

Reprint

PRIVATE CAR - FPS  
THE SCHEDULE

<b>Agency</b>	A0000169	<b>Class of Policy</b>	MOTOR POLICY - PRIVATE	<b>Policy No.</b>	MPC22P00223500
<b>Account</b>	A0000169	<b>Issued on</b>	20/09/2022		
<b>Client</b>	I0020852	<b>Acceptance Date</b>	20/09/2022		
			Singapore Head Quarters		
				<b>Fund/Acct.No.Sfx</b>	SIF/SD
				<b>Broker Tran. Ref</b>	PMPC22015838

Period of Insurance from 23/09/2022 to 22/09/2023, both dates inclusive

<b>Insured's Name</b>	BEH CHON SIANG
<b>Address</b>	88 RIFLE RANGE ROAD SINGAPORE 588390
<b>Premium</b>	BASIC PREMIUM..... SGD 1,227.41
	- NO CLAIM DISCOUNT.....40.00% SGD 490.96
	+ LOSS OF USE BENEFIT..... SGD 50.00
	Total Annual Premium SGD 786.45
	Premium Due SGD 786.45
	Premium GST SGD 55.05
	Total Due SGD 841.50

Risk Group No. 01

<b>Risk No.</b>	00001	PRIVATE CAR - FPS			
<b>Registration</b>	SJP4003M	<b>Make/Model</b>	TOYOTA CAMRY 2.0		
<b>Type of Cover</b>	COMPREHENSIVE	<b>No. of seats</b>	5	<b>Body Type</b>	SALOON
<b>Engine No.</b>	1AZE130835	<b>Capacity CC</b>	1998	<b>Yr of Manuf/Regn</b>	0/2009
<b>Chassis No.</b>	MR053BK4107043124			<b>NCD%</b>	40.00
<b>Vehicle Usage</b>	Private Car			<b>Certificate Ref.</b>	MZ300
<b>Hire Purchase</b>	SPEED CREDIT PTE LTD				
	Item 1.				
SUM INSURED: MARKET VALUE AT THE TIME OF LOSS					
EXCESS APPLICABLE					
WINDSCREEN			SGD 100.00		
SECTION I - INSURED/NAMED DRIVER			SGD 500.00		
ADDITIONAL EXCESS:					
-----					
SECTION I - UNNAMED DRIVERS			SGD 500.00		
SECTION I - AGE <27, AGE >70 OR DRIVING EXP <2 YEARS			SGD 3,000.00		

Subject to the following clauses/warranties/endorsements/memo attached hereto :-

24/7 ACCIDENT ASSISTANCE

IT IS HEREBY NOTED AND AGREED THAT IN THE EVENT OF AN ACCIDENT AND THE MOTOR CAR IS INOPERABLE OR UNSAFE TO DRIVE, THE COMPANY WILL ARRANGE AND PAY FOR TOWING SERVICES TO TOW THE MOTOR CAR TO A ECICS AUTHORISED WORKSHOP OF THE INSURED'S CHOICE IN SINGAPORE FOR ACCIDENT REPORTING UP TO MAXIMUM LIMIT OF SGD 300.00 PER POLICY PERIOD.

PLEASE CALL ECICS HOTLINE AT +65 6206 5588 AND PRESS '9' FOR OUR 24/7 EMERGENCY ASSISTANCE TO ACTIVATE THIS SERVICE.

THIS EXTENSION DOES NOT COVER:

- A) TOWING TO OTHER PLACES OTHER THAN TO A ECICS AUTHORISED WORKSHOP; OR
- B) TOWING COST IF THE INSURED DOES NOT INTEND TO MAKE A CLAIM UNDER SECTION I OF THE POLICY.

SUBJECT TO OTHERWISE TO THE TERMS, CONDITIONS AND EXCEPTIONS OF THE POLICY.

WAIVER OF EXCESS CLAUSE - OWN DAMAGE CLAIM (SECTION I) FOR FIRST ACCIDENT CLAIM (INSURED OR NAMED DRIVERS ONLY) FOR AUTHORISED WORKSHOPS PLAN

**Issued On** 20/09/2022  
Singapore Head Quarters

**Policy No.** MPC22P00223500

THE POLICY EXCESS FOR SECTION I UNDER THIS POLICY WILL BE WAIVED FOR THE FIRST CLAIM DURING THE PERIOD OF INSURANCE SHOWN IN THE POLICY SCHEDULE IF THE MOTOR CAR IS DRIVEN BY THE POLICYHOLDER OR NAMED DRIVER AT THE MATERIAL TIME OF ACCIDENT.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THIS POLICY.

THE FOLLOWING ENDORSEMENTS SHALL APPLY TO THIS POLICY :

V0003, V0009, V0011, V0012, V0014, V0017, V0020

LOSS OF USE BENEFIT

THE COMPANY WILL SUBJECT TO THE LIMITS OF LIABILITY SPECIFIED HEREUNDER PAY THE INSURED FOR LOSS OF USE OF THE MOTOR CAR WHILST THE MOTOR CAR IS UNDERGOING REPAIR FOLLOWING LOSS OR DAMAGE COVERED UNDER SECTION I OF THE POLICY IF THE PERIOD OF REPAIR EXCEEDS 3 DAYS. IT IS HEREBY UNDERSTOOD THAT THE COVER UNDER THIS SECTION SHALL BE FOR REPAIRS REQUIRING UP TO A MAXIMUM PERIOD OF 10 DAYS. IT IS FURTHER UNDERSTOOD THAT THE PERIOD OF LOSS OF USE SHALL COMMENCE FROM THE 4TH DAY OF REPAIR AND THE REPAIRS SHALL BE DEEMED TO HAVE COMMENCED ONLY UPON THE COMPANY APPROVING THE ESTIMATED REPAIR COST OF THE MOTOR CAR. THE PAYOUT FOR THIS SECTION SHALL BE SGD 50.00 PER DAY UP TO THE 10TH DAY.

PROVIDED ALWAYS THAT

1. THE REPAIRS ARE CARRIED OUT BY THE COMPANY'S APPROVED REPAIRER;
2. THE ACCIDENTAL LOSS OF OR DAMAGE TO THE MOTOR CAR IS COVERED UNDER THE POLICY AND THE CLAIM IS PAID OR PAYABLE UNDER THE TERMS OF THE POLICY;
3. THE REPAIR IS ASSESSED AND CERTIFIED BY THE COMPANY'S APPOINTED AUTHORISED MOTOR SURVEYORS

IT IS FURTHER UNDERSTOOD AND AGREED THAT:

1. THIS BENEFIT SHALL NOT APPLY FOR CLAIMS ARISING UNDER SECTION I OF THE POLICY SETTLED ON TOTAL LOSS OR CONSTRUCTIVE TOTAL LOSS BASIS.
2. THIS BENEFIT SHALL BE PAID TO THE INSURED AFTER THE COMPANY'S FINAL SETTLEMENT OF THE REPAIR BILL WITH THE APPROVED REPAIRER.
3. THE COMPANY SHALL BE ENTITLED AT ITS SOLE DISCRETION TO SUBROGATE IN THE NAME OF THE INSURED FOR ITS OWN BENEFIT ANY CLAIM FOR INDEMNITY AGAINST ANY THIRD PARTY.

YOUNG, ELDERLY AND INEXPERIENCED UNNAMED DRIVERS EXCESS

NOTWITHSTANDING ANYTHING HEREIN CONTAINED TO THE CONTRARY IT IS HEREBY UNDERSTOOD AND AGREED THAT IN THE EVENT OF EACH AND EVERY LOSS ARISING UNDER SECTION I OF THIS POLICY, A FURTHER EXCESS OF SGD 3,000.00 SHALL APPLY, IN ADDITION TO THE AMOUNT OF EXCESS STATED IN THE SCHEDULE, WHEN AT THE TIME OF AN ACCIDENT THE MOTOR CAR IS DRIVEN BY:

1. ANY UNNAMED AUTHORISED DRIVER, WHO IS AGE 27 YEARS BELOW OR ABOVE 70 YEARS OLD (AGE AS AT THE DATE OF ACCIDENT), AND/OR
2. ANY UNNAMED AUTHORISED DRIVER, PERSON HOLDS A QUALIFIED DRIVING LICENSE FOR LESS THAN 2 YEARS (REGARDLESS OF AGE).

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THIS POLICY.

Authorised Drivers for vehicle(s) with Certificate Ref.: MZ300

- a) The Insured and all Named Drivers declared under the Policy.
- b) Any other person who is driving on the Insured'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 Car 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 Car.

Limitations as to use for vehicle(s) with Certificate Ref.: MZ300

Use for social, domestic and pleasure purposes and for the Insured's business. The Policy does not cover use for hire or reward, tuition, driving test, race, 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.

Reprint

THE SCHEDULE

Page: 3

**Issued On** 20/09/2022  
Singapore Head Quarters

**Policy No.** MPC22P00223500

**Driver Details for Policy MPC22P00223500 and Risk No. 00001 as follows:**

Named Drivers	SEX	M/S	AGE	EXP	DIP	NRIC
The Insured	M	M	32	5	0	G2361790R

Signed for and on behalf of ECICS Limited



AUTHORISED SIGNATORY

**CERTIFICATE OF INSURANCE**

Motor Vehicles (Third-Party Risks 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)

**AUTHORISED  
WORKSHOPS**

MZ300  
COMPREHENSIVE  
Reprint

CERTIFICATE NO: **MPC22P00223500**

Agency Name: **INSURECARE AGENCY**

Agency Code: **A0000169**

Chassis No: **MR053BK4107043124**

Engine No: **1AZE130835**

1. Index Mark and Registration Number of Vehicle: **SJP4003M**

2. Name of Policyholder: **BEH CHON SIANG**

3. Period of Insurance (both dates inclusive): **23 September 2022 to 22 September 2023**

4. Persons or Classes of Persons entitled to drive

- a) The Policyholder and all Named Drivers declared under the Policy.
- 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 Car 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 Car.

5. Limitations as to use

Use for social, domestic and pleasure purposes and for the Policyholder's business. The Policy does not cover use for hire or reward, tuition, driving test, race, 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.

6. EXCESS APPLICABLE

WINDSCREEN

SGD 100.00

SECTION I - INSURED/NAMED DRIVER

SGD 500.00

ADDITIONAL EXCESS:

-----

SECTION I - UNNAMED DRIVERS

SGD 500.00

SECTION I - AGE <27, AGE >70 OR DRIVING EXP <2 YEARS

SGD 3,000.00

7. Hire Purchase Company: **SPEED CREDIT PTE LTD**

Signed for and on behalf of ECICS Limited



AUTHORISED SIGNATORY

**Important Notice:**

- i) Policyholders are hereby warned that it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid insurance under the Act.
- ii) On the sale of a motor vehicle, Policyholders must surrender all insurance papers issued including the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189).
- iii) The Certificate of Insurance and the Policy will cease to be valid once the motor vehicle has been sold or transferred.
- iv) The Payment Before Cover Warranty or Premium Payment Warranty found in the Policy must be complied with otherwise there would be no liability under the Policy and Certificate of Insurance.