

ASS. REC. BY:

Steve

REF:

CS/CT121004404/ERF3

## ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_

Estimated Cost: \_\_\_\_\_

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: SMX 9556Z

at Workshop m/s Cycle &amp; Carriage Industries Pte Ltd

of \_\_\_\_\_

Insured: \_\_\_\_\_

Policy No. DMPCSNW00188352000

Claims No. SNM21D201890C01/IRENE

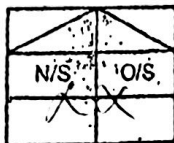
Sum Insured: \_\_\_\_\_ Excess: 0/-

(Client's Record)

Make of Veh: \_\_\_\_\_

(Policy Condition)

Remark: The veh had commenced its  
repair at the time of inspection.



Bal. or Market Value: \_\_\_\_\_

IDAC Accident Report: \_\_\_\_\_ Consistent? : Yes or No

GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No

Est. Repairs: 10 days Res.: Yes or No

Cum Sum: \_\_\_\_\_ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

Veh No:

SMX 9556Z

Yr Regn:

22/11/18

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Mercedes Benz E200

c.c.

1991

Colour:

Blue

A/C: Insured / Std / NI / N

Sp. Reading

45798

T/Radio: Insured / Std / NI / N

Eng/No:

C/No:

W002137422 A 453749

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brakes: Inorder / Jammed / Leaked / Burnt or

Mod: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

245/45 R18

R:

 BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /  
TOYO / YOKO or

Front

Rear

R/Bal.

4

mm

R/Bal.

4

mm

L/Bal.

4

mm

L/Bal.

4

mm

D.O.A.

31/3/21

D.O.I.

7/4/21

Survey held at

Cycle &amp; Carriage, Mercedes

Des. of Damages: Frt (Rear) / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision

Date / Time Action / Instruction

MV-172K

7/4/2021 @5.21PM REVERT TO IRENE TAY VIA MERIMEN.

8/4/2021 @14.36PM SO CHOW INFORMED C/A VIA MERIMEN.

8/4/2021 @2.47PM INFORMED MR YIK C/A &amp; EX:\$0/- BY EMAIL.

07/07/21 @3.40pm confirmed with Mr Yik final fig \$19913.40, 10 days. (Red \$6583.52, 25%)

Date/Time, File, Pass to?



: Prel. Report

07/07 Typist



: Final Report

Date/Time, File Return to?

Days Of Repair: 10

Resurvey No. of Trip: 1

Survey Fee:

Transportation:

S + RS, SI

Photo

Others

TOTAL

Add Fee:



: Site Insp (\$



: Interview (\$



: Tech. Invs (\$



: Weekend (\$

37/07/2018

MER-OD

Rep. Sum. I.E.D. of

19913.40



Mercedes-Benz

Cycle & Carriage  
Industries Pte Limited  
Authorised Dealer  
Company No. 196400367W  
GST Reg No. MR-8500111-X

## ESTIMATE FOR SMX9556Z

CHINA TAIPING INSURANCE (S) PTE  
LTD  
ATTN: MOTOR CLAIM DEPARTMENT  
3 ANSON ROAD #16-00  
SPRINGLEAF TOWER  
SINGAPORE 079909  
62222366

### Vehicle & Document Information

WIP No 49316  
Reg No/Reg Date SMX9556Z / 22/11/2018  
Date In/Mileage 0  
Chassis No WDD2130422A455744 45708  
Engine No 27492031479139  
Make/Model MB/MB E 200 SEDAN AVANTGARDE/AVANTGARDE  
Colour/Trim 028 890 Cavansite B/ 042 215 Leather Mac

Account No	Terms	Date/Time Printed	CSE	Operator				
WC000668	Credit	05/04/2021/ 11:17	YK	395 / Yik Chan Hoe				
Description of Goods / Services					Qty	Unit Price	Disc%	Amount
Z REQUEST								
Customer Request								
M BPNSUN								
POLICY NO/ACC DATE : DMPCSNW00188352000 // 31/03/2021								
DRIVE IN/EXCESS : TOW IN 01/04/2021 // TBA								
DATE IN/DATE SURVEY:								
BY/AUTHORIZED ON :								
S BPNSUB								
INSTALL SOLAR FILM ON REAR W/SCREEN								300.00 ✓
A BPILAB								
PANEL BEATING TO REPAIR AFFECTED AREAS, REMOVE AND REPLACE WITH NEW BODY PANELS WITH REFINISH								960 2400.00
A BPIRES								
RESPRAY RIGHT REAR FENDER, LEFT REAR FENDER, REAR BUMPER AND BOOT, LID.								1200 3000.00
A BPILAB								
USING XENTRY SYSTEM TO CHECK CONTROL UNITS, RESET SYSTEM TO STANDARD SETTINGS. NETT							0.10	380.00 ✓
A BPILAB								
CHECK REAR LIGHTING SYSTEM AND CONDUCT WATER TEST FOR ANY LEAKAGE. NET								120.00 ✓
A BPILAB								
REMOVE AND REFIT REAR UPHOLSTERY, TRIMS GARNISHES, TRIMS BOARDS AND SEATS CUSHIONS FOR NEC. REPAIRS (photo Dismantle)								1920 2400.00
A BPILAB								
RENEW REAR W/SCREEN							0.07	560.00 ✓
S BPNSUB								
REPLACE REAR SEAT LEATHER UPHOLSTERY COVERING								? 1200.00
A BPILAB								
REPLACE HEADLINER								960 1200.00
S BPNTOW								
ACCIDENT TOWING FR 607 HOUGANG AVE 4 TO PLSC USING KING DOLLEY								140.00 ✓

Confirmed & accepted by

**Yik Chan Hoe**

Cycle & Carriage Industries Pte Ltd  
Body Care & Repair Center

DID: 6771 4353 HP: 9186 5109 Fax: 6872 1272  
Email: chanhoe.yik@cyclecarriage.com.sg

Authorized signatory and company stamp

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required.  
Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.

Pandan Loop Service Center  
188 Pandan Loop  
Singapore 128378  
Tel: 6777 8388  
Fax: 6779 5383  
www.mercedes-benz.com.sg



Mercedes-Benz - are registered trademarks of Daimler, Stuttgart, Germany



Mercedes-Benz

Cycle & Carriage  
Industries Pte Limited  
Authorised Dealer  
Company No. 196400367W  
GST Reg No. MR-8500111-X

## ESTIMATE FOR SMX9556Z

CHINA TAIPING INSURANCE (S) PTE  
LTD  
ATTN: MOTOR CLAIM DEPARTMENT  
3 ANSON ROAD #16-00  
SPRINGLEAF TOWER  
SINGAPORE 079909  
62222366

### Vehicle & Document Information

WIP No **49316**  
Reg No/Reg Date **SMX9556Z / 22/11/2018**  
Date In/Mileage **0**  
Chassis No **WDD2130422A455744**  
Engine No **27492031479139**  
Make/Model **MB/MB E 200 SEDAN AVANTGARDE/AVANTGARDE**  
Colour/Trim **028 890 Cavansite B/ 042 215 Leather Mac**

Account No	Terms	Date/Time Printed	CSE	Operator
WC000668	Credit	05/04/2021/ 11:17	YK	395 / Yik Chan Hoe

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
WO: 185188				
M REAR W/SCREEN	1.00	1508.32	00.00	1508.32
M ONE-COMPONENT ADHESIVE	2.00	160.11	00.00	320.22
M BOOT LID MERCEDES STAR	1.00	53.06	00.00	53.06
M GROMMET	3.00	2.64	00.00	7.92
M BOOT LID CHROME MOULDING	1.00	146.33	00.00	146.33
M BOOT LID E200 MODEL PLATE	1.00	93.61	00.00	93.61
M REAR HAT TRAY TRIM	1.00	1831.40	00.00	1831.40
M REAR W/SCREEN ROLLER BLIND	1.00	3109.74	00.00	3109.74
M HOLE PLUG	1.00	9.02	00.00	9.02
M LOCK NUT	1.00	4.21	00.00	4.21
M LOCK NUT	1.00	4.21	00.00	4.21
M RIVET	4.00	3.99	00.00	15.96
M 3RD STOP LAMP	1.00	384.38	00.00	384.38
M 3RD STOP LAMP MOUNTING	1.00	150.24	00.00	150.24
M LEFT REAR TRIM, C-PILLAR	1.00	228.10	00.00	228.10
M RIGHT REAR TRIM, C-PILLAR	1.00	228.10	00.00	228.10
M REAR SEAT BACKREST LEATHER UPHOLSTERY	1.00	3334.44	00.00	3334.44
M REAR SEAT LH/RH HEAD RESTRAINT	2.00	533.10	00.00	1066.20
M REAR SEAT CTR HEAD RESTRAINT	1.00	533.10	00.00	533.10
M HEADLINER	1.00	1754.19	00.00	1754.19

Steve (LKK) 00-AL AL  
7/4/21, 12:00 PM EXCER - ?  
P/P  
M Bel Shy  
9 dys

**Yik Chan Hoe**

Cycle & Carriage Industries Pte Ltd  
Body Care & Repair Center

DID: 6771 4353 HP: 9186 5109 Fax: 6872 1272  
Email: chanhoe.yik@cyclecarriage.com.sg

LKK Auto Consultants hence notify  
the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and  
Authorized signatory and company stamp

Nett **26,482.75**  
7% GST on **26482.75** **1853.79**  
**Total Payable 28,336.54**

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required.  
Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.

Pandan Loop Service Center  
188 Pandan Loop  
Singapore 128378  
Tel: 6777 8388  
Fax: 6779 5383  
www.mercedes-benz.com.sg



Mercedes-Benz - are registered trademarks of Daimler, Stuttgart, Germany

## 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	05/04/2021 09:24 (SGT)
Date of Accident	31/03/2021 14:51 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	607 HOUGANG AVE 4 CARPARK
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMX9556Z
-----------------------------	----------

#### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	HENG JIAN XIONG
NRIC No	SXXXX569F
Email Address	jjianxiong@msn.com
Mobile Phone No	(Phone) +65-91081041
Alternative Phone No	+65-91081041

#### VEHICLE PARTICULARS

Manufacturer	Mercedes
Model	E200
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?	Yes
Vehicle Category	Private car
Transmission	Auto
CC	2000

#### INSURANCE COMPANY

Name of Insurance Company	China Taiping Insurance (Singapore) Pte. Ltd.
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	DMPCSNW00188352000
Cover Note Number	-

#### DRIVER

Name of Driver	HENG JIAN XIONG
NRIC No	SXXXX569F

Date Of Birth	02/12/1988
Occupation	Indoor
Date Of Driving Pass	14/09/2007
Driving experience	13 YEARS AND 6 MONTHS
Gender	Male
Mobile Number	(Phone) +65-91081041
Alt. Phone Number	+65-91081041
Email Address	jjianxiong@msn.com
Address	BLK 603 HOUGANG AVE 4 #04-207
Address complement	-
Postcode	530603
Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
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	Hit by fallen tree / Other objects
Weather Conditions	NOT SURE
Road Surface	NOT SURE

#### OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	1
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other material or property damaged?	No
Number of Passengers (Including Driver)	0
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?	Yes
Police Station Name	Ang Mo Kio Division Headquarters
Police Station Phone No	(Phone) +65-18002180000
Alt. Police Station Phone No	(Fax) +65-64814246
Police Station Address	51 Ang Mo Kio Avenue 9 Singapore 569784
Was notice of intended Prosecution given?	No
If yes, against whom?	-

#### CIRCUMSTANCES OF ACCIDENT

REFER TO POLICE REPORT NO: F/20210401/7045.

#### ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	No
Was there any audio recorded?	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 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 lodgment 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.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
  - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
  - (ii) for complying with requirements under any regulations, laws or court orders.

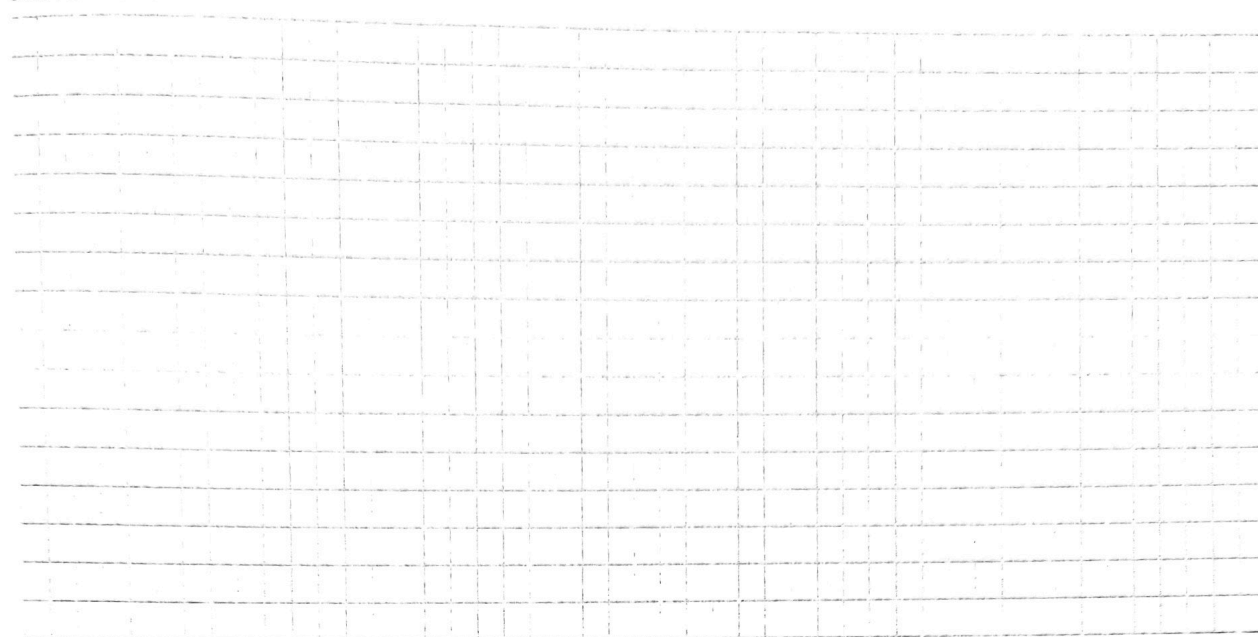
**Yik Chan Hoe**  
Cycle & Carriage Industries Pte Ltd  
Body Care & Repair Center  
DID: 6771 4353 HP: 9186 5109 Fax: 6872 1272  
Email: [chanhoe.yik@cyclecarriage.com.sg](mailto:chanhoe.yik@cyclecarriage.com.sg)

\_\_\_\_\_  
Policyholder's Signature  
Date & Time

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

\_\_\_\_\_  
Reporting Centre Personnel's  
Name:

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

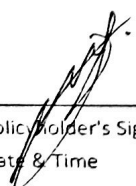
Refer to police report no.  
7/2021 0401/7045.

DECLARATION

I/We declare the foregoing particulars are true in every respect.

Please note that you have 14 calendar days to revert and file the claim under your own policy. Failing to do so, your insurance company will not allow nor accept the claim.

(Please contact your insurance company for any further details)

  
Policyholder's Signature  
Date & Time

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

**Yik Chan Hoe**  
Cycle & Carriage Industries Pte Ltd  
Body Care & Repair Center  
DID: 6771 4353 HP: 9186 5109 Fax: 6872 1272  
Email: [chanhoe.yik@cyclecarriage.com.sg](mailto:chanhoe.yik@cyclecarriage.com.sg)

\_\_\_\_\_  
Reporting Centre Personnel's  
Name:





# SINGAPORE POLICE FORCE



F/20210401/7045

1 of 2

## POLICE REPORT (NP299)

Report No. F/20210401/7045

Police Station Of Origin  
Ang Mo Kio Division HQ  
51 Ang Mo Kio Avenue 9 SINGAPORE  
569784  
Tel No: 1800-2180000

Date/Time Report Made 01/04/2021 18:52	Vide Report No.	Station Diary No.
Name Of Informant HENG JIAN XIONG	Address 603 HOUGANG AVENUE 4 #04-207 SINGAPORE 530603	
ID Type / ID No. NRIC NO / S8848569F	Contact No. Home/Office: Mobile: 91081041	
Nationality SINGAPORE CITIZEN	Email Address JJIANXIONGX@MSN.COM	
Occupation Administration manager	Sex Male	Age 32
Institution/School Name	Date of Birth 02/12/1988	Race Chinese
	Language English	
Date/Time Of Incident 29/03/2021 00:00 - 31/03/2021 15:00	Location Of Incident 607 HOUGANG AVENUE 4 SINGAPORE 530607	

### Brief details.

On 31/03/2021, 2:51pm hougang town council called to ask me shift my car (Tel:67272702) as they told me there is contractor doing tree pruning and afraid that my car will be damaged.

2:59pm my car was already damaged and the rear windscreen was smashed and the car is badly damaged. There we remains of the tree bark on the rear smashed windscreen. Called hougang town council and they say to contact AMK town council (Tel: 64530511). Informed a lady the situation and she said she knew about the incident and confirm with me the blk is 607.

Signature Of Officer Recording The Report:

Not applicable

Signature Of Interpreter:

Not applicable

Officer In-Charge Of Case:

Authentication Stamp

Signature Of Informant:

The identity of the person making this report has been authenticated by SingPass. No signature is required.

Date/Time:

01/04/2021 18:52

Classification Of Case:





# SINGAPORE POLICE FORCE



F/20210401/7045

2 of 2

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. F/20210401/7045

I was asked to wait for further information by one of the officer with AMK Town Council since 31/03/2021. I need help as there is no responsible person that is handling the issue. I am not at scene during the incident and the evident has all been cleared out (the branches) from my vehicle without my consent.

Subjects Involved			
Victim			
Person Name	HENG JIAN XIONG		
ID Type	NRIC NO	ID No	S8848569F
Gender	Male	Age	32
Race	Chinese	Language	English
Occupation	Administration manager	Address	603 HOUGANG AVENUE 4 #04-207 SINGAPORE 530603
Mobile No	91081041	Is Informant A Victim?	Yes
Person Name	HENG JIAN XIONG (Informant)		

Signature Of Officer Recording The Report:

Not applicable

Signature Of Interpreter:  
Not applicable

Officer In-Charge Of Case:

Authentication Stamp

Signature Of Informant:

The identity of the person making this report has been authenticated by SingPass. No signature is required.

Date/Time:  
01/04/2021 18:52

Classification Of Case:

Motor Private Car

MX1E

N SN

AN0006A

Cov. Type:C

**CERTIFICATE OF INSURANCE**

Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189)  
Motor Vehicles (Third-Party Risks and Compensation) Rules, 1980  
Road Transport Act, 1987 (Malaysia)  
Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

CERTIFICATE No.

DMPCSNW00188352000

Engine No.: 27492031479139

Cha. No.: WDD2130422A455744

1. Index Mark and Registration  
Number of Vehicle

SMW4138K

2. Name of Policy Holder

HENG JIAN XIONG

3. Effective date of the Commencement of  
Insurance for the purposes of the Regulations,  
Ordinance or Enactment

12/12/2020  
(00:00:00)

Named Drivers Ex Sect. I S\$750.00

Additional Ex Other than Named Drivers:

Ex Sect. I - Age <= 25 S\$3,000.00

Ex Sect. I - Age >= 28 S\$500.00

\* Age as at date of accident

EX ON WINDSCREEN. S\$100.00

4. Date of Expiry of Insurance

11/12/2021

5. Persons or Classes of Persons entitled to drive\*

(a) The Policyholder.

(b) Any other person who is driving on the Policyholder's order or with his 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.

6. Limitations as to use:

Use for social, domestic and pleasure purposes and for the Policyholder's business.  
The policy does not cover use for hire or reward tuition driving test 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 the Motor Trade.  
Excess whichever is applicable for losses occurring outside Singapore (Constructive Total Loss/Theft) will be doubled. One time Waiver of Excess for the first S\$1,000 will apply to the Insured and Named Drivers in the event of Own Damage Claim at our Authorised Workshops for each Policy Year.

HIRE PURCHASE CO.: OCBC BANK LTD

\* 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).

Please see reverse



Issued By:

ALFA CREDIT PTE LTD  
Authorised Officer

For CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

*杨亚美*

Authorised Signatory

REPUBLIC OF SINGAPORE
DRIVING LICENCE



Licence Number: **S8848569F**  
Name:  
**HENG JIAN XIONG**  
  
Birth Date: **02 Dec 1988**  
Issue Date: **14 Sep 2007**

001529 238 F

FOR C&C USE ONLY

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

	PASS DATE
Class 2B Motorcycles <= 200 CC	18 Dec 2008
Class 2A Motorcycles between 201 CC and 400 CC	02 Feb 2010
Class 2 Motorcycles > 400 CC	10 Jul 2012
Class 3 Motor cars <= 3000 kg with <= 7 passengers, exclusive of the driver; and motor tractors/vehicles <= 2500 kg	14 Sep 2007
Class 4 Heavy motor cars and motor tractors > 2500 kg	26 Mar 2010
Class 5 Motor vehicles > 7250 kg not constructed to carry any load	20 Mar 2012

S8848569F

FOR C&C USE ONLY

S / No. 9000168797

NP 428A

Licence No. S8848569F