

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	22/02/2019 12:02
Date Of Accident	07/02/2019 16:45
Exact Location Of Accident	TRAFFIC LIGHT AFTER SLE TO WOODLANDS AVE 3 EXIT
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	FBM3536J
Insured/Policyholder	
Name Of Registered Owner	MUHAMMAD TAUFIQ BIN KAMARUDIN
NRIC No	S8425195Z
Email Address	MDTAUFIQ170811@YAHOO.COM
Mobile Phone No	(LOCAL) +65-87683977
Alternative Phone No	OTHERS-87683977

Vehicle Particulars

Manufacturer	HONDA
Model	FS150F-149CC
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	THIRD PARTY
Vehicle Category	MOTORCYCLE

Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	NO
Policy Number	5094591086-01
Cover Note Number	

Driver

Name of Driver	MUHAMMAD TAUFIQ BIN KAMARUDIN
NRIC No	S8425195Z
Date Of Birth	17/08/1984
Occupation	OUTDOOR
Date Of Driving Pass	26/02/2007
Driving Experience	11 YEARS AND 11 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-87683977
Fax Number	
Contact Number	OTHERS-87683977
EMail Address	MDTAUFIQ170811@YAHOO.COM

Address	BLK 81 COMMONWEALTH CLOSE #03-119
Postcode	140081
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	RAINING
Road Surface	WET

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?	YES
Was any injured conveyed to hospital by ambulance?	NO
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)	1

Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	QUEENSTOWN N.P.C
Police Station Address	ROAD: 3 QUEENSWAY #01-03 , POSTCODE: 149073 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 1800-4719999 - FAX NO:
Was notice of Intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

PLEASE REFER TO SKETCH PLAN AND POLICE REPORT T/20190212/2163

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	UNKNOWN
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	YANG DAJUN
NRIC/Passport Number	G2612052M
Contact Number	91210859
Address	
Postcode	
Insurance Company Name	

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name MUHAMMAD TAUFIQ BIN KAMARUDIN

Approximate Age

Injuries Sustain SLIGHT INJURY

Injured person in which vehicle? FBM3536J

Were seat belts worn?

Was this injured conveyed to hospital by ambulance? NO

Address

Postcode

SKETCH PLAN

IMPORTANT NOTICE

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5. **Any false reporting may be referred to the Police for investigation.**
6. 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.
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: 8/2/2019

Driver's Signature

(If driver is not the policyholder)

Date & Time:



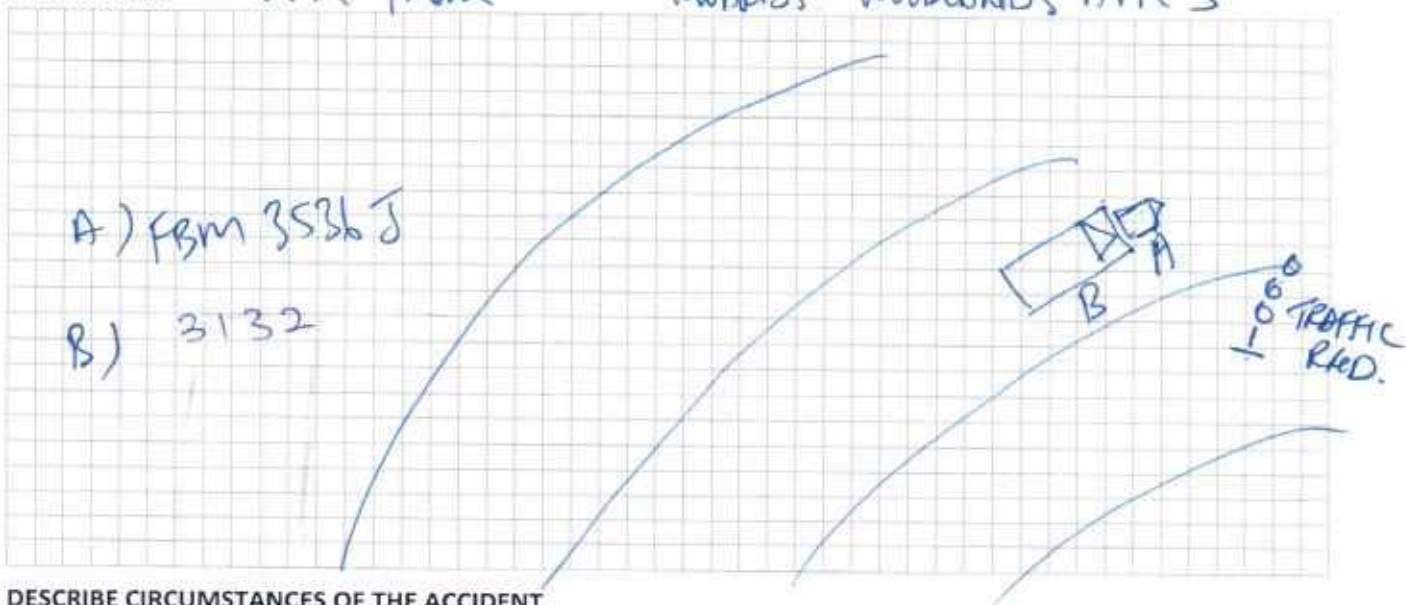
Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

SKETCH PLAN

Exit from BKE TOWARDS WOODLANDS AVE 3



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

ON 07/02/2019 AT ABOUT 16:45 HRS I WAS AT
EXIT ~~BKE~~ FROM BKE & WANTED TO GO TO WOODLANDS AVE
3. STOP AT THE TRAFFIC & SUDDENLY I LOOK AT MY SIDE
MIRROR A Lorry WAS APPROACHING NEAR & BANG THE REAR
OF MY BIKE FBM 3536 J

POLICE REPORT T/20190212/2163

DECLARATION

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

Policyholder's Signature

Date & Time: 8/2/2019

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

Keshi Nataras

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 12/02/2019 19:15	Vide Report No.:	Station Diary No.: 65
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Informant's Particulars

Name of Informant: MUHAMMAD TAUFIQ BIN KAMARUDIN	Address: APT BLK 81 COMMONWEALTH CLOSE #03-119 SINGAPORE 140081		
ID Type / ID No.: NRIC NO / S8425195Z	Contact No.: Home/Office:		Mobile: 87683977
Nationality: SINGAPORE CITIZEN	Email:		
Sex: Male	Age: 34	Date of Birth: 17/08/1984	Type of Informant: Rider
Race: Indian	Language: English	Institution / School Name:	
Occupation: GRABFOOD RIDER	Driving Licence Information: Class: 2B, 2A		Date of Expiry:

General Information of the Accident

General Information of Accident				
Type of Accident:	Injury Others	Drink Drive No	Date/Time of Accident: 07/02/2019 16:45	Type of Location: T-Junction
Location: Along Road 1 WOODLANDS AVENUE 3				
Traffic light right after SLE woodlands ave exit				
Weather: Raining		Road Surface: Wet		Road Speed Limit:
Traffic Flow: Two Way		Traffic Control: Traffic Light - Working		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
FBM3536J	Motorcycle	HONDA	FS150F	Blue	Slightly Damaged	0

Details of Vehicle Insurance

Vehicle No.	Insurance Company	Insurance No.	Effective	Expiry Date
FBM3536J	NTUC Income Insurance Co-Operative Limited	5094591086-01	02/10/2018	01/10/2019



**SINGAPORE
POLICE FORCE**

Police Station Of Origin:
Queenstown N.P.C
3 Queensway #01-03 SINGAPORE 149073
Tel No: 1800-4718999



T/20190212/2163

2 of 3

Report No. T/20190212/2163

CONTINUATION OF REPORT

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Rider			
Name	MUHAMMAD TAUFIQ BIN KAMARUDIN	ID No.	S8425195Z
Related Vehicle	FBM3536J (Motorcycle)	Contact No.	87683977
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 2B, 2A Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
Driver			
Name	Yang Dajun	ID No.	G2612052M
Related Vehicle	NIL	Contact No.	91210859
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

On 07/02/2019 at about 4.45pm, I have just exit SLE Woodlands Ave 3 exit and stop at the traffic light and it was raining. Suddenly I feel an impact from behind and it cause me to move forward. Luckily there was no car moving and I manage to balance myself. So I push my bike to the pavement and want to call him to come out of the lorry. I had tried to talk to him however he was unable to speak English. I only manage get my point across using simple Chinese. When I tried to get the plate no. he refused to give me. He want to have a private settlement. However I told him that I need to get the bike shop assessment on the damage.

I have already make a report on idac and was told by them that the company also refused to give them the plate number. I am currently still having back pain and was unable to sleep at night due to the pain.



**SINGAPORE
POLICE FORCE**



T/20190212/2163

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Police Station Of Origin:
Queenstown N.P.C
3 Queensway #01-03 SINGAPORE 149073
Tel No: 1800-4719999

Report No: T/20190212/2163

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 3 LEE HONG HAI

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / AEIT /
Staff Sgt WONG SIEU LUI
Contact No.: 65476151

Authentication Stamp
NP188

Signature Of Informant:

Date/Time:
12/02/2019 19:15

Classification Of Case:

Claim Handling

Accident MT/1033200

Policy No.	5094591086-01	Vehicle No.	PM33361	GST Registration No.	
Certificate No.					
Policyholder Name	MUHAMMAD TAUFIQ BIN KAMARUDIN	Cover Type	Third Party, Fire & Theft	Policyholder NRIC	584251952
Product Code	MOTORCYCLE INSURANCE	Contact No.(Office)		Loading	0
Contact No.(Mobile)	87683977	Special Remark		Contact No.(Home)	
Email Address		TCA		eCode	<input type="button" value="No"/>
KPK	<input type="radio"/> No <input type="radio"/> Yes	NCD Entitlement(%)	10	eCode Reason	
NCD Protection	No			Private Hire	No

Accident Details

Report Date	22/02/2019 12:12	Accident Report Within 24 hrs	Yes	Accident Type	Collision - Head to Rear
Date of Accident	07/02/2019	Time of Accident hh:mm	16:45	Country of Accident	Singapore
Reporting Centre		Orange Force		ICH No.	
Accident Location	TRAFFIC LIGHT AFTER SLE TO WOODLANDS AVE 3 EXIT				

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 #1 #03-119	Address 2	COMMONWEALTH CLOSE	Address 3	SINGAPORE 140081
Address 4		Address Type	Singapore address	Post Code	140081
Unit No.		Related Policy Number	5094591086-01		

OT Driver Info

Driver Name	MUHAMMAD TAUFIQ BIN KAMARUDIN	Driver Type	Main Driver	Driver DOB	17/08/1984
Unnamed driver Name		Driver NRIC	584251952	Driving Experience	11
Register Date of Driver License	26/02/2007	Driver Age	34	Contact No.(Home)	
Contact No.(Mobile)	87683977	Contact No.(Office)		Address 3	SINGAPORE 140081
Address 1	BLK #1 #03-119	Address 2	COMMONWEALTH CLOSE	Post Code	140081
Address 4		Address Type	Singapore address		
Unit No.		Driver Vehicle No.	PM33361	Driver Insurer Company	NTUC
Does he own a Singapore Registered car?	<input type="radio"/> Yes <input type="radio"/> No				
Declaration					
Breathalyser or Blood Test Reading?	0 mg	Any Injury?	<input type="radio"/> Yes <input type="radio"/> No		

Modification History

Claim 001

Claim Type *

Contact No.(Mobile)

Email Address

Claim Description

Preferred Workshop	<input type="text"/>	Insured liability	<input type="text"/>	Not at Fault	<input type="text"/>
Sanction No.	<input type="text"/>	Preferred Repair Center	<input type="text"/>	Preferred Workshop, Name unknown	<input type="text"/>
Finalisation	<input type="text"/>	GA report	<input type="text"/>	Received	<input type="text"/>

Report Taken By

☐ Print AK letter

OO-MX	Insured Name	MUHAMMAD TAUFIQ BIN KAMARUDIN	Insured NRIC	584251952
87683977	Contact No. (Home)	NIL	Contact No. (Office)	
BOISBERL798@YAHOO.COM	OT Vehicle Number	PM33361	TP Vehicle Number	UNKNOWN
PM33361 / UNKNOWN ON 7 Feb 2019	Name of Preferred Workshop			
22/02/2019 12:14	Claim Close Date		Date Received	22/02/2019 00:00
ROSLI WAHAB				

Attachment

Accident No.	MT/1033200	Claim No.	001
Last Rec. Received	<input type="radio"/> Yes <input type="radio"/> No	Upload Date	22/02/2019 12:14
Path *			
Choose File	No file chosen	Clear	Category *
Choose File	No file chosen	Clear	Please Select
Choose File	No file chosen	Clear	Please Select
Choose File	No file chosen	Clear	Please Select
Choose File	No file chosen	Clear	Please Select
Choose File	No file chosen	Clear	Please Select
Choose File	No file chosen	Clear	Please Select
Message Read		Clear	Please Select

Attachment List

Attachment	Uploaded By/Date	Category	Urgency	Description	Msg Sent? (CD)
	NAC_BUKIT_MERAH_B00676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUNIT MERAH)) on 22 Feb 2019 12:14	Photos	Normal	Photos 2019-2-22	
	NAC_BUKIT_MERAH_B00676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUNIT MERAH)) on 22 Feb 2019 12:14	Photos	Normal	Photos 2019-2-22	
	NAC_BUKIT_MERAH_B00676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUNIT MERAH)) on 22 Feb 2019 12:14	Photos	Normal	Photos 2019-2-22	

	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 22 Feb 2019 12:14	Photos	Normal	Photos 2019-2-22
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 22 Feb 2019 12:14	Photos	Normal	Photos 2019-2-22
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 22 Feb 2019 12:14	Photos	Normal	Photos 2019-2-22
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 22 Feb 2019 12:14	Photos	Normal	Photos 2019-2-22
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 22 Feb 2019 12:14	Photos	Normal	Photos 2019-2-22
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 22 Feb 2019 12:14	Photos	Normal	Photos 2019-2-22
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 22 Feb 2019 12:14	Photos	Normal	Photos 2019-2-22
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 22 Feb 2019 12:14	NRIC/ Driving License	Normal	NRIC/ Driving License 2019-2-22
	NAC_BUKIT_MERAH_800676(NATIONAL ASSESSMENT CENTRE SERVICE S (BUKIT MERAH)) on 22 Feb 2019 12:14	SAS	Normal	SAS 2019-2-22

 Video List

Uploaded By/Data	Folder Data	File Name	Source	Action
				Display in New Window Scan and uploading

ACCIDENT STATEMENT

ACCIDENT DATE: 7/2/2008 (DD/MM/YYYY), TIME: 16:45 (HH:MM)

LOCATION: Woodland Avenue 3

1. DETAILS OF VEHICLE

- a) VEHICLE NUMBER: FBM 3536J
b) INSURANCE COMPANY: NTUC
c) POLICY NUMBER: 5094591086
d) POLICY TYPE: (COMPREHENSIVE / THIRD PARTY / THIRD PARTY FIRE & THEFT)
e) MAKE & MODEL: RS150R Honda
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: MUHAMMAD TAUFIQ BIN KAMARUDIN (MALE / FEMALE)
b) NRIC/FIN/PASSPORT: S8425195Z CONTACT: 87683917
c) ADDRESS: Blk 81 Commonwealth Close #03-119
S'PORE 140081

* CONTINUE TO 3.d IF DRIVER ALSO POLICY HOLDER

DRIVER

- a) NAME: AS ABOVE (MALE / FEMALE)
b) NRIC/FIN/PASSPORT: _____ CONTACT: _____
c) ADDRESS: _____

* d) DATE OF BIRTH: 17/08/1984 (DD/MM/YYYY)

e) OCCUPATION: (INDOOR / OUTDOOR)

f) DATE OF DRIVING PASS: 26/2/2007

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

IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Other

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: _____

8. THIRD PARTY VEHICLE

- a) VEHICLE NUMBER: 3132 MODEL: _____
b) DRIVER'S NAME: Yang Dajun
c) NRIC/FIN/PASSPORT: 076587582 CONTACT: 91210859

9. THIRD PARTY VEHICLE

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

email = MDTAUFIQ170811@yahoo.com

VIDEO

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S8425195Z



Name

MUHAMMAD TAUFIQ BIN
KAMARUDIN

Race

INDIAN

Date of birth

17-08-1984

Country/Place of birth

SINGAPORE

Sex

M



REPUBLIC OF SINGAPORE DRIVING LICENCE

License Number: S8425195Z

Name:

MUHAMMAD TAUFIQ BIN
KAMARUDIN

Birth Date: 17 Aug 1984

Valid Date: 16 Dec 2008



5353923



NRIC No. S8425195Z



Date of issue
16-09-2014

Address

APT BLK 81 COMMONWEALTH CLOSE
#03-119
SINGAPORE 140081

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

PASS DATE

Class 2B Motorcycles < 200 cc
Class 2A Motorcycles between 201 cc and 400 cc

28 Feb 2007
16 Dec 2008

NR 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 : 5094591086-01	Cover : Third Party, Fire & Theft
1. Index mark and Registration Number of Vehicle	: FBM3536J
Chassis Number	: PMKKC27E0HB005749
2. Name of Policyholder	: MUHAMMAD TAUFIQ BIN KAMARUDIN
3. Effective Date of Insurance	: 02 Oct 2018
4. Expiry Date of Insurance	: 01 Oct 2019
5. Persons or Classes of Persons entitled to drive#	

(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 Trade.

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 TAUFIQ BIN KAMARUDIN
NAMED DRIVER (2)	:	N/A
HIRE PURCHASE COMPANY	:	SPEEDWAY MOTOR PTE LTD
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 : AXIS LINK PTE LTD (00000614797)
 Date of Issue : 02 Oct 2018 15:26 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Countersigned By:

 Authorised Officer



 Chief Executive