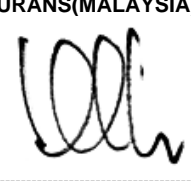


"Please call KAA Toll Free 1-800-88-3833 for breakdown or accident assistance"

**PRIVATE CAR SCHEDULE / JADUAL KERETA PERSENDIRIAN**

The Insured / Pemegang Polisi <b>HOO YOON FOUNG</b>  <b>176, KAMPUNG CHEMPAKA, 47301 PETALING JAYA</b>		Policy No. / No. Polisi <b>JVB5000720 01-01</b>	
		Account No. / No. Akaun <b>H71500-00</b>	
		Type of Cover / Jenis Perlindungan <b>COMPREHENSIVE</b>	
		Period of Insurance / Tempoh Insurans From / Dari <b>00:00:01 AM 20-11-2011</b> To / Hingga <b>19-11-2012</b>	
Occupation / Pekerjaan <b>SOLE-PROPRIETOR</b>	Bus. Regn. No / No Pendaftaran Perniagaan -	Premium / Premium All Rider / Semua Penanggung Maximum Cumulative Loading / Tambahan Berganda Maksima 0.00%	RM 615.50 0.00 0.00
I.C. No. / No. Kad Pengenalan <b>601116085311</b>			615.50
Hire Purchase Owner / Pemilik Sewa Beli -		NCD / Diskaun Tanpa Tuntutan 25.00% Wef / Berkuatkuasa dari 20-11-2011	153.88 461.62
Make & Type of Body / Buatan & Jenis Badan <b>PROTON WIRA 1.5 1.5 (A) / SALOON</b>		<b>ExtraCoverage</b> Legal Liability Of Passengers / Liabiliti Penumpang Di Sisi Undang-Undang Kerana Perbuatan Cua	7.50
Registration No. / No. Pendaftaran <b>WJQ5036</b>	Excess / Lebihan <b>0.00</b>	Regn. Card No. / No. Kad Pendaftaran -	Gross Premium / Premium Kasar 469.12 Service Tax / Cukai Perkhidmatan 0% 0.00 Stamp Duty / Duti Setem 10.00
Carrying or Seating Capacity Incl. Driver / Muatan Tempat Duduk Termasuk Pemandu <b>5</b>	Tonnage / C.C. / Watt Tan / Keupayaan Enjin <b>1468.00 CC</b> Year of Manufacture / Tahun Diperbuat <b>2001</b>	Estimate of Value incl . Accessories and Spare Parts / Nilai Anggaran termasuk aksesori dan alat-alat ganti <b>15,000.00</b>	Act / Akta RM 50.63
Engine/Motor No. / No. Enjin/Motor <b>4G15P-JF7029</b>			
Chassis No. / No. Casis <b>PL1C97LKR2B671457</b>	Trailer / Treler -		
Only The Extensions, Endorsement And / Or Warranties Indicated Below Apply To This Policy. / Hanya Lanjutan, Endorsemen dan / atau Warranti sepertimana yang dinyatakan di bawah ini boleh diguna pakai dalam polisi ini. <b>2, 2(f), 30, 100, 106, 72, 87 (AGREED VALUE)</b>			
Endorsement 87 (Agreed Value) will not apply in the event any changes to the sum insured is made after policy inception			
		<b>Total Due / Jumlah Berbayar</b>	<b>RM 479.12</b>
Subject to IMPORTANT NOTICE: Your duty as the Owner of the vehicle as attached.		<b>Total Due (OTC) / Jumlah Berbayar Di Kaunter</b>	<b>RM 479.10</b>
Authorised Driver / Pemandu yang Diberi Kuasa: <b>THE POLICYHOLDER</b> Geographical Area : Malaysia , Republic of Singapore and Negara Brunei Darussalam. / Kawasan Geografi : Malaysia, Republik Singapura dan Negara Brunei Darussalam. Limitations as to Use / Authorised Driver : As described in the Certificate of Insurance. / Had Penggunaan / Pemandu Yang Diberi Kuasa : Seperti yang tercatat dalam Sijil Insurans.			
Replacing Cover Note No./ Gantian No. Nota Perlindungan Renewal of Policy No./ Pembaharuan No. Polisi Date of Proposal or Declaration / Tarikh Cadangan atau Pengisytiharan <b>15-11-2011</b>	Issued By / Dikeluarkan Oleh <b>WONG YOCK WAN AGENCY 48-A, JALAN HUJAN RAHMAT DUA TAMAN O.U.G 58200 KUALA LUMPUR WILAYAH PERSEKUTUAN Tel : 03-77853699 Fax : 03-77853699</b>	for / untuk <b>KURNIA INSURANS(MALAYSIA) BERHAD</b> 	
Date of Issue / Time Tarikh Dikeluarkan / Waktu <b>15-11-2011 01:49:48 AM</b>	<b>211210151111F421</b>	Authorised Signature / Tandatangan Yang Diberi Kuasa	

 Note: / Nota: No refund of premium for any cancellation of policy if premium is charged on minimum premium / Tiada bayaran balik premium bagi sebarang pembatalan polisi sekiranya  
premium yang dikenakan adalah premium minima.  
01JV4GPL601148-1

## CERTIFICATE OF INSURANCE / SIJIL INSURANS

RTD Code :08

**ORIGINAL COPY /  
SALINAN ASAL**

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

Certificate No. / No. Sijil

**JVB5000720 01-01**

Excess : **RM 0.00**

Sum Insured : **RM 15,000.00**

1. Index Mark and Registration Number of Vehicle / Tanda Indeks dan No. Pendaftaran Kenderaan

**WJQ5036**

NCD : **25.00%**

Wef : **20-11-2011**

2. Name of Policyholder / Nama Pemegang Polisi

**HOO YOON FOUNG**

3. Period of Insurance / Tarikh Insurans

From / Dari **00:00:01 AM 20-11-2011 To / Hingga 19-11-2012**

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 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 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.

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 MENGENSAHKAN 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**

(1) Report to the Police within 24 hours upon accident.

(2) Notify us in writing with 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. Failure to remove Your Vehicle to an approved workshop would be a breach of Endorsement 106 and We shall have the right to decline liability under Section A of this Policy.

(5) **Accident Involving Third Party** - 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 exchange Insurance particulars with owners of vehicles involved.

(b) try to obtain the name & address of 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.

(6) **Duty of Disclosure** - If You fail to disclose to Us fully and faithfully, all the facts which You know or ought to know, or if You misrepresented any facts to Us before the Policy was entered into, We may avoid this Policy.

You must observe and fulfill the Terms, Conditions, Endorsements, Clauses or Warranties of the Policy.

(7) The Insured shall take all reasonable steps to safeguard the Motor Vehicle from loss or damage.

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

N.B. We reserve the right to cancel this Policy by giving 14 days written notice by registered post to Your last known address.

**01JV46PL601148-1**

for / untuk **KURNIA INSURANS (MALAYSIA) BERHAD**  
(Incorporated in Malaysia / Ditubuhkan di Malaysia)  
Approved Insurers / Penanggung Insurans Yang Dibenarkan



Authorized Signature / Tandatangan Yang Diberi Kuasa

Agent Code / Kod Ejen: H71500-00

**Important Notice:** For environmental conservation, we no longer print the policy wordings. You may view the policy document number at [www.kurnia.com](http://www.kurnia.com). Print out can be obtained from our branch offices located nationwide or from your servicing agents.

**Kenyataan Penting:** Untuk pemeliharaan alam sekitar, kami tidak lagi mencetak butir-butir polisi. Anda boleh membaca butir-butir polisi untuk dokumen polisi bembom di atas di [www.kurnia.com](http://www.kurnia.com). Cetakan polisi boleh diperolehi daripada pejabat cawangan Kami di seluruh negara ataupun daripada ejen Kurnia anda.

**ROAD TRANSPORT DEPARTMENT**  
**JABATAN PENGANGKUTAN JALAN**  
**ROADTAX RENEWAL**

**HAVING PROBLEMS ??**  
**FOR ASSISTANCE PLEASE CALL 03-7801 8888**  
**TO COMPLETE YOUR TRANSACTION**

**VEHICLE & OWNER INFORMATION**

<b>Vehicle Registration No.</b>	: WJQ5036	<b>Current Expiry Date</b>	: 19/11/2011
<b>Make</b>	: PROTON	<b>Model</b>	: WIRA AB 1.5 AT MET
<b>Owner ID/IC No.</b>	: 601116085311	<b>Owner Category</b>	: Resident of Malaysia
<b>Owner Name</b>	: HOO YOON FOUNG		

**INSURANCE INFORMATION**

<b>1. Insurance Company</b>	: ACE SYNERGY INSURANCE BERHAD	<b>2. Insurance Company</b>	: KURNIA INSURANCE
<b>e-Covernote/Policy No.</b>	: MF127621	<b>e-Covernote/Policy No.</b>	: JVB5000720
<b>Period</b>	: 20/11/2010 - 19/11/2011	<b>Period</b>	: 20/11/2011 - 19/11/2012

**ROAD TAX INFORMATION**

<b>Transaction Date</b>	: 15/11/2011	<b>Roadtax New Effective Date</b>	: 20/11/2011
<b>Renewal Period</b>	: 12 Months	<b>Roadtax New Expiry Date</b>	: 19/11/2012

Roadtax Renewal Fee	<b>RM</b>	<b>90.00</b>	
Delivery Charge	<b>RM</b>		<b>6.00</b>
e-Services Charge	<b>RM</b>		<b>2.75</b>
Grand Total	<b>RM</b>		<b>98.75</b>
Total Amount	<b>RM</b>	98.75	

**ROAD TRANSPORT DEPARTMENT**  
**JABATAN PENGANGKUTAN JALAN**  
 e-Services Receipt - Resit e-Khidmat



Agency/Agensi	RTD/JPJ
Service/Perkhidmatan	Road Tax Renewal/Pembaharuan Cukai Jalan
Receipt No./No. Resit	MYEG/15112011/JPJLAB1528

Collection Method/Kaedah Pengambilan	Delivery/Penghantaran
Current Address/Alamat Semasa	HOO YOON FOUNG SIMON POON AGENCY 48A, JALAN HUJAN RAHMAT 2, TAMAN OUG, OFF JALAN KELANG LAMA 58200 W.PERSEKUTUAN

**ID No.**  
No. ID : 601116085311

**Category**  
Kategori : Resident of Malaysia

**Vehicle No.**  
No. Kenderaan : WJQ5036

**GP Serial No.**  
No. Siri GP : 62937194

**Duration**  
Tempoh : 12 bulan

**New Roadtax**  
**Period** : 20/11/2011 - 19/11/2012  
Tempoh LKM Baru

Road Tax Renewal Fee/Bayaran Pembaharuan LKM	<b>RM</b>	<b>90.00</b>
Delivery/Penghantaran	<b>RM</b>	<b>6.00</b>
e-Services Charge/Caj e-Khidmat	<b>RM</b>	<b>2.75</b>
Grand Total/Jumlah Keseluruhan	<b>RM</b>	<b>98.75</b>

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**IMPORTANT: If you do not receive your road tax within 2 working days,  
 you may call us at 03-7801 8888 or email us at help@myeg.com.my  
 Please specify the vehicle registration number in your email. Thank you.**