

iShare Auto Pte. Ltd. Co. Reg No: 201939376R 8 Kaki Bukit Avenue 4 #08-09 Premier @ Kaki Bukit Singapore 415875 Tel: 6341 6789 Fax: 6341 6778

Email: ishareauto@gmail.com

## LETTER OF DEMAND

3 1 AUG 2021

Accident involving my vehicle numberSLF80	06 H and	vehicle number
SHC 661G on09/07/2021at	15:05	. HOURS at/along
Pasir Ris Drive 3 and Pasir Ris Street		
We refer to the above matter.		
Attached pleas find copies of the following for you	r kind perusal:	
Vehicle Repair Cost /-Excess	\$	5100-00
Rental for 8 days x \$ \frac{\frac{1}{2000}}{000} / day	\$	1760-00
Loss of Use for days x \$/day	\$	
LTA Search Fee / 3 <sup>rd</sup> Party GIA Report	\$	36-45
Others	\$	_
7	Γotal: \$	6896-45
Yours faithfully,  Michelle		

Michelle

HP: 9856 4815



Signed by "the third party claimant"

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Tel: 6341 6789 Fax: 6341 6778 Email: ishareauto@gmail.com

Signed by "the workshop"

# **Authorisation To Act**

I, Lee Cheow Huat BLK 147 Pasir Ris Gro	Bernard we #01-70	Singapore (	"the third	party claimant") of
(address), owner of	SLF8	3006H		(vehicle no.)
hereby authorise	ishare A	iuto Pte. Lta	d.	("the workshop"
to act for me with respect	to my claim	for repair o	costs and /	or rental and / or
loss of use ("claim") for m	ny vehicle no	SLF8	3006H	that was
damaged pursuant to the ac	cident which	n occurred on	09/07	<u>                                     </u>
at/along T-Junction of	Pasir Ris	Drive 3 and	Pasir Ris	s Street 52
(location) involving vehicle r	io/s	SHC 661G		("the accident")
of my claim with payment chequ  I further authorise the work vouchers/agreements regarding	kshop to exe	ecute and/or	sign any o	
I further acknowledge that any so prejudice and without admission me and/or the driver/owner/ins concerned.	of liability bas	sis in so far as a	ny other cla	im (s) whatsoever by
Dated this10	_ day of0	7 (month	) 20	(year)
African de la companya della companya della companya de la companya de la companya della company	<u> </u>			REG.NO. PO



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# **Letter of Authorisation & Indemnity**

Accident	involvin	g motor v	ehicles n	10	SLF	800	6H	_and	SH	10661	G	on _	09	107	205	21
at/along	T-7	sunctio	on of	F Pa	asir	Ris	Drive	3	and	Pasir	Ris	Stre	zet	52		
1.	I/We,	the O		of r	motor	vehic	de no.		SLF8	1006H		nereby	instr	uct	and	authorise
	behalf t	to inspect	my/our	motor	r vehicl	e and t	o commer	ce re	oairs imn	nediately	to the s	aid mot	or veh	icle in	accord	lance with
2.	you the You are made a	e sum of \$ e further a and instruc	uthorise ctions are	bei d to a e giver	ing refu ppoint n by me	undable solicito e/us wi	e deposit o ors on my/ th respect	f the i our be to the	epair to half and conduc	my/our sall to instruct t of my/ou	aid vehi ct the s ur claim	icle. olicitors against	fully a	as if the nird pa	e appo rty driv	intment is ver and/or
3.	You ha	ve my/ou	r full aut	horisa	ation/a	pprova		nereb	y to inst							y. ment with
4.	My/Ou	r solicitors	shall als	so acce	ept this	s as my	rms as you /our irrevo	cable	authorit			pensation	on mo	nies fr	om my	/our third
5.							eir costs or hereby au					ur solicit	tors o	n the	amour	nt of their
	profess	ional cost	s and d	isburs	ement	s incur	red in the	reby	acting fo	or me/us	and to	receive	and	make	payme	ent of the
6.	I/We u	ndertake	and agre	ee to f	fully co	o-opera	te with your	u and	my/our	solicitors						
7	steps to	recover	the claim	from	the ne	gligent	party whe	re ne	cessary.							
7.							to deduc ou, namely									
8.	In the	event tha	it I/we a	am/ar	e requ	ired to	attend a	t my/	our soli	citor's off	ice for	purpos	es of	giving	my/ou	
9.	I/we sh	all render	my/our	full co	-opera	tion to	my/our so nird party	licito	s.							
5.	my/our	claim pro	cedure i	ncludi	ing cou	rt proc	eedings, if	any,	and/or c	annot be	procee	ded with	n and/	or if ar	ny Judg	gement or
	settlem less tha	ent is not in the amo	honoure ount clair	ed or : med b	satisfie y you f	d by thornian	ne third pa tever reas	rty ar ons, l	id/or the we agre	third pare e and und	rty and, Iertake	or his in to pay t	nsurer he full	s make amou	an of nt of v	fer to pay our repair
	bill and	survey fe	es and a	ny oth	her exp	enses i	reasonably	incui	red and	to also in	demnif	y you in	respe	ct of n	ny/our	solicitor's
10.	I/we sh	all keep y	ou infor	med o	of any o	corresp	n my/our b ondences									
	pay or r	eceive an	y monies	due t	to this o	claim.										
				Dated	l thic	10	day o	,f	OŦ	20	21					
							uay t	,,		_ 20		_				
Signature	of vehic	cle owner	14	B	fe		<b>\</b>				/	M				
		Cheow		it E	Berna	ard				_	Witness	ed by :				
		S 700										ichell				
										-						
		if applica		n:	C											
		( 147				2000000										
# 01-	- 70	Singo	pore	518	8138											
	Q	1150 (	7725													

# TAX INVOICE

iShare Auto Pte. Ltd.

Co. Reg No: 201939376R 8 Kaki Bukit Avenue 4 #08-09 Premier @ Kaki Bukit Singapore 415875

Tel: 6341 6789 Fax: 6341 6778 Email: ishareauto@gmail.com



Date	Invoice Number	Vehicle Number	
31.08.21	ISA202108-00135	SLF8006H	

### **AXA INSURANCE SINGAPORE PTE LTD**

8 SHENTON WAY #27-01 AXA TOWER SINGAPORE 068811

	ount (SGD)
\$	5,100.00
Ċ	5,100.00
	\$

Cross cheques and pay: iShare Auto Pte. Ltd.
Please indicate the invoice number on the reverse side.

iShare Auto Pte. Ltd. AUTO Generated - Signature Not Required

# Rapid Rental Pte.Ltd.

8 Kaki Bukit Ave 4, #08-09 Premier@Kaki Bukit Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

ROC No.: 201627936K

**TAX INVOICE** 

Invoice No. : DR2107-0447

Date : 18.07.21

Vehicle No. : **SMN6138U**Vehile Model: : TOYOTA VOXY

BLK 147 PASIR RIS GROVE #01-70 SINGAPORE 518138

To: LEE CHEOW HUAT BERNARD

DESCRIPTION	NO. OF DAYS	RATE	Α	MOUNT
RENTAL FROM 10/07/2021 - 17/07/2021 YOUR REF: SLF8006H	8	220.00	\$	1,760.00
		TOTAL:	\$	1,760.00

Payment by cheque should be crossed and made payable to 'Rapid Rental Pte.Ltd.'

This is computer generated document.

No signature is required.

### RAPID RENTAL PTE. LTD.

8 KAKI BUKIT AVENUE 4 #08-09 PREMIER @ KAKI BUKIT SINGAPORE 415875

ROC:201627936K VRA NO: DR2107 - 0447

VEHICLE RENTAL AGREEMENT

	VEHICLE	ENTAL AGREET				
	S PARTICULARS			5LF8006	H	
	Cheow Huat Bernard	Loan Vehicle	No: SMN	6138U		
NRIC/Passport No: S70001	67 E Date of Birth: 05/01/197	Make & Mod	lel: Toyo	ta Voxy		
Address: BLK 147 Pas	sir Ris Age: 51		CHARGE		\$	cts
Grove #01-70	s( 518138 )	Daily	8 day @\$	\$ 220 Per day	1760	-
Name & Address of Employ	er:	Weekly	day @:	\$ Per week		
		Monthly	day @	\$ Per month		
Occupation:	Driving Exp:	Others				
Driving License No:	Passed Date:	CDWS/PAI				
D/L Type: Local/Int'l/Others	:	Delivery/Collec	tion Svc			
Tel: (H/P)	(O)					
DRIVER'	S PARTICULARS			SUB-TOTAL	1760	_
Name (as in I/C):		Petrol Level	OUT	E 1/4 1/2 3/4 F		
NRIC/Passport No:	Date of Birth:	-	001			
Address:	Age:	Surcharge	IN	E 1/4 1/2 3/4 F		
•	S()_		111			
Occupation:	Driving Exp:			TOTAL	1760	-
Driving License No:	Passed Date:	_	<b>a</b> 1		ED	
D/L Type: Local/Int'l/Others	:		6			
Tel: (H/P)	(O)					
EXCESS: Section	(1) \$2,500.00			7/2		
Section	(2) \$2,500.00					
1/6/						
1 1/1-/2		INDICATE: A - Accidents D - Dents S - Scratches				
	Additional Hirer's Signature:				EU	
1 harres was all a sea a sea a black a sea		If I barra mana	and the state of the state of	for normana Lagranth	a + a     a ma a m + a m a	

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge voucher. All information I have been given RAPID RENTAL PTE. LTD. in connection with this agreement is true.

### **IMPORTANT**

- 1. The Hirer and the authorized driver must be over 25 years of age and under 65 years of ages and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on lop of petrol surcharge is payable by the hirer should he fail to return the vehicle at line appropriate petrol level.
- 3. No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (for instance: in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.
- 5. Vehicle strictly for Singapore use only and may not driven out of Singapore without prior written consent of RAPID RENTAL PTE. LTD. The hirer is liable for a penalty fee of \$200 in additional to appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- 6. The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- 7. The hirer and/or driver shall be responsible for all claims, damages,

- losses, increased insurance premiums, non-waiver excess and cost expenses (including legal costs on full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to pay immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damages to the car will be repair at RAPID RENTAL PTE. LTD. authorized workshop.
- 8. Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 \$400.
- 9. The Hirer agrees that a punctured tyre, empty petrol tank, lost of vehicle's key or locked keys inside of vehicle by itself, does not constitute a breakdown and that in event the owner's 24-Hours Emergency Services is called upon to respond to such occurrence, the Hirer shall bear cost of such responses at \$150 per trip.
- 10. In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- 11. The hirer and/or driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
- 12. All customers' data will kept strictly confidential and is solely used for the purpose of completing the sales transaction and other relating matters.
- 13. I understand and agreed to personal data collection statement stated on the Term and Conditions page.

Date / Time OUT	Mileage	Check By	Remark	
10/07/2021 11:10am	34127			Hirer's/Driver Signature
Date / Time IN	Mileage	Check By	Remark	
1707/21 3:15pm	34433			Hirer's/Driver Signature

### > Back to OneMotoring

Land Transport Authority

Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time :

10 Jul 2021 / 10:49:51

Receipt Date/Time: 10 Jul 2021 / 10:49:51

### Tax Invoice/Receipt

Receipt No.: ITNET-00000-210710-000627

Previous Receipt No.:

S/N Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHC661G As at 09 Jul 2021/15:05:00 Insurance Co: AXA INSURANCE PTE LTD Insurance Enquiry - SHC661G				
Enquiry Fee 20210710104901446578		7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	526471XXXXXX1359	eNETS	Credit Card	7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

### THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



# GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

9 Temasek Boulevard #42-01b, Singapore 038989

Email: gears-support@shift-technology.com

GST Reg No: M400017735

UEN: S66SS0020G

### **TAX INVOICE**

iShare Auto Pte. Ltd. - Lee Cheow Huat Bernard Invoice Number GR-2021-002538

Invoice Issue Date 13 Jul 2021

Invoice Due Date 20 Jul 2021

Total Amount (\$\$)
Total GST 7.00% (\$\$)
Total Amount Incl. of GST (\$\$)

27.10 1.90

29.00

Bill Type	Reference	Amount (S\$)	GST 7.00% (S\$)	Amount Incl. of GST (S\$)
Sale of Accident Report - Publ	13/07/2021,09/07/2021,SLF8006H,SHC661G	27.10 Total Am		
		Total GST 7	.00% (S\$)	1.90
		Total Amount Incl. of	GST (S\$)	29.00

This is a computer generated document. No signature is required. SY0A217C000B-01 / YEW TEE AUTOMOBILE TECH PTE LTD [417800] ENTRY DATE & TIME: 12/07/2021 17:28 (SGT) SUBMITTED BY: TOH LEI MING VERSION: 2 (13/07/2021 09:27 (SGT))



# 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 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.

- 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 12/07/2021 17:28 (SGT) Date of Accident 09/07/2021 15:05 (SGT) Exact Location of Accident Pasir Ris Drive 3, Singapore Additional Location Information Country/State of Loss Singapore

### **DETAILS OF OWN VEHICLE**

Private use

No - Claiming third party

Vehicle Registration Number SLF8006H

INSURED/POLICYHOLDER

Is company? No

Name Of Registered Owner LEE CHEOW HUAT BERNARD

NRIC No SXXXX167E

Email Address ISHAREAUTO@GMAIL.COM

Mobile Phone No (Phone) +65-94599735 Alternative Phone No. (Home) +65-94599735

VEHICLE PARTICULARS

Manufacturer Toyota Model Noah

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

Private car Transmission Auto CC 0

INSURANCE COMPANY

Name of Insurance Company FWD Singapore Pte. Ltd.

Type of Coverage Comprehensive

Fleet Policy

Policy Number PNPV2020-00004090-01 Cover Note Number

DRIVER

Name of Driver LEE CHEOW HUAT BERNARD NRIC No SXXXX167E



Date Of Birth 05/01/1970 Occupation Indoor Date Of Driving Pass 26/06/1991 Driving experience 30 YEARS AND 1 MONTH Gender Male Mobile Number (Phone) +65-94599735 Alt. Phone Number (Home) +65-94599735 Email Address ISHAREAUTO@GMAIL.COM Address APT BLK 147 PASIR RIS GROVE #01-70 Address complement Postcode 518138 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 Collision - Head to Rear Weather Conditions Clear Road Surface Dry OTHER INFORMATION Was any foreign vehicle involved in the accident? No Number of vehicles involved in the accident 2 Was anybody injured in the Accident? Yes Was any injured conveyed to hospital by ambulance? No Was any other vehicle or property damaged? Yes Number of Passengers (Including Driver) 3 Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance? No PASSENGER 1 Name KIM MYUNG SUN Gender Female PASSENGER 2 Name LEE JI SUN JASMINE Female DETAILS OF POLICE ACTION Was the accident reported to the police? No Was notice of intended Prosecution given? If yes, against whom? CIRCUMSTANCES OF ACCIDENT REFER TO ATTACHED ATTACHMENT(S) Are accident photos available for attachment? Yes Was there any video captured by Car Camera? No

### DETAILS OF OTHER VEHICLE PROPERTY 1

No

Vehicle Registration Number Vehicle Manufacturer

Was there any audio recorded?

SHC661G

-



Vehicle Model	_
Vehicle Variant	_
Vehicle Colour	-
Vehicle Category	Taxi
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)	
· · · · · · · · · · · · · · · · · · ·	

### INJURED PERSONS DETAILS

### INJURED 1

Name of injured person	LEE CHEOW HUAT BERNARD
Address	
Address Complement	-
Post Code	
Approximate Age Years Old	
Injuries Sustained	
Injured person in which vehicle?	SLF8006H
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

### SKETCH PLAN

### IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Formmust 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.
- 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. 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)

Lunderstand, 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 &

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

Sketch Plan

Red → P

A= 5LF 8006 H B= 5HC 661 G

T- Invetion Of Pasir Ris Drive 3

and Pasir Ris Street 52

Describe Circumstances of th	e Accident	
		/
	/	
	Refer to Attached	
	Refer to Altacheo	
	······································	
***************************************		
/		***************************************
7		
eclaration		
		/7
We declare the foregoing particulars a	tre true in every respect.	
	2	(1)
711	1 1	7
(4) 1	/ Andrew	
11/2/2	12 12	
olicyholder's Signature / Date &	Ower's Signature (# driver is not the policyholder) / Date	Winessed by Reporting Centre
ne 8	Time	Personnel

On 09.07.2021 at about 15:05 hours at T-Junction of Pasir Ris Drive 3 and Pasir Ris Street 52, I was stationary on lane 2 (along Pasir Ris Drive 3 towards Pasir Ris West) and waiting for the traffic light to turn green.

Suddenly, I heard a loud bang and felt an impact. When I alighted, I realised it was vehicle (B) that collided onto the rear portion of my vehicle (A).

I wish to state that I have 2 passengers in my vehicle (A).

Vehicle (A): SLF 8006H

Vehicle (B): SHC 661G

### REPUBLIC OF SINGAPORE IDENTITY CARD NO. \$7000167E





LEE CHEOW HUAT BERNARD

CHINESE

Date of birth 05-01-1970 M

2100016

Country of birth SINGAPORE

SLF8006H

Owner and Driver

3971656





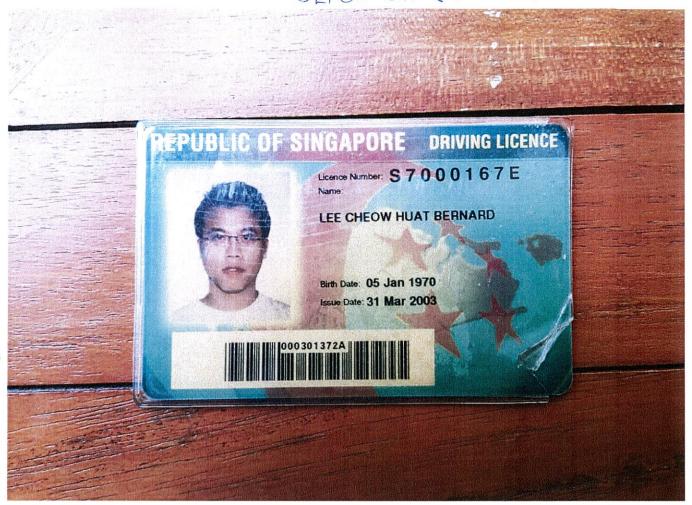
21-11-2006

BLK 147 PASIR RIS GROVE #01-70

SINGAPORE 518138 NRIC No: XXXXX167E

Date of change: 16/12/2020

SLF8006H (OD-er& Driver)







### CERTIFICATE OF INSURANCE

Please call +65-6322-2072 for FWD Emergency Assistance if Your Car breaks down or is involved in an accident.

All accidents must be reported within 24 hours of the incident regardless of whether it will lead to a claim.

POLICY NUMBER: PNPV2020-00004090-01 (Comprehensive - Executive Plan)

Car plate number: SLF8006H

Car chassis number: ZWR800414076

Engine number: 2ZR2F35048

Your name (As the policyholder): LEE CHEOW HUAT BERNARD

Coverage start date: 25/03/2021 Coverage end date: 24/03/2022

overed geographical area: Singapore, West Malaysia and Southern Thailand

Who is insured to drive:

(a) You; and

(b) Anyone with a valid driving license who You give permission to drive Your Car.

Important things to know:

Your Policy comprises this Certificate of Insurance, the Contract, the Car Insurance Summary and any Endorsements attached by Us. These documents should be read together as one. You must make sure that any person You give permission to drive Your Car understands Your duties under this Policy and complies with its conditions.

Your Policy is only valid if Your Car is being used for non-commercial activities in accordance with Your contract.

Finance company: Tokyo Century Leasing (Singapore) Pte Ltd

We confirm that this Policy complies with the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189).

Issued on: 11/03/2021

Khor Kee Eng

Chief Executive Officer FWD Singapore Pte Ltd

Please immediately inform us at +65-6820-8888 or email us at contact.sg@fwd.com if any details in this Certificate of Insurance need to be changed.