

VISION AUTOWORK PTE. LTD.

8 KAKI BUKIT AVENUE 4, #08-09, PREMIER @ KAKI BUKIT, S'PORE 415875

Tel: 6341 6789 Fax: 6341 6778

Co. Reg. No. : 201500371E

Letter of Demand

Re : Accident involving my vehicle no. SFS301K and vehicle no. SKW5046J on 02/04/2019 at 11:50 HRS PM/AM along AYE towards MCE (After Alexandra Road Exit 6)

We refer to the above matter.

Attached copies of the following for your kind perusal :

Vehicle Repair cost / Excess	\$	9095.00
Vehicle Rental Fee for <u>8</u> days @		
\$ <u>120.00</u> per day	\$	960.00
Loss of use for <u>—</u> days @		
\$ <u>—</u> per day	\$	—
Police search fee/police report fee/LTA search fees	\$	7.45
Others	\$	—
Total :	\$	10062.45

Yours faithfully,

ABBY



ABBY

HP : 9856 4815

E-mail: visionautowork@gmail.com

Authorization To Act

I, Won Yen Jian ("the third party claimant") of
Blk 168 Stirling Road #06-1195 Singapore 141168
(address), owner of SFS 301K (vehicle no.) hereby
authorize Vision Autowork Pte. Ltd.
("the workshop") to act for me with respect to my claim for repair
costs and/or rental and/or loss of use ("claim") for my vehicle
no. SFS301K that was damaged pursuant to the accident which
occurred on 02/04/2019 (date) along AYE towards MCE
(After Alexandra Road Exit 6) (location) involving
vehicle no/s SKW 5046J
("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that
they deem fit and the workshop is further authorized to receive payment further to
settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on
a without prejudice and without admission of liability basis in so far as the
driver/owner/insurers of the other vehicle/s is concerned.

Dated this 02 day of 04 (month) 20 19 (year)



[Signature]

Signed by "the third party claimant"

[Signature]



Signed by "the workshop"

VISION AUTOWORK PTE. LTD.
8 KAKI BUKIT AVENUE 4, #08-09, PREMIER @ KAKI BUKIT, S'PORE 415875
Tel: 6341 6789 Fax: 6341 6778
Co. Reg. No. : 201500371E

Letter of Authorisation & Indemnity

Accident Involving Vehicle no. SFS301K and SKW5046J On 02/04/2019
At AYE towards MCE (After Alexandra Road Exit 6)

1. I/We, the owner of vehicle no. SFS301K hereby instruct and authorize Vision Autowork Pte. Ltd. ("the workshop") to commence repairs to the said vehicle. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$_____ being refundable deposit of the repair to my/our said vehicle.
2. You are further authorized to appoint solicitors on my/our behalf and give the solicitors full instructions as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in court in my/our name against the third party.
3. You have my/our full authority to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem fit.
4. Upon resolving my/our claim, you are authorized to agree with my/our solicitors on the amount of their professional costs and disbursement for acting for me/us and to receive payment of the balance of the settlement sum on my/our behalf directly into your account. In the event that my/our claim or legal costs of the third party as well as the professional costs and disbursements of my/our solicitors notwithstanding that my/our solicitors were appointed by you on our behalf.
5. I/we also hereby instruct and authorise you deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
6. In the event that I/we am/are required to attend at my/our solicitors office or to attend court in connection with my/our claim, I/we shall render full co-operation.
7. In the event that my/our claim against the third party and/or his insurers is not successful or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party, I/we authorise you to revert the claim against my/our own insurers for the cost of repairs and any other losses recoverable under my/our policy of insurance. In this respect, I/we understand and accept that the excess amount applicable under policy of insurance shall be borne by me/us.
8. If for whatever reasons, my/our insurers reject my/our claim for indemnity for the cost of repairs and/or any other losses recoverable under the policy of insurance or make an offer to pay less than the amount claimed by you, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred on my/our behalf or to pay you the difference in amount, as the case may be.
9. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.

Dated this 02 day of 04 2019

Signature of vehicle owner [Signature]



[Signature]

Name - Won Yen Jun

Witnessed by :

IC No : S7704011J

[Signature]

(Company stamp, if applicable)

Address : Blk 168 Stirling Road

#06-1195 Singapore 141168

Tel : 8386 4667

VISION AUTOWORK PTE.LTD.

8 Kaki Bukit Ave 4,
#08-09 Premier @ Kaki Bukit,
Singapore 415875

Tel : 6341 6789

Fax : 6341 6778

ROC / GST REG NO.: 201500371E

Email : visionautowork@gmail.com

TAX INVOICE

INVOICE No **TI V16896**

Date : 30.04.19

Vehicle Number : **SFS301K**

Bill To:

LONPAC INSURANCE BHD

NO.100 BEACH ROAD
#19-00 SHAW TOWER
SINGAPORE 189702

	DESCRIPTION	AMOUNT
	Carry out lump sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$ 8,500.00
Sub Total		\$ 8,500.00
Add GST 7%		\$ 595.00
Total Amount		\$ 9,095.00

PAYMENT BY CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO
' **VISION AUTOWORK PTE.LTD.** '

PLEASE INDICATE THE INVOICE NO. ON THE REVERSE SIDE.

Issued By :

Abby



Co's stamp & Authorised Signature



CAR COVE LEASING PTE LTD

1557 Keppel Road Block C #01-02 , Cantonment Centre , Singapore 089066
Tel:63926608

INVOICE
RCB : 201602573M

WON YEN JIUN (HUANG YAN JUN)
BLK 168 STIRLING ROAD #06-1195
SINGAPORE 141168
NRIC/UEN: S7704011J

REMARKS : RENTAL BILLING FROM 02/04/2019 TO 10/04/2019 (SFS301K)

- MAZDA – MAZDA 3 4DR SEDAN 1.5L SP.6EAT
- SLG7572R
- 8 DAYS - \$960

AMOUNT : S\$960.00

NINE HUNDRED AND SIXTY DOLLARS AND ZERO CENTS ONLY

FOR CAR COVE LEASING PTE LTD

AUTHORISED SIGNATURE

RENTAL AGREEMENT

CAR COVE LEASING PTE LTD

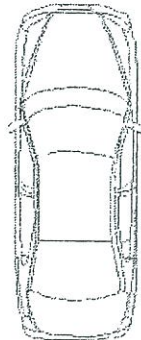
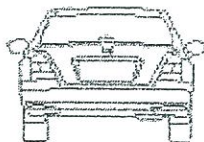
1557 Keppel Road Block C #01-02 089066 ROC: 201602573M

OFFICE :
FAX :
EMAIL :
INVOICE :
DATE : 02/04/19

Company Name
Company Address
Hirer's Name *Wen Yen Jun (Huang Yan Jun)*
Hirer's Address *168 Stirling Road #06-1195*
NRIC/Passport No. *S7704011J* SIN *141168* DOB : *29/01/1977*
Driving License No.
Local Contact

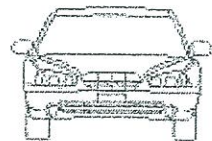
Left Side

Back



Right Side

Front



Top

Remarks : D = Dent S = Scratches C = Chips R = Rust M = Missing

Model *Mazda 3*
Licence Plate *SLG7572R*
Colour *White*

* Rates does not include Petrol.

Taken

E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
---	-----	-----	-----	-----	-----	-----	-----	---

Return

E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
---	-----	-----	-----	-----	-----	-----	-----	---

* Every 1/8 of petrol used is chargeable @ \$10 nett.

RENTAL DATA

Start Date *02/04/2019* Start Time *3:00pm.*
Return Date *10/04/19* Return Time *5:30pm.*

	RATES	QTY	TOTAL
Rental Amount	\$120/-	1	\$960/-
Additional Driver			
Malaysia Usage *Destination : ()			
Rental of GPS			
Rental of P-Plate			
Total Cost Of Rental			

Remarks:

REPLACEMENT FOR *SFS301K*

Hirer's Signature

Car Cove Leasing Pte Ltd ("The Company")

Hirer / Authorized Driver ("Driver")

Hirer / Driver must produce a valid Singapore Class 3 Driving License and NRIC or valid international Driving License and Passport and guarantees that he / she is not under any suspension order on the License

Rates

All rates quoted are in Singapore Currency (SGD) During rental period insurance, maintenance and unlimited mileage are included. Minimum charge is one-day's rate except weekend or public holiday surcharge. Each excess hour is charged at one-fifth of daily rate. Vehicle returned after office hours, the hirer will be charged till 10 am the next working morning day. Petrol is not included and is chargeable to the hirer should the vehicle be returned with less petrol than when it was taken by the hirer. Parking Fines, Traffic Fines / Fees, ERP charges are all borne by Hirer / Driver during the rental / leasing period.

Hirer / Driver are fully responsible for all traffics and parking violations during the rental period.

Damage to vehicle

Hirer is also fully responsible for the full compensation / repair cost payable to the Company if the vehicle breakdown is due to lead to carelessness of the hirer or the driver. Hirer is also responsible for the full compensation / repair payable to the Company for any loss or damage to the vehicle during the hirer period and additional charges for loss earnings to the company while damaged vehicle is under repair. If there is an accident that results or possibly results in any Third Party claim and the Company Third Party insurance is involved, the hirer is responsible to pay the Company an excess of \$2000.00 and / or \$5000.00 for probation drivers. Hirer is also responsible for tyre during rental period. Hirer should take note of the water temperature, should there be any event whereby vehicle is overheated due to negligent. Hirer / Driver will be liable for the repair cost.

Rental Extension

Hirer / Driver wishes to extend the hire period are to inform the Company immediately and is required to make advance payment for the extension provided the hire extension is acceptable by the company.

Terms of Payment

Hire charges for the hire period is payable by the hirer at the time of returning over the vehicle. A final adjustment will be made upon completion of the hire period. No part of such hire period change shall in any circumstances be refundable except at the discretion of the company. For the removal of doubt, the hirer is to pay a \$300 refundable deposit that will be due back to the hirer 30 days from the end of the hiring Period, in order for the company to pay for any fines or summons incurred by the Hirer or the Authorized driver during the rental period.

Restriction on use

Vehicle is strictly restriction for Singapore use only. Hirer / Driver shall not take the hired vehicle outside mainland of Singapore without the written consent of the Company. Failure to comply with this term may entail serious consequences and the hirer shall assume personal and fully responsibility and in event of the said vehicle being damaged, confiscated, forfeited or seized as a result thereof, the hirer shall indemnify the Company for all the loss incurred including the full value of the said vehicle.

The Hirer / Authorized Driver covenants to use the vehicle only for Lawful and Legitimate purposes AND not to use the vehicle for any unlawful purpose activity. It is with this express understanding that the Company leases the vehicle to the hirer.

The vehicle may only be driven by the Hirer or by person or persons who have been expressly designated and authorized herein (hereinafter called the "Authorized Driver") The Hirer and the Authorized Driver must be in possession of a valid-Driving license and shall all times drive the vehicle in a careful and skillful manner observing the traffic regulations and laws.

The Hirer / Driver is NOT ALLOWED to sublet or lend the hired vehicle to a third party, during or within the rental period. If the vehicle is found to be driven by anyone other than the Hirer or the Authorized Driver named in the Hire Agreement, the vehicle will be seized by the Company without any refund. If the hirer sublet the vehicle to a third party without notification to the Company, and the vehicle is involved in an accident the hirer will bear the whole cost of the claim and repair costs of the vehicle rented and other third party claims. If the vehicle is involved in an accident, the hirer has to inform the company immediately. No repair is to be done without the Company approval. If the Hirer is caught repairing the vehicle at any workshop unauthorized by the company, compensation of S\$3000.00 is payable to the company.

The Hirer / Authorized Driver shall refrain from smoking, eating or carrying pets in the vehicle. A cleaning fee of S\$50.00 will be levied for smoke odour and / or dirty vehicle.

Other Conditions

If for reason the vehicle described in the schedule of any other vehicle reserved by the hirer prior to the commencement of the period of rental is available at the time of such commencement, the Company shall have the right to replace the said vehicle with an alternative vehicle of similar seating capacity and performance and if no such alternative vehicle is available or the company shall decline to provide an alternative vehicle then the Hirer shall be refund by the Hiring charge and deposit paid by him after offsetting any Hiring charge and costs incurred by the Company but shall have no other claim of any kind whatsoever against the Company. The vehicle must be refuel using unleaded 95/98 or V POWER only. The Hirer is REQUIRED to return the vehicle and key / key tag the same condition when he / she rented from the Company. Any damage to the vehicle will be liable to the hirer according to the renewable repair costs to make good the said damage to the same condition it was at the start of the rental. If the rental vehicle have been found using for racing, exiting Singapore without written consent, undelcared location, sublet / or lend without informing Car Cove Leasing Pte Ltd personnel, Each clause will be payable as an "compensation" of S\$3000.00 to the Company.

Cancellation

A cancellation charge of S\$100.00 will be imposed to the hirer / driver should the request is less than 24HRS prior notice of cancellation during the hired period.

I / We have read and agree to the above-mentioned terms and conditions.


Hirer's signature


Car Cove Leasing Pte Ltd



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 02 Apr 2019 / 14:00:42

Receipt Date/Time : 02 Apr 2019 / 14:00:42

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190402-001611

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - SKW5046J				
As at 02 Apr 2019/11:50:00				
Insurance Co: LONPAC INSURANCE BHD				
1	Insurance Enquiry - SKW5046J			
	Enquiry Fee	7.00	0.49	7.49
	20190402140013110649			
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				
	xxxxxxxxxxxx1359	Credit Card: Visa/MasterCard		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.

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	02/04/2019 15:56
Date Of Accident	02/04/2019 11:50
Exact Location Of Accident	AYE TWDS MCE AFT ALEXANDRA RD EXIT 6
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SFS301K
Insured/Policyholder	
Name Of Registered Owner	MR WON YEN JIUN
NRIC No	S7704011J
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-83864667
Alternative Phone No	OTHERS-83864667

Vehicle Particulars

Manufacturer	VOLKSWAGEN
Model	JETTA
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	PRIVATE CAR

Insurance Company

Name of Insurance Company	CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	DMPCSN3012461800
Cover Note Number	

Driver

Name of Driver	MR WON YEN JIUN
NRIC No	S7704011J
Date Of Birth	29/01/1977
Occupation	INDOOR
Date Of Driving Pass	13/08/1999
Driving Experience	19 YEARS AND 7 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-83864667
Fax Number	
Contact Number	OTHERS-83864667
Email Address	NOEMAIL

Address	BLK 168 STIRLING ROAD #06-1195
Postcode	141168
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?	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)	3
Passenger 1	NAME: : NING YU LING GENDER: : FEMALE
Passenger 2	NAME: : WON JIA LIN GENDER: : FEMALE

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

PLS REFER TO THE ATTACHED STATEMENT.

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	WITH WORKSHOP
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SKW5046J
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Accident Sketch Plan

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 lodging 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 handling 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 services 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/are be provided by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be situated 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 collected under (d) above may be shared to:
 - (i) all insurers and/or any other third parties that assist in investigating, detecting or managing fraud, litigation, law enforcement and government agencies as occasionally required for the purposes stated; and
 - (ii) complying with requirements under any regulatory law and/or legislation.

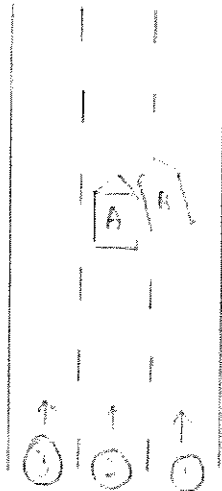
Policyholder's Signature
Date & Time

Insurer's Signature
Name of the policyholder
Date & Time

Representative Signature
Name
NRIC No.

Accident Sketch Plan

SKETCH PLAN



A = SES 301K

B = KN 57467

A/E towards N102

(After Accident 1.1.2018)

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to attach

DECLARATION

I hereby declare that the information provided is true and correct to the best of my knowledge.

[Signature]
 Date & Time

[Signature]
 Date & Time

[Signature]
 Date & Time

Individual Statement

On 02.04.19 at about 11:50 hours along AYE towards MCE (After Alexandra Road Exit 6). I was travelling straight on the lane 2, suddenly vehicle (B) from my right cut into my lane and collided onto right hand side portion of my vehicle (A). I wish to state that I have 2 passengers inside my vehicle (A).

Vehicle (A): SFS 301K

Vehicle (B): SKW 5046J

A handwritten signature in black ink, appearing to be 'J. Smith', is written over the text 'Vehicle (B): SKW 5046J'.

REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S7704011J



Name

WON YEN JIUN
(HUANG YANJUN)

黄衍钧

Race

CHINESE

Date of birth

29-01-1977

Sex

M

Country of birth

SINGAPORE

S7704011J

SFS301K

Owner & driver

3728457



NRIC No S7704011J



Date of issue

30-05-2005

Address


APT BLK 168 STIRLING ROAD
#06-1195
SINGAPORE 141168

REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: S7704011J
Name:
WON YEN JIUN
(HUANG YANJUN)

Birth Date: 29 Jan 1977
Issue Date: 01 Aug 2003

000706313E



S75 301 E

Owner & driver

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

PASS DATE

Class 3 Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms

13 Aug 1999

NP 428A

Licence No: S7704011J

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 No.	DMPCSN3012461800	Engine No : CAV439682 Chassis No: WVWZZZ16ZDM011810
1. Index Mark and Registration Number of Vehicle	SFS301K	
2. Name of Policy Holder	MR WON YEN JIUN	
3. Effective date of the Commencement of Insurance for the purposes of the Regulations, Ordinance or Enactment	12 FEBRUARY 2018	NAMED DRIVERS EX SECT. I.....S\$1,100.00 IN ADDITION TO NAMED DRIVERS EX: EX SECT. I - AGE <= 25.....S\$3,000.00 EX SECT. I - AGE >= 26.....S\$500.00 * AGE AS AT DATE OF ACCIDENT
4. Date of Expiry of Insurance	14 APRIL 2019	EX ON WINDSCREEN.....S\$100.00
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 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: *

USE FOR SOCIAL, DOMESTIC AND PLEASURE PURPOSES AND FOR THE POLICYHOLDER'S BUSINESS.
THE POLICY DOES NOT COVER USE FOR HIRE OR REWARD TUITION DRIVING TEST RACING PACE-MAKING, RELIABILITY TRIAL, SPEED-TESTING, THE CARRIAGE OF GOODS OTHER THAN SAMPLES IN CONNECTION WITH ANY TRADE OR BUSINESS OR USE FOR ANY PURPOSE IN CONNECTION WITH THE MOTOR TRADE.

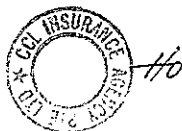
EXCESS WHICHEVER IS APPLICABLE FOR LOSSES OCCURRING OUTSIDE SINGAPORE (CONSTRUCTIVE TOTAL LOSS / THEFT) WILL BE DOUBLED.

ONE TIME WAIVER OF EXCESS FOR THE FIRST S\$1,000 WILL APPLY TO THE INSURED AND NAMED DRIVERS IN THE EVENT OF OWN DAMAGE CLAIM AT OUR AUTHORISED WORKSHOPS FOR EACH POLICY YEAR.

HIRE PURCHASE CO. : UNITED OVERSEAS BANK LIMITED AS HP OWNER

* 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 Part IV of the Road Transport Act, 1987 (Malaysia). Please see reverse
For CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.



Countersigned By:

Authorised Officer

Authorised Signatory