



redefining / insurance

AXA Insurance Pte Ltd  
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(65) 6880 4888 (International)  
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# Certificate of Insurance

account number  
**03203**

-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)

## Policy details

|                                    |                                                                    |                           |                     |
|------------------------------------|--------------------------------------------------------------------|---------------------------|---------------------|
| <b>Policyholder name</b>           | <b>ZHENG MINHAO</b>                                                | <b>Certificate number</b> | <b>GA397271 / 1</b> |
| <b>Cover</b>                       | <b>Comprehensive</b>                                               | <b>Chassis number</b>     | WDD2120472A711092   |
| <b>Plan name</b>                   | <b>Private</b>                                                     | <b>Engine number</b>      | 27186030588754      |
| <b>NCD applicable</b>              | <b>40%</b>                                                         |                           |                     |
| <b>Vehicle registration number</b> | <b>SKJ4696H</b>                                                    |                           |                     |
| <b>Period of Insurance</b>         | from <b>03/10/2020</b> to <b>02/10/2021</b> (both dates inclusive) |                           |                     |
| <b>Finance loan company</b>        | UNITED OVERSEAS BANK LIMITED                                       |                           |                     |

## Persons or classes of persons entitled to drive\*

- (a) The Policyholder
- (b) Any Named Driver as stated in the Policy:
  - 1. YAO HONGYING
- (c) 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.

## 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, racing, pace-making, reliability trial, 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; 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 included under these headings.

|               |                         |            |
|---------------|-------------------------|------------|
| <b>EXCESS</b> | Basic Own Damage Excess | SGD 500.00 |
|               | Windscreen Excess       | SGD 100.00 |

An Additional Excess is applicable as follows:

- 1. S\$500 for unnamed *Authorised Driver*
- 2. S\$500 for declared *Young and Inexperienced Driver*
- 3. S\$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

## Additional clauses & endorsements to your policy

### Additional Clause 1

MPLD

I/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

Authorised signature

## 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 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, endorsement etc.

## Claims procedure

### A. At the Accident Site

1. Exchange particulars with all parties involved in the accident including name, NRIC/FIN number, telephone number, address and insurance company.
2. Take note of the third party vehicle numbers. Please also take digital photographs (e.g. MMS) of all the third party vehicles involved in the accident and a view of the accident scene. These are to be included in the accident report to be filed later.
3. If there are witnesses, note down their names, NRIC/FIN numbers, telephone numbers and addresses.

### B. What to do immediately after

1. Call our Customer Helpline at 1800-8804888 or AXA's Premium Workshops listed below for further advice/assistance.
2. Report the accident to one of AXA's Premium Workshops listed below, with your vehicle (whether damaged or not) within 24 hours of the accident or by the next working day. AXA's Premium Workshops are authorised to assist our policyholders for accident report.
3. Lodge a police report for the following motor accident cases:-
  - injury case;
  - non-injury case involving a government vehicle or damage to government property ;
  - non-injury case involving a foreign vehicle;
  - non-injury case involving a pedestrian or cyclist;
  - any accident outside of Singapore.
4. Avoid all unauthorised tow- truck operators or repair workshops.
5. Forward all letters and communications received from third parties concerning the accident to AXA Insurance Pte Ltd.

## AXA Premium Workshops

### NORTH / CENTRAL ZONE

#### Ah Lim Motor Company(Main)

10 Ang Mo Kio Ind. Park 2A, #01-09 AMK Auto Point, Singapore 568047, Tel: 6483 1244, Fax: 6483 6170

#### Ah Lim Motor Company(Branch)

176 Sin Ming Drive, #05-12 Sin Ming Autocare Singapore 575721, Tel: 6456 3637 , Fax: 6456 3686

#### BH Auto Services Pte Ltd

Blk 1 Sin Ming Industrial Estate Sector C, #01/111/113/115/115 Singapore 575636, Tel: 6559 8944/ 9233 8244/ 9101 3232, Fax: 6515 3144

#### Comfortdelgro Engineering Pte Ltd (main)

205 Braddell Road, Singapore 579701, Tel: 6383 7118/6553 1111, Fax: 6284 4284

#### K. Kim Hin Auto Pte Ltd

160 Sin Ming Drive #02-20 Sin Ming Autocity, Singapore 575722, Tel: 6452 7018, Fax: 6458 3895

#### S & H Motor Pte Ltd

160 Sin Ming Drive #07-02 Sin Ming Autocity, Singapore 575722, Tel: 6453 4730, Fax: 6457 1931

### SOUTH ZONE

#### Charn's Customcraft

Blk 1010 Bukit Merah Lane 3, #01-105, Singapore 159724, Tel: 6271 7054, Fax: 6273 6676

#### Hin Lung Workshop

Blk 1008 Bukit Merah Lane 3, #01-20, Singapore 159722 Tel: 6858 3000, HP: 9730 0733, Fax: 6476 0075

#### MOVA Automotive

Blk 1008 Bt. Merah Lane 3 #01-04 Singapore 629792, Tel: 6272 3892, Fax: 6270 8314

### EAST ZONE

#### Alpine Motors Pte Ltd (Chevrolet vehicles only)

7 Ubi Close Singapore 408604, Tel: 6511 3022 (Ext: 343)/6511 1675, Fax: 6456 3700

#### ETHOZ Group Ltd (Branch)

22 Tampines Street 92, Singapore 528876, Tel: 6654 7501, Fax: 6654 7648

#### Progressive Automotive Pte Ltd

Blk 3022A, Ubi Road 1 #01-45/46, Singapore 408716, Tel: 6741 5336, Fax: 6741 7208

#### SME Motor Pte Ltd

1 Kaki Bukit Ave 6, Blk D #02-15/16/17/18, Autobay@ Kaki Bukit Singapore 417883, Tel: 6747 6106, Fax: 6744 2368

#### Glass-Fix Pte Ltd (Main) (Windscreen Only)

52 Ubi Ave 3 #04-42 Frontier E Park @ Ubi Singapore 408867, Tel: 6278 0887, Fax: 6749 0541

**WEST ZONE****Comfort Delgro Engineering Pte Ltd (Branch)**

45 Pandan Road, Singapore 609286, Tel: 6867 6918 / 6262 5065 Fax: 6262 4113

**ETHOZ Group Ltd (Main)**

30 Bukit Batok Crescent, Singapore 658075, Tel: 6654 7501, Fax: 6654 7540

**Hua Hong Pte Ltd (Inclusive of Heavy Vehicles)**

25D Sungei Kadut St 1, Singapore 729332, Tel: 6760 8815/6760 0539, Fax: 6765 4915

**Sng Ah Tee Motor & Panel Service Pte Ltd**

Blk 3 Pioneer Road North #01-18 Singapore 628457, Tel: 6268 6183 / 9118 1186, Fax: 62681429

**VAG Singapore Pte Ltd(Volkswagen and Audi vehicles only)**

48 Toh Guan Road East, #05-155, Enterprise Hub Singapore 608586 ,Tel: 6267 9916, Fax: 6267 9313

**Glass-Fix Pte Ltd (Branch) (Windscreen Only)**

1 Bukit Batok Crescent, Wcega Plaza, #08-11, Singapore 658064, Tel: 6570 3906 / 6570 4751, Fax: 6570 9342