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SL0Y231H0001 / LKK Auto Consultants Pte Ltd [159721] ENTRY DATE & TIME: 17/01/2023 11:12 (SGT) SUBMITTED BY: LKK Auto BM VERSION: 1 (17/01/2023 11:12 (SGT))



# SINGAPORE ACCIDENT STATEMENT

#### IMPORTANT NOTICE

1. Please report <u>correctly</u> the details of the accident to speed up the claims process.
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.

4. The issue and acceptance of this Form by instraince companies is not an admission of pointy instraince companies is not an admission of pointy instraince of this Form by instraince of this Form by instraince of the Formaco of Singapore (GIA) for archiving 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

17/01/2023 11:12 (SGT) Date of Submission Both Reported by 23/07/2022 19:00 (SGT) Date of Accident Sungei Kadut Street 4, Singapore **Exact Location of Accident** Additional Location Information Country/State of Loss Singapore

### **DETAILS OF OWN VEHICLE**

Honda

FBG2147L Vehicle Registration Number

#### INSURED/POLICYHOLDER

Is company? No CHAI YEW CHARNG Name Of Registered Owner GXXXX058U Passport No/FIN chaisk717@gmail.com **Email Address** (Phone) +65-98932796 Mobile Phone No Alternative Phone No

#### VEHICLE PARTICULARS

Manufacturer Cbr150r Model 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? Motorcycle Vehicle Category Manual Transmission 150 CC

#### INSURANCE COMPANY

MSIG Insurance (Singapore) Pte. Ltd. Name of Insurance Company MSD/VMT/21-427236-CA Policy Number / Cover Note Number

#### DRIVER

CHAI YEW CHARNG Name of Driver GXXXX058U Passport No/FIN 08/01/1970 Date Of Birth Outdoor Occupation

	07/10/2000	
Date Of Driving Pass	27/10/2009 12 YEARS AND 9 MONTHS	
Driving experience	Male	
Gender Mobile Number	(Phone) +65-98932796	
Mobile Number Alt, Phone Number	-	
Email Address	chaisk717@gmail.com	
Address	BLK 348 UBI AVENUE 1 #07-1063	
Address complement	-	
Postcode	400348	
Is the driver the policyholder?	Yes	
If No. Relationship of the Driver with the Insured	- N-	
Does Driver Own Other Vehicles?	No	
Vehicle Registration Number of Other Vehicle Owned by Driver		
Insurance Company of Other Vehicle Owned by Driver	·=	
insurance company or care		
GENERAL INFORMATION OF THE ACCIDENT		
Type of Accident	Collision - U-Turn	
Weather Conditions	Clear	
Road Surface	Wet	
OTHER INFORMATION		
tiele involved in the accident?	No	
Was any foreign vehicle involved in the accident?  Number of vehicles involved in the accident	2	
Was anybody injured in the Accident?		
Was any injured conveyed to hospital by ambulance?	Yes	
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	<del>.</del>	
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	Traffic Police	
Police Station Phone No		
Alt. Police Station Phone No	400005	
Police Station Address		
Was notice of intended Prosecution given?  If yes, against whom?	140	
If yes, against whom?		
CIRCUMSTANCES OF ACCIDENT		
70 DOLLOS DEDODI T/20220810/2063		
PLEASE REFER TO POLICE REPORT T/20220810/2063		
ATTACHMENT(S)		
ATTACHMENTO		
Are accident photos available for attachment?	Yes	
Was there any video captured by Car Camera?	No	
DETAILS OF OT	HER VEHICLE PROPERTY 1	MAR STATE OF THE REST
Vehicle Registration Number	FBH3658S	
Vehicle Manufacturer		
Vehicle Model		
Vehicle Variant	-	

Vehicle Colour	- Motorcycle
Vehicle Category	Motorcycle
Name of Driver	-
Contact Number	-
Address	-
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

Name of injured person Gender Phone No	CHAI YEW CHARNG Male (Phone) +65-98932796
Address	
Address Complement	**
Post Code	-
Approximate Age Years Old Injuries Sustained Injured person in which vehicle?	SERIOUS INJURIES FBG2147L
Were seat belts worn?	-
Was this injured conveyed to hospital by ambulance?	Yes

### SKETCH PLAN

## IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 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 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.
- 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.
- 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)

I understand, 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
- (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. (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 Singapore, for one or more of the above Purposes.

TX.		长	an 1/10/17025
Policyholder's Signature / Date & Time		ture (if driver is not the policyholder) / Date	Wirressed by Reporting Centre Personnel (Name as in NRIC/ID card)
Sketch Plan	Sundil		
	20	m	A) \$862147L
	0.749		A) FB 6 2147 L B) FBH 3658 S
	3	10/27	
		Ex.	

Describe Circumstance of the Accident  Refer to traffic police attached. 7/20220810/2063	)

Declaration I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel (Name as in NRIC/ID card)





T/20220810/2063

Police Station Of Origin: Traffic Police

10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

1 of 3

Report No. T/20220810/2063

REPORT OF	A TRAFFIC	ACCIDENT		Station Diary No.:
Date/Time 10/08/202	e Report M 22 16:02	ade:	Vide Report No.:	Staudit Old J . vo.
Informar	t's Particu	lars	STATE OF THE STATE	
	Informant: W CHARN	G	Address: APT BLK 348 UBI AVENUE 1	#07-1063 SINGAPORE 400348
ID Type	THE RESERVE THE PROPERTY OF THE PARTY OF THE		Contact No.: Home/Office:	Mobile: 98932796
Nationali MALAYS	ty:		Email:	
Sex: Male	Age:	Date of Birth: 08/01/1970	Type of Informant: Rider	
Race: Chinese			Language:	Institution / School Name:
Occupa	tion:		Driving Licence Information: Class: 2B,3C	Date of Expiry:

Type of Accident:	Injury Conveyed By Ambular	Drink Drive: No	Date/Time of Accident: 23/07/2022 19:00	Type of Straight	Location Road
Location: SUNGEI KAD Weather:	OUT STREET 4	Road Surface:		Road Speed	Limit:
Clear	DESCRIPTION OF STREET OF STREET	Wet		7 (6 )/-1	
Traffic Flow:		Traffic Control:		Traffic Volum No Traffic	ie,
Type of Colli	sion: wing Vehicles - Head To Sid	le		Anyone con ambulance:	veyed by

Vehicle No.	ehicle Involve	Make	Model	Color	Condition	No of Passenge
	Motorcycle	HONDA	CBR 150R MANUAL	Black	Slightly Damaged	0
FBH3658S	Motorcycle				Slightly Damaged	0

Details of V	ehicle Insurance			TELL 69
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
	MSIG INSURANCE (SINGAPORE) PTE, LTD.	MSDTMT21427236	02/11/2021	01/11/2022





T/20220810/2063

Report No. T/20220810/2063

Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

CONTINUATION OF REPORT

Any Pedestrian I	rvolved: No					- NA	
No. of Pedestrian	is Injured: NIL	Account to	Use of Pe	destnan	Cross	ing: NA	
Rider			71,000,000	T 11		G8385058U	
Name	CHAI YEW CHARNO	3		ID No.		G83830300	
Related Vehicle	FBG2147L (Motorcy	cle)		Conta	ct No.	98932796	
Hospital/Clinic	KHOO TECK PUAT	HOSPITA	L	Class Driving Licent Expiry	g ce &	Class: 2B,3C Date of Expiry:	NIL
Date Treatment	23/07/2022	TOWN	Date Disc	charge	09/08	3/2022	
No of Days gran	ted Medical Leave	NIL	Degree o	f Injury	Sligh	τ	

Brief Details. ON 23/07/2022 AT ABOUT 1900HRS

I WAS RIDING ALONG SUNGEI KADUT STREET 4, WHEN I SAW A BIKE STATIONARY AT THE ROAD SIDE. AS I WAS ABOUT TO APPROACH THE PARKED RIDER, THE RIDER SUDDENLY MOVED AND ATTEMPTED TO MAKE AN ILLEGAL U-TURN. AS SUCH, MY BIKE COLLIDED ONTO HIS SIDE AS I AM GOING ON A STRAIGHT LINE, I WAS RIDING AT ABOUT 50KM/H, THE WEATHER WAS CLEAR, BUT THE FLOOR WAS WET AS IT WAS POST-RAIN. I WAS THEN CONVEYED TO KTPH ON THE SAME DAY, AND WAS ONLY DISCHARGED ON 09/08/2022. THE OTHER ONLY SUFFERED MINOR ABRASIONS, HE WAS STILL ABLE TO WALK

THAT'S ALL

	SINGAPORE ACCII	DENT STATEMENT	
		ORMATION	#-\$48001 Section 8.5
ate of Accident:	23/07/2022	Time of Accident:	1900Hr
xact Location:		et 4	
		OWN VEHICLE	
	FRG 247L	NRIC / FIN / Passport no:	
ehicle Registration No.			
lame of Registered Owner:	Chai Yew Charn	mard 10m	
Owner's Email:	chaisk 7172@g	# 07-1063 Singapor	re 400348
Owner's Address:	348 Ubi Avenue	Vehicle Model:	CBR 150R
/ehicle Make:	Honda	Transmission:	Auto (Manua
Engine Capacitty (cc):	Own Damage / (Third Pa		
Type of Claim:	Private / Commercial (Me	otorcycle / Private Hire	
/ehicle Category:	MSIG Incurance (!		
Name of Insurance Co:	Comprehensive / Third	Party / Third Party, Fire & The	eft
Type of Policy:	MSD VMT 21 - 4	1,1726	
Policy Number:	1 W2 D 1 AW 1 7 - 4	مردم ا	
	DR	RIVER	
Name of Driver:			1 001 1100
NRIC / FIN / Passport no:	98385058 U	Date of Birth:	08/01/1970
Occupation:	Indoor /Outdoor	Driving Pass Date:	37/10/2009
Contact Number:	9893>796	Gender:	Mate Female
Address:	2108 W. Avenue	1 # 07-1063 Singapo	ne 400348
Relationship with Owner:	Owner Employee / Spor	use / Child / Hirer / Other:	
Translater Name:		Translater NRIC:	
Translater Contact no:		Translater email:	1
Translater Comact no.	The second secon		
Translater Contact no.		TION OF THE ACCIDENT	
		TION OF THE ACCIDENT wipe / Front to Rear / Others:	Front to Side
Type of Collision:		TION OF THE ACCIDENT wipe / Front to Rear / Others:	Front to Side Dry(Wet)
	Chain collision / Side Sv	wipe / Front to Rear / Others:  Road Surface:	Dry (Wet)
Type of Collision: Weather Condition: Video available:	Chain collision / Side Sv Clear / Raining / Others	TION OF THE ACCIDENT wipe / Front to Rear / Others:	
Type of Collision: Weather Condition: Video available: Was anybody injured?	Chain collision / Side Sy Clear / Raining / Others Yes / No	wipe / Front to Rear / Others:  Road Surface:	Dry (Wet)
Type of Collision: Weather Condition: Video available:	Chain collision / Side Sv Clear / Raining / Others Yes / (Ng) (Yes' / No (including driver): () (	rion OF THE ACCIDENT wipe / Front to Rear / Others: Road Surface: Police Report Made?	Dry (Wet)
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Type of Collision: Weather Condition: Video available: Was anybody injured?	Chain collision / Side Sv Clear / Raining / Others Yes / (No) (Yes' / No (including driver): () \ DETAILS OF Vehicle 1	rion OF THE ACCIDENT wipe / Front to Rear / Others: Road Surface: Police Report Made?	Dry (Wet)
Type of Collision: Weather Condition: Video available: Was anybody injured?	Chain collision / Side Sv Clear / Raining / Others Yes / (No) (Yes / No (including driver): () \	TION OF THE ACCIDENT wipe / Front to Rear / Others: Road Surface: Police Report Made? OTHER VEHICLE	Dry (Wet ) (Yes)/ No
Type of Collision: Weather Condition: Video available: Was anybody injured? No. of passenger onboard	Chain collision / Side Sv Clear / Raining / Others Yes / (No) (Yes' / No (including driver): () \ DETAILS OF Vehicle 1	TION OF THE ACCIDENT wipe / Front to Rear / Others: Road Surface: Police Report Made? OTHER VEHICLE	Dry (Wet ) (Yes)/ No
Type of Collision: Weather Condition: Video available: Was anybody injured? No. of passenger onboard  Vehicle Registration No:	Chain collision / Side Sv Clear / Raining / Others Yes / (No) (Yes' / No (including driver): () \ DETAILS OF Vehicle 1	TION OF THE ACCIDENT wipe / Front to Rear / Others: Road Surface: Police Report Made? OTHER VEHICLE	Dry (Wet ) (Yes)/ No
Type of Collision: Weather Condition: Video available: Was anybody injured? No. of passenger onboard  Vehicle Registration No: Vehicle Make / Model:	Chain collision / Side Sv Clear / Raining / Others Yes / (No) (Yes' / No (including driver): () \ DETAILS OF Vehicle 1	TION OF THE ACCIDENT wipe / Front to Rear / Others: Road Surface: Police Report Made? OTHER VEHICLE	Dry (Wet ) (Yes)/ No
Type of Collision: Weather Condition: Video available: Was anybody injured? No. of passenger onboard  Vehicle Registration No: Vehicle Make / Model: Name of Driver:	Chain collision / Side Sv Clear / Raining / Others Yes / (No) (Yes' / No (including driver): () \ DETAILS OF Vehicle 1	TION OF THE ACCIDENT wipe / Front to Rear / Others: Road Surface: Police Report Made? OTHER VEHICLE	Dry (Wet ) (Yes)/ No
Type of Collision: Weather Condition: Video available: Was anybody injured? No. of passenger onboard  Vehicle Registration No: Vehicle Make / Model: Name of Driver: NRIC / FIN / Passport no:	Chain collision / Side Sv Clear / Raining / Others Yes / (No) (Yes' / No (including driver): () \ DETAILS OF Vehicle 1	TION OF THE ACCIDENT wipe / Front to Rear / Others: Road Surface: Police Report Made? OTHER VEHICLE	Dry (Wet ) (Yes)/ No
Type of Collision: Weather Condition: Video available: Was anybody injured? No. of passenger onboard  Vehicle Registration No: Vehicle Make / Model: Name of Driver: NRIC / FIN / Passport no: Contact Number:	Chain collision / Side Sv Clear / Raining / Others Yes / (No) (Yes / No (including driver): ()    DETAILS OF Vehicle 1 FBH 31585	TION OF THE ACCIDENT wipe / Front to Rear / Others: Road Surface: Police Report Made? OTHER VEHICLE	Dry (Wet ) (Yes)/ No
Type of Collision: Weather Condition: Video available: Was anybody injured? No. of passenger onboard  Vehicle Registration No: Vehicle Make / Model: Name of Driver: NRIC / FIN / Passport no: Contact Number: Name of Insurance Co:	Chain collision / Side Sv Clear / Raining / Others Yes / (No) (Yes / No (including driver): ()    DETAILS OF Vehicle 1 FBH 31585	TION OF THE ACCIDENT wipe / Front to Rear / Others:  Road Surface:  Police Report Made?  OTHER VEHICLE  Vehicle 2	Dry (Wet ) (Yes)/ No
Type of Collision: Weather Condition: Video available: Was anybody injured? No. of passenger onboard  Vehicle Registration No: Vehicle Make / Model: Name of Driver: NRIC / FIN / Passport no: Contact Number:	Chain collision / Side Sv Clear / Raining / Others Yes / (No) (Yes / No (including driver): () \ DETAILS OF Vehicle 1 FBH 31585	TION OF THE ACCIDENT wipe / Front to Rear / Others:  Road Surface:  Police Report Made?  OTHER VEHICLE  Vehicle 2  S OF WITNESS  Contact Info:	Dry (Wet ) (Yes)/ No
Type of Collision: Weather Condition: Video available: Was anybody injured? No. of passenger onboard  Vehicle Registration No: Vehicle Make / Model: Name of Driver: NRIC / FIN / Passport no: Contact Number: Name of Insurance Co:	Chain collision / Side Sv Clear / Raining / Others Yes / (No) (Yes / No (including driver): () \ DETAILS OF Vehicle 1 FBH 31585	TION OF THE ACCIDENT wipe / Front to Rear / Others:  Road Surface:  Police Report Made?  OTHER VEHICLE  Vehicle 2  S OF WITNESS	Vehicle
Type of Collision: Weather Condition: Video available: Was anybody injured? No. of passenger onboard  Vehicle Registration No: Vehicle Make / Model: Name of Driver: NRIC / FIN / Passport no: Contact Number: Name of Insurance Co:	Chain collision / Side Sv Clear / Raining / Others Yes / (No) (Yes / No (including driver): () \ DETAILS OF Vehicle 1 FBH 31585	TION OF THE ACCIDENT wipe / Front to Rear / Others:  Road Surface:  Police Report Made?  OTHER VEHICLE  Vehicle 2  S OF WITNESS  Contact Info:	Dry (Wet ) (Yes)/ No

# **Enquire Vehicle Registration Details**

# Vehicle Registration Details

Vehicle No. FBG2147L

Make/ Model HONDA/CBR 150R MANUAL

Vehicle Scheme

Current Propellant Petrol

Chassis No. CS150R0010742

Vehicle Type
Passenger Motorcycle/Autocycle/Moped

#### Owner's Details

Owner Name:

CHAI YEW CHARNG

NRIC/Passport/Company Cert No.:

G8385058U

Mailing Address:

**Registration Details** 

Previous Vehicle No.:

Original Registration Date:

02 May 2012

No. of Transfers:

3

Vehicle Specifications

Engine No.:

CS150RE0010742

Year of Manufacture:

2011

Secondary Colour:

Owner ID Type:

Foreign Identification Number

Registered Address:

APT BLK 348 UBI AVENUE 1 #07-1063 SINGAPORE 400348

Birth Date: 08 Jan 1970

Effective Date of Ownership:

16 Sep 2013

Registration Date: 02 May 2012

IU Label No.: **713378653** 

Chassis No.:

CS150R0010742

Primary Colour:

Black

Passenger Capacity:

0 kg

Maximum Power Output:

Maximum Laden Weight:

Vehicle Attachment 2:

ngine Capacity / Power Rating : .50 cc / -
Max Unladen Weight: 138 kg
/ehicle Attachment 1: No Attachment
Vehicle Attachment 3:
Additional Registration Fee (ARF) and COE Information
Open Market Value: \$3,519.00
Actual ARF Paid: \$528.00
OPC Cash Rebate Eligibility: No
COE No.: 2012050106000497C

Additional Registration Fee Rate: 15.00 % Vehicle Lifespan Expiry Date: No Lifespan QP during COE Bidding Exercise: \$1,924.00 COE Expiry Date: 30 Apr 2027 COE Registration Category: COE Category: D - Motorcycle D - Motorcycle PQP Paid Quota Premium (QP) / Prevailing Quota Premium \$5,183.00 \$1,924.00/-QP (Regn Cat): \$1,924.00 **PARF** Rebate Details PARF Eligibility Expiry Date:

# Vehicle Emissions Details

Minimum PARF Benefit:

CO2 Emission:

PARF Eligibility:

No

CO Emission:

NOx Emission:

HC Emission:

PM Emission:

Message:

The vehicle will be de-registered upon expiry of its 5-year COE on 30 Apr 2027. No further renewal will be allowed.



MSIG Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 2004122126) 4 Shenton Way, # 21-01, SGX Centre2, Singapore 068807 Tel +65 6827 7888, Fax +65 6827 7800 msig.com.sg

# 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.

CERTIFICATE NO :

MSD/VMT/21-427236-CA

A0074-001/70242

SUM INSURED :

TPL

**EXCESS** 

NIL (DUPLICATE)

1. Index mark and Registration Number of Vehicle

FBG2147L

HONDA

150 c.c.

Name of Policyholder

CHAI YEW CHARNG

3. Effective date of the Commencement of Insurance for the purposes of the Act

1201AM 02/11/2021

Date of Expiry of Insurance

01/11/2022

Persons or Classes of Persons entitled to drive
 The Policyholder.

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. And provided further that the Motor Vehicle is registered and licensed under the Road Traffic Act and its registration and licensing under the Road Traffic Act has not been cancelled at the time of the accident loss or damage. time of the accident loss or damage.

6. Limitation as to Use

Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

- 7. The Policy does not cover
  - 1. Use for hire or reward.
  - 2. Use for racing.pace-making.reliability trial or speed-testing.
  - 3. Use for the carriage of goods (other than samples) in connection with any trade or business.
  - 4. Use for any purcose in connection with the Motor Trade.
- 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) or any Amendment, Act or Acts passed in substitution thereof.

17/01/2023 (KP)

COMMERCIAL AGENCY PTE. LTD. Underw riting Agent

For MSIG Insurance (Singapore) Pte. Ltd.

09/20 5.2 X 8.5 DK COI (M-597)