NATIONAL-Assessment Centre	Services :	* : :a * .,				
Dateln 23/03/2023	Job description	del beamsoned france territories	Date &Time Con	npleted i	Done by	_
REFNO NAI 3M023003019 d4	SAS e-filing					_
VehNo GBK 41284	E-mail (within 81.	s. Alt. Chrs,		.		
DOA 22 03 2023 15:00	i-Motor Claim	l'orm		!		
	i-Motor W/O (Within: OD 2hrs.	71° 4hrs)			
OD TP/ Reporting Only	i-Photo Upload	led	:			
	Assessment/Sur	vey Report	1			
TP Insurer:	Ass't Report by	Fax / Hand to	Owner/Wksp			:=
Preferred Wksp / INC Assign Wksp / QW: (Tol:	Fax:		
	× 7654Z	, INC()		
Owner / Driver: (Tel:			
Policy No: () Per	iod: ()	Cover Type: (,'	
Confirmed by : (Note-Est. Status (W	Date:	Tine:	F: 80-100%		
)/NO()	1,00,10,0		
Total of realisation (Varranty: YES ()				_
Excess: (\$) Loading: \$1,00	Conselled		18 18 18 18 18 18 18 18 18 18 18 18 18 1			
() Walk-In Customer: Customer's infor	mation strictly Conf	idential & Str	ctly NO rafer of	repairer.		
() Total Loss Case : to e-mail Insure	r URGENTLY.	•				
Drive-In ()/ Towed-In (); Invoice	: YES () / NO	O();To	owing Co. ()
Remarks (INC-horline 6788 6616)		200 X 200	Dile&Time Cor	nple od	- Done by	
	ourtesy Car ()	\$1.4.X.X.333X.42	7.00 14.1.0 4.0.			
2) QC Check / Post Repair Inspection	()					
3) Upload Resurvey Photo [Repair Cost > \$3	000] ()					
Injury:						
Date/Time Actions	ays.da.zado		A STANKE A	A 100 M		•
	WELLIAM SALES OF PRINT	8-10-W 1 11-W 1				
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010000000000000000000000000000000000000		Invoice Pre	aration Check	list		Add
NA2300858	CONTRACTOR	1) AR : Accident	7.77			_
Claimant's Particulars		2) DA: Damage 3) TF: Towing F	Assessment (\$100);	INC (\$80)		_
Driver/Owner:		4) FT : Follow-T	hrough Survey	\$120 \$30		_
Contact No:		For claiming	hrough Survey (Resultation of the Survey (Resultation of the Survey (No. 1) (No. 1)	(10 Jan 2003)		
Damaged Portion:		6) TR: Re-inspe	elion + SMRT Survey	\$75 . \$160		-
Daniaged Fordon.		8) NTUC Additi	onal Servicus:-			
QC Checked by (Engr-In-Charge):		*NS: Courles	y Car / Tpt Allowands	\$10 \$10		-
	M	ANITA Past Va	pair Inspection officet Excess Coordinate	\$25		
		1 11 (1,111): 1	l' (N'on INC) against l	NG 520	<u>.</u>	
Cat. I:		9) N12: Idea N: Invoice date!		Fee Chargei	E	186
Cat 2/3:		Involce dated		Fen Charge-i	With the same	

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Please report correctly the details of the accident to speed up the claims process.

2. 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 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.

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

23/03/2023 16:09 (SGT) Date of Submission **Actual Driver** Reported by 22/03/2023 15:00 (SGT) Date of Accident Exact Location of Accident Singapore Additional Location Information PIE TOWARDS TUAS BEFORE CTE SLE Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number **GBK4128H**

INSURED/POLICYHOLDER

Name Of Registered Owner DOLBY INSULATION AND ENGINEERING COMPANY Company Reg No 3XXXX600A dolbyteoh@hotmail.com Email Address (Phone) +65-98961148 Mobile Phone No Alternative Phone No

VEHICLE PARTICULARS

Toyota Model Dyna Variant Exact purpose for which vehicle was being used at time of Employment accident Are you claiming under your own insurance policy for repair to Yes your vehicle? Commercial vehicle Vehicle Category Manual Transmission 2982

INSURANCE COMPANY

Name of Insurance Company Sompo Insurance Singapore Pte. Ltd. Policy Number / Cover Note Number D22MTPCVE001609

DRIVER

RANA SOHEL Name of Driver GXXXX368W Passport No/FIN Date Of Birth 10/02/1994 Occupation Outdoor

	ATH A 1990
Date Of Driving Pass	07/10/2021
Driving experience	1 YEAR AND 5 MONTHS
Gender Mobile Number	Male (Phone) +65-98961148
Alt. Phone Number	(Phone) +65-96961146
Email Address	dolbyteoh@hotmail.com
Address	BLK 23 KAKI BUKIT ROAD 3
Address complement	# 08-01
Postcode	415812
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Employee
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	
Type of Accident	Chain Collision
Weather Conditions	Raining
Road Surface	Wet
OTHER INFORMATION	
OTHER INFORMATION	
Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	3
Was anybody injured in the Accident?	Yes
Was any injured conveyed to hospital by ambulance?	No
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No
Translator's name	-
Translator's ID	
Translator's phone number	-
Translator's email	-
Original language used in the statement	-1
PASSENGER 1	
Name	ISLAM SAMIUL
Gender	Male
DETAILS OF POLICE ACTION	
Was the accident reported to the police?	Yes
Police Station Name	Traffic Police
Police Station Phone No	(Phone) +65-65470000
Alt. Police Station Phone No	(Fax) +65-65474900
Police Station Address	10 Ubi Avenue 3 Singapore 408865
Was notice of intended Prosecution given?	No
If yes, against whom?	•
CIRCUMSTANCES OF ACCIDENT	
PLEASE REFER TO THE ATTACHED POLICE REPORT - T/202	230322/7069
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	SLX7654Z
Vehicle Manufacturer	=
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	
Vehicle Category	Private car
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)	-

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	SHC2986G
Vehicle Manufacturer	=
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	-
Contact Number	2 -
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	RANA SOHEL
Gender	Male
Phone No	(Phone) +65-98961148
Address	BLK 23 KAKI BUKIT ROAD 3
Address Complement	# 08-01
Post Code	415812
Approximate Age Years Old	-
Injuries Sustained	HEAD INJURY
Injured person in which vehicle?	GBK4128H
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised 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.
- 5. Any false reporting may be referred to the Police for investigation.
- 6. The 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.
- 8. Consent under the Personal Data Protection Act (PDPA)

Lunderstand, 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' law yers/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 the claims;
- (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 packages); and/or
- (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' law yers/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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date & Driver's Signature (If driver is not the policyholder) / Date & Time

Sketch Plan PIE Towards Tuas Before CTE SLE

Time

Sketch Plan PIE Towards Tuas Before CTE SLE

A: GBK 4128H

B: SLX 7654Z

C: SHC 2986 G

Describe Circumstances of the Accident CTE SLE ext towards before PIE Tuas I travelling along was brale the frum vehicle anh AS most the left lane 00 collided. (ouldn4 and time 8/00 Stop I in

Declaration

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 & Time

Witnessed by Reporting Centre





1 of 3

Report No. T/20230322/7069

Police Station Of Origin: Traffic Police

10 Ubi Avenue 3 SINGAPORE 408865

Tel No: 65470000

REPORT OF A TRAFFIC ACCIDENT

Date/Time 22/03/2023		ide:	Vide Report No.: A/20230322/0091	Station Diary No.:
Informant's	s Particul	ars		THE RESERVE OF THE PARTY OF THE
Name of In			Address:	
ID Type / ID	No.:		Contact No.:	
FIN NO / G	2599368V	V	Home/Office:	Mobile: 98961148
Nationality: BANGLADI			Email: dolbyteoh@hotmail.com	8
Sex: Male	Age: 29	Date of Birth: 10/02/1994	Type of Informant: Driver	
Race:			Language:	Institution / School Name:
Bangladesh	ni		English	
Occupation	:		Driving Licence Information:	
Constructio	n worker /	driver	Class:	Date of Expiry:

General Infor	mation of the Accident	Caralle San Continue		
Type of Accident:	Non-Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 22/03/2023 15:00	Type of Location: Straight Road
Location:		2	6	
	OS TUAS BEFORE CTE (
Weather:		Road Surface:		Road Speed Limit:
Raining	* *	Wet		
Traffic Flow:		Traffic Control:		Traffic Volume:
One Way		Not Controlled		Moderate
Type of Collis Between Mov	ion: ing Vehicles - Head To Re	ear		Anyone conveyed by ambulance:

Vehicle No.	Type	Make	Model	Color	Conditio	No of
GBK4128H	the state of the s	Iviano	Wiodei	COIOI	Condition	0
SHC2986G	Car					0
SLX7654Z	Car					0





T/20230322/7069

2 of 3

Report No. T/20230322/7069

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

CONTINUATION OF REPORT

Details of Perso Any Pedestrian I	AND THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.					
No. of Pedestriar			Use of Pe	destriar	Cross	eina: NA
Passenger			030 011 0	acstrial	101033	ang. NA
Name	ISLAM SAMIUL			ID No	•	G2598496Q
Related Vehicle	GBK4128H (Lorry)			Conta	ct No.	NIL
Hospital/Clinic	NIL			Class of Driving Licence & Expiry		Class: NIL Date of Expiry: NIL
Date	NIL		Date		NIL	
No. of Days gran	ted Medical Leave	NIL	Degree of		NIL	
Driver			AND THE PROPERTY.		A STATE OF THE PARTY.	Translation and the second
Name	RANA SOHEL			ID No		G2599368W
Related Vehicle	GBK4128H (Lorry)			Conta	ct No.	98961148
Hospital/Clinic	NIL			Class Driving Licence Expiry	g ce &	Class: NIL Date of Expiry: NIL
Date	NIL		Date		NIL	
No. of Days grant	ted Medical Leave	NIL	Degree of		NIL	

Brief Details.

My vehicle was travelling along PIE towards Tuas before CTE (SLE) exit on my way to send my colleague after he have collected his passport to see doctor as he is coughing.

While driving at the most left lane preparing to exit as the front vehicle suddenly brake, I proceeded to brake however I was not able to brake in time and collided onto the front car. Total 3 cars involved.





T/20230322/7069

3 of 3

Report No. T/20230322/7069

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

CONTINUATION OF REPORT

				_		
S	ke	c	1	Ы	a	n

Informant is not able to provide sketch

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by Singpass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 22/03/2023 18:58
Officer In Charge Of Case: TP / TPIB / Ahmad Syafiq Bin Harris Contact No.: 65476201	Classification Of Case:

NP168

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Complete and submit this form to the individual insurance authorised reporting centre.
- Please report correctly on the details of the accident to speed up the claim process. *
- This form must be filled up by the policy holder and/or authorised driver.
- Information provided must be as fruitful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 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.

ACCIDENT DETAILS	
22/03/2023	(DD/MM/YY)
1500	(HH:MM)
PIE towards Tuas before LTE SLE	
	22/03/2023

亚州市的建筑市区间的 第二次是	DETAILS O	F VEHICLE
Vehicle registration number	G	BK 4128H
Vehicle make and model		Toyota Dyna
Type of vehicle	Saloon MPV Bus	Motorcycle Others:
Vehicle category	Private Comm	nercial 📈 Motorcycle 🗆
Purpose of using at said time		
Are you claiming under your	Yes No	if no, please select:
own insurance company?	Third part claim	Reporting only

	INSURANCE IN	FORMATION	
Insurance company	Somp	0	
Policy number	D:	22 MTPCVE 001609	
Type of policy	Comprehensive	Third party fire $\&$ theft \Box	TP only □

Name	Dolby Insulation and Engineering companyMale - Female
NRIC / Fin / Passport number	32964600A
Contact	
Address	

DRIVER	SAME AS INSURED ABOVE (SKIP TO D.O.B)	
Name	Rana Sohel Male -	Female
NRIC / Fin / Passport number	62599368W	
Contact	9896 1148	
Address	Kaki Bukit Road 3 BIK 23 #08-01	
Email address	Polbyteon Chotmail-com	
Date of birth	10/02/1994	
Occupation	Indoor Outdoor	
Driving date pass	07/(0/2021	

	GENERAL	INFORMATION OF THE ACCIDENT
Was driver an employee of	Yes	No 🗆
the insured's company?	If no. rela	ationship of the driver and insured:
Accident captured by camera?	Yes 🗆	No 🗸
Weather condition	Clear 🗆	Raining 🗹 Others:
Road surface	Dry 🗆	Wet 🗸
	Diy	2 (Inclusive of driver
No of passenger		
	#2263E	PASSENGER 1
Name		PASSENGENT
Name Gender	Male 🗆	Female □
Gender	Iviale 🗆	Terrare 1
		PASSENGER 2
Name	2 2 2 3 3 4 3 4 1	TABLETOET 2
Name	Male 🗆	Female □
Gender	Iviale 🗆	Terrale 1
		PASSENGER 3
		PASSENGEN 3
Name	Male 🗆	Female □
Gender	Iviale 🗆	remale =
		DACCENCED A
		PASSENGER 4
Name	2.4.1	Familia —
Gender	Male 🗆	Female 🗆
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	PASSENGER 5
Name		
Gender	Male 🗆	Female 🗆
		PASSENGER 6
Name		
Gender	Male 🗆	Female
	The lay	OTHER INFORMATION
Was anybody injured?	Yes 🗹	No 🗆
Was other vehicle damaged?	Yes	No 🗆
	the sales with the sales of the	ILS OF POLICE STATION ACTION
Reported to police?	Yes 🗆	No If yes, please state which police station.
Police station name		
The second secon		WITNESS 1
Name		
COMPANIES CANDINGS		WITNESS 2

THIRD PARTY VEHICLE 1 S			
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Vehicle make model Name	Vehicle registration number		
Name			

Contact

		INJURED PERSON 1
Name		Samuel
Injuries sustained		Head
Which vehicle person in?		GBK 41281-1
Were seat belts worn?	Yes	No 🗆
Was injured conveyed to	Yes □	No 🗷
hospital by ambulance?		
The second secon		INJURED PERSON 2
Name		
Injuries sustained		
Which vehicle person in?		
Were seat belts worn?	Yes 🗆	No 🗆
Was injured conveyed to	Yes 🗆	No □
hospital by ambulance?		
		INJURED PERSON 3
Name		
Injuries sustained		
Which vehicle person in?		No.
Were seat belts worn?	Yes 🗆	No □
Was injured conveyed to	Yes 🗆	No □
hospital by ambulance?		
		INJURED PERSON 4
Name		INJURED PERSON 4
Name Injuries sustained		INJURED PERSON 4
Injuries sustained		INJURED PERSON 4
	Yes 🗆	INJURED PERSON 4 No □
Injuries sustained Which vehicle person in? Were seat belts worn?	Yes Yes	
Injuries sustained Which vehicle person in?		No 🗆
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to		No 🗆
Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance?		No 🗆
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Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in? Were seat belts worn? Was injured conveyed to hospital by ambulance? Name Injuries sustained Which vehicle person in?	Yes Yes Yes Yes	No



Certificate of Insurance

ROAD TRAFFIC ACT (CHAPTER 276) (REPUBLIC OF SINGAPORE) MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189) ROAD TRANSPORT ACT 1987 (MALAYSIA)

ROAD TRANSPORT (AMENDMENT) ACT 2019 (MALAYSIA) MOTOR VEHICLES (THIRD-PARTY RISKS) RULES 1959 (MALAYSIA)

Cert No./Policy No.

: D22MTPCVE001609

1. Registration No.

: GBK4128H

2. Insured Name

: DOLBY INSULATION AND ENGINEERING COMPANY

3. Commencement Date : 17 JULY 2022 00:00

4. Expiry Date

: 16 JULY 2023 23:59

5. Coverage

: Market value at time of loss - Comprehensive

6. Excess

: \$500 - Section I

Persons or Classes of Persons entitled to drive*

b) Any person who is driving on the Insured's order or with their permission. 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 under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

8. Limitations as to use*

Use in connection with the Insured's business.

2) Use for the carriage of passengers (other than for hire or reward) in connection with the policyholder's

3) Use for social, domestic or pleasure purposes.

The Policy does not cover

Use for hire or reward or racing, pacemaking, reliability trial or speed-testing.

2) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.

ExcelDrive Workshops & Accident Reporting It is a condition precedent to liability that the Policyholder shall, together with the Motor Vehicle, call at the Company's Accident Reporting Center and report the accident within 24 hours of the accident or by the next working day thereof.

It is compulsory to have the accident repairs to the insured vehicle carried out at ExcelDrive Workshops, In an emergency and for directions to the Company's Accident Reporting Centers, please contact our Emergency

Hotline: (65) 6461 6555

Visit www.sompo.com.sg for list of ExcelDrive Workshops and Accident Reporting Centers.

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)

Sompo Insurance Singapore Pte. Ltd.

Dui 20

Date/Time of Issue: 06 JUNE 2022 16:49

*Limitation 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.

IMPORTANT NOTICE

Insureds are hereby warned that under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap.189), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicles without a valid policy of insurance under the Act.
 Insureds are further warned that on the sale of a motor vehicle or if for any reason the Insurance is terminated during its currency, they must surrender 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 Certificate of Insurance and the Policy to the insurance company. If the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap.189)
 The Policy will case to be valid once the motor vehicle has been sold to another person. It is not transferable to a new owner of the Vehicle

3. The Policy will cease to be valid once the motor vehicle has been sold to another person. It is not transferable to a new owner of the Vehicle. 4. Please note that this insurance is subject to the premium being paid and received in full by the Company (a) before the inception date where the Policy is to be issued to an Individual; or (b) within the period specified in the Premium Payment Warranty applied to the Policy in all other instances.

5. Insurance coverage under this Policy is subject to the terms and conditions as stipulated in the Motor Insurance Policy