

MOTOR PRIVATE - SGDRIVERS  
PROTECTOR  
THE SCHEDULE

Reprint

<b>Agency</b>	A0000069	<b>Class of Policy</b>	MOTOR POLICY - PRIVATE	<b>Policy No.</b>	MPC22P00183800
<b>Account</b>	A0000069	<b>Issued on</b>	08/08/2022		
			Singapore Head Quarters		
<b>Client</b>	I0009247	<b>Acceptance Date</b>	05/08/2022		
				<b>Fund/Acct.No.Sfx</b>	SIF/SD
				<b>Broker Tran. Ref</b>	PMPC22013343

Period of Insurance from 08/08/2022 to 07/08/2023, both dates inclusive

<b>Insured's Name</b>	NGAN HACK YONG
<b>Address</b>	BLK 839 TAMPINES STREET 83 #08-94 SINGAPORE 520839
<b>Premium</b>	BASIC PREMIUM..... SGD 1,248.60
	- NO CLAIM DISCOUNT.....50.00% SGD 624.30
	Total Annual Premium SGD 624.30
	Premium Due SGD 624.30
	Premium GST SGD 43.70
	Total Due SGD 668.00

24/7 AUTO ACCIDENT ASSISTANCE HOTLINE

PLEASE CALL +65 6206 5588 AND PRESS '9' TO ACTIVATE THIS SERVICE.

Risk Group No. 01

<b>Risk No.</b>	00001	MOTOR PRIVATE - SGDRIVERS PROTECTOR
<b>Registration</b>	SLE9665D	<b>Make/Model</b> Honda Vezel 1.5
<b>Type of Cover</b>	COMPREHENSIVE	<b>No. of seats</b> 5 <b>Body Type</b> SUV
<b>Engine No.</b>	L15B4037222	<b>Capacity CC</b> 1496 <b>Yr of Manuf/Regn</b> 0/2016
<b>Chassis No.</b>	RU11117221	<b>NCD%</b> 50.00
<b>Vehicle Usage</b>	Motor Private - SGDrivers Garage	<b>Certificate Ref.</b> MZ300
<b>Hire Purchase</b>	OVERSEA-CHINESE BANKING CORPORATION LIMITED Item 1.	
SUM INSURED: MARKET VALUE AT THE TIME OF LOSS		
EXCESS APPLICABLE		
WINDSCREEN		
SECTION I - INSURED/NAMED DRIVER		
ADDITIONAL EXCESS:		
SECTION I - UNNAMED DRIVERS		
SECTION I - AGE <27, AGE >70 OR DRIVING EXP <2 YEARS		
		SGD 100.00
		SGD 500.00
		SGD 500.00
		SGD 3,000.00

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

WAIVER OF EXCESS CLAUSE - OWN DAMAGE CLAIM (SECTION I) FOR FIRST ACCIDENT CLAIM (INSURED AND NAMED DRIVERS ONLY)

IN CONSIDERATION OF THE PAYMENT OF AN ADDITIONAL PREMIUM, THE POLICY EXCESS UNDER THE POLICY WILL BE WAIVED FOR FIRST CLAIM IN THE POLICY YEAR IF THE MOTOR CAR IS DRIVEN BY THE INSURED OR A NAMED DRIVER AT THE TIME OF AN 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, V0019, V0020

**Issued On** 08/08/2022  
Singapore Head Quarters

**Policy No.** MPC22P00183800

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.

**Driver Details for Policy MPC22P00183800 and Risk No. 00001 as follows:**

Named Drivers	SEX	M/S	AGE	EXP	DIP	NRIC
The Insured	M	M	47	24	0	S7565879F

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)

**SGDRIVERS  
PROTECTOR PLAN**

MZ300  
COMPREHENSIVE  
Reprint

CERTIFICATE NO: **MPC22P00183800**

Agency Name: **SGDRIVERS PTE LTD**

Agency Code: **A0000069**

Chassis No: **RU11117221**

Engine No: **L15B4037222**

1. Index Mark and Registration Number of Vehicle: **SLE9665D**

2. Name of Policyholder: **NGAN HACK YONG**

3. Period of Insurance (both dates inclusive): **08 August 2022 to 07 August 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: **OVERSEA-CHINESE BANKING CORPORATION LIMITED**

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.