

SL032213000A / Lai Huat (Meng Kee) Motor Pte Ltd
 ENTRY DATE & TIME: -
 SUBMITTED BY: [To Be Confirmed]
 VERSION: 1 (03/01/2022 12:06 (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 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	-
Date of Accident	02/01/2022 13:40 (SGT)
Exact Location of Accident	PIE, Singapore
Additional Location Information	Near Lamp Post No. 927
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	XD6073U
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INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	Yong Aik Construction Pte Ltd
Company Reg No	1XXXXX196Z
Email Address	admin@yongaik.com.sg
Mobile Phone No	(Phone) +65-64534527
Alternative Phone No	(Office) +65-64534527

VEHICLE PARTICULARS

Manufacturer	Isuzu
Model	Cyz52k
Variant	-
Exact purpose for which vehicle was being used at time of accident	Employment
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Goods vehicle
Transmission	Manual
CC	15681

INSURANCE COMPANY

Name of Insurance Company	China Taiping Insurance (Singapore) Pte. Ltd.
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	DMCVSNW00136282100
Cover Note Number	-

DRIVER

Name of Driver	Jothivel Karthikeyan
Passport No/FIN	GXXXX312M



(Draft)

Date Of Birth	20/04/1985
Occupation	Outdoor
Date Of Driving Pass	24/09/2009
Driving experience	12 YEARS AND 4 MONTHS
Gender	Male
Mobile Number	(Phone) +65-84085348
Alt. Phone Number	-
Email Address	admin@yongaik.com.sg
Address	BLK 661 BUFFALO ROAD #16-30
Address complement	-
Postcode	210661
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Employee
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	Drizzling
Road Surface	Wet

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?	No
Was any injured conveyed to hospital by ambulance?	-
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	Bukit Timah Neighbourhood Police Post
Police Station Phone No	(Phone) +65-18004689999
Alt. Police Station Phone No	(Fax) +65-64623782
Police Station Address	Blk 1 Toh Yi Drive #01-139 Singapore 591501
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

Please refer to Police Report No. T/20220102/2045.

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	No
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SJC7461Y
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car

(Draft)

Name of Driver	ZULKURNAIN BIN MD NOR
NRIC No	SXXXX690J
Contact Number	(Phone) +65-96810144
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

SKETCH PLAN

IMPORTANT NOTICE

1. Please report **correctly** the details of the accident to speed up the claims process.
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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. 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.



Policyholder's Signature / Date & Time
03 JAN 2022

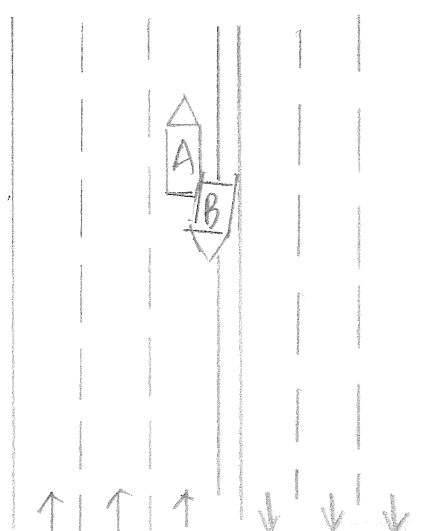
J. K. Koh

Driver's Signature (If driver is not the policyholder) / Date & Time
03 JAN 2022

Mani

Witnessed by Reporting Centre Personnel

Sketch Plan



A: XD6073U

B: SJC7461Y

Refer To Police Report
T/20220102/2045

We declare the foregoing particulars are true in every respect.



03 JAN 2022

03 JAN 2022

Mai /



**SINGAPORE
POLICE FORCE**



T/20220102/2045

Police Station Of Origin:
Bukit Timah N.P.C
1 Duke's Road SINGAPORE 268914
Tel No: 1800-4629999

1 of 3

Report No. T/20220102/2045

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 02/01/2022 15:59		Vide Report No.: E/20220102/0088		Station Diary No.: 29	
Informant's Particulars					
Name of Informant: JOTHIVEL KARTHIKEYAN			Address: APT BLK 661 BUFFALO ROAD #16-30 SINGAPORE 210661		
ID Type / ID No.: FIN NO / G7919312M			Contact No.: Home/Office: Mobile: 82085348		
Nationality: INDIAN			Email:		
Sex: Male	Age: 36	Date of Birth: 20/04/1985	Type of Informant: Driver		
Race: Indian			Language:		Institution / School Name:
Occupation: Crane operator (port)			Driving Licence Information: Class: Date of Expiry:		

General Information of the Accident

Type of Accident:	Non-Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 02/01/2022 13:40	Type of Location: Straight Road
Location: PAN-ISLAND EXPRESSWAY				
Lamp Post Number: 927				
Weather: Drizzling		Road Surface: Wet		Road Speed Limit:
Traffic Flow: One Way		Traffic Control: Not Controlled		Traffic Volume: Moderate
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
SJC7461Y	Car				Seriously Damaged	0
XD6073U	Lorry				Slightly Damaged	0

Details of Person Involved

Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE
POLICE FORCE**



T/20220102/2045

Police Station Of Origin:
Bukit Timah N.P.C
1 Duke's Road SINGAPORE 268914
Tel No: 1800-4629999

2 of 3

Report No. T/20220102/2045

CONTINUATION OF REPORT

Driver				
Name	ZULKURNAIN BIN MD NOR		ID No.	S1820690J
Related Vehicle	SJC7461Y (Car)		Contact No.	96810144
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	JOTHIVEL KARTHIKEYAN		ID No.	G7919312M
Related Vehicle	XD6073U (Lorry)		Contact No.	82085348
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

Brief Details.

On the above mentioned date, time and location, I was operating my vehicle (XD6073U) at the said location and my vehicle was stationary. While I was in the vehicle, I heard a long bang and my vehicle jerked. Subsequently I got down my vehicle to see what happened. Another vehicle (SJC7461Y) had skidded and collided to the back of my vehicle.

No one was injured. My vehicle suffered some scratches on the right TMA and one right light bulb broke on the TMA. The other vehicle suffered major damages mainly on his front bumper and his right back fender.

My manager (Ryan Leoh, 91053828) was at scene and he contacted the EMAS. EMAS then contacted Traffic Police who then arrived at scene. Traffic Police then gave me a case card and informed me to lodge a police report.

I am lodging this report in behalf of my company for insurance claim purposes.



SINGAPORE
POLICE FORCE



T/20220102/2045

Police Station Of Origin:
Bukit Timah N.P.C
1 Duke's Road SINGAPORE 268914
Tel No: 1800-4629999

3 of 3

Report No. T/20220102/2045

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
E /
Sgt 1 CHAN JUN MIN, STANLEY

Signature Of Informant:

Signature Of Interpreter:
Not applicable

Date/Time:
02/01/2022 15:59

Officer In Charge Of Case:
TP / GIT /
Sgt 3 MUHAMMAD FARHAN BIN SAIRI
Contact No.: 65476224

Classification Of Case:

Authentication Stamp
NP168



SINGAPORE
POLICE FORCE

SN 065

SIGNATURE



S PASS
Employment of Foreign Manpower Act (Chapter 91A)
Republic of Singapore

Employer
YONG AIK CONSTRUCTION PTE LTD



Name
JOTHIVEL KARTHIKEYAN

S Pass No.
0 33620993

Sector
LANDSCAPING



K2681277

VISIT PASS

Immigration Regulations

22-09-2021

Name

JOTHIVEL KARTHIKEYAN

FIN

G7919312M

Date of Birth

20-04-1985

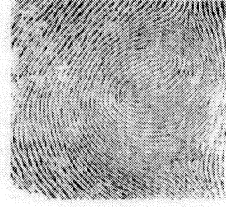
Nationality

INDIAN

Sex

M

Download SGWorkPass
App to check status



MULTIPLE JOURNEY VISA ISSUED



REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number

G7919312M

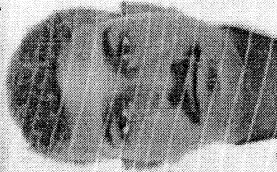
Name

JOTHIVEL KARTHIKEYAN

Birth Date: 20 Apr 1985

Issue Date: 03 Sep 2019

Valid Till 23/09/2024



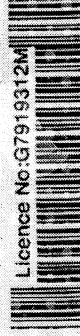
002972998A

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES)

EFFECTIVE DATE

Class 3	Motor cars with unladen weight \leq 3000kg with \leq 7 passengers, exclusive of driver; and other motor vehicles with unladen weight \leq 2500kg	24 Sep 2009
Class 4	Motor vehicles which are constructed to carry load or passengers and the unladen weight $>$ 2500kg	27 Jun 2013
Class 5	Motor vehicles which are not constructed to carry load or passengers and the unladen weight \leq 7250kg and the unladen weight $>$ 7250kg	26 Aug 2014

NP 428A



Licence No: G7919312M

Accident Details

Type of Claim

Date & Time of Accident

Exact Location of Accident

Weather / Road Surface

No. of veh involved (including own vehicle)

Reporting / OD / TP

2.1.2022 1340.

Pan-Island Expressway

Clear / Rain

Dry / Wet Drizzling.

Own Vehicle

Vehicle registration number

XD 6073U

Vehicle Category

Private Car / Goods Van / Private Hirer / Others

Vehicle Make / Model

1800U

Transmission

Auto / Manual

Capacity : 15.98

Number of Passengers (including driver)

Add Passenger Details (Name & Gender)

Own Vehicle Policy

Handling Insurer

China Taiping

Coverage Type

Comprehensive / TP / TPFT

Feet Policy

Yes / No

Policy No : DMCVSN00136282100

Registered Owner ID / ROC

199903196Z.

Registered Owner Name

Yong Aik Construction Pte Ltd

Email

admin@yongaik.com.sg

Mobile No

64534527

Driver Info (If Driver Is Not Policy Holder)

Name Of Driver and ID

Jothivel Karthikeyan. G7919312M.

Driver Mobile No

84085348

Driver Email

admin@yongaik.com.sg

Driver Owner Relationship

Employee.

TP Vehicle or Property

Vehicle No

SJC 7461Y

Other Details

Motor Commercial

MZ301/C

N SN

AN0509A

Cov. Type:C

CERTIFICATE OF INSURANCEMotor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189)
Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960
Road Transport Act, 1987 (Malaysia)
Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

CERTIFICATE No.

DMCVSNW00136282100

Engine No.: 6WG1417037

Cha. No.: JALCYZ52KC7000036

1. Index Mark and Registration
Number of Vehicle

XD6073U

AUTOSAFE
=====

2. Name of Policy Holder

YONG AIK CONSTRUCTION PTE LTD

3. Effective date of the Commencement of
Insurance for the purposes of the Regulations,
Ordinance or Enactment26/10/2021
(16:51:53)Excess Sect I . S\$5,000.00
EX ON WINDSCREEN . S\$100.00

4. Date of Expiry of Insurance

25/10/2022

5. Persons or Classes of Persons entitled to drive*

- (1) Whilst the vehicle is being used in connection with the Policyholder's business
Any person provided he is in the Policyholder's employ and is driving on their order or with their permission.
- (2) Whilst the vehicle is being used for social, domestic or pleasure purposes
Any person who is driving on the Policyholder's order or with their permission.
Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to use:*

- (1) Use in connection with the Policyholder's business.
(2) Use for the carriage of passengers (other than for hire or reward) in connection with the Policyholder's business.
(3) Use for social, domestic or pleasure purposes.

The Policy does not cover

- (1) Use for racing, pace-making, reliability trial or speed-testing.
(2) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.
(3) Use for the carriage of passengers for hire or reward.

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

I/We hereby Certify that the policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

Please see reverse

For CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

Issued By: NITA PTE LTD
Authorised Officer
Authorised Signatory

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.88), 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.

Policyholders are further warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company concerned. 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).

The 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 agreed to cover the new owner they will endorse the policy accordingly and will issue a new Certificate of Insurance in the new owner's name.

重要通告

若您欲售卖摩多车辆时，请详细阅读此重要通告并严格遵守。兹欲警告保险单持有人，依照摩多车辆（第三者责任与赔偿）法令条文（第八十八章），凡使用或造成或准许他人使用未拥有有效保险单之摩多车辆概属非法。

其次摩多车辆一经出售，保险单持有人须将保险证书/保险单交回相关的保险公司。若保险证书/保险单已遗失或毁坏，须提供法定宣誓书，否则也属违反摩多车辆（第三者责任与赔偿）法令条文（第八十八章）。

车辆一经售予他人，保险证书/保险单即告失效，除非此转让事项已通知有关保险公司并获其同意。该保险公司若接受新车主的投保，将在保险单批明，并以新车主之名义发给一份新的保险证书。

PAYMENT BEFORE COVER WARRANTY (For Vehicles Registered Under Personal Name)

1. Notwithstanding anything herein contained but subject to clauses 2 hereof, it is hereby agreed and declared that the total premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date ("the inception date") of the coverage under the Policy, Renewal Certificate, Cover Note or Endorsement.
2. In the event that the total premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date referred to above, then the Policy, Renewal Certificate, Cover note and Endorsement shall be deemed to be cancelled immediately and no benefits whatsoever shall be payable by the Company. Any payment received thereafter shall be of no effect whatsoever on the cancellation of the Policy, Renewal Certificate, Cover Note and Endorsement.

PREMIUM PAYMENT WARRANTY (For Vehicles Registered Under Company's Name)

1. Notwithstanding anything herein contained but subject to clauses 2 hereof, it is hereby agreed and declared that if the period of insurance is 60 days or more, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within 60 days of the:-
 - (a) inception date of the coverage under the Policy, Renewal Certificate or Cover Note; or
 - (b) effective date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note
2. In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the 60-day period referred to above, then:-
 - (c) the cover under the Policy, Renewal Certificate, Cover Note or Endorsement shall be deemed to be cancelled immediately after the expiry of the said 60-day period;
 - (d) the deemed cancellation of the cover shall be without prejudice to any liability incurred within the said 60-day period; and
 - (e) the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$50.00
3. If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within the period of insurance.

ORIGINAL

THE SCHEDULE

Agency : AN0509A Class of Policy : Motor Commercial Vehicle Policy No. : DMCVSNW00136282100
 Account : AN0509A Issued on : 26/10/2021 in SINGAPORE
 Client : ICY0492 Acceptance Date : 26/10/2021

Period of Insurance : 26/10/2021 16:51 hours to 25/10/2022 , both dates inclusive

Insured's Name : YONG AIK CONSTRUCTION PTE LTD
 Address : 2 YISHUN INDUSTRIAL STREET 1
 #08-21 NORTH POINT BIZHUB
 Singapore 768159

Business/Occupation : LANDSCAPE AND MAINTENANCE

Premium	:	Basic Annual Premium	:	S\$4,400.50
		Less 20% Autosafe Scheme	:	S\$ 880.10
		New Year Promotion	:	S\$ 309.80
		<u>Total Annual Premium</u>	:	<u>S\$3,210.60</u>
		Premium Due	:	S\$3,210.60
		Premium GST	:	S\$224.74
		<u>Total Due</u>	:	<u>S\$3,435.34</u>

Risk No.1	Motor Commercial Vehicle		
Make/Model	: ISUZU CYZ52K	No. of seats	: 2
Registration	: XD6073U	Body Type	: Tipper
Engine No.	: 6WG1417037	Chassis No.	: JALCYZ52KC7000036
Tonnage	: 15.98	Certificate Ref.	: MZ301/C
Year of Manuf/Regn	: 2012/2012		
Type of Cover	: Comprehensive		
Sum Insured:Market value at the time of loss			
Excess Sect I .			: S\$5,000.00
EX ON WINDSCREEN .			: S\$100.00

MEMORANDUM (SHORT-PERIOD REFUND)

 It is hereby declared and agreed that should this Policy be cancelled,
 the refund shall base on short-period basis as stated in the Policy Wording.

Other terms and conditions remain unchanged.

The following clauses and endorsements apply to this policy

Subject to Endts. 2, Y, 25, 57, 72 & W(\$500/-).

AUTOSAFE SCHEME (W)

In consideration of a premium discount given, the insured, in the event of any accident/windscreen damage, must send his/their vehicle to the Company's authorised workshop for repairs if he/they wish to seek indemnity under Section I of this Policy.

Subject otherwise to the terms, conditions and exceptions of this policy.

Continued on page 2



ORIGINAL

THE SCHEDULE

Page2

Issued on 26/10/2021 in

Policy No.

DMCVSNW00136282100

MODIFIED VEHICLES (FOR COMMERCIAL VEHICLES/BUSES/RENTAL VEHICLES)

It is hereby declared and agreed that the Company shall not be liable for any claims under SECTION I or II or both if the vehicle has been modified without prior notice/declaration to the Company.

Subject otherwise to the terms, exceptions and conditions of the Policy.

MEMORANDUM : CONDITION NO. 4 - NOTIFICATION OF ACCIDENTS

It is hereby noted and agreed that Condition No. 4 of the Policy is amended to read as follows:-

Notification Clause

- a) In the event of any accident involving the Motor Vehicle, irrespective of whether it would give rise to a claim, the Insured shall, together with the Motor Vehicle, call at the Company's Approved Authorised Workshop and/or Reporting Centre and report the accident within 24 hours of the accident or by the next working day thereof.
- b) In case of theft or other criminal act which may give rise to a claim under this policy the Insured shall give immediate notice of the occurrence to the Company and the police and co-operate with the Company in securing the conviction of the offender.
- c) Every letter, claim, writ, summons and process shall be notified or forwarded unanswered to the Company immediately upon receipt. Notice shall also be given to the Company immediately after the Insured or any person claiming to be indemnified shall have knowledge of any impending prosecution, inquest, inquiry, or offer of composition in connection with any such accident and/or occurrence.

This condition in its entirety is a condition precedent to liability and failure to comply with any of the above requirements in respect of any accident and/or occurrence will result in the Insured being denied indemnity under both Section 1 and Section 2 of the Policy in respect of that particular accident and/or occurrence. Notwithstanding the No Claim Discount provisions set out herein, failure to comply with this condition precedent will additionally result in the Insured losing all or part of his No Claim Discount as set out below.

NCD - COMMERCIAL VEHICLES

CURRENT -----	UPON RENEWAL (NON-REPORTING) -----
20%	15%
15%	10%
10%	0%
0%	0%

* The Accident NCD to be applied first before the Non-Reporting NCD.

In the context of this clause, the following terms have the following meanings assigned to them:

- * Accident NCD - Refers to the loss of percentage of No Claim Discount entitlement as a result of claims arising from an accident.
- * Non-Reporting NCD - Refers to the loss of percentage of No Claim Discount as a result of not reporting or late reporting of an accident as set out under the Policy.

Subject otherwise to the terms, conditions and exceptions of the Policy.

Authorised Drivers for vehicle(s) with Certificate Ref. MZ301/C

Persons or Classes of Persons entitled to drive*

(1) Whilst the vehicle is being used in connection with the Policyholder's business

Any person provided he is in the Policyholder's employ and is driving on their order or with their permission.

(2) Whilst the vehicle is being used for social, domestic or pleasure purposes

Continued on page 3