

MSIG MOTOR ADD-ON FORM

Name of Insured / Nama Pihak Diinsuranskan

Vehicle Registration No. / Nombor Pendaftaran Kenderaan

Optional Motor Add-On Cover with Additional Premium / Pilihan Perlindungan Tambahan Motor dengan Premium Tambahan

Tick (✓) if optional Motor Add-On required / Tandakan (✓) jika Perlindungan Tambahan Motor diperlukan

ADD-ON / PERLINDUNGAN TAMBAHAN	PRIVATE CAR / KERETA PERSendirian
24-Hour Unlimited Towing Service (Non-Tariff) ⁽¹⁾⁽³⁾ / Perkhidmatan Tundaan 24-Jam Tanpa Had (Bukan Tariff) ⁽¹⁾⁽³⁾	
Current Year “NCD” Relief (Non-Tariff) ⁽¹⁾ / Pampasan “Diskaun Tanpa Tuntutan” Tahun Semasa (Bukan Tariff) ⁽¹⁾	
Driver’s Personal Accident Insurance (Non-Tariff) ⁽¹⁾⁽³⁾⁽⁵⁾ / Insurans Kemalangan Diri Pemandu (Bukan Tariff) ⁽¹⁾⁽³⁾⁽⁵⁾ Choice of Plan (please tick ✓) / Pelan Pilihan (sila tanda ✓) <input type="checkbox"/> P1 <input type="checkbox"/> P2 <input type="checkbox"/> P3	
E-Hail E-Zee (Non-Tariff) ⁽¹⁾ / Perlindungan E-Hail E-Zee (Bukan Tariff) ⁽¹⁾	
Legal Liability of Passengers - Private Use Vehicle ⁽³⁾ / Liabiliti Undang-undang untuk Penumpang – Kenderaan Persendirian ⁽³⁾	
Legal Liability to Passengers - Private Use Vehicle ⁽³⁾ / Liabiliti Undang-undang terhadap Penumpang - Kenderaan Persendirian ⁽³⁾ Number of Passengers / Bilangan Penumpang _____	
Smart Key Shield (Non-Tariff) ⁽¹⁾ / Perlindungan Kunci Pintar (Bukan Tariff) ⁽¹⁾	Sum Insured / Jumlah Diinsuranskan RM _____
Waiver of Betterment Cost (Non-Tariff) ⁽¹⁾ / Pengecualian Kos Penambahbaikan (Bukan Tariff) ⁽¹⁾	
Waiver of Compulsory Excess (Non-Tariff) ⁽¹⁾⁽³⁾ / Pengecualian untuk Ekses Wajib (Bukan Tariff) ⁽¹⁾⁽³⁾	
Limited Special Perils (Non-Tariff) – Flood, Storm, Landslide, Landslip, Subsidence Cover or Other Convulsions of Nature ⁽¹⁾⁽³⁾ (ON FIRST LOSS BASIS) / Bencana Khas Terhad (Bukan Tariff) – Banjir, Ribut, Tanah Runtuh, Gelinciran Tanah, Penenggelaman Tanah atau Malapetaka yang lain ⁽¹⁾⁽³⁾ (ATAS DASAR KERUGIAN PERTAMA)	
Special Perils (Non-Tariff) – Flood, Storm, Landslide, Landslip, Subsidence Cover or Other Convulsions of Nature ⁽²⁾⁽³⁾ / Bencana Khas Penuh (Bukan Tariff) – Banjir, Ribut, Tanah Runtuh, Gelinciran Tanah, Penenggelaman Tanah atau Malapetaka yang lain ⁽²⁾⁽³⁾	
Strike, Riot and Civil Commotion ⁽²⁾⁽³⁾ / Mogok, Rusuhan dan Kekecohan Awam ⁽²⁾⁽³⁾	
Compensation for Assessed Repair Time (CART) ⁽²⁾ / Pampasan untuk Tempoh Pembaikan yang Dianggarkan (CART) ⁽²⁾	
Windscreen ⁽²⁾ / Perlindungan Cermin Kenderaan ⁽²⁾	Sum Insured / Jumlah Diinsuranskan RM _____

ADD-ON / PERLINDUNGAN TAMBAHAN	MOTORCYCLE / MOTOSIKAL
Special Perils (Non-Tariff) – Flood, Storm, Landslide, Landslip, Subsidence Cover or Other Convulsions of Nature ⁽²⁾ / Bencana Khas Penuh (Bukan Tariff) – Banjir, Ribut, Tanah Runtuh, Gelinciran Tanah, Penenggelaman Tanah atau Malapetaka yang lain ⁽²⁾	
Strike, Riot and Civil Commotion ⁽²⁾ / Mogok, Rusuhan dan Kekecohan Awam ⁽²⁾	
Legal Liability to Pillion / Liabiliti Undang-undang terhadap Pembonceng	
All Riders / Perlindungan Semua Penunggang Motosikal	
Rider’s Personal Accident Insurance (Non-Tariff) ⁽⁴⁾⁽⁵⁾ / Insurans Kemalangan Diri Penunggang Motosikal (Bukan Tariff) ⁽⁴⁾⁽⁵⁾	

Optional Motor Add-On Cover with Additional Premium / Pilihan Perlindungan Tambahan Motor dengan Premium Tambahan

Tick (✔) if optional Motor Add-On required / Tandakan (✔) jika Perlindungan Tambahan Motor diperlukan

ADD-ON / PERLINDUNGAN TAMBAHAN	COMMERCIAL VEHICLE / KENDERAAN PERDAGANGAN
Special Perils (Non-Tariff) – Flood, Storm, Landslide, Landslip, Subsidence Cover or Other Convulsions of Nature ⁽²⁾ / Bencana Khas Penuh (Bukan Tarif) – Banjir, Ribut, Tanah Runtuh, Gelinciran Tanah, Penenggelaman Tanah atau Malapetaka yang lain ⁽²⁾	
Strike, Riot and Civil Commotion ⁽²⁾ / Mogok, Rusuhan dan Kekecohan Awam ⁽²⁾	
Legal Liability to Non-Fare-Paying Passengers – Commercial Vehicle / Liabiliti Undang-undang terhadap Penumpang Tidak Berbayar – Kenderaan Perdagangan	
Compensation for Assessed Repair Time (CART) ⁽²⁾ / Pampasan untuk Tempoh Pembaikan yang Dianggarkan (CART) ⁽²⁾	
Windscreen ⁽²⁾ / Perlindungan Cermin Kenderaan ⁽²⁾	Sum Insured / Jumlah Diinsuranskan RM _____

⁽¹⁾ For Comprehensive Private Car only / Untuk Kereta Persendirian Komprehensif sahaja

⁽²⁾ For Comprehensive Cover only / Untuk Perlindungan Komprehensif sahaja

⁽³⁾ Not applicable for MSiG Motor Plus Insurance / Tidak terpakai untuk Insurans MSiG Motor Plus

⁽⁴⁾ Not applicable for Motorcycle 3PA Insurance / Tidak terpakai untuk Insurans Motosikal 3PA

Annual Premium / Premium Tahunan	RM
(6% ST / CP 6%)	RM
Total Annual Premium (inclusive of 6% ST)	RM
Jumlah Premium Tahunan (termasuk CP 6%)	RM

⁽⁵⁾ Nomination: You must nominate a nominee and ensure that your nominee is aware of the Personal Accident (PA) policy that you have purchased. Please fill in the Nomination Form on the following page or download the PA Insurance Nomination Form at www.msig.com.my.
 Penamaan: Anda perlu mencalonkan seorang penama dan memastikan penama anda sedar akan polisi Kemalangan Diri yang anda pernah beli. Sila isikan Borang Penamaan Insurans Kemalangan Diri di halaman berikutnya atau muat turun dari www.msig.com.my.

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to this Policy.

Anda dikehendaki membayar sebarang cukai berkaitan (termasuk tetapi tidak terhad kepada cukai perkhidmatan dan duti setem) yang dikenakan oleh Penguatkuasa Cukai Malaysia berhubung Polisi ini.

PAYMENT BY CREDIT CARD / BAYARAN DENGAN KAD KREDIT

If paying by credit card / Jika membayar dengan kad kredit

Visa or MasterCard only / Visa atau MasterCard sahaja

Visa

MasterCard

Card No. / No. Kad

Expiry / Tarikh Luput

_____ - _____ - _____

MM - YY

Name on Credit Card / Nama atas Kad Kredit

 Signature of Cardholder / Tandatangan Pemegang Kad

 Signature of Insured / Tandatangan Pihak Diinsuranskan

 Date / Tarikh

SUMMARY OF OPTIONAL MOTOR ADD-ON

(A)	24-HOUR UNLIMITED TOWING SERVICE (NON-TARIFF) ^{(1) (3)}	- Extends the existing prescribed towing limit under MSIG Motor Assist to an unlimited distance in the event of vehicle breakdown or accident.
(B)	CURRENT YEAR "NCD" RELIEF (NON-TARIFF) ⁽¹⁾	- Compensates the No-Claim-Discount (NCD) that you may forfeit due to a claim being made under your policy.
(C)	DRIVER'S PERSONAL ACCIDENT INSURANCE (NON-TARIFF) ^{(1) (3)}	- Covers the driver and passengers against death or permanent disablement due to road accident.
(D)	E-HAIL E-ZEE (NON-TARIFF) ⁽¹⁾	- Provide coverage when the vehicle is used for carrying e-hailing (fare-paying) passenger(s).
(E)	LEGAL LIABILITY OF PASSENGERS – PRIVATE USE VEHICLE ⁽³⁾	- Covers the legal liability of passengers for acts of negligence.
(F)	LEGAL LIABILITY TO PASSENGERS – PRIVATE USE VEHICLE ⁽³⁾	- Protects the insured against legal liability to the passenger in the event of a claim. - Note: It is an offence under the law of Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.
(G)	SMART KEY SHIELD (NON-TARIFF) ⁽¹⁾	- Covers the cost to repair, replace, and/or reprogram your Smart Car Key in the event of theft, loss, or accidental damage. - Covers 1 set of Smart Car Key per car.
(H)	WAIVER OF BETTERMENT COST (NON-TARIFF) ⁽¹⁾	- Waives the betterment charges arising from original spare parts cost.
(I)	WAIVER OF COMPULSORY EXCESS (NON-TARIFF) ^{(1) (3)}	- Waives the compulsory excess of RM400 that you would have to bear if you or the person driving your car: <ul style="list-style-type: none">• is under 21 years old,• holds a Provisional (P) or Learner (L) driver's licence, or• is not named in the Policy Schedule as a named driver.
(J)	SPECIAL PERILS (NON-TARIFF) – FLOOD, STORM, LANDSLIDE, LANDSLIP, SUBSIDENCE COVER OR OTHER CONVULSIONS OF NATURE ^{(2) (3)}	- Covers the cost to repair your vehicle in the event that it is damaged by flood, storm, landslide, landslip or other convulsions of nature. - Limited Special Perils ^{(1) (3)} : Limited to 25% of the Total Sum Insured.
(K)	STRIKE, RIOT & CIVIL COMMOTION ^{(2) (3)}	- Covers the vehicle against damage caused by strike, riot and civil commotion.
(L)	LEGAL LIABILITY TO PILLION	- Covers the insured for legal liability to pillion.
(M)	ALL RIDERS	- The policy covers against accidents occurring while your motorcycle is being used by any licensed rider who has your consent.
(N)	RIDER'S PERSONAL ACCIDENT INSURANCE (NON-TARIFF) ⁽⁴⁾	- Covers the rider against death or permanent disablement due to road accident and pays a bereavement allowance in the event of death.
(O)	LEGAL LIABILITY TO NON-FARE-PAYING PASSENGERS – COMMERCIAL VEHICLE	- Covers the insured for legal liability to passengers.
(P)	COMPENSATION FOR ASSESSED REPAIR TIME (CART) ⁽²⁾	- Provides compensation for loss of use of your vehicle based on the estimated repair time as assessed by appointed loss adjuster (excluding the period the vehicle is laid up in the workshop).
(Q)	WINDSCREEN ⁽²⁾	- Covers the breakage of glass in windscreens, front, rear, side windows, sunroof and lamination or tinting film. - The damaged windscreen will be replaced and your No-Claim-Discount (NCD) entitlement will not be affected.

⁽¹⁾ For Comprehensive Private Car Only.

⁽²⁾ For Comprehensive Cover Only.

⁽³⁾ Not applicable for MSIG Motor Plus Insurance.

⁽⁴⁾ Not applicable for Motorcycle 3PA Insurance.

The description of covers are a brief summary for quick and easy reference. The precise terms and conditions that apply are in the Policy Document. Note: In the event of a conflict between the English and the translated versions of this leaflet, the English version shall prevail.

Declaration by Witness

I hereby declare that any of my personal information collected or held by the Company is provided with my consent for it to be used, processed and disclosed to individuals or organisations related or associated with MS&AD Insurance Group (in and outside of Malaysia) including inter-departments within the Company or any selected third party service providers such as insurance or reinsurance companies, broking firms, loss adjusting companies, claims or forensic investigations companies, law firms, credit reference companies, any service provider appointed by governing authority/association/federation of insurance companies, association or federation of insurance companies or any corporate entities or governmental and judicial bodies or regulators to whom the Company is obliged to disclose under the requirement of any law relating to the Company or any of its affiliates or partners.

Pengakuan oleh Saksi

Saya dengan ini mengaku bahawa mana-mana maklumat peribadi saya yang dikumpul atau dipegang oleh Syarikat diperuntukkan dengan keizinan saya untuk ia digunakan, diproses dan didedahkan kepada individu atau organisasi yang berkaitan atau dikaitkan dengan MS&AD Insurance Group (di dalam dan di luar Malaysia) termasuk antara jabatan dalam Syarikat atau mana-mana penyelia perkhidmatan pihak ketiga yang dipilih termasuk insurans atau syarikat yang diinsuranskan semula, firma broker, syarikat pelaras kerugian, tuntutan atau syarikat penyiasatan forensik, firma guaman, syarikat-syarikat rujukan kredit, mana-mana penyedia perkhidmatan yang dilantik oleh pihak berkuasa/persatuan atau syarikat insurans bersekutu, persatuan/persatuan syarikat insurans bersekutu atau mana-mana entiti korporat atau badan-badan kerajaan dan kehakiman atau mengawal selia dengan siapa Syarikat dimestikan untuk mendedahkan di bawah keperluan mana-mana undang-undang berkaitan dengan Syarikat atau mana-mana sekutu atau rakan kongsi.

Signature of Witness#
Tandatangan Saksi#

Date / Tarikh

Name of Witness# / Nama Saksi#
I.C. (New) checked by / K.P. (Baharu) disahkan oleh

Address / Alamat

Important Notes:-

- Pursuant to Paragraph 2(4)(a) of Schedule 10 of the Financial Services Act 2013, the policy owner has to assign the policy benefits to his nominee if his intention for his nominee, other than his spouse, child or parent, to receive the policy benefits beneficially and not as an executor.
- Pursuant to Paragraph 5(1) of Schedule 10 of the Financial Services Act 2013, a nomination made by a non-Muslim policy owner shall create a trust in favour of the nominee of the policy moneys payable upon the death of the policy owner, if - (a) the nominee is his spouse or child; or (b) the nominee is his parent (if there is no spouse or child living at the time making the nomination).
- #Pursuant to Paragraph 2(3) of Schedule 10 of the Financial Services Act 2013, the above nomination shall be witnessed by a witness who must be 18 years old and above and of sound mind and not the nominee stated above.
- A nominee of a Muslim policy owner upon receipt of the policy moneys shall distribute the policy moneys in accordance with Islamic law.
- For full details about the power to make nomination, revocation of nomination, trust of policy moneys, payment of policy moneys where there is nomination and etcetera, you are advised to refer to Paragraph 1 to 13 of Schedule 10 of the Financial Services Act 2013.

Nota Penting:-

- Menurut Perenggan 2(4)(a) Jadual 10 Akta Perkhidmatan Kewangan 2013, pemunya polisi perlu menyerahkan manfaat polisi itu kepada penamanya sekiranya niatnya adalah bagi penamanya, selain suaminya atau isterinya, anaknya atau ibu bapanya, untuk menerima manfaat polisi itu secara benefisial dan bukan sebagai wasi.
- Menurut Perenggan 5(1) Jadual 10 Akta Perkhidmatan Kewangan 2013, suatu penamaan yang dibuat oleh pemunya polisi yang bukan beragama Islam hendaklah mewujudkan suatu amanah atas penama bagi wang polisi yang kena dibayar atas kematian pemunya polisi, sekiranya - (a) penama itu adalah suaminya atau isterinya, atau anaknya; atau (b) penama itu adalah ibu bapanya (jika tiada suami atau isteri atau anak yang masih hidup pada masa membuat penamaan).
- #Menurut Perenggan 2(3) Jadual 10 Akta Perkhidmatan Kewangan 2013, penamaan di atas hendaklah disaksikan oleh seorang saksi yang mesti berumur 18 tahun dan ke atas dan yang sempurna akal dan bukan seorang penama yang dinyatakan di atas.
- Seorang penama pemunya polisi yang beragama Islam apabila menerima wang polisi hendaklah mengagihkan wang polisi mengikut undang-undang Islam.
- Untuk maklumat lengkap tentang kuasa untuk membuat penamaan, pembatalan penamaan, amanah wang polisi, pembayaran wang polisi jika terdapat penamaan dan sebagainya, anda dinasihatkan untuk merujuk kepada Perenggan 1 hingga 13 Jadual 10 Akta Perkhidmatan Kewangan 2013.

NOMINATION / PENAMAANI hereby nominate the following as nominee(s) / *Di sini saya menamakan penama di bawah:*

Name of Nominee <i>Penama</i>	Address <i>Alamat</i>	I.C. No. (New) / Passport No. <i>No. K.P. (Baharu) / No. Pasport</i>	Date of Birth <i>Tarikh Lahir</i>	Relationship <i>Hubungan</i>	% Of Share <i>% Perkongsian</i>

Declaration by Proposer/Insured

I declare and confirm that I have obtained the consent of the nominee(s) named herein and that he/she has authorised me to disclose his/her personal information on his/her behalf.

Pengakuan oleh Pencadang/Pihak Diinsuranskan

Saya mengaku dan mengesahkan bahawa saya telah memperolehi persetujuan penama yang dinamakan di sini dan yang beliau telah membenarkan saya mendedahkan maklumat peribadi beliau bagi pihak beliau.

Signature of Proposer/Insured
Tandatangan Pencadang/Pihak Diinsuranskan

Date / *Tarikh*

Name of Proposer/Insured
Nama Pencadang/Pihak Diinsuranskan
I.C. (New) checked by / *K.P. (Baharu) disahkan oleh*

RINGKASAN PERLINDUNGAN TAMBAHAN MOTOR YANG LAIN

(A)	PERKHIDMATAN TUNDAAN 24-JAM TANPA HAD (BUKAN TARIF) ^{(1) (3)}	- Memberi perlindungan tambahan kepada had tunda yang sedia ada oleh MSIG Motor Assist kepada jarak tundaan tanpa had sekiranya berlaku kerosakan atau kemalangan yang melibatkan kenderaan.
(B)	PAMPASAN “DISKAUN TANPA TUNTUTAN” TAHUN SEMASA (BUKAN TARIF) ⁽¹⁾	- Membayar balik Diskaun Tanpa Tuntutan (NCD) yang anda telah hilang kerana membuat tuntutan di bawah polisi anda.
(C)	INSURANS KEMALANGAN DIRI PEMANDU (BUKAN TARIF) ^{(1) (3)}	- Perlindungan untuk pemandu dan penumpang akibat kemalangan jalan raya yang menyebabkan kematian atau hilang upaya kekal.
(D)	PERLINDUNGAN E-HAIL E-ZEE (BUKAN TARIF) ⁽¹⁾	- Memberikan perlindungan ketika kenderaan menyediakan perkhidmatan e-hailing untuk membawa penumpang.
(E)	LIABILITI UNDANG-UNDANG UNTUK PENUMPANG – KENDERAAN PERSENDIRIAN ⁽³⁾	- Melindungi liabiliti undang-undang untuk kecuai penumpang.
(F)	LIABILITI UNDANG-UNDANG TERHADAP PENUMPANG – KENDERAAN PERSENDIRIAN ⁽³⁾	- Melindungi pemegang polisi terhadap sebarang liabiliti undang-undang yang dilakukan oleh mana-mana penumpang semasa tuntutan dibuat. - Nota: Adalah salah di sisi undang-undang Republik Singapura jika anda memasuki negara itu tanpa memperluaskan perlindungan liabiliti kepada penumpang dalam insurans motor anda.
(G)	PERLINDUNGAN KUNCI PINTAR (BUKAN TARIF) ⁽¹⁾	- Merangkumi kos pembaikan, penggantian dan/atau pemrograman semula Kunci Pintar anda sekiranya ia dicuri, hilang atau rosak tanpa sengaja. - Merangkumi 1 set Kunci Kereta Pintar setiap kereta.
(H)	PENGECEUALIAN KOS PENAMBAHBAIKAN (BUKAN TARIF) ⁽¹⁾	- Mengecualikan bayaran penambahbaikan yang timbul daripada kos alat ganti asli.
(I)	PENGECEUALIAN UNTUK EKSES WAJIB (BUKAN TARIF) ^{(1) (3)}	- Mengecualikan jumlah eksek wajib sebanyak RM400 yang anda perlu tanggung jika anda atau orang yang memandu kereta anda: <ul style="list-style-type: none">• adalah di bawah umur 21 tahun,• memegang lesen memandu Percubaan (P) atau Sementara (L), atau• tidak dinamakan dalam Jadual Polisi sebagai pemandu dinamakan.
(J)	BENCANA KHAS PENUH (BUKAN TARIF) – BANJIR, RIBUT, TANAH RUNTUH, GELINCIRAN TANAH, PENENGGELAMAN TANAH ATAU MALAPETAKA YANG LAIN ^{(2) (3)}	- Merangkumi kos untuk membaiki kereta anda sekiranya ia rosak akibat banjir, ribut, tanah runtuh, gelinciran tanah atau malapetaka yang lain. - Bencana Khas Terhad ^{(1) (3)} : Terhad kepada 25% dari Jumlah Diinsuranskan.
(K)	MOGOK, RUSUHAN DAN KEKECOHAN AWAM ^{(2) (3)}	- Melindungi kenderaan daripada kerosakan yang disebabkan oleh mogok, rusuhan dan kekecohan awam.
(L)	LIABILITI UNDANG-UNDANG TERHADAP PEMBONCENG	- Melindungi pemegang polisi ke atas liabiliti undang-undang terhadap penumpang.
(M)	PERLINDUNGAN SEMUA PENUNGGANG MOTOSIKAL	- Memberikan perlindungan sekiranya berlaku kemalangan semasa motosikal anda digunakan oleh mana-mana penunggang berlesen yang mempunyai kebenaran anda.
(N)	INSURANS KEMALANGAN DIRI PENUNGGANG MOTOSIKAL (BUKAN TARIF) ⁽⁴⁾	- Perlindungan untuk penunggang akibat kemalangan jalan raya yang menyebabkan kematian atau hilang upaya kekal, dan membayar elaun perkabungan jika kematian penunggang berlaku.
(O)	LIABILITI UNDANG-UNDANG TERHADAP PENUMPANG TIDAK BERBAYAR – KENDERAAN PERDAGANGAN	- Melindungi pemegang polisi ke atas liabiliti undang-undang terhadap penumpang.
(P)	PAMPASAN UNTUK TEMPOH PEMBAIKAN YANG DIANGGARKAN (CART) ⁽²⁾	- Menawarkan pampasan bagi kehilangan penggunaan kenderaan anda berdasarkan anggaran tempoh pembaikan seperti yang dinilai oleh ajuster kerugian (tidak termasuk tempoh di mana kenderaan diletakkan di bengkel).
(Q)	PERLINDUNGAN CERMIN KENDERAAN ⁽²⁾	- Melindungi pemecahan kaca cermin kereta di depan, belakang, tingkap, tingkap bumbung matahari dan filem salutan/mewarna. - Cermin yang pecah akan diganti dan Diskaun Tanpa Tuntutan (NCD) anda tidak akan terjejas.

⁽¹⁾ Untuk Kereta Persendirian Komprehensif sahaja.

⁽²⁾ Untuk Perlindungan Komprehensif sahaja.

⁽³⁾ Tidak terpakai untuk Insurans MSIG Motor Plus.

⁽⁴⁾ Tidak terpakai untuk Insurans Motosikal 3PA.

Penerangan perlindungan ini adalah ringkasan yang bertujuan untuk rujukan cepat dan mudah. Terma dan syarat lengkap yang tertakluk terdapat dalam Dokumen Polisi.

Nota: Jika terdapat sebarang konflik mengenai kandungan di antara versi Bahasa Inggeris dengan terjemahannya dalam risalah ini, versi Bahasa Inggeris adalah sah di sisi undang-undang.