

NATIONAL Assessment Centre Services.

(wet 1 Jan 05)

NA19048300

Date In: 13/04/2019 17:27	Job description	Date & Time Completed	Done by
Ref No: NA19006606/Y	SAS e-filing		
Veh No: GX 1406 G	E-mail (within 8hrs, AIC 2hrs)		
D.O.A: 15/04/2019 16:25	i-Motor Claim Form	NA190045-001	13/04/2019 17:46
OD (TP) Reporting Only	i-Motor W/O (within: OD 2hrs, TP 4hrs)		
	i-Photo Uploaded		
	Assessment/Survey Report		
TP Insurer:	Ass't Report by Fax / Hand to Owner/Wksp		

Preferred Wksp / INC Assign Wksp / QW: ()		Tel: ()	Fax: ()
TP Particulars:	Veh No: SME 75082	INC () / Non-INC ()	
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% P: 80-100%]			
Year of Registration: () Warranty: YES () / NO ()			
Excess: (\$) Loading: \$1,000 () / \$2,000 ()			

General Remarks:

() Walk-In Customer: Customer's information strictly Confidential & Strictly NO refer of repaler.

() Total Loss Case: to e-mail Insurer URGENTLY.

Drive-In () / Towed-In () ; Invoice: YES () / NO () ; Towing Co: ()

Remarks:

1) Apply for Transport Allowance () / Courtesy Car ()

2) QC Check / Post Repair Inspection ()

3) Upload Resurvey Photo [Repair Cost > \$3000] ()

Injury: ()

Date/Time	Actions

NA1902694	Claimant's Particulars	1) AR: Accident Reporting (\$30)	
Driver/Owner:		2) DA: Damage Assessment (\$100) INC (\$10)	
Contact No:		3) TP: Towing Fee \$40/\$45	
Damaged Portion:		4) PT: Follow-Through Survey \$120	
QC Checked by (Engr-In-Charge):		5) PT: Follow-Through Survey (Resurvey) \$10	
Auditors Comments:		For claiming against INC Only (waf 10 Jan 2020)	
		6) TR: Re-inspection \$75	
		7) NI: Idas DA + SMRT Survey \$160	
		8) NTUC Additional Services:-	
		QD:	
		*N5: Courtesy Car / Tpt Allowance \$3	
		*N6: Repair Co-ordination \$10	
		*N7: Post Repair Inspection \$25	
		*N8: DV / Collect Excess Coordination \$3	
		TP (Nil): TP (Nil INC) against INC \$20	
		9) NI: Idas Mobile \$30	
		Invoice dated	Fee Charged
		Invoice dated	Fee Charged

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	13/04/2019 17:27
Date Of Accident	12/04/2019 16:15
Exact Location Of Accident	ALONG JALAN BUKIT MERAH
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	GX1446G
Insured/Policyholder	
Name Of Registered Owner	STREAM ENVIRONMENT (S) PTE LTD
Co Reg No	199700615D
Email Address	GARYLEOGULAY_23@YAHOO.COM
Mobile Phone No	(LOCAL) +65-94887318
Alternative Phone No	OFFICE-68484366

Vehicle Particulars

Manufacturer	TOYOTA
Model	LITEACE
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	COMMERCIAL VEHICLE

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	5042802116-09
Cover Note Number	

Driver

Name of Driver	GARY LEO TUBIGAN GULAY
Passport No/FIN	G3121764X
Date Of Birth	19/04/1983
Occupation	OUTDOOR
Date Of Driving Pass	08/05/2015
Driving Experience	3 YEARS AND 11 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-94887318
Fax Number	
Contact Number	OFFICE-68484366
Email Address	GARYLEOGULAY_23@YAHOO.COM

Address:	37 TAMPINES STREET 34 #06-42 THE EDEN AT TAMPINES
Postcode	529240
Was driver an employee of the Insured's Company	YES
If No, Relationship of the Driver with the Insured	
Vehicle Registration Number of Driver's Own Vehicle	-
	-
Insurance Company of Driver's Own Vehicle	-
	-

General Information of the Accident

Type Of Accident	COLLISION - MAJOR/MINOR RD
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	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

PLEASE REFER TO SKETCH PLAN

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	SME7509Z
Vehicle Make/Model/Colour	MITSUBISHI ECLIPSE
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	LI WOFA DANIEL
NRIC/Passport Number	S8131480B
Contact Number	94565497
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

SKETCH PLAN

IMPORTANT NOTICE

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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.
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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.



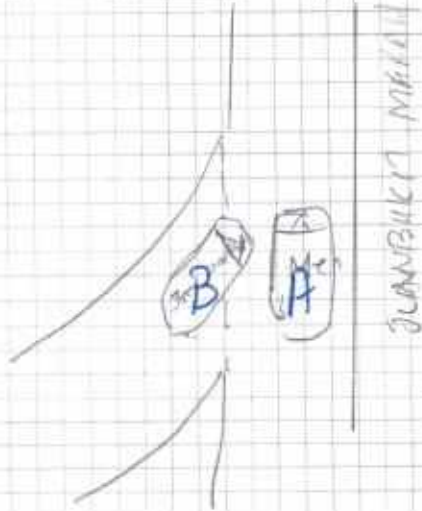
Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time: 13/4/2019

Reporting Centre Personnel's Signature
Name: *Rashid Hassan*
NRIC/FIN No.:

SKETCH PLAN

Along Jalan Bukit Marait



A) GX 1466G

B) SME 7509Z

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was driving at the main road (left most lane),
when the 3rd party car SME 7509Z fail to stop to
giveaway to me.

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: 13/4/2019

Reporting Centre Personnel's Signature
Name: Roshan Montari
NRIC/FIN No.:

Claim Handling

Accident MT/1040045

Policy No.	5042802116-09	Vehicle No.	GX1446G	GST Registration No.	199701
Certificate No.					
Policyholder Name	STREAM ENVIRONMENT (S) PTE LTD			Policyholder NRIC	199701
Product Code	COMMERCIAL VEHICLE INSURANCE	Cover Type	Third Party, Fire & Theft	Loading	0
Contact No.(Mobile)	94887318	Contact No.(Office)	68484366	Contact No.(Home)	
Email Address		Special Remark		eCode	No *
KPK	<input checked="" type="radio"/> No <input type="radio"/> Yes	TCA	<input checked="" type="radio"/> No <input type="radio"/> Yes	eCode Reason	
NCD Protection	No	NCD Entitlement(%)	20	Private Hire	No

▼ Accident Details

Report Date	13/04/2019 17:41	Accident Report Within 24 hrs	Yes	Accident Type	Collision
Date of Accident	12/04/2019	Time of Accident hh:mm	16:15	Country of Accident	Singapore
Reporting Centre		Orange Force		ICM No.	
Accident Location	ALONG JALAN BUKIT MERAH				

▼ Excess

Own damage Excess	0.00	Additional Excess		Windscreen Excess	0.00
Unnamed Driver Excess		Outside Singapore OD Excess			
Third Party Excess	0.00	Outside Singapore TP Excess			

▼ Benefits

▼ GST Registered Information

GST Registered	Yes	GST Registration Date	01/04/1997
GST Registration No.	19970061SD	GST Status Verified	Yes
Modification History	13/04/2019 17:43:45 System changed GST Registration Date from 01/01/2015 to 01/04/1997 13/04/2019 17:43:45 System changed GST Status Verified from No to Yes		

▼ Policyholder Mailing Address

Address 1	BLK 9002 #02-38	Address 2	TAMPINES STREET 93	Address 3	SINGAPORE
Address 4		Address Type	Singapore address	Post Code	528834
Unit No.		Related Policy Number	5042802116-09		

▼ D1 Driver Info

Driver Name	Unnamed Driver	Driver Type	Unnamed Driver		
Unnamed driver Name	GARY LED TUBIGAN (GULAY)	Driver NRIC	G3121764X	Driver DOB	19/04/
Register Date of Driver License	08/05/2015	Driver Age	35	Driving Experience	3
Contact No.(Mobile)	94887318	Contact No.(Office)	68484366	Contact No.(Home)	
Address 1	37 TAMPINES STREET 34	Address 2	#06-42 THE EDEN AT TAMPINES	Address 3	SINGAPORE
Address 4		Address Type	Foreign address	Post Code	528241
Unit No.	06-42				
Does he own a Singapore Registered car?	<input type="radio"/> Yes <input checked="" type="radio"/> No	Driver Vehicle No.	GX1446G	Driver Insurer Company	NTUC

Declaration

Breathalyzer or Blood Test Reading?	0 mg	Any injury?	<input type="radio"/> Yes <input checked="" type="radio"/> No
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Modification History

Claim 001 New

Claim Type *	OD-MX	Insured Name	STREAM ENVIRONMENT (S) PT
Contact No.(Mobile)		Contact No.(Home)	94887318
Email Address		OT Vehicle Number	GX1446G
Claim Description	GX1446G / SME7509Z ON 12 Apr 2019		
Preferred Workshop	Insured Liability	Not at Fault	
Finalisation	Preferred Repair Option	Preferred Workshop, Name unknown	GIA report Received
Date Registered	13/04/2019 17:45	Claim Close Date	
Report Taken By	ROSLI WAHAB		
<input checked="" type="checkbox"/> Print AK letter			

Save Submit

Attachment

Accident No.	MT/1040045	Claim No.	001
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Last Doc. Received

Yes No

Upload Date

13/04/2019 17:46

Path *

Choose File No file chosen

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Choose File No file chosen

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Message Read

Category *	Confidential	Urgency *
Clear Please Select ▼	NO *	Normal ▼
Clear Please Select ▼	NO *	Normal ▼
Clear Please Select ▼	NO ▼	Normal ▼
Clear Please Select ▼	NO ▼	Normal ▼
Clear Please Select ▼	NO ▼	Normal ▼
Clear Please Select ▼	NO ▼	Normal ▼

Attachment List

Attachment	Uploaded By/Date	Category	Urgency	Description
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:46	Photos	Normal	Photos 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:46	Photos	Normal	Photos 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:46	Photos	Normal	Photos 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:46	Photos	Normal	Photos 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:46	Photos	Normal	Photos 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:46	Photos	Normal	Photos 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:46	Photos	Normal	Photos 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:46	Photos	Normal	Photos 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:45	Photos	Normal	Photos 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:45	Photos	Normal	Photos 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:45	Photos	Normal	Photos 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:45	Photos	Normal	Photos 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:45	SAS	Normal	SAS 2019-4-13
	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) @ 13 Apr 2019 17:45	NRIC/ Driving License	Normal	NRIC/ Driving License 2019-4-13

Video List

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

ACCIDENT STATEMENT

ACCIDENT DATE: (12 / 04 / 2019) (DD/MM/YYYY), TIME: (16 : 15) (HH:MM)

LOCATION: Tiong Bahru Along Jln B7 MRTA

1. DETAILS OF VEHICLE

- a) VEHICLE NUMBER: GX1446 G
 b) INSURANCE COMPANY: NTUC
 c) POLICY NUMBER: 5042 802116 -09
 d) POLICY TYPE: (COMPREHENSIVE / THIRD PARTY / THIRD PARTY FIRE & THEFT)
 e) MAKE & MODEL: Toyota Light Ace
 f) TYPE: (SALOON / COUPE / MPV / VAN / LORRY / MOTORCYCLE / OTHERS)
 g) VEHICLE CATEGORY: (PRIVATE / COMMERCIAL / MOTORCYCLE)
 h) PURPOSE OF USING AT ACCIDENT TIME: Working Time
 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: STREAM ENVIRONMENT(S) PTE LTD (MALE / FEMALE)
 b) NRIC/FIN/PASSPORT: _____ CONTACT: 6848-4366
 c) ADDRESS: Block 9002 Tampines Street 93
#02-38, 528836

* CONTINUE TO 3.d IF DRIVER ALSO POLICY HOLDER

DRIVER

- a) NAME: GARY LEO T. GULAY (MALE / FEMALE)
 b) NRIC/FIN/PASSPORT: G3121764X CONTACT: 94887318
 c) ADDRESS: 37 Tampines St. 34 #06-42, The
Eden at Tampines, Singapore 529240
 *d) DATE OF BIRTH: (19 / 04 / 1983) (DD/MM/YYYY)
 e) OCCUPATION: (INDOOR / OUTDOOR)
 f) DATE OF DRIVING PASS: 08 / 05 / 2015

4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO)
 IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: _____

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: SME 75092 MODEL: Mitsubishi Eclipse
 b) DRIVER'S NAME: Li Wafa, Daniel
 c) NRIC/FIN/PASSPORT: S8131410B CONTACT: 9456 5497

9. THIRD PARTY VEHICLE

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

No of passenger
(including driver)
()

No of passenger
(including driver)
()

No of passenger
(including driver)
()

gary.gulay@stream-environment.com
 email = garyleo@gulay-23@yahoo.com
 VIDEO

S PASS
Employment of Foreign Manpower Act (Chapter 91A)
Republic of Singapore

Employer
STREAM ENVIRONMENT (S) PTE. LTD.

Sector: **CONSTRUCTION**

Name
GARY LEO TUBIGAN GULAY

Occupation
MAINTENANCE TECHNICIAN

S Pass No.
0 27058574

Date of Application
14-10-2015

Date of Issue
02-12-2016

Date of Expiry
19-01-2020

L7438453





REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number **G3121764X**

Name
GARY LEO TUBIGAN GULAY

Date of Birth
19-Apr 1983

Issue Date
08 May 2015

Valid Till
07/05/2020

5G 50




VISIT PASS
Immigration Regulations

Name
GARY LEO TUBIGAN GULAY

Date of Birth
19-04-1983

Sex
M

Nationality
FLIPINO

Pin
Q3121764X

Date of Issue
02-12-2016

Date of Expiry
19-01-2020

MULTIPLE JOURNEY VISA ISSUED

YOU ARE TO SURRENDER THIS CARD WHEN IT IS CANCELLED OR HAS EXPIRED, OR WHEN A NEW CARD IS ISSUED TO YOU.




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

EFFECTIVE DATE

Class 2B	Motorcycles <= 200 cc	08 May 2015
Class 3	Motor Cars <= 3000kg with <= 7 passengers, exclusive of the driver; and other motor vehicles <= 2500kg	08 May 2015

Licence No: G3121764X

NF 426A



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: 5042802116-09

- | | |
|--|-----------------------------------|
| 1. Index mark and Registration Number of Vehicle | Cover : Third Party, Fire & Theft |
| Chassis Number | GX1446G |
| 2. Name of Policyholder | CR425008207 |
| 3. Effective Date of Insurance | STREAM ENVIRONMENT (S) PTE LTD |
| 4. Expiry Date of Insurance | 17 Feb 2019 |
| 5. Persons or Classes of Persons entitled to drive | 16 Feb 2020 |

(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.
(b) Use for the carriage of passengers or goods in connection with the Policyholder's business.

This Policy does not cover

- (a) Use for hire or reward.
(b) Use for racing, pace-making, reliability trial or speed-testing.
(c) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.

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
INSURE WITH COE	YES
HIRE PURCHASE COMPANY	ABWIN PTE LTD
SUM INSURED	MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

(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 : ABWIN PTE LTD (00000614234)
Date of Issue : 04 Jan 2019 13:57 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Countersigned By:

Authorised Officer



Chief Executive