SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 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

By the lodgement of this report to the insurers, you hereby consaforesaid.	sent to the archiving of this report at the centre and to copies of the report being made available
	ACCIDENT STATEMENT
Date Of Report	27/10/2020 15:49
Date Of Accident	25/10/2020 16:05
Exact Location Of Accident	YISHUN DAM (YISHUN AVE 1)
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SKC4135Y
Insured/Policyholder	
Name Of Registered Owner	KHOO TONG CHYE @ KOH YON HENG
NRIC No	SXXXX549B
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-83018201
Alternative Phone No	OFFICE-83018201
Vehicle Particulars	
Manufacturer	HONDA
Model	ACCORD
Exact Purpose for which vehicle was being used at time of accident	
A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	

Are you claiming under your own insurance policy

for repair to your vehicle?

NO

THIRD PARTY If No, Please state action to be taken Vehicle Category PRIVATE CAR

Insurance Company

AXA INSURANCE PTE LTD Name of Insurance Company

COMPREHENSIVE Type Of Coverage

Fleet Policy NO

Policy Number GA555652

Cover Note Number

Driver

Name of Driver KHOO YUAN LONG

NRIC No SXXXX859D Date Of Birth 16/12/1995 Occupation **INDOOR Date Of Driving Pass** 18/08/2014

Driving Experience 6 YEARS AND 2 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-81818572

Fax Number

Contact Number

EMail Address NOEMAIL Address BLK 651A JURONG WEST ST 61 #08-370

Postcode 641651

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured **CHILDREN**

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident **COLLISION - HEAD TO REAR**

Weather Conditions **CLEAR** Road Surface DRY

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle)

involved in the accident

Was any body injured in the Accident? YES

Was any injured conveyed to hospital by

ambulance?

NO

NO

3

2

YES Was any other material or property damaged?

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

Passenger 1 NAME: : LEOW ENZO

> GENDER: : MALE

Passenger 2 : LI CHAO CHAO NAME:

> GENDER: : MALE

Details of Police Action

Was the accident reported to the police? YES

If Yes, Please state which Police Station

Police Station Name JURONG WEST NEIGHBOURHOOD POLICE CENTRE

ROAD: 700 CORPORATION ROAD, POSTCODE: 649818, COUNTRY: Police Station Address

SINGAPORE

Police Station Contact TEL NO: 1800-2689999 - FAX NO: 62672438

Was notice of intended Prosecution given? NO

If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT: T/20201026/2159.

Attachment(s)

Are accident photos available for attachment? YES Was there any video captured by Car Camera? NO Was there any audio recorded?

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number YQ2495G

Vehicle Make/Model/Colour

Details Of Properties VEHICLE B

Vehicle Category COMMERCIAL VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number 92716365

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name KHOO YUAN LONG

Approximate Age Injuries Sustain

Injured person in which vehicle? SKC4135Y

Were seat belts worn?

Was this injured conveyed to hospital by

ambulance?

Address Postcode

DETAILS OF INJURED PERSON 2

Name LEOW ENZO

Approximate Age Injuries Sustain

Injured person in which vehicle? SKC4135Y

Were seat belts worn?

Was this injured conveyed to hospital by

ambulance?

Address

Postcode

DETAILS OF INJURED PERSON 3

Name LI CHAO CHAO

Approximate Age Injuries Sustain

Injured person in which vehicle? SKC4135Y

Were seat belts worn?

Was this injured conveyed to hospital by

ambulance?

Address

Postcode

SKETCH PLAN

IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 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.

Policyholder's Signature Date & Time:

Driver's Signature

(If driver is not the policyholder) Date & Time: 17/10/2020 Reporting Centre Personnel's Signature Name:

NRIC/FIN No.:

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT Report 20. 3 TI 20201026 [2157] ECLARATION No declare the foregoing particulars are true in every respect. King Market Personnel's Signature Driver's Signature Driver's Signature Reporting Centre Personnel's Signature	SKĚTCH PLAN	MAR CULHEIL	(4184111) PAI	151/113 1)	4 % SKY H132
ECLARATION We declare the foregoing particulars are true in every respect. Lipo Drivy's Signature Lipo Bignature Lipo Bign					13 20 3/U
ECLARATION We declare the foregoing particulars are true in every respect. Like Like Time: [Vid driver is not the policyholder] Reporting Centre Personnel's Signature (Vid driver is not the policyholder) Name:					
ECLARATION We declare the foregoing particulars are true in every respect. Like Like Time: [Vid driver is not the policyholder] Reporting Centre Personnel's Signature (Vid driver is not the policyholder) Name:	A B M	R			
ESCRIBE CIRCUMSTANCES OF THE ACCIDENT Report No. 3 T 20201026 2159 ECLARATION Ve declare the foregoing particulars are true in every respect. Khos Licholder's Signature Drivy's Signature Licholder's Signature (If driver is not the policyholder) Name:	1 7 1	+2+1++++			
ESCRIBE CIRCUMSTANCES OF THE ACCIDENT Report No. 3 T 20201026 2159 ECLARATION We declare the foregoing particulars are true in every respect. Khos Licholder's Signature Drivy's Signature (If driver's signature) Reporting Centre Personnel's Signature Name:	7				
ECLARATION We declare the foregoing particulars are true in every respect. Lisc Ultybolder's Signature Like Control of the policyholder) Reporting Centre Personnel's Signature (If driver is not the policyholder) Name:					
ECLARATION We declare the foregoing particulars are true in every respect. Lisc Ultybolder's Signature Like Control of the policyholder) Reporting Centre Personnel's Signature (If driver is not the policyholder) Name:	177177777				
PESCRIBE CIRCUMSTANCES OF THE ACCIDENT Report Driver is in the policyholder) Reporting Centre Personnel's Signature (If driver is not the policyholder) Name:	TITTE EL				
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT Report Date Report Date 2 The Report Date 2 The Reporting Centre Personnel's Signature (If driver 5 ignature te & Time: (If driver 5 not the policyholder) Name:	1.411.		1		
ECLARATION We declare the foregoing particulars are true in every respect. Live L		- kapat and tradition			
ECLARATION We declare the foregoing particulars are true in every respect. Live Drivy's Signature Gif driver is not the policyholder) Name: Reporting Centre Personnel's Signature Reporting Centre Personnel's Signature Reporting Centre Personnel's Signature	4 1 1 1 1 1 1 1 1				
ECLARATION We declare the foregoing particulars are true in every respect. Lines Drivy's Signature Drivy's Signature Reporting Centre Personnel's Signature te & Time: (If driver is not the policyholder) Name:	ESCRIBE CIRCUMSTAI	NCES OF THE ACCIDENT			
ECLARATION We declare the foregoing particulars are true in every respect. Ling Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing particular are true in every respect. Compared to the foregoing					
ECLARATION We declare the foregoing particulars are true in every respect. Lines Urkylolder's Signature Drivy's Signature Reporting Centre Personnel's Signature Reporting Centre Personnel's Signature Name:					
ECLARATION We declare the foregoing particulars are true in every respect. Lines Urkylolder's Signature Drivy's Signature Reporting Centre Personnel's Signature Reporting Centre Personnel's Signature Name:	Rharta	Polis Russit x/1	2010505/1 :	6/2159	
Ve declare the foregoing particulars are true in every respect. Lice Driver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:	190	Tour rapes C.O.	, ,, , , , , , , , , , , , , , , , , , ,	201110	
Ne declare the foregoing particulars are true in every respect. Lico Drive's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ne declare the foregoing particulars are true in every respect. Lico Drive's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ne declare the foregoing particulars are true in every respect. Lico Drive's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ne declare the foregoing particulars are true in every respect. Lico Driver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ne declare the foregoing particulars are true in every respect. Lico Driver's Signature te & Time: (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ve declare the foregoing particulars are true in every respect. Lice Driver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ve declare the foregoing particulars are true in every respect. Like Driver's Signature Reporting Centre Personnel's Signature te & Time: (If driver is not the policyholder) Name:					
Ve declare the foregoing particulars are true in every respect. Live Driver's Signature Driver's Signature Reporting Centre Personnel's Signature Name:					
Ve declare the foregoing particulars are true in every respect. Live Driver's Signature Driver's Signature Reporting Centre Personnel's Signature Name:					
Ve declare the foregoing particulars are true in every respect. Like Driver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ve declare the foregoing particulars are true in every respect. Lice Driver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ve declare the foregoing particulars are true in every respect. Live Driver's Signature Driver's Signature Reporting Centre Personnel's Signature Name:					
Ve declare the foregoing particulars are true in every respect. Like Driver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ve declare the foregoing particulars are true in every respect. Lice Driver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ve declare the foregoing particulars are true in every respect. Lice Driver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ve declare the foregoing particulars are true in every respect. Like Driver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ve declare the foregoing particulars are true in every respect. Lice Driver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ne declare the foregoing particulars are true in every respect. Lico Driver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ne declare the foregoing particulars are true in every respect. Lico Driver's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:					
Ne declare the foregoing particulars are true in every respect. Lico Drive's Signature (If driver is not the policyholder) Reporting Centre Personnel's Signature Name:	FCLARATION				
Lice Signature Driver's Signature Reporting Centre Personnel's Signature te & Time: (If driver is not the policyholder) Name:		particulars are true in every response	ect.		
licyholder's Signature Driver's Signature Reporting Centre Personnel's Signature te & Time: (If driver is not the policyholder) Name:		1			
te & Time: (If driver is not the policyholder) Name:	Kinos	God			
te & Time: (If driver is not the policyholder) Name:	licyholder's Signature			Reporting Centre Pers	onnel's Signature
	ite & Time:	(If driver is not the po	olicyholder)	Name:	

LETTER OF UNDERTAKING

I/We,	thoo. Yugu Long	, the owner of vehicle n	o. SKC 4	1354
claim und	Insurance is under M/s AXA Inster my/our Policy or against the him to M/s AXA Insurance Pte I (fourteen) days of occurrence	Third Party and if the formed to with all relevant facts an	er shall subi	mit
My/Our 7	Third Party claim is handle by n	ny/our preferred workshop,	Focus	AUCO
·,				·
Signed ar	nd Acknowledge by:			
· · · · · · · · · · · · · · · · · · ·	16		27/10/2	1,525
Nicio no	signature of policyholder	Company stamp	Date	201057





1 of 4

Police Station Of Origin:

Jurong West N.P.C 700 Corporation Road SINGAPORE 649818 Tel No: 1800-2689999

Report No. T/20201026/2159

Date/Time Report Made: 26/10/2020 23:43			Vide Report No.:	Station Diary No. 185		
Informar	nt's Particu	ılars				
Name of Informant: KHOO YUAN LONG			Address: APT BLK 651A JURONG WEST STREET 61 #08-370 SINGAPORE 641651			
ID Type / ID No.: NRIC NO / S9546859D		59D	Contact No.: Home/Office:	Mobile: 83018201		
Nationality: SINGAPORE CITIZEN			Email:			
Sex: Age: Date of Birth:		Contract of the Contract of th	Type of Informant: Driver			
Race: Chinese			Language:	Institution / School Name:		
Occupation: BANK ASSOCIATE			Driving Licence Information: Class: 3	Date of Expiry:		

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 25/10/2020 16:05	Type of Location Straight Road
Location: YISHUN AVE	ENUE 8			
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: Traff		Traffic Control: Traffic Light - Work	king	Traffic Volume: Light
Two Way				Anyone conveyed by

Details of V Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger
SKC4135Y	Car	HONDA	ACCORD EURO-R 2.0 M	Blue	Slightly Damaged	2
YQ2495G	Lorry	HINO	XZU700R 12FT WID CAB 5T MT	White	Slightly Damaged	0





Police Station Of Origin: Jurong West N.P.C 700 Corporation Road SINGAPORE 649818

2 of 4 Report No. T/20201026/2159

Tel No: 1800-2689999 CONTINUATION OF REPORT

Details of Perso					
Any Pedestrian Ir					
No. of Pedestrians Injured: NIL			edestriar	Cross	sing: NA
Passenger					
Name	LEOW ENZO		ID No		S9541066I
Related Vehicle	SKC4135Y (Car)		Conta	ct No.	81182215
Hospital/Clinic	NANYANG CENTRE CLINIC			of g ce & / Date	Class: NIL Date of Expiry: NIL
Date Treatment	26/10/2020	Date Dis	scharge	NIL	
	ted Medical Leave 03		of Injury		·
Driver		Legioo	- mjurj	- Ongin	
Name	KHOO YUAN LONG		ID No		S9546859D
Related Vehicle	SKC4135Y (Car)		Conta	ct No.	83018201
Hospital/Clinic	HEARTLANDHEALTH		Class Drivin Licend	g .	Class: 3 Date of Expiry: NIL
Date Treatment	26/10/2020	Date Di	scharge NIL		
	ted Medical Leave 05		gree of Injury Slight		
Passenger	Su modiodi Escavo 00	Degree	Of Hijary	Oligit	
Name	LI CHAO CHAO		ID No		S9373698B
Related Vehicle	SKC4135Y (Car)		Contact No. 982		98276005
Hospital/Clinic	NANYANG CENTRE CLINIC		Class Drivin Licend Expin	g	Class: NIL Date of Expiry: NIL
Date Treatment	26/10/2020	Date Dis	scharge	NIL	
	ed Medical Leave 03		of Injury		

Brief Details.

On the 25/10/2020 at about 1605hrs, I was travelling along Yishun Avenue 1 towards Yishun avenue 8.

I fetched the 2 passengers and was on our way to find a friend at Blk 322 Yishun Central. I was awaiting for the traffic light to turn green at the traffic light junction along Yishun Avenue 1 towards Yishun avenue 8, just right after the dam.

As the traffic light turned green, I started to move off from my stationary position. Suddenly I felt the impact from the rear of my car. Myself and my 2 passengers moved forward from our initial position.





Police Station Of Origin: Jurong West N.P.C 700 Corporation Road SINGAPORE 649818 Tel No: 1800-2689999 3 of 4 Report No. T/20201026/2159

CONTINUATION OF REPORT

After the impact. I alighted to make a check on my vehicle. The lorry driver who is an Indian, male, age around 30 years old, came out of his vehicle. We then exchanged contact number, however we did not exchange particulars, as I was rushing to meet my friend. Initially, we verbally agreed on private settlement. Subsequently, after asking quotation from my workshop, the lorry driver claim that he have no money to pay for the damages, on top of that, we have sustained injuries, so I then go on to summit an





Police Station Of Origin: Jurong West N.P.C 700 Corporation Road SINGAPORE 649818 Tel No: 1800-2689999 4 of 4 Report No. T/20201026/2159

CONTINUATION OF REPORT

Sketch Plan

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 <u>report number</u> as reference.

Signature Of Officer Recording The Report: J / SC2 ALDON CHUA JUN WEI	Signature Of Informant:		
Signature Of Interpreter: Not applicable	Date/Time: 26/10/2020 23:43		
Officer In Charge Of Case: TP / AEIT /	Classification Of Case:		
Staff Sgt WONG SIEU LUI Contact No.: 65476151	SN 126		
Authentication Stamp Signature: Singapore Volice F	Force		





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. 1980-Road Transport Act. 1987 (Malaysia) -Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysla)

Policy details

Policyholder name

KHOO TONG CHYE @ KOH YON HENG

Certificate number Chassis number Engine number

Cover Plan name Comprehensive

CL71200454 K20A5824204

NCD applicable

Peace

0%

Vehicle registration number Period of Insurance

SKC4135Y

from 23/10/2020 to 22/10/2021 (both dates inclusive)

Finance loan company

DICKSON CAPITAL PTE LTD

Persons or classes of persons entitled to drive*

- (a) The Policyholder
- (b) Any Named Driver as stated in the Policy:
 - 1. KHOO YUAN LONG
- (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.

EXCESS

Basic Own Damage Excess

SGD 800.00

Windscreen Excess

SGD 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. \$\$5,000 for undeclared Young and Inexperienced Drivers. This additional excess is reduced to \$\$2,500 if You have chosen AXA Premium

Additional clauses & endorsements to your policy

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

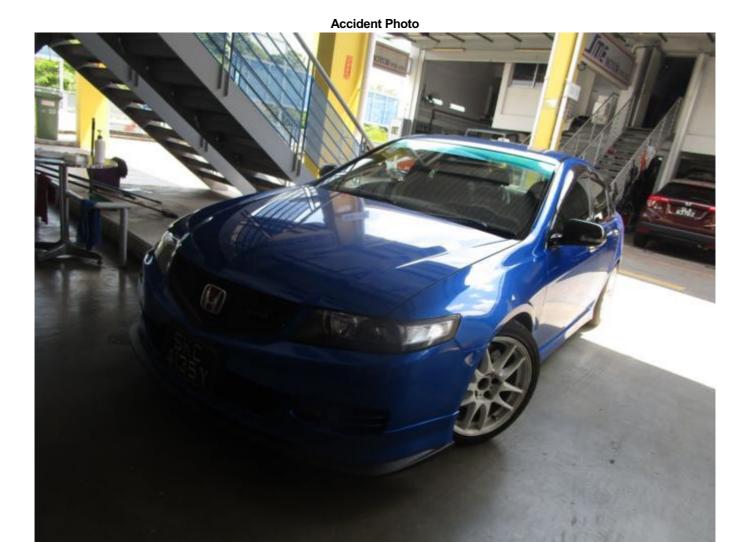
Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation 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.









Accident Photo



Accident Photo



Accident Photo

