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NATIONAL Assessment Centr	e Services.	wet a Jantoos . A	T. AUDY (9/22	869		
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Veh No. 97 7990 \$	E-mail (Lights	hrs, AIC thrs)				
15:50 RICK PODY: 10:50	I-Motor Clair		M/1862661-	11.00	1610	3 2917
	I-Motor W/O	(Within: OD 2hrs	TP (brs)		18:	30 .
OD : TP ! Reporting Only	I-Photo Uplos		l			
	Assessment/Su					
TP Insurer:	CALIFORNIA CONTRACTOR AND		Owner/Wksp			.,
Profured Wksp / INC Assign Wksp / QW: (Ass't Report by	PRATERIO	Tolt	Fax:	CINES STORY	CONTRACTOR OF
	Tur LISON	INC (.)/Non-INC(1		
Owner / Driver: (1W 609D	· inct	Tel:	,)	
	eriod: (Cover Type: (1.	
Confirmed by 1 (Dater,	Timer)	
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1.2/3		Involce dated	Pas	Charged	PERMIS	

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 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.
- 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:

aforesaid:	
And the state of t	ACCIDENT STATEMENT
Date Of Report	16/09/2019 17:55
Date Of Accident	14/09/2019 15:50
Exact Location Of Accident	AYE FILTERING TO ALEXANDRA ROAD
Country/State of Loss	SINGAPORE
AND THE PROPERTY OF THE PARTY O	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SJT7992S
Insured/Policyholder	
Name Of Registered Owner	PANG'S MOTOR RENTAL PTE, LTD.
Co Reg No	201608109H
Email Address	RICHARDWOO86@GMAIL.COM
Mobile Phone No	(LOCAL) +65-90691091
Alternative Phone No	OFFICE-90691091
Vehicle Particulars	
Manufacturer .	NISSAN
Model	LATIO
Exact Purpose for which vehicle was being used a time of accident	d GOING TO OFFICE
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	COMMERCIAL VEHICLE
Insurance Company	
Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	NO
Policy Number	5104142597
Cover Note Number	
Driver	
Name of Driver	RICHARD WOO JIA XIANG
NRIC No	S8608292F
Date Of Birth	14/03/1986
Occupation	INDOOR
Date Of Driving Pass	26/06/2008
Driving Experience	11 YEARS AND 2 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-90691091
Fax Number	
Contact Number	OTHERS-90691091
	011/E10-00051051

Address

BLK 671A JURONG WEST STREET 65

Postcode

641671

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

OTHER - HIRER

Vehicle Registration Number of Driver's Own

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

CHAIN COLLISION

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

3 YES

Was any body injured in the Accident? Was any injured conveyed to hospital by

ambulance?

YES

Was any other material or property damaged?

YES

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

Number of Passengers (Including Driver)

NO

2

Passenger 1

NAME:

: LOW MEI PING (WIFE)

GENDER:

: FEMALE

Details of Police Action

Was the accident reported to the police?

If Yes, Please state which Police Station

Police Station Name

YES

CLEMENTI POLICE DIVISIONAL HQ (D DIVISION)

Police Station Address.

ROAD: 20 CLEMENTI AVENUE 5, POSTCODE: 129858, COUNTRY:

SINGAPORE

Police Station Contact

TEL NO: 1800-7740000 - FAX NO: 67741705

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO SKETCH AND POLICE REPORT D/20190915/7009

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

SJW6229D

Vehicle Make/Model/Colour

TOYOTA COROLLA ALTIS

Details Of Properties

PRIVATE CAR

Vehicle Category Name of Driver

MAX THEIN

NRIC/Passport Number

S8006349J

Contact Number

90020404

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

SKV3397P

HONDA VEZEL

PRIVATE CAR

PATRICK HO

S1600950D

96951177

DETAILS OF INJURED PERSON 1

Name

Approximate Age

Injuries Sustain

Injured person in which vehicle?

Were seat belts worn?

Was this injured conveyed to hospital by

ambulance?

Address

Postcode

RICHARD WOO JIA XIANG

SLIGHT INJURY

SJT7992S

YES

NO

DETAILS OF INJURED PERSON 2

Name

Approximate Age

Injuries Sustain

Injured person in which vehicle?

Were seat belts worn?

Was this injured conveyed to hospital by

ambulance?

Address

Postcode

LOW MEI PING (WIFE)

SERIOUS INJURY

SJT7992S

YES

YES

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.
- 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.
- 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:
 - 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:
 - 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.

S County

Driver's Signature

(If driver is not the policyholder)

Date & Time: 16/45/19

43500

Reporting Centre Personnel's Signatu

Name:

NRIC/FIN No.:

Policyholder's Signature

Date & Time:

- The second second	
in 14/9/2019 450pm,	I was extering the exit towards Alexandra Road.
he cor (55462290) sud	dealy som braked infront of me The brake light
of the car cannot be	seen
0	1
force apoll	D 2019 0915 2009

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: 16/09/19

4:25pm

m 16 logloson

Reporting Centre Personnel's Signature

NRIC/FIN No.:

2.7



D/20190915/7009

1 of 3

Report No. D/20190915/7009

1.01.0

POLICE REPORT (NP299)

Police Station Of Origin Clementi Division HQ 20 Clementi Avenue 5 SINGAPORE 129858 Tel No:1800-7740000

Date/Time Report Made 15/09/2019 14:15	Vide Report No.			Station Diary No		
Name Of Informant RICHARD WOO JIA XIANG	Address APT BLK 671A JURONG WEST STREET 65 # SINGAPORE 641671					
ID Type / ID No. NRIC NO / S8608292F	Contact Home/C					
Nationality SINGAPORE CITIZEN	Email Address richardwoo86@hotmail.com					
Occupation	Sex	Age	Date of Birth	Race		
Financial/Investment adviser	Male	33	14/03/1986	Chinese		
Institution/School Name	Language English					
Date/Time Of Incident 14/09/2019 16:50 - 14/09/2019 18:30	Location Of Incident AYER RAJAH EXPRESSWAY					
and the contract contract contract to			Tritocher Mala			

Brief details.

On 14/9/2019. 450pm, i was entering the exit towards Alexandra road. The car (SJW6229D) suddenly jam braked infront of me. The brake light of the car cannot be seen that's why i could not differentiate whether the car was stopped or still moving. When i start to notice that the car was stopped, then i immediately jam braked my car and it was too late. My car banged into SJW6229D. Both my wife and myself have injuries, as both our airbags were activated. She was also conveyed to National University Hospital via ambulance shortly after. She had a cut underneath her chin and was bleeding profusely. I twisted my finger and my lips were injuried due to the impact.

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 15/09/2019 14:15
Officer In-Charge Of Case:	Classification Of Case:
Authentication Stamp	





2 of 3

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. D/20190915/7009

We managed to exit from the car after the accident after ensuring that both of us have no major injuries and can still move and not feeling giddy. I came out to gather some information from the incident. The car infront of me jam braked because of the car infront of him(SKV3397P) jam braked as well. They mentioned that there was another car which jam brake infront of SKV3397P and moved off after that. All the cars have no recording devices.

Both my wife and myself were wearing seatbelt before the incident happened.

The details as follows:

1st car - SKV3397P, Patrick Ho 96951177, S1600950D

2nd car - SJW6229D, Max Thein 90020404, S8006349J

3rd car - SJT7992S, Richard Woo 90691091, S8608292F

Subjects Involve	d		RECEIVED BY STREET
Victim			
Person Name	RICHARD WOO JIA XIANG		
ID Type	NRIC NO	ID No	S8608292F
Gender	Male	Age	33
Race	Chinese	Language	English
Occupation	Financial/Investment adviser	Address Type	
Address	APT BLK 671A JURONG WEST STREET 65 #16-98 SINGAPORE 641671		90691091

Signature Of Officer Recording The Report:	Signature Of Informant:
Not applicable	The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 15/09/2019 14:15
Officer In-Charge Of Case:	Classification Of Case:
Authoritania Ctarra	

Authentication Stamp





3 of 3

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. D/20190915/7009

Is Informant A Victim?	Yes		
VICTITITY			
Person Name	Low Mei Ping		
ID Type	NRIC NO	ID No	COORECTIL
Gender	Female	Age	S8808507H
Race	Chinese		31
Occupation	Exhibition/Conference/Event planner	Language Address	English 671A Blk 671A Jurong West St
Mobile No	82027004	Relation To Informant	65 #16-98 SINGAPORE 641671 wife
Person Name	RICHARD WOO JIA XIANG (Ir	nformant)	
	1		

Signature Of Officer Recording The Report:	Signature Of Informant:
Not applicable	The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 15/09/2019 14:15
Officer In-Charge Of Case:	- CALLERY CONTRIBUTE
Chiage of Case.	Classification Of Case:
Authentication Stamp	

Claim Handling								
Accident MT/1902461								
Policy No.	3104142097	Venicle No.	\$1179925		GST Registration No.			
Certificate No.					20100-1-12			
Policyholder Name	PANGS MOTOR RENTAL PTE. LTD.				Policyholder NASC			
Product Code	FLEET INSURANCE	Cover Type	Third Party		Luiding	0.00	DIELDEN	
Contact No.(Mitble)	R06R1001.	Centies No.(DMice)	1111117-715-28/		Correct No.(Humw)	0.0		
bruit Address		Special Remark				1 poster	99.5	
UK	- No. Yes	TEA	- No Yes		eCode	No. 1	3	
NCD Protection	80	NGD Entitlement(%)			econs Resson			
Accident Details		pages transferrent and	0		Private Hire	710		
Report Date	18/09/2019 18:11	TO COMPANY WATER CONTRACTOR	WAS -					
Inter of Apparent		Additional Report Within 24 hrs.	Yes		Accident Type	Chare	Califology	
Importing Certire	34/09/30EH	Time of Accident hitchine	16:50		Gountry of Azzident	Singa	pore	
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Address 6		Address Type	Simpapore address		Hest Code	11786	4.0	
Anit No.	DY-34	Related Policy Number	\$101114430-01					
Of Driver Info								
Print Name	Stroamed Driver	Driver Type	Unnamed Driver					
Anamed driver Name	KICHAKS WOG SW KIANG	Driver NRSC	бөвөкгиги		Driver DOB	3.600	71905	
legister Bate of Driver Deerse	26/26/2058	Defeat Age	33		Orleing Experience	43		
Sertact two (Mulde)	90091391	Contact No.(Office)			Contact No.(Nome)			
Address II	SUK S71A W15-9H	Adarses 2	JURONG WEST STREET	THE STATE OF THE S	Address 3	35000		25
Address #		AMPERS Type	Foreign address	17%			PORE 6416	11
INT. No.:	56-9m	TRANSPORTATION IN	And almost a		Pent Code	84167	1	
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Claim Handling(accident reporting Claim Task)

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V 15	RAC_BURIT_MERAH_BIDGTE(No. 5 (BURIT MERAH	ATIONAL ASSESSMENT CENTRE SERVICE (1) on 16 Sept 2019 18:28	NRIC/ Drwing License	*	Normal	NESCY	Driving Ucease 2019-3-16	
3	NAC_BUKIT_MERAN_8206/6[N S (BUKIT MERAN	ATTONIAL ASSESSMENT CENTRE SERVICE (I) on 16 Sept 3010 IN 28	Photos		Assertal		Přetos 7019-9-16	
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	- SERVINIT MERCA	ATIONAL ASSESSMENT CENTRE SERVICE 41) on 16 Sep 2019 18 28	Plotos		Normal.		Proces 2019-0-16	
1	NAC_BURTT_MERAH_RD0676(N AREM TERURT &	NET) CHAIL ASSESSMENT CENTRE SERVICE H)) on 16 Sep 2019 18:29	Proces		Normal		Photos 2019-9-16	
1	NAC_BURIT_MERAH_BOOK76(N S (BURIT MERA	NATIONAL ASSESSMENT CENTRE SERVICE HI) on 18 Sep 2019 18:29	Photos		Sormal		Photos 2019-9-16	
	NAC_BURTT, MERAH, BODS781 N 5 (BURTT MERA)	NATIONAL ASSESSMENT CENTRE SERVICE MI) on 16 Sep 2019 18:29	Plotos		Ronnal		Phone 2019-9-18	
7	NAC_BUKIT_MERAH_800676[N S (BUKIT MERA)	MATIONAL ASSESSMENT CENTRE SERVICE M)) on 16 Sep 2015 18/29	Photos		Normal		Photos 2013-9-16	
1	NAC_BURIT_MERAN_BOOKER & S (BURIT MENA	NATIONAL ASSESSMENT CENTRE SERVICE (1)) on 16 Sep 2019 18:25	Protes		Normal		Priorus 2019-9-19.	
	NAC BURIT, MERAH_800676; 6 5 IRUKIT MERA	NATIONAL ASSESSMENT CENTRE SERVICE (NO) NR 16 Sep 2019 18:29	Photog		fiormal		Photos 2015-9-16	
					251 500 1111 117			

Drapter in New Window Scan end uploading

ACCIDENT STATEMENT

3	ACCIDENT DATE:(_	14,109	1 40190 (00	/MM/YYY	Y), TIME:	6.,50	1/HH·MM
	LOCATION:	AYE	Filtering	to Al	exordra	Road	
	I. DETAILS OF a) VEHICLE b) INSURAN	NUMBER:	52	T 7992		10	65 KB
-45	CIPOLICYN	UMBER:_					
	d)POLICYT	YPE: (CON	APREHENSIVE	THIRD PA	RTY / THÍRD	PARTY FI	RE &THEFT]
4	HTYPE (SALO	DON / CO	UPE / MPV /V	AN/IOPP	VILLATOR		
٥	h)PURPOSE	OF USING	AT ACCIDENT	OMMERC	IAL/MOTO	DRCYCLE	(Y/2) 100
4	VAKE TOUC	LAIMING	UNDER YOUR	OWN INCH	DANIONIN	mahimi	77
	2. INSURED / P	SOE SIAIE	THURST PARTY	CLAIM / RI	EP.ORTING	ONTY	
	A)NAME:	bun's	INNA MAK	Note: Comment		(MALE / FE	FAAAIFI
11111000000	D) NRIC/FIN/	PASSPORT				CT:	
WIFE.	c) ADDRESS:			- X2N-1			
	· CONTINUE	TO B. J. III.			-1		
\$140 of passan	A& DRIVER	100,0171	DRIVER ALSO I	OUCY HO	LDER		7.
Concluding den	OF GINAME:	Rich	ned was	Jic Xic	N	MALE) FE	nerven.
(2)	0/14/10/11/11/1	ASSPORT			CONTA		0691091
ال سيساء	C)ADDRESS:_			twoy i	Jest st	65 F	16-98
	*dinare of		641671	C / No.			
	*d)DATE OF E	ONVINDO	OB COURTS	00/A	MM/YYYY)	*	,
	DON'E OFD	RIVING	9466	26/06	12008	#3	39
	4. WAS DRIVE	R AN EMP	LOYER OF TH	FINSILDE	DIE COMP	ANY2 OF	log've
	THE NOT KELA	HUNSHLE	OF THE DRI	VER WITH	TMCHDER)! CC	birer
	The second of the second		N. KULEAR Y KA	AINING	THERS		
	b)ROAD SURF	ACE: (DR	Y/WET/OTH	ERS	7 9 .	The state of the s	SHLDS:::HDVVJ
(w)	6. WAS ANYBOD 7. a) REPORTED 1	O POLICE	O(TES/NO)	e		St 55	20
	IF YES, PLEAS	SE STATE W	HIGH POLICE	STATION	· Cleme	+ 010.5	on 45.
0. V	8. THIRD PARTY V	/EHICLE					
He of passing e	a) VEHICLE	NUMBER:_	SJW 6ZZ		_MODELL	Toyota	Attis
r metrolism oppos) b) DRIVER'S	NAME:_	MCX	Thein		555000000000000000000000000000000000000	111E2-C1-0000F
()	c) NRIC/FIN, 9. THIRD PARTY V	TOUR OF	580063	473	_CONTAC	700	20404
A his all more	d) VEHICLE	UMBER!	S K4. 3	39 7 P	11000	Houle	Veze .
the of passang	e DRIVER'S		Patri.		_MODEL:_		1024
(Industing driv			216 00		CONTAC	T: 969	51177
()	3 3	19	1		LOOMING	11,4	· ·
	** **	11.5			¥1		
	⊕ 9)		200		**	i	50
	7.7 W	59 Vanance		80			88 <u>8</u>
		2mo	1 = (7)	- 6	m ·		

Moro Richardono 8/6 Junic. com



Certificate of Insurance

Certific	ate of modulate
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSA MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSA ROAD TRANSPORT ACT, 1987 (MALAYSIA) MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (M	ATION) RULES, 1960
Certificate Number: 5104142597	Cover : Third Party
Index mark and Registration Number of Vehicle	A STATE OF THE SECOND S
Chassis Number	SJT7992S
Name of Policyholder	: JN1BAAC11Z0021421
Effective Date of Insurance	: PANG'S MOTOR RENTAL PTE. LTD.
Expiry Date of Insurance	: 03 Nov 2018 : 02 Nov 2019
Persons or Classes of Persons entitled to drive#	: 02 NBV 2019
(a) The Policyholder.	
(b) Any other person who is driving on the Policyho	older's order or with his/her permission
	accordance with the licensing or other laws or regulations to drive
the Motor Vehicle or has been so permitted and	d is not disqualified by order of a Court of Law or by reason of any
enactment or regulation in that behalf from driv	ving the Motor Vehicle.
6. Limitations as to Use#	
	and in connection with the Policyholder's or Hirer's business.
This Policy does not cover	
(a) Use for racing, pace-making, reliability trial or sp	peed-testing.
(b) Use for the carriage of goods (other than sample	es) in connection with any trade or business.
(c) Use for any purpose in connection with the Mot	
# Limitations rendered inoperative by Section 8 or	f the Motor Vehicle (Third Party Risks and Compensation)
headings.	ansport Act, 1987 (Malaysia), are not to be included under these
manu was	THOU BY II
EXCESS (SECTION 1)	: N/A
EXCESS (SECTION 2)	: \$\$1,500
ADDITIONAL EXCESS UNNAMED DRIVER EXCESS	; N/A
	; N/A
REPAIR AT OWNER'S PREFERRED WORKSHOP INSURE WITH COE	: NO
NCD PROTECTION	: N/A
PRIMARY DRIVER	; NO
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: N/A
SUM INSURED	: N/A
JOW MIJORED	: N/A
I/We hereby Certify that the Policy to which this Certific	cate relates is issued in accordance with the provisions of the Motor
Vehicles (Third Party Risks and Compensation) Act (Cha	pter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)
· ·	55 1 2
Agency : SININS AGENCY PTE, LTD. (00000	615123)
Date of Issue : 24 Sep 2018 16:45 hrs	
	For NTHE INCOME INCOME OF CO. OPERATIVE LIMITED
1	For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED
7.0	
Melmy	/ Nm -
014	
SEED-DOTTEN WAS	
Countersigned By:	
Authorised Office	er Chief Evecutive