

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 200006262D

Date : 13.04.2023

HSBC Life (Singapore) Pte Ltd

Attn: Motor Claim Department

Dear Sir/Madam,

ACCIDENT INVOLVING VEHICLES : SKQ 6257S/ SJQ 4155C ON 22.03.2023

We are the authorized repair workshop for the owner of motor vehicle no: **SKQ 6257S** , which was involved in the captioned accident with your insured vehicle no: **SJQ 4155C** . The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1) Cost of Repair (inclusive of GST)	\$	3,348.00
2) Loss of Rental	\$	1,200.00
3) GIA Search Fee	\$	2.00
	<u>\$</u>	<u>4,550.00</u>

We enclosed herewith the following documents to support the claims:

- | | |
|----------------------------------|------------------------------------|
| a) Final Repair Invoice | b) Car Rental Invoice / Agreement |
| c) GIA Search Report | d) Letter of Authorisation, etc... |
| e) GIA Report | f) Police Report |
| g) I/C & Driving Licence | h) Insurance Certificate |
| i) Vehicle Registration Log Card | |

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you.

Yours faithfully,

Jason Tang (jason@fastechauto.com.sg)
For FASTECH AUTO PTE LTD

TAX INVOICE

FASTECH AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-48 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 200006262D

HSBC Life (Singapore) Pte Ltd

Attn : Motor Claim Department

Tax Invoice : 23429

Date : 11.04.2023
Vehicle No : SKQ 6257S
Make/Model : AUDI A3 SEDAN
Chassis/Eng# :
Accident Date : 22.03.2023
Claim No :
Reference : 0323 -23429
Policy No :

	Amount
To proceed on lump sum repair	S\$ 3100.00

E. & O. E.

Total : S\$ 3100.00

GST @ 8% : S\$ 248.00

Amount Due : **S\$ 3348.00**


for FASTECH AUTO PTE LTD

Dynamic Car Rental

1 KAKI BUKIT AVENUE 6, #01-46/48/50 AUTOBAY, SINGAPORE 417883.

TEL: (+65) 6741 7244, 6746 5405 FAX: (+65) 6745 8520, 6746 5786

Co. Reg. No. 52928467K

RENTAL TERMS AND CONDITIONS

No. **22854**

Name Cai Ruoling			REG. No. SGQ 555T	MAKE MODEL:	
ADDRESS APT BLK 433 B SENGKANG WEST WAY #11-535 SINGAPORE 792433			DIESEL		PETROL
			E		1/4
			1/2		3/4
			F		
			KM IN	DATE & TIME IN 23.03.23 @ 1:37pm	
			KM OUT	DATE & TIME OUT 27.03.23 @ 10:15am	
			KM DRIVEN	TIME USED	
NAMED DRIVER Yao Jun Wei					
DRIVING LICENCE NO S8339606G	DATE OF EXPIRY	PLACE OF ISSUE	HOURS @ \$		
PASSPORT NO	DATE OF ISSUE	PLACE OF ISSUE	4 DAYS @ \$ 300.00 \$1200.00		
ADD NAMED DRIVER			WEEKS @ \$		
DRIVING LICENCE NO	DATE OF EXPIRY	PLACE OF ISSUE	MONTHS @ \$		
PASSPORT NO	DATE OF ISSUE	PLACE OF ISSUE	BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR COLLISION DAMAGES WAIVER (C.D.W.)		
IMPORTANT NOTES: This vehicle is licenced to carry 04 passenger only. No refund will be given for vehicle returns early. No refund will be given for period left in vehicle. Hirer is liable to pay loss of earnings while damaged vehicle is under repair. Hirer is liable to pay all parking fee and traffic summonses. Vehicle return during office hour only. No service on public holiday and Sunday. Geographical areas: Singapore & West Malaysia. Driver must be: a) 18 years old and above. b) Holding a valid relevant class of driving license. The vehicle is strictly to be driven by the person to whom it is hired to and the additional driver named in the agreement. The hirer is not allowed to sub-let the vehicle to another party and subletting is not covered. ADDITIONAL CONDITIONS: COMPREHENSIVE COVERED EXCESS: *Section I – Used in S'pore only : SGD 2000.00 *Section I – Used outside S'pore : SGD 4000.00 *Section II – Used in S'pore only : SGD 1500.00 *Section II – Used outside S'pore : SGD 3000.00 *W/screen Excess In S'pore : SGD 100.00 *W/screen Excess Outside S'pore : SGD 100.00 THIRD PARTY COVERED EXCESS: *Hirer must bear all costs to the damages of the return vehicle. *Section II – Used in S'pore only : SGD 1500.00 *Hirer must bear all costs to the damages of the return vehicle. *Section II – Used outside S'pore : SGD 3000.00 YOUNG AND INEXPERIENCE DRIVER Hirer or any authorized driver who is aged 22 years old (on the date of accident) and below or possess only 18 month or less driving experience. COMPREHENSIVE COVERED EXCESS: (YOUNG AND INEXPERIENCE DRIVER) *Section I – Used in S'pore only : SGD 6000.00 *Section I – Used outside S'pore : SGD 12,000.00 *Section II – Used in S'pore only : SGD 6000.00 *Section II – Used outside S'pore : SGD 12,000.00 *W/screen Excess In S'pore : SGD 100.00 *W/screen Excess Outside S'pore : SGD 100.00 THIRD PARTY COVERED EXCESS: (YOUNG AND INEXPERIENCE DRIVER) *Hirer must bear all costs to the damages of the return vehicle. *Section II – Used in S'pore only : SGD 6000.00 *Hirer must bear all costs to the damage of the return vehicle. *Section II – Used outside S'pore : SGD 12,000.00 Hirer is responsible for any costs to the THIRD PARTY DAMAGE / INJURY claims.			SUB-TOTAL		
			TOTAL RENTAL \$1200.00		
			DELIVERY FEE		
			COLLECTION FEE		
X PER DAY \$ PER WEEK \$ PER MONTH \$					
BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR PERSONAL ACCIDENT INSURANCE (P.A.I.)					
X PER DAY \$ PER WEEK \$ PER MONTH \$					
PREPAYMENT			TOTAL CHARGE		
CHECK			DEPOSIT		
CASH					
RECEIPT NO.			NETT CHARGE		
AMOUNT DUE / REFUND					

I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDES OF THIS RENTAL AGREEMENT AND AGREE THEREOF.

SIGNED BY THE PARTIES HERETO ON THE DAY OF

X

RENTER'S/DRIVER'S SIGNATURE

X

DYNAMIC CAR RENTAL

DYNAMIC CAR RENTAL

1 Kaki Bukit Ave 6 #01-46 Autobay

Singapore 417883

Tel No: 6741 7244 / 6746 5405 Fax No: 6745 8520 / 6746 5786

Co. Reg No: 52928467K

To: CAI RUOLING

Invoice : DCR-2023-03-20

Date : 27.03.2023

Agreement No : 22854

Payment Terms : LOD

DESCRIPTION	AMOUNT
Rental charges for vehicle : <u>SGQ 555T</u> (0323-23429)	\$ 1,200.00
Rental Period from <u>23.03.2023</u> to <u>27.03.2023</u> .	
E. & O. E.	Total <u>\$ 1,200.00</u>

KE LI

for Dynamic Car Rental

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SJQ4155C

Date of Accident

22/03/2023



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance **HSBC Life (Singapore) Pte. Ltd**

Period of Insurance **11/05/2022 - 10/05/2023**

Requested By **ALLAN TANG (KIM CHWEE AUT...**

Requested Date **22/03/2023 15:31**

Payment details

Request Amount: **S\$1.85**

GST Amount: **S\$0.15**

Total Amount Due (GST Inclusive): **S\$2**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**

AUTHORISATION TO ACT

I/We, Cai Ruoling (the third party claimant") of APT BLK 433 B SENGKANG WEST WAY #11-535 S (792433) (address), owner of SKQ6257S (vehicle no.) hereby authorize Fastech Auto Pte Ltd ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no. SKQ6257S that was damaged pursuant to the accident which occurred on 22.03.2023 (date) along Yio Chu Kang Road (location) involving vehicle no/s SJQ4155C ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 23 (day) of March (month) 20 23 (year)



Signed by "the third party claimant"
(with company stamp if applicable)



Signed by "the workshop"
(with company stamp)



SINGAPORE ACCIDENT STATEMENT

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 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.
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	23/03/2023 15:54 (SGT)
Reported by	Actual Driver
Date of Accident	22/03/2023 14:30 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	YIO CHU KANG ROAD (NEAR JUNCTION TURN GERALD DRIVE)
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKQ6257S
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	CAI RUOLING
NRIC No	S8845137F
Email Address	AHWEI09@OUTLOOK.COM
Mobile Phone No	(Phone) +65-81001271
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Audi
Model	A3
Variant	-
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private car
Transmission	Auto
CC	0

INSURANCE COMPANY

Name of Insurance Company	Income Insurance Limited
Policy Number / Cover Note Number	5114282777-03

DRIVER

Name of Driver	YAO JUNWEI
NRIC No	S8339606G
Date Of Birth	09/12/1983



Occupation	Indoor
Date Of Driving Pass	23/09/2004
Driving experience	18 YEARS AND 6 MONTHS
Gender	Male
Mobile Number	(Phone) +65-96555579
Alt. Phone Number	-
Email Address	AHWEI09@OUTLOOK.COM
Address	433B SENGKANG WEST WAY #11-535
Address complement	-
Postcode	792433
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Spouse
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	Collision - Head to Rear
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
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)	1
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	-

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

REFER TO ATTACHED

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Reasons for not uploading a video of the accident	VIDEO WITH OWNER

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SJQ4155C
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)	-

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	YAO JUNWEI
Gender	-
Phone No	-
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	-
Injured person in which vehicle?	SKQ6257S
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)**

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 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' 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

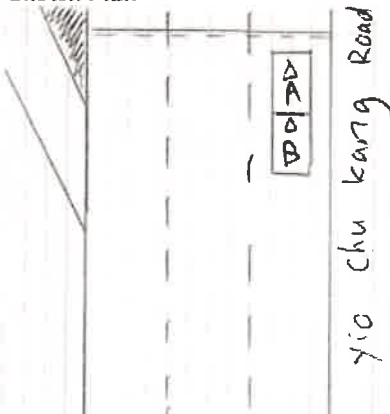
(c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

Sketch Plan



A: SKD 62575

B: SJQ 4155C

Describe Circumstances of the Accident

On 22.03.2023 at about 2:30pm. I was travelling along Yio Chu Kang Road. I was stationary due to the front traffic. Suddenly, I felt an impact on my vehicle rear portion and vehicle B (SKQ 4155C) had hit onto rear portion of my vehicle (SKQ 62575).

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 Personnel



SINGAPORE POLICE FORCE



T/20230323/7038

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

1 of 3

Report No. T/20230323/7038

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 23/03/2023 13:35	Vide Report No.:	Station Diary No.:
Informant's Particulars		
Name of Informant: YAO JUNWEI	Address: 433B SENGKANG WEST WAY #11-535 SINGAPORE 792433	
ID Type / ID No.: NRIC NO / S8339606G	Contact No.: Home/Office:	Mobile: 96555579
Nationality: SINGAPORE CITIZEN	Email: Ahwei09@outlook.com	
Sex: Male	Age: 39	Date of Birth: 09/12/1983
Type of Informant: Driver		
Race: Chinese	Language: English	Institution / School Name:
Occupation:	Driving Licence Information: Class: 2B,3	Date of Expiry:

General Information of the Accident

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 22/03/2023 14:30	Type of Location: Straight Road
Location: SELETAR HILLS DRIVE				
Weather: Clear	Road Surface: Dry		Road Speed Limit:	
Traffic Flow: One Way	Traffic Control: Traffic Light - Working		Traffic Volume: Light	
Type of Collision: Between Moving Vehicles - Head To Rear			Anyone conveyed by ambulance: No	

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Conditio	No of
SJQ4155C	Car					0
SKQ6257S	Car	AUDI	A3 SEDAN	White	Seriously Damaged	1

Details of Vehicle Insurance

Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
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SINGAPORE POLICE FORCE



T/20230323/7038

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

2 of 3

Report No. T/20230323/7038

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SKQ6257S	NTUC Income Insurance Co-Operative Limited	5114282777-03	15/12/2022	14/12/2023

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Driver			
Name	YAO JUNWEI		ID No. S8339606G
Related Vehicle	SKQ6257S (Car)		Contact No. 96555579
Hospital/Clinic	A LIFE CLINIC PTE LTD		Class of Driving Licence & Expiry Class: 2B,3 Date of Expiry: NIL
Date	23/03/2023		Date 23/03/2023
No. of Days granted Medical Leave	05	Degree of	Serious

Brief Details.

ON 22.03.2023 AT ABOUT 2.30PM. I WAS TRAVELLING ALONG YIO CHU KANG ROAD. I WAS STATIONARY DUE TO THE FRONT TRAFFIC. SUDDENLY, I FELT AN IMPACT ON MY VEHICLE REAR PORTION AND VEHICLE B (SJQ4155C) HAD HIT ONTO REAR PORTION OF MY VEHICLE (SKQ6257S).

I VISITED A LIFE CLINIC PTE LTD AFTER THE ACCIDENT. I FELT PAIN TO MY NECK. I WAS GIVEN 5DAYS MC BY THE DOCTOR.



**SINGAPORE
POLICE FORCE**



T/20230323/7038

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

3 of 3

Report No. T/20230323/7038

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPIB /
TAY CHUN KEEN
Contact No.: 65476436

Signature Of Informant:
The identity of the person making this report has
been authenticated by Singpass. No signature is
required.

Date/Time:
23/03/2023 13:35

Classification Of Case:

REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S8845137F



Name

CAI RUOLING

蔡若菱

Race

CHINESE

Date of birth

12-11-1988

Country/Place of birth

SINGAPORE

Sex

F



For Insurance Reporting &
Claim Purposes Only

6091168



NRIC No. S8845137F



Date of issue

31-12-2018

Address

APT BLK 433B SENGKANG WEST WAY
#11-535
SINGAPORE 792433

For Insurance Reporting &
Claim Purposes Only



REPUBLIC OF SINGAPORE

NATIONAL DIGITAL IDENTITY CARD



NAME
YAO JUNWEI

NRIC NO.
S8339606G

DATE OF BIRTH
09 DEC 1983

SEX
MALE

NATIONALITY / CITIZENSHIP
SINGAPORE CITIZEN

DATE OF ISSUE
11 DEC 2013

ADDRESS
433B SENGKANG WEST WAY
#11-535
SINGAPORE 792433

For Insurance Reporting And
Claims Purposes Only



DRIVING LICENCE

REPUBLIC OF SINGAPORE



LICENCE NO.
S8339606G

CLASS AND ISSUE DATE
2B • 05 DEC 2003
3 • 23 SEP 2004

CERTIFICATE OF MERIT
ELIGIBLE

DEMERIT POINTS
0

CARD SERIAL NO.
001038528A

^ Hide details

Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
 MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960
 ROAD TRANSPORT ACT, 1987 (MALAYSIA)
 ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)
 MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: S114282777-03

Cover : drive CLASSIC

- | | |
|---|---------------------|
| 1. Index mark and Registration Number of Vehicle | : SKQ62575 |
| Chassis Number | : WAUZZZ8V1F1054523 |
| 2. Name of Policyholder | : CAI RUOLING |
| 3. Effective Date of Insurance | : 15 Dec 2022 |
| 4. Expiry Date of Insurance | : 14 Dec 2023 |
| 5. Persons or Classes of Persons entitled to drive# | |
| (a) The Policyholder. | |
| (b) Any other person who is driving on the Policyholder's order or with his/her 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. | |
| 6. Limitations as to Use# | |
| (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession. | |

This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) Use for any purpose in connection with the Motor Trade.

Limitations rendered inoperative by Section 8 of the Motor Vehicle (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.

This Policy, the Schedule, Endorsement and the Certificate of Insurance are to be read together as one document.

EXCESS (SECTION 1)	: S\$600
EXCESS (SECTION 2)	: N/A
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: NO
ROADSIDE ASSISTANCE AND WELLNESS COVER	: NO
TRANSPORT ALLOWANCE	: NO
EXCESS WAIVER	: NO
PRIMARY DRIVER	: CAI RUOLING
NAMED DRIVER (1)	: YAO JUN WEI
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: N/A
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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)

Agency : ZEAL INSURANCE AGENCY (00000614483)
 Date of Issue : 25 Nov 2022 16:15 hrs

For INCOME INSURANCE LIMITED



Chief Executive

[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle**

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	137F
Vehicle Details	
Vehicle No.:	SKQ6257S
Vehicle to be Exported:	No
Intended Deregistration Date:	22 Mar 2023
Vehicle Make:	AUDI
Vehicle Model:	A3 SEDAN 1.4 TFSI AMBIENTE MY 15
Primary Colour:	White
Manufacturing Year:	2014
Engine No.:	CZC216785
Chassis No.:	WAUZZZ8V1F1054523
Maximum Power Output:	92.0 kW (123 bhp)
Open Market Value:	\$27,183.00
Original Registration Date:	15 Dec 2014
First Registration Date:	15 Dec 2014
Transfer Count:	1
Actual ARF Paid:	\$15,057.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	14 Dec 2024
PARF Rebate Amount:	\$8,281.00
Intended COE Rebate Details	
COE Expiry Date:	14 Dec 2024
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$67,089.00
COE Rebate Amount:	\$11,583.00
Total Rebate Amount:	\$19,864.00

The information contained herein is correct as at 22 Mar 2023

OK