

Sketch Plan



redefining / Insurance

AXA Insurance Pte Ltd
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Policy number
 04252

Certificate of Insurance

-Motor Vehicle (Third Party Risks and Compensation) Act, (Chapter 189) - Motor Vehicles (Third Party Risks and Compensation) Rules, 1960 - Road Transport Act, 1987 (Malaysia)
 -Motor Vehicle (Third Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	CHOR HIN HWA	Certificate number	04252079 / 1
Cover	Comprehensive	Chassis number	1TKJ206072469
Prior claim	Essential	Engine number	2TR0447847
NCD applicable	50%		
Vehicle registration number	STJ268A		
Period of insurance	from 16/06/2017 to 15/06/2018 (both dates inclusive)		
Finance lease company	Nil		

Persons or classes of persons entitled to drive

- (a) The Policyholder
 (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.

Limitations 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 carrying 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 taken under these headings.

EXCESS

Basic Own Damage Excess
 Windscreen Excess

An Additional Excess is applicable as follows:

- \$4500 for unlicensed Authorized Driver
- \$6500 for declared Young and Inexperienced Driver
- \$45,000 for undeclared Young and Inexperienced Drivers. This additional excess is reduced to \$12,500 if You have chosen AXA Premium Workshop.

Additional clauses & endorsements to your policy

Nil

(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

Authorized signatory

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 finance company. If the Conditions 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, subsequent use.