

Reprint

PRIVATE CAR
THE SCHEDULE

Agency	A0000243	Class of Policy	MOTOR POLICY - PRIVATE	Policy No.	MPC22P00173800
Account	A0000243	Issued on	29/07/2022		
Client	I0019996	Acceptance Date	28/07/2022		
			Singapore Head Quarters		
				Fund/Acct.No.Sfx	SIF/SD
				Broker Tran. Ref	PMPC22012721

Period of Insurance from 29/07/2022 to 28/07/2023, both dates inclusive

Insured's Name	AMIRUDDIN BIN RAMLI
Address	BLK 168 WOODLANDS STREET 11 #02-133 SINGAPORE 730168
Premium	BASIC PREMIUM..... SGD 1,626.00
	- NO CLAIM DISCOUNT.....20.00% SGD 325.20
	Total Annual Premium SGD 1,300.80
	Premium Due SGD 1,300.80
	Less Disc. SGD 305.69
	Premium GST SGD 69.66
	Total Due SGD 1,064.77

Risk Group No. 01

Risk No.	00001	PRIVATE CAR			
Registration	SNF3722H	Make/Model	Hyundai Sante Fe 2.4		
Type of Cover	COMPREHENSIVE	No. of seats	5	Body Type	SUV
Engine No.	G4KJEU352479	Capacity CC	2351	Yr of Manuf/Regn	0/2014
Chassis No.	KMHSU81BSEU331844			NCD%	20.00
Vehicle Usage	MOTOR CARS - PRIVATE			Certificate Ref.	MZ300
Hire Purchase	RICARDO CARS PTE LTD				
Item 1.					
SUM INSURED: MARKET VALUE AT THE TIME OF LOSS					
EXCESS APPLICABLE					
WINDSCREEN					
SECTION I - INSURED/NAMED DRIVER					
ADDITIONAL EXCESS:					

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

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

HQ/RPAUSER/1082/MN00047002/06-04-2023/15:20:20/TCY

Reprint

THE SCHEDULE

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Issued On 29/07/2022
Singapore Head Quarters

Policy No. MPC22P00173800

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

- 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, V0011, V0012, V0014, V0017, V0019, V0020

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 MPC22P00173800 and Risk No. 00001 as follows:

Named Drivers	SEX	M/S	AGE	EXP	DIP	NRIC
The Insured	M	M	58	37	0	S1649291D

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: **MPC22P00173800**

Agency Name: **AAC PERFORMANCE PTE LTD**

Agency Code: **A0000243**

Chassis No: **KMH5U81B5EU331844**

Engine No: **G4KJEU352479**

1. Index Mark and Registration Number of Vehicle: **SNF3722H**

2. Name of Policyholder: **AMIRUDDIN BIN RAMLI**

3. Period of Insurance (both dates inclusive): **29 July 2022 to 28 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

7. Hire Purchase Company: **RICARDO CARS PTE 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.