	DET FICES. I	TI N	41200241V		- un los
Date In: 24/2-16:75	Jeb description		Date & Time Completes	d Di	one by
Ref No: Ala finz 2000/09/14	SAS e-filing		İ		
Veh No: SML 45TT9	E-mail (within Shi	rs, AIC 2hrs)			
D.O.A: 19/w-09:00	i-Motor Claim	Form			
	i-Motor W/O	Within: OD 2hrs,	TP 4hrs)		
OD / TP-! Reporting Only	i-Photo Upload	led	1		1
	Assessment/Surv	ey Report			
TP Insurer:	Ass't Report by	Fax / Hand to	Owner/Wksp		
Preferred Wksp / INC Assign Wksp / QW: (			Tel:	Fax:	
TP Particulars: Veh No:		, INC(	)/Non-INC( )		
Owner / Driver: (			Tel:	)	
Policy No: ( ) Perio	od: (	)	Cover Type: (		)
Confirmed by : (		Date:	Time:	)	
Insured/Driver Liability: ( %) [No	ote-Est. Status (W	O): N: 0-20	%; P: 21-79%. P: 3	0-100%]	
	arranty: YES (	)/NO(	)		
Excess: (\$ ) Loading: \$1,000	0()/\$2,000(	)			
General Remarks:	5 F 5 6		70.00	STAND IN	
( ) Walk-In Customer : Customer's inform	Osse esistly Conf	idential & Str	ictly NO refer of repair	er.	1
		oenda & Su	icuy 110 Total C. Topali		
( ) Total Loss Case : to e-mail Insurer			in Co. /		1
Drive-In ( )/ Towed-In ( ); Invoice:	YES( )/NO	) ( ) ; To	owing Co: (		22 100010-101
Remarks: (INC hothine: 6788 6616)			Date&Time Completed	D D	one by
1) Apply for Transport Allowance ( )/Co	urtesy Car ( )			CONTRACTOR STATE	
2) OC Check / Post Renair Inspection	( )		V. 90	1	Table - Carlotte
QC Check / Post Repair Inspection     Unload Resurvey Photo (Repair Cost > \$30)	001 ( )				
3) Upload Resurvey Photo [Repair Cost > \$30	( )				
	( )				· · · · · · · · · · · · · · · · · · ·
3) Upload Resurvey Photo [Repair Cost > \$30  Injury:	( )	A STATE OF THE STA			() 88°.'
3) Upload Resurvey Photo [Repair Cost > \$300 Injury:	( )	A			T. an T. M. S
3) Upload Resurvey Photo [Repair Cost > \$30  Injury:	( )	· · · · · · · · · · · · · · · · · · ·		38/88/00	
3) Upload Resurvey Photo [Repair Cost > \$30]  Injury:	( )				1
3) Upload Resurvey Photo [Repair Cost > \$30]  Injury:	( )				S. R.F
3) Upload Resurvey Photo [Repair Cost > \$300 Injury:	( )				revio a heart
3) Upload Resurvey Photo [Repair Cost > \$300 Injury:  Date/Time   Actions	1	Invoice Pre	paration Checklist	And	STEEL
3) Upload Resurvey Photo [Repair Cost > \$300 Injury:  Date/Time   Actions	,	1) AR : Accident	paration Checklist. Reporting (\$30);	fit	S. Maria
3) Upload Resurvey Photo [Repair Cost > \$300 Injury:  Date/Time   Actions	•	1) AR : Accident 2) DA : Damage	Reporting (\$30); Assessment (\$100); INC	[jt.	STEEL
3) Upload Resurvey Photo [Repair Cost > \$300 Injury:  Date/Time Actions    Actions		1) AR : Accident 2) DA : Damage 3) TF : Towing F 4) FT : Follow-T	Reporting (\$30); Assessment (\$100); INC	fit	STEEL
3) Upload Resurvey Photo [Repair Cost > \$300  Injury:  Date/Time Actions  Injury:  I		1) AR : Accident 2) DA : Damage 3) TF : Towing F 4) FT : Follow-T	Reporting (\$30); Assessment (\$100); ING ce hrough Survey hrough Survey (Resurvey)	(\$80) \$40/\$45 \$120 \$30	STEEL
3) Upload Resurvey Photo [Repair Cost > \$300  Injury:  Date/Time Actions  Injury:  I	•	1) AR : Accident 2) DA : Damage 3) TF : Towing F 4) FT : Follow-T 5) FT : Follow-T For claiming 5	Reporting (\$30); Assessment (\$100); ING ce hrough Survey hrough Survey (Resurvey) geinst INC Only (wef 10 Jan	(\$80) \$40/\$45 \$120 \$30	STEEL
3) Upload Resurvey Photo [Repair Cost > \$300 Injury:  Date/Time   Actions  HA100/Y9Y Inimant's Particulars: river/Owner: ontact No:	•	1) AR: Accident 2) DA: Damege 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming 8 6) TR: Re-inspe 7) N1: Idao DA	Reporting (\$30); Assessment (\$100); ING ee hrough Survey hrough Survey (Resurvey) gejinst INC Only (wef 10 Jan chion + SMRT Survey	C (\$80) \$40/\$45 \$120 \$30 \$200\$)	STEEL
3) Upload Resurvey Photo [Repair Cost > \$300 Injury:  Date/Time   Actions      Aloo/Y94     Inimant's Particulars:- river/Owner: ontact No:	•	1) AR: Accident 2) DA: Damage 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming 8 6) TR: Re-inspe 7) N1: Idao DA 8) NTUC Addili	Reporting (\$30); Assessment (\$100); ING ee hrough Survey hrough Survey (Resurvey) gejinst INC Only (wef 10 Jan chion + SMRT Survey	C (\$80) \$40/\$45 \$120 \$30 2005) \$75	S. T. S
July :  Date/Time Actions  Haloo/Yay  Injury:  Inimant's Particulars:-  river/Owner:  ontact No:  amaged Portion:	•	1) AR: Accident 2) DA: Darnege 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming 8 6) TR: Re-inspe 7) N1: Idao DA 8) NTUC Additi OD.*	Reporting (\$30); Assessment (\$100); ING ee hrough Survey hrough Survey (Resurvey) geinst JNC Only (wef 10 Jan etion + SMRT Survey anal Services:-	C (\$80) \$40/\$45 \$120 \$30 2005) \$75	S. T. S
3) Upload Resurvey Photo [Repair Cost > \$300 Injury:  Date/Time) Actions  HA2001494 Inimant's Particulars:- river/Owner: ontact No: amaged Portion:	•	1) AR: Accident 2) DA: Damege 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming 8 6) TR: Re-inspe 7) N1: Idao DA 8) NTUC Additi OD* *N5: Courtes *N6: Repair C	Reporting (\$30); Assessment (\$100); ING ee hrough Survey hrough Survey (Resurvey) goinst INC Only (wef 10 Jan etion + SMRT Survey anal Services:- Cer / Tpt Allowance	(\$80) \$40/\$45 \$120 \$30 2005) \$75 \$160	Service
3) Upload Resurvey Photo [Repair Cost > \$300 Injury:  Date/Time Actions  HA2001494  Inimant's Particulars:-  priver/Owner: ontact No: amaged Portion:  C Checked by (Engr-In-Charge):	•	1) AR: Accident 2) DA: Damege 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming 8 6) TR: Re-inspe 7) N1: Idao DA 8) NTUC Additi OD*  *N5: Courtes  *N6: Repair C  *N7: Fost Rep	Reporting (\$30); Assessment (\$100); ING ee hrough Survey hrough Survey (Resurvey) geinst INC Only (wef 10 Jan blion + SMRT Survey hal Services:- Car / Tpt Allowance to-ordination air Inspection	(\$80) \$40/\$45 \$120 \$30 2005) \$75 \$160 \$55 \$10 \$25	STEEL
3) Upload Resurvey Photo [Repair Cost > \$300 Injury:  Date/Time   Actions    Actions	•	1) AR: Accident 2) DA: Damege 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming 8 6) TR: Re-inspe 7) N1: Idao DA 8) NTUC Additi OD*  *N5: Courtesy *N6: Repair C *N7: Fost Rep *N8: DV / Co	Reporting (\$30); Assessment (\$100); ING ee hrough Survey hrough Survey (Resurvey) goinst INC Only (wef 10 Jan etion + SMRT Survey anal Services:- Cer / Tpt Allowance to-ordination air Inspection licet Excess Coordination	(\$80) \$40/\$45 \$120 \$30 2005) \$75 \$160	STEET
3) Upload Resurvey Photo [Repair Cost > \$300 Injury:  Date/Time Actions		1) AR: Accident 2) DA: Damege 3) TF: Towing F 4) FT: Follow-T 5) FT: Follow-T For claiming 8 6) TR: Re-inspe 7) N1: Idao DA 8) NTUC Additi OD*  *N5: Courtesy *N6: Repair C *N7: Fost Rep *N8: DV / Co	Reporting (\$30); Assessment (\$100); ING ee hrough Survey hrough Survey (Resurvey) gainst INC Only (wef 10 Jan etion + SMRT Survey nnal Services:- Car / Tpt Allowance to-ordination mir Inspection licet Excess Coordination (Non INC) against INC	\$150 \$40/\$45 \$120 \$30 \$200 \$30 \$200 \$35 \$160 \$55 \$510 \$25 \$55 \$20 \$30	State

### SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 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.
- 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	24/02/2020 16:55	
Date Of Accident	19/02/2020 09:00	
Exact Location Of Accident	AMK AVE 6	
Country/State of Loss	SINGAPORE	
ARTER GEORGE CONTRACT	DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SML4565T	
Insured/Policyholder		

LUMENS AUTO PTE LTD

Co Reg No 2XXXXX961K

Email Address NOEMAIL

Mobile Phone No. (LOCAL) +65-87781765 Alternative Phone No OFFICE-87781765

Vehicle Particulars

Name Of Registered Owner

Manufacturer TOYOTA

Model PRIUS PLUS (AUTO)

Exact Purpose for which vehicle was being used at WORKING

time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

If No, Please state action to be taken REPORTING ONLY Vehicle Category PRIVATE HIRE

Insurance Company

Name of Insurance Company TOKIO MARINE INSURANCE SINGAPORE LTD

Type Of Coverage THIRD PARTY

Fleet Policy NO

Policy Number 19-MK000822-R00

Cover Note Number

Driver

Name of Driver CHUA KHONG HENG (CAI KANGXING)

NRIC No SXXXX871G Date Of Birth 18/07/1971 OUTDOOR Occupation Date Of Driving Pass 21/08/1989

Driving Experience 30 YEARS AND 5 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-83399951

Fax Number

Contact Number OFFICE-83399951

EMail Address NOEMAIL

BLK 504C CANBERRA LINK Address

#10-65

Postcode 753504

Was driver an employee of the Insured's Company NO

OTHER - HIRER 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

COLLIDED INTO PROPERTY Type Of Accident

Weather Conditions CLEAR DRY Road Surface

Other Information

NO Was any foreign vehicle involved in this accident?

Number of vehicles (including own vehicle)

involved in the accident

1

YES Was any body injured in the Accident?

Was any injured conveyed to hospital by

ambulance?

YES

YES Was any other material or property damaged?

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

NO 2

Number of Passengers (Including Driver)

Passenger 1

NAME:

GENDER:

: YUN WEI

: FEMALE

**Details of Police Action** 

Was the accident reported to the police?

YES

If Yes, Please state which Police Station

Police Station Name SEMBAWANG NEIGHBOURHOOD POLICE CENTRE

ROAD: 4 SEMBAWANG CRESCENT , POSTCODE: 757633 , COUNTRY: Police Station Address

SINGAPORE

TEL NO: 1800-5549999 - FAX NO: 68522499 Police Station Contact

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT - T/20200221/2054.

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 INJURED PERSON 1** 

CHUA KHONG HENG (CAI KANGXING) Name

Approximate Age

BODY Injuries Sustain

Injured person in which vehicle? SML4565T

YES Were seat belts worn?

Was this injured conveyed to hospital by

ambulance?

YES

Address

### Postcode

Postcode

# Name YUN WEI Approximate Age Injuries Sustain BODY Injured person in which vehicle? SML4565T Were seat belts worn? YES Was this injured conveyed to hospital by ambulance? Address

### 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.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material
  facts may allow insurance companies to repudiate policy liability.
- 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:
  - (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.

1014289818 2014289818

Policyholder's Signature

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No .:

. 1			1	80		Dr.	MZ.	19	203			į	
			/	e e	3		30	63	8 8			-	-
			8		200								100
		1	١		١.	A	4						
	1	TA	Uit Ve	rel	15	ove	1 he	neo	١.			*	
90 W			02.			8						22	
	Angi	mo				n (						100	4 5
	15:0	Ave &	, .							181			nerez.
1 10			4					- Vi-3					
					-8		22	3	400				

Relex	to	Dalar	report -	
Keti	1,0	house	report -	
	_			
SEL SEC				
		-		
	_			

We decare 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 .:

GIARMC SkerchPlankurm\_74

Date of Accident	: 19/02/2020 Accident Time: 09:00 (24-HR-Format)
Accident Place	: ALONG ANG MO KID AVE 6
Vehicle Reg. No. (Car Plate No.)	: SML 45657
Vehicle Make/Model	: TOYUTA PRIUS PLUS
bisurance Company	TOLIO MARINE Policy No.
Owner or Company Name /IC No.	: LUMENS AUTO PTE LTD, 201426961K
Owner or Company Contact No.	:_ 8778 1765 Owner's Hp Company Tel
DRIVER'S Name / IC No.	: CHUA KHONG HENG, S7123 8716
DRIVER'S Date Of Birth	: 18/07/1971 DRIVER'S License Pass Date 21/08/1989
Relationship of Owner & Driver	: Spouse \ Parents \ Children \ Sibling \ Employee\ Others: H1468
DRIVER'S Address	: BLK 504C CANBERRA LINK \$10-65 5753504 .
DRIVER'S Contact No./ Alt No.	:1) 8339 9951 2)
DRIVER'S Occupation	: INDOOR \ OUTDOOR (e.g. working inside or outside office)
Email Address	-
Weather & Road Surface	CLEAR & DRY \ RAINING & WET \ AFTER RAIN & WET
Reporting Type	Reporting Only Claim Other Party \ Claim Own Insurance
Number of Passengers (Including Da	river): 2 Yunwei (know)
Was there any video Captured by ca Exact purpose for which vehicle was	r camera: YES NO s being used at the time of accident: Private use \ Work purpose
Other P	arty Driver's Particular (if any)
Vehicle Reg. No: SLG 7077D	Vehicle Reg. No:
Vehicle Make Wodel: MAZDA J	Vehicle Make\Model:
Name Driver:	Name Driver:
IC No. Driver:	IC No. Driver:
Driver's Contact & Add:	

9 9 9

. . .





1 of 3

Report No. T/20200221/2054

Police Station Of Origin: Sembawang N.P.C 4 Sembawang Crescent SINGAPORE 757633

Tel No: 1800-5549999

# REPORT OF A TRAFFIC ACCIDENT

	ne Report N 020 11:35	Made:	Vide Report No.:	Station Diary No.: 37
Informa	nt's Partic	ulars	Marine Company of the	Marin Change of the part of the latter
	f Informant: (HONG HE		Address: APT BLK 504C CANBER 753504	RRA LINK #10-65 SINGAPORE
Programme and the second	/ ID No.: O / S71238	71G	Contact No.: Home/Office:	Mobile: 83399951
National SINGAP	ity: PORE CITIZ	EN	Email:	
Sex: Male	Age: 48	Date of Birth: 18/07/1971	Type of Informant: Driver	
Race: Chinese			Language:	Institution / School Name:
Occupat GRAB D			Driving Licence Informati Class: 3,4	on: Date of Expiry:

Type of Accident:	Injury Conveyed By Ar	mbulance	Drink Drive: No	Date/Time of Accident: 19/02/2020 08:	Type of Location Straight Road
ANG MO KIO ANG MO KIO		g mo kio si	treet 62, op Surface:	oosite ang mo kio lit	orary Road Speed Limit:
Traffic Flow: Two Way		Traffic	Control:		Traffic Volume:
Type of Collis	ion: le Against - Road Divi	W US VIL	0.59		Anyone conveyed by ambulance:

Details of V	ehicle Invo	lved	<b>第一次通過</b>	TO STATE OF STREET	9月8四年日7日	
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger
SML4565T	Car	ТОУОТА	Prius plus	Black	Totally Damaged	1

Details of Person Involved	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA





2 of 3

Report No. T/20200221/2054

Police Station Of Origin: Sembawang N.P.C 4 Sembawang Crescent SINGAPORE 757633

Tel No: 1800-5549999

### CONTINUATION OF REPORT

Driver	SERVICE AND DESCRIPTION OF THE RESERVE	SAME TO SERVICE AND ADDRESS OF	<b>中国运动程 电动态连续</b>	CENTRAL SCO	SCHOOL STATE	071000710
Name	CHUA KHONG HEN	IG		ID No		S7123871G
Related Vehicle	SML4565T (Car)			Conta	ct No.	83399951
Hospital/Clinic	SENGKANG GENE LTD.	RAL HOSP	ITAL PTE.	Class Drivin Licent Expiry	g	Class: 3,4 Date of Expiry: NIL
Date Treatment	19/02/2020		Date Disc	charge	20/02	2/2020
No. of Days gran	ted Medical Leave	17	Degree o	f Injury	Serio	us

### Brief Details.

I am a grab driver. On 19/02/2020 at about 0840hrs, I fetched a female passenger from 57B Shelford road and the destination was NCS hub. While I was travelling along Ang Mo Kio av3 6 towards Ang Mo Kio Street 62, opposite Ang mo kio library, I suddenly blacked out. When I gain conscious, I realize my car was over turned and I was bleeding quite badly. I manage to get out from my car. Then a passer by informed me that my car hit on the centre divider and over turned.

Subsequently, ambulance and traffic police came. Me and my passenger was conveyed to Sengkang general hospital. Doctor informed I sustained brushes and cuts and was discharged on the following day. I was given 17 days of hospitalization leave.

This is the first time such incident had happened.





3 of 3

Report No. T/20200221/2054

Police Station Of Origin: Sembawang N.P.C 4 Sembawang Crescent SINGAPORE 757633 Tel No: 1800-5549999

CONTINUATION OF REPORT

# Sketch Plan

NP168

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.

U V
Date/Time: 21/02/2020 11:35
Classification Of Case:

# Tokio Marine Insurance Singapore Ltd.

(Company Reg. No.: 192300014M) (GST Reg No.: M2-0000023-4) 20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046

T: (65) 6221 6111 F: (65) 6221 4355 / (65) 6224 0895 E: tmls@tokiomarine.com.sg W: www.tokiomarine.com

A member of the Tokio Marine Group



## 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)

Policy No.: 19-MK000822-R00 (Private Motor Car)

1. Index Mark and Registration Number

SML4565T

Chassis No.: JTDZS3EU30J037522

of Vehicle

2. Name of Policyholder

LUMENS AUTO PTE, LTD.

3. Effective date of the Commencement of Insurance for the purposes of the Act

30/09/2019

4. Date of Expiry of Insurance

29/09/2020

5. Persons or Class of Persons entitled to drive\*

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

Any other person who is driving on the hirer's order or with his/ their 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 for the carriage of passengers or goods in connection with the Policyholder's business or the hirer's business. Use for social domestic and pleasure purpose and business purposes of the Policyholder or of any person to whom the vehicle is hired.

The Policy does not cover:-

- 1) Use for racing, pace-making, reliability trial or speed-testing.
- 2) Use whilst drawing a trailer except the towing (other than for reward) 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.

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).

Please refer to the Policy Schedule for full details, terms and conditions of the insurance.

This Certificate is not transferable. During its currency, if the insurance is cancelled for whatsoever reason, you must return the Certificate to Tokio Marine Insurance Singapore Ltd. within 7 days thereof or, if the Certificate has been lost destroyed, you must make a statutory declaration to that effect. Failure to comply with this duty is an offence under Motor Vehicle (Third-Party Risks and Compensation) Act (Chapter 189).

ADDITIONAL INFORMATION

Account: 2910DDA

Insurance Plan:

Third Party Cover Only

Policy Excess: Financial Interest:

Excess - All Claims

DBS BANK LTD

SGD 3,000

Tokio Marine Insurance Singapore Ltd.

Authorised Signature

User Name: Hee Boon Jie - ITD

Printed 27/09/2019