



## INVOICE

LIM SANG KEE @ LIM KWEE SEE  
NO 13, JALAN KESTURI 3, TAMAN BUNGA RAYA, TONGKANG PECHAH  
83010 BATU PAHAT  
JOHOR DARUL TAKZIM MALAYSIA

SST REG. NO. : W10-1808-31020434  
ACCOUNT CODE : D14094-005  
CLIENT CODE : 0008872193

### **PRIVATE CAR - Z-DRIVER**

#### PARTICULARS

VEHICLE NO : JXV6203  
POLICY NO : 522500009606-00  
COVER NOTE NO : D14094-25000070  
PERIOD OF INSURANCE : 21 APR 2025 TO 20 APR 2026

INVOICE NO. : EMT2500394018  
INVOICE DATE : 18 APR 2025

Description	Amount	SST Rate (%)	SST Amount	Total (RM)
Premium	2,073.51	8.00	165.88	2,239.39
<b>Total Before Disbursement</b>	<b>2,073.51</b>		<b>165.88</b>	<b>2,239.39</b>
Stamp Duty (Disbursement)	10.00		0.00	10.00
<b>Total After Disbursement</b>	<b>2,083.51</b>		<b>165.88</b>	<b>2,249.39</b>
<b>Total Amount Payable</b>				<b>2,249.39</b>

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

**Zurich General Insurance Malaysia Berhad** Registration No. 201701035345 (I249516-V)

#### **Customer Service Centre**

Ground Floor, Block B, Plaza Zurich, 12, Jalan Gelenggang, Bukit Damansara, 50490 Kuala Lumpur.  
(for other branches, please refer to company website)

1300-888-622

callcentre@zurich.com.my

www.zurich.com.my

Customer portal: <http://www.myzurichlife.com.my>

## PRIVATE CAR - Z-DRIVER

### Veh No: JXV6203

This policy schedule provides important details about your policy. It must be read together with the Policy Wording, which is available online at [www.zurich.com.my](http://www.zurich.com.my). Please review this document carefully and if any information is incorrect, contact us.

*Jadual polisi ini mengandungi butiran penting mengenai polisi anda. Ia perlu dibaca bersama Teks Polisi, yang boleh didapati di laman web kami di [www.zurich.com.my](http://www.zurich.com.my). Sila semak dokumen ini dengan teliti dan sekiranya terdapat sebarang kesilapan, hubungi kami.*



#### INSURED DETAILS / BUTIRAN PEMEGANG POLISI

Name / Nama	LIM SANG KEE @ LIM KWEE SEE	Policy No / No. Polisi	522500009606-00
Address / Alamat	NO 13, JALAN KESTURI 3, TAMAN BUNGA RAYA, TONGKANG PECHAH 83010 BATU PAHAT, JOHOR DARUL TAKZIM	Cover Note No. / No. Nota Perlindungan	D14094-25000070
Contact No. / No. Telefon	010-6604874	Issue Date / Tarikh Dikeluarkan	18 APR 2025 @ 00:01
NRIC / Business Reg. No <i>No. Kad Pengenalan / No. Pendaftaran Perniagaan</i>	461020-01-5173	Receipt No. / No. Resit	
Profession / Pekerjaan	OTHERS	Email Address / Alamat Email	
		Transaction Type / Jenis Transaksi	New Vehicle Registration

#### PREMIUM DETAILS / BUTIRAN PREMIUM

Period of Insurance <i>Tempoh Insurans</i>	From / Dari To / Hingga	21 APR 2025 on 00:01 20 APR 2026 on 23:59	Act Premium / Premium Akta	RM	317.40
Type of Cover / Jenis Perlindungan	V-CO MOTOR COMPREHENSIVE	Basic Premium / Premium Asas	RM	2,951.45	
Vehicle Sum Insured / <i>Amaun Diinsuranskan</i>	RM119,000	- NCD / Diskaun Tanpa Tuntutan	30.00%	RM	885.44
Basis of Sum Insured / <i>Jenis Amaun Diinsuranskan</i>	Agreed Value Endt 87	+ Extra Coverage / Perlindungan Tambahan	RM	7.50	
All Claims Excess / Ekses Semua Tuntutan	RM	<b>Gross Premium / Premium Kasar</b>	<b>RM</b>	<b>2,073.51</b>	
	0.00	+ SST	8.00%	RM	165.88
		+ Stamp Duty / Duti Setem	RM	10.00	
		<b>Total Premium / Jumlah Premium</b>	<b>RM</b>	<b>2,249.39</b>	

#### VEHICLE DETAILS / BUTIRAN KENDERAAN

Registration No / No. Pendaftaran	JXV6203	Postcode / Poskod	83010
Make & Model / Jenama & Buatan	PROTON E.MAS 7 MAX	Seating Capacity / Muatan Tempat Duduk	5
Body Type / Jenis Badan	4D 4D WAGON	Capacity / Kapasiti	160000 WT
Year Made / Tahun Buatan	2025	Chassis No. / No. Casis	L6TE21SB2SY033155
Financial Interest / Sewa Beli	PUBLIC BANK BERHAD	Engine No. / No. Enjin	TZ184XY101S2EPBA0E5

#### 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 :*

#### PACKAGED BENEFITS & ENDORSEMENTS / MANFAAT PAKEJ & ENDORSMEN

Description	Sum Insured / Limit
323 ALL DRIVERS - e.MAS CARE (Non-Tariff)	2,000
324 FLOOD RELIEF ALLOWANCE - e.MAS CARE (Non-Tariff)	1,200
325 KEY CARE COVER- e.MAS CARE (Non-Tariff)	4,000
326 ACCIDENT INCONVENIENCE ALLOWANCE - e.MAS CARE (Non-Tariff)	2,000
327 CAR BREAK-IN / SNATCH THEFT - e.MAS CARE (Non-Tariff)	20,000
328 PERSONAL ACCIDENT COVERAGE FOR DRIVER AND PASSENGER(s) - e.MAS CARE (Non-Tariff)	5,000
329 ELECTRIC VEHICLE (EV) HOME WALL CHARGER - e.MAS CARE (Non-Tariff)	5,000
330 PORTABLE CHARGING CABLE - e.MAS CARE (Non-tariff)	5,000
331 UNLIMITED TOWING MILEAGE - e.MAS CARE (Non-Tariff)	
Include Endorsement No 15,72,87,W1	

#### EXTRA COVERAGE & ENDORSEMENTS / PERLINDUNGAN TAMBAHAN & ENDORSMEN

Description	Sum Insured / Limit	Premium (RM)
72 LEGAL LIABILITY OF PASSENGERS FOR NEGLIGENT ACTS		7.50

Named Driver : 1) THE INSURED

Date of Proposal / Declaration  
Tarikh Cadangan atau Pengisytiharan  
**18 APR 2025**

Issued By / Dikeluarkan Oleh  
**YANG KWEE SZE**  
**NO 333 JALAN KHALIDI 84000 MUAR**  
**06-9515588**

Account No / No Akaun  
**D14094-005**

For and on Behalf of / Untuk dan Bagi Pihak

**ZURICH GENERAL INSURANCE MALAYSIA BERHAD**



Limitation as to Use / Had Penggunaan : As described in Certificate of Insurance

Geographical Area / Kawasan Geografi : Malaysia, Republic of Singapore & Negara Brunei Darussalam

#### Information on ePolicy / Butiran ePolicy

You may view and print your policy documents at our customer portal myzurichlife.com.my. Alternatively, policy print out can be obtained from our branch offices located nationwide or from your servicing agents.

*Anda boleh melihat dan mencetak dokumen polisi anda di portal pelanggan kami di myzurichlife.com.my. Sebagai alternatif, cetakan polisi boleh diperolehi daripada pejabat cawangan kami di seluruh negara atau ejen Zurich anda.*

#### PIDM protection / Perlindungan PIDM

The benefit(s) payable under this product is (are) protected by PIDM up to limits. For more information, please refer to PIDM's Takaful and Insurance Benefits Protection System brochure on our website [www.zurich.com.my](http://www.zurich.com.my) or on PIDM's website [www.pidm.gov.my](http://www.pidm.gov.my).

*Manfaat-manfaat yang dibayar di bawah produk ini dilindungi oleh PIDM sehingga had perlindungan. Untuk maklumat lanjut, sila rujuk brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM yang boleh didapati di laman web kami [www.zurich.com.my](http://www.zurich.com.my) atau di laman web PIDM [www.pidm.gov.my](http://www.pidm.gov.my).*

**Zurich General Insurance Malaysia Berhad** Registration No. 201701035345 (1249516-V)

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(for other branches, please refer to company website)

**PRIVATE CAR - Z-DRIVER**
**MOTOR INSURANCE CERTIFICATE**

Road Transport Act, 1987 (Malaysia)

Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia)

Motor Vehicles (Third Party Risks &amp; Compensation) Act (Cap 189) (Republic of Singapore)

Motor Vehicles (Third Party Risks &amp; Compensation) Rules, 1960 (Republic of Singapore)

Motor Vehicles (Third Party Risks) Act (Cap 90) (Negara Brunei Darussalam)

**SIJIL MOTOR INSURANS**

Akta Pengangkutan Jalan Raya, 1987 (Malaysia)

Peraturan Kenderaan Bermotor (Risiko Pihak Ketiga), 1959 (Malaysia)

Akta Kenderaan Motor (Risiko &amp; Pampasan Pihak Ketiga) (Cap 189) (Republik Singapura)

Peraturan Kenderaan Motor (Risiko &amp; Pampasan Pihak Ketiga), 1960 (Republik Singapura)

Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) (Negara Brunei Darussalam)

**Certificate number** **522500009606-00**  
*Nombor Sijil*
**C.I. code / Kod sijil insurans**  
**RTD code / Kod RTD**
**MX1**  
**18**
**1 Index mark and registration number of vehicle**
*Tanda Indeks dan nombor pendaftaran kenderaan*
**JXV6203**
**PROTON E.MAS 7 MAX 160000 WT**
**2 Name of policyholder**
*Nama pemegang polisi*
**LIM SANG KEE @ LIM KWEE SEE**
**3 Effective date of the commencement of insurance for the purposes of relevant law**
*Tarikh berkuatkuasa permulaan insurans untuk tujuan undang-undang yang berkaitan*
**21 APR 2025 @ 00:01**
**4 Date of expiry of insurance**
*Tarikh luput insurans*
**20 APR 2026**
**5 Persons or classes of persons entitled to drive / Orang atau kelas pihak yang dibenarkan memandu**

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

a) Pemegang Polisi. b) Sesiaapa yang memandu atas arahan Pemegang Polisi atau dengan kebenarannya. Dengan syarat orang tersebut dibenarkan memandu menurut undang-undang pelesenan atau undang-undang lain atau peraturan untuk memandu Kenderaan Bermotor tersebut atau telah dibenarkan dan tidak dilucutkan kelayakanya diatas perintah Mahkamah atau oleh sebab mana-mana enakmen atau peraturan daripada memandu Kenderaan Bermotor tersebut.

**6 Limitation as to use\* / Had penggunaan\***

Use only for social, domestic and pleasure purposes and for the policyholder's 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 Motor Trade.

Digunakan bagi tujuan sosial, domestik dan riadah sahaja dan untuk perniagaan atau profesion pemegang polisi. Polisi ini tidak melindungi:- Penggunaan untuk sewa atau ganjaran, perlumbaan, penetapan kelajuan, ujian kebolehpercayaan atau pengangkutan barang (selain daripada sampel) berhubung dengan sebarang perdagangan atau perniagaan atau penggunaan untuk sebarang tujuan yang berkaitan dengan Perdagangan Motor.

\*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 &amp; 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 : D14094-25000070**
*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 & Pampasan Pihak Ketiga) (Cap 189) Republik Singapura dan Akta Insurans Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam.

Issue date &amp; time / Tarikh &amp; waktu dikeluarkan

**18 APR 2025**

For and on behalf of / Untuk dan bagi pihak

Account number / Nombor akaun

**D14094-005**
**ZURICH GENERAL INSURANCE MALAYSIA BERHAD**

Issued by / Dikeluarkan oleh

**YANG KWEE SZE**
**NO 333 JALAN KHALIDI 84000 MUAR**
**06-9515588**

**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.

**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.

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 (for other branches, please refer to company website)

You would have been previously notified of the Personal Data Protection Notice to customers of Zurich General Insurance Malaysia Berhad which sets out the purposes for the processing and collection of Personal Data, amongst other things, and a copy is now being sent to you for your safekeeping. / Anda telah sebelum ini dimaklumkan tentang Notis Perlindungan Data Peribadi kepada para pelanggan Zurich General Insurance Malaysia Berhad yang menggariskan tujuan bagi pemprosesan dan pengutipan Data Peribadi, antara perkara-perkara lain, dan sesalinan kini dihantar kepada anda untuk simpanan anda.

## **NOTICE TO CUSTOMERS RELATING TO THE PERSONAL DATA PROTECTION ACT 2010 / NOTIS KEPADA PARA PELANGGAN BERKAITAN DENGAN AKTA PERLINDUNGAN DATA PERIBADI 2010.**

Zurich General Insurance Malaysia Berhad is committed to ensuring the safety and security of your personal data under our care. This notice will help you understand how we collect, handle, safeguard, retain and share your personal data. This notice will also provide information on your rights to your personal data held by the Company. / Zurich General Insurance Malaysia Berhad sentiasa bersedia untuk memastikan keselamatan data peribadi anda yang berada di bawah penjagaan kami. Notis ini akan membantu anda memahami bagaimana kami mengumpul, mengendalikan, melindungi, menyimpan dan berkongsi data peribadi anda. Notis ini juga memberikan maklumat tentang hak anda terhadap data peribadi anda yang dipegang oleh kami.

### **1. What do we collect? / Apakah yang kami kumpul?**

- a) When you request for services and/or products from us or participate in our marketing campaigns, contests or survey, information pertaining to you (“**Personal Data**”) will be collected and processed by us. Your Personal Data can be collected by us through various channels, such as intermediaries, brokers, business partners and digital platforms including but not limited to websites, social media and e-commerce platforms. / Apabila anda meminta khidmat dan/atau produk kami atau menyertai kempen pemasaran, pertandingan atau tinjauan pemasaran kami, maklumat yang berkaitan dengan anda (“**Data Peribadi**”) akan dikumpul dan diproses oleh kami. Data Peribadi anda boleh dikumpul oleh kami melalui pelbagai saluran seperti pengantara, broker, rakan niaga dan platform digital termasuk dan tidak terhad kepada laman web, media social dan platform e-dagang.
- b) The Personal Data collected may include personal information and identification documents, contact information, financial information, employment information, information concerning marital status, creditworthiness, physical or mental health or medical condition (“**Sensitive Personal Data**”). / Data Peribadi yang dikumpul mungkin termasuk maklumat peribadi dan dokumen identiti, maklumat berhubung, maklumat kewangan, maklumat perkerjaan, maklumat berkenaan taraf perkahwinan, kelayakan kredit, kesihatan fizikal atau mental atau keadaan kesihatan (“**Data Peribadi Sensitif**”).
- c) When providing personal data of other individuals to us, you undertake / Apabila anda memberi kami data peribadi individu yang lain, anda beraku janji:
  - i. to notify the individual of this Notice / untuk memaklumkan individu tersebut tentang Notis ini ; and / dan
  - ii. to obtain consent from the individual for the collection, use and disclosure of the individual's personal data pursuant to this Notice / untuk mendapatkan persetujuan daripada individu berkenaan untuk pengumpulan, penggunaan dan pendedahan data peribadi individu tersebut sejajar dengan Notis ini.

### **2. Must you provide your Personal Data? / Haruskah anda memberikan Data Peribadi anda?**

It is obligatory for you to provide us with your Personal Data when you request for services and/or products from us or wish to participate in our marketing campaigns, contests or survey. Otherwise, we may be unable to provide you with the services and/or products requested or you will not be able to participate in our marketing campaigns, contests or survey. / Anda wajib untuk memberikan kami Data Peribadi anda apabila anda meminta khidmat dan/atau produk kami atau ingin menyertai kempen pemasaran, pertandingan atau tinjauan pemasaran kami. Jika tidak, kami mungkin tidak dapat memberikan anda khidmat dan/atau produk yang diminta atau anda tidak dapat menyertai kempen pemasaran, pertandingan atau tinjauan pemasaran kami.

### **3. How will we use your Personal Data? Bagaimanakah kami menggunakan Data Peribadi anda?**

We will use your Personal Data for many purposes, including / Kami memproses Data Peribadi anda untuk pelbagai tujuan, termasuk:

- a) to carry out activities in relation to our duties and/or business as a licensed insurer, including but not limited to research and analytics / untuk menjalankan aktiviti-aktiviti berkaitan tugas dan/atau perniagaan sebagai penanggung insurans berlesen termasuk dan tidak terhad kepada penyelidikan dan analisis;

- b) to understand your insurance situation, provide quotes, enter into and execute your insurance contract, and to set up and administer your policy; / untuk memahami keadaan insurans anda, memberi sebut harga, memasuki dan melaksanakan kontrak insurans anda, dan untuk menyediakan dan menguruskan polisi anda;
- c) for underwriting, risk assessment, handling and settling of claims / untuk pengunderitan, penilaian risiko, pengurusan dan penyelesaian tuntutan;
- d) to manage our relationship with you and provide you with better customer service or experience such as running of contests and surveys, marketing and promoting our other products and services / untuk menguruskan hubungan kami dengan anda dan menyediakan khidmat atau pengalaman pelanggan yang lebih baik kepada anda seperti menjalankan pertandingan dan tinjauan pemasaran, pemasaran dan promosi produk dan perkhidmatan kami yang lain;
- e) for detection and prevention of criminal activity or fraud / untuk mengesan dan mengelakkan aktiviti jenayah atau penipuan.

**4. Who do we share your Personal Data with? Dengan siapakah kami mendedahkan Data Peribadi anda?**

We may disclose your Personal Data for the abovementioned purposes to the following parties (including those within and outside Malaysia) / Kami mungkin mendedahkan Data Peribadi anda untuk tujuan-tujuan yang disebut di atas kepada pihak-pihak berikut (termasuk di dalam atau di luar Malaysia):

- a) Zurich Group of companies / Syarikat kumpulan Zurich;
- b) any intermediaries, our business partners and strategic alliances / pengantara, rakan niaga dan Pakatan strategik kami;
- c) third party service providers to whom we outsource certain business operations / pembekal perkhidmatan pihak ketiga yang mana kami menyumbang luar operasi perniagaan kami;
- d) any person who has a confidentiality obligation to us such as external auditors, medical practitioners, trustees, legal professionals, accountants, consultants, other insurance companies/takaful operators, reinsurers and actuaries / sesiapa yang mempunyai obligasi kerahsiaan terhadap kami seperti juruaudit luaran, pengamal perubatan, pemegang amanah, profesional perundangan, akauntan, perunding, syarikat penanggung insurans/pengendali takaful yang lain, penanggung insurans semula profesional, aktuari;
- e) operators of registers or databases available to the insurance/takaful industry / operator rekod atau pangkalan data yang tersedia kepada industri insurans/takaful;
- f) government agencies, statutory bodies, and other authorities / agensi Kerajaan, badan berkanun dan pihak berkuasa yang lain;
- g) any other parties, in respect of whom you have consented to the disclosure of your Personal Data / pihak-pihak lain, yang anda telah bersetuju untuk mendedahkan Data Peribadi anda;

**5. What are your rights in respect of your Personal Data? Apakah hak anda berkaitan Data Peribadi anda?**

You have the right to request in writing, access to and correction of your Personal Data held by us and you may make any enquiries or complaints in respect of your Personal Data by contacting us by dialing 1-300-888-622 or visit our nearest branches to submit your request. You also have the right to request in writing for us to cease processing your Personal Data including for marketing purposes. / Anda berhak untuk meminta secara bertulis akses kepada dan membetulkan Data Peribadi anda yang dipegang oleh kami dan anda boleh membuat pertanyaan atau aduan berkaitan Data Peribadi anda dengan menghubungi menghubungi Pegawai Perkhidmatan Pelanggan kami dengan mendail 1-300-888-622, atau lawati cawangan kami yang berhampiran untuk mengemukakan permintaan anda. Anda juga berhak untuk membuat permintaan secara bertulis kepada kami untuk berhenti memproses Data Peribadi anda termasuk untuk tujuan pemasaran.

We reserve the right to update and amend this Notice from time to time. We will notify you of any amendments to this Notice via announcements on the Company's website or other appropriate means. If We amend this Notice, the amendment will only apply to Personal Data collected after we have posted the revised Notice. / Syarikat berhak untuk mengemaskini dan meminda Notis ini dari semasa ke semasa. Sebarang pindaan kepada Notis ini akan dimaklumkan melalui pengumuman di laman web kami atau melalui cara yang bersesuaian. Jika kami meminda Notis ini, pindaan itu hanya akan berkuat-kuasa untuk Data Peribadi yang dikumpul selepas kami memaparkan Notis yang terpinda.

In the event of any inconsistencies or discrepancies between the English version and the Bahasa Malaysia version, the English version shall prevail. / Sekiranya terdapat sebarang ketidakseragaman atau percanggahan di antara versi Bahasa Inggeris dan Bahasa Malaysia, versi Bahasa Inggeris akan digunakan.