

Reprint

PRIVATE CAR
THE SCHEDULE

Agency	A0000168	Class of Policy	MOTOR POLICY - PRIVATE	Policy No.	MPC22P00145100
Account	A0000168	Issued on	22/06/2022		
Client	I0015375	Acceptance Date	22/06/2022		
			Singapore Head Quarters		
				Fund/Acct.No.Sfx	SIF/SD
				Broker Tran. Ref	PMPC22010561

Period of Insurance from 22/07/2022 to 21/07/2023, both dates inclusive

Insured's Name	CAROLINE ANN PAY CHIN BEE
Address	61 LOYANG RISE SINGAPORE 507540
Premium	BASIC PREMIUM..... SGD 2,081.84
	- NO CLAIM DISCOUNT.....50.00% SGD 1,040.92
	Total Annual Premium SGD 1,040.92
	Premium Due SGD 1,040.92
	Less Disc. SGD 244.62
	Premium GST SGD 55.74
	Total Due SGD 852.04

Risk Group No. 01

Risk No.	00001	PRIVATE CAR			
Registration	SLS6863U	Make/Model	Honda Vezel 1.5		
Type of Cover	COMPREHENSIVE	No. of seats	5	Body Type	SUV
Engine No.	L15B4037075	Capacity CC	1496	Yr of Manuf/Regn	0/2016
Chassis No.	RU11117069			NCD%	50.00
Vehicle Usage	MOTOR CARS - PRIVATE			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 750.00		
ADDITIONAL EXCESS:					

SECTION I - UNNAMED DRIVERS			SGD 500.00		
SECTION I - AGE <25, AGE >65 OR DRIVING EXP <2 YEARS			SGD 3,000.00		

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

24/7 ACCIDENT ASSISTANCE

IT IS HEREBY NOTED AND AGREED THAT IN THE EVENT OF AN ACCIDENT AND THE MOTOR CAR IS INOPERABLE OR UNSAFE TO DRIVE, THE COMPANY WILL ARRANGE AND PAY FOR TOWING SERVICES TO TOW THE MOTOR CAR TO A ECICS AUTHORISED WORKSHOP OF THE INSURED'S CHOICE IN SINGAPORE FOR ACCIDENT REPORTING UP TO MAXIMUM LIMIT OF SGD 300.00 PER POLICY PERIOD.

PLEASE CALL ECICS HOTLINE AT +65 6206 5588 AND PRESS '9' FOR OUR 24/7 EMERGENCY ASSISTANCE TO ACTIVATE THIS SERVICE.

THIS EXTENSION DOES NOT COVER:

- A) TOWING TO OTHER PLACES OTHER THAN TO A ECICS AUTHORISED WORKSHOP; OR
- B) TOWING COST IF THE INSURED DOES NOT INTEND TO MAKE A CLAIM UNDER SECTION I OF THE POLICY.

SUBJECT TO OTHERWISE TO THE TERMS, CONDITIONS AND EXCEPTIONS OF THE POLICY.

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

THE POLICY EXCESS WILL BE WAIVED FOR THE FIRST CLAIM DURING THE PERIOD OF INSURANCE SHOWN IN THE POLICY SCHEDULE IF:

HQ/RPAUSER/1083/MN00045973/29-03-2023/11:10:35/TCY

Issued On 22/06/2022
Singapore Head Quarters**Policy No.** MPC22P00145100

- 1) THE NO CLAIM DISCOUNT ENTITLEMENT IN THIS POLICY IS 30% AND ABOVE;
- 2) THE MOTOR CAR IS BEING DRIVEN BY THE INSURED OR A NAMED DRIVER AT THE TIME OF THE ACCIDENT;
AND
- 3) THE REPAIRS WERE PERFORMED AT COMPANY'S AUTHORISED WORKSHOPS.

THE WAIVER OF EXCESS IS APPLICABLE UP TO A MAXIMUM OF SGD 750.00.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THIS POLICY.

THE FOLLOWING ENDORSEMENTS SHALL APPLY TO THIS POLICY :

V0003, V0009, V0012, V0014, V0017, V0019

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 MPC22P00145100 and Risk No. 00001 as follows:

Named Drivers	SEX	M/S	AGE	EXP	DIP	NRIC
The Insured	F	M	61	32	0	S1491363G
RANDALL PAY JING WEI	M	S	27	9	0	S9502534Z

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)

**AUTHORISED
WORKSHOPS**

MZ300
COMPREHENSIVE
Reprint

CERTIFICATE NO: **MPC22P00145100**Agency Name: **LEO MANAGEMENT CONSULTANTS PTE LTD**Agency Code: **A0000168**Chassis No: **RU11117069**Engine No: **L15B4037075**1. Index Mark and Registration Number of Vehicle: **SLS6863U**2. Name of Policyholder: **CAROLINE ANN PAY CHIN BEE**3. Period of Insurance (both dates inclusive): **22 July 2022 to 21 July 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 750.00

ADDITIONAL EXCESS:

SECTION I - UNNAMED DRIVERS

SGD 500.00

SECTION I - AGE <25, AGE >65 OR DRIVING EXP <2 YEARS

SGD 3,000.00

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.