

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

**Certificate/Policy Number** : DMPG22004782  
**Vehicle Registration Number** : SMK75Y  
**Cover Type** : Superior Comprehensive  
**Policy Type** : Private Car  
**Name of Policyholder/Insured** : WONG JUN HONG  
**Commencement Date of Insurance** : 25/04/2022  
**Expiry Date of Insurance** : 24/04/2023



**24-Hour Helpline: 6100 1620**

<b>Excess</b>	EXCESS: (SECTION I).....	S\$	700.00
	ADD'L EXCESS: UNNAMED DRIVERS (SECTION I)...	S\$	500.00
	ADD'L EXCESS: NON-AUTH WORKSHOPS (SECTION I)	S\$	300.00
	EXCESS: WINDSCREEN	S\$	100.00
	YOUNG & INEXP DRIVERS (SECTION I)	S\$	3,000.00

**Finance Company/Hire Purchase Owner** : UNITED OVERSEAS BANK LTD

**\*Persons or Classes of Persons entitled to drive:**

1. The Policyholder
2. ISABELLE LIM EN YU
3. Any Person who is driving on the Policyholder's order or 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.

**\* Limitations as to Use:**

- 1) Use only for social domestic and pleasure purposes
- 2) Use for Policyholder's business

This Policy does not cover

- 1) Use for hire or reward, racing, pace-making, reliability trial or speed-testing and on race track
- 2) Use for the carriage of goods other than samples in connection with any trade or business
- 3) Use for any purpose in connection with the Motor Trade

Limitations 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 (\*).

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), the Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia), Part IV of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019 (Malaysia).

For and on behalf of **ERGO Insurance Pte. Ltd.**

Approved Insurer



Authorized Signature

A000498	NG XIN LING JOANNE	Contact Number: 67442093
Vehicle Chassis Number : JTHBA1D2505095969, Vehicle Engine Number : 8ARZ158220		PC1, 29/03/2022 17:01