

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)
 ROAD TRANSPORT (AMENDMENT) ACT 2019 (MALAYSIA)

Certificate/Policy Number : DMPG22007334

Vehicle Registration Number : SJX6414E

Cover Type : Superior Comprehensive

Policy Type : Private Car

Name of Policyholder/Insured : TJOENG NGIAN KHIN ALLEN

Commencement Date of Insurance : 29/06/2022

Expiry Date of Insurance : 28/06/2023

Excess	:	EXCESS: (SECTION I).....	SS	500.00
		ADD'L EXCESS: UNNAMED DRIVERS (SECTION I)...	SS	500.00
		ADD'L EXCESS: NON-AUTH WORKSHOPS (SECTION I)	SS	300.00
		EXCESS: WINDSCREEN	SS	100.00
		YOUNG & INEXP DRIVERS (SECTION I)	SS	3,000.00

Finance Company/Hire Purchase Owner :

*Persons or Classes of Persons entitled to drive:

1. The Policyholder
2. MATTHEW TJOENG RUI ZHI
3. Any Person who is driving on the Policyholder's order or 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. And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

* Limitations as to Use:

- 1) Use only for social domestic and pleasure purposes
- 2) Use for Policyholder's business

This Policy does not cover

- 1) Use for hire or reward, racing, pace-making, reliability trial or speed-testing and on race track
- 2) Use for the carriage of goods other than samples in connection with any trade or business
- 3) Use for any purpose in connection with the Motor Trade

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 (*).

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), the Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia), Part IV of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019 (Malaysia).

for and on behalf of **ERGO Insurance Pte. Ltd.**
 Approved Insurer

Karl-Heinz Jung

Authorized Signature

00058 SONA INSURANCE AGENCIES PTE LTD

Vehicle Chassis Number : MR053HY9305168365, Vehicle Engine Number : 1NZY101101

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Policyholder's Details

Insured Name	TJOENG NGIAN KHIN ALLEN
Address	430 TAMPINES STREET 41, 06-509,, SINGAPORE 520430
Business / Occupation	Others - Indoor

Policy Details

Client Code	CSI1018353	Type of Cover	Superior Comprehensive
Intermediary Code (Producer)	A100058	Transaction Type	New Business
Date of Issue	24/05/2022	Replacing Policy No	
Period Of Insurance	29/06/2022 TO 28/06/2023		

Billing Details

Gross Premium	SGD	844.94	Premium includes: Additional Named Driver, NCD Entitlement 40.00%, Safe Driver Discount 5.00%, Special Adjustment 15.00%.
Prevailing GST	SGD	59.15	
Total Premium Payable (inclusive of GST)	SGD	904.09	

Coverage Details

Vehicle No.	Make / Model	Year of Registration	Body Type	Capacity (cc's)	Chassis No.	Engine No.
SJX6414E	TOYOTA VIOS J SALOON 1497 CC	2010	SALOON	1497	MR053HY9305168365	1NZY101101

Sum Insured	MARKET VALUE AT TIME OF LOSS		
Excess	EXCESS: (SECTION I).....	SGD	500.00
	ADD'L EXCESS: UNNAMED DRIVERS (SECTION I)...	SGD	500.00
	ADD'L EXCESS: NON-AUTH WORKSHOPS (SECTION I)	SGD	300.00
	EXCESS: WINDSCREEN	SGD	100.00
	YOUNG & INEXP DRIVERS (SECTION I)	SGD	3,000.00

Named Drivers	TJOENG NGIAN KHIN ALLEN	
	MATTHEW TJOENG RUI ZHI	

Authorised Drivers

As shown in the Certificate of Insurance.
And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

Limitations as to use

- 1) Use only for social domestic and pleasure purposes
 - 2) Use for Policyholder's business
- This Policy does not cover
- 1) Use for hire or reward, racing, pace-making, reliability trial or speed-testing and on race track
 - 2) Use for the carriage of goods other than samples in connection with any trade or business
 - 3) Use for any purpose in connection with the Motor Trade

Finance Company/
Hire Purchase Owner

Not Applicable

Additional Benefits

Additional Named Driver	Coverage	Annual Premium
	Number of Drivers:2	SGD 0.00

This Policy is subject to the following clauses, warranties, endorsements, exclusions as printed herein and/ or attached hereto:

AUTHORISED WORKSHOP / DEALER'S WORKSHOP / NON-AUTHORISED WORKSHOP EXCESS (SUPERIOR)

It is hereby understood and declared that the Insured shall be responsible for the basic excess amount as stated in the Schedule under Section I when the repair of the Motor Car is carried out at:

- An authorised workshop designated by the Company, or
- At the vehicle's Dealer workshop, provided that the Motor Car is still under valid warranty and is not more than three years of age (from the original date of registration).

An additional excess of S\$300 shall apply to the basic excess when the repair is carried out at a non-authorised workshop.