



Our Ref: SME2603S  
Your Ref: SNJ2129G

August 3, 2024

INDIA INTERNATIONAL INSURANCE PTE LTD  
64 CECIL STREET  
#04-05 IOB BUILDING  
SINGAPORE 049711

Attention: Motor Claims

Dear Sir/Madam,

Repair Services Rendered to Vehicle Reg. No. SME2603S: Accident on 26/06/2024  
Along Jalan Bukit Merah

We are pleased to enclose our invoice number **86050151** dated **01/08/2024** amounting as follows:

Cost of Repair	\$ 2,888.50
Loss of Rental @ \$109.00/Day x 3 Days	\$ 327.00
LTA Search Fee	\$ 27.25
Grand Total	\$ 3,242.75

In addition, attached are the supporting documents of repair services rendered to the abovementioned vehicle.

Please acknowledge receipt of the same.

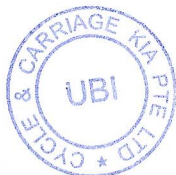
**Take Notice, the agreed settlement and acceptance for this case is subject to the understanding that we must receive your payment for the agreed sum within 30 days herein.**

Thank you.

Yours sincerely,

Cycle & Carriage Kia Pte Ltd  
Kia Service Centre

Encs.



## TAX INVOICE

Co Reg No : 199405410K

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info														
YEO YONG SENG (YANG RONGSHENG)  BLK 443C FERNVALE ROAD #16-377 SINGAPORE 793443  Contact No Mobile: 97905352 23/07/2024	<table> <tr> <td>Cust No/Name</td><td>/YEO YONG SENG (YANG RONGSHENG)</td></tr> <tr> <td>Reg No/Reg Date</td><td>SME2603S / 31/10/2018</td></tr> <tr> <td>Date In/Mileage</td><td>22/07/2024/ 59127</td></tr> <tr> <td>Chassis/Package</td><td>KNAF3416MK5013334 /#</td></tr> <tr> <td>Engine No</td><td>G4FGJH703395</td></tr> <tr> <td>Make/Model</td><td>KIA/CERATO 1.6 A EX G333</td></tr> <tr> <td>Colour/Trim</td><td>SWP SNOW WHITE PEAR/ WK SATURN BLACK</td></tr> </table>	Cust No/Name	/YEO YONG SENG (YANG RONGSHENG)	Reg No/Reg Date	SME2603S / 31/10/2018	Date In/Mileage	22/07/2024/ 59127	Chassis/Package	KNAF3416MK5013334 /#	Engine No	G4FGJH703395	Make/Model	KIA/CERATO 1.6 A EX G333	Colour/Trim	SWP SNOW WHITE PEAR/ WK SATURN BLACK
Cust No/Name	/YEO YONG SENG (YANG RONGSHENG)														
Reg No/Reg Date	SME2603S / 31/10/2018														
Date In/Mileage	22/07/2024/ 59127														
Chassis/Package	KNAF3416MK5013334 /#														
Engine No	G4FGJH703395														
Make/Model	KIA/CERATO 1.6 A EX G333														
Colour/Trim	SWP SNOW WHITE PEAR/ WK SATURN BLACK														

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CTP00080	Cash	01/08/2024/ 12:40	REN	979 / Renemer Ramirez Bag	32160	86050151

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
Z TEXT ACCIDENT ON 26/06/2024 ALONG JALAN BUKIT MERAH OWNER CLAIMING THIRD PARTY LOSS OF RENTAL (RA 016440 2024-07) TP#: SNJ2129G TP INS: INDIA INT'L INSURANCE				
A 10028901 TO CARRY OUT DIAGNOSTIC CHECK ON KDS AND CLEAR TROUBLE CODE				280.00
A 90000001 TO CHECK WIRING AND ELECTRICAL SYSTEM				80.00
S SPECIALISTJOB TO REPLACE UPR & LWR REAR BUMPER,BUMPER CLIPS STRAIGHTEN,REFORM,ALIGN ON REAR ACCIDENT AFFECTED AREAS				640.00
S SPECIALISTJOB SPRAY PAINTING ON REAR ACCIDENT AFFECTED AREAS (UPPER REAR BUMPER)				550.00
S SPECIALISTJOB TO CHECK,TEST & REFIT REVERSE SENSORS				80.00
M SUNDRY SUNDRIES				20.00
Z TEXT SURVEYOR: STEVE CHEN (LKK) REPAIR DAYS: 3 DAYS				
X COVER-RR BUMPER	1.00	749.00	00.00	749.00
X COVER-RR BUMPER LWR	1.00	241.00	00.00	241.00
X CLIP-BUMPER	10.00	1.00	00.00	10.00
<i>Guarantee Your Warranty, Maintain with Cycle &amp; Carriage!</i>				

Parts	1,000.00	9% GST on	Nett	2,650.00
Labour	360.00		2650.00	238.50
Standard Menu	0.00			
Specialist Job	1,270.00		Total Payable	2,888.50
Diagnostics Job	0.00		Paid	0.00
Sundry/Others	20.00		Total Due	2,888.50
Total(w/o GST)	2,650.00			

Payment should be made strictly by NETS, credit cards or PayNow (via QR code or UEN) only. Thank you.  
 Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.

# Tax Invoice

**chan's**

www.chans.com.sg

**CHAN'S & SONS ENTERPRISE**

Company Reg No:51936900M

363 Sembawang Road, Goodlink Park,

Singapore - 758379

Email: admin@chans.com.sg

Tax Invoice No:  
**INV0701892024-07**

Dated:  
**July 24, 2024**

Rental Agreement No:  
**RA 016440 2024-07**

Terms of Payment:  
**Due upon receipt**

**Customer Reference:**  
SME2603S (Third Party) - Cycle & Carriage Kia Pte Ltd

**Notes:**  
SME2603S (Third Party)  
- Cycle & Carriage Kia Pte Ltd

**Customer Details**  
**CYCLE & CARRIAGE KIA PTE. LTD.**

**Executive Name:**C&C Ren

S.No	Product	Description	From Date	To Date	No. of Periods	Price (SGD)	Amount (SGD)
1	SMG2399X	Kia Cerato 1.6 (A) - Yeo Yong Seng	22-07-2024	24-07-2024 (Incl.)	3 Days	100.00	300.00
							300.00

**GST 9% (9%)** **27.00**

Amount in words :  
**Three Hundred Twenty Seven Singapore Dollar (SGD)**

**Total (SGD)** **327.00**

**Declaration:**  
Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**

**For CHAN'S & SONS ENTERPRISE**

**This is a Computer generated document.**  
**No signature is required.**

**Income Terms**  
Terms



## RENTAL AGREEMENT

RA 016440 2024-07

Hirer's Name <b>Yeo Yong Seng</b>		Date of Birth <b>3/11/81</b>	Passport/ Nric No. <b>S8135189I</b>	Nationality
Address <b>443C Fernvale Road</b>		Occupation	Driving Licence No. <b>As Above</b>	Date of Expiry <b>Life.</b>
<b>#16-311</b>	Postal Code <b>793443</b>	Contact No	Mobile Phone No. <b>97905352</b>	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No	Date of Expiry
	Postal Code	Contact No	Mobile Phone No.	

## CHECK OUT

Date <b>22.7.24</b>	Time <b>8.30am</b>	Mileage KM	E <b>1/4</b> 1/2 3/4 F
Date <b>21.7.24</b>	Time <b>2.40pm</b>	Mileage KM	Remarks <b>India Insur.</b>

## CHECK IN

### IMPORTANT NOTES:-

- Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- No refund will be given for vehicle that returns early.
- Own Damage Liability – First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- Third Party Liability – First \$2000 for any Third Party Accident Claim.
- Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- Hirer is responsible for all parking fines & traffic summons.
- Extension:- One day's advance notice is required otherwise no extension will be allowed.
- Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- Vehicle returned after office hour will be charged to the next working day.
- Hourly extension is charged at 1/5 of the daily rate.
- As preventive maintenance, please check water & engine oil daily.
- Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT		RATE (\$)	TOTAL (\$)
RATE	3	@	100	300
DISCOUNT				
GST @ 9%				27
TOTAL				327
EXTENSION				Invt 70189 2024-07
KIA Cycle Ubi/R SME 2603S				
DEPOSIT (refundable) S\$				
CHANGED OVER FROM VEH.			DATE	

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.  
I/We declare that all information given on this form is true and accurate.

Hirer's Signature

Joint Hirer's/ Guarantor's Signature

for CHAN'S & SONS ENTERPRISE

VEHICLE NO. <b>SMG 2399X</b>	MODEL <b>Cerato</b>	1.6 (A)
FROM	RETURN	*Estimate Date. For actual return see CHECK IN

> Back to OneMotoring



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701  
GST Registration No. : M4-0006529-2

Print Date/Time : 01 Jul 2024 / 13:38:23

Receipt Date/Time : 01 Jul 2024 / 13:38:23

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-240701-002328

Previous Receipt No. :

**S/N Item Description/  
Business Transaction Reference  
No.**

<b>Amount Before GST (S\$)</b>	<b>GST Amount (S\$)</b>	<b>Amount After GST (S\$)</b>
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Result of Insurance Enquiry - SNJ2129G

As at 29 Jun 2024/14:35:00

Insurance Co: INDIA INT'L INS PTE LTD

1 Insurance Enquiry - SNJ2129G

Enquiry Fee

20240701133726134092

25.00	2.25	27.25
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<b>Sub-Total</b>	25.00	2.25	27.25
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<b>Total Before Rounding</b>	25.00	2.25	27.25
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<b>Rounding Difference</b>			0.00
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<b>Total Amount Payable</b>			27.25
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Paid By

462845XXXXXX3120

eNETS Credit Card	27.25
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Total	27.25
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Cash Change	0.00
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Tendered Amount	27.25
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Excess Refundable Amount	0.00
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THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



# CYCLE & CARRIAGE KIA PTE LTD

## MOTOR VEHICLE CLAIM

### OWNER'S SATISFACTION FORM / DISCHARGE VOUCHER

TO : INDIA INTERNATIONAL INSURANCE PTE LTD  
64 CECIL STREET  
#04-05 IOB BUILDING  
SINGAPORE 049711

VEHICLE OWNER	: <u>YEO YONG SENG (YANG RONGSHENG)</u>	CLAIM TYPE	: <u>THIRD PARTY</u>
MOTOR POLICY NO	: <u>P10965779R00</u>	REGISTRATION NO	: <u>SME2603S</u>
VEHICLE MODEL	: <u>KIA CERATO 1.6 EX</u>	WIP NO	: <u>32160</u>
ACCIDENT DATE	: <u>29.06.2024</u>	THIRD PARTY	: <u>SNJ2129G</u>

REPAIRER'S NAME : CYCLE & CARRIAGE KIA PTE LTD  
KIA SERVICE CENTRE  
330 UBI ROAD 3  
SINGAPORE 408650

I/We certify that the vehicle has been fully repaired to my entire satisfaction and that the payment of the repairer's charges that are claimable under the policy will be deemed in full and final settlement of my claim.

OWNER/INSURED SIGNATURE :   
DATE : 24/7/24  
TIME : 14:35

To: Cycle & Carriage Kia Pte Ltd  
330 Ubi Road 3  
Singapore 408650

Attention: [Motor Claims Department]

Date: 01.07.2024

**LETTER OF AUTHORIZATION TO ACT**

Dear Sirs,

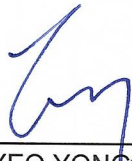
1. I/We, the undersigned, am the registered owner of vehicle no. **SME2603S** (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on **29/06/2024 14:35** (*date and time of accident*) on/along **Jalan Bukit Merah** (*location*) between the Vehicle and **SNJ2129G** (*3<sup>rd</sup> party vehicle(s) number, if any*) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/We hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
  - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
  - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
  - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/We hereby further authorize Cycle & Carriage, for and on our behalf, to **execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents** in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.

5. I/We further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

Thank you.

Yours faithfully,



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Name: YEO YONG SENG (YANG RONGSHENG)

NRIC / Passport No. / Company Registration No.: S8135189I



# 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	01/07/2024 13:31 (SGT)
Reported by	Both Policyholder and Actual Driver
Date of Accident	29/06/2024 14:35 (SGT)
Exact Location of Accident	Jalan Bukit Merah, Singapore
Additional Location Information	-
Country/State of Loss	Singapore

## DETAILS OF OWN VEHICLE

Vehicle Registration Number	SME2603S
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### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	YEO YONG SENG (YANG RONGSHENG)
NRIC No	SXXXX189I
Email Address	yeoys81@hotmail.com
Mobile Phone No	(Phone) +65-97905352
Alternative Phone No	-

### VEHICLE PARTICULARS

Manufacturer	Kia
Model	Cerato
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	1591

### INSURANCE COMPANY

Name of Insurance Company	Auto & General Insurance (Singapore) Pte. Limited.
Policy Number / Cover Note Number	P10965779R00

### DRIVER

Name of Driver	YEO YONG SENG (YANG RONGSHENG)
NRIC No	SXXXX189I
Date Of Birth	03/11/1981
Occupation	Indoor

Driving Pass Date .....	30/04/2002
Driving experience .....	22 YEARS AND 2 MONTHS
Gender .....	Male
Mobile Number .....	(Phone) +65-97905352
Alt. Phone Number .....	-
Email Address .....	yeoys81@hotmail.com
Address .....	BLK 443C FERNVALE ROAD #16-377 SINGAPORE
Address complement .....	-
Postcode .....	793443
Is the driver the policyholder? .....	Yes
If No, Relationship of the Driver with the Insured .....	-
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? .....	No
Was any injured conveyed to hospital by ambulance? .....	-
Was any other vehicle or property damaged? .....	Yes
Number of Passengers (Including Driver) .....	3
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 .....	LIM HUILING
Gender .....	Female

#### PASSENGER 2

Name .....	CHLOE YEO
Gender .....	Female

#### 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 THE ATTACHMENT

#### ATTACHMENT(S)

Are accident photos available for attachment? .....	Yes
Was there any video captured by Car Camera? .....	Yes

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number .....	SNJ2129G
Vehicle Manufacturer .....	Hyundai
Vehicle Model .....	-
Vehicle Variant .....	-
Vehicle Colour .....	-
Vehicle Category .....	Private hire
Name of Driver .....	NEO SOON GHEE
Contact Number .....	(Phone) +65-98527772
Address .....	-
Address complement .....	-
Postcode .....	-
Insurance Company Name .....	-
Nature Of Damage .....	-
Details of property damaged in accident .....	-
No. Of Passenger (Including Driver) .....	-



## 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.

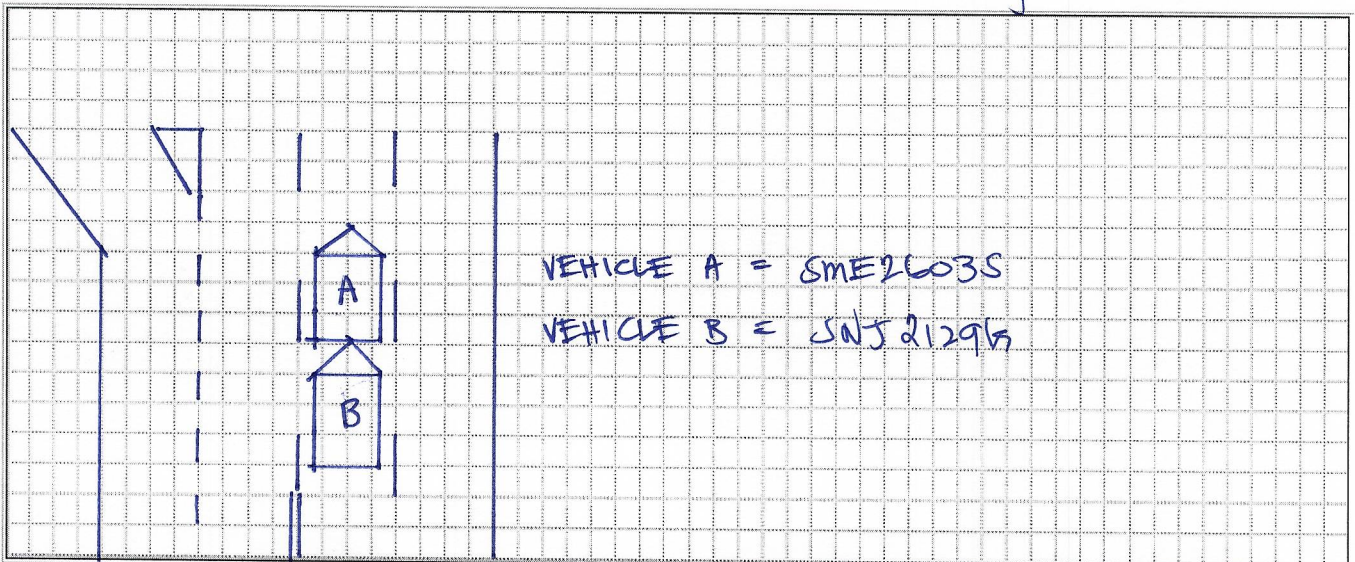
  
1/7/2024, 9:10 am

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

- REFER TO THE ATTACH STATEMENT -

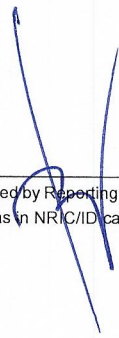
N.F

Declaration

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

 1/7/2024, 9.10am  
Policyholders 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)

## **Accident Reporting Statement**

On the 29th June 2024, Saturday at around 14:35pm, my vehicle came to a complete stop at the traffic junction along Jalan Bukit Merah before College Road as the traffic light had turned Red. Moments later while the traffic light was still Red, the vehicle behind rear-ended my vehicle with impact. Upon reviewing my rear in-cam camera, the video shows that the vehicle behind moved-off and collided into my rear while the traffic light was still Red and the surrounding cars were still stationary. My wife and my 9-year old daughter were in the rear passenger seat at the time of incident.

Jerry

01/07/2024

Date and Signature

Yeo Yong Seng

Full Name

yeoys81@hotmail.com

Email Address

9790 5352

Contact Number



It pays to choose

**Budget  
Direct**  
insurance

## Certificate of Insurance

Comprehensive Car Policy  
Policy Number: P10965779R00

Motor Vehicles (Third-Party Risks And Compensation) Act 1960 of Singapore, Motor Vehicles (Third-Party Risks And Compensation) Rules of Singapore, Road Transport Act 1987 of Malaysia, Road Transport (Amendment) Act 2019 of Malaysia, Motor Vehicles (Third-Party Risks) Rules, 1959 of Malaysia, or any Amendment, Act or Acts passed in substitution thereof.

**Certificate Number P10965779R00 (Comprehensive / Named Driver Plan / Any Workshop)**

1) Vehicle Registration Number	:	SME2603S
Chassis Number	:	KNAF3416MK5013334
2) Effective Date / Time of Commencement of Insurance for the Purpose of the Act	:	01/11/2023 (00:00)
3) Date / Time of Expiry of Insurance	:	31/10/2024 (23:59)
4) Excess (i) Policy	:	S\$ 600.00
(ii) Windscreen	:	S\$ 100.00
5) Policyholder	:	YEO YONG SENG
6) Persons or Classes of Persons Entitled to Drive*		
Drivers named as a Main / Named Driver in this Certificate of Insurance only.		
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 any reason of any enactment or regulation in that behalf from driving the Motor Vehicle. And provided further that the Motor Vehicle is registered under the Road Traffic Act 1961 of Singapore and its registration under the said Road Traffic Act has not been cancelled at the time of accident or loss. Please refer to the Product Disclosure Document for full terms and conditions.		
Main Driver / Date of Birth	:	YEO YONG SENG(03/11/1981)
Named Driver(s) / Date of Birth	:	LIM HUILING, DENISE (26/10/1984)
7) Limitation as to use*		
Use only for social, domestic and pleasure purposes and for the occasional business purposes of the drivers listed above. The Policy does not cover use for hire or reward, tuition or driving tests, racing, pace-making, reliability trials, speed-testing or the carriage of goods other than samples in connection with any trade or business or 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 1960 of Singapore and Section 95 of the Road Transport Act 1987 of Malaysia, are not to be included under these headings.		
8) Finance Company	:	Standard Chartered Bank

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 1960 of Singapore and Part IV of the Road Transport Act 1987 of Malaysia or any Amendment, Act or Acts passed in substitution thereof.

Issued in Singapore on  
05/10/2023

**Auto & General Insurance (Singapore) Pte. Limited**  
Trading as Budget Direct Insurance



**Simon Birch**  
Chief Executive Officer

## Renemer Ramirez Bagang

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**From:** Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>  
**Sent:** Thursday, 4 July 2024 1:59 pm  
**To:** Renemer Ramirez Bagang  
**Cc:** Kenneth Ong Chia Kwang; Admin A  
**Subject:** RE: Accident On 29/06/2024 Involving Our Insured SME2603S And Your Insured SNJ2129G \*\*\* LKK REF: CD/III24070025/Rma3

**This email was sent from outside of your organisation**

**Without Prejudice**

Dear sir/ Madam,

Liability is clear.

Best Regards,

**Daphne Lee (Ms)** | Case Handler

Third Party Direct Settlement

**LKK Auto Consultants Pte Ltd**

Phone: 6841 2157 | Email: [DaphneLee@lkkauto.com](mailto:DaphneLee@lkkauto.com)

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

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**From:** Renemer Ramirez Bagang <[renemer.bagang@cyclecarriage.com.sg](mailto:renemer.bagang@cyclecarriage.com.sg)>  
**Sent:** Wednesday, July 3, 2024 9:07 AM  
**To:** Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>  
**Cc:** Kenneth Ong Chia Kwang <[kenneth.ong@cyclecarriage.com.sg](mailto:kenneth.ong@cyclecarriage.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: Accident On 29/06/2024 Involving Our Insured SME2603S And Your Insured SNJ2129G \*\*\* LKK REF: CD/III24070025/Rma3

Dear Daphne,

Please advise on the liability and if we can do direct settlement for this case.

Thank you.

Ren Bagang  
Executive – Motor Claim



Exceptional Journeys

Cycle & Carriage Singapore • 330 Ubi Road 3, Singapore 408650  
• DID: +65 6594 9166 • H: +65 8552 3293 • [www.cyclecarriage.com.sg](http://www.cyclecarriage.com.sg)

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**From:** Renemer Ramirez Bagang  
**Sent:** Monday, 1 July 2024 5:44 pm  
**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** Kenneth Ong Chia Kwang <[kenneth.ong@cyclecarriage.com.sg](mailto:kenneth.ong@cyclecarriage.com.sg)>; Daphne Lee (LKK Auto) <[daphnelee@lkkauto.com](mailto:daphnelee@lkkauto.com)>; Admin A

## Renemer Ramirez Bagang

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**From:** Steve Chen (LKK Auto) <SteveChen@lkkauto.com>  
**Sent:** Wednesday, 24 July 2024 8:30 pm  
**To:** Renemer Ramirez Bagang  
**Cc:** Kenneth Ong Chia Kwang; SUR  
**Subject:** RE: Accident On 29/06/2024 Involving Our Insured SME2603S And Your Insured SNJ2129G \*\*\* LKK REF: CD/III24070025/Rma3 / Finalization

**This email was sent from outside of your organisation**

Hi Ren,

We finalize \$2650.00 (P/P, before GST). 3 days. (Subject to insurance approval)

Thanks and regards,

**Steve Chen**

**LKK Auto Consultants Pte Ltd**

phone: 6256-3561 | email: [stevechen@lkkauto.com](mailto:stevechen@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Renemer Ramirez Bagang <renemer.bagang@cyclecarriage.com.sg>  
**Sent:** Wednesday, July 24, 2024 4:14 PM  
**To:** Steve Chen (LKK Auto) <SteveChen@lkkauto.com>  
**Cc:** Kenneth Ong Chia Kwang <kenneth.ong@cyclecarriage.com.sg>  
**Subject:** RE: Accident On 29/06/2024 Involving Our Insured SME2603S And Your Insured SNJ2129G \*\*\* LKK REF: CD/III24070025/Rma3 / Finalization

Dear Steve,

Please see attached files for your reference & finalization.

Repair Cost \$2,650.00 before gst and no. of total repair days – 3 days.

Thank you.

Ren Bagang  
Executive – Motor Claim



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**From:** Daphne Lee (LKK Auto) <[daphnelee@lkkauto.com](mailto:daphnelee@lkkauto.com)>  
**Sent:** Thursday, 4 July 2024 1:59 pm