

WITHOUT PREJUDICE

Our Ref: SMY 6420X Your Ref: SLN 4531S

14th April 2021

ATTN:

LKK Auto Consultants Pte Ltd

INSURER:

AIG Asia Pacific Insurance Pte Ltd

Dear Cecilia,

Accident Involving: SMY 6420X and SLN 4531S

Date of Accident:

19 March 2021

Location of Accident: Along PIE towards Changi

We refer to the aforementioned accident and hereby submit our claim as below:

GRAND TOTAL	\$ 10,546.95	
Add LTA Search Fee	\$ 7.45	
Total	\$ 10,539.50	
		(25/26/27/29/30/31 Mar, 1 Apr) + 1 Sun (28 Mar)
		Days Resurvey (23/24 Mar) + 7 Repair Days Agreed
Add Loss of Rental	\$ 2,728.50	17 Days - Inv#TL202104-4538 : 2 Days PRS (20/21/22 Mar) + 2
Cost of Repair Inc. GST	\$ 7,811.00	\$7300 COR + \$511GST 7%

Kindly pay the Grand Total Amount of \$10,546.95 to:

Team AutoPro Pte Ltd 160 Sin Ming Drive #02-12 Sin Ming AutoCity Singapore 575722

For further query, please feel free to contact us at 6258 1955 or email: teamautoffice@gmail.com

Thank you.

Adel (Ms)

160 Sin Ming Drive #02-12 Sin Ming AutoCity Singapore 575722 Tel: 6258-1955 Fax: 6258-1956 Email: teamautoffice@gmail.com / teamautopl@gmail.com

PROFORMA INVOICE AUTO

ATTENTIO	V:	
Desr	nond Tan Kah Ghee	

PI Number	P2104-2139
PI Date	26-Apr-2021
Vehicle No.	SMY 6420X
Accident Date	19-Mar-2021

S/No	Description	Unit Price	Quantity	Amount
1	Spare Parts and Labour for Accident Repair of Vehicle Nos. SMY 6420X	COR Lum	p Sum	\$ 7,300.00

Notes:

1) All payments must be made only in the form of cash or crossed cheque payable to "Team AutoPro Pte Ltd".

Total Amount	\$ 7,300.00
GST 7%	\$ 511.00
GRAND TOTAL AMOUNT	\$ 7,811.00





BILL TO:

NAME: DESMOND TAN KAH GHEE

ADDRESS: 230 WESTWOOD AVENUE #11-25 S648359

NRIC: S7201206B CONTACT: 9748 4897

ATTENTION: DESMOND TAN KAH GHEE

TAX INVOICE

Date of Invoice

6 April 2021

Invoice No.

TL202104 - 4538

No.	SERVICE DESCRIPTION
	Date of Rental: 20 March 2021 to 06 April 2021 Vehicle: TOYOTA/ALPHARD 2.5 SA A Car Plate: SMX6885T Rates: \$150 per day x 17 days

Amo	ount (SGD)
\$	2,550.00

Smy 6420 X

Gross: \$ 2,550.00 GST 7%: \$ 178.50 Grand Total: \$ 2,728.50

Terms & Conditions:

- 1. Payments to be made within 7 days from date of invoice.
- 2. Cheque to be made payable to TITANIUM LIMOUSINES PTE LTD
- 3. For bank transfer:

Bank: DBS Bank (Current Account)

Account no: 033-903307-3

Bank Code: 7171 Branch Code: 033

Bank Swift Code: DBSSSGSG

This is a computer generated document. No signature is required.



TITANIUM LIMOUSINES PTE LTD CAR RENTAL AGREEMENT

HIRER PARTICULARS

Name	Desmond Tan Kah Ghee.
Contact	9248 4897
NRIC	37201206 B
Date of Birth	11/1/1972.
Address	230 WEXWOOD AVENUE ALL-
Postal Code	648359

VEHICLE PARTICULARS

Car Make / Model	Toyota Alphard.
Vehicle Registration	SMX 6885 7
Petrol / Diesel / Hybrid	Petro 1

COLLECTION / RETURN DETAILS

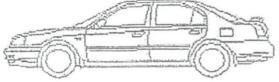
Collection Date	20/3/2021
Collection Time	3 pm
Mileage Check Out	
Fuel Level Check Out	Half 4
Return Date	6/4/2021
Return Time	5-50 pm.
Mileage Check In	807101
Fuel Level Check In	Half 1
Rental Period	A days

PAYMENT DETAILS

Daily /Weekly / Monthly Rates	150
Deposit	
Payment Account Number	
Excess Section 1	2675 00=
Excess Section 2	
Malaysia Excess Section 1	
Malaysia Excess Section 2	

Left Side

Right Side

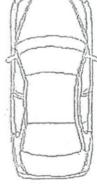


Back



Front





Тор

Vehicle stated has been checked in the presence of the Company's authorised personnel. In acknowledgment and agreement to the above terms & conditions of the rental agreement contract. All terms & conditions shall be governed by construed in accordance to the laws of Republic of Singapore

			770,
HIRER SIGNATURE	ar	AUTHORISED PERSONNEL	Vitanium
HIRER NAME:	Dogmond Tan Kah Ghel.	NAME:	CO.REG.NO 201213055R
DATE / TIME:	20/3/201.	DATE /TIME:	
AMT DEPOSIT REFUNDED:			
HIRER TO SIGN HERE WHEN	VEHICLE RETURNED		



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time: 20 Mar 2021 / 13:11:49

Receipt Date/Time: 20 Mar 2021 / 13:11:37

Tax Invoice/Receipt

Receipt No.: ITNET-00000-210320-001182

Previous Receipt No.:

S/N Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLN4531S As at 19 Mar 2021/18:20:00 Insurance Co: AIG ASIA PACIFIC INSURANCE 1 Insurance Enquiry - SLN4531S Enquiry Fee	EPTE. LTD.	7.00	0.49	7.49
20210320131026493064	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference	7.00	4.70	0.04
	Total Amount Payable			7.45
	Paid By			
	426569XXXXX8855	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.

To

· T

Team AutoPro Pte Ltd

CRN

201811621K

located at

160 Sin Ming Drive, #02-12, Sin Ming AutoCity, Singapore 575722

Letter of Authorization & Undertaking

In	Respect	of	Accident	Involving	my/our	Vehicle	No.:	SMY 6420 X
and		SLN	N 4531 S			and		SKM 3738 L
and						and		
@ _	Along P	IE to	wards Ch	angi				
date	ed 19/03	3/202	21					

- I/We hereby irrevocably authorize you to demand claim- settle/receive whatever amount settled/payable by the third party and/or its insurer in my/our name, for the costs of repair, loss of use/rental and all other necessary costs related to my/our vehicle that was damaged pursuant to the aforesaid accident.
- 2. I/We acknowledge that any settlement you may reach on my/our behalf is on a "Without Prejudice" and "Without Admission Of Liability" basis.
- 3. I/We agree to assign the whole proceeds of my/our third party claim to you. The third party and /or its insurer shall accept this letter as my irrevocable authorization to pay the compensated amount directly to you in the form of payment cheque made in favor to **Team AutoPro Pte Ltd**.

In the event that the payment cheque is being made in my/our favor, I/we hereby undertake to return the full amount to you, within 7 days from receiving and clearance of the said payment cheque. Failing which, you will have the legal rights to take legal proceedings against me/us to recover the said sum, with further costs and disbursements to be incurred by me/us.

- 4. I/We further authorize you to settle the aforesaid claim in a manner that you deem fit and to utilize the monies to pay your charges without further reference to me/us. The payment to you shall amount to a good discharge of your obligation to me/us in respect of the settlement monies.
- 5. Should the third party claim be unsuccessful due to untruthful statements from me/us, I/we undertake to pay for all your expenses, costs and fees incurred, immediately upon your demand.
- 6. This authorisation shall remain in force until revoked by me/us in writing to you, subject to terms and conditions being agreed by both parties. I/We further understand that revocation is not allowed once your workshop has commenced on the repair of my/our vehicle.

Yours faithfully,

Claimant Signa	ture & Co's Stamp (if applicable
Date:	

\$Y0A213M0003-01 / YEW TEE AUTOMOBILE TECH PTE LTD [417800] ENTRY DATE & TIME: 22/03/2021 12:50 (SGT) SUBMITTED BY: TOH LEI MING VERSION: 2 (29/03/2021 11:05 (SGT))



SINGAPORE ACCIDENT STATEMENT

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
 This Form must be <u>completed by the Policyholder and/or the Authorised Driver</u>
 Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding 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

Date of Accident

Exact Location of Accident

Additional Location Information Country/State of Loss

22/03/2021 12:50 (SGT) 19/03/2021 18:20 (SGT)

PIE, Singapore

ALONG PIE TOWARDS CHANGI

Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number

SMY6420X

INSURED/POLICYHOLDER

Is company?

Name Of Registered Owner

NRIC No

Email Address

Mobile Phone No Alternative Phone No No

DESMOND TAN KAH GHEE

SXXXX206B

DESMOND72_TAN@YAHOO.COM.SG

(Phone) +65-97484897 (Home) +65-97484897

VEHICLE PARTICULARS

Manufacturer

Model

Variant

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?

Vehicle Category Transmission

CC

Mercedes

GLB200 AMG LINE PREMIUM PLUS 7-SEATER

Private use

No - Claiming third party

Private car

Auto

1600

INSURANCE COMPANY

Name of Insurance Company

Type of Coverage

Fleet Policy

Policy Number Cover Note Number AXA Insurance Pte Ltd

Comprehensive

No

GA567951/1

DRIVER

Name of Driver

NRIC No

DESMOND TAN KAH GHEE SXXXX206B



Date Of Birth Occupation

Date Of Driving Pass

Driving experience Gender

Mobile Number Alt. Phone Number **Email Address**

Address

Address complement

Postcode Is the driver the policyholder?

If No, Relationship of the Driver with the Insured

Does Driver Own Other Vehicles?

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 Weather Conditions Road Surface

Chain Collision Clear

Dry

No

Yes

No

No

3

11/01/1972

08/02/1995

26 YEARS AND 1 MONTH

DESMOND72 TAN@YAHOO.COM.SG

230 WESTWOOD AVENUE #11-25

(Phone) +65-97484897

(Home) +65-97484897

Indoor

Male

648359

Yes

No

OTHER INFORMATION

Was any foreign vehicle involved in the accident? Number of vehicles involved in the accident

Was anybody injured in the Accident?

Was any injured conveyed to hospital by ambulance?

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?

Was the accident reported to the police?

DETAILS OF POLICE ACTION

Yes

Police Station Name Traffic Police

Police Station Phone No. (Phone) +65-65470000 Alt. Police Station Phone No. (Fax) +65-65474900

Police Station Address 10 Ubi Avenue 3 Singapore 408865

Was notice of intended Prosecution given?

No If yes, against whom?

CIRCUMSTANCES OF ACCIDENT

REFER TO ATTACHED

ATTACHMENT(S)

Are accident photos available for attachment? Was there any video captured by Car Camera?

Yes No

Was there any audio recorded?

No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SLN4531S

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)	_

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	SKM3738L
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	DESMOND TAN KAH GHEE
Address	-
Address Complement	-
Post Code	
Approximate Age Years Old	-
Injuries Sustained	-
Injured person in which vehicle?	SMY6420X
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 Formmust 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 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)

Lunderstand, 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' law yers/flaw firms, the Monetary Authority of Singapore and any relevant government agencylauthority (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;
- (ii) carrying out and/or dealing with my instructions or responding to any enquiries by me
- (ii/) 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) wino have insured vehicle(s) involved in this accident and the Insurers' law yers/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 law yers/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 (# driver is not the policyholder) / Date & Time

Witnessed by Regarting Centre

Sketch Plan

A B A C

UA = SMY 6420 X

NR = 2TH A231 3

VC = Stm 3738 L

Along PIE towards Changi

Describe Circumstances of the Accident
On the stated date and time, I whide 'A' was travelling straight on
A. TOTAL STATE OF
Stated venue I was travelling withing designated speed. The vehick in front
State Action 1 Town to the Action of the Action to Annual desirabilities shakes the Action to Annual desirabilities
an vibile was outlest, in take that the it is
my vahick was suddenly jam brake. Hence, I also apply my brake immedia
Chart T APP O CIDE STORY
Shortly, I felt a sudden imput from my which rear portion. I alighted a
realized that vehicle 'B' was collided against my vehicle year portion. I was
involved in 3 av chain collision. I wish to state that I kept with
my lane.

Declaration

We declare the foregoing particulars are true in every respect

Policyholder's Signature / Date & Time

Oriver's Signature (# driver is not the policyholder) / Date & Time

Witnessed by Racerting Centre





Police Station Of Origin:

Traffic Police

10 Ubi Avenue 3 SINGAPORE 408865

Tel No: 65470000

1 of 4 Report No. T/20210323/7032

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 23/03/2021 18:21		Made:	Vide Report No.:	Station Diary No.:
Informa	nt's Particu	ulars		
	Informant: ND TAN KA		Address: 230 WESTWOOD AVENUE	#11-25 SINGAPORE 648359
ID Type / ID No.: NRIC NO / S7201206B			Contact No.: Home/Office:	Mobile: 97484897
Nationality: SINGAPORE CITIZEN			Email: desmond72_tan@yahoo.cor	n.sg
Sex: Male	Age: 49	Date of Birth: 11/01/1972	Type of Informant: Driver	
Race: Chinese			Language: English	Institution / School Name:
Occupation: IT business process consultant/business analyst			Driving Licence Information: Class: 3	Date of Expiry:

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 19/03/2021 18:20	Type of Location: Straight Road
Location: PAN ISLAND	EXPRESSWAY			
Weather		Road Surface:		Road Speed Limit:
Clear		Dry		80 Km/h
	e Way	Traffic Control: Not Controlled		80 Km/h Traffic Volume: Heavy

Vehicle No.	Туре	Make	Model	Color	Conditio	No of
SKM3738L	Car	BMW				0
SLN4531S	Car	ТОУОТА	Wish	Silver		0
SMY6420X	Car	MERCEDES BENZ	GLB200 AMG LINE PREMIUM PLUS 7- SEATER	Black		0





Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000 2 of 4 Report No. T/20210323/7032

CONTINUATION OF REPORT

Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SMY6420X	AXA INSURANCE SINGAPORE PTE	GA567951	18/03/2021	17/03/2022

Details of Perso	n involved					
Any Pedestrian I						
No. of Pedestriar	ns Injured: NIL		Use of Pe	destriar	Cross	sing: NA
Driver						
Name	LINCOLN			ID No.		NIL
Related Vehicle	SKM3738L (Car)			Conta	ct No.	98257395
Hospital/Clinic	NIL			Class Drivin Licent Expiry	g ce &	Class: NIL Date of Expiry: NIL
Date	NIL		Date	1	NIL	
No. of Days gran	ted Medical Leave	NIL	Degree of		NIL	
Driver						
Name	CHRIS			ID No		NIL
Related Vehicle	SLN4531S (Car)			Contact No.		92376880
Hospital/Clinic	NIL			Class Driving Licent Expiry	g ce &	Class: NIL Date of Expiry: NIL
Date	NIL		Date		NIL	
No. of Days gran	ted Medical Leave	NIL	Degree of	-	NIL	
Driver						
Name	DESMOND TAN KAH	GHEE		ID No.		S7201206B
Related Vehicle	SMY6420X (Car)			Contact No.		97484897
Hospital/Clinic	CLEMENTI FAMILY & AESTHETIC CLINIC		C CLINIC	Class Driving Licence Expiry	g ce &	Class: 3 Date of Expiry: NIL
Date	22/03/2021		Date		22/03	/2021
No. of Days grant	ed Medical Leave (03	Degree of		Slight	





3 of 4

Report No. T/20210323/7032

Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

CONTINUATION OF REPORT

Brief Details.

Along PIE towards Changi.

In the stated date & time, I was travelling straight on the stated venue. I was traveling within the designated speed when the vehicle in front of me suddenly jam brake. I applied my brake immediately and was able to stop within a safety distance from the first vehicle. At this point of time, I felt a sudden impact from my vehicle rear. I alighted and realised that another vehicle has collided against my vehicle rear portion. I was involved in a 3 car chain collision and I wish to state that I have kept within my lane.





Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000 4 of 4 Report No. T/20210323/7032

CONTINUATION OF REPORT

Sketch Plan Informant is not able to provide sketch

Date/Time:
23/03/2021 18:21
Classification Of Case:

NP168



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00 Singapore 048580 Tel [65] 6224 0010 Fav (65) 6224 0030 Operating Hours - Monday to Friday, 09:00 – 17:00 UEN 5665500206 / GST Reg. No.: M400017735

IMPORTANT NOTE: Please submit the completed Addendum form to the <u>same</u> Authorised Reporting Centre with whom you submitted the Original Report.

ADDENDUM (A) PARTICULARS OF PERSON MAKING THE AMENDMENTS: Original Report No: 5 9 04 2 13 M 0 0 0 S Vehicle Registration No: 5 M 9 (4 20 K Name (as shown in NRIC): DO SINCIAL TON EAR THE NRIC/FIN/Passport No: 3 x 4 x 50 cla (*Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate Address = 역구시중의 Mobile No.:____ Contact (Tel) : Posmeno 70 - Ten Q yahou romay Email Address 14 3 /2 021 Time of Accident : 18 20 MS Date of Accident : ple downeds chain Place of Accident : MXM Insurance Company: ___ (B) ADDITIONAL INFORMATION / AMENDMENTS: I have made a report on the above mentioned accident and would like to include additional information or make the following amendments: INTERN YES & colock police report

Policyholder / Driver's Signature Date: Reporting Centre Personnel's Signature Name:

NRIC/FINNO.





Certificate number

Chassis number

Engine number

AXA Insurance Pte Ltd

1800 880 4888 (Within Singapore) (65) 6880 4888 (International)

(65) 6880 4740

customer.care@axa.com.sg

www.axa.com.sg

account number

04247

-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

Policyholder name

Cover

Plan name

TAN KAH GHEE DESMOND

Comprehensive

Fleri

NCD applicable Vehicle registration number

Period of Insurance

Finance loan company

50% SMY6420X

Certificate of Insurance

from 18/03/2021 to 17/03/2022 (both dates inclusive)

UNITED OVERSEAS BANK LIMITED

GA567951 / 1

W1N2476872W050292 28291480312687

Persons or classes of persons entitled to drive*

- (a) The Policyholder
- (b) Any Named Driver as stated in the Policy:
 - 1. LIM WEI CHING EVONNE (LIN HUIZHEN EVONNE)
- (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.

EXCESS

Basic Own Damage Excess

SGD 400.00 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. \$\$5,000 for undeclared Young and Inexperienced Drivers. This additional excess is reduced to \$\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

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).

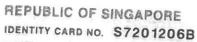
AXA Insurance Pte Ltd

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





DESMOND TAN KAH GHEE (CHEN JIAYI)

加义

CHINESE Date of birth 11-01-1972

Country/Piece of birth SINGAPORE

S72012068



5255816



NRIC No. S7201206B

13-01-2014

230 WESTWOOD AVENUE #11-25 SINGAPORE 648359

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES Class 3 Motor Cars=< 3000kg with =<7 passengers, exclusive 08 Feb 1995 of the driver; and other motor vehicles =< 2500kg

NP 428A

Licence No: S72012068