

VISION LAW LLC

3019508306
60105655

Advocates & Solicitors - Notary Public - Commissioner for Oaths
Agents for Trade Marks
(Incorporated with limited liability)

ERIC NG CHING BOON
WONG KENG LEONG RAYNEY
AUDREY WONG SU-HSIEN
PAUL YAP TAI SAN
ANJALI D/O MUNIANDY
SEGA PARAM
ANG KIM NOI DIANE
RAVENDRA KRISHNASAMY
TAY HAO RAN
JANICE HAN JIA LIN
TAN YINGXIAN SELWYN

Unique Entity Number: 200721148H



✓ **Head Office:**
133 New Bridge Road
#18-01/02 Chinatown Point
Singapore 059413

Branch:
490 Toa Payoh Lorong 6
#03-11 HDB Hub
Singapore 310490

Branch:
133 New Bridge Road
#10-03 Chinatown Point
Singapore 059413

HEAD OFFICE:

TEL : (65) 65342811 (Hunting)
FAX : (65) 65356802 (General)

E-MAIL: annatan@visionlawllc.com

BRANCH

TEL : (65) 63580703
TEL : (65) 65330868

BRANCH

TEL : (65) 65342811 (Hunting)
TEL : (65) 65330868

WHEN REPLYING PLEASE QUOTE OUR REFERENCE - Please reply to HEAD OFFICE for this

Our Ref : AKN-atv-Ins-T140-107384-18
Your Ref : YK 5508 R

Date: 24 August 2018

AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way
#27-01 AXA Tower
Singapore 068811

Attn: Motor Claims Department

BUILDFORMS CONSTRUCTION PTE LTD

432 Tagore Industrial Avenue
Sindo Industrial Estate
Singapore 787811

URGENT

**WITHOUT PREJUDICE
BY HAND**



**CERTIFICATE OF POSTING
[For your information only]**

Dear Sir,

CLAIMANT : ONG HUI HUA

ACCIDENT INVOLVING SKZ 2009 X & YK 5508 R ON 22-DEC-2017 ALONG HOUGANG AVENUE 3 TOWARDS EUNOS LINK AT ABOUT 0920HOURS

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on **22-DEC-2017 ALONG HOUGANG AVENUE 3 TOWARDS EUNOS LINK AT ABOUT 0920HOURS** involving our client's vehicle registration number **SKZ 2009 X** and vehicle registration number **YK 5508 R** driven by you/your insured at the material time.

We are instructed that the accident was caused by you/your insured's negligent driving and /or management of your/your insured 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:-

01.	Cost of Repair	\$6,955.00
02.	Rental fees	\$1,080.00
03.	Survey report fees	\$ 716.00
04.	GIA & LTA search / report fees	\$ 43.98
05.	Cost Contribution (at this stage)	\$1,605.00
06.	Disbursements (at this stage)	\$ 50.00
TOTAL		\$10,449.98



.../2 to be continued next page

CONFIDENTIALITY

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VISION LAW LLC

Advocates & Solicitors

Page 2

Our Ref : AKN-atv-Ins-T140-107384-18
Your Ref : YK 5508 R

Date: 24 August 2018

AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way
#27-01 AXA Tower
Singapore 068811

Attn: Motor Claims Department

BUILDFORMS CONSTRUCTION PTE LTD

432 Tagore Industrial Avenue
Sindo Industrial Estate
Singapore 787811

We enclose a copy of each of the following documents for your consideration:-

- (a) GIA report lodged by driver of SKZ 2009 X;
 - (b) LTANet Search;
 - (c) Certificate of Insurance;
 - (d) Registration Card;
 - (e) Rental agreement, rental invoice & rental receipt;
 - (f) Final Repair Bill;
 - (g) Surveyor's report & invoice; and
 - (h) **80 coloured photographs** depicting the damages to motor vehicle SKZ 2009 X.
- (P.S:- Original photographs will be sent to insurance co. only)

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

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

Please note that you or your insurer should send to 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 proceedings against you without further notice to you or your insurer. Our client's claim herein is quantified based on supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to 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


(HEAD OFFICE)

Enc.

cc: client: Ong Hui Hua

As per your instruction we have submitted your claim as set out above to the third party insurance company. Please do notify us if there is any discrepancy, if any, particularly, the number of days claimed for rental charges and/or loss of use as soon as possible. Thank you.

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PAR Automotive Consultancy

Regn. No: 52986974L

Thomson Rd Post Office PO Box 029 Singapore 915701. Tel : 645 31173, Fax : 645 36131.

Report No: 0357-18-TCA

02 July 2018

Ong Hui Hua
Blk 712 Tampines St 71 #11-150
Singapore 520712

INVOICE No. 0357-18-TCA

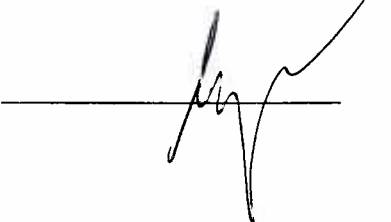
Vehicle No. SKZ2009X

<u>S/NO.</u>	<u>SERVICES RENDERED</u>	<u>Amount due</u>
1	Being accident vehicle appraisal services, transport, photographs and re-inspection (work in progress and post repair inspection).	\$716.00
Total amount payable		<u>\$716.00</u>

Kindly cross your cheque in favour of "PAR Automotive Consultancy"

We thank you in anticipation for your prompt payment.

PAR Automotive Consultancy



Report No: 0357-18-TCA

02 July 2018

ACCIDENT VEHICLE SURVEY REPORT

Ong Hui Hua
Blk 712 Tampines St 71 #11-150
Singapore 520712

VEHICLE INFORMATION:

Vehicle Reg No.:	SKZ2009X	Odometer:	29785km
Make & Model:	Hyundai Elantra 1.6AT	Colour:	Silver
Chassis number:	KMHDH41CMGU656804	Date of accident:	22/12/2017
Year of Regn.:	13/01/2016	Date inspected:	28/12/2017
Repairer at:	Twincar Automotive Pte Ltd 2 Kaki Bukit Ave 2 #01-17 Kaki Bukit Auto Hub Singapore 417921	Date inspected (After Repair):	04/01/2018

STATIC CHECKS, where applicable:

Steering :	serviceable
Footbrake :	serviceable
Handbrake :	serviceable
Paintwork :	Good
General condition :	Good

TIRE CONDITION:

	<u>LH / Make</u>	<u>RH / Make</u>	<u>Size</u>
Front:	6mm/Hankook	6mm/Hankook	195/65R15
Rear:	6mm/Hankook	6mm/Hankook	195/65R15

POINT OF IMPACT AND DAMAGE, where applicable:

Impact on the rear portion.
Please see details as described in the Annex for parts and labour.

REMARKS:

We have inspected the above-mentioned vehicle on a "Without Prejudice" basis.

PAR Automotive Consultancy

Parts and Labour Assessment

PARTS

Description of part	Qty	Condition	Repairer's estimate	Our adjustment
REAR BOOTLID	1	buckled	1,188.00	1,188.00
REAR BOOTLID 'ELANTRA' EMBLEM	1	necessary	49.00	49.00
REAR BOOTLID 'GLS' EMBLEM	1	necessary	26.00	26.00
REAR BOOTLID 'LOGO' EMBLEM	1	necessary	26.00	26.00
REAR BOOTLID HINGES L/R	2	repair	278.00	0.00
REAR BOOTLID INNER UPHOLSTERY TRIM	1	reuse	85.00	0.00
REAR BOOTLID MECHANISM LOCK	1	bent	158.00	158.00
REAR BOOTLID NUMBER PLATE LAMP L/R	2	fractured	58.00	58.00
REAR BOOTLID OUTER LOCK HANDLE SWITCH COVER	1	reuse	28.00	0.00
REAR BOOTLID REFLECTOR LAMP BACK RUBBER GASKET L/R	2	necessary	478.00	478.00
REAR BOOTLID REFLECTOR LAMP CLIPS L/R	8	necessary	52.00	52.00
REAR BOOTLID REFLECTOR LAMP L/R	2	fractured	598.00	598.00
REAR BOOTLID REVERSE CAMERA COVER	1	reuse	58.00	0.00
REAR BOOTLID RUBBER GUIDE STOPPER	4	deformed	32.00	32.00
REAR BOOTLID WEATHERSTRIP	1	deformed	79.00	79.00
REAR BUMPER	1	squashed	459.00	459.00
REAR BUMPER INNER SIDE SHIELD L/R	2	reuse	112.00	0.00
REAR BUMPER LOWER DIFFUSER	1	deformed	250.00	250.00
REAR BUMPER REFLECTOR L/R	2	fractured	70.00	70.00
REAR BUMPER REINFORCEMENT	1	bent	303.00	303.00
REAR BUMPER REINFORCEMENT BRACKET L/R	2	bent	82.00	82.00
REAR BUMPER REINFORCEMENT LOWER BRACKET	3	bent	75.00	75.00
REAR BUMPER REINFORCEMENT TOP BRACKET L/R	2	bent	50.00	50.00
REAR BUMPER SIDE RETAINER L/R	2	necessary	52.00	52.00
REAR END PANEL	1	buckled	385.00	385.00
REAR END PANEL INNER TOP GARNISH	1	fractured	59.00	59.00
REAR END PANEL INNER TOP GARNISH CLIPS	4	necessary	26.00	26.00
REAR END PANEL LOCK STRIKER	1	bent	19.00	19.00
REAR EXHAUST RUBBER MOUNTING	2	reuse	56.00	0.00
REAR EXHAUST SILENCER BOX	1	reuse	793.00	0.00
REAR FENDER INNER UPHOLSTERY TRIM L/R	2	reuse	344.00	0.00
REAR TAILLAMP CLIPS L/R	8	necessary	52.00	52.00
REAR TAILLAMP INNER PANEL L/R	2	repair	344.00	0.00
REAR TAILLAMP L/R	2	fractured	724.00	724.00
UPHOLSTERY BOARD	1	reuse	220.00	0.00
Subtotal before discount			S\$ 7,668.00	S\$ 5,350.00
Percentage discount 20% and 20%			S\$ 1,533.60	S\$ 1,070.00
Sub-total 1			S\$ 6,134.40	S\$ 4,280.00

PAR Automotive Consultancy

REAR BOOTLID INNER UPHOLSTERY TRIM CLIPS - SET	1	necessary	30.00	30.00
REAR BOOTLID NUMBER PLATE	1	reuse	25.00	0.00
REAR BOOTLID NUMBER PLATE HOLDER	1	reuse	50.00	0.00
REAR BUMPER CLIPS - SET	1	necessary	50.00	50.00
REAR BUMPER INNER SIDE SHIELD CLIPS - SET	1	necessary	30.00	30.00
REAR BUMPER REVERSE SENSOR - SET	1	shorted	350.00	350.00
REAR FENDER INNER UPHOLSTERY TRIM CLIPS L/R - SET	2	necessary	60.00	60.00
SPARE TYRE PANEL INSULATOR MAT	1	necessary	350.00	350.00
Subtotal before discount			S\$ 945.00	S\$ 870.00
Sub-total 2			S\$ 945.00	S\$ 870.00
Parts-total			S\$ 7,079.40	S\$ 5,150.00

LABOUR

To remove, reinstall electrical wiring harness, check lighting and rewire for parking sensor.	120.00	60.00
To remove, reinstall roof top trim upholstery, cushion seat, trim garnish, trim liner carpet. (to FR)	140.00	60.00
To re-spray painting on the rear bootlid, rear end panel, rear fender (L/R), spare tyre panel and rear bumper.	1,500.00	1,200.00
To remove and change exhaust silencer box with pipe, re-align where necessary consistent to the accident.	160.00	0.00
To provide labour, workmanship to change the above damaged bodyparts, repair, re-construct and re-align body structure, body alignments and damaged consistent to the accident.	1,500.00	1,100.00
To apply anti-rust chemical on repaired and replaced panel.	120.00	60.00
Labour Total	S\$ 3,540.00	S\$ 2,480.00
Parts & Labour Total	S\$ 10,619.40	S\$ 7,630.00

Results of inspection of the accident vehicle are as shown above.

We have taken into consideration the age and condition of the vehicle in our recommendation.

Hence, the recommended cost of repairs based on Lump Sum repairs is : S\$ 6,500.00
and the recommended number of working days for the repairs is within 8 day(s).



B J Loi (I Eng., MIMI, AIRTE)
Automotive Appraiser

Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 22 Dec 2017 / 16:02:46

Receipt Date/Time : 22 Dec 2017 / 16:02:46

Tax Invoice/Receipt

Receipt No. : ITNET-00000-171222-001612

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
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Result of Insurance Enquiry - YK5508R

As at 22 Dec 2017/09:20:00

Insurance Co: AXA INSURANCE PTE LTD

1 Insurance Enquiry - YK5508R

Enquiry Fee

20171222160212742702

7.00 0.49 7.49

Sub-Total 7.00 0.49 7.49

Total Before Rounding 7.00 0.49 7.49

Rounding Difference 0.04

Total Amount Payable 7.45

Paid By

xxxxxxxxxxxx2392 Credit Card:
Visa/MasterCard 7.45

Total 7.45

Cash Change 0.00

Tendered Amount 7.45

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.

TWINCAR RENTAL

Business Registration Number : 53092815M

Blk 2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921

Tel: 68420051 Fax : 67410510 email: sales@n51.com.sg

INVOICE

Invoice No. 13-2075

Date 4/1/2018

[illegible]

TWINCAR RENTAL



Authorised Signature



TWINCAR RENTAL

Kaki Bukit Autohub @ 2 Kaki Bukit Ave. 2 #01-18
Singapore 417921 Tel: 6744 0510 / 6842 0051

SKT 2009* VHA No: 71541
SKA 2009 (7C)

ROC NO. 53092815M

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR Name: (as in I/C) <u>ONG HUI HUA</u> NRIC/PASSPORT No: <u>S 76/09/2E</u> Address (Res): <u>BLK 7D TAMPINES ST 71</u> <u>#16-150 S(5207D)</u> Name & Address of Employer: _____ Occupation: _____ Driving Exp: _____ Driving Licence No: _____ D/L Type: Local / International Pass Date: _____ Date of Birth: <u>12/04/1986</u> Tel: (O) _____ (R) <u>848 5511</u> HP <u>9632 2583</u> ADDITIONAL DRIVER'S PARTICULARS Name: (as in I/C) <u>ONG Kim CHIONG</u> NRIC/PASSPORT No: <u>S 04/7928A</u> Address (Res): <u>BLK 251 HONGKANG AVE 3</u> <u>#13-372 S(530251)</u> Driving Licence No: <u>S047928A</u> D/L Type: Local / International Pass Date: <u>05/08/1992</u> Date of Birth: <u>12/02/1951</u> Occupation: _____ Driving Exp: _____	Vehicle No: <u>SP4051A</u> Replace Veh No: _____ Mileage Out: _____ Mileage Out: _____ Make & Model: <u>Toyota Aygo</u> Auto / Manual Group: _____ OUT: Date <u>26/12/17</u> Time: <u>11:45am</u> HIRE/PERIOD EXPIRY _____ NON-WAIVER EXCESS: \$ <u>1000</u> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="4">CHARGES</th> <th></th> <th></th> </tr> <tr> <td>Daily</td> <td>@ \$</td> <td>120</td> <td>per day</td> <td>9</td> <td>1080 00</td> </tr> <tr> <td>Weekly</td> <td>@ \$</td> <td></td> <td>per week</td> <td></td> <td></td> </tr> <tr> <td>Monthly</td> <td>@ \$</td> <td></td> <td>per month</td> <td></td> <td></td> </tr> <tr> <td>Hours</td> <td>@ \$</td> <td></td> <td>per hour</td> <td></td> <td></td> </tr> <tr> <td>Others</td> <td>@ \$</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>CDW</td> <td>@ \$</td> <td></td> <td>per day/month</td> <td></td> <td></td> </tr> <tr> <td>PAI</td> <td>@ \$</td> <td></td> <td>per day/month</td> <td></td> <td></td> </tr> <tr> <td colspan="4">Delivery Service</td> <td></td> <td></td> </tr> <tr> <td colspan="4" style="text-align: right;">SUB-TOTAL \$</td> <td></td> <td></td> </tr> <tr> <td colspan="6">PETROL LEVEL</td> </tr> <tr> <td>Out</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> <tr> <td>In</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> </tr> <tr> <td colspan="6">EXTENSION</td> </tr> <tr> <td colspan="4">Collection Service</td> <td></td> <td></td> </tr> <tr> <td colspan="4">Misc.</td> <td></td> <td></td> </tr> <tr> <td colspan="4" style="text-align: right;">TOTAL CHARGE \$</td> <td>1080</td> <td>00</td> </tr> <tr> <td colspan="6">Rented out by: _____</td> </tr> <tr> <td colspan="6"> Hirer's Signature <u>[Signature]</u> Addition Driver's Signature <u>[Signature]</u> </td> </tr> </table>	CHARGES						Daily	@ \$	120	per day	9	1080 00	Weekly	@ \$		per week			Monthly	@ \$		per month			Hours	@ \$		per hour			Others	@ \$					CDW	@ \$		per day/month			PAI	@ \$		per day/month			Delivery Service						SUB-TOTAL \$						PETROL LEVEL						Out	E	1/4	1/2	3/4	F	In	E	1/4	1/2	3/4	F	EXTENSION						Collection Service						Misc.						TOTAL CHARGE \$				1080	00	Rented out by: _____						Hirer's Signature <u>[Signature]</u> Addition Driver's Signature <u>[Signature]</u>					
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VEHICLE CHECKLIST

D - DENTS	S - SCRATCHES	REAR	RIGHT	FRONT	TOP	LEFT
A - ACCIDENTS						

ACCESSORIES CHECK

<input type="checkbox"/> Ashtray	<input type="checkbox"/> Cig Lighter	<input type="checkbox"/> S/Tyre
<input type="checkbox"/> STD Tools	<input type="checkbox"/> Jack	<input type="checkbox"/> Hub Caps
<input type="checkbox"/> Radio / Cass	<input type="checkbox"/> CD	<input type="checkbox"/> Cartidges

I have read and agree to the terms & condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given TWINCAR RENTAL in connection with this Agreement is true.

* 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.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER, AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN, AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY TWINCAR RENTAL.

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 DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO TWINCAR 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	
<u>04/01/2018</u>	<u>11:00HRS</u>				 SIGNATURE OF HIRER/DRIVER

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC

Owner ID: 0912E

Vehicle Details

Vehicle No.: SKZ2009X

Vehicle to be Exported: No

Intended De-registration Date: 22 Dec 2017

Vehicle Make: HYUNDAI

Vehicle Model: ELANTRA 1.6 AT ABS D/AB 2WD 4DR

Primary Colour: Silver

Manufacturing Year: 2015

Engine No.: G4FGFU069492

Chassis No.: KMHDH41CMGU656804

Maximum Power Output: 97.0 kW (130 bhp)

Open Market Value: \$12,773.00

Original Registration Date: 13 Jan 2016

First Registration Date: 13 Jan 2016

Transfer Count: 0

Actual ARF Paid: \$12,773.00

Intended PARF Rebate Details

PARF Eligibility: Yes

PARF Eligibility Expiry Date: 12 Jan 2026

PARF Rebate Amount: \$9,579.00

Intended COE Rebate Details

COE Expiry Date: 12 Jan 2026

COE Category: A - Car up to 1600cc & 97kW (130bhp)



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)**

Cert No./Policy No. : D17MTPV01000696
1. Registration No. : SKZ2009X
2. Insured Name : ONG HUI HUA
3. Commencement Date : 13 JANUARY 2017 00:00
4. Expiry Date : 12 JANUARY 2018 23:59
5. Coverage : Market value at time of loss - Comprehensive - ExcelDrive PRESTIGE
6. Excess : \$500 - Section I
(Waived up to S\$1,000 Standard Excess each claim at ExcelDrive Workshops for first two claims per policy year)

7. Voluntary Excess : N.A

8. Persons or Classes of Persons entitled to drive*

a) The Insured.

The Insured may also drive a motor car other than those belonging to or hired (under a hire purchase agreement or otherwise) to him or his employer or his partner.

b) Any other person who is driving on the Insured's order or with his permission.

c) In the event of the death of the insured

i) any member of the insured's family, or a paid driver who has been driving the car during the life of the insured and permission to drive had not been withdrawn prior to the death of the insured; and

ii) any other person who has been given permission to drive the vehicle prior to the death and such permission had not been withdrawn by 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.

And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

9. Limitations as to use*

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

The Policy does not cover

Use for hire or reward, racing, pace-making, speed testing, reliability trial, the carriage of goods other than samples in connection with any trade or business or use for any purposes in connection with the Motor Trade.

10. ExcelDrive Workshops & Accident Reporting

It is a condition precedent to liability that the Policyholder shall, together with the Motor Vehicle, call at the Company's Accident Reporting Center and report the accident within 24 hours of the accident or by the next working day thereof.

It is compulsory to have the accident repairs to the insured vehicle carried out at ExcelDrive Workshops, or at the manufacturer's or distributor's appointed workshop otherwise claim is not payable.

In an emergency and for directions to the Company's Accident Reporting Centers, please contact our Emergency Hotline : (65) 6226 3323

Visit www.sompo.com.sg for list of ExcelDrive Workshops and Accident Reporting Centers.

11. Loss of Use

As provided in policy wordings

I/We HEREBY CERTIFY that the policy to which this Certificate relates is issued in accordance with (1) the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act 1987 (Malaysia) and (2) the Policy terms, conditions and exceptions of the Private Car Policy ref MTP-26

Sompo Insurance Singapore Pte. Ltd.



Date/Time of Issue: 27 DECEMBER 2016 11:05

*Limitation restricted inoperative by section 1 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

IMPORTANT NOTICE

- Insureds are hereby warned that under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicles without a valid policy of insurance under the Act
- Insureds are further warned that on the sale of a motor vehicle or if for any reason the insurance is terminated during its currency, they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189)
- The Policy will cease to be valid once the motor vehicle has been sold to another person. It is not transferable to a new owner of the Vehicle

TwinCar AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub

2 Kaki Bukit Ave 2

#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27

Singapore 417921 Tel No. : +65 6842 0051 Fax No. : +65 6741 0510

E-Mail : sales@n51.com.sg

Company Reg. No. : 200714616M

GST Registration No. : 203714616M

ONG HUI HUA

BLK 712 TAMPINES ST 71 #11-150

SINGAPORE 520712

Contact : 96322583, 97517217 84285511

TAX INVOICE

Date : 17/07/2018

Date in : 26/12/2017

Vehicle Num. : SKZ2009X

Make/Model : HYUNDAI ELANTRA 1.6 AT ABS D/AB 2WD 4DR-2015

Chassis/Eng# : KMHDH41CMGU656804/G4FGFU069492

Accident Date : 22/12/2017

Claim No : CLM13962

Reference : DEC-19/2017

Policy No. : D17MTPV01000696 (12/01/2018)

LUMPSUM REPAIR BILL

AS PER SURVEYOR REPORT

EF : 0357-18-TCA DATED 02/07/2018

BY PAR AUTOMOTIVE CONSULTANCY

Amount S\$

6,500.00

E. & O.E. Sub S\$: 6,500.00

Add GST (7 %) S\$: 455.00

Total Amount S\$: 6,955.00



for TWINCAR AUTOMOTIVE PTE LTD

MSME17168323 / SME Motor Pte Ltd - Kaki Bukit
ENTRY DATE & TIME: 22/12/2017 16:46
SUBMITTED BY: Pei Ying

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 Authorised 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 ability.
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 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 Report	22/12/2017 16:46
Date Of Accident	22/12/2017 09:20
Exact Location Of Accident	HOUGANG AVE 3 TWDS EUNOS LINK BEFORE JUNCTION OF B
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKZ2009X
Insured/Policyholder	
Name Of Registered Owner	ONG HUI HUA
NRIC No	S7610912E
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-96322583
Alternative Phone No	OFFICE-96322583

Vehicle Particulars

Manufacturer	HYUNDAI
Model	ELANTRA

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

If No, Please state action to be taken THIRD PARTY

Vehicle Category PRIVATE CAR

Insurance Company

Name of Insurance Company	SOMPO INSURANCE SINGAPORE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	D17MTPV01000696
Cover Note Number	

Driver

Name of Driver	ONG KIM CHIONG
NRIC No	S0417978A
Date Of Birth	10/07/1951
Occupation	INDOOR
Date Of Driving Pass	05/08/1972
Driving Experience	45 YEARS AND 4 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-84285511
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address BLK 251 HOUGANG AVE 3 #13-372
 Postcode 530251
 Was driver an employee of the Insured's Company NO
 If No, Relationship of the Driver with the Insured PARENT
 Vehicle Registration Number of Driver's Own Vehicle
 Insurance Company of Driver's Own Vehicle

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 this accident? NO
 Number of vehicles involved in the accident
 Was any body injured in the Accident? NO
 Was any injured conveyed to hospital by ambulance? NO
 Was any other material or property damaged? YES
 I have been approached by unknown person(s) soliciting/offering accident claims assistance. NO
 Number of Passengers (Including Driver) 2
 Passenger 1
 NAME: PASSENGER
 GENDER: MALE

Details of Police Action

Was the accident reported to the police? NO
 If Yes, Please state which Police Station
 Was notice of intended Prosecution given? NO
 If Yes, against whom?

Circumstances of Accident

I WAS DRIVIN ALONG HOUGANG AVE 3 TWD EUNOS LINK ON THE CENTER LANE OF A 3 LANES ROAD. SOMEWHERE BEFORE THE JUNCTION OF BARTLEY ROAD EAST, I SLOWED DOWN THE SPEED OF MY VEHICLE SLIGHTLY AS I WANTED TO MOVE TO THE RIGHT LAN. HOWEVER, BEFORE I COULD MOVE ON AND MY VEHICLE WAS STILL IN MIDDLE LANE, VEHICLE B CAME FROM THE REAR AND COLLIDED DIRECTLY ONTO THE REAR PORTION OF MY VEHICLE.

Attachment(s)

Are accident photos available for attachment? YES
 Was there any video captured by Car Camera? NO
 Was there any audio recorded? NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number YK5508R
 Vehicle Make/Model/Colour
 Details Of Properties VEHICLE B
 Vehicle Category COMMERCIAL VEHICLE
 Name of Driver
 NRIC/Passport Number
 Contact Number
 Address
 Postcode
 Insurance Company Name

1
Nature Of Damage
No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

SKETCH PLANIMPORTANT 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 Authorised 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. 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 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.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the Information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

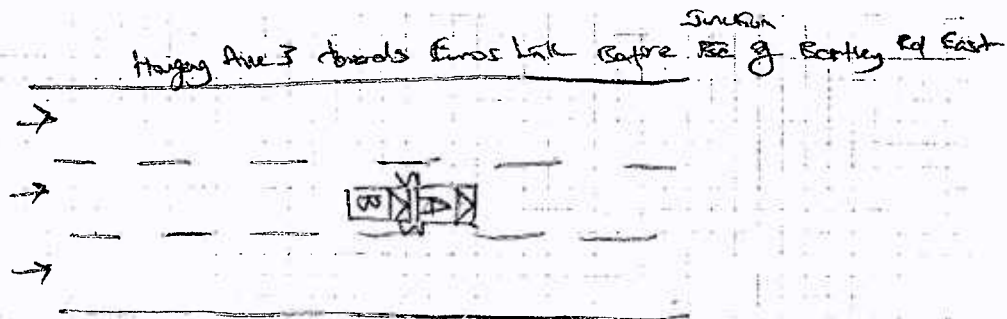
Policyholder's Signature
Date & Time:

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

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

Sketch Plan #2 Pg. 1

SKETCH PLAN



A - SKZ 2009 X

B - YK 5508 R

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was driving along Haig Ave 3 lanes towards Ems Ln on the center line, of a 3-lane road. Somewhere before the junction of Bentley Rd East, I slowed down the speed of my vehicle slightly as I started to move to the right lane. However before I could move on and my vehicle was still in middle of my lane (center line), veh (B) came from the rear and collided directly onto the rear portion of my vehicle.

A - SKZ 2009 X

B - YK 5508 R

DECLARATION

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

[Signature]
Policyholder's Signature
Date & Time:

[Signature]
Driver's Signature
(If driver is not the policyholder)
Date & Time:

[Signature]
Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

[Signature]

Enquire Vehicle & Owner Information (Vehicle No. YK5508R As At 22 Dec 2017 / 09:20:00)**Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: T140-107384-18

Current Owner Details

Owner ID Type: Company
Owner ID: 200701140E
Owner Name: BUILDFORMS CONSTRUCTION (PTE) LTD
Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes
Registered Block/House No.: 432
Registered Street Name: TAGORE INDUSTRIAL AVENUE
Registered Unit No.: 
Registered Building Name: SINDO INDUSTRIAL ESTATE
Registered Postal Code: 787811

Current Vehicle Details

Vehicle No.: YK5508R
Make Description/Model: NISSAN / YU41H4
Insurance Company Name: AXA INSURANCE PTE LTD



Thank you

Ng Ching Boon Eric has successfully logged out.

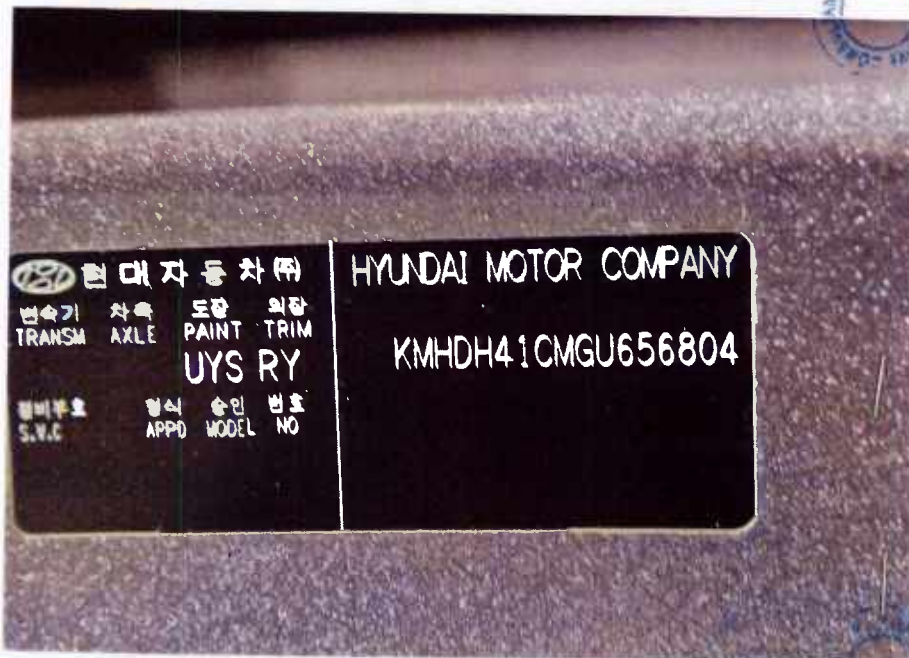
Your last login date and time was 21 Aug 2018, 19:23:19.

To return to ONE.MOTORING, please click [here](#)

For security reasons, please **CLEAR YOUR CACHE** after each session.

Session Transaction History

S/No.	Asset Type	Asset ID	Asset Owner ID	Transaction Type	Transaction Amount(\$)	Log Date/Time
1	Vehicle	YK5508R -		18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49	21 Aug 2018 / 19:23:46











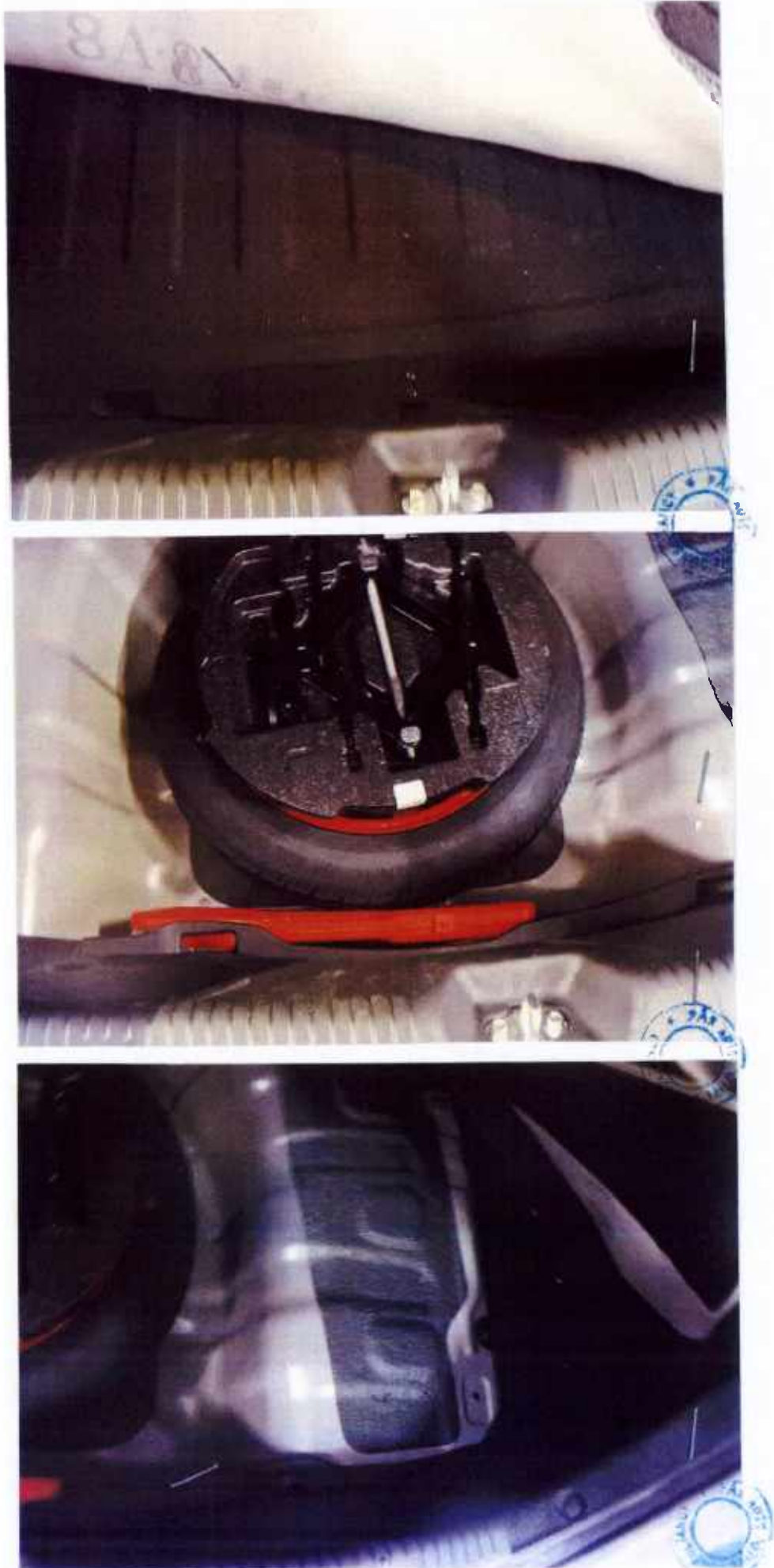














PAR Automotive Consultancy

Regn. No 52986974L

Thomson Rd Post Office PO Box 029 Singapore 915701. Tel : 645 31173, Fax : 645 36131

Report No: 0357-18-TCA

02 July 2018

ACCIDENT VEHICLE SURVEY REPORT

Ong Hui Hua
Blk 712 Tampines St 71 #11-150
Singapore 520712

VEHICLE INFORMATION:

<i>Vehicle Reg No.:</i>	SKZ2009X	<i>Odometer:</i>	29785km
<i>Make & Model:</i>	Hyundai Elantra 1.6AT	<i>Colour:</i>	Silver
<i>Chassis number:</i>	KMHDH41CMGU656804	<i>Date of accident:</i>	22/12/2017
<i>Year of Regn.:</i>	13/01/2016	<i>Date inspected:</i>	28/12/2017
<i>Repairer at:</i>	Twincar Automotive Pte Ltd 2 Kaki Bukit Ave 2 #01-17 Kaki Bukit Auto Hub Singapore 417921	<i>Date inspected (After Repair):</i>	04/01/2018

RE-INSPECTION

We had carried out re-inspection during works in progress and post repair inspection on the above vehicle. Attached in Annex B are the re-inspection photos, showing the work in progress and our re-inspection to the hidden part that were damaged.

REMARKS:

We have inspected the above-mentioned vehicle on a "Without Prejudice" basis.



