

CERTIFICATE OF INSURANCE**ORIGINAL**

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)

Type of Policy. : FLEET - HEAVY COMMERCIAL VEHICLE
Type of Cover. : Comprehensive
Certificate No. : D-20096614MFVS/3
Vehicle No / Chassis No : YN5689K / ZA9S5020E5AC38183
Name of Insured : RAMKY CLEANTECH SERVICES PTE LTD
Period Of Insurance : 01.11.2020 To 31.10.2021
Insured Estimated Value : Market Value At Time Of Loss
Financial Institution : N.A

Excess :

SGD1,500.00 ALL CLAIMS (APPLICABLE TO YN5689K, YN5679P, YN5617T, YN5644P,
YP5257M, YP5374H & YQ315G)
SGD3,000.00 ALL CLAIMS (APPLICABLE TO XE3170L, XE3199E, XE3279H)
AN ADDITIONAL EXCESS OF SGD2,500.00 FOR DRIVERS BELOW 21 YEARS OR ABOVE
65 YEARS OF AGE AND/OR LESS THAN 2 YEARS DRIVING LICENCE
SGD100.00 WINDSCREEN

Authorised Driver*

ANY AUTHORISED DRIVERS

Persons or classes of persons entitled to drive*

Any person who is driving on the Insured'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 as to use*

Use in connection with the Insured's business.

Whilst the Motor Vehicle is being so used the carriage of passengers is permitted.

The Policy does not cover

- (1) Use for racing, pace-making, reliability trial or speed-testing.
- (2) Use for the carriage of passengers for hire or reward
- (3) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.


* 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)

MS First Capital Insurance Limited
(Approved Insurers)

STELLAL/B0029/MZ801

Issued at Singapore on 26.10.2020



Authorised Signature