NATIONAL Assessment Centro	TOPUICES. I	wel 1 Jan 03] .	MA LOUI	THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER.	
100 ages 1000 1 11, 311 and 1000 1	Jeb description		MMA 120013	npleted	Done by
Date In. 8/2/20 11:04					
Refile NA 1MSG 20002203144		1C: 2hrz)			unagar
Veh No GBB 21 0 B	E-man (within a				
11111 712120 19:30.	I-Motor Club		TO Abrel		
(ii) (P) Reporting Only	I-Motor W/O		1		
	I-Photo Uplos				
TP Insurer:	Assessment/Sur	and the second second second second	Owner/With		aranda martena e e e e e e e e e e e e e e e e e e
The second of th	Ass't Report by	y I'nx / Hand to	Owner/Wksii	Fax:	2200 Y 11/100 V2 672 MANUAL TO THE T
Proformd Wksp / INC Assign Wksp / QW: (DIC.	\$130,000	1	
TP Particulars: Veh No:	SJT 56815	C., INC	.) / Non-INC ()
Owner / Driver: (Cover Type: ()
Tilley Pro. (riod: (Dute:	Time:)
Confirmed by : (Note-Est. Status (V		0%: P: 21-79%.	P: 80-100%]
	Warranty: YES ()/NO()		
1 car of regulations (
esercity and the property of t	The decision of the second	NEW YORK SHE	AND THE PROPERTY OF THE PROPER	THE RESIDEN	
Concent Religion Francis - Francis Constant - Customer's Info	A Chatego at sold Con	officiential & St	Charles and the state of the little work in board in the later woman.	the sales of the s	
() Walk-In Customer : Customors into	mation strictly Cor	indontrol or or			
	- VIIII CITIES IN V				
() Total Loss Case : to e-mail Insure		· · · · · · · · · · · · · · · · · · ·			•)
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice		10 (); T	owing Co: (10 Y 12 W E 7 3 E	district (
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice	YES () / N	10();T			(inches by
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice (ample); 2 (INGA(athic 6748) 6616);	YES () / N	NO();T			()
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice (confucies)	Courtesy Car ()			-)
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice (confucies)	Courtesy Car ()		THE SALE WAR) ผู้สู่มีอักอุ by
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice (contriber = P(R) (but) in P(R) (but) () Apply for Transport Allowance () / C (2) QC Check / Post Repair Inspection (3) Upload Resurvey Photo [Repair Cost > \$3	Courtesy Car ()		inches publication	(Allians by
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice (connects: *** ***(INC Rothing 6748 646)); () Apply for Transport Allowance () / C 2) QC Check / Post Repair Inspection () Upload Resurvey Photo [Repair Cost > \$3 Injury:	:: YES () / N Courtesy Car (())			Alliane by
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice (connects: ** **P(R)Calculus ** ** **P(R)Calculus ** ** **P(R)Calculus ** ** ** ** ** ** ** ** ** ** ** ** **	Courtesy Car ()		THE SALE WAR) กุลกับกับกับ กับกับกับกับ
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice Commeles: *** *** *** *** *** *** *** *** *** *	:: YES () / N Courtesy Car (())	owing Co: () (Allabas by
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice Connected () / Case	:: YES () / N Courtesy Car (())	owing Co: (Alliane by
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice Commeles: *** *** *** *** *** *** *** *** *** *	:: YES () / N Courtesy Car (())	owing Co: (THE SALE WAR	Allians by
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice (connels): *** (INC nothing 67(8) 66(6)); (I) Apply for Transport Allowance () / C (2) QC Check / Post Repair Inspection (I) Upload Resurvey Photo [Repair Cost > \$3 Injury:	:: YES () / N Courtesy Car (())	owing Co: (Anges (Anges)
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice Canineles () / Calochie 6700 6610) () Apply for Transport Allowance () / Calochie 6700 6610) () QC Check / Post Repair Inspection () Upload Resurvey Photo (Repair Cost > \$3 Injury: (Action): Action ()	:: YES () / N Courtesy Car (()		owing Co: (William . Indipin
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice Samples: *** *** *** *** *** *** *** *** *** *	:: YES () / N Courtesy Car (())	owing Co: (INC (310)	
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice Configures a Paragraph (Calculus Carlo) (Calculus Casurvey Photo (Repair Cost > \$3 Injury: Date Time () / Calculus Carlo) (Calculus Casurvey Calculus Carlo) (Calculus Casurvey Casur	:: YES () / N Courtesy Car (()) Involve I	owing Co: (In a tion Circuit tReporting (530); Ansassment (5100);	\$40/\$45	30.00 Waltin
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice (confiders	:: YES () / N Courtesy Car (()) (i) Vol (e III) (i) AR: Acciden 2) DA: Damege 3) TF: Towing 4) FT: Follow-1	In the Control (S100); Assessment (S100); Perough Survey	\$40/\$45 \$120 ver) \$30	30.20
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice (controls : 20(18) (locting 670) (640)) () Apply for Transport Allowance () / C (2) QC Check / Post Repair Inspection (3) Upload Resurvey Photo (Repair Cost > \$3 (Injury : 2) (Actions : Actions : 2) (Actions : 2) (Actio	:: YES () / N Courtesy Car (()	ill of Cellification of the Ce	Cowing Co: (Internation Circuit Reporting (530); Assessment (5100); Per Perough Survey (Resurvey) (Resurvey)	\$40/\$45 \$120 ver) \$30	30.20
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice Gambels :	:: YES () / N Courtesy Car (()	1) AR: Academ 2) DA: Damage 3) TF: Follow-1 For claiming: 6) TR: Re-impe	Towing Co: (To	\$40/\$45 \$120 voy) \$30 10 Jan 2003)	30.00
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice Configures = (INCANOLINE 07/8) (610) Configures = (INCANOLINE 07/8)	:: YES () / N Courtesy Car (()) Alt i Acolden 2) DA: Dameyo 3) TF: Towing 1 4) FT: Fellow-1 5) FT: Follow-1 For claiming. 6) TR: Re-impe 7) NI: Idao DA 5) NTUC Additi	Towing Co: (To	\$40/\$45 vey) \$300 10 Jan 2003) \$73	30.00
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice Generals: P(ISC applies 6749 6610) Complete: Post Repair Inspection Cost > \$3 Injury: P(ISC applies 6749 6610) Injury: P(ISC applies 6749 6610) Additionally Participants: P(ISC applies 6749 6610) Injury: P(ISC applies 6749	:: YES () / N Courtesy Car (()) (No) College Harris (No	Towing Co: (To	\$40/\$45 \$120 vey) \$30 10 Jan 2005) \$75 . \$160	30.20
() Total Loss Case : to e-mail Insure Drive-In () / Towed-In (); Invoice (Connected of INC Module 6709 (610)) (Connected of INC Module 6709 (610)) (Connected of Inc.) / Case (Connected of Inc.)	EYES () / N Courtesy Car (() COUO) () COUO	involectification of the control of	Cowing Co: (The Company of the Com	\$40/\$45 \$120 vey) \$30 10 Jan 2005) \$75 \$160 \$30 \$30 \$30 \$30	30.20
Drive-In () / Towed-In (); Invoice (Samueles	EYES () / N Courtesy Car (() COUO) () COUO	involve life l) ARI Acciden 2) DA: Danney 3) TF: Follow-1 5) FT: Follow-1 For claiming 6) TR: Re-impe 7) NI: Idao DA 5) NTUC Additi OD! *N5: Courles *N6: Repeler *N7: Fost Re DA: DAY OF	Cowing Co: (Interpretation Comments of the Comment of the Commen	\$40/\$45 \$120 vey) \$30 10 Jan 2005) \$75 . \$160 \$30 \$40 \$50 \$30 \$40/\$45 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$5	30.20
Drive-In () / Towed-In (); Invoice (connects)	EYES () / N Courtesy Car (() COUO) () COUO	involve life l) ARI Acciden 2) DA: Danney 3) TF: Follow-1 5) FT: Follow-1 For claiming 6) TR: Re-impe 7) NI: Idao DA 5) NTUC Additi OD! *N5: Courles *N6: Repeler *N7: Fost Re DA: DAY OF	The state of the s	\$40/\$45 \$120 vey) \$30 10 Jan 2005) \$75 . \$160 \$30 \$40 \$50 \$30 \$40/\$45 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$5	30.20

SINGAPORE ACCIDENT STATEMENT

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.
- 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

By the lodgement of this report to the insurers, you hereby constaforesaid.	ent to the archiving of this report at the centre and to copies of the report being made available
	ACCIDENT STATEMENT
Date Of Report	08/02/2020 11:04
Date Of Accident	07/02/2020 18:30
Exact Location Of Accident	PICKERING ST
Country/State of Loss	SINGAPORE
D. D. D.	ETAILS OF OWN VEHICLE
Vehicle Registration Number	GBB210B
Insured/Policyholder	
Name Of Registered Owner	JIA YING TRADING PTE LTD
Co Reg No	(Ga)
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-63360404
Vehicle Particulars	
Manufacturer	NISSAN
Model	•
Exact Purpose for which vehicle was being used at time of accident	AFTER WORK
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	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	THIRD PARTY
Fleet Policy	NO
Policy Number	B 29124065 TMV
Cover Note Number	
THE RESERVE THE PROPERTY OF THE PARTY OF THE	

Driver

LAU SIN LEE (LIU XINLI) Name of Driver

SXXXX551C NRIC No 16/07/1977 Date Of Birth OUTDOOR Occupation 16/11/1998 Date Of Driving Pass

21 YEARS AND 2 MONTHS **Driving Experience**

MALE Gender

(LOCAL) +65-92730404 Mobile Number

Fax Number Contact Number

NOEMAIL EMail Address

Address BLK 194 RIVERVALE DR #14-775

Postcode 540194

Was driver an employee of the Insured's Company YES

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 - MAJOR/MINOR RD

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 NO

ambulance?

? YES

NO

2

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) 1

Details of Police Action

Was the accident reported to the police? YES

If Yes, Please state which Police Station

Police Station Name EUNOS NEIGHBOURHOOD POLICE POST

ROAD: BLK 629 BEDOK RESERVOIR ROAD #01-1620 , POSTCODE:

Police Station Address 470629 , COUNTRY: SINGAPORE

Police Station Contact TEL NO: 1800-4439999 - FAX NO: 62444376

Was notice of intended Prosecution given? NO

If Yes, against whom?

Circumstances of Accident

I WAS TRAVELLING STRAIGHT ALONG PICKERING ST, SUDDENLY VEH B DASHED OUT FROM THE SYNAGOGUE ST AND HIT ONTO MY VEH LEFT HAND SIDE.

Attachment(s)

Are accident photos available for attachment? YES

Was there any video captured by Car Camera? YES

Remarks/ Reasons: WITH DRIVER

Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

SJT5681C

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)

DETAILS OF INJURED PERSON 1

Name

LAU SIN LEE (LIU XINLI)

Approximate Age

Injuries Sustain

BODY

Injured person in which vehicle?

GBB210B

Were seat belts worn?

YES

Was this injured conveyed to hospital by

120

ambulance?

NO

ambulanc

Address

Postcode

SKETCH PLAN

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.
- 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>.
- 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.
- 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.

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.:

Refer . Ske fc 4

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer	to	Statement	

DECLARATION

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

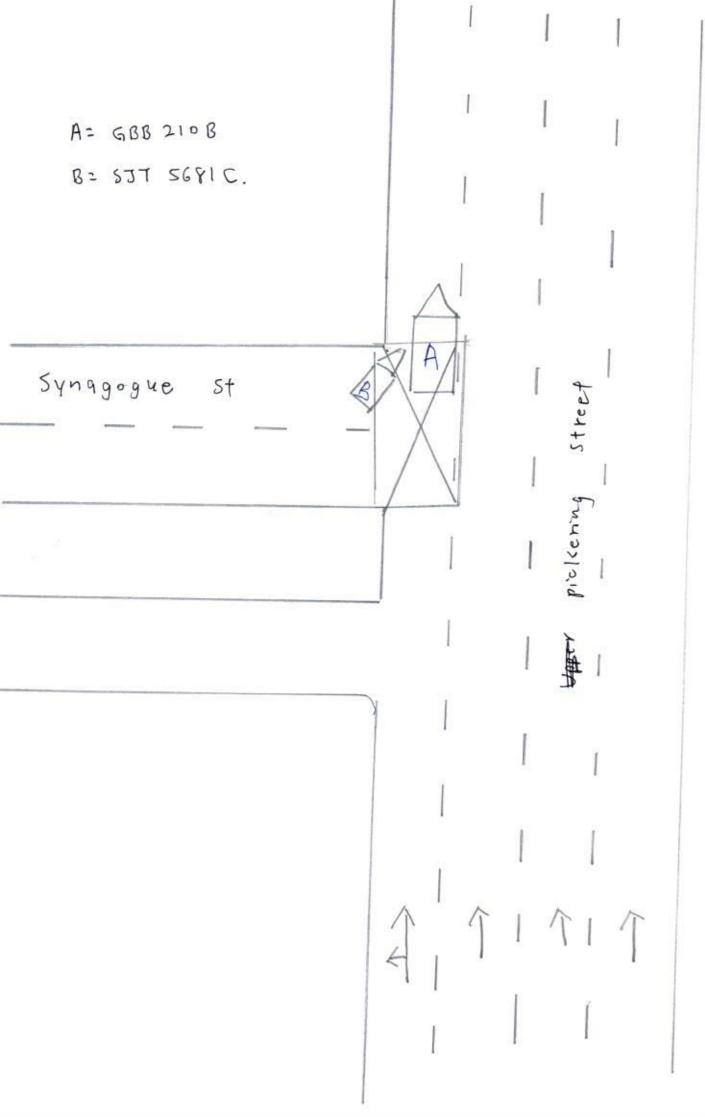
Policyholder's Signature Date & Time: Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature Name:

NRIC/FIN No.:





GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00 Singapore 048580 Tel (65) 6224 0010 Fax (65) 6224 0030 Operating Hours: Monday to Friday, 09:00 – 17:00 UEN: S66SS0020G / GST Reg. No.: M400017735

IMPORTANT NOTE: Please submit the completed Addendum form to the <u>same</u> Authorised Reporting Centre with whom you submitted the Original Report.

ADDENDUM (A) PARTICULARS OF PERSON MAKING THE AMENDMENTS: Original Report No: MNA120017575 Vehicle Registration No: GBB210B JIA YING TRADING PTE LTD NRIC/FIN/Passport No : _ Name(as shown in NRIC): (*Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate Address Singapore(1 _Mobile No. : 92730404 . 63360404 Contact (Tel) Email Address 07/02/2020 Time of Accident: 18:30 Date of Accident Place of Accident : PICKERING ST Insurance Company: MSIG (B) ADDITIONALINFORMATION / AMENDMENTS: I have made a report on the above mentioned accident and would like to include additional information or make the following amendments: AMEND ADD IN POLICE REPORT Policyholder / Driver's Signature Reporting Centre Personnel's Signature Date: Name:

NRIC/FIN No .:

812120.

Date:

GIARMC addendumform_V3





1 of 3

Report No. T/20200208/2083

Police Station Of Origin: Eunos NPP 629 Bedok Reservoir Road #01-1620

SINGAPORE 470629 Tel No: 1800-4439999

REPORT OF A TRAFFIC ACCIDENT

08/02/2020 13:51		Made:	Vide Report No.:	17	
Informa	nt's Partic	ulars		Court Continued to the Continue of the Continu	
Name of LAU SIN	Informant:	75	Address: APT BLK 194 RIVERVALE D 540194	PRIVE #14-775 SINGAPORE	
ID Type / ID No.: NRIC NO / S7719551C			Contact No.: Home/Office: Mobile: 92730404		
National SINGAP	ity: ORE CITIZ	EN.	Email:		
Sex: Male	Age:	Date of Birth: 16/07/1977	Type of Informant: Driver	(10)	
Race: Chinese			Language: English	Institution / School Name:	
Occupation:			Driving Licence Information:	Date of Expiry	

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 07/02/2020 18	:30	Type of Location: Straight Road
Location: Along Road 1 PICKERING:					
101		Dood Confessi		IDag	d Casad Limit:
Weather: Clear		Road Surface: Dry		Roa	ad Speed Limit:
		1220	orking		ffic Volume:

Details of Vehicle Involved						
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger
GBB210B	Van	NISSAN	URVAN PANEL LWB 3.0 5DR 5MT AIRBAG 2WD	Silver	Seriously Damaged	0
SJT5681C	Car	HYUNDAI	AVANTE 1.6 AT ABS D/AB 2WD 4DR	Red	Slightly Damaged	0





2 of 3

Report No. T/20200208/2083

Police Station Of Origin: Eunos NPP 629 Bedok Reservoir Road #01-1620 SINGAPORE 470629 Tel No: 1800-4439999

CONTINUATION OF REPORT

Brief Details.

On the 07/02/2020 at about 1830hrs, I was driving my vehicle (GBB201B) travelling along Pickering street and at the point of time there was a heavy jam.

There is a small street namely Synagogue street and there was a car (SJT5681C) exiting the street onto the main road which is Pickering Street.

The traffic light then turned green and I started to move out. Suddenly I heard a loud bang to the side of my vehicle. I immediately went down to check on the damages of my vehicle. I observed that my vehicle is badly dented and scratched on the left side. I also observed that the other vehicle sustained cracks on the headlight and the bumper was dented.

Both the driver and me exchanged particulars. I wish to state that due to the accident, I sustained my shoulder and neck area felt stiff hence I went to consult a doctor and was given a 4 days MC due to the accident.

There is no traffic police nor paramedics that attended to the scene, no government property damaged.

I have an in car camera that recorded the process of the accident.





3 of 3

Report No. T/20200208/2083

Police Station Of Origin: Eunos NPP 629 Bedok Reservoir Road #01-1620 SINGAPORE 470629 Tel No: 1800-4439999

CONTINUATION OF REPORT

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: G / Sgt 2 TAN ZHI XIANG	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 08/02/2020 13:51
Officer In Charge Of Case: TP / AEIT / SI MOHAMAD ZULFAZDLI BIN ABDULLAH Contact No.: 65476204	Classification Of Case:

Authentication Stamp NP168



MSIG Insurance (Singapore) Pte. Ltd. 4 Shenton Way, # 21-01, SGX Centre 2, Singapore 068807 Tel +65 6827 7888, Fax +65 6827 7800 Co. Reg. No. 200412212G GST 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)

(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.Z.300

Goods Carrying Vehicle - Sch I

COMMERCIAL VEHICLE - TP

Third Party

Certificate No.

B 29124065 TMV

 Index Mark and Registration Number of Vehicle GBB210B

2. Name of Policyholder

Jia Ying Trading Pte Ltd

 Effective Date of the Commencement of Insurance for the purposes of the Act 29/05/2019

4. Date of Expiry of Insurance

28/05/2020

5. Persons or Classes of Persons entitled to drive*

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 in connection with the Policyholder's business.
Use for the carriage of passengers (other than for hire or reward) in connection with the Policyholder's business.
Use for social domestic and pleasure purposes.
The Policy does not cover

 Use for hire or reward or for racing pace-making reliability trial or speed-testing.

(2) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.

* 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.

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 Statutory Declaration to that effect must be made. Failure 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

for Chief Executive Officer