Date In: 19/11/19-10:04	Jeb description	Date & Time Completed	Don	e by
Ref No: 49/49/9020454/29	SAS e-filing			
Veh No: dua mor	E-mail (within Shrs, Aft			(4)
D.O.A: 8/ 11/19- 14:37	i-Motor Claim For			
OD (TP) Reporting Only	i-Motor W/O (Within	OD 2hrs, TP 4hrs)		
	i-Photo Uploaded			
TP Insurer:	Assessment/Survey R	-		
Preferred Wksp / INC Assign Wksp / QW: (Hand to Owner/Wksp		
		Tel: F INC()/Non-INC()	ax:	
Owner / Driver: (Kanddw	Tel:	1	
Policy No: ()	Period: () Cover Type: (
Confirmed by : (Date)	
		N: 0-20%; P: 21-79%. P: 80-1	00%1	
Year of Registration: ()				
Excess: (\$) Loading: \$	1,000 ()/\$2,000 ()			
THE PROPERTY OF SHIP PARTY OF THE PROPERTY OF THE PARTY O			192 12 17	
() Walk-In Customer : Customer's i				
() Total Loss Case : to e-mail Ins	CONTRACTOR OF THE PARTY OF THE			
	oice: YES () / NO (); Towing Co: ()
Remarks:- (INC horline: 6788 6616			Done	9037
	/ Courtesy Car ()	Date&Time Completed	ASS. V. YISORC	ру
2) QC Check / Post Repair Inspection	/ Courtesy Car ()			
3) Upload Resurvey Photo [Repair Cost>	\$30001 ()			
	05000)			
Injury:				
Date/Time Actions			SOMICHE IN	
12	4			
	Total Control of the		Anit (S)	Amt (\$)
Ma1928761 :	Inveio	e Preparation Checklist	fu Bill	Add Bill
aimant's Particulars :-	0102-000-000-000-000-000-00000000000000	Accident Reporting (\$30); Damage Assessment (\$100); INC (\$80	0)	
iver/Owner:	3) TF : T	owing Fee \$40.	545	
ontact No:			\$30	
ridet No:		niming against INC Only (wef 10 Jan 2005)	\$75	
maged Portion:	The second secon	The second secon	160	
		Additional Services:-		
Checked by (Engr-In-Charge):		Courtesy Car / Tpt Allowanus	\$5	
Nyora ang ilinio at a saka-rosa sa at a saka-		AND THE SECOND STREET,	\$10 \$25	
iditors' Comments :-	*N8:I	OV / Collect Excess Coordination	22	
_1:		11) : TP (N::n INC) against INC dae Mobile	30	
2/3:	Invoice	lated Fee Charged		也的可以自由
	Invoice a	lated Fee Charged	EXCIPCION STREET	

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.
- 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.	
The state of the s	ACCIDENT STATEMENT
Date Of Report	19/11/2019 10:09
Date Of Accident	08/11/2019 14:30
Exact Location Of Accident	CTE TWDS PIE (CHANGI)
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SLQ7750R
Insured/Policyholder	
Name Of Registered Owner	ROSET LIMOUSINE SERVICES PTE LTD
Co Reg No	200406722Z
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-68445225
Vehicle Particulars	
Manufacturer	HONDA
Model	VEZEL 1.5 HYBRID X
Exact Purpose for which vehicle was being used at time of accident	COMMERCIAL 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 HIRE
Insurance Company	
Name of Insurance Company	LIBERTY INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	SD19V13180/VPZ/R01
Cover Note Number	
Driver	
Name of Driver	CEDADO DAMESH SIO VATHILINGAM

GERARD RAMESH S/O VATHILINGAM Name of Driver NRIC No S7208519A 09/03/1972 Date Of Birth OUTDOOR Occupation 19/05/1995 Date Of Driving Pass 24 YEARS AND 5 MONTHS Driving Experience MALE Gender Mobile Number (LOCAL) +65-91443281

Fax Number

Contact Number OFFICE-91443281

EMail Address NOEMAIL

BLK 572B WOODLANDS AVENUE 1 Address

#15-832

Postcode 732572

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

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 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

NO YES

NO

2

Was any other material or property damaged?

I have been approached by unknown person(s)

soliciting/offering accident claims assistance. Number of Passengers (Including Driver)

Passenger 1

ambulance?

NAME:

104

GENDER: : MALE

Details of Police Action

Was the accident reported to the police?

If Yes, Please state which Police Station

Police Station Name ANG MO KIO POLICE DIVISIONAL HQ (F DIVISION)

YES

ROAD: 51 ANG MO KIO AVENUE 9, POSTCODE: 569929, COUNTRY: Police Station Address

SINGAPORE

Police Station Contact TEL NO: 1800-2180000 - FAX NO: 64814246

Was notice of intended Prosecution given?

If Yes, against whom?

NO

Circumstances of Accident

REFER TO POLICE REPORT - F/20191108/7053.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

Remarks/ Reasons:

VIDEO FOOTAGE WITH DRIVER

Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

ER9944M

Vehicle Make/Model/Colour

Details Of Properties

PRIVATE CAR Vehicle Category

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number

SMK6611K

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name GERARD RAMESH S/O VATHILINGAM

Approximate Age

Injuries Sustain NECK, SPINE & BACK

Injured person in which vehicle? SLQ7750R

Were seat belts worn? YES

Was this injured conveyed to hospital by

ambulance?

NO

Address

Postcode

SKETCH PLAN

IMPORTANT NOTICE

- 1) Please report correctly on the details of the accident to speed up the claims process.
- 2) 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.
- 5) 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:
 - 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.

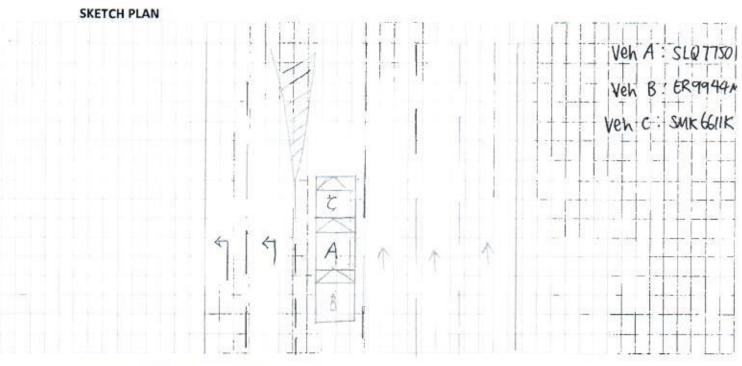
OUSIN

Policy holder's signature Date / time: Driver's signature (if driver is not policy holder)

Date / time:

reporting centre personnel's Signature Date / time:

Page 5



	ANCES OF THE ACCIDENT	
	}	
	Refer to police report	
		_
- N		

DECLARATION

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

211379 A 211

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 speed up the claim process.
- This form must be filled up by the policy holder and/or authorised driver.

 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	8 11 2019	(DD/MM/YY)
Time of accident	2: 30pm	(HH:MM)
Exact location of accident	Along LTE twas PIE (changi) Exit 8.B.	3,200,000

计数型 外级性的 对 对 计记录	DETAILS OF VEHICLE
Vehicle registration number	SLQ 7750R
Vehicle make and model	Henda Vezel
ype of vehicle	Saloon MPV CRV U Van U Lorry U Bus U Motorcycle U Others:
Vehicle category	Private Commercial Motorcycle
Purpose of using at said time	
Are you claiming under your own insurance company?	Yes □ No if no, please select: Third part claim □ Reporting only □

建筑的建设设施,在1977	INSURANCE IN	FORMATION	
Insurance company	LIBERTY		
Policy number			
Type of policy	Comprehensive	Third party fire & theft	TP only □

INSURED / POLICY HOLDER			
Name	ROSET LIMOUSINE SERVICES PTE LTD	Male 🗆	Female 🗆
NRIC / Fin / Passport number	200406722Z		
Contact	6844 5225		
Address	53 UBI AVENUE 1 #03-47 PAYA UBI INC	OUSTRIAL PARK	S(408934)

DRIVER SAME AS INSURED ABOVE (SKIP TO D.O.B)			
Name	Gerard Ramesh s/o Vathilingam	Male	Female 🗆
NRIC / Fin / Passport number	S7208519A		
Contact	91443281		
Address	BIK 572B Woodlands Avenue 1 #15 S(732572)	5-832	
Email address			
Date of birth	09/03/1972		
Occupation	Indoor D Outdoor		
Driving date pass	19/06/1995		

建设建设设施	GENERAL INFORMATION OF THE ACCIDENT	A land water the state of the
Was driver an employee of	Yes 🗆 No 🗾	Lucko
the insured's company?	If no, relationship of the driver and insured:	HIRER
Accident captured by camera?	Yes 🗗 No 🗆	
Weather condition	Clear Raining Others:	
Road surface	Dry Wet 🗆	
No of passenger	2	(Inclusive of driver)
是 500 美国 100 美国	PASSENGER 1	是我们的
Name		
Gender	Male Female	
	PASSENGER 2	
Name		
Gender	Male Female	
And the state of t		
	PASSENGER 3	是到他们相当他的时间
Name		
Gender	Male Female	
	PASSENGER 4	
Name		
Gender	Male Female	
	PASSENGER 5	
Name		
Gender	Male Female	
In the second second	PASSENGER 6	
Name		
Gender	Male Female	
	OTHER INFORMATION	
Was anybody injured?	Yes No 🗆	
Was other vehicle damaged?	Yes No 🗆	
N. C.		
(1895年) · · · · · · · · · · · · · · · · · · ·	DETAILS OF POLICE STATION ACTION	经济 及企业。
Reported to police?	Yes No I If yes, please state which p	police station.
Police station name	Ang Mid Kid Division Ha	
	7. ml	
[2][[4][[4][[4][[4][[4][[4][[4][[4][[4][WITNESS 1	AND RESIDENCE OF THE PARTY OF T
Name		
39		
文明是清楚的 "是这个人的	WITNESS 2	
Name		

	THIRD PARTY VEHICLE 1
Vehicle registration number	ER 9944M
Vehicle make model	
Name	
NRIC / Fin / Passport number	
Contact	
A Company of the Comp	
国际的国际的国际	THIRD PARTY VEHICLE 2
Vehicle registration number	SMK 6611K
Vehicle make model	
Name	
NRIC / Fin / Passport number	
Contact	
然。1	THIRD PARTY VEHICLE 3
Vehicle registration number	
Vehicle make model	
Name	
NRIC / Fin / Passport number	
Contact	
The state of the s	
(A)	THIRD PARTY VEHICLE 4
Vehicle registration number	
Vehicle make model	
Name	
NRIC / Fin / Passport number	
Contact	
对抗现在分 位。	THIRD PARTY VEHICLE 5
Vehicle registration number	
Vehicle make model	
Vame	
NRIC / Fin / Passport number	
Contact	
Contact	

THIRD PARTY VEHICLE 6		
Vehicle registration number		
Vehicle make model		
Name		
NRIC / Fin / Passport number		
Contact		

THIRD PARTY VEHICLE 7		
Vehicle registration number		
Vehicle make model		
Name		
NRIC / Fin / Passport number		
Contact		

	The state of the s	INJURED PERSON 1
Name	Gerard	Ramesh slo Vatnilingam
Injuries sustained	Neck	., Spine and Back.
Which vehicle person in?	Driver	
Were seat belts worn?	Yes	No 🗆
Was injured conveyed to	Yes 🗆	No p
hospital by ambulance?		
		INJURED PERSON 2
Name	Seculation and secular	
Injuries sustained		
Which vehicle person in?		
Were seat belts worn?	Yes 🗆	No 🗆
Was injured conveyed to	Yes 🗆	No 🗆
hospital by ambulance?		
N		
第 5 经基础 基本中的区域运行的人	SEPTEMBER 1	INJURED PERSON 3
Name	NAME OF TAXABLE PARTY.	
ajuries sustained		
Which vehicle person in?		
Were seat belts worn?	Yes 🗆	No 🗆
Was injured conveyed to	Yes 🗆	No 🗆
hospital by ambulance?		
	-	
建筑是一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个		INJURED PERSON 4
Name		INJURED PERSON 4
		INJURED PERSON 4
Injuries sustained		INJURED PERSON 4
	Yes 🗅	No 🗆
Injuries sustained Which vehicle person in?	Yes 🗆	
Injuries sustained Which vehicle person in? Were seat belts worn?		No 🗆
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to		No 🗆
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to		No 🗆
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to		No 🗆
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance?		No 🗆
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance?		No 🗆
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance?		No 🗆
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? wame Injuries sustained Which vehicle person in?	Yes 🗆	No No INJURED PERSON 5
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? wame Injuries sustained Which vehicle person in? Were seat belts worn?	Yes Yes	No □ No □ INJURED PERSON 5
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? wame Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to	Yes Yes	No □ No □ INJURED PERSON 5
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? wame Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to	Yes Yes	No □ No □ INJURED PERSON 5
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? wame Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to	Yes Yes	No INJURED PERSON 5 No No No No
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? .vame Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance?	Yes Yes	No INJURED PERSON 5 No No No No
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? wame Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? Name	Yes Yes	No INJURED PERSON 5 No No No No
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? .vame Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? Name Injuries sustained	Yes Yes Yes Yes Yes Yes Yes Yes	No INJURED PERSON 5 No No No No
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in?	Yes Yes Yes Yes Yes Yes Yes Yes	No □ INJURED PERSON 5 No □ No □ INJURED PERSON 6
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? wame Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn?	Yes Yes Yes Yes Yes Yes Yes Yes	No INJURED PERSON 5 No INJURED PERSON 6 No INJURED PERSON 6





1 of 2

Report No. F/20191108/7053

POLICE REPORT (NP299)

Police Station Of Origin Ang Mo Kio Division HQ 51 Ang Mo Kio Avenue 9 SINGAPORE 569784 Tel No:1800-2180000

Date/Time Report Made 08/11/2019 20:37	Vide Report No.		Station Diary No.	
Name Of Informant GERARD RAMESH S/O VATHILINGAM	Address APT BLK 572B WOODLANDS AVENUE 1 #15-832 SINGAPORE 732572			
ID Type / ID No. NRIC NO / S7208519A	Contact Home/C		Mobile: 91443281	
Nationality SINGAPORE CITIZEN	Email A	ddress r29@gmail.	com	
Occupation Grabcar Driver	Sex Male	Age 47	Date of Birth 09/03/1972	Race
Institution/School Name	Language English			
Date/Time Of Incident 08/11/2019 14:30 - 08/11/2019 14:45	100000000000000000000000000000000000000	Of Inciden	A CONTRACTOR OF THE PARTY OF TH	
Brief details.				

I was driving my rental car (SLQ7750R) on CTE. I wanted to use the exit 8B (PIE Changi - Upper Serangoon). There were many cars on the lane towards exit 8B. i indicated my left signal to go into that lane to join the queue to exit 8B. There was a car (SMK6611K) infront of me. The driver stopped his vehicle and I stopped my car behind him. Suddenly, a car (ER9944M) hit me from behind. The impact was so hard that it pushed my car forward and hit SMK6611K rear.

I am a grab driver and I had a passenger with me. He told me he had a slight injury on his neck. I was

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: 08/11/2019 20:37
Officer In-Charge Of Case:	Classification Of Case:
Authentication Stamp	





2 of 2

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. F/20191108/7053

injured on my lower neck, both shoulders, neck and was in pain. I will be seeing the doctor for my injuries.

Subjects Involved			
Suspect			
Person Name	LOH SUAN KAI		
Gender	Male		
Victim			
Person Name	GERARD RAMESH S/O VATHILINGAM		
ID Type	NRIC NO	ID No	S7208519A
Gender	Male	Age	47
Race	Indian	Language	English
Occupation	Grabcar Driver	Address Type	
Address	APT BLK 572B WOODLANDS AVENUE 1 #15-832 SINGAPORE 732572	Mobile No	91443281
is Informant A Victim?	Yes		

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: 08/11/2019 20:37
Officer In-Charge Of Case:	Classification Of Case:
A. W. W. W O.	

Authentication Stamp





Liberty Insurance Pte Ltd

Registration no.199002791D 51 Club Street #03-00 Liberty House Singapore 069428 Tel: (65) 6221 8611 Fax: (65) 6225 6890 Website: http://www.libertyinsurance.com.sg

CERTIFICATE OF INSURANCE

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)

Certificate No	SD19V13180 /VPZ /R01
Form	MZ406C
Date Of Issue	24-OCT-2019
1.Index Mark and Registration No. of Vehicle:	SLQ7750R
2.Chassis number of Vehicle:	RU31223594
3.Name of Policyholder:	ROSET LIMOUSINE SERVICES PTE LTD
4.Effective date of Commencement of Insurance for the purpose of the Act:	01-NOV-2019 00:00 AM
5.Date of Expiry of Insurance:	31-OCT-2020 23:59 PM
6 Persons or Classes of Persons	

6.Persons or Classes of Persons

entitled to drive*:

Any person who is driving on the Policyholder's order or with their permission or to whom the vehicle is hired.

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.

And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

A) Use for carriage of passengers or goods in connection with the Policyholder's business.

B) Use for social, domestic, pleasure and business purposes of any person to whom the vehicle is hired.

C) Use for the carriage of passengers for hire or reward under Private Hire Vehicle (PHV) by the person to whom the vehicle is hired,

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

B) 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.

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).

For and on behalf of

LIBERTY INSURANCE PTE LTD

Approved Insurers

Authorised Signature

For Information only:

COVERAGE:

Comprehensive, Unlimited Windscreen, Geographical Area - refer memorandum, PHV Extension

SUM INSURED:

MARKET VALUE AT THE TIME OF LOSS

EXCESS:

Refer Memorandum - Section I S\$2000, Refer Memorandum - Section II S\$2000, Windscreen

Excess S\$100

FINANCE COMPANY:

DBS BANK LTD

PRODUCER NAME:

NEWSTATE STENHOUSE (S) PTE LTD

PLSL/-/25-OCT-19

S1_CI_T1_T3_OE_Template2-Ver1.

25-OCT-19