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Co. Reg. No. 198901301C

Reprint

PRIVATE CAR - FPS
THE SCHEDULE

Agency A0000183	Class of Policy MOTOR POLICY - PRIVATE	Policy No.	MPC23P00150300
Account A0000183	Issued on 05/06/2023		
	Singapore Head Quarters		
Client I0018902	Acceptance Date 05/06/2023	Fund/Acct.No.Sfx	SIF/SD
		Broker Tran. Ref	PMPC23008218

Period of Insurance from 08/06/2023 to 07/06/2024, both dates inclusive

Insured's Name	TEE AN TING, CHRIS TOH (ZHENG ANTING)
Address	BLK 125 BISHAN STREET 12 #06-107 SINGAPORE 570125

Premium	BASIC PREMIUM.....	SGD 1,226.85
	- NO CLAIM DISCOUNT.....40.00%	SGD 490.74
	+ LOSS OF USE BENEFIT.....	SGD 50.00
	Total Annual Premium	SGD 786.11
	Premium Due	SGD 786.11
	Premium GST	SGD 62.89
	Total Due	SGD 849.00

24/7 AUTO ACCIDENT ASSISTANCE HOTLINE

PLEASE CALL +65 6206 5588 AND PRESS '9' TO ACTIVATE THIS SERVICE.

Risk Group No. 01

Risk No. 00001	PRIVATE CAR - FPS		
Registration	SLW84U	Make/Model	Volkswagen Passat 2.0
Type of Cover	COMPREHENSIVE	No. of seats 5	Body Type SALOON
Engine No.	CHH144697	Capacity CC 1984	Yr of Manuf/Regn 0/2016
Chassis No.	WVWZZZ3CZGE178166		NCD% 40.00
Vehicle Usage	Private Car		Certificate Ref. MZ300
Hire Purchase	TOYOTA FINANCIAL SERVICES SINGAPORE PTE LTD Item 1.		
SUM INSURED: MARKET VALUE AT THE TIME OF LOSS			
EXCESS APPLICABLE			
WINDSCREEN		SGD 100.00	
SECTION I - STANDARD EXCESS		SGD 500.00	
(INSURED/NAMED DRIVER)			
ADDITIONAL EXCESS:			

SECTION I - UNNAMED DRIVERS		SGD 500.00	
SECTION I - YOUNG, ELDERLY OR INEXPERIENCED DRIVERS EXCESS		SGD 3,000.00	
(AGE <26, >70 OR HOLDS A VALID DRIVING LICENSE FOR <2 YEARS)			

The following Endorsements shall apply to this Policy:

V0003 BREAKAGE OF GLASS IN WINDSCREEN OR WINDOW (SUN ROOF/ MOON ROOF FOR PRIVATE CAR ONLY)
V0009 FLOOD AND OTHER SPECIAL PERILS
V0010 24/7 ACCIDENT ASSISTANCE
V0011 HIRE PURCHASE
V0012 MARKET VALUE FOR THE PURPOSE OF TOTAL LOSS SETTLEMENT
V0014 STRIKE RIOT AND CIVIL COMMOTION
V0017 TOTAL LOSS
V0019 YOUNG, ELDERLY OR INEXPERIENCED DRIVERS EXCESS
V0020 NON-CANCELLATION CLAUSE
V0046 WAIVER OF EXCESS CLAUSE - OWN DAMAGE CLAIM (SECTION I) FOR FIRST ACCIDENT CLAIM (INSURED
HQ/RPAUSER/1097/MN00056774/12-06-2023/09:43:34/TCY

Issued On 05/06/2023
Singapore Head Quarters

Policy No. MPC23P00150300

OR NAMED DRIVERS ONLY) FOR SCHEME WORKSHOPS PLAN

Subject to the following clauses/warranties/endorsements/memo attached hereto :-
OB0008 LOSS OF USE BENEFIT

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 MPC23P00150300 and Risk No. 00001 as follows:

Named Drivers	SEX	M/S	AGE	EXP	DIP	NRIC
The Insured	M	S	32	9	0	S9146123D

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)

SCHEME WORKSHOPS

MZ300
COMPREHENSIVE
Reprint

CERTIFICATE NO: **MPC23P00150300**Agency Name: **BCVRD Private Limited**Agency Code: **A0000183**Chassis No: **WVWZZZ3CZGE178166**Engine No: **CHH144697**1. Index Mark and Registration Number of Vehicle: **SLW84U**2. Name of Policyholder: **TEE AN TING, CHRIS TOH (ZHENG ANTING)**3. Period of Insurance (both dates inclusive): **08 June 2023 to 07 June 2024**

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 - STANDARD EXCESS (INSURED/NAMED DRIVER)	SGD 500.00

ADDITIONAL EXCESS:

SECTION I - UNNAMED DRIVERS	SGD 500.00
SECTION I - YOUNG, ELDERLY OR INEXPERIENCED DRIVERS EXCESS (AGE <26, >70 OR HOLDS A VALID DRIVING LICENSE FOR <2 YEARS)	SGD 3,000.00

7. Hire Purchase Company: **TOYOTA FINANCIAL SERVICES SINGAPORE 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.