

## CERTIFICATE OF INSURANCE / SIJIL INSURANS CI Code : MX4/G

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  <b>AMBIENCE ARCHITECTURAL LIGHTING DESIGNS SDN BHD</b> 145-5 & 6 JALAN SG BESI 57100 KUALA LUMPUR WILAYAH PERSEKUTUAN MALAYSIA	Certificate No. / No Sijil <span style="float: right;"><b>MV2176596</b></span>  Index Mark and Registration Number of Vehicle / Tanda Indeks dan No. Pendaftaran <i>Kenderaan</i> Vehicle Number / No. Pendaftaran <span style="float: right;"><b>WB626M</b></span>  Trailer No. / No. Treler <span style="float: right;">-</span>  <b>LEXUS NX200</b> <b>1998.0 CC</b>
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1. Effective date of the commencement of Insurance for the purpose of Ordinance / Tarikh kuatkuasa Insurans untuk tujuan Ordinan **21/05/2022**
2. Date of Expiry of Insurance / Tarikh luput Insurans **20/05/2023**
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.**

*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.*

**4. Limitations as to use / Had penggunaan**

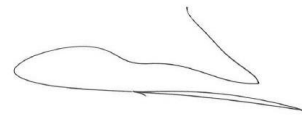
**Use only for social domestic and pleasure purposes and for the Policyholder's business. The Policy does not cover use for hire or reward, racing, pace-making, reliability trial, speed testing the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.**

*Digunakan untuk tujuan sosial, domestik dan persiaran dan yang berkaitan dengan perniagaan. Polisi 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 atau digunakan untuk apa-apa tujuan berkaitan dengan kenderaan perdagangan.*

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.

**RHB INSURANCE BERHAD**



**OLIVER TAN**  
CHIEF EXECUTIVE OFFICER / MANAGING DIRECTOR  
KETUA PEGAWAI EKSEKUTIF / PENGARAH URUSAN

11MV8AJT730501-0

Charges are tax inclusive

MV2176596

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**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 sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively referred to as "Applicable Tax") 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 Applicable Tax allowed by the laws of Malaysia. Such Applicable Tax 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 the Applicable Tax.

Sekiranya sebarang cukai jualan dan perkhidmatan, cukai nilai tambah atau sebarang cukai yang sama ( secara kolektif dirujuk sebagai "Cukai Berkaitan") 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 Cukai Berkaitan 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 Cukai Berkaitan dan sebarang duti, cukai, levi atau impos yang lain

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**MOTOR VEHICLE POLICY SCHEDULE / JADUAL POLISI KENDERAAN BERMOTOR**

The Insured / Pemegang Polisi <b>AMBIENCE ARCHITECTURAL LIGHTING DESIGNS SDN BHD</b> <b>145-5 &amp; 6 JALAN SG BESI</b> <b>57100 KUALA LUMPUR</b> <b>WILAYAH PERSEKUTUAN MALAYSIA</b>		Account No. / No. Akaun <b>KL3016582</b>	
		Policy No. / No. Polisi / Cover Note No / No. Nota Perlindungan Renewal No. / No. Pembaharuan Type of Cover / Jenis Perlindungan <b>MV2176596</b> - <b>COMPREHENSIVE</b>	
Business or Occupation / Perniagaan atau Pekerjaan <b>OTHERS</b>		Vehicle Type. / Vehicle Usage. / Jenis Kenderaan / Kegunaan Kenderaan <b>PRIVATE CAR - BUSINESS USE</b>	
Bus Regn No. / No. Pendaftaran Perniagaan Contact No. <b>735981-P</b>		Sum Insured / Nilai Insurans Excess All / Damage Claim / Lebihan Tuntutan Semua / Kerosakan Voluntary Excess / Lebihan Sukarela Premium / Premium NCD / Diskaun Tanpa Tuntutan Extended Covers / Perlindungan Tambahan Premium Due / Premium Berbayar Service Tax / Cukai Perkhidmatan Stamp Duty / Duti Setem Total Paid / Jumlah Dibayar Debit Advice No. / No. Penyata Debit	
Period of Cover / Tempoh Insurans From / Dari <b>21/05/2022 (00:00:01 AM)</b> To / Hingga <b>20/05/2023</b>		<b>RM 148,500.00</b> <b>RM 0.00</b> <b>RM 0.00</b> <b>RM 3,766.65</b> <b>RM 1,694.99</b> <b>RM 1,100.00</b> <b>RM 3,171.66</b> <b>RM 190.30</b> <b>RM 10.00</b> <b>RM 3,371.96</b> <b>DM2754363</b>	
Vehicle Registration No. / No. Pendaftaran Kenderaan Make / Buatan / Model / Buatan Variant-Series-Transmission / Varian-Siri-Transmisi Body Type / Jenis Badan Engine No. / No. Enjin Chassis No. / No. Casis Cubic Capacity / Keupayaan Enjin Year of Manufacture / Tahun Diperbuat Seating Capacity / Muatan Tempat Duduk Trailer No. / No. Treler		<b>WB626M</b> <b>LEXUS NX200</b> <b>T - AGZ15R-AWTLTQ - 6 SP AUTOMATIC</b> <b>SUV</b> <b>8ARW036285</b> <b>JTJBARBZ602016436</b> <b>1998.0 CC</b> <b>2015</b> <b>5</b> <b>-</b>	
Hire Purchase Owner / Pemilik Sewa Beli -			
<b>Authorised Driver:</b> As printed in the Certificate of Insurance. / <b>Pemandu Yang Diberi Kuasa:</b> Seperti yang tercatat dalam Sijil Insurans. <b>ALL DRIVERS</b> <b>Geographical Area / Kawasan Geografi :</b> Malaysia, Republic of Singapore and Negara Brunei Darussalam.			
<b>Subject to following clauses printed herein or attached hereto / Tertakluk kepada klausa yang dicetak atau dikepilkan:</b> <b>W01 - WARRANTY NO. 1 - WARRANTY ON OVERLOADING OF VEHICLE (APPLICABLE TO ALL COMMERCIAL VEHICLES INCLUDING PRIVATE BUSES AND VANS)</b> <b>AVC - AGREED VALUE CLAUSE (NOT APPLICABLE TO RECONDITIONED VEHICLE) (NON-TARIFF)</b> <b>ST - SERVICE TAX</b>			
<b>Extra Benefit / Perlindungan Tambahan :</b> <b>EXTRA BENEFIT</b>			
		<b>SUM INSURED/CURRENT NCD (RM)</b>	<b>PREMIUM (RM)</b>
<b>ALL LICENSED DRIVERS</b>		<b>0.00</b>	<b>50.00</b>
<b>ENDORSEMENT 89 - BREAKAGE OF GLASS IN WINDSCREEN, WINDOW OR SUNROOF</b>		<b>7,000.00</b>	<b>1,050.00</b>
<b>Confirmation of Purchase No.</b> <b>MV2176596</b>		<b>Policy Issued Date / Time :</b> <b>10-05-2022 11:12:00 AM</b>	
<b>Issued By</b>		<b>RHB INSURANCE BERHAD</b>  <b>OLIVER TAN</b> CHIEF EXECUTIVE OFFICER / MANAGING DIRECTOR	

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Rating Serial No. MT20211022V1-100-02-01/220422M1

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## COMPREHENSIVE COVER: HOW TO CLAIM FROM OWN INSURANCE COMPANY



### 1. WHAT TO CLAIM

- If the accident was your fault, make an 'Own Damage' claim
- If the accident was **NOT** your fault, make an 'Own Damage Knock-for-Knock' claim (instead of making a third party claim)

### BENEFITS OF MAKING 'OWN DAMAGE KNOCK-FOR-KNOCK' CLAIM:

- Faster claims processing
- You will not lose your No Claim Discount (NCD) entitlement
- You can claim excess\* and CART\*\* from the other party's insurance company



### 2. HOW TO CLAIM

Submit to your insurance company:

- Completed claim form
- Original copy of police report
- Copy of driver's and policyholder's identity card and driving licence
- Copy of vehicle ownership certificate
- Photos of accident scene and damages to vehicle
- Police letter informing which party is compounded for road traffic offence

## THIRD PARTY COVER: HOW TO MAKE A THIRD PARTY PROPERTY DAMAGE CLAIM

### 1. WHAT TO CLAIM

- Damage to your car or property in a road accident caused by the other party
- Other financial losses e.g. CART\*\*, excess\*

### 2. HOW TO CLAIM

- Send your car to the insurance company's panel workshop
- Appoint an adjuster to evaluate the cost of your car's damage
- Submit to the other party's insurance company:
  - Original copy of police report
  - Copy of driver's and policyholder's identity card and driving licence
  - Copy of vehicle ownership certificate
  - Adjuster's report
  - Bill of repair costs of your car
  - Photos of accident scene and damages to vehicle
  - Police letter informing which party is compounded for road traffic offence

You can obtain the information of the other party's insurance company via [www.mycarinfo.com.my](http://www.mycarinfo.com.my)



## Tips

### HOW TO AVOID POSSIBLE REJECTION OF CLAIMS

- Notify your insurance company within **7 days** from the accident
- Ensure complete documentation
- Ensure private car is not used for hire or to carry goods for business purpose

### IMPORTANT TERMS

#### COMPENSATION FOR ASSESSED REPAIR TIME (CART)\*\*

The amount payable by the other party's insurance company for number of days it takes to repair your car as assessed by the adjuster (not the number of days your car is in the workshop)

CART =

Rate as per taxi fare receipt or car rental agreement or fixed scale of CART

x

Number of days to repair the car

Remember to keep the original receipts for taxi fare or car rental to claim for CART

#### EXCESS\*

The amount you have to pay whether the accident is your fault or otherwise. The insurance company pays the remaining claim balance

#### BETTERMENT

Applies to car age 5 years or more:

- When an old part is replaced with a new original part
- You bear partial cost of the new original part (depending on your car's age) as your car will be in a better condition than before the accident



## CLAIMS GUIDE FOR MOTOR ACCIDENTS

### Take These 3 Key Steps:

- ✓ CALL your insurance company or Accident Assist Call Centre
- ✓ GATHER evidence
- ✓ LODGE police report

### For more information, please contact:

PIAM at 03-22747399 or visit [www.piam.org.my](http://www.piam.org.my)  
MTA at 03-20318160 or visit [www.malaysiantakaful.com.my](http://www.malaysiantakaful.com.my)

### For complaints or any queries, please contact your insurance company

If your query is not satisfactorily resolved by the insurance company, you may contact BNMTELELINK at 1300 88 5465 or [bnmtelevlink@bnm.gov.my](mailto:bnmtelevlink@bnm.gov.my)



BANK NEGARA MALAYSIA  
CENTRAL BANK OF MALAYSIA



# QUICK GUIDE TO MOTOR INSURANCE CLAIMS

## SEND YOUR CAR TO A PANEL WORKSHOP

- Ask your insurance company for the list of panel workshops
- For Own Damage Claim, your insurance company will appoint an adjuster to assess the damage

Please co-operate with the adjuster



STEP 5

## OWN DAMAGE CLAIM

Claim loss or damage to your car from your own insurance company

(Refer to back page for detailed information)

## NOTIFY YOUR INSURANCE COMPANY

- Notify your insurance company within 7 days of the accident
- Submit your claim as soon as possible



STEP 4

## LODGE POLICE REPORT

- Lodge a report within 24 hours at the nearest police station
- Late reporting can result in a fine



STEP 3



## KEEP CALM

DO NOT:

- Admit you are at fault
- Agree to any offer or settlement
- Sign anything

STEP 1



## CALL FOR ASSISTANCE



Call your insurance company or 24/7 Hotline 15-500 if your car is badly damaged and you need towing service

DEAL ONLY WITH AUTHORISED TOW TRUCKS

Get the name and registration number of the authorised tow truck operator from your insurance company or Accident Assist and wait for them to arrive

STEP 2

## GATHER EVIDENCE

- Note the place and time of the accident
- Take photos of accident scene and damages to vehicles involved
- Exchange information with the other party:
  - Driving licence number
  - Contact number and address
  - Vehicle model and registration number
  - Insurance company



## THIRD PARTY PROPERTY DAMAGE CLAIM

Claim against other party's insurance company if the accident was not your fault

(Refer to back page for detailed information)

Assess whether it is safe for you to step out of your car