		Services person			
16	112/19	Jcb description	Date & Time Completed	Done	Бу
	140519022054/13	SAS e-filing	V		
Veh No Sk		E-mail (within 8hrs. AIC 2hr	3)		
DOA 21/	11/19 0810	i-Motor Claim Form		-	
		I-Motor W/O (Within OI	2hrs. TP 4hrs)	+	
OD TP (P	eporting Only	i-Photo Uploaded			
TP Insurer	***************************************	Assessment/Survey Repo	rt		
TT THOUTET		Ass't Report by Fax / Ha	nd to Owner/Wksp		
Preferred Wksp	/ INC Assign Wksp / QW: (Tel: Fax		
TP Particulars	: Veh No: C	yelist in	C()/Non-INC()		
Owner / Drive	et: (Tel:)	
Policy No. () Perio	d: () Cover Type: ()	
Confir	med by: (Date:	Time:)	
Insured/Drive		te-Est. Status (WO): N:	0-20%; P: 21-79%. F: 80-100	%]	
Year of Regis		arranty: YES () / NO ()		
Excess: (\$) Loading: \$1,000	()/\$2,000()			
General Remai			er of the state of the state of		1100-
() Walk-In	Customer: Customer's inform	ation strictly Confidential &	k Strictly NO rafer of repairer.	er in a major of the college	
() Total L.	oss Case : to e-mail Insurer	URGENTLY.			
Drive-In ()/Towed-In (); Invoice: 1	YES () / NO ()	; Towing Co. (-)
Remarks:-	(INC horline: 6788 6616)		Date&Time Completed	Done	hv
		ırtesy Car ()			
	Post Repair Inspection	()			30191
a) Sa cuerri	rosi (cepsii inspection				
	rvey Photo [Repair Cost > \$300	001 ()			
3) Upload Resu	rvey Photo [Repair Cost > \$300	00] ()		WIND CO.	
	rvey Photo [Repair Cost > \$300	00] ()			
3) Upload Resu Injury:	rvey Photo [Repair Cost > \$300	00] ()			
3) Upload Resu Injury:		00] ()			
3) Upload Resu Injury:		00] ()			-22/2011
3) Upload Resu		00] ()			
3) Upload Resu		00] ()			
3) Upload Resu Injury:		00] ()			
3) Upload Resu			Preparation Checklist	Ant (S)	
3) Upload Resu Injury: Date/Time Ac	wa1909396	Inveice I	ident Reporting (\$30);		
3) Upload Resu Injury : Date/Time Ac	wa1909396	Inveice 1 1) AR : Acc 2) DA : Dan	ident Reporting (\$30); nage Assessment (\$100); INC (\$80)	1st Bill	
3) Upload Resu Injury : Date/Time Ac	wa1909396	Invoice 1 1) AR : Acc 2) DA : Dan 3) TF : Tow 4) FT : Folio	ident Reporting (\$30); nage Assessment (\$100); INC (\$80) ing Fee \$40/\$4 ow-Through Survey \$12	1st Bill	
3) Upload Resu Injury: Date/Time Ac Claimant's Parti	wa1909396	Invoice 1 1) AR : Acc 2) DA : Dan 3) TF : Tow 4) FT : Folio 5) FT : Folio	ident Reporting (\$30); nage Assessment (\$100); INC (\$80) ing Fee \$40/\$4	1st Bill	
Jupload Resu Injury: Date/Time Ac Claimant's Parti river/Owner: ontact No:	va1909396	Invoice 1 1) AR : Acc 2) DA : Dan 3) TF : Tow 4) FT : Folic 5) FT : Folic For claim 6) TR : Re-i	ident Reporting (\$30); nage Assessment (\$100); INC (\$80) ing Fee \$40/\$4 ow-Through Survey \$12 ow-Through Survey (Resurvey) \$3 ing against INC Only (wef 10 Jan 2005) nspection \$7	1st Bill 5 0 0 5	
Jupload Resu Injury: Date/Time Ac Claimant's Parti river/Owner: ontact No:	va1909396	Invoice 1 1) AR : Acc 2) DA : Dan 3) TF : Tow 4) FT : Folio 5) FT : Folio For ctaim 6) TR : Re-i 7) N1 : Idac 8) NTUC A	ident Reporting (\$30); nage Assessment (\$100); INC (\$80) ing Fee \$40/\$4 ow-Through Survey \$12 ow-Through Survey (Resurvey) \$3 ing against INC Only (wef 10 Jan 2005) nspection \$7	1st Bill 5 0 0 5	
Date/Time Accamant's Particular Priver/Owner: ontact No: amaged Portion	va1909396	Invoice 1 1) AR : Acc 2) DA : Dan 3) TF : Tow 4) FT : Folio 5) FT : Folio For claim 6) TR : Re-i 7) N1 : Idae 8) NTUC A	ident Reporting (\$30); nage Assessment (\$100); INC (\$80) ing Fee \$40/\$4 ow-Through Survey \$12 ow-Through Survey (Resurvey) \$3 ing against INC Only (wef 10 Jan 2005) nspection \$7 DA + SMRT Survey \$16	1st Bill 5 0 0 5 0	
Jupload Resultingury: Date/Time Acceptance	va1909396	Invoice 1 1) AR : Acc 2) DA : Dan 3) TF : Tow 4) FT : Folic 5) FT : Folic For claim 6) TR : Re-i 7) N1 : Idac 8) NTUC A OD* *N5: Con *N6: Rep	ident Reporting (\$30); nage Assessment (\$100); INC (\$80) ing Fee \$40/\$4 ow-Through Survey \$12 ow-Through Survey (Resurvey) \$3 ing against INC Only (wef 10 Jan 2005) nspection \$7 DA + SMRT Survey \$16 dditional Services:- rtesy Car / Tpt Allowance \$ eir Co-ordination \$1	1st Bill 5 0 0 5 0 5 0 0	
Date/Time Accamant's Particiver/Owner: ontact No: amaged Portion C Checked by	ctions W1909396 culars:- (Engr-In-Charge):	Invoice 1 1) AR : Acc 2) DA : Dan 3) TF : Tow 4) FT : Folic 5) FT : Folic For claim 6) TR : Re-i 7) N1 : Idac 8) NTUC A OD* *N5: Cou *N6: Rep *N7: Fost	ident Reporting (\$30); nage Assessment (\$100); INC (\$80) ing Fee \$40/\$4 ow-Through Survey \$12 ow-Through Survey (Resurvey) \$3 ing against INC Only (wef 10 Jan 2005) nspection \$7 DA + SMRT Survey \$16 dditional Services:-	1st Bill 5 0 0 0 5 0 0 5 5 0 0 5 5 5 5 5 5 5 5	
Date/Time Accamant's Particular Priver/Owner: ontact No: amaged Portion	ctions W1909396 culars:- (Engr-In-Charge):	Invoice 1 1) AR : Acc 2) DA : Dan 3) TF : Tow 4) FT : Folic For claim 6) TR : Re-i 7) N1 : Idac 8) NTUC A OD: *N5: Cou *N6: Rep *N7: Fost *N8: DV	ident Reporting (\$30); nage Assessment (\$100); INC (\$80) ing Fee \$40/\$4 ow-Through Survey \$12 ow-Through Survey (Resurvey) \$3 ing against INC Only (wef 10 Jan 2005) naspection \$7 DA + SMRT Survey \$16 dditional Services: rtesy Car / Tpt Allowance \$ air Co-ordination \$1 Repair Inspection \$2 / Collect Excess Coordination \$2 . TP (N-n INC) against INC \$2	1st Bill 5 0 0 0 5 5 0 0 5 5 5 5 5 5 0 0 0 0 0	Amt (3 Add B

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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

AC	CID	ENT	ST	ATE	ME	MT
District Co.						

Date Of Report 16/12/2019 09:46 Date Of Accident 21/11/2019 08:10

Exact Location Of Accident TAMPINES AVE 3 TWDS AVE 4 NEAR BLK 831 AVE 3

Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number SKE1231L

Insured/Policyholder

JOHNSON YAP Name Of Registered Owner NRIC No S7209534J

JONSSON_YAP@YAHOO.COM Email Address

Mobile Phone No (LOCAL) +65-81266072 Alternative Phone No OTHERS-81266072

Vehicle Particulars

time of accident

Manufacturer MERCEDES-BENZ

CLA180 Model

Exact Purpose for which vehicle was being used at PRIVATE USE

Are you claiming under your own insurance policy

for repair to your vehicle?

REPORTING ONLY If No, Please state action to be taken PRIVATE CAR Vehicle Category

Insurance Company

UNITED OVERSEAS INSURANCE LTD Name of Insurance Company

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number DHOM120037321800

Cover Note Number

Driver

Name of Driver JOHNSON YAP NRIC No S7209534J 16/03/1972 Date Of Birth INDOOR Occupation Date Of Driving Pass 01/01/1998

21 YEARS AND 10 MONTHS **Driving Experience**

Gender MALE

(LOCAL) +65-81266072 Mobile Number

Fax Number

Contact Number OTHERS-81266072

JONSSON_YAP@YAHOO.COM EMail Address

Address 3 TAMPINES AVE T8

#14-03 ARC AT TAMPINES

Postcode 529595

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured OWNER

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident COLLIDED INTO BICYCLIST

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

Was any body injured in the Accident? YES

Was any injured conveyed to hospital by

ambulance?

YES

NO

2

Was any other material or property damaged? YES

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

) 1

Number of Passengers (Including Driver)

Details of Police Action

Was the accident reported to the police?

YES

If Yes, Please state which Police Station

Police Station Name TRAFFIC POLICE DIVISION HQ

Police Station Address ROAD: 10 UBI AVENUE 3 , POSTCODE: 408865 , COUNTRY:

SINGAPORE

Police Station Contact TEL NO: 65470000 - FAX NO:

Was notice of intended Prosecution given?

If Yes, against whom?

NO

Circumstances of Accident

PLS REFER TO THE POLICE REPORT:T/20191121/2142

Attachment(s)

Are accident photos available for attachment?

NOT AVAILABLE DUE TO CIRCUMSTANCES OF ACCIDENT

Was there any video captured by Car Camera? YES

Remarks/ Reasons: WIT

WITH TRAFFIC POLICE

Was there any audio recorded?

NO

Details of Witness 1

 Name
 MR GOH

 Phone Number
 81809669

Email Address

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

Vehicle Make/Model/Colour CYCLIST

Details Of Properties

Vehicle Category NA/UNKNOWN

Name of Driver

Page 2 of 12

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name

UNKNOWN

Approximate Age

Injuries Sustain

SERIOUS(FATAL)CYCLIST

Injured person in which vehicle?

Were seat belts worn?

Was this injured conveyed to hospital by ambulance?

YES

Address Postcode

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 <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>.
- 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:
 - 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.

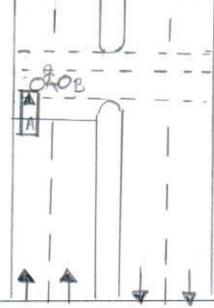
Policyholde's Signature

Oriver's Signature (If driver is not the policyholder) Date & Time:

NRIC/FIN No.:

ym 16/12/19

A - SKE/231L B-CYCLIST



TAMPINES AVE 3 RIEAR BLK 831

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

				4 4	
	, ,	. ,		7/20191121/	No. Character
D/a		1.1.	1.	7/201121	11117
1 15	00 00	The police	IRANNT:	1/00/9/12/1	2142
1	17	110000	Po		
	0	/			
			•		
					100000000000000000000000000000000000000
			//		

DECLARATION

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

Policyholder's Signature Date & Time:

icyholder's Signature Driver's Signature

(If driver is not the policyholder)

Date & Time:

Report Centre Personnel's Signature

16/12/19

Name:

NRIC/FIN No.:



Informant's Particulars

NRIC NO / S7209534J

SINGAPORE CITIZEN

Age:

47

PROGRAM MANAGER

Name of Informant:

JOHNSON YAP

ID Type / ID No.:

Nationality:

Sex:

Male

Race:

Chinese

Occupation:



1 of 4

Report No. T/20191121/2142

Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

REPORT OF A TRAFFIC ACCIDENT		
Date/Time Report Made:	Vide Report No.:	
21/11/2019 16:27		

Date of Birth:

16/03/1972

Address:

Email:

Driver

English

Language:

Contact No.:

Home/Office:

Type of Informant:

Driving Licence Information:

TAMPINES SINGAPORE 529595

Station Diary No.: APT BLK 3 TAMPINES AVENUE 8 #14-03 ARC AT Mobile: 81266072

Institution / School Name:

Date of Expiry:

Type of Accident:	Fatal Attended by Police	Drink Date/Time of		Type of Location Straight Road
Location: Along Road 1 TAMPINES A		VE 4 NEAR 831	TAMPINES AVE 3	
Weather: Ro		Road Surface:	The same of the sa	
시간 전투 가는 사람이 되었다.		0.23		Road Speed Limit:
Weather: Clear Traffic Flow:		Dry Traffic Control:		Road Speed Limit: Traffic Volume: Light

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SKE1231L	Car	MERCEDES BENZ	CLA180 AMG LINE AUTO	Black		0
	Bicycle		7.010	Blue		0

Details of Vehicle Insurance				
Vehicle No. Insurance	Carlo page 4 august de la company de la comp	Insurance No	Effective	Expiry Date





Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

2 of 4 Report No. T/20191121/2142

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SKE1231L	UNITED OVERSEAS INSURANCE LIMITED	DHOM1200373218		

Any Pedestrian I	on Involved nvolved: No					
No. of Pedestria			Use of Pedestrian Crossing: NA			
Driver					0100	oing. TVA
Name	JOHNSON YAP			ID No).	S7209534J
Related Vehicle	SKE1231L (Car)			Contact No.		81266072
Hospital/Clinic	NIL			Class Drivin Licen Expire	g	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Disc		NIL		
No. of Days gran	lo. of Days granted Medical Leave NIL			Injury	NIL	
Cyclist		Le la		july		Desired Contract
Name	Unknown Cyclist			ID No		NIL
Related Vehicle	(Bicycle)			Conta	ct No.	NIL
Hospital/Clinic	NIL			Class Driving Licence Expiry	g	Class: NIL Date of Expiry: NIL
Date Treatment	NIL		Date Disch		NIL	
No. of Days grant	ed Medical Leave NIL		Degree of	Injury	NIL	

Brief Details.

I was driving along Tampines Ave 3 towards Tampines Ave 4 on the left of 2 lanes at stated date and time. As I was approaching the pedestrian crossing near Block 831 of the above road, a cyclist was at the center divider of the crossing and was moving across the road. The traffic light was green in my favour at the time. As I neared the crossing, I saw the cyclist on the 1st lane and I immediately jam braked. By this time, the bike was in my lane but I was unable to stop in time and hit onto the cyclist with the front right side of the car. The cyclist flew and landed on my windscreen and eventually landed on floor on the right side of my car. Ambulance arrived in about 5 minutes. Paramedics could detect a pulse from the cyclist and conveyed the cyclist to hospital. Later I was informed that it was a fatal case and was arrested to TP.

There was a witness at the scene by the name of Mr Goh, Hp: 81809669 who is willing to provide an account.





Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000 3 of 4 Report No. T/20191121/2142

CONTINUATION OF REPORT





Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865

Tel No: 65470000

CONTINUATION OF REPORT

4 of 4 Report No. T/20191121/2142

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the **report number** as reference.

Signature Of Officer Recording The Report: TP / SNG HONG AIK, ENRIC	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 21/11/2019 16:27
Officer In Charge Of Case: TP / FAIT / Sr Staff Sgt LIM JUN HUI, ADRIAN Contact No.: 65476350	Classification Of Case:
Authentication Stamp NP168	Signature: EWIL



Jason Yap (S7209534J) 3 Tampines Avenue 8

#14-03

Singapore 529595

Dear Sir.

NOTICE OF IMMEDIATE SUSPENSION UNDER SECTION 47C (1)(a) OF THE ROAD TRAFFIC ACT, CHAPTER 276

We refer to the investigation against you for the possible commission of the offence(s) under Careless Driving Causing Death under Section 65(2)(a) of the Road Traffic Act, Chapter 276.

- 2. This is to inform you that in exercise of the powers conferred upon the Deputy Commissioner of Police by section 47C (1)(a) of the Road Traffic Act, Chapter 276, your driving licence will be suspended with effect from 21st November 2019 until such time as the offence for which you have been committed has been tried and determined by the court, unless sooner rescinded under section 47C (10) of the Road Traffic Act.
- 3. During the period of suspension, you shall not drive a motor vehicle on a road under any driving licence granted by any authority. If you drive a motor vehicle on a road when your driving licence is suspended, you will have committed an offence under section 47C (7) of the Road Traffic Act. Upon conviction of this offence, you are liable to a fine not exceeding \$5,000 or to imprisonment for a term not exceeding 12 months or to both, and in the case of a second or subsequent conviction, you are liable to a fine not exceeding \$10,000 or to imprisonment for a term not exceeding 3 years or to both.
- You are hereby required under Section 47C(4)(b) of the Road Traffic Act to forthwith surrender your driving licence to me at Traffic Police Headquarters.
- 5. Failure to surrender your driving licence to me is an offence and on conviction you will be liable to a fine not exceeding \$1,000/- or to imprisonment for a term not exceeding 3 months and in the case of a second or subsequent offence to a fine not exceeding \$2,000/- or imprisonment not exceeding 6 months.
- 6. If you wish to appeal against the suspension, you may write in to the Minister for Home Affairs at Ministry of Home Affairs, New Phoenix Park, 28 Irrawaddy Road, Singapore 329560. You should note that notwithstanding your appeal, the suspension of your driving licence take effect from 21st November 2019.

Dated this 5th November 2019.

Yours faithfully,

PUTEH SHARIFF, DSP HEAD INVESTIGATION(COVERING) For DEPUTY COMMISSIONER OF POLICE SINGAPORE POLICE FORCE





United Overseas Insurance Limited 3 Anson Road #28-01 Springleaf Tower

Singapore 079909 Tel (65) 6222 7733 Fax (65) 6327 3869 / 6327 3670 Email: ContactUs@uoi.com.sg

Co. Reg. No. 197100152R

uolicomisg.

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)

ORIGINAL

CERTIFICATE NO.

DHOM120037321800

Excess:

\$750/-NAMED DRIVERS - OPTION 2

Type of Cover COMPREHENSIVE \$1500/-OTHERS

\$3000/-APPL TO <25 YRS & OR <3YRS EXP

Vehicle Number

SKE1231L

\$100/-WINDSCREEN DAMAGE CLAIM

Name of Insured

JOHNSON YAP

Restricted Driver(s)

NOT APPLICABLE

Period of Insurance

19 October 2018 to 18 October 2020

Engine# 27091031597397

Chassis#

WDD1173422N646259

Hire Purchase

STANDARD CHARTERED BANK (SINGAPORE) LTD

PRIVATE CAR - INDIVIDUAL OWNERSHIP [MX 1] AUTHORISED DRIVER

(1) The Insured

(2) Any other person who is driving on the Insured's order or with his permission

In the event of the death of the Insured

(a) any member of the Insured's family or a paid driver who has been driving the car during the lifetime of the Insured and permission to drive had not been withdrawn prior to the death of Insured and

(b) any other person who has been given permission to drive the vehicle prior to the death and such permission had not been withdrawn by the Insured

LIMITATIONS AS TO USE Use only for social domestic and pleasure purposes and for the Insured's business THE POLICY DOES NOT COVER

Use for hire or reward or racing pace-making reliability trial or speed-testing or the carriage of goods (other than samples) in connection with any trade or business or use for any purposes in connection with the Motor Trade

The carriage of passengers pursuant to car pooling arrangements and payments or any of them made by the passengers thereunder towards the running expenses of any vehicle described in the Schedule shall not be deemed to constitute use for hire or reward

Provided that the person 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.

*Limitation 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).

UNITED OVERSEAS INSURANCE LTD

For the Company

RCHJC

Date: 10/12/2019