

**TUNE PROTECT MALAYSIA**

TUNE INSURANCE MALAYSIA BERHAD

Company No: 197601004719(30686-K)

Level 9 Wisma Tune, No. 19 Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur, Malaysia.

Tel No: +603-20879000

Fax No: +603-20941366

Website: www.tuneprotect.com

SST Registration No: W10-1808-31039805

CERTIFICATE OF INSURANCE / SIJIL INSURANS

AKTA PENGANGKUTAN JALAN RAYA 1987 (MALAYSIA)

PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) 1959 (MALAYSIA)

AKTA KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) (KAP 189) REPUBLIK SINGAPURA

PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) 1960 (REPUBLIK SINGAPURA)

AKTA INSURANS KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) (KAP 90) NEGARA BRUNEI DARUSSALAM

ORIGINAL COPY /
SALINAN ASALFORM :
RTD CODE : 40Certificate No. / No. Sijil
0850122TMA240841

Excess : RM 0.00

Sum Insured : RM 11,300.00

1. Index Mark and Registration Number of Vehicle / Tanda Indeks dan No. Pendaftaran Kenderaan : BGT6034
: HEE CHEE SAIN
2. Name of Policyholder / Nama Pemegang Polisi : From / Dari 22/05/2022 To / Hingga 21/05/2023
3. Period of Insurance / Tarikh Insurans
4. Persons or Classes of Persons entitled to drive / Orang atau kelas orang yang layak memandu :
(a) The Policyholder.
(b) Any other person who is driving on the Policyholder's order or with his 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. / Dengan syarat orang yang dibenarkan memandu itu menurut lesen atau undang-undang atau peraturan lain bagi memandu Kenderaan Bermotor dan telah dibenarkan dan tidak hilang kelayakan atas perintah Mahkamah Undang-undang atau atas sebab mana-mana enakmen atau peraturan berkenaan pemanduan Kenderaan Bermotor.
5. Limitations as to use / Had Penggunaan
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.
Limitations rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not included under this heading. / Had yang ditakwilkan tidak berkuatkuasa oleh Seksyen 95 Akta Pengangkutan Jalanraya (Malaysia), 1987 atau Seksyen 8 Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga Dan Pampasan) (Kap 189) Republik Singapura dan Seksyen 7 Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) (Kap 90) Negara Brunei Darussalam tidak termasuk dibawah tajuk ini.

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam. / SAYA / KAMI DENGAN INI MENGENSAHKAN bahawa Polisi yang melaluinya Sijil ini dikeluarkan adalah selaras dengan peruntukan Bahagian IV Akta Pengangkutan Jalan, 1987 (Malaysia), Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga dan Pampasan) (Kap 189) Republik Singapura dan Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) (Kap 90) Negara Brunei Darussalam.

IMPORTANT NOTICE: Your duty as the Owner of the vehicle. Failure to comply to the below may result Your claim to be declined.

- (1) Report to the Police within 24 hours upon accident.
 - (2) Notify us in writing with full details within 7 days after an event which may become the subject of a claim under this Policy.
 - (3) No repairs may be authorized to Your Vehicle without Our prior written consent.
 - (4) Private Car Own Damage Claim - In the event of claim, repairs must be conducted by Authorized Panel Workshop selected and approved by Us. Failure to remove Your Vehicle to an approved workshop would be a breach of Endorsement 106.
 - (5) Duty of Disclosure - If You fail to disclose to Us fully and faithfully, all the facts which You know or ought to know, or if You misrepresented any facts to Us before the Policy was entered into, We may avoid this Policy. Upon Policy entered, any changes to the insured risk must be notified to Us. You must observe and fulfill the Terms, Conditions, Endorsements, Clauses or Warranties of the Policy.
 - (6) The Insured shall take all reasonable steps to safeguard the Motor Vehicle from loss or damage.
 - (7) We shall have full discretion in the conduct, defense and/or settlement of any claim.
 - (8) Accident Involving Third Party - If You are involved in an accident causing injury to any person or damage to any property or other vehicle. You must:
 - (a) try to exchange insurance particulars with owners of vehicles involved.
 - (b) try to obtain the name & address of any witness to the accident.
 - (c) report to the Company immediately.
 - (d) refer to the Company immediately all communications received and immediately send all letter received to the Company unanswered.
 - (e) not pay any money to any party involved in the accident without the Company written permission.
- N.B (i) We reserve the right to cancel this Policy by giving 14 days notice by registered post to Your last known address.
(ii) Betterment - In the event Your Vehicle is aged above 5 years, this Policy is subject to Scale of Betterment as per PIAM Guidelines.
(iii) The Insured shall read this policy carefully, and if any error or misdescription be found herein, or if the cover is not in accordance with the wishes of the Insured, advice should immediately at once be given to the Company and the Policy returned for alteration.

for / untuk **TUNE INSURANCE MALAYSIA BERHAD (30686-K)**
(Incorporated in Malaysia / Ditubuhkan di Malaysia)
Approved Insurers/ Penanggung Insurans Yang Dibenarkan

EXECUTIVE DIRECTOR

Agent Code / Kod Ejen: 081082-MT

Important Notice: For environmental conservation, we no longer print the policy wordings. Print out can be obtained from our branch offices located nationwide or from your servicing agents.
Kenyataan Penting: Untuk pemeliharaan alam sekitar, kami tidak lagi mencetak butir-butir polisi. Cetakan polisi boleh diperolehi daripada pejabat cawangan Kami di seluruh negara ataupun daripada ejen Tunes anda.

21/05/2022

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Company No:197601004719(30686-K)

Level 9 Wisma Tune, No. 19 Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur, Malaysia.

Tel No: +603-20879000

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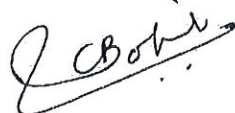
SST Registration No: W10-1808-31039805

STAMP DUTY PAID

RTD CODE: 40

PRIVATE CAR

PRIVATE CAR SCHEDULE / JADUAL KENDERAAN PERSENDIRIAN

The Insured / Pemegang Polisi HEE CHEE SAIN NO.283, BATU 10, 81300 SKUDAI, JOHOR DARUL TA'ZIM			Policy No. / No. Polisi 0850122TMA240841	
Occupation / Pekerjaan OFFICE WORK			Account No. / No. Akaun 081082-MT	
Bus. Regn. No / No Pendaftaran Perniagaan			Class / Kelas 501 - PRIVATE CAR FOR PRIVATE USE	
I.C. No. / No.Kad Pengenalan / Passport No / Other No 790529-01-6125			Type of Cover / Jenis Perlindungan COMPREHENSIVE	
Hire Purchase Owner / Pemilik Sewa Beli - SELECT -			Period of Insurance / Tempoh Perlindungan From / Dari 22/05/2022 To / Hingga 21/05/2023	
Make & Type of Body / Buatan & Jenis Badan OTA - TOYOTA UNSER MPV 1.8 GLi (KF80R) AUTO 83PS / MPV/VAN			Description	
Registration No. / No.Pendaftaran BGT6034			Premium (RM)	
Excess / Lebihan 0.00			Premium / Premium Loading / Tambahan 0.00 % NCD / Diskaun Tanpa Tuntutan 0.00% (Wef / Berkuatkuasa dari 22/05/2022)	
Carrying or Seating Capacity Incl. Driver / Muatan Tempat Duduk Termasuk Pemandu 8			Extra Benefits LLP All Drivers (Non-Tariff) 20.00 LLOP	
H.P / Tonnage / C.C. / Watt H.P / Tan / Keupayaan Enjin / Watt 1781.00 CC			P: RM 67.80 P: RM P: RM 7.50	
Estimate of Value incl. Accessories and Spare Parts / Nilai Anggaran termasuk aksesori dan alat-alat ganti 11,300.00			Gross Premium / Premium Kasar Goods And Services Tax / Cukai Barang & Perkhidmatan 0.00% Service Tax 6.00% Stamp Duty / Duti Setem	
Engine/Motor No. / No. Enjin/Motor 7K0524245			95.30 782.10 0.00 46.93 10.00	
Chassis No. / No. Casis PN111KF8104038205			Act / Akta RM 337.66	
Only The Extensions, Endorsement And / Or Warranties Indicated Below Apply To This Policy. / Hanya Lanjutan, Endorsemen dan / atau Warranti sepertimana yang dinyatakan di bawah ini boleh diguna pakai dalam polisi ini. 2F,113,100,119,72			Total Amount Payable / Jumlah Berbayar	
Remark: Policy With Market Value			839.05	
S to IMPORTANT NOTICE: Your duty as the Owner of the vehicle as attached.				
Authorised Driver / Pemandu yang Diberi Kuasa: ANY AUTHORISED DRIVERS				
Geographical Area : Malaysia , Republic of Singapore and Negara Brunei Darussalam. / Kawasan Geografi : Malaysia, Republik Singapura dan Negara Brunei Darussalam. Limitations as to Use / Authorised Driver: As described in the Certificate of Insurance. / Had Penggunaan / Pemandu Yang Diberi Kuasa: Seperti yang tercatat dalam Sijil Insurans.				
Replacing Cover Note No./Gantian No. Nota Perlindungan		Issued By / Dikeluarkan Oleh TAN YOKE GUAN		
Renewal of Policy No./Pembaharuan No.Polisi		for / untuk TUNE INSURANCE MALAYSIA BERHAD		
Date of Proposal or Declaration / Tarikh Cadangan atau Pengisytiharan 21/05/2022		Tel : Fax :		
Date of Issue / Time/Tarikh Dikeluarkan / Waktu 21/05/2022 12:29:07 PM		 EXECUTIVE DIRECTOR		

Note: / Nota: No refund of premium for any cancellation of policy if premium is charged on minimum premium / Tiada bayaran balik premium bagi sebarang pembatalan polisi sekiranya premium yang dikenakan adalah premium minima.

21/05/2022