

CONFIRMATION OF PURCHASE OF TAKAFUL

E-C/Note No : T47068M-20003446
Issue Date & Time : 06 MAY 2020 12:33:29pm
Period of Takaful : From 06 MAY 2020 To 05 MAY 2021
Vehicle Registration No. : VBE8401
Make of Vehicle : TOYOTA WISH S ZGE20G (1797CC)
Engine No. : 2ZR0578936 Chassis No. : ZGE200058820
Capacity : 1797 CC Year of Make : 2010
Participant Name : MUHAMMAD FAZLI BIN ESA
Address : NO 78 JALAN BUKIT MEWAH 46,43000,KAJANG,SELANGOR DARUL EHSAN
NRIC/Business Reg No. : 790903-14-5817
Type of Cover : V-CO MOTOR COMPREHENSIVE
Product : PRIVATE CAR - Z-DRIVER TAKAFUL
HP Owner : N/A
Sum Covered (RM) : 56,000
Transaction Type : New

Sum Covered	(RM)	56,000	Contribution	(RM)	1,678.17
All Rider (Y/N)		N	All Rider Amt	(RM)	0.00
NCD %		55.00 %	NCD Amt	(RM)	922.99
			Voluntary Excess	(RM)	0.00
			Basic Net	(RM)	755.18
Tuition Load %		0 %	Tuition Load Amt	(RM)	0.00
			Extra Coverage	(RM)	150.00
SST		6.00 %	SST	(RM)	54.31
			Stamp Duty	(RM)	10.00
Act Contribution	(RM)	188.79	Payable Contribution	(RM)	969.49

<u>Extra Benefits</u>	<u>Extra Covered (RM)</u>	<u>Extra Contribution (RM)</u>
BREAKAGE OF GLASS IN WSCREEN,WINDOW OR SUNROOF-ZD	1,000	150.00

Named Drivers

THE PARTICIPANT

SHARIFAH NORAINI BINTI SAID HUSSAIN

ZURICH GENERAL TAKAFUL ROADSIDE ASSISTANCE

24 Hours HOTLINE Number :- 1300 88 6222

This value added benefits entitle the Participant to Zurich Roadside Assistance (ZRA) programme twenty four (24) hours a day, three hundred sixty five (365) days a year, anywhere in malaysia only. The services will only be rendered to the Registered Vehicle in the event of breakdown during the period of Insurance. The Participant / driver of the Registered Vehicle must call the 24-Hour HOTLINE number 1300-88-6222 to request for the services below.

(a) Minor Roadside Breakdown

In the event that the Registered Vehicle is immobilized due to breakdown, the Registered Vehicle's driver shall be entitled to contact ZRA 24-Hours Hotline for assistance. Should it be deemed possible to repair the Registered Vehicle car on the spot, ZRA shall arrange for such minor roadside repair. In the event it is not possible to repair the car on site, paragraph (b) shall be applicable. ZRA shall organize and pay for labour cost for roadside repair up to a maximum labour of One hour (1) per event. ZRA shall not be responsible for any cost incurred for spare parts required during the Minor Roadside Repairs. ZRA shall not be responsible to ensure the authenticity or genuine parts are used by the workshop or repairer.

(b) 24-Hour Emergency Towing

If the Registered Vehicle breaks down and it is not possible to repair the Registered vehicle on the site, ZRA shall use its best endeavour to assist to tow the Registered Vehicle up to the value as per Coverage Table stated below, to the Participant/driver's preferred workshop. Additional cost of towing is approximately RM2.00 per km (round-trip) shall be borne and paid by the Participant/driver. However, the cost of towing may vary according to prevailing market rates. Toll charges shall be borne by the Participant/driver.

Peninsular Malaysia

Coverage Table - Towing Limit* 1st July 2017	Private Car		
	Comprehensive	Comprehensive or Third Party, Fire & Theft + 1 TAGPAC PLUS	Comprehensive or Third Party, Fire & Theft + 2 TAGPAC PLUS and above
New Certificate	150 KM	300 KM	Unlimited
Renewal Certificate	300 KM	450 KM	Unlimited

East Malaysia

Coverage Table - Towing Limit* 1st July 2017	Private Car		
	Comprehensive	Comprehensive or Third Party, Fire & Theft + 1 TAGPAC PLUS	Comprehensive or Third Party, Fire & Theft + 2 TAGPAC PLUS and above
New Certificate	150 KM	300 KM	1,150 KM
Renewal Certificate	300 KM	450 KM	1,300 KM

*The Towing Limit is based on per annum and the distance in KM calculated on per round-trip basis

(c) Territorial Limit

The twenty four (24) hours emergency towing services shall be made available in the event the Registered Vehicle is immobilized anywhere in Peninsular Malaysia excluding islands except for Penang and on the Island of Langkawi. In East Malaysia, the towing service shall only be available at major towns as listed by ZRA and on the island of Labuan.

Limitations and Exclusion of Service

ZRA shall not be liable or to provide the services under paragraph (a) and (b) above under the following circumstances:

- Services which are not organized or pre-approved directly by ZRA;
- Towing in the event of an accident ;
- If the Registered Vehicle is or has been modified for participation in legitimate or illegitimate rally and racing or modified against government regulations;
- Service provision outside the territorial limits stated ;
- Failure of the Participant / driver and/or passenger(s) of the Registered Vehicle to take reasonable precautions or to follow warnings of any intended strike, riot or civil commotion via the mass media ;
- Any commercial vehicle or vehicles not registered to receive this Service.
- When the car keys are not available or locked inside the Registered Vehicle ;
- When there is no mechanical part in the Registered Vehicle , such as no engine or transmission ;
- Towing of a Registered Vehicle for the purpose of disposing the vehicle ;
- Towing of a Registered Vehicle for the purpose of transferring the vehicle from one workshop to another ;
- No valid road tax disc displayed on the Registered Vehicle ;
- Towing a stolen Registered Vehicle which has been discovered , abandoned or due to vandalism ;
- Registered Vehicle that has been dismantled fully or partly in a workshop with or without the consent of the Participant / driver;
- Towing a Registered Vehicle that is greater weight than for which it was designed as stated in the manufacturer 's specifications ;
- Towing a Registered Vehicle which registration number does not match with the number registered with ZRA ;
- Towing of a Registered Vehicle due to catastrophe events or Act of God such as but not limited to earthquake , landslip, landslide or flood, including flash floods or any other convulsion of nature is involved.
- If the Registered Vehicle suffers a mechanical breakdown and is immobilized on an unpaved road surface or on a road that is not a gazette road ;
- If the Registered Vehicle requires the use of special equipment during the road side repair or towing process ;
- Towing of the Registered Vehicle situated beyond the road , or situated in the sea , or recoveries of which would be dangerous or illegal for tow truck to transport ;
- Transportation for the Registered Vehicle's driver to the vehicle for service or from the vehicle to another destination after service has been rendered ;
- Towing at the direction of a law enforcement office related to traffic obstruction , impoundment, abandonment, illegal parking or other violations of the law ;
- Any cost on parts and cost of repair at the workshop or service centre

THE SCHEDULE

ORIGINAL COPY

JADUAL

SALINAN ASAL

Agent Code (Kod Ejen) : T47068M-001 (ZTMB - KUALA LUMPUR) EXPERT VISION GLOBAL SDN BHD		Date (Tarikh) : 06 MAY 2020	
Replacing Cover Note No. (Menggantikan Nota Lindung No.) : T47068M-20003446		Receipt No. (No. Resit)	
Certificate No. (No. Sijil) : 222050064072-00		ACT (ACT) : RM 188.79	
The Participant (Peserta) : MUHAMMAD FAZLI BIN ESA		Basic Contribution : RM 1,678.17	
Address (Alamat) : NO 78 JALAN BUKIT MEWAH 46, 43000 KAJANG, SELANGOR DARUL EHSAN		NCD:55.00% : RM 922.99	
Business Reg. No. (No. Sykt.) :		Voluntary Excess : RM 0.00	
I/C No. New (No. K/P Baru) : 790903-14-5817 Old I/C No. (No. K/P Lama) :		Extra Cover : RM 150.00	
Business / Profession (Perniagaan / Pekerjaan) : OTHERS		Gross Contribution : RM 905.18	
Hire Purchase Owners (Pemilik Sewa Beli) : N/A		SST: 6.00% : RM 54.31	
Employer / Lessors (Majikan / Pemajak) :		Stamp Duty (DUTI SETEM) : RM 10.00	
Period of Coverage (Tempoh Perlindungan) (a) From (Dari) : 06 MAY 2020 To (Hingga) : 05 MAY 2021 Time : 12:33PM To Midnight : 11:59:59 pm		Total Contribution (JUMLAH) : RM 969.49	
(b) Any subsequent period for which you shall pay and we shall agree to accept a renewal contribution Sebarang tempoh selanjutnya untuk mana anda membayar dan kami bersetuju menerima caruman pembaharuan			
The Motor Vehicle Any of the following (Mana - mana daripada yang berikut):		Kenderaan Motor	
Registration No. No. Pendaftaran	Make Buatan	Type of Body Jenis Badan	Cubic Capacity Keupayaan Enjin
Year of Manufacture Tahun Diperbuat	Seating Capacity Including Driver Muatan Tempat Duduk termasuk Pemandu	Your Estimate of Value Including Accessories Nilai Anggaran Anda termasuk Aksesori	
VBE8401	TOYOTA WISH S	4DWAGON	1797 CC
2010	7	RM56,000.00	
Date of Signature of Proposal and Declaration Tarikh Cadangan dan Perakuan Ditandatangani		EXCESS : : RM0.00 (LEBIHAN)	
		Engine (Enjin) : 2ZR0578936 CHASSIS (CASIS) : ZGE200058820	
Subject to the terms and conditions of the Certificate and endorsement as numbered below : Tertakluk kepada peraturan - peraturan dan syarat - syarat Sijil dan pengendorsan seperti disenaraikan di bawah :			
Named Driver : 1) THE PARTICIPANT 2) SHARIFAH NORAINI BINTI SAID HUSSAIN			
Include Endorsement No :100,106,2(f),30			
Additional Extra Coverage/Endorsements :-			
Code Description	Sum Covered	Contribution	
89A BREAKAGE OF GLASS IN WINDSCREEN, WINDOW OR SUNROOF - ZDRIVER	1,000	150.00	

LEGISLATION:-

Road Transport Act, 1987 (Malaysia) Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore Motor Vehicles (Third Party Risks and Compensation) Rules (Republic of Singapore) Motor Vehicles Takaful (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam (the reference to legislation under the heading "Avoidance of Certain Terms and Right of Recovery" is limited to Section 94, 95 and 96 of the Road Transport Act 1987 (Malaysia) Section 7, 8 and 9 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and Section 7 of the Motor Vehicles Takaful (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

UNDANG - UNDANG:-

Akta Pengangkutan Jalan Raya, 1987 Malaysia, Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura, Peraturan Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) 1960 Republik Singapura, Akta Takaful Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam (rujukan kepada undang - undang di bawah tajuk "Pengelakan Peraturan - Peraturan Dan Hak Tuntutan Tertentu" adalah terhad kepada Seksyen 94, 95 dan 96 Akta Pengangkutan Jalan Raya, 1987 Malaysia. Seksyen 7, 8 dan 9 Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura, dan Seksyen 7 Akta Takaful Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam).

Limits of Liability:-

Had Tanggungan:

Limit of the amount of Our Liability under Section B-1(a)

Unlimited

Had jumlah tanggungan Kami di bawah Seksyen B-1(a)

Limit of the amount of Our Liability under Section B-1(b)

RM3,000,000.00

Had jumlah tanggungan Kami di bawah Seksyen B-1(b)

For and on behalf of / Untuk dan bagi pihak

ZURICH GENERAL TAKAFUL MALAYSIA

BERHAD

Limitation as to Use

Had Penggunaan

: As shown in the Certificate of Takaful

: *Seperti ditunjukkan dalam Sijil Takaful*

Geographical Area

Had Wilayah

: Malaysia, Republic of Singapore and Negara Brunei Darussalam

: *Malaysia, Republik Singapura dan Negara Brunei Darussalam*

Authorised Driver

Pemandu Yang Dibenarkan

: As shown in the Certificate of Takaful

: *Seperti ditunjukkan dalam Sijil Takaful*



ZUHAIRI ISMAIL

CERTIFICATE OF TAKAFUL

SIJIL TAKAFUL

ROAD TRANSPORT ACT, 1987 (MALAYSIA)
THE MOTOR VEHICLES (THIRD PARTY RISKS, RULES 1959 (MALAYSIA)
THE MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT
(CAP 189) (REPUBLIC OF SINGAPORE)
THE MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES 1960 (REPUBLIC OF SINGAPORE)
THE MOTOR VEHICLES TAKAFUL (THIRD PARTY RISKS) ACT (CAP 90) NEGARA BRUNEI DARUSSALAM

AKTA PENGANGKUTAN JALAN RAYA, 1987 (MALAYSIA)
PERATURAN KENDERAAN MOTOR (RISIKO PIHAK KETIGA) 1959 (MALAYSIA)
AKTA KENDERAAN MOTOR (RISIKO DAN PAMPASAN PIHAK KETIGA) (CAP 189) (REPUBLIC SINGAPURA)
PERATURAN KENDERAAN MOTOR (RISIKO DAN PAMPASAN PIHAK KETIGA) 1960 (REPUBLIC SINGAPURA)
AKTA TAKAFUL KENDERAAN MOTOR (RISIKO PIHAK KETIGA) (CAP 90) NEGARA BRUNEI DARUSSALAM

Certificate No. (No. Sijil) : 222050064072-00

T47068M-001

1. Index Mark and Registration Number of Vehicle : **VBE8401** NCD : 55.00 %
(Tanda Indeks dan Nombor Pendaftaran Kenderaan) : **TOYOTA WISH S ZGE20G (1797CC)**
2. Name of Certificate Holder (Nama Pemegang Sijil) : **MUHAMMAD FAZLI BIN ESA**
3. Effective date of the Commencement of Covered for the purposes of the Regulations, Ordinance of Enactment : **06 MAY 2020**
(Tarikh Perlindungan Mula Berkuatkuasa bagi tujuan Peraturan - Peraturan, Ordinan atau Enakmen)
4. Date of Expiry of the Takaful (Tarikh Perlindungan Tamat) : **05 MAY 2021**
5. Persons or Classes of Persons entitled to drive* (Orang atau Kelas Orang yang berhak 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.

Limitation on Usage

Use only for social, domestic and pleasure purposes and for the participant's business or profession. The certificate 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.

* 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 Takaful (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 Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura atau Seksyen 7 Akta Takaful Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam tidak boleh dimasukkan di bawah tajuk ini.

Insured in pursuance to cover Note No : T47068M-20003446

Dikeluarkan mengikut Nota lindungan No :

I / We hereby certify that the Certificate of Takaful 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 Takaful (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

Saya / Kami dengan ini mengesahkan bahawa Sijil Takaful yang berkaitan dengan Sijil ini dikeluarkan selaras dengan peruntukan - peruntukan Bahagian IV Akta Pengangkutan Jalan Raya, 1987 (Malaysia), Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura dan Akta Takaful Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam

For and on behalf of / Untuk dan bagi pihak
ZURICH GENERAL TAKAFUL MALAYSIA
BERHAD



ZUHAIRI ISMAIL

CERTIFICATE OF TAKAFUL

This Certificate is not transferable to a new owner of the Vehicle.

If for any reason the Coverage is terminated during its currency this Certificate must be returned to the Takaful Operator 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 Takaful Legislation.

This Certificate must be returned if the Coverage is suspended during its currency.

SIJIL TAKAFUL

Sijil ini tidak boleh dipindahkan kepada pemilik baru Kenderaan.

Jika atas sebarang sebab Perlindungan Takaful ini ditamatkan semasa ia masih berkuatkuasa Sijil ini mesti dipulangkan kepada Pengendali Takaful atau jika Sijil ini telah hilang atau dimusnahkan, satu Pengakuan Berkanun menyatakan demikian mesti dibuat. Kegagalan untuk mematuhi kewajipan ini adalah satu kesalahan di bawah Undang - Undang Takaful wajib.

Sijil ini mesti dipulangkan jika Perlindungan digantung semasa ia masih berkuatkuasa.

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 Takaful Operator immediately.
- (c) Refer to the Takaful Operator immediately all communications received from the Police Authorities.
- (d) Send to the Takaful Operator immediately all letters from Third Parties unanswered.
- (e) Not to pay money to any Party involved in the accident without the Takaful Operator's written permission.

NOTIS PENTING

Sekiranya anda terlibat di dalam sebarang kemalangan yang menyebabkan kecacatan kepada sesiapa atau kerosakan kepada sebarang harta benda atau sebarang kereta anda mesti :

- (a) Cuba mendapatkan saksi-saksi kepada kemalangan itu.
- (b) Melaporkan kepada Pengendali Takaful dengan segera.
- (c) Merujuk kepada Pengendali Takaful dengan segera segala perhubungan yang diterima daripada pihak berkuasa Polis.
- (d) Mengirimkan kepada Pengendali Takaful dengan segera semua surat - surat yang diterima dari pihak - pihak lain tanpa berjawab.
- (e) Jangan membayar wang kepada sebarang pihak yang terlibat di dalam kemalangan itu tanpa mendapat kebenaran

I / We hereby certify that the Certificate of Takaful 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 Takaful (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

Saya / Kami dengan ini mengesahkan bahawa Sijil Takaful yang berkaitan dengan Sijil ini dikeluarkan selaras dengan peruntukan - peruntukan Bahagian IV Akta Pengangkutan Jalan Raya, 1987 (Malaysia), Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura dan Akta Takaful Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam

For and on behalf of / Untuk dan bagi pihak
**ZURICH GENERAL TAKAFUL MALAYSIA
BERHAD**



ZUHAIRI ISMAIL



Zurich General Takaful Malaysia Berhad

Registration No. 201701045981 (1260157-U)

Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia

Tel: 03-2109 6000 Fax: 03-2109 6888 Call Center: 1-300-888-622

Participant's Copy

REG. NO. : W10-1808-31038416
NO : GI2022143020
DATE : 06 MAY 2020
CLIENT CODE :
ACCOUNT CODE : T47068M-001

MUHAMMAD FAZLI BIN ESA
NO 78 JALAN BUKIT MEWAH 46
43000 KAJANG
SELANGOR DARUL EHSAN MALAYSIA

REG NO : 001838395392

CLASS : PRIVATE CAR - Z-DRIVER TAKAFUL

TAKAFUL CONTRIBUTION

VEHICLE NO : VBE8401
VEHICLE BODY : 4DWAGON
SEATING CAPACITY : 7
CERTIFICATE NO : 222050064072-00
PERIOD OF TAKAFUL : 06 MAY 2020 TO 05 MAY 2021

Description	Amount	SST Rate	SST Amount	Total (RM)
Contribution	905.18	6.00	54.31	959.49
Total Before Disbursement	905.18		54.31	959.49
Stamp Duty (Disbursement)	10.00		0.00	10.00
Total After Disbursement	915.18		54.31	969.49
Total Amount Payable				969.49

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