

CONFIRMATION OF PURCHASE OF INSURANCE

E-C/Note No : D14768-23000414
Issue Date & Time : 11 JUN 2023 03:56:34pm
Period of Cover : From 11 JUN 2023 To 10 JUN 2024
Vehicle Registration No. : JMK2864
Make of Vehicle : HONDA AFP125KS
Engine No. : JC38E-6010374 Chassis No. : PMKJC3840AB000941
Capacity : 125 CC Year of Make : 2010
Insured Name : CHEE CHOON MIN
Address : NO 04-12 BLOK G JALAN 6 TAMAN PERUMAHAN RAKYAT LIMA KEDAI, 81550, GELANG PATAH, JOHOR DARUL TAKZIM
NRIC/Business Reg No. : 761029-08-5025
Type of Cover : V-TP MOTOR THIRD PARTY
Product : MOTORCYCLE FOR PRIVATE USE
HP Owner : N/A
Sum Insured (RM) : 0
Transaction Type : New
Claims Excess : RM 0.00

Sum Insured	(RM)	0	Premium	(RM)	41.30
Loading %		125.00 %	Loading Amount	(RM)	51.63
All Rider (Y/N)		Y	All Rider Amt	(RM)	46.47
NCD %		0.00 %	NCD Amt	(RM)	0.00

			Basic Net	(RM)	139.40
			Extra Coverage	(RM)	0.00
SST		6.00 %	SST	(RM)	8.36
			Stamp Duty	(RM)	10.00
			PT Voucher	(RM)	0.00
			Cycle PAC	(RM)	13.78

Act Premium	(RM)	125.55	Payable Premium	(RM)	171.54
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<u>Extra Benefits</u>	<u>Extra Sum Ins (RM)</u>	<u>Extra Premium (RM)</u>
ALL RIDERS	0	0.00
Cycle PAC (including premium for extra coverage whenever is applicable, SST and stamp duty)	5,500.00	13.78

Named Drivers

ALL RIDERS

THE SCHEDULE

ORIGINAL COPY

JADUAL

SALINAN ASAL

Agent Code (Kod Ejen) : D14768-000 (JOHOR BHARU) LIM CHAI KEEM	Date (Tarikh) : 11 JUN 2023
Replacing Cover Note No. (Menggantikan Nota Lindung No.) : D14768-23000414	Receipt No. (No. Resit) :
Policy No. (No. Polisi) : 502300109482-00	ACT (ACT) : RM 125.55
The PolicyHolder (Yang Diinsuranskan) : CHEE CHOON MIN	Basic Premium : RM 41.30
Address (Alamat) : NO 04-12 BLOK G JALAN 6 TAMAN PERUMAHAN RAKYAT LIMA KEDAI, 81550 GELANG PATAH, JOHOR DARUL TAKZIM	Loading:125.00% : RM 51.63
Business Reg. No. (No. Sykt.) :	All Riders : RM 46.47
I/C No. New (No. K/P Baru) : 761029-08-5025 Old I/C No. (No. K/P Lama) :	NCD:0.00% : RM 0.00
Business / Profession (Perniagaan / Pekerjaan) : OTHERS	Extra Cover : RM 0.00
Hire Purchase Owners (Pemilik Sewa Beli) : N/A	Gross Premium : RM 139.40
Employer / Lessors (Majikan / Pemajak) :	SST: 6.00% : RM 8.36
Period of Insurance (Tempoh Insurans) (a) From (Dari) : 11 JUN 2023 To (Hingga) : 10 JUN 2024 Termasuk kedua-dua Time(Masa) : 03:56PM To(Hingga) : 11.59PM tarikh dan masa	Stamp Duty (DUTI SETEM) : RM 10.00
(b) Any subsequent period for which you shall pay and we shall agree to accept a renewal premium Sebarang tempoh selanjutnya untuk mana anda membayar dan kami bersetuju menerima premium pembaharuan	Total Premium (JUMLAH) : RM 157.76

The Motor Vehicle

Any of the following (Mana - mana daripada yang berikut):

Kenderaan Motor

Registration No.	Make	Type of Body	Cubic Capacity	Year of Manufacture	Seating Capacity Including Driver	Your Estimate of Value Including Accessories
No. Pendaftaran	Buatan	Jenis Badan	Keupayaan Enjin	Tahun Diperbuat	Muatan Tempat Duduk termasuk Pemandu	Nilai Anggaran Anda termasuk Aksesori
JMK2864	HONDA AFP125KS	MOTORCYCLE	125 CC	2010	2	Third Party

Date of Signature of Proposal and Declaration
Tarikh Cadangan dan Perakuan Ditandatangani

Claims Excess : RM 0.00
(Ekses Tuntutan)

Engine (Enjin) : JC38E-6010374
Chassis (Casis) : PMKJC3840AB000941

Subject to the terms and conditions of the Policy and endorsement as numbered below :
Tertakluk kepada peraturan - peraturan dan syarat - syarat Polisi dan pengendorsan seperti disenaraikan di bawah :

Named Driver : 1) ALL RIDERS

Include Endorsement No :3(p),FINANCIALSERVICESACT2013

Additional Extra Coverage/Endorsements :-

Code Description	Sum Insured	Premium
03 ALL RIDERS	0	46.47

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 (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.

UNDANG - UNDANG:-

Akta Pengangkutan Jalan Raya, 1987 Malaysia, Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura, Peraturan Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) 1960 Republik Singapura, Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam (rujukan kepada undang - undang di bawah tajuk "Pengelakan Peraturan - Peraturan Dan Hak Tuntutan Tertentu" adalah terhad kepada Seksyen 94, 95 dan 96 Akta Pengangkutan Jalan Raya, 1987 Malaysia. Seksyen 7, 8 dan 9 Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura, dan Seksyen 7 Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam).

Limits of Liability:-

Had Tanggungan:

Limit of the amount of the Company's Liability under Section 1-3	RM50.00
<i>Had jumlah tanggungan Syarikat di bawah Seksyen 1-3</i>	
Limit of the amount of the Company's Liability under Section 11-1(a)	Unlimited
<i>Had jumlah tanggungan Syarikat di bawah Seksyen 11-1(a)</i>	
Limit of the amount of the Company's Liability under Section 11-1(b)	RM3,000,000.00
<i>Had jumlah tanggungan Syarikat di bawah Seksyen 11-1(b)</i>	

Limitation as to Use

Had Penggunaan

: As shown in the Certificate of Insurance
: Seperti ditunjukkan dalam Sijil Insurans

Geographical Area

Had Wilayah

: Malaysia, Republic of Singapore and Negara Brunei Darussalam
: Malaysia, Republik Singapura dan Negara Brunei Darussalam

Authorised Driver

Pemandu Yang Dibenarkan

: As shown in the Certificate of Insurance
: Seperti ditunjukkan dalam Sijil Insurans

For and on behalf of / Untuk dan bagi pihak
Zurich General Insurance Malaysia Berhad



Junior Cho
Chief Executive Officer

CERTIFICATE OF INSURANCE

SIJIL INSURANS

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

AKTA PENGANGKUTAN JALAN RAYA, 1987 (MALAYSIA)
 PERATURAN KENDERAAN MOTOR (RISIKO PIHAK KETIGA) 1959 (MALAYSIA)
 AKTA KENDERAAN MOTOR (RISIKO DAN PAMPASAN PIHAK KETIGA) (CAP 189) (REPUBLIK SINGAPURA)
 PERATURAN KENDERAAN MOTOR (RISIKO DAN PAMPASAN PIHAK KETIGA) 1960 (REPUBLIK
 SINGAPURA)
 AKTA INSURANS KENDERAAN MOTOR (RISIKO PIHAK KETIGA) (CAP 90) NEGARA BRUNEI
 DARUSSALAM

Certificate No. (No. Sijil) : 502300109482-00

D14768-000

- | | | |
|---|---|--------------------|
| 1. Index Mark and Registration Number of Vehicle
(Tanda Indeks dan Nombor Pendaftaran Kenderaan) | : JMK2864
: HONDA AFP125KS | NCD : 0.00 % |
| 2. Name of PolicyHolder (Nama Pemegang Polisi) | : CHEE CHOON MIN | |
| 3. Effective date of the Commencement of Insurance for the purposes of the Regulations, Ordinance of
Enactment | | 11 JUN 2023 |
| 4. Date of Expiry of the Insurance (Tarikh Insurans Tamat) | : 10 JUN 2024 | |
| 5. Persons or Classes of Persons entitled to drive* (Orang atau Kelas Orang yang berhak memandu*) : | | |

a) Policyholder b) Any other person who is riding on the Policyholder's order or with his permission. Provided that the person riding 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 riding the Motorcycle.

Limitation on Usage

Use for social domestic and pleasure purposes and by the Policyholder in person in connection with his business or profession. The policy does not cover :- Use for hire or reward, racing, pace-making, reliability trial, speed- testing or 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 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 to be included under these heading.

* Had - had yang tidak lagi berkuatkuasa kerana Seksyen 95 Akta Pengangkutan Jalan Raya, 1987 (Malaysia) atau Seksyen 8 Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura atau Seksyen 7 Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam tidak boleh dimasukkan di bawah tajuk ini.

Insured in pursuance to cover Note No : D14768-23000414

Dikeluarkan mengikut Nota lindungan No :

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

Saya / Kami dengan ini mengesahkan bahawa Polisi yang berkaitan dengan Sijil ini dikeluarkan selaras dengan peruntukan - peruntukan Bahagian IV Akta Pengangkutan Jalan Raya, 1987 (Malaysia), Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura dan Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam

For and on behalf of / Untuk dan bagi pihak
ZURICH GENERAL INSURANCE MALAYSIA BERHAD



Junior Cho
 Chief Executive Officer

CERTIFICATE OF INSURANCE

This Certificate is not transferable to a new owner of the Vehicle.

If for any reason the Insurance is terminated during its currency this Certificate must be returned to the Company or if this Certificate 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 compulsory Insurance Legislation.

This Certificate must be returned if the Insurance is suspended during its currency.

SIJIL INSURANS

Sijil ini tidak boleh dipindahkan kepada pemilik baru Kenderaan.

Jika atas sebarang sebab Insurans ini ditamatkan semasa ia masih berkuatkuasa Sijil ini mesti dipulangkan kepada Syarikat atau jika Sijil ini telah hilang atau dimusnahkan, satu Pengakuan Berkanun menyatakan demikian mesti dibuat. Kegagalan untuk mematuhi kewajipan ini adalah satu kesalahan di bawah Undang - Undang Insurans wajib.

Sijil ini mesti dipulangkan jika Insurans digantung semasa ia masih berkuatkuasa.

IMPORTANT NOTICE

If you are involved in an accident causing injury to any person or damage to any property or other vehicle you must :

- (a) Try to obtain names and address of any witness to the accident.
- (b) Report to the Company immediately.
- (c) Refer to the Company immediately all communications received from the Police Authorities.
- (d) Send to the Company immediately all letters from Third Parties unanswered.
- (e) Not to pay money to any Party involved in the accident without the Company's written permission.

NOTIS PENTING

Sekiranya anda terlibat di dalam sebarang kemalangan yang menyebabkan kecacatan kepada sesiapa atau kerosakan kepada sebarang harta benda atau sebarang kereta anda mesti :

- (a) Cuba mendapatkan saksi-saksi kepada kemalangan itu.
- (b) Melaporkan kepada Syarikat dengan segera.
- (c) Merujuk kepada Syarikat dengan segera segala perhubungan yang diterima daripada pihak berkuasa Polis.
- (d) Mengirimkan kepada Syarikat dengan segera semua surat - surat yang diterima dari pihak - pihak lain tanpa berjawab.
- (e) Jangan membayar wang kepada sebarang pihak yang terlibat di dalam kemalangan itu tanpa mendapat kebenaran bertulis dari Syarikat ini.

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

Saya / Kami dengan ini mengesahkan bahawa Polisi yang berkaitan dengan Sijil ini dikeluarkan selaras dengan peruntukan - peruntukan Bahagian IV Akta Pengangkutan Jalan Raya, 1987 (Malaysia), Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura dan Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam

For and on behalf of / Untuk dan bagi pihak
ZURICH GENERAL INSURANCE MALAYSIA BERHAD



Junior Cho
Chief Executive Officer

CERTIFICATE OF INSURANCE

CyclePAC - Certificate

Class : PAMI

Agent Code	: D14768-000	Premium	: RM	13.00
		Extra Premium	: RM	0.00
		SST (6.00%)	: RM	0.78
		Total	: RM	13.78

Master Policy No. : 012200022800-00

Name of Insured : LIM CHAI KEEM

Insured Address : 37 JALAN KEBUDAYAAN 4 TAMAN UNIVERSITI
81300 SKUDAI JOHOR DARUL TAKZIM JOHOR DARUL TAKZIM

Certificate No. : 502300109483-00

Insured Person/Company : CHEE CHOON MIN (761029-08-5025)

Insured Person/Company Address : NO 04-12 BLOK G JALAN 6 TAMAN PERUMAHAN RAKYAT LIMA KEDAI
81550 GELANG PATAH JOHOR DARUL TAKZIM

Insured Person : CHEE CHOON MIN (761029-08-5025)

Additional Insured Person :

Number of units : 1

Insured Vehicle's Registration No : JMK2864 Model/ Serial No. : HONDA

Period of Coverage (a) From 11 Jun 2023 To 10 Jun 2024 (both dates inclusive)
(b) Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.

	<u>Coverage Description</u>	<u>Sum Insured (RM)</u>
Basic Coverage	: CYCLEPAC - CERTIFICATE	5,500 per unit

SPECIAL CONDITIONS

1. The Rider PA and Pillion Rider respectively only provide coverage for accidental death and permanent disablement of the Additional Insured Person and pillion rider for the Sum Insured stated above.

In consideration of the motorcycle owners agreeing to hire the motorcycle under a Hire Purchase Agreement with the Insured

2. it is hereby declared and agreed that all monies payable under this insurance shall be made direct to the Insured whose receipt shall be full and final discharge of the Company. Provided that in the event of the monies paid shall exceed the balance due under the Hire Purchase Agreement, the Insured shall refund the balance to the Insured Person, his /her beneficiaries or nominees as the case may be.

3. On the happening of an accident giving rise to a claim in respect of the Basic Coverage, all coverage under this Certificate of Insurance shall cease to be in force.

4. Basic Coverage, Rider PA and Pillion Rider are only valid on the happening of an accident involving the Insured Vehicle whilst riding on the Insured Vehicle



Junior Cho
Chief Executive Officer

Coverage under this Certificate of Insurance is subject to the terms conditions and exclusions of the Master Policy issued under the name of the Insured. The Master Policy , Policy Scheduleand Certificate of Insurance must be referred together should there be any subsequent changes or renewal of Master Policy. The Master Policy is kept at the premises of the Insured and can be viewed by the Insured Person upon request.

**Zurich General Insurance Malaysia Berhad**

Registration No. 201701035345 (1249516-V)

Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia

Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622

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INVOICE

SST REG. NO. : W10-1808-31020434
INVOICE NO : EMT2300660567
CLIENT CODE : 0000008637
ACCOUNT CODE : D14768-000
INVOICE DATE : 11 JUN 2023

CHEE CHOON MIN
NO 04-12 BLOK G JALAN 6 TAMAN
PERUMAHAN RAKYAT LIMA KEDAI
81550 GELANG PATAH
JOHOR DARUL TAKZIM MALAYSIA

PARTICULARS

CLASS : MOTORCYCLE
VEHICLE NO : JMK2864
VEHICLE BODY : MOTORCYCLE
SEATING CAPACITY : 2
POLICY NO : 502300109482-00
PERIOD OF INSURANCE : 11 JUN 2023 TO 10 JUN 2024

No.	Description	Amount	SST Rate	SST Amount	Total (RM)
1	Premium	139.40	6.00	8.36	147.76
Total Before Disbursement		139.40		8.36	147.76
Stamp Duty (Disbursement)		10.00		0.00	10.00
Total After Disbursement		149.40		8.36	157.76
PT Voucher					0.00
Total Amount Payable					157.76

A Cashier's Receipt will be given on payment of this account

E. & O.E.

THIS IS A COMPUTER GENERATED FORM AND DOES NOT REQUIRE A SIGNATURE

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INVOICE

SST REG. NO. : W10-1808-31020434
INVOICE NO : EPT2300395980
CLIENT CODE : 0000008637
ACCOUNT CODE : D14768-000
INVOICE DATE : 11 JUN 2023

CHEE CHOON MIN
NO 04-12 BLOK G JALAN 6 TAMAN
PERUMAHAN RAKYAT LIMA KEDAI
81550 GELANG PATAH
JOHOR DARUL TAKZIM MALAYSIA

PARTICULARS

CLASS : CYCLEPAC - CERTIFICATE
POLICY NO : 502300109483-00
PERIOD OF INSURANCE : 11 JUN 2023 TO 10 JUN 2024

No.	Description	Amount	SST Rate	SST Amount	Total (RM)
1	Premium	13.00	6.00	0.78	13.78
Total Before Disbursement		13.00		0.78	13.78
Stamp Duty (Disbursement)		0.00		0.00	0.00
Total After Disbursement		13.00		0.78	13.78
Total Amount Payable					13.78