

Performance Motors Limited

A member of the Sime Darby Group
Co. Reg. No. 197401559W, GST Reg. No. M2-0020081-X



FINAL REPORT

Estimate No. : b1 51547
Date Estimated : 13/06/2019
Prepared By : Gary Poh Chai Hoon

Page No. :

REPAIR FOR -
Lim Soh Hoon @ Florence Lim
18 Hythe Road

- ACCOUNT - 40000
Cash Sales - Service
Singapore

Singapore 557499

| REGN. NO. | CHASSIS NO. | REGN. DATE | MODEL | MILEAGE |
|--|----------------|------------|----------|---------|
| SKP1159E | D335085 | 15/08/2014 | 520iA | 0 |
| DESCRIPTION | ORIGINAL PRICE | DISC. % | NETT | |
| To replace front bumper and attachment include making good the front RH fender and knocking out dents caused by the accident | 1700.00 | | 1,700.00 | |
| To spray paint front bumper and front RH fender | 1730.00 | | 1,730.00 | |
| To replace RH LED technology headlight include programming and conducting tests for proper function | 481.00 | | 481.00 | |
| To check electrical wiring systems at the front section for proper function | 150.00 | | 150.00 | |
| Sundries | 80.00 | | 80.00 | |

| DESCRIPTION | UNIT PRICE | QTY | DISC. % | NETT |
|-------------------------------|------------|------|---------|----------|
| FRT BUMPER PANEL PRIMED (PDC) | 1,335.40 | 1.00 | | 1,335.40 |
| BMW EMBLEM | 71.25 | 1.00 | | 71.25 |
| RH HEADLIGHT LED TECHNOLOGY | 4,203.70 | 1.00 | | 4,203.70 |

SUPPLEMENTARY ITEMS

| | |
|---------------------------------|-----------|
| Total Labour : | 4,141.00 |
| Total Parts : | 5,610.35 |
| Total Labour & Parts : | 9,751.35 |
| Deduction for Excess : | 0.00 |
| Total Repair Costs less Excess: | 9,751.35 |
| GST @7%: | 682.59 |
| Grand Total : | 10,433.94 |



303, Alexandra Road
Sime Darby Performance Centre
Singapore 159941
Tel. 63190100 (Sales & Admin)
63190111 (AfterSales)
Fax. 64747770

280, Kampong Arang Road
East Coast Centre
Singapore 438180
Tel. 63190888 (AfterSales)
Fax. 63449773

315, Alexandra Road
Sime Darby Business Centre
Singapore 159944
Tel. 63190526 (AfterSales)
63190533/530 (Motorrad)
Fax. 64796601 (AfterSales)
64796624 (Motorrad)

SERVICE TAX INVOICE

Repair Order No. : **B1 1374719**
Date IN : **01/07/2019**
Motor Claim Advisor: **Gary Poh Chai Hoon**

Page No. : **1 of 2**
Invoice Number : **2132642 / WSB**
Invoice Date : **02/08/2019**
Payment Terms : **30 Days From Invoice**
Invoice By : **Toh Jing Xuan**

- CUSTOMER INFORMATION -

Ms Lim Soh Hoon @ Florence Lim
18 Hythe Road

Singapore 557499

- INVOICE TO - 121

AIG Asia Pacific Insurance Pte. Ltd.
78 Shenton Way
#08-16 Chartis Building
Singapore 079120

| REGN. NO. | CHASSIS NO. | REGN. DATE | MODEL | MILEAGE |
|-----------------|----------------|-------------------|--------------|--------------|
| SKP1159E | D335085 | 15/08/2014 | 520IA | 58435 |

- - - - L A B O U R 1 - - - -

| | |
|--|----------|
| To replace front bumper and attachment including make good the front right fender and knock out dented area caused by the accident. | 1,700.00 |
| To respray front bumper and front right fender. | 1,730.00 |
| To replace right LED technology headlight including program and conduct tests for proper function. | 481.00 |
| To check electrical wiring systems at the front section for proper function. | 150.00 |
| Sundries. | 80.00 |
| INS CLAIMS : ACCIDENT REPAIR. DIRECT SETTLEMENT. | 0.00 |
| DATE OF ACCIDENT : 12.06.2019. 3RD PARTY CAR : SMF9920A. | |
| YOUR REF NO : NIL. | |
| VEHICLE WAS SURVEYED BY MR TAUFIKH FROM LKK AUTO ON 01.07.2019 AT 10:30AM. AUTHORISED REPAIR BY MR KHANCHNA FROM LKK AUTO ON 19.06.2019 VIA EMAIL. | |
| PROPOSE LOSS OF USE = \$100x4. THE AMOUNT IS SUBJECTED TO INSURANCE COMPANY CONFIRMATION. | 0.00 |
| GIA SEARCH FEE = \$2.00. | 0.00 |

Total Labour 1: **4,141.00**

- - - - P A R T S - - - -

| | Qty | Retail Price | NETT |
|-------------------------------|-----|--------------|----------|
| FRT BUMPER PANEL PRIMED (PDC) | 1 | 1,335.40 | 1,335.40 |
| BMW EMBLEM | 1 | 71.25 | 71.25 |
| RH HEADLIGHT LED TECHNOLOGY | 1 | 4,203.70 | 4,203.70 |

Total Parts : **5,610.35**

Performance Motors Limited

A member of the Sime Darby Group

Co. Reg. No. 197401559W GST Reg. No M2-0020081-x



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Fax. 63449773

315, Alexandra Road
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Singapore 159944
Tel. 63190528 (AfterSales)
63190533/530 (Motorrad)
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SERVICE TAX INVOICE

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Payment Terms : **30 Days From Invoice**
Invoice By : **Toh Jing Xuan**

| | | | |
|------------------|-----------------|------------------------------------|----------------------|
| Labour Charges : | 4,061.00 | Total Labour & Parts Charges : | S\$ 9,751.35 |
| Parts Charges : | 5,610.35 | Less Insurance Excess : | S\$ 0.00 |
| Lubricant/Misc : | 80.00 | Invoice Total Amount Exclude GST : | S\$ 9,751.35 |
| | | GST @ 7% : | S\$ 682.59 |
| | | Invoice Total Amount Include GST : | S\$ 10,433.94 |

Computer generated invoice. No signature is required.

Amount Payable Include GST : **S\$ 10,433.94**

All amounts are in Singapore Dollars.

Work was carried out subject to the Company's Terms and Conditions of Service.

No complaints will be entertained unless reported within seven (7) days of the date of this invoice.

For credit purchases, interest @1% per month will be debited on overdue amounts.



AUTHORISATION TO ACT
(AIG Express Third Party Claim)

I, LIM SON HOON (the third party claimant) of 18 HYLTHE ROAD
S 557499 (address), owner of SP 1159E (vehicle no.)
hereby authorize PERFORMANCE MOTORS LIMITED ("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. SP 1159E that was damaged pursuant to the accident which occurred on 12/6/19
(date) along KOVAN OPENED CARPARK (location) involving vehicle no/s
SUF 9920A ("the accident").

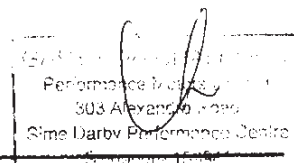
I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit
and the workshop is further authorized to receive payment further to settlement of my claim with
payment cheque/s being made in favour of the workshop.

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

Dated this 4 (day) of 07 (month) 2019 (year)



Signed by "the third party claimant"
(with chop if applicable)



Signed by "the workshop"
(with chop)

RELEASE VOUCHER
(AIG Express Third Party Claim)

"We/I, Performance Motors Ltd ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$10,433.94 (Repair Cost), S\$ 400.00 (Loss of rental/use), S\$ 2.00 (Disbursement), for vehicle no. SKP11591E that was damaged pursuant to the accident which occurred on 12.6.19 (date) along Kovan Opened Carpark (location) involving vehicle no/s SMF 9920A. This is pursuant to the inspection conducted on 11.7.19 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner Lim Soh Hoon Florence ("the third party claimant") of vehicle no. SKP11591E make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SKP11591E (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this _____ (day) of _____ (month) 20____ (year)

Signed by appointed surveyor

GARY CHEN YAT HEON
Performance Motors Limited
303 Alexandra Road
Sime Darby Performance Centre
Singapore 159941

Signed by "the workshop" (with chop)

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM _____

**AIG THIRD PARTY EXPRESS SETTLEMENT
FOR ACCIDENTS ON OR AFTER 1ST JUNE 2008
(PAYMENT BREAKDOWN)**

| | | | |
|-------------------|----------|--------|--|
| Vehicle No: | SKP1159E | Model: | |
| Date of Accident: | 12.6.19 | | |

| | | | |
|-----------------------|-----------|-----------|---------------------------|
| Global Sum Settlement | : [] Yes | [] No | |
| Repair Estimate | : \$ | 15,473.70 | |
| Final Repair Cost | : \$ | 10,433.94 | |
| Loss of Use | : \$ | 400.00 | 14 days at \$ 100 per day |
| Rental (if any) | : \$ | — | days |
| LTA / GIA Search Fee | : \$ | 2.00 | |
| Others: | : \$ | / | |
| Final Settlement Sum | : \$ | 10,835.94 | |

| | |
|--|---|
| Is Third Party Workshop GIA Registered? [] YES [] NO (Kindly indicate below) | |
| A) For Non GIA Registered Workshop: | Agreed Liability _____ (%) |
| B) For GIA Registered Workshop: | BOLA Applicable: Yes/ No BOLA Scenario No: _____ |
| BOLA Liability: _____ (%) | Assessed Liability (*): _____ (%) |
| * Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply. | |
| Remarks | |

| | | |
|--|-----------------------------|----------------|
| Payment Instruction: Payee's Breakdown | | |
| 1) | Performance Motors Ltd | : \$ 10,433.94 |
| 2) | Performance Motors Ltd | : \$ 2.00 |
| 3) | Lim Soh Hoon & Florence Lim | : \$ 400.00 |

Signed by appointed surveyor

Date

Please attach all the supporting documents to the form.
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act;
Survey Report; Medical Report/ Bill (if any))

**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

Third Party Insurer Enquiry

Our Ref No: GR-19-094290
Date of Request: 13/06/2019

Your Ref No: Online Purchase

Performance Motors Limited
303 Alexandra Road
Sime Darby Performance Centre
Singapore 159941

Dear Sir/Madam,

Enquiry Date 13/06/2019
Enquiry By Melanie Setiawati
TP Vehicle No. SMF9920A
Accident Date 12/06/2019

Enquiry Result

| TP Vehicle No. | Insurer | Period of Insurance | Insurer Tel. No. |
|----------------|--------------------------------------|-----------------------|------------------|
| SMF9920A | AIG Asia Pacific Insurance Pte. Ltd. | 30/11/2018-29/11/2020 | 65-6419-3000 |

Thank You.

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.

This is a computer generated document and requires no signature.

**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-19-094290
Date of Request: 13/06/2019

Your Ref No: Online Purchase

Performance Motors Limited
303 Alexandra Road
Sime Darby Performance Centre
Singapore 159941

Dear Sir/Madam,

Enquiry Date 13/06/2019
Enquiry By Melanie Setiawati
TP Vehicle No. SMF9920A
Accident Date 12/06/2019

| DESCRIPTION | AMOUNT (\$\$) |
|----------------------------------|---------------|
| TP Insurer Enquiry | 1.87 |
| GST Amount | 0.13 |
| Total Amount Due (GST Inclusive) | 2.00 |

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

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 | 13/06/2019 14:31 |
| Date Of Accident | 12/06/2019 15:20 |
| Exact Location Of Accident | KOVAN OPENED CARPARK |
| Country/State of Loss | SINGAPORE |

DETAILS OF OWN VEHICLE

| | |
|--|-----------------------|
| Vehicle Registration Number | SKP1159E |
| Insured/Policyholder | |
| Name Of Registered Owner | LIM SOH HOON FLORENCE |
| NRIC No | S1275091I |
| Email Address | NOEMAIL |
| Mobile Phone No | (LOCAL) +65-90229971 |
| Alternative Phone No | OTHERS-96648832 |
| Vehicle Particulars | |
| Manufacturer | BMW |
| Model | 520I |
| Exact Purpose for which vehicle was being used at time of accident | NORMAL USAGE |
| 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 | AXA INSURANCE PTE LTD |
| Type Of Coverage | COMPREHENSIVE |
| Fleet Policy | NO |
| Policy Number | P1638450 |
| Cover Note Number | |
| Driver | |
| Name of Driver | LIM SOH HOON FLORENCE |
| NRIC No | S1275091I |
| Date Of Birth | 20/11/1957 |
| Occupation | INDOOR |
| Date Of Driving Pass | 25/01/1977 |
| Driving Experience | 42 YEARS AND 4 MONTHS |
| Gender | FEMALE |
| Mobile Number | (LOCAL) +65-90229971 |
| Fax Number | |
| Contact Number | OTHERS-96648832 |
| Email Address | NOEMAIL |

| | |
|---|---------------|
| Address | 18 HYTHE ROAD |
| Postcode | 557499 |
| 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 | COLLIDED INTO PARKED VEHICLE |
| 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) | 0 |

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

REFER TO ATTACH.

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 | SMF9920A |
| Vehicle Make/Model/Colour | |
| Details Of Properties | |
| Vehicle Category | PRIVATE CAR |
| Name of Driver | ERIC NG KOK THIAM |
| NRIC/Passport Number | |
| Contact Number | 97322163 |
| Address | |
| Postcode | |
| Insurance Company Name | AIG ASIA PACIFIC INSURANCE PTE. LTD. |
| Nature Of Damage | |
| No. Of Passenger (Including Driver) | |


IMPORTANT NOTICE

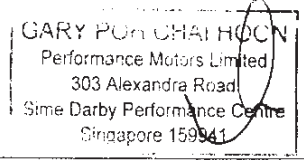
1. Please report **correctly** the details of the accident to speed up the claims process.
2. This Form must be **completed by the Policyholder and/or the Authorised Driver.**
3. Information provided must be as **truthful and accurate as possible**. Any wilful misrepresentation or withholding of material 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.

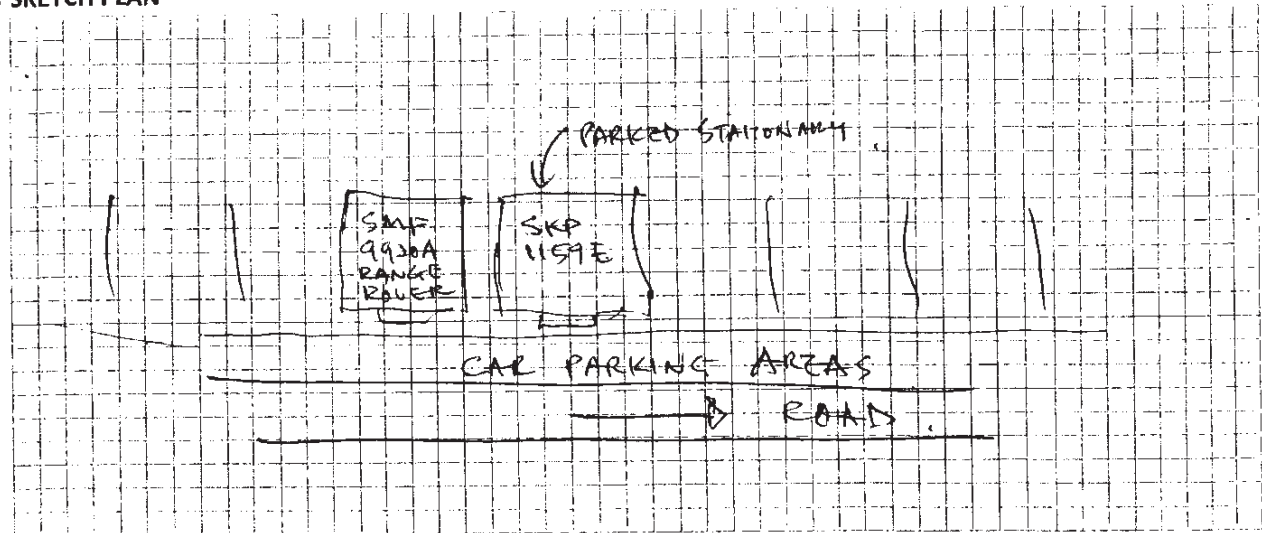

Policyholder's Signature
Date & Time:


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


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

13/11/19
12:30

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

When I returned back to my car, I saw the front right of my car was damaged. A note written by ERIC (owner of SMF9920A) was attached at the front windscreen

DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature
Date & Time: 13/6/19

Driver's Signature
(If driver is not the policyholder)
Date & Time: 13/6/19

GARY
Performance Motors Limited
303 Alexandra Road
Sime Darby Performance Centre
Singapore 159941

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


13/6/19
17:30

[REDACTED]


[REDACTED]

[REDACTED]

REPUBLIC **DRIVING LICENCE**


 Licence Number: **S12750911**
 Name:
LIM SOH HOON
 Birth Date: **20 Nov 1957**
 Issue Date: **18 Nov 2003**

001066164J



REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S12750911




 Name
LIM SOH HOON
@FLORENCE LIM
林素芬
 Race
CHINESE
 Date of birth
20-11-1957
 Country/Place of birth
SINGAPORE

Sex
F

S12750911

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

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

PASS DATE
25 Jan 1977

NP 428A



Licence No: S12750911

6061239



NRIC No. S12750911



Date of issue
08-11-2018

Address
18 HYTHE ROAD
SINGAPORE 557499

AXA INSURANCE PTE LTD

8 Shelton Way, #24-01

AXA Tower, Singapore 068811

Customer Centre #01-21

Tel: 3800 8804888 Fax:-

Website: www.axa.com.sg

GST Registration Number: 199903512M

customer.care@axa.com.sg

**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. | : VPA/P1638450 | Account No. : 11615 |
| Coverage | : Comprehensive | |
| Sum Insured | : Market Value At The Time Of Loss | |
| Name of Policy Holder | : LIM SOH HOON @ FLORENCE LIM | |
| Vehicle Registration No. | : SKP1159E | |
| Period of Insurance | : From 15/08/2018 To 14/08/2019 (Both Dates Inclusive) | |

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE*

- (a) The Policyholder
The Policyholder may also drive a Motor Car not belonging to or not hired (under a hire purchase agreement or otherwise) to him or his employer or his partner
- (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.

LIMITATIONS AS TO USE*

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, speedtesting, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

(01)

Basic Own Damage Excess : SGD 700.00

An Additional Excess is applicable as follows:

S\$500.00 for Unnamed Authorized Driver &/or Declared Young & Inexperienced Driver.

S\$5,000.00 for Undeclared Young and Inexperienced Driver.

(Please refer to your policy on the terms & conditions)

* 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).

AXA INSURANCE PTE LTD

Authorized Signature

Issued by - **SGIEM** on **14/08/2018**

IMPORTANT :

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation Act (Cap. 189)).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, covernote and endorsement etc.