

HD PERFECT AUTOWORK PTE LTD

Co. & GST Reg. No.: 202136904Z 8 Kaki Bukit Avenue 4 Premier @ Kaki Bukit

#08-09, Singapore 415875

Tel: +65 6341 6789 | Fax: +65 6341 6778 Email: hdperfectautowork@gmail.com

Our Ref.: SMU126G

Your Ref.: EV515G

Date:

22.05.2023

ATTN:

Motor Claims Department

INS:

AIG ASIA PACIFIC INSURANCE PTE LTD

Dear Sir/Madam,

Accident Involving:

SMU126G & EV515G

Date of Accident:

21.03.2023 @ 08:45 HOURS

Location:

KJE

We refer to the above-mentioned accident.

We are claiming as follows:

Cost of Repair:

\$ 2,700.00

Loss oF Rental:

(\$194.40 X 05Days):

972.00

3rd Party Report

\$ 31.00

Grand Total:

\$ 3,703.00

The above-mentioned settlement is in respect for our client of damage pertaining to his/her motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his/her personal injuries.

For any further queries, please kindly contact Joanne @ 97231055, or email to hdperfectautowork@gmail.com

Thank You

Joann



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Email: hdperfectautowork@gmail.com

Authorisation To Act

1, Lee Hup Hye ("the third party claimant") of 442c Fajar Road #08-14 (673442).
(address), owner of SMU 126C (vehicle no.) hereby authorise HD Perfect Autowork 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. SMU 126C that was damaged pursuant to the accident which occurred on 2103 2023 (date) at/along KJE ("the accident").
("the accident"). I further hereby authorise the workshop to settle my above mentioned claim in a manner that they deem it fit and the workshop is further authorised to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.
I further authorise the workshop to execute and/or sign any documents/discharge vouchers/agreements regarding my/our claim/case for my/our convenience.
I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as any other claim (s) whatsoever by me and/or the driver/owner/insurers of the other vehicle/s arising from the aforesaid accident concerned.
Dated this day of 03 (month) 20 23 (year)
Signed by "the third party claimant" Signed by "the workshop"



HD Perfect Autowork Pte. Ltd.
Co. Reg No: 202136904Z
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: hdperfectautowork@gmail.com

Letter of Authorisation & Indemnity

Accident	involving motor vehicles no. SMU 126C and EV 515G on 21/3/23.
at/along	KJE -
	I/We, the Owner of motor vehicle no. SMU126C hereby instruct and authorise ("the workshop") to appoint an independent surveyor on my/our
2.	behalf to inspect my/our motor vehicle and to commence repairs immediately to the said motor vehicle in accordance with the report of the independent surveyor. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$
3.	You have my/our full authorisation/approval/consent hereby to instruct my/our solicitors to negotiate a settlement with
4.	the third party and/or his insurers on such terms as you deem it fit. My/Our solicitors shall also accept this as my/our irrevocable authority to pay the compensation monies from my/our third party claim directly to you after deducting their costs on a Solicitor and Client basis.
5.	Upon resolving my/our claim, you are also hereby authorised to agree with my/our solicitors on the amount of their
6.	professional costs and disbursements incurred in thereby acting for me/us and to receive and make payment of the balance of the settlement sum on my/our behalf directly into your account. I/We undertake and agree to fully co-operate with you and my/our solicitors to recover my claim successfully and also hereby consent and authorise you to instruct my/our solicitors to commence legal proceedings and to take all necessary
7.	steps to recover the claim from the negligent party where necessary. I/we also hereby instruct and authorise you to deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
8.	In the event that I/we am/are required to attend at my/our solicitor's office for purposes of giving my/our further
9.	instructions on the accident matter, to sign court documents and to attend Court hearings in connection with my/our claim I/we shall render my/our full co-operation to my/our solicitors. In the event that my/our claim against the third party and/or his insurers is not successful at any stage of the recovery of my/our claim procedure including court proceedings, if any, and/or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party and/or the third party and/or his insurers make an offer to pay less than the amount claimed by you for whatever reasons, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred and to also indemnify you in respect of my/our solicitor's costs and disbursements thereby incurred on my/our behalf or to pay you the difference in amount, as the case may be. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.
	Dated this $\frac{39}{12}$ day of $\frac{03}{20}$ $\frac{23}{20}$
Signatur	e of vehicle owner
Name : _	Lee Hup Hye - Witnessed by:
IC/UEN I	1001 SEGRIOUSH. JOUNNE
(Compar	ny stamp, if applicable)
Address	9.673442.
Tel :	92722126



"My execution of this Discharge Voucher is only for my claim for property damage and not prejudicial to any other claims"

AUTHORIZATION TO ACT (AIG Asia Pacific - Express Third Party Claim)

of Lee Hup Hye ("the third party claimant") of 447c Fajar Road #08-14 (673442) - (address),
of 447 C Fajar Road #08-14 (673442) - (address),
owner of SMU 126C (vehicle no.) hereby authorize HD Perfect Antonovk Pte Hd.
("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. $\frac{\text{SMU } 2bC}{\text{that was damaged pursuant to the}}$ accident which occurred on $\frac{21 03 23}{\text{(date) along}}$ (date)
(location)
involving vehicle no/s $\frac{\text{FV515G}}{\text{("the accident")}}$.
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 day of (month) 20 (year) Signed by "the third party claimant" Signed by "the workshop" (with chop)

TAX INVOICE

HD PERFECT AUTOWORK PTE LTD

Co. Reg No: 202136904Z 8 Kaki Bukit Avenue 4 #08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: hdperfectautowork@gmail.com



Date	Invoice Number	Vehicle Number
22.05.2023	HDP202305-00438	SMU126G

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY #07-12 AIG BUILDING SINGAPORE 079120

Description	Amount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding	\$ 2,700.00
to supply of spare parts, labour and spray painting charges	
Total	\$ 2,700.00

Cross cheques and pay: HD PERFECT AUTOWORK PTE LTD Please indicate the invoice number on the reverse side.

HD PERFECT AUTOWORK PTE LTD
AUTO Generated - Signature Not Required



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

9 Temasek Boulevard #42-01b, Singapore 038989 Email: gears-support@shift-technology.com

GST Reg No: M400017735

UEN: S66SS0020G

TAX INVOICE

HD Perfect Autowork Pte Ltd - Lee Hup Hye Invoice Number GR-2023-001165

Invoice Issue Date 26 Mar 2023

Invoice Due Date 02 Apr 2023

 Total Amount (\$\$)
 28.70

 Total GST 8.00% (\$\$)
 2.30

 Total Amount Incl. of GST (\$\$)
 31.00

Bill Type	Reference	Amount (S\$)	GST 8.00% (S\$)	Amount Incl. of GST (S\$)
Sale of Accident Report - Publ	24/03/2023,21/03/2023,SMU126G,EV515G	28.70		
		Total Am	ount (S\$)	28.70
		Total GST 8	.00% (S\$)	2.30
		Total Amount Incl. of	GST (S\$)	31.00

This is a computer generated document.

No signature is required.



A subsidiary of BKW Automobile Pte Ltd

BKW RENT A CAR PTE LTD

UEN/GST No.: 200106276D

120 Lower Delta Road #02-15 Cendex Centre

Singapore 169208

Tel: +65 67387777 Fax: 6738 6666

Website: https://bkw.sg

TAX INVOICE

Invoiced To Invoice Number
LEE HUP HYE Invoice Date
BLK 442C FAJAR ROAD Due Date
#08-14 VHA Number
SINGAPORE 673442 Vehicle Number

A 10811 11/04/2023 11/04/2023 A 10811 SKS 1567 U

S/N	Description	No. of Days	Rate	Amount
1	RENTAL FROM 29 MARCH 2023 TO 03 APRIL 2023 YOUR REF: SMU 126 G	5	180.00	900.00
			Subtotal	900.00
		GS	T @ 8%	72.00
		Total (in	cl. GST)	972.00
		Less: Pa	yments	-
		Amoi	unt Due	S\$972.00

Account Name: BKW RENT A CAR PTE LTD

Account No: 118-312-9991 Paynow UEN: 200106276D

Bank: UNITED OVERSEAS BANK LTD (UOB)

Branch: UOB Shaw Centre Branch

Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG

All cheques must be made payable to BKW RENT A CAR PTE LTD.

* Please indicate the invoice number and vehicle number in the reference.







The total of the transfer of t

120 Lower Delta Road #02-15 Cendex Centre Singapore 169208 Tel: 6738 7777 Fax: 6271 1661 ACRA No: 20-0106276-D GST Reg. No: 20-0106276-D 24 HOURS HELPLINE: 6223 1122

VEHICLE HIRING AGREEMENT

A / BMS / P VHA No: 10811

Workshop:	TE	72	A 1
Workshop:	3	les	Hect

HINEN S PA	HIIOULANS	Hirer's Own Venicle No:	Replace ven ivo		
Name (as in I/C)	2 HYE TIME	Loan Vehicle No: Sks 1567 U	VR No):	
NRIC/Passport No:	Date of Birth: 16 1111969	Make & Model: Travia	Auto/Mar	nual Group:	144
Address: BCK 442C FA	JAR ROAP Age:	CHARGES	ing skinonghou legis (u s a bug layasay sel (a)	\$	cts
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Driving Licence No:	Passed Date: 16 5 9 4	CDW/PAI @\$	Per day/Monthly	d ionivo Duce oni	
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Occupation	Driving Exp: Yrs	at cents per km	· 16 公司。2007年16 72 在社会社会	100	E ALLO
Driving Licence No:	Passed / Expiry Date:	ギスヘレチスヘレチスヘレチスヘレチスへしそん たへしチスヘレチスヘレチスへしそんへん	あれかかれ かかん	V BK W BK	W-B
D/L Type: Local/Int'l/Others:	Contact No:	ゾグ・ボンビグ・ボンビグ・ボンビグ・ボンビグ・ボンビグ・ボンビグ・ボンビグ・ボンビ	ヘレグ・スヘング・ス・ストング・ス・ス	KNF:B:KNF:B	SOF
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	0	☐ Jack ☐ Tyre Opener	Petrol Cap Sp	are Tyre	
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Hirer's Signature:

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been

made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true. IMPORTANT

INDICATE: Accidents

D - Dents

S - Scratches

The Hirer and the authorized driver by BKW must be over 23 years of age and The Hirer and the authorized driver by BKW must be over 23 years of age and under 70 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver. All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level. No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full

where applicable. Any returns after our operation hours will be charged as a full

Use of the vehicle for illegal purpose (For instance: in connection with theft,

drug peddling or trafficking, smuggling, illegal racing), is strictly prohibited.

Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of minimun \$200 in additional to the appropriate insurance top up in

the case of non-disclosure of Malaysia usage.

The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for

whatsoever reason in respect of or in connection with it's use or operation. The hirer and/or driver shall be responsible for all claims, damages, losses increased insurance premiums, non-wavier excess and cost expense (including legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the

SINGAPORE Use Only *Please refer to point 5

suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.

8. Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's fur between \$300 - \$500.

9. The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$60.00 per trip.

10. In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident. he event of an accident.

the event or an accident.

11. The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.

12. All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.

13. I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out Time Out Mileage Check By Remarks 70185 (

Hirer's/Driver Signature

Additional Driver's Signature:

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)

Check By Remarks Time In Mileage 202211 35pm



SM13233L000D / MOVA AUTOMOTIVE PTE LTD [159722] ENTRY DATE & TIME: 21/03/2023 16:41 (SGT) SUBMITTED BY: Menglee VERSION: 1 (21/03/2023 16:41 (SGT))



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 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.

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 Reported by Date of Accident **Exact Location of Accident** Additional Location Information Country/State of Loss

21/03/2023 16:41 (SGT) Both Policyholder and Actual Driver 21/03/2023 08:45 (SGT) KJE, Singapore

Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number

SMU126G

INSURED/POLICYHOLDER

Is company?

Name Of Registered Owner

NRIC No

Email Address

Mobile Phone No

Alternative Phone No

No

LEE HUP HYE

S6981043H

SAOCHENCHU@GMAIL.COM

(Phone) +65-92722126

VEHICLE PARTICULARS

Manufacturer

Model

Variant

Exact purpose for which vehicle was being used at time of

accident

Are you claiming under your own insurance policy for repair to

your vehicle?

Vehicle Category

Transmission

CC

Toyota

ESTIMA 2.4 A

Private use

No - Claiming third party

Private car

Auto

2362

INSURANCE COMPANY

Name of Insurance Company

Policy Number / Cover Note Number

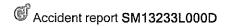
Income Insurance Limited

5117783584-02

DRIVER

Name of Driver NRIC No Date Of Birth Occupation

LEE HUP HYE S6981043H 16/11/1969 Indoor



Date Of Driving Pass

Driving experience

Gender

Mobile Number

Alt. Phone Number **Email Address**

Address

Address complement

Postcode

Is the driver the policyholder?

If No, Relationship of the Driver with the Insured

Does Driver Own Other Vehicles?

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 Weather Conditions

Road Surface

OTHER INFORMATION

Was any foreign vehicle involved in the accident? Number of vehicles involved in the accident

Was anybody injured in the Accident?

Was any injured conveyed to hospital by ambulance? Was any other vehicle or property damaged?

Number of Passengers (Including Driver) Has the driver been approached by unknown person(s)

soliciting/offering accident claims assistance?

Translator's name Translator's ID

Translator's phone number

Translator's email

Original language used in the statement

PASSENGER 1

Name Gender

DETAILS OF POLICE ACTION

Was the accident reported to the police? Was notice of intended Prosecution given?

If yes, against whom?

CIRCUMSTANCES OF ACCIDENT

ATTACHMENT(S)

Are accident photos available for attachment? Was there any video captured by Car Camera?

16/05/1994

28 YEARS AND 10 MONTHS

Male

(Phone) +65-92722126

SAOCHENCHU@GMAIL.COM

BLK 442C FAJAR ROAD

#08-14 673442 Yes

No

Collision - Change/cross lane

Raining Wet

No 2

No

Yes

2

No

PASSENGER

Female

No

No

Reasons for not uploading a video of the accident

Yes Yes

SUBMIT TO INCOME

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number Vehicle Manufacturer Vehicle Model

EV515G



 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)
 1

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Formmust be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wiful 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 fability 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 insurence Association of Singapore (GIA) for archiving and that copies of this report will fer 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)

funderstand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are parmitted 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 insurers) 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;
- (前 investigating the accident and/or my claims;
- (ii) carrying out and/or dealing with my instructions or responding to any unquiries by ma;
- (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, handing and/or dealing with my claims. (collectively the "Purnoses")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/low 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.



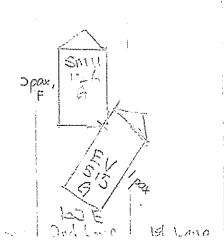
Palicyholder's Signature / Date & Time

Sketch Plan

Oriver's Signature (If driver is not the policyholder) / Date

PIE(Tuas)

Witnessed by Reporting Centre Personnel



Quin/Wet

ENSE PL				Accide		j.	CCIDENT	& ETAC	TIME:	21/3	2/23	08:45	brs
ENSE PLI NTACT N	UMBER:	457	$\frac{\tilde{2}}{2}$	126	·····		-MAIL AD	DRESS:	Sanch	on chu	@ Gma	1. Om	-,6
CATION:		.,			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			*************	-		V		
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#### Declaration

tWe 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

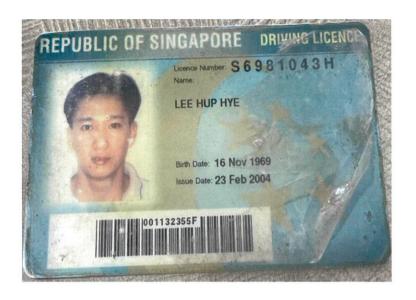
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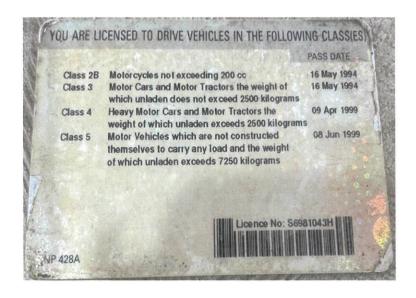
## SMU126G Owner and Driver





## SMU126G Owner and Driver







#### 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: 5117783584-02

SMU126G

1. Index mark and Registration Number of Vehicle

: ACR507025209

Cover : drivo CLASSIC

Chassis Number

: LEE HUP HYE

2. Name of Policyholder

3. Effective Date of Insurance

: 18 Jul 2022

4. Expiry Date of Insurance

: 17 Jul 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

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 : \$\$100 ADDITIONAL EXCESS

: PLEASE REFER OVERLEAF UNNAMED DRIVER EXCESS

REPAIR AT OWNER'S PREFERRED WORKSHOP · NO : YES **INSURE WITH COE** : YES (FREE) NCD PROTECTION ROADSIDE ASSISTANCE AND WELLNESS COVER : NO TRANSPORT ALLOWANCE : NO **EXCESS WAIVER** : NO

PRIMARY DRIVER : LEE HUP HYE

NAMED DRIVER (1) : VINCENT LEE HONG YI

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

: TONG HIN INSURANCE AGENCY PTE. LTD. (00000614661)

Date of Issue

: 21 Jun 2022 17:35 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Chief Executive