

LETTER OF DEMAND

31 MAY 2021

Accident involving my vehicle number SMP 7730S and vehicle number
SKW 6591U on 04/02/2021 at 10:25 HOURS at/along
PIE towards Tuas (After BKE Exit)

We refer to the above matter.

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

Vehicle Repair Cost / Excess	\$ 3 800.00
Rental for <u>3</u> days x \$ <u>128.40</u> /day	\$ 385.20
Loss of Use for <u>-</u> days x \$ <u>-</u> /day	\$ -
LTA Search Fee / 3rd Party GIA Report	\$ 7.45
Others	\$ -
Total:	\$ 4 192.65

Yours faithfully,

Michelle



Michelle

HP: 9856 4815



SmartOne Auto Pte. Ltd.
Co. Reg No: 201939368E
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: smartoneauto@gmail.com

Authorisation To Act

I, Tan HuiXiu ("the third party claimant") of
BLK 175A Yung Kuang Road #06-07 Singapore 611175
(address), owner of SMP 7730S (vehicle no.)
hereby authorise SmartOne Auto 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. SMP 7730S that was
damaged pursuant to the accident which occurred on 04/02/2021 (date)
at/along PIE towards Tuas (After BKE Exit)
(location) involving vehicle no/s SKW 6591 U ("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 05 day of 02 (month) 20 21 (year)

Signed by "the third party claimant"



Signed by "the workshop"



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Co. Reg No: 201939368E
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: smartoneauto@gmail.com

Letter of Authorisation & Indemnity

Accident involving motor vehicles no. SMP 7730S and SKW 6591U on 04/02/2021
at/along PIE towards Tuas (After BKE Exit)

1. I/We, the Owner of motor vehicle no. SMP 7730S hereby instruct and authorise SmartOne Auto 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 05 day of 02 2021

Signature of vehicle owner [Signature]

Name : Tan Hui Xiu

IC/UEN No : S8219019H

(Company stamp, if applicable)

Address : BLK 175A Yung Kuang
Road #06-07 Singapore 61175

Tel : —

[Signature]

Witnessed by :

[Signature]

TAX INVOICE

SmartOne Auto Pte. Ltd.

Co. Reg No: 201939368E

8 Kaki Bukit Avenue 4

#08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: smartoneauto@gmail.com



Date	Invoice Number	Vehicle Number
31/05/2021	SOA202105-00097	SMP7730S

AXA INSURANCE SINGAPORE PTE LTD

8 SHENTON WAY

#27-01 AXA TOWER

SINGAPORE 068811

Description	Amount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$ 3,800.00
Total	\$ 3,800.00

Cross cheques and pay: SMARTONE AUTO PTE. LTD.

Please indicate the invoice number on the reverse side.

SmartOne Auto Pte. Ltd.

AUTO Generated - Signature Not Required

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
TAN HUIXIU BLK 175A YUNG KUANG ROAD #06-07 SINGAPORE 611175

DATE	INVOICE NO.
8/3/2021	A 42710

	VHA NO.	DUE DATE	VEH NO.
	A 42710	8/3/2021	SML 3647 Y
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 01 MARCH 2021 TO 04 MARCH 2021 YOUR REF: SMP 7730 S	3	120.00	360.00
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Bank: UNITED OVERSEAS BANK LTD (UOB) Branch: UOB Shaw Centre Branch Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	Subtotal	\$360.00	
	GST @ 7%	\$25.20	
	TOTAL	\$385.20	

VEHICLE HIRING AGREEMENT

Workshop: *Singapore*

HIRER'S PARTICULARS

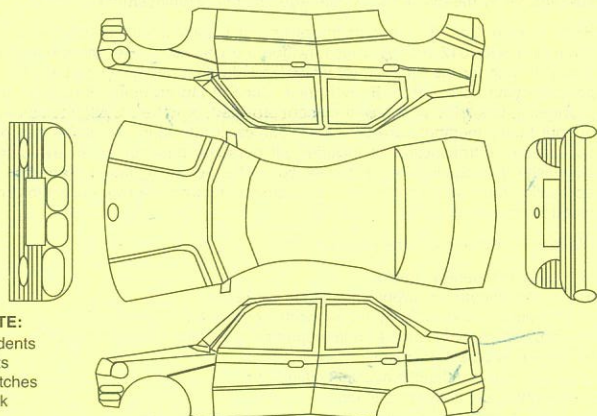
Name (as in I/C) **TAN HUIXIU**
 NRIC/Passport No: **[REDACTED]** Date of Birth: **28/6/1982**
 Address: **BLK 175A YUNG KUANG ROAD #06-07** Age: **S(611175)**
 Name & Address of Employer:

Occupation: **[REDACTED]** Driving Exp: **[REDACTED]**
 Driving Licence No: **[REDACTED]** Passed Date: **[REDACTED]**
 D/L Type: Local/Int'l/Others:

DRIVER'S PARTICULARS

Name (as in I/C) **WANG TZE HWEE**
 NRIC/Passport No: **[REDACTED]** Date of Birth: **21/1/1976**
 Address: **BLK 209 BOON LAY PLACE #05-265** Age: **S(640209)**
 Occupation: **[REDACTED]** Driving Exp: **[REDACTED]** Yrs
 Driving Licence No: **[REDACTED]** Passed / Expiry Date: **4/6/1999**
 D/L Type: Local/Int'l/Others: **[REDACTED]** Contact No: **[REDACTED]**

Hirer's Own Vehicle No: 5MP 77305		Replace Veh No:																																					
Loan Vehicle No: SML 36421		VR No:																																					
Make & Model: T. ALTIS		Auto/Manual Group:																																					
<table border="1"> <thead> <tr> <th colspan="2">DAILY</th> <th colspan="2">WEEKLY/MONTHLY</th> <th colspan="2">OTHERS</th> </tr> <tr> <th>Day</th> <th>Per day</th> <th>week</th> <th>Per week</th> <th>CDW/PAI</th> <th>Delivery/Collection Svc</th> </tr> </thead> <tbody> <tr> <td>3</td> <td>\$120</td> <td></td> <td></td> <td>@ \$</td> <td></td> </tr> <tr> <td colspan="2"></td> <td colspan="2"></td> <td>Per day/Monthly</td> <td></td> </tr> <tr> <td colspan="2"></td> <td colspan="2"></td> <td>GST 7%</td> <td>\$25</td> </tr> <tr> <td colspan="2"></td> <td colspan="2"></td> <td>(A) SUB-TOTAL</td> <td>\$385</td> </tr> </tbody> </table>				DAILY		WEEKLY/MONTHLY		OTHERS		Day	Per day	week	Per week	CDW/PAI	Delivery/Collection Svc	3	\$120			@ \$						Per day/Monthly						GST 7%	\$25					(A) SUB-TOTAL	\$385
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IN		✓																																					
First _____ km FREE per day		GST																																					
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES																																					



I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card 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/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years 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 Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- 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.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- 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.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a 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 be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- 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.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. 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.
- The hirer/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.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
1/3/21	10:25am	30440	POG	

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
4/3/21	9:00pm	31152	SI	

Hirer's/Driver Signature

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 04 Feb 2021 / 18:14:01

Receipt Date/Time : 04 Feb 2021 / 18:14:01

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210204-002910

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - SKW6591U				
As at 04 Feb 2021/10:25:00				
Insurance Co: AXA INSURANCE PTE LTD				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SKW6591U Enquiry Fee 20210204181315891388	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
526471XXXXXX1359		eNETS Credit Card		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

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 Submission	05/02/2021 13:34 (SGT)
Date of Accident	04/02/2021 10:25 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	PIE towards Tuas After BKE Exit
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMP7730S
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	Tan Huaxiu
NRIC No	SXXXX019H
Email Address	charade50@hotmail.com
Mobile Phone No	(Phone) +65-81239016
Alternative Phone No	(Home) +65-81239016

VEHICLE PARTICULARS

Manufacturer	Hyundai
Model	Avante
Variant	-
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 - Claiming third party
Vehicle Category	Private car

INSURANCE COMPANY

Name of Insurance Company	Axa
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	VPA/P2352397
Cover Note Number	nil

DRIVER

Name of Driver	Wang Tze Hwee
NRIC No	SXXXX310F
Date Of Birth	02/01/1976
Occupation	Indoor

Date Of Driving Pass	04/06/1999
Driving experience	21 YEARS AND 8 MONTHS
Gender	Male
Mobile Number	(Phone) +65-81239016
Alt. Phone Number	-
Email Address	charade50@hotmail.com
Address	Blk 209 Boon Lay Place #05-265
Address complement	-
Postcode	640209
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Spouse
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

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 the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	Yes
Was any injured conveyed to hospital by ambulance?	No
Was any other material or property damaged?	Yes
Number of Passengers (Including Driver)	1
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

port please refer to sketch plan

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	SKW6591U
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	-
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-

✓ Nature Of Damage -
Details of property damaged in accident -
No. Of Passenger (Including Driver) -

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	Wang Tze Hwee
Address	Blk 209 Boon Lay Place #05-265
Address Complement	-
Post Code	640209
Approximate Age Years Old	-
Injuries Sustained	Right Hand Numb, Right Neck & back Pain
Injured person in which vehicle?	SMP7730S
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

SKETCH PLAN

IMPORTANT NOTICE

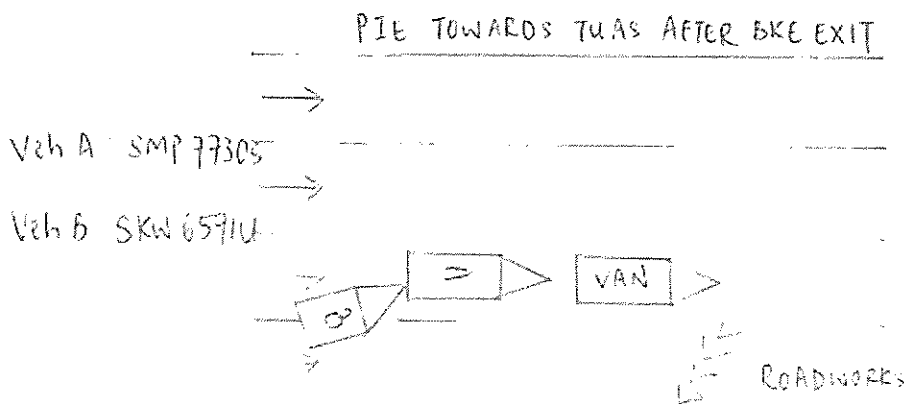
1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts 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 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.
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

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

Sketch Plan



Describe Circumstances of the Accident




On 04 February 2021 (Thu) at about 10.25 am, I was driving on lane two along PIE towards Tuas after BKE Exit. As lane one was doing road works, all the cars shifted out to lane two.

My front van slowed down and stopped. I also slowed down, braked and stopped completely. Suddenly, I felt an impact on my rear when I was about to move off. I felt a slight jiddy and after a while, I came down from my vehicle and saw that one black in colour Audi bearing registration number SKW 6591U had hit onto my right rear of my vehicle causing damages to my vehicle.

I have in-car camera in my vehicle and I am definitely not at fault.

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:	 Witnessed by Reporting Centre Personnel:
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REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S8219019H



Name

TAN HUIXIU

陈惠秀

Race

CHINESE

Date of birth

28-06-1982

Sex

F

S8219019H

Country of birth

SINGAPORE

Owner

SMP 7730S

4882200



NRIC No. S8219019H



Date of issue

11-09-2012

APT BLK 175A YUNG KUANG ROAD #06-07
SINGAPORE 611175

NRIC No: S8219019H

Date: 22/07/2015

REPUBLIC OF SINGAPORE
IDENTITY CARD NO S7600310F



WANG TZE HWEE
(HUANG ZHIHUI)

黄志辉

Race

CHINESE

Date of birth

02-01-1976

Sex

M

Country of birth

SINGAPORE

Driver

SMP 7730S

3822226



NRIC No S7600310F

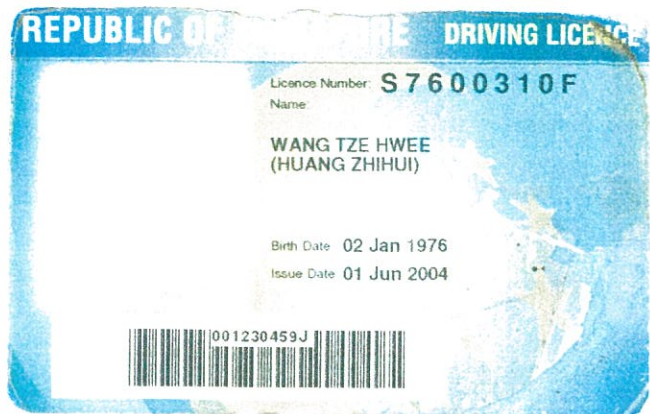


Date of issue

04-01-2006

Address

APT BLK 209 BOON LAY PLACE
#05-265
SINGAPORE 640209



Driver

SMP 7730S

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)		PASS DATE
Class 3	Motor Cars of unladen weight not exceeding 3000 kg with not more than 7 passengers, exclusive of the driver; and Motor Tractors and other Motor Vehicles of unladen weight not exceeding 2500 kg	04 Jun 1999
Class 4	Heavy Motor Cars and Motor Tractors the weight of which unladen exceeds 2500 kg	20 May 2004

NP 428A

Licence No: S7600310F

AXA INSURANCE PTE LTD
8 Shenton Way, #24-01
AXA Tower, Singapore 068811
Customer Centre #01-21
Tel:1800 8804888 Fax:-
Website:www.axa.com.sg
GST Registration Number: 199903512M
customer.care@axa.com.sg



CERTIFICATE OF INSURANCE

■ 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)

CERTIFICATE NO. : VPA/P2352397 Account No. : 08260
Coverage : Comprehensive
Sum Insured : Market Value At The Time Of Loss
Name of Policy Holder : TAN HUIXIU (INSURED NOT DRIVING)
Vehicle Registration No. : SMP7730S
Period of Insurance : From 16/10/2020 To 15/10/2021 (Both Dates Inclusive)

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE*

(a) 1. WANG TZE HWEE (HUANG ZHIHUI)

(b) This Policy does not apply when the policyholder (Insured) is driving the Motor Car or driving any other car.

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 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, speedtesting, 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.

(01)

Basic Own Damage Excess : SGD 1,000.00

An Additional Excess is applicable as follows:

S\$500.00 for Unnamed Authorized Driver

S\$2,500.00 for Undeclared Young and Inexperienced Driver.

(Please refer to your policy on the terms & conditions)


* 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.

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

N.B :

Your authorised workshop is Komoco Motors Pte Ltd.

AXA INSURANCE PTE LTD


Authorized Signature

Issued by - SGOMOHA on 28/09/2020

IMPORTANT :

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, covernote and endorsement etc.