



■ 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)

CERTIFICATE NO. : VPA/P2382396 Account No. : 11615  
Coverage : Comprehensive  
Sum Insured : Market Value At The Time Of Loss  
Name of Policy Holder : DARYL ONG TEONG SHEEN  
Vehicle Registration No. : SMR8270K  
Period of Insurance : From 23/01/2021 To 22/01/2022 (Both Dates Inclusive)

**PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE\***

- (a) The Policyholder  
The Policyholder may also drive a Motor Car not belonging to or not hired (under a hire purchase agreement or otherwise) to him or his employer or his partner  
(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.

**LIMITATIONS 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, speedtesting, 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.

(01)

**Basic Own Damage Excess : SGD 600.00**

An Additional Excess is applicable as follows:  
S\$500.00 for Unnamed Authorized Driver &/or Declared Young & Inexperienced Driver.  
S\$5,000.00 for Undeclared Young and Inexperienced Driver.  
(Please refer to your policy on the terms & conditions)

\* 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).

AXA INSURANCE PTE LTD

Authorized Signature

Issued by - SGIAKPO on 23/01/2021

**IMPORTANT :**

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, covernote and 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 1800-8804741** 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.

\*\*Kindly Refer to our website, for the list of authorized workshops  
[www.AXA.com.sg](http://www.AXA.com.sg) > **File a Claim** > **Personal** > **Motor Claims Procedure** > **Authorized Workshop**