ERGO

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	:	DMPG23006805
Vehicle Registration Number	:	SNL7788K
Cover Type	:	Essential Comprehensive
Policy Type	:	Private Car
Name of Policyholder/Insured	:	RYAN TJONG WEN HAO
Commencement Date of Insurance	:	12/05/2023
Expiry Date of Insurance	:	11/05/2024

FLASH
Fast-Response Accident Reporting Hotline ™

24-Hour Helpline: 6100 1620

Excess	:	EXCESS: (SECTION I).....	S$	1,000.00
		ADD'L EXCESS: UNNAMED DRIVERS (SECTION I)...	S$	500.00
		ADD'L EXCESS: DEALER WORKSHOP (SECTION I)	S$	300.00
		EXCESS: WINDSCREEN	S$	100.00
		YOUNG & INEXP DRIVERS (SECTION I)	S$	3,000.00

Finance Company/Hire Purchase Owner :

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

1. The Policyholder
2. 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

Jonas Boltz

Authorized Signature

B000048	EAZY PTE. LTD.	
Vehicle Chassis Number : WBA62EG0605V79390, Vehicle Engine/Motor Number : F081P196B38A15P		PC1, 17/05/2023 11:42

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IMPORTANT NOTICE

The Certificate of Insurance (CI) is not transferable to a new owner of the vehicle. If for any reason the insurance is terminated during its currency, the CI must be returned to us. If the CI is lost or has been destroyed, a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Road Traffic Regulations. The CI must be returned if the insurance is suspended during its currency. If you have sold your vehicle, you must complete this portion and surrender the original CI to us. The insurance is invalid when the vehicle is sold.

This is to notify you that I have sold my vehicle No. _____ on_____.
Please effect the necessary cancellation.

Name: _____ NRIC/ROC: _____.

Signature: _____ Date: _____.

This Certificate of Insurance is subject to:
PREMIUM PAYMENT WARRANTY (for Corporate Policyholders) or
PAYMENT BEFORE COVER WARRANTY (for Individual Policyholders)

In the event of an accident stay calm and take the following steps:

1. Call our 24-hour Fast-Response Accident Reporting Hotline (FLASH) +65 6100 1620 to receive immediate assistance.
   A Field Officer will be dispatched to the accident scene to render assistance and guide you through the electronic filing of your accident report.
2. While waiting for our Field Officer to arrive, exchange particulars (name, NRIC number, vehicle number, insurer and contact details) with the other parties involved in the accident.
3. If the other parties involved in the accident are unable to wait for our Field Officer to arrive, do take photographs of the position and damage to the vehicles if possible.
4. If there are witnesses, note down their names, NRIC numbers, addresses and telephone numbers.
5. Do not admit or discuss liability.
6. Lodge a police report for the following motor accident cases:
   a. Injury cases;
   b. Non-injury case involving a government vehicle or damage to government property;
   c. Non-injury case involving a foreign vehicle;
   d. Non-injury case involving a pedestrian or cyclist

Notice

With effect from 1 June 2008, under the regime of the Motor Claims Framework, all motorists in Singapore involved in a Non-Injury Motor accident are required to report the accident with their damaged vehicle through FLASH or insurers Authorized Workshops/Reporting Centers within 24 hours or the next working day of the accident. Kindly note that failure to report all accidents within 24 hours or by the next working day may result in a loss of your No Claim Discount (NCD) upon renewal of your policy and/or denial of your claim in respect of that particular incident as per the guidelines under the Motor Claims Framework (MCF) introduced by the General Insurance Association of Singapore.

For more information on the Motor Claims Framework, please visit the General Insurance Association website, www.GIA.com.sg

Reporting An Accident in Malaysia

If your vehicle is involved in an accident/lost in Malaysia, you are required to make a report at a police station in Malaysia.
For assistance, you may contact our 24 Hrs hotline @ +65 6100 1620

Claim under Comprehensive Cover

You must inform us within fourteen (14) days of the occurrence of an accident if you intend to make a claim under your Policy for repairs to your vehicle. If a claim against a third party is unsuccessful, the Policyholder is not allowed to make an Own Damage claim under his Comprehensive Cover Policy.

Excess Definitions

1) **Young and Inexperienced Drivers**
   This refers to any authorized person (whether named or unnamed) who is under the age of 22 and/or with a driving license of less than 2 years from date first obtained.
2) Basic Excess
   This refers to the excess amount expressed under Excess (Section 1)/ Excess (Section 2) / Excess (All Claims).
3) Windscreen
   Applicable to Comprehensive cover, subject to the amount as shown.
   Please refer to the Policy for full and complete details of the insurance coverage.

Cancellation and Other Charges

1) Cancellation of Policy
   i) Refund premium is based on 80% of the pro-rata premium for the unexpired period for Private Car and on short period rates for Commercial Vehicle
   ii) There is no refund if the refund premium is below S$25 (excluding GST)
   iii) An administration charge of S$25 + GST will be levied if the Policy is cancelled before the commencement date of the period of cover
2) Other Applicable Charges
   i) Substitution of Vehicle Registration No: S$25 + GST
   ii) Duplicate Certificate of Insurance: S$10 + GST

Policy Owners' Protection Scheme

Your Policy is protected under the Policy Owners' Protection Scheme administered by Singapore Deposit Insurance Corporation (SDIC). For more information on the Policy Owners' Protection Scheme, please visit SDIC's website (www.sdic.com.sg) or ERGO's website (www.ergo.com.sg).