ASS. REQ. BY: Thevan

REF: CS3/CTI2(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:

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.

N/S O/S

Bal. or Market Value: 2k

IDAC Accident Rport: Consistent? : Yes or No

GIA / PR Seen: Consistent? : Yes or No

Est. Repairs: 4 days Res.: Yes or No

Lum Sum: % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: Person Contacted:

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: PMYUG0510F0007786

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size: F: 70/~~80~~ 90-17

R: 70/~~80~~ 90-17

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

	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

Survey held at: bear's garage w/s

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

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

Date / Time	Action / Instruction
	MV: 2K
	rr: ~~1k-2k~~ 1.5K ~2K .
	resurvey on 10/6/21 1600

Date/Time, File Pass to? : Preli. Report

1) : Final Report

Date/Time, File Return to?

2)

Report Format :

Lump Sum / L.R.B.C

Days Of Repair:

Resurvey No. of Trip:

Add Fee: : Site Insp ($)

: Interview ($)

: Tech. Inve ($)

: Weekend ($)

Survey Fee:

Transportation:

S + RS: S

Photos:

Others:

TOTAL

SINGAPORE POLICE FORCE

T/20210607/2112

Report No. T/20210607/2112

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

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 07/06/2021 19:35	Vide Report No: F/20210607/0126	Station Diary No.: 72

Name of Informant: MUHAMMAD RIZUWAN BIN ZULKIFLI	Address:
ID Type / ID No: FIN NO / [illegible]24X	Contact No.: Home/Office: Mobile: 82677261
Nationality: MALAYSIAN	Email:
Sex: Male / Age: 26 / Date of Birth: 20/07/199[illegible]	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

Type of Accident:	Injury: Attended by Police	Drink Drive: No	Date/Time of Accident: 07/06/2021 15:10	Type of Location: T-Junction

Location: ANCHORVALE LINK	Road Surface: Wet	Road Speed Limit:
Weather: Drizzling	Traffic Control: Traffic Light - Working	Traffic Volume: Light
Traffic Flow:		
Type of Collision: Between Moving Vehicles - Side Swipe - Same Direction		Anyone conveyed by ambulance: No

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

- Car Selling
- Car Ownership
- Car Aftermarket
- On The Move
- Lifestyle

All Advice Categories

- Car Buying
- Car Ownership
- Car Technical
- Car Selling
- Car Maintenance
- Miscellaneous

September	2	$49,890	$48,087	177
September	1	$49,801	$48,087	175
August	2	$48,001	$46,254	180
August	1	$48,302	$46,254	177
July	2	$49,890	$44,493	230
July	1	$47,889	$44,493	237
June	2	$48,002	$44,652	228
June	1	$46,434	$44,652	228
May	2	$43,002	$45,441	229
May	1	$42,302	$45,441	232
April	2	$43,002	$45,662	163
April	1	$44,213	$45,662	164
March	2	$46,502	$45,447	167
March	1	$48,890	$45,447	162
February	2	$45,001	$45,390	165
February	1	$45,036	$45,390	164
January	2	$46,502	$45,166	242
January	1	$42,036	$45,166	246

SINGAPORE POLICE FORCE

Station Of Origin:
...d N.P.C
...Lane SINGAPORE 828837
1800-6049099

T/20210807/2112 2 of 3

Report No. T/20210807/211...

CONTINUATION OF REPORT

Details
...2021 at about ...hrs, I was riding my motorcycle registration plate number JRD7334 along ...vale Link towards Sengkang East Avenue. I was at the T junction after the zebra crossing and I ...to check for traffic before proceeding onto Sengkang East Avenue. A silver Toyota van ...702B came from behind and moved towards my right side. The said van collided onto my right side ...and right footrest causing me to fall to my left together with my motorcycle. The motorcycle landed ...my left foot causing me to have injury on my left ankle.
...07/08/2021 at 1... I visited the Intermedical Kovan at Blk 210 Hougang Street 21 #01-2... ...gapore 530210. I am given 5 days of MC(OD-K/...1983) from 07/08/2021 till 11/08/2021. I was ...to go back to the clinic on 08/08/2021 for X-Ray. I am lodging this report as advised by the traffic ...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-m... COE prices.
Quota	:	Number of COE issu...
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

T/20210607/2112

CONTINUATION OF REPORT

[illegible] provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have [illegible] 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 MEGALAA D/O S SILVA RAJU	Signature Of Informant:
Signature Of Interpreter Not applicable	Date/Time: 07/06/2021 19:35
Officer In Charge Of Case TP I GIT / Sr Staff Sgt MARIAH BINTE ZAKARIA Contact No : 65476133	Classification Of Case [illegible]
Authentication Stamp [illegible]	

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.:

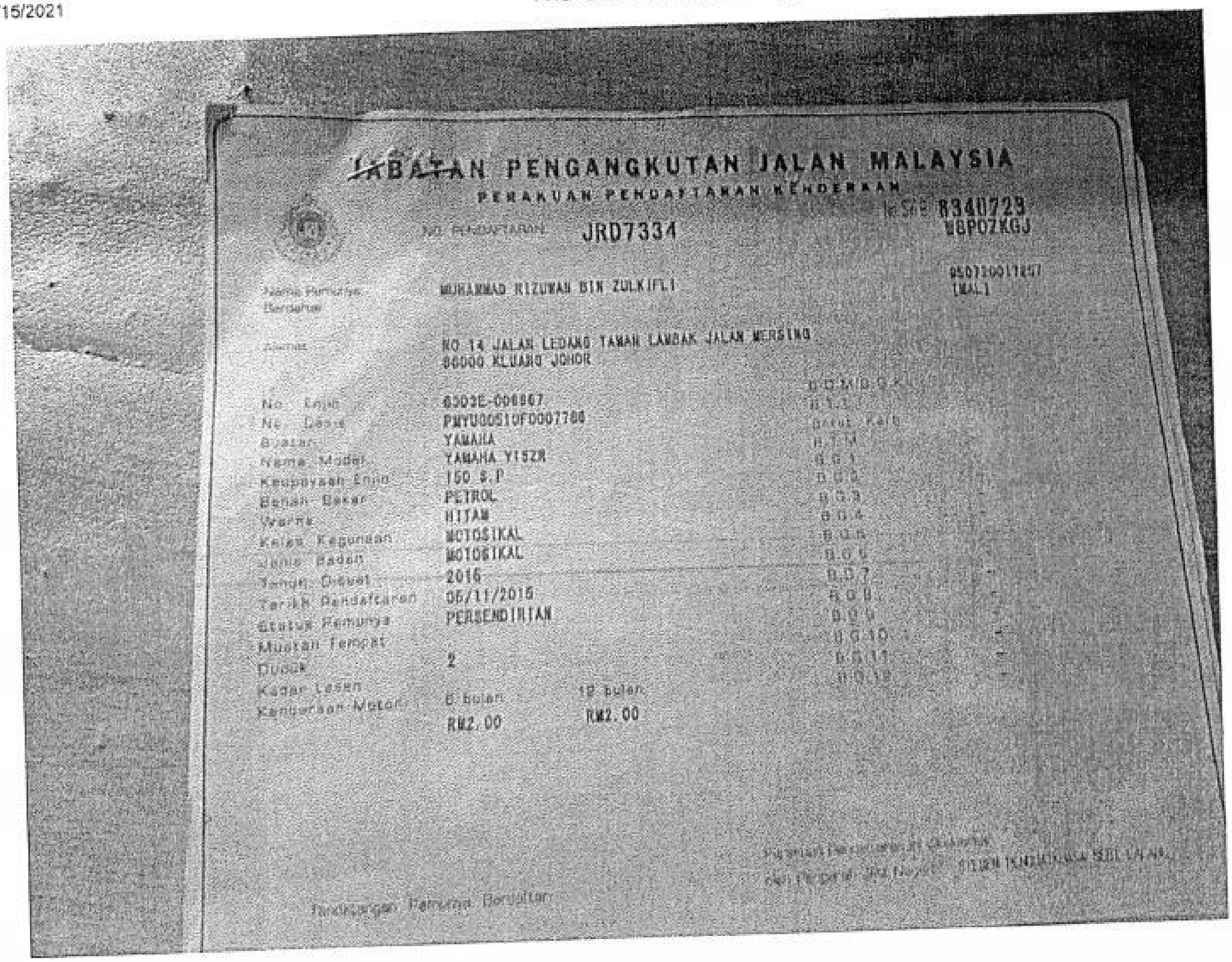
20210608141315703834

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

Save as PDF

OK →

Print



JABATAN PENGANGKUTAN JALAN MALAYSIA

PERAKUAN PENDAFTARAN KENDERAAN

No. Siri 8340729
WBP0ZKGJ

No. Pendaftaran JRD7334

Nama Pemunya Berdaftar: MUHAMMAD RIZUWAN BIN ZULKIFLI — 950720011257 (MAL)

Alamat: NO 14 JALAN LEDANG TAMAN LAMBAK JALAN MERSING
86000 KLUANG JOHOR

		B.D.M/B.G.K
No. Enjin	G303E-006967	B.T.J.
No. Casis	PMYU0051UF0007780	Berat Kerb
Buatan	YAMAHA	B.T.M.
Nama Model	YAMAHA Y15ZR	B.G.1
Keupayaan Enjin	150 S.P	B.G.2
Bahan Bakar	PETROL	B.G.3
Warna	HITAM	B.G.4
Kelas Kegunaan	MOTOSIKAL	B.G.5
Jenis Badan	MOTOSIKAL	B.G.6
Tahun Dibuat	2015	B.G.7
Tarikh Pendaftaran	05/11/2015	B.G.8
Status Pemunya	PERSENDIRIAN	B.G.9
Muatan Tempat Duduk	2	B.G.10
		B.G.11
		B.G.12

Kadar Lesen Kenderaan Motor	6 bulan	12 bulan
	RM2.00	RM2.00

Tandatangan Pemunya Berdaftar

JABATAN PENGANGKUTAN JALAN MALAYSIA

PERAKUAN PENDAFTARAN KENDERAAN

6340723
WBPOZKOJ

JRD7334

MUHAMMAD HIZURAN BIN ZULKIFLY

[MAL]

NO 14 JALAN LEDANG TAMAN LAMBAK JALAN MERSING
86000 KLUANG JOHOR

G3D3E 006667
PMYUG0510F0007706
YAMAHA
YAMAHA Y157R
150 S P
PETROL
HITAM
MOTOSIKAL
MOTOSIKAL
2015
06/11/2015
PERSENDIRIAN

2

RM2.00 RM2.00

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 1960 (Republic of Singapore)
Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darulsalam

MOTOR - MOTOR CYCLE	Comprehensive	RM	6,000.00
MY3 – Motor Cycle Private	Excess All Claims	RM	100.00

Index Mark and Vehicle Registration No.	Certificate No.
JRD7334	TVC-83491177-B3

Name of Participant

MUHAMMAD RIZUWAN BIN ZULKIFLI

Effective Date of the Commencement of Takaful for the purpose of the Regulations, Ordinance or Enactment	Date of Expiry of Takaful
02/04/2021	01/04/2022

Persons or Classes of Persons entitled to drive
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.

For and behalf of
Etiqa General Takaful Berhad

THE SCHEDULE

eTiQa Takaful

STAMP DUTY PAID

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 **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	:
Business/Occupation	: Admin Duties - Manager/ Clerk	Other ID No	:

Vehicle Information

JPJ Document No	:		
Vehicle Reg No	: JRD7334	Log Book No	: NIL
Make	: YAMAHA		
Model	: Y15ZR NA		
Engine No	: G3D3E006867	Cover Type	: Comprehensive
Chassis No	: PMYUQ0510F0007796	Vehicle Type	: Motor Cycle
Year of Manufacture	: 2015	License Type	: Normal Cycle
Cubic Capacity	: 150	Use For	: Private Use
Seating Capacity	: 2	Rider Type	: All Riders
Financial Interest	: NIL		

Vehicle Estimated Value	**RM**	6000.00
Gross Contribution	RM	316.67
Less: No Claim Discount 25.00%	RM	79.17
	RM	237.50
Add : Service Tax 6.00 %	RM	14.25
Stamp Duty	RM	10.00
TOTAL AMOUNT DUE	**RM**	**261.75**
Excess Damage Claims	RM	100.00

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. 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.

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, Retakaful 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

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

For and on behalf of
Etiqa General Takaful Berhad

Etiqa General Takaful Berhad (1239197-A)
(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur
T +603 2297 3888 F +603 2297 3800 E info@etiqa.com.my www.etiqa.com.my
Etiqa Oneline 1300 13 8888
Ahli Kumpulan Maybank

eTiQa Takaful

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)

To

Account Number: V0032759

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

eTiQa Takaful

PRODUCT DISCLOSURE SHEET	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 • Management expenses	10% 20%
Total Wakalah Fee	30%

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	237.50
	:	RM	237.50
6.00% SST	:	RM	14.25
Total Contribution	:	RM	251.75
Plus Stamp Duty	:	RM	10.00
Total Contribution Payable	:	RM	261.75

*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

a. 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.

b. 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.

c. The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us.

d. 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.

e. 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:

a. Please make a police report within 24 hours of the incident.

b. 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.

c. 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

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 Oneline: 1300 13 8888
E-mail: info@etiqa.com.my
Homepage : 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

eTiQa Takaful

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. In accordance with the provisions of the **Personal Data Protection Act 2010**, I/We may contact the Customer Service Centre at Etiqa Oneline 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.

COVER NOTE

eTiQa Takaful

STAMP DUTY PAID

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	:
Business/Occupation	: **Admin Duties - Manager/ Clerk**	Other ID No	:
Vehicle Information			
JPJ Document No	:		
Vehicle Reg No	: **JRD7334**	Log Book No	: **NIL**
Make	: **YAMAHA**		
Model	: **YAMAHA Y15ZR NA**		
Engine No	: **G3D3E006867**	Cover Type	: **Comprehensive**
Chassis No	: **PMYUQ0510F0007796**	Vehicle Type	: **Motor Cycle**
Year of Manufacture	: **2015**	License Type	: **Normal Cycle**
Cubic Capacity	: **150**	Use For	: **Private Use**
Seating Capacity	: **2**	Rider Type	: **All Riders**
Financial Interest	: **NIL**		

Vehicle Estimated Value	**RM**	6000.00
Gross Contribution	RM	316.67
Less: No Claim Discount 25.00%	RM	79.17
	RM	237.50
Add : Service Tax 6.00 %	RM	14.25
Stamp Duty	RM	10.00
TOTAL AMOUNT DUE	**RM**	**261.75**
Excess Damage Claims	RM	100.00

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 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	
		237.50
Contribution		237.50
Total (Excluding SST)		14.25
SST payable @ 6.00%		10.00
Stamp Duty		
		261.75
Total Amount Payable		

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