

SINCERE LEAD AUTOMOTIVE

38 Woodlands Industrial Park E1

#05-13 Singapore 757700

Tel: (65) 6734 1869 Fax: (65) 6287 7949

Email: sincerelead@hotmail.com

Our ref: FBK 9272R

Your ref: SH 7301T

5 December 2018

INDIA INT'L INSURANCE PTE LTD

64 Cecil Street

#04/06-00

Singapore 049711

Attention: Motor Claims Department

Dear Sir,

NAME OF CLAIMANT: NG YU HANG (OWNER OF FBK9272R)

**ADDRESS OF CLAIMANT: C/O SINCERE LEAD AUTOMOTIVE
38 WOODLANDS INDUSTRIAL PARK E1
#05-13 SINGAPORE 757700**

ACCIDENT INVOLVING FBK9272R AND SH7301T ALONG OPEN CARPARK OF BLK 337 WOODLANDS AVE 1 ON 4/5/2016 AT ABOUT 0920 HOURS

We are instructed by the abovenamed to claim damages against you in connection with a road traffic accident on 4 May 2016 at about 09.20 am along open carpark of Blk 337 Woodlands Ave 1 involving our client's motor vehicle registration number FBK9272R and vehicle registration number SH7301T driven by you at all material time.

We are instructed that the accident was caused by your 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. Cost of repair	S\$ 2,500.00
2. Rental (S\$50.00 x 4 days)	S\$ 200.00
3. Loss of Use for 2 days Pre-Repair Survey (S\$50.00 x 2 days)	<u>S\$ 100.00</u>
	<u>S\$ 2,800.00</u>

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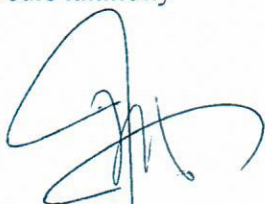
A copy of each of the following supporting documents is enclosed:

- a) Accident report of FBK9272R;
- b) Final repair bill of FBK9272R;
- c) Colour copy photographs of our client's damaged vehicle;
- d) Letter of authorisation.

Please note that you should send 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 legal proceedings against your insured without further notice to you or your insured.

Please also note that if your insured has a counterclaim against our client arising out of the accident, you are also required to send us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully



SINCERE LEAD AUTOMOTIVE

Enclosure(s)

LETTER OF AUTHORISATION

To: M/S SINCERE LEAD AUTOMOTIVE
Singapore

RE: Accident involving vehicle nos: FBK 9272 R + SH 7301 T
along OPEN CARPARK OF BLK 337 WDL S on 04.05.2016
AVE 1
I/We NG YU HANG NRIC/Passport no: S9008243D
owner of vehicle no. FBK 9272 R hereby authorize you to commence repair to
the said vehicle forthwith.

1. I/We hereby irrevocably authorize you to demand claim settle receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceeding, if necessary, in my name for the costs of repair and loss of use, etc and to you appointing any Solicitor to act for me in respect of the accident claim and all an any amount claim, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our Solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorization to pay the amount compensated direct to you after deduction of their costs on a Solicitor & Client basis. I/We undertake to co-operate fully with you and my/our Solicitors to see the claim to as successful conclusion.
2. I/We also irrevocably authorize you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence. I/We irrevocably authorize you to appoint such a firm of Solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.
3. I/We undertake to inform you and/or the Solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally and in writing and I/We further undertake not to accept any monies or offer of settlement from the third party's insurer without first communicating with you and obtaining your consent.
4. My vehicle is repaired by the repairer on my own will without any inducement, threat or promise.
5. Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurers, I/We undertake to pay you and my/our Solicitor the cost of repairs settled and related expenses and disbursement incurred.

I/We have read and understood the above.


.....
Owner's Signature
(Company's stamp if applicable)


.....
Witness Signature/Name

PAYMENT AUTHORISATION FORM

Date: 06.05.2016

Attention: Motor Claims Department

Dear Sir/Mdm,

ACCIDENT INVOLVING VEHICLES FBK 9272R & SH7301T at
open carpark of Bk 337 Woodlands Ave 1
on 04.05.2016.

I/We, (Name) NG YU HANG, of (NRIC no) S9008243D,


The owner/driver of vehicle no FBK 9272R which was involved in the above
mentioned accident with your insured vehicle no SH7301T.

I/We also hereby authorize any settlement payment due to me arising from the above mentioned accident to
be made payable to my repairer M/S Sincere Lead Automotive.

I/We hereby agree to indemnify M/S Sincere Lead Automotive against all claims and/or damages which
may arise from all actions taken for and on my/our behalf.

I/We hereby affirm that the above-mentioned statement to be true and correct.

Yours faithfully,



Owner Signature
(Company's stamp if applicable)

SINCERE LEAD AUTOMOTIVE
280 Woodlands Ind. Park E5 #02-10 Harvest Ind. Building S(757322)

SINCERE LEAD AUTOMOTIVE

38 Woodlands Industrial Park E1
#05-13 Singapore 757700
Tel: (65) 6734 1869 Fax: (65) 6237 7949
Email: sincerelead@hotmail.com

Date: 5/12/2018
Name: NG YU HANG
Address: C/O SINCERE LEAD AUTOMOTIVE
38 Woodlands Industrial Park E1
#05-13 SINGAPORE 757700

Final repair bill for FBK9272R Yamaha YZF-R15

To supply spare parts and labour for accident repair lump sum amount	S\$ 2,500.00
Rental (S\$50.00 X 4 days)	S\$ 200.00
Loss of Use for 2 days Pre-Repair Survey	S\$ 100.00
Total	<u>S\$ 2,800.00</u>

Dollars: Two Thousand Eight Hundred Only.

Text size + -

Enquire PARF/COE Rebate for Registered Vehicle**Vehicle Owner Particulars**

Owner ID Type: Singapore NRIC

Owner ID: 8243D

Vehicle Details

Vehicle No.: FBK9272R

Vehicle to be Exported: Yes

Intended De-registration
Date: 09 May 2016

Vehicle Make: YAMAHA

Vehicle Model: YZF-R15

Primary Colour: Blue

Manufacturing Year: 2016

Engine No.: 2PB2002693

Chassis No.: ME1KG0693G2001914

Maximum Power Output:-

Open Market Value: \$3,227.00

Original Registration
Date: 23 Mar 2016

First Registration Date: 23 Mar 2016

Transfer Count: 1

Actual ARF Paid: \$485.00

Intended PARF Rebate Details

PARF Eligibility: No

PARF Eligibility Expiry
Date: -

PARF Rebate Amount: \$0.00

Intended COE Rebate Details

COE Expiry Date: 22 Mar 2026

COE Category: D - Motorcycle

COE Period(Years): 10

QP Paid: \$6,503.00

COE Rebate Amount: \$5,202.00

Total Rebate Amount: \$5,202.00

The information contained herein is correct as at 09 May 2016

OK

Land Transport Authority

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MOTOR CYCLE - PRIVATE

This certificate replaces cover note no. 0000000000



MY3

N SN

002023

Cov.Type: F

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) •

CERTIFICATE No.

DMLA16S000978

1. Index Mark and Registration
Number of Vehicle

FBK9272R

2. Name of Policyholder

NG YU HANG

3. Effective Date of Commencement of
Insurance for the purposes of the Act

23 March 2016
(09:47 Hours)

Excess : T/P Fire & Theft

S\$300.00

4. Date of Expiry of Insurance

22 March 2017

5. Persons 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 PERMISSION.

THE INSURED

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 BY THE POLICYHOLDER IN PERSON IN CONNECTION WITH HIS BUSINESS OR PROFESSION.

THE POLICY DOES NOT COVER:

- (i) USE FOR HIRE OR REWARD.
- (ii) USE FOR RACING PACE-MAKING RELIABILITY TRIAL OR SPEED-TESTING.
- (iii) USE FOR THE CARRIAGE OF GOODS (OTHER THAN SAMPLES) IN CONNECTION WITH ANY TRADE OR BUSINESS.

* 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 to be included under these headings.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owner's Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your Insurer or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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 (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

For and on behalf of Etiqa Insurance Pte. Ltd.

Approved Insurer

SN/CSTSNM /N

/28-03-2016--17:27:17

Authorised Signature





MOTOR COVER NOTE

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)

Date: 24/03/2016

No: 002364

The Insured having proposed for insurance in respect of the vehicle described below, it is hereby Held Covered according to the Company's usual policy form applicable and other terms which may be specifically agreed. This cover may be terminated by the Company in writing in which case the Company shall be entitled to charge a sum in proportion to the annual premium for the time on risk.

SCHEDULE

Insured : NG YU HANG
Address :
Occupation :
Make : YAMAHA YZF-R15
Engine No : 2PB2002693
Chassis No : ME1KG0693G2001914
Regn No : FBK9272R
Capacity : 150 cc
Year : 2016
Sum Insured: S\$ Market Value at the Time of Loss
Windscreen: S\$ -
Cover : Third Party Fire & Theft
Excess : S\$ \$300.00
Period of Insurance: From 09:47 a.m. / p.m. on 23/03/2016 to midnight on 22/03/2017
Remarks : Hire Purchase : NIL

I/WE HEREBY CERTIFY that this Cover Note is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

Etiqa Insurance Pte. Ltd.
(Approved Insurers)



Authorised Signature

IMPORTANT NOTICE

PREMIUM PAYMENT FRAMEWORK

1) For Individual Policyholders

In accordance with the General Insurance Association of Singapore's Code of Practice For Premium Payment, which comes into effect 1st May 2005, this Motor Cover Note issued to Individual Policyholders shall not be in force unless premium is paid to the company or intermediary on or before the date of inception of this insurance, be it new or renewal.

2) For Corporate Policyholders

This Motor Cover Note carries a Premium Payment Warranty for Corporate Policyholders, which requires the premium to be paid in full within 60 days from the date of inception of this insurance, be it new or renewal.

If this condition is not complied with then this insurance is automatically terminated immediately after the expiry of the said 60-days period and the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25.00 + GST.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your Insurer or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdjc.org.sg).

Personal DATA Use

Any information collected or held by Us whether contained in Your application or otherwise obtained may be used and / or disclosed to Our associated individuals/companies or any independent third parties (within or outside Singapore) for any matters relating to Your application, any policy issued and to provide advice or information concerning products and services which We believe may be of interest to You and to communicate with You for any purpose. Your data may also be used for audit, business analysis and reinsurance purposes.

Etiqa Insurance Pte. Ltd. (Company Reg. No. 201331905K)
One Raffles Quay, #22-01 North Tower, Singapore 048583
T: +65 6336 0477 F: +65 6339 2109 www.etiqa.com.sg

A Member of Maybank Group

REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S9008243D



Name

NG YU HANG

吴宇航

Race

CHINESE

Date of birth

Sex

13-03-1990

M

S9008243D

Country of birth

SINGAPORE

REPUBLIC OF SINGAPORE

DRIVING LICENCE



Licence Number: S9008243D

Name:

NG YU HANG

Birth Date: 13 Mar 1990

Issue Date: 10 Mar 2016



002546131A

3 6 8 3 1 6 2



NRIC No. **S9008243D**

Date of issue
04-03-2005

Address

**APT BLK 336 WOODLANDS AVENUE 1
#07-501
SINGAPORE 730336**

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

Class 2B Motorcycles =< 200 cc

EFFECTIVE DATE

10 Mar 2016

NP 428A

