| NATIONAL Assessment Centre 5                    | ervices the  | Jarrosj 2 a  |                            |                      |          |
|---|--|--|----------------------------|----------------------|----------|
| 1 1 the a second                                | ch description   |  | Time Completed             | Done I               | 27.      |
| Ref Nu ala (                                    | SAS e-filing   |  |                            | Demo                 | -        |
| Veh No. SZKEDKEE                                | E-mail (within 8hrs, A   | 10.21  |                            |                      |          |
| D.C. 1. 1. 1. 1. 1                              | i-Motor Claim For  |  |                            |                      |          |
| OD (TP) Reporting Only                          | i-Motor W/O (Withi   | 22 March 19 and become of the  |                            |                      |          |
|   | i-l'hoto Uploaded  |  |                            |                      |          |
|   | Assessment/Survey F  |  |                            |                      | 1.00     |
| Preferred Wksp / INC Assign Wksp / QW: (        | Ass't Report by Fax  |  | /ksp                       |                      | -        |
|   | 5371R  | Tol:   | Fa                         | x:                   |          |
| Owner / Driver: (                               | 72115  | INC( )/Non   | -IŅC ( )                   |                      |          |
| Policy No: ( ) Period:                          | <u> </u>   | Tel:   |                            |                      |          |
| Confirmed by : (                                | Date   | ) Cover Ty   |                            |                      |          |
|   | Est Status (WO):   | Commence of the state of the st | 70% F. 20 10               | )                    |          |
|   | nty: YES ( )/N   |  | -7976. F: 80-100           | 0%)                  |          |
| Excess: (\$ ) Loading: \$1,000 (                |  | 0()  |                            |                      |          |
| General Remarks:                                | Carry 200 88 187   | 1,011/2000/25/2001   |                            |                      |          |
| ( ) Walk-In Costonus - Customada info           | AS ASSASSASSAS   | tilligal Heladisklete  | Marchine.                  | ,                    |          |
| ( ) Walk-In Customer: Customer's informatio     | on strictly Confidenti   | al & Strictly NO re  | fer of repairer.           |                      |          |
| Drive-In ( ) / Towed-In ( ): Invoice: VES       |  |  |                            |                      |          |
| // 1110100. 120                                 | 3( )/NO(   | ); Towing Co.  | (                          |                      | )        |
| Remarks: (INC hor)ine: 6788 6616)               |  | S. Dates Tin   | io Completed               | Done by              |          |
| 1) Apply for Transport Allowance ( )/ Courtes   |  | 357474 77 7727400 350 3  |                            |                      |          |
| 2) QC Check / Post Repair Inspection            | ( )  |  |                            |                      |          |
| 3) Upload Resurvey Photo [Repair Cost > \$3000] | ( )  |  |                            |                      | 770      |
| Injury:   |  |  |                            |                      |          |
| Date/Time Actions                               |  |  |                            | , ,                  | -        |
| Onfe/Time Actions                               |  | 2544   | endo algentada             | <u> </u>             | -        |
|   |  |  |                            |                      |          |
|   |  |  |                            |                      |          |
|   |  | -  |                            |                      |          |
|   |  |  |                            |                      | -        |
|   | le statica   | DERGENPARENTE A STOR   | 9-18 <b>9</b> 89 (25-18-15 | Anit (S)             | int (\$) |
| N92000884                                       | 778 Julius   | e Preparation C  | recklist                   | 4 ( ) 12 ( ) 2 ( ) 1 | dd Bill  |
| ulmant's Particulars :-                         |  | THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER, | 30);<br>100); INC (\$30)   |                      |          |
| iver/Owner:                                     | (3) TF:T   | owing Fee .  | \$40/\$4                   |                      |          |
| ntact No:                                       |  | ollow-Through Survey   | \$120<br>Resurvey) \$30    |                      |          |
|   | Forch  | iming against INC Only   | (wsf 10 Jen 2005)          |                      |          |
| maged Portion:                                  |  | de-fuspection<br>dae DA + SMRT Survey  | 57:<br>                    |                      |          |
| 3   | 8) NTUC  | Additional Services:-  |                            |                      |          |
| Checked by (Engr-In-Charge):                    | •N5:0  | Couriesy Cer / Tp( Allow   | onge S:                    | 5                    |          |
| That BANG seems to the Committee weeken         | *N6:1  | topair Co-ordination   | \$10                       |                      |          |
| iditors: Comments :                             | Paragraph of the Contract of t | ost Repair Inspection<br>DV / Collect Excess Coo   | rdination \$5              | 1000                 |          |
| <u> Li </u>                                     | TP(N   | 11) : TP (Non INC) aga   | nst INC \$20               | 1.                   |          |
| 2/3;  | 9) N12: 1  | dae Mobile   | Fee Charged                | 100                  | 707      |
| SAN DELEGEN                                     | Involve d  | 77.70  | Fue Charged                | 1970                 | -        |

#### 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.
   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.

- 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

24/01/2020 11:44 Date Of Report 23/01/2020 19:40 Date Of Accident

KPE TWDS TPE AFT SIMS AVE Exact Location Of Accident

SINGAPORE Country/State of Loss

DETAILS OF OWN VEHICLE

Vehicle Registration Number SI K8246E

Insured/Policyholder

CHEONG SHIYONG MALCOLM Name Of Registered Owner

SXXXX7661 NRIC No

MALCOLMCHEONG1985@GMAIL.COM Email Address

(LOCAL) +65-94507123 Mobile Phone No OTHERS-94507123 Alternative Phone No

Vehicle Particulars

KIA Manufacturer CERATO Model

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

If No, Please state action to be taken THIRD PARTY PRIVATE CAR Vehicle Category

Insurance Company

MSIG INSURANCE (SINGAPORE) PTE. LTD. Name of Insurance Company

COMPREHENSIVE Type Of Coverage

NO Fleet Policy

A 29070966 QMY Policy Number

Cover Note Number

Driver

CHEONG SHIYONG MALCOLM Name of Driver

SXXXX766I NRIC No 24/08/1985 Date Of Birth INDOOR Occupation 15/08/2005 Date Of Driving Pass

14 YEARS AND 5 MONTHS Driving Experience

Gender

(LOCAL) +65-94507123 Mobile Number

Fax Number

OTHERS-94507123 Contact Number

MALCOLMCHEONG1985@GMAIL.COM EMail Address

BLK 322B SUMANG WALK Address

#08-883

822322 Postcode

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

COLLISION - HEAD TO REAR Type Of Accident

CLEAR Weather Conditions DRY Road Surface

Other Information

Was any foreign vehicle involved in this accident?

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?

NO

2

YES

NO

YES

NO

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)

**Details of Police Action** 

Was the accident reported to the police?

If Yes, Please state which Police Station

TRAFFIC POLICE DIVISION HQ Police Station Name

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

SINGAPORE

TEL NO: 65470000 - FAX NO: Police Station Contact

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

PLS REFER TO THE POLICE REPORT:T/20200124/7004

Attachment(s)

Are accident photos available for attachment? Was there any video captured by Car Camera?

Was there any audio recorded?

NO

SME5371R

YES

NO

**DETAILS OF OTHER VEHICLE PROPERTY 1** 

Vehicle Registration Number

Vehicle Make/Model/Colour

Details Of Properties

PRIVATE CAR Vehicle Category

CHEW HEW SHENG Name of Driver

SXXXX309G NRIC/Passport Number 96698967 Contact Number

Address Postcode

Insurance Company Name

Page 2 of 18

## **DETAILS OF INJURED PERSON 1**

Name

CHEONG SHIYONG MALCOLM

Approximate Age

Injuries Sustain

SLIGHT

Injured person in which vehicle?

SLK8246E

Were seat belts worn?

Was this injured conveyed to hospital by

YES

ambulance?

Postcode

NO

Address

## SKETCH PLAN

#### 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 withholding 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. 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 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:
  - (i) 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, involces, 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
- 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.
- 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, 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.

Policyholder's Signature Date & Time:

**Oriver's Signature** 

(If driver is not the policyholder)

Date & Time:

NRIC/FIN No.:

COMMO Serchfunfore: 42

KAE TWOS TAE

| RETCH FEAR                   | AFT SIMS AVE  |
|------------------------------|---------------|
| A: 31K 8246E                 |               |
| A: SIK 8246E<br>B: SME 5371R | B             |
|                              | 4   4   4   4 |

### DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

|      |  | I     | DAS   | TRAN  | ELCING | ALO  | id Th | e Secon   | so her | 7 4   | nt of   |
|------|--|-------|-------|-------|--------|------|-------|-----------|--------|-------|---------|
| 4    | LANES                                    | ALONG | the   | said  | road   | AS I | (205  | TARVECCIA | JG 878 | algh1 | VEHICLE |
| in   | FRONT,                                   | BOAK  | E AND | 870P  | ANC    | ) 1  | ALGO  | APPLICED  | my P   | PAKE  | 10      |
| Swi  | wood (                                   | W HU  | 5)    | Sunda | sky    | one  | mlanz | Sme       | 5371   | R     | CAME    |
| From | n my                                     | ROAR  | AND   | Cou   | 000    | 0~70 | -the  | PEAR      | 101/10 | N OF  | my      |
| 200  | 111 LE .                                 |       |       |       |        |      |       |           |        |       | 0       |
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|      |  |       |       |       |        |      | 170.  |           |        |       |         |
|      |  |       |       |       |        |      |       |           |        |       |         |
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|      |  |       |       |       |        |      | 10    |           |        |       |         |
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|      |  |       |       |       |        |      |       |           |        |       |         |
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|      | 11-1-12-12-12-12-12-12-12-12-12-12-12-12 |       |       |       |        |      |       |           |        |       |         |

DECLARATION

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

Policyholder's Signature

Date & Time:

Oriver's Signature (If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:





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

1 of 3 Report No. T/20200124/7004

## REPORT OF A TRAFFIC ACCIDENT

| 24/01/2020 03:00                            |                          | viade:     | Vide Report No.:                              | Station Diary No.:         |  |
|---|--------------------------|------------|---|----------------------------|--|
| Informa                                     | nt's Partic              | ulars      |   |                            |  |
|   | f Informant:<br>G SHIYON | G, MALCOLM | Address:<br>APT BLK 322B SUMANG WA<br>822322  | ALK #08-883 SINGAPORE      |  |
| ID Type / ID No.:<br>NRIC NO / S8527766I    |                          |            | Contact No.:<br>Home/Office: Mobile: 94507123 |                            |  |
| National<br>SINGAP                          | ity:<br>ORE CITIZ        | ĽEN        | Email:<br>malcolmcheong1985@gmail.            | com                        |  |
| Sex: Age: Date of Birth: Male 34 24/08/1985 |                          |            | Type of Informant:<br>Driver                  |                            |  |
| Race:<br>Chinese                            |                          |            | Language:<br>English                          | Institution / School Name: |  |
| Occupation:<br>Public servant               |                          |            | Driving Licence Information:<br>Class:        | Date of Expiry:            |  |

| General Inform                                | mation of the Acci          | dent                       |   |                                     |  |
|---|-----------------------------|----------------------------|---|-------------------------------------|--|
| Type of<br>Accident:                          | Injury<br>Others            | Drink<br>Drive:<br>No      | Date/Time of<br>Accident:<br>23/01/2020 19:40 | Type of Location:<br>KPE Tunnel     |  |
| Location: PIE (Changi) Weather: Clear         | entering KPE Tunn           | el<br>Road Surface:<br>Dry | F   | Road Speed Limit:                   |  |
| Traffic Flow: Traffic Control: Not Controlled |                             |                            | 1 1 2 2                                       | Traffic Volume:<br>Moderate         |  |
| Type of Collis<br>Between Mov                 | ion:<br>ing Vehicles - Head | To Rear                    | -   | Anyone conveyed by ambulance:<br>No |  |

| Details of Vehicle Involved |      |      |                  |       |           |                |  |
|-----------------------------|------|------|------------------|-------|-----------|----------------|--|
| Vehicle No.                 | Туре | Make | Model            | Color | Condition | No of Passenge |  |
| SLK8246E                    | Car  | KIA  | FORTE K3<br>1.6A | Red   |           | 0              |  |
| SME5371R                    | Car  | BMW  |                  |       |           | 0              |  |

| Details of Vehicle Insurance |   |              |            |             |  |  |  |
|------------------------------|---|--------------|------------|-------------|--|--|--|
| Vehicle No.                  | Insurance Company                       | Insurance No | Effective  | Expiry Date |  |  |  |
| SLK8246E                     | MSIG INSURANCE (SINGAPORE)<br>PTE. LTD. | 9VPCP1849450 | 31/01/2019 | 30/01/2020  |  |  |  |





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

2 of 3 Report No. T/20200124/7004

## CONTINUATION OF REPORT

| Details of Perso  | on Involved  |  |                                   |   |
|-------------------|--|--|-----------------------------------|---|
| Any Pedestrian I  | nvolved: No  |  |                                   | NAME OF TAXABLE PARTY OF TAXABLE PARTY.   |
| No. of Pedestria  |  | Use of Pe  | destrian Cro                      | ssing: NA   |
| Driver            | The same of the sa |  |                                   | Soing. NA   |
| Name              | CHEONG SHIYONG, MALCOLI  | М  | ID No.                            | S8527766I   |
| Related Vehicle   | SLK8246E (Car)   |  | Contact No                        | 94507123  |
| Hospital/Clinic   | NIL  | Class of<br>Driving<br>Licence &<br>Expiry Date  | Class: NIL<br>Date of Expiry: NIL |   |
| Date Treatment    | NIL  | Date Disc  | narge NIL                         |   |
| No. of Days gran  | ted Medical Leave NIL  | Degree of  |                                   | ht  |
| Driver            |  |  |                                   | CONTRACTOR OF THE PARTY OF THE |
| Name              | CHEW HEW SHENG   | - Marian Commission of the Com | ID No.                            | S8533309G   |
| Related Vehicle   | SME5371R (Car)   |  | Contact No                        | . 96698967  |
| Hospital/Clinic   | NIL  | Class of<br>Driving<br>Licence &<br>Expiry Date  | Class: NIL<br>Date of Expiry: NIL |   |
| Date Treatment    | NIL  | Date Disch   | arge NIL                          | W   |
| No. of Days grant | ed Medical Leave NIL   | Degree of  |                                   |   |

### Brief Details.

On 23 Jan 2020, at about 1935hrs, I entered into KPE tunnel and my lane was merging into one of the main lanes, there was some traffic ahead and the car in front of me slowed down and stopped. I then followed suit and suddenly, there was a loud bang and I felt a forward jerk. I came out of my car and saw that a black colour BMW (SME5371R) had collided into the rear of my car. The driver came out and I questioned him about the accident. He was apologetic and said that he couldn't brake in time.

We then shifted our cars to the side to take photos and exchanged particulars. The driver is named Chew Hew Sheng (S8533309G). Before we left the accident location, he asked me to claim the damages via his insurance. Thereafter, I requested him to send me a text on this and he went on to text me that "will proceed to claim via insurance".





3 of 3 Report No. T/20200124/7004

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

## CONTINUATION OF REPORT

| Sketch | Dian   |
|--------|--------|
| OKELLI | I Idii |

NP168

Informant is not able to provide sketch plan

| Signature Of Officer Recording The Report:<br>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:<br>Not applicable                  | Date/Time:<br>24/01/2020 03:00  |
| Officer In Charge Of Case:                                   | Classification Of Case:   |
| Authentication Stamp   |   |

MAKE & MODEL: KIA CORATO K3 31K 82466 VEHICLE NO: 23/ 01 2020 DATE OF ACCIDENT 7-40 AM/PM TIME OF ACCIDENT KAE TOWARDS THE APTER SIMS AUE LOCATION OF ACCIDENT to Fetch EXACT PURPOSE USE DURING ACCIDENT ON THE DAY my DIFT CHEONG SHI YONG MALCOLM NAME OF OWNER 861 FOZ + P TEL NO 38527766I NRIC REPORTING ONLY THIRD PARTY OD CLAIM TYPE MSIG INSURANCE CO Comprehensive / Third Party / Third Party Fire & Theft TYPE OF COVERAGE A 2907 0 966 OMY POLICY NO. As Above NAME OF DRIVER Any Passengers: NO NRIC 11985 24/ DATE OF BIRTH (Indoor) Outdoor OCCUPATION 12005 DATE OF DRIVING PASS Female GENDER Office: Home: CONTACT NO. BHK 300B SUMANG WALK #08-883 5(80)302) ADDRESS DRIVER HAVE ANY OWN VEHICLE NO / If yes: Reg No: Employee / If No: **RELATIONSHIP** Clear / Raining / Other: WEATHER CONDITION Dry / Wet / Other: ROAD SURFACE No / Ifiyes Who? ANY INJURIEES CONTACT NO. No / Ifiyes: Where? SELF - PERDORT POLICE REPORT Any Passenger: NO SME S371R VEHICLE B NO. CHEW HEN SHENG 285333096 NAME 9669 8967 CONTACT NO. Any Passenger: VEHICLE C NO. Any Passenger: VEHICLE D NO. Any Passenger: VEHICLE E NO. Any Passenger: VEHICLE F NO. ANY WITNESS WITNESS CONTACT NO. OWNER/DRIVER EMAIL YES / (NO) IN-CAR CAMERA SM AUTOMOTIVE PARTICULAR WORKSHOP 1 Kaki Bukit Ave 6, Blk C #01-43 Autobay@Kaki Bukit Singapore 417883 TEL: 6747 9241 TEL NO Reena / Sukyi CONTACT PERSON FAX: 6741 7276 FAX NO. reena@nhtmotor.com **EMAIL** admin@nhtmotor.com



MSIG Insurance (Singapore) Pte. Ltd. 4 Seenton Way, # 21 01. SCX Centre 2. Singapore 068607 Tel +65-6627 7888, Fax +65-6627 7800 Lo Reg. No. 2004122120 G51 Reg. No. 20-0412212G

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

Form M.X.1 Individual Ownership MOTOR MAX PLUS Comprehensive

Certificate No. A 29070966 OMY

Excess: SGD500 Windscreen Excess: SGD100

Index Mark and Registration Number of Vehicle SLK8246E

2. Name of Policyholder

Cheong Shiyong Malcolm

3. Effective Date of the Commencement of Insurance for the purposes of the Act 31/01/2019

4. Date of Expiry of Insurance 30/01/2020

5. Persons or Classes of Persons entitled to drive\*

Cheong Shiyong Malcolm 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 Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

PLEASE NOTE ALL CLAIMS RELATED REPAIR CAN BE CARRIED OUT AT ANY WORKSHOP OF YOUR CHOICE OR 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 structurely Declaration to that effect must be made. Pailure to comply with this obligation is an offence 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

And 1

for Chief Executive Officer