

ASS. REC. BY:

REF: GAI

## ASSIGNMENT

From: \_\_\_\_\_ Date: 21-12-2020

Estimated Cost: \_\_\_\_\_

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: SMH 2932B

at Workshop m/s Autolubron Industrial

of 19 4 1/2 Rd 4

Insured: \_\_\_\_\_

Policy No. \_\_\_\_\_

Claims No. \_\_\_\_\_

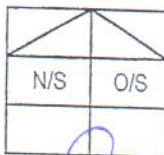
Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_

(Client's Record)

Make of Veh: \_\_\_\_\_

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.



Bal. or Market Value: \_\_\_\_\_

IDAC Accident Rpt: \_\_\_\_\_ Consistent? : Yes or No

GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No

Est. Repairs: 4 days Res.: Yes or No

Lum Sum: \_\_\_\_\_ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

mp

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

Vehicle: IN / OUT

Veh No: SMH 2932B

Type: M/Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Nissan Note 1.2 c.c 1198

Colour: Green A/C: Insured / Std / NI / NA

Sp. Reading: 3857 T/Radio: Insured / Std / NI / NA

Eng/No: \_\_\_\_\_

C/No: JMTAAE RZ 0982685

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size: F: 185 / 65 R 15

R: 1

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or Continental

Front

Rear

R/Bal. 6 mm R/Bal. 6 mm

L/Bal. 6 mm L/Bal. 6 mm

D.O.A. \_\_\_\_\_ D.O.I. 02-12-20

Survey held at w/s 10 AM

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

Date/Time, File Pass to?

☐ : Preli. Report☐ : Final Report

1)

Date/Time, File Return to?

2)

Days Of Repair: \_\_\_\_\_

Resurvey No. of Trip: \_\_\_\_\_

Survey Fee: \_\_\_\_\_

Transportation: \_\_\_\_\_

S + RS. SI

Photos

Others

TOTAL

Add Fee: ☐ : Site Insp (\$)☐ : Interview (\$)☐ : Tech. Invs (\$)☐ : Weekend (\$)

Rep. Format: \_\_\_\_\_

Lump Sum / I.B.I. (\$)

AUTOLUTION INDUSTRIAL PTE. LTD.

AUTOLUTION INDUSTRIAL PTE LTD  
19 UBI ROAD 4  
SINGAPORE 408623  
TEL: 6490 9666 FAX: 68467483

ESTIMATE : ACCIDENT/BODY REPAIRS

REFERENCE : INS/IC/EA/0359/20  
DATE : 27-NOV-2020

GREAT AMERICAN INSURANCE COMPANY  
3 TEMASEK AVENUE  
#16-01 CENTENNIAL TOWER  
S(039190)  
TEL : 68046059  
FAX : 62353354  
ATTN: MOTOR CLAIM MANAGER

OWNER'S NAME : CHEW CHOO HENG CATHERINE @ TAN BEE KHIM  
ADDRESS : BLK 41A BEDOK RIA CRESCENT  
#03-56  
S(489929)  
TELEPHONE NO :

TYPE OF CLAIM : DIRECT SETTLEMENT / THIRD PARTY CLAIM  
POLICY NO : 1900006595-01  
VEHICLE NO : SMH2932B  
MODEL CODE : TDWARDZE12EDAY520Z  
MODEL/YEAR : NISSAN NOTE 1.2 (V) MY 2018  
ENGINE NO : HR12273499J-E12S  
CHASSIS NO : JN1TAAE12Z0982685  
MILEAGE : 3840 KM  
DATE IN : 27/11/2020  
LIABILITY : 0.00  
EXCESS CLAUSE : 0.00  
ESTIMATE BY : ELMER  
ACCIDENT DATE : 26/11/2020

-9645 0084 elmer@tancho ng. com

ESTIMATED LABOUR CHARGES FOR ACCIDENT VEHICLE REGN NO SMH2932B

S/NO JOB CODE	NATURE OF JOB	ESTIMATED CHARGES	SURVEYOR'S RECOMMENDATION
1 ZZ/001	LABOR CHARGES TO REPAIR RR END PANEL & RR BUMPER RENEW TRUNKLID	1170.00	780
2 ZZ/002	CHARGES TO SPRAY PAINTING SAME	1000.00	500
3 ZZ/003	REMOVE AND INSTALL REAR WINDSCREEN GLASS	180.00	/
4 ZZ/004	REMOVE AND INSTALL REVERSE CAMERA	120.00	/
5 ZZ/005	REMOVE AND INSTALL RR COMBINATION LAMP	48.00	/
6 ZZ/006	REMOVE AND TRANSFER TRUNKLID MECHANISM	80.00	/
7 ZZ/007	RENEW REVERSE SENSOR	55.00	/
8 ZZ/008	SUPPLY REAR LICENSE PLATE		
	TOTAL LABOUR CHARGES	2653.00	

MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO SMH29328

S/NO PARTS DESCRIPTION	PARTS NUMBER	DAMAGED PARTS & PRICES		
		NETT	LIST	S/NETT REMARKS
1 REAR LICENCE PLATE X <i>San</i>	RLP			60.00
2 FINISHER BACK DOOR NO PLATE X <i>San</i>	90810-3VA5B	243.90		
3 PLATE-LUGGAGE REAR GARNISH <i>set</i>	84992-3VA0A	68.80		
4 WEATHER STRIP TAIL GATE <i>Tri</i>	90830-3VA0A	68.20		
5 TAIL GATE LOCK <i>BT</i>	90502-1HM0A	128.40		
6 TAIL GATE <i>buc</i>	K010M-3VAMA	1018.20		
7 SUNDRIES <i>MCC</i>	NPN			50.00 <i>20</i>
8 EMBLEM-BACK DOOR NISSAN <i>-</i>	90890-3VA0A	64.90		
9 ORNAMENT-BACK DOOR NOTE <i>-</i>	90892-3VA0A	79.90		
10 REAR W/SCREEN SEALANT <i>-</i>	SEALANT - 4			80.00
11 SENSOR-REVERSE <i>?</i>	SENSOR			250.00
SUB TOTAL		1672.30	0.00	440.00
LESS DISCOUNT (NETT-20.00%, LIST-30.00%, S/NETT-.00%)		334.46	0.00	0.00
GRAND TOTAL		1337.84	0.00	440.00
OVERALL TOTAL		1777.84		

LEGEND: REMARKS( OK ) = APPROVED, REMARKS( X ) = NOT APPROVED

SUMMARY OF ESTIMATE FOR VEHICLE REGN NO SMH2932B

TOTAL LABOUR CHARGES	2653.00
TOTAL SPARE PARTS CHARGES	1777.84
GRAND TOTAL	4430.84 *

\* All charges do2 not include GST.

SURVEYOR'S PARTICULARS

NAME	:
SURVEYED DATE	:
AUTHORIZED DATE	:
EXCESS CLAUSE	:
LIABILITY	:
REMARKS	:

One Day 82880282

4 Days.

before paint photos.

02/12/2020.

PLS NOTE : This estimate is based on visual inspection of the affected vehicle. Should we require further labour charges & spare parts in the process of repairs, we shall inform you accordingly.

**LKK Auto Consultants hence notify the Repairer of the following:**

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

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 27/11/2020 15:42  
Date Of Accident 26/11/2020 17:15  
Exact Location Of Accident PIE TO TUAS LEFT EXIT 6 TO BEDOK NORTH AVE 3  
Country/State of Loss SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number SMH2932B  
**Insured/Policyholder**  
Name Of Registered Owner CHEW CHOO HENG  
NRIC No SXXXX819J  
Email Address HTANSING@GMAIL.COM  
Mobile Phone No (LOCAL) +65-98222963  
Alternative Phone No OTHERS-98222963

### Vehicle Particulars

Manufacturer NISSAN  
Model NOTE-1.2 DIG-S CVT (A)  
Exact Purpose for which vehicle was being used at time of accident

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 AIG ASIA PACIFIC INSURANCE PTE. LTD.  
Type Of Coverage COMPREHENSIVE  
Fleet Policy NO  
Policy Number 1900006595-01  
Cover Note Number

### Driver

Name of Driver TAN HOW KHENG HOWARDS  
NRIC No SXXXX806E  
Date Of Birth 25/11/1960  
Occupation INDOOR  
Date Of Driving Pass 15/08/1978  
Driving Experience 42 YEARS AND 3 MONTHS  
Gender MALE  
Mobile Number (LOCAL) +65-98222963  
Fax Number  
Contact Number  
EMail Address HTANSING@GMAIL.COM

Address	APT BLK 41A BEDOK RIA CRESCENT
Postcode	#03-56
Was driver an employee of the Insured's Company	489929
If No, Relationship of the Driver with the Insured	NO
Vehicle Registration Number of Driver's Own Vehicle	SPOUSE
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	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.	YES
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

SEE ATTACHED SKETCH PLAN, PHOTO AND VIDEO FOOTAGE

### Attachment(s)

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

### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	GBG2961C
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	TEO
NRIC/Passport Number	
Contact Number	98270365
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:

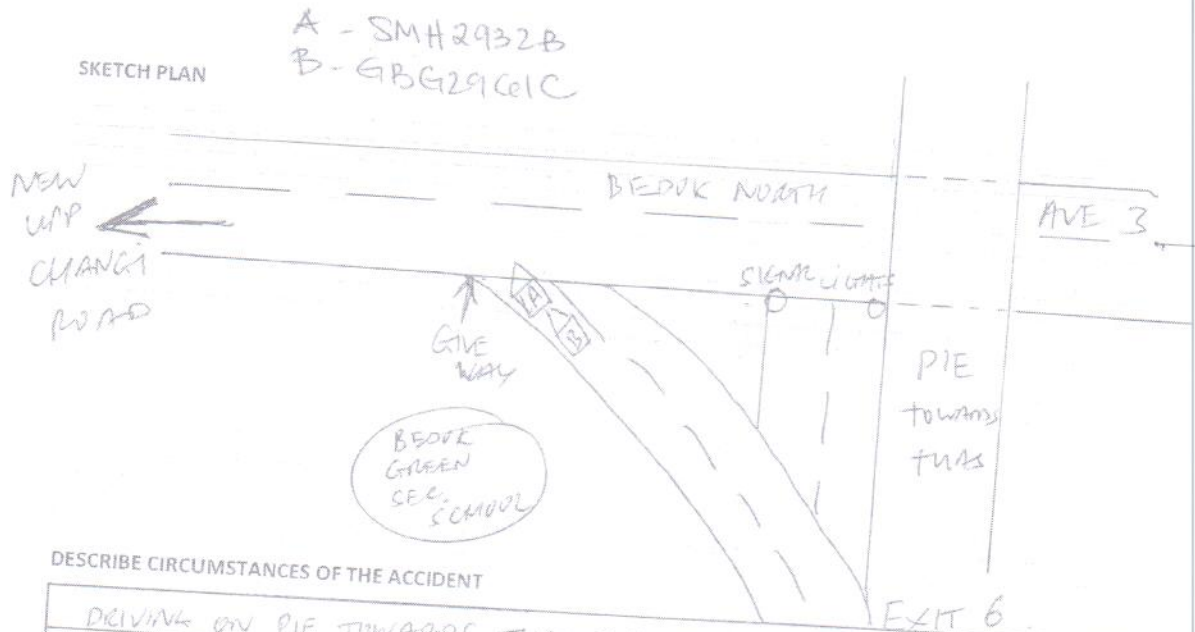
Driver's Signature  
(If driver is not the policyholder)  
Date & Time:

27/11/20  
1530h

AUTOLUTION INDUSTRIAL PTE LTD  
19 UBI ROAD  
SINGAPORE 408623  
TEL: 6771 3466 FAX: 68467483

Reporting Centre Personnel's Signature  
Name: TIMEA AFRISO  
NRIC/FIN No.: GXXXXXX4L





DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

DRIVING ON PIE TOWARDS TUAL DIRECTION.  
TOOK EXIT 6 TO BEDOK NORTH AVE 3  
KEPT LEFT TO TURN LEFT TOWARDS NEW UPP CHANGI ROAD  
DIRECTION. IT WAS A GIVE WAY JUNCTION AND I STOP AS  
THERE WERE VEHICLES ON BEDOK NORTH AVE 3.  
THEN THE VEHICLE "B", GBC 2961C COLLIDED INTO  
MY VEHICLE "A" AT THE REAR PORTION.

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:

27/11/20  
K. K. L. L.

AUTOLUTION INDUSTRIAL PTE LTD  
19 UBI ROAD  
SINGAPORE 408623  
TEL: 64909666 FAX: 68467483

Reporting Centre Personnel's Signature  
Name: JAMES ALFONSO  
NRIC/IN No.: GXXXXXXLL



# CERTIFICATE OF INSURANCE

## NISSAN AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : Chew Choo Heng Catherine @ Tan Bee Khim  
 Period of Insurance : 18 Jan 2020 To 17 Jan 2021  
 Engine No. : HR12273499J  
 Chassis No. : JN1TAAE12Z0982685

Vehicle No. : SMH2932B  
 Policy No. : 1900006595-01  
 Endorsement No. :  
 Issued Date : 23 Dec 2019

### ABOUT THE COVER

Make/Model : NISSAN NOTE 1.2 (SUPERCHARGED/NON-SUPERCHARGED)  
 Engine Capacity/Tonnage : 1,198.00 CC  
 Driver Restriction : NA  
 Person or Classes of Persons Entitled to Drive\* :  
 Sum Insured : Market Value  
 Off Peak Car : No  
 First Year of Registration : 2019  
 Insuring with COE/PAF : Yes

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.  
 The 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. 169), Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

### EXCESS

#### Section 1

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

#### Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable):

Chew Choo Heng Catherine @ Tan Bee Khim - \$600 (Own Damage), \$600 (Flood Cover)

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

- 1 TC AutoClinic Add: 25 Leng Kee Road Singapore 159097 67038511 67038512 67038513
- 2 TC AutoClinic Add: No 1, Sixth Lok Yang Road Singapore 628099 62822212
- 3 Autotone Industrial Add: 19 Ubi Road 4 Singapore 408523 64909666
- 4 Tan Chong Motor Sales Add: 813 Bukit Timah Road Singapore 589623 64694091 64694092 64694093
- 5 Tan Chong Motor Sales Add: 17 Lorong 8 Toa Payoh Singapore 316254 63570753 63570754

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.sg](http://www.aig.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: NA

I/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. 169), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1999 (Malaysia).

0500610528

TAN CHONG CREDIT PTE LTD - TKH

913 BUKIT TIMAH ROAD TAN CHONG MOTOR CENTRE  
 SINGAPORE 589623 ANSP-MOTOR

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

**AIG Asia Pacific Insurance Pte. Ltd.**

This computer generated document does not require a signature.



24-HOUR AIG AUTO HOTLINE: +65 6338 6200

IMPORTANT: KEEP THIS DOCUMENT IN YOUR CAR AT ALL TIMES.

**What can the 24-hour AIG Auto Emergency Hotline provide for you?**

- Immediate assistance after an accident
- Emergency breakdown service
- Towing service (accident or non-accident related)
- Advice on Motor Claims procedures
- Medical Referral Assistance

**If no one is injured in the accident:**

- You are not required to make any police report.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s).
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

**If the accident involves injuries or damage to government property & vehicles, foreign registered vehicles or non-injury hit & run case:**

- Report the accident to the police, providing full details of the circumstances of the accident.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s), if applicable.
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

**What should I do in the event of an accident?**

- Keep calm and move your car to a safe place.
- Do not admit or discuss fault or blame with the other party(ies).
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.
- Submit Writ/Summons/Correspondences from third party(ies) to AIG immediately.

**LOSS OF USE CAR REPLACEMENT BENEFIT**

Applicable only if this benefit is included in your motor insurance. Please refer to your Policy Schedule for details. Policy terms and conditions apply. Please call our customer service hotline number (65) 6419-3000 for assistance.

The Certificate of Insurance (CI) should be produced without demand when collecting the Rental Car and the Rental Car Company reserves the right to verify the identity of the holder. The CI is the property of AIG and its use is subject to the terms and conditions contained in the Loss of Use Endorsement under the policy issued to the policyholder.

**Steps to activate Loss of Use Car Replacement Benefit and Important Information**

1. To activate your loss of use car replacement, please contact the Rental Car Company (listed below) after filing/reporting your accident claim.
2. Your rental car will be made available within 5 working hours of activation with the Rental Car Company.
3. At the time of collection of the Rental Car, the original insurance policy and schedule issued by AIG, a copy of the Accident Report from Tan Chong Motor Sales must be produced.
4. The number of days is based on the period your vehicle is in the repair workshop unless the number of days of loss of use entitlement is stated in the Policy.
5. Rental cars are strictly for use in Singapore only.
6. Extension of rental beyond repair period approved by AIG surveyor will be chargeable by the Rental Car Company on per day basis.
7. Upgrade of Rental Car is available upon request subject to additional charges by the Rental Car Company.

Rental Car Company: DownTown Travel Services Pte Ltd

Activation Hotline: 63341700

19 Lorong 8 Toa Payoh Singapore 319255

Monday to Friday: 9am to 6pm Saturday (Half Day): 9am to 3pm

\*The Rental Car Company's Terms & Conditions apply (i.e., refundable security deposit, excess liability for the Rental Car, Collision Damage Waiver, etc).

**IMPORTANT NOTICE**

If you sell your motor vehicle, this Notice is IMPORTANT and MUST be complied with. Policyholders are hereby warned that under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.99), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

The Policyholder is further 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 that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.88).

This Policy will cease to be valid once the motor vehicle has been sold to another person unless the transfer of interest has been duly notified to and agreed to by the insurance company concerned. If the insurance company agrees to cover the new owner, they will issue a new Certificate of Insurance in the new owner's name. The premium chargeable may vary according to the new owner's profile.

1008578/10/AC4