7 - F1119 - 1X: UL	Job description		Date & Time Completed	Done	s p.i.
Ref No: NA MUNICOLLAND	SAS e-filing			300	
Veh No: 11CB 84 660	E-mail (within	Shrs, AIC 2hrs)			
D.O.A : 19/2/19- 4:15	i-Motor Clair				
	i-Motor W/O	(Within: OD 2hr	s, TP 4hrs)		
OD TP Reporting Only	i-Photo Uplo		· · · · · · · · · · · · · · · · · · ·		in in
	Assessment/Su				
TP Insurer:	Ass't Report b	y Fax / Hand	o Owner/Wksp		
Preferred Wksp / INC Assign Wksp / QW: (ax:	
TP Particulars: Veh No: Wo	616316	INC ()/Non-INC()	8	
Owner / Driver: (VAIS		Tel:)	
Policy No: () I	Period: ()	Cover Type: ()	
Confirmed by : (Date:	Time:)	
Insured/Driver Liability: (%)	[Note-Est. Status (V	VO): N: 0-2	0%; P: 21-79%. F: 80-1	100%]	5/
Year of Registration: ()	Warranty: YES ()/NO()		
Excess: (\$) Loading: \$1					
A STATE OF GUILDINGS TO STATE OF STREET	WAS THE PROTECTION OF THE	MORPHUS COM	AND SECURE	Tale la tre	
() Walk-In Customer : Customer's in	formation strictly Co.	the state of the s	destruction of species	1,000 FE 1, 4 5	
		moential & St	nctly NO faler of repailer.		
() Total Loss Case : to e-mail Insu Drive-In () / Towed-In (); Invoi					
Drive-In () / Towed-In (); Invoi	ice: YES() / N	0();1	owing Co: (,
Remarks: (INC horline: 6788 6616)			Date&Time Completed	Done	by
1) Apply for Transport Allowance ()/	Courtesy Car ()			

2) QC Check / Post Repair Inspection	()				
QC Check / Post Repair Inspection Upload Resurvey Photo [Repair Cost > 2]	() \$3000] ()				- 10-14-0
3) Upload Resurvey Photo [Repair Cost >	\$3000] ()				
	\$3000] ()				
3) Upload Resurvey Photo [Repair Cost >	\$3000] ()			772-W.C.	**************************************
3) Upload Resurvey Photo [Repair Cost > : Injury :	\$3000] ()			1128 T	
3) Upload Resurvey Photo [Repair Cost > : Injury :	\$3000] ()			TRACT ST	**************************************
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3) Upload Resurvey Photo [Repair Cost > : Injury :	\$3000] ()	11.200.000			*
3) Upload Resurvey Photo [Repair Cost > : Injury :	\$3000]			JPAC CASH	A 1, 201, P.J.
3) Upload Resurvey Photo [Repair Cost > : Injury : Date/Time Actions	\$3000]	Invoice Pres		Ant (5)	Ami (\$)
3) Upload Resurvey Photo [Repair Cost > : Injury : Date/Time Actions	\$3000]		oaration Checklist		Ami (\$)
3) Upload Resurvey Photo [Repair Cost > : Injury : Date/Time Actions	1	1) AR : Accident	oaration Checklist	And (5)	Ami (\$)
3) Upload Resurvey Photo [Repair Cost > : Injury : Date/Time Actions		1) AR : Accident 2) DA : Damage 3) TF : Towing F	Paration Checklist Reporting (\$30); Assessment (\$100); INC (\$85);	Amet (5) (fit Bill (0) (7545)	Ami (\$)
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3) Upload Resurvey Photo [Repair Cost > : Injury : Date/Time Actions Palacy Photo [Repair Cost > : Date/Time Actions Particulars :- river/Owner: ontact No:		1) AR : Accident 2) DA : Darnage 3) TF : Towing F 4) FT : Follow-Th 5) FT : Follow-Th For claiming as	Paration Checklist Reporting (\$30); Assessment (\$100); INC (\$8 to \$40 to the state of \$40 to the state o	Anet (5) fit Bill 100	Ami (\$)
3) Upload Resurvey Photo [Repair Cost > : Injury : Date/Time Actions Palacy Photo [Repair Cost > : Date/Time Actions Particulars :- river/Owner: ontact No:		1) AR : Accident 2) DA : Darnage 3) TF : Towing F 4) FT : Follow-Ti 5) FT : Follow-Ti For claiming as 6) TR : Re-inspec 7) N1 : Idae DA	Reporting (\$30); Assessment (\$100); INC (\$80); Assessment (\$100); Assessment (\$100)	Ant (5) fit Bill 10) 1/545 5120 530	Ami (\$)
3) Upload Resurvey Photo [Repair Cost > : Injury : Date/Time Actions Laimant's Particulars :- river/Owner: ontact No: amaged Portion:		1) AR : Accident 2) DA : Damage . 3) TF : Towing F 4) FT : Follow-Ti 5) FT : Follow-Ti Por claiming as 6) TR : Re-inspec 7) N1 : Idao DA 4 8) NTUC Additio	Reporting (\$30); Assessment (\$100); INC (\$80); Assessment (\$100); Assessment (\$100)	Ant (5) fit Bill 10) 1/545 5120 530)	Ami (\$)
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3) Upload Resurvey Photo [Repair Cost > : Injury : Date/Time Actions Laimant's Particulars : river/Owner: ontact No: arnaged Portion: C Checked by (Engr-In-Charge):		1) AR : Accident 2) DA : Damage 3) TF : Towing F 4) FT : Follow-Ti 5) FT : Follow-Ti For claiming as 6) TR : Re-inspec 7) N1 : Idao DA + 8) NTUC Additio OD * *N5: Courtesy *N6: Repair Co *N7: Fost Repair	Reporting (\$30); Assessment (\$100); INC (\$8 to a see S40 trough Survey (Resurvey) tesinst INC Only (wef 10 Jan 2005 tion SMRT Survey nal Services:- Car / Tpt Allowance pordination in Inspection	Ant (5) fit Bill (0) /545 \$120 \$30) \$75 \$160	Ami (\$)
3) Upload Resurvey Photo [Repair Cost > : Injury : Date/Time Actions Palacy Photo [Repair Cost > : Date/Time Actions Particulars :- river/Owner: ontact No:		1) AR: Accident 2) DA: Damage 3) TF: Towing F 4) FT: Follow-Ti 5) FT: Follow-Ti For claiming as 6) TR: Re-inspec 7) N1: Idao DA 8) NTUC Additio OD* *N5: Courtesy *N6: Repair Cc *N7: Fost Repair *N8: DV / Coll	Reporting (\$30); Assessment (\$100); INC (\$8 se \$40	Ant (5) fit Bill 	Amt(\$)

Frynd Car

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 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.

5. Any false reporting may be referred to the Police for investigation.

- 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	22/07/2019 18:46
Date Of Accident	19/07/2019 14:15
Exact Location Of Accident	181 KITCHENER RD
Country/State of Loss	SINGAPORE
D	ETAILS OF OWN VEHICLE
Vehicle Registration Number	SKB8966U
Insured/Policyholder	
Name Of Registered Owner	LIM HONG KIAT
NRIC No	S0013618B
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-91182339
Alternative Phone No	OFFICE-91182339
Vehicle Particulars	
Manufacturer	TOYOTA
Model	VIOS E AUTO
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
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	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	P90355870DMV
Cover Note Number	
Driver	

SOH KHENG HOE Name of Driver NRIC No. S1464549G Date Of Birth 11/10/1961 OUTDOOR Occupation 04/08/1981 Date Of Driving Pass

37 YEARS AND 11 MONTHS Driving Experience

Gender MALE

(LOCAL) +65-94501361 Mobile Number

Fax Number

OFFICE-94501361 Contact Number

NOEMAIL EMail Address

Address BLK 646 JALAN TENAGA

#12-117 410646

Postcode 410

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured RELATIVE

Vehicle Registration Number of Driver's Own

Vehicle

-

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident COLLISION - CHANGE/CROSS LANE

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?

YES

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)

4

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?

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

WC6163K

Vehicle Make/Model/Colour Details Of Properties

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number

90274404

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name SOH KHENG HOE

Approximate Age

Injuries Sustain

Injured person in which vehicle?

Were seat belts worn?

Was this injured conveyed to hospital by ambulance?

Address

Postcode

NECK & BACK

SKB8966U

YES

NO

SKETCH PLAN

IMPORTANT NOTICE

- Please report <u>correctly</u> on the details of the accident to speed up the claims process.
- This form must be completed by the policy holder and/or the authorised driver.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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) 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 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.
- 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 the [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 firm, the Monetary Authority of Singapore and any relevant government agency/authority (such as 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) Investigations 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, statement, 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 envelops/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' lawyer/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 insurer and/or GIA to their third party service providers or agents (including their lawyer/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, investigation, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposed stated, or

(II) For complying with requirements under my regulations, laws or court orders.

Policy holder's signature Date / time:

Driver's signature

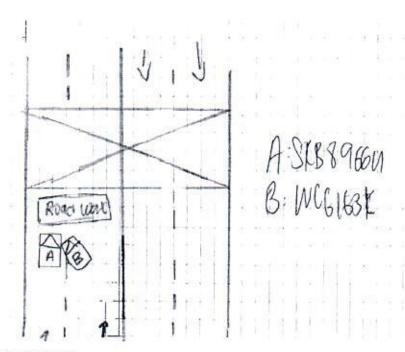
(if driver is not policy holder)

mandrast

Date / time:

reporting centre personnel's Signature

Date / time:



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was travelling along 181 Kitcherner Road, as there was road works ahead of me, I stopped when I reach infront of the road works. When the road marshal directed me with a hand sign asking me to proceed straight and suddenly, vehicle B cut onto my lane and collide onto me.

DECLARATION

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

Policy holder's signature Date & time: Driver's signature (if driver is not policy holder) Date & time: reporting centre personnel's Signature NRIC/FIN No.:

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Complete and submit this form to the individual insurance authorised reporting centre.
 Please report correctly on the details of the accident to accoding the accident.
- Please report correctly on the details of the accident to speed up the claim process.
- This form must be filled up by the policy holder and/or authorised driver.
- 4 Information provided must be as fruitful 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 traffic police department for investigation.

ACCIDENT DETAILS		
Date of accident	19/07/19	(DD/MM/YY)
Time of accident	1415	(HH:MM)
Exact location of accident	181 Kitchener Rd	,

国际 自然会员的企业。	DE	TAILS OF	F VEHICLE
Vehicle registration number	SKB 84110		
Vehicle make and model	Toyota	1005	
Type of vehicle	Saloon Lorry □	MPV 🗆	1.00
Vehicle category	Private 2	Comm	ercial Motorcycle
Purpose of using at said time			
Are you claiming under your own insurance company?	Yes Third part cla	No 🗆	if no, please select: Reporting only □

国际通信的企业是一个	INSURANCE IN	FORMATION	AND THE RESERVE
Insurance company	MSIG		
Policy number			
Type of policy	Comprehensive	Third party fire & theft	TP only

INSURED / POLICY HOLDER					
Name	LIM HONG KIAT	Male 🗆	Female of		
NRIC / Fin / Passport number	S0013618B				
Contact	1118 2339				
Address					

DRIVER	SAME AS INSURED ABOVE (SKIP TO D.O.B)					
Name	SOH KHENY HO	€ Male s	Female □			
NRIC / Fin / Passport number	514646496					
Contact	9450 1261					
Address	BIK 646, Jalan Ten	ge, # 12-117, 5(4106 41	.)			
Email address						
Date of birth	11/10/1961					
Occupation	Indoor Outdoor Outdoor					
Driving date pass	04/04/148/					

	GENERAL	INFORMATION	OF THE ACCIDENT	
Was driver an employee of	Yes 🗆	No.⊠		5 V 75 N
the insured's company?	If no, rel	ationship of the	driver and insured:	Sister in law
Accident captured by camera?	Yes 🗆	No 🗹		
Weather condition	Clear	Raining	Others:	
Road surface	Dry	Wet □		
No of passenger	10			(Inclusive of driver)
A STATE OF THE STA	- Column	PASSENG	ER 1	
Name				
Gender	Male 🗆	Female 🗆		
国际	THE STATE	PASSENG	ER 2	经验证证据
Name			,	
Gender	Male 🗆	Female 🗆		
The second second second		PASSENG	ER 3	
Name				
Gender	Male 🗆	Female 5		
		PASSENG	ER 4	建设设施 (1995年)
Name				
Gender	Male	Female □		
智慧抗弱等种状态性运动的		PASSENG	ER 5	
Name				
Gender	Male 🗆	Female		
	×			
		PASSENG	ER 6	以 是一个人的
Name				
Gender /	Male 🗆	Female 🗆		
	/			
· · · · · · · · · · · · · · · · · · ·		OTHER INFOR	MATION	
Was anybody injured?	Yes 🗹	No		
Was other vehicle damaged?	Yes 🗷	No 🗆		
	DETAIL	LS OF POLICE ST	TATION ACTION	建设的 工作之间,其实现在多种可能
Reported to police?	Yes 🗆	No Ø If y	es, please state which	ch police station.
Police station name				
		WITNESS	1	
Name				
	Dr. (518) 72 S	WITNESS	2	
Name				

	THIRD PARTY VEHICLE 1
Vehicle registration number	MC 616316
Vehicle make model	/
Name	
NRIC / Fin / Passport number	
Contact	90274404
MINE MAN STATE OF THE REAL PROPERTY.	THIRD PARTY VEHICLE 2
Vehicle registration number	
Vehicle make model	
Name	
NRIC / Fin / Passport number	
Contact	
Property of the second	THIRD PARTY VEHICLE 3
Vehicle registration number	
Vehicle make model	
Name	
NRIC / Fin / Passport number	
Contact	
Contact	
10. 10. 10. 10. 10. 10. 10. 10. 10. 10.	THIRD PARTY VEHICLE 4
Vehicle registration number	THE PART VEHICLE
Vehicle make model	
Name	
NRIC / Fin / Passport number	
Contact	
Contact	
	THIRD PARTY VEHICLE 5
Vehicle registration number	/ MIND FAILT VEHICLE S
Vehicle registration number	
Name	
NRIC / Fin / Passport number	
Contact	¥
Contact	
Mark the same of t	THIRD PARTY VEHICLE 6
Vahiala registration number	THIRD PARTY VEHICLE 0
Vehicle registration number	
Vehicle make model	
Name /	
NRIC / Fin / Passport number	
Contact	
***	THIRD DARTY VEHICLE 7
	THIRD PARTY VEHICLE 7
Vehicle registration number	
Vehicle make model	
Name	
NRIC / Fin / Passport number	
Contact	

		INITID	ED DEDCON 1
Name	J HOZ	Name and Address of the Owner, where	ED PERSON 1
Name Injuries sustained		HENG Shack	HØE
		39664	
Which vehicle person in? Were seat belts worn?	Yes 🗷	No 🗆	
Was injured conveyed to	Yes	No	
hospital by ambulance?	162 []	NO	
nospital by ambulances			
		INILID	ED PERSON 2
Name	ACCOUNT OF THE PARTY	INJUR	ED PERSON 2
Injuries sustained	-		
Which vehicle person in?			
Were seat belts worn?	Yes□	No 🗆	
Was injured conveyed to	Yes	No 🗆	
hospital by ambulance?	163 [140 1	
	in the second of	INILIR	ED PERSON 3
Name	Mary Str. Ball Str. Ball	INJOR	
Injuries sustained			
Which vehicle person in?			
Were seat belts worn?	Yes 🗆	No 🗆	
Was injured conveyed to	Yes 🗆	No 🗆	
hospital by ambulance?	1000		
			/
		INJUR	ED PERSON 4
Name		1	
Injuries sustained			
Which vehicle person in?		1	
Were seat belts worn?	Yes 🗆	No 🗆	
Was injured conveyed to	Yes 🗆	No 🗆	
hospital by ambulance?	/		
		INJUR	ED PERSON 5
Name			
Injuries sustained			
Which vehicle person in?			
Were seat belts worn?	Yes 🗆	No 🗆	
Was injured conveyed to	/Yes □	No 🗆	
hospital by ambulance?			
学期间的第三人称单数		INJUR	D PERSON 6
Name			
Injuries sustained			
Which vehicle person in?			
Were seat belts worn?	Yes 🗆	No 🗆	
Was injured conveyed to	Yes 🗆	No 🗆	
hospital by ambulance?			



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00 Singapore 048580 Tel (65) 6224 0010 Fax (65) 6224 0030 Operating Hours: Monday to Friday, 09:00 – 17:00 UEN: 566SS0020G / GST Reg. No.: M400017735

IMPORTANT NOTE: Please submit the completed Addendum form to the <u>same</u> Authorised Reporting Centre with whom you submitted the Original Report.

ADDENDUM (A) PARTICULARS OF PERSON MAKING THE AMENDMENTS: Original Report No : MNA119095962 _____Vehicle Registration No: SKB8966U Name(as shownin NRIC) : LIM HONG KIAT _NRIC/FIN/Passport No: S0013618B (*Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate #12-117 BLK 646 JALAN TENAGA Address Singapore(410646) Mobile No.: 91182339 Contact (Tel) Email Address ____Time of Accident: 14:15 19/07/2019 Date of Accident . 181 KITCHENER RD Place of Accident Insurance Company: MSIG Insurance (Singapore) Pte. Ltd. (B) ADDITIONALINFORMATION / AMENDMENTS: I have made a report on the above mentioned accident and would like to include additional information or make the following amendments: Add in injuries Policyholder / Driver's Signature Reporting Centre Personnel's Signature Date: Name: NRIC/FIN No .:

Date:



YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES!

Motor cars with unladen weight =< 3000kg with =< 7 04 Aug 1981 passengers, exclusive of driver; and other motor vehicles with unladen weight =< 2500kg

NP 428A



SOH KHENG HOE

CHINESE

11-10-1961 SINGAPORE

For LKK/NAC Use

REPUBLIC OF SINGAPORE DRIVING LICENCE



MSIG Insurance (Singapore) Pte. Ltd.
4 Shenton Way, #21-01, SGX Centre 2, Singapore 068807
Tel +65 6827 7888, Fax +65 6827 7800
Co.Reg No. 200412212G GST Reg. No. 20-0412212G
A Member of MS&AD INSURANCE GROUP

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 RISKS AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

DRIVESHIELD - VALUE Comprehensive

Certificate No.

P 90355870 DMV

Excess : SGD500

Windscreen Excess: SGD100

- Index Mark and Registration Number of Vehicle SKB8966U
- Name of Policyholder Lim Hong Klat
- Effective Date of the Commencement of Insurance for the purposes of the Act 07/07/2019
- Date of Expiry of Insurance 06/07/2020
- 5. Persons or Classes of Persons entitled to drive*

Lim Hong Kiat

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.
- 6. 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 speed-testing the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risk and Compensation) Act (Chapter 189) and Chapter 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

PLEASE NOTE ALL CLAIMS RELATED REPAIR MUST BE CARRIED OUT AT ANY MSIG AUTHORISED WORKSHOP LISTED IN THE ATTACHED.

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 offense 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.

Approved Insurers

Craig Ellis Chief Executive Officer