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SN09232K000P / National Assessment Centre Services [408933] ENTRY DATE & TIME: 20/02/2023 18:36 (SGT) SUBMITTED BY: NIVITHA VERSION: 1 (20/02/2023 18:36 (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

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 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

Date of Submission 20/02/2023 18:36 (SGT) Both Policyholder and Actual Driver Reported by 22/11/2022 22:25 (SGT) Date of Accident Exact Location of Accident Singapore Additional Location Information JALAN BUKIT MERAH Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SJJ380G

INSURED/POLICYHOLDER

Is company? Name Of Registered Owner BASERIN BIN MAAROP NRIC No SXXXX839D **Email Address** rinmaarop@gmail.com (Phone) +65-97460699 Mobile Phone No Alternative Phone No

VEHICLE PARTICULARS

Toyota Manufacturer Noah Variant Exact purpose for which vehicle was being used at time of

Are you claiming under your own insurance policy for repair to

your vehicle? Vehicle Category

Transmission

Private hire

No - Reporting only Private hire

Auto 1986

INSURANCE COMPANY

China Taiping Insurance (Singapore) Pte. Ltd. Name of Insurance Company DMHCSNW00015082100 Policy Number / Cover Note Number

DRIVER

BASERIN BIN MAAROP Name of Driver SXXXX839D NRIC No 11/07/1972 Date Of Birth Outdoor Occupation

Date Of Driving Pass 18 YEARS AND 7 MONTHS Driving experience Gender (Phone) +65-97460699 Mobile Number Alt. Phone Number Email Address rinmaarop@gmail.com Address APT BLK 35 BEDOK SOUTH AVENUE 2 Address complement # 03-429 460035 Postcode Is the driver the policyholder? Yes If No, Relationship of the Driver with the Insured Does Driver Own Other Vehicles? No Vehicle Registration Number of Other Vehicle Owned by Driver Insurance Company of Other Vehicle Owned by Driver GENERAL INFORMATION OF THE ACCIDENT Collided into Pedestrian Type of Accident Weather Conditions Clear Road Surface Dry OTHER INFORMATION Was any foreign vehicle involved in the accident? No Number of vehicles involved in the accident Was anybody injured in the Accident? No Was any injured conveyed to hospital by ambulance? Was any other vehicle or property damaged? Yes Number of Passengers (Including Driver) Has the driver been approached by unknown person(s) No soliciting/offering accident claims assistance?
Translator's name Translator's ID Translator's phone number Translator's email Original language used in the statement DETAILS OF POLICE ACTION Was the accident reported to the police? Marina Bay Neighbourhood Police Centre Police Station Name (Phone) +65-18002229999 Police Station Phone No (Fax) +65-64359276 Alt. Police Station Phone No No 70 Marina View Singapore 018962 Police Station Address Was notice of intended Prosecution given? No If yes, against whom? CIRCUMSTANCES OF ACCIDENT PLEASE REFER TO THE ATTACHED POLICE REPORT-T/20221123/2003 *PICTURES TAKEN BY TP AND HAS COMMENCED REPAIR. PICTURES TAKEN IS PHOTOS OF THE ACCIDENT SCENE. ATTACHMENT(S) Are accident photos available for attachment? Yes Was there any video captured by Car Camera? No **DETAILS OF OTHER VEHICLE PROPERTY 1** Vehicle Registration Number **PEDESTRIAN** Vehicle Manufacturer Vehicle Model

04/04/2004

Vehicle Variant	-
Vehicle Colour	•
Vehicle Category	NA / Unknown
Name of Driver	-
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

SKETCH PLAN

IMPORTALT NOTICE

- Pleas ≪eport correctly the details of the addition to speed up the claims process.
- 2. This Firm must be completed by the Policyholder angler the Actual Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wiful misrepresentation or withholding of material facts may allow
- 4. The is se and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any bise reporting may be referred to the Traffic Police Department for investigation. This responsed by the insurers to the GIA Records Management Centre established by the General Insurance Association of Singespre (GIA) for aroniving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By thes Adjament of this report to the insurers, you hereby consent to the archiving of this report of the contro and to copies of the
- 3. Consert asser the Personal Data Protection Act (PDPA)

Lunderstains appropriately agree and consentions

(a) My line urar, my workshop and the Garleral Insurance Association of Singapore (YGIAT) may/are permitted to collect, use; disclose and/or process my personal data/personal information set out in this (farm) and any other personal information provided by me or possessed by my insurer (objectively the "Possenal Information") and displace and transfer such Parsonal Information to all insurer(a) who have intured vahicle(s) involved in this ancident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "insurers"), the insurers is warrant firms, the Monetary Authority of Singapore and any relevant government agency/exthanty (such as the police), for the purpose(s) of:

(i) processing handling and/or dealing with my claims including the settlement of the childre and any secessary investigations relating to the custme:

- (II) investigrating the accident and/or my dialone;
- (iii) carrying siz and/or dealing with my instructions or responding to any anguines by ma;
- (iv) administering my claims (including the mailing of currespondence, alequations, involves, reports or notices to mo, which could involve disclosure of tertain personal data about me to bring about delivery of the same as well as on the external dover of envelopes/mail
- (V) complying war applicable law in administrating, processing, hendling end/or desting with my claims.
- (3) all insurers) who have insured vehicle(s) involves in this product and the insurers' temperature time, may/are permitted to collect. use, disclose ind/or process my Parsonal information for one or more of the above Purposes; and
- (b) my Personal information may ban be disclosed by any of the insurers and/or SIA to their third-party service provident or agents (including their lawyershaw firms), which may be stied outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date & Time Actual Driver's Signature (if driver)s not the Witnessed by Repo Sketch Plan Run from here 1

SKETCH PLAN #2 Coscillate Sumstance of the Account please Rofer to the affarched police Report

— 7/2022 1123/2003 -31/3/2023

S Accident report SN09232K000P

Page 5 of 24





T/20221123/2003

1 of 3

Report No. T/20221123/2003

Police Station Of Origin: Marina Bay N.P.C 70 Marina View SINGAPORE 018962

Tel No: 1800-2229999

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 23/11/2022 00:28			Vide Report No.: A/20221122/0139	Station Diary No.:	
Informar	nt's Particu	ilars			
Name of	Informant: N BIN MAA		Address: APT BLK 35 BEDOK SOUT SINGAPORE 460035	TH AVENUE 2 #03-429	
ID Type / ID No.: NRIC NO / S7250839D		39D	Contact No.: Home/Office: Mobile: 97460699		
Nationali SINGAP	ty: ORE CITIZ	EN	Email:		
Sex: Age: Date of Birth: Male 50 11/07/1972 Race: Malay		Date of Birth:	Type of Informant: Driver		
			Language:	Institution / School Name:	
Occupation: PRIVATE HIRE DRIVER			Driving Licence Information Class: 2B,2A,3	: Date of Expiry:	

Type of Accident:	Injury Pedestrian / Cyclist	Drink Drive: No	Date/Time of Accident: 22/11/2022 22:25	Type of Location T-Junction	
Location: JALAN BUKIT	Г MERAH				
Weather:		Road Surface:		Road Speed Limit: 60 Km/h	
Traffic Flow:		Traffic Control: Traffic Light - Wo	orking	Traffic Volume: Moderate	
Type of Collis	sion: sle Against - Pedestrian			Anyone conveyed by ambulance: Yes	

Details of V	GINGIC HIVE					No of Descapage
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SJJ380G	Car	TOYOTA	NOAH 2.0X	Brown	Slightly Damaged	1

Details of V	ehicle Insurance			
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SJJ380G	CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.	DMHCSNW000150 82100	10/12/2021	21/12/2022





2 of 3

Report No. T/20221123/2003

Police Station Of Origin: Marina Bay N.P.C 70 Marina View SINGAPORE 018962 Tel No: 1800-2229999

CONTINUATION OF REPORT

Details of Perso	n Involved					all and the	大州和伯纳斯 尼尼巴州西部沿岸区
Any Pedestrian Ir	volved: Yes						
No. of Pedestrians Injured: 1			Use of Pedestrian Crossing: Used			ing: Used	
Driver							
Name	BASERIN BIN MAAROP			ID No.		S7250839D	
Related Vehicle	NIL			Conta	ct No.	97460699	
Hospital/Clinic	NIL				Class of Driving		Class: 2B,2A,3 Date of Expiry: NIL
					Licent		
Date Treatment	NIL	Date Dis				NIL	
	ted Medical Leave	NIL	De	egree of	Injury	NIL	

Brief Details.

I am currently working as a Grab Driver (SJJ380G) and earlier on 22/11/2022 at about 2225hrs, I was travelling along Jalan Bukit Merah towards CTE and the traffic light was in my favour.

2 pedestrians suddenly run out of the pedestrian crossing at the traffic light of the junction between Jalan Bukit Merah x Kim Tian Road and I was unable to brake in time.

My car came into contact with 1 of the female pedestrian and I immediately stopped my vehicle and called for police assistance. I went out of my vehicle and went to check on the condition of the female pedestrian and observed that she is still lying on the floor. Subsequently I contacted Grab to inform them about the accident. When the ambulance came, they straight away send the female pedestrian to SGH thus I was unable to exchange particulars with them.

Traffic police also attended to me and gave me a case card and told me to lodge a traffic police report.

I would like to state that my car cam is functional, but I did not put any SD card inside.



Our Ref: TP/IP/31650/2022

BASERIN BIN MAAROP 35 BEDOK SOUTH AVENUE 2 #03-429 Singapore 460035

000080

Traffic Police 10 Ubi Avenue 3 Singapore 408865

IB Call Centre: 65470000

FAX: 65474883

Date: 21/12/2022

Dear Sir

TRAFFIC ACCIDENT INVOLVING PEDESTRIAN & SJJ380G ALONG JALAN BUKIT MERAH JUNCTION OF KIM TIAN ROAD ON 22/11/2022 AT 22:32 HRS

I refer to the above accident.

- We have completed the case. Our investigations have not produced any substantive results. Traffic Police is unable to conclusively determine the party at fault. Hence no action is being taken against anyone with regards to the accident, at this point in time.
- 3 You may wish to note that our decision does not preclude future prosecution should new evidence emerge at a later stage. Please be informed that our decision does not preclude you from pursuing insurance / civil claims.
- 4 If you have any clarification, you may contact the Investigation Officer, Fadli Shaifuddin Bin Mohamed Sani at office number: 65476845.

Yours faithfully, SI Fadli Shaifuddin Bin Mohamed Sani Investigation Officer (GIT D) Traffic Police Singapore Police Force

This is a computer-generated letter. No signature is required.



MAHADI ABU BAKAR & PARTNERS

ADVOCATES & SOLICITORS (UEN No. 53179837B)

#14-01, TONG ENG BUILDING, 101 CECIL STREET SINGAPORE 069533

TEL: 62252355

FAX: 62279913

Email: mab_law06@yahoo.com.sg

YOUR REF:

12

SII 380 G

3 February 2022

OUR REF:

MAB/11091/22/ana

BASERIN BIN MAAROP

35 Bedok South Avenue 2 #03-429 Singapore 460035 WITHOUT PREJUDICE Certificate of Posting

URGENT

Dear Sir

THIRD PARTY CLAIM BY NORYADI BINTE MOHAMED AZIT OF BLK 5 BANDA STREET #15-92 SINGAPORE 050005

We are instructed by the abovenamed as the Pedestrian to act and claim for serious personal injuries and damages against you in connection with accident involving SJJ 380 G along Jalan Bukit Merah, lamp post no. 88 on 22/11/2022 at about 10.30

We are instructed that the accident was caused by your negligence in driving and management of motorcar no. SJJ 380 G.

As a result of the accident, our client (the Claimant) sustained serious personal injuries, suffered pain. Her serious injuries are set out in the medical report annexed to this letter. She has been put to loss and expenses.

We hereby, in compliance with Para 3.1 of the Pre-Action Protocol for Personal Injury (PI) Claims and Non-Injury Motor Accident (NIMA) Claims (Appendix B of the State Courts Practice Directions 2021), give notice of our client's intention to claim damages for personal injuries, damages and consequential loss and expenses suffered by him, against you, the driver of motorcar no. SJJ 380 G, for his negligence and/or contributory negligence in driving, use and management of motorcar no. SJJ 380 G at the material time, and, if necessary, to commence legal action against you for the same.

We also, in compliance with Para 3.2 of the PI/NIMA pre-action protocol, set-out the quantification of our client's claim herein as follows:-

GENERAL DAMAGES

(As per Medical Report dated 14/12/2022 by Dr Tan Xiang Yin from Singapore General Hospital whereby our client was given fourteen (14) days of medical leave from 23/11/2022 till 06/12/2022 & two (2) colour photographs at the scene of accident.)

E.C. T. E. T.

1)	Large Scalp Hematoma in the Occipital and high parietal regions	\$4,800.00
a)	Case Authorities Leong Mei Li Janice v Low Mun Seng DC Suit No 3408 of 1997	φ 4 ,000.00
2)	<u>Left Chest Wall Tenderness</u>	\$1,000.00
a)	<u>Case Authorities</u> Teo Liang Heng v Tan Cher Cheng DC Suit No. 1016 of 1996	
3)	Cervical Spine Tenderness	\$1,500.00
a)	<u>Case Authorities</u> Tham Kok Hong & Ors v Zschoernig Bernhard Max Fanz DC Suit No. 4145 of 1999	
4)	Superficial Abrasion over Left Wrist and Right Little Finger	\$ 500.00
a)	<u>Case Authorities</u> Yeow Ah Seng v Chong Lew Lin MC Suit No. 19050 of 1996	\$ 7,800.00
B)	SPECIAL DAMAGES	
1)	Hospital and Medical expenses	\$ 357.23
2)	Estimated transport charges from Singapore General Hospital to home at Blk 5 Banda Street at \$10.00 on 1 occasion per trip	\$ 10.00
3)	Estimated transport charges from home at Blk 5 Banda Street to Singapore General Hospital and back to home at \$20.00 on 4 occasions	\$ 80.00
C)	Legal Costs	\$ 2,800.00
D)	Disbursements (Notes of Disbursement is enclosed)	\$ 526.49
	(interest) 2 income in the chiclosocal	\$11,573.72

Please note that the above quantification is made on a without prejudice basis and we reserve our client's rights to re-quantify the claim.

We wish to put you on notice, Paragraphs 3.3 and 3.4 of the PI/NIMA pre-action protocol, in respect of claims where the estimated quantum falls within the jurisdiction of a Magistrate Court, within **fourteen (14) days** of sending the acknowledgement letter to us, you are required to send a letter to us stating whether you agree or has any objections to the appointment of the medical expert proposed by us for the relevant specialty. **TAKE NOTICE** that we wish to appoint our client's doctor(s) as per the medical report and/or specialist medical report provided, as the *single joint expert*.

Please let us know if you consent to our proposed medical expert(s) as the single joint expert. If you fail to reply or fail to object to any of our proposed medical expert within the stipulated timeline, you are deemed to have agreed to the appointment of our medical expert as the single joint expert.

We also, in compliance with Paragraph 3.6 and 3.7 of the PI/NIMA pre-action protocol, copies of the following documents supporting the claim have been forwarded to your insurers with a copy of this letter. You may obtain the same from them if you wish so.

- 1. Full and complete Singapore Accident Statements and Police Reports together with type-written transcripts of all persons involved in the accident;
 - a. Traffic Police Accident Report lodged by the Pedestrian
 - b. Traffic Police Accident Report lodged by eye-witness, Adam Malik Bin **Bahtiar**
 - c. Traffic Police Accident Report lodged by driver of motorcar no. SJJ 380 G
- 2. Original, coloured copies or scanned photographs of the accident scene;
- 3. Medical report from the treating doctor, reviewing doctor and medical specialist;
 - a. Medical Report dated 14/12/2022 by Dr Tan Xiang Yin from SGH
 - b. Inpatient Discharge Summary from SGH
- Certificate for medical leave;

. Y F

- Bills for medical treatment and evidence of payment;
- 6. LTA Search on vehicle no. SJJ 380 G and supporting documents for all other expenses claimed.

In compliance with Paragraph 3.9 of the PI/NIMA pre-action protocol, we wish to remind you to pass this letter of claim and the attached documents to your insurer immediately if you wish to claim under your insurance policy.

We also take this opportunity to remind you that you are required to comply with Paragraphs 4.3 and 4.4 of the PI/NIMA pre-action protocol, within fourteen (14) days from the date hereof, to send an acknowledgment letter to us, failing which we may commence proceedings without sanction by the Court.

In addition, under Paragraph 4.6 of the PI/NIMA pre-action protocol, within eight (8) weeks from the date hereof, you must reply to us with the following:-

- a) The reply shall indicate whether the insurer is defending the claim or whether you are defending the claim personally. Reasons for the insurer's decision not to act must be provided.
- b) Subject to sub-paragraph (d) below, the reply must state your position on the claim on both liability and quantum (eg, whether the claim is admitted or denied) or make an offer of settlement. If the claim is not admitted in full, you must give reasons and provide a list of documents together with copies of all relevant supporting documents. You are to confirm / state the identity of the person driving his vehicle at the time of the accident and provide the driver's identification number and address if this is not already stated in the Singapore Accident Statement.

In view of an amicable settlement at this stage of the intended proceedings, we render below a list of disbursements incurred as to date :-

NOTES OF DISBURSEMENTS

1)	LTA search fee	\$ 7.49
2)	Medical Report fee	\$110.00
3)	Traffic Police Accident Search and Report fees	\$ 34.00
4)	Public Trustee's fee	\$225.00
5)	Miscellaneous, photocopy charges, fax, transport charges, phone calls, development of coloured photograph at the scene of accident, postage charges and other incidentals	\$150.00 \$526.49



Tel: (65) 6222 3322 Fax: (65) 6224 9221 Singapore General Hospital Outram Road Singapore 169608 www.sgh.com.sg

Reg No 198703907Z

MR/15381/2022 [MHA] (Request No.: 202224577)

14 December 2022

544

MEDICAL REPORT ON NORYADI BINTE MOHAMED AZIT MRN NO. S6917237G

The above-mentioned patient was seen in the Department of Emergency Medicine, Singapore General Hospital on 22 November 2022 at 2310 hours. She was attended to by myself and Dr Gregory Tan Boon Leong.

Ms Noryadi claimed that she was hit by a car while crossing a major road at Bukit Merah and Kim Tian Road. Post-accident she complained of occipital headache and midline cervical tenderness.

On arrival to the emergency department, Ms Noryadi's vitals were stable. Physical examination revealed the following significant findings:

- Occipital scalp hematoma
- Left chest wall tenderness
- Cervical spine tenderness
- Superficial abrasion over left wrist and right little finger

The following investigations were performed in the emergency department

- Focused assessment with sonography for trauma scan: no free fluid seen
- Chest and Pelvis X-ray: No fracture or dislocation seen
- Computed tomographic scan of Chest, Abdomen, Pelvis, Brain and cervical spine: no fracture or dislocation seen, no intracranial haemorrhage. Large scalp haematoma in the occipital and high parietal regions
- Full blood count, renal panel unremarkable
- Liver function test: mild transaminitis

Ms Noryadi was seen in the emergency department by the orthopaedic and general surgeons. The following treatment was performed in the emergency department

Analgesia

Ms Noryadi was treated in the emergency department with the diagnosis of

- Road traffic accident complicated by
 - Scalp hematoma
 - Superficial abrasions over left wrist and right little finger
- **Transaminitis**

She was subsequently admitted to the general ward under the General surgery specialty. Kindly follow up with inpatient team for subsequent enquiries

Dr Tan Xiang Yin **Medical Officer** Department of Emergency Medicine

ACCIDENT'STATEMENT

ACCIDENT DATE 22 11 20	22 (DD/MM/YYYY), TIME (22 : 25)(HH:MM)
· LOCATION: Julan	Bukit Merah
7. DETAILS OF VEHICLE	11
DIVEHICLE NUMBER	SII 280G
DINSURANCE COMPANY;	China Taining
C)POUCY NILLABED - DX	1HCSN W 000 15082100
d)POLICYTYPE (COMPRE	111C310 00 015083100
e) MAKE & MODEL . 70	HENSIVE / THIRD PARTY / THIRD PARTY FIRE & THEFTI
FITYPE (SCLOOK) COUPE	MEY /V AN / LORRY / MOTORCYCLE / OTHERS) MATE COMMERCIAL / MOTORCYCLE) COLDENT THE DOYNIE HOW
g) VEHICLE CATEGORY: NE	COMMERCIAL / MOTORCYCLE)
h)PURPOSE OF USING AT A	ocident time Private thre
IF NO, PLEASE STATE ITHIRE	PARTY CLAIM (REPORTING ONLY)
A) NAME Baserin Bi	in Maarop [MALE / FEMALE]
DINIUC/FIN/RASSPORT: S	11504 301
8460035	EXCIPLE SOLUTION AT 10 100
# MAN PRO HIT IS	R ALSO POLICY HOLDED
	Above.
() including distant a) NAME AS DINRIC/FIN/PASSPORT:	Company of the second s
CJADDRESS:	CONTACT
d) DATE OF BIRTH: [11 10	7 1/17
e/OCCUPATION: (INDOOR (OLIMOOPI (DD/MM/YYYY)
1) I EARS OF DRIVING EXPISED	TENIOR OF IDAI DON'T
4. WAS DRIVER AN EMPLOYE	EDETHE INCHMENT CONSTRUCTION
5. GIWEATHER CONDIDON: (CI.	EARY RAINING (OTHERS
DICOND SURFACING (DRY MAKE	
7. OJREPORTED TO POLICE IYES	1001
IF YES, PLEASE STATE WHICH	POLICE STATION: Marina Bay
" STATE OF ARM VEHICLE	lestrian
Including driver) b) DRIVER'S NAME	MODEL:
() C NRIC/FIN/PASSPORT:	CONTACT:
9. THIRD PARTY VEHICLE	CAN INCIT
In of passenger of VEHICLE NUMBER:	MODEL:
neluding driver) fl NRIC/FIN/PASSPORT:	5 2
J , I) INRIC/FIN/PASSPORT:	CONTAGT
	on all and
email =1	rinmaarop @gmeil, com
Jan en	

Alpis T = No.



中国太平保险 (新加坡) 有限公司

CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD



Motor Hire Car

CERTIFICATE OF INSURANCE

totor Vehicles (Third-Party Risks and Compensation) Act (Chapter 18 Motor Vehicles (Third-Party Risks and Compensation) Rules. 1960 Road Transport Act. 1967 (Malaysia) Motor Vehicles (Third-Party Risks) Rules. 1959 (Malaysia)

R SN AN07078

MZ406L/B

Cov. Type C

CERTIFICATE No.

DMHCSNA00023512201

Engine No.: 3ZR0B00065 Cha No ZRR800397454

Index Mark and Registration

SJJ380G

AUTOSAFE

Number of Vehicle

BASERIN BIN MAAROP

2. Name of Policy Holder

22/12/2022

Insurance for the purposes of the Regulations, (00:00:00)
Ordinance or Enactment

4. Date of Expiry of Insurance

Effective date of the Commencement of

21/12/2023

Excess Sect 1.

5\$1 250.00 S\$2,500.00

Excess Sect. I (Outside Singapore) Excess Sect. II

\$\$1,250.00

Excess Sect.II (Outside Singapore).

\$\$2,500.00

EX ON WINDSCREEN

S\$100.00

Persons or Classes of Persons entitled to drive

As per named Enver(s) stated below.

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 Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Court of Law or by reason of the Court of La Vehicle.

BASERIN BIN MAAROP

6. Limitations as to use "

Use for the carriage of passengers or goods in connection with the Policyholder's business.
 Use for social domestic pleasure purposes and business purposes of any person to whom the vehicle is hired.

The Policy does not cover

(1) Use for racing, pace-making, reliability trial or speed-testing.

(2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

PURCHASE CO. BENEFIT AUTO ENTERPRISE PTE LTD
*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. HIRE PURCHASE CO BENEFIT AUTO ENTERPRISE PTE LTD

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).

Please see reverse

For CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

Authorised Signatory

Issued By

Chua Suat Lay Sally

Authorised Officer

Q6389 6111

6222 1033

www.sg.cntaiping.com

China Taiping Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200208384E) ★3 Anson Road #16-00 Springleaf Tower Singapore 079909