NATION, W. Assessment Centre	Services	North American				
Date In: 23/00/00	Jeb description		Dane & Tame Complete	ed	Don	e by
Rel No NA/FCIDDO01722/13	SAS e-filing		13			
Veh No. SLEG781X	E-mail (w.chin. alan. )	vir: Shrs,			-	
DOA 21/02/22 1400	i-Motor Claim Fe		1			
OD TP Reporting Only	i-Motor W/O (With	hin: OD 2hr:	TP 4hrs)			
OD 11 (Reporting Only)	i-Photo Uploaded				*****	
TP Insurer:	Assessment/Survey	Report	1			
11 1031101	Ass't Report by Fax	/ Hand t	Owner/Wksp			
Preferred Wksp / INC Assign Wksp / QW: (		10702	Tel:	Fax:		
TP Particulars: Veh No: S	mc73604	INC (	)/Non-INC( )			
Owner / Driver: (			Tel:	- 255	)	
Policy No: ( ) Perio	od: (	)	Cover Type: (		)	-
Confirmed by : (	Da	te:	Times		)	
And the second s	ote-Est. Status (WO):	N: 0-20	%; P. 21-79%. F. 8	0-1009	6]	
	The state of the s	NO (	)			
	)()/\$2,000(	)				
General Remarks;- ( ) Walk-In Customer; Customer's inform		127.27	Participationt_			
The second secon	ırtesy Car ( )		Date&Time Completed		Done	
	ırtesy Car ( )					
2) QC Check / Post Repair Inspection	( )			4		
3) Upload Resurvey Photo [Repair Cost > \$300	00] ( )		L			-
Injury:						
Date/Time Actions		100	n a sa an internation			
						SWILL CONTRACT
				3.725		
		11000			1	1 1/2
NA0000512	Inve	ice Prep	aration Checklist		Anit (\$) 1st Bill	Amt (\$) Add Bill
laimant's Particulars :-		: Accident F	and the same of th	(\$80)		
river/Owner:	3) TF	Towing Fee		\$40/\$45		
ontact No:	The state of the s	is select allowance. The distinguishment of the	ough Survey ough Survey (Resurvey)	\$120		
	The state of the s	claiming age : Re-inspecti	inst INC Only (wef 10 Jan 20	905) 575		
amaged Portion:	7) N1	: Idac DA +	SMRT Survey	\$160		
C Checked by (Engr-In-Charge):	8) NT		al Services			
Cocceed by (Engr-In-Charge):	the second control of	: Courtesy C	ar / Tpt Allowance	\$5 \$10		
uditors' Comments :-	*N7	: Post Repai	r Inspection	\$25		
u_1;			ct Excess Coordination	\$5 \$20		
1.2/3	9) N12	: Idae Mobi	c	30]		THE PARTY AND
A reconstruction of the second	Invoice	anne-t	Fee Charge		<b>建筑技能</b>	1979 S. J. Fr



# SINGAPORE ACCIDENT STATEMENT

#### IMPORTANT NOTICE

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

 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 witholding of material facts may allow insurance companies to repudiate policy liability.

A. 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 Exact Location of Accident Additional Location Information Country/State of Loss

23/02/2022 16:10 (SGT) 21/02/2022 14:00 (SGT) Singapore JUNC OF AMK ST 53 & AMK AVE 5 Singapore

## **DETAILS OF OWN VEHICLE**

Vehicle Registration Number

SLE6781X

INSURED/POLICYHOLDER

is company? Name Of Registered Owner Company Reg No Email Address Mobile Phone No Alternative Phone No

SIANG HOCK CAR RENTAL PTE LTD 2XXXXX271R car.rental@sianghock.com.sg (Phone) +65-67492002 (Office) +65-67492002

VEHICLE PARTICULARS

Manufacturer Model Variant Exact purpose for which vehicle was being used at time of accident Are you claiming under your own insurance policy for repair to your vehicle? Vehicle Category Transmission CC

Mazda 5

Private use

No - Reporting only Private car Auto 1998

INSURANCE COMPANY

Name of Insurance Company Type of Coverage Fleet Policy Policy Number Cover Note Number

MS First Capital Insurance Ltd Comprehensive Yes D-21097530MFZH/5

DRIVER

Name of Driver NRIC No.

MUHAMMAD MIRZA BIN JAMALUDDIN SXXXX831Z

Date Of Birth 27/05/1996 Occupation Outdoor Date Of Driving Pass 05/07/2017 Driving experience 4 YEARS AND 7 MONTHS Gender Male Mobile Number (Phone) +65-67492002 Alt. Phone Number Email Address car.rental@sianghock.com.sg Address BLK 151 SERANGOON NORTH AVE 2 Address complement Postcode 550151 Is the driver the policyholder? No If No, Relationship of the Driver with the Insured Hirer 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 on collision Weather Conditions Clear Road Surface Dry OTHER INFORMATION Was any foreign vehicle involved in the accident? No Number of vehicles involved in the accident 2 Was anybody injured in the Accident? No Was any injured conveyed to hospital by ambulance? Was any other vehicle or property damaged? Yes Number of Passengers (Including Driver)

DETAILS OF POLICE ACTION

Was the accident reported to the police?

Was notice of intended Prosecution given?

No
If yes, against whom?

Has the driver been approached by unknown person(s)

soliciting/offering accident claims assistance?

### CIRCUMSTANCES OF ACCIDENT

ON THE STATED DATE AND TIME, I WAS DRIVING MY VEHICLE SLE6781X AT THE JUNCTION OF NANYANG POLYTECHNIC. AFTER THE TRAFFIC LIGHT TURNED GREEN, I PROCEED TO DRVIE MY VEHICLE FORWARD INTO THE YELLOW BOX AND COME TO A COMPLETE STOP TO WAIT FOR MY TURN TO MAKE THE RIGHT TURN. FEW SECONDS AFTER I STOPPED MY VEHICLE, VEHICLE SMC 7360U COLLIDED ONTO MY VEHICLE FRONT PORTION.

No

#### ATTACHMENT(S)

Are accident photos available for attachment?

Was there any video captured by Car Camera?

Was there any audio recorded?

Yes

No

#### **DETAILS OF OTHER VEHICLE PROPERTY 1**

 Vehicle Registration Number
 SMC7360U

 Vehicle Manufacturer

 Vehicle Model

 Vehicle Variant

 Vehicle Colour

 Vehicle Category
 Private car

 Name of Driver
 HO SIEW NAM

 NRIC No
 SXXXX974G

Contact Number	(Phone) +65-87381768
Address	-
Address complement	
Postcode	
Insurance Company Name	-
Nature Of Damage	
Details of property damaged in accident	- 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
No. Of Passenger (Including Driver)	

#### SKETCH PLAN

#### IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Formmust be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 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.
- By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8 Consent under the Personal Data Protection Act (PDPA)

Lunderstand, acknowledge, agree and consent that

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(a) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers law yers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of .
- (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims.
- (ii) investigating the accident and/or my claims;
- (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me,
- (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages), and/or
- (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.

(collectively the "Purposes")

- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' law yers/law firms may/are permitted to collect use, disclose and/or process my Personal Information for one or more of the above Purposes, and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date &

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

Witnessed by Reparting Centre

Sketch Plan

Hanyang Palytroham

Any Mokes Aces

Any Mokes Aces

A: SLE 6781X

B: SMC 7360U

escribe Circumstances of the Accident	
As per statement	
AS PET STATE	

## 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

# ACCIENT STATEMENT

ACCIDENT DATE: (21) 2 2022)(DD	
LOCATION: Tunction of My Molas &	Street 53 & Ang Mokio Aue 5
1.DETAILS OF VEHICLE	
a) VEHICLE NUMBER: SLE 6781X	
a) VEHICLE NUMBER:	1
b) INSURANCE COMPANY: MS First Copita c) POLICY NO: D2109 7530 MFZH	-1
d) POLICY TYPE: (COMPREHENSIVE/THIRD PATY,	/THIRD PARTY FIRE & THEET)
e) MAKE/MODEL: MAZAA 5	THIND PARTY THE SETTING
f) TYPE: (SALOON/COUPE/MPV/VAN/LORRY/MC	OTORCYCLE/OTHERS)
g)VEHICLE CATEGORY: (PRIVATE/COMMERCIAL/	/MOTORCYCLE)
h) PURPOSE OF USING AT TIME OF ACCIDENT :_	
I) ARE YOU CLAIMING UNDER YOUR OWN INSUI	RANCE : (YES/NO)_
IF NO, PLEASE STATE (THIRD PARTY CLAIM/REPO	
AN TO SEAT \$1.5 STORM TO SEA WE CONTINUED BY AN ALL SEA OF SEAT SEA WAS ALL SEA WAS AN ALL SEA OF SEA OF SEA W	30 - 30 - 30 - 30 - 30 - 30 - 30 - 30 -
2. INSURED / POLICY HOLDER	
A) NAME: Singly Hock Col Rental B) NRIC/FIN/PASSPORT: 201538271 K C) ADDRESS: 21) Julian Mayid Sin	Ptc Ltd (MALE/FEMALE)
B) NRIC/FIN/PASSPORT: 201538271 K	CONTACT: 67492002
CIADDRESS: 21) Jalan Maliid Sin	SAPORT 4-18946
0	/ 1
*CONTINUE TO 3.D IF DRIVER ALSO POLICY HOL	.DER
3 000/50	
3. DRIVER	77 1 11
A) NAME: MULAMMAN MITZA BIL	- Jama uddinal E/FEMALE)
	(terrace) connect
B) NRIC/FIN/PASSPORT: 8 9617831Z	CONTACT:
A) NAME: MUNAMANA MITZA BIT B) NRIC/FIN/PASSPORT: S 9617831Z C) ADDRESS:	CONTACT:
C) ADDRESS :	
C) ADDRESS :	
C) ADDRESS :  D) DATE OF BIRTH: ( 27 / 05 / 1946  E) OCCUPATION : (INDOOR/OUTDOOR)	_)(DD/MM/YYYY)
C) ADDRESS :	_)(DD/MM/YYYY)
C) ADDRESS :	_)(DD/MM/YYYY)
C) ADDRESS :  D) DATE OF BIRTH: (27/05/1946  E) OCCUPATION : (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE : 4 years  4. WAS DRIVER AN EMPLOYEE OF THE INSURED	)(DD/MM/YYYY)  O'S  COMPANY? (YES/NO)
C) ADDRESS :	)(DD/MM/YYYY)  O'S  COMPANY? (YES/NO)
C) ADDRESS :  D) DATE OF BIRTH: ( 27 / 05 / 1946  E) OCCUPATION : (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE : 4 y 00  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT	D'S COMPANY? (YES/NO) NSURED: HIFE
C) ADDRESS:  D) DATE OF BIRTH: (27/05/1946  E) OCCUPATION: (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE: 4 you  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT  5.A) WEATHER CONDITION: (CLEAR/ RAINING/O	D'S COMPANY? (YES/NO) NSURED: HIFE
C) ADDRESS :  D) DATE OF BIRTH: ( 27 / 05 / 1946  E) OCCUPATION : (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE : 4 y 00  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT	D'S COMPANY? (YES/NO) NSURED: HITCE
C) ADDRESS:  D) DATE OF BIRTH: (27/05/1946  E) OCCUPATION: (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE: 4 you  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT  5.A) WEATHER CONDITION: (CLEAR/ RAINING/O	D'S COMPANY? (YES/NO) NSURED: HITCE
C) ADDRESS:  D) DATE OF BIRTH: ( 27 / 05 / 1946  E) OCCUPATION: (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE: 4 y 0  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT  5.A) WEATHER CONDITION: (CLEAR/ RAINING/OB) ROAD SURFACE: (DRY/WET/OTHERS	D'S COMPANY? (YES/NO) NSURED: HITCE
C) ADDRESS:  D) DATE OF BIRTH: (27/05/1946  E) OCCUPATION: (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE: 4 year  4. WAS DRIVER AN EMPLOYEE OF THE INSURED  IF NO, RELATIONSHIP OF THE DRIVER WITH IT  5.A) WEATHER CONDITION: (CLEAR/ RAINING/OB) ROAD SURFACE: (DRY/WET/OTHERS  6. WAS ANYBODY INJURED: (YES/NO)	D'S COMPANY? (YES/NO) NSURED: HICCO
C) ADDRESS:  D) DATE OF BIRTH: (27/05/1996  E) OCCUPATION: (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE: 4 y/0  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT  5.A) WEATHER CONDITION: (CLEAR/ RAINING/OB) ROAD SURFACE: (DRY/WET/OTHERS  6. WAS ANYBODY INJURED: (YES/NO)  7. REPORTED TO POLICE: (YES/NO)  IF YES PLEASE STATE WHICH POLICE STATION	D'S COMPANY? (YES/NO) NSURED: HICCO
C) ADDRESS:  D) DATE OF BIRTH: (27/05/1996  E) OCCUPATION: (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE: 4 y//  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT  5.A) WEATHER CONDITION: (CLEAR/ RAINING/OB) ROAD SURFACE: (DRY/WET/OTHERS  6. WAS ANYBODY INJURED: (YES/NO)  7. REPORTED TO POLICE: (YES/NO)  IF YES PLEASE STATE WHICH POLICE STATION  8.THIRD PARTY VEHICLE:	D'S COMPANY? (YES/NO) NSURED: HITCE  D'THERS  )
C) ADDRESS:  D) DATE OF BIRTH: (27/05/1946  E) OCCUPATION: (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE: 4 y//  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT  5.A) WEATHER CONDITION: (CLEAR/ RAINING/OB) ROAD SURFACE: (DRY/WET/OTHERS  6. WAS ANYBODY INJURED: (YES/NO)  7. REPORTED TO POLICE: (YES/NO)  1F YES PLEASE STATE WHICH POLICE STATION  8.THIRD PARTY VEHICLE:  A) VEHICLE NO: SML 73604	D'S COMPANY? (YES/NO) NSURED: HICCO
C) ADDRESS:  D) DATE OF BIRTH: (27/05/1996  E) OCCUPATION: (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE: 4 y//  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT  5.A) WEATHER CONDITION: (CLEAR/ RAINING/OB) ROAD SURFACE: (DRY/WET/OTHERS  6. WAS ANYBODY INJURED: (YES/NO)  7. REPORTED TO POLICE: (YES/NO)  1F YES PLEASE STATE WHICH POLICE STATION  8.THIRD PARTY VEHICLE:  A) VEHICLE NO: 5/16/10/11/19/10/19/19/19/19/19/19/19/19/19/19/19/19/19/	DISCOMPANY? (YES/NO) NSURED: HICCO  DITHERS)  MODEL: K-19 CACCAS
C) ADDRESS:  D) DATE OF BIRTH: (27/05/1946  E) OCCUPATION: (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE: 4 y//  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT  5.A) WEATHER CONDITION: (CLEAR/ RAINING/OB) ROAD SURFACE: (DRY/WET/OTHERS  6. WAS ANYBODY INJURED: (YES/NO)  7. REPORTED TO POLICE: (YES/NO)  1F YES PLEASE STATE WHICH POLICE STATION  8.THIRD PARTY VEHICLE:  A) VEHICLE NO: SML 73604	D'S COMPANY? (YES/NO) NSURED: HITCE  D'THERS  )
C) ADDRESS:  D) DATE OF BIRTH: ( 27 / 05 / 1996  E) OCCUPATION: (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE: 4 y//  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT  5.A) WEATHER CONDITION: (CLEAR/ RAINING/OB) ROAD SURFACE: (DRY/WET/OTHERS  6. WAS ANYBODY INJURED: (YES/NO)  7. REPORTED TO POLICE: (YES/NO)  1F YES PLEASE STATE WHICH POLICE STATION  8.THIRD PARTY VEHICLE:  A) VEHICLE NO: SAC 73604  B) DRIVER'S NAME: HO SIEW NAME  C) NRIC.FIN PASSPORT NO: S15209746	DISCOMPANY? (YES/NO) NSURED: HICCO  DITHERS)  MODEL: K-19 CACCAS
C) ADDRESS:  D) DATE OF BIRTH: (27/05/1996  E) OCCUPATION: (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE: 4 y//  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT  5.A) WEATHER CONDITION: (CLEAR/ RAINING/OB) ROAD SURFACE: (DRY/WET/OTHERS  6. WAS ANYBODY INJURED: (YES/NO)  7. REPORTED TO POLICE: (YES/NO)  1F YES PLEASE STATE WHICH POLICE STATION  8.THIRD PARTY VEHICLE:  A) VEHICLE NO: SALTIBOUR  B) DRIVER'S NAME: HO SIGN HAM  C) NRIC.FIN PASSPORT NO: S15209746  9. THIRD PARTY VEHICLE:	DISCOMPANY? (YES/NO) NSURED: HITCE  OTHERS  MODEL: KIG CATELS  CONTACT: \$73\$ 1768
C) ADDRESS:  D) DATE OF BIRTH: ( 27 / 05 / 1996  E) OCCUPATION: (INDOOR/OUTDOOR)  F) YEARS OF DRIVING EXPERIENCE: 4 y//  4. WAS DRIVER AN EMPLOYEE OF THE INSURED IF NO, RELATIONSHIP OF THE DRIVER WITH IT  5.A) WEATHER CONDITION: (CLEAR/ RAINING/OB) ROAD SURFACE: (DRY/WET/OTHERS  6. WAS ANYBODY INJURED: (YES/NO)  7. REPORTED TO POLICE: (YES/NO)  1F YES PLEASE STATE WHICH POLICE STATION  8.THIRD PARTY VEHICLE:  A) VEHICLE NO: SAC 73604  B) DRIVER'S NAME: HO SIEW NAME  C) NRIC.FIN PASSPORT NO: S15209746	DISCOMPANY? (YES/NO) NSURED: HITCE  OTHERS  MODEL: KIG CATELS  CONTACT: \$73\$ 1768



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.se

### 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.

HIRED CARS - HIRER DRIVING - FLEET

Type of Cover.

Comprehensive

Certificate No.

D-21097530MFZH/5

Vehicle No / Chassis No

: SLE6781X / JM6CW1071G0124090

Name of Insured

SIANG HOCK CAR RENTAL PTE LTD

Period Of Insurance

01.04.2021 To 31.03.2022

Insured Estimated Value

: Market Value At Time Of Loss

Financial Institution

THINK ONE CREDIT PTE LTD

Authorised Driver\*

ANY AUTHORISED DRIVERS

Persons or classes of persons entitled to drive\*

Any person who is driving on the Insured's order or with their permission.

For drivers with more than 1 year driving experience and/or not less than 21 years of age

Excess: S\$1,000.00 on Section I & II separately (for Long Term Lease - 1 year or more)

S\$2,500.00 on Section I & II separately (for Short Term Lease - less than 1 year)

S\$1,000.00 on Section I & II separately (for Staff)

For drivers with less than 1 year driving experience and/or less than 21 years of age

Excess: S\$3,000.00 on Section I & II separately (for Long Term Lease - 1 year or more)

S\$4,500.00 on Section I & II separately (for Short Term Lease - less than 1 year)

S\$2,000.00 on Section I & II separately (for Staff)

\* 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

### Limitations as to use\*

Use only for the carriage of passengers or goods in connection with the Insured's business. Use for social, domestic and pleasure purposes and business purposes of any person to whom the vehicle is hired. 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 (other than for reward) of any one disabled mechanically propelled vehicle. (3) Use for the carriage of passengers for hire or reward by any person to whom the vehicle is hired.

\* 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)

ESTHERT/D0067/MZ406T

Issued at Singapore on 01.04.2021

Authorised Signature