

LOT:

Priority: NORMAL / URGENT

Reference No: CV/LAD19008473/CC Claim No. HCF/P 91/2019From (Person): Benedict Tan of Bessex LLCDate/Time: 29/4/2019

IN OPS: Yes / No DOA:

Ref:

MV: \$

TYPE: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover / Truck / Traller or _____

Vehicle No: SKE 9908R D.O.A / AS AI May 2019

Make & Model: _____

NEW CAR PRICE: \$

Registration Date: _____

MV: \$ 43K Quote by: _____

COE Expiry Date: _____

FS: \$ _____ Date: _____

LTA Total Rebate Amount: (PARF) + (COE) = _____

SV: \$ _____

Calculation for LTA Rebate:

(a) COE Period: _____ X 12 = _____ Mths

As At: _____

= _____ Mths

= _____ Mths

(ii) Balance Months: _____

(iii) Rebate: OP _____ X $\frac{(b)}{(a)}$ = _____

(a) _____ - (b) _____ = _____ / 12 = _____

Register Before/After MAY 2002

(e) PARF = (OMV) _____ X _____ = _____

LTA Total Rebate Amount: (d) + (e) = _____

Salvage Value (LTA Rebate - 5%): _____

Calculation for Valuation:

Average MV _____ \$

Calculation for Repossessed vehicle:

High demand vehicle: Yes / No - \$

Parallel Import vehicle: Yes / No - \$

More than 10yrs old: Yes / No - \$

MV for Repossessed vehicle: _____ \$

Engine Capacity: High / Low - \$

Europe / Asia Car - \$

Car Condition: Good/Fair/Poor/Burnt - \$

No. of transfer: - \$

Other deduction - \$

Forced Sales Value derived = \$

Date / Time Action / Instruction

SKE 9908R - X

Additional Information:

Celine Fong (LKKAUTO)

From: Bryan Ang (LKKAUTO)
Sent: Monday, 29 April 2019 3:49 PM
To: Benedict Tan; Celine Fong (LKKAUTO)
Cc: soh ec; sohenglam@yahoo.com.sg
Subject: RE: HCF/P 91/2019

Dear Mr Tan

Noted the background. Please provide the log card of the vehicle. A report on the value with supporting docs (if available) will be put forth.

Our fee will be \$150/- excluding GST.

Moving on, please follow up with my colleague, Celine. She is copied in this email.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Benedict Tan <benedict@essexllc.com.sg>
Sent: Monday, 29 April 2019 2:42 PM
To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Cc: soh ec <sohec2011@gmail.com>; sohenglam@yahoo.com.sg
Subject: RE: HCF/P 91/2019

Dear Mr Ang,

The valuation is for the purposes of probate and for the benefit of the executors administering an estate which includes the vehicle to be valued. The executors of the estate needs to know how much the vehicle is worth in order to distribute the proceeds collected from the estate, including the vehicle, amongst various beneficiaries.

Regards
Benedict Tan
Associate
ESSEX LLC
Advocates & Solicitors
Notary Public & Commissioner For Oaths
111 North Bridge Road
#15-05 Peninsula Plaza
Singapore 179098
Tel: 6338 4946
Fax: 6338 4908

This email is intended solely for the person(s) named. The contents are confidential and may be privileged solicitor-client communication. If you are not the intended recipient, kindly notify us, delete this email, and do not disclose this email. Thank you.

From: Bryan Ang (LKKAUTO)
Sent: 29 April 2019 09:32
To: Benedict Tan
Cc: soh ec; sohenglam@yahoo.com.sg
Subject: RE: HCF/P 91/2019

Dear Mr Tan

Will you be able to provide a brief background of the matter and purpose of the valuation?

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Benedict Tan <benedict@essexllc.com.sg>

Sent: Monday, 29 April 2019 9:29 AM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: soh ec <sohec2011@gmail.com>; sohenglam@yahoo.com.sg

Subject: HCF/P 91/2019

Dear Mr Ang,

We act for Mr Soh Eng Chong and Mr Soh Eng Lam in the above captioned matter. As our clients wish to have a simple valuation of a passenger vehicle, would LKK be able to assist in this regard? Thanks.

Regards

Benedict Tan

Associate

ESSEX LLC

Advocates & Solicitors

Notary Public & Commissioner For Oaths

111 North Bridge Road

#11-05 Peninsula Plaza

Singapore 179098

Tel: 6338 4946

Fax: 6338 4908

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> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

| | |
|-------------------------------------|---------------------------------------|
| Vehicle Owner Particulars | |
| Owner ID Type: | Singapore NRIC |
| Owner ID: | 9980Z |
| Vehicle Details | |
| Vehicle No.: | SKE9908R |
| Vehicle to be Exported: | No |
| Intended Deregistration Date: | 14 May 2019 |
| Vehicle Make: | MITSUBISHI |
| Vehicle Model: | ASX 2.0 6-CVT (M) ABS D/AIRBAG SR 2WD |
| Primary Colour: | Black |
| Manufacturing Year: | 2012 |
| Engine No.: | 4B11JP9067 |
| Chassis No.: | JMYXTGA2WCZ002027 |
| Maximum Power Output: | 110.0 kW (147 bhp) |
| Open Market Value: | \$23,598.00 |
| Original Registration Date: | 23 Apr 2012 |
| First Registration Date: | 23 Apr 2012 |
| Transfer Count: | 1 |
| Actual ARF Paid: | \$23,598.00 |
| Intended PARF Rebate Details | |
| PARF Eligibility: | Yes |
| PARF Eligibility Expiry Date: | 22 Apr 2022 |
| PARF Rebate Amount: | \$14,158.00 |
| Intended COE Rebate Details | |
| COE Expiry Date: | 22 Apr 2022 |
| COE Category: | B - Car (1601cc & above) |
| COE Period(Years): | 10 |
| QP Paid: | \$67,889.00 |
| COE Rebate Amount: | \$19,951.00 |
| Total Rebate Amount: | \$34,109.00 |

The information contained herein is correct as at 14 May 2019

OK

Mitsubishi ASX Used Vehicle List (1 vehicles)

| Car Model | Price | Depreciation | Reg Date | Eng Cap | Mileage | Company | Availability |
|---------------------|----------|--------------|-------------|----------|---------|---------|--------------|
| Mitsubishi ASX 2.0A | \$45,800 | \$11,510 /yr | 23-Apr-2012 | 1,998 cc | - | | Available |

Low Maintenance Cost, Very Well Maintained, Like Brand New.

Office No. - -

Fabian - 81130873

sgCarMart is the number one car classifieds for parallel import cars, Toyota, Honda, Nissan, Mitsubishi & BMW. There are plenty of cars for sale, even for COE cars, OPC cars, vans, trucks, hybrid cars, sports cars or stationwagons. You can also buy from a car auction, look up car loans, financial services, low mileage cars, car brands, carpark rates & car insurance. We have new car dealers comprising parallel importers, authorised car dealers, and used car dealers on our site. Find new car price lists, new car launches and new car promotions, and also motoring advice, car reviews & car news on the latest models. Visit our partner sites for job openings for Singapore jobs, real estate properties for sale, mover, car performance parts, car discussion, forum discussion, commercial vehicle leasing & COE results.

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10 Sin Ming Drive Singapore 575701
Tel: 1800-CALL LTA (1800-2255 582) Fax: (65) 6553 5329

Our ref 3003170501N052833363

30 Mar 2017

SOH ENG LEONG
APT BLK 10 LORONG 27 GEYLANG
#03-03
SINGAPORE 388199

000094/1



Dear MR SOH ENG LEONG

NOTIFICATION ON TRANSFER OF OWNERSHIP FOR VEHICLE NO. SKE9908R

We are pleased to inform you that your application to transfer ownership of the above-mentioned vehicle has been approved. The Business Transaction Reference No. is 20170330153331433536. You are the registered owner of the vehicle with effect from 30 Mar 2017.

2. The following are the key owner and vehicle particulars for the vehicle. The full particulars are given at Annex A. Please check and ensure that the details are correct.

- | | | | |
|-----|-------------------------|---|--|
| 1. | Name | : | SOH ENG LEONG |
| 2. | Identification No. Type | : | Singapore NRIC |
| 3. | Identification No. | : | S1159980Z |
| 4. | Place Of Passport Issue | : | - |
| 5. | Vehicle No. | : | SKE9908R |
| 6. | Vehicle Type | : | P11 - Passenger Station Wagon/Jeep/Land Rover |
| 7. | Vehicle Scheme | : | Normal |
| 8. | Vehicle Make | : | MITSUBISHI |
| 9. | Vehicle Model | : | ASX 2.0 6-CVT (M) ABS D/AIRBAG SR 2WD |
| 10. | Remarks | : | To renew the COE, the Prevailing Quota Premium payable is that of Category B. The PARF eligibility of the vehicle will expire on 22 Apr 2022. |

3. You can login to LTA's e-Services@ONE.MOTORING (<http://www.onemotoring.com.sg>) to access a wide range of vehicle-related services using your NRIC number/FIN and SingPass. Firm and organisation can login to LTA's e-Services using User ID and Password or EASY. You can apply for your EASY account at <http://www.iras.gov.sg>. A separate Transaction PIN is required for the following transactions via the Internet or at our Electronic Service Agents. Please apply for your Transaction PIN before performing any of these transactions. Visit <http://www.onemotoring.com.sg> > LTA Information & Guidelines > Transaction PIN & User Account for more information about obtaining Transaction PIN and the documents needed (e.g. Board Resolution for company).

- Vehicle PIN - Transfer of Ownership and De-registration of Vehicle
- TCOE PIN - Transfer of TCOE (For Category C and E COE bid under individual)
- Rebate PIN - Transfer and Splitting of PARF/COE Rebate

The owner and vehicle particulars for Vehicle No. SKE9908R as at 30 Mar 2017 are as follows:

| | | |
|-----|--|--|
| 1. | Name | : SOH ENG LEONG |
| 2. | Identification No. Type | : Singapore NRIC |
| 3. | Identification No. | : S1159980Z |
| 4. | Place Of Passport Issue | : - |
| 5. | Vehicle No. | : SKE9908R |
| 6. | Previous Vehicle No. | : - |
| 7. | Effective Date of Ownership | : 30 Mar 2017 |
| 8. | Original Registration Date | : 23 Apr 2012 |
| 9. | First Registration Date | : 23 Apr 2012 |
| 10. | Vehicle Type | : P11 - Passenger Station Wagon/Jeep/Land Rover |
| 11. | Vehicle Scheme | : Normal |
| 12. | Attachment 1 | : With Sun Roof |
| 13. | Attachment 2 | : - |
| 14. | Attachment 3 | : - |
| 15. | Vehicle Make | : MITSUBISHI |
| 16. | Vehicle Model | : ASX 2.0 6-CVT (M) ABS D/AIRBAG SR 2WD |
| 17. | Year of Manufacture | : 2012 |
| 18. | Primary Colour | : Black |
| 19. | Secondary Colour | : - |
| 20. | Passenger Capacity | : 4 |
| 21. | Chassis/Trailer Chassis No. | : JMYXTGA2WCZ002027 / - |
| 22. | Propellant | : Petrol |
| 23. | Engine No./Motor No. | : 4B11JP9067 / - |
| 24. | Engine Capacity(cc)/Power Rating(kW) | : 1998 / - |
| 26. | Unladen Weight(kg) | : 1438 |
| 27. | Maximum Laden Weight(kg) | : 1970 |
| 28. | Open Market Value | : \$23,598.00 |
| 29. | PARF Eligibility | : Yes |
| 30. | PARF Eligibility Expiry Date | : 22 Apr 2022 |
| 31. | Minimum PARF Benefit | : \$11,799.00 |
| 32. | No. of Transfers | : 1 |
| 33. | IU Label No. | : 1124569542 |
| 34. | COE No. | : 2012020103000684H |
| 35. | COE Expiry Date | : 22 Apr 2022 |
| 36. | COE Category | : B - Car (1601cc & above) |
| 37. | Quota Premium/Prevailing Quota Premium | : \$67,889.00 / - |
| 38. | Actual Quota Premium/PQP Paid | : \$67,889.00 |
| 39. | Actual ARF Paid | : \$23,598.00 |
| 44. | Vehicle Lifespan Expiry Date | : - |
| 45. | Road Tax Amount | : - |
| 46. | Road Tax Start Date | : - |
| 47. | Road Tax End Date | : - |
| 48. | Remarks | : To renew the COE, the Prevailing Quota Premium payable is that of Category B. The PARF eligibility of the vehicle will expire on 22 Apr 2022. |

4. All new In-vehicle Units (IUs) are covered by a 5-year warranty against manufacturer's defect.
5. Please contact our customer service officers on tel: 1800-CALL LTA (1800-2255 582) if you have any question.

Yours sincerely

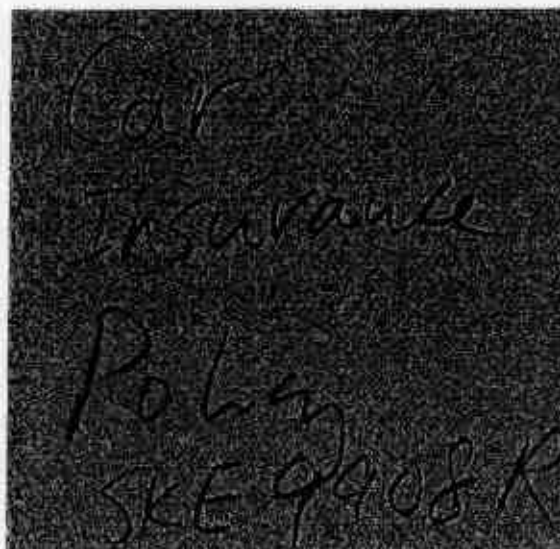
NG LAY CHOO (MS)
DEPUTY DIRECTOR, VRL SERVICE OPERATIONS
VEHICLE SERVICES GROUP
LAND TRANSPORT AUTHORITY

(This is a computer-generated notice that requires no signature.)

From 15 February 2017, you do not need to display road tax disc on the windscreen of your vehicle. LTA has stopped issuing physical road tax discs as part of our efforts to streamline our processes. Please ensure that your original motor insurance certificate is readily available in your vehicle at all times. If you are driving into Malaysia, you are advised to carry printed proof of the validity of your road tax in your vehicle.



Soh Eng Leong
10 LORONG 27 GEYLANG
03-03
Singapore 388199



Dear Valued Policyholder,

Motor Insurance Policy 2100505775 For Vehicle Registration Nos SKE9908R
Period Of Insurance: 28 Mar 2017 - 27 Mar 2018

Thank you for placing your motor insurance policy with AIG Asia Pacific Insurance Pte. Ltd.

This letter confirms your purchase of motor insurance cover. Your policy documents will be sent to you in a separate mail. Enclosed is a copy of the Proposal Form containing details of Information disclosed and declared ("Disclosed Information") to us prior to the inception of your motor insurance cover. Your attention is drawn to the Statement Pursuant to the Insurance Act or any subsequent amendments thereof where you are to disclose in the Proposal Form, fully and faithfully, all the facts which you know or ought to know, otherwise, the policy issued may be void.

Please take note this insurance cover is incepted on the basis of the Disclosed Information contained in the Proposal Form. Any discrepancy and/or omission may affect your rights at the time of claim. Please notify us in writing or call our Customer Care Centre at 6419 3000 (9am – 5pm, Mondays to Fridays, excluding public holidays) within 15 days from the date of this letter to advise us on any discrepancy or error in the Disclosed Information. Failing which, the Disclosed Information will be deemed to be verified by you and shall be relied upon by us as basis of this Insurance cover. We hereby reserve our rights to rescind this insurance cover in the event the Disclosed Information is false or inaccurate.

Please also take note that it is a fundamental and absolute Special Condition of the motor insurance that the total premium due must be paid to us, or via our agent or broker on or before the inception of your motor insurance cover. Otherwise, the insurance cover shall not attach and no benefits whatsoever shall be payable by us.

This letter also confirms your undertaking to pay to us the shortfall in premium for your motor insurance within 14 working days from the date of our notification in the event the No Claim Discount disclosed by you in the Proposal Form is incorrect thereby resulting in the shortfall in the premium paid. Your policy will lapse automatically upon the exhaustion of the premium paid term in the event you fail to pay the premium within the abovesaid period.

Once again, thank you for choosing AIG as your preferred insurer.

Yours faithfully,

Page.

Cady Ho
Vice President, Personal Lines
AIG Asia Pacific Insurance Pte. Ltd.



HOTLINE TEL: (65) 6419 3000
FAX: (65) 6415-3723

Reference No. : A002424399

COPY OF PROPOSAL FORM FOR MOTOR INSURANCE

ABOUT THE COVER

| | | | | | |
|----------------|-------------|----------------|--|-------------------------|-----------|
| Cover Required | AUTOPLUS | Age Condition* | SUBJECT TO AGE CONDITION - All Age Condition | Excess | S\$600.00 |
| Effective Date | 28 Mar 2017 | Expiry Date | 27 Mar 2018 | Insuring with COE/PARF? | Yes |

* This policy is subject to driver's age condition as stated above. Please note that the policy will indemnify the insured or any authorised driver only if he/she meets the age condition. Please refer to policy terms and conditions.
+ When insuring without COE/PARF, please inform the financier(s) if vehicle financing is involved. In this instance, in the event of total loss, the insured will recover the residual value of COE/PARF from LTA and undertake the financial exposure when disposing the COE/PARF Refund Certificate in the open market.

ADDITIONAL INFORMATION

| | | | |
|-------------------------------|----------|--------------------|----------|
| Previous Insurer | | Previous Excess | |
| Previous Vehicle No | SJZ2652A | Previous Policy No | |
| Renewal Premium | | Expiry/Cancel Date | 20170404 |
| Other Important Information : | | | |

PREMIUM AMOUNT

After 50% No Claim Discount:

| | |
|--------------------|-------------|
| Gross Premium | S\$1,116.51 |
| GST Charge @ 7.00% | S\$78.16 |
| Total Due | S\$1,194.67 |

DISCOUNT DETAILS

The above premium amount has included the following discounts:-
After 50% No Claim Discount

BENEFIT DETAILS

Your motor insurance coverage include the following benefits:-

Key Replacement Cover, Loss Of Use 10 Days (1500 - 1600cc)

(Note : Other standard extension to your coverage are reflected in your policy)

IMPORTANT NOTICE TO PROPOSER

If this proposal is accepted or when the cover commences, it is a fundamental and absolute Special Condition of this contract of insurance that for individually-owned policies, the premium due must be paid to the insurer/financier/agent before the inception of the cover.

This is an authorised workshop scheme that requires all claims-related repairs to be done at AIG authorised workshops as listed in the Certificate of Insurance. This quote is valid for only 30 days from date of issue. The premium quoted will change according to your latest No Claims Discount (NCD) and Safe Driving Discount (SDD) entitlements as well as changes in the risk. If this proposal is accepted or when the cover commences, full premium payment is required failing which there would be no liability under the cover note, policy, renewal certificate and endorsement, etc.

In addition to the Policy Excess, a Young and/or Inexperienced Driver Excess ("YIDR") of S\$3,000.00 (before GST) will apply to You or Your Authorised Driver who is below the age of 23 (in case of All Age Condition policies) and/or has less than 2 years' driving experience. The YIDR Excess is not applicable to Named Driver policies.

All modifications made to the vehicle must also be declared to the company and is subject to the company's acceptance. If accepted, additional terms and conditions may apply. If you fail to disclose such modifications to the company, your policy may be void and you may not receive any benefits under the policy.

If you have the NCD Protector benefit, please note that the NCD protected under this benefit is not transferable to any other insurer and offer to renew your policy is not guaranteed.

If your policy is a private car policy, all third party liability incurred by your authorised driver will be settled by the company even if your authorised driver owns a vehicle insured by another insurer.

Please ensure that Page 1 and 2 are duly signed by Proposer

ORIGINAL

504385.mpl
Page 3 of 3



HOTLINE TEL: (65) 6419 3000
FAX: (65) 6415-3723

Reference No. : A002424399

COPY OF PROPOSAL FORM FOR MOTOR INSURANCE

Statement Pursuant to Section 25(5) of the Insurance Act (Cap 143) (or any subsequent Amendments thereof). You are to disclose in the Proposal Form, fully and faithfully, all the facts which you know or ought to know in respect of the risk that is being proposed, otherwise, the policy issued hereunder may be void.

| | | | |
|------|--------------------------------------|-----------------------------|-------------|
| To | Soh Eng Leong | Quote Proposal Date | 28 Mar 2017 |
| From | AIG Asia Pacific Insurance Pte. Ltd. | Producer | 504585-000 |
| | | Latest Date of Modification | |

ABOUT THE INSURED (REGISTERED OWNER OF VEHICLE ONLY)

| | | | |
|---|---|--|---|
| Name | Soh Eng Leong | NRIC / Passport / ROC No. | S1159980Z |
| | | Nationality | Singaporean |
| | | Marital Status | Married |
| Address | 10 LORONG 27 GEYLANG 03-03 Singapore 388199 | Date of Birth | 19560531 |
| | | Age last birthday | 60Yrs |
| | | Gender | Male |
| | | Driving Exp | 42 Yrs 9 months |
| | | Tel No (H) | |
| | | Tel No (O) | |
| Postal Code | 388199 | Mobile | |
| | | Fax No | |
| Occupation/Nature of Business | Professional/Executives | Name of Employer | |
| Record of Revoked/Endorsed Driving Licence : | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Email Address | |
| (If yes, please provide details) | | Any At fault claim(s) in the last 3 yrs? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Reason for Revoked/ Endorsed Driving Licence | | (If yes, please provide details of at-fault claims)* | |
| Date license is revoked | | | |
| Duration of revocation | | | |
| When was your NCD prior to the revocation? | | | |
| Any accident involved resulting in the revocation? | | | |
| (If yes, please provide details) | | | |
| NCD Entitlement | 50% <input type="checkbox"/> SDD** <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Any physical disability or illness that may impair your driving : | |
| If NCD is NIL or 10% with no claim experience, please provide reasons | <input type="checkbox"/> First time buying a vehicle <input type="checkbox"/> Have been driving company's/relative's vehicle <input type="checkbox"/> 2nd or 3rd vehicle <input type="checkbox"/> Others | (If yes, please provide details) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | |

* At fault claims refer to claims which result in the reduction of the No Claim Discount (NCD) (including claims where NCD is not effected only due to the NCD Protector benefit)

** Subject to 10% NCD or more for private vehicle or 20% NCD for commercial vehicle, registered under individual's name. With submission of Certificate of Merit from Traffic Police which can be printed from eCitizen website <http://www.ecitizen.gov.sg>

ABOUT THE VEHICLE

| | | | | | |
|---|--|---|---|----------------------|----------|
| Make & Model | MITSUBISHI ASX M Line | CC/Tonnage | 1,998.00 | Registration No. | SK69908R |
| Body Type | Sedan | Seating Capacity | 5 | Year of Registration | 2012 |
| Chassis No. | JMYXTGA2WCZ002027 | Engine No. | 4B11JP9067 | | |
| Usage of Vehicle | <input type="checkbox"/> Social, Domestic & Pleasure Purpose <input type="checkbox"/> For Hire & Reward <input type="checkbox"/> Social, Domestic, Pleasure & Business Use | <input type="checkbox"/> For Rallying or Racing Purposes <input type="checkbox"/> For Driving Instruction <input type="checkbox"/> Business Use | <input type="checkbox"/> For Test Drive Purposes <input type="checkbox"/> Motor Trade <input type="checkbox"/> Transporting Third Party Goods | | |
| Hire Purchase Co. | | | | | |
| Is the Vehicle modified / converted / customized and/or altered (including the addition of accessories) : | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | | | |
| If yes, please provide details & attach all relevant supporting documents, including LTA approval and a copy of the invoice relating to the modification(s). Please note that further supporting documentation/information shall be requested if necessary. | | | | | |

DECLARATION

I/We declare

- That I/We are/are the registered owner of the above mentioned Motor Vehicle and it will be kept in good condition.
- That the above particulars to be true and correct and I/We agree that My/Our warranties, declarations and disclosures herein shall form the basis of the contract between AIG Asia Pacific Insurance Pte. Ltd. (AIG) and Myself/Ourselves.
- That I/We understand that I/We must inform AIG immediately if any of the information that I/We have given AIG changes or is no longer accurate. It is My/Our duty to disclose fully and faithfully, all the facts which I/We know or ought to know in respect of this proposed insurance and to ensure that all information provided to AIG is accurate and updated. Information that I/We should disclose to AIG would relate to my/our vehicle, myself/ourselves or my/our authorised driver(s). Examples of such information include a change in occupation or nature of business, revocation/suspension of driver license/traffic related conviction, change in claim experiences, physical impairment(s) or illness(es) affecting driving ability, change in the usage of the vehicle, or modifications done to the vehicle. These information could result in additional premium being payable by means and different terms and conditions may apply. If such information is not disclosed to AIG, my/our policy may be void and I/we may not receive any benefits under the policy.
- That I/we understand that AIG will verify the No Claim Discount (NCD) with my/our existing/insurer on the declared NCD entitlement. Unless otherwise required to do so by AIG, I/we hereby undertake to pay any difference in the premium amount owing which may arise in the event of a discrepancy between the NCD provided by my/our existing/insurer and the declared figure by my/our; failing which the Policy shall cease to be in force either upon the expiry of any notice which AIG may give for the purpose of cancelling the Policy or if no such notice is given, upon the expiry of such reduced period of coverage as the Proposer is statutorily entitled to having regard to the portion that the premium paid bears to the premium properly payable.
- That I am/we are ordinarily resident(s) in Singapore as defined by the Insurance Act (Cap. 143) (Amendment of First Schedule) Order 2010.
- That I/we have received, read and understood, or have been advised of and understand, the contents of the brochure and/or any information material relating to this insurance product.

Signature of Proposer & Company's Stamp (if applicable):

Date:

Please ensure that Page 1 and 2 are duly signed by Proposer

ORIGINAL

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Page 1 of 3