# MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189, SECTION 24(1))

## MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES

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[5th February 1960]

#### Citation

1. These Rules may be cited as the Motor Vehicles (Third-Party Risks and Compensation) Rules.

#### **Definitions**

- 2. In these Rules, unless the context otherwise requires
  - "insurer" means an insurer approved by the Minister under section 4 of the Act;
  - "securer" means a body of persons approved by the Minister under section 4(11) of the Act.

[S 591/2004 wef 24/09/2004]

## Applications for approval as insurers and securers

**3.** Applications for approval as insurers or as securers shall be submitted to the Minister.

## Certificates of insurance and certificates of security

- **4.**—(1) A securer or an insurer shall issue to every holder of a security or of a policy (other than a covering note)
  - (a) in the case of a policy or security relating to any specified motor vehicle, a certificate of insurance in the Form A or a certificate of security in the Form C set out in the Schedule, in respect of each such vehicle; or
  - (b) in the case of a policy or security not relating to any specified motor vehicle, such number of certificates in the Form B or C set out in the Schedule as may be necessary to enable the requirements of section 16 of the Act to be complied with.
- (2) Every policy in the form of a covering note issued by an insurer shall have printed thereon a certificate of insurance in the Form D set out in the Schedule.

#### Certificates to be authenticated

**5.** Every certificate of insurance or certificate of security shall be duly authenticated by or on behalf of the insurer or securer by whom it is issued.

#### Alternative to certificate

- 6. The following evidence that a motor vehicle is not being or will not be used in contravention of section 3 of the Act may be produced by the owner or driver of the vehicle on the request of a police officer in pursuance of section 16 of the Act as an alternative to a certificate of insurance or a certificate of security
  - (a) in the case of a motor vehicle exempted under section 3(7)(a) of the Act, a certificate of ownership in the Form E set out in the Schedule signed by a duly authorised officer; or

[S 591/2004 wef 24/09/2004]

(b) in the case of a motor vehicle exempted under section 3(7)(b) of the Act, a certificate of deposit in the Form F set out in the Schedule signed by the owner of the motor vehicle or by some person authorised by him in that behalf.

[S 591/2004 wef 24/09/2004]

## Destruction of certificates under rule 6

7. Any certificate issued in accordance with rule 6(a) or (b) shall be destroyed by the issuers thereof before the motor vehicle is sold or disposed of.

## No advertising matter on certificate

- **8.**—(1) No certificate issued under the Act shall contain any advertising matter either on the face or back of the certificate.
- (2) The name and address of the insurer or securer by whom a certificate is issued or any reproduction of their seal, monogram or similar device, or the name and address of an insurance broker, shall not be deemed to be advertising matter for the purposes of paragraph (1) if it is printed or stamped at the foot or the back of the certificate.

[S 217/2005 wef 04/04/2005]

## Insurers and securers to keep records

- **9.**—(1) Every insurer or securer by whom a policy or security is issued shall keep a record of the following particulars relating thereto:
  - (a) full name, address and identification number as indicated in the identity card or passport of the person to whom the certificate of insurance or security is issued;

[S 591/2004 wef 24/09/2004]

- (b) in the case of a certificate of policy or security relating to specified motor vehicles, the registration number of each such motor vehicle;
- (c) the date on which the certificate of policy or security comes into force and the date on which it expires;
- (d) in the case of a policy, the conditions subject to which the person or class of persons specified in the policy will be indemnified;

[S 591/2004 wef 24/09/2004]

(e) in the case of a security, the conditions subject to which the undertaking given by the securer under the security will be implemented; and

[S 591/2004 wef 24/09/2004]

- (f) such other information as the Registrar may, by written notice to the insurer or securer, require in relation to
  - (i) the motor vehicle, its policy or security; or
  - (ii) the person to whom the certificate of insurance or security is issued.

[S 591/2004 wef 24/09/2004]

- (2) Every such record shall be preserved for one year from the date of expiry of the policy or security.
- (3) Any person who has deposited and keeps deposited the sum of \$125,000 in pursuance of section 3(7)(b) of the Act shall keep a record of the motor vehicles owned by him and of any certificates

issued by him under these Rules in respect of the motor vehicles and of the withdrawal or destruction of any such certificates.

[S 591/2004 wef 24/09/2004]

(4) Any person, insurer or securer by whom records of documents are required to be kept by these Rules shall without charge furnish to the Minister, the Registrar or to any police officer of or above the rank of Assistant Superintendent on request any particulars thereof.

## **Duty to inform**

- **10.**—(1) Any insurer or securer by whom records of documents are required to be kept by these Rules shall, within one working day or such longer period as the Registrar may allow
  - (a) inform the Registrar in writing or in such other manner as the Registrar may specify, of
    - (i) any issue or renewal of a certificate of insurance or security;
    - (ii) any change in the particulars referred to in rule 9(1); and
    - (iii) any policy issued, or security given, by the insurer or securer which ceases to be effective for any reason; and
  - (b) furnish to the Registrar all such other information as he may require in relation to the matters referred to in sub-paragraph (a).
- (2) Any person to whom the certificate of insurance or security is issued shall, on request, furnish to the Registrar any information referred to in paragraph (1).
- (3) Any person who contravenes paragraph (1) or (2) shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$1,000.

[S 591/2004 wef 24/09/2004]

#### Return of certificates

11. Where with the consent of the person to whom it was issued a policy or security is transferred or suspended or ceases to be effective otherwise than by effluxion of time, that person shall forthwith return any relative certificate to the insurer or securer by whom it was issued and a new policy or security shall not be issued to that person nor shall the policy or security be transferred to any other person until the certificate has been returned to the insurer or securer, or the insurer or securer is satisfied that it has been lost or destroyed.

#### Issue of fresh certificates

12. Where any insurer or securer by whom a certificate of insurance or a certificate of security has been issued is satisfied that the certificate has been lost or destroyed, he shall, if required to do so by the person to whom the certificate was issued, issue to him a fresh certificate.

### Statutory declarations

13. Every statutory declaration made for the purposes of section 9(3)(c) or 15 of the Act shall be delivered to the insurer in like manner as though it were a certificate.

## **Application of Insurance Act**

- **14.** The provisions of the Insurance Act [Cap. 142] shall apply, mutatis mutandis, to authorised insurers.
  - **15.** [Deleted by S 505/2014 wef 01/08/2014]
  - **16.** [Deleted by S 505/2014 wef 01/08/2014]

## **Public Trustee may interview parties**

17. Where any payment is made to the Public Trustee under section 6 of the Act, the Public Trustee may interview the parties or their advocates and solicitors in order to ascertain that the payment is not manifestly inadequate.

## Fees chargeable by Public Trustee

- **18.** The Public Trustee shall be entitled to charge, upon the receipt of any of the following applications, the corresponding fee:
  - (a) an application to the Public Trustee for his approval of the adequacy of a payment under section 6(3)(a)(i) of the Act in relation to a settlement agreement referred to in section 6(1) of the Act which is made on or after 1st August 2014

\$300

(b) an application made by a public officer or an advocate and solicitor for an agreement on costs between him and the Public Trustee under section 18(3)(a) of the Act in relation to a settlement agreement referred to in section 6(1) of the Act, or a judgment of the court referred to in section 9(1) of the Act, which is made on or after 1st August 2014

\$225.

[S 505/2014 wef 01/08/2014]

## THE SCHEDULE FORM A

Rule 4

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES

#### CERTIFICATE OF INSURANCE

Certificate No. ....... Policy No. ...... (Optional)

- 1. Index mark and registration number of vehicle.
- 2. Chassis number of vehicle.

<sup>&</sup>lt;sup>†</sup>To be provided only where the index mark and registration number of the vehicle are not available.

- 3. Name of Policy holder.
- 4. Effective date of the commencement of insurance for the purpose of the Act.
- 5. Date of expiry of insurance.
- 6. Persons or classes of persons entitled to drive.\*
- 7. Limitations as to use.\*

I/We hereby certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act.

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Approved Insurers.

#### FORM B

Rule 4

## MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)

## MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES

#### CERTIFICATE OF INSURANCE

Certificate No. ....... Policy No. ...... (Optional)

- 1. Description of vehicle.
- 2. Registration number of vehicle.
- 3. Chassis number of vehicle.<sup>†</sup>
- 4. Name of Policy holder.

<sup>\*</sup>Limitations rendered inoperative by section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act are not to be included under this heading.

<sup>&</sup>lt;sup>†</sup>To be provided only where the registration number of the vehicle is not available.

- 5. Effective date of the commencement of insurance for the purpose of the Act.
- 6. Date of expiry of insurance.
- 7. Persons or classes of persons entitled to drive.\*
- 8. Limitations as to use.\*

I/We hereby certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act.

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Approved Insurers.

#### FORM C

Rule 4

## MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)

## MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES

#### CERTIFICATE OF SECURITY

Certificate No. .....

Policy No. ..... (Optional)

- 1. Name of holder of security.
- 2. Registration number of vehicle.
- 3. Chassis number of vehicle.
- 4. Effective date of the commencement of security for the purpose of the Act.
- 5. Date of expiry of security.

<sup>\*</sup>Limitations rendered inoperative by section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act are not to be included under this heading.

<sup>&</sup>lt;sup>†</sup>To be provided only where the registration number of the vehicle is not available.

6. Conditions to which security is subject.\*

I/We hereby certify that the security to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act.

Approved Insurers.

#### FORM D

Rule 4

## MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)

## MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES

#### CERTIFICATE OF INSURANCE

I/We hereby certify that this covering note is issued in accordance with	the
provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act,	for
the vehicle of which the registration mark and number are and	the
chassis number <sup>†</sup> is	

Approved Insurers.

#### FORM E

Rule 6

## MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)

<sup>\*</sup>Conditions rendered inoperative by section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act are not to be included under this heading.

<sup>&</sup>lt;sup>†</sup>To be provided only where the registration mark and number of the vehicle are not available.

## MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES

### CERTIFICATE OF OWNERSHIP

I/We hereby certify that the vehicle of which the registration mark and number are and the chassis number <sup>†</sup> is, is the property of
Signature
Rank and Department
FORM F
Rule 6
MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES
CERTIFICATE OF DEPOSIT
I/We hereby certify that I am/we are the owner/owners of the vehicle of which the registration mark and number are
Signed
on behalf of
[Deleted by S 505/2014 wef 01/08/2014]
[S 591/2004 wef 24/09/2004]
[G.N. Nos. S 107/1960; S 177/1960; S 96/1985; S 145/1991; S 31/1995]

<sup>&</sup>lt;sup>†</sup>To be provided only where the registration mark and number of the vehicle are not available.

#### LEGISLATIVE HISTORY

# MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES (CHAPTER 189, R 1)

This Legislative History is provided for the convenience of users of the Motor Vehicles (Third-Party Risks and Compensation) Rules. It is not part of these Rules.

1. G. N. No. S 107/1960 — Motor Vehicles (Third-Party Risks and Compensation) Rules 1960

(G.N. No. S 177/1960 — Corrigendum)

Date of commencement : 5 February 1960

2. G. N. No. S 96/1985 — Motor Vehicles (Third-Party Risks and Compensation) (Amendment) Rules 1985

Date of commencement : 19 April 1985

3. G. N. No. S 145/1991 — Motor Vehicles (Third-Party Risks and Compensation) (Amendment) Rules 1991

Date of commencement : 1 April 1991

4. 1990 Revised Edition — Motor Vehicles (Third-Party Risks and Compensation) Rules

Date of operation : 25 March 1992

5. G. N. No. S 31/1995 — Motor Vehicles (Third-Party Risks and Compensation) (Amendment) Rules 1995

Date of commencement : 1 February 1995

6. 1996 Revised Edition — Motor Vehicles (Third-Party Risks and Compensation) Rules

Date of operation : 15 May 1996

7. G. N. No. S 591/2004 — Motor Vehicles (Third-Party Risks and Compensation) (Amendment) Rules 2004

Date of commencement : 24 September 2004

8. G. N. No. S 217/2005 — Motor Vehicles (Third-Party Risks and Compensation) (Amendment) Rules 2005

Date of commencement : 4 April 2005

## 9. G. N. No. S 505/2014 — Motor Vehicles (Third-Party Risks and Compensation) (Amendment) Rules 2014

Date of commencement : 1 August 2014