Date In 04/01/2023	Completed f	one by
	100 (533) (100)	
RETYO CALMSQ23000077/d2		
Yeh No SDZ 8189C	E-mail (within Stars, APC 2brs,	
DOA 03/01/2023 1700	i-Motor Claim Form	- H H E
The second secon	i-Motor W/O (Within: OD 2hrs, TP 4hrs)	*
OD/TP/ Reporting Only	i-Photo Uploaded	
	Assessment/Survey Report	12752 1 1 1 1 1 1 1
TP Insurer:	Ass't Report by Fax / Hand to Owner/Wksp	
Preferred Wksp / INC Assign Wksp / QW: (Tol: Fax:	
	18B 4611 B . INC()/Non-INC()	`
Owner / Driver: (Tel:)
	Period: () Cover Type: ()
Confirmed by : (Date: Time:)
Insured/Driver Liability: (%)	[Note-Est. Status (WO): N: 0-20%; P: 21-79%. F: 80-100%]	
Year of Registration: ()	Warranty: YES ()/NO ()	
Excess: (\$) Loading: \$1	,000 () / \$2,000 ()	
General Remarks:-		
	formation strictly Confidential & Strictly NO refer of repairer.	
() Total Loss Case : to e-mail Insu	irer URGENTLY.	
Drive-In () / Towed-In (); Invoi	ice: YES () / NO (); Towing Co. (
1) / [[][][] 10. 111111]	/ Courtesy Car ()	
2) QC Check / Post Repair Inspection	\$2000]	
3) Upload Resurvey Photo [Repair Cost >	53000] ()	
Injury:		
Date/Time Actions		
	· · · · · · · · · · · · · · · · · · ·	
	CICALITY CONTRACTOR OF CONTRAC	
	Invoice Preparation Checklist	
Claimant's Particulars:-	1) AR: Accident Reporting (\$30); 2) DA: Damage Assessment (\$100); INC (\$80)	
The state of the s	1) AR : Accident Reporting (\$30); 2) DA : Damage Assessment (\$100); INC (\$80) 3) TF : Towing Fee \$40/\$45	
1	1) AR : Accident Reporting (\$30); 2) DA : Damage Assessment (\$100); INC (\$80) 3) TF : Towing Fee \$40/\$45 4) FT : Follow-Through Survey \$120	
Driver/Owner:	1) AR: Accident Reporting (\$30); 2) DA: Damage Assessment (\$100); INC (\$80) 3) TF: Towing Fee \$40/\$45 4) FT: Follow-Through Survey \$120 5) FT: Follow-Through Survey (Resurvey) \$30 For claiming against INC Only (wef 10 Jan 2005) 6) TR: Re-inspection \$75	
Driver/Owner:	1) AR : Accident Reporting (\$30); 2) DA : Damage Assessment (\$100); INC (\$80) 3) TF : Towing Fee \$40/\$45 4) FT : Follow-Through Survey \$120 5) FT : Follow-Through Survey (Resurvey) \$30 For claiming against INC Only (wef 10 Jan 2005) 6) TR : Re-inspection \$75 7) N1 : Idac DA + SMRT Survey \$160	
Driver/Owner: Contact No: Damaged Portion:	1) AR : Accident Reporting (\$30); 2) DA : Damage Assessment (\$100); INC (\$80) 3) TF : Towing Fee \$40/\$45 4) FT : Follow-Through Survey \$120 5) FT : Follow-Through Survey (Resurvey) \$30 For claiming against INC Only (wef 10 Jan 2005) 6) TR : Re-inspection \$75 7) N1 : Idae DA + SMRT Survey \$160 8) NTUC Additional Services:-	
Driver/Owner: Contact No: Damaged Portion:	1) AR: Accident Reporting (\$30); 2) DA: Damage Assessment (\$100); INC (\$80) 3) TF: Towing Fee \$40/\$45 4) FT: Follow-Through Survey \$120 5) FT: Follow-Through Survey (Resurvey) \$30 For claiming against INC Only (wef 10 Jan 2005) 6) TR: Re-inspection \$75 7) N1: Idae DA + SMRT Survey \$160 8) NTUC Additional Services: OT:* *N5: Courtesy Car / Tpt Allowance \$5 *N6: Repair Co-ordination \$10	İst Bill Add Bil
Driver/Owner: Contact No: Damaged Portion: QC Checked by (Engr-In-Charge):	1) AR: Accident Reporting (\$30); 2) DA: Damage Assessment (\$100); INC (\$80) 3) TF: Towing Fee \$40/\$45 4) FT: Follow-Through Survey \$120 5) FT: Follow-Through Survey (Resurvey) \$30 For claiming against INC Only (wef 10 Jan 2005) 6) TR: Re-inspection \$75 7) N1: Idae DA + SMRT Survey \$160 8) NTUC Additional Services:- OII* *N5: Courtesy Car / Tpt Allowance \$5 *N6: Repair Co-ordination \$10 *N7: Fost Repair Inspection \$25	Ist Bill Add Bill
Driver/Owner: Contact No: Damaged Portion:	1) AR: Accident Reporting (\$30); 2) DA: Damage Assessment (\$100); INC (\$80) 3) TF: Towing Fee \$40/\$45 4) FT: Follow-Through Survey \$120 5) FT: Follow-Through Survey (Resurvey) \$30 For claiming against INC Only (wef 10 Jan 2005) 6) TR: Re-inspection \$75 7) N1: Idac DA + SMRT Survey \$160 8) NTUC Additional Services: OD:* *N5: Courtesy Car / Tpt Allowance \$50 *N6: Repair Co-ordination \$100 *N7: Fost Repair Inspection \$25 *N8: DV / Collect Excess Coordination \$25 3 P (N11): TP (N in INC) against INC \$25	Ist Bill Add Bill
Contact No: Damaged Portion: QC Checked by (Engr-In-Charge):	1) AR: Accident Reporting (\$30); 2) DA: Damage Assessment (\$100); INC (\$80) 3) TF: Towing Fee \$40/\$45 4) FT: Follow-Through Survey \$120 5) FT: Follow-Through Survey (Resurvey) \$30 For claiming against INC Only (wef 10 Jan 2005) 6) TR: Re-inspection \$75 7) N1: Idae DA + SMRT Survey \$160 8) NTUC Additional Services:- OII* *N5: Courtesy Car / Tpt Allowance \$5 *N6: Repair Co-ordination \$10 *N7: Fost Repair Inspection \$25 *N6: Repair Co-ordination \$25	Ist Bill Add Bill

SL0Z23140001 / LKK Auto Consultants Pte Ltd [408933] ENTRY DATE & TIME: 04/01/2023 11:53 (SGT) SUBMITTED BY: LKK Auto PU VERSION: 1 (04/01/2023 11:53 (SGT))

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

2. This Form must be <u>completed by the Policyholder and/or the Actual Driver</u>
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 the other police of 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 the other police of this report will be forwarded by the General Insurance Association of Singapore (GIA) for archiving the other police of this report will be forwarded by the General Insurance Association of Singapore (GIA) for archiving the other police of this report will be forwarded by the General Insurance Association of Singapore (GIA) for archiving the other police of o. This report will be forwarded by the insurers of the GIA records intallagement control of a second insurers of the 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

04/01/2023 11:53 (SGT) Date of Submission Driver Reported by 03/01/2023 17:00 (SGT) Date of Accident Exact Location of Accident Singapore US EMBASSY PARKING LOT Additional Location Information Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

SDZ8189C Vehicle Registration Number

INSURED/POLICYHOLDER

Is company? YAFARIDAH BINTE MOHD Name Of Registered Owner SXXXX384C NRIC No jmartauto@gmail.com Email Address (Phone) +65-91314524 Mobile Phone No Alternative Phone No

VEHICLE PARTICULARS

Volkswagen Manufacturer Model Tiguan Variant Exact purpose for which vehicle was being used at time of Private use Are you claiming under your own insurance policy for repair to No - Claiming third party your vehicle? Vehicle Category Private car Auto Transmission 1395

INSURANCE COMPANY

MSIG Insurance (Singapore) Pte. Ltd. Name of Insurance Company A 300337330 QMY Policy Number / Cover Note Number

DRIVER

NUR NADYAH BINTE PERWRIE Name of Driver SXXXX158G NRIC No

Date Of Driving Pass	12/01/2016
Databas experience	7 YEARS
O-ndor	Female
A 4 - It le Number	(Phone) +65-91314524
Ala Dhone Number	- Anna Annail com
E -!! Addrood	jmartauto@gmail.com APT BLK 152 JALAN TECK WHYE
* I I complement	# 01-15
D1do	680152
1 u l'aubaldor?	No OUTIN
Deletionship of the Driver with the insuled	Child
Other Vehicles	No
Vehicle Registration Number of Other Vehicle Owned by Divor	
Insurance Company of Other Vehicle Owned by Driver	
GENERAL INFORMATION OF THE ACCIDENT	
	Side Swipe
Type of Accident	Clear
Westher Conditions	Dry
Road Surface	2.9
OTHER INFORMATION	
11.1. involved in the accident?	No
Was any foreign vehicle involved in the accident?	2
Number of vehicles involved in the accident	Yes
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	Yes
Was any other vehicle or property damaged?	. 1
Number of Passengers (Including Driver)	
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	. No
soliciting/offering accident claims assistance. Translator's name	
Translator's ID	
Translator's ID Translator's phone number	o •
Translator's phone number	
Translator's email	
Translator's email Original language used in the statement	
DETAILS OF POLICE ACTION	
	Yes
Was the accident reported to the police? Police Station Name	
Police Station Name Police Station Phone No	(Phone) +65-18007910000
Police Station Phone No Alt. Police Station Phone No	$(E_{2}) + 65 - 68965647$
Alt. Police Station Prione No Police Station Address	
Police Station Address Was notice of intended Prosecution given?	No
Was notice of intended Prosecution given:	
If yes, against whom?	
CIRCUMSTANCES OF ACCIDENT	
PLEASE REFER TO THE ATTACHED POLICE REPORT-J/2	20230103/7057
ATTACHMENT(S)	
1 to a second for attachment?	Yes
Are accident photos available for attachment?	Yes
was above ony video cantured by Car Camera!	
Reasons for not uploading a video of the accident	
DETAILS OF O	THER VEHICLE PROPERTY 1
Vehicle Registration Number	GBB4611B

Vehicle Registration Number GBB4611B

Vehicle Variant	•
Vehicle Colour	*
Vehicle Category	Commercial vehicle
Name of Driver	GURUSAMY THIAGARAJA
Talle C. L.	SXXXX660A
NRIC No Contact Number	-
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

NUR NADYAH BINTE PERWRIE Name of injured person Gender Female (Phone) +65-91314524 Phone No APT BLK 152 JALAN TECK WHYE Address Address Complement # 01-15 Post Code 680152 Approximate Age Years Old HEADACHE AND BACK PAIN Injuries Sustained Injured person in which vehicle? SDZ8189C Were seat belts worn? Was this injured conveyed to hospital by ambulance? No

SKETCH PLAN

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.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies. 4.
- Any false reporting may be referred to the Traffic Police Department for investigation. 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.
- 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)

- (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
- (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to
- (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
- (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
- (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 Singapore, for one or more of the above Purposes.

(including their lawyers/law firms), wnic	Thay be steed data.	A 1 i
Policyholder's Signature / Date & Time	Driver's Signature (if driver is not the policyholder) / Date & Time	Witnessed by Reporting Centre Personnel (Name as in NRIC/ID card)
Sketch Plan	US Ambassy	



Report No. J/20230103/7057

1 of 2

POLICE REPORT (NP299)

Police Station Of Origin
Jurong Division HQ
2 Jurong West Avenue 5 SINGAPORE
649482 Tel No:1800-7910000

Date/Time Report Made 03/01/2023 18:10	Vide Repo	ort No.		Station Diary No.
Name Of Informant NUR NADYAH BINTE PERWRIE ID Type / ID No. NRIC NO / S9731158G	Address 152 JALA Contact N Home/Off	lo.	VHYE #01-15 SIN Mobile: 91314524	GAPORE 680152
Nationality SINGAPORE CITIZEN Occupation Student	Email Add NADYAH Sex Female	dress P@HOTM Age 25	Date of Birth 08/09/1997	Race Eurasian
Institution/School Name	Language English			
Date/Time Of Incident 03/01/2023 17:00 - 03/01/2023 17:10 Brief details.	Location 152 JAL	Of Inciden AN TECK V	t NHYE #01-15 SIN	IGAPORE 680152

My vehicle was hit by a brinks company vehicle driver while it was stationary in US Embassy Parking lot. The driver of the vehicle apologized for hitting my vehicle.

Subjects Involve	d			
Suspect	是是 是是 的。	企业区外市局地		
Person Name	GURUSAMY THIAGARAJA			S0167660A
ID Type	NRIC NO	ID No		71-72
Gender	Male	Age		71-72
Signature Of Of	ficer Recording The Report:			Of Informant:
Not applicable	moor recording the rap		report has	ity of the person making this s been authenticated by Singpas: cure is required.
Signature Of In Not applicable	terpreter:		Date/Time 03/01/202	e: 23 18:10
Officer In-Char	ge Of Case:		Classifica	ation Of Case:





2 of 2

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. J/20230103/7057

Indian	Language	English
The driver that hit my car		
	Legal II all and the second	
NUR NADYAH BINTE PERW		
NRIC NO	ID No	S9731158G
Female	Age	25
Eurasian	Language	English
Student	Address	152 JALAN TECK WHYE #01- 15 SINGAPORE 680152
91314524	Is Informant A Victim?	Yes
	NUR NADYAH BINTE PERV NRIC NO Female Eurasian Student	NUR NADYAH BINTE PERWRIE NRIC NO ID No Female Age Eurasian Language Student Address 91314524 Is Informant A

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by Singpass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 03/01/2023 18:10
Officer In-Charge Of Case:	Classification Of Case:

Pte Car / Commercial Vehicle / Pte Hire

ate of Accident: 3/1/23	Time of Accident :	5.00 pm		
		cloack		
ract Location of Accident : US urpose Of Reporting : OWN DAMAGE CLAI	M / 3RD PARTY CLAI	M / JUST REPORT	ING ONLY	
		Wet	Pte Use /	Work
Veather Condition : Clear / Rain		NRIC: 5[78 63	840	HP:
owner's Name: Yafaridah Binte	Moho	NRIC: 59731		HP: 9 1314524
Driver's Name: Nur Nadyah B	inte Perwill		Occupation	n: Indoer / Outdoor
DOB: 8 9 1997 Driving Licence P		12016		
Address: 152 Jln Teck Whye	#01-15 (68	042)	1.0	and com
Relationship Of Driver with Insured :	daughter			gmail. Com
Vehicle Number: 3DZ 81890	Make & Model :			Coverage: 'C
· Me IC		300337330		Coverage
Any passengers inside vehicle involved ()	YES / NO) If yes, Vehic	le Number & How	many pax	
A: \ + 0 B: \	+ \ C:		D:	Male / Female
				Ividic / I dille
Vehicle A Passenger Name :				
Anyone Injured : Convey B		cle: Nur Nad	yah Bin	te Perwrie back
Anyone Injured : Convey B o NO YES Nan	ne / NRIC / Which Vehic	cle: Nur Nad	yah Bin	te Perwrie back næde
Anyone Injured: Convey B o NO YES Nan Was The Accident Reported To The Polic NO OYES W Does The Driver Own Any Other Vehicle	ne / NRIC / Which Vehic e ? hich Police Station :	cle: Nur Nad	yah Bia	
Anyone Injured: Convey B o NO YES Nan Was The Accident Reported To The Police NO OYES W Does The Driver Own Any Other Vehicle o NO o YES Ve	ne / NRIC / Which Vehic e ? hich Police Station:	cle: Nur Nad		
Anyone Injured: O NO Was The Accident Reported To The Police NO Does The Driver Own Any Other Vehicle NO O YES Was Any Foreign Vehicle Involved?	ne / NRIC / Which Vehice? hich Police Station: ? ehicle Number:	cle: Nur Nad Juronh		rer:
Anyone Injured: O NO Was The Accident Reported To The Police NO O YES With Does The Driver Own Any Other Vehicle O NO O YES Was Any Foreign Vehicle Involved? O NO O YES Ve	ne / NRIC / Which Vehic e ? hich Police Station : ? ehicle Number : 'ehicle Number & Categ	cle: Nur Nad Juronh		
Anyone Injured: Convey B o NO YES Nam Was The Accident Reported To The Police NO OYES W Does The Driver Own Any Other Vehicle O NO OYES Ve Was Any Foreign Vehicle Involved? O NO OYES V Was There Any Video Captured By Car O	ne / NRIC / Which Vehic e ? hich Police Station : ? ehicle Number : 'ehicle Number & Categ	sile: Nur Nad Suronh Bory:		rer:
Anyone Injured: O NO Was The Accident Reported To The Police NO O YES With Does The Driver Own Any Other Vehicle O NO O YES Was Any Foreign Vehicle Involved? O NO O YES Ve	ne / NRIC / Which Vehicle? hich Police Station: ehicle Number: ehicle Number & Category Camera?	SURONG SORONG SORONG	Insu	rer:
Anyone Injured: Convey B o NO YES Nam Was The Accident Reported To The Police NO OYES W Does The Driver Own Any Other Vehicle O NO OYES Ve Was Any Foreign Vehicle Involved? O NO OYES V Was There Any Video Captured By Car O	ne / NRIC / Which Vehicle ? hich Police Station : ? chicle Number : Yehicle Number & Category Camera ?	SURONG SORY: O NO	Insu	rer:
Anyone Injured: Convey B o NO YES Nam Was The Accident Reported To The Police NO YES With Does The Driver Own Any Other Vehicle o NO o YES Ve Was Any Foreign Vehicle Involved? o NO o YES Ve Was There Any Video Captured By Car Co	ne / NRIC / Which Vehicle? hich Police Station: chicle Number: Cehicle Number & Category Camera? Make & Mode	gory: o NO NRIC:	Insu	rer:
Anyone Injured: O NO Was The Accident Reported To The Police NO O YES With Does The Driver Own Any Other Vehicle O NO O YES Was Any Foreign Vehicle Involved? O NO O YES Was There Any Video Captured By Car Other Party's Particular Vehicle B 's Number: GBB 4	ne / NRIC / Which Vehicle? hich Police Station: chicle Number: chicle Number & Category camera? Make & Mode	gory: o NO NRIC:	Insu	rer: PES with workshop HP:
Anyone Injured: O NO Was The Accident Reported To The Police NO O YES With Does The Driver Own Any Other Vehicle NO O YES Was Any Foreign Vehicle Involved? O NO O YES Was There Any Video Captured By Car Company Third Party's Particular Vehicle B's Number: GBB 4 Driver's Name: GBB GUTUSAMY	ne / NRIC / Which Vehicle? hich Police Station: chicle Number: Cehicle Number & Category Camera? Make & Mode	gory: o NO NRIC:	Insu	rer:
Anyone Injured: O NO Was The Accident Reported To The Police O NO O YES With Does The Driver Own Any Other Vehicle O NO O YES Was Any Foreign Vehicle Involved? O NO O YES Was There Any Video Captured By Car Other Police Third Party's Particular Vehicle B 's Number: CBB Was There's Name: CBB Vehicle C 's Number:	ne / NRIC / Which Vehicle? hich Police Station: chicle Number: Cehicle Number & Category Camera? Make & Mode	gory: o NO NRIC:	Insu	rer: PES with workshop HP:



MSIG Insurance (Singapore) Pte. Ltd. 4 Shenton Way, #21-01, SGX Centre 2, Singapore 068807 Tel +65 6827 7888, Fax +65 6827 7800 Co.Reg No. 200412212G GST Reg. No. 20-0412212G A Member of MS&AD INSURANCE GROUP

CERTIFICATE OF INSURANCE

ROAD TRANSPORT ACT 1987 (MALAYSIA), ROAD TRANSPORT (AMENDMENT) ACT 2019 (MALAYSIA) THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA) THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION) (REPUBLIC OF SINGAPORE)

THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE) OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

MOTORMAX PLUS Comprehensive

Certificate No.

A 300337330 QMY

Excess: SGD2,000

Windscreen Excess: SGD100

Index Mark and Registration Number of Vehicle 1. SDZ8189C

Name of Policyholder 2. Yafaridah binte Mohammed

Effective Date of the Commencement of Insurance for the purposes of the Act 3. 31/08/2022

Date of Expiry of Insurance 4. 30/08/2023

Persons or Classes of Persons entitled to drive* 5.

Yafaridah binte Mohammed, Nur Nadyah bte Perwrie

Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

*Provided that the person driving is permitted in accordance with the licensing or other laws or 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 only for social domestic and pleasure purposes and for the Policyholder's business. The Policy does not cover use for hire or reward racing pace-making reliability trial speed-testing the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risk and Compensation) Act (Chapter 189) and Chapter 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

PLEASE NOTE ALL CLAIMS RELATED REPAIR CAN BE CARRIED OUT AT ANY WORKSHOP OF YOUR CHOICE OR AT ANY MSIG AUTHORISED WORKSHOP. REFER TO MSIG.COM.SG FOR LIST OF AUTHORISED WORKSHOPS.

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offense under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189).

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) or any Amendment, Act or Acts passed in substitution thereof.

MSIG Insurance (Singapore) Pte. Ltd.

Mack Eng Chief Executive Officer