Date In: 13/10 - 10:34	Jeb description	Date &Time Completed		
Ref No: Halmyhasoomsofry	SAS e-filing			-
Veh No: Shorts X	E-mail (within Shrs, AIC 2			
D.O.A: 8/2/2019:45	i-Motor Claim Form			
- )	i-Motor W/O (Within:	OD 2hrs, TP 4hrs)		
OD TP! Reporting Only	i-Photo Uploaded			
	Assessment/Survey Rep			
TP Insurer:	Ass't Report by Fax / Hand to Owner/Wksp			
Preferred Wksp / INC Assign Wksp / QW:	(	Tel:	Fax:	
TP Particulars: Veh No: Jo	The state of the s	NC( )/Non-INC( ).		
Owner / Driver: (		Tel:		
Policy No: ( )	Period: (	) Cover Type: (		
C. Count book	Date:		160041	
Insured/Driver Liability: ( %	%) [Note-Est. Status (WO): 1	N: 0-20%; P: 21-79%. P: 50	-10070]	
Year of Registration: (	) Warranty: YES ( )/No	0( )		
	\$1,000()/\$2,000()			
General Remarks:-			1374 P. C.	1 0
( ) Walk-In Customer: Customer's	information strictly Confidentia			
( ) Total Loss Case : to e-mail In	surer URGENTLY.			-
Drive-In ( )/ Towed-In ( ); Inv	voice: YES ( ) / NO (	); Towing Co: (		)
2000	AND DESCRIPTION OF THE PROPERTY OF THE PROPERT	Date&Time Completed	Done	by
Remarks: (INC hotline: 6788 661		Datas III		
1) Apply for Transport Allowance (	) / Courtesy Car ( )			
-) PF-2	A STATE OF THE STA			
	( )			
2) QC Check / Post Repair Inspection	( )			
QC Check / Post Repair Inspection     Upload Resurvey Photo [Repair Cost	( )			
2) QC Check / Post Repair Inspection	( )			
QC Check / Post Repair Inspection     Upload Resurvey Photo [Repair Cost	( )		ARES CAN	
QC Check / Post Repair Inspection     Upload Resurvey Photo [Repair Cost  Injury:	( )			
QC Check / Post Repair Inspection     Upload Resurvey Photo [Repair Cost  Injury:	( )		West of the	
QC Check / Post Repair Inspection     Upload Resurvey Photo [Repair Cost  Injury:	( )			
QC Check / Post Repair Inspection     Upload Resurvey Photo [Repair Cost  Injury:	( )			
QC Check / Post Repair Inspection     Upload Resurvey Photo [Repair Cost  Injury:	( )		Ant (5)	3 m 11 m
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost Injury:  Date/Time Actions	( ) >>\$3000] ( )	ice Preparation Checklist	Ant (S)	3 m 11 m
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost Injury:  Date/Time Actions	( ) :>\$3000] ( )	: Accident Reporting (530);	CONTRACTOR OF THE CONTRACTOR	3 m 11 m
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost Injury:  Date/Time Actions	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	: Accident Reporting (\$30); : Damage Assessment (\$100); INC Towing Fee	(\$80) \$40/\$45	3 m 11 m
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost Injury:  Date/Time Actions  Line Actions  Claimant's Particulars:	( ) :>\$3000] ( ) :>\$3000] ( ) :>\$3000] ( ) :>\$3000] ( )	: Accident Reporting (\$30); : Darnage Assessment (\$100); INC : Towing Fee : Follow-Through Survey : Resurvey (Resurvey)	(\$80) \$40/\$45 \$120 \$30	Sec. 11.
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost Injury:  Date/Time Actions  Claimant's Particulars:- Driver/Owner:	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	: Accident Reporting (530); : Damage Assessment (\$100); INC : Towing Fee : Follow-Through Survey : Follow-Through Survey (Resurvey) claiming against INC Only (wef 10 Jan	(\$80) \$40/\$45 \$120 \$30 200\$)	Sec. 11.
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost  Injury:  Date/Time Actions  Claimant's Particulars::  Driver/Owner:  Contact No:	1 Invo 1) AR 2) DA 3) TF 4) FT 5) FT FQI 6) TR	: Accident Reporting (530); : Darriage Assessment (\$100); INC Towing Fee : Follow-Through Survey : Follow-Through Survey (Resurvey) : claiming against INC Only (wef 10 Jan : Re-inspection	(\$80) \$40/\$45 \$120 \$30	Sec. 11.
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost  Injury:  Date/Time Actions  Claimant's Particulars::  Driver/Owner:  Contact No:	1 Invo 1) AR 2) DA 3) TF 4) FT 5) FT 6) TR 7) N1	: Accident Reporting (530); : Damage Assessment (\$100); INC : Towing Fee : Follow-Through Survey : Follow-Through Survey (Resurvey) claiming against INC Only (wef 10 Jan	(\$80) \$40/\$45 \$120 \$30 \$2005) \$75	Sec. 11.
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost  Injury:  Date/Time Actions  Claimant's Particulars:  Driver/Owner:  Contact No:  Damaged Portion:	1 Inverse 1) AR 2) DA 3) TF 4) FT 5) FT 6) TR 7) NI 5) NT 7) NI 5	: Accident Reporting (530); : Darriage Assessment (\$100); ING : Towing Fee : Follow-Through Survey : Follow-Through Survey (Resurvey) : claiming against INC Only (wef 10 Jan : Re-inspection : Idao DA + SMRT Survey  UC Additional Services.	(\$80) \$40/\$45 \$120 \$30 \$2005) \$75	Sec. 11.
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost Injury:  Date/Time Actions  Claimant's Particulars:  Driver/Owner:  Contact No:  Damaged Portion:	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	: Accident Reporting (\$30); : Darnage Assessment (\$100); ING : Towing Fee : Follow-Through Survey : Follow-Through Survey (Resurvey) claiming against INC Only (wef 10 Jan : Re-inspection : Idao DA + SMRT Survey UC Additional Services:  5: Courtesy Car / Tpt Allowance	\$40/\$45 \$40/\$45 \$120 \$30 2005) \$75 \$160	
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost  Injury:  Date/Time Actions  Claimant's Particulars:  Driver/Owner:  Contact No:  Damaged Portion:  QC Checked by (Engr-In-Charge):	( )   ( )	: Accident Reporting (530); : Darriage Assessment (\$100); ING : Towing Fee : Follow-Through Survey (Resurvey) : Follow-Through Survey (Resurvey) : claiming against INC Only (wef 10 Jan : Re-inspection : Idao DA + SMRT Survey  UC Additional Services:  5: Courtesy Car / Tpt Allowance 6: Repair Co-ordination 7: Fost Repair Inspection	\$6 Bill  C (\$80) \$40/\$45  \$120 \$30  2005) \$75  \$160  \$55  \$100  \$525	Sec. 11.
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost Injury:  Date/Time Actions  Claimant's Particulars:  Driver/Owner:  Contact No:  Damaged Portion:	( )   ( )	: Accident Reporting (530); : Darnage Assessment (\$100); ING : Towing Fee : Follow-Through Survey : Follow-Through Survey (Resurvey) claiming against INC Only (wef 10 Jan : Re-inspection : Idao DA + SMRT Survey UC Additional Services:  5: Courtesy Car / Tpt Allowance 6: Repair Co-ordination 7: Fost Repair Inspection 8: DV / Collect Excess Coordination	\$40/\$45 \$40/\$45 \$120 \$30 2005) \$75 \$160	
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost Injury:  Date/Time Actions  Claimant's Particulars:  Driver/Owner:  Contact No:  Damaged Portion:  QC Checked by (Engr-In-Charge):	( )	: Accident Reporting (530); : Darnage Assessment (\$100); ING : Towing Fee : Follow-Through Survey : Follow-Through Survey (Resurvey) : claiming against INC Only (wef 10 Jan.) : Re-inspection : Idao DA + SMRT Survey UC Additional Services:  5: Courtesy Car / Tpt Allowance 6: Repair Co-ordination 7: Fost Repair Inspection 8: DV / Collect Excess Coordination (N11): TP (Non INC) against INC 2: Idao Mobile	\$100 \$100 \$100 \$100 \$100 \$100 \$100 \$100	Am. (3 Add Bi
2) QC Check / Post Repair Inspection 3) Upload Resurvey Photo [Repair Cost Injury:  Date/Time Actions  Claimant's Particulars: Driver/Owner: Contact No: Damaged Portion:  QC Checked by (Engr-In-Charge):  Auditors' Comments:	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	: Accident Reporting (530); : Darriage Assessment (\$100); ING : Towing Fee : Follow-Through Survey : Follow-Through Survey (Resurvey) : claiming against INC Only (wef 10 Jan.) : Re-inspection : Idao DA + SMRT Survey UC Additional Services:  * 5: Courtesy Cor / Tpt Allowance 6: Repair Co-ordination 7: Fost Repair Inspection 8: DV / Collect Excess Coordination (N11): TP (Non INC) against INC	\$40/\$45 \$40/\$45 \$120 \$30 \$2925) \$75 \$160 \$25 \$51 \$25 \$20 \$30	'Add Bi

## SINGAPORE ACCIDENT STATEMENT

## IMPORTANT NOTICE

Fax Number

Contact Number

EMail Address

- 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.
- 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

R. G. Color Land	ACCIDENT STATEMENT
Date Of Report	10/02/2020 10:34
Particular de la Carrie de	08/02/2020 09:45
Exact Location Of Accident	JLN MASJID
Country/State of Loss	SINGAPORE
	ETAILS OF OWN VEHICLE
Vehicle Registration Number	SGJ1163X
Insured/Policyholder	
Name Of Registered Owner	SIOW PI CHOO (XIAO BIZHU)
White and you control with the second of the	SXXXX877J
NRIC No Email Address	NOEMAIL
AND A STATE AND STATE AND	(LOCAL) +65-98264869
Mobile Phone No	OFFICE-98264869
Alternative Phone No	
Vehicle Particulars	TOYOTA
Manufacturer	COROLLA ALTIS 1.6 AUTO
Model Exact Purpose for which vehicle was being used at	
time of accident  Are you claiming under your own insurance policy	9920
for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	THIRD PARTY
Fleet Policy	NO
Policy Number	MSD/VPT/19-000844
Cover Note Number	
Driver	
Name of Driver	SIOW KIM HWA
NRIC No	SXXXX902B
Date Of Birth	01/01/1941
Occupation	INDOOR
Date Of Driving Pass	27/02/1960
Driving Experience	59 YEARS AND 11 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-98264869

OFFICE-98264869

NOEMAIL

Address

8 LORONG MYDIN

Postcode

416805

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

PARENT

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)

2

involved in the accident

YES

Was any body injured in the Accident? Was any injured conveyed to hospital by

ambulance?

NO

Was any other material or property damaged?

YES

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

NO

Number of Passengers (Including Driver)

4

Passenger 1

NAME:

GENDER:

: FEMALE

Passenger 2

NAME:

. .

GENDER:

: FEMALE

Passenger 3

NAME:

GENDER:

: FEMALE

**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

REFER TO STATEMENT.

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

SML7597G

Vehicle Make/Model/Colour

**Details Of Properties** 

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Page 2 of 17

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Injured person in which vehicle?

## **DETAILS OF INJURED PERSON 1**

Name

SIOW KIM HWA

Approximate Age

BODY

Injuries Sustain

SGJ1163X

YES

Were seat belts worn?

Was this injured conveyed to hospital by

ambulance?

NO

Address

Postcode

## SKETCH PLAN

## IMPORTANT NOTICE

- Please report <u>correctly</u> 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.
- 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>.
- 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.

衛金等

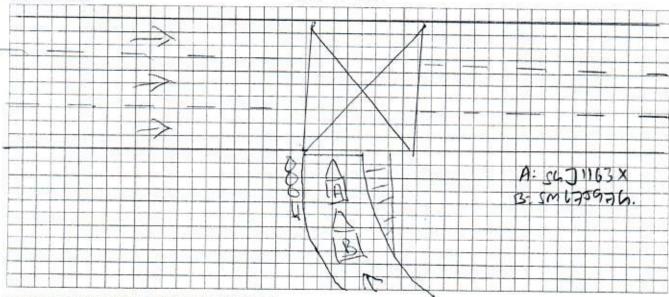
Policyholder's Signature Date & Time: Driver's Signature (If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:



Refer to	flutement.		
		_/_	

## 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.:

ON STATED DATE AND TIME, MY VEHICLE WAS STATIONARY STOPPED ALONG THE STATED VENUE AS TRAFFIC JUNCTION WAS RED. SUDDENLY I FELT AN IMPACT OF MY VEHICLE AND REALIZED THAT VEHICLE B HIT ONTO MY VEHICLE REAR PORTION.

# ACCIDENT STATEMENT

ĄC	CIDENT DATE:	18/2/2://	DD/MM/YYYY), TIME:(_	09 : 45 - 1/HH-MA
Loc	ATION:	In massid.		V I I I I I I I I I I I I I I I I I I I
	1. DETAILS O	F VEHICLE	F-14.17	
			63× ·	
8	DJINSURAI	NCE COMPANY: MI	h. *	
	CIPOLICY	NUMBER: MSD V97	19-00844	74 41
-	a)POLICY	TYPE: (COMPREHENSIVE	/ THIRD PARTY / THIRD	PARTY FIRE & THEETI
	7	MODEL		
	f)TYPE:(SAL	OON / COUPE / MPV /	VAN/LORRY/MOTO	PCYCLE / OTHERS
	0,	CHILOURI. [FRIVALE)	COMMERCIAL / MOTO	DECYCLE!
	OKI OSE	OF USING AT ACCIDEN	JT TIME 12 LUGAR	I INPOST TO A INCOME.
	I) ARE YOU	CLAIMING UNDER YOUR	OWN INCLUDING IN	
400	11 110, 1 12	USE STATE THIRD PARTY	CLAIM / REPORTING	COLINA
2.	HASOKED / P	OLICY HOLDER		ONLT
		row pr thoo litig		(MALE / FEMALE)
		PASSPORT: 183/08	CONTA	CT: TEMALE
	C)ADDRESS:			C1
	* CONTINUE			
tho of passengat	DRIVER	TO 3.d IF DRIVER ALSO	POLICY HOLDER	Ži.
the passenger		la ken : Ilian		
(Including driver)	DINAME:	ow km Hwa		MALE / FEMALE)
(4.)	c) ADDRESS:	PASSPORT: 523770		CT: 98264869.
3 lemale	CINDDKE22:			
	*diDATE OF	NOTILL A LA		
84	ALOCCUBATI	BIRTH: (	1 (DD/MM/YYYY)	
	SYCCCUPANI	ON: (INDOOR / OUTDO	OOR)	
4.	WAS DRIVE	AN EMPLOYEE OF THE	-	
	IF NO, RELA	AN EMPLOYEE OF THE DR	INSURED'S COMP.	ANY? (YES / NO)
5. 6	) WEATHER C	ONDITION: (QLEAR / R	IVER WITH INSURED	: puran 1.
Ł	)ROAD SURF	ACE: DRY / WET / OTH	AINING / OTHERS	
6. V	WAS ANYBOD	Y INJURED (YES / NO)	Drive	
7. c	REPORTED T	O POLICE (YES / NG)	- Philo.	
ł	IF YES, PLEAS	E STATE WHICH POLICE	LACITATE :	
, 8. TI	HIRD PARTY V	EHICLE	31/11/01/1:	
of passenger	D) VEHICLE N	NUMBER SMI. 25 97	de Hoor	
induding driver) t	DRIVER'S	NAME:		
	) NRIC/FIN/	PASSPORT:	CONTAC	т:
9. TH	IRD PARTY VI	EHICLE	onnac	1
lo of passenger c	) VEHICLE N	UMBER:	MODEL	
reluding driver) fi	DKINEK 21	NAME:		·
finding ariver) f)	NRIC/FIN/F	PASSPORT:	CONTACT	
(_)			CONTACT	
- 1		500		
1	**			2
1			<u> </u>	E 2
J. 158	20	email =		
	E0	email =		
9	3	-0		

VIDEO



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

## **MOTOR INSURANCE SCHEDULE**

(FOR

PRIVATE CAR

COVERAGE

THIRD PARTY

POLICY NO.

)

MSD/VPT /19-000844

DATE

29/05/2019

POLICYHOLDER

ACCOUNT NO.

A0633-001

NAME **ADDRESS**  SIOW PI CHOO (XIAO BIZHU)

8 LORONG MYDIN

SINGAPORE 416805

**BUSINESS OR PROFESSION** 

PURCHASING OFFICER

PERIOD OF INSURANCE

FROM

29/06/2019

TO

28/06/2020

REG. NO.

SGJ1163X

SGD467.10

MAKE

GROSS PREMIUM

TOTAL PREMIUM

SGD32.70

CUBIC CAPACITY

T/ALTIS 1.6

GST 7.00%

SGD499.80

YEAR OF MFG.

1598

2006

5

CC.

**EXCESS** 

NIL

SEATING CAPACITY INSURED VALUE

SGD0.00

GROSS PREMIUM STATED ABOVE IS AFTER:

NCD/FLEET DISCOUNT

30.00 %

GOOD DRIVER DISCOUNT

5%

SUBJECT TO PREMIUM BEFORE COVER WARRANTY (APPLICABLE FOR POLICY ISSUED TO AN INDIVIDUAL) SUBJECT TO PREMIUM PAYMENT WARRANTY (APPLICABLE FOR POLICY ISSUED TO A BUSINESS OR COMMERCIAL ESTABLISHMENT)

ENDORSEMENT APPLICABLE

3PH 72B

REPLACES POLICY NO.

MSDVPT 18000817

CHECKED BY

AML N



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

GST REG NO: 20-0412212G TAX INVOICE

> ON PAYMENT, PLEASE QUOTE POLICY NUMBER

SIOW PI CHOO (XIAO BIZHU) 8 LORONG MYDIN SINGAPORE 416805

DATE: 29/05/2019

CLASS

:

PRIVATE CAR

ACCOUNT CODE

A0633-001

**POLICY NO** 

MSD/VPT /19-000844

**ENDORSEMENT NO** 

MSD/VPT /19-000844-00

**PARTICULAR** 

SGJ1163X

SUM INSURED

SGD0.00

PERIOD OF INSURANCE

FROM 29/06/2019 TO 28/06/2020

PREMIUM DEBIT NOTE

PREMIUM

SGD467.10

GST 7.00 %

SGD32.70

TOTAL

SGD499.80

If you have already made payment, this invoice is for your record only. Otherwise, Cheque should be crossed and made payable to MSIG Insurance (Singapore) Pte. Ltd.

No Official Receipt will be issued unless payment by Cash.

### IMPORTANT NOTICE

This policy is subject to the Payment Before Cover Warranty. By virtue of this warranty, a personal line policy shall not be in force unless premium is paid to the company or intermediary on or before the date of inception of the policy.

(Please refer to the Premium Before Cover Warranty as indicated in your policy for more details)

OP ID: AML