

ASS. REC. BY:

Steve

CS/CTI21006296/Eqf3

## ASSIGNMENT

From:

Date:

Estimated Cost:

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

To Inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

SNM21D203072/C02

Sum Insured:

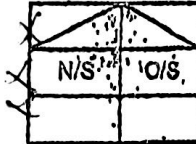
Excess:

(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

SIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

6 days

Res.: Yes or No

Cum Sum:

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

SMR 7746L

Yr Regn:

21/1/20

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

Truck / Trailer or

Make:

Mitsubishi Outlander

c. 1998

Colour:

Black

A/C:

Insured / Std / NI / N

Sp. Reading

014641

T/Radio: Insured / Std / NI / N

Eng/No:

C/No:

GF7W0602.979

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modl: NII / S/Rim / STD A/Rim or

Tyre Size:

F:

225/55R18

R:

11

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Tyo

Front

Rear

R/Bal.

4

mm

R/Bal.

4

mm

L/Bal.

4

mm

L/Bal.

4

mm

D.O.A.

29/5/21

D.O.A.

31/5/21

Survey held at

Cycle &amp; collapse

03/06/21

Des. of Damages: Frt / Rear / O/S / NIS / U/C / Rooftop or

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

Date / Time

Action / Instruction

MV-107K

04/06/21 @ 5.11pm revised to Adeline Chng via Merimen.

10/06/21 Steve finalised with Ms Loi final fig \$7393. 6 days (Red \$3377.60, 31%)

Date/Time, File, Pass to:



: Prel. Report

11/06 Typist



: Final Report

Date/Time, File Return to:

Days Of Repair: 6

Resurvey No. of Trip: 2

Survey Fee:

Transportation:

S + RS \$

Phone

Others

TOTAL

Add Fee:



: Site Insp (\$



: Interview (\$



: Tech. Invs (%)



: Weekend (%)

Reference:

MER-TP

http://www.123.com

7393



CYCLE &amp; CARRIAGE

CYCLE & CARRIAGE AUTOMOTIVE PTE LIMITED  
PANDAN GARDENS CUSTOMER SERVICE CENTRE

209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65691056

MITSUBISHI  
MOTORS

## ESTIMATE

Co Reg No : 197701469G

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
JONAS LIM GUO JIANN	Cust No/Name KCV15318/JONAS LIM GUO JIANN
BLK 538 HOUGANG STREET 52	Reg No/Reg Date SMR7746L / 21/01/202
#08-86	Date In/Mileage / 0
SINGAPORE 530538	Chassis No GF7W0602079
Contact No	Engine No 4J11BK4228
	Make/Model MIT/19MY OUTLANDER 2.0 STYLE(994)
	Colour/Trim COO QUARTZ BROWN ME/ BK BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No			
KCV15318	CRDVCH	31/05/2021/ 10:25		442 / CocoLu	11504			
Description of Goods / Services					Qty	Unit Price	Disc%	Amount
E PNT88000								1125 1920.00
RENEW FRT FENDER LH, FRT DOOR LH, REAR DOOR LH				2.5 x 450				
E PNT98000								1050 1650.00
SPRAY PAINT FOR FRT FENDER LH, FRT DOOR LH, REAR DOOR LH				350 x 3				
E PNT88000								120 300.00
REMOVE & INSTALL FRT DOOR TRIMS, GLASS AND OTHERS								
E PNT88000								120 300.00
REMOVE & INSTALL REAR DOOR TRIMS, GLASS AND OTHERS								
M SUNDRY								80.00
APPLY SEALANT FOR ACCIDENT PORTION								
A 54900099								30.00
CHECK WIRING & ELECTRICAL SYSTEM								
A 10028901								120 280.00
TO CARRY OUT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST								
USING HI-SCAN PRO TEST								
M SUNDRY								20.00
Sundry								
M FENDER,FR LH	✓	00			1.00	622.00	00.00	622.00
M PANEL ASSY,FR DOOR,LH	✓	00			1.00	982.00	00.00	982.00
M HINGE,FR DOOR,LWR LH	✓	?			1.00	43.00	00.00	43.00
M HINGE,FR DOOR,LWR RH	✓	?			1.00	43.00	00.00	43.00
M REGULATOR,FR DOOR WDO,LH	✓	?			1.00	178.00	00.00	178.00
M MOTOR,F/DR POWER WDO REG,L	✓	?			1.00	457.00	00.00	457.00
M BASE,F/DR OUTSIDE HDLE,LH	✓	CUT			1.00	135.00	00.00	135.00
M GASKET,F/DR OUTSIDE HANDLE	✓	REC			1.00	6.00	00.00	6.00
M COVER,F/DR OUTS HANDLE,LH	✓	MIS			1.00	50.00	00.00	50.00
M HANDLE,RR DOOR OUTSIDE,LH	✓	X NN			1.00	93.00	00.00	93.00
M LATCH,FR DOOR,LH	✓	?			1.00	322.00	00.00	322.00
M CHECK,FR DOOR	✓	?			1.00	31.00	00.00	31.00
M PANEL ASSY,RR DOOR,LH	✓	00			1.00	864.00	00.00	864.00
M TAPE,FR DOOR SASH,LH	✓	REC			1.00	42.00	00.00	42.00
M TAPE,RR DOOR SASH	✓	REC			1.00	42.00	00.00	42.00
M TAPE,RR DOOR SASH	✓	REC			1.00	42.00	00.00	42.00

Confirm &amp; accepted by

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.



CYCLE &amp; CARRIAGE

CYCLE & CARRIAGE AUTOMOTIVE PTE LIMITED  
PANDAN GARDENS CUSTOMER SERVICE CENTRE

209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65691056



## ESTIMATE

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GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
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BLK 538 HOUGANG STREET 52	Reg No/Reg Date SMR7746L / 21/01/202
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Account No	Terms	Date/Time Printed	CSE	Operator	WIP No
KCV15318	CRDVCH	31/05/2021/ 10:25		442 / CocoLu	11504

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
M GARNISH,FR DOOR,LH	1.00	190.00	00.00	190.00
M GARNISH,RR DOOR,LH	1.00	164.00	00.00	164.00
M WHEEL,DISC X NN	1.00	974.00	00.00	974.00

## Estimate

Steve (LKK) 00 - NM AL  
 31/5/21 EXPRT - ?  
 11:39 am P/P  
 My BL sy  
 5 dys

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 is subject to final approval from Insurance Company

Confirm & accepted by  
 Signature:  
 Date:

7% GST on Net 9,860.00  
 9860.00 690.20  
 Total Payable 10,550.20

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.

## 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 ..... 31/05/2021 11:24 (SGT)  
Date of Accident ..... 29/05/2021 12:30 (SGT)  
Exact Location of Accident ..... 539 Hougang Street 52, Singapore 530539  
Additional Location Information ..... 539 HOUGANG STREET 52  
Country/State of Loss ..... Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number ..... SMR7746L

### INSURED/POLICYHOLDER

Is company? ..... No  
Name Of Registered Owner ..... JONAS LIM GUO JIANN  
NRIC No ..... SXXXX393A  
Email Address ..... JONASLIM@SINGNET.COM.SG  
Mobile Phone No ..... (Phone) +65-96665092  
Alternative Phone No ..... +65-96665092

### VEHICLE PARTICULARS

Manufacturer ..... Mitsubishi  
Model ..... Outlander  
Variant ..... -  
Exact purpose for which vehicle was being used at time of accident ..... Private use  
Are you claiming under your own insurance policy for repair to your vehicle? ..... Yes  
Vehicle Category ..... Private car  
Transmission ..... Auto  
CC ..... 1998

### INSURANCE COMPANY

Name of Insurance Company ..... AIG Asia Pacific Insurance Pte. Ltd.  
Type of Coverage ..... Comprehensive  
Fleet Policy ..... No  
Policy Number ..... 2070008057  
Cover Note Number ..... -

### DRIVER

Name of Driver ..... JONAS LIM GUO JIANN  
NRIC No ..... SXXXX393A



Date Of Birth	11/11/1966
Occupation	Indoor
Date Of Driving Pass	03/02/1989
Driving experience	32 YEARS AND 3 MONTHS
Gender	Male
Mobile Number	(Phone) +65-96665092
Alt. Phone Number	+65-96665092
Email Address	JONASLIM@SINGNET.COM.SG
Address	BLK 538 HOUGANG STREET 52 #08-86
Address complement	-
Postcode	530538
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 and run / Vandalism / Damaged whilst parked
Weather Conditions	Clear
Road Surface	Dry

#### OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	3
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other material or property damaged?	Yes
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	Hougang Neighbourhood Police Centre
Police Station Phone No	(Phone) +65-18004890999
Alt. Police Station Phone No	(Fax) +65-63128989
Police Station Address	60 Hougang Ave 9 Singapore 538775
Was notice of intended Prosecution given?	No
If yes, against whom?	-

#### CIRCUMSTANCES OF ACCIDENT

#### REFER TO ATTACHMENT

##### ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Was there any audio recorded?	No

#### DETAILS OF OTHER VEHICLE PROPERTY 1!

Vehicle Registration Number	YQ2549K
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle

Name of Driver  
Contact Number  
Address  
Address complement  
Postcode  
Insurance Company Name  
Nature Of Damage  
Details of property damaged in accident  
No. Of Passenger (Including Driver)

-  
-  
-  
-  
-  
China Taiping Insurance (Singapore) Pte. Ltd.  
-  
-  
-

#### DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number  
Vehicle Manufacturer  
Vehicle Model  
Vehicle Variant  
Vehicle Colour  
Vehicle Category  
Name of Driver  
Contact Number  
Address  
Address complement  
Postcode  
Insurance Company Name  
Nature Of Damage  
Details of property damaged in accident  
No. Of Passenger (Including Driver)

SMG7997L  
-  
-  
-  
-  
Private car  
LYNN PHOONG  
-  
-  
-  
-  
-  
-  
2ND CAR  
-

#### WITNESS 1

Name  
Phone  
Email

WILFRED LIM  
(Phone) +65-96801985  
-

## 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 willful 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.
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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' 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

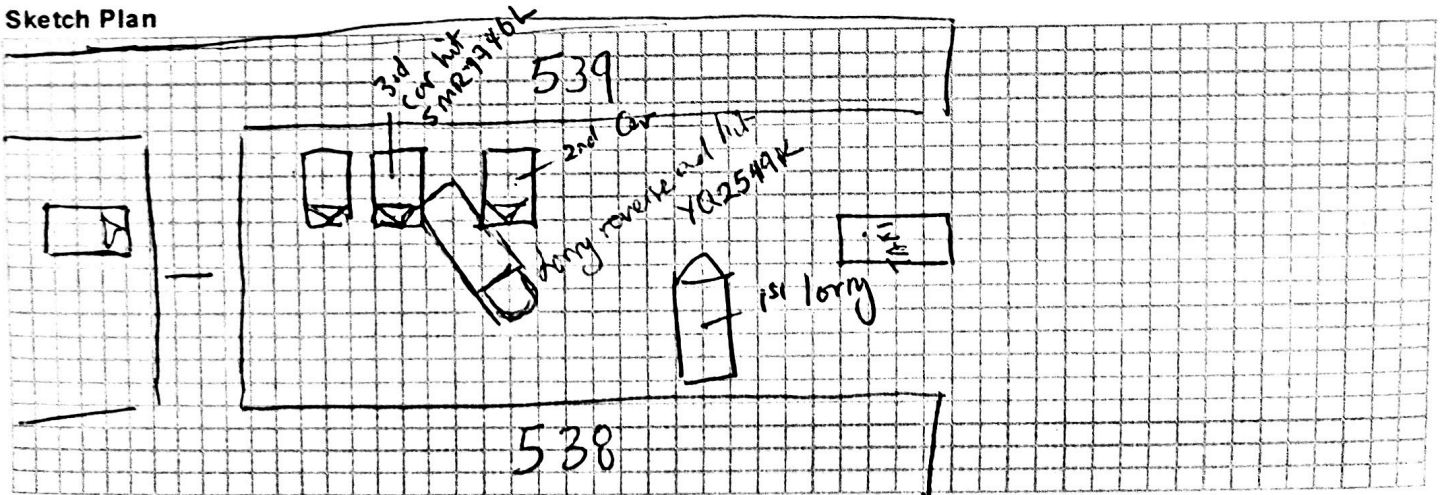
(c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

### Sketch Plan



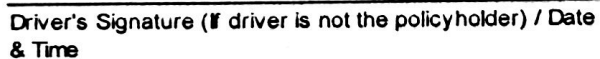
**Describe Circumstances of the Accident**

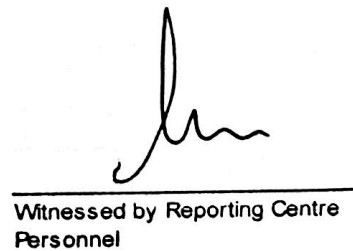
Refer to Police Reports (2 separate reports).  
at the powerpoint slide.

**Declaration**

We declare the foregoing particulars are true in every respect.

X   
Policyholder's Signature / Date &  
Time

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

  
Witnessed by Reporting Centre  
Personnel



# SINGAPORE POLICE FORCE



T/20210529/2063

1 of 3

Police Station Of Origin:  
Hougang N.P.C  
60 Hougang Avenue 9 SINGAPORE 538775  
Tel No: 1800-4890999

Report No. T/20210529/2063

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 29/05/2021 19:01	Vide Report No.:	Station Diary No.: 70
--	------------------	--------------------------

<b>Informant's Particulars</b>		
Name of Informant: JONAS LIM GUO JIANN		Address: APT BLK 538 HOUGANG STREET 52 #08-86 SINGAPORE 530538
ID Type / ID No.: NRIC NO / S 393A		Contact No.: Home/Office: Mobile: 96665092
Nationality: SINGAPORE CITIZEN		Email:
Sex: Male	Age: 54	Date of Birth: 11/11/1966
Type of Informant: Vehicle Owner		Institution / School Name:
Race: Chinese		Language:
Occupation: TECHNICAL AND APPLICATION DEVELOPMENT HEAD		Driving Licence Information: Class: 3 Date of Expiry:

<b>General Information of the Accident</b>				
Type of Accident:	Non-Injury Hit and Run	Drink Drive: No	Date/Time of Accident: 29/05/2021 12:30	Type of Location: Car Park
Location:  HOUGANG STREET 52				
Weather: Clear		Road Surface: Dry	Road Speed Limit:	
Traffic Flow: Two Way		Traffic Control: Not Controlled	Traffic Volume: Heavy	
Type of Collision: Moving Vehicle Against - Parked Vehicle			Anyone conveyed by ambulance: No	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SMR7746L		MITSUBISHI	OUTLANDE R 2.0 CVT	Brown	Seriously Damaged	0
YQ2549K	Lorry	HINO	XZU700R 12FT WID CAB 5T MT	White	No Damage	0





**SINGAPORE  
POLICE FORCE**



T/20210529/2063

3 of 3

Report No. T/20210529/2063

Police Station Of Origin:  
Hougang N.P.C  
60 Hougang Avenue 9 SINGAPORE 538775  
Tel No: 1800-4890999

**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 1 TAY YONG KIAT

Signature Of Interpreter:

Not applicable

Officer In Charge Of Case:

TP / HRT /

Sr Staff Sgt STEPHANIE CHEUNG TSZ YING

Contact No.: 96208032



SINGAPORE  
POLICE FORCE

SN 77

Authentication Stamp

NP168

SIGNATURE

Signature Of Informant:

Date/Time:

29/05/2021 19:01

Classification Of Case:



**SINGAPORE  
POLICE FORCE**



F/20210530/7033

1 of 2

**POLICE REPORT (NP299)**

Report No. F/20210530/7033

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 30/05/2021 16:53	Vide Report No.	Station Diary No.
Name Of Informant LIM JUN YAO, WILFRED	Address 540 HOUGANG AVENUE 8 #10-1229 SINGAPORE 530540	
ID Type / ID No. NRIC NO / S 581D	Contact No. Home/Office:	Mobile: 96801985
Nationality SINGAPORE CITIZEN	Email Address WILFRED.LIM@YAHOO.COM.SG	
Occupation	Sex Male	Age 36
Compliance Manager	Language English	Date of Birth [REDACTED]
Institution/School Name	Race Chinese	
Date/Time Of Incident 29/05/2021 12:35 - 29/05/2021 12:45	Location Of Incident 540 HOUGANG AVENUE 8 #10-1229 SINGAPORE 530540	

**Brief details.**

I witnessed a hit and run accident involving a lorry 'YQ2549K' from company 'Angliss Singapore' and a Mitsubishi Outlander SUV 'SMR7746L' on 29 May 2021 afternoon.

At about 1235 hours, I was driving a Skoda Kodiaq 'SMD785T' and leaving my place (Block 540) to pick my son up from Bukit Batok. As I head towards the direction of the carpark exit between Block 535 and 536, I witnessed the above mentioned lorry reversing several times (about 3 times) and each time when

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by Singpass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 30/05/2021 16:53
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp



**SINGAPORE  
POLICE FORCE**



F/20210530/7033

2 of 2

**POLICE REPORT (NP299)**

**CONTINUATION OF REPORT**

**Report No. F/20210530/7033**

the lorry reverse, the SUV will shake. Obviously there was impact between the lorry and the SUV.

When the lorry realised I was there and I was actually signalling him to come down from the lorry (for him to leave his particulars). He quickly took off for the exit. The yellow Citycab taxi 'SHD 3306 I' which was there much earlier than I do, reversed to let the lorry pass through.

I couldn't come down the vehicle as there was a silver Honda Stream behind me I didn't manage to record or take picture as I was charging my phone.

I was trying to chase down the lorry but to no avail as he head towards the direction of Hougang Avenue 8.

The driver of the lorry was a bald Chinese, aged late 20s to early 40s, wearing a black tee.

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:  
30/05/2021 16:53

Classification Of Case:

# CYCLE & CARRIAGE AUTO PROTECTOR PRIVATE VEHICLE

**Name of Policyholder** : JONAS LIM GUO JIANN  
**Period of Insurance** : 21 Jan 2020 To 20 Jan 2022  
**Engine No.** : 4J11BK4228  
**Chassis No.** : GF7W0602079

**Vehicle No.** : SMR7746L  
**Policy No.** : 2070008057  
**Endorsement No.** :  
**Issued Date** : 28 Jan 2020

## ABOUT THE COVER

**Make/Model** : MITSUBISHI Outlander 2.0 Elegance/Sports  
**Engine Capacity/Tonnage** : 1,998.00 CC  
**Driver Restriction** : NA  
**Person or Classes of Persons Entitled to Drive\*** :  
**Sum Insured** : Market Value  
**Off Peak Car** : No  
**First Year of Registration** : 2020  
**Insuring with COE/PAF** : Yes

a) The Policyholder  
b) Any other person who is driving on the Policyholder's order or with his/her permission.  
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

**Age Condition** : All Age Condition  
**Limitation as to use\*** :

Use only for social, domestic and pleasure purposes and for the Policyholder's business.  
This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace making, reliability trial or speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

**Loss of Use** 1500cc - 1600cc

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 188), Section 85 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings

## EXCESS

**Section 1**  
**Fire** - \$0 **Own Damage** - \$600 **Theft** - \$0 **Flood Cover** - \$600

**Section 2**  
**Property Damage** - \$0

**Windscreen** : \$100

**Named Driver and Excess (where applicable)**

JONAS LIM GUO JIANN - \$600 (Own Damage), \$600 (Flood Cover)

## APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 809339 65684501
2. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 330 Ubi Rd 3 Singapore 408650 67461000
3. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 20 Leng Kee Rd Singapore 150094 64708688
4. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 600 Sin Ming Ave Singapore 575733 69328000

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24 hour accident emergency hotline at +65 6338 8200. Alternatively, you may refer to AIG website [www.aig.sg](http://www.aig.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

## IMPORTANT NOTES

**Hire Purchase Company/Employer's Loan:** United Overseas Bank Limited

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 188), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1989 (Malaysia).

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CYCLE & CARRIAGE - ALLVIA

438 ALLYANZA 19, JAW  
SINGAPORE 150030

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

**AIG Asia Pacific Insurance Pte. Ltd.**

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