

REAR TYRE LH INNER - 215/85/R22

S THREE AUTOMOTIVE RECOVERY PTE LTD

ATTN _MOTOR CLAIM DEPT. T/P VEH. NO.: SMY442Y **ESTIMATE REPOR 1st QUOTATION** JOB NO :____ OWNER'S PARTICULAR NAME: CERTIS CISCO AUXILIARY POLICE FORCE PTE LTD CONTACT: ADDRESS: VEHICLE N YN4488E **TRANS** CHASSIS NO: MAKE/MODEL: ISUZU LORRY ENGINE NO: OWNER'S INSURE FIRST CAPITAL JOB-CODE: OD S/A: ACCDENT DATE: 19-Apr-23 **CLAIM DETAIL** QUO-PRICE MARK UP SUR REV. PRICE DISC-**MATERIALS** OTY +15% PRICE 1 15.00 \$ 517.50 Y TAILLAMP ASSY LH 1.00 \$ 450.00 15.00 \$ 598.00 γ REAR MUFFLER LH 1.00 \$ 520.00 3 15.00 \$ 207.00 REAR MUFFLER LOWER RUBBER - ISUZU 1.00 \$ 180.00 4 15.00 \$ 517.50 REAR WHEEL BEARING LH INNER 1.00 \$ 450.00 15.00 \$ 517.50 Y REAR WHEEL BEARING LH OUTER 1.00 \$ 450.00 6 REAR AXLE LH 15.00 \$ 15,525.00 1.00 \$ 13,500.00 7 15.00 \$ 747.50 REAR AXLE SPRING LH 1SET 650.00 1.00 8 15.00 \$ 10,177.50 REAR CENTRE SHAFT 1.00 \$ 8,850.00 9 15.00 S 276.00 REAR SHAFT BRACKET 2PCS Y \$ 240.00 1.00 10 15.00 \$ 1,127.00 REAR WHEEL SHAFT LH 1.00 \$ 980.00 11 15.00 \$ 322.00 REAR WHEEL SHAFT WHEEL BEARING 1.00 280.00 15.00 \$ 4,462.00 Υ CONTROL VALVE 1.00 \$ 3,880.00 CONTROL VALVE HOSES 5PCS 15.00 \$ 3,910.00 5.00 \$ 3,400.00 \$ 38,904.50 \$ 33,830.00 SPECIAL NETT ITEM 0.00 Y REAR CABIN ASSY LH \$ 12,800.00 1.00 \$ 12,800.00 2 0.00 Y REAR CABIN TAILLAMP PANEL LH 1.00 \$ 680.00 680.00 3 0.00REAR TOP PANEL ALUMINIUM 1,200.00 1.00 \$ 1,200.00 4 0.00 \$ REAR STICKER 60KM \$ 30.00 1.00 30.00 5 0.00 \$ REAR REFLECTOR STICKER - RED 1.00 \$ 180.00 180.00 6 0.00 \$ REAR REFLECTOR STICKER SIDE LH-BLUE & ORANGE 1.00 \$ 360.00 360.00 7 0.00 \$ REAR MUFFLER BRACKET LH 1.00 \$ 180.00 180.00 8 0.00 \$ REVERSE CAMERA 1.00 \$ 380.00 380.00

1.00

\$

380.00

0.00 \$

380.00

10	REAR TYRE LH OUTER - 215/85/R22	1.00	\$	380.00	0.00	\$ 380.00	Y	
11	REAR RIM LH INNER	1.00	\$	680.00	0.00	\$ 680.00	Y	
12	REAR RIM LH OUTER	1.00	S	680.00	0.00	\$ 680.00	Y	
13	CONTROL LEVER ASSY	1.00	\$	7,200.00	0.00	\$ 7,200.00	Y	
14	REAR SPRING BRACKET REAR	1.00	\$	650.00	0.00	\$ 650.00	Y	
15	REAR CABIN TAILLAMP WIRE HARDNESS	1.00	\$	860.00	0.00	\$ 860.00	Y	
16	HYDRALIC OIL	1.00	\$	450.00	0.00	\$ 450.00	Y	
17	HYDRALIC HOSES 1SET - 12PCS	1.00	\$	8,160.00	0.00	\$ 8,160.00	Y	
	TOTAL (PARTS):		\$	35,250.00		\$ 35,250.00		
LABC	<u>our</u>							
1	STRAIGHTEN & PANEL BEAT ACCIDENT AREAS	1.00	\$	1,800.00	0.00	\$ 1,800.00	Y	
2	SPRAY PAINTING ON ACCIDENT AREA	1.00	\$	1,600.00	0.00	\$ 1,600.00	Y	
3	R&R CRANE TO SERVICE TO LIFT UP & DOWN	1.00	\$	480.00	0.00	\$ 480.00	Y	
4	R&R REAR SUSPENSION LH	1.00	\$	380.00	0.00	\$ 380.00	Y	
5	CHECK & REPAIR WIRING SYSTEM	1.00	\$	80.00	0.00	\$ 80.00	Y	
6	RESPRAY TUFF KOTE ON AFFECTED AREA	1.00	\$	120.00	0.00	\$ 120.00	Y	
7	CONDUCT CHASSIC REPAIR REAR LH PORTION	1.00	\$	1,200.00	0.00	\$ 1,200.00	Y	
8	R&R REAR AXLE, AXLE SPRING & LONG SHAFT TO ASSIT R	1.00	\$	900.00	0.00	\$ 900.00	Y	
	TOTAL (LABOUR):		\$	6,560.00		\$ 6,560.00		
	TOTAL PARTS & LABOUR		\$	75,640.00		\$ 80,714.50		

EXCESS: :S\$		
NO. OF DAY:		
RE-SURVEY: BEFORE / AFTER PAINTING		
PART-BY-PART OR LUMP-SUM : S\$		
DATE OF SURVEY://		
SURVEY B':		
CONTACT1:	FAX NO	:

NOTE: LUMP-SUM AMOUNT WOULD BE REVISED IF SUPPLEMENT REPAIR IS REQUIRED.

SC1L234J0001-01 / CHIN MENG MOTORS ENTRY DATE & TIME: 19/04/2023 11:38 (SGT) SUBMITTED BY: CMM02 VERSION: 2 (27/04/2023 14:28 (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

19/04/2023 11:38 (SGT) Actual Driver 19/04/2023 03:20 (SGT) Singapore

TAMPINES EXPRESSWAY LAMP POST NUMBER 312

Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number

YN4488E

INSURED/POLICYHOLDER

Is company? Name Of Registered Owner

Company Reg No **Email Address**

Mobile Phone No Alternative Phone No Yes

CERTIS CISCO AUXILIARY POLICE FORCE PTE LTD

2XXXXX882K

JEREMYYC_QUEK@CERTISGROUP.COM

(Phone) +65-68428849

VEHICLE PARTICULARS

Manufacturer

Model Variant

Exact purpose for which vehicle was being used at time of

Are you claiming under your own insurance policy for repair to your vehicle? Vehicle Category

Transmission

CC

Isuzu

Nhr69e

Yes

Commercial vehicle

Auto 3000

INSURANCE COMPANY

Name of Insurance Company

Policy Number / Cover Note Number

MS First Capital Insurance Ltd D-22099255MFVS/6

DRIVER

Name of Driver Work Permit No Date Of Birth Occupation

RAJA LINGAM MUNUSAMY GXXXX163M 31/08/1980 Outdoor

Date Of Driving Pass	03/03/2018
Driving experience Gender	5 YEARS AND 1 MONTH
Mobile Number	Male (Phana) (65 91735600
Alt. Phone Number	(Phone) +65-81735609
Email Address	JEREMYYC_QUEK@CERTISGROUP.COM
Address	20 JALAN AFIFI
Address complement	
Postcode	_
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Employee
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	Wet
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?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	2
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	-
PASSENGER 1	
Name	REVANRAJ
Gender	Male
DETAILS OF POLICE ACTION	
Was the accident reported to the police?	Voc
Police Station Name	Yes Bedok South Neighbourhood Police Centre
Police Station Phone No	(Phone) +65-18002448999
Alt. Police Station Phone No	(Fax) +65-62446558
Police Station Address	20 Chai Chee Drive Singapore 469045
Was notice of intended Prosecution given?	No
If yes, against whom?	-
CIRCUMSTANCES OF ACCIDENT	
REFER TO POLICE REPORT & INCIDENT REPORT.	
ATTACHMENT(S)	
Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Voc

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SMY442Y		
Vehicle Manufacturer	Toyota		
Vehicle Model	Sienta		
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)	_		

IMPORTANT NOTICE

- 1. Please report <u>crysocity</u> the details of the accident to speed up the claims process
- 2. This Form must be completed by the Policyholder and/or the Automited Driver.
- Information provided must be as <u>fruitiful and accurate as possible</u>. Any willul misrepresentation or withbolding of material facts may allow murance companies to reputate policy habits.
- 4 The issue and acceptance of this Form by insurance companies is not an admission of policy limbary on the part of the insurance companies.
- Any faise reporting may be referred to the Traffic Police Constiment for investigation.
- 6. This report will be forwarded by the insurers to the CIA Records Management Centre established by the General Insurence Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested darkets
- 7. By the foligement 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.

6 Consent under the Personal Data Protection Act (PDPA)

I wroterland, advocatedge, agree and consent that :

(a) My insurer, my workshop and the Ceneral insurance Association of Singapore ("GiA") may/are permated to collect, use, disclose entition process my personal data/personal information berout in this (form) and any other personal information provided by me or possessed by my maural (collectively the "Personal Information") and disclose and frankler such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurants) who have insured vehicle(s) smolved in this accident shall be collectively referred to as the "Insurers"), the Insurers' taw versitaw time, the Monetary Authority of Singapore and any referent 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) corryling out and/or dealing with my instructions or responding to any empiries by me:
- (iv) administrang my claims (including the mailing of correspondence, statements, involves, reports or notices to me, which could involve disclosive of certain personal data about me to bring about delivery of the same as wield as on the external cover of emelopes/mail packages); and/or
- (v) complying with applicable law in administering processing, handling and/or dealing with my claims. (collectively the "Purposes")

(b) of insurings) who have insured vehicless) involved in this accident and the Insurens (swyers) aw firms, may have pointlied 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 CIA to their third party cervice provi-(including their transport from), which may be sited outside of Sargapore, for one or more of the above Purpos

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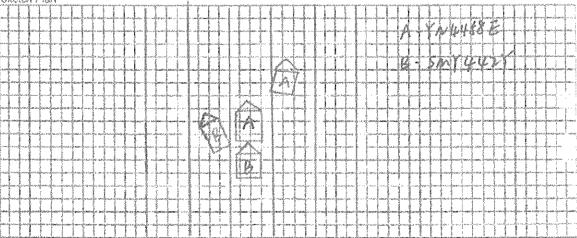
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19.4-23

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Sketch Plan



Panel

Describe Circumstance of the Accident



	Refer to the attached police report.		
Andrews Company Company			
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Declaration I/We declare the foreigning particulars are time in every respect.

Pokyhoider's Signature (Date & Time

Witnesses by Residence

SUBJECT:

DATE & TIME OF INCIDENT: 19 /04/2/623 (03.26) Pm

LOCATION: TPE/SLE 6 Ham LN 3 and LN 4

reksunnel involven:	
PACTS OF THE CASE: On 19/04/2023 of doout 03:26 TPE (SLE) 6.11m and the was of the vehicle runder Vehicle bearing the vehicle runder Swerved to the second lane axi sur Partner drove to the istander. The ri the fourth lane and stropped at the fire went down from Siff relate to make a that our tear left mudguged, bumper be We then make a check on his vehicle bumper to his front hand and his winds Collision. Not long later its Traffic Police	e third lane when subtenty ont 442 Y had solicited onto which only me, our vehicle sequently I these the my other vehicle had swerved from ourblance. We then subsequents surblance. We then subsequents overblance. We then subsequents overblance and fights is doined ody, and tyre and lights is doined the and saw that his vehicle from overblance is dented due to the
STATEMENT GIVEN BY	RECORDED BY
Signature (above)	Signature (above)
Name: <u>Cevania)</u> <i>Congralian</i> Suff ID: <u>147918</u> Depti	Name: Staff ID: Dept:

SUBJECT:	
DATE & TIME OF INCIDENT: 1904/2023 (0)	3.26 ani)
LOCATION: 195/94 6 lan Jane 3 ord	Lane of
PERSONNEL INVOLVED:	
PACTS OF THE CASE:	the same standards and a
08 19-04-2023, at about 62:26am ME1814 6-1144 mark and 7, w	
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STATEMENT GIVEN BY	RECORDED BY
Signature (above)	Signature (above)
Same: Long & Miller	No. Company to a company to the comp
Staff ID: 129742	Staff ID:
Dept: 20095	136.34.
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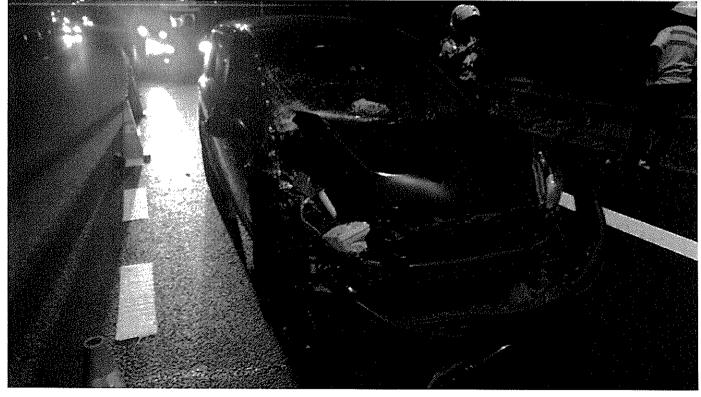










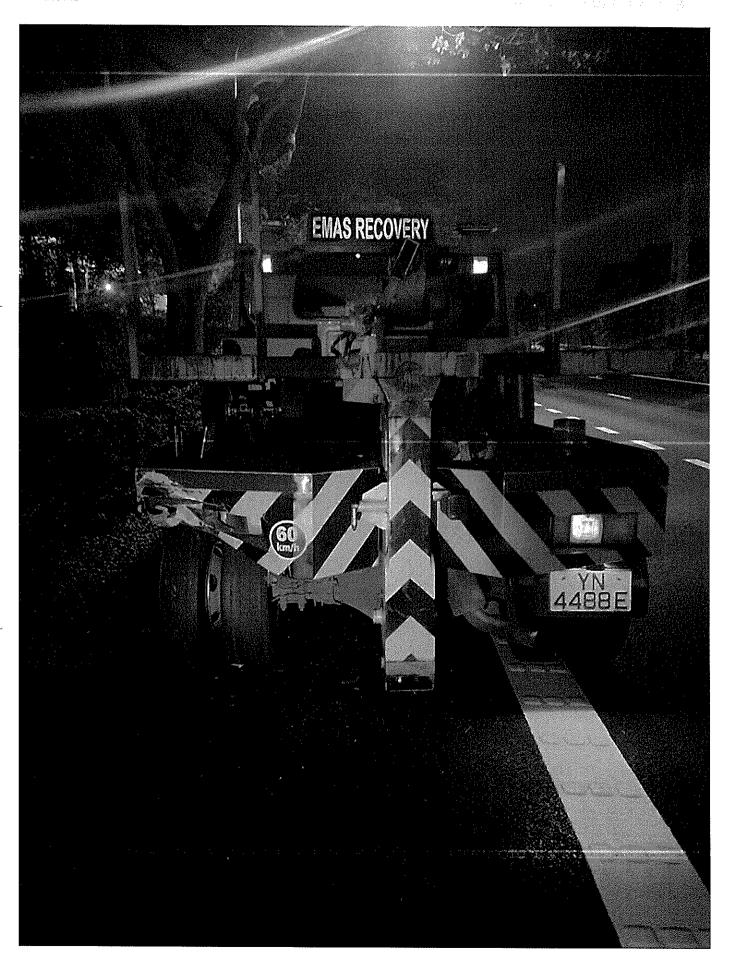




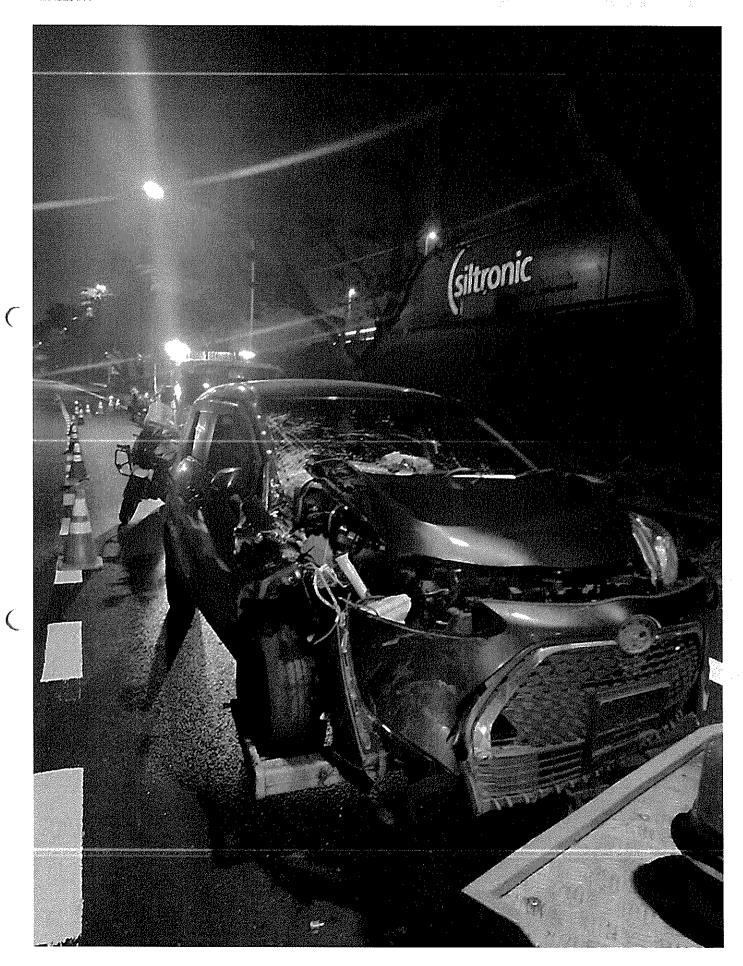


















Police Station Of Origin: Bedok South NPP

20 Chai Chee Drive SINGAPORE 469045

Tel No: 1800-2448989

1863

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 19/04/2023 07:31

Vide Report No.: G/20230419/0022 Station Diary No.,

Informant's Particulars

RAJA LINGAM MUNUSAMY

Name of Informant:

Address:

Emzil

MALAYSIA NO. 18 JALAN 1/19 BANDAR BARU PERMAS

JAYA PLENTO Contact No.:

ID Type / ID No.:

FIN NO / G7098183M

Home/Office:

Mobile: 81735609

Nationality:

MALAYSIAN

Age: 42

Date of Birth: 31/08/1980

Type of Informant:

Driver Language:

Male Race: Indian

Sex:

Occupation.

Oriving Literate Information:

EMAS DRIVER

Class:

Date of Expiry:

General Information of the Accident

Type of Accident: Non-Injury Attended by Police Orink Orive: Date/Time of Accident:

19/04/2023 03:20.

Type of Location: Expressway

Location:

TAMPINES EXPRESSWAY

Lamo Post Number: 312

Weather:

Road Surface:

Clear

DOV

Traffic Flow: One Way

Traffic Control;

Traffic Volume:

No Traffic

Not Cantrolled

o ikin

Type of Collision:

Anyone conveyed by

Between Moving Vehicles - Head To Rear

ambulance:

No

Details of Vehicle involved

Vehicle No. : Type SMY442Y

Make TOYOTA Model SIENTA i Color Brown Condition No of Passenger

Seriously : 0

YNAASSE ISUZU Lorry

HYBRID 1,5X CVT NPR75UKS

White

Damaged

Slightly

Details of Person involved

Damaged

Any Pedestrian Involved, No. No. of Pecestrians Impred: NIL

Use of Pedestrian Crossin:; NA



T/20230419/2020

Police Station Of Origin: Bedok South NPP

20 Chai Cheo Drive SINGAPORE 469045

Tol No: 1200-2448999

Report No. 7/20230419/2020

CONTINUATION OF REPORT

Neme	RAJA LINGAM MUNUSANIY	10 No.	G7098163M
Related Vehicle	ÝN4486E (Lorry)	Coniaci No.	81735609
Hospital/Clinic	NIL	Class of Oriving Licence & Expiry Date	Class; NIL Date of Expiry; NIL
Date Treatment	· · · · · · · · · · · · · · · · · · ·	Date Discharge Mil.	
No. of Days gran	icd Medical Leave NL	Degree of Injury Mil.	
Passenger		an mana (1966 - 1967) da a mana a sa a sa a sa a sa a sa a mana man	
Name	REVANRAJ RANGANATHAN	ID No.	G8354017L
Related Vehicle	YN4488E (Lony)	Contact No.	84041012
Hospital/Ölinic	ME	Class of Oriving Licence & Explry Date	
Date Treatment	the second	Date Discharge INII.	
No. of Days gran	ted Medical Leave NL	Ceares of Injury INIL	

Grief Details.

On 19/04/2023 at about 0320hrs I was driving along TPE(SLE) 6, Ikm mark and I was at the third land when suddenly vehicle bearing the vehicle number SMY442Y had collided onto my vehicle by the rear after he had collided onto me. My vehicle swerved to the second tane and subsequently I then drove to the road shoulder. The other vehicle had swerved from the third tane to the fourth lane and stopped at the fourth fane.

I then subsequently went down from my vehicle to make a check on my vehicle and saw that my rear left mudguard and rear left brake light is damaged. I then make a check on his vehicle and saw that his vehicle front bumper to his front bonnet is dented due to the collision. Not long later the Traffic Police came by.

I am lodging this report for claimant and recording purpose.



Police Station Of Origin: Bedak South NPP 20 Chai Chee Drive SINGAPORE 469045 Tel No: 1800-2448999



3 of 3 Report No. 7/20230419/2020

CONTINUATION OF REPORT

Signature of Officer Recording The Report:
G /
SGT 1 SYED NAWAWI BIN
SYED ALI ALKAFF

Signature Of Interpreter Not applicable

Officer in Charge Of Case: TP / GiT / STAFF SGT ROIZMAN BIN MOHAMED POSARI Contact No.: 65476131

NP 168

Signature Of Informant:

Date/Time: 19/04/2023 07:31

Classification Of Case:



WORK PERMIT Employment of Foreign Manpower Act (Chapter 91A) Republic of Singapore

Employer CERTIS CISCO AUXILIARY POLICE FORCE PTE. LTD.



Name RAJA LINGAM MUNUSAMY Work Permit No. 4 00784337

Sector: SERVICE





VISIT PASS Immigration Regulations

16-87-7011

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

EFFECTIVE DATE

Name

RAJA LINGAM MUNUSAMY



G7098163M Date of Birth 31-06-1580 Nationality

MALAYSIAN

Sex 析 Download SGWorkPass App to check status



Class 2B Class 3

Motorcycles ≤ 200cc / Electric Motorcycles ≤ 15kW
Ambulances / Medical transport vehicles / Motor cars
≤ 3000kg with ≤ 7 passengers, exclusive of the driver
/ Motor tractors or vehicles ≤ 2500kg
Heavy motor cars and motor tractors > 2500kg

03 Mar 2018

NP 428A

Class 4



Text size + -

Register New Vehicle (Acknowledgement)

Vehicle Particulars

Vehicle No.:

YN4488E

Vehicle Type:

Vehicle Make:

Chassis No.:

Motor No.:

Propellant:

B30 - Goods (Open) Lorry

Vehicle Scheme:

Vehicle Model:

Engine No.:

Power Rating:

Maximum Laden

Secondary Colour: Original Registration

Open Market Value:

Additional Registration

Minimum PARF

Weight:

Date:

Benefit:

Fee Rate:

Vehicle Attachment 3:

Trailer Chassis No.:

Passenger Capacity:

Normal

NPR75UK5W

4HK1158881

6

7900 kg

02 Dec 2013

\$34,950.00

\$0.00

5.00%

(Wooden Body)

Vehicle Attachment 1: No Attachment

Vehicle Attachment 2:

ISUZU

Diesel

2013

No

0

JAANPR75KD7102878

Engine Capacity: 5193 cc

Maximum Power

Output:

Unladen Weight:

3100 kg

Primary Colour: White

First Registration Date: 02 Dec 2013

Manufacturing Year: PARF Eligibility:

No. of Transfers:

Owner Particulars

Owner Name:

LAND TRANSPORT AUTHORITY

Owner ID Type:

T08GB0027D

Statutory Board

Owner ID: Registered Address

Private Residential (Condo Apt or House) / Shopping / Office

Type:

Complexes

Registered Block/House No.:

Registered Street

Name:

Registered Unit No.:

Registered Building Name:

Registered Postal

Code:

COE No. / Expiry Date:

2013100105000239E / 01 Dec 2023

HAMPSHIRE ROAD

COE Bid Category:

C - Goods Vehicle & Bus

20131202084752144681

ADMIN SERVICES BLK 3

QP Paid:

\$73,999.00

01 - 00

219428

Transaction Details

Business Transaction

Ref. No.:

Business Transaction 02 Dec 2013

Date:

Business Transaction

08:47:52

Time: Message

The above vehicle has been successfully registered.

Please note that \$66,151.00 will be deducted from your GIRO account.



MS First Capital insurance Limited co. Reg. No. 195000106C GST Reg. No. M2-0001676-9 6 Raffles Quay #21-00 SIngapore 048580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849

www.msfirstcapital.com.sg_

CERTIFICATE OF INSURANCE

ORIGINAL

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)

Type of Policy.

: FLEET - HEAVY COMMERCIAL VEHICLE

Type of Cover.

: Comprehensive

Certificate No.

: D-22099255MFVS/6

Vehicle No / Chassis No

: YN4488E / JAANPR75KD7102878

Name of Insured

: LAND TRANSPORT AUTHORITY

Period Of Insurance

: 26.04.2022 To 25.04.2023

Insured Estimated Value

: Market Value At Time Of Loss

Excess

SGD3,000.00 SECTION I & II SEPARATELY (APPLICABLE TO ITEM NO. 1 TO 6)
SGD5,000.00 SECTION I & II SEPARATELY (APPLICABLE TO ITEM NO.7)
ADDITIONAL SGD3,000.00 ON SECTION I & II SEPARATELY IS APPLICABLE TO ANY
NAMED OR UNNAMED DRIVERS AGE 22 TO 24 YEARS OLD AND/OR AGE 66 TO 70 YEARS
OLD AND/OR WITH DRIVING EXPERIENCE OF LESS THAN 2 YEARS IN SINGAPORE ON
THE RELEVANT CLASSES OF DRIVING LICENCE
SGD 600.00 WINDSCREEN (APPLICABLE TO ITEM NO. 1 TO 6)
SGD1,000.00 WINDSCREEN (APPLICABLE TO ITEM NO. 7)
ALL EXCESS AMOUNTS ARE SUBJECT TO GST

Authorised Driver*
ANY AUTHORISED DRIVERS

Persons or classes of persons entitled to drive*

Any person who is driving on the Insured's order or with their 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

Limitations as to use*

Use in connection with the Insured's business.

Whilst the Motor Vehicle is being so used the carriage of passengers is permitted.

The Policy does not cover

- (1) Use for racing, pace-making, reliability trial or speed-testing.
- (2) Use for the carriage of passengers for hire or reward
- (3) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.

* 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.

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)

MS First Capital Insurance Limited (Approved Insurers)

STELLAL/B0029/MZ801

Issued at Singapore on 14.04.2022

Authorised Signature