

CERTIFICATE OF INSURANCE / SIJIL INSURANS CI Code : M.Y.3

AKTA PENGANGKUTAN JALAN RAYA 1987 (MALAYSIA) PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) 1959 (MALAYSIA) AKTA KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) 1960 (REPUBLIK SINGAPURA) PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) 1960 (REPUBLIK SINGAPURA) AKTA INSURANS KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) 1950 (NEGARA BRUNEI DARUSSALAM)		
Name of Policyholder / Nama Pemegang Polisi RAHMAN BIN RAHMAT KGISL-GSS TOWER 15000 KOTA BHARU KELANTAN	Certificate No. / No Sijil MV0008422 Index Mark and Registration Number of Vehicle / Tanda Indeks dan No. Pendaftaran Kenderaan Vehicle Number / No. Pendaftaran XC02389 Trailer No. / No. Treler - YAMAHA DT 125 125.0 CC	
1. Effective date of the commencement of Insurance for the purpose of Ordinance / Tarikh kuatkuasa Insurans untuk tujuan Ordinan 10/08/2018 2. Date of Expiry of Insurance / Tarikh luput Insurans 09/08/2019 3. Person or classes of persons entitled to drive* / Orang atau kelas orang yang layak memandu Any person who is driving on the Policyholder's order or with their permission. Provided that the person driving is permitted in accordance with 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. <i>Sesiapa yang memandu atas arahan Pemegang Polisi atau dengan kebenarannya. Dengan syarat orang tersebut dibenarkan memandu menurut undang-undang perlesenan atau undang-undang lain atau peraturan untuk memandu Kenderaan Bermotor tersebut atau telah dibenarkan dan tidak dilucutkan kelayakannya diatas perintah Mahkamah atau oleh sebab mana-mana enakmen atau peraturan daripada memandu Kenderaan Bermotor tersebut.</i> 4. Limitations as to use / Had penggunaan 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 - (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. <i>Digunakan untuk tujuan sosial, domestik dan persiaran oleh Pemegang Polisi sendiri berkaitan dengan perniagaan atau pekerjaannya. Polisi ini tidak melindungi:-</i> <i>(a) Kegunaan untuk sewaan atau ganjaran.</i> <i>(b) Kegunaan untuk mengkadar kelajuan, ujian kebolehpercayaan atau ujian kelajuan.</i> <i>(c) Kegunaan untuk membawa barangan (selain dari sampel) berkaitan apa-apa pekerjaan atau perniagaan.</i> Limitations rendered inoperative by Section 95 of the Road Transport Act, 1987 (Malaysia) or Section 7 of the Motor Vehicles (Third-Party Risks and Compensation) Ordinance 1960 (Republic of Singapore) or Section 7 of the Negara Brunei Darussalam Enactment are not to be included under this heading. / Had yang ditakwilkan tidak berkuatkuasa oleh Seksyen 95 Akta Pengangkutan Jalanraya 1987 (Malaysia) atau Seksyen 7 Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga Dan Pampasan) 1960 (Republik Singapura) dan Seksyen 7 Akta Insurans Kenderaan Bermotor Negara Brunei Darussalam tidak termasuk dibawah tajuk ini. I/WE HEREBY 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), the Motor Vehicles (Third Party Risks and Compensation) Ordinance 1960 (Republic of Singapore) and the Motor Vehicles Insurance (Third Party Risks) Enactment 1950 (Negara Brunei Darussalam) / SAYA / KAMI DENGAN INI MENGESAHKAN bahawa Polisi yang melaluinya Sijil ini dikeluarkan adalah selaras dengan peruntukan Bahagian IV Akta Pengangkutan Jalan, 1987 (Malaysia), Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga dan Pampasan) 1960 (Republik Singapura) dan Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) 1950 Negara Brunei Darussalam.		

06MVFSGSCJM0829-1

Charges are tax inclusive

MV0008422

Printed By : SUPER USER

12-08-2018 10:34:24 PM

IMPORTANCE NOTICE:**Duty to Disclosure****1. Statement Pursuant to Schedule 9 of the Financial Services Act 2013**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form. You must answer the questions in this Proposal Form fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in this Proposal Form, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed.

2. The insured shall take all reasonable steps to safeguard the motor vehicle from loss and damage.

3. We shall have full discretion in the conduct, defence and/or settlement of any claim.

Your duty as the owner of the vehicle

1. Report to the police within 24 hours upon accident.

2. Notify us in the writing full details as soon as possible after an event which may become the subject of a claim under this policy.

3. No repairs may be authorized to your vehicle without our prior written consent.

4. Private Car Own Damage Claim - In the event of claim, repairs must be conducted by authorized panel workshop selected and approved by us.

5. Accident involving Third party - If you are involved in an accident causing injury to my person or damage to my property or other vehicle you must:

(a) try to exchange insurance particulars with owners of other vehicles involved.

(b) try to obtain the name & address if any witness to the accident.

(c) report to the company immediately.

(d) refer to the company immediately all communications received and immediately send all letters received to the company unanswered.

(e) not pay any money to any party involved in the accident without the company's written permission.

In the event that any goods and services tax, value added tax or any similar tax (collectively referred to as "Goods and Services Tax" or "GST") and any other duties, taxes, levies or imposts whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, the Company will be entitled to charge the Policyholder for such amounts and the Policyholder agree to pay the Company the GST and any other duties, taxes, levies or imposts whatsoever allowed by the laws of Malaysia. Such tax, duties levies or imposts payable shall be paid in addition to the applicable Premiums and other charges. All provisions in this Policy on payment of Premiums and default there of shall apply equally to GST and any other duties, taxes, levies or imposts.

Sekiranya sebarang cukai barang dan perkhidmatan, cukai nilai tambah atau sebarang cukai yang sama (secara kolektif dirujuk sebagai "Cukai Barang dan Perkhidmatan" atau "CBP") dan sebarang duti, cukai, levi atau apa sahaja impos yang lain diperkenalkan oleh mana mana pihak yang berkuasa dan perlu dibayar di bawah undang-undang Malaysia sehubungan dengan sebarang pembekalan barang dan/atau perkhidmatan yang dilakukan atau dianggap telah dilakukan di bawah Polisi ini, pihak Syarikat berhak mengenakan bayaran kepada Pemegang Polisi untuk amaun tersebut dan Pemegang Polisi bersetuju untuk membayar CBP dan sebarang duti, cukai, levi, atau apa sahaja impos yang lain yang dibenarkan oleh undang undang Malaysia kepada pihak Syarikat. Cukai, duti, levi atau impos yang perlu dibayar hendaklah dibayar sebagai tambahan kepada premium dan lain lain caj berkaitan. Semua peruntukan di dalam Polisi ini berkenaan pembayaran premium dan keingkaran daripadanya hendaklah digunapakai secara sama untuk CBP dan sebarang duti, cukai, levi atau impos yang lain.

06MVFGSCJM0829-1

Charges are tax inclusive

MV0008422

Printed By : SUPER USER

12-08-2018 10:34:24 PM

MOTOR VEHICLE POLICY SCHEDULE / JADUAL POLISI KENDERAAN BERMOTOR

The Insured / Pemegang Polisi RAHMAN BIN RAHMAT KGISL-GSS TOWER 15000 KOTA BHARU KELANTAN	Account No. / No. Akaun 10000-00 Policy No. / No. Polisi / Cover Note No / No. Nota Perlindungan MV0008422 Renewal No. / No. Pembaharuan - Type of Cover / Jenis Perlindungan COMPREHENSIVE																																	
Business or Occupation / Perniagaan atau Pekerjaan ASTRO INSTALLATION CONTRACTOR	Vehicle Type. / Vehicle Usage. / Jenis Kenderaan / Kegunaan Kenderaan MOTORCYCLE - PRIVATE USE																																	
New I.C. / No K.P Baru - Old I.C. / No K.P Lama - Bus Regn No. / No. Pendaftaran Perniagaan JM0113638-D Period of Cover / Tempoh Insurans From / Dari 10/08/2018 To / Hingga 09/08/2019	<table style="width: 100%;"> <tr> <td>Sum Insured / Nilai Insurans</td> <td style="text-align: right;">RM</td> <td style="text-align: right;">4,500.00</td> </tr> <tr> <td>Excess Damage Claim / Lebihan Tuntutan Kerosakan</td> <td style="text-align: right;">RM</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Voluntary Excess / Lebihan Sukarela</td> <td style="text-align: right;">RM</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Premium / Premium</td> <td style="text-align: right;">RM</td> <td style="text-align: right;">179.30</td> </tr> <tr> <td>NCD / Diskaun Tanpa Tuntutan 15.00 %</td> <td style="text-align: right;">RM</td> <td style="text-align: right;">173.25</td> </tr> <tr> <td>Extended Covers / Perlindungan Tambahan</td> <td style="text-align: right;">RM</td> <td style="text-align: right;">22.86</td> </tr> <tr> <td>Premium Due / Premium Berbayar</td> <td style="text-align: right;">RM</td> <td style="text-align: right;">1,177.86</td> </tr> <tr> <td>GST / CBP 0.00 % SR</td> <td style="text-align: right;">RM</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Stamp Duty / Duti Setem</td> <td style="text-align: right;">RM</td> <td style="text-align: right;">10.00</td> </tr> <tr> <td>Total Paid / Jumlah Dibayar</td> <td style="text-align: right;">RM</td> <td style="text-align: right;">1,187.86</td> </tr> <tr> <td>Debit Advice No. / No. Penyata Debit</td> <td></td> <td style="text-align: right;">DM0008062</td> </tr> </table>	Sum Insured / Nilai Insurans	RM	4,500.00	Excess Damage Claim / Lebihan Tuntutan Kerosakan	RM	0.00	Voluntary Excess / Lebihan Sukarela	RM	0.00	Premium / Premium	RM	179.30	NCD / Diskaun Tanpa Tuntutan 15.00 %	RM	173.25	Extended Covers / Perlindungan Tambahan	RM	22.86	Premium Due / Premium Berbayar	RM	1,177.86	GST / CBP 0.00 % SR	RM	0.00	Stamp Duty / Duti Setem	RM	10.00	Total Paid / Jumlah Dibayar	RM	1,187.86	Debit Advice No. / No. Penyata Debit		DM0008062
Sum Insured / Nilai Insurans	RM	4,500.00																																
Excess Damage Claim / Lebihan Tuntutan Kerosakan	RM	0.00																																
Voluntary Excess / Lebihan Sukarela	RM	0.00																																
Premium / Premium	RM	179.30																																
NCD / Diskaun Tanpa Tuntutan 15.00 %	RM	173.25																																
Extended Covers / Perlindungan Tambahan	RM	22.86																																
Premium Due / Premium Berbayar	RM	1,177.86																																
GST / CBP 0.00 % SR	RM	0.00																																
Stamp Duty / Duti Setem	RM	10.00																																
Total Paid / Jumlah Dibayar	RM	1,187.86																																
Debit Advice No. / No. Penyata Debit		DM0008062																																
Vehicle Registration No. / No. Pendaftaran Kenderaan XC02389 Make / Buatan / Model / Buatan YAMAHA DT 125 Variant-Series-Transmission / Varian-Siri-Transmisi - - Body Type / Jenis Badan MOTORCYCLE Engine No. / No. Enjin FG3456345345 Chassis No. / No. Casis SCST345345D Cubic Capacity / Keupayaan Enjin 125.0 CC Year of Manufacture / Tahun Diperbuat 1991 Seating Capacity / Muatan Tempat Duduk 2 Trailer No. / No. Treler -																																		
Hire Purchase Owner / Pemilik Sewa Beli -																																		
Authorised Driver: As printed in the Certificate of Insurance. / Pemandu Yang Diberi Kuasa: Seperti yang tercatat dalam Sijil Insurans. THE POLICYHOLDER Geographical Area / Kawasan Geografi : Malaysia, Republic of Singapore and Negara Brunei Darussalam.																																		
Subject to following clauses printed herein or attached hereto / Tertakluk kepada klausa yang dicetak atau dikepilkan: E30 - ENDORSEMENT 30 - REPLACEMENT PARTS E113 - REFERENCE TO MOTOR VEHICLE MARKET VALUATION SYSTEM GST - GOODS AND SERVICES TAX																																		
<table style="width: 100%;"> <tr> <td style="width: 50%;">Extra Benefit / Perlindungan Tambahan :</td> <td style="width: 25%; text-align: center;">SUM INSURED/CURRENT NCD (RM)</td> <td style="width: 25%; text-align: center;">PREMIUM (RM)</td> </tr> <tr> <td>EXTRA BENEFIT</td> <td></td> <td></td> </tr> <tr> <td>ENDORSEMENT 101 - EXTENSION OF COVER TO THE KINGDOM OF THAILAND (COMPREHENSIVE COVER ONLY)</td> <td style="text-align: center;">0.00</td> <td style="text-align: center;">22.86</td> </tr> </table>		Extra Benefit / Perlindungan Tambahan :	SUM INSURED/CURRENT NCD (RM)	PREMIUM (RM)	EXTRA BENEFIT			ENDORSEMENT 101 - EXTENSION OF COVER TO THE KINGDOM OF THAILAND (COMPREHENSIVE COVER ONLY)	0.00	22.86																								
Extra Benefit / Perlindungan Tambahan :	SUM INSURED/CURRENT NCD (RM)	PREMIUM (RM)																																
EXTRA BENEFIT																																		
ENDORSEMENT 101 - EXTENSION OF COVER TO THE KINGDOM OF THAILAND (COMPREHENSIVE COVER ONLY)	0.00	22.86																																
Confirmation of Purchase No. MV0008422 Policy Issued Date / Time : 10-08-2018 06:52:29 PM Issued By PENANG AGENCY PENANG AGENCY PENANG AGENCY TEST 15000 KOTA BHARU KELANTAN MALAYSIA Phone: - Fax: -																																		

06MVFGSCJM0829-1

Charges are tax inclusive

MV0008422

Printed By : SUPER USER

Rating Serial No. MT20180809V1-A-02-01

12-08-2018 10:34:24 PM