Focus Auto Pte Ltd

Business Reg. No. 201004495R

GST Reg. No. 201004495R

Tel: 6886 9097 Fax: 6481 9095

Email: focus.autopteltd@yahoo.com.sg

Date :

05/10/2024

BY E-MAIL

Your ref:

SNL1905D

Our ref: SNQ 3414PP

WITHOUT PREJUDICE

M/S Budget Direct Insurance

190 Clemenceau Avenue Singapore 079120

Dear Sir/Madam,

ACCIDENT INVOLVING: (SNQ 3414PP & SNL1905D) ALONG PIE (TUAS) JALAN EUNOS FLYOVER

DOA:

23/09/2024

TIME:

0650 HOURS

We refer to the above matter and write on behalf of

LIM WU HAO

, the registered owner of

SNQ 3414P in respect of the above accident.

We are instructed that the above accident was caused by your insured's negligent driving/ or management of your insured vehicle. Your insured's vehicle SNL1905D collided onto the rear portion of our client's vehicle SNQ 3414PP. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows:-

1.	Cost of repair	(\$5600 + 9% GST)	\$ 6,104.00
2.	Loss of Used	$(5 \text{ days} \times $80)$	\$ 400.00
3.	Loss of Rental	(4 days × \$120)	\$ 480.00
4.	Sundries		\$ 30.00

Total Amount: \$ 7,014.00

Enclosed are the following documents for your perusal.

(

- 1) Driver's driving license/ Identity card
- 2) Certificate of Insurance
- 3) GIA report
- 4) LTA Search
- 5) Original repair claim
- 6) Car Rental Agreement/ Receipt

(RA4050)

The demand herein is in respect of our client's for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice any claim in respect of personal injuries.

Kindly acknowledge receipt of the above said documents within 7 days and your favourable reply is deeply appreciated.

Yours faithfully,

Claim

HP: 8150.9800

Jenny Kol

Focus Auto Pte Ltd

Business Reg. No: 201004495R GST Reg. No: 201004495R No 1 Kaki Bukit Ave 6 Autobay #02-50 Singapore 417883

Date: 05 October 2024

LIM WU HAO

C/O NO 1 KAKI BUKIT AVENUE 6 AUTOBAY #02-48/50 SINGAPORE 417883

MOTOR VEHICLE NO: SNQ 3414PP HONDA CIVIC 1.0SE TURBO CVT

REPAIR CLAIM \$ 5,600.00

LUMP SUM Sub- total: \$ 5,600.00

9% GST: \$ 504.00

Total: \$ 6,104.00

SINGAPORE DOLLARS: SIX THOUSAND ONE HUNDRED AND FOUR ONLY

SJ0G249N0012-01 / JP Knights Pte Ltd ENTRY DATE & TIME: 23/09/2024 16:08 (SGT) SUBMITTED BY: Flash Reporting VERSION: 2 (23/09/2024 17:23 (SGT))

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 witholding 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 23/09/2024 16:08 (SGT) Reported by Both Policyholder and Actual Driver Date of Accident 23/09/2024 06:50 (SGT) **Exact Location of Accident** PIE, Singapore Additional Location Information (TUAS) JLN EUNOS FLYOVER Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number **SNQ3414P** INSURED/POLICYHOLDER

Is company? No Name Of Registered Owner LIM WU HAO NRIC No SXXXX028I **Email Address** wuhao 88@hotmail.com Mobile Phone No (Phone) +65-82017768 Alternative Phone No.

VEHICLE PARTICULARS

Manufacturer Honda Model Civic Variant 1.0SE TURBO CVT

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 988 Vehicle Fuel Petrol

First Regisration Date Chassis no

SHHFK6840HU011967 Effective Date/Time of Ownership

INSURANCE COMPANY

Name of Insurance Company India International Insurance Pte Ltd Policy Number / Cover Note Number D24MPCM001076

DRIVER

Name of Driver NRIC No Date Of Birth Occupation Driving Pass Date Driving License Pass Class Driving License Validity Driving experience Gender Mobile Number Alt. Phone Number Email Address Address Address complement Postcode Is the driver the policyholder? If No, Relationship of the Driver with the Insured Does Driver Own Other Vehicles? Vehicle Registration Number of Other Vehicle Owned by Driver	LIM WU HAO SXXXX028I 21/08/1988 Indoor 13/01/2010 3 Valid 14 YEARS AND 8 MONTHS Male (Phone) +65-82017768 - wuhao_88@hotmail.com BLK 647A TAMPINES STREET 62 #08-183 - 521647 Yes - No
Insurance Company of Other Vehicle Owned by Driver	-
GENERAL INFORMATION OF THE ACCIDENT Type of Accident	Collision - Head to Rear
Weather Conditions Road Surface	Clear
nodu Sundce	Dry
OTHER INFORMATION	
Was any foreign vehicle involved in the accident? Number of vehicles involved in the accident	No 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)	2
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	-
PASSENGER 1	
Name	LOUISA
Gender	Female
DETAILS OF POLICE ACTION	
Was the accident reported to the police?	Yes
Police Station Name	Traffic Police
Police Station Phone No	(Phone) +65-65470000
Alt. Police Station Phone No	(Fax) +65-65474900
Police Station Address	10 Ubi Avenue 3 Singapore 408865
Was notice of intended Prosecution given?	No
If yes, against whom?	-
CIRCUMSTANCES OF ACCIDENT	

PLEASE REFER TO POLICE REPORT T/20240923/7074

ATTACHMENT(S)



Are accident photos available for attachment?

Was there any video captured by Car Camera?

Yes

Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SNL1905D Vehicle Manufacturer Honda Vehicle Model The experience of the second s HRV 1.5 DX Vehicle Colour Black Vehicle Category Private car Name of Driver JUSTIN Contact Number (Phone) +65-93368409 Address Postcode Insurance Company Name Nature Of Damage FRONT PORTION Details of property damaged in accident No. Of Passenger (Including Driver)

INJURED PERSONS DETAILS

INJURED 1

Name of injured person LOUISA Gender Female Phone No (Phone) +65-90080190 Address Complement Post Code Approximate Age Years Old Injuries Sustained MINOR HEAD INJURY AND NECK STRAIN 3DAYS MC Injured person in which vehicle? **SNQ3414P** Were seat belts worn? Yes Was this injured conveyed to hospital by ambulance? No

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please correctly report the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorized Driver.
- 3. Information provided must be as <u>truthful and accurate as possible</u>. Any willful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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. The 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 lodgment of this report to the insurers, you hereby consent to the archiving of this report at the center and to copies of the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

Lunderstand, acknowledge, agree and consent that:

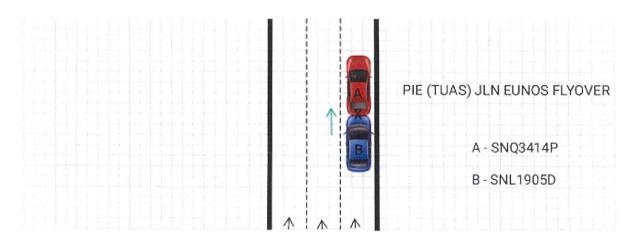
- (a) My insurer , my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively 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.
- (ii) 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 &

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

Witnessed by Reporting Centre Personnel

Sketch Plan 23/09/2024 1600HRS



Describe Circumstances of the Accident PLEASE REFER TO POLICE REPORT T/20240923/7074

Declaration

IWe declare the foregoing particulars are true in every respect.

Policyholder's Signature / Date & Time

23/09/2024 1600HRS

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

Witnessed by Reporting Centre Personnel







Police Station Of Origin: Traffic Police

10 Ubi Avenue 3 SINGAPORE 408865

Tel No: 65470000

1 of 3 Report No. T/20240923/7074

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 23/09/2024 15:28			Vide Report No.:	Station Diary No.:	
Informant's	Particular	8			
Name of Informant: LIM WU HAO			Address: 647A TAMPINES STREET 62 #08-183 SINGAPORE 521647		
ID Type / ID No.: NRIC NO / S88300281			Contact No.: Home/Office; Mobile: 82017768		
Nationality: SINGAPORE CITIZEN			Email: LIMWUHAO@GMAIL.CO	ОМ	
Sex: Age: Date of Birth: Male 36 21/08/1988			Type of Informant: Driver		
Race: Chinese			Language: English		
Occupation Other engi		ofessionals	Driving Licence Informat Class:	ion: Date of Expiry:	

Type of Accident:	Injury Others		Drink Drive: No	Date/Time of Accident 23/09/2024 06:50	: Type of Location Bridge
Location: TO PIE (TUAS)	1				
Weather: Clear		Road So Dry	urface:		
Traffic Flow: One Way		Traffic 0 Not Cor			raffic Volume: eavy
Type of Collision:	ehicles - Head To	. D.			nyone conveyed by mbulance:

Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger
SNL1905D	Motor car	HONDA	HRV	Black	Slightly Damaged	0
SNQ3414P	Motor car	HONDA	CIVIC 1.0SE TURBO CVT	Red	Slightly Damaged	1

Details of Vehicle Insurance							
Vehicle No.	Insurance Company	Insurance No	Effective Date	Expiry Date			
SNQ3414P	INDIA INTERNATIONAL INSURANCE PTE LTD	D24MPCM001076	15/06/2024	14/06/2025			



T/20240923/7074

Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000 2 of 3 Report No. T/20240923/7074

CONTINUATION OF REPORT

Details of Person	Involved					
Any Pedestrian In	volved: No					
No. of Pedestrians	Injured: NIL		Use of Pec	destrian	Crossin	g: NA
Driver						
Name	JUSTIN			ID No.		NIL
Related Vehicle	SNL1905D (Motor car)		Conta	ct No.	93368409
Hospital/Clinic	NIL			Class Drivin Licend Expiry	g ce &	Class: NIL Date of Expiry: NIL
Date Treatment	NIL		Date Disch	narge	NIL	
No. of Days grante	ed Medical Leave (MC)					
Passenger						
Name	LOUISA			ID No		NIL
Related Vehicle	SNQ3414P (Motor car)			Conta	ct No.	90080190
Hospital/Clinic	NIL			Class Drivin Licent Expiry	g	Class: NIL Date of Expiry: NIL
Date Treatment	NIL		Date Discl	harge	NIL	1
No. of Days grant	ed Medical Leave (MC)	03	Degree of			
Driver						
Name	LIM WU HAO			ID No		S8830028I
Related Vehicle	SNQ3414P (Motor car)			Contact No.		82017768
Hospital/Clinic	NIL			Class Drivin Licend Expiry	g	Class: NIL Date of Expiry: NIL
Date Treatment	NIL		Date Discl	harge	NIL	1
No. of Days grant	ed Medical Leave (MC)	NIL	Degree of		NIL	

Brief Details.

ON 23/09/2024 AT ABOUT 0650HRS I WAS DRIVING VEHICLE (A) BEARING REGISTRATION NUMBER SNQ3414P ENROUTE FROM HOME AT TAMPINES TO WORK AT TENGAH AIRBASE FOR WORK PURPOSES. WHILE DRIVING ALONG LANE 1 OF PIE (TUAS) JLN EUNOS FLYOVER, DOWNSLOPE PART, THE VEHICLES INFRONT SLOWED DOWN AND CAME TO A STOP. I TOO SLOWED DOWN AND CAME TO A STOP. SHORTLY AFTER THE FRONT OF VEHICLE (B) BEARING REGISTRATION NUMBER SNL1905D HIT ONTO THE REAR OF MY VEHICLE. I AM NOT INJURED. MY PASSENGER HAD MINOR HEAD INJURY AND NECK STRAIN.



Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000



Report No. T/20240923/7074

CONTINUATION OF REPORT

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by Singpass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 23/09/2024 15:28
Officer In Charge Of Case: TP / AEIT / LEE GUANG HUI Contact No.: 65476414	Classification Of Case:
NP168	





LIM WU HAO

NRIC NO. S88300281 Ø

21 AUG 1988

SEX MALE

NATIONALITY / CITIZENSHIP
SINGAPORE CITIZEN

DATE OF ISSUE

22 MAY 2019

ADDRESS

647A TAMPINES STREET 62 Ø #08-183 SINGAPORE 521647

Hide details

REPUBLIC OF SINGAPORE



LICENCE NO. **S88300281**

3 • 13 JAN 2010

CERTIFICATE OF MERIT ELIGIBLE

DEMERIT POINTS

0

CARD SERIAL NO. 001821095E

Hide details



Last updated on 24 Sep 2024



Show NRIC







Bubblegum Car Insurance

CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1960 ROAD TRANSPORT ACT, 1987 (MALAYSIA)
MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)

All Accidents must be reported within 24 hours of the incident regardless of whether it will lead to a claim.

CERTIFICATE NUMBER: D24MPCM001076 COVER: Comprehensive + Warranty

1. Index Mark and Registration Number of Vehicle : SNQ3414P

Chassis No. : SHHFK6840HU011967

2. Name of Policyholder : Lim Wu Hao

3. Effective date of Insurance : 15/06/2024

3. Expiry date of Insurance : 14/06/2025

5. Classes of Persons entitled to drive*

(a) The Policyholder.

The Policyholder may also drive a Motor Car not belonging to or hired (under a hire purchase agreement or otherwise) to him/her or his/her employer or his/her partner.

(b) Any other person who is driving on the Policyholder's order or with his/her 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.

6. Limitations as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The Policy does not cover:

- a) Use for hire or reward.
- b) Use for racing, pace-making, reliability trial, speed-testing.
- c) Use for the carriage of goods other than samples in connection with any trade or business.
- d) Use for any purpose in connection with the Motor Trade.
- *Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not included under these headings.

ULTIMATE CAR RENTAL

1 KAKI BUKIT AVE 6, #02-50 AUTOBAY@KAKI BUKIT SINGAPORE 417883

Business Reg. No. 53100391D

Email: ultimate_car_rental@yahoo.com.sg Tel No.: 6844 4620 Fax No.: 6844 4625

BILL TO#

FOCUS AUTO PTE LTD (REVO PERFORMANCE PTE

1 KAKI BUKIT AVE 6

#02-48/50 AUTOBAY @ KAKI BUKIT

SINGAPORE 417883

Tel: 6844 4620 Fax: 6844 4625

INVOICE

NO.:

INV005172

DATE:

04/10/2024

P/O REF. : TERMS :

SFN9629H

PAGE:

30 days

1

RA4050 RENTAL 30/09/24-02/10/24

YOUR REF: SNQ3414P

NO. CODE D	ESCRIPTION	QTY	PRICE	DISC	TAX	AMOUNT
1 SFN962 TOYO 9H	OTA ALTIS 1.6 AT	3 DAY	120.00			360.00

SINGAPORE

THREE HUNDRED SIXTY ONLY

SUBTOTAL		360.00
DISCOUNT		0.00
NETT		360.00
TAX		0.00
GRAND	S\$	360.00





ULTIMATE CAR RENTAL

Blk 264 Tampines St 21 #01-106 Singapore 520264 Tel: 6844 4620 Fax: 6844 4625 Co. Reg. No. 53100391D

VEHICLE RENTAL AGREEMENT No. RA 4050

HIRER'S PARTICULARS	Vehicle No: SNQ3414P Replace Veh No: SNF96 29 N
Address: 6474 Tampines Street 62#08-183	Mileage Out: Mileage Out: 29 4079 EM
(\$) 521647	Make & Model: HONDA Make & Model: Toyota Altis
Note: the distribution of the line line line is the content of the line in the charge of the line content	OUT: Date 30.09.74 OUT: Time
Contact Person: Tel: \$261 7768	HIRE EXPIRY TIME EXPIRY
DRIVER'S PARTICULARS	RENTAL CHARGES
Name: SAME AS ABOVE	Daily 3 @\$ 120 340 00
Address:	Weekly @\$
marine A	Monthly @\$
Pening of the content of outliness to enter the property of th	Hours @\$
Tel No: SHME 43 ABOVE HIP No:	Others @\$
P.P. / I.C. No.: D/L. NO:	CDW @\$ 10 allocates to the control of the control o
Date of Birth: 4/8/19% Date of Issue / Expiry:	PAI @\$
Nationality: PI. Of Issue:	Delivery Service
Occupation: Driving Exp:	SUB-TOTAL \$
Refundable Deposits:	OUT IN
Cash/Nets/Cheque/VISA/MC Cards No.:	
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES	not use or permit the Ver-Rs to be used for B or Rivard, drying tutted to
lot any repairs to or for the replacement of any part of the values as a second of the values as a second of the s	EXTENSION PROPERTY OF THE PROP
not subcread by the court of the property of the court of	Collection Service
	Misc.
	ESTIMATED TOTAL RENTAL \$ 360 00
	Sales Person Code:
REAR ACCESSORIES CHECK Ashtray Cig Lighter STD Tools Jack Hub Caps Radio / Cass CD / Cartridges S / RIM	Hirer is responsible for the first \$ 3000 + 457 excess for collision / damage to first party. (i.e) ULTIMATE CAR RENTAL Vehicles (including windscreen) and also first \$ 3000 + 457 excess for collision/damage to third party's vehicles for each and every accident / damage * Additional Excess Loading HIRER's Signature Additional Driver's Signature

I/We agree to the terms and conditions above, overleaf and that all information given is true and correct in all respect. My/Our Driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

IMPORTANT

- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 2. VEHICLES IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY ULTIMATE CAR RENTAL.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORISED DRIVER:

 - (1) shall report all accidents involving the said vehicle to the Owner immediately
 (ii) shall take immediate steps to complete and sign Form Mar 1 (Motor Accident Report from) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is reported to the owner)
 (iii) shall report to the police within 24 hours from the occurrence, the following types of accidents:-
 - - (a) injury case;

 - (b) non-injury case involving a Government vehicles or damage to Government property;
 (c) non-injury case involving a foreign vehicle (to obtain their motor insurance, policy, Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax informational);
 (d) non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE - THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER/DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO ULTIMATE CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	is tanis DEPOSIT REFUND and clore	The last shall be solely to smalble for and
1/6/24	Sh	28/84	Libratellavni od oj on Station in full lores Lamavag na koda se m	alomayar alomayar anga dol - 21 - 34	mply or breach of any provision in this.	The Last
es/	<i>y</i>	July A	pili bas panny 1979 Japane Ia silanga sa	Jacob et al.	to began in the second of the	SIGNATURE OF HIRER/DRIVER