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India Int'l Insurance Pte Ltd
64 Cecil Street
#04-05 IOB Building
Singapore 049711
Attention: Motor Claims

"Without Prejudice"

Your Ref:

Our Ref:

Date:

Subject:

13 April 2018

ACCIDENT INVOLVING VEHICLES SKU1599S & SH6765U ON 17.01.2018

Dear Sirs

We refer to the above matter.

The accident was caused solely by the negligence on the part of your insured. As a result of the said accident, our client has suffered losses which are set out hereunder as follows:-

Cost of repair	:	S\$	5021.19
Loss of use	:	S\$	300.00 (S\$ 100.00 x 3 days)
Total	:	S\$	5321.19

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

1. Copy of Accident Report
2. Copy of Final Repair bill
3. Copy of Certificate of Insurance
4. Copy of Identification Card & Driving License
5. Copy of Letter of Authorisation

Performance Motors
Limited
1800-Call-BMW
(1800-2255-269)

www.pml.com.sg

303 Alexandra Road
Sime Darby
Performance Centre
Singapore 159941
Tel Sales 6319 0100
Tel Aftersales
6319 0111
Fax 6474 7770

315 Alexandra Road
#01-01
Sime Darby
Business Centre
Singapore 159944
Tel Sales 6319 0511
Tel Aftersales
6319 0527
Fax 6479 6624

360
Kampung Arang Rd
East Coast Centre
Singapore 438180
Tel Aftersales
6319 0888
Fax 6344 1332

Registered office
305 Alexandra Road
#02-01
Vantage
Automotive Centre
Singapore 159942

Co. Reg. No:
197401559W

Please note that you or your insured should send us an acknowledgement of receipt of this letter within fourteen (14) days from the date of this letter, failing which our client will have no alternative but to commence legal proceedings against you without any further notice to you or your insured.

Should you have a counterclaim against our client arising out of the accident, you are also required to send a letter giving full particulars of the counterclaim together with all relevant supporting documents within eight (8) weeks of your receipt of this letter.

For any correspondence, please contact Ms Caroline Tan at 6319-0174 / Fax. 6479-4601 or email to pml-pbsp@sime-darby.com.sg.

Yours sincerely

Teng Wai Khan
Customer Service Manager, Body & Paint

LETTER OF AUTHORISATION

ACCIDENT INVOLVING SKU 1599S & SH 67654 ON 17/1/2018

I, Dilip Kumar Chathanathu owner of Vehicle Registration No. SKU 1599S
hereby authorise **Performance Motors Limited** to submit, correspond, negotiate and
settle my claim for cost of repair and/or uninsured losses arising from the above accident.

I further authorise **Performance Motors Limited** to execute, sign, seal and deliver all
documents whatsoever in relation to this matter and to accept and receive any payment due
to me in respect of my claim above.

I hereby declare that all acts and documents done by virtue of this Letter of Authorisation
on my behalf shall be good valid and effectual to all intents and purposes whatsoever as if
the same had been done or executed by me in person.

I further confirm that the acceptance by **Performance Motors Limited** of the settlement
amount in respect of such claim shall constitute the full discharge of my claim in respect of
such loss and damage.

Signed by:



Name: DILIP KUMAR (Date)

NRIC No.: S2740845A

In the presence of:

CHUA KEE SIN
Performance Motors Limited
303 Alexandra Road
Sime Darby Performance Centre
Singapore 159941

Name: _____ (Date)

NRIC No.: _____



20/1/2018
@ 9am

303, Alexandra Road
Sime Darby Performance Centre
Singapore 159941
Tel. 63190100 (Sales & Admin)
63190111 (AfterSales)
Fax. 64747770280, Kampong Arang Road
East Coast Centre
Singapore 438180
Tel. 63190888 (AfterSales)
Fax. 63449773315, Alexandra Road
Sime Darby Business Centre
Singapore 159944
Tel. 63190528 (AfterSales)
63190533/530 (Motorrad)
Fax. 64796601 (AfterSales)
64796624 (Motorrad)**SERVICE TAX INVOICE**

Repair Order No. : B1 1241008

Date IN : 29/01/2018

Cust. Svc. Advisor: Chua Kee Sin

Page No. : 1 of 2

Invoice Number : 1951806 / WSB

Invoice Date : 05/04/2018

Payment Terms : 30 Days From Invoice

Invoice By : Sharon Heng

- CUSTOMER INFORMATION -Mr Dilip Kumar Chathanath
57 Meyer Road
#02-07

Singapore 437878

- INVOICE TO - 219India Int'L Insurance Pte Ltd
64 Cecil Street
#04-05 IOB Building
Singapore 049711REGN. NO.
SKU1599SCHASSIS NO.
OK90673REGN. DATE
30/06/2015MODEL
X5 XDRIVE35IMILEAGE
12045**- - - - L A B O U R 1 - - - -**To replace rear bumper and attachments including to
remove and install body parts in order to carry out painting
job.

To respray rear bumper

To check electrical wiring systems and lightings at the
rear section for proper function.To remove and install boot compartment carpet and garnish
to facilitate repairs.

Sundries.

INS CLAIMS : ACCIDENT REPAIR. DIRECT SETTLEMENT.

DATE OF ACCIDENT : 17.1.2018. 3RD PARTY CAR : SH6765U.

YOUR REF NO : NIL.

VEHICLE WAS SURVEYED BY MR TAUFIKH FROM LKK AUTO
CONSULTANTS PTE LTD ON 29.1.2018 AT 3.00 PM.
AUTHORISED REPAIR BY MR VIC ALPEH FROM LKK ON
25.1.2018 VIA E-MAIL.PROPOSE LOSS OF USE = \$100X3. THE AMOUNT IS SUBJECTED
TO INSURANCE COMPANY CONFIRMATION.

NETT

850.00

934.00

150.00

230.00

80.00

0.00

0.00

Total Labour 1: **2,244.00****- - - - P A R T S - - - -**

REAR BUMPER PANEL PRIMED (M PDC)

EXPANDING RIVET WHITE

RH REFLECTOR (M)

RR BUMPER RH CORNER MOUNTING (M)

Qty Retail
Price

1 2,254.20

10 1.85

1 34.35

1 141.65

NETT

2,254.20

18.50

34.35

141.65

Total Parts : **2,448.70**

Performance Motors Limited

A member of the Sime Darby Group
Co. Reg. No. 197401559W GST Reg. No M2-0020081-X



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Singapore 438180
Tel. 63190888 (AfterSales)
Fax. 63449773

315, Alexandra Road
Sime Darby Business Centre
Singapore 159944
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64796624 (Motorrad)

SERVICE TAX INVOICE

Repair Order No. : **B1 1241008**

Date IN : **29/01/2018**

Cust. Svc. Advisor: **Chua Kee Sin**

Page No. : **2 of 2**

Invoice Number : **1951806 / WSB**

Invoice Date : **05/04/2018**

Payment Terms : **30 Days From Invoice**

Invoice By : **Sharon Heng**

Labour Charges :	2,164.00	Total Labour & Parts Charges :	S\$ 4,692.70
Parts Charges :	2,448.70	Less Insurance Excess :	S\$ 0.00
Lubricant/Misc :	80.00	Invoice Total Amount Exclude GST :	S\$ 4,692.70
		GST @ 7% :	S\$ 328.49
		Invoice Total Amount Include GST :	S\$ 5,021.19

Computer generated invoice. No signature is required. Amount Payable Include GST : **S\$ 5,021.19**

All amounts are in Singapore Dollars.

Work was carried out subject to the Company's Terms and Conditions of Service.

No complaints will be entertained unless reported within seven (7) days of the date of this invoice.

For credit purchases, interest @1% per month will be debited on overdue amounts.



AXA INSURANCE PTE LTD
8 Shenton Way, #24-01
AXA Tower, Singapore 068811
Customer Service Centre #B1-01
Tel:(65)63387288 Fax:(65)63382522
Website:www.axa.com.sg
GST Registration Number: 199903512M
customer.service@axa.com.sg



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. : VPA/P1634048 Account No. : 11615
Coverage : Comprehensive
Sum Insured : Market Value At The Time Of Loss
Name of Policy Holder : DILIP KUMAR CHATHANATH
Vehicle Registration No. : SKU1599S
Period of Insurance : From 30/06/2017 To 29/06/2018 (Both Dates Inclusive)

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE*

(a) The Policyholder
The Policyholder may also drive a Motor Car not belonging to or not 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 Policyholder's order or with his permission
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.

LIMITATIONS AS TO USE*

Use only for social, domestic and pleasure purposes and for the Policyholder's business
The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speedtesting, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

(01)

Basic Own Damage Excess : SGD 500.00

An Additional Excess is applicable as follows:
S\$500.00 for Unnamed Authorized Driver &/or Declared Young & Inexperienced Driver.
S\$5,000.00 for Undeclared Young and Inexperienced Driver.
(Please refer to your policy on the terms & conditions)

* 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.

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).

AXA INSURANCE PTE LTD

Authorized Signature

Issued by - SGOVKRS2 on 20/06/2017

IMPORTANT :

Policyholders are warned that on the sale of a motor vehicle 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 the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, covernote and endorsement etc.

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S2740845A



Name

DILIP KUMAR CHATHANATH

Race

INDIAN

Date of birth

02-05-1963

Country/Place of birth

INDIA

Sex

M

REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: S2740845A

Name

DILIP KUMAR CHATHANATH

Birth Date: 02 May 1963

Issue Date: 28 Jul 2010



5672642



NRIC No. S2740845A



Date of issue

17-11-2016

Address

57 MEYER ROAD
#02-07
SINGAPORE 437878

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

EFFECTIVE DATE

Class 2B	Motorcycles =< 200 cc	24 Feb 2005
Class 3	Motor Cars =< 3000kg with =<7 passengers, exclusive of the driver; and other motor vehicles =< 2500kg	24 Feb 2005

NP 428A



Licence No: S2740845A

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 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	20/01/2018 10:12
Date Of Accident	17/01/2018 08:10
Exact Location Of Accident	NICOLL HIGHWAY
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKU1599S
Insured/Policyholder	
Name Of Registered Owner	DILIP KUMAR CHATHANATH
NRIC No	S2740845A
Email Address	DILIP4343KUMAR@YAHOO.COM.SG
Mobile Phone No	(LOCAL) +65-81134141
Alternative Phone No	OFFICE-81134141

Vehicle Particulars

Manufacturer	BMW
Model	X5
Exact Purpose for which vehicle was being used at time of accident	NORMAL USAGE
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	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	UNAVAIL
Cover Note Number	

Driver

Name of Driver	DILIP KUMAR CHATHANATH
NRIC No	S2740845A
Date Of Birth	02/05/1963
Occupation	INDOOR
Date Of Driving Pass	24/02/2005
Driving Experience	12 YEARS AND 10 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-81134141
Fax Number	
Contact Number	OFFICE-81134141
EEmail Address	DILIP4343KUMAR@YAHOO.COM.SG

Address	57 MEYER ROAD #02-07
Postcode	437878
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
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)	1

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

REFER TO ATTACH.

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	SH6765U
Vehicle Make/Model/Colour	TAXI BLUE
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	LIM MENG YONG
NRIC/Passport Number	S1574381F
Contact Number	90675829
Address	
Postcode	
Insurance Company Name	INDIA INTERNATIONAL INSURANCE PTE LTD
Nature Of Damage	
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 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.**
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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)

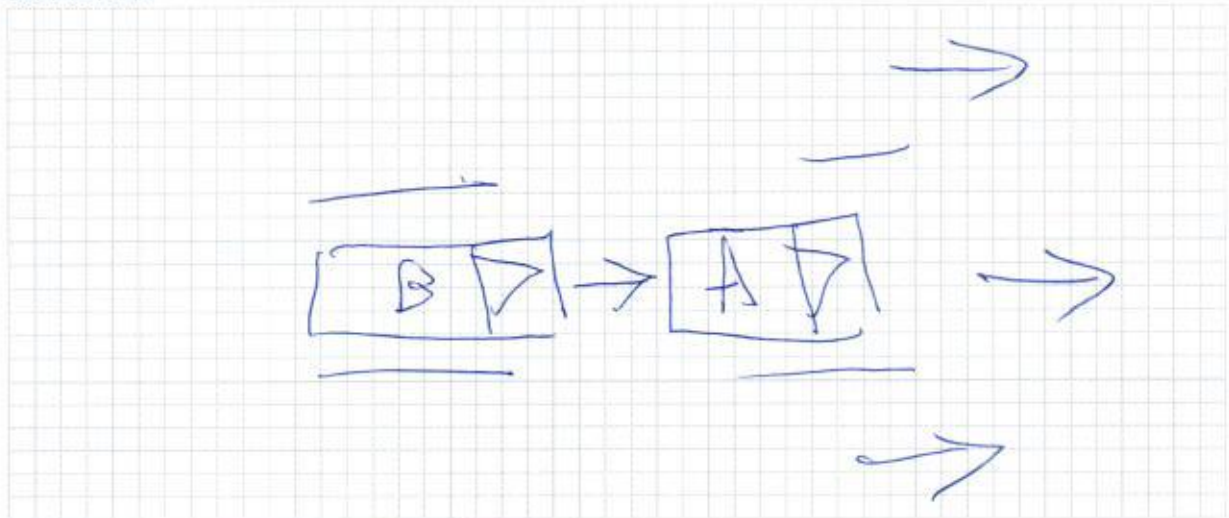
Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

My Car was driving, the taxi came from behind and ramed into my Car.

DECLARATION

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

Policyholder's Signature

Date & Time: 20/1/2018
9:00 AM

Driver's Signature

(If driver is not the policyholder)
Date & Time;

Reporting Centre Personnel's Signature

Name: 20/1/2018
NRIC/FIN No.:
gan

Performance Motors Limited

A member of the Sime Darby Group
Co. Reg. No. 197401559W GST Reg. No M2-0020081-X

303, Alexandra Road
Sime Darby Performance Centre
Singapore 159941
Tel. 63190100 (Sales & Admin)
63190111 (AfterSales)
Fax. 64747770

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East Coast Centre
Singapore 438180
Tel. 63190888 (AfterSales)
Fax. 63449773

315, Alexandra Road
Sime Darby Business Centre
Singapore 159944
Tel. 63190528 (AfterSales)
63190533/530 (Motorrad)
Fax. 64796601 (AfterSales)
64796624 (Motorrad)



GST REG. NO : M2 - 0020081 - X

ESTIMATE

22 JAN 2018

Estimate No. : b1 45581
Date Estimated : 20/01/2018
Prepared By : Chua Kee Sin

Page No. : 1 of 2

- ESTIMATE REPAIR FOR -

Dilip Kumar Chathanath
57 Meyer Road
#02-07

Singapore 437878

- ACCOUNT - 40000

Cash Sales - Service
Singapore

REGN. NO.	CHASSIS NO.	REGN. DATE	MODEL	MILEAGE
SKU1599S	OK90673	30/06/2015	X5 xDrive35i	0

DESCRIPTION

Replace rear bumper and remove attachment etc include knock on accident dent

850. 2,125.00

Spray paing rear bumper and rear boot lid

1805? 934 2,006.00

To check electrical wiring systems and lightings at the rear section for proper function.

150. 177.00

To remove and install boot compartment carpet and garnish to facilitate repairs.

230 271.00

To replace exhaust manifold and gasket including checks for leak.

photo 807? 950.00

Sundries.

? 150.00

Total Labour 1: 5,679.00

DESCRIPTION

Rear muffler right
MOUNT BUMPER REAR CENTRE
RR BUMPER CARRIER
MOUNT BUMPER RR RH
REAR BUMPER PANEL PRIMED (M PDC)
(S/L) CLIP
RH REFLECTOR (M)
RH TAIL LIGHT FINISHER TRUNK LID
REAR LIGHT IN THE SIDE PANEL RH
DECOUPING RING PDC TORQUE CONVERTER
ULTRASONIC SENSOR MINERALWEISS(WA96)

QTY	PRIC	VALUE
1	2,352.05	? 2,352.05
1	106.20	? 106.20
1	766.50	? 766.50
1	197.45	new 197.45
1	2,254.20	del 2,254.20
10	5.20	new 52.00
1	34.35	new 34.35
1	29.80	? 29.80
1	597.10	? 597.10
4	5.05	new 20.20
4	368.80	? 1,475.20

Total Parts : 7,885.05

Performance Motors Limited

A member of the Sime Darby Group
Co. Reg. No. 197401559M GST Reg. No M2-0020081-X



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GST REG. NO : M2 - 0020081 - X

E S T I M A T E

Estimate No. : b1 45581
Date Estimated : 20/01/2018
Prepared By : Chua Kee Sin

Page No. : 2 of 2

REGN. NO.	CHASSIS NO.	REGN. DATE	MODEL	MILEAGE
SKU1599S	OK90673	30/06/2015	X5 xDrive35i	0

Claims OD / 3rd Party / Uninsured losses / Direct Settlement

Regn No. _____ Claim No. _____

Date & Time 29/1/18 3pm Excess S\$ _____

Surveyor's Name Tan Kah Sign _____

Surveyor's Tel 92495744 Authorised Yes / No _____

Authorised Date _____ Time _____

RESURVEY PARTS PHOTO BY SURVEYOR Yes / No PML Yes / No _____

Surveyor's E-mail tan.kah@clhamp.com

No. of Working Days Recommend 3 days

Labour 1	:	5,679.00
Parts	:	7,885.05
Labour 2	:	0.00
Excess	:	0.00
Total GST @ 7%	:	949.48
Grand Total	:	14,513.53

** THIS ESTIMATE IS VALID FOR A PERIOD OF 30 DAYS ONLY **

** PRICE FOR PARTS ARE SUBJECTED TO CHANGE WITHOUT PRIOR NOTICE **