

## 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)

**All Accidents must be reported within 24 hours of the incident regardless of whether it will lead to a claim.**

**CERTIFICATE NO.: D19MPC0001183**

**COVER: COMPREHENSIVE**

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|---|------------------------------|
| <b>1. Index Mark and Registration Number of Vehicle</b>   | : <b>SLG1253B</b>            |
| <b>Chassis No</b>   | : <b>AZE0106164</b>          |
| <b>2. Name of Policyholder</b>  | : <b>XIAO TINGCHAO ISAAC</b> |
| <b>3. Effective date of Insurance</b>   | : <b>22 Mar 2019</b>         |
| <b>4. Expiry date of Insurance</b>  | : <b>21 Mar 2020</b>         |
| <b>5. Persons or Classes of Persons entitled to drive*</b>  |                              |
| (a) The Policyholder<br>The Policyholder may also drive a Motor Car not belonging to or hired (under a hire purchase agreement or otherwise) to him/her or his/her employer or his/her partner.   |                              |
| (b) Any other person who is driving on the Policyholder's order or with his/her permission.<br>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 |                              |
| <b>6. Limitations as to use*</b>  |                              |
| Use only for social, domestic and pleasure purposes and for the Policyholder's business.  |                              |
| <b>The Policy does not cover</b>  |                              |
| a) Use for hire or reward.  |                              |
| b) Use for racing, pace-making, reliability trial, speed-testing.   |                              |
| c) Use for the carriage of goods other than samples in connection with any trade or business.   |                              |
| d) 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.

Insured & Named Drivers Excess Sect I: SGD1000.00  
Unnamed Drivers Excess Sect I : SGD1500.00  
Windscreen Excess : SGD100.00

Hire Purchase Company : N.A

**FOR DRIVERS BELOW 21 YEARS OR ABOVE 65 YEARS OF AGE &/OR LESS THAN 2 YEARS SINGAPORE DRIVING LICENCE, ADDITIONAL EXCESS OF \$2500/- ON SECTION I WILL BE APPLICABLE.**

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).

Agent/Broker : A000021/Tan Shi Jack  
Date of Issue : 26/02/2019 14:47:47  
MX1-Private Car (Insured Driving)

For India International Insurance Pte Ltd

  
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Authorised Signatory