

Our Reference; SLF4131E/7016001

Your Reference: GBG1678C

By Email / Mail

28 May 2019

EQ INSURANCE COMPANY LIMITED C/O LKK AUTO CONSULTANTS

Attn: Third Party Claim Department -

ACCIDENT INVOLVING SLF4131E & GBG1678C ON 01 Feb 2019.

Dear Officer,

We wish to inform you that the repairs to our client vehicle have been completed.

We hereby submit the claims as follows:

- 0	Remarks	Amount (SGD)
Details		19,676.43
Cost of Repairs		834.60
Loss Of Rental	139.10 x 6 days	834.00
Others		20,511.03
TOTAL		201011110

Kindly let us have your offer to Christine.yow@wearnes.com

Your soonest reply is much appreciated. Thank you.



Yours faithfully Christine Yow D (65) 6430 4899 Wearnes Automotive Pte Ltd Bodyshop and Paint Division 249 Alexandra Road Singapore 159935

This is a computer generated printout, no signature is required.



SERVICE TAX INVOICE

0 - E00004 SL: EQ INSURANCE COMP EQ INSURANCE COMPANY LTD 5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEX SINGAPORE 069110	Inv.No Inv.date. WIP No	GST Re- : B&P 70 : 21/05/3 : 52013 : 04/03/3	g.No 0160 2019	:M28920628X 01 Page 1		
Closed by: Paul Ong Qing Yong Svc Consultant : ACC Remarks: Mr Ho Chee Yon	Reg.No. : SLF4131E Reg.date :: 25/08/2016					
Parts/Op.No Description	Mech Qty	Price Di	sc%	Pkg Amount	G	
802 TO REPLACE REAR BUMPER, REAR BOOTLID, REPAIR REAR LH QTR PANEL	0	4800.00	0	4,800.00	S	
800 TO PUTTY SPRAYPAINT ON REAR BUMPER, REAR BOOTLID, REAR QTR PANEL	0	3000.00	0	3,000.00	S	
802 TO TRANSFER REAR BOOTLID PARTS	0	500.00	0	500.00	8	
802 TO REPLACE REAR WINDSCREEN	0	600.00		600.00		
	0	280.00		280.00		
280 TO CHECK WIRING INCLUDE RESETTING OF ALL ELECTRICAL MODULES	0	486.00	0			
419 WHEEL ALIGNMENT	0	280.00	0	280.00	S	
800 TO PUTTY SPRAY PAINT REAR LH RIM	0	200.00				
LR073071 BUMPER COVER REAR DS LR027255 TRIM CLIP BLUE EVOQU		1928.20 1 9.90 1		1,735.38 26.73		



SERV	ICE	TANK	INVOICE	

0 - E00004 SL: EQ INSURANCE COMPANY LTD EQ INSURANCE COMPANY LTD GST Reg.No: M28920628X 5 MAXWELL ROAD Inv.No. . : B&P 7016001 Page 2 #17-00 TOWER BLOCK Inv.date.: 21/05/2019 WIP No. . : 52013 MND COMPLEX Veh.In/Out: 04/03/2019 26/03/2019 *Tel.No. . : 62239433 Reg.No. . : SLF4131E Reg.date. : 25/08/2016 Closed by : Paul Ong Qing Yong Svc Consultant : ACC Mileage . : 50,531 Remarks : Mr Ho Chee You Chassis No: SALCA2AG9GH566213 Parts/Op.No Description Mech Qty Price Disc% Pkg Amount G TRIM CLIP WHITE EVOO 2.0 EA 2.60 10 4.68 S *D* PRIMER GLASS & P 37.40 10 001161824 1.0 EA 33.66 S 2,953,35 S 1.0 EA TRIM CLIP WHITE EVO 4.20 10 37_80 S REAR WINDSCREEN DSPO 1.0 EA 1125.20 10 1,012.68 S 219.78 S ADHESIVE AND SEALER 2.0 EA 122.10 10 BUMPER - COVER 432.10 10 1.0 EA 388.89 S LR102042 FOG LAMP REAR LH DSP 350.80 10 315.72 S 1.0 EA LAMP - REAR, STOP AN 1.0 EA 646.40 10 581.76 S D PILLAR FINISHER LH 109.30 10 98.37 S 1.0 EA LR063644 BADGE REAR "DISCO" D 1.0 EA 154.98 S BADGE REAR "VERY" DS 154.50 10 139.05 S 1.0 EA

			Gross Total.	18,389.19
Labour Parts Package	Total	10,146.00 8,243.19 0.00	Net GST @ 7.0% Total Paid	18,389.19 1,287.24 19,676.43 0.00

1.0 EA

1.0 EA

1.0 EA

186.40 10

91.70 10

322.30 10

167.76 3

82.53 S

290.07 S

GST: S=StdRated; O=OutOfScope; Z=ZeroRated

NAME PLATE - PLASTIC

BADGE OVAL REAR RR3

MOULDING - REAR WHEE

Enquiries must be lodged within 14 days from the invoice date This is a computer generated invoice. No signature is required.

AJ86484

(PAYMENT BREAKDOWN)

ehicle No	:	SP	FHISIE	Model : D. SACRT
	:	GP.	G 1678C	
Date of Accident	•	0	102119	
		1.1	VES	≥ NO
Global Sum Settle Liability	ment	:	□ YES 100 %	(Agreed/Assessed)
		1:1	\$ 38,150.65	
Repair Estimate Final Repair Cost			\$ 19676.43	nor day
Loss of Use		:	\$	days at \$ per day
Rental (if any)		:	\$ 834,60	06 days at \$ 139,10 (incls of GST) per day
Others		:	\$	
		:	\$	
		:	\$	
		:	\$	
Final Settlement	Sum	:	\$ 20511.03	
Remarks:				

yment Instruction: Payee's Breakdown			
WEARNES AUTOMOTIVE PTE LTD		\$	20511.03
	:	\$	
	:	>	
	:	\$	
	30%	-	

Wearnes Automotive Pte. Ltd.



Co Reg No. 199501400R / GST Reg No. M28920628X 28 Leng Kee Road, Singapore 159105 Telephone +65 6876 5063 www.wearnesleasing.com

Tax Invoice

EQ INSURANCE COMPANY LTD

5 MAXWELL ROAD #17-00 TOWER BLOCK MND COMPLEX Singapore 069110

Inv No. Inv Date Ref

Terms

: R1900542 : 26 Mar 2019

: 90 Days

Rental Information

Agreement No. : RA19/00277

Billing Period : 04/03/2019 10:00 - 10/03/2019 10:00

Driver Name : Ho Chee Yon

Car Information

Registration No. : SGE2180R : LAND ROVER Make Model

: RANGE ROVER **EVOQUE 2.0 AT ABS**

4WD HID

Subtotal:

Total:

GST 7.0%:

-	D	Qty	иом	Unit Price	Amt
#	Description	- 20	Davis	130.00	780.00
1	Being Rental Payment for the Period Stated Above	6.00	Days	130.00	

Remarks:

SLF4131E_EQ_Paul

Payment method:

Interbank Giro: deduction will take place between 9th to 13th of the month, Credit Card payments: deduction will take place between 5th to 10th of the month. Cheque payments: all cheques should be crossed and made payable to

"Wearnes Automotive Pte Ltd".

Bank Transfers:

Oversea-Chinese Banking Corporation Limited

Bank Code: Branch Code: 7339 501

Bank Account Name: Wearnes Automotive Pte Ltd

Bank Account: 296727-001 SWIFT CODE:

OCBCSGSG

Please note that late payment interest will be imposed at a rate of 2% per month commencing from the date the payment is due, compounded daily, plus an administrative fee of \$50 each time.

This is a computer generated document. No signature is required.

5\$ 780.00

5\$ 834.60

5\$ 54.60

Paul Ong Qing Yong



From:

Joy Irene (LKKAuto) < Joylrene@lkkauto.com>

Sent:

Monday, February 18, 2019 11:29 AM

To:

Paul Ong Qing Yong

Cc:

Admin A

Subject:

RE: SLF 4131E GBG 1678C

01/02/2019

WITHOUT PREJUDICE

Dear Paul,

With reference to the subject.

Please be informed that basing on the accident statements submitted by parties involved and video, the liability is clear.

The final repair cost is subject to the consistency of the damages according to the nature of the accident and approval of our principal insurer.

The days for losses(use/income/rental) will be based on the number of days of repair recommended by our surveyor and our principal's approval.

Please note that this e-mail is on without prejudice basis and does not amount to an authorisation of repair to your client's vehicle. Contents herein should not be construed as an admission of any liability, confirmation of damages whatsoever to the insured/insurer's part.

Furthermore, this e-mail should not be regarded as a waiver by EQ Insurance of their rights to repudiate the claim should there be future discovery of any breach of policy terms and conditions committed by their driver or insured.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com|Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Paul Ong Qing Yong [mailto:paul.ong@wearnes.com]

Sent: Monday, 18 February 2019 11:22 AM
To: Joy Irene (LKKAuto) < Joylrene@Ikkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: SLF 4131E GBG 1678C 01/02/2019

Importance: High

Hi Joy,

Received above.

Sending the video in a dropbox link below:

https://www.dropbox.com/sh/a68i8evwsqoia4a/AACtvvFXbKXt50N7OZhI3YUua?dl=0

please allow some time for the link to sync if there's an error message.

Paul Ong

Service Consultant Bodyshop & Paint



Wearnes Automotive Pte Ltd

249 Alexandra Road Singapore 159935

M (65) 8126 1237 D (65) 6378 9336

www.wearnesauto.com paul.ong@wearnes.com

This email, including any attachment, is confidential and may also be privileged.

If you have received it in error, please notify us immediately by reply email and then delete this message from your system.
Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.

From: Joy Irene (LKKAuto) < Joylrene@lkkauto.com>

Sent: Monday, February 18, 2019 11:09 AM

To: Paul Ong Qing Yong paul.ong@wearnes.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: SLF 4131E GBG 1678C 01/02/2019

WITHOUT PREJUDICE

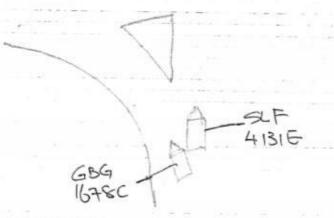
Dear Paul,

We refer to our tele-con earlier.

Kindly send us the reported video of your client.

Our insured reported that your client SLF 4131E cut lane.

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I quickly	- HIBIE =	put-	11:4=2	100	1:082)	the
SCF 41318	Rar	(LH)	20100			

Best Regards, Joy Irene | Case Handler LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: <u>joyirene@lkkauto.com|</u> Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available
 aforesaid.

	ACCIDENT STATEMENT	
Date Of Report	01/02/2019 13:32	
Date Of Accident	01/02/2019 08:40	
Exact Location Of Accident	ALONG KEPPEL ROAD	
Country/State of Loss	SINGAPORE	
	DETAILS OF OWN VEHICLE	
Vehicle Desistation Number	CI E4124E	

venicie	Registration Number	SLF4131E
NAME OF TAXABLE PARTY.		

Insured/Policyholder

Name Of Registered Owner HO CHEE YON NRIC No S2537148H
Email Address NOEMAIL

 Mobile Phone No
 (LOCAL) +65-93821919

 Alternative Phone No
 OFFICE-93821919

Vehicle Particulars

Manufacturer LAND ROVER

Model DISCOVERY SPORT-2.0 HSE (A)

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

NO

If No, Please state action to be taken

THIRD PARTY

.....

Vehicle Category PRIVATE CAR

Insurance Company

Name of Insurance Company AIG ASIA PACIFIC INSURANCE PTE. LTD.

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number 2100480502-02

Cover Note Number

Driver

 Name of Driver
 HO CHEE YON

 NRIC No
 \$2537148H

 Date Of Birth
 05/09/1952

 Occupation
 INDOOR

 Date Of Driving Pass
 15/03/1975

Driving Experience 43 YEARS AND 10 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-93821919

Fax Number

0 1 11 0 00001010

Address

123 JALAN JURONG KECHIL

#05-26

Postcode

5989680

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OWNER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

.

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle)

involved in the accident

2

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

ambulance?

Was any other material or property damaged?

YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

2

Passenger 1

NAME:

: NGAI KOK LEONG

GENDER:

: MALE

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER TO ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

GBG1678C

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

GOODS VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as <u>truthful</u> and accurate as <u>possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance
 Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by
 interested parties.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of
 the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My Insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.(collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature

Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

ESCRIBE CIRCUM	STANCES OF THE ACCIDENT
-1	irafic light
	T SLF4131C
	, , , , , , , , , , , , , , , , , , ,
1	
E Fu	at the traffic another waiting for the ligh
11	
E-Est	bet the best June Ho GBG 1648C (NISTAN
CABSTAR)	me of the collision my car was still takiner
as the	PAGE 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
1 1/4	Light has not turned green yet.

DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Complete and submit this Form to Allied World's Authorised Reporting Centre ("ARC") for efiling.
- 2. Please report correctly the details of the accident to speed up the claims process.
- 3. This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 5. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 8. Any false reporting may be referred to the Traffic Police Department for investigation.

- Carl Mark Carlotte Control of the Carlotte Control o	
ACCIDENT STATEMENT	
Date and Time of Accident	Date: 01/02/19 Time: 0840
Exact Location of Accident	SLF HISTE MANG REPPEL PD
DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SIF HIBIE
INSURED / POLICYHOLDER (OWN VEHICLE	3)
Name of Registered Owner (See Insurance Cert.)	HO (HEE YOM
Personal Identification - NRIC (Singaporean/PR)	S2737 148H
- FIN/Passport Number	
- Not Applicable	
VEHICLE PARTICULARS (OWN VEHICLE)	
Vehicle Make / Model	Manufacturer Model ▷ SF6 €7
Type of Vehicle*	Saloon MPV CRV Van Lorry Bus M/cycle Others,
Exact Purpose for which vehicle was being used at time of accident Are you claiming under your own insurance policy for reproperty our vehicle? Vehicle Category*	
INSURANCE COMPANY (OWN VEHICLE)	Private Oscilitation Ombosogue
Name of Insurance Company*	010
Type of Policy	Comphensive O Third Party Fire & Theft O TP Only
Fleet Policy	Yes O No
Policy Number	2100480502-02
Motor CI	3 3,02 00
DRIVER	Same as Insured above
Name of Driver	Gaine as histired above
Personal Identification - NRIC (Singaporean/PR)	
- FIN/Passport Number	
9.50 months (0.50 months)	05 dd/ S9 mm/ 52 /yy
Date of Birth Driving Date Pass	15 dd/ 0 3mm/ 75/yy
	Year(s) Month(s)
Year of Driving Experience	O Indoor O Outdoor
Occupation Gender	Male Female
Contact Number / Mobile Phone / Fax No.	93821919

Address of Driver	Postcode (
Email Address	\ \(\tau_{27751,77.3\text{3}}\)
Was driver an employee of the Insured's Company?	○ Yes ◆ No
If No, Relationship of the Driver with the Insured	OWNEG.
Vehicle Registration Number of Driver's Own	O Yes O No
Vehicle Registration Number of Driver's Own Vehicle (if applicable)	
Insurance Company of Driver's Own Vehicle (if applicable)	
GENERAL INFORMATION OF THE ACCIDENT	
Type of Collision (Eg. Chain collison, Head-On collision, Side Swipe, Front to Rear)	DANJAKIED WHILST STATIONARY
Weather Conditions	Clear Raining Others
Road Surface	O Dry O Wet Others,
OTHER INFORMATION	
Was any foreign vehicle involved in this accident?	O Yes O No
Was any body injured in the accident?	O Yes O No
Was any other vehicle or property damaged?	O Yes ○ No
Was there any video captured by Car Camera?	○ Yes ○ No
Number of Passengers (Including Driver)	02 NGAI KOK LEONG (M)
DETAILS OF POLICE ACTION	
Was the Accident reported to the Police?	Yes No (If Yes, please state which Police Station.)
Police Station Name	
Police Station Address	
Police Station Contact	Tel No. Fax No.
Was notice of intended Prosecution given?	Yes No (If Yes, against whom?)
DETAILS OF OTHER VEHICLE / PROPERTY 1	
Vehicle Registration Number	GBG1678C
Vehicle Make/ Model/ Colour	
Details of Properties	
Name of Driver	
Personal Identification - NRIC (Singaporean/PR)	
- FIN/Passport Number	
Contact Number	9844 1411 ARVZU
Address	•
Name of Insurance Company	
Nature of Damage	
lo. of Passenger (Including Driver)	
Note - Please use page 6 if you need to add more vehicles)	



CERTIFICATE OF INSURANCE

WEARNES AUTO PROTECTOR (LAND ROVER) PRIVATE VEHICLE

Name of Policyholder

: HO CHEE YON

Period of Insurance

: 25 Aug 2018 To 24 Aug 2019

Engine No.

: 01515922562204PT

: SALCA2AG9GH566213 Chassis No.

Vehicle No.

: SLF4131E

Policy No.

: 2100480502-02

Endorsement No.

Issued Date

: 11 Aug 2018

ABOUT THE COVER

Make/Model

: LANDROVER DISCOVERY SPORT SI4 SE/HSE

Engine Capacity/Tonnage : 1,999.00 CC

Sum Insured : Market Value

First Year of Registration : 2016

and the second second

Driver Restriction

: NA

Off Peak Car : No

Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive*:

a) The Policyholder

b) Any other person who is driving on the Policyholder's order or with his/her permission.

This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than years' driving experience.

Age Condition

: All Age Condition

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 2000cc

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS

Fire - \$0 Own Damage - \$900 Theft - \$0 Flood Cover - \$0

Property Damage - \$0

Windscreen: \$100

Named Driver and Excess (where applicable)

HO CHEE YON - \$900 (Own Damage)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

Wearnes Automotive Pte Ltd. Add: 45 Leng Kee Road. Singapore 159103 63789333.

For other Approved Reporting Centres/A/G Authorised Repairers, please contact our 24-hour accident emergency hottine at +65 6338 6200. Alternatively, you may refer to A/G website www.aig.com.sg or A/G SG Mobile App. Simply search and download "A/G SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: NA

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of St. the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0503486613

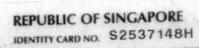
WEARNES AUTOMOTIVE - DJT (J)

45 LENG KEE ROAD

SINGAPORE 159103

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd. AUTHORISED REPRESENTATIVE SEPEMO





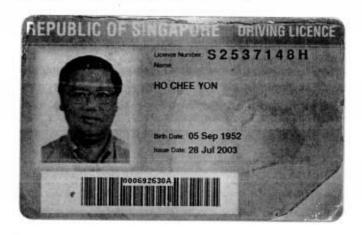


HO CHEE YON

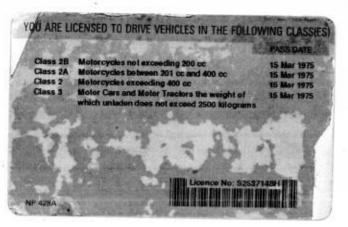
何 啟 文 CHINESE

05-09-1952 M Country of Birth MALAYSIA









AUTHORIZATION TO ACT

I, HO CHE YOR	("the third p	("the third party Claimant")	
of 123 JALAN JURENA KECHIL	405-26	(address),	
owner of SLF HI3/E		(vehicle no.)	
hereby authorize_ WEARNES AUTOMOTI	WE PIELID	_("The workshop")	
to act for me with respect to my claim for repair cos	ts and / or rental and	/ or loss of use	
("claim") for my Vehicle NoSLPH131 E		that was damaged	
pursuant to the accident which occurred on	102119	(date) along	
MEPPEL PLOVAD		(location)	
Involving Vehicle No/sGBG 1678C		("The accident").	
workshop. further acknowledge that any settlement the work prejudice and without admission of liability basis insomethicle/s is concerned.			
Date this day of (mo	nth) 20	STOMOTO	
Mheath		A STORY WELL AND THE STORY OF T	
gned by "the third party claimant"	Signed by "the wo	orkshop"	