



redefining / insurance

AXA Insurance Pte Ltd  
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date  
13/01/2022

policy number  
GA453999

account number  
18267

# Certificate of Insurance

-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)

## Policy details

<b>Policyholder name</b>	<b>NG KIM YONG</b>	<b>Certificate number</b>	<b>GA453999 / 1</b>
<b>Cover</b>	<b>Comprehensive</b>	<b>Chassis number</b>	<b>MR053REH104546216</b>
<b>Plan name</b>	<b>Toyota Prestige Max</b>	<b>Engine number</b>	<b>1ZR554746</b>
<b>NCD applicable</b>	<b>50%</b>		
<b>Vehicle registration number</b>	<b>SLB1306J</b>		
<b>Period of Insurance</b>	from <b>29/03/2022</b> to <b>28/03/2023</b> (both dates inclusive)		
<b>Finance loan company</b>	Nil		

## Authorized Drivers

- (a) The Policyholder
  - (b) Any Named Driver as stated in the Policy:
  - (c) 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.

## Limitation as to use\*

- Use of the motor vehicle is connected to the Policyholder's business
- Use for the carriage of passengers (besides commercial hire or reward) in connection with the Policyholder's business
- Use for social, domestic, and personal purposes

The Policy does not cover:

- Use for commercial hire or reward, or for racing, pace-making, reliability trail, or speed testing
- Use while drawing a trailer, except for the towing of a disabled person's mechanically propelled vehicle

\* 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.

<b>EXCESS</b>	Windscreen Excess	Not Applicable
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### Young/Inexperienced driver excess

An additional excess of \$2500 (to be added to any excess imposed under the Policy) whilst the Insured MotorCar is being driven by any driver aged below 23 years old and /or has been issued a valid driving license to drive in Singapore for the relevant class of vehicle for less than one year

Young and/ or Inexperienced driver shall mean any person who :

- Is less than 23 years old , and/or
- Has been issued with a valid driving license to drive in Singapore for the relevant class of vehicle for less than 1 year

## Additional clauses & endorsements to your policy

Nil

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

AXA Insurance Pte Ltd



Authorised signature

### **Important note**

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

## Claims procedure

### A. At the Accident Site

- 1) Exchange particulars with all parties involved in the accident, including:
  - NRIC/FIN
  - Mobile/Telephone Number
  - Address
  - Name of Insurance Company
  - Vehicle Number
- 2) Remember to take photographs of all vehicles involved in the accident, including your own, and a few angles of the accident scene. These are required for the accident report to be filed later.
- 3) If there are witnesses, note down their names and contact numbers.

### B. What to do immediately after

- 1) Call AXA Customer Care at 1800 880 4888 or one of the workshops listed below for advice and further assistance.
- 2) Report the accident to one of the workshops listed below, with your vehicle (whether damaged or not), within 24 hours of the accident or by the next working day.
- 3) You would need to submit a claim form within the next working day, which you can find online at [axa.com.sg/customer-care/file-a-claim](http://axa.com.sg/customer-care/file-a-claim)
- 4) Lodge a police report for the following circumstances:
  - injury case;
  - non-injury case involving a government vehicle or damage to government property ;
  - non-injury case involving a foreign vehicle;
  - non-injury case involving a pedestrian or cyclist;
  - any accident outside of Singapore.
- 5) Avoid all unauthorised tow-truck operators or repair workshops. It might impede our investigations and your insurance claims.
- 6) Keep a record of all letters and communications with all parties of the accident and forward them to [customer.care@axa.com.sg]

### C. LOSS OF USE/ CAR REPLACEMENT BENEFIT

Applicable only if this benefit is included in your motor insurance. Please refer to your Policy Schedule for Details.

The Certificate of Insurance (CI) shall be produced without demand when collecting the rental car. The rental car company reserves the right to verify the identity of the holder. The CI is the property of AXA INSURANCE PTE LTD and its use is subject to the terms and conditions contained in the Car Replacement for Loss of Use endorsement.

For further assistance, please call AXA INSURANCE PTE LTD at 63222018

## List of Authorised Workshops