NATIONAL Assessment Co	Hire	Services S	X/0f221	Poor	* *****	*****	
1 Late 14. 25(1/12 18:08		Ach description			: Completed	Done	bs
Ref No NGA FC 22 000 899	D	SAS e-filing		:		ين ين	
FBKIL32E		E-mail (within	Shrs. Al- Zhrs,	***************************************	***************************************		
	35	i-Motor Chi		· ····································		P	
OD 11' Peppering Only		-Motor W/O	(Wathin 194; 3hr	s. 10 dhray		eranic ()	
		I-Photo Uplo	aded	/ 100 M arrange . * .	· · · · · · · · · · · · · · · · · · ·	f 10pmg in 10	
TP Insurer:		Assessment/Su	rvej Report		i		
		Ass't Report by	Y Fax / Hand	o Ownertivks	12 :		
Professed Wksp / INC Assign Wksp / QW:	(103		Tel:	Fax	THE PARTY OF THE P	THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.
TP Particulars: Veh No:	51	1 C 4 935 A	INC (// Non-IN	C()		
Owner / Driver: (and the same of th		Tel:)	nt of memoriphisms in the
Policy No: (Perio	11)	Cover Type	: ()	
Confirmed by : (under June 2 miles March	Date:		ile.)	
Insured/Driver Liability (9	6) [No	te-Est-Status (W	(O): N: 0-2	0%; P. 21-75	9: F: 80-100	%]	
Year of Registratum: (-	rranty: YES ()/NO()		The Company of the Party of the	
Excess: (\$) Loading:	\$1,000	()/52,000	()				
General Remarks:-		The transport of the second state of the secon	-	4.			
() Walk-In Customer's			ifidential & St	rictly NO rafer	of repairer.		
() Total Loss Case : to e-mail In	surer	URGENTLY.					
	oice: 1			owing Co. (music message addensive a coco)
Remarks:-: (INChorline:6788 661	21 113			4188757676			
i) Apply for Transport Allowance (M.Co.	rtesy Car (N. S. Maria	Datewrime	Completed	Done	ðу
2) QC Check / Post Repair Inspection		The state of the s)		·		
3) Upload Resurvey Photo [Repair Cost	TRAILS PRODUCED	()	***************************************	Mary Mary Mary Mary Constitution of the Consti	** ***********	Gertfifen i Mark surab sur	atand ika shipi Masa d i
The state of the s	- 5300	,01	<u> </u>		1		
Injury:							
Date/Time Actions		.":			C. Marine C.		1 100000 0000000
				He was well and the second	regressions have displaced in the season for the season	THE PERSON NAMED IN COLUMN	den den bestelle de
To a second the second	-	T-7 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -	MANUAL PROPERTY AND THE PARTY OF THE PARTY O				,
			Market - 144 PM - 2010 Nation - 144 Nation - 144 PM - 144 Nation - 144	Market Market			
NADOCKAN.			Invoice Pic	paration Ch	ecklist	And:(\$)	Ami (\$)
lalmant's Rarticulars :-		11 11 11 11 11 11 11 11	1) AR : Acelden	Reporting (53)	0);	1at.13i11	Add Bil
river/Owner:		HO THE SECTION	2) DA : Dumage 3) TF : Towing	Assessment (SI	00); INC (\$30)		***************************************
The second secon			4) FT : Follow-	Through Survey	\$40/\$4 \$13	The state of the s	
contact No:			For claiming	Through Survey (F	(wef 10 Jan 20115)	10	
amaged Portion:			6) TR : Re-inspir	ction ,	. 57	The state of the s	
			8) NTUC Addit	+SMRT Survey	\$16	50	
C Checked by (Engr-In-Charge):			ΩIL:				*****
The second secon			*No: Repute		diese 5	0	
Auditors' Comments :-		· · · .	"N7: Fost Re	dic Inspection	\$2	5	
at. E	-	of fine an examinative state of the second o	TP(NII):T	(Non INC) again	si INC \$2	5	
01. 3 / 3;	tweeter con-	ago , and Miles (Maries (A. Andres .	9) N12: take Me Invoice dated	Wile.	3	(1)	Propinsion
		***	Invalge dated		Fee Charged Fee Charged		



SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Please report <u>correctly</u> 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.

- 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 coppent to the archiving of this report at

Date of Accident Exact Location of Accident Additional Location Information Country/State of Loss DETAILS OF O Vehicle Registration Number INSURED/POLICYHOLDER s company? Name Of Registered Owner Company Reg No Email Address Mobile Phone No Alternative Phone No VEHICLE PARTICULARS	25/01/2022 18:08 (SGT) 10/12/2021 09:35 (SGT) Singapore FARRER ROAD Singapore DWN VEHICLE FBH1132E Yes CERTIS CISCO PROTECTION SERVICES PTE LTD 2XXXXX678C SallyL_ZHANG@certisgroup.com (Phone) +65-88071009 (Office) +65-88071009
Date of Accident Exact Location of Accident Additional Location Information Country/State of Loss DETAILS OF O Vehicle Registration Number INSURED/POLICYHOLDER Is company? Name Of Registered Owner Company Reg No Email Address Mobile Phone No Alternative Phone No VEHICLE PARTICULARS	10/12/2021 09:35 (SGT) Singapore FARRER ROAD Singapore DWN VEHICLE FBH1132E Yes CERTIS CISCO PROTECTION SERVICES PTE LTD 2XXXXX678C SallyL_ZHANG@certisgroup.com (Phone) +65-88071009
Exact Location of Accident Additional Location Information Country/State of Loss DETAILS OF O Vehicle Registration Number INSURED/POLICYHOLDER s company? Name Of Registered Owner Company Reg No Email Address Mobile Phone No Alternative Phone No VEHICLE PARTICULARS	Singapore FARRER ROAD Singapore DWN VEHICLE FBH1132E Yes CERTIS CISCO PROTECTION SERVICES PTE LTD 2XXXXX678C SallyL_ZHANG@certisgroup.com (Phone) +65-88071009
Additional Location Information Country/State of Loss DETAILS OF O Vehicle Registration Number INSURED/POLICYHOLDER s company? Name Of Registered Owner Company Reg No Email Address Mobile Phone No Alternative Phone No VEHICLE PARTICULARS	FARRER ROAD Singapore DWN VEHICLE FBH1132E Yes CERTIS CISCO PROTECTION SERVICES PTE LTD 2XXXXX678C SallyL_ZHANG@certisgroup.com (Phone) +65-88071009
Vehicle Registration Number INSURED/POLICYHOLDER s company? Name Of Registered Owner Company Reg No Email Address Mobile Phone No Alternative Phone No VEHICLE PARTICULARS	PWN VEHICLE Yes CERTIS CISCO PROTECTION SERVICES PTE LTD 2XXXXX678C SallyL_ZHANG@certisgroup.com (Phone) +65-88071009
Vehicle Registration Number INSURED/POLICYHOLDER INSURED/POLICYH	Yes CERTIS CISCO PROTECTION SERVICES PTE LTD 2XXXXX678C SallyL_ZHANG@certisgroup.com (Phone) +65-88071009
INSURED/POLICYHOLDER s company? Name Of Registered Owner Company Reg No Email Address Mobile Phone No Alternative Phone No VEHICLE PARTICULARS	Yes CERTIS CISCO PROTECTION SERVICES PTE LTD 2XXXXX678C SallyL_ZHANG@certisgroup.com (Phone) +65-88071009
s company? Name Of Registered Owner Company Reg No Email Address Mobile Phone No Alternative Phone No VEHICLE PARTICULARS	CERTIS CISCO PROTECTION SERVICES PTE LTD 2XXXXX678C SallyL_ZHANG@certisgroup.com (Phone) +65-88071009
Name Of Registered Owner Company Reg No Email Address Mobile Phone No Alternative Phone No VEHICLE PARTICULARS	CERTIS CISCO PROTECTION SERVICES PTE LTD 2XXXXX678C SallyL_ZHANG@certisgroup.com (Phone) +65-88071009
Name Of Registered Owner Company Reg No Email Address Mobile Phone No Alternative Phone No VEHICLE PARTICULARS	2XXXXX678C SallyL_ZHANG@certisgroup.com (Phone) +65-88071009
Company Reg No Email Address Mobile Phone No Alternative Phone No VEHICLE PARTICULARS	SallyL_ZHANG@certisgroup.com (Phone) +65-88071009
Mobile Phone No Alternative Phone No VEHICLE PARTICULARS	(Phone) +65-88071009
Mobile Phone No Alternative Phone No VEHICLE PARTICULARS	(Phone) +65-88071009
VEHICLE PARTICULARS	
Manufacturor	
vialiulacturei	Yamaha
Model	YBR125
/ariant	-
Exact purpose for which vehicle was being used at time of	Frankriment
accident Are you claiming under your own insurance policy for repair to	Employment
vour vehicle?	No - Reporting only
	Motorcycle
	Manual
	124
INSURANCE COMPANY	
Name of Insurance Company	MS First Capital Insurance Ltd
	Comprehensive
	Yes
Policy Number	D-21097287MFCE/1
Cover Note Number	-

MUHAMMAD ISA BIN ROSLI

SXXXX885A

Name of Driver

NRIC No

Date Of Birth 16/08/1997 Occupation Outdoor Date Of Driving Pass 13/03/2017 Driving experience 4 YEARS AND 9 MONTHS Gender Mobile Number (Phone) +65-88071009 Alt. Phone Number Email Address SallyL_ZHANG@certisgroup.com Address BLK 435A BUKIT BATOK WEST AVE 5 Address complement #04-996 Postcode 651435 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 Clear Road Surface Dry OTHER INFORMATION Was any foreign vehicle involved in the accident? No Number of vehicles involved in the accident 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) No soliciting/offering accident claims assistance? DETAILS OF POLICE ACTION Was the accident reported to the police? Yes Police Station Name Commonwealth Neighbourhood Police Post Police Station Phone No (Phone) +65-18004749999 Alt. Police Station Phone No (Fax) +65-64715297 Blk 111 Commonwealth Crescent (Annex) #01-288A Singapore Police Station Address 140111 Was notice of intended Prosecution given? No If yes, against whom? CIRCUMSTANCES OF ACCIDENT PLEASE REFER TO CIRCUMSTANCES OF ACCIDENT & POLICE REPORT NO: T/20220121/2070 ATTACHMENT(S) Are accident photos available for attachment? Yes Was there any video captured by Car Camera? No Was there any audio recorded? **DETAILS OF OTHER VEHICLE PROPERTY 1** Vehicle Registration Number SNC4933A Vehicle Manufacturer Vehicle Model Vehicle Variant

Vehicle Colour

Vehicle Category	Private car
Name of Driver	-
Contact Number	-
Address	-
Address complement	-
Postcode	-
nsurance Company Name	_
Nature Of Damage	-
Details of property damaged in accident	
No. Of Passenger (Including Driver)	-

SKETCH PLAN

IMPORTANT NOTICE

- Please report <u>correctly</u> 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.
- 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 Traffic Police Department for investigation.
- 6. This report will be forwarded by the insurers to the GIA Records Mangement Centre establised 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.
- 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' 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 w ith applicable law in administering, processing, handling and/or dealing w ith 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.

CERTIS S

Policyholder's Signature / Date & Time

21/01/22 1840 hrs

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

Witnessed by Reporting Centre Personnel

Sketch Plan

Wall A FRM 1132 E

Wall A FRM 1132 E

Wall A FRM 1132 E

On the 10/10/2021 @930hvc. While I was viding my working motorcycle FBH 118E and while reaching al soil location. The while SNC 49384 Suddenly jamined broke and causing me to broke hard to avoid collision, as the act he did was too sudden and lavors ethil not able to stop an time. Thus collide anto the vehicle. The damage to my m/cycle is front signal dropper off and the domage to his retnicle was one scrath lim on the rear right bumper. Other the accident. The said chinese driver came out from the whicle and started to contain me. Thus I called for police for assistance, ref 12/2021/12100032. I wished to inform that earlier while I was riding along farmer AD, towards Holland direction, after the farmer RD mitt, out the second lave, and suddenly the soil renich which was transling along the third I am, suddenly without giving any signal, objuptly out into my lare and continued more off, and marly collided onto the eide of my mittycle. De I was not sure where He said was in a correct condition; thus I trailed the vehicle and followed till the said was in a correct condition; thus I trailed the vehicle and

Declaration

I/We declare the foregoing particulars are true in every respect.



Policyholder's Signature / Date & Time

1 21/1/22 1840 ms

Driver's Signature (if driver is not the policyholder) / Date

Witnessed by Reporting Centre Personnel





1 of 3

Report No. T/20220121/2070

Police Station Of Origin: Commonwealth NPP 111 Commonwealth Crescent (Annex) #01-288A SINGAPORE 140111 Tel No: 1800-4749999

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 21/01/2022 17:37		lade:	Vide Report No.: Station Di		
Informa	nt's Particu	lars	A STATE OF THE STA		
Name of	Informant: MAD ISA B		Address: APT BLK 435A BUKIT BATOR	K WEST AVENUE 5 #04-996	
NRIC NO	/ ID No.: O / S972688	35A	SINGAPORE 651435 Contact No.: Home/Office:	Mobile: 88071009	
National SINGAP	ity: ORE CITIZ	EN	Email:		
Sex: Male	Age: 24	Date of Birth: 16/08/1997	Type of Informant:		
Race: Boyanese			Language: English	Institution / School Name:	
Occupation: Protection Officer			Driving Licence Information: Class: 2B	Date of Expiry:	

Type of Accident:	Non-Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 10/12/2021 09:30	Type of Location
Location:				
QUEENSWA Weather:	Υ	Road Surface:		Road Speed Limit:
		1 1 m/		
Clear Traffic Flow: Dual Carriage	e Way	Dry Traffic Control: Not Controlled		Traffic Volume:

Details of V	ehicle Involve	d				计算机 化类型加
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenge
FBH1132E	Motorcycle				Slightly Damaged	0
SNC4933A	Car				Slightly Damaged	1

of Pedestrian Crossing: NA
C



T/20220121/2070

Police Station Of Origin: Commonwealth NPP 111 Commonwealth Crescent (Annex) #01-288A SINGAPORE 140111

Report No. T/20220121/2070

288A SINGAPORE 140111 Tel No: 1800-4749999 CONTINUATION OF REPORT

Rider		App dies				EASTERN CONTRACT
Name	MUHAMMAD ISA BIN ROSLI			ID No		S9726885A
Related Vehicle	FBH1132E (Motorcycle)			Conta	ct No.	88071009
Hospital/Clinic	NIL					Class: 2B Date of Expiry: NIL
Date Treatment	NIL Date Di				NIL	
No. of Days gran	ted Medical Leave NIL		Degree of		NIL	
Name	Unknown		75053	ID No		NIL
Related Vehicle	SNC4933A (Car)			Contact No.		NIL
Hospital/Clinic	NIL			Class Drivin Licent Expire	g	Class: NIL Date of Expiry: NIL
Date Treatment	NIL		Date Disc		NIL	
No. of Days granted Medical Leave NIL			Degree of Injury NIL			

Brief Details.

On the 10/12/2021 @ 0930hrs, while I was riding my working motorcycle FBH1132E and while reaching at the said location, the vehicle SNC4933A suddenly jammed brake and causing me to brake hard to avoid collision, as the act he did was too sudden and I was still not able to stop on time, thus collided onto the vehicle. The damage to my m/cycle is front right signal dropped off and the damage to his vehicle was one scratch line on the rear right bumper. After the accident, the said Chinese driver came out from the vehicle and started to confront me, thus I called for police for assistance, ref D/20211210/0032. I wished to inform that earlier while I was riding along Farrer Rd, towards Holland direction, after the Farrer Rd MRT, at the second lane, and suddenly the said vehicle, which was travelling along the third lane, suddenly without giving any signal, abruptly cut into my lane and continued move off, and nearly collided onto the side of my m/cycle. As I was not sure whether the said driver was in a correct condition, thus I trailed the vehicle and followed till the said location where the thing happened.





Police Station Of Origin: Commonwealth NPP 111 Commonwealth Crescent (Annex) #01-288A SINGAPORE 140111 Tel No: 1800-4749999

3 of 3 Report No. T/20220121/2070

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 <u>report number</u> as reference.

Signature of Officer Recording The Report D / Staff Sgt YIP KUM HOONG	Signature Of Informant
Signature Of Interpreter:	Date/Time:
Not applicable	21/01/2022 17:37
Officer In Charge Of Case: TP / GIT /	Classification Of Case:
Contact No.: SINGAPORE POLICE FOR	SN 50
Authentication Stamp NP168	NATURE

Certis Fleet Management Section Traffic Accident Reporting Form

Verison: 1.4

Section 1: DRIVER DECLARATION a) Driver Particulars Name and Staff ID: muHumman 154 /135293 Contact number: 8907 1009 NRIC/ FIN/ Passport: 397268 XX Driving Pass Date: 13/03/2017 Date of Birth: 16/08/1997 Start Shift Time: OFOONS (On the day of accident) Vehicle Number: FBH 1132 E Vehicle Category: Commercial / Motorcycle / Car Vehicle brand: YAMAHA Vehicle Model: C12125F Number of passengers (Include Date: 10/12/21 5) Are you on at least 3 days or more No / Yes Time: 0935 hrs medical leave (MC)? Location: Farrer RD 6) Any personnel taken to hospital? No Yes Rear-End / Side-impact / Sideswipe 7) Damaged to Government Property or Type of Collusion: No / Yes Head-on / Single Car / Chain Collusion Material? (Please Circle) Hit-and-Run / Rollover / Self-Skidded 8) Foreign Vehicle(s) Involved? No / Yes Weather Condition: (Clear / Rainy / Groomy "If any questions (1 to 8) consist of a "Yes", proceed to make police report Road Surface: Wet / Dry *Police report required? No / Yes 1) Any Fatality Injury? No / Yes Commonweth NPP "If Yes, police station name? 2) Did you violate any Traffic Rules? No/ Yes Any Other Vehicle Involved? No/Yes 3) Traffic Police Activated? No / Yes *If above question consist of "Yes", proceed to part (d) 4) Any Pedestrians or Cyclist involved? Noy Yes Any Prosecution Given by TP? No / Yes d) 3rd Party Vehicle Details Vehicle 1 Vehicle 2 Vehicle 3 Vehicle 4 Vehicle 5 Vehicle Number: SNC4933A Vehicle brand: Vehicle Model: NRIC/ FIN/ Passport: Contact Number: Name: Contact number: Please proceed to write Desciption of Accident. See Page 4. I/We declare the foregoing particulars are true in every aspect. Driver Signature: Supervisor Signature: Date: 21/1/21 Date: Time:

> Certis Cisco Protection Servico 2001016780

1825

	FMU STAFF ONLY
Own Damage / 3rd Party / Reporting Only See Attached Comprehensive 3rd Party/ Fire & Theft	Is Driver employee of Company?: Is driver the owner of the vehicle? No /Yes
b) Certis Demerit F	int Recommendation
No / Yes	BOLA Reference Number:
Minor / Major	Demerit points allocated:
odgement:	Head of FMS Acknowledgement:
	Date and Time:
	Own Damage / 3rd Party See Attached Comprehensive 3rd Party/ Fire & Theft b) Certis Demerit Po



MS First Capital Insurance Limited Co. Reg. No. 195000106C GST Reg. No. M2-0001676-9 6 Raffles Quay #21-00 Singapore 048580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849

www.msfirstcapital.com.sg

CERTIFICATE OF INSURANCE

ORIGINAL

Motor 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)

Type of Policy.

: MOTOR CYCLE INSURANCE - FLEET

Type of Cover.

: Comprehensive

Certificate No.

: D-21097287MFCE/1

Vehicle No / Chassis No

: FBH1132E / LBPKE1781D0014222

Name of Insured

: CERTIS CISCO PROTECTION SERVICES PTE LTD

Period Of Insurance

: 01.04.2021 To 31.03.2022

Insured Estimated Value

: Market Value At Time Of Loss

Excess:

AUTHORISED/ANY WORKSHOP (EXCLUDING MANUFACTURE/DEALER WORKSHOP) - OD

- SGD1,500.00

MANUFACTURER/DEALER WORKSHOP - OD

- SGD1,500.00

Authorised Driver*

ANY AUTHORISED RIDERS

Persons or classes of persons entitled to drive*

Any person provided he is in the Insured's employ and is driving on their 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.

Limitations as to use*

(a) Use only for the Insured's business or profession.

(b) Use for social domestic and pleasure purposes by the Insured.

The Policy does not cover use for the carriage of passengers for hire or reward, racing, pace-making reliability trial or speedtesting.

* 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)

> MS First Capital Insurance Limited (Approved Insurers)

JORDINE/B0029/MY100

Issued at Singapore on 04.03.2021

Authorised Signature