



Teamwork Garage Pte Ltd
53 Ubi Avenue 1 #01-23/24 Singapore 408934
Paya Ubi Industrial Park
Tel: 6844 2475 Fax: 6844 2474
Email: claims@teamworkgarage.com
GST Register No: 201015366H

27th August 2022

Our reference: 2206-21

Your reference: SHD6846X

AXA Insurance Singapore Pte Ltd

Robinson Road
P.O. Box 1094
Singapore 902144

Attn: Motor Claims Department

BY EMAIL

Dear Sir/ Madam,

Claimant : MUHAMMAD ASHRAF BIN ABDUL RASHID

Address : BLK 222A BEDOK NORTH DRIVE #14-20 S(461222)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **15/06/2022** along **ECP TOWARDS CITY AFTER BEDOK EXIT** involving our client's vehicle registration number **SMY9939Y** and vehicle registrations number **SHD6846X** driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

Cost of Repair	:	\$ 10,700.00
Loss of Use (\$120 x 15 days)	:	\$1,800.00
LTA search	:	\$7.49
Total	:	\$ 12,507.49

A copy of each of the following supporting documents is enclosed:-

- a) Our client's Accident Report / Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Letter Of Authorization;
- e) Tax Invoice;
- f) LTA Search Invoice;
- g) Certificate of Insurance;
- h) Satisfaction of repaired vehicle;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,

Teamwork Garage Pte Ltd

Encl.

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	15/06/2022 15:51 (SGT)
Date of Accident	15/06/2022 09:00 (SGT)
Exact Location of Accident	ECP, Singapore
Additional Location Information	ECP TOWARDS CITY AFTER BEDOK EXIT
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMY9939Y
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	MUHAMMAD ASHRAF BIN ABDUL RASHID
NRIC No	S9021284B
Email Address	MUHAMMADASHRAF_ABDULRASHID@HOTMAIL.COM
Mobile Phone No	(Phone) +65-91252297
Alternative Phone No	+65-83111048

VEHICLE PARTICULARS

Manufacturer	Honda
Model	Civic
Variant	HONDA / CIVIC 1.5 TURBO 5DR CVT
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private car
Transmission	Auto
CC	1498

INSURANCE COMPANY

Name of Insurance Company	Direct Asia Insurance (Singapore) Pte Ltd
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	MT/00931407/01
Cover Note Number	-

DRIVER

Name of Driver	MUHAMMAD ASHRAF BIN ABDUL RASHID
NRIC No	S9021284B

Date Of Birth	19/06/1990
Occupation	Indoor
Date Of Driving Pass	10/05/2016
Driving experience	6 YEARS AND 1 MONTH
Gender	Male
Mobile Number	(Phone) +65-91252297
Alt. Phone Number	+65-83111048
Email Address	MUHAMMADASHRAF_ABDULRASHID@HOTMAIL.COM
Address	APT BLK 222A BEDOK NORTH DRIVE #14-20
Address complement	-
Postcode	461222
Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
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	Chain 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?	Yes
Was any injured conveyed to hospital by ambulance?	Yes
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	Traffic Police
Police Station Phone No	(Phone) +65-65470000
Alt. Police Station Phone No	(Fax) +65-65474900
Police Station Address	10 Ubi Avenue 3 Singapore 408865
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER TO ATTACHED
STATEMENT RECORDED BY ANNIE - PROGRESSIVE CAR CARE PTE LTD
TEL 67415336

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Reasons for not uploading a video of the accident	WITH OWNER
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHD6846X
Vehicle Manufacturer	-
Vehicle Model	-

Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Taxi
Name of Driver	-
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	SJD1215B
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	-
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	MUHAMMAD ASHRAF BIN ABDUL RASHID
Gender	Male
Phone No	(Phone) +65-91252297
Address	APT BLK 222A BEDOK NORTH DRIVE #14-20
Address Complement	-
Post Code	461222
Approximate Age Years Old	31
Injuries Sustained	NECK AND BACK
Injured person in which vehicle?	SMY9939Y
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	Yes



SKETCH PLAN

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 willful 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

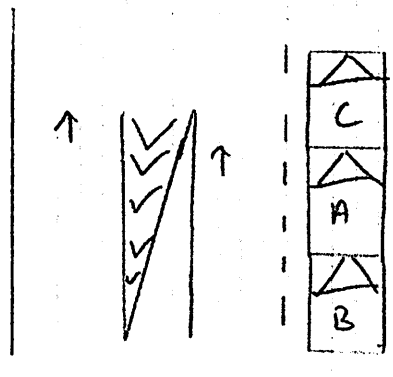
(c) my Personal Information may/can be disclosed by any of the insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sit outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

Sketch Plan



A: SMY999Y
B: SHD 6846X
C: SJO1215B

Refer to police Report

We declare the foregoing particulars are true in every respect.

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

Witnessed by Reporting Centre Personnel



**SINGAPORE
POLICE FORCE**



T/20220615/7008

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

1 of 4

Report No. T/20220615/7008

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 15/06/2022 11:29		Vide Report No.: G/20220615/0061	Station Diary No.:
Informant's Particulars			
Name of Informant: MUHAMMAD ASHRAF BIN ABDUL RASHID		Address: 222A BEDOK NORTH DRIVE #14-20 SINGAPORE 461222	
ID Type / ID No.: NRIC NO / S9021284B		Contact No.: Home/Office: Mobile: 91252297	
Nationality: SINGAPORE CITIZEN		Email: MUHAMMADASHRAF_ABDULRASHID@HOTMAIL.COM	
Sex: Male	Age: 31	Date of Birth: 19/06/1990	Type of Informant: Vehicle Owner
Race: Malay		Language: English	Institution / School Name:
Occupation:		Driving Licence Information: Class: 3,3A	Date of Expiry:

General Information of the Accident

Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 15/06/2022 08:55	Type of Location: Expressway (ECP)
Location: EAST COAST PARKWAY				
Weather: Cloudy		Road Surface: Wet	Road Speed Limit: 90 Km/h	
Traffic Flow: One Way		Traffic Control: Not Controlled	Traffic Volume: Moderate	
Type of Collision: Between Moving Vehicles - Head To Rear			Anyone conveyed by ambulance: Yes	

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Conditio	No of
SHD6846X	Taxi		Hyundai	Blue	No Damage	1
SJD1215B	Car		Suzuki Terraco	Gold	No Damage	1
SMY9939Y	Car		Honda Civic	White	Seriously Damaged	0



**SINGAPORE
POLICE FORCE**



T/20220615/7008

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

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Report No. T/20220615/7008

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SMY9939Y	DIRECT ASIA INSURANCE (SINGAPORE) PTE. LTD.	MT/00931407/01	30/05/2022	29/05/2023

Details of Person Involved				
Any Pedestrian Involved: No				
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA		
Driver				
Name	KWAN		ID No.	NIL
Related Vehicle	SHD6846X (Taxi)		Contact No.	91596686
Hospital/Clinic	NIL		Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	NIL		Date	NIL
No. of Days granted Medical Leave	NIL		Degree of	NIL
Driver				
Name	DAVID KOH		ID No.	NIL
Related Vehicle	SJD1215B (Car)		Contact No.	97614228
Hospital/Clinic	NIL		Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	NIL		Date	NIL
No. of Days granted Medical Leave	NIL		Degree of	NIL
Vehicle Owner				
Name	MUHAMMAD ASHRAF BIN ABDUL RASHID		ID No.	S9021284B
Related Vehicle	SMY9939Y (Car)		Contact No.	91252297
Hospital/Clinic	CHANGI GENERAL HOSPITAL		Class of Driving Licence & Expiry	Class: 3,3A Date of Expiry: NIL
Date	15/06/2022		Date	NIL
No. of Days granted Medical Leave	NIL		Degree of	Slight



**SINGAPORE
POLICE FORCE**



T/20220615/7008

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

3 of 4

Report No. T/20220615/7008

CONTINUATION OF REPORT

Brief Details.

On the 15/06/2022 at about 0845hrs, I was on my way to work alone. I was driving my car (SMY9939Y) along ECP and was traveling on the right most lane.

At about 0857hrs, near lamppost 252, the car in front of me (SJD1215B) started to brake and slow down. As I was approaching it, I too slowed down and managed to come to a complete stop.

However, a blue COMFORT taxi (SHD6846X) was unable to stop in time and collided to the rear of my car. My car then jerked forward and slightly touched the car in front of mine.

The first car did not have any damages. However, my rear bumper was completely damaged and there were also broken pieces on the front left side of my car.

The 3 of us drivers exchanged particulars and while doing so, the taxi drove away.

I sustained whiplash injuries on the left side of my neck, lower back and some discomfort down on my right glute. I was conveyed by ambulance to CGH and am seeking medical attention.

My car was towed to Fort road and was handed over to my father my EMAS in the presence of a TP officer.

I have an in car camera and have extracted moments of the accident.


**SINGAPORE
POLICE FORCE**

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000



T/20220615/7008

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Report No. T/20220615/7008

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPIB /
VILTON HIA WEE SIANG
Contact No.: 65476232

NP168

Signature Of Informant:
The identity of the person making this report has
been authenticated by Singpass. No signature is
required.

Date/Time:
15/06/2022 11:29

Classification Of Case:

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC
Owner ID: 284B

Vehicle Details

Vehicle No.: SMY9939Y
Vehicle to be Exported: Yes
Intended Deregistration Date: 15 Jun 2022
Vehicle Make: HONDA
Vehicle Model: CIVIC 1.5 TURBO 5DR CVT
Primary Colour: White
Manufacturing Year: 2017
Engine No.: L15B71672747
Chassis No.: MRHFK4840HT000025
Maximum Power Output: 127.0 kW (170 bhp)
Open Market Value: \$30,007.00
Original Registration Date: 05 Apr 2018
First Registration Date: 05 Apr 2018
Transfer Count: 1
Actual ARF Paid: \$34,010.00

Intended PARF Rebate Details

PARF Eligibility: Yes
PARF Eligibility Expiry Date: 04 Apr 2028
PARF Rebate Amount: \$25,507.00

Intended COE Rebate Details

COE Expiry Date: 04 Apr 2028
COE Category: E - Open - all except motorcycle
COE Period(Years): 10
QP Paid: \$39,000.00
COE Rebate Amount: \$22,636.00
Total Rebate Amount: \$48,143.00

The information contained herein is correct as at 15 Jun 2022

OK

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S9021284B



Name

MUHAMMAD ASHRAF BIN ABDUL
RASHID

محمد اشرف بن عبد الرشيد

Race

MALAY

Date of birth

19-06-1990

Sex

M

S9021284B

Country/Place of birth

SINGAPORE

REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: S9021284B

Name: MUHAMMAD ASHRAF BIN
ABDUL RASHID

Birth Date: 19 Jun 1990

Issue Date: 02 Jul 2009

000000954B

For Insurance Purposes

Customer Name: _____

Signature: _____

Date: _____

15-06-22



NRIC No. S9021284B



Date of Issue

04-08-2020

APT BLK 222A BEDOK NORTH DRIVE #14-20

SINGAPORE 461222

NRIC No: XXXXX284B

Date of change: 23/12/2021

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

Class	Vehicle Class	Pass Date
Class 3A	MOTOR CARS AND MOTOR TRACTORS WITHOUT CLUTCH PEDALS THE WEIGHT OF WHICH UNLADEN DOES NOT EXCEED 2500 KILOGRAMS	02 Jul 2009
Class 3	MOTOR CARS AND MOTOR TRACTORS THE WEIGHT OF WHICH UNLADEN DOES NOT EXCEED 2500 KILOGRAMS	10 May 2016

S / No. 9000234068

S9021284B

Licence No: S9021284B

LETTER OF AUTHORIZATION

To : AXA & Teamwork Garage PTE LTD (Third party insurance & Workshop)
Claimant : Muhammad Ashraf Bin Abdul Rashid

Dear Sirs,

I/We, Muhammad Ashraf Bin Abdul Rashid owner of vehicle no. SMY99394
hereby authorize my/our repairer, Teamwork Garage PTE LTD
act as my/our agent and proceed on behalf for me/us with respect to my/our claim for repair costs and/or rental and/or
loss of use ("claim") for my/our vehicle no. SMY99394 that was damage pursuant to the
accident which occurred at/along
ECP towards city after Bedok Exit
involving vehicle nos. SMY99394 & SHD6846X

I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies
pertaining the above mentioned accident due to me/us to my/our repairer/solicitors
Teamwork Garage PTE LTD. I/We hereby authorize you to forward and release all
compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors
Teamwork Garage PTE LTD pertaining to above said accident whom I/we
authorized and assigned to collect the said compensation monies.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice
and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the
personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein
should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured
losses claim arising of the subject matter in the action.

Thank you.

Dated this 15 day of 06 (month) 20 22 (year)

Signature of owner vehicle (claimant): Muhammad Ashraf Bin Abdul Rashid

Name of owner of vehicle (claimant): Muhammad Ashraf Bin Abdul Rashid

NRIC Number (claimant): 59021284B

Bill To:

AXA INSURANCE PTE LTD
 ROBINSON ROAD P.O. BOX 1094
 SINGAPORE 902144

Tax Invoice

Invoice number : TI-9892
 Date : 26/08/2022
 Terms : C.O.D.
 Vehicle number : SMY9939Y
 Make / Model : HONDA CIVIC

Description	Amount (\$\$)
ACCIDENT INVOLVING SMY9939Y/ SHD6846X ON 15/06/2022 @ ECP TOWARDS CITY AFTER BEDOK EXIT INCLUSIVE OF SUPPLYING PARTS, LABOUR, PANEL BEATING AND SPRAY PAINTING LUMP SUM REPAIR	\$10,000.00
Thank you for your business and have a nice day !	

Reference : 2206-21

* Cheque payment should be issued in favour to TEAMWORK GARAGE PTE LTD
 PAYNOW UEN: 201015366H

** Please ensure that your vehicle is of good condition upon the point of collection.

E. & O. E

Subtotal	\$10,000.00
Add: GST 7%	\$700.00
Total Inc GST 7%	\$10,700.00
Less: Deposit	\$0.00
Balance Due	\$10,700.00



TEAMWORK GARAGE PTE LTD

CUSTOMER'S SIGNATURE



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 15 Jun 2022 / 16:08:13

Receipt Date/Time : 15 Jun 2022 / 16:08:13

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220615-002956

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHD6846X				
As at 15 Jun 2022/09:00:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SHD6846X Enquiry Fee 20220615160641730388	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLV7003M				
As at 15 Jun 2022/11:13:00				
Insurance Co: INDIA INT'L INS PTE LTD				
2	Insurance Enquiry - SLV7003M Enquiry Fee 20220615160641813101	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		14.00	0.98	14.98
Rounding Difference				0.03
Total Amount Payable				14.95
Paid By				
540191XXXXXX6572		eNETS Credit Card		14.95
Total				14.95
Cash Change				0.00
Tendered Amount				14.95
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

CERTIFICATE OF INSURANCE

Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) (Singapore) (the "Act")
Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 (Singapore)
Road Transport Act, 1987 (Malaysia)
Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

This document forms part of your contract with us and should be read together with your Policy Schedule and your Policy Details. Do let us know if any of the details shown here need to be amended or updated.

Certificate No.	: MT/00931407/01
Type of Coverage / Driver Plan	: Low Mileage Car Comprehensive (Value Plan)
1) Vehicle Registration No.	: SMY9939Y
Chassis No.	: MRHFK4840HT000025
2) Name of Policy Holder	: Muhammad Ashraf Bin Abdul Rashid
3) Effective Date / Time of Commencement of Insurance for the Purpose of the Act	: 30/05/2022 00:00
4) Date/Time of Expiry of Insurance	: 29/05/2023 23:59
5) Persons or Classes of Persons Entitled to Drive	
(a) Any person who is named on the policy who is driving on the Policyholder's permission.	
The person driving must have a valid driving licence to drive in Singapore and must not be under suspension or disqualification from driving.	
6) Limitations as to use*	
Use only for private purposes, in accordance with the declared car usage stated on your Policy Schedule. The policy does not cover use for hire or reward, tuition, driving test, racing, pace-making, reliability trials, speed tests, the carriage of goods for payment or for any purpose in connection with the motor trade business. Private car-pooling arrangements where you commute with passengers and split the fuel expense is covered under the standard policy. Grab Hitch will only be covered if this is the declared usage stated on your Policy Schedule. Only two rides are permitted a day. Other forms of commercial car-pooling or any ride hailing services (e.g. Grab, Go-Jek etc.) are not allowed.	
*Limitations rendered inoperative by Section 8 of the Act and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under this heading.	
Sum Insured	: Market Value
Own Damage Excess	: S\$ 200.00
Windscreen Excess	: S\$ 100.00
Low Mileage Excess	: S\$ 5,000.00
(If you exceed permitted allowance of 8,000KM per year)	
Choice of workshop	: DirectAsia approved workshops
Finance company / Hire Purchase	: Standard Chartered Bank (Singapore) Limited
Main driver	: Muhammad Ashraf Bin Abdul Rashid
Named driver	: None
Important Note: This policy is on a named driver basis. The Policyholder has to be named as the Main Driver or Named Driver to be covered. Any unnamed drivers will not be covered.	

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 the Road Transport Act, 1987 (Malaysia).

Issued on: 27/04/2022

Direct Asia Insurance (Singapore) Pte. Ltd.



Underwriting Manager

SATISFACTION OF REPAIRED VEHICLE

I/We, Muhammad Ashraf Bin Abdul Rashid, owner/driver of vehicle No. SMY 9939 Y declare that the repairs of my/our vehicle has been completed and to my/our satisfaction.

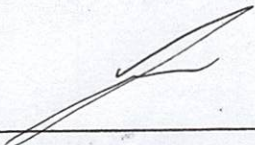
I/We agree that I/we hereby irrevocable absolutely accept the settlement amount and the liability from the third party on the repair costs and/or rental and/or loss of use which are final and that the sum of amount are to be released and payment to the workshop for such repairs in respect of the damages caused in the accident.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured losses claim arising of the subject matter in the action.

Dated this 30 day of 06 (month) 20 22 (year)

@ 12 hrs 50 mins



Name and Signature