

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 withholding 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.
6. 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.
7. 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	15/02/2019 11:34
Date Of Accident	14/02/2019 06:30
Exact Location Of Accident	ANCHORPOINT SHOPPING CENTRE
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	FBK7817H
Insured/Policyholder	
Name Of Registered Owner	MUHAMMAD FAIZAL BIN MOKHTAR
NRIC No	S8533097G
Email Address	NORMAN_HADI_46@YAHOO.COM.SG
Mobile Phone No	(LOCAL) +65-90667965
Alternative Phone No	OTHERS-83183101

Vehicle Particulars

Manufacturer	VESPA
Model	PRIMAVERA-155CC
Exact Purpose for which vehicle was being used at time of accident	WORKING PURPOSES
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	MOTORCYCLE

Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5077544841-03
Cover Note Number	

Driver

Name of Driver	NORMAN HADI BIN MALAL
NRIC No	S8115694H
Date Of Birth	22/05/1981
Occupation	OUTDOOR
Date Of Driving Pass	18/01/2000
Driving Experience	19 YEARS AND 0 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-83183101
Fax Number	
Contact Number	OTHERS-90667965
Email Address	NORMAN_HADI_46@YAHOO.COM.SG

Address	BLK 306A PUNGGOL PLACE #02-205
Postcode	821306
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	FRIEND
Vehicle Registration Number of Driver's Own Vehicle	- -
Insurance Company of Driver's Own Vehicle	- -

General Information of the Accident

Type Of Accident	HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED
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	1
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	NO
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	0

Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	BUKIT MERAH WEST NPC
Police Station Address	ROAD: 500 BUKIT MERAH VIEW #01-01 , POSTCODE: 159682 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: - FAX NO:
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

PLEASE REFER TO POLICE REPORT T/20190214/2050

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

SKETCH PLAN

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5. **Any false reporting may be referred to the Police for investigation**.
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7. 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:
 - (i) 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:
 - (i) 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.:

SKETCH PLAN

UNKNOWN RIDER WAS NOT
THREE


DESCRIBE CIRCUMSTANCES OF THE ACCIDENT


PLS REFER TO POLICE REPORT
7/20190214/2050

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: 15.2.2019


Reporting Centre Personnel's Signature
Name: Reski hantab
NRIC/FIN No.:



**SINGAPORE
POLICE FORCE**



T/20190214/2050

1 of 3

Police Station Of Origin:
Bukit Merah West N.P.C
500 Bukit Merah View #01-01 SINGAPORE
159682
Tel No: 1800-3779999

Report No. T/20190214/2050

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 14/02/2019 12:24	Vide Report No.:	Station Diary No.: 59
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Informant's Particulars

Name of Informant: NORMAN HADI BIN MALAL			Address: APT BLK 306A PUNGGOL PLACE #11-37 SINGAPORE 821306	
ID Type / ID No.: NRIC NO / S8115694H			Contact No.: Home/Office: Mobile: 83183101	
Nationality: SINGAPORE CITIZEN			Email:	
Sex: Male	Age: 37	Date of Birth: 22/05/1981	Type of Informant: Driver	
Race: Malay			Language: English	Institution / School Name:
Occupation: PART TIMER			Driving Licence Information: Class: 2B,3 Date of Expiry:	

General Information of the Accident

Type of Accident:	Non-Injury Hit and Run	Drink Drive: No	Date/Time of Accident: 14/02/2019 07:20	Type of Location: Loading Unloading Bay
Location: Along Road 1 ALEXANDRA ROAD 370 Alexandra Rd, Anchorpoint Shopping Centre, Loading Unloading Bay	Weather:	Road Surface: Dry	Road Speed Limit:	
Traffic Flow: One Way	Traffic Control: Not Controlled	Traffic Volume: Light	Anyone conveyed by ambulance: No	
Type of Collision: Moving Vehicle Against - Parked Vehicle				

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
FBK7817H	Motorcycle	VESPA	PRIMAVERA 150	Black	Slightly Damaged	0

Details of Person Involved

Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE
POLICE FORCE**



T/20190214/2050

Police Station Of Origin:
Bukit Merah West N.P.C
500 Bukit Merah View #01-01 SINGAPORE
159682
Tel No: 1800-3779999

2 of 3

Report No. T/20190214/2050

CONTINUATION OF REPORT

Driver			
Name	NORMAN HADI BIN MALAL	ID No.	S8115694H
Related Vehicle	FBK7817H (Motorcycle)	Contact No.	83183101
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 2B,3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

On 14/02/2019 at around 0640hrs, I had parked my Vespa (FBK7817H) beside one of the pillars at Anchorpoint Shopping Centre loading and unloading bay and proceeded for my Part time work. At this point in time, there were no damages on the front of the bike.

At around 0650hrs, I then came back to my bike and rode back to my place of residence. When I had arrived at my residency, I realized that the right front side of the bike had a dent, scratches as well as a broken signal light. I then called Anchorpoint Shopping Centre Security and they informed that there was CCTV coverage of the area. When asked if I could view, they informed that the security officer in charge of the CCTV was on course and will only be back on the 17/02/2019.

I am unaware of the cost of getting a replacement, I am certain that the damage was done at the said location as when I had parked my bike, the bike head was facing me and I did not find any abnormalities.



**SINGAPORE
POLICE FORCE**



T/20190214/2050

3 of 3

Police Station Of Origin:
Bukit Merah West N.P.C
500 Bukit Merah View #01-01 SINGAPORE
159682
Tel No: 1800-3779999

Report No. T/20190214/2050

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report:

D /

Sgt 2 HOWARDY DJAJA PUTRA

Signature Of Interpreter:

Not applicable

Officer In Charge Of Case:

TP / HRT /

Sr Staff Sgt IRMAN BIN MOHAMAD SAID

Contact No.: 65476145

Signature Of Informant:

Date/Time:

14/02/2019 12:24

Classification Of Case:

Authentication Stamp
NP168

Claim Handling

The premium on this policy has not been collected.

Accident MT/1032148

Policy No.	5077544841-03	Vehicle No.	FBK7817H	GST Registration No.	
Certificate No.					
Policyholder Name	MUHAMMAD FAIZAL BIN MOKHTAR			Policyholder NRIC	S8533097G
Product Code	MOTORCYCLE INSURANCE	Cover Type	Third Party, Fire & Theft	Loading	0
Contact No.(Mobile)	90667965	Contact No.(Office)		Contact No.(Home)	
Email Address		Special Remark		eCode	No
KPK	No Yes	TCA	No Yes	eCode Reason	
NCD Protection	No	NCD Entitlement(%)	20	Private Hire	No

Accident Details

Report Date	15/02/2019 12:00	Accident Report Within 24 hrs	Yes	Accident Type	Hit and run
Date of Accident	14/02/2019	Time of Accident hh:mm	06:30	Country of Accident	Singapore
Reporting Centre		Damage Force		ICM No.	
Accident Location	ANCHORPOINT SHOPPING CENTRE				

Excess

Own damage Excess	0.00	Additional Excess		Windscreen Excess	
Unnamed Driver Excess		Outside Singapore OD Excess			
Third Party Excess	0.00	Outside Singapore TP Excess			

Benefits

GST Registered Information

GST Registered	No	GST Registration Date	
GST Registration No.		GST Status Verified	Yes
Modification History			

Policyholder Mailing Address

Address 1	BLK 63 #02-205	Address 2	SIMS PLACE	Address 3	GREENTOPS @ SIMS PLACE
Address 4	SINGAPORE 380063	Address Type	Singapore address	Post Code	380063
Unit No.	02-205	Related Policy Number	5077544841-03		

OI Driver Info

Driver Name	NORMAN HADI BIN MALAL	Driver Type	Named Driver	Driver DOB	22/05/1981
Unnamed driver Name		Driver NRIC	S6115994H	Driving Experience	19
Register Date of Driver License	10/01/2000	Driver Age	37	Contact No.(Home)	
Contact No.(Mobile)	83183101	Contact No.(Office)		Address 3	
Address 1		Address 2		Post Code	
Address 4		Address Type	Foreign address		
Unit No.					
Does he own a Singapore Registered car?	Yes No	Driver Vehicle No.	FBK7817H	Driver Insurer Company	NTUC

Declaration:			
Breathalyser or Blood Test Reading?	0 mg	Any injury?	Yes No

Modification History

Claim 001 OD-MX **New**

Claim Type *	OO-MX	Insured Name	MUHAMMAD FAIZAL BIN MOKHTAR	Insured NRIC	S8533097G
Contact No.(Mobile)		Contact No. (Home)		Contact No. (Office)	
Email Address		OT Vehicle Number	FBK7817H	TP Vehicle Number	UNKNOWN
Claim Description	FBK7817H / UNKNOWN ON 14 Feb 2019				
Preferred Workshop		Insured Liability	Not at Fault	GSA report	Received
Report No.	Yes	Repair Option	Preferred Workshop, Name unknown	Claim Close Date	15/02/2019 12:06
Date Registered				Date Received	15/02/2018 00:00
Report Taken By				Workshop Repairer	ROSLE WAHAB
				Total Loss but Repaired	

Print AK letter

Save Submit

Attachment

Accident No.	MT/1032148	Claim No.	001
Last Doc. Received	Yes No	Upload Date	15/02/2019 15:48
Path *		Category *	Confidential
Choose File	No file chosen	Please Select	NO
Choose File	No file chosen	Please Select	NO
Choose File	No file chosen	Please Select	NO
Choose File	No file chosen	Please Select	NO
Choose File	No file chosen	Please Select	NO
Choose File	No file chosen	Please Select	NO
Message Read			

Attachment List

Attachment	Uploaded By/Date	Category	Urgency	Description	Msg Sent? (CO)
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 15 Feb 2019 15:48	SAS	Normal	SAS 2019-2-15	
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 15 Feb 2019 15:48	NRIC/ Driving License	Normal	NRIC/ Driving License 2019-2-15	
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 15 Feb 2019 15:48	NRIC/ Driving License	Normal	NRIC/ Driving License 2019-2-15	

S (BUKIT MERAH)) on 15 Feb 2019 15:48



NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 15 Feb 2019 12:04

NRIC/ Driving License

Normal

NRIC/ Driving License 2019-2-15

NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 15 Feb 2019 12:04

Photos

Normal

Photos 2019-2-15

NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 15 Feb 2019 12:04

Photos

Normal

Photos 2019-2-15

NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 15 Feb 2019 12:03

Photos

Normal

Photos 2019-2-15

NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 15 Feb 2019 12:03

Photos

Normal

Photos 2019-2-15

NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 15 Feb 2019 12:03

Photos

Normal

Photos 2019-2-15

NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 15 Feb 2019 12:03

Photos

Normal

Photos 2019-2-15

NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 15 Feb 2019 12:03

Photos

Normal

Photos 2019-2-15

NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 15 Feb 2019 12:03

Photos

Normal

Photos 2019-2-15

Video List

Uploaded By/Date

Folder Date

File Name



Source

Action

Display in New Window

Scan and uploading

ACCIDENT STATEMENT

ACCIDENT DATE: (14 / 2 / 2019) (DD/MM/YYYY), TIME: (06:30) (HH:MM)

LOCATION: Anchorpoint Shopping Ctr

1. DETAILS OF VEHICLE

- a) VEHICLE NUMBER: FBK 787H
b) INSURANCE COMPANY: NTUC
c) POLICY NUMBER: _____
d) POLICY TYPE: (COMPREHENSIVE / THIRD PARTY / THIRD PARTY FIRE & THEFT)
e) MAKE & MODEL: Piaggio Primaver 150cc
f) TYPE: (SALOON / COUPE / MPV / VAN / LORRY / MOTORCYCLE / OTHERS)
g) VEHICLE CATEGORY: (PRIVATE / COMMERCIAL / MOTORCYCLE)
h) PURPOSE OF USING AT ACCIDENT TIME: working
i) ARE YOU CLAIMING UNDER YOUR OWN INSURANCE (YES/NO)
IF NO, PLEASE STATE (THIRD PARTY CLAIM / REPORTING ONLY)

2. INSURED / POLICY HOLDER

- a) NAME: NORMAN HADI BIN MALAL (MALE / FEMALE) 83183101
b) NRIC/FIN/PASSPORT: S8115694H CONTACT: TECHNICIAN
c) ADDRESS: Punggol Place Bk 306H # 11-37

* CONTINUE TO 3.d IF DRIVER ALSO POLICY HOLDER

DRIVER

- a) NAME: MUHAMMAD FAIZAL BIN MOHAMED (MALE / FEMALE)
b) NRIC/FIN/PASSPORT: S8533097A CONTACT: 9066 7965
c) ADDRESS: BK 63 Sims Place #02-205

* d) DATE OF BIRTH: (07 / 10 / 1985) (DD/MM/YYYY)

e) OCCUPATION: (INDOOR / OUTDOOR)

f) DATE OF DRIVING PASS 18 Jan 2000

4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO)

IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: FRIEND

5. a) WEATHER CONDITION: (CLEAR / RAINING / OTHERS)

b) ROAD SURFACE: (DRY / WET / OTHERS)

6. WAS ANYBODY INJURED (YES / NO)

7. a) REPORTED TO POLICE (YES / NO)

IF YES, PLEASE STATE WHICH POLICE STATION: BUCT MERAH WEST NPC

8. THIRD PARTY VEHICLE

- a) VEHICLE NUMBER: _____ MODEL: _____
b) DRIVER'S NAME: _____
c) NRIC/FIN/PASSPORT: _____ CONTACT: _____

9. THIRD PARTY VEHICLE

- d) VEHICLE NUMBER: _____ MODEL: _____
e) DRIVER'S NAME: _____
f) NRIC/FIN/PASSPORT: _____ CONTACT: _____

* No of passengers
(including driver)
(2)

* No of passenger
(including driver)
()

* No of passenger
(including driver)
()

Email = norman_hadi_46@yahoo.com.sg

VIDEO

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S8115694H



Name

NORMAN HADI BIN MALAL

Race

MALAY

Date of birth

22-05-1981

Sex

M

S8115694H

Country of birth
SINGAPORE

5065732



NRIC No. S8115694H

Date of issue

24-05-2012

Address

APT BLK 306A PUNGGOL PLACE
#11-37
SINGAPORE 821306

COLLECTION SLIP



S8115694H (PINK IC)

FEES

\$300.00

NORMAN HADI BIN MALAL

COLLECTION COUNTER

Please visit <https://eappointment.ica.gov.sg> or our mobile app, eAPPT@ make an appointment.

COLLECTION DATE

08/05/2019

DATE OF ISSUE

08/02/2019

COLLECTION OFFICER

Zunur Huda Binte Mohd Ali

SIGNATURE/RTP OF RECIPIENT

COLLECTION HOURS

8.00 am - 4.30 pm (Mon-Fri)
8.00 am - 12.30 pm (Sat)

will be destroyed if you do not collect it within 3 months from the collection date and you will have to pay the fee for a new replacement if you lose the IC. For Patterned/Patterned contact lenses during collection, you must be authorised by a Singapore Citizen or Singapore Permanent Resident to collect the IC on your behalf. Please inform the proxy to produce the collection slip duly completed on the reverse side of the collection slip. Proxy collection is not allowed at SingPost and iCollect.



Immigration & Checkpoints Authority

ADVISORY ON LOSS OF IC

NAME: _____ NRIC: S8115694H

You have reported the loss of your identity card (IC) to IC Unit. If you recover your lost IC within the grace period, you are to bring it to this office by 25 FEB 2019 (Mondays to Fridays from 8.00 am to 4.30 pm) for the refund of your IC replacement fee.

Please come in person with the following documents:

-) Original IC which was recovered;
-) Original IC collection slip; and
-) Copy of Bank Statement with your particulars (Full Name and Account No.).

Losing an IC is a serious matter. Please be extra careful with your IC.

I acknowledge that any request for refund of the IC replacement fee for IC recovered after grace period will not be acceded to. The recovered IC which has been rendered as invalid has to be returned to this office for cancellation.

08 FEB 2019

Date: _____

Signature of IC Holder

REPUBLIC OF SINGAPORE **DRIVING LICENCE**

Licence Number: **S8115694H**

NORMAN HADI BIN MALAL

Birth Date: **22 May 1981**
Issue Date: **07 Feb 2019**

002899427J




YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

		EFFECTIVE DATE
Class 2B	Motorcycles <= 200 cc	18 Jan 2000
Class 3	Motor cars with unladen weight <= 3000kg with <= 7 passengers, exclusive of driver; and other motor vehicles with unladen weight <= 2500kg	10 Jul 2007

NP 428A



Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960
ROAD TRANSPORT ACT, 1987 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number : 5077544841-03

- | | |
|---|--|
| 1. Index mark and Registration Number of Vehicle | Cover : Third Party, Fire & Theft |
| Chassis Number | : FBK7817H |
| 2. Name of Policyholder | : ZAPM8120000005244 |
| 3. Effective Date of Insurance | : MUHAMMAD FAIZAL BIN MOKHTAR |
| 4. Expiry Date of Insurance | : 02 Feb 2019 |
| 5. Persons or Classes of Persons entitled to drive# | : 01 Feb 2020 |
| (a) Named Driver(s) Only. | |
- Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to Use#

(a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) Use for any purpose in connection with the Motor Vehicle.

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

EXCESS (SECTION 1)	: N/A
EXCESS (SECTION 2)	: N/A
EXCESS (THEFT OUTSIDE SINGAPORE)	: PLEASE REFER OVERLEAF
INSURE WITH COE	: YES
NAMED DRIVER (1)	: MUHAMMAD FAIZAL BIN MOKHTAR
NAMED DRIVER (2)	: NA NORMAN HADI BIN MALAL
HIRE PURCHASE COMPANY	: A.S. PHOON PTE LTD @ SS11 SGR4H WEF 12/2/19
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS



I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency : A S PHOON PTE LTD (00000571911)
Date of Issue : 01 Feb 2019 12:57 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Authorised Officer

Chief Executive

Countersigned By: