

Our ref:
Your ref:

DS206/24/KO

Date:

17 OCT 2024

Direct Settlement

To:

MS First Capital

Singapore

Attn:

Motor Claims Department

Re: Accident Involving Motor Vehicle Nos. SFJ3399G & SH7744Z
At/Along PIE TOWARD TUAS (20.5KM) On 26/07/2024 @ 1700

I am the owner of vehicle no. SFJ3399G that was involved in an accident with your insured vehicle no. SH7744Z of the above accident.

As the accident was caused by your insured negligent/inconsiderate driving, thus I am claiming from you for the following: -



| | |
|---|------------|
| 1. Cost of Repairs | \$ 4905.00 |
| 2. Loss of Use / Rental (9 days @ \$ 100 per day) | \$ 900.00 |
| 3. LTA/GIA Search Fee | \$ |
| 4. GIA Report Fee | \$ |
| 5. Others | \$ |
| Total: \$ 5,805.00 | |

I hereby give you fourteen (14) days to comply with the above, failing which, I shall instruct my solicitor to commence legal action against you. If you have any queries, please contact the representative of CYCLE & CARRIAGE INDUSTRIES PTE LTD at Telephone No: 67714420 (Ms Kerlyn Ong) / 67714304 (Ms Amanda Ang).

I hereby give full authority to CYCLE & CARRIAGE INDUSTRIES PTE LTD and their representative to negotiate/comprise settlement of the above claim on my behalf.

Your co-operation and immediate attention to the above is greatly appreciated. I hereby look forward to hearing from you soon.

Yours faithfully



Name & Signature

Address: C/o. 188 Pandan Loop Singapore 128378
Cc: Ms Kerlyn Ong/ Ms Amanda Ang
E-mail: kerlyn.ong@cyclecarriage.com.sg / amanda.ang@cyclecarriage.com.sg
Fax No. 67795383

Updated..22/01/15




Mercedes-Benz

Cycle & Carriage
Industries Pte Limited
Authorised Dealer
Company No. 196400367W
GST Reg No. MR-8500111-X

TAX INVOICE

Company No. 196400367W
GST Reg No. MR-8500111-X

| Invoice Name & Address | | Owner Name & Vehicle Info | |
|---|----------|---------------------------|--|
| MS FIRST CAPITAL INSURANCE LIMITED | | Cust No/Name | /Chng Seow Chye |
| MOTOR CLAIM DEPARTMENT | | Reg No/Reg Date | SFJ3399G / 21/01/2015 |
| 6 RAFFLES QUAY | | Date In/Mileage | 25/09/2024/ 65070 |
| #21-00 | | Chassis No | WDD2120362B089591 |
| SINGAPORE 048580 | | Engine No | 27492030301040 |
| Contact No | 65073848 | Make/Model | MB/E 250 2.0 CGI SEDAN (W212 |
|  | | Colour/Trim | 027 775 Iridium sil/ 042 274 Leather Jav |

| Account No | Terms | Date/Time Printed | CSE | Operator | WIP No | Invoice/Credit Note No |
|---------------------------------|--------|-------------------|-----|------------------|----------------|------------------------|
| WF001862 | Credit | 15/10/2024/ 17:34 | K0 | 301 / Kerlyn Ong | 19695 | 28202357 |
| Description of Goods / Services | | | | Qty | Unit Price S\$ | Amount S\$ |
| Z REQUEST | | | | | | |
| Customer Request | | | | | | |

Z REQUEST

Customer Request

M BPNSUN

POLICY NO/ACC DATE : 2100399433-09 // 26/07/2024

DRIVE IN/TP VEHICLE NO. : 27/07/2024 // SH7744Z - FIRST CAPITAL

DATE IN/DATE SURVEY: 25/09/2024 1330 // LKK - RASUL

DIRECT SETTLEMENT : 13/08/2024 0944 // FIRST CAPITAL - EMILY

M BPNLUMP

REPAIR LIMIT

F.O.C.

4500.00

Guarantee Your Warranty, Maintain with Cycle & Carriage!

| | | | |
|-----------------|----------|---------------|----------|
| Parts | 0.00 | | |
| Labour | 0.00 | | |
| Standard Menu | 0.00 | 9% GST on | 4500.00 |
| Specialist Job | 0.00 | | 405.00 |
| Diagnostics Job | 0.00 | | |
| Sundry/Others | 4,500.00 | Total Payable | 4,905.00 |
| Total(w/o GST) | 4,500.00 | Paid | 0.00 |
| | | Total Due | 4,905.00 |

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.



and Mercedes-Benz are trademarks of Mercedes-Benz Group AG

Pandan Loop Service Center
188 Pandan Loop
Singapore 128378
Tel: 6777 8388
Fax: 6779 5383
www.mercedes-benz.com.sg

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 | 29/07/2024 10:59 (SGT) |
| Reported by | Both Policyholder and Actual Driver |
| Date of Accident | 26/07/2024 17:00 (SGT) |
| Exact Location of Accident | Singapore |
| Additional Location Information | ALONG PIE TOWARDS TUAS (20.5KM) |
| Country/State of Loss | Singapore |

DETAILS OF OWN VEHICLE

| | |
|-----------------------------|----------|
| Vehicle Registration Number | SFJ3399G |
|-----------------------------|----------|

INSURED/POLICYHOLDER

| | |
|--------------------------|------------------------|
| Is company? | No |
| Name Of Registered Owner | CHNG SEOW CHYE |
| NRIC No | SXXXX723C |
| Email Address | kevin_chng@hotmail.com |
| Mobile Phone No | (Phone) +65-94510404 |
| Alternative Phone No | - |

VEHICLE PARTICULARS

| | |
|--|---------------------------|
| Manufacturer | Mercedes |
| Model | E250 |
| Variant | - |
| Exact purpose for which vehicle was being used at time of accident | - |
| Are you claiming under your own insurance policy for repair to your vehicle? | No - Claiming third party |
| Vehicle Category | Private car |
| Transmission | Auto |
| CC | 1991 |

INSURANCE COMPANY

| | |
|-----------------------------------|--------------------------------------|
| Name of Insurance Company | AIG Asia Pacific Insurance Pte. Ltd. |
| Policy Number / Cover Note Number | 2100399433-09 |

DRIVER

| | |
|----------------|----------------|
| Name of Driver | CHNG SEOW CHYE |
| NRIC No | SXXXX723C |
| Date Of Birth | 25/08/1957 |
| Occupation | Indoor |

| | |
|--|---------------------------------------|
| Driving Pass Date | 01/07/1977 |
| Driving experience | 47 YEARS |
| Gender | Male |
| Mobile Number | (Phone) +65-94510404 |
| Alt. Phone Number | - |
| Email Address | kevin_chng@hotmail.com |
| Address | BLK 133 GEYLANG EAST AVENUE 1 #03-201 |
| Address complement | - |
| Postcode | 380133 |
| 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 | Chain Collision |
| Weather Conditions | Clear |
| Road Surface | Dry |

OTHER INFORMATION

| | |
|---|-----|
| Was any foreign vehicle involved in the accident? | No |
| Number of vehicles involved in the accident | 3 |
| 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 TO ATTACHMENT

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 | SH7744Z |
| Vehicle Manufacturer | - |
| Vehicle Model | - |
| Vehicle Variant | - |
| Vehicle Colour | - |
| Vehicle Category | Taxi |
| Name of Driver | HABIBULLAH SHAH BIN MOHAMED IBRAHIM |
| NRIC No | SXXXX235J |

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

DETAILS OF OTHER VEHICLE PROPERTY 2

| | |
|---|---------------|
| Vehicle Registration Number | GBE309K |
| Vehicle Manufacturer | - |
| Vehicle Model | - |
| Vehicle Variant | - |
| Vehicle Colour | - |
| Vehicle Category | Goods vehicle |
| 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) | - |

SKETCH PLAN

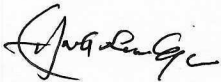
IMPORTANT NOTICE

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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.

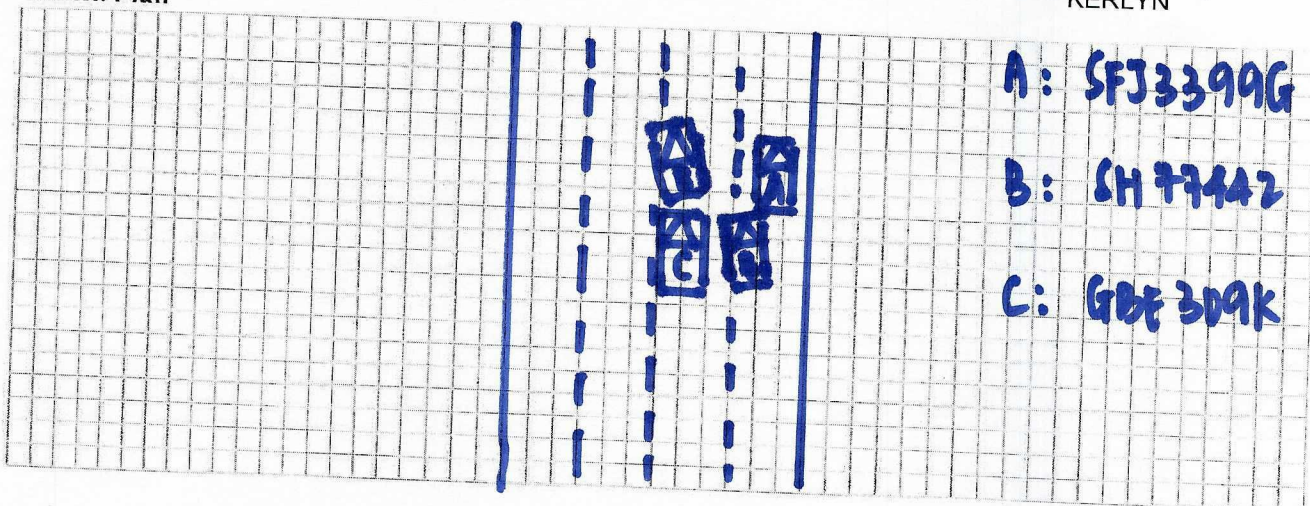


Policyholder's Signature / Date &
Time 27/07/2024 1022

Sketch Plan

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

Kerlyn Ong Kai Li
DID: 6771 4420 HP: 9186 5113
Email: kerlyn.ong@cyclecarriage.com.sg
Cycle & Carriage Industries Pte Ltd
Customer Service Centre - Pandan Loop
Witnessed by Reporting Centre
Personnel KERLYN



Describe Circumstances of the Accident

I WAS DRIVING MY CAR (SFJ3399G) ALONG PIE TOWARD TUAS. I WAS TRAVELLING AT THE EXTREME RIGHT LANE.

I HAD STOPPED MY CAR (SFJ3399G) AS VEHICLES INFRONT OF ME HAD STOPPED. AS I STOPPED, VEHICLE B (SH7744Z) CAME FROM THE REAR COULD NOT STOP ON TIME AND TRIED TO SWERVE OUT HAD COLLIDED ONTO MY LEFT REAR PORTION.

VEHICLE C (GBE309K) HAD THEN COLLIDED ONTO VEHICLE B (SH7744Z) REAR PORTION.

Declaration

We declare the foregoing particulars are true in every respect.



Policyholder's Signature / Date &
Time 27/07/2024 1022

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

Kerlyn Ong Kai Li

DID: 6771 4420 HP: 9186 5113
Email: kerlyn.ong@cyclecarriage.com.sg
Cycle & Carriage Industries Pte Ltd
Customer Service Centre - Pandan Loop

Witnessed by Reporting Centre
Personnel KERLYN

MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE

Name of Policyholder : Chng Seow Chye
Period of Insurance : 21 Jan 2024 To 20 Jan 2025
Engine/Motor No. : 27492030301040
Chassis No. : WDD2120362B089591

Vehicle No. : SFJ3399G
Policy No. : 2100399433-09
Endorsement No. :
Issued Date : 26 Dec 2023 20:23

ABOUT THE COVER

Make/Model : MERCEDES BENZ E250 2.0 CGI SEDAN
Engine Capacity/Tonnage : 1,991.00 CC
Driver Restriction : NA
Sum Insured : Market Value
Off Peak Car : No
First Year of Registration : 2015
Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive* :

a) The Policyholder
b) Any other person who is driving on the Policyholder's order or with his/her permission.
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of S\$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use* :

Mileage Condition : Unlimited Mileage

Use only for social, domestic and pleasure purposes and for the Policyholder's business.
This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 2000cc

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act 1960, Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

EXCESS

Section 1

Fire - \$0 Own Damage - \$800 Theft - \$0 Flood Cover - \$800

Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

Chng Seow Chye - \$800 (Own Damage), \$800 (Flood Cover)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

- 1.Cycle & Carriage Eunus Service Center (For accident reporting only) Add: 330 Ubi Road 3 Singapore 408650 62061818
- 2.Cycle & Carriage Pandan Loop Service Center - Body Care & Repair Add: 188 Pandan Loop Singapore 128378 62061818

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.sg or AIG SG Mobile App. Simply search and download "AIG SG" from Apple App Store or Google Play Store.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: MayBank

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act 1960, Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0500660436

CYCLE & CARRIAGE - STAY

239 ALEXANDRA ROAD

SINGAPORE 159930 ANSP-MOTOR

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.

This computer generated document does not require a signature.

REPUBLIC OF SINGAPORE DRIVING LICENCE

FOR CR USE ONLY



Licence Number S 1263723C

Name:

CHNG SEOW CHYE

Birth Date: 25 Aug 1957

Issue Date: 20 May 2003



000494104C

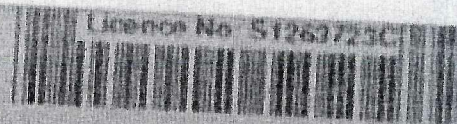
YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(S)

FOR CR USE ONLY

| | PASS DATE |
|---|-------------|
| Class 1A Motorcycles ≤ 200cc / Electric Motorcycles ≤ 15kW | 31 Dec 1976 |
| Class 2 Motorcycles between 201cc and 400cc / Electric Motorcycles between 15.1kW and 25kW | 31 Dec 1976 |
| Class 3 Motorcycles > 400cc / Electric Motorcycles > 25kW | 31 Dec 1976 |
| Class 3A Ambulances / Medical transport vehicles / Motor cars ≤ 3000kg with ≤ 7 passengers, exclusive of the driver / Motor tractors or vehicles ≤ 2500kg | 01 Jul 1977 |
| Class 4 Heavy motor cars and motor tractors > 2500kg | 15 Dec 1978 |

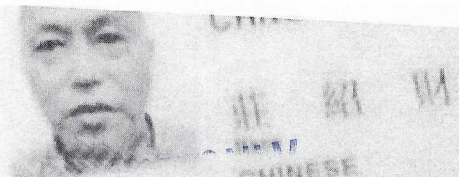
S1263723C

S / No. 9000401135



Licence No. S1263723C

NP 423A



CHINESE

Date of birth

25-08-1957

Country/Place of birth

SINGAPORE

Sex

M

REPUBLIC OF SINGAPORE

DRIVING LICENCE

FOR CAC USE ONLY

Licence Number: S 1263723 C

Name

CHNG SEOW CHYE



Birth Date: 25 Aug 1957

Issue Date: 20 May 2003



000494104C

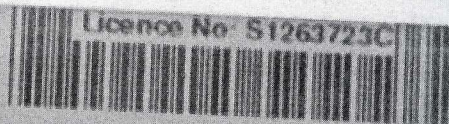
YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

PASS DATE

| | | |
|----------|---|-------------|
| Class 2B | Motorcycles \leq 200cc / Electric Motorcycles \leq 15kW | 31 Dec 1976 |
| Class 2A | Motorcycles between 201cc and 400cc / Electric | 31 Dec 1976 |
| Class 2 | Motorcycles between 15.1kW and 25kW | |
| Class 2 | Motorcycles $>$ 400cc / Electric Motorcycles $>$ 25kW | 31 Dec 1976 |
| Class 3 | Ambulances / Medical transport vehicles / Motor cars \leq 3000kg with \leq 7 passengers, exclusive of the driver / Motor tractors or vehicles \leq 2500kg | 01 Jul 1977 |
| Class 4 | Heavy motor cars and motor tractors $>$ 2500kg | 15 Dec 1978 |

1263723C

S / No.9000401135



MP 428A