N.1710N.11. Assessment Cent.	9 Jeb descriptio		i Cause 6:2		
Retion NA/msg19010981/K	·		Date &Time Completed	Done	py
Vehille SLW 8839G	• • •		1 1 1 1 1 1		
	E-mail (with	n Slas, Alt: 2hrs,	1		
20/06/2019 19:3	i-Motor Cla	um Form			
Oi) 1P Departing Only	i-Motor W/	O (Within: OD 2hr	s. TP 4hra)		
TP Insurer	Assessment/S	Survey Report	1		
		-	o Owner/Wksp		
Preferred Wksp / INC Assign Wksp / QW: (					
TP Particulars: Veh No:	HD465E	2 11/07		ix:	
Owner/Driver (	110703	3 INC	)/Non-INC( )		
Policy No: ( ) Po	eriod: (		Tel:	)	
Confirmed by : (		Date:	Cover Type: (	)	
Insured/Driver Liability (%)	Note-Est Status		Time: 0%; P: 21-79%. F: 80-10	)	
	Warranty: YES (			90%]	
Excess: (\$ ) Loading: \$1,0		)/NO(	)		
General Remarks:-					
( ) Walk-In Customer: Customer's info	<u> </u>	and the state of	346 M # Fral 1 6		
Apply for Transport Allowance ( ) / (     QC Check / Post Repair Inspection     Upload Resurvey Photo [Repair Cost > \$.)	Courtesy Car (	)	Date&Time Completed	Done	y
Injury:	2000]	)			
Date/Time Actions	R98555181				
-40.0		31 8137381111818019	577F99802 (MASA) 7550 A-20		
		Alliana - Lange			
NA190	4725	Invoice Prep	aration Checklist	Anit (5)	Anit (
laimant's Particulars :-	25 A. A. SELIS	1) AR : Accident		1st Bill	Same and
10 Co.	vierne rechtstation in der Land Land bevor	I I AK : Accident			Add I
		2) DA : Damage A	Assessment (\$100); INC (\$80)	Marie Control	Add I
river/Owner:		2) DA: Damage A 3) TF: Towing Fe 4) FT: Follow-Th	Assessment (\$100); INC (\$80) e \$40/\$	45	Add B
river/Owner:		2) DA: Damage A 3) TF: Towing Fe 4) FT: Follow-Th 5) FT: Follow-Th	Assessment (\$100); INC (\$80)  e \$40/\$  rough Survey \$1  rough Survey (Resurvey) \$	45	Add E
river/Owner: 'ontact No:		2) DA: Damage A 3) TF: Towing Fe 4) FT: Follow-Th 5) FT: Follow-Th For claiming ag 6) TR: Re-inspect	Assessment (\$100); INC (\$80)  se \$40/\$  rough Survey \$1  rough Survey (Resurvey) \$  ainst INC Only (wef 10 Jan 2005)  ion \$	45 20	Add E
river/Owner: ' ontact No:		2) DA: Damage A 3) TF: Towing Fe 4) FT: Follow-Th 5) PT: Follow-Th For claiming ag 6) TR: Re-inspect 7) N1: Idac DA +	Assessment (\$100); INC (\$80)  te \$40/\$  rough Survey \$1  rough Survey (Resurvey) \$  ainst INC Only (wef 10 Jan 2005)  ion \$5  SMRT Survey \$1	45 20 30 75	Add E
river/Owner:  ontact No:  nmaged Portion:		2) DA: Damage A 3) TF: Towing Fe 4) FT: Follow-Th 5) FT: Follow-Th For claiming ag 6) TR: Re-inspect 7) N1: Idac DA + 8) NTUC Addition OD*	Assessment (\$100); INC (\$80)  te \$40/S  rough Survey \$1  rough Survey (Resurvey) \$  ainst INC Only (wef 10 Jan 2005)  ion \$5  SMRT Survey \$1  aal Services;-	45 20 30 75	Add E
river/Owner:  ontact No:  nmaged Portion:  C Checked by (Engr-In-Charge):		2) DA: Damage A 3) TF: Towing Fe 4) FT: Follow-Th 5) FT: Follow-Th For claiming ag 6) TR: Re-inspect 7) N1: Idac DA + 8) NTUC Addition OD* *N5: Courtesy (	Assessment (\$100); INC (\$80)  Tough Survey  Tough Survey (Resurvey)  Tough Survey  T	45 20 30 75 60	Add E
river/Owner: ontact No: amaged Portion: C Checked by (Engr-In-Charge): additors' Comments :-		2) DA: Damage A 3) TF: Towing Fe 4) FT: Follow-Th 5) FT: Follow-Th For claiming ag 6) TR: Re-inspect 7) N1: Idac DA + 8) NTUC Addition OD* *N5: Courtesy ( *N6: Repair Co. *N7: Post Repair	Assessment (\$100); INC (\$80)  Tough Survey  Trough Survey (Resurvey)  Sainst INC Only (wef 10 Jen 2005)  SMRT Survey  Tal Services:  Car / Tpt Allowance  Ordination  ST Inspection  ST Inspection  Sainst INC Only (wef 10 Jen 2005)  Transpection  Survey  St Inspection  Survey  Su	45 20 30 75 60	Add B
river/Owner: ontact No: amaged Portion: C Checked by (Engr-In-Charge): additors' Comments :-		2) DA: Damage A 3) TF: Towing Fe 4) FT: Follow-Th 5) FT: Follow-Th For claiming ag 6) TR: Re-inspect 7) N1: Idac DA + 8) NTUC Addition OD* *N5: Contrlesy ( *N6: Repair Co. *N7: Post Repair *N8: DV / Colle	Assessment (\$100); INC (\$80)  Tough Survey  Tough Survey (Resurvey)  Sainst INC Only (wef 10 Jen 2005)  Tough Survey  Sainst INC Only (wef 10 Jen 2005)  Tough Survey  Sainst INC Only (wef 10 Jen 2005)  Tought Survey  Sainst Survey	45 20 30 75 60 85 10 225 55	Add E
river/Owner: ontact No: amaged Portion: C. Checked by (Engr-In-Charge): utilitors' Comments :-		2) DA: Damage A 3) TF: Towing Fe 4) FT: Follow-Th 5) FT: Follow-Th For claiming ag 6) TR: Re-inspect 7) N1: Idac DA + 8) NTUC Addition OD* *N5: Contrlesy ( *N6: Repair Co. *N7: Post Repair *N8: DV / Colle	Assessment (\$100); INC (\$80)  The State of State	45 20 30 75 60 85 10 225 85	Add B

#### 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 witholding 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.
- 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.
- 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.

aforesaid,	
Mineral School and Variable Street	ACCIDENT STATEMENT
Date Of Report	21/06/2019 13:39
Date Of Accident	20/06/2019 19:50
Exact Location Of Accident	TAMPINES AVE 9
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SLW8839G
Insured/Policyholder	
Name Of Registered Owner	E-KARZ RENTAL PTE LTD
Co Reg No	The state of the s
Email Address	HANSGA07@GMAIL.COM
Mobile Phone No	(LOCAL) +65-92227992
Alternative Phone No	OFFICE-92227992
Vehicle Particulars	(2) 12 12 12 12 12 12 12 12 12 12 12 12 12
Manufacturer	ТОУОТА
Model	WISH 1.8X A
Exact Purpose for which vehicle was being used at time of accident	WORK
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	PRIVATE HIRE
Insurance Company	AND DESCRIPTION OF THE PERSON NAMED OF PERSONS ASSESSED FOR PERSONS ASSESSED.

#### Insurance Company

Name of Insurance Company MSIG INSURANCE (SINGAPORE) PTE, LTD.

Type Of Coverage THIRD PARTY

Fleet Policy NO

Policy Number A 28927339 MKF

Cover Note Number

#### Driver

Name of Driver HANSEL KAO SZE HAO (GAO SHIHAO HANSEL )

 NRIC No
 \$7730041D

 Date Of Birth
 07/10/1977

 Occupation
 OUTDOOR

 Date Of Driving Pass
 16/02/2004

Driving Experience 15 YEARS AND 4 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-92227992

Fax Number

Contact Number OTHERS-92227992

EMail Address HANSGAO7@GMAIL.COM

Address BLK 77 BEDOK NORTH ROAD

#06-208

Postcode 460077

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured OT

Vehicle Registration Number of Driver's Own

Vehicle

OTHER - HIRER

Insurance Company of Driver's Own Vehicle

.

General Information of the Accident

Type Of Accident COLLISION - HEAD TO REAR

Weather Conditions RAINING
Road Surface WET

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle)

2

involved in the accident

MACHINET .

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

PLS REFER TO THE ATTACHED STATEMENT.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

SHD465B

#### **DETAILS OF OTHER VEHICLE PROPERTY 1**

Vehicle Registration Number

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

TAXI

Name of Driver

HO KHENG FOH

NRIC/Passport Number S1377941D

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### SKETCH PLAN

#### **IMPORTANT NOTICE**

- 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.
- 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.
- 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

Driver's Signature (If driver is not the policyholder)

Date & Time:

NRIC/FIN No.:

Reporting Centre

Rersonnel's Signature

nat Sanchthanteum V

1 1	A-SLW 8839 G
B	B-SHD465B
ta 1	
pours 17	

#### DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

parked Due to noticed	7-SOPM along Tan the vain, u that Vehice	opines Airisibility	ve 9 before was poor 15 parked	e the T and	e road wa	ion (200 - is wet. I and did	300mb By the t	rfore). ime 1	
it was	not in tiv	ne to st	op due to	othe 1	wet roa	d-			
			HERM					T COL	1
100000		A SENSE		EU TAGO			A VIII A	<b>基本部</b> 列	
	To De Salan	OUT OF	No.	a distribution	11/1		THE REAL PROPERTY.	F \$12.15	
		TO SEE SEE					11 75		
		AL SEE				<b>注意注题</b>		BENEFIT OF STREET	- Contract
							SAN BEST	E SUPER	The Party
				1944 N		THE	Sife.	19812	
									THE REAL PROPERTY.
								1201	The same of

DECLARATION

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

Policyholder's Structure
Date & Time: 7 3 1 0

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

Reporting Centre Personnel's Signature Name:

NRIC/FIN No.:

GARNEL STEEDS SHOWING VI

18 Ubi Road 4 #01-10 Ubi Car Mali Singapore 408616 Tel: +65 68425988 Fax: +65 68425377

Co Reg No.201608381M

# RENTAL AGREEMENT

HIRER'S PARTICULARS	VECHICLE NO. SLW 8839 (	1 Reg Date		
		A x8-10-12		
Name Housel Kac Sze Hab	OUT Date 3710×119 Tim			
IC/Passport No	IN Date Tim			
Address Bik 150 Beach Road #28-00				
10,5091 (2)	Contract Date: 120619	to welloo.		
AMERICA AND DESCRIPTION OF THE PROPERTY OF THE	Contract Period: 34105119	10 1900190		
Tel	Rates	Amount Due		
HP 9638 1297   9222 7992	Days	Amount bue		
Driving Licence No. 2 7730041D	Week			
Pass Date 16/02/3004	Month	# 1=001 page and		
Date of Birth 07101977	Additional	\$1500 month.		
	TOTAL \$			
ADDITIONAL DRIVER'S PARTICULARS				
CONTROL OF THE PROPERTY OF THE		O (Own Damages)		
Name	55000 + \$20	00 (Own Damages)		
IC/Passport No.	For Age Below 27, Above 65 or Pass Date 2 Years Or			
Address	Hirer's Signature:			
>	Personal Accident Insurance			
	YES NO			
Tel	-			
HP	PETROL LEVEL			
Driving Licence No.	OUT E 1/8 1/4 3/8 1/2 5/8	3/4 7/8 F		
Pass Date	IN E 1/8 1/4 3/8 1/2 5/8	3/4 7/8 F		
	PETROL CHARGE			
Date of Birth	_			
ADDITIONALINFORMATION				
1) NO MALAYSIA	Delivery Service Collection Service			
2) PASS DATE LESS THAN 3 YEARS OR AGE BELOW 27 IS NOT ALLOWED				
TO DRIVE	Others			
PAYMENT MODE				
	Deposit \$ 500 -	(Refundable)		
Master Cárd/VISA				
Cash	Sub Total \$			
Vets				
¥1	NETT AMOUNT \$ 1500 -	0		
have read and agree to the terms and condition on both sides				
of this agreement.	Hirer's Signature	and		
authorize E-Karz Rental Pte Ltd to process a credit card voucher if	4			
ny for charges under this agreement.	Add Driver's Signature			
Il information i have given E-Karz Rental Pte Ltd in connection with	1	CUTA		
his agreement is true.	Rental out by	( San 1)		
	The state out by	1-1		

Vehicle is to be driven only by hirer and any additional driver listed above.

Hirer is responsible for all parking, fines and ERP charges.

Violation of the terms of this agreement makes the hirer responsible for the full losss or damage to the vehicle whether insurance is accepted or not.

A late payment penalty of \$20 per day in lapse until the full payment of all overdue amounts is collected.

If engaged Debt Collector, Hirer will be resposible for the admin charge of \$1000.

Vehicle is strictly for Singapore use, unless covered by insurance for Malaysia use.

Hirer is responsible for \$10,000 in cases where the vehicle is reported lost.

Return of rental car beyond the stated duration will incur the following charges:

1) Less than or equal to 5 hours 1/2 DAY charge will be incured.

2) More than 5 hours a FULL DAY charge will be incured.

3) \$250 will be charged if the car is filled with smoke -smell & \$20 will be charged if the car is too dirty.

E-Karz Rental Pte Ltd reserved the right to call/reprossess back or terminate the rental agreement or replace any vehicle to the above mentioned rented vehicle.

\*\*Kindly top up the petrol to the same level as time OUT before you return us the rental car. Otherwise, there will be charges added to your final bill\*\*

### > Back to OneMotoring

## **Enquire Transfer Fee**

Vehicle Details

Vehicle No.:

SLW8839G

Vehicle Type:

Z11 - Private Hire (Chauffeur) Station Wagon/Jeep/Land Rover

Vehicle Attachment 1:

No Attachment

Vehicle Scheme:

Normal

Vehicle Make:

TOYOTA

Vehicle Model:

WISH 1.8X A

Chassis No.:

ZGE200014081

Propellant:

Petrol

Engine No.:

2ZR0439336

Engine Capacity:

1797 cc

Maximum Power Output:

106.0 kW (142 bhp)

Maximum Laden Weight:

1725 kg

Unladen Weight:

1340 kg

Year Of Manufacture:

2009

Original Registration Date:

Lifespan Expiry Date:

10 Sep 2009

COE Category:

B - Car (1601cc & above)

PQP Paid:

\$35,411.00

COE Expiry Date:

30 Apr 2029

Road Tax Expiry Date:

09 Sep 2019

PARF Eligibility Expiry Date:

Inspection Due Date:

09 Sep 2019

09 Sep 2020

Intended Transfer Date:

27 May 2019

CO2 Emission:

CO Emission:

NOx Emission:

HC Emission:

PM Emission:

Late renewal fee(s) will be imposed if road tax / lay up has expired. Please use Enquire Road Tax Payable for fee(s) payable.

Road tax, including Over Payment (if any), of a vehicle will follow the vehicle to the new registered owner when its ownership is being transferred.

Amount Payable

	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST
Transfer Fee:	25.00	158/8/5	(S\$)
Total Amount Payable :			25.00
You may print this page for refe	erence.		25.00

OK

Print

Reported on 21/6/2019 NT (1030)

# ACCIDENT STATEMENT

ACCIDENT DAYE: (20) 6 72019 (DD/MM/YYYY), TIME: (19 30) (HH:MM)
LOCATION: Tamping Ave 9
a) VEHICLE NUMBER: SLW 8839 G b) INSURANCE COMPANY: c) POLICY NUMBER:
d)POLICY TYPE: (COMPREHENSIVE / THIRD PARTY / THIRD PARTY FIRE &THEFT) e)MAKE & MODEL: f)TYPE:(SALOON / COUPE / MPV /VAN / LORRY / MOTORCYCLE / OTHERS) g)VEHICLE CATEGORY:(PRIVATE / COMMERCIAL / MOTORCYCLE) h)PURPOSE OF USING AT ACCIDENT TIME: i)ARE YOU CLAIMING UNDER YOUR PROPERTY.
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:  (MALE / FEMALE)
C)ADDRESS:CONTACT:
CONTINUE TO 3.d IF DRIVER ALSO POLICY HOLDER  (Including driver) a)NAME:
(L) b)NRIC/FIN/PASSPORT:(MALE / FEMALE)  C)ADDRESS:CONTACT:
*d)DATE OF BIRTH: (/) (DD/MM/YYYY)  e)OCCUPATION: (INDOOR / OUTDOOR)  f)YEARS OF DRIVING EXPRERIENCE:  4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO)  IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED:  5. Q)WEATHER CONDITION: (CLEAR / RAINING / OTHERS
6. WAS ANYBODY INJURED (YES / NO) 7. GIREPORTED TO POLICE (YES / NO)
8. THIRD PARTY VEHICLE
( ) NRIC/FIN/PASSPORT: S 1377 941 D CONTACT:
Ho of passenger d) VEHICLE NUMBER:MODEL:MODEL:
CONTACT:
pland seems ! email = hansgao7@gmail-com
pload Scene photo. fax =
VIDEO =
Waiting for Gonpay Chop?











MSIG Insurance (Singapore) Pte. Ltd. 4 Shenton Way, # 21-01, SGX Centre 2, Singapore 058807 Tel +65 5827 7888, Fax +65 5827 7800 Co. Reg. No. 200412212G GST Reg. No. 20-0412212G

# Certificate of Insurance

ROAD TRANSPORT ACT 1987 (MALAYSIA) THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)
(REPUBLIC OF SINGAPORE)

THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE) OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form M. 2.400 Cars for Hire

COMMERCIAL VEHICLE - FLEET

Third Party

Certificate No. A 28927339 MKF

 Index Mark and Registration Number of Vehicle SLW8839G

2. Name of Policyholder

E-Karz Rental Pte Ltd

- Effective Date of the Commencement of Insurance for the purposes of the Act 04/04/2019
- 4. Date of Expiry of Insurance 03/04/2020
- 5. Persons or Classes of Persons entitled to drive\*

Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

- \* Provided that the person driving is permitted in accordance with the licensing or other laws or 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 for the carriage of passengers or goods in connection with the Policyholder's business.

Use for social domestic and pleasure purposes.

The Policy does not cover

- Use for racing pace-making reliability trial or speed-testing.
   Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
- \* 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.

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the Insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189).

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) or any Amendment, Act or Acts passed in substitution thereof.

MSIG Insurance (Singapore) Pte. Ltd.

Excess: SGD2.000

Approved Insurers

for Chief Executive Officer