NATIONAL Assessment C	Lentre Services   puet 13	aniosi MNA 1190 90778	A11
Date In: up /19-16: 41	Jeb description	Date & Time Completed	Done by
Res No: HA GEZIGOIVSINALY	SAS e-filing	İ	
Veh No: GWI9 IVH	E-mail (within Shrs, Al	(C 2hrs)	
D.O.A : "   1   1   1   1   00	i-Motor Claim For	rm	A STATE OF THE STA
OD / TPT Reporting Only	i-Motor W/O (Withi	n: OD 2hrs, TP 4hrs)	and the second
OB / To reporting Only	i-Photo Uploaded		
TP Insurer:	Assessment/Survey I	Report	
17 Histici.	Ass't Report by Fax	/ Hand to Owner/Wksp	
Preferred Wksp / INC Assign Wksp / QV	W: (	Tel:	Fax: )
TP Particulars: Veh No:	YNIX IB	INC( )/Non-INC( )	100 ×
Owner / Driver: (		Tel:	)
Policy No: ( )	Period: (	) Cover Type: (	)
Confirmed by : (	Dat	e: Time:	)
Insured/Driver Liability: (	%) [Note-Est. Status (WO):	N: 0-20%; P: 21-79%. P: 80-	100%]
Year of Registration: (	) Warranty: YES ( )/1	40( )	
Excess: (\$ ) Loading	: \$1,000 ( )/\$2,000 ( )	)	
General Remarks:-			
( ) Walk-In Customer : Custome	r's information strictly Confiden	tial & Strictly NO refer of repairer.	
	Insurer URGENTLY.		
	nvoice: YES ( ) / NO (	); Towing Co: (	
			/
Remarks: (INC hotline: 6788 60		Date&Time Completed	Done by
1) Apply for Transport Allowance (	) / Courtesy Car ( )		
2) QC Check / Post Repair Inspection	( )		
3) Upload Resurvey Photo [Repair Co.	st>\$3000] ( )		
Injury:			
			CHEST OF THE PARTY OF THE PARTY OF
Date/Time Actions		The state of the s	PESSE CALLED
	Y Y		
•	PROPERTY OF THE PARTY.		2000 Adv. Av. 1001 1778 Ct. 17
MAIGUS 147	Inve	ice Preparation Checklist	Anit (\$) Anit (\$)  Tit Bill Add Bill
Claimant's Particulars :-	WAS A CONTRACTOR OF THE PROPERTY OF THE PROPER	: Accident Reporting (\$30);	
		: Damage Assessment (\$100); INC (\$ : Towing Fee . \$4	(80) (0/\$45
Priver/Owner:	4) FT	: Follow-Through Survey	\$120
Contact No:		: Follow-Through Survey (Resurvey) claiming against INC Only (wef 10 Jan 200	\$30
amaged Portion:		: Re-inspection	\$75
amaged Fordon.		: Idao DA + SMRT Survey	\$160
C Checked by Community Chamber	On		
C Checked by (Engr-In-Charge):	the state of the s	: Courtesy Car / Tpt Allowance : Repair Co-ordination	\$10
uditors' Comments :-	·N	Fost Repair Inspection	\$25
ENGLISHMEN AND AND STREET, SAN	A STATE OF THE STA	8: DV / Collect Excess Coordination (N11) : TP (Non INC) against INC	\$20
<u>it. 1:</u>		2: Idne Mobile	30
1. 2/3:	V 57 700	e dated Fee Charged e dated Fee Charged	MARKET VETTOR
		e dated Fee Charged	

1 . 100 11 1.30

### SINGAPORE ACCIDENT STATEMENT

# IMPORTANT NOTICE

Fax Number Contact Number

EMail Address

- 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 <u>truthful and accurate</u> 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.
- 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.
- 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	11/07/2019 16:45
Date Of Accident	11/07/2019 12:00
Exact Location Of Accident	2 PEREIRA RD LOADING/UNLOADING BAY CARPARK
Country/State of Loss	SINGAPORE
D	DETAILS OF OWN VEHICLE
Vehicle Registration Number	GW1912H
Insured/Policyholder	
Name Of Registered Owner	SIANG HOCK CAR RENTAL PTE LTD
Co Reg No	201538271R
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-89999999
Vehicle Particulars	
Manufacturer	тоуота
Model	LITEACE 4 DR
Exact Purpose for which vehicle was being used at time of accident	WORKING
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	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	YES
Policy Number	D-19093240MFCV/115
Cover Note Number	
Driver	
Name of Driver	RAIZUL RIZZAL NOORRIZZAL BIN HAMID
NRIC No	S8400052C
Date Of Birth	05/01/1984
Occupation	OUTDOOR
Date Of Driving Pass	13/04/2009
Driving Experience	10 YEARS AND 2 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-91800484

OFFICE-91800484

NOEMAIL

Address BLK 169 WOODLANDS STREET 11

#02-81

Postcode 730169

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

er er er

.

Insurance Company of Driver's Own Vehicle

-

General Information of the Accident

Type Of Accident HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED

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?

YES

Was any other material or property damaged?

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

0

Number of Passengers (Including Driver)

**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 STATEMENT.

Attachment(s)

Are accident photos available for attachment?

Was there any video captured by Car Camera?

YES NO

Was there any audio recorded?

NO

**DETAILS OF OTHER VEHICLE PROPERTY 1** 

Vehicle Registration Number YN1051B

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

The second secon

Page 2 of 14

## SKETCH PLAN

# IMPORTANT NOTICE

- Please report <u>correctly</u> 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.
- 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.
- 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.
- 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:
  - 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.:

DESCRIBE CIRCUMSTANCES OF THE ACC	IDENT	
Refer to distance		
-		

# 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:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No .:

ON STATED DATE AND TIME, MY VEHICLE WAS STATIONARY PARKED ALONG THE STATED VENUE AS UNLOADING GOODS. WHEN I CAME BACK TO MY VEHICLE AND NOTICED THAT VEHICLE B REVERSED HIS VEHICLE AND HIT ONTO MY VEHICLE FRONT PORTION.

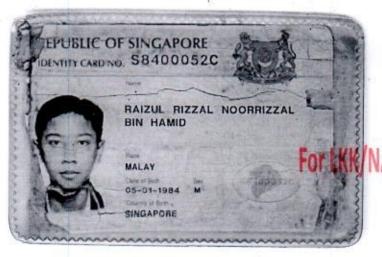
# **ACCIDENT STATEMENT**

1. DETAILS OF VEH	HICLE A M
a) VEHICLE NUI	
	COMPANY: FC1.
c)POLICY NUM	
	(COMPREHENSIVE / THIRD PARTY / THIRD PARTY FIRE &THEFT)
e)MAKE & MOD	DEL.
	N / COUPE / MPV / VAN / LORRY / MOTORCYCLE / OTHERS)
g) VEHICLE CAT	EGORY: (PRIVATE / COMMERCIAL / MOTORCYCLE)
h)PURPOSE OF	USING AT ACCIDENT TIME: WORLD 9.
i) ARE YOU CLAI	MING UNDER YOUR OWN INSURANCE (YES/NO)
IF NO, PLEASE	STATE (THIRD PARTY CLAIM / REPORTING ONLY)
2. INSURED / POLIC	CY HOLDER V
A) NAME: ISH	ng Hock car Rendal Ple Ud. (MALE/FEMALE)
D)NRIC/FIN/PAS	SPORT:CONTACT:
c)ADDRESS:	
* CONTINUE TO	
No of passengs. DRIVER	3.d IF DRIVER ALSO POLICY HOLDER
The of personge Driver	11 RIZZAL NOOFTZZALI BIN HAMIO (MÁJE / FEMALE)
Including driver) alNAME: LOTU	(MALE / FEMALE)
DINEIL VEINID VC	SPORT: (SUMMIT VC
DINRIC/FIN/PAS	I I CO VI Jul lead
(D) GIADDRESS: BI	c 169 wood and at 11 11 12 2-9 (23-169)
c)ADDRESS: []	H: ( 5 / 1 / 19.84 )(DD/MM/YYYY)
(D)  b)NRIC/FIN/PAS: c)ADDRESS: b)  *d)DATE OF BIRTI  e)OCCUPATION	H: ( 5 / ( /19.84 )(DD/MM/YYYY) : (INDOOR / OUTDOOR)
*d)DATE OF BIRTI	H: ( 3 / 1 / 19.84 )(DD/MM/YYYY) : (INDOOR / OUTDOOR) 'ING EXPRERIENCE: 14/WM
*d)DATE OF BIRTI  *O)OCCUPATION  f)YEARS OF DRIVER AN	H: ( 5 / 1 / 19.84 ) (DD/MM/YYYY)  : (INDOOR / OUTDOOR)  'ING EXPRERIENCE: 14/WAY  N EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO.)
*d)DATE OF BIRTI  O)OCCUPATION  f)YEARS OF DRIV  WAS DRIVER AI  IF NO, RELATIO	H: ( 3 / ( /19.87 )(DD/MM/YYYY)  : (INDOOR / OUTDOOR)  'ING EXPRERIENCE: 14/22  N EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO )  ONSHIP OF THE DRIVER WITH INSURED: HICK.
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AI  IF NO, RELATIO  5. a)WEATHER CON	H: ( 3 / ( /19.84 )(DD/MM/YYYY)  : (INDOOR / OUTDOOR)  'ING EXPRERIENCE: 14/224  N EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO INSHIP OF THE DRIVER WITH INSURED: Him.
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AI  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFACE	H: ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AT  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFAC  6. WAS ANYBODY II	H: ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AT  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFAC  6. WAS ANYBODY IT  7. a)REPORTED TO F	H: (
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AI  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFAC  6. WAS ANYBODY II  7. a)REPORTED TO F  IF YES, PLEASE S	H: (
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AI  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFAC  6. WAS ANYBODY II  7. a)REPORTED TO F  IF YES, PLEASE S	H: (
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AI  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFAC  6. WAS ANYBODY II  7. a)REPORTED TO F  IF YES, PLEASE S  8. THIRD PARTY VEHI  a) VEHICLE NUM  b) DRIVER'S NA	H: (
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AI  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFAC  6. WAS ANYBODY II  7. a)REPORTED TO F  IF YES, PLEASE S  8. THIRD PARTY VEHI  c) VEHICLE NUM  c) NRIC/FIN/PA  c) NRIC/FIN/PA	H: (
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AI  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFAC  6. WAS ANYBODY II  7. a)REPORTED TO F  IF YES, PLEASE S  8. THIRD PARTY VEHI  c) VEHICLE NUM  c) NRIC/FIN/PA  c) NRIC/FIN/PA	H: (
*d)DATE OF BIRTH  *d)DATE OF BIRTH  *e)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AN  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFACE  6. WAS ANYBODY IF  7. a)REPORTED TO F  IF YES, PLEASE S  8. THIRD PARTY VEHI  *duding driver  9. THIRD PARTY VEHI  C) NRIC/FIN/PA  9. THIRD PARTY VEHI  **ANYBODY III  **A	H: (
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AI  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFAC  6. WAS ANYBODY II  7. a)REPORTED TO F  IF YES, PLEASE S  8. THIRD PARTY VEHI  a) VEHICLE NUM  b) DRIVER'S NA  c) NRIC/FIN/PA  9. THIRD PARTY VEHI  d) VEHICLE NUM  9. THIRD PARTY VEHI  d) VEHICLE NUM  9. THIRD PARTY VEHI  d) VEHICLE NUM	H: (
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AI  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFAC  6. WAS ANYBODY II  7. a)REPORTED TO F  IF YES, PLEASE S  8. THIRD PARTY VEHI  c) PASSENGER  c) NRIC/FIN/PA  9. THIRD PARTY VEHI  d) VEHICLE NUM	H: (
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AI  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFAC  6. WAS ANYBODY II  7. a)REPORTED TO F  IF YES, PLEASE S  8. THIRD PARTY VEHI  c) NRIC/FIN/PA  c) NRIC/FIN/PA  9. THIRD PARTY VEHI  d) VEHICLE NUM	H: (
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AI  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFAC  6. WAS ANYBODY II  7. a)REPORTED TO F  IF YES, PLEASE S  8. THIRD PARTY VEHI  c) PASSENGER  c) NRIC/FIN/PA  9. THIRD PARTY VEHI  d) VEHICLE NUM	H: (
*d)DATE OF BIRTI  *d)DATE OF BIRTI  *D)OCCUPATION  f)YEARS OF DRIV  4. WAS DRIVER AI  IF NO, RELATIO  5. a)WEATHER CON  b)ROAD SURFAC  6. WAS ANYBODY II  7. a)REPORTED TO F  IF YES, PLEASE S  8. THIRD PARTY VEHI  a) VEHICLE NUM  b) DRIVER'S NA  c) NRIC/FIN/PA  9. THIRD PARTY VEHI  d) VEHICLE NUM  9. THIRD PARTY VEHI  d) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  d) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  d) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  d) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  d) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  d) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  d) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  d) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  d) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  d) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  d) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  D) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  D) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  D) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  D) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  D) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHI  D) VEHICLE NUM  1. DESCRIPTION OF THIRD PARTY VEHICLE NUM  2. DESCRIPTION OF THIRD PARTY VEHICLE NUM  3. DESCRIPTION OF THIRD PARTY VEHICLE NUM  4. DESCRIPTION OF T	H: (

email =

far =

VIDEO =







YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLA

PASS DATE

Moior Cars=<3000kg with =<7 passengers, exclusive 13 Apr 2009



MS First Capital Insurance Limited Co. Reg. No. 195000106C GST Reg. No. M2-0001676-9

6 Raffles Quay #21-00 Singapore 048580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849

www.msfirstcapital.com.sg

#### CERTIFICATE OF INSURANCE

ORIGINAL

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)

Type of Policy.

: COMMERCIAL VEHICLE - FLEET

Type of Cover.

: Third Party

Certificate No.

: D-19093240MFCV/115

Vehicle No / Chassis No

GW1912H / CR425004639

Name of Insured

SIANG HOCK CAR RENTAL PTE LTD

Period Of Insurance

01.04.2019 To 31.03.2020

Insured Estimated Value

: 0.00

EXCESS: AS INDICATED BELOW

Authorised Driver\*

ANY AUTHORISED DRIVERS

### Persons or classes of persons entitled to drive\*

(1) Whilst the vehicle is being used in connection with the Insured's business:-

- (a) Any person provided he is in the Insured's employ and is driving on their order or with their permission.
- (2) Whilst the vehicle is being used for social, domestic or pleasure purposes:-
- (a) Any person who is driving on the Insured's order or with their permission.

For drivers with more than 1 year driving experience and/or not less than 21 years of age

Excess: S\$1,000.00 on All Claims (for Long Term Lease - 1 year or more)

S\$2,500.00 on All Claims (for Short Term Lease - less than 1 year)

S\$1,000.00 on All Claims (for Staff)

For drivers with less than 1 year driving experience and/or less than 21 years of age

Excess: S\$3,000.00 on All Claims (for Long Term Lease - 1 year or more)

S\$4,500.00 on All Claims (for Short Term Lease - less than 1 year)

S\$2,000.00 on All Claims (for Staff)

\* 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.

Use in connection with the Insured's business.

Use for the carriage of passengers (other than for hire or reward) in connection with the Insured's business.

Use for social, domestic and pleasure purposes.

The Policy does not cover:-

(1) Use for racing, pace-making, reliability trial or speed-testing.

(2) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.

(3) Use for the carriage of passengers for hire or reward.

\*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)

> MS First Capital Insurance Limited (Approved Insurers)

LILIA/A0151/MZ301A10

Issued at Singapore on 01.04.2019

Authorised Signature