

MOTOR PRIVATE - SGDRIVERS
PROTECTOR
THE SCHEDULE

Reprint

Agency A0000069	Class of Policy MOTOR POLICY - PRIVATE	Policy No.	MPC22P00283500
Account A0000069	Issued on 21/11/2022		
	Singapore Head Quarters		
Client I0009604	Acceptance Date 18/11/2022		
		Fund/Acct.No.Sfx	SIF/SD
		Broker Tran. Ref	PMPC22019625

Period of Insurance from 01/12/2022 to 30/11/2023, both dates inclusive

Insured's Name	ANG TECK BENG
Address	NO. 6 SIN MING ROAD #02-01 SINGAPORE 575585
Premium	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

Risk No. 00001	MOTOR PRIVATE - SGDRIVERS PROTECTOR
Registration SLJ2343C	Make/Model TOYOTA CAMRY 2.5
Type of Cover COMPREHENSIVE	No. of seats 5
Engine No. 2ARU340314	Body Type SALOON
Chassis No. MR053AK5004011529	Capacity CC 2490
Vehicle Usage Motor Private - SGDrivers	Yr of Manuf/Regn 0/2016
Garage	NCD% 50.00
Hire Purchase DBS BANK LTD	Certificate Ref. MZ300
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 <26, AGE >70 OR DRIVING EXP <2 YEARS	SGD 3,000.00

THE FOLLOWING ENDORSEMENTS SHALL APPLY TO THIS POLICY :

- V0003 - BREAKAGE OF GLASS IN WINDSCREEN OR WINDOW (SUN ROOF/MOON ROOF FOR PRIVATE CAR ONLY)
- V0009 - FLOOD AND OTHER SPECIAL PERILS
- V0011 - HIRE PURCHASE
- V0012 - MARKET VALUE FOR THE PURPOSE OF TOTAL LOSS SETTLEMENT
- V0014 - STRIKE RIOT AND CIVIL COMMOTION
- V0017 - TOTAL LOSS
- V0020 - NON-CANCELLATION CLAUSE
- V0042 - WAIVER OF EXCESS CLAUSE - OWN DAMAGE CLAIM (SECTION I) FOR FIRST ACCIDENT CLAIM (INSURED AND NAMED DRIVERS ONLY)
- V0063 - YOUNG, ELDERLY AND INEXPERIENCED UNNAMED DRIVER EXCESS

Issued On 21/11/2022
Singapore Head Quarters

Policy No. MPC22P00283500

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 MPC22P00283500 and Risk No. 00001 as follows:

Named Drivers	SEX	M/S	AGE	EXP	DIP	NRIC
The Insured	M	S	69	10	0	S0124355A
NG SIEW LAN	F	S	47	22	0	S7524201H

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: **MPC22P00283500**

Agency Name: **SGDRIVERS PTE LTD**

Agency Code: **A0000069**

Chassis No: **MR053AK5004011529**

Engine No: **2ARU340314**

1. Index Mark and Registration Number of Vehicle: **SLJ2343C**

2. Name of Policyholder: **ANG TECK BENG**

3. Period of Insurance (both dates inclusive): **01 December 2022 to 30 November 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 <26, AGE >70 OR DRIVING EXP <2 YEARS	SGD 3,000.00

7. Hire Purchase Company: **DBS BANK 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.