

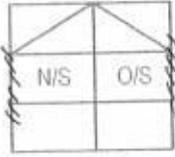
ASS. REG. BY: Thuvan

REF: CS3/CTI 2(006541)/Vtc

**ASSIGNMENT**

From: \_\_\_\_\_ Date: \_\_\_\_\_  
 Estimated Cost: \_\_\_\_\_  
OD / TP / WS / TP RES / OD RES / EVA / INV / MV  
 To Inspect Vehicle No: \_\_\_\_\_  
 at Workshop m/s \_\_\_\_\_  
 of \_\_\_\_\_  
 Insured: \_\_\_\_\_  
 Policy No. \_\_\_\_\_  
 Claims No. \_\_\_\_\_  
 Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_  
 (Client's Record)  
 Make of Veh: \_\_\_\_\_

Veh No: SRD 7334 Yr Regn: 5/11 /2015  
 Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /  
 Truck / Trailer or \_\_\_\_\_  
 Make: Yamaha Y15ZR c.c. 150  
 Colour: black A/C: Insured / Std / NI / NA  
 Sp. Reading: 62098 T/Radio: Insured / Std / NI / NA  
 Eng/No: \_\_\_\_\_  
 C/No: Pmyu60510F0007786  
 Gen. Cond: Good / Fair / Poor / Burnt  
 Steering: In order / Jammed / Leaked / Burnt or \_\_\_\_\_  
 Brake: In order / Jammed / Leaked / Burnt or \_\_\_\_\_  
 Modi: Nil / S/Rim / STD A/Rim or \_\_\_\_\_  
 Tyre Size: F: 70/90-17  
 R: 70/90-17



(Policy Condition)  
 Remark: The veh had commenced its repair at the time of inspection.

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

Bal. or Market Value: 2k  
 IDAC Accident Rpt: \_\_\_\_\_ Consistent? : Yes or No  
 GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No  
 Est. Repairs: 4 days Res.: Yes or No  
 Lun. Sum: \_\_\_\_\_ % 3 Val.: Yes or No

Front \_\_\_\_\_ Rear \_\_\_\_\_  
 R/Bal. 5 mm R/Bal. 5 mm  
 L/Bal. \_\_\_\_\_ mm L/Bal. \_\_\_\_\_ mm  
 D.O.A. 7/6/21 D.O.I. 10/6/21 1400

CA / REV / REP. / 24 HRS  
 Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_  
 Vehicle: IN / OUT

Survey held at bear's garage w/s  
 Des. of Damages: Frt / Rear / O/S / N/S / UIC / Rooftop or \_\_\_\_\_

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time	Action / Instruction
	MV: 2k
	PR: <del>2k</del> 1.5k ~ 2k
	re survey on 10/6/21 1600
	submit prs report

Date/Time, File Pass to?  : Preli. Report  
 : Final Report  
 1) \_\_\_\_\_  
 Date/Time, File Return to? \_\_\_\_\_  
 2) \_\_\_\_\_  
 Report Format: \_\_\_\_\_  
 Lump Sum / LBR: CE \_\_\_\_\_

Days Of Repair: 4  
 Resurvey No. of Trip: 1

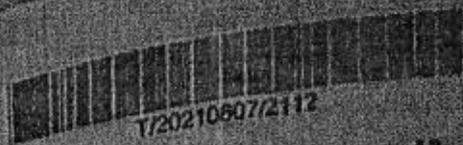
Add Fee:  : Site Insp (\$) )  
 : Interview (\$) )  
 : Tech. Insp (\$) )  
 : Weekend (\$) )

Survey Fee:	
Transportation:	
S + PS: \$	
Photo:	
Other:	
TOTAL:	



**SINGAPORE  
POLICE FORCE**

Police Station Of Origin:  
Punggol N.P.C.  
21A Tebing Lane, SINGAPORE 828837  
Tel No. 1800-8018929



T/20210607/2112

1 of 3

Report No. T/20210607/2112

**REPORT OF A TRAFFIC ACCIDENT**

Station Diary No.:  
72

Date/Time Report Made:  
07/06/2021 19:38

Vide Report No.:  
F/20210607/0126

Name of Informant:  
MUHAMMAD RIZWAN BIN  
ZULKIFLI

Address:

ID Type / ID No:  
FIN NO / G88893242

Contact No.:  
Home/Office:

Mobile: 82677261

Nationality:  
MALAYSIAN

Email:

Sex: Male  
Age: 26  
Date of Birth: 20/07/1995

Type of Informant:  
Rider

Race:  
Malay

Language:

Institution / School Name:

Occupation:  
F&B

Driving Licence Information:  
Class:

Date of Expiry:

General Information of the Accident		Drink Drive:	Date/Time of Accident:	Type of Location:
Type of Accident:	Injury Attended by Police	No	07/06/2021 19:10	T-Junction
Location: ANCHORVALE LINK				
Weather: Drizzling	Road Surface: Wet	Traffic Control: Traffic Light - Working	Road Speed Limit:	
Traffic Flow:	Type of Collision: Between Moving Vehicles - Side Swipe - Same Direction			Traffic Volume: Light
				Anyone conveyed by ambulance: No

Plate No.	Vehicle Type	Make	Color	Damage	Remarks
GBK3702G	Van	TOYOTA	Silver	Slightly Damaged	0
JRD7334	Motorcycle	YAMAHA	Black	Slightly Damaged	0

Category	Month	Count	Price	Value	Index
Car Selling	September	2	\$49,890	\$48,087	177
Car Ownership	September	1	\$49,801	\$48,087	175
Car Aftermarket	August	2	\$48,001	\$46,254	180
On The Move	August	1	\$48,302	\$46,254	177
Lifestyle	July	2	\$49,890	\$44,493	230
All Advice Categories	July	1	\$47,889	\$44,493	237
Car Buying	June	2	\$48,002	\$44,652	228
Car Ownership	June	1	\$46,434	\$44,652	228
Car Ownership	May	2	\$43,002	\$45,441	229
Car Ownership	May	1	\$42,302	\$45,441	232
Car Technical	April	2	\$43,002	\$45,662	163
Car Technical	April	1	\$44,213	\$45,662	164
Car Selling	March	2	\$46,502	\$45,447	167
Car Selling	March	1	\$48,890	\$45,447	167
Car Maintenance	February	2	\$45,001	\$45,390	165
Miscellaneous	February	1	\$45,036	\$45,390	164
Miscellaneous	January	2	\$46,502	\$45,166	247
Miscellaneous	January	1	\$42,036	\$45,166	246

SINGAPORE POLICE FORCE

Station Of Origin: N.P.C.

Land Singapore 828837

1800-8049099

CONTINUATION OF REPORT

Report No. T/20210807/211

2 of 3

I was riding my motorcycle registration plate number JRD7334 along Hougang East Avenue. I was at the T junction after crossing and I was moving towards the intersection. I checked for traffic and proceeded to move towards my right side. A silver Toyota van came from the left and moved towards my left side. The van hit my motorcycle, causing me to fall to my left together with my motorcycle. The motorcycle landed on my left foot causing injury on my left ankle.

I visited the Intemedical Kovan at Bik 210 Hougang East Avenue at 21 #01-255 on 07/06/2021 for X-Ray. I am lodging this report as advised by the traffic police who has attended to me during the accident.

- » Back to Latest COE results
- » 2019 CAT C bidding results
- » 2018 CAT C bidding results
- » 2017 CAT C bidding results
- » 2015 CAT C bidding results
- » 2014 CAT C bidding results
- » 2013 CAT C bidding results
- » 2012 CAT C bidding results
- » 2011 CAT C bidding results
- » 2010 CAT C bidding results
- » 2009 CAT C bidding results
- » 2008 CAT C bidding results
- » 2007 CAT C bidding results
- » 2006 CAT C bidding results
- » 2005 CAT C bidding results
- » 2004 CAT C bidding results

Glossary

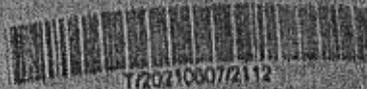
- Quota Premium** : Price of the success
- Change** : Difference between the previous price.
- Prevailing Quota Premium** : Amount to be paid Computed from 3-n COE prices.
- Quota** : Number of COE issued
- Bids Received** : Number of bidders bidding round.

Post a Comment Report Error Share

Related Articles

In A Nutshell: Increased COE quota for Aug to Oct

6/8/2021



T20210007/2112

3 of 3

Report No. T20210007/2112

CONTINUATION OF REPORT

Provide sketch plan

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

Signature Of Officer Recording The Report  
P/2 MEGALAA D/O S SILVA RAJU

Signature Of Informant

Signature Of Interpreter  
Not applicable

Date/Time  
07/06/2021 10:35

Officer In Charge Of Case  
IP/CIT /  
P/9111 Sgt MARIAH BINTE ZAKARIA  
Card No: 85476433

Classification Of Case

Authorisation Stamp



## Enquire Vehicle's Insurance Particulars

Enquire Vehicle's Insurance Particulars ( As At 07 Jun 2021 / 15:10:00 )

### Vehicle Insurance Details ^

Vehicle No.:

GBK3702G

Make Description/Model:

TOYOTA / HIACE VAN TURBO 5DR MT

Insurance Company Name:

CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD

Business Transaction Reference No.:

20210608141315703834

Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).

Save as PDF

Print

OK →

# LABATAN PENGANGKUTAN JALAN MALAYSIA

PERAKUAN PENDAFTARAN KENDERAAN



No. PENDAFTARAN: **JRD7334**

No. S.P. **8340723**  
**W8P0ZK6J**

950730017257  
[MAL-1]

Nama Pemilik/Bersahaja: **MUHAMMAD RIZUWAN BIN ZULKIFLI**  
Alamat: **NO 14 JALAN LEDANG TAMAN LAMBAK JALAN MERING  
80000 KLUANG JOHOR**

No. Enjin	6303E-006867	D 0 3 M D 0 K 1
No. Dera	PWYU00510F0007788	H 1 3
Brand	YAMAHA	0001 K 6 0
Nama Model	YAMAHA Y15ZR	H 1 1 1
Keupayaan Enjin	150 S.P	H 0 1
Bahan Bakar	PETROL	D 0 0
Warna	HITAM	H 0 0
Kelas Kegunaan	MOTOSIKAL	H 0 0
Jenis Badan	MOTOSIKAL	H 0 0
Tahun Dibuat	2016	H 0 7
Tarikh Pendaftaran	06/11/2016	H 0 8
Status Pemunya	PERSENDIRIAN	H 0 0
Muatan Maksimum		H 0 10
Tempat Duduk	2	H 0 1 1
Kadar Lesen	0 bulan	H 0 1 1
Kendaraan Motor	0 bulan	
	RM2.00	12 bulan
		RM2.00

Tandatangan Pemilik/Bersahaja:

PERSEKUTUAN PENGANGKUTAN JALAN MALAYSIA  
100, The Arcade, 50050 Kuala Lumpur, Tel: 03-2062-1000





## CERTIFICATE OF TAKAFUL

Road Transport Act, 1987 ( Malaysia )  
Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia)  
Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore  
Motor Vehicles (Third Party Risks & Compensation) Rules 1968 (Republic of Singapore)  
Motor Vehicles Insurance ( Third Party Risks) Act (Cap 90) Negara Brunei Darussalam

<b>MOTOR - MOTOR CYCLE</b>	<b>Comprehensive</b>	<b>RM</b>	<b>6,000.00</b>
<b>MY3 – Motor Cycle Private</b>	<b>Excess All Claims</b>	<b>RM</b>	<b>100.00</b>
<b>Index Mark and Vehicle Registration No.</b>		<b>Certificate No.</b>	
JRD7334		TVC-83491177-B3	
<b>Name of Participant</b>			
MUHAMMAD RIZUWAN BIN ZULKIFLI			
<b>Effective Date of the Commencement of Takaful for the purpose of the Regulations, Ordinance or Enactment</b>		<b>Date of Expiry of Takaful</b>	
02/04/2021		01/04/2022	
<b>Persons or Classes of Persons entitled to drive</b> Any person who is driving on the Certificateholder's order or with their permission			
Limitations as to use Use only for social, domestic and pleasure purposes and in connection with the Certificateholder's business or profession.			
The Certificateholder does not cover: a) Use for hire and reward. b) Use for racing pacemaking reliability trial or speed-testing. c) Use for the carriage of goods (other than samples) in connection with any trade or business. d) Use for any purpose in connection with the Motor Trade.			
Limitation rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not included under this heading.			
I / We certify that the Certificate to which this Certificate relates is issued in accordance with the provision of Part IV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.			
<b>For and behalf of Etiqa General Takaful Berhad</b>			

Participant  MUHAMMAD RIZUWAN BIN ZULKIFLI NO 11A, JALAN LEDANG TAMAN LAMBAK KLUANG 86000 JOHOR	Certificate No.	: TVC-83491177-B3
	Account No.	: V0032759
	Agent Name	: SETIA TEGUH CETERA SERVICES
	Product Type	: Motor Cycle Private
	Period of Takaful from <b>02/04/2021</b> To <b>01/04/2022</b> (both Dates Inclusive). Any subsequent period for which the Participant shall pay and the Takaful Operator shall agree to accept a renewal contribution..	

NRIC No	: 950720-01-7257	Business Reg No	:	Vehicle Estimated Value	RM	6000.00
Business/Occupation	: Admin Duties - Manager/ Clerk	Other ID No	:	Gross Contribution	RM	316.67
Vehicle Information				Less: No Claim Discount 25.00%	RM	79.17
JPJ Document No	:	Log Book No	: NIL		RM	237.50
Vehicle Reg No	: JRD7334			Add : Service Tax 6.00 %	RM	14.25
Make	: YAMAHA			Stamp Duty	RM	10.00
Model	: Y15ZR NA	Cover Type	: Comprehensive	<b>TOTAL AMOUNT DUE</b>	RM	<b>261.75</b>
Engine No	: G3D3E006867	Vehicle Type	: Motor Cycle	Excess Damage Claims	RM	100.00
Chassis No	: PMYUQ0510F0007796	License Type	: Normal Cycle			
Year of Manufacture	: 2015	Use For	: Private Use			
Cubic Capacity	: 150	Rider Type	: All Riders			
Seating Capacity	: 2					
Financial Interest	: NIL					
Subject to the following warranties, endorsements and clauses incorporated herein and forming part of the Policy.						
Clause Code	Clause Name					
M003	SANCTION LIMITATION AND EXCLUSION CLAUSE					
C049	TAKAFUL AND SURPLUS DISTRIBUTION CLAUSE					
M007	MINIMUM CONTRIBUTION					
N002	INFORMATION ON ePOLICY					

## MEMO

## INFORMATION ON ePOLICY

In line with our Group's strategy to promote usage of technology and to help preserve the country's natural resources, we no longer print the full policy/certificate wording. You may view and print the above policy/certificate wording at our website [www.etiqa.com.my](http://www.etiqa.com.my). Printout may also be obtained from our offices nationwide.

## SANCTION LIMITATION AND EXCLUSION CLAUSE

This takaful certificate shall not provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim, or provision of such benefit would expose the Company to any Sanction, prohibition or restriction under the CISAD Act or United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom.

Wef 1 Jan 2014, prohibition or restriction under the CISAD Act is replaced by laws or regulations of United States of America

## MINIMUM CONTRIBUTION

The Certificate is subject to RM20.00 minimum contribution.



Visit [www.etiqa.com.my](http://www.etiqa.com.my) or our nearest branch to obtain the full policy wordings.  
Help preserve the country's natural resources.



## IMPORTANT NOTICE - APPLICABLE TO ALL CONSUMER PRODUCTS

*(Takaful wholly for purposes unrelated to your trade, business or profession)*

Where You have applied for this Takaful wholly for purposes unrelated to Your trade, business or profession, You had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when You applied for this Takaful) i.e. You should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of Your contract of Takaful, refusal or reduction of Your claim(s), change of terms or termination of Your contract of Takaful in accordance with the remedies in Schedule 9 of the Islamic Financial Services Act 2013. You were also required to disclose any other matter that You knew to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell Us immediately if at any time after Your contract of Takaful has been entered into, varied or renewed with Us any of the information given in the Application Form (or when You applied for this Takaful) is inaccurate or has changed.

### PERSONAL DATA PROTECTION ACT (PDPA)

Personal Data shall have the same meaning as described to it as under section 4 of the Personal Data Protection Act 2010.

Personal Data refers to the personal data furnished by the Person Covered, the Participant, or an authorized third party related to the Certificate of Takaful.

Personal Data does not include information on an individual which is in the public domain.

### Your and Our Data Protection Obligations and Rights

We shall be able to process Personal Data according to the section 4 of the Personal Data Protection Act 2010. We shall be able to disclose Personal Data provided by You, as the context may require, to:

- 1) Etiqa General Insurance Berhad, Etiqa General Takaful Berhad, Etiqa Life International (L) Ltd or Etiqa Offshore Insurance (L) Ltd;
- 2) Other entities within the Maybank Group;
- 3) Our authorized agents and service providers with whom We have contractual agreements for some of Our functions, services and activities;
- 4) Other insurance or Takaful companies and distribution partners (such as, banks, Islamic banks, insurance brokers, Takaful brokers, reinsurance companies, Relakaful companies);
- 5) Industry trade associations such as Life Insurance Association of Malaysia (LIAM), Persatuan Insurans Am Malaysia (PIAM) and Malaysian Takaful Association (MTA);
- 6) Our merchants and strategic partners;
- 7) Any parties authorized by You (from time to time); or
- 8) Enforcement regulatory and governmental agencies as permitted or required by law, authorized by any order of court or to meet obligations to regulatory authorities.

You will keep Us updated in respect of all such Personal Data as soon as is practicable.

We shall not be liable for any direct or indirect loss or damage due to any inaccuracy or incompleteness in the Personal Data provided to Us.

We may from time to time request that You provide other Personal Data required for the purposes of this Master Certificate.

Prior to providing Us with the Personal Data of an Insured Person, or another individual, You must inform that individual of Our privacy notice.

For the detailed privacy notice on how We collect, use, process, protect and disclose Personal Data, please visit Our branches, contact Etiqa Oneline at 1300 13 8888, or refer to Our website at [www.etiqa.com.my](http://www.etiqa.com.my)

Issue Date : 02-04-2021/05:27 PM

Issue At : B3

Issue By : v0032759

For and on behalf of  
**Etiqa General Takaful  
Berhad**



Visit [www.etiqa.com.my](http://www.etiqa.com.my) or our nearest branch to obtain the full policy wordings.  
Help preserve the country's natural resources.



Invoice No: ETBG2021UWFL00667337

Date: 02/04/2021

INVOICE

ETIQA GENERAL TAKAFUL BERHAD (1239197-A)  
LEVEL 19 TOWER C  
DATARAN MAYBANK  
NO 1 JALAN MAAROF  
59000 KUALA LUMPUR  
(SST Reg No: W10-1808-31012539)

Account Number: V0032759

To  
MUHAMMAD RIZUWAN BIN ZULKIFLI  
NO 11A, JALAN LEDANG  
TAMAN LAMBAK  
KLUANG  
86000 JOHOR

Description		Total (RM)
Type of Certificate:	Motor Cycle Private	
Certificate Number:	83491177	
Period of Cover:	02/04/2021 to 01/04/2022	
Contribution		237.50
Total (Excluding SST)		237.50
SST payable @ 6.00%		14.25
Stamp Duty		10.00
Total Amount Payable		261.75

This is a computer generated document. Therefore, no signature is required

<b>PRODUCT DISCLOSURE SHEET</b>	Etiqa General Takaful Berhad ('We/Us/Our')
Read this Product Disclosure Sheet before you decide to take out the Comprehensive Motorcycle Takaful. Be sure to also read the general terms and conditions.	Comprehensive Motorcycle Takaful Date : 01/09/2018

**1 What is this product about?**  
This certificate provides takaful cover against loss or damage to your motorcycle, liability to third parties for bodily injury or death and damage to third parties' property.

**2 What are the Shariah concepts applicable?**

**Wakalah**

This product applies the Wakalah concept, whereby the Participants appoint us to act on their behalf to invest and manage the General Takaful Fund. As an agent, We are entitled to receive a Wakalah Fee as a service charge. The Wakalah Fee is as follows:

Item	(% of contribution)
• Commission paid to the agent	10%
• Management expenses	20%
<b>Total Wakalah Fee</b>	<b>30%</b>

**Tabarru'**

This plan also applies the Tabarru' concept, whereby the participants agree to donate or contribute their contributions to the General Takaful Fund (Fund) for the purpose of mutual aid and assistance to the participants, in case of need. At the end of each financial year, any distributable surplus in the Fund, less repayment of historic deficits and allowance for a contingency provision, is shared 50% among the participants, and 50% to us for operating and managing the Fund, based on the contract of Ju'alah. Ju'alah is a wage contract that specifies the share of the distribution of surplus on this basis. If the surplus is less than RM10.00, the surplus is to be credited into a charity fund which will be utilized as 'amal jariah' on behalf of the participant.

**3 What are the covers / benefits provided?**

This certificate covers:

- Loss or damage to your motorcycle due to accidental fire, theft or accident;
- Third party bodily injury or death; and
- Third party property loss or damage.

Optional benefits that you may wish to participate by paying additional contribution:

- All Riders
- Damage arising from Flood and Landslide
- Strike, Riot and Civil Commotion
- Basic Personal Accident (Non-Tariff).

**It is an offense under the law of Republic of Singapore to enter the country without extending passenger liability cover to your motor takaful.**

Duration of cover is for one year. You need to renew the takaful cover annually.  
Note: Please refer to the takaful certificate for more information.

**4 How much contribution do I have to pay?**

The total contribution that you have to pay may vary depending on the sum covered, make and model of your vehicle, your age, past claim experience, No-Claim-Discount (NCD) entitlement, optional benefits selected and our underwriting requirements.

**Example:**

For Motorcycle	
Make/Model	: YAMAHA Y15ZR NA
Age of Vehicle	: 6 years
Cubic Capacity	: 150 CC
Sum Covered	: RM 6000.00
NCD Entitlement	: 25.00 %
Additional Cover	:

The estimated total contribution that you have to pay is RM 261.75 as stated below:

Base Contribution	:	RM	316.67
Less 25.00% NCD entitlement	:	RM	79.17
		RM	<u>237.50</u>
	:	RM	237.50
6.00% SST	:	RM	14.25
Total Contribution	:	RM	251.75
Plus Stamp Duty	:	RM	10.00
Total Contribution Payable	:	RM	<u>261.75</u>

\*This sum covered is based on the current market value of the vehicle based on reference to Insurance Services Malaysia Berhad's ("ISM's") Automotive Business Intelligence ("ABI") vehicle valuation database system.

All contributions (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contributions.

**5 What are the fees and charges that I have to pay?**

Type	Amount(RM)
Services Tax	6% of the contribution
Stamp duty	10.00

**6 What are some of the key terms and conditions that I should be aware of?**

**Importance of disclosure**

- Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when you apply for this takaful). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of Takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of Takaful.
- The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us.
- In addition in answering the questions in the Application Form (or when you apply for this Takaful), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with us any of the information given in the Application Form (or when you applied for this Takaful) is inaccurate or has changed.

**Under/Over Insured Takaful** - You must ensure that your vehicle is covered at the appropriate market value amount.

**Excess** - The excess, that is the amount of loss you have to bear in the event of claim as stated in your certificate schedule.

**Cash Before Cover** - the contribution due must be paid to us or our authorized intermediary before the effective date of the certificate.

If you wish to make a claim, here are the basic guidelines on what you need to follow:

- Please make a police report within 24 hours of the incident.
- Notify us immediately for any event that may give rise to a claim under your certificate. Notification can be done in writing or via Claim Assist line 1300 88 1007.
- Complete and submit the Claim Form as soon as possible together with related documents to support the claim.

**Note:** This list is non-exhaustive. Please refer to the takaful certificate for the full list of terms and conditions.

**7 What are the major exclusions under this certificate?**

This certificate does not cover certain losses, such as:

- Your own death or bodily injury due to a motor accident;
- Your liability against claims from passengers in your vehicle;
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide; and
- The loss of use of your vehicle;

**Note:** This list is non-exhaustive. Please refer to the certificate contract for the full list of exclusions.

**8 Can I cancel my certificate?**

You may cancel your certificate at any time by giving written notice and returning your original Certificate of Takaful to us. Upon cancellation, any refund of the contribution would be based on the conditions stipulated in the certificate.

**9 What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

**10 Where can I get further information?**

Should you require additional information on motor takaful, please refer to the insuranceinfo booklet available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

**Etiqa General Takaful Berhad (1239197-A)**  
(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
Level 13, Tower B, Dataran Maybank  
No. 1, Jalan Maarof  
59000 Kuala Lumpur, Malaysia  
Telephone Number: +603 2297 3888  
Facsimile Number: +603 2297 3800  
Etiqa Online: 1300 13 8888  
E-mail: [info@etiqa.com.my](mailto:info@etiqa.com.my)  
Homepage: [www.etiqa.com.my](http://www.etiqa.com.my)

**11 Other types of similar cover available**

- a. Third party
- b. Third Party, Fire and Theft.

**IMPORTANT NOTE:**  
YOU MUST ENSURE THAT YOUR VEHICLE IS COVERED AT THE APPROPRIATE MARKET VALUE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF AN ACCIDENT, YOU ARE ADVISED TO ENGAGE WITH APPROVED WORKSHOPS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO US. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/09/2018

**Personal Data Protection Act Slip for Individual Customers**

Name : MUHAMMAD RIZUWAN BIN ZULKIFLI  
NRIC No : 950720-01-7257()  
Certificate No : TVC-83491177-B3  
Type Of Certificate : GENERAL TAKAFUL  
Date : 02-04-2021

I/We, agree, consent and allow Etiqa General Takaful Berhad (hereinafter called "Etiqa General Takaful") to process my/our personal data (including sensitive personal data) ("Personal Data") with the intention of entering into a contract of Takaful, in compliance with the provisions of the **Personal Data Protection Act 2010**

I/We, understand and agree that any Personal Data collected or held by Etiqa General Takaful (whether contained in this application or otherwise obtained) may be held, used, processed and disclosed by Etiqa General Takaful to individuals and/or organizations related to and associated with Etiqa General Takaful or any selected third party (within or outside Malaysia, including medical institutions, reinsurers, claim adjusters/investigators, solicitors, industry associations, regulators, statutory bodies and government authorities) for the purpose of processing this application and providing subsequent service related to it and to communicate with me/us for such purposes.

I/We understand that I/We have a right to obtain access to and to request correction of any Personal Data held by Etiqa General Takaful concerning me/us.

Such request can be made by completing the Access Request Form available at all Etiqa website, Etiqa Takaful branches or contact Etiqa Takaful via email [PDPA@etiqa.com.my](mailto:PDPA@etiqa.com.my). In accordance with the provisions of the **Personal Data Protection Act 2010**, I/We may contact the Customer Service Centre at Etiqa Online 1 300 13 8888 for the details of my/our Personal Data. Such information shall only be granted upon verification.

I/We agree, consent and allow Etiqa General Takaful to share my/our Personal Data with Maybank Group, Etiqa General Takaful's agents or strategic partners and other third parties ("other entities") as Etiqa General Takaful deems fit.

I/We agree to receive marketing communication from Etiqa General Takaful or from these other entities about products and services that may be of interest to Me/Us.

Yes  No

Note: If you no longer wish to receive marketing communications, please notify Etiqa General Takaful to withdraw your consent and Etiqa General Takaful will stop processing and sharing your Personal Data with these other entities for the purpose of sending you marketing communications. For avoidance of doubt, the withdrawal does not include processing of your mandatory Personal Data.

**THIS IS A COMPUTER GENERATED DOCUMENT AND IT DOES NOT REQUIRE A SIGNATURE.**

Participant MUHAMMAD RIZUWAN BIN ZULKIFLI NO 11A, JALAN LEDANG TAMAN LAMBAK KLUANG 86000 JOHOR	Cover Note No.	: 83491177
	Account No.	: V0032759
	Agent Name	: SETIA TEGUH CETERA SERVICES
	Product Type	: Motor Cycle Private
	Period of Takaful from 02/04/2021 To 01/04/2022 (both Dates Inclusive). Any subsequent period for which the Participant shall pay and the Takaful Operator shall agree to accept a renewal contribution.	

NRIC No	: 950720-01-7257	Business Reg No	:	Vehicle Estimated Value	RM	6000.00
Business/Occupation	: Admin Duties - Manager/ Clerk	Other ID No	:	Gross Contribution	RM	316.67
Vehicle Information				Less: No Claim Discount 25.00%	RM	79.17
JPJ Document No	:	Log Book No	: NIL		RM	237.50
Vehicle Reg No	: JRD7334			Add: Service Tax 6.00%	RM	14.25
Make	: YAMAHA			Stamp Duty	RM	10.00
Model	: YAMAHA Y15ZR NA	Cover Type	: Comprehensive	<b>TOTAL AMOUNT DUE</b>	<b>RM</b>	<b>261.75</b>
Engine No	: G3D3E006867	Vehicle Type	: Motor Cycle	Excess Damage Claims	RM	100.00
Chassis No	: PMYUQ0510F0007796	License Type	: Normal Cycle			
Year of Manufacture	: 2015	Use For	: Private Use			
Cubic Capacity	: 150	Rider Type	: All Riders			
Seating Capacity	: 2					
Financial Interest	: NIL					

**IMPORTANT NOTICE - APPLICABLE TO ALL CONSUMER PRODUCTS**

*(Takaful wholly for purposes unrelated to your trade, business or profession)*

Where You have applied for this Takaful wholly for purposes unrelated to Your trade, business or profession, You had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when You applied for this Takaful) i.e. You should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of Your contract of Takaful, refusal or reduction of Your claim(s), change of terms or termination of Your contract of Takaful in accordance with the remedies in Schedule 9 of the Islamic Financial Services Act 2013. You were also required to disclose any other matter that You knew to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell Us immediately if at any time after Your contract of Takaful has been entered into, varied or renewed with Us any of the information given in the Application Form (or when You applied for this Takaful) is inaccurate or has changed.

Issue Date : 02-04-2021:05:27 PM  
Issue At : B3  
Issue By : v0032759

For and on behalf of  
**Etiqa General Takaful Berhad**



Visit [www.etiqa.com.my](http://www.etiqa.com.my) or our nearest branch to obtain the full policy wordings.  
Help preserve the country's natural resources.



Invoice No: ETBG2021UWFL00667336  
Date: 02/04/2021

**INVOICE**

ETIQA GENERAL TAKAFUL BERHAD (1239197-A)  
LEVEL 19 TOWER C  
DATARAN MAYBANK  
NO 1 JALAN MAAROF  
59000 KUALA LUMPUR  
(SST Reg No: W10-1808-31012539)

Account Number: V0032759

To  
MUHAMMAD RIZUWAN BIN ZULKIFLI  
NO 11A, JALAN LEDANG  
TAMAN LAMBAK  
KLUANG  
86000 JOHOR

Description		Total (RM)
Type of Certificate:	Motor Cycle Private	
Certificate Number:	83491177	
Period of Cover:	02/04/2021 to 01/04/2022	
Contribution		237.50
Total (Excluding SST)		237.50
SST payable @ 6.00%		14.25
Stamp Duty		10.00
<b>Total Amount Payable</b>		<b>261.75</b>

This is a computer generated document. Therefore, no signature is required