

#### JL PERFECT AUTOWORK PTE LTD

Co. & GST Reg. No.: 202136905K 8 Kaki Bukit Avenue 4 Premier @ Kaki Bukit

#08-09, Singapore 415875

Tel: +65 6341 6789 | Fax: +65 6341 6778 Email: jlperfectautowork@gmail.com

Our Ref.: CB7260Z

Your Ref.: SMS9026M

Date:

21.02.2023

ATTN:

Motor Claims Department

INS:

AIG ASIA PACIFIC INSURANCE PTE LTD

Dear Sir/Madam,

Accident Involving:

CB7260Z & SMS9026M

Date of Accident:

02.11.2022 @ 17:45 HOURS

Location:

SOUTH WOODLANDS DRIVE

We refer to the above-mentioned accident.

We are claiming as follows:

Cost of Repair:

\$ 5,800.00

Loss of Use:

(6 Days x \$350)

\$ 2,100.00

LTA Search:

\$ 7.45

3rd Party GIA Report:

\$ 31.00

**Grand Total:** 

\$ 7,938.45

The above-mentioned settlement is in respect for our client of damage pertaining to his/her motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his/her personal injuries.

For any further queries, please kindly contact Irene @ 8297 9787, or email to jlperfectautowork@gmail.com

Thank You,

Irene





JL Perfect Autowork Pte. Ltd. Co. Reg No. 202136905K 8 Kaki Bukit Avenue 4 #08-09 Premier @ Kaki Bukit Singapore 415875 Tel: 6341 6789 Fax: 6341 6778

Email: jlperfectautowork@gmail.com

### **Authorisation To Act**

I, Khadijah Binti Zakaria  BIK 642 Choa Chn Kang Street 64, # 06-65  (address), owner of CB72602  hereby authorise JL Perfect Antowork Pte Ltd	_ ("the third party claimant") of
BIK 642 Choa Chn Fang Street 64, # 06-65	, Dingapore 680642
(address), owner of $CB7260Z$	(vehicle no.)
hereby authorise IL Perfect Antowork Pte Ital	("the workshop")
to act for me with respect to my claim for repair	costs and / or rental and / or
loss of use ("claim") for my vehicle no. <u>&lt; 9</u> 726	that was
damaged pursuant to the accident which occurred	on(date)
at/along_ Jorth Woodlands Drive	
(location) involving vehicle no/s Sms 9036 m	("the accident").
I further hereby authorise the workshop to settle my above they deem it fit and the workshop is further authorised to re of my claim with payment cheque/s being made in favour of	ceive payment further to settlement
I further authorise the workshop to execute and/o vouchers/agreements regarding my/our claim/case for my/o	· · · · · · · · · · · · · · · · · · ·
I further acknowledge that any settlement the workshop maprejudice and without admission of liability basis in so far a me and/or the driver/owner/insurers of the other vehicle/sconcerned.	as any other claim (s) whatsoever by
Dated this day of 11 (mo	nth) 20 <u>22</u> (year)
Signed by "the third party claimant"	Signed by "the workshop"



JL Perfect Autowork Pte. Ltd. Co. Reg No: 202136905K 8 Kaki Bukit Avenue 4 #08-09 Premier @ Kaki Bukit Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: jlperfectautowork@gmail.com

### **Letter of Authorisation & Indemnity**

Accident	involving m	notor vehicles	no. CB	72602	and	5ms 90;	96M	on_ 02/11	122
at/along	South	Woodla	nds Di	rive					,
1.	I/We, th	ne Owner fect Anto nspect my/ou	of mot	cor vehicle り ナミ しょん hicle and to	no. ("	B7260Z the workshop") pairs immediate	her to appoint an	eby instruct independent motor vehicle	and authorise surveyor on my/ou
2.	you the su You are fu made and	m of \$ rther authoris instructions a	being sed to appo are given by	refundable of oint solicitors of me/us with	leposit of the s on my/our b respect to th	repair to my/ou ehalf and to ins e conduct of my	r said vehicle truct the solid ofour claim ag	citors fully as if ainst the third	I/we forthwith pay the appointment is party driver and/or
3.	You have I	my/our full a	uthorisatio	n/approval/	consent herel				third party. e a settlement with
4.	My/Our so	licitors shall a	also accept	this as my/o		e authority to pa		nsation monie	s from my/our third
5.	Upon reso	olving my/our	claim, yo	u are also h	ereby author		vith my/our		he amount of their
6.	balance of I/We unden hereby con	the settleme ertake and ag nsent and au	nt sum on ree to full thorise you	my/our beha y co-operate i to instruct	alf directly into with you an my/our solici	your account. d my/our solici tors to commer	tors to recov	er my claim si	ke payment of the uccessfully and also o take all necessary
7.	I/we also	hereby instru	ict and aut	horise you t		ectly from the o			the third party all
8.	In the eve instruction	ent that I/we ns on the accid	e am/are r dent matte	equired to r, to sign cou	attend at my	and to attend	office for pu	urposes of giv	ute vehicles. ing my/our furthein n with my/our claim
9.	In the eve my/our cla settlement less than t bill and su costs and o I/we shall	nt that my/ou aim procedure t is not honou he amount cla rvey fees and disbursement	ur claim ag e including ured or sat aimed by y I any other s thereby ormed of a	ainst the thi court proce isfied by the ou for whate expenses reincurred on any correspo	rd party and/ edings, if any, third party a ever reasons, easonably incu my/our behal	or his insurers is and/or cannot nd/or the third /we agree and surred and to also for to pay you t	be proceeded party and/or undertake to o indemnify y he difference	d with and/or his insurers m pay the full an ou in respect of in amount, as	e of the recovery of if any Judgement or nake an offer to pay nount of your repair of my/our solicitor's the case may be.
			Dated th	nis21	day of	11 20_	22_		
Name : _	Khadij	owner ( ah Binti	20kar	îa .			Witnessed	by:	
(Compar	ny stamp, if	applicable)							
Address	: B/C 64	2 Choa C	ihn tang	<b></b>					
		A06-65							
		15870		,					



"My execution of this Discharge Voucher is only for my claim for property damage and not prejudicial to any other claims"

# AUTHORIZATION TO ACT (AIG Asia Pacific - Express Third Party Claim)

### TAX INVOICE

#### JL PERFECT AUTOWORK PTE LTD

Co. Reg No: 202136905K 8 Kaki Bukit Avenue 4 #08-09 Premier @ Kaki Bukit Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: jlperfectautowork@gmail.com



Date	Invoice Number	Vehicle Number
21.02.2023	JLP202302-00238	CB7260Z

#### AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY #07-12 AIG BUILDING SINGAPORE 079120

Description	Amount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding	\$ 5,800.00
to supply of spare parts, labour and spray painting charges	14
:	
Total	\$ 5,800.00

Cross cheques and pay: JL PERFECT AUTOWORK PTE LTD Please indicate the invoice number on the reverse side.

JL PERFECT AUTOWORK PTE LTD
AUTO Generated - Signature Not Required

#### > Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

08 Nov 2022 / 09:23:21

Receipt Date/Time: 08 Nov 2022 / 09:23:21

#### Tax Invoice/Receipt

Receipt No.: ITNET-00000-221108-000519

Previous Receipt No.:

S/N Item Description/ Business Transaction Reference		Amount Before	GST Amount	Amount After GST
No.		GST (S\$)	(S\$)	(S\$)
Result of Insurance Enquiry - SMS9026M				
As at 02 Nov 2022/17:45:00				
Insurance Co: AIG ASIA PACIFIC INSURAN	ICE PTE. LTD.			
1 Insurance Enquiry - SMS9026M				
Enquiry Fee		7.00	0.49	7.49
20221108092240021950				
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	421808XXXXXX9928	eNETS	Credit Card	7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	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.



## GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

9 Temasek Boulevard #42-01b, Singapore 038989 Email: gears-support@shift-technology.com

GST Reg No: M400017735

UEN: S66SS0020G

#### **TAX INVOICE**

JL PERFECT AUTOWORK PTE LTD - Khadijah Binti Zakaris

Invoice Number GR-2022-004279

**Invoice Issue Date** 11 Nov 2022

**Invoice Due Date** 18 Nov 2022

Total Amount (\$\$)
Total GST 7.00% (\$\$)
Total Amount Incl. of GST (\$\$)

28.97 2.03

31.00

Bill Type	Reference	Amount (S\$)		Amount Incl. of GST (S\$)
Sale of Accident Report - Publ	08/11/2022,02/11/2022,CB7260Z,SMS9026M	28.97	2.03	31.00
		Total Am		28.97
		Total GST 7	.00% (S\$)	2.03
		Total Amount Incl. of	GST (S\$)	31.00

his is a computer generated document.

No signature is required.

SC1122B30009 / CHENG HOE MOTOR PTE LTD[768761] ENTRY DATE & TIME: 03/11/2022 16:45 (SGT) SUBMITTED BY: CHIONG BENG CHOON VERSION: 1 (03/11/2022 16:45 (SGT))

## **SINGAPORE ACCIDENT STATEMENT**

#### IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Actual Driver
  3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate
- 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 03/11/2022 16:45 (SGT) Reported by Date of Accident 02/11/2022 17:45 (SGT) act Location of Accident Singapore aditional Location Information SOUTH WOODLANDS DRIVE Country/State of Loss Singapore

#### **DETAILS OF OWN VEHICLE**

Vehicle Registration Number CB7260Z

INSURED/POLICYHOLDER

Is company? No Name Of Registered Owner KHADIJAH BINTI ZAKARIA NRIC No SXXXX962E **Email Address** zailanisofan@gmail.com Mobile Phone No (Phone) +65-90225870 Alternative Phone No

VEHICLE PARTICULARS

Manufacturer Tovota Model COASTER 19 SEATER ABS Variant

Exact purpose for which vehicle was being used at time of

Are you claiming under your own insurance policy for repair to

your vehicle? Vehicle Category Transmission CC

**Employment** 

4009

No - Claiming third party Bus Auto

INSURANCE COMPANY

Name of Insurance Company Policy Number / Cover Note Number

Income Insurance Limited 5126342555

DRIVER

Name of Driver NRIC No Date Of Birth Occupation

MUHAMMAD ZAILANI BIN SOFAN SXXXX093Z 17/04/1967 Outdoor

Date Of Driving Pass 06/10/1988 Driving experience 34 YEARS AND 1 MONTH Gender Mobile Number (Phone) +65-91803747 Alt. Phone Number Email Address zailanisofan@gmail.com Address BLK 642 CHOA CHU KANG ST 64 #06-65 Address complement Postcode 680642 Is the driver the policyholder? No If No. Relationship of the Driver with the Insured Spouse 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 - Major/Minor Rd 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) 1 Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance? No Translator's name Translator's ID Translator's phone number Translator's email Original language used in the statement DETAILS OF POLICE ACTION Was the accident reported to the police? Yes Police Station Name Woodlands East Neighbourhood Police Centre ice Station Phone No (Phone) +65-18007679999 Police Station Address 3 Woodlands Drive 63 Singapore 737890 Was notice of intended Prosecution given? No If yes, against whom? CIRCUMSTANCES OF ACCIDENT REFER POLICE REPORT (REPAIR BY OTHER WORKSHOP) 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 WILL EMAIL TO INCOME

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

Vehicle Registration Number Vehicle Manufacturer Vehicle Model Vehicle Variant

SMS9026M

-

-

-

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)	

SKETCH PLAN

VEHNO CB72602

INSURER Income

DATE OF ACC 2/11/22 17:45

#### IMPORTANT NOTICE

- 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 Actual Driver
- 3 Information provided must be as truthful and accurate as possible. Any willul 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 Traffic Police Department for investigation.

- 6 This report will be forwarded by the insurers to 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(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:

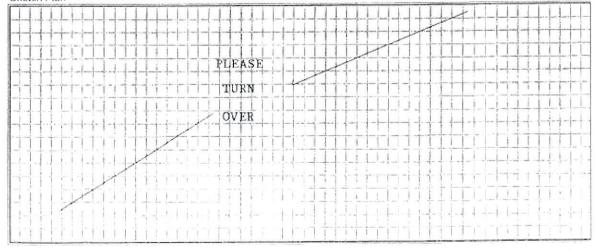
- (ii) investigating the accident and/or my claims;
- (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
- (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of 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 sited outside of Bingapore, for one or more of the above Purposes.

Policyholder's Signature / Date & Time

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

(YS) Grag 3 | 11 | 2.2
Witnessed by Reporting Centre Personnel
(Name as in NRIC/ID cerd)

#### Sketch Plan



1

escribe Circumstance of the Acci-			
MOST SECTION AND RESIDENCE AND THE SECTION OF THE S		7 V	to a hard Older traded or
		ER HAVE 14DAYS TIME FRAME for you	
Claim under your Own C		Pls check your policy for more in	
( ) Claim Own Policy	( ) Claim Th	nird party ( ) Repor	ting Onlly
	ner workshop (	200200000000000000000000000000000000000	1
kelch Plan			
	Do Co-	Attached	
	rerer	Attached	
Refer Ponce Re	2001+	Do A = 2	2/11/22 17:45
Refer Poice Re	eport	Do A = 2	2/11/22 17:45
Refer Police Re	eport.	.Do A = 2	2/11/22 17:45
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Refer Poince Re	eport	Do A = 2	2/11/22 17:45
Refer Ponce Re	2po/+	DoA= 2	2/11/22 17:45
Refer Police Re	epo(t	Do A = 2	2/11/22 17:45
Refer Ponce Re	eport	Do A = 2	2/11/22 17:45
Refer Ponce Re	20014	DoA = 2	2/11/22 17:45
	epo(+	Do A = 2	2/11/22 17:45
	2po/+		
		Do A = 2	

Woodlands Square Cheers Conveni CB7260Z В SMS9026M



voodlandssquare







Police Station Of Origin: Woodlands East N.P.C. 3 Woodlands Drive 63 SINGAPORE 737890 Tel No: 1800-7679999

Report No. T/20221103/2038

#### REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 03/11/2022 12:42		Made:	Vide Report No.:	Station Diary No. 31	
Informa	nt's Partic	ulars		/ 数据 1486 / The State of the S	
Name of Informant: MUHAMMAD ZAILANI BIN SOFAN			Address: APT BLK 642 CHOA CHU KANG STREET 64 #06-65 SINGAPORE 680642		
ID Type / ID No.: NRIC NO / \$1815093Z			Contact No.; Home/Office:	Mobile: 91803747	
National SINGAP	ity: ORE CITIZ	EN	Email: zailanisofan@gmail.com		
Sex: Male	Age: 55	Date of Birth: 17/04/1967	Type of Informant:		
Race: Malay			Language:	Institution / School Name:	
Occupation: Bus driver			Driving Licence Information Class: 28,2A,2,3,4	on: Date of Expiry:	

Type of Accident:	Non-Injury Others	Drink Drive: No	Date/Time of Accident: 02/11/2022 17:45	Type of Location Bend
	DDLANDS DRIVE			
Weather: Clear		Road Surface; Dry	R	oad Speed Limit:
Traffic Flow: One Way		Traffic Control: Not Controlled		raffic Volume: oderate
Type of Collis Between Mov	ion: ing Vehicles - Head T	o Side	136.34	nyone conveyed by mbulance:

Details of Vehicle Involved						
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger
CB7260Z	Bus/Coach/Mi nibus	TOYOTA	COASTER	Black	Slightly Damaged	0
SMS9026M	Car	MITSUBISHI	OUTLANDE R	Silver	Slightly Damaged	2





Police Station Of Origin: Woodlands East N.P.C. 3 Woodlands Drive 63 SINGAPORE 737890

Report No. T/20221103/2038

2 of 3

3 Woodlands Drive 63 SINGAPORE 73789 Tel No: 1800-7679999

CONTINUATION OF REPORT

#### Brief Details.

On 02/11/2022 at about 1745hrs, I had alighted my passengers at the drop of point near the taxi stand of Woodlands MRT Station and was driving my bus, CB7260Z along Woodlands Square on the third lane. Out of a sudden, a car SMS9026M came out of the filter road from South Woodlands Drive and collided onto the left rear side of my bus. I went out of my bus to check on the situation. I took photos of the accident, Initially he wanted to settle the accident privately however he wanted to split the damage cost. I did not want to settle privately as in my opinion he was at the wrong. I wanted to exchange particulars however he was uncooperative and did not want to give his particulars. After asking for his particulars for the third time, he was still uncooperative, so I decided to make a move.

No traffic police or ambulance attended to the accident.

Due to the accident, the left rear side of my bus is dented and scratched. The front right bumper of his car is also dented and scratched.

I wish to state that I have an in-car camera and it recorded the accident. Both parties were not injured. I am lodging a police report for insurance claim purposes.





3 of 3 Report No. T/20221103/2038

Police Station Of Origin: Woodlands East N.P.C. 3 Woodlands Drive 63 SINGAPORE 737890 Tel No: 1800-7679999 CONTINUATION OF REPORT

#### Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature of Officer Recording The Report: L / SCCPL MUHAMMAD RAFIQ ZULHILMI BIN ZULKIFLEE	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 03/11/2022 12:42
Officer In Charge Of Case: TP / GIA / SR STAFF SGT MUHAMMAD NOOR BIN ABDUL RAHMAN Contact No.: 65476219	Classification Of Case:
NP168	

## CB7260Z OWNER

## REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S1833962E



Name

Race



KHADIJAH BINTI ZAKARIA



Sex F





## **CB7260Z DRIVER**

## REPUBLIC OF SINGAPORE IDENTITY CARD NO. \$1815093Z



Name



MUHAMMAD ZAILANI BIN SOFAN

SINGAPORE

Country of Birth



2882880



NRIC No. S1815093Z



Blood Group

Date of issue

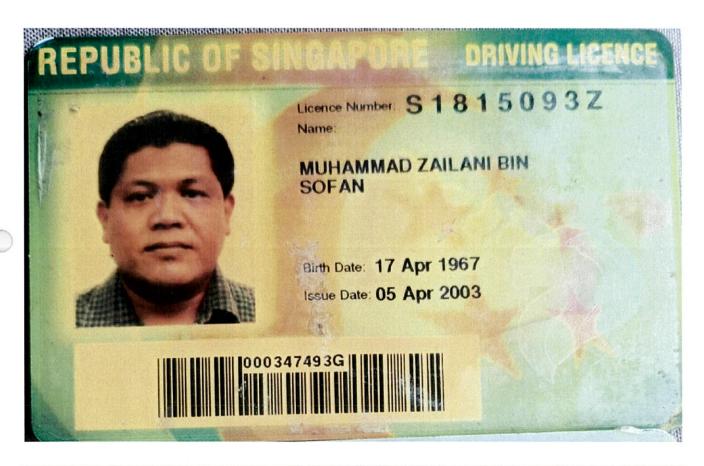
AB+

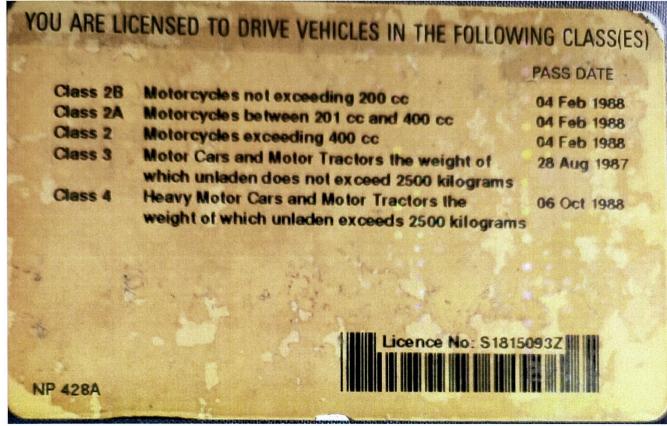
05-09-1996

Address

APT BLK 642 CHOA CHU KANG STREET 64 #06-65 SINGAPORE 680642

## CB7260Z DRIVER





## CB7260Z DRIVER



# VOCATIONAL LICENCE

Licence No: \$1815093Z

Name : MUHD ZAILANI BIN SOFAN

Issue Date : 16/8/2008

Please visit www.lta.gov.sg to check the status of this vocational licence

This card is not transferable and is the property of the Land Transport Authority (LTA). It must be surrendered to LTA on request. If found, please return to LTA, 10 Sin Ming Drive, Singapore 575701.

Type Description

D3 BUS VL

Issue Date

28/09/1995





#### 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)

ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)

MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number : 5126342555

Cover: Comprehensive

1. Index mark and Registration Number of Vehicle

: C87260Z

Chassis Number 2. Name of Policyholder : JTGFP538703500534 : KHADUAH BINTI ZAKARIA

3. Effective Date of Insurance

: 27 Mar 2022

4. Expiry Date of Insurance

: 26 Mar 2023

Persons or Classes of Persons entitled to drive\*

(a) The Policyholder.

(b) Any other person who is driving on the Policyholder's order or with his/her 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.

- 6. Limitations as to Use\*
  - (a) Use for the carriage of passengers in connection with the Policyholder's business.
  - (b) Limited to carry 19 passengers

#### This Policy does not cover

- (a) Use for racing, pace-making, reliability trial or speed-testing.
- (b) Use whilst drawing a trailer except the towing (Other than for reward) of any one disabled mechanically propelled
  - Limitations rendered inoperative by Section 8 of the Motor Vehicle (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

This Policy, the Schedule, Endorsement and the Certificate of Insurance are to be read together as one document.

GEOGRAPHICAL LIMIT

: WITHIN THE REPUBLIC OF SINGAPORE ONLY

**EXCESS (SECTION I)** EXCESS (SECTION II) : \$\$2,000 : \$\$3,000

WINDSCREEN EXCESS

: S\$500

INSURE WITH COE

HIRE PURCHASE COMPANY

: TATCO CREDIT PTE LTD

SUM INSURED

: MARKET VALUE OF INSURED VEHICLE LESS RESIDUAL COE/ PARF VALUE AT TIME OF

LOSS

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)

Agency

: NLE INSURANCE AGENCIES PTE. LTD. (00000614580)

Date of Issue

: 15 Mar 2022 16:21 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Chief Executive