	re Services.   well Jamos	1 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Done by
18/1/19-19:49	Jeb description	Date &Time Completed	Douc o
.1 No: NA /M 6/9003034/24	SAS e-filing		
Veh No: PRIXYRY.	E-mail (within Shrs, AIC 2hrs	)	
D.O.A: 29/1/19-22-10	i-Motor Claim Form		
	I-Motor W/O (Within: OD	2hrs, TP 4hrs)	
OD : TP! Reporting Only	i-Photo Uploaded		
	Assessment/Survey Report	rt	
TP Insurer:	Ass't Report by Fax / Ha		
Preferred Wksp / INC Assign Wksp / QW: (		Tel: F	ax;
TP Particulars: Veh No: 57R	914914 INC	C( )/Non-INC( ).	(/2)/
Owner / Driver: (	7.01	Tel:	
	Period: (	) Cover Type: (	)
Confirmed by : (	Date:	Time:	)
Insured/Driver Liability: (%)	[Note-Est. Status (WO): N:	0-20%; P: 21-79%. F: 80-1	00%]
Year of Registration: ( )			
	1,000 ( )/\$2,000 ( )		
yeneral Remarks;  ( ) Walk-In Customer : Customer's in	recognition strictly Confidential &	A CONTRACTOR OF THE PARTY OF TH	
) Walk-In Customer : Customers in	IDCENTI V	*	
) Total Loss Case : to e-mail Insu		; Towing Co: (	. )
Drive-In ( )/ Towed-In ( ); Invo	ice: YES( ) / NO( )		NAMES OF STREET
temarks: (INC hotline: 6788 6616)		Date&Time Completed	Done by
) Apply for Transport Allowance ( )	/ Courtesy Car ( )		
The state of the s	( )		
2) QC Check / Post Repair Inspection			
	\$3000] ( )		T/a)
3) Upload Resurvey Photo [Repair Cost>	\$3000] ( )		
3) Upload Resurvey Photo [Repair Cost > Injury :	\$3000] ( )		
3) Upload Resurvey Photo [Repair Cost > Injury :	\$3000] ( )		STATE OF THE STATE
3) Upload Resurvey Photo [Repair Cost > Injury :	\$3000] ( )		
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3) Upload Resurvey Photo [Repair Cost > Injury :	\$3000] ( )		Anic(S) Apil(3)
Oate/Time Actions	1	Preparation Checklist.	Anit (\$) Anit (\$)
Onte/Time Actions  Actions	Invoice	cident Reporting (\$30);	Hi Bill Add Bil
Onte/Time Actions  Actions	Invoice  1) AR: AG  2) DA: Da	cident Reporting (\$30); mage Assessment (\$100); INC (\$	M.Bill Add Bil
Onte/Time Actions  Actions  MAIGO INV  Summant's Particulars:	Invoice  1) AR: Ac 2) DA: Da 3) TF: Tov 4) FT: Foil	cident Reporting (\$30); mage Assessment (\$100); INC (\$ ving Fee . \$6 low-Through Survey	18 Bill Add Bil 80) 0/\$45 \$120
Upload Resurvey Photo [Repair Cost >  Injury:  Date/Time Actions  Actions  Algo IVIV  alimant's Particulars:  iver/Owner:	1 Invoice 1) AR: Ac: 2) DA: Da 3) TF: Tou 4) FT: Foll 5) FT: Foll	cident Reporting (\$30); mage Assessment (\$100); INC (\$ ving Fee . \$4 low-Through Survey low-Through Survey (Resurvey)	16 Bill Add Bil 80) 0/\$45 \$120 \$30
Injury:  Pate/Time Actions	1 Invoice  1) AR: Ac: 2) DA: Da 3) TF: Tov 4) FT: Foll 5) FT: Foll For claim 6) TR: Re-	cident Reporting (\$30); mage Assessment (\$100); INC (\$ ving Fee \$4 iow-Through Survey iow-Through Survey (Resurvey) ning against INC Only (wef 10 Jan 200 inspection	18 Bill Add Bil 80) 0/\$45 \$120 \$30 \$)
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Date/Time Actions  Ac	Invoice  1) AR: Ac  2) DA: Da  3) TF: Tov  4) FT: Foll  5) FT: Foll  For claim  6) TR: Re  7) N1: Ida  8) NTUC A  OD!*  *N5: Co	cident Reporting (\$30); mage Assessment (\$100); INC (\$ ving Fee \$4 low-Through Survey low-Through Survey (Resurvey) ming against INC Only (wef 10 Jan 200 inspection of DA + SMRT Survey Additional Services:-	18 Bill Add Bil 80) 0/\$45 \$120 \$30 \$75
Date/Time Actions  Ac	Invoice  1) AR: Ac: 2) DA: Da 3) TF: Tov 4) FT: Foil 5) FT: Foil For claim 6) TR: Re- 7) N1: Ida 5) NTUC A OIL* *N5: Co *N6: Re *N7: Foil *N7: Foi	cident Reporting (\$30); mage Assessment (\$100); INC (\$ ring Fee \$54 low-Through Survey low-Through Survey (Resurvey) ming against INC Only (wef 10 Jan 200 inspection to DA + SMRT Survey Additional Services:- unitesy Car / Tpt Allowance pair Co-ordination at Repair Inspection	19 Bill Add Bil 80) 0/\$45 \$120 \$30 \$5) \$75 \$160 \$5 \$5 \$5
Onte/Time Actions  Actions  Actions  Actions  Actions  Actions  Impury:  Injury:  Onte/Time Actions  Injury:  Onte/Time Actions  Injury:  Injury:  Onte/Time Actions  Injury:  Onte/T	Invoice  1) AR: Ac: 2) DA: Da 3) TF: Tov 4) FT: Foil 5) FT: Foil For claim 6) TR: Re- 7) N1: Ida 5) NTUC A OIL* *N5: Co *N6: Re *N7: Foil *N5: Dv *N5: Dv	cident Reporting (\$30); mage Assessment (\$100); INC (\$ ving Fee \$54 low-Through Survey low-Through Survey (Resurvey) ming against INC Only (wef 10 Jan 200 inspection o DA + SMRT Survey Additional Services:- untersy Car / Tpt Allowance pair Co-ordination at Repair Inspection / / Collect Excess Coordination	18 Bill Add Bil 80) 0/\$45 \$120 \$30 \$) \$75 \$160
Date/Time Actions	Invoice  1) AR: Ac: 2) DA: Da 3) TF: Tov 4) FT: Foil 5) FT: Foil For claim 6) TR: Re- 7) N1: Ida 5) NTUC A OIL* *N5: Co *N6: Re *N7: Foil *N5: Dv *N5: Dv	cident Reporting (\$30); mage Assessment (\$100); INC (\$ ving Fee \$4 low-Through Survey low-Through Survey (Resurvey) ming against INC Only (wef 10 Jan 200 inspection of DA + SMRT Survey Additional Services:  urtesy Car / Tpt Allowance pair Co-ordination at Repair Inspection / / Collect Excess Coordination 1): TP (N-m INC) against INC	\$6 Bill Add Bil \$80) 00/\$45 \$120 \$30 \$5) \$75 \$160 \$25 \$30 \$30 \$30 \$30 \$30 \$30 \$30 \$30

# SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

- 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.
- 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

	ACCIDENT STATEMENT
Date Of Report	18/02/2019 19:44
Date Of Accident	29/01/2019 22:10
Exact Location Of Accident	HOUGANG AVE 10
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	FBB6438Y
Insured/Policyholder	
Name Of Registered Owner	MUHAMMAD HANAFEE BIN ABDUL RAHMAN
NRIC No	S8601544G
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-87484607
Alternative Phone No	OFFICE-87484607
Vehicle Particulars	
Manufacturer	KAWASAKI
Model	KR150K
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
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	MOTORCYCLE
Insurance Company	
Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	THIRD PARTY
Fleet Policy	NO
Policy Number	MSD/VMT/18-383623-CA
Cover Note Number	
Driver	THE PARTY OF THE PROPERTY OF THE PARTY OF TH
Name of Driver	MUHAMMAD HANAFEE BIN ABDUL RAHMAN
NRIC No	S8601544G
Date Of Birth	04/02/1986
Occupation	OUTDOOR
Date Of Driving Pass	27/10/2015
Driving Experience	3 YEARS AND 3 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-87484607
Fax Number	
Contact Number	OFFICE-87484607
EMail Address	NOEMAIL

BLK 574B WOODLANDS DRIVE 16 Address

#02-746

Postcode 732574

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 - MAJOR/MINOR RD

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

Was any body injured in the Accident? YES

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.

Number of Passengers (Including Driver)

**Details of Police Action** 

Was the accident reported to the police?

If Yes, Please state which Police Station

Police Station Name TRAFFIC POLICE DIVISION HQ - SINGAPORE CITY

NO

YES

NO

1

YES

ROAD: 10 UBI AVENUE 3, POSTCODE: 408865, COUNTRY: Police Station Address

SINGAPORE

Police Station Contact TEL NO: 65470000 - FAX NO:

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT - T/20190130/7003.

Attachment(s)

Are accident photos available for attachment? YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

**DETAILS OF OTHER VEHICLE PROPERTY 1** 

Vehicle Registration Number

SJR9149H

Vehicle Make/Model/Colour

**Details Of Properties** 

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

# Name MUHAMMAD HANAFEE BIN ABDUL RAHMAN Approximate Age Injuries Sustain BODY Injured person in which vehicle? FBB6438Y Were seat belts worn? Was this injured conveyed to hospital by ambulance? Address Postcode

#### SKETCH PLAN

#### IMPORTANT NOTICE

- 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 truthful and accurate as possible. Any wilful misrepresentation or withholding of material
  facts may allow insurance companies to repudiate policy liability.
- 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 the purpose of the pu
  - 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.:

Policyholder's Signature Date & Time:

Carry Continues of Vi

(If driver is not the policyholder) Date & Time:

Name:

NRIC/FIN No.:

Email: <u>sm@idac.com.sg</u> Tel no: 6555 6888 Fax no: 6454 3279

Personal Particulars of Owner & Driver (Vehicle A)
Date of Accident: 29/01/2019(dd/mm/yy) Time of Accident: 22:10 (24-HR-FORMAT)
1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
Vehicle No.: FBB 6438 Y Vehicle Make & Model: KandaSaki KR 150K
Exact location of Accident: Nougang Ave 10
Vehicle No.: FBB 6438 Y Vehicle Make & Model: Kank asaki K BOTE  Exact location of Accident: Mayang Ave 10  Policyholder's Name / IC No.: Muhammad Hanafee Lin Abdul S860/544 G  Driver's Name / IC No.: (As Above)
Driver's Name / IC No.:(As Above)
Driver's Name / IC No.:(As Above) Driver's Contact No.:(As Above) Driver's Contact No.:
48 1250
Driver's Address:
Insurance Company: MS/G1 Email address (if any):
Relationship between Owner & Driver: (Please CIRCLE one only)  Owner / Spouse / Children / Friend / Parents / Sibling / Relative / Employee / Hirer or Others specify:
What do you wish to claim? (Please TICK one only)
Own Insurance / Other Vehicle (The one you want to claim against) / Reporting (For Record Purpose)
Exact purpose for which the vehicle Was being used at time of accident?  Occupation (nature of job) Indoor/ Outdoor
Private use / Work purpose No. of Passengers (Including Driver):
Weather condition & Road conditions? (On the day of accident)
Clear & Dry / Raining & Wet / After-Rain & Wet / Drizzling & Wet / Others:
Was there any video captured by your Car Camera? Yes / No
Any Injuries: Yes / No (If YES) Injured Person' Name:
Injured Person in Which Vehicle:
Police Report filed: Yes / No (If YES) Which Police Station:
The Other Party(s) Details:
Vehicle No: SIR // //
Driver's Contact No:Insurance Company (If any):
2. Driver's Name / IC No:
2. Driver's Name / IC No:
Driver's Contact No:Insurance Company (If any):
Contact No:
*Independent Witness (If Any): Contact No:  Contact No:
Preferred Workshop Name:Contact No:

<sup>\*</sup> If no proper documents are produced, IDAC should not file the report. Information will be discarded after one week.



Yes

Report No. T/20190130/7093

Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

# REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 30/01/2019 15:58		ade:	Vide Report No.:	Station Diary No.:		
Informar	nt's Particu	lars	W. Olskies D. C. C. C. C.			
MUHAMI RAHMAN	4	FEE BIN ABOUL	Address: APT BLK 574B WOODLANDS SINGAPORE 732574 Contact No.:	3 DRIVE 16 #02-746		
ID Type / ID No.: NRIC NO / S8601544G		14G	Home/Office: Mobile: 87484607			
National	ty: ORE CITIZ	EN	Email: afee42@gmail.com			
Sex: Male	Age: 32	Date of Birth: 04/02/1986	Type of Informant: Rider			
Race: Malay			Language: English	Institution / School Name:		
Occupation:			Driving Licence Information: Class: 2B	Date of Expiry:		

Seneral Inform	nation of the Accident	SECTION AND DESIGNATIONS		T
Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 29/01/2019 22:10	Type of Location Straight Road
Location: HOUGANG A	VENUE 10			
Weather: Clear		Road Surface: Dry		Road Speed Limit: 50 Km/h
Traffic Flow: Dual Carriag	e Way	Traffic Control: Not Controlled		Traffic Volume: Light
Type of Collin		ide		Anyone conveyed by ambulance:

Details of V	ehicle Involve	AND ADDRESS OF THE OWNER, WHEN PERSON NAMED IN COLUMN 2 IS NOT THE OWNER, WHEN		THE RESIDENCE OF THE PARTY OF T		10
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenge
which the party of the last of	Motorcycle	KAWASAKI	KR150K	Blue		0
SJR9149H	Car	VOLKSWAGO		Grey		0

Details of V	ehicle Insurance	le Insurance		
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
FBB6438Y	MSIG INSURANCE (SINGAPORE)	MSDTMT18383623	14/06/2018	13/06/2019



Report No. T/20190130/7003

Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

CONTINUATION OF REPORT

A STATE OF THE PARTY OF THE PAR	volved: No	****	OF A STORY SHOWING A STATE OF	AND THE RESERVE OF THE PARTY OF
No. of Pedestrian	s Injured: NIL	Use of Pe	destrian Cross	ing: NA
RECEIPED TO THE		STATE OF	COLUMN TO SERVICE STATE OF THE PERSON AND PERSONS ASSESSMENT OF THE PERSON AND PERSONS ASSESSMENT OF THE PERSON AND PERSON ASSESSMENT OF THE PERSO	OR REPORT OF THE PARTY OF
Name	MUHAMMAD HANAFEE BIN ABDUL RAHMAN		ID No.	S8601544G
Related Vehicle	FBB6438Y (Motorcycle)		Contact No.	87484607
Hospital/Clinic	LTD.		Class of Driving Licence & Expiry Date	Class: 2B Date of Expiry: NIL
Date Treatment	29/01/2019	Date Dis	charge 30/0	/2019
	ted Medical Leave 07		f Injury   Serio	
Property and the				
Name	MATTHEW KOH KOK THYE		ID No.	S8935297E
Related Vehicle	SJR9149H (Car)		Contact No.	87421958.
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL STATE OF THE S	Date Dis	charge NIL	以告诉 的生主政 的复数
	ted Medical Leave NIL	A SECURE AND ADDRESS OF THE PARTY OF THE PAR	finjury NIL	CONTRACTOR OF THE PARTY OF THE

# Brief Details.

On 29/01/2019 at about 10.10 p.m., I was riding my motorcycle, FBB8438Y, Green Kawasaki KR150, along main road of Hougang Avenue 10, near to Bik 411 about 40km/h on left lane on a dual carriage way.

While I was riding, there was a car, Dark Grey Volkswagen Jetta SJR9149H, had come out from a gantry carpark of Block 411 and had collided onto me on the left side of my motorcycle. Due to the collision, I was flung about 3-4 metres on the road.

I had then sat at the side of the road. Not long after that, the ambulance and traffic police officers came. I had told the traffic police officer about what had happened and I was then conveyed to Sengkang General Hospital.

Due to the collision, I had suffered fracture on my right wrist, 8 stitches on my left ankle, abrasion and laceration on my left foot, left knee and facial area. I do not know what is the damages of my motorcycle.





3 of 3

Report No. T/20190130/7003

Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

CONTINUATION OF REPORT

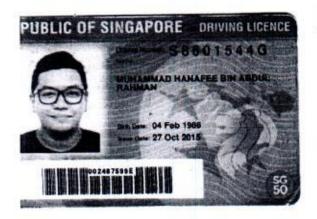
Sketch Plan

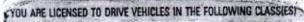
Informant is not able to provide sketch plan

Signature Of Informant: Signature Of Officer Recording The Report: The identity of the person making this report has Not applicable been authenticated by SingPass. No signature is required. Signature Of Interpreter: Date/Time: 30/01/2019 15:58 Not applicable Classification Of Case: Officer In Charge Of Case: TP / TPIB / THABAGESH JEYATHESH

Authentication Stamp NP168

Contact No.: 65476232





- EFFECTIVE DATE

Class 2B Motorcycles =< 200 cc

27 Oct 2015



EPUBLIC OF SINGAPORE SENTITY CARD NO. S8601544G



MUHAMMAD HANAFEE BIN ABDUL RAHMAN

04-02-1986

Country of birth





MSIG Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200412212G) 4 Shenton Way, # 21-01, SGX Centre 2, Singapore 068807 Tel +65 6827 7888, Fax +65 6827 7800 msig.com.sg

## MOTORCYCLE INSURANCE SCHEDULE

DATE OF ISSUE: 16/06/2018

AGENCY: A0074-001-10021

COMMERCIAL AGENCY PTE LTD

POLICY NO: MSD/VMT/18-383623-CA

INSURED:

NAME:

MUHAMMAD HANAFEE BIN ABDUL RAHMAN

574B WOODLANDS DRIVE 16 ADDRESS:

#02-746 SE 732574 NRIC NO:

S8601544G

DRIVING EXP:

DATE OF BIRTH: 04/02/1986 (32 yrs) 27/10/2015 (2 yrs)

CONTACT NO:

92726695

BUSINESS OR PROFESSION:

TECHNICIAN

PERIOD OF INSURANCE FROM:

14/06/2018

TO

13/06/2019

12:01AM

REGISTRATION NUMBER: FBB6438Y

CUBIC CAPACITY:

148

MAKE OF VEHICLE:

KAWASAKI

YEAR OF REGISTRATION: 2007

INSURED ESTIMATE OF VALUE: TPL

SEATING CAPACITY:

AUTHORISED DRIVERS:

THE INSURED ONLY.

ENDORSEMENTS APPLICABLE: 3P 97 - INSURED

PREMIUM:

175.00

EXCESS:

GST @ 7%

12.25

TOTAL:

187.25

NO CLAIM BONUS OF 0% IS ALLOWED

NAME OF EMPLOYER AND/OR HIRE PURCHASE OWNER:

REPLACING POLICY NO: MSD/VMS/07-454978-CA

Sanction Limitation and Exclusion Clause

No Insurer shall be deemed to provide cover and no Insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

MSIG Insurance (Singapore) Pte. Ltd.

Approved Insurers