

## CERTIFICATE OF INSURANCE / SIJIL INSURANS

AKTA PENGANGKUTAN JALAN RAYA 1987 (MALAYSIA)

PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) 1959 (MALAYSIA)

AKTA KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) (KAP 189) REPUBLIK SINGAPURA  
PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) 1960 (REPUBLIK SINGAPURA)  
AKTA INSURANS KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) (KAP 90) NEGARA BRUNEI DARUSSALAM

RTD Code :08

ORIGINAL COPY /  
SALINAN ASAL

Certificate No. / No. Sijil  
JVD7243014 01-21

Excess : RM 0.00

Sum Insured : RM 7,000.00

1. Index Mark and Registration Number of Vehicle / Tanda Indeks dan No. Pendaftaran Kenderaan  
WQM7995 NCD : 0.00%

Wef : 30-05-2019

2. Name of Policyholder / Nama Pemegang Polisi  
MOHD AZIZZUDIN BIN ZAINAL RASHID

3. Period of Insurance / Tarikh Insurans

From / Dari 11:35:55 AM 30-05-2019 To / Hingga 29-05-2020

4. Persons or Classes of Persons entitled to drive / Orang atau kelas orang yang layak memandu.\*

a) The Policyholder.

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

a) Pemegang Polisi.

b) Sesiapa yang memandu atas arahan Pemegang Polisi atau dengan kebenarannya.

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. Dengan syarat orang yang dibenarkan memandu itu menurut perlesenan atau undang-undang atau peraturan lain bagi memandu kenderaan bermotor dan telah dibenarkan dan tidak hilang kelayakan atas perintah Mahkamah Undang-undang atau atas sebab mana-mana enakmen atau peraturan berkenaan pemanduan kenderaan bermotor.

5. Limitations as to use / Had Penggunaan\*

Use only for social, domestic and pleasure purposes and for the insured's business. The policy does not cover :-

Use for hire or reward, racing, pace-making, reliability trial, speed-testing the carriage of goods other than samples in connection with any trade or business.

Digunakan hanya untuk tujuan sosial, domestik dan persiaran dan untuk perniagaan Pemegang Polisi.

Polisi ini tidak melindungi kegunaan untuk sewaan atau ganjaran, perlumbaan, mengkadar kelajuan, ujian kebolehppercayaan, ujian kelajuan, membawa barangan selain daripada sampel yang berkaitan dengan apa-apa pekerjaan atau perniagaan

\*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.

\*Had yang ditakwilkan tidak berkuatkuasa oleh Seksyen 95 Akta Pengangkutan Jalanraya (Malaysia), 1987 atau Seksyen 8 Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga Dan Pampasan) (Kap 189) Republik Singapura dan Seksyen 7 Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) (Kap 90) 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), 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. /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) (Kap 189) Republik Singapura dan Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) (Kap 90) Negara Brunei Darussalam.

**IMPORTANT NOTICE: Your duty as the Owner of the vehicle. Failure to comply to the below may result your claim to be declined .**

- (1) The insured will have to take all reasonable care to secure the vehicle from loss or damage.
- (2) Report to the police for all incidents. For road accident, you have to report to the police within 24 hours.
- (3) Notify us in writing within 7 days after the incident and complete the claim form in full and return it to us with the related documents within 21 days from your notification's date.
- (4) You must obtain our consent in writing before you repair your vehicle or incur any expenses.
- (5) For private car own damage claim - In the event of claim, repairs must be conducted by our approved repairer.
- (6) When incident happen, you need to collect these details :
  - (a) all drivers e.g full name, residential address and contact number
  - (b) all vehicles e.g. make and model, registration number, and insurance details
  - (c) date, time and location of the incident
  - (d) description of the incident and
  - (e) report to us immediately
  - (f) report to us for any claims made by another person against you and send us the notices and letters within 14 days from the receipt of the documents.
- (7) Do not negotiate or settle any claims made against you, unless you have our consent in writing.
- (8) We will have full discretion in the conduct, defence and/or settlement of any claim.

for / untuk **AmGeneral Insurance Berhad**  
(Incorporated in Malaysia / Ditubuhkan di Malaysia)  
Approved Insurers / Penanggung Insurans Yang Dibenarkan

*AmGeneral Insurance*

Authorised Signature /Tandatangan Yang Diberi Kuasa

Agent Code / Kod Ejen: P28300-08

- N.B. (i) We have the right to cancel this policy by giving you 14 days' notice in writing by registered post to your last known address in our records.
- (ii) Betterment - In the event your vehicle is aged above 5 years, this policy is subject to rate of betterment.
- (iii) You need to read this policy carefully, and if any error or incorrect description is found herein, or if the cover is not in accordance with your wishes, you should inform us immediately and return this policy to us for alteration.

**Important Notice / Kenyataan Penting :**

• For environmental conservation, we have adopted paper less printing concept. Please log on to our website to view the Bahasa Malaysia language policy wordings, terms and conditions and exclusion. For further enquiries, please contact your insurance intermediary or our Customer Contact Centre. / Untuk pemeliharaan alam sekitar, kami telah mengaplikasikan konsep tanpa percetakan. Sila layari laman web kami untuk rujukan kandungan polisi, terma-terma, syarat-syarat dan pengecualian-pengecualian dalam Bahasa Melayu. Untuk pertanyaan lanjut, sila hubungi ejen insurans anda atau Pusat Khidmat Pelanggan kami.

• You are advised to read and understand the summary of this product as contained in the Product Disclosure Sheet on our website. / Anda dinasihatkan supaya membaca dan memahami ringkasan produk ini seperti yang tertera di dalam Lampiran Pembertitahuan Produk yang boleh didapati dilaman web kami.