| NATIONAL, Assessment | Centre Se | rvices (| | | |
|--|--------------------------|--------------------------------------|--|-----------|----------|
| Date In: 20 /05/21 | | description | Date & Time Completed | Done | by |
| Ref No NA/407.2100599 | 7/12 S | AS e-filing | | | |
| VCh No SAF 8816G | | -tnail (within Shrs. A1C 2hrs) | | | |
| D.O.A. 04/05/21 / | The second of the second | Motor Claim Form | 1 | | |
| | | Motor W/O (Within: OD 2hr | s, TP 4hrs) | | |
| OD TPC Reporting Only | 1 | Photo Uploaded | | | |
| TP Insurers | A | ssessment/Survey Report | ī. | | |
| THOUSE THE STATE OF THE STATE O | A. | ss't Report by Fax / Hand t | to Owner/Wksp | | |
| Preferred Wksp / INC Assign Wksp / C | QW: (| | Tel: Fax | 1 | 50111000 |
| TP Particulars: Veh No | : Smp1 | 594H . INC(|)/Non-INC() | | |
| Owner / Driver: (| | | Tel: |) | |
| Policy No: (|) Period: (|) | Cover Type: (|) | |
| Confirmed by : (| | Date: | Time: |) | |
| Insured/Driver Liability: (| | | 0%; P: 21-79%. F: 80-100 | 1%] | |
| Year of Registrat on: (| | ty: YES () / NO (|) | | |
| | g:\$1,000(|)/\$2,000() | The second secon | | |
| General Remarks:- | | | Manager and the second | | |
| Apply for Transport Allowance (QC Check / Post Repair Inspection | | y Car () | | | |
| 3) Upload Resurvey Photo [Repair C | ost > \$3000] | () | | | |
| Injury: | | | | | |
| Date/Time Actions | | | | | |
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| | 359 | | d di lii | Anit (\$) | Amt (\$) |
| NUZTOS | 4 - 1 | | paration Checklist | 1st Bill | Add Bill |
| Claimant's Particulars :- | | 1) AR : Accident 2) DA : Damage | t Reporting (\$30); Assessment (\$100); INC (\$80) | | |
| Driver/Owner: | | 3) TF : Towing I 4) FT : Follow-T | | | |
| Contact No: | | 5) FT : Follow-T | hrough Survey (Resurvey) S | 30 | |
| Damaged Portion: | | 6) TR : Re-inspe | | 75 | |
| | | 7) N1 : Idae DA 8) NTUC Additi | The state of the s | 10 | |
| C Checked by (Engr-In-Charge): | | OD* | Car / Tpt Allowance | \$5 | |
| - 1 2 27 | | *N6: Repair C | Co-ordination S | 10 | |
| Auditors' Comments :- | | *N7: Fost Rep *N8: DV / Co | grant and the second se | 25 \$5 | |
| at. 1: | | <u>TP</u> (N11) : Tf | '(Non INC) against INC S. | 20 | |
| at. 2 / 3; | | 9) N12: Idac Mo Invoice dated | bile Fee Charged | | 四朝君 |
| | | Involve dated | Fee Charged | | |

SN09215K0003 / National Assessment Centre Services [408933] ENTRY DATE & TIME: 20/05/2021 10:48 (SGT) SUBMITTED BY: Roslinda Binte A. Wahab VERSION: 1 (20/05/2021 10:48 (SGT))



SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Please report <u>correctly</u> 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

 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

20/05/2021 10:48 (SGT) 04/05/2021 17:00 (SGT) Park Cres, Singapore CARPARK Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number

SDF8816G

INSURED/POLICYHOLDER

Is company?

Name Of Registered Owner

NRIC No

Email Address

Mobile Phone No

Alternative Phone No

No

LIM FOOK HING

SXXXX587D

ROLANDLIMFH@GMAIL.COM

(Phone) +65-96633016

+65-96633016

VEHICLE PARTICULARS

Manufacturer

Model

Mercedes Glc250

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

Private use

No - Reporting only

Private car

1991

INSURANCE COMPANY

Name of Insurance Company

Type of Coverage Fleet Policy

Policy Number

Cover Note Number

United Overseas Insurance Ltd

Comprehensive

No

DHOM110169201901

DRIVER

Name of Driver

NRIC No

LIM FOOK HING SXXXX587D



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

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? Number of Passengers (Including Driver)

Has the driver been approached by unknown person(s)

soliciting/offering accident claims assistance?

DETAILS OF POLICE ACTION

Was the accident reported to the police?

Police Station Name Police Station Address

Was notice of intended Prosecution given?

If yes, against whom?

CIRCUMSTANCES OF ACCIDENT

PLS REFER TO THE POLICE REPORT: T/20210519/2051

ATTACHMENT(S)

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

Reasons for not uploading a video of the accident

Was there any audio recorded?

Yes

29/08/1947

19/07/1968

+65-96633016

9 JANSEN CLOSE

52 YEARS AND 10 MONTHS

ROLANDLIMFH@GMAIL.COM

(Phone) +65-96633016

Indoor

Male

548479

Side Swipe

Raining

Wet

No

2

No

Yes

No

Yes

No

Serangoon Gardens Neighbourhood Police Post

51 Serangoon Garden Way Singapore 555947

Yes

No

Yes

NOT RECORDED

No

DETAILS OF OTHER VEHICLE PROPERTY 1

SMP1594H Vehicle Registration Number

Vehicle Manufacturer Vehicle Model

Vehicle Variant Vehicle Colour

Vehicle Category Private car

Name of Driver

Accident report SN09215K0003

Page 2 of 17

| Contact Number | - |
|---|----------|
| Address | |
| Address complement | - |
| Postcode | = H0 9#8 |
| Insurance Company Name | - |
| Nature Of Damage | |
| Details of property damaged in accident | - |
| No. Of Passenger (Including Driver) | 0.20 |

SKETCH PLAN

IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 2. This Formmust be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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.
- 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)

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' law yers/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' 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 (If driver is not the policyholder) / Date & Time | Witnessed by Reporting Centre Personnel |
|---|--|---|
| Sketch Plan | | T el sollida |
| | | |

| D10 :0 | 7 17 11 | |
|-----------------------------|--|-----------------|
| P/s refu | to the police report: | 7/202/05/0/2012 |
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| eclare the foregoing partic | ulars are true in every respect. | |
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1 of 4

Report No. T/20210519/2051

Police Station Of Origin: Serangoon Gardens NPP 51 Serangoon Garden Way SINGAPORE 555947

Tel No: 1800-2879999

REPORT OF A TRAFFIC ACCIDENT

| Date/Time Report Made: 19/05/2021 15:14 | | /lade: | Vide Report No.: | Station Diary No.: 15 |
|---|-------------------------|---------------------------|---|----------------------------|
| Informa | nt's Partic | ulars | | |
| | f Informant: OK HING | | Address: 9 JANSEN CLOSE SINGAP | ORE 548479 |
| | / ID No.: O / S00475 | 87D | Contact No.: Home/Office: Mobile: 96633016 | |
| National SINGAP | ity: ORE CITIZ | ΈN | Email: | |
| Sex: Male | Age: 73 | Date of Birth: 29/08/1947 | Type of Informant: Driver | |
| Race: Chinese | 15 | - | Language: | Institution / School Name: |
| Occupat Retiree | ion: | | Driving Licence Information: Class: | Date of Expiry: |

| Type of Accident: | Non-Injury Others | Drink Drive: No | Date/Time of Accident: 04/05/2021 17:00 | Type of Location Car Park | |
|--|----------------------|-----------------------|---|------------------------------|--|
| Location: PARK CRES Weather: | CENT | Road Surface: | F | Road Speed Limit: | |
| Heavy rain Traffic Flow: Dual Carriage Way | | Wet Traffic Control: | Т | Traffic Volume: | |
| 나라 하면 열차하면 되면 하게 되었다. | Way | Not Controlled | L | | |

| | ehicle Invo | | | | | Company (Company) |
|-------------|-------------|------------------|-------------------------|--------|--------------|-------------------|
| Vehicle No. | Туре | Make | Model | Color | Condition | No of Passenger |
| SDF8816G | Car | MERCEDES BENZ | GLC250 COUPE AUTO | Silver | No Damage | 0 |
| SMP1594H | Car | | | | | 0 |

| Details of Vehicle Insurance | | | | | | |
|------------------------------|---------------------------|----------------------|------------|-------------|--|--|
| Vehicle No. | Insurance Company | Insurance No | Effective | Expiry Date | | |
| SDF8816G | UNITED OVERSEAS INSURANCE | DHOM1101692019 01 | 23/07/2020 | 22/07/2021 | | |





Γ/20210519/2051

Police Station Of Origin: Serangoon Gardens NPP 51 Serangoon Garden Way SINGAPORE 555947

Tel No: 1800-2879999

Report No. T/20210519/2051

CONTINUATION OF REPORT

| Any Pedestrian | on Involved | THE WAS SHOWN | MINET LE | | AIL OF THE ROLL |
|-------------------|-----------------------|---------------|---------------------------------------|-----------|-----------------------------------|
| No. of Pedestria | ns Injured: NIL | Liso of Do | dontala | - 0 | |
| Driver | | Use of Pe | destria | n Cros | sing: NA |
| Name | LIM FOOK HING | | ID No | D. | S0047587D |
| Related Vehicle | SDF8816G (Car) | | Conta | act No. | 96633016 |
| Hospital/Clinic | NIL | | Class Drivin Licen | ıg | Class: NIL Date of Expiry: NIL |
| Date Treatment | NIL | Date Disc | | NIL | |
| No. of Days gran | ted Medical Leave NIL | Degree of | | NIL | |
| Name | LIM YONG KEONG | | ID No | | NIL |
| Related Vehicle | SMP1594H (Car) | | | ct No. | NIL |
| Hospital/Clinic | NIL | | Class Driving Licence Expiry | g ce & | Class: NIL Date of Expiry: NIL |
| Date Treatment | NIL | Date Disch | | NIL | |
| No. of Days grant | ed Medical Leave NIL | Degree of | | NIL | |

Brief Details.

On 04/05/2021 at about 1700hrs, I was driving my vehicle - SDF8816G at Blk 33 Park Crescent MSCP. At that point, the weather was raining heavily and the floor was wet.

At that point, the carpark was full and I have problems finding a parking lot. As such, I have made several 3-points turns and reverses around the carpark. After a while, I managed to find a lot and parked my vehicle. I am unable to recall the deck and vehicle lot I parked at. I then proceeded to leave the carpark to purchase my food before I returned shortly to retrieve my car and left the area.

On 18/05/2021, I received a letter from UOI (United Overseas Insurance Limited) that a vehicle owner namely Lim Yong Keong, SMP1594H had lodged a traffic accident (T/20210505/2117) report against me. They have also attached a copy of the police report for my reference.

In the traffic accident report, it was stated that on 04/05/2021 at about 1715hrs, my car had reverse into the parking lot next to the vehicle owner. It was also stated in the process of reversing, the rear left bumper of my vehicle had collided into the front right bumper of his vehicle. I was then seen leaving without leaving any note or contact details behind.

I wish to state that I have some hearing difficulties and on the day of the incident, I did not notice any alarm sensor during reversing. Neither did I felt any collisions as well. Furthermore, it was raining heavily on the day as well, which made it more difficult for me to hear the environment sound clearly.





T/20210519/2051

3 of 4 Report No. T/20210519/2051

Police Station Of Origin: Serangoon Gardens NPP 51 Serangoon Garden Way SINGAPORE 555947

Tel No: 1800-2879999

CONTINUATION OF REPORT

I also wish to state that I did noticed there was some scratch marks on the rear of my vehicle. However, I did not take much notice and had sent it for repair. I did not sustain any injuries.

As such, I am lodging this police report to submit to my insurance company and to aid the traffic police for the investigation.





T/20210519/2051

4 of 4

Report No. T/20210519/2051

Police Station Of Origin: Serangoon Gardens NPP 51 Serangoon Garden Way SINGAPORE 555947

Tel No: 1800-2879999

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report If you don't have the certificate with you now, please fax a copy to 65474885 stating the **report number** as reference.

| Signature Of Officer Recording The Report: F / Sgt 2 TAN WEI JIE | | Signature Of Informant: |
|--|---|-----------------------------|
| Signature Of Interpreter: Not applicable | 4 | Date/Time: 19/05/2021 15:14 |
| Officer In Charge Of Case TP / GIA / SI TAN JEOK LENG | | Classification Of Case: |
| Contact No.: 65476151 Authentication Stamp NP168 SINGAPORE POLICE FORCE SUPERIOR STREET | | 3N 27 |

SIGNATURE



United Overseas Insurance Limited

3 Anson Road 928-01 Springleaf Tower Singapore 079909 Tel (65) 6222 7733 Fax (65) 6327 3869 / 6327 3870 Email ContactUs@uoi.com.sg uoi.com.sg Co. Reg. No. 1971001528

11 May 2021

Our Ref: DHOM110169201901

Lim Fook Hing 9 Jansen Close Singapore 548479

Dear Sir

NON-REPORTING ACCIDENT INVOLVING VEHICLES SDF8816G AND SMP1594H ON 04.05.2021.

We refer to the above accident.

Please be informed that we have received a claim from the Third Party against you. Copies of the following letter(s) are attached for your information:-

 Letter dated 07 May from InchCape representing vehicle SMP1594H and a copy of his police report

Under the terms of the policy, you are required to give us immediately notice of any accident. On a strictly without prejudice basis, please do e-filing at our Approved Reporting Centres (as per attach) together with photograph (if any), a copy of the Certificate of Insurance and a copy of your driving licence immediately. In the event that we do not have your report within seven (7) days from the date hereof we reserve our rights to repudiate liability under the policy and redirect the Third Party's claim for you to handle.

If we do not have your Report within seven (7) days from the date of this letter, we are obliged to refer the matter to Traffic Police Department for investigation.

Meanwhile, we reserve our right to seek full recovery from you in the event that we are obliged under the Law to handle and/or settle any Third Party claim arising out of the above accident.

We reserve all our right in this matter.

Yours faithfully

for UNITED OVERSEAS INSURANCE LTD

Josephine Wong Claims Division

胜利喷漆有限公司

SHENG LI SPRAY PAINTING PTE LTD

(Business Registration No.: 202013959H)

Block 1, Sector C #01-137, Sin Ming Industrial Estate Singapore 575636 Tel: 6453 2211 新加坡新民路工业区大牌 零一。一三七号 电话: 六四五三二二一一

歡無光諸咭打燒地帆噴汽各修本 迎任顧君等嗎焊楠布漆車種理號 SPECIALISE IN SPRAY PAINTING AND MOTOR CAR REPAIR

No.: 0676

| m | Cash | Date: 815121 单號 SDF 8 Vehicle No: SDF 8 | | | |
|---------------------|--|---|-----|------|--|
| Quantity | Description of Goods Supplied | Vehicle No: | s | cts. | |
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ACCIDENT STATEMENT

| ACCIDENT DATE: (04/03/24)(DD/MM | (/YYYY), TIME:(/7:00)(HH:MA |
|--|------------------------------------|
| · LOCATION: PARK CRESCENT | |
| 1. DETAILS OF VEHICLE | |
| a) VEHICLE NUMBER: 50F88160 | G |
| b)INSURANCE COMPANY: UOJ | |
| C)POLICY NUMBER: DHOM 110169 | 2010 |
| dIPOLICY TYPE COMPREHENSIVE AT USE | 20/901 |
| d)POLICY TYPE: (COMPREHENSIVE / THIRI e)MAKE & MODEL: MERC CLC | D PARTY / THIRD PARTY FIRE &THEFT) |
| DTYPE:(SALOON / COUPE / MPY (VAN / | JSO. (A) 1991 |
| G) VEHICLE CATEGORY: (PRIVATE / COMM | |
| THE OF USING AT ACCUMENT TIME | • |
| JAKE YOU CLAIMING UNDER YOUR OWN | INCHE ANDE DESCRIPTION |
| " NO, I CEASE STATE (THIRD PARTY CLAIM | A / REPORTING ONLY |
| 21. WYSOKED / POLICY HOLDER | |
| A)NAME: LIM FOOK HINLE | (MALE / FEMALE) |
| b) NRIC/FIN/PASSPORT: 500475870 | CONTACT: 96633016 |
| CINDURESS. I JANGEN CLOSE | |
| *CONTINUE TO 3.d IF DRIVER ALSO POLICY | |
| 190 of parsanas, DRIVER | YHOLDER |
| (Including driver) DINPIC/FINIPASSPORT | |
| b)NRIC/FIN/PASSPORT: | (MALE / FEMALE) |
| claddress: | CONTACT: |
| *dIDATE OF BIRTU: / 19 / AS / 491-7 | |
| *d)DATE OF BIRTH: (19 08 1947)(D | DD/MM/YYYY) |
| 6)OCCUPATION: (INDOOR / OUTDOOR) f)YEARS OF DRIVING EXPRERIENCE: | 07/10/0 |
| 4. WAS DRIVER AN EMPLOYEE OF THE INC. | <u>57</u> / /7 68 |
| 4. WAS DRIVER AN EMPLOYEE OF THE INST IF NO, RELATIONSHIP OF THE DRIVER W | URED'S COMPANY? (YES (NO) |
| 5. a) WEATHER CONDITION: (CLEAR (RAINING | VITH INSURED: OWNER |
| DINUAD SURFACE: (DRY / WFT / OTHERS | / OTHERS |
| 6. WAS ANYBODY INJURED LYES ANOT | |
| /. a) REPORTED TO POLICE (YES / NO) | |
| IF YES, PLEASE STATE WHICH POLICE STATION | ON: |
| | |
| the of passenger of VEHICLE NUMBER: SMP1594 F | MODEL: |
| - Including driver) b) DRIVER'S NAME: | |
| () RIC/FIN/PASSPORT: | CONTACT: |
| 9. THIRD PARTY VEHICLE | |
| the of passenger of VEHICLE NUMBER: | MODEL: |
| Industrial Action Control of Control of Control | * ** |
| NRIC/FIN/PASSPORT: | CONTACT::- |
| | |
| | ¥ |

Cmail =

fax =

VIDEO =



United Overseas Insurance Limited

3 Anson Road #28-01 Springleaf Tower Singapore 079909 Tel (65) 6222 7733 Fax (65) 6327 3869 / 6327 3870 Email: ContactUs@uoi.com.sg

Co. Reg. No. 197100152R

uoi.com.se

Certificate of Insurance

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)

ORIGINAL

CERTIFICATE NO.

DH0M110169201901

Excess:

\$0/-NAMED DRIVERS

COMPREHENSIVE

\$0/-OTHERS

Vehicle Number

\$2000/-APPL TO <25 YRS & OR <3YRS EXP \$100/-WINDSCREEN DAMAGE CLAIM

Type of Cover

SDF8816G

Name of Insured

LIM FOOK HING

Restricted Driver(s)

NOT APPLICABLE

Period of Insurance 23 July 2020 to 22 July 2021

Engine#

27492031381425 Chassis# WDC2533462F407860

PRIVATE CAR - INDIVIDUAL OWNERSHIP [MX 1] AUTHORISED DRIVER

The Insured
 Any other person who is driving on the Insured's order or with his permission

(3) In the event of the death of the Insured

(a) any member of the Insured's family or a paid driver who has been driving the car during the lifetime of the Insured and permission to drive had not been withdrawn prior to the death of Insured and

(b) any other person who has been given permission to drive the vehicle prior to the death and such permission had not been withdrawn by the Insured

LIMITATIONS AS TO USE

FSCPP

Date: 15/07/2020

Use only for social domestic and pleasure purposes and for the Insured's business

THE POLICY DOES NOT COVER

Use for hire or reward or racing pace-making reliability trial or speed-testing or the carriage of goods (other than samples) in connection with any trade or business or use for any purposes in connection with the Motor Trade

The carriage of passengers pursuant to car pooling arrangements and payments or any of them made by the passengers thereunder towards the running expenses of any vehicle described in the Schedule shall not be deemed to constitute use for hire or reward

Provided that the person 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

*Limitation 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).

UNITED OVERSEAS INSURANCE LTD

For the Company