

5-16

Focus Auto Pte Ltd
Business Reg. No. 201004495R
GST Reg. No. 201004495R
Tel: 6886 9097 Fax: 6481 9095
Email: focus.autopteltd@yahoo.com.sg

Date : 20/4/2019

BY E-MAIL

Your ref: SHC8321K

Our ref: SKX4473K

WITHOUT PREJUDICE

M/S India International Insurance Pte Ltd
64 Cecil Street, #04/60-00, IOB Building
Singapore 049711

Dear Sir/Madam,

ACCIDENT INVOLVING : (SKX4473K & SHC8321K) ALONG OLD JURONG RD (FILTER LANE)

DOA: 19/03/19

TIME: 1900 HOURS

We refer to the above matter and write on behalf of CHEMICAL SPECIALITIES (SINGAPORE) PTE LTD, the registered owner of SKX4473K in respect of the above accident.

We are instructed that the above accident was caused by your insured's negligent driving/ or management of your insured vehicle. Your insured's vehicle SHC8321K collided onto the rear portion of our client vehicle SKX4473K. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows:-

1. Cost of Repair (\$5500 + 7% GST)	\$	5,885.00
2. Loss of Rental (7 days x \$200)	\$	1,400.00
3. Buy 3rd party's GIA report	\$	29.00
4. LTA search	\$	7.45

Total Amount: \$ 7,321.45

Enclosed are the following documents for your perusal.


- 1) Driver's driving license/ Identity card
- 2) Certificate of Insurance
- 3) GIA report
- 4) LTA Search (SHC8321K)
- 5) Original repair claim
- 6) Car Rental Agreement/ Receipt (UL - 3379)

Our company is the authorized workshop of any of the GIA member companies and we are writing in purely for amicable sake.

The demand herein is in respect of our client's for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice any claim in respect of personal injuries.

Kindly acknowledge receipt of the above said documents within 7 days and your favourable reply is deeply appreciated.

Yours faithfully,


Bereza

Focus Auto Pte Ltd

Business Reg. No: 201004495R

GST Reg. No: 201004495R

No 1 Kaki Bukit Ave 6 Autobay

#02-50 Singapore 417883

Date: 20/04/2019

CHEMICAL SPECIALITIES (SINGAPORE) PTE LTD

C/O NO 1 KAKI BUKIT AVENUE 6

AUTOBAY #02-48/50

SINGAPORE 417883

MOTOR VEHICLE NO: SKX4473K VOLKSWAGEN JETTA

REPAIR CLAIM \$ 5,500.00

LUMP SUM

Sub- total \$ 5,500.00

7% GST:	\$ 385.00
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Total: \$ 5,885.00

SINGAPORE DOLLARS:

FIVE THOUSAND EIGHT HUNDRED AND EIGHTY-FIVE DOLLARS ONLY

Focus-Skx4473k VEHICLE RENTAL AGREEMENT No. RA 3379

HIRER'S PARTICULARS		Vehicle No: <u>JN5568G</u> , Replace Veh No:												
Name:		Mileage Out: Mileage Out:												
Address:		Make & Model: <u>Subaru Forester</u> Make & Model:												
		Auto / Manual: <u>Auto</u> Auto / Manual:												
Contact Person:		OUT: Date: <u>20/3/19</u> OUT: Time: <u>0330pm</u>												
Tel:		HIRE EXPIRY: <u>27/3/19</u> TIME EXPIRY: <u>4pm</u>												
DRIVER'S PARTICULARS		RENTAL CHARGES												
Name: <u>Sim Lovel</u>		Daily: <u>7 days @ \$200</u> <u>1,400.00</u>												
Address: <u>Blk 533 Pandan Road</u>		Weekly: <u>@ \$</u>												
<u>#07-09</u>		Monthly: <u>@ \$</u>												
<u>Singapore 670233</u>		Hours: <u>@ \$</u>												
Tel No:		Others: <u>@ \$</u>												
H/P No:		CDW: <u>@ \$</u>												
P.P. / I.C. No: <u>S9415/56</u>		PAI: <u>@ \$</u>												
D/L NO:		Delivery Service:												
Date of Birth: <u>28/4/94</u>		SUB-TOTAL \$ <u>1,400.00</u>												
Date of Issue / Expiry:		<div style="display: flex; justify-content: space-around;"> <div>OUT E F</div> <div>IN E F</div> </div>												
Nationality: <u>S'pore</u>		EXTENSION												
Pl. Of Issue:		Collection Service												
Occupation:		Misc.												
Driving Exp:		ESTIMATED TOTAL RENTAL \$												
Refundable Deposits:		Sales Person Code:												
Cash/Nets/Cheque/VISA/MC Cards No:		<p>Hirer is responsible for the first \$ <u>2,500.00</u> excess for collision / damage to first party. (i.e) ULTIMATE CAR RENTAL Vehicles (including windscreen) and also first \$ <u>2,500</u> excess for collision/damage to third party's vehicles for each and every accident / damage.</p> <p><u>Additional excess today \$2,500</u></p>												
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		HIRER's Signature: <u>[Signature]</u>												
<div style="display: flex; justify-content: space-around;"> <div> <p>FRONT</p> </div> <div> <p>LEFT</p> </div> <div> <p>RIGHT</p> </div> </div>		Additional Driver's Signature: <u>[Signature]</u>												
<p>REAR</p>		<p>ACCESSORIES CHECK</p> <table border="0"> <tr> <td><input type="checkbox"/> Airbag</td> <td><input type="checkbox"/> Cig Lighter</td> <td><input type="checkbox"/> S / Tyre</td> </tr> <tr> <td><input type="checkbox"/> STD Tools</td> <td><input type="checkbox"/> Jack</td> <td><input type="checkbox"/> Hub Caps</td> </tr> <tr> <td><input type="checkbox"/> Radio / Cass</td> <td><input type="checkbox"/> CD / Cartridge</td> <td><input type="checkbox"/> S / RIM</td> </tr> </table>		<input type="checkbox"/> Airbag	<input type="checkbox"/> Cig Lighter	<input type="checkbox"/> S / Tyre	<input type="checkbox"/> STD Tools	<input type="checkbox"/> Jack	<input type="checkbox"/> Hub Caps	<input type="checkbox"/> Radio / Cass	<input type="checkbox"/> CD / Cartridge	<input type="checkbox"/> S / RIM	<p>RETURN OF VEHICLE - THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER/DRIVER" FAULTS WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO ULTIMATE CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.</p>	
<input type="checkbox"/> Airbag	<input type="checkbox"/> Cig Lighter	<input type="checkbox"/> S / Tyre												
<input type="checkbox"/> STD Tools	<input type="checkbox"/> Jack	<input type="checkbox"/> Hub Caps												
<input type="checkbox"/> Radio / Cass	<input type="checkbox"/> CD / Cartridge	<input type="checkbox"/> S / RIM												

We agree to the terms and conditions above, overleaf and that all information given is true and correct in all respect. My/Our Driving license(s) is/are current and not withdrawn from driving. You may charge all amount due on the rental to my/our credit card.

IMPORTANT

- ONLY PERSONS ABOVE 21 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY ULTIMATE CAR RENTAL.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORIZED DRIVER:
 - shall report all accidents involving the said vehicle to the Owner immediately
 - shall take immediate steps to complete and sign Form Mar 1 (Motor Accident Report form) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is reported to the owner)
 - shall report to the police within 24 hours from the occurrence, the following types of accidents:
 - injury case;
 - non-injury case involving a Government vehicle or damage to Government property;
 - non-injury case involving a foreign vehicle (to obtain their motor insurance, policy); Passport No./Name of the driver, Vehicle number, Log card and vehicle road tax information);
 - non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE - THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER/DRIVER" FAULTS WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO ULTIMATE CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND
27/3/19	1600pm		<u>[Signature]</u>		

SIGNATURE OF HIRER/DRIVER



RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE

RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-044984

Date of Request: 22/03/2019

Your Ref No: MSME19037587

Focus Auto Pte Ltd
1 Kaki Bukit Ave 6
#02-48/50 Autobay
Singapore 417883

Dear Sir/Madam,

Date of Accident: 19/03/2019

Vehicle No: SKX4473K

Place of Accident: OLD JURONG ROAD (FILTER LANE)

Involving Vehicle No: SHC8321K

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SHC8321K	OLD JURONG ROAD (FILTER LANE)	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE

RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-044913

Date of Request: 21/03/2019

Your Ref No: MSME19037587

Focus Auto Pte Ltd
1 Kaki Bukit Ave 6
#02-48/50 Autobay
Singapore 417883

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 19/03/2019

Place of Accident: OLD JURONG RD. (FILTER LINE)

Client Vehicle No: SKX4473K

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[X] GIRO [] Cash [] Cheque



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 21 Mar 2019 / 09:56:13

Receipt Date/Time : 21 Mar 2019 / 09:56:13

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190321-000609

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHC8321K				
As at 19 Mar 2019/19:00:00				
Insurance Co: INDIA INT'L INS PTE LTD				
1	Insurance Enquiry - SHC8321K Enquiry Fee 20190321095400686945	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	20190321095420888	Direct Debit: eNETS Debit (Internet Banking)		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

MSME18037587 / SME Motor Pte Ltd - Kaki Bukit
 ENTRY DATE & TIME: 21/03/2019 17:41
 SUBMITTED BY: Chia Pei Ying

Your NCD will be affected due to late reporting
 Actual e-Filing Submission Date & Time: 21/03/2019 17:49

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 21/03/2019 17:41
 Date Of Accident 19/03/2019 19:00
 Exact Location Of Accident OLD JURONG ROAD (FILTER LANE)
 Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number SKX4473K
Insured/Policyholder
 Name Of Registered Owner CHEMICAL SPECIALITIES (SINGAPORE) PTE LTD
 Co Reg No 200606164M
 Email Address NOEMAIL
 Mobile Phone No
 Alternative Phone No OFFICE-65789869

Vehicle Particulars

Manufacturer VOLKSWAGEN
 Model JETTA

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 NTUC INCOME INSURANCE CO-OPERATIVE LTD
 Type Of Coverage COMPREHENSIVE
 Fleet Policy NO
 Policy Number 5076718865-03
 Cover Note Number

Driver

Name of Driver SIM LOVEL
 NRIC No S9415756J
 Date Of Birth 28/04/1994
 Occupation INDOOR
 Date Of Driving Pass 28/07/2015
 Driving Experience 3 YEARS AND 7 MONTHS
 Gender FEMALE
 Mobile Number (LOCAL) +65-87423591
 Fax Number
 Contact Number
 Email Address NOEMAIL

Address BLK 233 PENDING ROAD #09-09
 Postcode 670233
 Was driver an employee of the Insured's Company NO
 If No, Relationship of the Driver with the Insured OTHER - -
 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? 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? NO
 If Yes, Please state which Police Station
 Was notice of intended Prosecution given? NO
 If Yes, against whom?

Circumstances of Accident

ON 19/03/2019, I AM DRIVING ALONG OLD JURONG ROAD IN MY CAR (SKX4473K) ENTERING JURONG KECHIL ROAD. I STOP MY CAR AT THE STOP LINE TO CHECK IF THERE IS CAR FROM JURONG KECHIL ROAD. WHILE WAITING FOR CLEARANCE, A CAR (SHC8321K) HIT MY CAR REAR CAUSING DAMAGE. I CAME OUT FROM THE CAR, FOUND THE REAR RIGHT PORTION DAMAGED.

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 SHC8321K
 Vehicle Make/Model/Colour
 Details Of Properties VEHICLE B
 Vehicle Category TAXI
 Name of Driver NG WAN CHEONG
 NRIC/Passport Number S1371625J
 Contact Number 84933237
 Address
 Postcode
 Insurance Company Name
 Nature Of Damage
 No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

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.
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. 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:


 Driver's Signature
 (If driver is not the policyholder)
 Date & Time:


 Reporting Centre Personnel's Signature
 Name:
 NRIC/TIN No.:

Focus AUTO

Sketch Plan #2 Pg. 1

SKETCH PLAN

JURONG KECIL ROAD

VEH A : SKX4473K

VEH B : SHC 8321K



OLD JURONG ROAD

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 19/3/19 I am driving along Old Jurong Road in my car, SKX4473K entering Jurong Kecil Road. I stop my car at the stop line to check if there is car from Jurong Kecil Road while waiting for clearance, a car, SHC 8321K hit my ^{car} back causing damage the back of car I come out from the car, found the rear (right portion) damage.

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:

21/3/19 4:45pm
Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

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: 5076718865-03

Cover : drive CLASSIC

1. Index mark and Registration Number of Vehicle : **SKX4473K**
Chassis Number : **WVWZZZ16ZCM008787**
2. Name of Policyholder : **CHEMICAL SPECIALTIES (SINGAPORE) PTE. LTD.**
3. Effective Date of Insurance : **28 Mar 2019**
4. Expiry Date of Insurance : **27 Mar 2020**
5. Persons 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.
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)	: S\$600
EXCESS (SECTION 2)	: N/A
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: YES (FREE)
TRANSPORT ALLOWANCE	: NO
EXCESS WAIVER	: NO
PRIMARY DRIVER	: N/A
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: N/A
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 : HUA YANG CREDIT PTE LTD (00000613824)
Date of Issue : 20 Feb 2019 20:57 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Countersigned By:

Authorised Officer



Chief Executive

