

Bubblemum Car Insurance

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)

All Accidents must be reported within 24 hours of the incident regardless of whether it will lead to a claim.

CERTIFICATE NUMBER: D23MPCM000506

COVER: Comprehensive + Warranty

- | | |
|--------------------------------------------------|---------------------|
| 1. Index Mark and Registration Number of Vehicle | : SLZ2449Y |
| Chassis No. | : WVWZZZAUZJW155179 |
| 2. Name of Policyholder | : CHONG SENGIE |
| 3. Effective date of Insurance | : 29/03/2023 |
| 4. Expiry date of Insurance | : 28/03/2024 |
| 5. Classes of Persons entitled to drive* | |

(a) The Policyholder.

The Policyholder may also drive a Motor Car not belonging to or hired (under a hire purchase agreement or otherwise) to him/her or his/her employer or his/her partner.

(b) Any other person who is driving on the Policyholder's order or with his/her 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.

6. Limitations as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The Policy does not cover:

- Use for hire or reward.
- Use for racing, pace-making, reliability trial, speed-testing.
- Use for the carriage of goods other than samples in connection with any trade or business.
- 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 included under these headings.

Insured & Named Drivers Excess Section I	\$ 600
Unnamed Drivers Excess Section I	\$ 1100
Windscreen Excess	\$ 100
Hire Purchase Company	
Warranty Excess	\$ 0

WARRANTY BENEFIT FOR ENGINE AND GEARBOX

FOR DRIVERS BELOW 21 YEARS OR ABOVE 69 YEARS OF AGE &/OR LESS THAN 2 YEARS OF SINGAPORE DRIVING LICENCE ADDITIONAL EXCESS OF \$2500/- ON SECTION I WILL BE APPLICABLE.

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).

Agent/Broker: MoneySmart Financial Pte Ltd (Bubblegum)

For India International Insurance Pte Ltd

Date of Issue: 29/03/2023 18:11:38

MX1-Private Car (Insured Driving)



Nalini Venugopal
MD & CEO

Bubblegum Car Insurance

THE SCHEDULE

Agency	: MoneySmart Financial Pte Ltd (Bubblegum)	Period of Insurance	: 29/03/2023 - 28/03/2024 both dates inclusive
Policy Number	: D23MPCM000506	Insured's Name	: CHONG SENGIE
Issued on	: 29/03/2023	Address	: 145 Tampines Street 12 : 08-322 : Singapore : 521145
Type of Policy	: Private Car - Own Use		

Premium after 10 % No Claim Discount	: \$ 1057.17
8 % GST	: \$ 84.57
Total Premium Due	: \$ 1141.74

PRIVATE CAR	: NORMAL		
Registration	: SLZ2449Y	Year of Manufacture	: 2017
Type of Cover	: Compre + Warranty	Engine Number	: CHZ644929
Make	: VOLKSWAGEN	Chassis Number	: WVVZZZAUZJW155179
Model	: Golf 1.0TSI	Named Drivers	:
Body Type	: LIGHT TURBO	Hire Purchase	:
Engine Capacity (CC)	: 999		
Seating Capacity	: 5		

Insured and Named Drivers Excess Section I	\$ 600
Unnamed Drivers Excess Section I	\$ 1100
Windscreen Excess	\$ 100
Warranty Excess	\$ 0

SUM INSURED: MARKET VALUE AT TIME OF LOSS

The following clauses and endorsements apply to this vehicle:

This Insurance is brought to you by India International Insurance Pte Ltd in partnership with MoneySmart Financial.

Bubblegum is part of MoneySmart Financial Pte Ltd, a Registered Insurance Broker with MAS. Registration (Co. Reg. No. 201632110Z)

INDIA INTERNATIONAL INSURANCE PTE LTD
Co. Reg. No. 198703792k | GST Reg. No. M2-0078806-X
64 | Cecil Street | #04 | #05 | #06-02 | IOB Building | Singapore 045
Office (65) 63476100 Email insure@iil.com.sg
Fax (65) 62244174 Website www.iil.com.sg

Endorsements Applicable:

Passenger Risk

M1, M2, M3A, M6, M7, M8, M11, M12, M19, M20, M21, MEMO 1, 25 (SRCC), 57(FLOOD), 72(B), WAR & TERRORISM EXCLUSION ENDT, CONDITION 5 OF THE POLICY IS REVISED AS PER THE ATTACHED AMENDED CONDITION 5 ENDT, NOTIFICATION CLAUSE

ALL ACCIDENT REPAIRS INCLUDING WINDSCREEN REPAIRS OR REPLACEMENT MUST BE CARRIED OUT AT AN AUTHORISED WORKSHOP
WINDSCREEN UNLIMITED

WARRANTY BENEFIT FOR ENGINE AND GEARBOX.

MILEAGE COVERAGE: 200,000KM /ANNUAL LIMIT: \$5,000 - WHICHEVER COMES FIRST.

FOR DRIVERS BELOW 21 YEARS OR ABOVE 69 YEARS OF AGE &/OR LESS THAN 2 YEARS SINGAPORE DRIVING LICENCE, ADDITIONAL EXCESS OF \$2500/- ON SECTION I WILL BE APPLICABLE.

THIS POLICY IS PROTECTED UNDER THE POLICY OWNERS' PROTECTION SCHEME WHICH IS ADMINISTERED BY THE SINGAPORE DEPOSIT INSURANCE CORPORATION (SDIC). COVERAGE FOR YOUR POLICY IS AUTOMATIC AND NO FURTHER ACTION IS REQUIRED FROM YOU. FOR MORE INFORMATION ON THE TYPES OF BENEFITS THAT ARE COVERED UNDER THE SCHEME AS WELL AS THE LIMITS OF COVERAGE, WHERE APPLICABLE, PLEASE CONTACT US OR VISIT THE GIA OR SDIC WEBSITES(www.gia.org.sg or www.sdic.org.sg).

A PERSON WHO IS NOT A PARTY TO THIS POLICY CONTRACT SHALL HAVE NO RIGHT UNDER THE CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 2001 TO ENFORCE ANY OF ITS TERMS.

PAYMENT BEFORE COVER WARRANTY

AUTHORIZED DRIVER*

a) The Insured.

The Insured may also drive a Motor Car not belonging to or hired (under a hire purchase agreement or otherwise) to him/her or his/her employer or his/her partner.

b) Any other person who is driving on the Insured's order or with his/her 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 or 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 only for social domestic and pleasure purposes and for the Insured's business.

The Policy does not cover use for hire or reward, racing, 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.

**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.*

Signed for and on behalf of the Company



Nalini Venugopal
MD & CEO