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CERTIFICATE OF INSURANCE
SIJIL INSURANS

ORIGINAL COPY
SALINAN ASAL

M.X.1

ROAD TRANSPORT ACT, 1987 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS) RULES 1959 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS & COMPENSATION) ACT (CAP 189) REPUBLIC OF SINGAPORE
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES 1960 (REPUBLIC OF SINGAPORE)
MOTOR VEHICLES (THIRD PARTY RISKS) ACT (CAP 90) NEGARA BRUNEI DARUSSALAM

CERTIFICATE NO. No. Sijil	PMIS-285365	NCD Diskaun Tanpa Tuntutan	25.00 %
1. Index Mark and Registration Number of Vehicle Tanda Indeks Dan Nombor Pendaftaran Kenderaan	: VAY2308	2996 CC	BMW 5 23i (CKD) F10
2. Name of Policyholder Nama Pemegang Polisi	: MUNIANDY A/L SUBRAMANIAM		
3. Effective date of the Commencement of Insurance for the purposes of the Regulations, Ordinance or Enactment Tarikh efektif permulaan insuran untuk kegunaan Ordinan	: 09 FEB 2019		
4. Date of Expiry of the Insurance Tarikh Luput Insuran	: 08 FEB 2020		
5. Persons or Classes of Persons entitled to drive Orang atau Kelas Pihak Yang Dibenarkan Memandu (a) The Policyholder. (b) Any other person who is driving on the Policyholder's order or with his permission. (a) Pemegang Polisi. (b) Sesiapa yang memandu atas arahan Pemegang Polisi atau dengan kebenarannya. PROVIDED THAT THE PERSON 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 OF REGULATION IN THAT BEHALF FROM DRIVING THE MOTOR VEHICLE.			
6. Limitations as to use * Had Penggunaan Use only for social, domestic and pleasure purposes and for the Policyholder's business. The Policy does not cover use for hire or reward, racing, pace-making reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business. Digunakan hanya untuk tujuan sosial, domestik dan persiaran dan untuk perniagaan Pemegang Polisi. Polisi ini tidak melindungi kegunaan untuk sewaan atau ganjaran, perlumbaan, mengkadar kelajuan, ujian kebolehppercayaan, ujian kelajuan, membawa barangan selain daripada sampel yang berkaitan dengan apa-apa pekerjaan atau perniagaan.			
This Certificate is not transferable to a new owner of the Vehicle. If for any reason the Insurance is terminated during its currency this Certificate must be returned to the Company or if this Certificate has been lost or destroyed Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the compulsory Insurance Legislation. This Certificate must be returned if the insurance is suspended during its currency.			
IMPORTANT If you are involved in an accident causing injury to any person or damage to any property or other vehicle you must: (a) Try to obtain names and address of any witness to the accident. (b) Report to the Company immediately. (c) Refer to the Company immediately all communications received from the Police Authorities. (d) Sent to the Company immediately all letters from Third Parties unanswered. (e) Not pay money to any Party involved in the accident without the Company's written permission.			
* Limitations rendered Inoperative by section 95 of the Road Transport Act, 1987 (Malaysia) or section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not included under this heading. Had yang tidak beroperasi oleh Seksyen 95 Akta Pengangkutan Jalan 1987 (Malaysia) atau Seksyen 8 Akta Kenderaan Bermotor (Gantirugi dan Risiko Pihak Ketiga) (Cap 189) Republik Singapura atau Seksyen 7 Akta Singapura atau Seksyen 7 Akta Insurans Kenderaan Bermotor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam adalah tidak termasuk di bawah tajuk ini.			

I/We certify that the Policy to which the Certificate is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia, Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

Saya/Kami bersetuju bahawa Polisi dimana Sijil ini dikeluarkan tertakluk di bawah proviso Bahagian IV Akta Pengangkutan Jalan 1987, (Malaysia) Akta Kenderaan Bermotor (Risiko Pihak Ketiga & Gantirugi) (CAP 189) Republik Singapura dan Akta Kenderaan bermotor (Risiko Pihak Ketiga) (CAP 90) Negara Brunei Darussalam.

Agent Code : KJ03393-00
Kod Ejen

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD (735426-V)

Authorised Signature