

ASS. REQ. BY:

Steve

CS/AIG21010377/ETF3

ASSIGNMENT

From:

Date:

Estimated Cost:

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

To inspect Vehicle No:

at Workshop no:

of:

Insured:

Policy No.

Claims No.

Sum Insured:

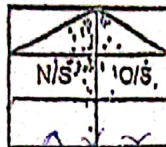
Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

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



Est. or Market Value:

IDAC Accident Report

Consistent? : Yes or No

SIA / PR Sent

Consistent? : Yes or No

Est. Repair:

days

Res.: Yes or No

Est. Sum:

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date:

Person Contacted:

Veh No:

SMV2732M

Yr Regn:

24/9/20

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

Truck / Trailer or

Make:

KIA Cerato

CA

1591

Color:

Grey

A/C: Insured / Std / Nil / N

Sp. Reading

2186

T/Radio: Insured / Std / Nil / N

Eng/No:

Ch/No:

KN AF 5416 ML 5964085

Gen. Cond: Good / Fair / Poor / Buzpt

Steering: In order / Jammed / Locked / Burnt or

Brakes: In order / Jammed / Locked / Burnt or

Mod: Nil / B/Rim / STD Alloy or

Tyre Size:

P:

225/45R17

R:

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

TOYO / YOKO or

Nexen

Front

Rear

R/Bal:

4

mm

R/Bal:

4

mm

U/Bal:

4

mm

U/Bal:

4

mm

D.O.A.

7/10/21

O.O.L

8/10/21

Survey held at

Cycle / Carriage

Des. of Damages: Frt / Rear / O/S / N/S / UIC / Roof/ceiling or

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

Date / Time

Action / Instruction

MR-83K

Date/Time, File, Refs to:



: Prel. Report



: Final Report

Date/Time, File Refs to:

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation

Add Fee:



: Site Insp (\$



: Interview (\$



: Tech. Inve (\$



: Weekend (\$

\$ + RS. \$

Private

Others

TOTAL

Special Form:

Imp Sum / LP: \$



CYCLE & CARRIAGE

CYCLE & CARRIAGE KIA PTE LTD
PANDAN GARDENS CUSTOMER SERVICE CENTRE
 209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65651240



Movement that inspires

Co Reg No : 199405410K

ESTIMATE

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
ABDUR RASHEED BIN ABDUL BUHARI	Cust No/Name /ABDUR RASHEED BIN ABDUL BUHARI
59 CHAI CHEE ROAD	Reg No/Reg Date SMV2732M / 24/09/202
#10-852	Date In/Mileage / 0
SINGAPORE 460059	Chassis No KNAF5416ML5064085
Contact No Mobile: 97858124	Engine No G4FGKH752958
	Make/Model KIA/CERATO 1.6 A GT LINE H171
	Colour/Trim KLG STEEL GREY / WK SATURN BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No
CSM00081	Cash	08/10/2021/ 13:40		442 / CocoLu	40782
Description of Goods / Services					
	Qty	Unit Price	Disc%	Amount	
E PNT88000 RENEW REAR BUMPER, BOOTLID, REAR END PANEL, REPAIR REAR LAMP HOUSING RH & LH, REAR FENDER RH & LH	450X2			800	1600.00
E PNT88000 REMOVE & INSTALL PARKING SENSOR					60.00
E PNT88000 REMOVE & INSTALL REAR COMPARTMENT TRIMS					300.00
E PNT98000 SPRAY PAINT FOR REAR BUMPER, BOOTLID, REAR END PANEL, REAR LAMP HOUSING RH & LH, REAR FENDER RH & LH	350X2			700	2100.00
A 90000001 CHECK WIRING & ELECTRICAL SYSTEM					30.00
A 10028901 TO CARRY OUT DIAGNOSTIC CHECK ON ELECTRONIC CONTROL SYSTEM					120.00
M SUNDRY C&C LOGO					40.00
M SUNDRY APPLY SEALANT FOR ACCIDENT PORTION				40	80.00
M SUNDRY Sundry					20.00
M SUNDRY PARKING SENSOR X 4					800.00
M COVER-RR BUMPER	1.00	651.00	00.00		651.00
M COVER-RR BUMPER LWR	1.00	241.00	00.00		241.00
M COVER-RR BUMPER FOG LAMP,RH	1.00	88.00	00.00		88.00
M COVER-RR BUMPER FOG LAMP,LH	1.00	88.00	00.00		88.00
M LAMP ASSY-SIDE T/SIGNAL,RH	1.00	181.00	00.00		181.00
M LAMP ASSY-SIDE T/SIGNAL,LH	1.00	181.00	00.00		181.00
M EXTN WIRING ASSY-BWS	1.00	207.00	00.00		207.00
M BRACKET-RR BEAM UPR MTG,RH	1.00	9.00	00.00		9.00
M BRACKET-RR BEAM UPR MTG,LH	1.00	9.00	00.00		9.00
M BEAM-RR BUMPER	1.00	318.00	00.00		318.00
M BRACKET-RR BEAM LWR,CTR	1.00	6.00	00.00		6.00

Confirm & 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 removal of the windscreen in the event of inadvertent breakage in the course of removing rubber seal or other repair requiring the removal of the windscreen.



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#10-852	Date In/Mileage / 0
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Contact No Mobile: 97858124	Engine No G4FGKH752958
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Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	
CSM00081	Cash	08/10/2021/ 13:40		442 / CocoLu	40782	
Description of Goods / Services			Qty	Unit Price	Disc%	Amount
M	BRACKET-RR BEAM LWR MTG	1.00	6.00	00.00		6.00
M	ANTENNA ASSY-SMARTKEY	1.00	46.00	00.00		46.00
M	STAY-RR BUMPER RH	1.00	65.00	00.00		65.00
M	STAY-RR BUMPER LH	1.00	65.00	00.00		65.00
M	BRACKET ASSY-RR BPR SIDE UPR,L	1.00	25.00	00.00		25.00
M	BRACKET-ASSY RR BPR SIDE UPR,R	1.00	31.00	00.00		31.00
M	PANEL ASSY-TRUNK LID	1.00	1297.00	00.00		1297.00
M	PANEL ASSY-BACK	1.00	324.00	00.00		324.00
M	W/STRIP-TRUNK LID OPNG	1.00	100.00	00.00		100.00
M	LATCH ASSY-TRUNK LID	1.00	112.00	00.00		112.00
M	TRIM ASSY-RR TRANSVERSE	1.00	41.00	00.00		41.00
M	EMBLEM-CERATO	1.00	28.00	00.00		28.00
M	EMBLEM-GT LINE	1.00	45.00	00.00		45.00
M	LOGO ASSY-KIA SUB	1.00	32.00	00.00		32.00

Estimate

Steve (LKK)
8/10/21, 3.00pm

DD- M-1 AL
Excess-?
P/P
My Bal sy
4 days

- 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 LKK Auto Consultants

Confirm & accepted by

Acknowledged by Repairer
Signature:
Date:

7% GST on Net 9,346.00
654.22
Total Payable 10,000.22

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 additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or you must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing 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 Authorized 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	08/10/2021 13:22 (SGT)
Date of Accident	07/10/2021 11:15 (SGT)
Exact Location of Accident	PIE, Singapore
Additional Location Information	PIE TOWARDS TUAS, BETWEEN EUNOS AND PAYA LEBAR
Country/State of Loss	EXIT Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMV2732M
INSURED/POLICYHOLDER	
Is company?	No
Name Of Registered Owner	ABDUR RASHEED BIN ABDUL BUHARI
NRIC No	SXXXX750F
Email Address	RASHEED-82@HOTMAIL.COM
Mobile Phone No	(Phone) +65-97858124
Alternative Phone No	+65-97858124

VEHICLE PARTICULARS

Manufacturer	Kia
Model	Cerato
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	1591

INSURANCE COMPANY

Name of Insurance Company	AIG Asia Pacific Insurance Pte. Ltd.
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	2070137828
Cover Note Number	-

DRIVER

Name of Driver	ABDUR RASHEED BIN ABDUL BUHARI
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Accident report SC1A21A80003

Page 1 of 20

(RUC No)
 Date of Birth 18/08/1982
 Occupation Indoor
 Date Of Driving Pass 28/11/2003
 Driving experience 17 YEARS AND 11 MONTHS
 Gender Male
 Mobile Number (Phone) +65-97858124
 Alt. Phone Number +65-97858124
 Email Address RASHEED-82@HOTMAIL.COM
 Address BLK S9 CHAI CHEE ROAD #10-852
 Address complement
 Postcode 460059
 Is the driver the policyholder?
 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 Chain Collision
 Weather Conditions Raining
 Road Surface Wet

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? Yes
 Was any injured conveyed to hospital by ambulance? No
 Was any other vehicle or property damaged? Yes
 Number of Passengers (Including Driver) 1
 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 Bedok South Neighbourhood Police Centre
 Police Station Phone No (Phone) +65-18002448999
 Alt. Police Station Phone No (Fax) +65-62446558
 Police Station Address 20 Chai Chee Drive Singapore 469045
 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 SJU1160K
 Vehicle Manufacturer Kia
 Vehicle Model Cerato
 Vehicle Variant
 Vehicle Colour

Vehicle Category	Private car
Name of Driver	JOSEPHINE LIM SIEW LAN
Contact Number	(Phone) +65-96565685
Address	-
Address complement	-
Postcode	-
Insurance Company Name	NTUC Income Insurance Co-operative Ltd
Nature Of Damage	-
Details of property damaged in accident	2ND CAR
No. Of Passenger (Including Driver)	-

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	SME7380B
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	WAN DEAN
Contact Number	(Phone) +65-93821706
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	3RD CAR
No. Of Passenger (Including Driver)	-

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	ABDUR RASHEED BIN ABDUL BUHARI
Gender	Male
Phone No	(Phone) +65-97858124
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	PAIN AT BACK AREA
Injured person in which vehicle?	SMV2732M
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 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.
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)

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.

PJ. 08/10/2021 1050hrs

Policyholder's Signature / Date & Time

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

[Signature]
Witnessed by Reporting Centre Personnel

Sketch Plan



Describe Circumstances of the Accident

Refer To Police Report

Declaration

We declare the foregoing particulars are true in every respect.



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/20211007/2096

1 of 4

Report No. T/20211007/2096

Police Station Of Origin:
Bedok South N.P.C
20 Chai Chee Drive SINGAPORE 469045
Tel No: 1800-2448999

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made:
07/10/2021 19:31

Video Report No.:

Station Diary No.:
41

Informant's Particulars

Name of Informant: ABDUR RASHEED BIN ABDUL BUHARI			Address: APT BLK 59 CHAI CHEE ROAD #10-852 SINGAPORE 460059		
ID Type / ID No.: NRIC NO / S750F			Contact No.: Home/Office: Mobile: 97858124		
Nationality: SINGAPORE CITIZEN			Email: rasheed-82@hotmail.com		
Sex: Male	Age: 39	Date of Birth: 19/08/1982	Type of Informant: Driver		
Race: Indian			Language: English	Institution / School Name:	
Occupation: Accountant			Driving Licence Information: Class: 2B,3 Date of Expiry:		

General Information of the Accident

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 07/10/2021 11:15	Type of Location: Straight Road
Location: PAN-ISLAND EXPRESSWAY				
Weather: Heavy rain		Road Surface: Wet	Road Speed Limit:	
Traffic Flow: One Way		Traffic Control: Not Controlled	Traffic Volume: Heavy	
Type of Collision: Between Moving Vehicles - Head To Rear			Anyone conveyed by ambulance: No	

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SJU1160K	Car	KIA	CERATO FORTE	Purple	Slightly Damaged	0
SME7380B	Car	TOYOTA	COROLLA ALTIS	Black	Slightly Damaged	0
SMV2732M	Car	KIA	CERATO 1.6(A) SUNROOF	Grey	Slightly Damaged	0



Police Station Of Origin:
Bedok South N.P.C
20 Chai Chee Drive SINGAPORE 469045
Tel No: 1800-2448999

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SMV2732M	AIG ASIA PACIFIC INSURANCE PTE. LTD.	2070137828	24/09/2020	23/09/2022

Details of Person Involved				
Any Pedestrian Involved: No				
No. of Pedestrians Injured: NIL			Use of Pedestrian Crossing: NA	
Driver				
Name	JOSEPHINE LIM SIEW LAN		ID No.	S 1 437G
Related Vehicle	SJU1160K (Car)		Contact No.	NIL
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL		Date Discharge	NIL
No. of Days granted Medical Leave	NIL		Degree of Injury	NIL
Driver				
Name	WAN DEAN		ID No.	S 1 422J
Related Vehicle	SME7380B (Car)		Contact No.	NIL
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL		Date Discharge	NIL
No. of Days granted Medical Leave	NIL		Degree of Injury	NIL
Driver				
Name	ABDUR RASHEED BIN ABDUL BUHARI		ID No.	S 1 750F
Related Vehicle	SMV2732M (Car)		Contact No.	97858124
Hospital/Clinic	PARKWAY EAST HOSPITAL		Class of Driving Licence & Expiry Date	Class: 2B,3 Date of Expiry: NIL
Date Treatment	07/10/2021		Date Discharge	NIL
No. of Days granted Medical Leave	03		Degree of Injury	Slight



**SINGAPORE
POLICE FORCE**



T/20211007/2096

Police Station Of Origin:
Bedok South N.P.C
20 Chai Chee Drive SINGAPORE 469045
Tel No: 1800-2448999

3 of 4

Report No. T/20211007/2096

CONTINUATION OF REPORT

Brief Details.

On the 07/10/2021 at about 1117hrs, I was driving alone in my vehicle, a Kia Cerato (SMV2732M) on the second lane along the PIE (Tuas) near the Paya Lebar/Eunos area. It was raining heavily at that point in time.

I then noticed the vehicle in front of me was slowing down, almost to a stop, as such I applied the brakes also and slowed down also. However, I suddenly felt a strong impact from the rear of the car. I then alighted and noticed that the vehicle behind my car, a purple coloured Kia Cerato Forte (SJU1160K) had collided with the rear of my car. The impact caused the rear sensors and rear bumper of my car to be damaged.

Upon further checking, I then realized, there was another vehicle, a black coloured Toyota Corolla Altis (SME7380B) that had collided with the rear of the purple Kia Cerato Forte. The impact caused some damage on the front and rear portion of the other 2 cars.

All the drivers then exchanged particulars and took photos of the incident before leaving the incident location.

At that point in time, I did not feel any pain however later in the day, I felt pain at my back area. As such, I went to Parkway East Hospital for a checkup and was given 3 days of MC (07/10/2021 to 09/10/2021).

I wish to state that at that I have footages of the incident and have saved it in my phone.



**SINGAPORE
POLICE FORCE**



T/20211007/2096

Police Station Of Origin:

Bedok South N.P.C

20 Chai Chee Drive SINGAPORE 469045

Tel No: 1800-2448999

4 of 4

Report No. T/20211007/2096

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

G /

Sgt 3 MUHAMMAD

NURUL'OMARALI BIN SUPRAT

Signature Of Informant:

Signature Of Interpreter:

Not applicable

Date/Time:

07/10/2021 19:31

Officer In Charge Of Case:

TP / AEIT /

Sr Staff Sgt SYED ZAYID MUHAMMAD BIN

SYED ABDUL WAHID ALHINDUAN POLICE FORCE

Contact No.: 65476404

Classification Of Case:

SIGNATURE

COVER NOTE

KIA AUTO PROTECTOR PRIVATE VEHICLE

The following risk described on this Cover Note is hereby HELD COVERED on the terms and conditions of the policy issued to the Policyholder.

Name of Policyholder : ABDUR RASHEED BIN ABDUL BUHARI
 Period of Insurance : 22 Sep 2020 to 21 Sep 2022
 Engine No. : G4FGKH752958
 Chassis No. : KNAF5416ML5064085

Vehicle No. :
 Cover Note No. : 2070137828
 Endorsement No. :
 Issued Date : 22 Sep 2020

ABOUT THE COVER

Make/Model : KIA Cerato

Engine Capacity/Tonnage : 1,591.00 CC

Driver Restriction : NA

Sum Insured : Market Value
 Off Peak Car : No

First Year of Registration : 2020
 Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive* :

- a) This 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

Mileage Condition : Unlimited Mileage

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 - 1800cc

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), 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)

ABDUR RASHEED BIN ABDUL BUHARI - \$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 609339 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: 241 Alexandra Road Singapore 159931 64278800
 4. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 600 Sin Ming Ave Singapore 575733 68328000
- For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website 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: HL Bank

If you do not receive your Certificate of Insurance and policy documents within 30 days from the inception date stated on this cover note, please contact AIG immediately.
 We hereby certify that this Cover Note is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part D of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1969 (Malaysia). For Corporate Policies, this Cover Note is valid for 60 days from the commencement date of the period of insurance.

0504671282

CYCLE & CARRIAGE - JUSTIN

239 ALEXANDRA ROAD

SINGAPORE 159930

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.

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Issuing Office