



NCL ENVIRONMENT SDN BHD
NO 27 27A & 27B JALAN BAIDURI 1
TAMAN BAIDURI
81200 JOHOR BAHRU
JOHOR

Dear Valued Customer

Thank you for insuring with MSIG. Enclosed is your Insurance Policy and Schedule for your safe keeping. It is important you read the Schedule to ensure the details captured are accurate. Should any amendments be necessary, please do let us know.

Our Promise of Service

We strive to provide high service standard and meet any claims covered by the Policy honestly, fairly and promptly. Should you have any reason to believe that we have not done so, we would like to hear from you, as your feedback is important to us. You could contact your Insurance Adviser, our Branch or Customer Service Department.

Contact Details of Complaint Handling Unit

Address : Customer Service Department
Level 15, Menara Hap Seng 2
Plaza Hap Seng, No. 1, Jalan P.Ramlee
50250 Kuala Lumpur

Customer Service Hotline : 1-800-88-MSIG (6744)
Fax : 603 2026 8086
Email : myMSIG@my.msig-asia.com
Website : www.msig.com.my

MSIG is a licensed general insurer under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. If you are not satisfied with the response or final decision from us, you may address your complaint to :

Laman Informasi Nasihat dan Khidmat (BNMLINK)
(Walk-in Customer Service Centre)
Bank Negara Malaysia,
4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur
Tel : 603 2698 8044
Extension 8950 / 8958 (BNMLINK General Line)

Pengarah
Jabatan LINK & Pejabat Wilayah
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur
Tel : 1-300-88-5465 (1-300-88-LINK)
(Overseas : 603 2174 1717)
Fax : 603 2174 1515
Email : bnmtelink@bnm.gov.my

Operating Hours : 9 am to 5 pm (Monday to Friday)

In the event of a complaint/dispute made against MSIG and you are not satisfied with the decision made and even after the appeal and final decision of MSIG's Senior Management, within 6 months after the decision, you can seek assistance from Ombudsman for Financial Services, Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur, Tel: 603-2272 2811, Fax: 603-2272 1577, Email: enquiry@ofs.org.my, Website: www.ofs.org.my

PRIVACY NOTICE: Please be informed that for the purpose of compliance to Personal Data Protection Act 2010, MSIG has put in place a Privacy Notice which explains MSIG's firm commitment to protecting and safe-guarding the privacy of your personal data. Please visit our website at www.msig.com.my to view the details of the Privacy Notice.

Insurance Adviser:
MEYER RISK CONSULTANCY
NO 159A JALAN KERIS 1
TAMAN SRI TEBRAU
80050 JOHOR BAHRU
JOHOR

Tel: 607-3326445
Fax: 607-3341293

Issuing Branch:
MSIG INSURANCE (MALAYSIA) BHD
1ST & 2ND FLOOR,
NO. 777, JALAN HANG TUAH,
75300 MELAKA

Tel: 606-2894333
Fax: 606-2894222

JB MEYER RISK CONSULTANCY
(JM 0173943-H)

No. 159A, Jalan Keris Satu, Taman Sri Tebrau,
80050 Johor Bahru, Johor, Malaysia.
Tel: 07-3326445 / 3325960 H/P: 016-7389566
Email: jbmeyer.my@gmail.com
jbmeyer.angie@gmail.com



MSIG INSURANCE (MALAYSIA) BHD
1ST & 2ND FLOOR,
NO. 777, JALAN HANG TUAH,
75300 MELAKA

Stamp Duty Paid

PRIVATE CAR WITH DRIVER'S PA INSURANCE POLICY

RENEWAL CERTIFICATE

Name of Insured	Policy Number
NCL ENVIRONMENT SDN BHD NO 27 27A & 27B JALAN BAIDURI 1 TAMAN BAIDURI 81200 JOHOR BAHRU JOHOR	MC-84384926-MPD
	Account Number
	MCHL035A
	Period of Insurance
From : 04/07/2023	
To : 03/07/2024	
(both dates inclusive)	

Vehicle Registration No. : WA9936T
Business Registration No. / NRIC No. : 451782-A
Business / Profession : 11:RETAIL TRDG-GEN MERCHANDISE

Engine No.	: 2KDU629507	Cover	: COMPREHENSIVE
Chassis No.	: PN133JV2508564812	Vehicle Use	: Private Car for Business Use
Make	: 29 TOYOTA	Log Book No.	: NA
Model	: 14 HILUX	Cubic Capacity	: 2,494 CC
Vehicle Description	: TOYOTA HILUX	Year of Manufactur	: 2014
Seating Capacity Including Driver	: 5	Excess (RM)	: 510 (Excess For Own Damage Only)
		Compulsory Excess	: RM400

Your Estimate Value Including Accessories	(RM) :	51,000.00
Basic Premium	(RM) :	2,341.64
No Claims Discount (55.0 %)	(RM) :	1,287.90 -
Windscreen (RM1,000.00)	(RM) :	160.00
Waiver of Compulsory Excess(C)	(RM) :	50.00
Optional Add-On Covers		
Driver's PA (PAM) P1 - RM30,000.00	(RM) :	70.00
Annual Premium	(RM) :	1,333.74
Premium After Discount	(RM) :	1,333.74
Service Tax	(RM) :	80.02
Stamp Duty	(RM) :	10.00
AMOUNT DUE	(RM) :	1,423.76

DPA Driver's PA (PAM) P1 - RM30,000.00(Non-Tariff)Sum Insured

SECTION 1 - PERSONAL ACCIDENT

DEATH	RM 30,000.00
PERMANENT TOTAL DISABLEMENT	RM 30,000.00
PERMANENT PARTIAL DISABLEMENT	Percentage of each benefits as per policy
MEDICAL EXPENSES (PER PERSON)	RM 2,000.00
FUNERAL CREMATION REPATRIATION	RM 3,000.00
BEREAVEMENT ALLOWANCE	RM 1,000.00
AMBULANCE FEES	RM 500.00
HOSPITAL INCOME (PER DAY)	RM 75.00
DENTAL/COSMETIC SURGERY	RM 1,000.00
DOUBLE INDEMNITY	RM 60,000.00



MSIG

Endorsements & Clauses Applicable

ENDORSEMENT 87 - AGREED VALUE CLAUSE

ENDORSEMENT M011: WAIVER OF COMPULSORY EXCESS (NON-TARIFF)

ENDORSEMENT 89 - COVER FOR WINDSCREENS, WINDOWS AND SUNROOF

ENDORSEMENT 2 - EXCESS DAMAGE CLAIM

Geographical Area: Malaysia, Republic Of Singapore And Negara Brunei Darussalam

Legislation

Road Transport Act, 1987 (Malaysia) Motor Vehicles (Third-Party Risks and Compensation) Act (Cap 189) Republic of Singapore Motor Vehicles (Third-Party Risks and Compensation) Rules 1960 (Republic of Singapore) Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam (the reference to legislation under the heading "Avoidance of Certain Terms and Right of Recovery") is limited to Section 94, 95 and 96 of the Road Transport Act 1987 (Malaysia) Section 7, 8 and 9 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap 189) Republic of Singapore and Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

Subject otherwise to the terms, exceptions and conditions of the policy unless specifically amended.

The following schedule(s) attached hereto form(s) part of this policy.

Insured's Telephone:

Chua Seck Guan
Chief Executive Officer

Certificate of Insurance

ROAD TRANSPORT ACT, 1987 (MALAYSIA) MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CAP 189) REPUBLIC OF SINGAPORE MOTOR
VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES 1960 (REPUBLIC OF SINGAPORE).
MOTOR VEHICLES INSURANCE (THIRD PARTY RISKS) ACT (CAP 90), NEGARA BRUNEI DARUSSALAM.

Certificate No. **MC-84384926-MPD**

1. Index Mark and Registration

Vehicle Registration No.: **WA9936T**
Vehicle Make : **29 | TOYOTA**
Vehicle Model : **14 | HILUX**
Vehicle Description : **TOYOTA HILUX**

2. Name of Policy Holder : NCL ENVIRONMENT SDN BHD

3. Effective date of the Commencement of Insurance for the purpose of the Regulations, Ordinance or Enactment: 04/07/2023

4. Date of Expiry of Insurance: 03/07/2024

5. Persons or Classes of Persons entitled to drive *

Any person who is driving on the Policyholder'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 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, racing, pacemaking, reliability trial speed-testing, the carriage of goods other than samples in connection with any trade or business.

Limitations rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap. 90) Negara Brunei Darussalam are not included under this heading.

"I/We certify that the Policy to which this Certificate relates is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia). Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam."



Approved Insurers.

RTD - 32