

# CERTIFICATE OF INSURANCE

## CITROEN AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : LAI XIANGRU, HELENE  
 Period of Insurance : 23 Jan 2019 To 22 Jan 2021  
 Engine No. : 10XVA10925695  
 Chassis No. : VF70PHNZWJE503294

Vehicle No. :  
 Policy No. : 1900000731  
 Endorsement No. : 000000000256847  
 Issued Date : 08 Feb 2019

### ABOUT THE COVER

Make/Model : CITROEN C4 CACTUS 1.2L  
 Engine Capacity/Tonnage : 1,199.00 CC  
 Driver Restriction : NA  
 Sum Insured : Market Value  
 Off Peak Car : No  
 First Year of Registration : 2019  
 Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive\* :

- a) The Policyholder
  - b) Any other person who is driving on the Policyholder's order or with his/her permission.
- This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use\* :

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

This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or 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.

Loss of Use 1500cc - 1600cc

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

### EXCESS

#### Section 1

Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$0

#### Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

LAI XIANGRU, HELENE - \$600 (Own Damage)

### APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 20 Leng Kee Rd Singapore 159094 64708600
2. Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 609339 65684501

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website [www.aig.com.sg](http://www.aig.com.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

### IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: MayBank

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504621226

CYCLE & CARRIAGE - DANIEL  
 239 ALEXANDRA ROAD  
 SINGAPORE 159930

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

*Marile*  
**AIG Asia Pacific Insurance Pte. Ltd.**  
 AUTHORISED REPRESENTATIVE

SSCAMO

1001919376/ADL

REPUBLIC OF SINGAPORE

Licence Number: **S87025651**

Name: **LAI XIANGRU, HELENE**

Birth Date: **08 Feb 1987**

Issue Date: **04 Aug 2005**

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**FOR C&C USE ONLY**

REPUBLIC OF SINGAPORE

IDENTITY CARD NO. **S87025651**

Name: **LAI XIANGRU, HELENE**

賴香如

Race: **CHINESE**

Date of birth: **08-02-1987** Sex: **F**

Country of birth: **SINGAPORE**

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

Class 3 Motor cars  $\leq$  3000 kg with  $\leq$  7 passengers, exclusive of the driver; and motor tractors / vehicles  $\leq$  2500 kg

PASS DATE: **04 Aug 2005**

Licence No: **S87025651**

NP 428A

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NPIC No: **S87025651**

Date of issue: **14-03-2006**

95 WHITLEY ROAD  
SINGAPORE 297835

NPIC No: **S87025651** Date: **30-08-2006** No: **5453102**

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