Motorcycle
07-09-2021

Are you fully insured? Check out our best-selling insurance packages!

SmartCare Optimum
Premium health plan with the widest cover

SmartTraveller
Travel with confidence, wherever your destination

SmartCare Prime
Personal Accident plan for today's active individual

SmartHome Optimum
Insure both your home and its contents in one easy plan

CHAI HONG YOW
NO 188 JALAN BUNGA MATAHARI
TAMAN MALIM MAWAR
MALIM MAWAR
31700
PERAK
MALAYSIA

RE:AXA INSURANCE POLICY

Thank you for insuring with **AXA.**

Attached is your insurance policy. Please read this policy and your schedule carefully and ensure that you understand the terms and conditions of the cover you require. If you have any questions after reading this document, please contact your AXA insurance advisor or your nearest AXA branch.

To help preserve the environment, for renewal business, only the updated schedule is attached. Please refer to the policy document which has been provided to you previously for full terms and conditions. If at any time you would like a new copy of the policy document, please contact us and we will be happy to provide one.

Please keep all your documents in a safe place and thank you once again for insuring with AXA.

This is a computer generated letter and does not require a signature.

ACKNOWLEDGEMENT OF RECEIPT

Please complete and return this portion to your AXA insurance advisor or to the address on this slip.

Policyholder Information

CHAI HONG YOW

Policy No. VMX/78603988/16/09/WKM

Your servicing unit:

Johor Bahru 1
AXA AFFIN GENERAL INSURANCE BHD (23820-W)
No. 67 & 67A
Jalan Molek 1/29
Taman Molek
81100 Johor Bahru
Johor
Fax: 07-3527554
Email:
customer.service@axa.com.my

Just give us your handphone number to receive FREE SMS reminder before your policy expires!

I, the undersigned, hereby acknowledge receipt of the above policy.

Motorcycle
Invoice / *Invois*
NEW BUSINESS / *PERNIAGAAN BARU*
Original / Asal

Office of Issue / *Pejabat*	: **Johor Bahru 1**		
Address / *Alamat*	: **No. 67 & 67A Jalan Molek 1/29 Taman Molek 81100 Johor Bahru Johor**		
Telephone / *Telefon*	: **07-3527551**		
Fax / *Faks*	: **07-3527554**	Invoice No / *No Invois:*	**FA3553402**

POLICY INFORMATION / *MAKLUMAT POLICY* — Policy No. / *Nombor Polisi* : **VMX/78603988/16/09/WKM**

Source / *Pengantara*	: **33850 TAI SENG KOOI MOTORSPORTS SDN**		
Serv.T Reg. No. / *No Pendaftaran CBP*	:		
Insured / *Pihak Diinsuranskan*	: **CHAI HONG YOW**		
Advice to / *Kepada*	: **CHAI HONG YOW NO 188 JALAN BUNGA MATAHARI TAMAN MALIM MAWAR MALIM MAWAR 31700 PERAK MALAYSIA**		
Period of Insurance / *Tempoh Insurans*	: From / *Dari* **07/09/2021**	To / Hingga **06/09/2022**	(Both Dates Inclusive) */Termasuk kedua-dua tarikh*
Transaction No. / *No. Urusniaga*	: **00001**		
Vehicle Registration No. / *No. Pendaftaran Kenderaan*	: **JQG8893**		
Accounting Month / Year *Bulan / Tahun Perakaunan*	: **09 2021**		
Billing Currency / *Matawang Bil*	: **RM**	Exchange Rate / *Kadar Pertukaran* :	**1.0000**

Gross Premium / *Premium Kasar* **RM**	**Charges /** *Caj* **RM**	**Stamp Duty /** *Duti Setem* **RM**	**Total Payable /** *Jumlah yang Perlu Dibayar* **RM**
135.03	**(SERV T 6.00%) 8.10**	**10.00**	**153.13**

Replacing Cover Note No. : W329720

- **IMPORTANT NOTICE / *Notis Penting* :**
- Please return a copy of this document together with your payment made payable to : **AXA AFFIN GENERAL INSURANCE BHD (23820-W)**
  / Sila kembalikan salinan lampiran ini bersama bayaran anda kepada : **AXA AFFIN GENERAL INSURANCE BHD (23820-W)**
- Please disregard this document if payment has been made. Thank You.
  / Sila abaikan lampiran ini sekiranya pembayaran telah dibuat. Terima Kasih.

Issued by / *Dikeluarkan oleh* - **mp33850** on / pada **07-09-2021** **(R)**

Office of Issue / *Pejabat*	:	**Johor Bahru 1**
Address / *Alamat*	:	**No. 67 & 67A Jalan Molek 1/29 Taman Molek 81100 Johor Bahru Johor**
Telephone / *Telefon*	:	**07-3527551**
Fax / *Faks*	:	**07-3527554**

POLICY INFORMATION / *MAKLUMAT POLICY* — Policy No. / *Nombor Polisi* : **VMX/78603988/16/09/WKM**

Source / *Pengantara*	:	**33850 TAI SENG KOOI MOTORSPORTS SDN**
Serv.T Reg. No. / *No Pendaftaran CBP*	:	
Insured / *Pihak Diinsuranskan*	:	**CHAI HONG YOW**
Biz Regn. / IC / Passport No. *No. Pendaftaran Perniagaan/ No. KP / No. Passport*	:	**940928-08-5495**
Address /*Alamat*	:	**NO 188 JALAN BUNGA MATAHARI TAMAN MALIM MAWAR MALIM MAWAR 31700 PERAK MALAYSIA**

Period of Insurance / *Tempoh Insurans* : From / *Dari* **07/09/2021** To / Hingga **06/09/2022** (Both Dates Inclusive) */Termasuk kedua-dua tarikh*

Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.
/ Sebarang tempoh yang berikut dimana Orang Yang Diinsuranskan akan membayar dan Syarikat akan bersetuju untuk menerima premium pembaharuan.

PREMIUM / *Premium*

Annual Premium / *Premium Tahunan*	:	**RM 135.03**
Total Premium Due / *Jumlah Premium*	:	**RM 135.03**
Stamp Duty / *Duti Setem*	:	**RM 10.00**

RISK DETAILS / *BUTIRAN RISIKO* - THE MOTOR VEHICLE / *KENDERAAN MOTOR*

Cover Granted / *Jenis Perlindungan*	:	**Motorcycle - Private Use [tp]**
Profession / *Profesion*	:	**OTHERS**
Regn No. / *No. Pendaftaran*	:	**JQG8893**
Type Of Use / *Jenis Kegunaan*	:	**MOTORCYCLE - PRIVATE USE**
Make/Model / *Buatan/Model*	:	**KAWASAKI EX250-L**
Year of Manufacture / *Tahun Diperbuat*	:	**2014**
Body Type / *Jenis Badan Kenderaan*	:	**MOTORCYCLE**
Engine No. / *No. Enjin*	:	**EX250LEC06463**

No. 67 & 67A Jalan Molek 1/29 Taman Molek 81100 Johor Bahru Johor
Tel: 07-3527551 Fax: 07-3527554 Email: customer.service@axa.com.my
Service Tax Reg No: W10-1808-31015017

Motorcycle
POLICY SCHEDULE / *Jadual Polisi*
NEW BUSINESS / *PERNIAGAAN BARU*
Original / Asal

Policy No. : VMX/78603988/16/09/WKM
No.Polisi

Chassis No. */ No Casis*	:	**PNKEX250LLMC57176**
Engine C.C. */ Keupayaan Enjin*	:	**249CC**
Seating Capacity (incl. Driver) */ Kapasiti tempat Duduk (termasuk pemandu)*	:	**2**
Car Grouping */ Kumpulan Kenderaan*	:	**41**
Regn. Card No. */ No. Kad Pendaftaraan*	:	**B6956910**
Cover Note No. */ Nota Perlindungan*	:	**W329720**
Insured's Estimated Market Value */ Anggaran Nilai Pasaran oleh Pihak Diinsuranskan*	:	**0.00** (including Accessories and Spare Parts) */ (termasuk aksesori dan alat gantian)*
Authorised driver */ Pemandu yang dibenarkan*	:	**MY001B**
Limitations as to Use */ Had Pengunaan*	:	**As per Certificate of Insurance** **/ Seperti tertera di dalam Sijil Insurans**
Interested Party */ Pihak yang berminat*	:	**NIL**

Extra Coverage (Premium Breakdown) */ Perlindungan Tambahan (Pecahan Premium)*	**Limits (RM)** */ Had*	**Premium (RM)** */ Premium*
BASIC PREMIUM		**64.30**
ALL RIDER PREMIUM		**32.15**
PLUS 75.00% LOADING		**72.34**
LESS 20.00% NCD		**33.76**
NET PREMIUM		**135.03**
TOTAL PREMIUM		**135.03**

Excess Applicable / *Ekses Digunapakai*

EXCESS : 0.00

Geographical Area */ Kawasan Geografi*	:	**Malaysia, Republic of Singapore and Negara Brunei Darussalam** **/ Malaysia, Singapura dan Brunei Darussalam**

AXA AFFIN GENERAL INSURANCE BHD (23820-W)
No. 67 & 67A Jalan Molek 1/29 Taman Molek 81100 Johor Bahru Johor
Tel: 07-3527551 Fax: 07-3527554 Email: customer.service@axa.com.my
Service Tax Reg No: W10-1808-31015017

Policy No. : VMX/78603988/16/09/WKM
No.Polisi

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS / *MEMORANDUM, FASAL, JAMINAN, ENDORSMEN*

Subject to the Memoranda, Clauses Warranties & Endorsement attached hereto:
/ Tertakluk kepada Memorandum, Fasal, Waranti & Endorsmen yang dilampirkan bersama:

M3PB

M3PB - THIRD PARTY ONLY

Date of Proposal and declaration / *Tarikh cadangan dan pengakuan :* **07/09/202107-09-2021**

AXA AFFIN GENERAL INSURANCE BHD (23820-W)

Authorized Signature

IMPORTANT / *PENTING:*

This Schedule should be read in conjunction with the Terms and Conditions of the Policy attached.
/ Jadual ini perlu dibaca bersama-sama dengan Terma-Terma dan Syarat-Syarat Polisi yang dilampirkan.

NOTICE / *PEMBERITAHUAN:*

For all intents and purposes where there is a conflict or ambiguity as to the meaning in the Bahasa Malaysia provisions of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail.
/ Bagi tujuan dan maksud sekirany terdapat konflik atau kekaburan berkenaan makna di dalam peruntukan Bahasa Malaysia tentang mana-mana bahagian Kontrak, adalah dipersetujui bahawa Kontrak versi Bahasa Inggeris akan digunakan.

Issued by / *Dikeluarkan oleh* - **mp33850** on / pada **07-09-2021** **(R)**

No. 67 & 67A Jalan Molek 1/29 Taman Molek 81100 Johor Bahru Johor
Tel: 07-3527551 Fax: 07-3527554 Email: customer.service@axa.com.my
Service Tax Reg No: W10-1808-31015017

CERTIFICATE OF INSURANCE
/ SIJIL INSURANS
Original / Asal
FORM M.Y.1

- Road Transport Act, 1987 (Malaysia) - Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia) - Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore - Motor Vehicles (Third Party Risks & Compensation) Rules 1960 (Republic of Singapore) - Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

CERTIFICATE NO. /*NO. SIJIL* : **VMX/78603988/16**

Name of Policy Holder : **CHAI HONG YOW**
/ Nama Pemegang Polisi

Index Mark and Registration Number of Vehicle : **JQG8893**
/ No. Indeks dan No. Pendaftaran Kenderaan

Effective Date of Commencement of Insurance for the purpose of the Act / *Bagi tujuan Akta, tarikh insurans* : **07/09/2021**

Date of Expiry of Insurance / *Tarikh Tamat Insurans* : **06/09/2022**

(Both Dates Inclusive) */ (Termasuk kedua-dua tarikh)*

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE*
(a) The Insured
(b) Any other person who is driving on the Policyholder's order or with his 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*
Use for social, domestic and pleasure purposes and in connection with the Policyholder's business or profession.

The Policy does not cover :-
(i) Use for hire or reward.
(ii) Use for racing pacemaking reliability trial or speed-testing.
(iii) Use for the carriage of goods (other than samples) in connection with any trade or business.

*ORANG ATAU KELAS ORANG YANG LAYAK MEMANDU**
(a) Pihak Diinsuranskan
(b) Orang lain yang memandu di atas arahan Pemegang Polisi atau dengan kebenarannya

Dengan syarat orang tersebut dibenarkan memandu menurut undang-undang perlesenan atau undang-undang lain atau peraturan untuk memandu Kenderaan Bermotor tersebut atau telah dibenarkan dan tidak dilucutkan kelayakannya di atas perintah Mahkamah atau oleh sebab mana-mana enakmen atau peraturan daripada memandu Kenderaan Bermotor tersebut.

*HAD PENGGUNAAN**
Digunakan untuk tujuan sosial, domestik dan persiaran dan berkaitan dengan perniagaan Pihak Diinsuranskan.
Polisi ini tidak melindungi kegunaan untuk sewaan atau ganjaran, perlumbaan, mengkadar kelajuan, ujian kebolehpercayaan, ujian kelajuan untuk membawa barangan (selain dari sampel) berkaitan apa-apa pekerjaan atau perniagaan atau kegunaan untuk apa-apa tujuan yang berkaitan dengan Perdagangan Motor.

EXCESS : **0.00** NCD / *NCD* : **20.00 %**

* Limitations rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore of Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not included under this heading. /* *Pengehadan dijadikan tidak berkuat kuasa oleh Seksyen 95 Akta Pengangkutan Jalan 1987 (Malaysia) atau Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam tidak termasuk di bawah tajuk ini.*

I/We hereby certify that this Certificate is issued in accordance with the provision of PartIV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicle Insurance (Third Party Risks) Act (Cap90) Negara Brunei Darussalam. / *Saya/Kami mengesahkan bahawa Sijil ini telah dikeluarkan selaras dengan peruntukan Bahagian IV Akta Pengangkutan Jalan 1987 (Malaysia), Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.*

AXA AFFIN GENERAL INSURANCE BHD (23820-W)

CHIEF EXECUTIVE OFFICER

AXA AFFIN GENERAL INSURANCE BHD (23820-W)

No. 67 & 67A Jalan Molek 1/29 Taman Molek 81100 Johor Bahru Johor
Tel: 07-3527551 Fax: 07-3527554 Email: customer.service@axa.com.my
Service Tax Reg No: W10-1808-31015017

IMPORTANT : *This Certificate is not transferable to a new owner of the vehicle*

If for any reason this insurance is terminated during its currency, the Certificate must be returned to the Insurer, or if the Certificate has been lost or destroyed a Statutory Declaration to that effect must be made. Cancellation of the Policy at the request of the Insured will only take effect from the date of receipt by the Company of this Certificate or the Statutory Declaration. Failure to comply with this obligation is an offence under the Compulsory Insurance Legislation.

The Certificate must be returned if the insurance is suspended during its currency.

IMPORTANT NOTICE : *The attention of the Policyholder is drawn to conditions 2, 4 & 5 of this policy.*

By reason of the Conditions referred to-

If the Policyholder or person driving the vehicle at the time of the accident:-
(1) (a) fails to give prompt notice to the Company in writing of the occurrence of the accident.
(b) fails to inform the Company of any writ summons or other notice of impending claim.

OR

Without prior advice to and receipt of written authority from the Company:-
(2) (a) admits responsibility for the accident.
(b) makes any offer promise or payment in respect thereof.

The Policyholder shall not be entitled to any benefit under this policy and the Company shall be entitled to be indemnified by the Policyholder to the extent of any sum paid by the Company by virtue of Statute or otherwise.

PENTING :
Sijil ini tidak boleh dipindahmilik kepada pemilik baru kenderaan ini.

Sekiranya insurans ini ditamatkan semasa dalam tempoh perlindungan, Sijil hendaklah dikembalikan kepada Penginsurans, atau sekiranya Sijil ini hilang atau musnah, pengisytiharan berkanun perlu dibuat. Pembatalan polisi atas kehendak Pihak Diinsuranskan berkuatkuasa apabila Pihak Syarikat telah menerima Sijil atau Pengisytiharan Berkanun. Kegagalan memenuhi tanggungjawab ini adalah satu kesalahan di bawah Perundangan Wajib Insurans.

Sijil hendaklah dikembalikan sekiranya insurans digantung buat sementara waktu semasa tempoh perlindungan.

NOTIS PENTING :
Sila ambil perhatian pada syarat 2,4 & 5 di dalam Polisi ini.

Syarat ini merujuk :
(1) (a) gagal memberi notis bertulis kepada Syarikat secepat mungkin mengenai kejadian yang berlaku.
(b) gagal memberitahu Syarikat mengenai sebarang surat dakwaan, saman atau notis tuntutan akan datang.

ATAU

Tanpa terlebih dahulu memaklumkan kepada dan menerima kuasa bertulis dari Syarikat:-
(2) (a) mengaku bertanggungjawab atas kemalangan tersebut.
(b) membuat sebarang tawaran, janji atau pembayaran.

Pemegang Polisi tidak berhak mendapat sebarang manfaat di bawah polisi ini dan Syarikat berhak mendapat gantirugi dari pemegang polisi atas sebarang jumlah yang dibayar oleh Syarikat disebabkan

NOTICE / PEMBERITAHUAN :
For all the intents and purposes where there is a conflict or ambiguity as to the meaning in the Bahasa Malaysia provisions of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail.
/ Bagi tujuan dan maksud sekiranya terdapat konflik atau kekaburan berkenaan makna di dalam peruntukan Bahasa Malaysia tentang mana-mana bahagian Kontrak, adalah dipersetujui bahawa Kontrak versi Bahasa Inggeris akan digunakan.

No. 67 & 67A Jalan Molek 1/29 Taman Molek 81100 Johor Bahru Johor
Tel: 07-3527551 Fax: 07-3527554 Email: customer.service@axa.com.my
Service Tax Reg No: W10-1808-31015017

Are you fully insured? Check out our best-selling insurance packages!

SmartCare Optimum

Premium health plan with the widest cover

SmartTraveller

Travel with confidence, wherever your destination

SmartCare Prime

Personal Accident plan for today's active individual

SmartHome Optimum

Insure both your home and its contents in one easy plan

07-09-2021

CHAI HONG YOW
NO 188 JALAN BUNGA MATAHARI
TAMAN MALIM MAWAR
MALIM MAWAR
31700
PERAK
MALAYSIA

Your AXA Motorcyclist Personal Accident Policy AAJ/78603989/16/09/WKM

Thank you for insuring with **AXA.**

Attached is your insurance policy and schedule. Please read these documents carefully and ensure that the terms and conditions and that the cover you require is being provided. If you have any questions after reading this document, please contact your AXA insurance advisor or our nearest AXA branch.

To help preserve the environment, for renewal business, only the updated schedule is attached. Please refer to the policy document which has been provided to you previously for full terms and conditions. If at any time you would like a new copy of the policy document, please contact us and we will be happy to provide one.

Please keep all your documents in a safe place and thank you once again for insuring with AXA.

This is a computer generated letter and does not require a signature.

✂ ....

ACKNOWLEDGEMENT OF RECEIPT

Please complete and return this portion to your AXA insurance advisor or to the address on this slip.

Policyholder Information

CHAI HONG YOW

Policy No. AAJ/78603989/16/09/WKM

Your servicing unit:

Johor Bahru 1
AXA AFFIN GENERAL INSURANCE BHD (23820-W)
No. 67 & 67A
Jalan Molek 1/29
Taman Molek
81100 Johor Bahru
Johor
Fax: 07-3527554
Email:
customer.service@axa.com.my

I, the undersigned, hereby acknowledge receipt of the above policy.

______________________ ______________ ________________________

Policyholder's Signature Date Handphone number

AXA AFFIN GENERAL INSURANCE BHD (23820-W)

No. 67 & 67A Jalan Molek 1/29 Taman Molek 81100 Johor Bahru Johor
Tel: 07-3527551 Fax: 07-3527554 Email: customer.service@axa.com.my
Service Tax Reg No: W10-1808-31015017

Motorcyclist Personal Accident
Invoice / *Invois*
NEW BUSINESS / *PERNIAGAAN BARU*
Original / Asal

Office of Issue / *Pejabat*	: **Johor Bahru 1**		
Address / *Alamat*	: **No. 67 & 67A Jalan Molek 1/29 Taman Molek 81100 Johor Bahru Johor**		
Telephone / *Telefon*	: **07-3527551**		
Fax / *Faks*	: **07-3527554**	Invoice No / *No Invois:*	**FA3553401**

CERTIFICATE/POLICY INFORMATION / Certificate/Policy No. / **AAJ/78603989/16/09/WKM**

Source / *Pengantara*	: **33850 TAI SENG KOOI MOTORSPORTS SDN**
Serv.T Reg. No. / *No Pendaftaran CBP*	:
Insured / *Pihak Diinsuranskan*	: **CHAI HONG YOW**
Advice to / *Kepada*	: **CHAI HONG YOW NO 188 JALAN BUNGA MATAHARI TAMAN MALIM MAWAR MALIM MAWAR 31700 PERAK MALAYSIA**
Period of Insurance / *Tempoh Insurans*	: From / *Dari* **07/09/2021** To / Hingga **06/09/2022** (Both Dates Inclusive) */Termasuk kedua-dua tarikh*
Transaction No. / *No. Urusniaga*	: **00001**
Accounting Month / Year *Bulan / Tahun Perakaunan*	: **09 2021**

Billing Currency / *Matawang Bil* **: RM** **Exchange Rate /** *Kadar Pertukaran* **:** 1.0000

Gross Premium / *Premium Kasar* **RM**	**Charges /** *Caj* **RM**	**Stamp Duty /** *Duti Setem* **RM**	**Total Payable /** *Jumlah yang Perlu Dibayar* **RM**
13.00	**(SERV T 6.00%) 0.78**	**0.00**	**13.78**

AXA AFFIN GENERAL INSURANCE BHD (23820-W)

Authorized Signature /
Tandatangan Sah

IMPORTANT NOTICE / *Notice Penting :*
- Please return a copy of this document together with your payment made payable to
/ Sila kembalikan salinan lampiran ini bersama bayaran anda kepada :
AXA AFFIN GENERAL INSURANCE BHD (23820-W)
- Please disregard this document if payment has been made. Thank you.
/ Sila abaikan lampiran ini sekiranya pembayaran telah dibuat. Terima kasih.

Issued by / *Dikeluarkan oleh* - **mp33850** on / pada **07-09-2021** **(R)**

Office of Issue / *Pejabat*	:	**Johor Bahru 1**
Address / *Alamat*	:	**No. 67 & 67A** **Jalan Molek 1/29** **Taman Molek** **81100 Johor Bahru** **Johor**
Telephone / *Telefon*	:	**07-3527551**
Fax / *Faks*	:	**07-3527554**

CERTIFICATE/POLICY INFORMATION / Certificate/Policy No. / **AAJ/78603989/16/09/WKM**

Source / *Pengantara* : **33850 TAI SENG KOOI MOTORSPORTS SDN**
Serv.T Reg. No. / *No Pendaftaran CBP* :

Insured / *Pihak Diinsuranskan*	:	**CHAI HONG YOW**
Address /*Alamat*	:	**NO 188 JALAN BUNGA MATAHARI** **TAMAN MALIM MAWAR** **MALIM MAWAR** **31700 PERAK MALAYSIA**

Period of Insurance / *Tempoh Insurans* : From / *Dari* **07/09/2021** To / Hingga **06/09/2022** (Both Dates Inclusive) */Termasuk kedua-dua tarikh*

Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.
/ Sebarang tempoh yang berikut dimana Orang Yang Diinsuranskan akan membayar dan Syarikat akan bersetuju untuk menerima premium pembaharuan.

PREMIUM / *Premium*

Annual Premium / *Premium Tahunan*	:	**RM 13.00**
Gross Premium 2 / *Premium Kasar*	:	**RM 13.00**
Stamp Duty / *Duti Setem*	:	**RM 0.00**

RISK DETAILS / *BUTIRAN RISIKO* - THE MOTOR VEHICLE / *KENDERAAN MOTOR*

Risk No. */ No. Risiko* : 1

Benefits */ Manfaat*	Sum Insured */ Nilai Insurans (RM)*
1) MOTORCYCLIST PA PLAN A VEHICLE NO.: JQG8893	5,000.00

Date of proposal and declaration */ Tarikh cadangan dan pengakuan* **07/09/2021**

AXA AFFIN GENERAL INSURANCE BHD (23820-W)

Authorized Signature /
Tandatangan Sah

IMPORTANT / *PENTING :*
This Schedule should be read in conjunction with the Terms and Conditions of the Policy.
/ Jadual ini perlu dibaca bersama-sama dengan Terma-Terma dan Syarat-Syarat Polisi yang dilampirkan.

Issued by / *Dikeluarkan oleh* - **mp33850** on / pada **07-09-2021** **(R)**

No. 67 & 67A Jalan Molek 1/29 Taman Molek 81100 Johor Bahru Johor
Tel: 07-3527551 Fax: 07-3527554 Email: customer.service@axa.com.my
Service Tax Reg No: W10-1808-31015017

CLAIMS GUIDE FOR MOTOR ACCIDENTS

Take These 3 Key Steps:

- ✔ CALL your insurance company or Accident Assist Call Centre
- ✔ GATHER evidence
- ✔ LODGE police report

COMPREHENSIVE COVER:
HOW TO CLAIM FROM OWN INSURANCE COMPANY

1. WHAT TO CLAIM

a) If the accident was your fault, make an 'Own Damage' claim

b) If the accident was **NOT** your fault, make an 'Own Damage Knock-for-Knock' claim (instead of making a third party claim)

BENEFITS OF MAKING 'OWN DAMAGE KNOCK-FOR-KNOCK' CLAIM:

- *Faster claims processing*
- *You will not lose your No Claim Discount (NCD) entitlement*
- *You can claim excess* and CART** from the other party's insurance company*

2. HOW TO CLAIM

Submit to your insurance company:

- Completed claim form
- Original copy of police report
- Copy of driver's and policyholder's identity card and driving licence
- Copy of vehicle ownership certificate
- Photos of accident scene and damages to vehicle
- Police letter informing which party is compounded for road traffic offence

THIRD PARTY COVER:
HOW TO MAKE A THIRD PARTY PROPERTY DAMAGE CLAIM

1. WHAT TO CLAIM

a) Damage to your car or property in a road accident caused by the other party

b) Other financial losses e.g. CART**, excess*

2. HOW TO CLAIM

- Send your car to the insurance company's panel workshop
- Appoint an adjuster to evaluate the cost of your car's damage
- Submit to the other party's insurance company:
  - Original copy of police report
  - Copy of driver's and policyholder's identity card and driving licence
  - Copy of vehicle ownership certificate
  - Adjuster's report
  - Bill of repair costs of your car
  - Photos of accident scene and damages to vehicle
  - Police letter informing which party is compounded for road traffic offence

You can obtain the information of the other party's insurance company via ***www.mycarinfo.com.my***

Tips

HOW TO AVOID POSSIBLE REJECTION OF CLAIMS

- Notify your insurance company within **7 days** from the accident
- Ensure complete documentation
- Ensure private car is not used for hire or to carry goods for business purpose

IMPORTANT TERMS

COMPENSATION FOR ASSESSED REPAIR TIME (CART)**

The amount payable by the other party's insurance company for number of days it takes to repair your car as assessed by the adjuster (not the number of days your car is in the workshop)

CART = Rate as per taxi fare receipt or car rental agreement or fixed scale of CART **×** Number of days to repair the car

Remember to keep the original receipts for taxi fare or car rental to claim for CART

EXCESS*

The amount you have to pay whether the accident is your fault or otherwise. The insurance company pays the remaining claim balance

BETTERMENT

Applies to car age 5 years or more:

- When an old part is replaced with a new original part
- You bear partial cost of the new original part (depending on your car's age) as your car will be in a better condition than before the accident

For more information, please contact:

PIAM at 03-22747399 or visit www.piam.org.my

MTA at 03-20318160 or visit www.malaysiantakaful.com.my

For complaints or any queries, please contact your insurance company

If your query is not satisfactorily resolved by the insurance company, you may contact BNMTELELINK at 1300 88 5465 or bnmtelelink@bnm.gov.my

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QUICK GUIDE TO MOTOR INSURANCE CLAIMS

OWN DAMAGE CLAIM

Claim loss or damage to your car from your own insurance company

(Refer to back page for detailed information)

KEEP CALM

DO NOT:
- Admit you are at fault
- Agree to any offer or settlement
- Sign anything

STEP 1 — CALL FOR ASSISTANCE

Accident Assist 15-500

Call your insurance company or 24/7 Hotline 15-500 if your car is badly damaged and you need towing service

DEAL ONLY WITH AUTHORISED TOW TRUCKS

Get the name and registration number of the authorised tow truck operator from your insurance company or Accident Assist and wait for them to arrive

STEP 2 — GATHER EVIDENCE

- Note the place and time of the accident
- Take photos of accident scene and damages to vehicles involved
- Exchange information with the other party:
  - *Driving licence number*
  - *Contact number and address*
  - *Vehicle model and registration number*
  - *Insurance company*

Assess whether it is safe for you to step out of your car

STEP 3 — LODGE POLICE REPORT

- Lodge a report within 24 hours at the nearest police station
- Late reporting can result in a fine

STEP 4 — NOTIFY YOUR INSURANCE COMPANY

- Notify your insurance company within 7 days of the accident
- Submit your claim as soon as possible

STEP 5 — SEND YOUR CAR TO A PANEL WORKSHOP

- Ask your insurance company for the list of panel workshops
- For Own Damage Claim, your insurance company will appoint an adjuster to assess the damage

Please co-operate with the adjuster

THIRD PARTY PROPERTY DAMAGE CLAIM

Claim against other party's insurance company if the accident was not your fault

(Refer to back page for detailed information)