



# CERTIFICATE OF INSURANCE

## AUDI AUTO PROTECTOR PRIVATE VEHICLE

**Name of Policyholder** : JASON SAMUEL WILLIAMS  
**Period of Insurance** : 29 Oct 2020 To 28 Oct 2022  
**Engine No.** : CZD C06646  
**Chassis No.** : WAUZZZF30M1012858

**Vehicle No.** : SMV9866P  
**Policy No.** : 2070152652  
**Endorsement No.** :  
**Issued Date** : 05 Nov 2020

### ABOUT THE COVER

**Make/Model** : AUDI Q3 1.4 TFSI (150 BHP)  
**Engine Capacity/Tonnage** : 1,395.00 CC  
**Driver Restriction** : NA  
**Person or Classes of Persons Entitled to Drive\*** :  
**Sum Insured** : Market Value  
**Off Peak Car** : No  
**First Year of Registration** : 2020  
**Insuring with COE/PARF** : Yes

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

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

**Age Condition** : All Age Condition

**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 1800cc - 2000cc Optional

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189), Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

### EXCESS

#### Section 1

Fire - \$0 Own Damage - \$800 Theft - \$0 Flood Cover - \$800

#### Section 2

Property Damage - \$0

**Windscreen** : \$100

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

JASON SAMUEL WILLIAMS - \$800 (Own Damage), \$800 (Flood Cover)

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

1. Audi Customer Service Center Add: 55 Ubi Road 1 Singapore 408699 63662323

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](http://www.aig.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

### IMPORTANT NOTES

**Hire Purchase Company/Employer's Loan:** DBS BANK LTD

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles(Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504125210

PREMIUM LEASING - VL

281 ALEXANDRA ROAD AUDI CUSTOMER SERVICE CENTRE  
SINGAPORE 159938

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

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

This computer generated document does not require a signature.

Steffany Loh

## 24-HOUR AIG AUTO HOTLINE: +65 6338 6200

**IMPORTANT: KEEP THIS DOCUMENT IN YOUR CAR AT ALL TIMES.**

### What can the 24-hour AIG Auto Emergency Hotline provide for you?

- Immediate assistance after an accident
- Emergency breakdown service
- Towing service (accident or non-accident related)
- Advice on Motor Claims procedures
- Medical Referral Assistance

### If no one is injured in the accident:

- You are not required to make any police report.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s).
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

### If the accident involves injuries or damage to government property & vehicles, foreign registered vehicles or non-injury hit & run case:

- Report the accident to the police, providing full details of the circumstances of the accident.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s), if applicable.
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

### What should I do in the event of an accident?

- Keep calm and move your car to a safe place.
- Do not admit or discuss fault or blame with the other party(ies).
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.
- Submit Writ/Summons/Correspondences from third party(ies) to AIG immediately.

## LOSS OF USE CAR REPLACEMENT BENEFIT

**Applicable only if this benefit is included in your motor insurance.** Please refer to your Policy Schedule for details. Policy terms and conditions apply. Please call our customer service hotline number (65) 6419-3000 for assistance.

The Certificate of Insurance (CI) should be produced without demand when collecting the Rental Car and the Rental Car Company reserves the right to verify the identity of the holder. The CI is the property of AIG and its use is subject to the terms and conditions contained in the Loss of Use Endorsement under the policy issued to the policyholder.

### Steps to activate Loss of Use Car Replacement Benefit and Important Information

1. To activate your loss of use car replacement, please report the accident to us with your accident vehicle via our reporting centres or authorised repairers within 24 hours or by the next working day of the accident.
2. Please contact the rental car company (please refer to the rental car company listed below, hereinafter known as the "Rental Car Company") after AIG's authorised surveyor has surveyed and authorised the own damage repair of your accident vehicle.
3. Your rental car will be made available within 5 working hours of you contacting the Rental Car Company.
4. At the time of collection of the rental car, the original insurance policy and schedule issued by AIG and a copy of the accident report from Audi Customer Service Centre must be produced.
5. The rental period will be the shorter of (i) the repair period certified by AIG's-authorised surveyor or (ii) the period your accident vehicle is actually under repair (and not for any period during which your accident vehicle is not under repair due to the unavailability of spare parts).
6. Rental cars are strictly for the social and domestic use of the policyholder who is the registered owner of the accident vehicle only, and not for the policyholder's business or other purposes and the rental car must only be used in Singapore.
7. Any extension of the rental period beyond the period specified in paragraph 5 above will be chargeable by the Rental Car Company on a per day basis and the cost of the additional rental will be borne by you.
8. Upgrade of the rental car is available upon request and availability, and subject to additional charges by the Rental Car Company which will be borne to you.

**Rental Car Company: Popular Rent A Car Pte. Ltd.**

**Activation Hotline: 67428888**

**501 Guillemard Road Singapore 399840**

**Operation Hours: Monday to Friday: 9am to 6pm Saturday (Half Day): 9am to 4pm**

\*The Rental Car Company's Terms & Conditions apply (i.e., refundable security deposit, excess liability for the Rental Car, Collision Damage Waiver, etc).

## IMPORTANT NOTICE

If you sell your motor vehicle, this Notice is IMPORTANT and MUST be complied with. Policyholders are hereby warned that under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.99), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

The Policyholder is further warned that on the sale of a motor vehicle, they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.88).

This Policy will cease to be valid once the motor vehicle has been sold to another person unless the transfer of interest has been duly notified to and agreed to by the insurance company concerned. If the insurance company agrees to cover the new owner, they will issue a new Certificate of Insurance in the new owner's name. The premium chargeable may vary according to the new owner's profile.



# Premium Automobiles Pte Ltd



## Showroom

9 Leng Kee Road  
Singapore 159090  
Telephone (65) 6566 1111  
Telefax (65) 6471 3733

## Service & Parts Centre

55 Ubi Road 1  
Singapore 408699  
Telephone (65) 6366 2323  
Telefax (65) 6841 1183

## Collision Damage Repair Centre

24 Benoi Sector  
Singapore 629857  
Telephone (65) 6474 3323  
Telefax (65) 6264 6786

## Third Party Direct Settlement / Own Damage Claim - Acknowledgement Letter

Premium Automobiles Pte Ltd received your instructions to assist you to submit a Third Party - Direct Settlement or Own Damage Claim. We hereby advise you on the following claims procedure:

1. We will assist you to submit your GIA report, estimates and any necessary documentation needed for the claim process.
2. You are required to allow the Third Party surveyor to carry out pre-repair survey of your vehicle to ascertain the damages incurred during the accident at any time and in any case at least 2 clear working days before commencement of the repairs.
3. We will attend to the surveyor on your behalf during the assessment and you are not required to be present however it is permitted should you wish to participate.
4. Premium Automobiles will carry out the repairs to your vehicle as per **Surveyor's approval and recommendations**.
5. Premium Automobiles **will carry out the repairs to your vehicle only upon your Insurer approval**.
6. **The period to establish the liability differs on case-to-case basis**, subject to the how the accident between you and the 3rd Party occurred.
7. Premium Automobiles **does not have any control over the period taken**, however we will continue to follow up your case and we will render any information to assist and expedite your claim.
8. Premium Automobiles do not have any control over the 3rd Party insurers' decision and conclusion. In the event, liability is disputed by the 3rd Party insurers or you are unable to agree to the 3rd Party insurers' position/offer on liability, we would advise you to revert this claim to one under Own Damage and make the claim directly from your insurers to expedite the repairs. In this event, please be advised that you will be liable to pay the excess due under your own insurance policy and your No Claim Bonus may be adversely affected as a result. This action allows you to seek recovery of your uninsured losses later. Please be further advised that your insurer's surveyor may take additional time to survey the vehicle for the purpose of a Own Damage Claim.
9. You may wish to seek legal advice should the Third Party insurer's decision be unfavorable however we do not encourage for such purposes. You may refer to Fidrec for your claim resolutions or settlement. The costs of such service shall be solely borne by you.
10. After clearance of the liability with the Third Party insurers, you have the option to choose to claim Loss of Use or may opt for Costs of Rental Car during the period of repair. **The rates provided in Third party Direct Settlement Claim are based on the Benchmark rate issued by the Subordinate Courts NIMA ("Non Injury Motor Claims") Protocol**. The number of days claimable during the repair period is strictly subjected to the surveyor's recommendation of the number of days required for repairs, not while vehicle is in workshop in consideration of the downtime for parts order, availability of aluminum room/celette bench, etc. relating to repair needs.
11. **Premium Automobiles do not provide any courtesy car for your period of repairs / rental. (For third Party Direct settlement Claim or for Own Damage Claim). Rental from day one accident is at your own risk.**
12. If you would like Premium Automobiles to assist in claiming for Rental Claim you are required to submit your Rental Invoice and we will do the necessary.
13. Premium Automobiles will not under any circumstance be held responsible for the difference of the loss of use payable by the Third Party insurers and the actual number of days of loss of use as we will not compromise the quality over the repair period as recommended by the surveyor.
14. **You will** render your fullest cooperation to sign on the Satisfaction and/or Discharge Voucher(s) following the completion of the repairs and in any time required for the closure of your claim and to authorize the payment by the Third Party/Own insurers to us for our repair costs, failing in which we will recover the full cost of repairs, legal costs and disbursements and all other incidental losses against your good self.
15. Please be advised that the Satisfaction and/or Discharge Voucher(s) are required to be signed by the owner of the vehicle at the point of collection of the repaired vehicle, failing which we shall reserve our rights to exercise our right of lien over the vehicle. In the event that the owner of the vehicle is unable to collect the vehicle personally, the owner will need to authorize the collection (by way of a letter of authority) and the appointed person shall bear such letter of authority with a photo ID at the time of collection. Such a person must also be authorized by the owner to sign the Satisfaction and/or Discharge Voucher(s) on behalf of the owner. Please note in this regard that the insurers may subsequently require more documents to be signed for the release of payment to us.
16. For the avoidance of doubt, the repairs are deemed satisfactorily carried out if no defect is raised upon collection of the vehicle, if such defect would have been apparent upon visual examination. For defects not apparent upon visual examination, you may raise the defect to us in writing within the next 7 days from the date of collection of the vehicle, beyond which we shall not be liable for the same. Kindly be advised that the period of warranty for replaced parts is limited to 2 years and the warranty period for workmanship is limited to 6 months. We shall not be liable for damage to the vehicle occurring after delivery of the repaired vehicle.
17. Please note that this service is an extension of our good service to you and if the Third Party Direct Settlement and/or Own Damage Claim should fail for any reason whatsoever, we shall reserve our rights to look to you for an indemnity and payment of the repair costs incurred.
18. In the event that the repair costs is invoiced to you and payment is not received from you within 14 days, we reserve the right to levy additional late payment interest at the rate of 10% per annum from the date of the invoice.

By signing below you hereby acknowledge that you have been advised of the claims procedure by our Claims Advisor George H. Long and you are agreeable to the same. You hereby authorize Premium Automobiles Pte Ltd to proceed with the Third Party Claim - Direct Settlement/ Own Damage and the repairs to your vehicle and to submit, resolve, sign all necessary documents in connection with the accident stated below. Premium Automobiles Pte Ltd will assure you of the best duty of care and workmanship in the repairs carried out.

Please select one of the followings (please tick ✓) :-

- ☒ Own Damage Claim (Excess Applicable)
- ☐ Recovery
- ☐ Third Party Direct Settlement
- ☐ Possible Dispute Liability / Reject Case
- ☐ Case May Drag
- ☐ No of days claimable for LOU/LOR subject strictly to surveyor's recommendation

Signature :

Owner/Driver Name :

Vehicle Number :

Accident Date & Time :

Third Party Vehicle No. :

Jason Samuel Williams

SMV 9866P

16/12/2021

SMJ 2230 E