	1) AR; Accid 2) DA; Dama 3) TP; Tewir 4) FT; Follow 5) PT; Follow Forglainth 6) TR; Re-in 7) NI; Idao I 3) NTUC Ad OD* *NS; Cour *NS; Cour	dent Reporting (530); Sept Assessment (5100); INC (530); Sept Assessment (5100); INC (530); Sept Assessment (5100); INC (530); W.Through Survey W.Through S	5120 530 530 530 530 545 5460 53 5460 53 5460 553 573 5460 573 573 573 573 573 573 573
Datering Actions Datering Actions MA2 Standards Particulars Driver/Owner: Contact No: Damaged Portion: C Checked by (Engr-In-Charge):	1) AR: Acada 2) DA: Dans 3) TF: Towlor 4) FT: Follor 5) FT: Follor 6) TR: Re-in 7) NI: Idao I 8) NTUC Ad OD2 *NS: Cour *NS: Cour *NS: Ripe *NT: Fost *NS: DV / TP (NII)	dent Reporting (530); see Assessment (5100); INC (5 see See See w-Through Survey (Resurvey) re atainst INC Only (wef 10 Jan 290) paction DA + SMRUT Survey difficual Services: tory Cor / Tpt Allowance is Co-ordination Repair Inspection Collect Excess Chordination TP (Non INC) against INC	70.00 SAMEDIN 70.00 70.545 5120 510 5160 525 520 520 30
Datezrine o'Actions And	1) AR: Aceld 2) DA: Dame 3) TF: Tewin 4) FT: Follow 5) FT: Follow Ferglainabi 6) TR: Re-in 7) NI: Idau I 3) NTUC Ada QUE *NS: Court *NG: Repe *NT: Fost	Jent Reporting (330); Jent Reporting (330); Jent Reporting (5100); J	70.0 • Addibit
Datestine Actions Actions Actions Action Action Actions Actions Actions Actions Action Action Actions Action Actio	1) AR: Acada 2) DA: Dans 3) TF: Tewin 4) FT: Follow 5) FT: Follow Foreginish 6) TR: Re-in 7) NI: I dan I 3) NTUC Ada OD2 *N5: Cour	dent Reporting (530); lent Reporting (530); lent Reporting (5100); INC (5100); INC (5100); INC (5100); lent Reporting (530); lent Reporting	30.0 0 30.0 0
Datezrone: Actions and Actions and Action an	Involge R 1) AR: Accid 2) DA: Dain 3) TF: Tewin 4) FT: Follow 5) FT: Follow For gininh 6) TR: Re-in 7) NI: Idao I	dent Reporting (530); leat Reporting (530); leat Reporting (5100); INC (5:0); leat Reporting (5100); INC (5:0); leat Reporting (5100); INC (5:0); leat Reporting (10:0); INC (5:0); leat Reporting (10:0); leat Reporti	70.00 • Addibit
Injury: Outertime: Actions and appropriate the property of th	Invojec R Invojec R 1) AR: Accid 2) DA: Daine 3) TF: Tewic 4) FT: Follow Foreining 6) TR: Re-in	cettranta (100) Chreckins (200); see Assessment (5100); INC (5100	700 PANDIN SANDIN (100) (1754) (1750) (1754) (1750) (1754) (1750)
Injury: Defections / Actions and Actions for the Actions for	Involge R 1) AR: Acid 2) DA: Dani 3) TF: Tewis 4) FT: Follow For glainth 6) TR: Re-in	cell (and the cells) (and cells) (and the porting (530)); and (5100); and (510	700 Pandibili 700 0 10/545 5120 510 575
Injury: Date/Times: / Actions:	Involge A Involge A 1) AR: Accid 2) DA: Daine 3) TF: Tewir 4) FT: Follow Forgainth	ientReporting (530); lentReporting (530); lege Assessment (5100); INC (5100);	70.0 • Addibit
Injury: Outertime: Actions and Actions an	1) Alt; Accident (2) DA: Daires 3) TF: Tewis 4) FT: Follow	ient Reporting (330); iNC (5: 54: 54: 54: 54: 54: 54: 54: 54: 54: 5	70.0 • NAMEDIN
Injury: Dute/Time: / Actions and actions are actions as actions as actions are actions as actions as actions are actions as actions are actions as actions are acti	1) AR: Accident 2) DA: Daine 2) TF: Tewig	cettara (ton Checkins) centreporting (530); age Assessment (5100); INC (5	70.00 • And Dill
Daterina Actions and Actions a	nyoite l	int Reporting (530); and Reporting (5100); INC (5	70.00
Duterrone CAsilensia, w. 25 pagamanana	-1 Invoice I	reparation Gardelly Sec.	Ale Thilles ! laufbill
Injury:			Aliet (B) (CANICO)
Injurý :			
Injurý:			Proposition of the second
Injurý s			Mario anti-
Injurý :			Redictive .
Injury:			ntegra area (18
		harania anno anno y historia	ry sage of the sage of the sage of
14 Unload Recurrey Photo Wennie Cost > 5 30			
The state of the s			
2) QC Check / Post Repair Inspection	(·)	- J-H	
(Connector Francisco Allowance () / Co	Agent House promise and address and a second	SIL SA MARINE TERMINATE AND PROPERTY OF THE PARTY OF THE	
tennalist = (tise abaliles 6708 6616) :			Colorado Aceby
Drive-In ()/ Towed-In (); Invoice:		Towing Co: (')
() Total Loss Case : to e-mail Insurer		, *	
() Walk-In Customer's Inform	nation strictly Confidential &	Strictly NO rafer of repairer.	
General Kenrup Case S. Traking to P. P. S.			Car State Land
Excess: (5) Loading: \$1,00	0()/\$2,000()		Club Street
The second secon	arranty: YES ()/NO ()	
Insured/Driver Liability: (%) [N	ote-Est. Status (WO): N: 0	-20%; P: 21-79%. P: 80-1	00%]
Confirmed by : (Date:	Time:)
Policy No: () Perio	nd:(Cover Type: ()
Owner / Driver: (102 101011	Tel:)
	BE 1896 A . INC	(,)/Non-INC().	
Professed Wissp / INC Assign Wksp / QW: (Le pares accessor references in second	and the second s	ax:)
TP Insurer:	Ass't Report by Fax / Hand	to Owner/Wksp	NULLEAR TO BE STREET THE SECOND
	Assessment/Survey Report		
(11) Reporting Only	I-Photo Uplonded		
	I-Motor W/O (Within; OD 2	hrs, TP (hrs)	
1116120 IS:30.	I-Motor Claim Form	W)	
	E-mail (seluda alus, AIC 2hrs)		
Meh No Pc 755 A	SAS c-filing		
Rella MAI FCZ 2000 6367144			
		158tt termina activities	
Ref No MAI FCI 2000 6367144	Ich description	Date & Time Completed	Done by

+ + pet (1 + (2))

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.
- 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.	
第一日,日本中国共和国共和国共和国共和国共和国	ACCIDENT STATEMENT
Date Of Report	12/06/2020 13:41
Date Of Accident	11/06/2020 15:30
Exact Location Of Accident	CTE-CITY
Country/State of Loss	SINGAPORE
years and the second of the second of	ETAILS OF OWN VEHICLE
Vehicle Registration Number	PC755A
Insured/Policyholder	
Name Of Registered Owner	ASIA TECHNICAL GAS CO (PTE) LTD
Co Reg No	(#)
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-62576531
Vehicle Particulars	
Manufacturer	NISSAN
Model	4
Exact Purpose for which vehicle was being used at time of accident	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	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	NO
Policy Number	D-19094332MFBP
Cover Note Number	
Driver	
Name of Driver	CARANDANG JUANITO JR DE VILLA
NRIC No	GXXXX438U
Date Of Birth	02/04/1980
Occupation	OUTDOOR
Date Of Driving Pass	11/02/2020
Driving Experience	0 YEAR AND 4 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-97769059

NOEMAIL

Address BLK 190 PUNGGOL CENTRAL #03-297

Postcode 820190

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

221

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

-

Was any body injured in the Accident?

YES

Was any injured conveyed to hospital by

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)

3

Passenger 1

ambulance?

NAME:

: HUANG SUHONG

GENDER:

: MALE

Passenger 2

NAME:

: LIM THONG WEE

GENDER: : MALE

Details of Police Action

Was the accident reported to the police?

YES

If Yes, Please state which Police Station

Police Station Name

TRAFFIC POLICE DIVISION HQ

Police Station Address

ROAD: 10 UBI AVENUE 3 , POSTCODE: 408865 , COUNTRY:

SINGAPORE

Police Station Contact

TEL NO: 65470000 - FAX NO:

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT T/20200611/7008

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

GBE1896A

Vehicle Make/Model/Colour

Details Of Properties

COMMERCIAL VEHICLE

Vehicle Category Name of Driver

MUHAMMAD ZAKI BIN MOHD ZAKARIA

NRIC/Passport Number

SXXXX611B

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name

CARANDANG JUANITO JR DE VILLA

Approximate Age

Injuries Sustain

BODY

Injured person in which vehicle?

PC755A

Were seat belts worn?

YES

Was this injured conveyed to hospital by

ambulance?

NO

Address

Postcode

DETAILS OF INJURED PERSON 2

Name

HUANG SUHONG

Approximate Age

Injuries Sustain

BODY

Injured person in which vehicle?

PC755A

Were seat belts worn?

YES

Was this injured conveyed to hospital by

NO

ambulance?

Address Postcode

DETAILS OF INJURED PERSON 3

Name

LIM THONG WEE

Approximate Age

Injuries Sustain

BODY

Injured person in which vehicle?

PC755A

Were seat belts worn?

YES

NO

Was this injured conveyed to hospital by ambulance?

Address

Postcode

SKETCH PLAN

IMPORTANT NOTICE

- 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
- 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.

A ASIA LECHNICO PTE CO PTE CO

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.:

A = PC755A 6 = 6BE1896A

TCH PLAN										
)	\I				1				
		1								
			Al				+++-			
		V	1							
			A							-
				2			++-			++
			1	(0)						199
				V			T			-
							++-		-	++
					-					
CRIBE CIRCUMSTAN	CES OF TH	E ACCIDEN	T							
	RE	FER TO	POLICE	E REPORT	I NO. T	202001	011 [7]	800		
	RE	FER TO	PONG	E REPORT	1 NO . T	202001	oll [7	008		
	RE	FER TO	PONG	E REPORT	1 NO . T	202001	oll [7]	00,8		
	RE	FER TO	PONG	E REPORT	I NO. T	20200	011 7	008		
	RE	FER TO	POLICE	E REPORT	I NO. T	202001	011 (7	008		
	RE	FER TO	POLICE	E REPORT	I NO. T	20200	011 7	008		
	RE	FER TO	POLICE	E REPORT	I NO. T	20200	011 7	008		
	RE	FER TO	POLICE	E REPORT	I NO . T	202001	011 (7	008		
	RE	FER TO	POLICE	E REPORT	I NO. T	202001	011 (7)	003		
	RE	FER TO	POLICE	E REPORT	I NO. T	202001	011 (7)	003		
CLARATION	RE	FER TO	POLICE	E REPORT	I NO. T	202001	011 71	003		

Policyhology & Signatur Date & Time:

Driver's Signature (ICorver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:





Police Station Of Origin: Traffic Police

10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

1 of 4 Report No. T/20200611/7008

REPORT OF A TRAFFIC ACCIDENT

Date/Tin 11/06/20	Date/Time Report Made: 11/06/2020 18:08		Vide Report No.: Station D			
Informa	nt's Partice	ulars				
Name of Informant: CARANDANG JUANITO JR DE VILLA		NITO JR DE	Address: APT BLK 190 PUNGGOL CENTRAL #03-297 HELICONIA, THE SINGAPORE 820190			
ID Type	/ ID No.: / G6136438	BU	Contact No.: Home/Office:	Mobile: 97769059		
Nationality: FILIPINO			Email: JCARANDANGJR@ATM.COM.SG			
Sex: Male			Type of Informant: Driver			
Race: Filipino			Language: English	Institution / School Name:		
Occupation: SENIOR CREDIT CONTROLLER			Driving Licence Information: Class: 3	Date of Expiry:		

	Injury	dent Drink	Date/Time of	Type of Location
Type of Accident:	Others	Drive:	Accident: 11/06/2020 17:45	Straight Road
	EXPRESSWAY			
		Road Surface:		toad Speed Limit: 0 Km/h
Weather: Clear Traffic Flow: One Way		Dry Traffic Control: Not Controlled	8 T	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
GBE1896A	Van	NISSAN	HIACE		Seriously Damaged	
PC755A	Van	NISSAN			Seriously Damaged	

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





F/20200611/7008

2 of 4

Report No. T/20200611/7008

Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

CONTINUATION OF REPORT

Driver					20 St.	
Name	CARANDANG JUAN	IITO JR DI	E VILLA	ID No.		G6136438U
Related Vehicle	PC755A (Van)			Contac	ct No.	97769059
Hospital/Clinic	OUR FAMILY PHYSICIAN CLINIC & SURGERY			Class Driving Licend Expiry	e &	Class: 3 Date of Expiry: NIL
Date Treatment	11/06/2020		Date D	ischarge	11/06	/2020
	ted Medical Leave	05	Degree	e of Injury	Serio	us
Passenger		-			E BEN	
Name	HUANG SUHONG			ID No.		F7864129X
Related Vehicle	PC755A (Van)			Conta	ct No.	87376356
Hospital/Clinic	OUR FAMILY PHYSICIAN CLINIC & SURGERY			Class Driving Licent Expiry	g ce &	Class: NIL Date of Expiry: NIL
Date Treatment	11/06/2020		Date D	Discharge	11/06	5/2020
	ted Medical Leave	02	Degre	e of Injury	Serio	us
Passenger		ALCOHOL:		Contract Con		
Name	LIM THONG WEE			ID No	ID No. S7829387Z	
Related Vehicle	PC755A (Van)			Conta	Contact No. 98778015	
Hospital/Clinic	OUR FAMILY PHYSICIAN CLINIC & SURGERY			Class Drivin Licend Expiry	g	Class: NIL Date of Expiry: NIL
Date Treatment	11/06/2020		Date I	Discharge	11/0	6/2020
	ted Medical Leave	05		ee of Injury Serious		

Brief Details.

ON THE STATED VENUE, DATE AND TIME, I, VEHICLE A, BEARING VAN PLATE PC755A WAS TRAVELLING STRAIGHT IN MY LANE. SUDDENLY I FELT A STRONG IMPACT FROM THE REAR RIGHT OF MY VEHICLE. I ALIGHTED THE VEHICLE AND REALIZED VEHICLE B, BEARING VAN PLATE GBE1896A.

AFTER THE ACCIDENT, I FELT PAIN ON THE BACK OF MY HEAD, NECK AND BACK. SO I WENT TO OUR FAMILY PHYSICIAN CLINIC & SURGERY TO CONSULT A DOCTOR AND RECEIVED 5 DAYS OF MC.



Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000



3 of 4

Report No. T/20200611/7008

CONTINUATION OF REPORT





Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865

Report No. T/20200611/7008

4 of 4

Tel No: 65470000

CONTINUATION OF REPORT

Sketch Plan Informant is not able to provide sketch plan

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 11/06/2020 18:08
Officer In Charge Of Case: TP / TPHQ / WONG SIEU LUI Contact No.: 65476151	Classification Of Case:

Authentication Stamp

NP168

Date of Accident	: 11 06 2020 Accident Time: 15:30 HRS (24-HR-Format)
Accident Place	CTE CITY
Vehicle. No. (Car Plate No.)	: PC755A Make/Model: NISSAN
Insurace Company	: FIRST CAPITAL Policy No: 0-19094332MFBP
Owner or Company Name /IC No.	: ASIA TECHNICAL GAS (O (PTE) LTD
Owner or Company Contact No.	: 6257 6531 Owner's Hp 9732 5572 Company Tel
DRIVER'S Name / IC No.	: CARANDANG JUANITO JR DE VILLA
DRIVER'S Date Of Birth	: 02 05 1980 DRIVER'S License Pass Date 11 FEB 2020
Relationship of Owner & Driver	: Spouse \ Parents \ Children \ Sibling \(Employee\)Others:
DRIVER'S Address	: 270C PUNGGOL FIELD #04-239 (5) 713270
DRIVER'S Contact No./ Alt No.	:1) 97769059 2)
DRIVER'S Occupation	: INDOOR OUTDOOR (e.g. working inside or outside office)
Email Address	ENQUIRY@RICOGO.COM
Weather & Road Surface	CLEAR & DRY RAINING & WET \ AFTER RAIN & WET
Reporting Type	: Reporting Only Claim Other Party Claim Own Insurance
Number of Passengers (Including D	Priver): 3
Was there any video Captured by contract purpose for which vehicle was Any Injury (If YES, Pls state):	ar camera; YES \ NO as being used at the time of accident; Private use \ Work purpose
Other)	Party Driver's Particular (if any)
Vehicle. No: 6861896A	Vehicle. No:
Vehicle Make Model: NISSAN N	Vehicle Make\Model:
Name Driver: MUHAMMAD ZAKI	BIN MOHO ZOKORIA Name Driver:
IC No. Driver/Contact: 59043611	IC No. Driver/Contact:

^{*} NEW - Passenger's name & gender:



MS First Capital Insurance Limited Co. Reg. No. 195000106C CST Reg. No. M2-0001676-9

6 Raffles Quay #21-00 Singapore 04B580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877

Tel: (65) 6507 3848 Fax: (65) 6507 3849 www.msfirstcapital.com.sg

CERTIFICATE OF INSURANCE

ORIGINAL

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)

Type of Policy.

BUSES - FLEET

Type of Cover.

: Third Party Fire and Theft

Certificate No.

: D-19094332MFBP

Vehicle No / Chassis No

PC755A / JN1TG4E25Z0790618

Name of Insured

: ASIA TECHNICAL GAS CO (PTE) LTD

Period Of Insurance

: 01.10.2019 To 30.09.2020

Insured Estimated Value

: Market Value At Time Of Loss

Excess:

SGD2,500.00 SECTION I & II SEPARATELY AN ADDITIONAL EXCESS OF SG\$3,500.00 ON SECTION I & II SEPARATELY IS IMPOSED ON THOSE DRIVERS WHO ARE BELOW 23 YEARS OLD AND/OR WHO HAVE LESS THAN 3 YEARS OF DRIVING EXPERIENCE

Authorised Driver*
ANY AUTHORISED DRIVERS

Persons or classes of persons entitled to drive*

Any Person provided he is in the Insured's employ and is driving on their 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.

Limitations as to use*

Use only for the carriage of passengers or goods in connection with the Insured's business (as specified in the Schedule).

The Policy does not cover:-

(1) Use for racing, pacemaking, 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.

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)

MS First Capital Insurance Limited (Approved Insurers)

SUSAN/B0188/MZ601

Issued at Singapore on 30.09.2019

Authorised Signature