



redefining / insurance

AXA Insurance Pte Ltd  
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date  
04/01/2021

policy number  
GA525672

# Certificate of Insurance

-Commercial Vehicles (Third-Party Risks and Compensation) Act. (Chapter 189) - Commercial Vehicles (Third-Party Risks and Compensation) Rules. 1960 -Road Transport Act. 1987 (Malaysia) -Commercial Vehicles (Third-Party Risks ) Rules, 1959 (Malaysia)

## Policy details

<b>Policyholder name</b>	<b>BENG KIONG ENGINEERING PTE LTD</b>	<b>Certificate number</b>	<b>GA525672 / 1</b>
<b>Cover</b>	<b>Comprehensive</b>	<b>NCD</b>	<b>10%</b>
<b>Engine number</b>	6WG1424859	<b>Chassis number</b>	JALCY52RF7000081
<b>Vehicle Registration number</b>	<b>XE8868A</b>		
<b>Period of Insurance</b>	from <b>21/01/2021</b> to <b>20/01/2022</b> (both dates inclusive)		
<b>Sum Insured</b>	<b>Market Value at The Time of Loss</b>		
<b>Finance Loan Company</b>	<b>UNITED OVERSEAS BANK LIMITED</b>		

## Persons or classes of persons entitled to drive

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.

## Limitations as to use\*

- (a) Use in connection with the Policyholder's business.
- (b) Use for the carriage of passengers ( other than for hire or reward) in connection with the Policyholder's business.
- (c) Use for social, domestic and pleasure purposes.

The Policy does not cover

- (a) Use for the hire or reward or for racing, pace-making, reliability trail or speed testing.
- (b) Use whilst drawing a trailer except the towing of anyone disabled mechanically propelled vehicle.

\* Limitations rendered inoperative by Section 8 of the Commercial 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

Section I	SGD1,000.00
Windscreen	SGD200.00

An additional excess is applicable as follows:

Additional Own Damage Excess of S\$1,000 is applicable for any named/unnamed drivers who:

- a) Is 22 years old to 24 years old and/or
- b) Is 66 years old to 70 years old and/or
- c) with driving experience of 1 year to less than 2 years on the relevant classes of driving license

Additional All Claims excess of \$2,000.00 is applicable for any named/unnamed drivers who:

- a) Is 18 years old to 21 years old and/or
- b) Is 71 years old and above and/or
- c) with driving experience of less than 1 year on the relevant classes of driving license

## Additional clauses & endorsements to your policy

Crane coverage is insured separately and not under this motor policy.

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Commercial 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 Commercial 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 Commercial 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, telephone number, address and insurance company.
2. Take note of the third party vehicle numbers. Please also take digital photographs 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, telephone numbers and addresses.

#### B. What to do immediately after

1. Call our Customer Helpline at **1800 880 4888** 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 Commercial Vehicle 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 us.

### AXA Premium Workshops

Please refer to list of available workshops from our website

[https://www.axa.com.sg/pdf/claims/motor/workshop\\_listing.pdf](https://www.axa.com.sg/pdf/claims/motor/workshop_listing.pdf)