DYNAMIC 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. : 201436361C

Letter of Demand

Re: Accident involving my vehicle no. <u>SLF8293U</u> and vehicle no. <u>GBE29717</u> on <u>05/02/2020</u> at <u>19:55</u> HRS PM/AM at/along Slip Road of Gambas Avenue towards woodlands Avenue 12

We refer to the above matter.

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

Vehicle Repair cost / Excess	\$	10486.00
Vehicle Rental Fee for 12 days @ \$ 150.00 per day	S	1800.00
Loss of use for days @	Ψ	.000.00
\$ per day	\$	-
Police search fee/police report fee/LTA search fees	\$	7.45
Others 3rd Party Report	\$	29.00
Total:	\$	12322.45

Yours faithfully,

ABBY HP: 9856 4815

E-mail: dynamicautowork@gmail.com

DYNAMIC 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.: 201436361C

Authorisation To Act

I, SKK Works Pte. Ltd. ("the third party claimant") of 2 Yishun Industrial Street 1 #07-22 North Point Bizhub 5 (768 159)
(address), owner of SLF 8293U (vehicle no.) hereby
(address), owner of SLF 8293U (vehicle no.) hereby authorise Dynamic Autowork Her Ltd.
("the workshop") to act for me with respect to my claim for repair
costs and/or rental and/or loss of use ("claim") for my vehicle
no. 51 F 82930 that was damaged pursuant to the accident which
occurred on 05 02 2020 (date) at/along stip food of Gambas Avenue
occurred on 05/02/2020 (date) at/along Stip Food of Gambas Avenue towards woodlands Avenue 12 (location) involving vehicle no/s ("the accident")
("the accident").
(the decident).
I further hereby authorise the workshop to settle my above mentioned claim in a manner that they deem it fit and the workshop is further authorised to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.
I further authorise the workshop to execute and/or sign any documents/discharge vouchers/agreements regarding my/our claim/case for my/our convenience.
I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as any other claim (s) whatsoever by me and/or the driver/owner/insurers of the other vehicle/s arising from the aforesaid accident concerned.
Dated this day of 0 2 (month) 20 (year)
A TOWORATE TO A TO THE TOWN TO
Signed by "the third party claimant" Signed by "the workshop"

DYNAMIC 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. : 201436361C

	Letter of Authorisation & Indemnity
Accident	involving motor vehicles no. SLFB293U and GBE 29717 on 05 02 2020
at/along	Slip Road of Gambas Avenue towards Woodlands Avenue 12
1.	I/We, the Owner of motor vehicle no. SLF 83930 hereby instruct and authorise Oynamic Autowork ffe, Lfd. ("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
2.	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 \$
3.	in Court in my/our name against the third party. 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
6.	and make payment of the balance of the settlement sum on my/our behalf directly into your account. 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. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this
10.	action agreeing to pay or receive any monies due to this claim.
	Dated this 0 6 day of 20 20
	SKK Works Pte Ltd Witnessed by:
IC/UEN	No: 201328018C Systamp, if applicable)
20 (20)	: 2 Yishun Industrial Street i
	North Point Bizhubs (768159)

Tel:____6334 3831

Dynamic 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.: 201436361C Email :dynamicautowork@gmail.com

TAX INVOICE

Invoice #: 00001099

Date: 08.04.20 Vehicle No: SLF8293U

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	\$ 9,800.00
supply of spare parts, labour and spray painting charges	
Sub Total	\$ 9,800.00
Add GST 7%	\$ 686.00
Total Amount	\$ 10,486.00

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

PLEASE INDICATE THE INVOICE NO. ON THE REVERSE SIDE.

Issued By:

ABBY

Authorised Signature

Rapid Rental Pte.Ltd.

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

Tel: 6341 6789 Fax: 6341 6778

ROC No.: 201627936K

TAX INVOICE

To: SKK WORKS PTE. LTD. Invoice No. : DR2002-0189 2 YISHUN INDUSTRIAL STREET 1 Date : 18.02.20

#07-22 NORTH POINT BIZHUB Vehicle No. : **SLV7860E**

SINGAPORE 768159 Vehile Model: : HYUNDAI ELANTRA

DESCRIPTION	NO. OF DAYS	RATE	Α	MOUNT
RENTAL FROM 05/02/2020 - 17/02/2020 YOUR REF: SLF 8293U	12	150.00	\$	1,800.00
		TOTAL:	\$	1,800.00

Payment by cheque should be crossed and made payable to 'Rapid Rental Pte.Ltd.'

This is computer generated document.

No signature is required.

RAPID RENTAL PTE. LTD.

8 KAKI BUKIT AVENUE 4 #08-09 PREMIER @ KAKI BUKIT SINGAPORE 415875

ROC:201627936K					VRA NO	DR 2002	6180
	VEHICLE RE						
	PARTICULARS				SLF82931	<u>J</u>	,
Name (as in I/C): SKK Wo	orks fter Ltd.	Loan Vehic	cle No:	SLV =	7860 E		
	C Date of Birth:	Make & M	lodel: F	tynnol	ei Eluntra		
Address: 2 Yishun Industria	1 Stree- 1 Age:		CH	ARGE	5	\$	cts
#07-22 North Point	Bizhub s(768159)	Daily	12	day @\$	150 Per day	1800	-
Name & Address of Employer		Weekly		day @\$	Per week		
		Monthly		day @\$	Per month		
Occupation:	_ Driving Exp:	Others					
Driving License No:	Passed Date:	CDWS/PAI					
D/L Type: Local/Int'l/Others:_		Delivery/Col	lection S	vc			
Tel: (H/P)	(0)						
	PARTICULARS				SUB-TOTAL	1800	-
Address: 2 Yishun Industr	2T Date of Birth: 12/09/1969	Petrol Leve & Surcharge		UT N	E 1/4 1/2 3/4 F E 1/4 1/2 3/4 F		
Occupation:	_ Driving Exp:				TOTAL	1800	-
Driving License No: D/L Type: Local/Int'l/Others:_ Tel: (H/P)			E				
EXCESS: Section (: Section (:	1) \$2,500.00 2) \$2,500.00	INDICATE: A - Accidents D - Dents S - Scratches X - Crack	17				

Hirer's Signature:

Additional Hirer's Signature:

have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge for payment. I agree that all amounts 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 voucher. All information I have been given RAPID RENTAL PTE. LTD. in connection with this agreement is true.

IMPORTANT

- 1. The Hirer and the authorized driver must be over 25 years of age and under 65 years of ages and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- 2. All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on lop of petrol surcharge is payable by the hirer should he fail to return the vehicle at line appropriate petrol level.
- 3. No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- 4. Use of the vehicle for illegal purpose (for instance: in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.
- 5. Vehicle strictly for Singapore use only and may not driven out of Singapore without prior written consent of RAPID RENTAL PTE. LTD. The hirer is liable for a penalty fee of \$200 in additional to appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- 6. The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or
- 7. The hirer and/or driver shall be responsible for all claims, damages,

- losses, increased insurance premiums, non-waiver excess and cost expenses (including legal costs on full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to pay immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damages to the car will be repair at RAPID RENTAL PTE. LTD. authorized workshop.
- 8. Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
- 9. The Hirer agrees that a punctured tyre, empty petrol tank, lost of vehicle's key or locked keys inside of vehicle by itself, does not constitute a breakdown and that in event the owner's 24-Hours Emergency Services is called upon to respond to such occurrence, the Hirer shall bear cost of such responses at \$150 per trip.
- 10. In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- 11. The hirer and/or driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- 12. All customers' data will kept strictly confidential and is solely used for the purpose of completing the sales transaction and other relating matters.
- 13. I understand and agreed to personal data collection statement stated on the Term and

Date / Time OUT	Mileage	Check By	Remark (4)
05/02/20 9:15 pm	129060		Hirer's/Driver Signature
Date / Time IN	Mileage	Check By	Remark
17/07/20 10:40am	130247		Hirer's/Driver Signature



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time : 06 Feb 2020 / 10:58:20
Receipt Date/Time : 06 Feb 2020 / 10:58:20

Tax Invoice/Receipt

Receipt No.: ITNET-00000-200206-000866

Previous Receipt No.:

S/N	Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
As a	It of Insurance Enquiry - GBE2971J 05 Feb 2020/19:55:00 ance Co: AXA INSURANCE PTE LTD Insurance Enquiry - GBE2971J				
•	Enquiry Fee 20200206105728092259		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.



RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No:

GR-20-023155

Date of Request:

10/02/2020

Your Ref No:

WALK IN EDWIN

DYNAMIC AUTOWORK PTE. LTD 8 KAKI BUKIT AVE 4, #08-09 PREMIER @ KAKI BUKIT SINGAPORE 415875

Dear Sir/Madam,

Your Vehicle No:

SLF8293U

Date of Accident:

05/02/2020

Place of Accident:

GAMBAS AVE

i lace of Accident.

Involving Vehicle No: GBE2971J

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[] GIRO [X] Cash [] Cheque



RECORDS MANAGEMENT CENTRE

GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No:

GR-20-023157

Date of Request:

10/02/2020

Your Ref No:

WALK IN EDWIN

DYNAMIC AUTOWORK PTE. LTD

8 KAKI BUKIT AVE 4, #08-09 PREMIER @ KAKI BUKIT

SINGAPORE 415875

Dear Sir/Madam.

Date of Accident:

05/02/2020

Vehicle No:

SLF8293U

Place of Accident:

SLIP RD OF GAMBAS AVE TOWARDS WOODLANDS AVE 12

Involving Vehicle No: GBE2971J

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
GBE2971J	SLIP RD OF GAMBAS AVE TOWARDS WOODLANDS AVE 12	14.00	1	13.08
GST Amount			0.92	
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

[] GIRO [X] Cash [] Cheque

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.

The Late of the Control of the Contr	ACCIDENT STATEMENT
Date Of Report	06/02/2020 16:54
Date Of Accident	05/02/2020 19:55
Exact Location Of Accident	SLIP RD OF GAMBAS AVE TOWARDS WOODLANDS AVE 12
Country/State of Loss	SINGAPORE
and the second s	DETAILS OF OWN VEHICLE

Vehicle Registration Number SLF8293U

Insured/Policyholder

Name Of Registered Owner SKK WORKS PTE LTD

Co Reg No 2XXXXX018C

Email Address SAKTHIKUMARSKK@GMAIL.COM

Mobile Phone No (LOCAL) +65-84445343 Alternative Phone No OFFICE-63343831

Vehicle Particulars

Manufacturer TOYOTA

Model **COROLLA AXIO**

Exact Purpose for which vehicle was being used at

time of accident

WORKING PURPOSES

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 COMMERCIAL VEHICLE

Insurance Company

Name of Insurance Company GREAT AMERICAN INSURANCE COMPANY

Type Of Coverage **COMPREHENSIVE**

Fleet Policy NO

Policy Number MOMVP000003959-00-000

Cover Note Number

Driver

Name of Driver SAKTHIVEL KUMAR SUNDARAM

Passport No/FIN GXXXX982T Date Of Birth 12/09/1969 Occupation OUTDOOR Date Of Driving Pass 17/01/2018

Driving Experience 2 YEARS AND 0 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-84445343

Fax Number

Contact Number OFFICE-63343831

EMail Address SAKTHIKUMARSKK@GMAIL.COM Address

2 YISHUN INDUSTRIAL STREET 1 #07-22 NORTHPOINT BIZHUB

Postcode

768159

Was driver an employee of the Insured's Company YES

ras univer an employee of the insured's Company in

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

-

Insurance Company of Driver's Own Vehicle

-

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

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

2

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

ambulance?

NO

Was any other material or property damaged?

YES NO

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

.

Number of Passengers (Including Driver)

1

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

PLEASE REFER TO SKETCH AND ATTACHMENT

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

GBE2971J

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Accident Sketch Plan

SKETCH PLAIS

IMPORTANT NOTICE

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Page 3 of 13

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Accident Sketch Plan

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ATTACHMENT

On 05.02.2020 at about 19:55 hours along Slip Road of Gambas Avenue towards Woodlands Avenue 12. I was stationary along the above mentioned slip road and waiting for the oncoming traffic to clear.

When the traffic was clear and I was about to move forward, suddenly I heard a loud bang from behind. When I alighted I realised vehicle (B) had collided onto rear portion of my vehicle (A).

1. fright

Vehicle (A): SLF 8293U

Vehicle (B): GBE 2971)

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Page 5 of 13

SPASS

Employment of Foreign Manpower Act (Chapter 91A)
Republic of Singapore

SKK WORKS PTE, LTD.



Nome SUNDARAM SAKTHIVEL KUMAR

3 Puns No. 0 36225890

Sector CONSTRUCTION





K0668935

SLF82934 driv

VISIT PASS Immigration Regulations

07-08-2018

SUNDARAM SAKTHIVEL KUMAR



G5614982T

Date of Birth 12-09-1969

Nationality

INDIAN

MULTIPLE JOURNEY VISA ISSUED







SLF82934 diver

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

EFFECTIVE DATE

Class 3C Motor cars with unladen weight =< 3000kg with =< 7 passengers, exclusive of driver

17 Jan 2018

NP 428A

Licence No:G5614982T



GREAT AMERICAN INSURANCE COMPANY

UEN: T15FC0029B GST REG. NO.: M90370081T 3 TEMASEK AVENUE, #16-01 CENTENNIAL TOWER

SINGAPORE 039190 TEL: +65 6804 6000 FAX: +65 6235 2616

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) Road Transport (Amendment) Act, 2019 (Malaysia)

Policy Details

Certificate Number

MOMVP000003959-00-000

: Private Car (Comprehensive)

Policyholder Name

SKK Works Pte Ltd

Chassis Number

: NRE1610008929

NCD Entitlement

30% No Claim Discount

Engine Number

2NR8493105

Hire Purchase

Registration Number

: SLF8293U

Period of Insurance

N/A

From 03/06/2019 (00:00) To 02/06/2020 (23:59) (Both Dates Inclusive)

Persons or Classes of Persons entitled to Drive

- The Policyholder
- Any person who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor or so has been Vehicle 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

Limitations as to Use

Use only for social, domestic and pleasure purposes and for Policyholder's business

This Policy does not cover:

- Use for Hire and Reward
- Use for racing, pace making, reliability trial or speed testing b)
- Use for carriage of goods (other than samples) in connection with any trade of business c)
- Use for any purpose in connection with Motor Trade d)
- * 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

Excess (Section 1)

SGD 700.00

Workshop

Authorised Workshop

Excess (Section 2)

N/A

Off Peak Car

No

Windscreen Excess

SGD 100.00

NCD Protection

No

Additional Excess

Please refer overleaf

Driver Details

Main Driver

Any persons who is driving on the policyholder's order or with their permission

Named Driver 1

N/A

Named Driver 2 Named Driver 3 N/A

Name of Intermediary

Capstone Insurance Agency Pte Ltd

Date of Issue

19/09/2019

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Signed for and on behalf of

Great American Insurance Company

Authorised Signatory

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