VISION AUTOWORK PTE. LTD.

8 KAKI BUKIT AVENUE 4, #08-09, PREMIER @ KAKI BUKIT, S'PORE 415875 Tel: 6341 6789 Fax: 6341 6778 Co. Reg. No. : 201500371E

Letter of Demand

Re: Accident involving my vehicle no. SKE 548E and vehicle no. SMH5644M on 03/02/2020 at 20:35 HRS PM/AM at/along Pioneer Road North towards Jurang West Street 63

We refer to the above matter.

Attached pleas find copies of the following for your kind perusal:

Vehicle Repair cost / Excess	\$	16906.00
Vehicle Rental Fee for days @ \$_192.60 per day Loss of use for days @	\$	1926.00
\$ per day Police search fee/police report fee/LTA search fees Others Towing Fee	\$ \$ \$	7.45 60.00
Total:	\$	18899.45

Yours faithfully,

ABBY HP: 9856 4815

E-mail: visionautowork@gmail.com

VISION AUTOWORK PTE. LTD.

8 KAKI BUKIT AVENUE 4, #08-09, PREMIER @ KAKI BUKIT, S'PORE 415875 Tel: 6341 6789 Fax: 6341 6778 Co. Reg. No. : 201500371E

Authorisation To Act

I, Tham Chackin BIK 639 Jurong West Street 61, #12 (address), owner of SKES4BE	("the third party claimant") of -38 , $5(640635)$ (vehicle no.) hereby
authorise Vision Antowork Pte. Ldd. ("the workshop") to act for me wire costs and/or rental and/or loss of no. Stesybe that was damage occurred on 03/02/20 (date) at	th respect to my claim for repair f use ("claim") for my vehicle d pursuant to the accident which valong Proneer Road North
vehicle no/s SMH 5644M ("the accident").	(location) involving
I further hereby authorise the workshop to manner that they deem it fit and the workshop further to settlement of my claim with paym workshop.	p is further authorised to receive payment
I further authorise the workshop to execu vouchers/agreements regarding my/our claim	
I further acknowledge that any settlement the a without prejudice and without admission claim (s) whatsoever by me and/or the dri arising from the aforesaid accident concerned	of liability basis in so far as any other ver/owner/insurers of the other vehicle/s
Dated thisO4_ day ofO2_	(month) 20(year)
	OWORA Reg No: I'm 201500371E
Signed by "the third party claimant"	Signed by "the workshop"

VISION AUTOWORK PTE. LTD.

8 KAKI BUKIT AVENUE 4, #08-09, PREMIER @ KAKI BUKIT, S'PORE 415875 Tel: 6341 6789 Fax: 6341 6778

Co. Reg. No.: 201500371E

	Letter of Authorisation & Indemnity
Accident	involving motor vehicles no. SKES48E and SWHSE44M on 03/02/20
at/along_	Picheer Read North towards During West 5163
1.	I/We, the Owner of motor vehicle no. Stesy8E hereby instruct and authorise Villow Autowork Ite Ite ("the workshop") to appoint an independent surveyor on my/our behalf to inspect my/our motor vehicle and to commence repairs immediately to the said motor vehicle in accordance with the report of the independent surveyor. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$ being refundable deposit of
2.	the repair to my/our said vehicle. You are further authorised to appoint solicitors on my/our behalf and to instruct the solicitors fully as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
3.	You have my/our full authorisation/approval/consent hereby to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem it fit.
4.	My/Our solicitors shall also accept this as my/our irrevocable authority to pay the compensation monies from my/our third party claim directly to you after deducting their costs on a Solicitor and Client basis.
5.	Upon resolving my/our claim, you are also hereby authorised to agree with my/our solicitors on the amount of their professional costs and disbursements incurred in thereby acting for me/us and to receive and make payment of the balance of the settlement sum on my/our behalf directly into your account.
6.	I/We undertake and agree to fully co-operate with you and my/our solicitors to recover my claim successfully and also hereby consent and authorise you to instruct my/our solicitors to commence legal proceedings and to take all necessary steps to recover the claim from the negligent party where necessary.
7.	I/we also hereby instruct and authorise you to deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
8.	In the event that I/we am/are required to attend at my/our solicitor's office for purposes of giving my/our further instructions on the accident matter, to sign court documents and to attend Court hearings in connection with my/our claim, I/we shall render my/our full co-operation to my/our solicitors.
9.	In the event that my/our claim against the third party and/or his insurers is not successful at any stage of the recovery of my/our claim procedure including court proceedings, if any, and/or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party and/or the third party and/or his insurers make an offer to pay less than the amount claimed by you for whatever reasons, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred and to also indemnify you in respect of my/our solicitor's costs and disbursements thereby incurred on my/our behalf or to pay you the difference in amount, as the case may be.
10.	I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.
	Dated this day of
Signature	of vehicle owner
Name	Than Chee Kin Witnessed by:
IC/UEN 1	No: 57426646) y stamp, if applicable)
1 - arriball	J warnings on representation

Tel: 9790 7248

VISION AUTOWORK PTE.LTD.

8 Kaki Bukit Ave 4, #08-09 Premier @ Kaki Bukit, Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

ROC / GST REG NO.: 201500371E Email : visionautowork@gmail.com TAX INVOICE

INVOICE No TI V17144

Date: 25.03.20 Vehicle Number: SKE548E

Bill To:

AXA INSURANCE SINGAPORE PTE LTD

8 SHENTON WAY #27-01 AXA TOWER SINGAPORE 068811

DESCRIPTION	AMOUNT
Carry out lump sum repair on accident vehicle corresponding to	\$ 15,800.00
supply of spare parts, labour and spray painting charges	
Sub Total	\$ 15,800.00
Add GST 7%	\$ 1,106.00
Total Amount	\$ 16,906.00

PAYMENT BY CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO 'VISION AUTOWORK PTE.LTD.'

PLEASE INDICATE THE INVOICE NO. ON THE REVERSE SIDE.

Issued By:

Co's stamp & Authorised Signature

CARS FOR RENT (2016) PTE LTD

Mailing Address:

10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874

Tel Nos.: +65 6970 9119 / 6789 5155

Co. Reg'n No.: 201609732N GST Reg'n No.: 201609732N Tax Invoice #: E2002051

Date: 14-02-20

1

Bill To:

Ship To:

Vision Autowork Pte Ltd For the account of: Tham Chee Kin Blk 639 Jurong West Street 61 #12-28 640639

Vision Autowork Pte Ltd For the account of: Tham Chee Kin Blk 639 Jurong West Street 61 #12-28 640639

Description

Amount

Job No.

Vehicle Rental for period 04.02.2020 to 14.02.2020 (Billing for days 10 X \$180.00/per day)

(Vehicle No.: SKE548E)

\$1,926.00

SLM94T

SR

Your Order #: E16304

Terms: Net 30th after

GST:

\$126.00

COMMENT

CODE RATE GST SALE AMOUNT

Total Inv Amt:

SR

\$126.00

\$1,800.00 Amount Applied:

\$1,926.00 \$0.00

7%

Balance Due:

\$1,926.00

CARS FOR RENT (2016) PTE LTD

5 Tanah Merah Kechil Road #17-05 S 46665 Tel: 6789 5155 Fax: 67835155

No:E 16304

ROC No: 201609732N

VEHICLE RENTAL AGREEMENT

SKES48E (Vibra

08-09

	Vehicle No: SLM 94 Replace Veh No:
Name (as in I/C)	Mileage Out: 35064 Mileage Out
74-26646T	Make & Model : Auto Manual
NRIC/PASSPORT No: Address (Res) APT BIK 639 JURONG WEST Address (Res) APT BIK 639 JURONG WEST	Hyurdai Tucson Group:
Address (Res) 417 - 26 (S) (40639)	OUT : Date 04/62/20 Time : 4.00 pm
STREET (01 #12 - 26 S) 640051	HIRE/PERIOD EXPIRY.
Name & Address of Employer	COLLISION DAMAGE WAIVER Excess YES / NO
The second secon	PERSONAL ACCIDENT INSURANCE YES / NO
Occupation: Driving Exp:	CHARGES
Driving Licence No: D/L Type: Local / International	Daily 10 @\$ 180 per day \$ 1800 00
Issue Date: Date of Birth:	Weekly @\$ per week
Tel: (O) (R) HP/PG	Monthly @\$ per month
ADDITIONAL DRIVER'S PARTICULARS	Hours @\$ per hour
Name: (as in I/C) NRIC/PASSPORT No:	Others @\$
Address (Res):	CDW @\$ per day/month
	de /month
Driving Licence No: D/L Type: Local / International	
Issue Date: Date of Birth:	Delivery Service
Occupation: Driving Exp:	SUB-TOTAL \$
VEHICLE CHECK LIST	PETROL LEVEL
	Out E 1/4 1/2 3/4 F
T REAR	In E 1/4 1/2 3/4 F
E E E	EXTENSION
- DENTS - SCRATCHES - SCRATCHES	Collection Service
۵۵	Misc. (577). 126 N
	TOTAL CHARGES \$ 1926 @
CONTENT TOP LEFT	Rented out by:
NOCATE: A - ACCIDE A - ACCIDE TOP LEFT	
	Hirer's Signature
ACCESSORIES CHECK	
Ashtray Cig Lighter S/Tyre	
STD Tools Jack Hub Caps	Addition Driver's Signature
Radio / Class CD Catridges	A Secretary of the second seco
decree to the terms and condition on both sides of this a	greement. If I have presented a charge/ credit card for payment, I agree

that all amount payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

* IMPORTANT

- 1. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- 3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND /OR PAI WHERE APPLICABLE.
- 4. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES , A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- 5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARS FOR RENT (2016) PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIMEIN	MILEAGE	CHECKED BY	REMARKS	s /M
14/02/	3:05p		M	SIGN	NATURE OF HIRER/DRIVER

> Back to OneMotoring



Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time : 04 Feb 2020 / 18:09:13

Receipt Date/Time: 04 Feb 2020 / 18:09:13

Tax Invoice/Receipt

Receipt No.: |TNET-00000-200204-002926

Previous Receipt No.:

S/N	Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
As at	It of Insurance Enquiry - SMH5644M 03 Feb 2020/20:35:00 ance Co: AXA INSURANCE PTE LTD Insurance Enquiry - SMH5644M				
•	Enquiry Fee 20200204180828422612		7.00	0.49	7.49
		Sub-Total	7.00	0.49	7.49
		Total Before Rounding	7.00	0.49	7.49
		Rounding Difference			0.04
		Total Amount Payable			7.45
		Paid By			
		xxxxxxxxxxxxx1359	Credit Card; Visa/MasterCard		7.45
		Total			7.45
		Cash Change			0.00
		Tendered Amount			7.45
		Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



TEL: 97297337

T ZONE TOWING PTE LTD

8 Kaki Bukit Ave 4 #06-32 Premier@Kaki Bukit Singapore 415875

Email: t-zonetowing@live.com.sg

GST Reg No. 201500018C

WORK ORDER

No. P 23524

Svc Date	04-02	-2020	Time Received	15-4C)
Member's Name	Cast	<u> </u>	Time Arrived	1600)
M'ship / NRIC No.			Time Completed	164.	7-
Member's Contact No.	8123	9016	From 177	was Arx	2 20
Car Regr. No.	SKE Z	748 B	To 88-0	9 frem.	er
Car Make / Model	BMW	520	Tow Truck No.	GIR ST	5662
Řemarks (if any)	Acci	dent	Amount	GOF	30m,
ADDITIONAL CH	IARGES		BODY & PAI	NT CONDITIO	N RECORD
Dolly Wheels /f Basement /Mul Crane up /Bogg Causeway /2nd Jump Start Collection of ke	Flat bed ti-storey ged	Patch Tyre Change Spare Tyre Change Battery Size:			
ERP /Carpark			,	nove any valuables o pelongings in the ca	•
17	<u> </u>	bizsaf	Em 3		
Tow Driver's Nam	e & Signature			Member's Sigr	nature
Note: Vehicle is towed at a	wner's risk. The c	ompany accepts no respons	ibility for damages or	other misdemeanou	r to your vehicle

Your NCD will be affected due to late reporting Actual e-Filling Submission Date & Time: 05/02/2020 18:01

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.
- 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 aforesaid.

	ACCIDENT STATEMENT
Date Of Report	05/02/2020 15:59
Date Of Accident	03/02/2020 20:35
Exact Location Of Accident	ALONG PIONEER RD NORTH TWDS JURONG WEST ST 63
Country/State of Loss	SINGAPORE
$\ (x,y) - (x$	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SKE548E

Insured/Policyholder

Name Of Registered Owner THAM CHEE KIN
NRIC No SXXXX646J
Email Address NOEMAIL

Mobile Phone No (LOCAL) +65-97907248

Alternative Phone No OFFICE-97907248

Vehicle Particulars

Manufacturer BMW Model 520I-2.0 (A)

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

ICY NO

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

Insurance Company

Name of Insurance Company ERGO INSURANCE PTE. LTD.

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number DMPG20000443

Cover Note Number

Driver

Name of Driver THAM CHEE KIN
NRIC No SXXXX646J
Date Of Birth 01/08/1974
Occupation INDOOR
Date Of Driving Pass 18/04/1996

Driving Experience 23 YEARS AND 9 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-97907248

Fax Number

Contact Number OFFICE-97907248

EMail Address NOEMAIL

Address BLK 639 JURONG WEST ST 61 #12-28

Postcode 640639

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 COLLISION - MAJOR/MINOR RD

2

NO

NO

YES

NO

1

NO

NO

YES

NO

NO

SMH5644M

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? Was any injured conveyed to hospital by

ambulance?

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

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

AS PER ATTACHED

Attachment(s)

Are accident photos available for attachment?

Was there any video captured by Car Camera?

Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

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)

Page 2 of 12

Sketch Plan Pg. 1

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.policyliability.
- 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.
- 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)

Lunderstand, 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, 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:
 - (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:

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

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

SKETCH PLAN PIONEER ROAD NORTH

Veh A SKE 548E Veh B SMH 5644M

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 03/02/2020 at about 2035 HRS, I was driving at the centre
lane along Pioneer Road North towards Jurong West St 63. At
that time, I was going straight
Suddenly, vehicle(B) cut into my lane and as a result, 1
hit onto the right side of rehicle (B) There were bamages at
my front and left portions
DECLARATION

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

Policyholder's Signature

Date & Time:

Driver's Signature

(If driver is not the policyholder)

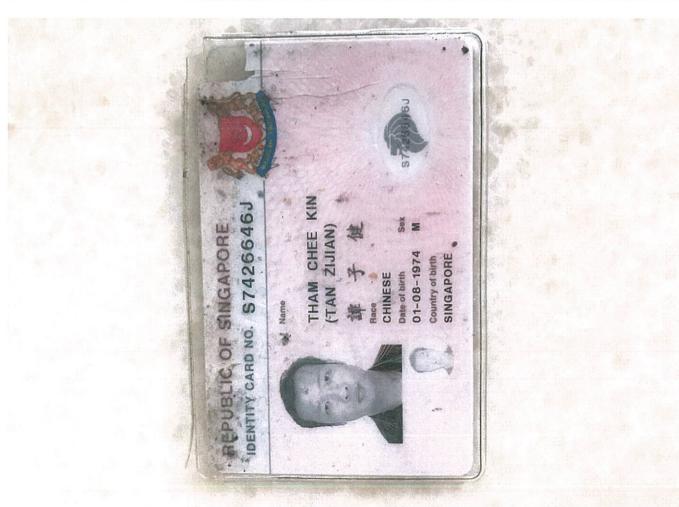
Date & Time:

Reporting Centre Personnel's Signature

NRIC/FIN No.:

SKE 548E (Own & driver)





SFESTER (OW & drive)







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/Policy Number

DMPG20000443

Vehicle Registration Number

SKE548E

Cover Type

Enhanced Comprehensive

Policy Type

Private Car

Name of Policyholder/Insured

THAM CHEE KIN

Commencement Date of Insurance

31/01/2020

Expiry Date of Insurance

30/01/2021

Fxcess

EXCESS: (SECTION I),......ADD'L EXCESS: UNNAMED DRIVERS (SECTION I),...
YOUNG & INEXP DRIVERS (SECTION I)

SŠ

700.00

(3858) *7272*72

500.00 3,000.00

Finance Company/Hire Purchase Owner:

HONG LEONG FINANCE LTD

*Persons or Classes of Persons entitled to drive:

1. The Policyholder

2. Any Person who is driving on the Policyholder's order or permission

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.

* Limitations as to Use:

- Use only for social domestic and pleasure purposes
- 2) Use for Policyholder's business

This Policy does not cover

- 1) Use for hire or reward, racing, pace-making, reliability trial or speed-testing and on race track
- 2) Use for the carriage of goods other than samples in connection with any trade or business
- 3) 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 (*).

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 ERGO Insurance Pte. Ltd. Approved Insurer

Karl-Kint Juny

Authorized Signature

B000126	SIME DARBY INSURANCE BROKERS (SINGAPORE) PTE LTD	Contact Number: 62222244		
Vehicle Chassis Number	Vehicle Chassis Number : WBAXG12060DW34142, Vehicle Engine Number : A0390068N20B20B			