

LIBERTY LAW PRACTICE LLP

ADVOCATES & SOLICITORS

Your reference: **GBE 2963H**

Our reference: CS/1617/24/DW/SC/SZ

Date: 15 October 2024

133 New Bridge Road
#17-03, Chinatown Point
Singapore 059413
UEN: T08LL0754D
Tel: (65) 6223 6787
Fax: (65) 6223 7262
(Not for service of Court Documents)
E-mail: chris@libertylaw.com.sg

Selva K. Naidu LL.B. (Hons.) S'pore
Christine Sekhon LL.B. (Hons.) S'pore



Lonpac Insurance Bhd

By Email only

Lockson Hydraulics & Engineering Pte Ltd
2 Wan Lee Road
Singapore 627934

IMPORTANT
BY CERTIFICATE OF POSTING

Tan Kim Hong
Blk 632 Woodlands Ring Road
#04-161
Singapore 730632

IMPORTANT
BY CERTIFICATE OF POSTING

Dear Sirs,

ENTRUST CAPITAL PTE. LTD.

C/o 133 New Bridge Road #17-03 Chinatown Point Singapore 059413

ACCIDENT INVOLVING SKS 9748L AND **GBE 2963H** ALONG SELETAR EXPRESSWAY (SLE) ON 24 SEPTEMBER 2024.

We act for Entrust Capital Pte Ltd in the above matter.

We are instructed by the above named to claim damages against you / your authorised driver / your insured in connection with a road traffic accident on 24 September 2024 along Seletar Expressway (SLE), involving our client's motor vehicle bearing registration number SKS 9748L and a motor vehicle bearing registration number **GBE 2963H**, which was owned / driven / insured by you at the material time.

We are instructed that the accident was caused by your / your authorised driver's / your insured's negligent driving and/or management of the motor vehicle **GBE 2963H**. As a result of the accident, our client's car was damaged and our client has been put to loss and expenses, particulars of which are as follows: -

(1) Cost of repairs	- \$ 4,390.00
(2) Loss of rental	- \$ 1,080.00
(3) Survey fees	- \$ 530.00
(4) Accident report	- \$ 31.00
(5) LTA search	- \$ 27.25
(6) Incidentals	- \$ 100.00
(7) Costs	- \$ 900.00
	<u>\$ 7,058.25</u>

A copy each of the supporting documents are enclosed.

<u>S/NO.</u>	<u>AVAILABLE DOCS</u>	<u>PARTICULARS</u>
<u>Client's Documents</u>		
1.	24.09.2024	GIA Statement / Traffic Police report
2.	-	Witness(es) Statement
3.	01.10.2024	Repair Tax Invoice / Excess Tax invoice
4.	24.09.2024	Rental invoice and Rental Agreement
5.	-	Enquire PARF/COE Rebate for Registered Vehicle
6.	-	Certificate of Insurance / Enquire Vehicle & Owner Information / Transfer of ownership
7.	25.09.2024	1 st and 2 nd Notices Pre-repair Inspection
8.	01.10.2024	Survey invoice, surveyor's report and 40 Original / Copies of damage photographs
9.	02.10.2024	Tax invoice from General Insurance Association of Singapore (GIA)
<u>Third Party's Documents</u>		
10.	25.09.2024	GIA Statement / Traffic Police report
11.	25.09.2024	LTA Enquire Vehicle Insurance Particulars / LTA clarification letter / tax invoice
12.	-	LTA Enquire Vehicle Owner Details
13.	25.09.2024	LTA session transaction history

We have on 25 September 2024 notified you / your insurer of the accident and a pre-repair inspection of our client's vehicle was ~~waived / not carried out~~ / carried out by the appointed surveyor.

Please note that there is a presumption in law that the driver of GBE 2963H was driving, as your authorized driver and/or servant and/or agent.

Please note that you / your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you / your insurer. In this event, you / your insurer will be liable for any and all legal costs incurred.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter, which we will then forward to our client and/or the insurers for consideration on a without prejudice basis.

For avoidance of doubt, kindly note that this claim is made without prejudice to our client's personal injury claims.

Yours faithfully,



Mrs Christine Sekhon
Enc.
cc Client

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Actual Driver
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date of First Submission	24/09/2024 18:11 (SGT)
Reported by	Actual Driver
Date of Accident	24/09/2024 10:00 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	SLE
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKS9748L
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INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	ENTRUST CAPITAL PTE. LTD.
Company Reg No	
Email Address	
Mobile Phone No	
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Mini
Model	Cooper
Variant	-
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private car
Transmission	Auto
CC	0
Vehicle Fuel	Petrol
First Registration Date	18/05/2015
Chassis no	WMWXS520502B37524
Effective Date/Time of Ownership	18/05/2015 00:00 (SGT)

INSURANCE COMPANY

Name of Insurance Company	Income Insurance Limited
Policy Number / Cover Note Number	5147415302

DRIVER

Name of Driver	
NRIC No	
Date Of Birth	
Occupation	Indoor
Driving Pass Date	30/03/2015
Driving License Pass Class	3
Driving License Validity	Valid
Driving experience	9 YEARS AND 6 MONTHS
Gender	Male
Mobile Number	(Phone) [REDACTED]
Alt. Phone Number	-
Email Address	[REDACTED]
Address	[REDACTED]
Address complement	-
Postcode	[REDACTED]
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Hirer
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Head to Rear
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	Yes
Was any injured conveyed to hospital by ambulance?	No
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	1
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No
Translator's name	-
Translator's ID	-
Translator's phone number	-
Translator's email	-
Original language used in the statement	-

DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER TO ATTACHED

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	GBE2963H
Vehicle Manufacturer	-

Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
Name of Driver	TAN KIM HONG
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	JOEL CHIN WEN HAO
Gender	Male
Phone No	
Address	
Address Complement	-
Post Code	
Approximate Age Years Old	-
Injuries Sustained	-
Injured person in which vehicle?	SKS9748L
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Actual Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Traffic Police Department for investigation.**
6. This report will be forwarded by the insurers to the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
 (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third-party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.



Policyholder's Signature / Date & Time

Actual Driver's Signature (if driver is not the policyholder) / Date & Time

LOH

Witnessed by Reporting Centre Personnel
(Name as in NRIC/ID card)

Sketch Plan

vJan2022

1

Describe Circumstance of the Accident

I was driving SLE at 2nd lane. Suddenly, I feel an impact from behind and notice vehicle no: GBE2963H hit into my vehicle. Both of us exchange particular then leave the scene.

Declaration

I/We declare the foregoing particulars are true in every respect.



[Signature]

LOH

Policyholder's Signature / Date & Time

Actual Driver's Signature (if driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel (Name as in NRIC/ID card)

24/9/2024



































ENTRUST CAPITAL PTE LTD

6 month contract

Main Office : 1 Kaki Bukit Road 1, #01-44 Enterprise One, Singapore 415934
Tel : +(65) 6909 7277 Fax : +(65) 6909 5595

RENTAL AGREEMENT

ECRA No:

Date: 29/03/2024

Name / Company: NRIC / UEN No: Joel Chin Wen Hao	
Contact No: Email Address:	
Address:	
Vehicle No./Colour:	SK597481 / Black
Pick-up Date/Time:	27/8/2024 @ 5:30pm
Mileage Upon Collection:	104,887 km
Overseas Usage: YES/NO	Joel only. not intern
2nd Name Driver: YES/NO	
Refund Deposit Amount / Date:	
Make / Model:	Mini Cooper
Return Date/Time:	26/3/2025
Mileage Due for 1st Servicing:	
If Yes,	
Security Deposit Payment:	\$2,200
Rental Payment:	\$2,200 / Month

ENTRUST CAPITAL PTE LTD referred to as ("our Company") & Above Mentioned NAME / COMPANY referred to as ("the Renter")

- The above stated Vehicle is insured for use on Singapore road only. Using the Vehicle outside of Singapore territory is strictly prohibited, unless approved by our company with an additional fee imposed. Whilst this vehicle is in the Renter's possession and is driven within or outside of Singapore, the Renter shall be held fully responsible for any, but not limited to vehicular accident, damages, fire or theft caused to the vehicle.
- The use of the Vehicle during the period from the date of taking over until the termination date of this agreement or the return date of the Vehicle by Renter, shall be under the full responsibility of the Renter.
- ONLY the above mentioned named or authorised driver(s) is/are allowed to use the Vehicle. In any circumstances that another driver apart from the named/authorised driver is found using the vehicle, our Company reserve the right to repossess the vehicle and the Renter shall be held full responsibility for any, but not limited to vehicle accident, damages, fire or theft caused to this vehicle.
- Should the Vehicle be involved in any traffic violation or parking offence during the contract period, Renter must pay immediately all fines and any levy imposed by the government or any relevant authorities.
- Upon claiming the Vehicle insurance, the Renter/Driver stated above shall be liable to pay an excess of \$4,000 to our company.
- At any point of time if the Vehicle breakdown due to driver's negligence. Examples flat battery, tyre puncture, empty petrol tank or any other breakdown due to maintenance wear and tear due to Renter failed to send the Vehicle to our appointed workshop upon our Company request, a nominal fee of \$540.00 (on weekdays 12pm to 8pm) or \$5100.00 (on weekends 12pm-8pm & PH 24hrs), shall be charge to the Renter. For loss of car key & key lock, charges will be subject to the car model.
- The Renter must take note of the Vehicle engine temperature, any overheating due to driver's negligence, repair and miscellaneous costs will be borne by the Renter. Should there be any problem of the vehicle due to wear & tear or vehicle breakdown, the Renter is to report to our Company immediately and seek the advice/permission before proceeding to fix/repair the Vehicle.
- If the Vehicle meets with an accident, the Renter is to inform our Company immediately. NO repairs are to be done without our Company approval. If the Renter repairs the vehicle at any workshop that is unauthorised by our Company, our Company reserve the right to repossess the vehicle. Renter is liable to pay a compensation fee of \$5,000 to our Company.
- Any damage to the Vehicle due to Renter's fault, payment of the repair cost must be made to our Company immediately, unless any other alternative arrangement is made.
- Our Company shall not be responsible for loss of or damage to personal belongings and the content therein (including any valuable, even if our Company has been informed) during storage or during disposal process caused and Renter hereby release our Company from any liability in respect thereof.
- Upon returning of the Vehicle, the fuel level must be the same as when the Vehicle initially collected. Otherwise, a service fee of \$30.00 on top of the fuel to be fuelled up will be charged to the Renter respectively.
- The Vehicle is handed over clean and it should be returned in clean condition. Otherwise, a nominal fee of \$30.00 will be imposed.
- The Renter shall undertake to pay the advance monthly rent on/before of every month, during the contract period. In the event of Renter default in the payment to our Company, Renter agreed with our Company that without prior notice given, to seize and take possession of the vehicle, in whatever place the Vehicle may happen to be. Renter shall indemnify our Company fully and immediately for the repossession fee of \$300.00 and an admin fee of \$60.00, respectively. Our Company reserve the right to impose a late charge of \$30.00 per day, should Renter failed to pay on time.
- No Smoking, Drunken and Transportation of Pets are allowed in the Vehicle. Failing which, the Renter is responsible to pay a penalty of \$5500.00 to our Company.
- Modification or installation of LTA non-compliance items to the Vehicle, Speeding, Reckless Driving, Racing, Driving under Disqualification or ANY illegal activities are strictly prohibited during the use of the Vehicle. Our Company reserve the right to repossess the Vehicle and Renter is liable to pay our Company a compensation fee of \$51,500.00 on top of repossession fee and any other costs incurred.
- The Renter must check the water level daily to detect any leakage that will cause overheating to the Vehicle and ensure that the Vehicle is warmed up at the start of the day instead of driving off right away. If the Vehicle breakdown due to overheating, our Company reserve the right to forfeit the security deposit that has been paid to our Company during the collection of vehicle. Our Company reserve the right to terminate the contract immediately if the overheating is caused by the Renter after being checked by our appointed workshop.
- In the event, our Company decided to sell off the Vehicle or if for any reason our Company deem it impracticable to repair any damage caused to the Vehicle (but not such as to amount to a total loss) our Company shall have the right to replace the Vehicle with an alternative vehicle of similar seating and engine capacity or reserve the right to terminate the rental contract. In the event of terminated rental contract, our company will refund the security deposit and pro-rated balance rent fee to the Renter (if there is any).
- Should the Renter decide to do an early termination of the contract, the Renter is still liable to pay rent. It shall be calculated by the balance number of the days of the rental period divided by two and the amount will be deducted from the security deposit. Should the amount be larger than the security deposit, the Renter has to topup the amount and pay our Company immediately upon return of the Vehicle.
- The Renter agrees to indemnify our Company against all actions claims demands proceedings costs or expenses damages loss and liability whatsoever arising out of any breach by the Renter of any of the terms and conditions herein or in respect of or out of the use of the Vehicle or otherwise.

I have read and agreed to all the Terms and Conditions herein,

Name: Joel Chin Wen Hao

Signature: [Signature]

NRIC: [Redacted]

ENTRUST MOTORWORKS PTE LTD

25 KAKI BUKIT ROAD 4, SYNERGY @ KB #05-38 SINGAPORE 417800

HP: (65) 88221278 / 84568833

EMAIL: CONTACT@ENTRUST-MOTORWORKS.COM

BIZ.REG.NO. 202237410R

TAX INVOICE NO: CLO/01102024/01

BILL TO: ENTRUST CAPITAL PTE LTD

DATE : 01/10/2024

PAYMENT TERMS: CASH

VEHICLE MODEL: MINI COOPER

CAR PLATE NO: SKS9748L

MILEAGE

DESCRIPTION

AMOUNT

1. TOTAL REPAIR COST IN LUMP SUM FOR:-
(MINI COOPER SKS9748L)

\$4,390.00

TOTAL DUE

\$4,390.00

FOR & ON BEHALF OF ENTRUST MOTORWORKS PTE LTD

ALL PAYMENTS MUST BE MADE PAYABLE TO ENTRUST MOTORWORKS PTE LTD

CARQUOTES SG LLP

1 Kaki Bukit Rd 1 #01-44 Enterprise 1 Building S 415934

INVOICE

To: ENTRUST MOTORWORKS PTE LTD

Date : 24/9/2024

25 Kaki Bukit Rd 4 , Synergy @KB #05-38
Singapore 417800

Invoice No: EC:01102024/01

Description

BMW 218i , \$180 DAILY
Rental Period : 6 Days
SMN3012T

Price

\$1,080.00

Total Payable:

\$1,080

Cheque Payment:

Cheque should be made payable to **ENTRUST CAPITAL PTE LTD**

PAYNOW UEN: 202200130H

OCBC Account No.: 5951-6257-9001

Your ref: **GBE 2963H**
Our ref: CS/1617/24/DW (SKS 9748L)
Date: 25 September 2024

Fax: 6223 7262
Tel: **3152 0995**
Email: serene@libertylaw.com.sg

Lonpac Insurance Bhd
By email: mt_claim@lonpac.com only

Dear Sirs,

DATE OF ACCIDENT: 24 SEPTEMBER 2024
NOTICE TO INSURER TO CONDUCT PRE-REPAIR SURVEY

We are instructed by Entrust Capital Pte. Ltd., the owner of SKS 9748L to notify you of a road traffic accident on 24 September 2024 at about 10.00a.m. along Seletar Expressway (SLE), involving our client's vehicle registration number SKS 9748L and a vehicle registration number GBE 2963H, which was insured by you at the material time. A copy of the Singapore Accident Statement/Traffic Police report filed is enclosed herein.

As a result of the accident, our client's vehicle has been damaged. Before our client proceeds to repair the damaged vehicle, please let us know within **2 working days excluding any intervening Saturday, Sunday and/or Public Holiday** of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you.

NB. Any settlement or offer is on the express condition that this settlement is in respect of our client's claim for property-related damages only and shall not preclude client's driver/passenger from claiming injury-related damages arising from this accident.

Yours faithfully,

Serene

Enc.

Your ref: **GBE 2963H**

Our ref: CS/1617/24/DW (SKS 9748L)

Date: 25 September 2024

Fax: 6223 7262

Tel: **3152 0995**

Email: serene@libertylaw.com.sg

Lonpac Insurance Bhd

By email only

Dear Sirs,

DATE OF ACCIDENT: 24 SEPTEMBER 2024

NOTICE TO INSURER TO CONDUCT PRE-REPAIR SURVEY

We refer to your email of 25 September 2024.

Please be informed that our client is not agreeable to your proposed motor surveyors. Instead we propose you to choose a surveyor from our client's list of surveyors as appended below:-

S/no.	Surveyor
1.	Richard Wong of RW Automotive Appraisers Services

Please be informed that if we do not hear from you within 2 working days from the date hereof, we will assume, as per the Protocol, that you have no objections to our list of motor surveyors. You will be deemed to have agreed to any of the above motor surveyors as a "single joint expert". We will inform you who the "single joint expert" is in due course.

If you object to our client's list of motor surveyors, we will accordingly inform the client to instruct his choice of motor surveyor to conduct the pre-repair survey. Also, please let us know within 2 working days excluding any intervening Saturday, Sunday and/or Public Holiday of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle failing which our client will commence repairs thereafter without any further notice or reference to you. Please be informed that the said vehicle can be surveyed / inspected at:

Address : **Entrust Motorworks Pte Ltd**
25 Kaki Bukit Road 4
#05-38 Synergy@Kaki Bukit
Singapore 417800

Contact Person/Tel: **Mr Derrick (Tel: 8456 8833)**

Yours faithfully,

Serene

Enc.



RW AUTOMOTIVE APPRAISERS SERVICES
(Licensed Appraisers Claims Adjusters)
256 Bishan St. 22 #12-472 Singapore 570256
Tel +65 6996 9988 Hp: +65 8338 9988
Email: rw9988@yahoo.com Reg. 52821270B

INVOICE

Entrust Motorworks Pte Ltd
25, Kaki Bukit Road 4

[#05-38](mailto:Synergy@KB)

Singapore 417800

On behalf of Entrust Capital Pte Ltd

Invoice No : 240034

Date : 01.10.2024

Being:		
Survey Fees (including 40 photographs and transport charges)		\$ 530.00
S'pore Dollars : Five Hundred and Thirty only.		<u>\$ 530.00</u>
Our Reference No. : RW/0034/24TP		
Vehicle No. : SKS 9748 L		

SURVEYED WITHOUT PREJUDICE

RICHARD WONG
(Licensed Appraiser)



RW AUTOMOTIVE APPRAISERS SERVICES
 (Licensed Appraisers Claims Adjusters)
 256 Bishan St. 22 #12-472 Singapore 570256
 Tel +65 6996 9988 Hp: +65 8338 9988
 Email: rw9988@yahoo.com Reg. 52821270B

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ADJUSTMENT ON REPAIR COST & REPLACEMENT OF PARTS

Vehicle No: SKS 9748 L

Report No.: RW/0034/24TP

<u>S/No</u>	<u>QTY</u>	<u>Description</u>	<u>Condition/ Remarks</u>	<u>Repairer's Estimates</u>	<u>My Recommendation</u>
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REPLACEMENT OF DAMAGED PARTS

1)	1	Rear tail gate	Repairable	\$ 1,493.96 N	\$ -
2)	1	Rear bumper	Distorted	\$ 970.19 N	\$ 970.19
3)	1set	Rear bumper clips	Necessary	\$ 50.00 N	\$ 50.00
4)	1	Rear bumper reinforcement	Bent	\$ 581.82 N	\$ 581.82
5)	1	Rear bumper lower lamp	Cracked	\$ 182.00 N	\$ 182.00
6)	1	Rear bumper beam	Distorted	\$ 289.00 N	\$ 289.00
7)	1	Rear bumper tow cover LH	Distorted	\$ 53.30 N	\$ 53.30
8)	1	Rear bumper lower garnish	Cut	\$ 285.00 N	\$ 285.00
9)	1	Rear tail gate 'Mini' emblem	Necessary	\$ 53.43 N	\$ 53.43
10)	1	Rear tail gate 'Cooper' emblem	Necessary	\$ 73.91 N	\$ 73.91
11)	2	Rear reverse sensors	Failed	\$ 1,016.74 N	\$ 1,016.74
12)	1	Rear end panel	Repairable	\$ 586.00 N	\$ -
13)	1	Rear tail gate weatherstripe	Serviceable	\$ 190.26 N	\$ -
				<u>\$ 5,825.61</u>	<u>\$ 3,555.39</u>
Less 10%				<u>\$ 582.56</u>	<u>\$ 355.54</u>
				<u>\$ 5,243.05</u>	<u>\$ 3,199.85</u>

Total (Parts): \$ 5,243.05 \$ 3,199.85

LABOUR CHARGES

14)	Panel beat rear end panel and rear tail gate. Straighten rear chassises. Remove and replace all damaged parts.		\$ 1,100.00	\$ 900.00
15)	Check wiring and lightings.		\$ 60.00	\$ 40.00
16)	Remove and reinstall rear windscreen glass.	(Not necessary)	\$ 180.00	\$ -
17)	Remove and reinstall rear upholstery, cushion seats and roof lining to enable repair.		\$ 150.00	\$ 120.00
18)	Transfer rear tail gate fittings.	(Not necessary)	\$ 150.00	\$ -
19)	Remove and replace rear reverse sensors.		\$ 120.00	\$ 80.00
			<u>\$ 7,003.05</u>	<u>\$ 4,339.85</u>



RW AUTOMOTIVE APPRAISERS SERVICES
(Licensed Appraisers Claims Adjusters)
256 Bishan St. 22 #12-472 Singapore 570256
Tel +65 6996 9988 Hp: +65 8338 9988
Email: rw9988@yahoo.com Reg. 52821270B

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Vehicle No: SKS 9748 L

Report No.: RW/0034/24TP

Balance brought forward		\$ 7,003.05	\$ 4,339.85
20) Conduct waterproof test after repair.	(Not necessary)	\$ 120.00	\$ -
21) Rust proofing treatment on affected area.		\$ 200.00	\$ 150.00
22) Spray painting on affected area.		\$ 1,200.00	\$ 1,000.00
Total (Labour):		\$ 3,280.00	\$ 2,290.00
Total:		<u>\$ 8,523.05</u>	<u>\$ 5,489.85</u>

POINT OF IMPACT

At the rear portion of the vehicle.

RECOMMENDATION

The vehicle was inspected thoroughly based on the repairer's estimate against the actual damages found on the vehicle. My findings and recommendation are listed as per attached.

My adjusted amount for the cost of repair is \$5,489.85.

CONCLUSION

The repairer has agreed to undertake repairs at a lump sum of \$4,390.00 corresponding to labour charges, spray painting and replacement of parts.

SURVEYED WITHOUT PREJUDICE

RICHARD WONG
(Licensed Appraiser)



RW AUTOMOTIVE APPRAISERS SERVICES
(Licensed Appraisers Claims Adjusters)
256 Bishan St. 22 #12-472 Singapore 570256
Tel +65 6996 9988 Hp: +65 8338 9988
Email: rw9988@yahoo.com Reg. 52821270B

Entrust Capital Pte Ltd
c/o Entrust Motorworks Pte Ltd
25, Kaki Bukit Road 4
Synergy@KB, #05-38
Singapore 417800

Report No : RW/0034/24TP

Date : 01.10.2024

VEHICLE INSPECTION REPORT

REFERENCE

Requested by : Workshop, owner's behalf
Date of Request : 25.09.2024
Date of Accident : 24.09.2024
Date of Inspection : 25.09.2024
Inspected at : Entrust Motorworks Pte Ltd
25, Kaki Bukit Road 4, Synergy@KB,
#05-38, Singapore 417800

VEHICLE DETAILS

Vehicle No.	: SKS 9748 L	Make & Model	: Mini Cooper
Year Make	: 2015	Colour	: Black
Engine No.	: 53269079B38A15A	Chassis No.	: WMWXS520502B37524
Engine Capacity	: 1499 cc	Mileage	: 106,574 km
Air-Con	: Yes	Radio/CD/Cassette	: Yes
Seat Belt	: Yes	Rims	: Sport

GENERAL CONDITION OF VEHICLE

General Condition	: Good	Modification	: Nil
Brakes	: Serviceable	Handbrake	: Serviceable
Steering	: Serviceable		

<u>Tyres</u>	<u>Make</u>	<u>Size</u>	<u>Rim</u>	<u>Tread Balance</u>
Front Right	Pirelli	195/55 R16	Sport	6 mm
Front Left	Pirelli	195/55 R16	Sport	6 mm
Rear Right	Pirelli	195/55 R16	Sport	5 mm
Rear Left	Pirelli	195/55 R16	Sport	5 mm

ASSESSMENT

	<u>Repairer's Estimate</u>	<u>Recommendation</u>
Spare Parts	: \$ 5,243.05	\$ 3,199.85
Labour Charges	: \$ 2,080.00	\$ 1,290.00
Paint Work	: \$ 1,200.00	\$ 1,000.00
Towing Charges	: \$ -	\$ -
Total	: <u>\$ 8,523.05</u>	<u>\$ 5,489.85</u>
Recommend lump sum repairs	: \$ 4,390.00	
Reduction	: <u>\$ 4,133.05</u>	
Estimated Period Required for Repair	: <u>5 days</u>	



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Vehicle No: SKS 9748 L

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RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard, Suntec City Tower Two #42-01B
Singapore 038989

E-mail: gears-support@shift-technology.com

GST Registration: M400017735

TAX INVOICE

Date of Request: 02/10/2024

Your Ref No: CS/1617/24/DW

Dear Sir/Madam,

Date of Accident: 24/09/2024 09:24 (SGT)

Vehicle No: SKS9748L

Place of Accident: Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$)	QTY	AMOUNT (\$)
GBE2963H	Singapore	(31.00)	1	(28.44)
GST Amount				(2.56)
Total Amount Due (GST Inclusive)				(31.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Actual Driver
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date of First Submission	25/09/2024 14:31 (SGT)
Reported by	Actual Driver
Date of Accident	24/09/2024 09:24 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	SLE
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBE2963H
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INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	LOCKSON HYDRAULICS & ^ENGINEERING PTE LTD

VEHICLE PARTICULARS

Manufacturer	Nissan
Model	Nv200
Variant	-
Vehicle Category	Commercial vehicle
Transmission	Manual
CC	1461

INSURANCE COMPANY

Name of Insurance Company	Lonpac Insurance Bhd
Policy Number / Cover Note Number	Z23VC05020604

DRIVER

Name of Driver	TAN KIM HONG
NRIC No	S1403488I
Address	BLK 632 WOODLANDS RING RD
Address complement	#04-161
Postcode	730632
Does Driver Own Other Vehicles?	No

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Head to Rear
------------------------	--------------------------

Weather Conditions Clear

OTHER INFORMATION

Was any foreign vehicle involved in the accident? No
Was anybody injured in the Accident? No
Was any other vehicle or property damaged? Yes
Number of Passengers (Including Driver) 1
Translator's name -
Translator's ID -
Translator's phone number -
Translator's email -
Original language used in the statement -

CIRCUMSTANCES OF ACCIDENT

REFER TO SKETCH PLAN

ATTACHMENT(S)

Are accident photos available for attachment? Yes
Was there any video captured by Car Camera? No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SKS9748L
Vehicle Manufacturer -
Vehicle Model -
Vehicle Variant -
Vehicle Colour -
Vehicle Category Private car
Name of Driver -
Insurance Company Name -

SKETCH PLAN

IMPORTANT NOTICE


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2. This Form must be completed by the Policyholder and/or the Actual Driver.
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7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

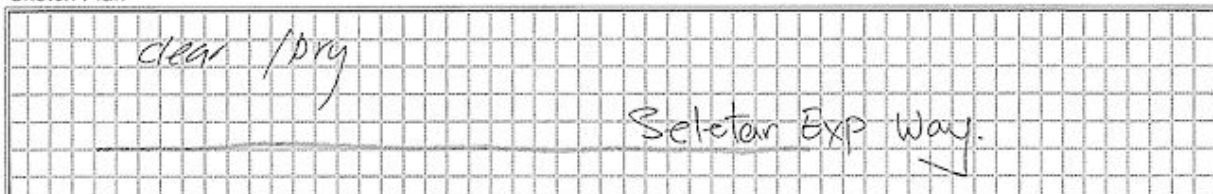
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
- (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
- (ii) investigating the accident and/or my claims;
- (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
- (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
- (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
- (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third-party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

 25/9/24.
1330
Policyholder's Signature / Date & Time


Driver's Signature (if driver is not the policyholder) / Date & Time


Witnessed by Reporting Centre Personnel
(Name as in NRIC/ID card)

Sketch Plan



Describe Circumstance of the Accident

VEHICLE NO: GBE 2963 H. ACCIDENT DATE & TIME: 24/9/24 09:24

CONTACT NUMBER: 96928922. E-MAIL: Lockson99@hotmail.com

LOCATION: SLE

It was heavy traffic, accidentally hit onto front car SKS 9768 L rear portions.

NOTE: PLEASE NOTE THAT YOUR INSURER MAY HAVE A 14 DAYS TIME FRAME FOR YOU TO SUBMIT AN OWN DAMAGE CLAIM UNDER YOUR OWN POLICY. PLEASE CHECK YOUR POLICY FOR MORE INFORMATION.

PLEASE STATE: ☐ CLAIM OWN POLICY ☐ CLAIM THIRD PARTY ☐ CLAIM OD/TP AT OTHER WORKSHOP ☒ REPORTING ONLY

Declaration

I/We declare the foregoing particulars are true in every respect.



Policyholder's Signature / Date & Time

1975009776

Driver's Signature (if driver is not the policyholder) / Date
& Time



Witnessed by Reporting Centre Personnel
(Name as in NRIC/ID card)

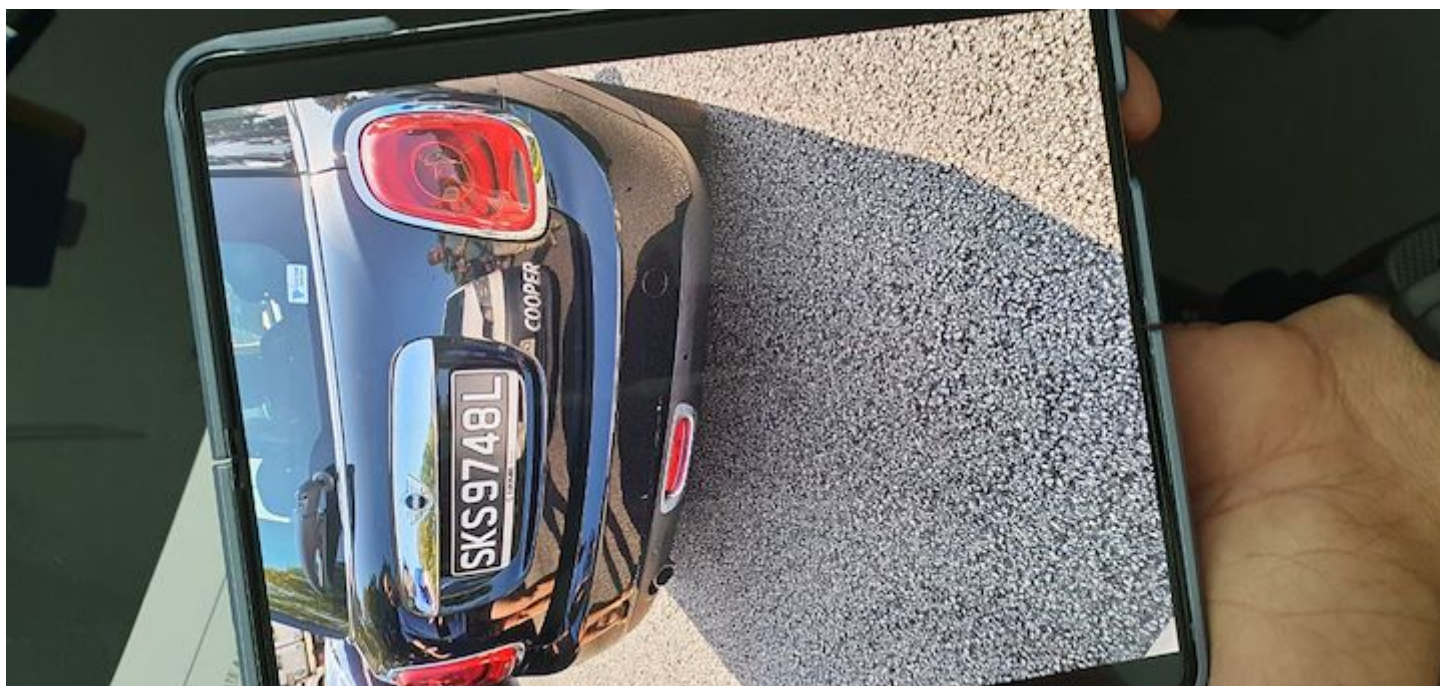












Enquire Vehicle's Insurance Particulars (As At 24 Sep 2024 / 10:00:00)

Vehicle No.:

GBE2963H

Make Description/Model:

**NISSAN / NV200 1.5L MT ABS AIRBAG 2WD
6DR EURO 5**

Insurance Company Name:

LONPAC INSURANCE BHD

Business Transaction Reference No.:

20240925102947164697

Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).



Thank you







You have successfully logged out.

Your last login date and time was 25 Sep 2024, 10:28:26.

To return to ONE.MOTORING, please click [here](#)

For security reasons, please **CLEAR YOUR CACHE** after each session.

Session Transaction History

S/No. 	Asset Type 	Asset ID 	Transaction Type 	Transaction Amount(S\$) 	Log Date/Time 
1	Vehicle	GBE2963H	18.19 Enquire Veh Owner Info (Others) by Law Firm	27.25	25 Sep 2024 / 10:29:47