

**PRIVATE CAR SCHEDULE / JADUAL KERETA PERSENDIRIAN
auto365 Comprehensive Plus**

The Insured / Pemegang Polisi YAP WAI YEE			Policy No. / No. Polisi JVD9641969 01-C2	
NO 33 JLN TASEK MAYA 12 BANDAR SERI ALAM 81750 MASA1			Account No. / No. Akaun R14000-00	
Occupation / Pekerjaan BUSINESSMAN			Type of Cover / Jenis Perlindungan COMPREHENSIVE PLUS	
I.C. No. / No. Kad Pengenalan 830907146255			Period of Insurance / Tempoh Insurans From / Dari 00:00:01 AM 30-10-2020 To / Hingga 29-10-2021	
Hire Purchase Owner / Pemilik Sewa Beli -			Premium / Premium All Rider / Semua Penanggung RM 1,374.01	
Make & Type of Body / Buatan & Jenis Badan HONDA CIVIC S-L IVTEC / 4D SEDAN			NCD / Diskaun Tanpa Tuntutan 55.00% 755.71 Wef / Berkuatkuasa dari 30-10-2020 618.30	
Registration No. / No. Pendaftaran JMN5949			Optional Cover Legal Liability Of Passengers / Liabiliti Penumpang Di Sisi Undang-Undang Kerana Perbuatan Cual 7.50 Legal Liability To Passengers / Liabiliti Dan Segi Undang-Undang Kepada Penumpang 37.80	
Excess / Lebihan 0.00			Gross Premium / Premium Kasar 663.60	
Regn. Card No. / No. Kad Pendaftaran -			Service Tax / Cukai Perkhidmatan 6% 39.82 Stamp Duty / Duli Setem 10.00	
Carrying or Seating Capacity Incl. Driver / Muatan Tempat Duduk Termasuk Pemandu 5			Sum Insured / Jumlah Diinsuranskan (RM) 36,000.00 (Agreed Value)	
Tonnage / C.C. / Watt Tan / Keupayaan Enjin 1799.00 CC				
Year of Manufacture / Tahun Diperbuat 2010				
Engine/Motor No. / No. Enjin/Motor K20A1006044				
Chassis No. / No. Casis PMHFD1630AD302526			Trailer / Treler -	
Only The Extensions, Endorsement And / Or Warranties Indicated Below Apply To This Policy. / Hanya Lanjutan, Endorsemen dan / atau Warranti sepertimana yang dinyatakan di bawah ini boleh diguna pakai dalam polisi ini. 2, 100, 72, 87 (AGREED VALUE)				
Endorsement 87 (Agreed Value) will not apply in the event any changes to the sum insured is made after policy inception				
			Total Due / Jumlah Berbayar RM 713.42	
Subject to IMPORTANT NOTICE: Your duty as the Owner of the vehicle as attached.			Total Due (OTC) / Jumlah Berbayar Di Kaunter RM 713.40	
Named Driver / Pemandu Yang Dinamakan ANY AUTHORISED DRIVER				
Geographical Area : Malaysia , Republic of Singapore and Negara Brunei Darussalam. / Kawasan Geografi : Malaysia, Republik Singapura dan Negara Brunei Darussalam. Limitations as to Use / Authorised Driver : As described in the Certificate of Insurance. / Had Penggunaan / Pemandu Yang Diberi Kuasa : Seperti yang tercatat dalam Sijil Insurans.				
Replacing Cover Note No./ - Gantian No. Nota Perlindungan		Issued By / Dikeluarkan Oleh : SQ AUTOWORLD TRADING LOT 6749 JALAN KEBUH TEH 80250 JOHOR BAHRU JOHOR		For / untuk AmGeneral Insurance Berhad
Renewal of Policy No./ - Pembaharuan No. Polisi		Tel : 07-3315237 Fax : 07-3315236		 Authorised Signature / Tandatangan Yang Diberi Kuasa
Date of Proposal or Declaration / Tarikh Cadangan atau Pengisytiharan 14-09-2020				
Date of Issue / Time Tarikh Dikeluarkan / Waktu 14-09-2020 09:34:11 AM		4112101409201844		

Note: / Nota: No refund of premium for any cancellation of policy if premium is charged on minimum premium / Tiada bayaran balik premium bagi sebarang pembatalan polisi sekiranya premium yang dikenakan adalah premium minimum.
09JVK2PM830911-5

CERTIFICATE OF INSURANCE / SIJIL INSURANS

AKTA PENGANGKUTAN JALAN RAYA 1987 (MALAYSIA)
 PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) 1959 (MALAYSIA)
 AKTA KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) (KAP 189) REPUBLIK SINGAPURA
 PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) 1960 (REPUBLIK SINGAPURA)
 AKTA INSURANS KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) (KAP 90) NEGARA BRUNEI DARUSSALAM

RTD Code :08

ORIGINAL COPY /
 SALINAN ASAL

Certificate No. / No. Sijil JVD9641969 01-C2	Excess : RM 0.00	Sum Insured : RM 36,000.00	(Agreed Value)
1. Index Mark and Registration Number of Vehicle / Tanda Indeks dan No. Pendaftaran Kenderaan JMN5949 NCD : 55.00% Wef : 30-10-2020			
2. Name of Policyholder / Nama Pemegang Polisi YAP WAI YEE			
3. Period of Insurance / Tarikh Insurans From / Dari 00:00:01 AM 30-10-2020 To / Hingga 29-10-2021			
4. Persons or Classes of Persons entitled to drive / Orang atau kelas orang yang layak memandu:* a) The Policyholder. b) Any other person who is driving on the Policyholder's order or with his/her permission. a) Pemegang Polisi. b) Sesiapa yang memandu atas arahan Pemegang Polisi atau dengan kebenarannya. 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. Dengan syarat orang yang dibenarkan memandu itu menurut perlesenan atau undang-undang atau peraturan lain bagi memandu kenderaan bermotor dan telah dibenarkan dan tidak hilang kelayakan atas perintah Mahkamah Undang-undang atau atas sebab mana-mana enakmen atau peraturan berkenaan pemanduan kenderaan bermotor.			
5. Limitations as to use / Had Penggunaan* Use only for social, domestic and pleasure purposes and for the Insured'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. Digunakan hanya untuk tujuan sosial, domestik dan perlaran dan untuk perniagaan Pemegang Polisi. Polisi ini tidak melindungi kegunaan untuk sewaan atau ganjaran, perlumbaan, mengkadar kelajuan, ujian kebolehppercayaan, ujian kelajuan, membawa barangan selain daripada sampel yang berkaitan dengan apa-apa pekerjaan atau perniagaan *Limitations rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not included under this heading. *Had yang ditakwilkan tidak berkuatkuasa oleh Seksyen 95 Akta Pengangkutan Jalanraya (Malaysia), 1987 atau Seksyen 8 Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga Dan Pampasan) (Kap 189) Republik Singapura dan Seksyen 7 Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) (Kap 90) Negara Brunei Darussalam tidak termasuk dibawah tajuk ini.			

I/WE HEREBY CERTIFY that the policy to which this certificate relates is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam. *ISAYA / KAMI DENGAN INI MENGESAHKAN bahawa polisi yang melaluinya sijil ini dikeluarkan adalah selaras dengan peruntukan Bahagian IV Akta Pengangkutan Jalan, 1987 (Malaysia), Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga dan Pampasan) (Kap 189) Republik Singapura dan Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) (Kap 90) Negara Brunei Darussalam.*

IMPORTANT NOTICE: Your duty as the Owner of the vehicle. Failure to comply to the below may result your claim to be declined.

- (1) The Insured will have to take all reasonable care to secure the vehicle from loss or damage.
- (2) Report to the police for all incidents. For road accident, you have to report to the police within 24 hours.
- (3) Notify us in writing within 7 days after the incident and complete the claim form in full and return it to us with the related documents within 21 days from your notification's date.
- (4) You must obtain our consent in writing before you repair your vehicle or incur any expenses.
- (5) For private car own damage claim - In the event of claim, repairs must be conducted by our approved repairer.
- (6) When incident happen, you need to collect these details :
 - (a) all drivers e.g full name, residential address and contact number
 - (b) all vehicles e.g. make and model, registration number, and insurance details
 - (c) date, time and location of the incident
 - (d) description of the incident and
 - (e) report to us immediately
 - (f) report to us for any claims made by another person against you and send us the notices and letters within 14 days from the receipt of the documents.
- (7) Do not negotiate or settle any claims made against you, unless you have our consent in writing.
- (8) We will have full discretion in the conduct, defence and/or settlement of any claim.

N.B. (i) We have the right to cancel this policy by giving you 14 days' notice in writing by registered post to your last known address in our records.
 (ii) Betterment - In the event your vehicle age is 5 years and above, this policy is subject to rate of betterment.
 (iii) You need to read this policy carefully, and if any error or incorrect description is found herein, or if the cover is not in accordance with your wishes, you should inform us immediately and return this policy to us for alteration.

for / untuk **AmGeneral Insurance Berhad**
 (Incorporated in Malaysia / Ditubuhkan di Malaysia)
 Approved Insurers / Penanggung Insurans Yang Dibenarkan

AmGeneral Insurance

Authorised Signature / Tandatangan Yang Diberi Kuasa

Agent Code / Kod Ejen: **R14000-00**

Important Notice / Kenyataan Penting:
 * For environmental conservation, we have adopted paper less printing concept. Please log on to our website to view the Bahasa Malaysia language policy wordings, terms and conditions and exclusion. For further enquiries, please contact your insurance intermediary or our Customer Contact Centre. / Untuk pemeliharaan alam sekitar, kami telah mengaplikasikan konsep tanpa percetakan. Sila layari laman web kami untuk rujukan kandungan polisi, terma-terma, syarat-syarat dan pengecualian-kecualian dalam Bahasa Melayu. Untuk pertanyaan lanjut, sila hubungi ejen insurans anda atau Pusat Khidmat Pelanggan kami.
 * You are advised to read and understand the summary of this product as contained in the Product Disclosure Sheet on our website. / Anda dinasihatkan supaya membaca dan memahami ringkasan produk ini seperti yang tertera di dalam Lampiran Pembentahan Produk yang boleh didapati dilaman web kami.

**AmGeneral Insurance Berhad** (44191-P)

A member of the AmBank Group

Menara Shell, No 211, Jalan Tun Sambanthan, 50470, Kuala Lumpur, Malaysia. PO Box 11228, GPO Kuala Lumpur, 50740 W.P. Kuala Lumpur, Malaysia

Tel: 1-800-88-8333 Email: customer@kurnia.com Web: www.kurnia.com

(Service Tax Reg. No. B16-1808-31015443)

Invoice
Invois

COPY

Invoice No. <i>No. Invois</i>	: SST-09-20-05713857	Date <i>Tarikh</i>	: 14-09-2020
Name <i>Nama</i>	: YAP WAI YEE		
Insurer Address <i>Alamat</i>	: NO 33 JLN TASEK MAYA 12 BANDAR SERI ALAM 81750 - MASAI		
Agent Name <i>Nama Agen</i>	: SQ AUTOWORLD TRADING	Account No. <i>No. Akaun</i>	: R14000-00
Policy/Endorsement No. : <i>No. Polisi/Endorsemen</i>	Cover Note No. : JVD9641969 <i>No. Nota</i>		
Class of Policy <i>Jenis Insurans</i>	: PRIVATE CAR EX GOODS		
Period of Insurance <i>Tempoh Insurans</i>	: From 30-10-2020 To 29-10-2021		
No.	Description	Total (RM)	
1	Gross Premium / <i>Premium Kasar</i>	663.60	
2	Service Tax / <i>Cukai Perkhidmatan 6%</i>	39.82	
3	Stamp Duty / <i>Duti Setem</i>	10.00	
4	Total Payable (OTC) / <i>Jumlah Berbayar Di Kaunter</i>	713.40	
5	Total Payable / <i>Jumlah Berbayar</i>	713.42	
AmGeneral Insurance Berhad			
<i>This is computer generated. No signature is required.</i> <i>Ini adalah cetakan computer. Tandatangan tidak diperlukan.</i>			