Dately 28/12/2025	2	Job description	11	Date &Time Completed	Don	e hy
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Yehno GBC 5740		E-mail (within	Slirs, AIC 2hrs,		l .	
DOA 25/12/2022	10 50	i-Motor Cla	im Form			
			O (Within: OD 2hrs.	TP 4hrs)	i	
OD (TP) Reporting O	nly	i-Photo Uplo	oaded			
TD Leavening		Assessment/S	urvey Report	1		
TP Insurer:		Ass't Report I	by Fax / Hand to	Owner/Wksp		(K)
Preferred Wksp / INC Assig	jn Wksp / QW: (The same which is present the street of the same of th	Tel:	Fax:	-
TP Particulars:	Veh No: SMU	1209J	. INC ()/Non-INC()		
Owner/Driver: (Tel:)	
Policy No: () Per	iod: ()	Cover Type: ()	
Confirmed by: (The second secon		Date:	Time:)	
Insured/Driver Liability:	() (%)	lote-Est. Status (WO): N: 0-20	%; P: 21-79%. F: 80-	100%]	
Year of Registration: () V	Varranty: YES ()/NO()		
Excess: (\$)	Loading: \$1,00	00 () / \$2,000)()			
General Remarks;-						
l) Apply for Transport All	owance ()/Co	ourtesy Car ()	Date&Time Completed	Done	by
1) Apply for Transport All 2) QC Check / Post Repair 3) Upload Resurvey Photo	owance () / Co	())	Date&Time Completed	Done	e.by
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1) Apply for Transport All 2) QC Check / Post Repair 3) Upload Resurvey Photo Injury: Date/Time Actions WA 22035 atimant's Particulars:- iver/Owner:	owance () / Co	()	Invoice Prep I) AR: Accident F 2) DA: Damage A 3) TF: Towing Fe 4) FT: Follow-The 5) FT: Follow-The	aration Checklist Leporting (\$30); SSESSMENT (\$100); INC (\$20); SOUGH SURVEY OUGH SURVEY (RESURVEY)	Amt (\$) 1st Bill 80) 0/\$45 \$120 \$30	Amil
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Apply for Transport All 2) QC Check / Post Repair 3) Upload Resurvey Photo Injury: Pate/Fime Actions WA 22035 nimant's Particulars:- ver/Owner: ntact No: maged Portion: Checked by (Engr-In-Coditors' Comments:-	owance () / Co Inspection [Repair Cost > \$30	()	Invoice Prep 1) AR: Accident F 2) DA: Damage A 3) TF: Towing Fe 4) FT: Follow-The 5) FT: Follow-The For claiming age 6) TR: Re-inspect 7) N1: Idac DA + 8) NTUC Addition OD* *N5: Courtesy C *N6: Repair Co *N7: Fost Repair *N8: DV / Colle 2:P(N11): TP (aration Checklist teporting (\$30); ssessment (\$100); INC (\$50); sough Survey ough Survey (Resurvey) sinst INC Only (wef 10 Jan 200); on SMRT Survey al Services: Car / Tpt Allowance ordination r Inspection ct Excess Coordination Non INC) against INC	Amt (\$) 1st Bill 80) 0/\$45 \$120 \$30 5) \$75 \$160 \$5 \$5 \$5 \$20	Amt

SN0922CS0001 / National Assessment Centre Services [408933] ENTRY DATE & TIME: 28/12/2022 11:08 (SGT) SUBMITTED BY: NIVITHA VERSION: 1 (28/12/2022 11:08 (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 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 28/12/2022 11:08 (SGT)
Reported by Driver
Date of Accident 25/12/2022 10:50 (SGT)
Exact Location of Accident Singapore
Additional Location Information PIE CHANGI BEFORE THOMSON ROAD EXIT
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number GBC5749B

INSURED/POLICYHOLDER

Is company? Yes
Name Of Registered Owner SIANG HOCK CAR RENTAL PTE LTD
Company Reg No 2XXXX271R
Email Address kuralarasan317@gmail.com
Mobile Phone No (Phone) +65-94253082
Alternative Phone No -

VEHICLE PARTICULARS

Toyota Manufacturer Model Hilux Variant Exact purpose for which vehicle was being used at time of Private use accident Are you claiming under your own insurance policy for repair to No - Claiming third party your vehicle? Vehicle Category Private car Transmission Auto 2982

INSURANCE COMPANY

Name of Insurance Company MS First Capital Insurance Ltd Policy Number / Cover Note Number D-22099214MFCV/57

DRIVER

Name of Driver POOMALAI KURALARASAN
Passport No/FIN GXXXX078W

Date Of Driving Pass Driving experience Gender Mobile Number Alt. Phone Number Email Address Address Address Address Address complement Postcode Is the driver the policyholder? If No, Relationship of the Driver with the Insured Does Driver Own Other Vehicles? Vehicle Registration Number of Other Vehicle Owned by Driver	04/02/2020 2 YEARS AND 10 MONTHS Male (Phone) +65-94253082
Insurance Company of Other Vehicle Owned by Driver	-
GENERAL INFORMATION OF THE ACCIDENT	
Type of Accident Weather Conditions Road Surface	Chain Collision Clear Dry
OTHER INFORMATION	
Was any foreign vehicle involved in the accident? Number of vehicles involved in the accident Was anybody injured in the Accident? Was any injured conveyed to hospital by ambulance? Was any other vehicle or property damaged? Number of Passengers (Including Driver) Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance? Translator's name Translator's ID Translator's phone number Translator's email Original language used in the statement	
Was the accident reported to the police? Was notice of intended Prosecution given? If yes, against whom?	No No -
CIRCUMSTANCES OF ACCIDENT	
PLEASE REFER TO THE ATTACHED STATEMENT	
ATTACHMENT(S)	
Are accident photos available for attachment? Was there any video captured by Car Camera?	Yes No
DETAILS OF OTHE	R VEHICLE PROPERTY 1
Vehicle Registration Number Vehicle Manufacturer Vehicle Model Vehicle Variant Vehicle Colour Vehicle Category	SMW1209J Honda Fit Private car

Address	_
Address complement	_
Postcode	_
Insurance Company Name	_
Nature Of Damage	-
Details of property damaged in accident	a - -
No. Of Passenger (Including Driver)	_

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	SGD1632R
Vehicle Manufacturer	Audi
Vehicle Model	A6
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)	•

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Formmust 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. 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)

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' law yers/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' law yers/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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

ATM	LTD * SIAMS	Pjeson			9mille 28/12/2022
Policyholder's Signatu Time Sketch Plan	PIE CHANG		f driver is not the		Witnessed by Reporting Centre Personnel
					Veh 8: GBC 5749 B
				7	- Veh B; SMW 12095
					- Vah C: SGD 1632 R

scribe Circumstances of the Accident	
ON 25/12/2022 at Around 10.50 Am I was driving 1 GL(5749 DB) Along pie Changi before Thornson Road Ext a	leb A
GL(5749 DB) Along pie Changi before Thorrow 2000 EXX a	8
2) 11 ([200 1627 D) FAM books a 1 1	Pallo
was going straight but ((SGD 1632R) JAM Brake and 1	70110
But and prace when I come to a complete Stop for arc	
feel a huge impact from the Roer of the Jeh and Pus	sh my
ed to hit on to the Vehicle C, which is infront of me	
hen I Com down of my Vehick Isan Watrick Which	<u> </u>
SMW 1632 R) hit mg me on my Rear.	
	A
Theregovers excussion and the second of the	

Declaration

We declare the foregoing particulars are true in every respect.

Policyholder's Signature / Date & Time

Y. pesus

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

grully 28/12/2022

Witnessed by Reporting Centre Personnel

ACCIENT STATEMENT

ACCIDENT DATE: (25) 12 2022)(DD/MM/YYYY), TIME(10:50)(HH:MM) LOCATION: PIE Chang: before Thomson Road EPT
1.DETAILS OF VEHICLE
00062490
a) VEHICLE NUMBER: GBC 5749 B
b) INSURANCE COMPANY: MS PASS FIRST CODITE! c) POLICY NO: D-22099214 M FCV /57
CIPOLICY NO: 0-22099214MFCV/57
d) POLICY TYPE: (COMPREHENSIVE/THIRD PATY) THIRD PARTY FIRE & THEFT)
e) MAKE/MODEL: TO YOTA HILUX
f) TYPE: (SALOON/COUPE/MPV/VAN/LORRY/MOTORCYCLE/OTHERS)
g)VEHICLE CATEGORY: (PRIVATE/COMMERCIAL/MOTORCYCLE)
h) PURPOSE OF USING AT TIME OF ACCIDENT : Rentel
i) ARE YOU CLAIMING UNDER YOUR OWN INSURANCE : (YES/NO)
IF NO, PLEASE STATE (THIRD PARTY CLAIM) REPORTING ONLY)
IF NO, PLEASE STATE (CHIRD PARTY CLAIN) REPORTING ONE)
2. INSURED / POLICY HOLDER
A) NAME: SIANG HOCK CAR RENTOI PTG LTD (MALE/FEMALE)
D) NDIC/EIN/PASSBORT : 201538271R CONTACT:
A) NAME: STAND FICK CASE RATE (MALE/FEWALE) B) NRIC/FIN/PASSPORT: 201538271R CONTACT: C) ADDRESS: 21 JLN MASSIG S (418946)
CIADURESS: 2 OLA MEDITO 2 CHOMED
*CONTINUE TO 3.D IF DRIVER ALSO POLICY HOLDER
3. DRIVER
A) NAME: POOMALAI KURALARASAN (MALE/FEMALE) B) NRIC/FIN/PASSPORT: G8901078W CONTACT: 94253082 C) ADDRESS: 25 PANJONG KLING ROAD SC628050)
A) NAME: POUNTALATI EURILIANI (MALE) FENTALE) 2082
B) NRIC/FIN/PASSPORT: G 670 TO 78 TO CONTACT: 74 23 20 CONTACT: 74 20 CONTACT:
ALABARTA TO TOUR TOUR PARTY TO THE TOUR TOUR TOUR TOUR TOUR TOUR TOUR TOUR
C) ADDRESS: 13 17N GUNG FAMOUR ROLL
D) DATE OF BIRTH: (25/ 06 / 1997)(DD/MM/YYYY)
D) DATE OF BIRTH: (25/ 06 / 1997)(DD/MM/YYYY)
D) DATE OF BIRTH: (25/ 06 / 1997)(DD/MM/YYYY)
D) DATE OF BIRTH: (25/06/1997)(DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTBOOR) F) YEARS OF DRIVING EXPERIENCE: 1 Yr 8mth.
D) DATE OF BIRTH: (25/06/1997)(DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: 1 Yr 8mth. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO)
D) DATE OF BIRTH: (25/06/1997)(DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: 1 Yr 8nth. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental
D) DATE OF BIRTH: (25/06/1997)(DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: 1 Yr 8nth. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental
D) DATE OF BIRTH: (25) OB 1 1997)(DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: 1 Yr 8nth. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental 5.A) WEATHER CONDITION: (CLEAR/ RAINING/OTHERS
D) DATE OF BIRTH: (25/06/1997)(DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: 1 Yr 8nth. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental
D) DATE OF BIRTH: (25/06/1997) (DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: 1 Yr 8nth. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental 5.A) WEATHER CONDITION: (CLEAR/ RAINING/OTHERS B) ROAD SURFACE: (PR)/WET/OTHERS
D) DATE OF BIRTH: (25/06/1997) (DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: I YE BATA. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental 5.A) WEATHER CONDITION: (CLEAR/ RAINING/OTHERS B) ROAD SURFACE: (DRY/WET/OTHERS 6. WAS ANYBODY INJURED: (YES/NO)
D) DATE OF BIRTH: (25/06/1997) (DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: 1 Yr 8nth. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental 5.A) WEATHER CONDITION: (CLEAR/ RAINING/OTHERS B) ROAD SURFACE: (DRY/WET/OTHERS 6. WAS ANYBODY INJURED: (YES/NO) 7. REPORTED TO POLICE: (YES/NO)
D) DATE OF BIRTH: (25/06/1997) (DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: I YE BATA. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental 5.A) WEATHER CONDITION: (CLEAR/ RAINING/OTHERS B) ROAD SURFACE: (DRY/WET/OTHERS 6. WAS ANYBODY INJURED: (YES/NO)
D) DATE OF BIRTH: (25/06/1997) (DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: I YE BATA. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental 5.A) WEATHER CONDITION: (CLEAR/ RAINING/OTHERS B) ROAD SURFACE: (DRY/WET/OTHERS 6. WAS ANYBODY INJURED: (YES/NO) 7. REPORTED TO POLICE: (YES/NO) IF YES PLEASE STATE WHICH POLICE STATION:
D) DATE OF BIRTH: (25/06/1997) (DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: 1 Yr 8nth. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental 5.A) WEATHER CONDITION: (CLEAR/ RAINING/OTHERS B) ROAD SURFACE: (PR)/WET/OTHERS 6. WAS ANYBODY INJURED: (YES/NO) 7. REPORTED TO POLICE: (YES/NO) IF YES PLEASE STATE WHICH POLICE STATION: 8.THIRD PARTY VEHICLE: 64/11/2033
D) DATE OF BIRTH: (25/06/1997) (DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: 1 Yr 8nth. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental 5.A) WEATHER CONDITION: (CLEAR/ RAINING/OTHERS B) ROAD SURFACE: (DRY/WET/OTHERS 6. WAS ANYBODY INJURED: (YES/NO) 7. REPORTED TO POLICE: (YES/NO)
D) DATE OF BIRTH: (25/06/1997) (DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: I YE BATA. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental 5.A) WEATHER CONDITION: (CLEAR/ RAINING/OTHERS B) ROAD SURFACE: (DRY/WET/OTHERS 6. WAS ANYBODY INJURED: (YES/NO) 7. REPORTED TO POLICE: (YES/NO) IF YES PLEASE STATE WHICH POLICE STATION: 8.THIRD PARTY VEHICLE: A) VEHICLE NO: MODEL: Honda F.+ B) DRIVER'S NAME:
D) DATE OF BIRTH: (25/06/1997) (DD/MM/YYYY) E) OCCUPATION: (INDOOR/OUTDOOR) F) YEARS OF DRIVING EXPERIENCE: I YE BATA. 4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES/NO) IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: Rental 5.A) WEATHER CONDITION: (CLEAR/ RAINING/OTHERS B) ROAD SURFACE: (DRY/WET/OTHERS 6. WAS ANYBODY INJURED: (YES/NO) 7. REPORTED TO POLICE: (YES/NO) IF YES PLEASE STATE WHICH POLICE STATION: 8.THIRD PARTY VEHICLE: A) VEHICLE NO: MODEL: Honda F.+
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Huralarasan 312@ Smil.com



MS First Capital Insurance Limited Co. Reg. No. 195000106C GST Reg. No. M2-0001676-9

6 Raffles Quay #21-00 Singapore 048580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 35 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849

www.msfirstcapital.com.sg

CERTIFICATE OF INSURANCE

ORIGINAL

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)

Type of Policy.

COMMERCIAL VEHICLE - FLEET

Type of Cover.

: Third Party

Certificate No.

: D-22099214MFCV/57

Vehicle No / Chassis No

GBC5749B / MR0EZ12G204006890

Name of Insured

SIANG HOCK CAR RENTAL PTE LTD

Period Of Insurance

01.04.2022 To 31.03.2023

Insured Estimated Value

: 0.00

EXCESS: AS INDICATED BELOW - ALL EXCESS AMOUNTS ARE SUBJECT TO GST

Authorised Driver*
ANY AUTHORISED DRIVER

Persons or classes of persons entitled to drive*

(1) Whilst the vehicle is being used in connection with the Insured's business:-

(a) Any person provided he is in the Insured's employ and is driving on their order or with their permission.

(2) Whilst the vehicle is being used for social, domestic or pleasure purposes:-

(a) Any person who is driving on the Insured's order or with their permission.

For drivers with more than 1 year driving experience and/or not less than 21 years of age

Excess: S\$1,000.00 on All Claims (for Long Term Lease - 1 year or more)

S\$2,500.00 on All Claims (for Short Term Lease - less than 1 year)

S\$1,000.00 on All Claims (for Staff)

For drivers with less than 1 year driving experience and/or less than 21 years of age

Excess: S\$3,000.00 on All Claims (for Long Term Lease - 1 year or more)

S\$4,500.00 on All Claims (for Short Term Lease - less than 1 year)

S\$2,000.00 on All Claims (for Staff)

* 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 in connection with the Insured's business.

Use for the carriage of passengers (other than for hire or reward) in connection with the Insured's business.

Use for social, domestic and pleasure purposes.

The Policy does not cover:-

(1) Use for racing, pace-making, reliability trial or speed-testing.

(2) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.

(3) Use for the carriage of passengers for hire or reward.

* 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.

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)

MS First Capital Insurance Limited (Approved Insurers)

SUSAN/D0067/MZ301A10

Issued at Singapore on 01.04.2022

Authorised Signature