

## 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)  
ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)  
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

**Certificate Number** : CM00000102294

**Cover** : Third Party

- |   |                    |
|---|--------------------|
| 1. Index mark and Registration Number of Vehicle    | : TPPL42605        |
| Chassis Number                                      | : TPCH23042605     |
| 2. Name of Policyholder                             | : CYCLE & CARRIAGE |
| 3. Effective Date of Insurance                      | : 26 Apr 2023      |
| 4. Expiry Date of Insurance                         | : 25 Apr 2024      |
| 5. Persons or Classes of Persons entitled to drive# |                    |

- (a) Named Driver(s) Only.

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#

- (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.  
(b) Use for food/parcel/other delivery services.

**This Policy does not cover**

- (a) Use for hire or reward.  
(b) Use for racing, pace-making, reliability trial or speed-testing.  
(c) Use for the carriage of goods (other than samples) in connection with any trade or business.  
(d) Use for any purpose in connection with the Motor Trade.

# Limitations rendered inoperative by Section 8 of the Motor Vehicle (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.

This Policy, the Schedule, Endorsement and the Certificate of Insurance are to be read together as one document.

EXCESS (SECTION 1)	: S\$300
EXCESS (SECTION 2)	: N/A
INSURE WITH COE	: N/A
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: CYCLE & CARRIAGE
SUM INSURED	: N/A

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)

Agency : N/A

Date of Issue : 26 Apr 2023 00:00hrs

**For INCOME INSURANCE LIMITED**



Chief Executive

### **Enquiries on claims, vehicle breakdown and towing**

Call our hotline at 6788 6616.

### **In the event of an accident**

You must report the accident to us within 24 hours or by the next working day at any of our appointed Accident Reporting Centre. You must make your vehicle available for inspection at the Accident Reporting Centre, whether or not your vehicle has suffered any visible damage and whether or not you plan to claim under your policy or claim against any other person.

### **Location of accident reporting centre**

Please refer to our website at [www.income.com.sg/claims/motor/reportingCentres.asp](http://www.income.com.sg/claims/motor/reportingCentres.asp) or call our hotline 6788 6616 for the nearest location convenient to you.

### **Young and inexperienced driver excess**

If the vehicle is registered under a company and the authorised driver is under 22 years old or has less than two years' driving experience, an extra excess of S\$500 will apply.

### **Vehicle stolen outside Singapore**

If your vehicle is stolen outside Singapore, you have to pay an amount equal to 50% of the market value of your vehicle up to a maximum of S\$2,500.

### **Master fleet policy**

The insurance cover of the vehicle will lapse on the expiry date reflected on the Schedule of the master fleet policy.

### **If you sell your vehicle**

You can submit your request at [olen.income.com.sg/motor](http://olen.income.com.sg/motor) or via our online form at [www.income.com.sg/enquiry](http://www.income.com.sg/enquiry) to cancel your policy. Any refund is worked out as follows.

Base Premium Refund =	$\frac{\text{the premium X the unexpired period of insurance (days)}}{\text{the original period of insurance (days)}}$
-----------------------	--

No refund of premium will be given in the event that any claim has been made or we have paid one or more claims under your policy. If your policy is cancelled before or after the effective date of insurance, we will charge a minimum premium of S\$27.00 (after GST).

To avoid doubt, there is no refund of any monthly premium.

### **Policy Owners' Protection Scheme**

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 Income or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).