

DYNAMIC AUTOWORK PTE. LTD.

8 KAKI BUKIT AVENUE 4, #08-09, PREMIER @ KAKI BUKIT, S'PORE 415875

Tel: 6341 6789 Fax: 6341 6778

Co. Reg. No. : 201436361C

Letter of Demand

Re : Accident involving my vehicle no. SMH5883P and vehicle no. SJJ4699L on 18/06/2020 at 18:00 HRS PM/AM at/along Open Carpark of East Village Condominium S(487049)

We refer to the above matter.

Attached please find copies of the following for your kind perusal:

Vehicle Repair cost / Excess	\$	6634.00
Vehicle Rental Fee for <u>5</u> days @ \$ <u>220.00</u> per day	\$	1100.00
Loss of use for <u>—</u> days @ \$ <u>—</u> per day	\$	—
Police search fee/police report fee/LTA search fees	\$	—
Others	\$	—
Total :	\$	7734.00

Yours faithfully,

ABBY



ABBY

HP : 9856 4815

E-mail: dynamicautowork@gmail.com

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Tel: 6341 6789 Fax: 6341 6778

Co. Reg. No. : 201436361C

Authorisation To Act

I, Aaron Enterprise ("the third party claimant") of
138 Pasir Ris Street 11 #08-205, Singapore 510138
(address), owner of SMH5883P (vehicle no.) hereby
authorise Dynamic Autowork Pte. Ltd.
("the workshop") to act for me with respect to my claim for repair
costs and/or rental and/or loss of use ("claim") for my vehicle
no. SMH5883P that was damaged pursuant to the accident which
occurred on 18/06/2020 (date) at/along Open Carpark of East
village Condominium S(487049) (location) involving
vehicle no/s SJJ4699L
("the accident").

I further hereby authorise the workshop to settle my above mentioned claim in a manner that they deem it fit and the workshop is further authorised to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further authorise the workshop to execute and/or sign any documents/discharge vouchers/agreements regarding my/our claim/case for my/our convenience.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as any other claim (s) whatsoever by me and/or the driver/owner/insurers of the other vehicle/s arising from the aforesaid accident concerned.

Dated this 19 day of 06 (month) 20 20 (year)



Signed by "the third party claimant"



Signed by "the workshop"

DYNAMIC AUTOWORK PTE. LTD.

8 KAKI BUKIT AVENUE 4, #08-09, PREMIER @ KAKI BUKIT, S'PORE 415875

Tel: 6341 6789 Fax: 6341 6778

Co. Reg. No. : 201436361C

Letter of Authorisation & Indemnity

Accident involving motor vehicles no. SMH5883P and SJJ4699L on 18/06/2020
at/along Open Carpark of East village Condominium S(487049)

1. I/We, the Owner of motor vehicle no. SMH5883P hereby instruct and authorise Dynamic Autowork Pte Ltd. ("the workshop") to appoint an independent surveyor on my/our behalf to inspect my/our motor vehicle and to commence repairs immediately to the said motor vehicle in accordance with the report of the independent surveyor. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$ _____ being refundable deposit of the repair to my/our said vehicle.
2. You are further authorised to appoint solicitors on my/our behalf and to instruct the solicitors fully as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
3. You have my/our full authorisation/approval/consent hereby to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem it fit.
4. My/Our solicitors shall also accept this as my/our irrevocable authority to pay the compensation monies from my/our third party claim directly to you after deducting their costs on a Solicitor and Client basis.
5. Upon resolving my/our claim, you are also hereby authorised to agree with my/our solicitors on the amount of their professional costs and disbursements incurred in thereby acting for me/us and to receive and make payment of the balance of the settlement sum on my/our behalf directly into your account.
6. I/We undertake and agree to fully co-operate with you and my/our solicitors to recover my claim successfully and also hereby consent and authorise you to instruct my/our solicitors to commence legal proceedings and to take all necessary steps to recover the claim from the negligent party where necessary.
7. I/we also hereby instruct and authorise you to deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
8. In the event that I/we am/are required to attend at my/our solicitor's office for purposes of giving my/our further instructions on the accident matter, to sign court documents and to attend Court hearings in connection with my/our claim, I/we shall render my/our full co-operation to my/our solicitors.
9. In the event that my/our claim against the third party and/or his insurers is not successful at any stage of the recovery of my/our claim procedure including court proceedings, if any, and/or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party and/or the third party and/or his insurers make an offer to pay less than the amount claimed by you for whatever reasons, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred and to also indemnify you in respect of my/our solicitor's costs and disbursements thereby incurred on my/our behalf or to pay you the difference in amount, as the case may be.
10. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.

Dated this 19 day of 06 2020

Signature of vehicle owner

Name - Aaron Enterprise

IC/UEN No : 53395846J
(Company stamp, if applicable)

Address : 138 Pasir Ris Street 11

#08-205 Singapore 510138

Tel : 9199 1979



Witnessed by :

Ashmy



"My execution of this Discharge
Voucher is only for my claim
for property damage and not
prejudicial to any other claims"

AUTHORIZATION TO ACT

(AIG Asia Pacific - Express Third Party Claim)

I, Aaron Enterprise ("the third party claimant")
of 138 Pasir Ris Street 11 #08-205, Singapore 510138 (address),
owner of SMH5883P (vehicle no.) hereby authorize
Dynamic Autowork Pte. Ltd.

("the workshop") to act for me with respect to my claim for
repair costs and/or rental and/or loss of use ("claim") for my
vehicle no. SMH5883P that was damaged pursuant to the
accident which occurred on 18/06/2020 (date) along Open Carpark
of East Village Condominium S(487049) (location)
involving vehicle no/s SJJ4699L
("the accident").

I further authorize the workshop to settle my above mentioned
claim in a manner that they deem fit and the workshop is further
authorized to receive payment further to settlement of my claim
with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach
on my behalf is on a without prejudice and without admission of
liability basis insofar as the driver/owner/insurers of the other
vehicle/s is concerned.

Dated this 19 day of 06 (month) 20 20 (year)

Signed by "the third party claimant"



Signed by "the workshop"
(with chop)



Dynamic Autowork Pte.Ltd.

8 Kaki Bukit Ave 4, #08-09, Premier@Kaki Bukit

Singapore 415875

Tel : 6341 6789

Fax : 6341 6778

ROC / GST REG NO.: 201436361C

Email : dynamicautowork@gmail.com



TAX INVOICE

Invoice # : 00001140

Date : 27.07.20

Vehicle No : SMH5883P

Bill To:

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY

#07-12 AIG BUILDING

SINGAPORE 079120

	DESCRIPTION	AMOUNT
	Carry out lump sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$ 6,200.00
Sub Total		\$ 6,200.00
Add GST 7%		\$ 434.00
Total Amount		\$ 6,634.00

PAYMENT BY CHEQUE SHOULD BE CROSSED AND MADE PAYABLE TO
' **DYNAMIC AUTOWORK PTE.LTD.** '

PLEASE INDICATE THE INVOICE NO. ON THE REVERSE SIDE.

Issued By :

ABBY

Authorised Signature

Rapid Rental Pte.Ltd.

8 Kaki Bukit Ave 4, #08-09 Premier@Kaki Bukit
Singapore 415875

Tel : 6341 6789 Fax: 6341 6778

ROC No.: 201627936K

TAX INVOICE

To: AARON ENTERPRISE
138 PASIR RIS STREET 11
#08-205
SINGAPORE 510138

Invoice No. : DR2006-0245
Date : 27.06.20
Vehicle No. : **SMN6138U**
Vehicle Model: : TOYOTA VOXY

DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 22/06/2020 - 27/06/2020 YOUR REF: SMH 5883P	5	220.00	\$ 1,100.00
TOTAL:			\$ 1,100.00

Payment by cheque should be crossed and made payable to 'Rapid Rental Pte.Ltd.'

This is computer generated document.
No signature is required.


RAPID RENTAL PTE. LTD.

8 KAKI BUKIT AVENUE 4 #08-09 PREMIER @ KAKI BUKIT SINGAPORE 415875

ROC:201627936K

VRA NO: DR2006-0245

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULARS		Hirer's Own Vehicle No: <u>SMH5883P</u>	
Name (as in I/C): <u>Aaron Enterprise</u>	Loan Vehicle No: <u>SMN6138U</u>		
NRIC/Passport No: <u>53395846J</u> Date of Birth: <u>-</u>	Make & Model: <u>Toyota Voxy</u>		
Address: <u>13B Pasir Ris Street 11</u> Age: <u>-</u>			
<u>#08-205</u> S(<u>510138</u>)			
Name & Address of Employer:			
Occupation: Driving Exp:			
Driving License No: Passed Date:			
D/L Type: Local/Int'l/Others:			
Tel: (H/P) (O)			
DRIVER'S PARTICULARS		SUB-TOTAL	
Name (as in I/C): <u>Mok Wai Hong</u>		<u>1100</u> <u>-</u>	
NRIC/Passport No: Date of Birth: <u>17/08/1973</u>			
Address: <u>BLK 13B Pasir Ris Street 11</u> Age: <u>42</u>			
<u>#08-205</u> S(<u>510138</u>)			
Occupation: Driving Exp:			
Driving License No: Passed Date:			
D/L Type: Local/Int'l/Others:			
Tel: (H/P) (O)			
EXCESS : Section (1) \$2,500.00 Section (2) \$2,500.00			
			
Hirer's Signature: _____	Additional Hirer's Signature: _____		
<p>I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge 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 voucher. All information I have been given RAPID RENTAL PTE. LTD. in connection with this agreement is true.</p>			
IMPORTANT			
<p>1. The Hirer and the authorized driver must be over <u>25</u> years of age and under <u>65</u> years of ages 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 Authorized Driver.</p> <p>2. All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of petrol surcharge is payable by the hirer should he fail to return the vehicle at line appropriate petrol level.</p> <p>3. 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.</p> <p>4. Use of the vehicle for illegal purpose (for instance: in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.</p> <p>5. Vehicle strictly for Singapore use only and may not driven out of Singapore without prior written consent of RAPID RENTAL PTE. LTD. The hirer is liable for a penalty fee of \$200 in addition to appropriate insurance top up in the case of non-disclosure of Malaysia usage.</p> <p>6. 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.</p> <p>7. The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expenses (including legal costs on 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 pay immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damages to the car will be repair at RAPID RENTAL PTE. LTD. authorized workshop.</p> <p>8. 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.</p> <p>9. The Hirer agrees that a punctured tyre, empty petrol tank, lost of vehicle's key or locked keys inside of vehicle by itself, does not constitute a breakdown and that in event the owner's 24-Hours Emergency Services is called upon to respond to such occurrence, the Hirer shall bear cost of such responses at \$150 per trip.</p> <p>10. In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24hours. 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.</p> <p>11. The hirer and/or 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.</p> <p>12. All customers' data will kept strictly confidential and is solely used for the purpose of completing the sales transaction and other relating matters.</p> <p>13. I understand and agreed to personal data collection statement stated on the Term and Conditions page.</p>			
Date / Time OUT	Mileage	Check By	Remark
<u>22/06/20 10:20am</u>	<u>12227</u>		
Date / Time IN	Mileage	Check By	Remark
<u>27/06/20 3:55pm</u>	<u>12928</u>		

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	19/06/2020 13:40
Date Of Accident	18/06/2020 18:00
Exact Location Of Accident	OPEN CARPARK OF EAST VILLAGE CONDOMINIUM S 487049
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMH5883P
Insured/Policyholder	
Name Of Registered Owner	AARON ENTERPRISE
Co Reg No	5XXXX846J
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-60000000

Vehicle Particulars

Manufacturer	JAGUAR
Model	XE-2.0 (A)
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	GA537471/1
Cover Note Number	

Driver

Name of Driver	MOK WAI HOONG
NRIC No	SXXXX871H
Date Of Birth	17/08/1978
Occupation	INDOOR
Date Of Driving Pass	21/08/2002
Driving Experience	17 YEARS AND 9 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-91991979
Fax Number	
Contact Number	
EMail Address	ARRONMOK2003@YAHOO.COM

Address	BLK 138 PASIR RIS STREET 11 #08-205
Postcode	510138
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OTHER - SOLE - PROPRIETOR
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED
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)	4
Passenger 1	NAME: : TEO KIAT YING GENDER: : FEMALE
Passenger 2	NAME: : MOK YAXUAN GENDER: : FEMALE
Passenger 3	NAME: : MOK KAIHIE GENDER: : MALE

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

Report Please Refer to sketch Plan

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	SJJ4699L
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan

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 (a) 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

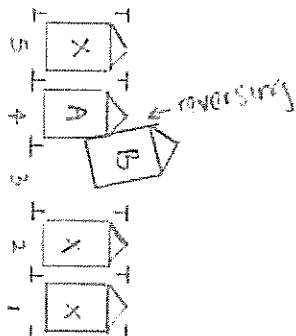
Driver's Signature
If driver is not the policyholder:
Date & Time

Reporting Centre Policyholder's Signature
Name
NRIC Number

Runnir
57131809E

Sketch Plan #2

SKETCH PLAN



A = SMH5883P

B = SJJ4699L

Open Carpark of
East Village Condominium
S(487049)

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to attached

DECLARATION

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
ERIC CHIA
57131569E

Sketch Plan #3

On 18.06.2020 at about 18:00 hours at Open Carpark of East Village Condominium S(487049). I parked my vehicle (A) at lot 4 at the above mentioned open carpark, my wife and children were inside my vehicle (A); I was away to buy things.

Suddenly vehicle (B) collided onto front right hand side portion of my vehicle (A) while reversing. I wish to state that I have 3 passengers inside my vehicle (A).

Vehicle (A): SMH 5883P

Vehicle (B): SJJ 4699L

A handwritten signature in black ink, consisting of a stylized 'A' followed by a vertical line and a small flourish.

REPUBLIC OF SINGAPORE
IDENTITY CARD NO S7824871H



MOK WAI HOONG
@MOK ZHEN YU

莫鎮宇

CHINESE

17-08-1978

M

SINGAPORE

S7824871H

SMH5883P
driver

5332752



NRIC No S7824871H



Date of issue

25-07-2014

APT BLK 138 PASIR RIS STREET 11 #08-205
SINGAPORE 510138

NRIC No S7824871H

Date 03/07/2016


REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: **S7824871H**

Name: **MOK WAI HOONG**
(MO WEIHONG)

Birth Date: 17 Aug 1978
Issue Date: 17 May 2007

0014992548



SMH58839
driver ✓


YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CATEGORIES

Class 3 Motor Cars ≤ 3000kg with ≤ 7 passengers, exclusive of the driver, and other motor vehicles ≤ 2500kg

PASS DATE 21 Aug 2002

NP 428A

Licence No: S7824871H





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
 05089

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

Policyholder name	AARON ENTERPRISE	Certificate number	GA537471 / 1
Cover	Comprehensive	Chassis number	SAJAB4AX6JCP21619
Plan name	Essential	Engine number	170329Y0162PT204
NCD applicable	10%		
Vehicle registration number	SMH5883P		
Period of Insurance	from 02/04/2020 to 30/04/2021 (both dates inclusive)		
Finance loan company	JUPITER ENTERPRISE PTE LTD		

Persons or classes of persons entitled to drive*

- (a) Any Named Driver as stated in the Policy
 1 MOK WAI HONG
- (b) 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

EXCESS	Basic Own Damage Excess	S\$D 800.00
	Windscreen Excess	S\$D 100.00

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.