

To: **AIG Asia Pacific Insurance Pte. Ltd.**
78 Shenton Way
#07-16
Singapore 079120

Attn: **Motor Claims Department**

Date: 20th July 2024

Dear Sir/Madam,

Claimant: **Ow Hon Horng**

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 02/07/2024 at along Mariam Close involving our client's vehicle registration number SJV 903 K and vehicle registration number SJY 289 J driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

1) Vehicle Repair Costs	\$7,600.00
2) Loss of Rental (SGD\$180.00 x 7Days)	\$1,260.00
3) LTA Insurance Search	\$27.25

Total : **\$8,887.25**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Agreement
- Insurance Search Receipt

Please send us an acknowledgement of receipt 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.

Yours faithfully,

Elin Cai

Zoom Autowerks Pte Ltd

130 Bedok Reservoir Road

#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com

**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunus Spring

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

PROFORMA INVOICE

To: **AIG Asia Pacific Insurance Pte. Ltd.**
78 Shenton Way
#07-16
Singapore 079120

PF No. : ZP0000931
Date : 20/7/2024
VRN : SJV 903 K
Make & Model : Toyota Wish
DOA : 2/7/2024
Terms : COD

	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			7,600.00
2	Loss of Rental (SGD\$180.00 x 7Days)			1,260.00
3	LTA Insurance Search Fee			27.25

TOTAL : **\$8,887.25**

All crossed cheques must be made to "**ZOOM AUTOWERKS PTE LTD** "

Bank Name: Oversea-Chinese Banking Corporation Ltd

Account Number: 623326998001

Paynow UEN: 201725603G

(by Zoom Autowerks Pte Ltd)

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	03/07/2024 14:23 (SGT)
Reported by	Actual Driver
Date of Accident	02/07/2024 10:04 (SGT)
Exact Location of Accident	Mariam Cl, Singapore
Additional Location Information	-
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJV903K
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	OW HON HORNG
NRIC No	SXXXX668Z
Email Address	IEMLMEI18@GMAIL.COM
Mobile Phone No	(Phone) +65-96735079
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Wish
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	1797

INSURANCE COMPANY

Name of Insurance Company	Direct Asia Insurance (Singapore) Pte Ltd
Policy Number / Cover Note Number	MT/00996298/02

DRIVER

Name of Driver	LEONG MEI MEI
NRIC No	SXXXX251B
Date Of Birth	08/06/1971
Occupation	Indoor

Driving Pass Date	19/12/1989
Driving experience	34 YEARS AND 7 MONTHS
Gender	Female
Mobile Number	(Phone) +65-96735079
Alt. Phone Number	-
Email Address	IEMLMEI18@GMAIL.COM
Address	97 MARIAM WAY
Address complement	-
Postcode	-
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Spouse
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 - Major/Minor Rd
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)	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 SKETCH.

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	SJY289J
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	-
Contact Number	-

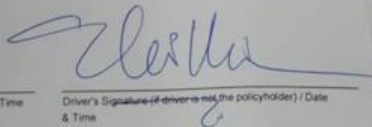
Address -
Address complement -
Postcode -
Insurance Company Name -
Nature Of Damage -
Details of property damaged in accident -
No. Of Passenger (Including Driver) -

Describe Circumstance of the Accident

I was travelling along the main road of Mainam
Close when vehicle 'B' came out of the slip road
without stopping at the stop line and collided onto
my vehicle's right portion.

Declaration

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



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)

**direct
asia**

• A-PLUS COMPANY

Contact us at
Hotline: (65) 6665 5555
E-mail: customerservice@directasia.com

CERTIFICATE OF INSURANCE

Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) (Singapore) (the "Act")
Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 (Singapore)
Road Transport Act, 1987 (Malaysia)
Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

This document forms part of your contract with us and should be read together with your Policy Schedule and your Policy Details. Do let us know if any of the details shown here need to be amended or updated.

Certificate No.	: MT/00996298/02
Type of Coverage / Driver Plan	: Car Comprehensive (Value Plus Plan)
1) Vehicle Registration No.	: SJV903K
Chassis No.	: ZGE200013815
2) Name of Policy Holder	: OW HON HORNG
3) Effective Date / Time of Commencement of Insurance for the Purpose of the Act	: 11/01/2024 00:00
4) Date/Time of Expiry of Insurance	: 10/01/2025 23:59
5) Persons or Classes of Persons Entitled to Drive	
(a) Any named person under the policy who is driving on the Policyholder's permission.	
(b) Any authorised person, provided such person is aged 30 and above and holds a valid driving licence of 2 years or more, who is driving on the Policyholder's permission	
The person driving must have a valid driving licence to drive in Singapore and must not be under suspension or disqualification from driving.	
6) Limitations as to use*	
Use only for private purposes, in accordance with the declared car usage stated on your Policy Schedule. The policy does not cover use for hire or reward, tuition, driving test, racing, pace-making, reliability trials, speed tests, the carriage of goods for payment or for any purpose in connection with the motor trade business. Grab Hitch will only be covered if this is the declared usage stated on your Policy Schedule.	
*Limitations rendered inoperative by Section 8 of the Act and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under this heading.	
Sum Insured	: Market Value
Own Damage Excess	: S\$ 0.00
Windscreen Excess	: S\$ 100.00
Choice of workshop	: DirectAsia approved workshops
Finance company / Hire Purchase	:
Main driver	: OW HON HORNG
Named driver	: None
Important Note: This policy does not cover the Policyholder/drivers below the age of 30 and Policyholder/drivers who hold a valid driving licence of less than 2 years with the exception of the main/named drivers above.	

I/We hereby certify that the Policy to which this Certificate relates to is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and the Road Transport Act, 1987 (Malaysia).

Issued on: 11/12/2023

Direct Asia Insurance (Singapore) Pte. Ltd.

[Signature]

RONN SEAH_CH

Agent Code:

Direct Asia Insurance (Singapore) Pte Ltd
16 Raffles Quay #39-01 Hong Leong Building Singapore 048581
www.DirectAsia.com

Company Registration: 200822611G

IN-CI-001

SKETCH PLAN

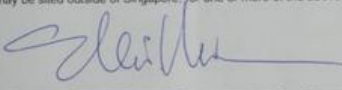
IMPORTANT NOTICE


- Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Actual Driver.
- 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.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- Any false reporting may be referred to the Traffic Police Department for investigation.**
- 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.
- 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:

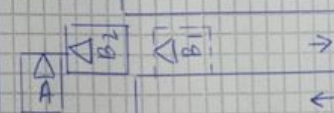
- My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal 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:
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims,
 - investigating the accident and/or my claims,
 - carrying out and/or dealing with my instructions or responding to any enquiries by me,
 - 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
 - complying with applicable law in administering, processing, handling and/or dealing with my claims.
 (collectively the "Purposes")
- 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
- 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


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

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

Sketch Plan

Vehicle A: SJV903E Vehicle B: SJY289J	Maximum Close
	→ ←

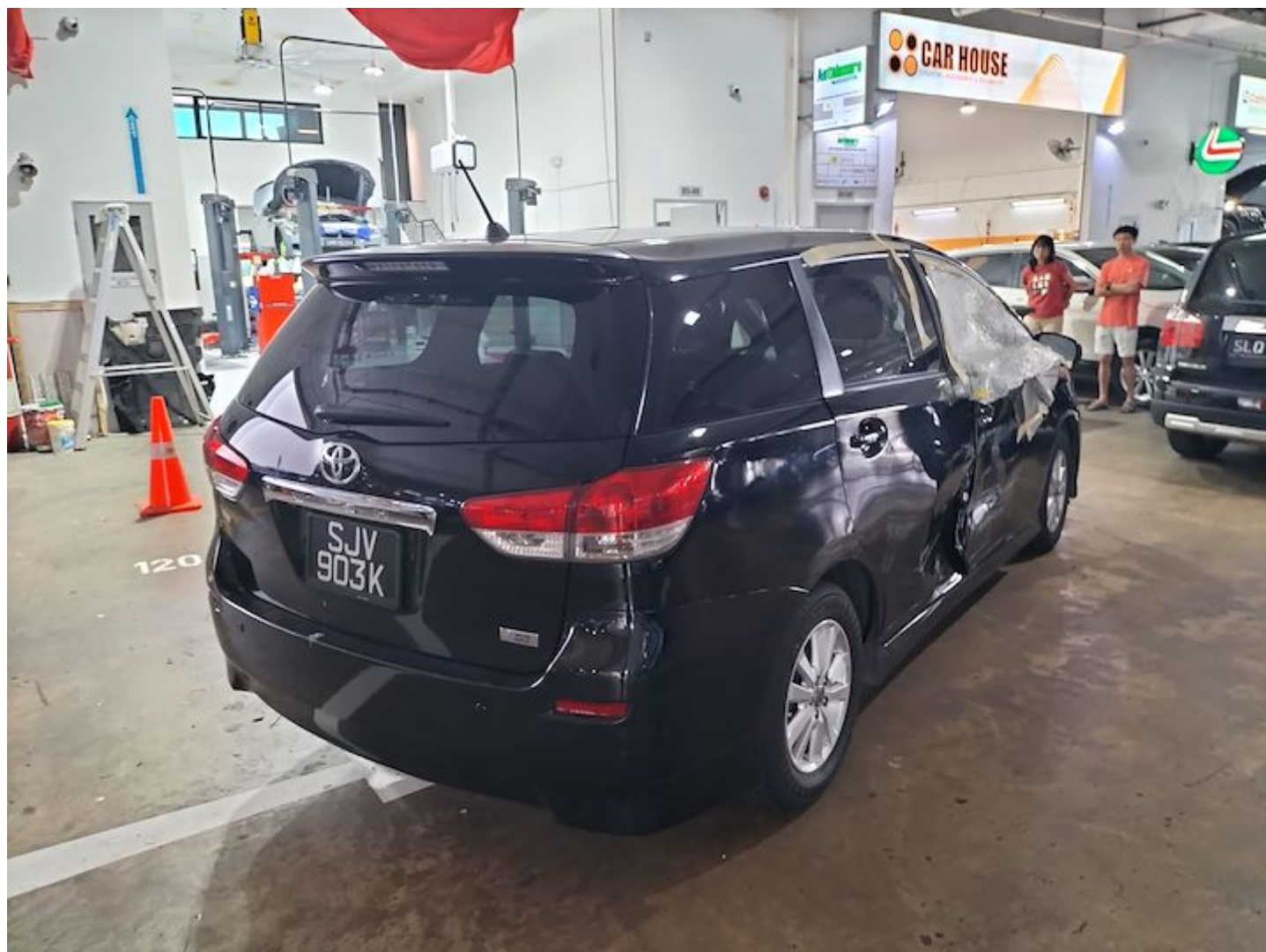
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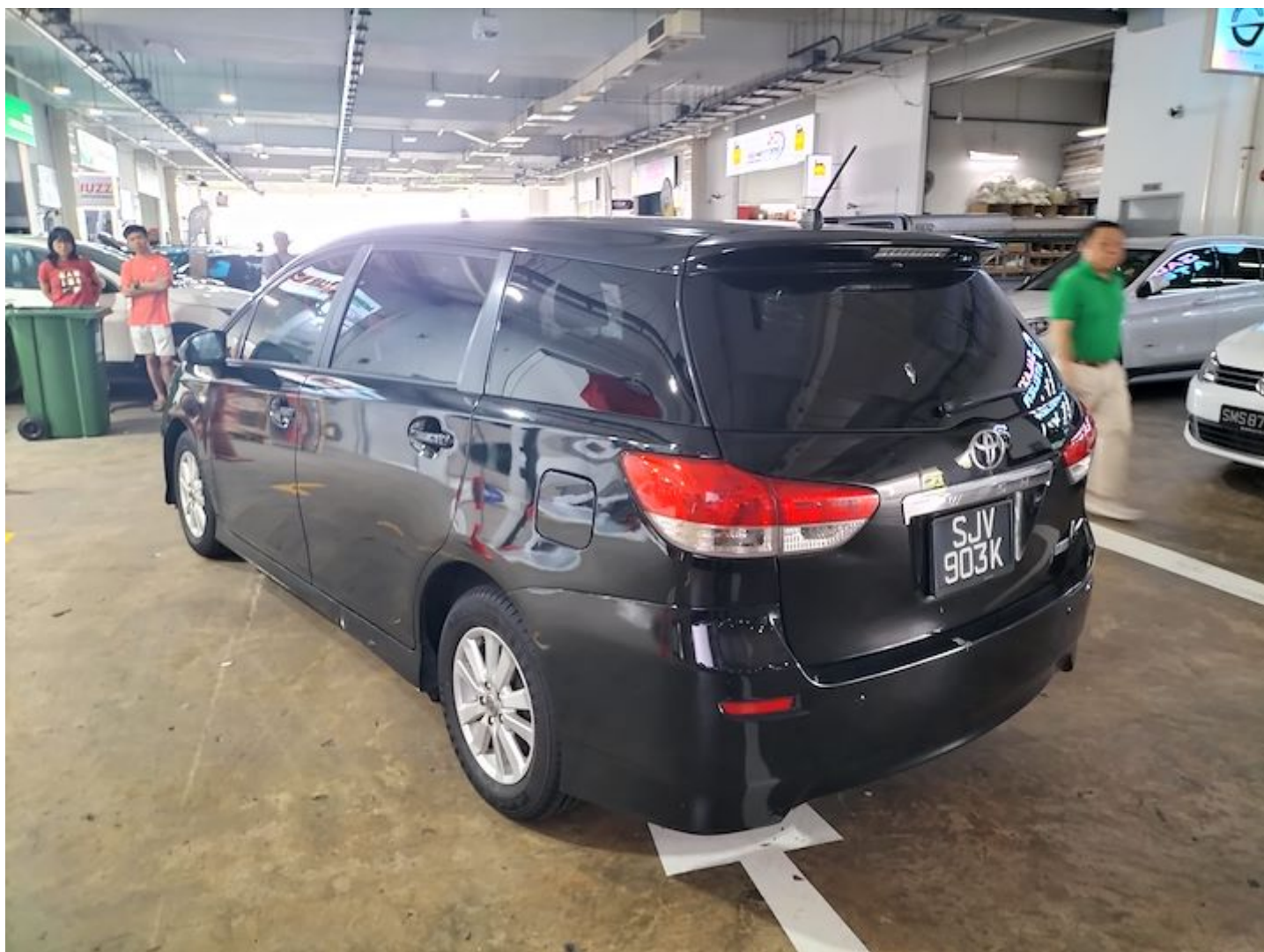












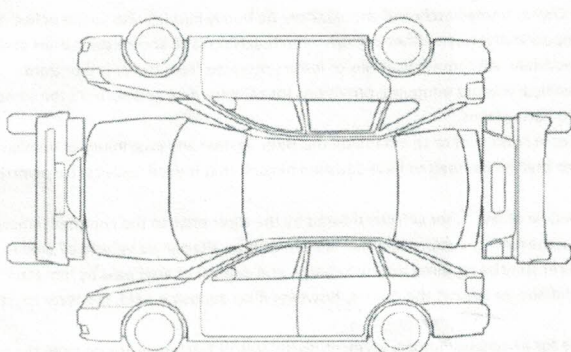
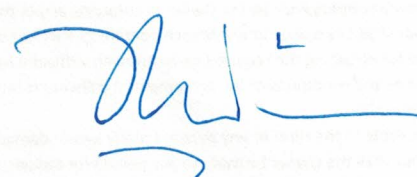
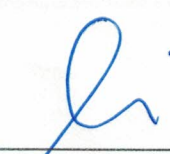


Autojet Leasing Pte Ltd

Registration No.: 202409574R

E-mail: autojetleasing@gmail.com

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL																					
Name:	Leong Mei Mei	Vehicle No.:	SLK 8344E																				
NRIC/Passport No.:	S7119251B	Vehicle Make/Model:	Mazda 5																				
Address:		Date/Time Out:	2/7/24																				
		Date/Time In:	9/7/24																				
Tel:	9673 5079	<table border="1"><tr><td>E</td><td><u>1/4</u></td><td>1/2</td><td>3/4</td><td>F</td></tr><tr><td colspan="5">OUT</td></tr></table> <table border="1"><tr><td>E</td><td>1/4</td><td>1/2</td><td>3/4</td><td>F</td></tr><tr><td colspan="5">IN</td></tr></table>		E	<u>1/4</u>	1/2	3/4	F	OUT					E	1/4	1/2	3/4	F	IN				
E	<u>1/4</u>	1/2	3/4	F																			
OUT																							
E	1/4	1/2	3/4	F																			
IN																							
Driving License No./Exp.:																							
ADDITIONAL DRIVER'S PARTICULAR		Mileage:																					
Name:																							
NRIC/Passport No.:																							
Address:																							
Tel:																							
Driving License No./Exp.:																							
(A) - Accident (D) - Dent (S) - Scratch		RENTAL CHARGES																					
		Hours @ per hour																					
		7 Days @ \$180 per day	\$1260																				
		Weeks @ per week																					
		Months @ per month																					
		Other Charges																					
Petrol Top-Up																							
Sub-total																							
TOTAL CHARGES		\$1260																					
PRE-PAYMENT																							
Downpayment and Deposit																							
Amount Refunded Due																							
I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.																							
PHYSICAL DAMAGE EXCESS		ACKNOWLEDGEMENT																					
Singapore - Own Damage	\$S3,000.00	 Hirer's Signature / Date																					
Singapore - 3rd Party	\$S3,000.00																						
Malaysia*	\$S8,000.00																						
For Drivers aged < 22 or > 65 and/or less than 2 years driving experience regardless of age	\$S3,000.00 (Additional)																						
IMPORT NOTE:		 Owner's Signature / Date																					
1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE																							
2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Autojet Leasing Pte Ltd																							
3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.																							
4. In case of accident, the hirer shall report to Autojet Leasing Pte Ltd immediately.																							

Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 03 Jul 2024 / 09:14:47

Receipt Date/Time : 03 Jul 2024 / 09:14:34

Tax Invoice/Receipt

Receipt No. : ITNET-00000-240703-000523

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SJY289J As at 02 Jul 2024/10:04:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SJY289J			
	Enquiry Fee	25.00	2.25	27.25
	20240703091222078983			
Sub-Total		25.00	2.25	27.25
Total Before Rounding		25.00	2.25	27.25
Rounding Difference				0.00
Total Amount Payable				27.25
Paid By				
DICNV20240703091222357905		SGQR(PayNow)		27.25
Total				27.25
Cash Change				0.00
Tendered Amount				27.25
Excess Refundable Amount				0.00

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.