



Guideline on Single - Sticker Motor Vehicle Compulsory Third-Party (CTP) Insurance and Motor Vehicle Registration Services in NCD.

I) General Reminders and Tips

- a) MVIL's CTP insurance cover must be obtained before RTA's motor vehicle registration. This is a requirement under Section 50 of the *Motor Vehicles (Third-Party) Insurance Act 1974 (MVIL Act)*.
- b) All motor vehicle must first be insured with MVIL for CTP insurance, then registered with RTA. There are no exemptions nor exceptions to this legal requirement.
- c) Do not delay registering your motor vehicle once you have paid for your CTP insurance cover. Section 49(2)(b) MVIL Act provides that your CTP insurance cover takes effect once your motor vehicle is registered by RTA. Therefore, to ensure you are not exposed to third-party liabilities on your own, on public roads, you must immediately register your motor vehicle with RTA after taking out CTP insurance with MVIL.
- d) Motor car dealers and individuals importing USED motor vehicles, must obtain an Exemption Letter from RTA. The Exemption Letter is a requirement for CTP insurance and registration, by MVIL and RTA, respectively.
- e) Organisations and individuals importing NEW motor vehicles, must obtain an Approval Letter from RTA. The Approval Letter is a requirement for CTP insurance and registration by MVIL and RTA, respectively.

- f) For changes to motor vehicle ownership, registration plate, colour, chassis number, and engine number of imported new and used vehicles by motor car dealers, organisations and individuals, the process will start with RTA inspecting the vehicle. Where this includes a change of the registration plate, the allocation of the registration plate must be made on the prescribed RTA form, stamped and signed by the Manager responsible for vehicle registration. MVIL will not insure any imported new or used motor vehicle unless this requirement is met. (Refer to section IV of this guideline).
- g) For changes to motor vehicle ownership, registration plate, colour, chassis number, and engine number sought by motor vehicle owners upon expiration of their CTP insurance and registration, the process in section IV of this guideline will apply.
- h) For changes to motor vehicle ownership, registration plate, colour, chassis number, and engine number, involving a motor vehicle which is already insured and registered and therefore has a valid CTP insurance cover and registration, the process in section V of this guideline will apply.

II) For CTP insurance cover and registration of new and used imported motor vehicles by motor car dealers and individuals (referred to as new business), customers must follow these steps;

- a) Visit RTA to obtain a new motor vehicle registration plate.
- b) Visit MVIL and present the RTA prescribed form, together with all your relevant documents as per MVIL's current checklist requirements and forms.
- c) Secure CTP insurance from MVIL as a precondition for registration with RTA. Subject to all requirements being met and upon payment of the prescribed CTP insurance premium, MVIL will insure your motor vehicle and issue you with a CTP insurance certificate/sticker.
- d) Visit RTA and present the CTP insurance certificate/sticker. Upon payment of the prescribed registration fee, RTA will register the motor vehicle and issue a registration sticker.
- e) Affix both the MVIL CTP insurance sticker and the RTA registration sticker on the motor vehicle. This completes the CTP insurance and registration process.

III) For renewal of expired CTP insurance cover and motor vehicle registration, the customer must follow these steps:

- a) Visit MVIL and present your relevant documents as per MVIL's current checklist requirements and forms.
- b) Secure CTP insurance from MVIL as a precondition for registration. Subject to all requirements being met, and upon payment of the prescribed CTP insurance premium MVIL will renew your CTP insurance policy and issue you a CTP insurance certificate/sticker.
- c) Visit RTA and present the CTP insurance certificate/sticker. Upon payment of the prescribed registration fee, RTA will renew the registration of the motor vehicle and issue a registration sticker.
- d) Affix both the MVIL CTP insurance sticker and the RTA registration sticker on the motor vehicle. This completes the CTP insurance and motor vehicle registration renewal process.

IV) For endorsement concerning change of motor vehicle ownership, registration plate, colour, chassis number, and engine number, when insuring and registering a newly imported motor vehicle; or when effecting changes upon renewal the customer must follow these steps:

- a) Visit RTA for RTA to conduct an initial inspection of the motor vehicle using the RTA Form 8 (Application for transfer of registration of motor vehicle). *At this stage, RTA will not register the motor vehicle in the new owner's name nor effect any other changes until and unless steps (b) and (c), hereunder are completed.*
- b) Visit MVIL and present the completed RTA Form 8, together with your relevant documents as per MVIL's current checklist requirements and forms.
- c) Secure CTP insurance from MVIL as a precondition for registration. Subject to all requirements being met, MVIL will issue a new CTP insurance certificate/sticker as per the details in the RTA Form 8.
- d) Visit RTA and present the CTP insurance certificate/sticker and the copy of RTA Form 8. Upon payment of the prescribed registration fee, RTA will register the motor vehicle as per the details in MVIL's CTP certificate/sticker and issue the registration sticker.

- e) Affix both the MVIL CTP insurance sticker and the RTA registration sticker on the motor vehicle. This completes the endorsement process.

V) For endorsement concerning change of motor vehicle ownership, registration plate, colour, chassis number, and engine number while the motor vehicle CTP insurance and registration is valid; the customer must follow these steps:

- a) Visit RTA for RTA to conduct an initial inspection of the motor vehicle using the RTA Form 8 (Application for transfer of registration of motor vehicle). *At this stage, RTA will not register the motor vehicle in the new owner's name nor effect any other changes until and unless steps (b) and (c), hereunder are completed.*
- b) Visit MVIL and present the completed RTA Form 8, together with your relevant documents as per MVIL's current checklist requirements and forms.
- c) Secure CTP insurance from MVIL as a precondition for registration. Subject to all requirements being met and if the CTP insurance policy is still valid and upon payment of the endorsement fee, MVIL will issue a new CTP insurance certificate/sticker as per the details in the RTA Form 8.
- d) Visit RTA and present the CTP insurance certificate/sticker and the copy of RTA Form 8. RTA will facilitate the endorsement consistent with its processes.
Affix the MVIL CTP insurance and the RTA registration sticker on the motor vehicle. This completes the endorsement process.

VI) For re-print of lost, stolen or damaged CTP insurance certificate/sticker, the customer must:

- a) Visit MVIL and request for a re-print. Subject to all requirements being met, MVIL will issue a new CTP insurance certificate/sticker.
- b) Affix the MVIL CTP insurance sticker on the motor vehicle.

VII) For re-print of lost, stolen or damaged RTA registration sticker, the customer must:

- a) Visit RTA and request for a re-print. Subject to all requirements being met, RTA will issue a new registration sticker.
- b) Affix the RTA registration sticker on the motor vehicle.

Jointly approved by MVIL and RTA on: **15th May, 2025.**



MICHAEL MAKAP
Chief Executive Officer - MVIL



JOHN DAVEONA AVIRA
a/Chief Executive Officer - RTA

