Penting : Kami tidak lagi mencetak butir-butir polisi

PACIFIC & ORIENT INSURANCE CO. BERHAD (No.12557-W)

A Member Of The Pacific & Orient Group

11th Floor Wisma Bumi Raya, No. 10, Jalan Raja Laut, 50350 Kuala Lumpur, P.O.Box 10953, 50730 Kuala Lumpur, Malaysia
Telephone: +603-2698 5033 Fax: +603-2693 8145 Toll Free: 1-800-88-2121
Internet: www.pacific-orient.com / https://www.poi2u.com

PA PLUS - PERSONAL ACCIDENT CERTIFICATE / *SIJIL KEMALANGAN PERIBADI PLUS*

The Insured / Address / ***Pihak Diinsuranskan / Alamat*** MOHD AMIRUL BIN MOHAMAD FAJERI NO 13 JALAN MURAI 4 TAMAN SCIENTEX 81700 PASIR GUDANG JOHOR				Master Policy No. / ***No. Polisi Induk*** : 01-86-17-JIB-020001 Issued By / ***Dikeluarkan Oleh*** : Pacific & Orient Insurance Co. Berhad Agency Code / ***Kod Ajensi*** : 30864-01 Batch No. / No. Kumpulan : 01*MCP-753812 Issue Date / Time / ***Tarikh Dikeluarkan / Masa*** : 15-01-2019 10:40:08 PA Certificate No. / ***No. Sijil PA*** : 308640119000026 Period of Insurance / ***Tempoh Insurans:*** From / ***Dari*** 15-01-2019 To / ***Hingga*** 14-01-2020			
New / Old IC No. / **No. *K/P Baru / Lama***	840323-01-5429	Age / ***Umur***	35	Date Of Birth / ***Tarikh Lahir***	23-03-1984	Gender / ***Jantina***	MALE
Hire Purchase Owner / Lessor / Credit Company / ***Pemilik Sewa Beli / Pajakan / Sykt. Kredit*** J.B AUTOMATIC TRADING SDN BHD				Plan / ***Pelan*** A1	Sum Insured (RM) / ***Jumlah Diinsuranskan*** 5,000.00		
Premium (RM) ***Premium*** 13.00	Service Tax / ***Cukai Perkhidmatan*** 0.78			GST / ***CBP*** 0.00	Total Premium (RM) / ***Jumlah Premium*** 13.80		

Subject to the terms, definitions, conditions, limitations and exclusions contained in the policy, the insured above named shall, during the period of the validity of the Policy above stated be covered for Death or Permanent Disablement by reason of Bodily Injury/Accident. The Insured, subject always to the limitation set out in the Policy is insured for the Capital Sum set out above.

Tertakluk kepada terma-terma, definasi-definasi, syarat-syarat, had dan pengecualian yang terkandung di dalam polisi, pihak diinsuranskan bernama seperti di atas, harus semasa di dalam tempoh sah polisi yang tertera di atas akan dilindungi untuk kematian atau hilang keupayaan kekal dengan sebab kemalangan / kecederaan Tubuh Badan. Pihak diinsuranskan, harus sentiasa tertakluk kepada pengehadan yang digariskan di dalam polisi dan adalah merupakan pihak yang diinsuranskan bagi Jumlah insurans yang terkandung di atas.

Note / *Nota* * A Summary of Coverage and the Benefit Limits, Exclusions and Claim Procedures are printed on the next page.
Ringkasan perlindungan dan Had Faedah, Pengecualian dan Tatacara Tuntutan adalah dicetak di muka surat berikutnya.

** Statement Pursuant to Section 149 (4) of the Insurance Act, 1996. You are to disclose in the proposal form, fully and faithfully all the facts, which you know or ought to know, otherwise the policy may be invalidated.
Kenyataan menuntut mengikut Seksyen 149 (4) Akta Insurans, 1996. Anda hendaklah memberitahu di dalam borang cadangan, segala fakta yang anda tahu atau yang anda patut tahu secara penuh dan jujur, Jika tidak polisi menjadi tidak sah.

**Consumer Insurance Contracts / Kontrak Insurans Pengguna

This Policy is issued in consideration of the payment of premium as specified in the Policy / Certificate Schedule and pursuant to the answers given in Your Proposal Form (or when you applied for this insurance) and any other disclosures made by you between the time of submission of your Proposal Form (or when you applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by you shall form part of this contract of insurance between you and us. However, in the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures given by you, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between you and us.

Polisi dikeluarkan sejajar dengan pembayaran dari premium yang ditentukan dalam jadual Polisi/Sijil dan menurut kepada kenyataan yang telah dikemukakan di dalam borang cadangan (atau semasa permohonan insuran ini) dan segala kenyataan yang telah dibuat oleh pihak anda pada atau semasa penyerahan borang cadangan (atau semasa permohonan insuran ini) dan pada masa perjanjian ini ditandatangani. Jawapan dan sebarang pernyataan lain yang anda berikan akan menjadi sebahagian daripada kontrak insurans antara anda dan pihak kami, Walau bagaimanapun, sekiranya terdapat sebarang salah nyata semasa pra-kontrak berhubung dengan jawapan anda atau di mana-mana pernyataan yang diberikan oleh anda, hanya remedi yang terdapat dalam Jadual 9 Akta Perkhidmatan Kewangan 2013 akan diguna pakai.
Polisi ini bertindak atas terma-terma dan syarat-syarat kontrak insurans seperti yang telah dipersetujui antara anda dan pihak kami.

Assignment Form / Borang Serah Hak

I/ We ____________________ hereby assign all monies payable under this policy to the Assignee ____________________, whose receipt shall be a full and final discharge to Pacific & Orient Insurance Co. Berhad (hereinafter referred to as the "Company") for all liability in respect of this policy.
Saya/Kami ____________________ degan ini mengarah semua bayaran dibawah polisi ini kepada Pemegang Serah Hak ____________________ dimana penerimaan keseluruhan pelepasaan kepada Pacific & Orient Insurance Co. Berhad (yang dirujuk sebagai "Syarikat Insurans") untuk segala pertanggungan dalam polisi ini.

I/We hereby acknowledge and agree that the Company is entitled to rely on any statement provided by the Assignee as to the balance due under the said financing agreement and I/We hereby instruct the Company to make payment to the Assignee all the monies payable under this Policy without any obligation to investigate the accuracy, genuineness or validity of the said statement. I/We hereby agree that if I/We wish to revoke to Assignment, such revocation shall be by notice in writing and shall be deemed effective only upon acknowledged receipt of the revocation by the Company.
Saya/Kami dengan ini mengesahkan dan bersetuju bahawa Syarikat Insurans berhak bergantung atas segala kenyataan yang diberikan oleh Pemegang Serah Hak yang mana baki tertunggak dibawah perjanjian sewa beli dan Saya/Kami dengan ini mengarahkan Syarikat Insurans untuk membuat pembayaran kepada Pemegang Serah Hak tanpa sebarang keraguan untuk menyiasat ketepatan, ketulenan atau kelayakan kenyataan tersebut. Saya/Kami dengan ini bersetuju sekiranya Saya/Kami ingin membatalkan Penyerahan Hak, segala pembatalan perlulah.

____
Signature of Insured/
Tandatangan pihak Diinsuranskan

Penting : Kami tidak lagi mencetak butir-butir polisi

PACIFIC & ORIENT INSURANCE CO. BERHAD (12557-W)

A Member Of The Pacific & Orient Group
GST Reg. No/No CBP : 001055457280
11th Floor, Wisma Bumi Raya, No. 10, Jalan Raja Laut, 50350 Kuala Lumpur.
P.O.Box 10953, 50730 Kuala Lumpur. Internet: www.pacific-orient.com / https://www.pno-ins.com
Telephone: 03 - 2698 5033 Fax: 03 - 2693 8145 Auto Assist Toll Free: 1 800 88 2121

ORIGINAL

MOTORCYCLE POLICY SCHEDULE / *JADUAL POLISI*

Agent Name / Address / Tel No. / ***Nama Ejen /Alamat / No. Tel***		Agent Code / ***Kod Ejen***	30864-01-C
LAI HUI YING c/o Automatic Trading NO. 39 JALAN PERMAS 10/1 BANDAR BARU PERMAS JAYA 07-3863918		Batch No. / ***No. Kumpulan***	01*MT-753812
		New Policy No. / ***No. Policy Baru***	01-70-19-JIB-000032
The Insured / Address / ***Pihak Diinsuranskan / Alamat***		Old Policy No. / ***No. Policy Lama***	
MOHD AMIRUL BIN MOHAMAD FAJERI NO 13 JALAN MURAI 4 TAMAN SCIENTEX 81700 PASIR GUDANG JOHOR		Date / Time of Issue / ***Tarikh / Masa Dikeluarkan***	15-01-2019 10:38am
Geographical Area / ***Kawasan Geografi***: Malaysia, Republic of Singapore and Negara Brunei Darussalam		The Policy Premium (RM) / ***Premium Polisi (RM)***	
Business / Profession/ ***Perniagaan / Pekerjaan***		Sum Insured /***Jumlah Diinsuranskan***	7,000.00
New IC No./ Business Registration No. ***No. KP Baru / No. Pendaftaran Perniagaan***	840323-01-5429	Trailer Sum Insured / ***Jumlah Diinsuranskan Bagi Treler***	
Old IC No. / ***No. Kad Pengenalan Lama***		Excess Applicable / ***Lebihan Yang Dikenakan***	100.00
Gender / ***Jantina***	MALE	Cover Granted / ***Jenis Perlindungan Yang Diberi***	COMPREHENSIVE
Marital Status / ***Taraf Perkahwinan***	MARRIED		
Type of Usage / ***Jenis Kegunaan***	MOTORCYCLE	Basic Premium / ***Premium Asas***	323.60
Period of Insurance / ***Tempoh Insurans*** From/***Dari*** 15-01-2019 10:40am To/***Hingga*** 14-01-2020 Midnight/***Tgh Malam*** 12:00am		Inclusive Of /***Termasuk*** All Riders (M/cycle) / ***Semua Penunggang (M/sikal)***	
Class of Vehicle / ***Kelas Kenderaan***	MOTOR CYCLE - ALL RIDER		
Hire Purchase / ***Sewa Beli***	J.B AUTOMATIC TRADING SDN BHD	NCD / ***DTT*** (0.00%)	0.00
Regn. Card No./Trailer Regn. Card No. ***No.Perakuan Pendaftaran Kenderaan/Treler***		NCD Effective Date (15-01-2019) ***Tarikh Berkuatkuasa DTT***	
Vehicle Registration No./ ***No. Pendaftaran Kenderaan***	VCQ3937	Extra Benefits / ***Perlindungan Tambahan :-***	
Trailer Registration No/***No Pendaftaran Treler***			
Make & Type of Body / ***Buatan & Jenis Badan***	YAMAHA 135LC		
Cubic Capacity / ***Keupayaan Enjin***	134.00 CC		
Year of Manufacture / ***Tahun Diperbuat***	2019		
Seating Capacity (including driver) ***Muatan Tempat Duduk (Termasuk Pemandu)***	2	Gross Premium / ***Premium Kasar***	323.60
Engine No. / ***No. Enjin***	G3G5E-077410		
Chassis No. / ***No. Casis***	PMYUG0810K0077390	Service Tax / ***Cukai Perkhidmatan***	19.42
Trailer Chassis No. / ***No. Casis Treler***		GST / ***GST***	0.00
GST Registration No. / ***No. Pendaftaran GST***		Stamp Duty / ***Duti Setem***	10.00
Named Driver(s) / ***Pemandu yang Diberi Kuasa***		Total Premium / ***Jumlah Premium***	353.02
		Amount Payable (Rounded) / ***Jumlah Perlu Dibayar (Digenapkan)***	353.00
		Act Premium / ***Premium Akta***	0.00

Limitation as to use: As per Certificate of Insurance attached / ***Had Penggunaan: Seperti Sijil Insuran yang disertakan***
Subject to following clauses printed herein or attached hereto / ***Tertakluk kepada fasal-fasal dicetak atau dikepil disini***
Endorsement / ***Pengendorsan*** Include Endt No : 15
LEGISLATION / ***PERUNDANGAN***
Road Transport Act, 1987(Malaysia) Motor Vehicles (Third-Party Risks and Compensation) Act (Cap 189) Republic of Singapore Motor Vehicles (Third Party Risk and Compensation) Rules (Republic of Singapore) Motor Vehicles Insurance (Third Party Risks) Act (Cap90) Negara Brunei Darussalam (the reference to legislation under the heading "Avoidance of Certain Terms and Right of Recovery is limited to Section 94, 95 and 96 of the Road Transport Act 1987 (Malaysia) Section 7,8 and 9 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

Important Notice: For environmental conservation, we no longer print the policy wording/fact sheet/pocket sized card/directory of panel workshop/important notice/notice to all policyholders. You may view the documents terms/conditions of the above stated policy number at www.pacific-orient.com A print out of your Policy can obtained from our branch office located nationwide or from your servicing agents

Penting : Kami tidak lagi mencetak butir-butir polisi

Certificate of Insurance/Sijil Insuran

ORIGINAL

GST Reg. No/No CBP : 001055457280
ROAD TRANSPORT ACT, 1987 (MALAYSIA) / *AKTA PENGANGKUTAN JALANRAYA 1987 (MALAYSIA)*
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)/*PERATURAN-PERATURAN KENDERAAN BERINJIN (RISIKO KE ATAS PIHAK KETIGA) 1959 (MALAYSIA)*
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CAP 189) (REPUBLIC OF SINGAPORE)/ORDINAN *KENDERAAN BERINJIN (RISIKO KE ATAS PIHAK KETIGA DAN PAMPASAN) No.1 1960 (REPUBLIK SINGAPURA)*
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES 1960 (REPUBLIC OF SINGAPORE) / PERATURAN-PERATURAN KENDERAAN BERINJIN *(RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) 1960 (REPUBLIK SINGAPURA)*
MOTOR VEHICLES INSURANCE (THIRD PARTY RISKS) ACT (CAP-90) (NEGARA BRUNEI DARUSSALAM)/*PERATURAN-PERATURAN KENDERAAN BERINJIN (RISIKO KEATAS PIHAK KETIGA) ENAKMEN 1950 (BRUNEI DARUSSALAM)*

CERTIFICATE NO. / ***NO SIJIL*** 017019JIB000032 — C.I Code / ***Kod Sijil Insurans*** : M.Y.3

Agent Code : 30864-01-C — Agent Name : LAI HUI YING

1. Registration No. / ***No. Pendaftaran*** : VCQ3937 — Cover Type / ***Jenis Perlindungan***: COMPREHENSIVE
2. Name of Policyholder / ***Nama Pemegang Polisi*** : MOHD AMIRUL BIN MOHAMAD FAJERI
3. Excess/***Lebihan***: RM100.00 — Sum Insured/***Jumlah Diinsuranskan***: RM7,000.00 — NCB / ***DTT***: 0.00%
4. Hire Purchase / ***Sewa Beli*** : J.B AUTOMATIC TRADING SDN BHD — Wef: 15-01-2019
5. Effective Date and Time of Commencement of Insurance for the purpose of the Ordinance / : *Tarikh dan Masa Permulaan Insurance bagi tujuan Ordinan* — 15-01-2019 10:40am
6. Date and Time of Expiry of the Insurance / ***Tarikh dan Masa Tamat Insuran:*** — 14-01-2020 12:00am
7. Person or Classes or Persons entitled to drive / :
   Orang atau Kelas Orang yang Layak memandu
   (a) The Policyholder.
   (b) Any other person who is riding on the Policyholder's order or with his permission.

   (a) Pemegang Polisi.
   (b) Sesiapa yang menunggang di atas arahan Pemegang Polisi atau dengan kebenarannya.

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 a Court of Law or by reason of any enactment or Regulations in behalf from driving the Motor Vehicle. / *Dengan syarat orang tersebut dibenarkan memandu menurut undang-undang perlesenan atau undang-undang lain atau peraturan untuk memandu Kenderaan Bermotor tersebut atau telah dibenarkan dan tidak dilucutkan kelayakannya diatas perintah Mahkamah atau oleh sebab mana-mana enakmen atau peraturan daripada memandu Kenderaan Bermotor tersebut*

8. Limitation as to use* / ***Had Penggunaan***
   Use for social domestic and pleasure purposes and by the Policyholder in connection with his business or profession. The policy does not cover:-
   (1) Use for hire or reward.
   (2) Use for racing, pacemaking, reliability trail speed-testing.
   (3) Use for the carriage of goods (other than samples) in connection with any trade or business.
   (4) Use for any purpose in connection with the Motor Trade.
   (4) Use for any purpose in connection with the Motor Trade.
   Digunakan untuk tujuan sosial, domestik dan persiaran oleh Pemegang Polisi sendiri berkaitan dengan perniagaan atau pekerjaannya.
   Polisi tidak melindungi :-
   (1) Kegunaan untuk sewaan atau ganjaran.
   (2) Kegunaan untuk mengkadar kelajuan, ujian kebolehpercayaan atau ujian kelajuan.
   (3) Kegunaan untuk membawa barangan (selain dari sampel) berkaitan apa-apa pekerjaan atau perniagaan.
   (4) Kegunaan untuk apa-apa tujuan yang berkaitan dengan Perdagangan Motor.
   (4) Kegunaan untuk apa-apa tujuan yang berkaitan Perdagangan Motor.

* Limitation rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not included under this heading. Pengehadan dijadikan tidak berkuat kuasa oleh Seksyen 95 Akta Pengangkutan Jalan 1987 (Malaysia) atau Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam tidak termasuk di bawah tajuk ini.

I/We hereby certify that the Policy to which the Certificate relates is issued in accordance with the Provisions of Party IV of the Road Transport Act, 1987 (Malaysia), The Motor Vehicles (Third Party Risks and Compensation) Ordinance 1960 (Republic of Singapore) and The Motor Vehicles Insurance (Third Party Risks) Enactment 1950 (State of Brunei)
Saya/Kami dengan ini mengaku bahawa Polisi yang berhubung dengan Sijil ini adalah di keluarkan mengikut Bahagian IV peruntukan-peruntukan Akta Pengangkutan Jalanraya 1987 (Malaysia), Ordinan kenderaan-kenderaan Berinjin (Risiko-Risiko Pihak Ketiga dan Pampasan) 1960 (Republik Singapura) dan Insuran Kenderaan Berinjin (Risiko Bagi Pihak Ketiga) Enakmen 1950 (Negara Brunei Darussalam.)