NATIONAL Assessment CE	ntre Services   wet 1 Jan'05		Dave hu
Date In: 5/3/19-14:49	Jeb description	Date & Time Completed	Done by
Res No: Uglavhigay 25/24	SAS e-filing		
Veh No: FBLARTX	E-mail (within Shrs, AIC 2hr	rs)	
D.O.A: 2/1/9-1912	i-Motor Claim Form		
	i-Motor W/O (Within: Of	O 2hrs, TP 4hrs)	
OD Peporting Only	i-Photo Uploaded		
	Assessment/Survey Repo	ort	
TP Insurer:	Ass't Report by Fax / Ha	and to Owner/Wksp	
Preferred Wksp / INC Assign Wksp / QW:	(	Tel: Fa	) ×:
TP Particulars: Veh No:	MH 7626 C IN	C( )/Non-INC( )	6
Owner / Driver: (		Tel:	)
Policy No: ( )	Period: (	) Cover Type: (	)
Confirmed by : (	Date:	Time:	)
Insured/Driver Liability: ( %	%) [Note-Est. Status (WO): N:	0-20%; P: 21-79%. F: 80-10	00%]
Year of Registration: (	) Warranty: YES ( )/NO	( )	
Excess: (\$ ) Loading:	\$1,000()/\$2,000()		
General Remarks:-			Control of the contro
( ) Walk-In Customer : Customer's			
( ) Total Loss Case : to e-mail In	The state of the s	A 1 1	
		; Towing Co: (	· )
		3	Carried Street Control Control
Remarks:- (INC horline: 6788 661	6)	Date&Time Completed	Done by
1) Apply for Transport Allowance (			
2) QC Check / Post Repair Inspection	( )		
3) Upload Resurvey Photo [Repair Cost	> \$3000] ( )		
Injury:			
		The state of	BOX F. Down Control
Date/Time Actions		110000	RESTROATES.
	1		
			Ant (S) Amt (S)
HAIGOIZOS	Invoice	Preparation Checklist	fit Bill Add Bill
Claimant's Particulars :-	1) AR : Ac	ecident Reporting (\$30); amage Assessment (\$100); INC (\$8	0)
	3) TF : To	wing Fee . \$40	/\$45
Driver/Owner:	4) FT : Fol	llow-Through Survey	\$120 \$30
Contact No:	5) FT : Fol For clair	llow-Through Survey (Resurvey) ming against INC Only (wef 10 Jan 2005	
Darmaged Portion:	6) TR : Re	-inspection	\$75
variaged Fordon:		Additional Services:-	\$160
	OD.		
C Checked by (Engr-In-Charge):		ourlesy Car / Tpt Allowance epair Co-ordination	\$10;
Thoras are the horas are are a series	5	ost Repair Inspection	\$25
Auditors' Comments :-		V / Collect Excess Coordination 1): TP (Non INC) against INC	\$20 ·
at. 1:	9) N12: Id	Inc Mobile	30
at 2/3;	Invoice do	0 41	salah sahaja
	Invoice do	nted Fee Charged	SIGNAL AND

Fryd A Car

#### SINGAPORE ACCIDENT STATEMENT

#### IMPORTANT NOTICE

**EMail Address** 

- 1. Please report correctly the details of the accident to speed up the claims process.
- 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 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.
  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

	ACCIDENT STATEMENT
Date Of Report	05/03/2019 14:49
Date Of Accident	02/03/2019 13:20
Exact Location Of Accident	ALONG BENDEMEER RD TWDS JALAN BESAR
Country/State of Loss	SINGAPORE
D	DETAILS OF OWN VEHICLE
Vehicle Registration Number	FBL7175X
Insured/Policyholder	
Name Of Registered Owner	MD ZANAL BIN A JABAR
NRIC No	\$73007561
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-85118709
Alternative Phone No	OFFICE-85118709
Vehicle Particulars	
Manufacturer	HONDA
Model	400X MANUAL
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 FIRE AND/OR THEFT
Fleet Policy	NO
Policy Number	MSD/VMS/18-389291-CA
Cover Note Number	
Driver	
Name of Driver	MD ZANAL BIN A JABAR
NRIC No	\$73007561
Date Of Birth	13/01/1973
Occupation	OUTDOOR
Date Of Driving Pass	16/04/1992
Driving Experience	26 YEARS AND 10 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-85118709
Fax Number	
Contact Number	OFFICE-85118709

NOEMAIL

Address BLK 943 HOUGANG STREET 92

#06-127

Postcode 530943

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 - CHANGE/CROSS LANE

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? YES

Was any injured conveyed to hospital by

ambulance?

YES

Was any other material or property damaged? YES

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

NO 2

YES

Number of Passengers (Including Driver)

Passenger 1

NAME:

: RAHIDAH BINTE ANGIN

GENDER: : FEMALE

**Details of Police Action** 

Was the accident reported to the police?

If Yes, Please state which Police Station

Police Station Name

HOUGANG NEIGHBOURHOOD POLICE CENTRE

Police Station Address

ROAD: 60 HOUGANG AVE 9, POSTCODE: 538775, COUNTRY:

SINGAPORE

Police Station Contact **TEL NO**: 1800-4890999 - **FAX NO**: 63128989

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT - T/20190302/2157.

Attachment(s)

Are accident photos available for attachment?

YES

NO

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

**DETAILS OF OTHER VEHICLE PROPERTY 1** 

Vehicle Registration Number SMH7626C

Vehicle Make/Model/Colour HONDA SHUTTLE

**Details Of Properties** 

Vehicle Category

PRIVATE CAR

Name of Driver TEH WEE TIAN

NRIC/Passport Number S2740082E Contact Number 97662585

Page 2 of 24

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### **DETAILS OF INJURED PERSON 1**

Name

MD ZANAL BIN A JABAR

Approximate Age

Injuries Sustain

BODY

Injured person in which vehicle?

FBL7175X

Were seat belts worn?

Was this injured conveyed to hospital by

ambulance?

YES

Address

Postcode

#### **DETAILS OF INJURED PERSON 2**

Name

RAHIDAH BINTE ANGIN

Approximate Age

Injuries Sustain

BODY

Injured person in which vehicle?

FBL7175X

Were seat belts worn?

Was this injured conveyed to hospital by

ambulance?

YES

Address

Postcode

#### SKETCH PLAN

#### **IMPORTANT NOTICE**

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 7. 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:
- 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.
- 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 aforesald.
- 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;
  - (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

(iii) 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.:

NRIC/FIN No.1

Date & Time:

 $(A^{*}A^{*})^{*}(A, \mathbb{R}^{2})^{*}(A, \mathbb{R}^{2})^{*}(A^{*})^{*}(A^$ 

### SINGAPORE ACCIDENT STATEMENT

#### **IMPORTANT NOTICE**

- $\ensuremath{\diamondsuit}$  Complete and submit this form to the individual insurance authorised reporting centre.
- Please report correctly on the details of the accident to speed up the claim process. This form must be filled up by the policy holder and/or authorised driver.
- Information provided must be as fruitful 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.

Any false reporting may be referred to the traffic police department for investigation.

#### **Accident details**

Date and time of accident	Date: 6	2 Mar 2018	(DD/MN	//YY) Time:	1320	(HH:MM)
Exact location of accident						

### Details of vehicle

Vehicle registration number		PBC 71	75×		
Vehicle make and model		Honda	400x		
Type of vehicle	Saloon   Lorry	MPV  Bus	CRV 🗆	Van d	Others:
Vehicle category	Private	Commerc		Motorcyc	
Purpose of using at said time		prate		motorcyc	
Are you claiming under your own insurance company?	Yes  Third part c	No	if no, pleas Reporting		

### Insurance information

Insurance company	NS16		
Policy number	72124	360	
Type of policy	Comprehensive	Third party fire & theft	TP only

### Insured / Policy holder

Name	Wehel Zanal Ben A Johan Males Female
NRIC / Fin / Passport number	873 W756 I
Contact	8511 8709.
Address	block 943 Hougary Street 82 # 06-157 Supapare 520943

#### Driver

### Same as insured above (skip to D.O.B)

Name	James 1				Male 🗆	Female
NRIC / Fin / Passport number					THUIC D	, cindic L
Contact						
Address						
Email address	-					
Date of birth	15	Jan	1873			
Occupation	Indoor		Outdoor			
Driving date pass	16	Am	1992 .			

# General information of the accident

Was driver an employee of the insured's company?	Yes No. No. If no, relationship of the driver and insured:	Self
Accident captured by camera?	Yes D No.	
Weather condition	Clear Raining Others:	
Road surface	Dryce Wet a	
No of passenger	2	(Inclusive of driver)

# Passenger 1

Name			
Gender	Male 🗆	Female a	

# Passenger 2

Name			
Gender	Male 🗆	Female 6	

### Passenger 3

Name		
Gender	Male  Female	

### Passenger 4

Name		
Gender	Male D Female D	

### Passenger 5

Name		
Gender	Male   Female	

### Passenger 6

Name		
Gender	Male  Female	

# Other information

Was anybody injured?	Yes	No 🗆	
Was other vehicle damaged?	Yes	No 🗆	

# Details of police action

Reported to police?	Yes	No 🗆	If yes, please state which police station.
Police station name	House	up No	2

# Third party vehicle 1 (Vehicle 6)

Name	Teh wee tran
Contact number	9766 2585
NRIC / Fin / Passport number	£2740082E
Vehicle registration number	PuiH 7626C
Vehicle make model	Horda Shuttle.

# Third party vehicle 2

Name	
Contact number	
NRIC / Fin / Passport number	
Vehicle registration number	
Vehicle make model	

### Third party vehicle 3

Name	
Contact number	
NRIC / Fin / Passport number	
Vehicle registration number	
Vehicle make model	

# Third party vehicle 4

Name	
Contact number	
NRIC / Fin / Passport number	
Vehicle registration number	
Vehicle make model	

# Third party vehicle 5

Name	
Contact number	
NRIC / Fin / Passport number	. /
Vehicle registration number	
Vehicle make model	

# Third party vehicle 6

Name	
Contact number	
NRIC / Fin / Passport number	
Vehicle registration number	
Vehicle make model	

# Witness 1

Name	
Witness 2	
Name	

# Injured person 1

Name	Whol Zonal Isn A Jobar
Injuries sustained	booky.
Which vehicle person in?	F 61 7175X
Were seat belts worn?	Yes D No D
Was injured conveyed to hospital by ambulance?	Yes a No o

# Injured person 2

Name	Lahrolah Binte Anglin
Injuries sustained	booling
Which vehicle person in?	PBL 7175X
Were seat belts worn?	Yes D No D
Was injured conveyed to hospital by ambulance?	Yeş D No D

# Injured person 3

Name	
Injuries sustained	
Which vehicle person in?	
Were seat belts worn?	Yes D No D
Was injured conveyed to hospital by ambulance?	Yes  No

# Injured person 4

Name	
Injuries sustained	
Which vehicle person in?	
Were seat belts worn?	Yes D No D
Was injured conveyed to hospital by ambulance?	Yes a No a





1 of 4

Police Station Of Origin: Hougang N.P.C 60 Hougang Avenue 9 SINGAPORE 538775 Tel No: 1800-4890999

Report No. T/20190302/2157

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 02/03/2019 20:53			Vide Report No.:	Station Diary No.: 85	
Informa	nt's Partici	ulars			
	f Informant: IAL BIN A J		Address: APT BLK 943 HOUGANG ST 530943	REET 92 #06-127 SINGAPORE	
ID Type / ID No.: NRIC NO / S7300756I			Contact No.: Home/Office: Mobile: 85118709		
National	ity: ORE CITIZ	EN	Email:		
Sex: Male	Age: 46	Date of Birth: 13/01/1973	Type of Informant: Rider		
Race: Malay			Language: English	Institution / School Name:	
Occupation: CISCO OFFICER			Driving Licence Information: Class: 2B,2A,3,4	Date of Expiry:	

Type of Accident:	Injury Conveyed By Ambulance		Drink Drive: No	Date/Time of Accident: 02/03/2019 13:20	Type of Location Straight Road
Location: Along Road 1 BENDEMEER Along Bender Weather:			Near Micro	n Factory	Road Speed Limit:
Clear Dry		oundoo.		, and a province	
114114		affic Control:		Traffic Volume: Moderate	
Type of Collision: Between Moving Vehicles - Side Swipe - Sam			e Direction		Anyone conveyed by ambulance:

Details of V	emole myorve			The second secon		SERDICATE A SERVICE AND A SERV
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenge
FBL7175X	Motorcycle	HONDA	400X MANUAL	Black		1
SMH7626C	Car	HONDA	SHUTTLE HYBRID 1.5 AUTO	Blue	51	0

Details of V	ehicle Insurance			
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date





2 of 4

Report No. T/20190302/2157

Police Station Of Origin:

Hougang N.P.C 60 Hougang Avenue 9 SINGAPORE 538775

Tel No: 1800-4890999

CONTINUATION OF REPORT

Details of V	ehicle Insurance			54000 C
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
FBL7175X	MSIG INSURANCE (SINGAPORE)	72124360	18/09/2018	17/09/2019

Details of Person	A PARTICULAR OF THE PARTICULAR	128353183			0619 1339	
Any Pedestrian Ir						
No. of Pedestrian	s Injured: NIL		Use of Pec	destrian	Cross	ing: NA
Pillion				Negav	STATE OF	
Name	RAHIDAH BINTE A	NGIN		ID No.		S7637428G
Related Vehicle	FBL7175X (Motorcy	cle)		Contact No.		85220224
Hospital/Clinic	TAN TOCK SENG HOSPITAL			Class of Driving Licence & Expiry Date		Class: NIL Date of Expiry: NIL
Date Treatment	02/03/2019		Date Disc	harge	02/03	3/2019
	ted Medical Leave	03	Degree of		NIL	
Rider				255000	1031014	
Name	MD ZANAL BIN A JABAR			ID No.		\$73007561
Related Vehicle	FBL7175X (Motorcycle)			Contact No.		85118709
Hospital/Clinic	TAN TOCK SENG		Class Drivin Licent Expiry	g	Class: 2B,2A,3,4 Date of Expiry: NIL	
Date Treatment	02/03/2019		Date Disc	ischarge 02/03/		3/2019
	ted Medical Leave	07	Degree of			
Driver				PER PROPERTY.	2000	
Name	TEH WEE TIAN			ID No.		S2740082E
Related Vehicle	SMH7626C (Car)			Contact No.		97662585
Hospital/Clinic	NIL			Class Drivin Licent Expir	g	Class: NIL Date of Expiry: NIL
Date Treatment	NIL		Date Disc	harge	NIL	
	ted Medical Leave	NIL	Degree of		NIL	





Police Station Of Origin: Hougang N.P.C 60 Hougang Avenue 9 SINGAPORE 538775

Report No. T/20190302/2157

3 of 4

Tel No: 1800-4890999

CONTINUATION OF REPORT

#### Brief Details.

On 02/03/2019 at about 1320hrs, I was riding my motorcycle(Registration No. FBL7175X) at said incident location with my wife, Rahidah as the pillion, on the 4th lane of the 4lanes road. Suddenly another car(Registration No. SMH7626C) on the 2nd lane change lane to my lane without checking clear and hit onto the left side of my motorcycle, which we fell afew meters away to the right. Passer-by came to render assistance and ambulance attended to us. I suffered abrasion on my both arms, right knees, right rib area while my wife suffered swollen and abrasion on the right arm and right knee area. We were conveyed to Tan Tock Seng hospital and we were discharge on the same day. I was given 7days of MC while my wife was given 3days of MC. I have no dashcamera. I am lodging this Police report as I have more than 3days of MC.





Police Station Of Origin: Hougang N.P.C 60 Hougang Avenue 9 SINGAPORE 538775 Tel No: 1800-4890999 4 of 4 Report No. T/20190302/2157

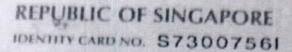
CONTINUATION OF REPORT

#### 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: F / Sgt 2 BOH YONG SENG	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 02/03/2019 20:53
Officer In Charge Of Case: TP / GIT /	Classification Of Case:
Contact No.:	
Authentication Stamp NP168 Singapore Police Force	







MD ZANAL BIN A JABAR

Rece

MALAY

Date of Birth

13-01-1973

Country of Birth

SINGAPORE



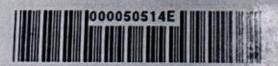
# REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number: S 7 3 0 0 7 5 6 1 Name:

MD ZANAL BIN A JABAR

Birth Date: 13 Jan 1973 Issue Date: 19 Dec 2002





(Book Group Clate of lease

16-07-1994

APT BLK 943 HOUGANG STREET 92 #06-127 SINGAPORE 530943

NRIC No: S73007561 Date: 02-04-2005 No: 5168092

# YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES

Class 2B Motorcycles =< 200 CC

Class 2A Motorcycles between 201 CC and 400 CC
Class 3 Motor cars =< 3000 kg with =< 7 passengers, exclusive of the driver; and motor tractors/vehicles =< 2500 kg

Class J Heavy motor cars and motor tractors > 2500 kg

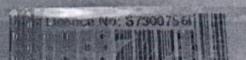
PAST DATE 03 Jan 1991 16 Apr 1992 18 Mar 2000

24 Jul 2008

S/No. 9000101421

\$73007561

NP 428A





CA 513467

MSIG Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200412212G) 4 Shenton Way, # 21-01, SGX Centre2, Singapore 068807 Tel +65 6827 7888, Fax +65 6827 7800 msig.com.sg

# CERTIFICATE OF INSURANCE

Road Transport Act, 1987 (Malaysia)

The Motor Vehicles (Third Party Risks) Rules, 1959 (Federation of Malaysia)

The Motor Vehicles (Third Party Risks and Compensation) Act (CAP, 189 of the Revised Edition) (Republic of Singapore)

The Motor Vehicles (Third Party Risks and Compensation) Rules, 1996 Edition (Republic of Singapore) Or any Amendment, Act or Acts passed in substitution thereof.

CERTIFICATE NO

MSD/VMS/18-389291-CA

A0074-001/10147

SUM INSURED

PNV

EXCESS

\$500(FIRE&THEFT) \$1000(ENDT 2K)

1. Index mark and Registration Number of Vehicle

FRI.7175X

HONDA

199 C.C.

2. Name of Policyholder

ND ZANAL BIN A JABAR

Effective date of the Commencement of Insurance for the purposes of the Act

1257PM 18/09/2018

Date of Expiry of Insurance

17/09/2019

Persons or Classes of Persons entitled to drive a. The Policyholder.

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. And provided further that the Motor Vehicle is registered and licensed under the Road Traffic Act and its registration and licensing under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

6. Limitation as to Use

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

- 7. The Policy does not cover
  - 1. Use for hire or reward.
  - 2. Use for racing, pace-making, reliability trial or speed-testing.
  - 3. Use for the carriage of goods (other than samples) in connection with any trade or business.
  - 4. Use for any purpose in connection with the Notor Trade.
- Limitations rendered inoperative by Section 8 of the Motor Vehicles (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.

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 the Road Transport Act,

Repl CN: 72124360 26/09/2018 (KP)

ENCY PTE, LTD. For MSIG Insurance Singapore) Pte. Ltd.