



**WITHOUT PREJUDICE**

Our Ref: SMG 5843K

Your Ref: SKL 2433C

24<sup>th</sup> July 2020

**ATTN:** LKK Auto Consultants Pte Ltd  
**INSURER:** AIG Asia Pacific Insurance Pte Ltd

Dear Asher,

**Accident Involving:** SMG 5843K and SKL 2433C  
**Date of Accident:** 27 February 2020  
**Location of Accident:** Woodlands Custom - Singapore

We refer to the aforementioned accident and hereby submit our claim as below:

Cost of Repair as agreed	\$ 4,350.00
Add Loss of Rental	\$ 1,348.20 7 Days - Inv#A41605 <small>**ACTUAL: 8 DAYS** 2 Days PRS (27/28 Feb) + 2 Days PRS Weekend (29 Feb, 1 Mar), *1 Day Resurvey (2 Mar)- Absorbed by WS* + 4 Repair Days Agreed (2/3/4/5 Mar)</small>
Total	\$ 5,698.20
Add 3rd Party Report Fee	\$ 29.00
Add LTA Search Fee	\$ 7.45
<b>GRAND TOTAL</b>	<b>\$ 5,734.65</b>

Kindly pay the Grand Total Amount of **\$5,734.65** to:

**Team AutoPro Pte Ltd**  
160 Sin Ming Drive #02-12  
Sin Ming AutoCity  
Singapore 575722

For further query, please feel free to contact us at 6258 1955 or email: teamautoffice@gmail.com

Thank you.

  
Regards,  
Adel (Ms)

**Team AutoPro Pte Ltd** Co Reg No: 201811621K

160 Sin Ming Drive #02-12 Sin Ming AutoCity Singapore 575722  
Tel: 6258-1955 Fax: 6258-1956 Email: teamautoffice@gmail.com / teamautopl@gmail.com

## PROFORMA INVOICE

**ATTENTION:**

Sim Kiat Kwee

PI Number	P2008-1011
PI Date	24-Aug-2020
Vehicle No.	SMG 5843K
Accident Date	27-Feb-2020

S/No	Description	Unit Price	Quantity	Amount
1	Spare Parts and Labour for Accident Repair of Vehicle Nos. SMG 5843K	COR Lump Sum		\$ 4,350.00

**Notes:**

1) All payments must be made only in the form of cash or crossed cheque payable to "Team AutoPro Pte Ltd".

Total Amount	\$ 4,350.00
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Authorized Signature

A handwritten signature in black ink is written over a blue circular stamp. The stamp contains the text "TEAM AUTO PRO" around the top and "Reg no: 201811621K" around the bottom.

**TAX INVOICE**

GST REG. NO.: 200106276D

INVOICE TO.
C/O TEAM AUTOPRO PTE LTD SIM KIAT HWEE BLK 78 INDUS ROAD #15-495 SINGAPORE 161078

DATE	INVOICE NO.
10-Mar-2020	A 41605

		VHA NO.	DUE DATE	VEH NO.
		A 41605	10-Mar-2020	SKL 2695 M
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT	
RENTAL FROM 27 FEBRUARY 2020 TO 05 MARCH 2020 (CAMRY) YOUR REF: SMG 5843 K	7	180.00	1,260.00	
<b>GST @ 7%</b>			\$88.20	
<b>TOTAL</b>			\$1,348.20	

All cheques must be made payable to BKW Rent A Car Pte Ltd.  
Please write the vehicle and invoice number on the reserve.



## VEHICLE HIRING AGREEMENT

### HIRER'S PARTICULARS

Name (as in I/C) SIM KHAH HUEE  
 NRIC/Passport No: [REDACTED] Date of Birth: 3/9/1992  
 Address: BLK 78 INDOUS ROAD Age: 16/10/78  
#15-495  
 Name & Address of Employer  
 Occupation  
 Driving Licence No: [REDACTED] Driving Exp: 31/1/2011  
 Passed Date:  
 D/L Type: Local/Int'l/Others: 151-251

### DRIVER'S PARTICULARS

Name (as in I/C)  
 NRIC/Passport No: [REDACTED] Date of Birth:  
 Address: Age:  
 S( )  
 Occupation Driving Exp: Yrs  
 Driving Licence No: [REDACTED] Passed / Expiry Date:  
 D/L Type: Local/Int'l/Others: Contact No:

Hirer's Own Vehicle No: <u>SMH5843K</u>		Replace Veh No:																																																	
Loan Vehicle No: <u>SKL 2615M</u>		VR No:																																																	
Make & Model: <u>TOYOTA CRYSTAL</u>		Auto/Manual Group:																																																	
<table border="1"> <thead> <tr> <th colspan="2">CHARGES</th> <th>\$</th> <th>cts</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td><u>7</u> day @ \$ <u>180</u></td> <td>Per day</td> <td><u>1260</u></td> </tr> <tr> <td>Weekly/Monthly</td> <td>week @ \$</td> <td>Per week/Monthly</td> <td></td> </tr> <tr> <td colspan="4">Others</td> </tr> <tr> <td>CDW/PAI</td> <td>@ \$</td> <td>Per day/Monthly</td> <td></td> </tr> <tr> <td colspan="4">Delivery/Collection Svc</td> </tr> <tr> <td colspan="2">GST <u>7%</u></td> <td><u>988</u></td> <td><u>20</u></td> </tr> <tr> <td colspan="2">OR No: (A) SUB-TOTAL</td> <td><u>1348</u></td> <td><u>20</u></td> </tr> <tr> <td>Petrol Level &amp; Surcharge</td> <td>OUT E 1/4 1/2 3/4 F</td> <td colspan="2"></td> </tr> <tr> <td>IN</td> <td></td> <td colspan="2"></td> </tr> <tr> <td colspan="2">First <u>      </u> km FREE per day</td> <td colspan="2">GST</td> </tr> <tr> <td colspan="2">Excess mileage is chargeable at <u>      </u> cents per km</td> <td colspan="2">TOTAL CHARGES</td> </tr> </tbody> </table>				CHARGES		\$	cts	Daily	<u>7</u> day @ \$ <u>180</u>	Per day	<u>1260</u>	Weekly/Monthly	week @ \$	Per week/Monthly		Others				CDW/PAI	@ \$	Per day/Monthly		Delivery/Collection Svc				GST <u>7%</u>		<u>988</u>	<u>20</u>	OR No: (A) SUB-TOTAL		<u>1348</u>	<u>20</u>	Petrol Level & Surcharge	OUT E 1/4 1/2 3/4 F			IN				First <u>      </u> km FREE per day		GST		Excess mileage is chargeable at <u>      </u> cents per km		TOTAL CHARGES	
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NON WAIVER EXCESS (Subject to GST): \$ 30001

### ACCESSORIES CHECK

- ☐ Data Cards   ☐ Camera Systems   ☐ Hub Cap   ☐ Radio / CD Cartridge  
☐ Jack   ☐ Tyre Opener   ☐ Petrol Cap   ☐ Spare Tyre

Hirer's Signature :

Additional Driver's Signature :

SINGAPORE Use Only

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card 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/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

### IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years 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 Authorised Driver.
- All vehicles are supplied with petrol and should be returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- 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.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- 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 operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a 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 be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- 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.
  - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
  - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. 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.
  - The hirer/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.
  - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
  - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
27/2/20	4:45pm	112170	KIAH	

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
5/3/2020	4:56pm	112791	KIAH	6/3/20 07:20

Hirer's/Driver Signature



## TAX INVOICE

Our Ref No: GR-20-037067  
Date of Request: 03/03/2020

Your Ref No: WALK IN LEE

TEAM AUTOPRO PTE LTD (SIN MING)  
160 SIN MING DRIVE, #01-14 SIN MING AUTOCITY  
SINGAPORE 575722

Dear Sir/Madam,

Your Vehicle No: SMG5843K  
Date of Accident: 27/02/2020  
Place of Accident: WOODLANDS CUSTOMS  
Involving Vehicle No: SKL2433C

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.

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For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque

## TAX INVOICE

Our Ref No: GR-20-037068

Date of Request: 03/03/2020

Your Ref No: WALK IN LEE

TEAM AUTOPRO PTE LTD (SIN MING)  
160 SIN MING DRIVE, #01-14 SIN MING AUTOCITY  
SINGAPORE 575722

Dear Sir/Madam,

Date of Accident: 27/02/2020

Vehicle No: SMG5843K

Place of Accident: WOODLANDS CUSTOM - SINGAPORE

Involving Vehicle No: SKL2433C

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\$)
SKL2433C	WOODLANDS CUSTOM - SINGAPORE	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.

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For GIARMC Official use:

Date:

☐ GIRO ☒ Cash ☐ Cheque



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 27 Feb 2020 / 16:28:23

Receipt Date/Time : 27 Feb 2020 / 16:28:23

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-200227-002645

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SKL2433C				
As at 27 Feb 2020/14:55:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SKL2433C			
	Enquiry Fee	7.00	0.49	7.49
	20200227162743452376			
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
Paid By				
	xxxxxxxxxxxx8855	Credit Card:		7.45
		Visa/MasterCard		
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			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.

To : **Team AutoPro Pte Ltd**  
CRN : **201811621K**  
located at : **160 Sin Ming Drive, #02-12, Sin Ming AutoCity, Singapore 575722**

**Letter of Authorization & Undertaking**

In Respect of Accident Involving my/our Vehicle No.: SMG 5843 K  
and SKL 2433 C and .....  
and ..... and .....  
@ WOODLANDS CUSTOMS  
dated 27/02/2020

1. I/We hereby irrevocably authorize you to demand claim- settle/receive whatever amount settled/payable by the third party and/or its insurer in my/our name, for the costs of repair, loss of use/rental and all other necessary costs related to my/our vehicle that was damaged pursuant to the aforesaid accident.
2. I/We acknowledge that any settlement you may reach on my/our behalf is on a "Without Prejudice" and "Without Admission Of Liability" basis.
3. I/We agree to assign the whole proceeds of my/our third party claim to you. The third party and /or its insurer shall accept this letter as my irrevocable authorization to pay the compensated amount directly to you – in the form of payment cheque made in favor to **Team AutoPro Pte Ltd.**

In the event that the payment cheque is being made in my/our favor, I/we hereby undertake to return the full amount to you, within 7 days from receiving and clearance of the said payment cheque. Failing which, you will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.

4. I/We further authorize you to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to you shall amount to a good discharge of your obligation to me/us in respect of the settlement monies.
5. Should the third party claim be unsuccessful due to untruthful statements from me/us, I/we undertake to pay for all your expenses, costs and fees incurred, immediately upon your demand.
6. This authorisation shall remain in force until revoked by me/us in writing to you, subject to terms and conditions being agreed by both parties. I/We further understand that revocation is not allowed once your workshop has commenced on the repair of my/our vehicle.

Yours faithfully,



\_\_\_\_\_  
Claimant Signature & Co's Stamp (if applicable)

Date: .....



## 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 withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date Of Report	28/02/2020 18:32
Date Of Accident	27/02/2020 14:55
Exact Location Of Accident	WOODLANDS CUSTOM - SINGAPORE
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMG5843K
<b>Insured/Policyholder</b>	
Name Of Registered Owner	SIM KIAT KWEE
NRIC No	SXXXX498B
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-91510251
Alternative Phone No	OFFICE-91510251

### Vehicle Particulars

Manufacturer	MERCEDES-BENZ
Model	E 200
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
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	PRIVATE CAR

### Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA444453/1
Cover Note Number	

### Driver

Name of Driver	SIM KIAT KWEE
NRIC No	SXXXX498B
Date Of Birth	03/09/1992
Occupation	INDOOR
Date Of Driving Pass	31/01/2011
Driving Experience	9 YEARS AND 0 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-91510251
Fax Number	
Contact Number	OFFICE-91510251
Email Address	NOEMAIL

Address	APT BLK 78 INDUS ROAD #15-495
Postcode	161078
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLISION - MAJOR/MINOR RD
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
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
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

REFER TO ATTACHED

#### 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	SKL2433C
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	91828981
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process
2. This Form must be completed by the Policyholder and/or the Authorised Driver
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate 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. 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.
7. 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)

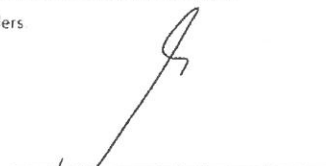
I understand, acknowledge, agree and consent that:

- (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:
  - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
  - (ii) investigating the accident and/or my claims;
  - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
  - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
  - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes, and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
  - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
  - (ii) for complying with requirements under any regulations, laws or court orders



Policyholder's Signature  
Date & Time:

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

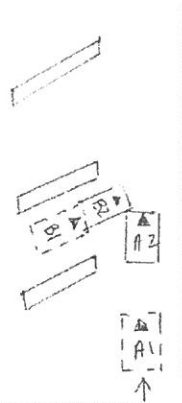


Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No.:



# Sketch Plan #2 Pg. 1

## SKETCH PLAN



V.A) SM675843K

V.B) SKL2433C

WOODLANDS CUSTOMS

## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the stated date and time, I vehicle 'A' was travelling along the stated venue. I was travelling straight in my lane, suddenly vehicle 'B' on the left exit made an abrupt turn, upon seeing I immediately stop my vehicle, however vehicle 'B' front right portion still collided onto my stationary vehicle front left portion. We got out and exchange particulars and left the scene.

## 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



redefining / insurance

AXA Insurance Pte Ltd

1800 880 4888 (Within Singapore)  
(65) 6880 4888 (International)

(65) 6880 4740

customer.care@axa.com.sg

www.axa.com.sg

# Certificate of Insurance

account number  
14278

-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 details

<b>Policyholder name</b>	<b>SIM KIAT HWEE</b>	<b>Certificate number</b>	<b>GA444453 / 1</b>
<b>Cover</b>	<b>Comprehensive</b>	<b>Chassis number</b>	<b>WDD2120482A640390</b>
<b>Plan name</b>	<b>Peace</b>	<b>Engine number</b>	<b>27186030471358</b>
<b>NCD applicable</b>	<b>50%</b>		
<b>Vehicle registration number</b>	<b>SMG5843K</b>		
<b>Period of Insurance</b>	from <b>18/02/2019</b> to <b>30/04/2020</b> (both dates inclusive)		
<b>Finance loan company</b>	<b>MAYBANK</b>		

## Persons or classes of persons entitled to drive\*

- (a) The Policyholder  
(b) Any Named Driver as stated in the Policy:  
1. KOH KAI EN  
(c) 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 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.

## Limitation as to use\*

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

The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

\* 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.

<b>EXCESS</b>	<b>Windscreen Excess</b>	<b>Not Applicable</b>
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An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorised Driver*
2. S\$500 for declared *Young and Inexperienced Driver*
3. S\$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

## Additional clauses & endorsements to your policy

Nil

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).

AXA Insurance Pte Ltd


Authorised signature

## Important note

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S9232498B



Name  
SIM KIAT HWEE

沈 傑 輝

Race  
CHINESE


Date of birth  
03-09-1992

Sex  
M

Country of birth  
SINGAPORE

S9232498B

REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number  
S9232498B


Name  
SIM KIAT HWEE

Birth Date: 03 Sep 1992


Issue Date: 31 Jan 2011

001934012D

4380631



NRIC No. S9232498B



Date of issue  
17-03-2009

APT BLK 78 INDUS ROAD #15-495  
SINGAPORE 161078

NRIC No: S9232498B Date: 10/02/2018

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

EFFECTIVE DATE

Class 3 Motor Cars  $\leq$  3000kg with  $\leq$  16 passengers inclusive of the driver; and other motor vehicles  $\leq$  2500kg 31 Jan 2011

NP 428A

Licence No: S9232498B