| SS. REC. BY: | | | SIGNMEN | | | 22012010 | |
|--|------------------|----------------|-----------------------|------------------------------------|-----------|--|------|
| Smuit (luim From (Person): | Yvonne An | of _ | PS | | | 8/01/01/8 | |
| Setimated Cost: | |) | | ill to: | | | |
| OD / TP / WS / T To Inspect Vehicle | | RD | 3096U_ | | Insured: | 6713 88114 | |
| at Workshop m/s | | | 1 Chong | mah Rou | | 0103 0114 | |
| of | | 111 | BUKH T | Mah Kou Claim No: | SEMUOTEN | 1 (mm mm) | |
| Policy No: | | | | Excess: | # 2300-00 | | |
| Sum Insured: | | | | Excess. | DOA | 18012018 | |
| Make of Veh: (Client's Record) | | | | | | | |
| CASI REV I B | EP. / REV 2- | HRS | | | | Endorsement: | |
| Date/Time: | | Person | Contacted: | | Vehicle-I | TUOLIN | |
| Date/Time | Action/Instructi | en (V) - (13/A | Estimate Un 150184 | Posson hd 29/7/9622 Arre Via | Smart Cla | ask to all on 25012018 DIA: 21-10-15 ing, (fending purch | ne l |
| 15/3/18 | Submit | Unecenonis | cel Total | loss Rap | M. | | |

Lump Sum / I.B.I: (\$



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

| 100 | | Affiliated to Federation Internation | | | | |
|---|----------------|---|---------------------------|------------------------------|--|--|
| AXA | INSURANCE PTE | LTD | Ref : CS/ASM18001468/R1qb | | | |
| 8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 | | Date: 24-01-2018 Code: ASM | | | | |
| 1. | | Policy Particula | ars :- OWN DAMAGE | all and the last of the last | | |
| | Insured Veh. | | Veh. Inspected | RD 3096U | | |
| | Policy No. | | Coverage (\$) | 0.00 | | |
| | Claim No. | S8M007KV | Excess (\$) | 2,300.00 | | |
| | Assign From | SMART CLAIM (YVONNE ANG) | Assign Date | 23/01/2018 | | |
| 2. | | Vehicle Partic | culars & Condition | | | |
| | Make & Model | | c.c | 0 | | |
| | Engine No. | HIDDEN | Year of Reg. | | | |
| | Chassis No. | | Colour | | | |
| | Odometer | * | Steering | | | |
| | Brakes | | Modification | | | |
| | General | | | | | |
| 3. | | Condition | ons of Tyres | that the same of the same | | |
| | | Size | Make | Balance | | |
| | R/H Front Tyre | | | mm | | |
| | L/H Front Tyre | | | mm | | |
| | R/H Rear Tyre | | 67 | mm | | |
| | L/H Rear Tyre | | | mm | | |
| 4. | | Description | on of Damages | | | |
| 5. | Sharp Mr. 20 | Genera | I Information | | | |
| | Accident Date | 18/01/2018 | Inspection Date | | | |
| | Survey held at | TAN CHONG MOTOR SALES P | TELTD | | | |
| | | 911, BUKIT TIMAH RD, SINGAPORE 589623. | CONTRACTOR CONTRACTOR | | | |
| 5a. | PERMIT | Re | emarks | | | |



Service Request Details

Claim

S8M007KV

Reference

None 🧳

Loss Date

January 18, 2018

Request Date

January 23, 2018

Due Date

January 30, 2018

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (OD)

Type of Loss

Own Damage

Services

Accelerated survey and authorize

Actions Next Step Agree to perform service Decline Work Accept Work

Vehicle Information

Incident Vehicle Registration # RD3096U

Make

NISSAN

Menu

Service Address

Primary Contact/Insured

WELLSPRING INVESTMENTS LTD 190 CLEMENCEAU AVENUE, #06-01 SINGAPORE SHOPPING, CENTRE, 239924, Singapore, Singapore

Claim Handler

Yvonne ANG 6568804461 yvonne.ang@axa.com.sg

Additional Instructions

EXCESS \$1800 + UN-NAME DRIVER \$500 TOTAL \$2300

Messages Invoices History Documents Assessment Metrics Notes

New Message

Shiau Chan (LKKAuto)

From:

Shiau Chan (LKKAuto)

Sent:

Tuesday, 27 February 2018 3:36 PM

To:

ANG Yvonne

Cc:

SUR

Subject:

RE: Nissan Leaf RD3096U

Dear Yvonne,

As per conversation with Bryan.

The document provided show that the insured vehicle has an approved life span of 72 months (6 years) under the Enhanced Transport Technology Innovation and Development Scheme (TIDES-PLUS). Such approval is from Economic Development Board (EDB) and the expiry is up till 23/01/2019, as per the document provided.

If the owner wants to continue using the vehicle after 23/01/2019 under TIDES-PLUS, he has to seek approval from EDB.

Therefore our computed depreciation using 6 years is correct.

Hope the above clarifies.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>siewsc@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: ANG Yvonne [mailto:yvonne.ang@axa.com.sg]

Sent: Thursday, 22 February 2018 11:35 AM
To: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: FW: Nissan Leaf RD3096U

Hi Shiau Chan

As spoken this morning, please assist to check with LTA as insured advised that the life span of the vehicle can be extended with approval from EDB (Economic Devlopment Board)

Kindly refer to the attached document

Regards

Yvonne <u>Ang</u> Assistant Manager Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

P

Email: yvonne.ang@axa.com.sg

DID: 1800 880 4888

Shiau Chan (LKKAuto)

To:

ANG Yvonne

Cc:

SUR

Subject:

RE: Nissan Leaf RD3096U

Dear Yvonne,

As per conversation with Bryan.

an approved

The document provided show that the insured vehicle has approve life span of 72 months (6 years) under the Enhanced Transport Technology Innovation and Development Scheme (TIDES-PLUS). Such approval is from Economic Development Board (EDB) and the expiry is up till 23/01/2019, as yet the document for the

If the owner wants to continuance using the vehicle after 23/01/2019 under TIDES-PLUS, he has to seek approval from EDB.

Therefore our computed depreciation using 6 years is correct.

tre

he

oh-e

duns.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>siewsc@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: ANG Yvonne [mailto:yvonne.ang@axa.com.sg]

Sent: Thursday, 22 February 2018 11:35 AM
To: Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Cc: SUR <sur@lkkauto.com> Subject: FW: Nissan Leaf RD3096U

Hi Shiau Chan

As spoken this morning, please assist to check with LTA as insured advised that the life span of the vehicle can be extended with approval from EDB (Economic Devlopment Board)

Kindly refer to the attached document

Regards

Yvonne <u>Ang</u> Assistant Manager Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: yvonne.ang@axa.com.sg

DID: 1800 880 4888

Ar per mount vit song. The document grounded show that he Front Veline has approved life spon of 72 modes

(6 yers). This approved Seen approved is Jun 12 7 B (EDB) and the Hong dx71ry is by tru 23/01/2019. If he own words to remedite continue of 23/01/2019

Wing the venue under the \$, he has to seek approved for EDB. Trefre on inquied dep uning & yours.

is corred.

10 Sin Ming Drive Singapore 575701 Tel: 1800-CALL LTA (1800-2255 582) Fax: (65) 6553 5329

Our ref 2310170110R005000327

23 Oct 2017

 grace-make Ha. gov. sg Mr. 18 kala 6553 5212 b no UR Whate no vegn. w. x cob/lowf.

Dear Sir/Madam

REMINDER FOR RENEWAL OF SPECIAL PURPOSE LICENCE(S)

We wish to inform you that the Special Purpose Licence(s) (SPL) for the following vehicle(s) under the Enhanced Transport Technology Innovation and Development Scheme (TIDES-PLUS) will expire on 23 Jan 2018:

000086

| S/No. | Vehicle No. | Vehicle Make/Model | Chassis/Engine/Motor No. | |
|-------|-------------|--------------------|--|--|
| | RD3096U | NISSAN / LEAF | JN1FAAZE0U0014377 / EM61052202A / - | |

- 2. The Economic Development Board (EDB) has approved the vehicle(s) under the TIDES-PLUS for 72 months, which will expire on 23 Jan 2019. If you wish to continue using the vehicle(s), please renew the SPL at our office (LTA, Customer Service Centre, 10 Sin Ming Drive, Singapore 575701, anytime from Monday to Friday between 8am and 4pm) at least 14 working days before the SPL expire(s) on 23 Jan 2018, and take note of the following:
 - A. You can only renew the SPL for a maximum period of 1 year and not exceeding EDB's approval of up to 23 Jan 2019. If you wish to continue using the vehicle(s) beyond 23 Jan 2019, please contact EDB to apply for an extension of the approval before applying to our office for the renewal of the SPL. The application for the renewal of SPL with the approval from EDB should be submitted to our office at least 14 working days before the expiry of the SPL.
 - b. The various SPL fees (per vehicle) are as follows and an administrative fee of \$16.05 (inclusive of 7% GST) is payable for each SPL issued:
 - i. \$1,600 for 12 months
 - \$800 for 6 months
 - iii. \$250 for I month
 - iv. \$30 for 1 day
 - c. To renew the SPL, please present this letter and the vehicle(s) to any LTA-authorised inspection centre for roadworthiness inspection and number plate seals inspection. Thereafter, please submit the following documents and payment to our office:

- Original valid vehicle inspection certificate(s) (showing that vehicle(s) has/have passed inspection). Please note that an inspection certificate is valid for 3 months from date of issue;
- Original valid number plate seals inspection certificate(s). Please note that an inspection certificate is valid for 3 months from date of issue;
- Original certificate(s) of insurance (at least third-party liability risk and property damage covering the entire period of the SPL); and
- iv. Payment for the SPL fee(s) and administrative fee(s).
- 3. We would like to advise you that under Section 10(1) of the Road Traffic Act (Chapter 276), it is an offence for anyone to keep or use the unregistered vehicle(s) after the expiry of the SPL. The convicted will be liable to a maximum fine of \$2,000 or imprisonment of up to three months upon the first conviction and to a maximum fine of \$5,000 or imprisonment of up to six months upon subsequent convictions. If the vehicle(s) is/are no longer required for use under SPL, you must apply to our office to cancel the SPL and scrap the vehicle(s) (including the engine and chassis) at any LTA-authorised scrapyard or export it/them permanently out of Singapore. Documentary proof of the vehicle(s) disposal must be submitted to our office within one month from the expiry/cancellation of the SPL.
- Please refer to the terms and conditions of the SPL. We can provide you a copy upon request.
- Please contact our customer service officers at tel: 1800-CALL LTA (1800-2255 582) should you require further assistance.
- Thank you.

Yours sincerely

NG LAY CHOO (MS)
DEPUTY DIRECTOR, VRL SERVICE OPERATIONS
VEHICLE SERVICES GROUP
LAND TRANSPORT AUTHORITY

(This is a computer-generated notice that requires no signature.)

From 15 February 2017, you do not need to display road tax disc on the windscreen of your vehicle. LTA has stopped issuing physical road tax discs as part of our efforts to streamline our processes. Please ensure that your original motor insurance certificate is readily available in your vehicle at all times. If you are driving into Malaysia, you are advised to carry printed proof of the validity of your road tax in your vehicle.

Shiau Chan (LKKAuto)

From:

Shiau Chan (LKKAuto)

Sent:

Thursday, 1 February 2018 2:10 PM

To:

ANG Yvonne; SUR

Subject:

RE: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd | Motor Insurance - Private Vehicle (NCD Basis) | VPA/P1710419 |

RD3096U | 18 Jan 2018/ AXA REF: S8M007KV

Dear Yvonne,

The vehicle is a RD plate vehicle used for research purposes. Such type of vehicle does not have any market value as they cannot be traded in the open market.

From our enquiries with Tan Chong, such vehicles have a life span of 6 years, hence using a straight line depreciation method, the economical repair value (ERV) of this vehicle is \$14,000.00.

Based on the calculation of straight line depreciation method:

=Purchase invoice \$84,000.00 / 6 years life span

=\$14,000.00 per year

ERV = \$14,000.00 (1 year life span) - \$0.00 (LTA rebate) = \$14,000.00

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: ANG Yvonne [mailto:yvonne.ang@axa.com.sg]

Sent: Thursday, 1 February 2018 9:57 AM

To: SUR <sur@lkkauto.com>

Subject: FW: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd | Motor Insurance - Private Vehicle (NCD Basis) | VPA/P1710419 | RD3096U | 18 Jan 2018/ AXA REF: S8M007KV

Hi Shiau Chan

As spoken, please let me have your comment on the MV

Thanks

Yvonne Ang Assistant Manager Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: yvonne.ang@axa.com.sg

DID: 1800 880 4888



Tan Chong Motor Sales Pte Ltd



3rd floor, 911 Bukit Timah Road Singapore 589622 Tel: 6466 7711 Fax: 6467 0948 RCB No. 199106231D

VEHICLE SALE & PURCHASE AGREEMENT

| HO-1002198 LEAF EV FSDARD9ZE0BEAY: RILLIANT SILVER (IIII | 124Y) | Version COE Cat Year of Manufacture PARTICULARS Name | 20 /Ex | E 012 stock | Booking Date Regn Ty Engine Capacity SER | pe / | 29 Nov 2012 R & D VEHICLES 500 cc |
|---|-----------------|---|--|--|---|--|--|
| \$ \$87,850.00 \$0.00 | 124Y) K23K) | Year of Manufacture PARTICULARS Name | /Ex | 012 stock | Engine Capacity SER | , | |
| \$ \$87,850.00 \$0.00 \$0.00 | K23K) | PARTICULARS Name | OF PL | Stock | Capacity | | 500 cc |
| \$87,850.00 \$0.00 \$0.00 | \$ | Name | OF PL | IRCHA | SER | | |
| \$0.00 \$0.00 | | | | MIC 11 | | | |
| \$0.00 \$0.00 | | A Lancacion Company | | M/5. V | VELLSPRIN | IG IN | ESTMENTS LTD |
| | | | VOE NY LY ATT | 2 HOL | LAND PARI | K | |
| \$150.00 | | Registered Ad | dress | Singapore 249497 | | | |
| | -11.11110-122-1 | Business Cert | No | | 04793R | | |
| 7 | \$88,000.0 | 10 | - | | CHUIN YIH PAUL | | |
| | | | | LLL C | | | |
| | | | _ | 04575 | | _ | |
| \$0.00 | district | . 10.011.0 | | 34373 | 343 11 | | 31 - 33 |
| | \$0.0 | \$0.001 | | a@wallenri | inginy | est com.sa | |
| | 1 1 | Eme. | | - | e@wenspi | y | |
| | 0 | | | | to documen | iani ne | nof. |
| (\$4,000.00) | | and approval. | ected are | subject | to documen | rary be | 001 |
| | (\$4,000.0 | 0) - Delivery and reg | istration | dates ar | e estimates i | only an | ø subject to |
| | \$84,000.0 | 00 availability of sto | availability of stock and availability or successful bidding of COR | | | | ding of COE. ubject to |
| | *** *** | the COE Append | llx (when | e applica | ble). | | |
| Deposit UOB 343457 45000 - | | | | ment printed on 29-Nov-2012 will supersede | | | |
| 30 | \$0. | | Agreem | ent print | en ou 53-NO | . 2015 | |
| | 404 000 | | | | | | |
| | | | | | | | |
| | (\$0.0 | Vehicle Sold I | by: | | | | |
| Balance/Downpayment Due Before Registration | | | we300 | 8 | Mobile | No: 97 | 434512 |
| | 7 ≠ 50,00 · | \$0.00 \$0.00 (\$4,000.00) (\$4,000.0 \$84,000.0 \$0.00 \$0 | \$0.00 \$0.00 Tel (H) \$0.00 \$0.00 Date of Birth Email IMPORTANT Note: All discounts reflered and approval. Delivery and registered and approval. Delivery and registered and approval. Delivery and registered the COE Appendict Version 2 of the Version 1 of the Version 1 of the Sea. \$84,000.00 Version 1 of the REMARKS \$84,000.00 Vehicle Sold by Sea. | \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 | \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 | \$0.00 | \$0.00 |

Sign for and on behalf of TAN CHONG MOTOR SALES PTE LTD

Authorised Signatory

By this agreement ("Agreement"), I/We (the Purchaser") hereby agree to purchase from M/s Tan Chong Motor Sales Pte Ltd ("the Vendor") the vehicle as detailed in the above SCHEDULE subject to all terms and conditions set out in the SCHEDULE, CONDITIONS OF SALES, COE APPENDIX (if applicable) and such other terms and conditions which the the Vendor shall incorporate from time to time, and I/We confirm that I/We have read, understood and agreed to be bound by the same

Sloned:

Authorised Signatory of Purchaser (Please stamp and sign in the case of a corporate Purchaser), 313

Printed on 29-Nov-2012 12:36

CONDITIONS OF SALE

For All Bidding cases(CAT A&C - Additional \$1.500 discount applicable to minimum \$30,0000 loan under in-House Finance Scheme, subject

For All Bidding cases (CAT B only -Additional \$2,000 discount applicable to minimum \$30,000 loan under in-House Finance Schame, subject

to approval

For All Bidding cases (CAT A/B/C -Additional \$500 discount applicable to in-House insurance, subject to approval.

For all CAT A & C Bookings, additional \$1,500 discount is applicable to minimum \$30,000 foan under in-house Finance Scheme, subject to

For all CAT B Bookings, additional \$2,000 discount is applicable to minimum \$30,000 loan under in-house Finance Scheme, subject to approval

approval. Additional \$500 discount is applicable to all in-House insurance, subject to approval.

DEPOSIT: The Purchaser will pay in cash upon the execution hereof such deposit (the Deposit) as the Vendor may require. In the event of termination of this Agreement by the Purchaser for any reason whatsoever or the termination of this Agreement under Clause II, the Deposit will be forfeited to the Vendor without prejudice to the Vendor's right of action for damages against the Purchaser.

Professor in such price in the registration or delivery of the Vehicle as the Vendor may stipulate, the Purchaser will pay in full the price quoted in the Agreement and all increases in such price (including without limitation increase in the costs of the Vehicles however arising, exchange rate vertations, devaluation of any relevant horseases in such price (including without limitation increase in the costs of the Vehicles however arising, exchange rate vertations, as the Vendor may currency, increase in rates of freight or insurance, tariff, import duty, sales tax, registration fee, road tax or any other quadraters prior to actual delivery of the Vehicle. The Vendor shall have the cole right and discretion to and the Purchaser agrees that the Vendor shall sale to the Purchaser agrees or impositions applicable for the registration of the Purchaser's new Vehicle. In the event that the Vendor shall use the PARF/COE governmental charges or impositions applicable for the registration of the Purchaser's new Vehicle. In the event that the Vendor shall use the PARF/COE rebate certificates for the purposes aliquidated above, the Purchaser agrees to authorize the direct payment to the Vendor. The Purchaser afters that reason Authority (LTA) for any excess payments to the LTA from the PARF/COE rebate certificates to pay for the COE premium on behalf of the Purchaser.

behalf of the Purchaser.

CERTIFICATE OF ENTITLEMENT (*C.O.E.*): Unless expressly provided in this Agreement, the price quoted does not include the cost of any certificate of entitlement required for the Vehicle. At the Purchaser's request, the Vender may (but is not obliged to), subject to the Vendor's standard terms from time to time in force, bid for a C.O.E. on the Purchaser's behalf.

PAYMENTS: All payments must be made when due, direct to the Vendor only and in exchange for the Vendors official receipt. Payment by chaque, postal or money order must be crossed "AIC PAYEE ONLY" and made payable to TAN CHONG MOTOR SALES PTE LTD. Interest on late payment will be charged at 16% p.a. on a daily basis from the due date until payment in full.

The Vendor will be entitled to suspend registration or delivery of the Vehicle or to allocate the Vehicle to another customer upon default in payment of any monles.

INSTRUCT.

The Vendor will not be liable for any loss or damage whether arising directly or DELIVERY: Any date named by the Vendor for delivery is an estimate only. The Vendor will not be liable for any loss or damage whether arising directly or DELIVERY:

DELIVERY: Any date named by the Vendor for delivery is an estimate only. The Vendor will not be stable for any loss or damage whether arising directly or indirectly from any delay in delivery.

The Purchaser will take delivery of the Vehicle at the Vendor's premises on the Delivery Date. 'Delivery Date' means such date including any extension the Purchaser will take delivery of the Vehicle at the Vendor at any other location as may be agreed is at the Purchaser's risk as regards loss or damage in transit or otherwise. Risk of loss or destruction of or damage to the Vehicle howsoever arising shall pass to the Purchaser from the Delivery Date whether or not the Purchaser has taken delivery.

If for any reason the Purchaser fails to take delivery on the Delivery Date or to pay any monies due hersunder whereby delivery is suspended, or if the Delivery Date is (at the Vehicle's a discretion) extended at the Purchaser's request, the transportation handling and atorage of and insurance for the Vehicle from the Delivery Date until actual delivery of the Vehicle to the Purchaser's request, the Purchaser's cost and risk.

From the Delivery Date until actual delivery of the Vehicle to the Purchaser's loss that the Purchaser's cost and risk.

From the Delivery Date until actual delivery of the Vehicle to the Purchaser's loss and risk.

From the Delivery Date until actual delivery of the Vehicle to the Purchaser's loss and risk.

From the Delivery Date until actual delivery of the Vehicle to the Purchaser will be deemed to have accepted the Vehicle to such modifications or changes thereto without notice. Upon accepting delivery of the Vehicle, the Purchaser will be deemed to have accepted the Vehicle in good condition and order and in accordance with the contractual specifications.

WARRANTY: Save for the Manufacturer's Warranty, all guarantees, warranties or conditions (including without limitation any conditions as to quality Warranty's accordance with the contractual specifications.

WARRANTY: Save for the Manufacturer's

6.

control. The Vendor may at any time upon the occurrence such cause forthwith by written notice determine this Agreement and the Purchaser will have no

colard. The Vendor may at any time upon the occurrence such cause forthwith by written notice determine this Agreement and the Purchaser will have no claim whatsoever against the Vendor under or in connection with this Agreement.

HRE PURCHASE: At the Purchaser's request, the Vendor may (but is not obliged to) assist the Purchaser to obtain financing for the purchase of the Vehicle to a finance company to tet the may offer to sell the Vehicle to a finance company it is choice at the price and upon these conditions for the purchaser is the Purchaser. If the finance company accepts the offer within 14 days from the date of such offer and the Vendor receives from Vehicle on hire purchase to the Purchaser that the vendor to the finance company full payment hereunder then (but not otherwise) these Conditions shall cease to have effect insofar as they require the Vendor to the finance company full payment hereunder then (but not otherwise) these Conditions shall cease to have effect insofar as they require the Vendor to the finance company full payment in the Vehicle or the Purchaser to pay the price to the Vendor but all other respects those Conditions shall continue transfer to the Purchaser that purchaser the purchaser to the purchaser that purchaser the Vendor pursuant hereto. Any faiture whether on the part of the Vendor or the Purchaser to obtain the necessary financing will not affect the Purchaser's obligations hereunder. The Vendor hereby reserves the absolute right without assigning any reason therefore to reject and/or vary any terms of offer made or stilpulated by any finance company.

DELIVERY BEFORE FULL PAYMENT: Notwithstanding anything herein, if the Vehicle is delivered to the Purchaser before full payment of all monles due hereunder, until full payment, the Purchaser shall keep the Vehicle in good condition and repair, maintain the Vehicle free from any attachment or

DELIVERY BEFORE FULL PAYMENT: Notwithstanding anything herein, if the Vehicle is delivered to the Purchaser before full payment of all monies due hereunder, until full payment, the Purchaser shall keep the Vehicle in good condition and repair, maintain the Vehicle free from any attachment or encumbrances whatsoever, and not self, dispose of or part with possession of the Vehicle and should this Agreement be terminated for any reason whatsoever, the Purchaser shall forthwith and at his own expense return the Vehicle to the Vendor.

TERMINATION OF AGREEMENT BY THE VENDOR: If the Purchaser fails to take delivery on the Delivery Date or to pay any monies due hereunder or otherwise breach this Agreement or If the Purchaser suffers any distress or execution to be levied upon its assets or makes any assignment for the benefit of or composition with its creditors or being a company goes into liquidation either compulsory or voluntary (save for the purpose of amalgamation or reconstruction) or being a person commits any act of bankruptcy or becomes bankrupt or if a receiver is appointed in respect of the whote or any part of its assets, the Vendor will be entitled person commits any act of bankruptcy or becomes bankrupt or if a receiver is appointed in respect of the whote or any part of its assets, the Vendor will be entitled person commits any act of bankruptcy or becomes bankrupt or if a receiver is appointed in respect of the whote or any part of its assets, the Vendor will be entitled for the whote or any part of its assets, the Vendor will be entitled for only written notice to terminate this Agreement without prejudice to any right of action for damages against the Purchaser.

CONSEQUENTIAL LOSS: In the event that the Vendor accepts liability or is held liable under law for any lose or damage to or defect in the Vehicle, who is absolutely limited to the cost of or replacement (at the Vendor's option) of the defective, Vendor's liability for any loss or damages or damages in consequence thereof is absolutely limit

howsoever arising.

OTHER TRANSACTIONS: The Vendor shall not be privy to, nor shall it be in any way liable to the Purchaser in respect of any transaction between the Purchaser and the Vendor's sales representative for the sale or trade-in of the Purchaser's existing Vehicle or the safe trade-in of installation of any car accessories save where such transactions) are expressly set out in this Agreement.

CUMULATIVE RIGHTS: The rights hereby conferred on the Vendor are in addition to any other rights available to the Vendor under law or in equity. The CUMULATIVE RIGHTS: The rights hereby conferred on the Vendor are in addition to any other rights available to the Vendor under law or in equity. The Purchaser will indemnity the Vendor against all costs and expenses (including legal fees on a full indemnity basis) incurred by the Vendor in any action against the Purchaser under or in connection with this Agreement.

AGENTS, ETC: An agent, broker or any person who enters into this Agreement by whatever description for or on behalf of a principal whether so stated or not shall remain jointly and severally liable on the Agreement with the principal.

INCONSISTENCY: If any provision of the Chinese translation of these Conditions differs from or is inconsistent with the English text, the English text hall remain.

shall prevail.

GOVERNING LAW-This Agreement shall be governed by the laws of Singapore. 17.

Read & Acknowledged.

Important Notice

Deposit is not refundable or transferable.

All payments due are to be made in full before registration.
All cheques must be crossed and made payable to Tan Chong Motor Sales Pie Ltd.
Payment by cach or cash cheques must be made during office hours.
Please ensure you receive an Official Receipt
[armediately upon payment.]

M/S. WELLSPRING INVESTMENTS

29-Nov-2012 12:36 HO-1002198

Shiau Chan (LKKAuto)

From:

ANG Yvonne <yvonne.ang@axa.com.sg>

Sent:

Thursday, 1 February 2018 9:57 AM

To:

SUR

Subject:

FW: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd | Motor Insurance - Private Vehicle (NCD Basis) |

VPA/P1710419 | RD3096U | 18 Jan 2018/ AXA REF: S8M007KV

Attachments:

NISSAN LEAF RD 3096U AXA REF: S8M007KV HONAN REF: 18/MPVN/016615

Hi Shiau Chan

10 60 = 14h

As spoken, please let me have your comment on the MV

Thanks

fis take note there are no market value for this vehicle as this is not a reg. which.

Yvonne Ang Assistant Manager Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg Email: yvonne.ang@axa.com.sg DID: 1800 880 4888

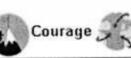


redefining / insurance

AXA's Values at Work:









Please consider the environment before printing this email

This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

From: Jonah Mie Adarlo [mailto:jonahmiea@honan.com.sg]

Sent: Thursday, February 01, 2018 9:42 AM
To: ANG Yvonne < yvonne.ang@axa.com.sg>

Cc: LEE Valencia <valencia.lee@axa.com.sg>; Michelle Tan <michellet@honan.com.sg>; Sam Tan

<Samt@honan.com.sg>; Fredy Ang <fredya@honan.com.sg>

Subject: RE: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd | Motor Insurance - Private Vehicle (NCD Basis) | VPA/P1710419 | RD3096U | 18 Jan 2018/ AXA REF: S8M007KV

AXA REF: S8M007KV

HONAN REF: 18/MPVN/016615

Dear Yvonne,

Have you finalized the market value?

In the absence of any MV, we would suggest applying the Straight Line Depreciation Method.

Life Span: 10 years

Attached email from Insured advising that purchase price of the electric vehicle was \$88,000.00

Let me have your comments on this. Thank you.

Kind regards,

Jonah

Jonah Mie Adarlo | Assistant Executive Claims | Honan Insurance Group (Asia) | P: +65 6323 3411 ext. 201 | F: +65 632

From: ANG Yvonne [mailto:yvonne.ang@axa.com.sg]

Sent: Monday, 29 January, 2018 3:43 PM

To: Jonah Mie Adarlo < jonahmiea@honan.com.sg>

Cc: LEE Valencia < valencia.lee@axa.com.sg >; Michelle Tan < michellet@honan.com.sg >; Sam Tan

<Samt@honan.com.sg>

Subject: RE: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd | Motor Insurance - Private Vehicle (NCD Basis) | VPA/P1710419 | RD3096U | 18 Jan 2018/ AXA REF: S8M007KV

Dear Jonah

We understand from our surveyor that they are pending for purchase invoice from repairer and will check for

We will write to insured for CTL offer once our market value is finalized.

Regards

Yvonne Ang Assistant Manager Motor (Property) Claims

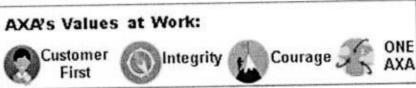
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: yvonne.ang@axa.com.sg

DID: 1800 880 4888



redefining / insurance



Please consider the environment before printing this email

This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

From: Jonah Mie Adarlo [mailto:jonahmiea@honan.com.sg]

Sent: Monday, January 29, 2018 2:21 PM
To: ANG Yvonne < yvonne.ang@axa.com.sg>

Cc: LEE Valencia < valencia.lee@axa.com.sg >; Michelle Tan < michellet@honan.com.sg >; Sam Tan

<Samt@honan.com.sg>

Subject: RE: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd | Motor Insurance - Private Vehicle (NCD Basis) | VPA/P1710419 | RD3096U | 18 Jan 2018/ AXA REF: S8M007KV

AXA REF: S8M007KV

HONAN REF: 18/MPVN/016615

Dear Yvonne,

The above claim refers.

We are informed that the vehicle is on the constructive total loss.

We hope that LKK finalized their report for your considerations.

Please let us have your advice on our Insured's next course of action.

Thank you.

Kind regards, Jonah

Jonah Mie Adarlo | Assistant Executive Claims | Honan Insurance Group (Asia) | P: +65 6323 3411 ext. 201 | F: +65 632

From: ANG Yvonne [mailto:yvonne.ang@axa.com.sg]

Sent: Tuesday, 23 January, 2018 7:33 PM To: Sam Tan <<u>Samt@honan.com.sg</u>>

Cc: Jonah Mie Adarlo <<u>jonahmiea@honan.com.sg</u>>; LEE Valencia <<u>valencia.lee@axa.com.sg</u>>; Michelle Tan <<u>michellet@honan.com.sg</u>>; Fredy Ang <<u>fredya@honan.com.sg</u>>; ACS John Lee <<u>johncslee@singnet.com.sg</u>>
Subject: RE: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd |
Motor Insurance - Private Vehicle (NCD Basis) | VPA/P1710419 | RD3096U | 18 Jan 2018/ AXA REF: S8M007KV

Dear Sam

I'm not sure who is the surveyor that will go down to survey the vehicle. You may contact LKK office at 6256 3561 to check with them

Regards

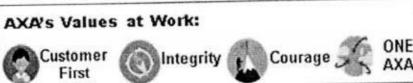
Yvonne Ang Assistant Manager Motor (Property) Claims AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: yvonne.ang@axa.com.sg

DID: 1800 880 4888



redefining / insurance



Please consider the environment before printing this email

This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

From: Sam Tan [mailto:Samt@honan.com.sg]
Sent: Tuesday, January 23, 2018 5:43 PM
To: ANG Yvonne <vvonne.ang@axa.com.sg>

Cc: Jonah Mie Adarlo <<u>ionahmiea@honan.com.sg</u>>; LEE Valencia <<u>valencia.lee@axa.com.sg</u>>; Michelle Tan <<u>michellet@honan.com.sg</u>>; Fredy Ang <<u>fredya@honan.com.sg</u>>; ACS John Lee <<u>iohncslee@singnet.com.sg</u>>
Subject: Re: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd |
Motor Insurance - Private Vehicle (NCD Basis) | VPA/P1710419 | RD3096U | 18 Jan 2018/ AXA REF: S8M007KV

Dear Yvonne,

Thanks for your update.

Could you provide us the mobile contact no for LKK so that we can follow up with them?

Who can we talk to at LKK?

Sam

Sent from my iPhone

Sam Tan | Director | Honan Insurance Group (Asia) | P: +65 6323 3411 ext. 212 | F: +65 6324 2788 | M: +65 97566240 |

On 23 Jan 2018, at 5:12 PM, ANG Yvonne < yvonne.ang@axa.com.sg wrote:

Hi Jonah

As spoken, I had arranged LKK to survey the vehicle.

Regards

Yvonne Ang Assistant Manager Motor (Property) Claims AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: yvonne.ang@axa.com.sg

DID: 1800 880 4888

<image001.jpg><image002.jpg>

Please consider the environment before printing this email

This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

From: Jonah Mie Adarlo [mailto:jonahmiea@honan.com.sg]

Sent: Tuesday, January 23, 2018 4:46 PM To: ANG Yvonne < yvonne.ang@axa.com.sg>

Cc: LEE Valencia < valencia.lee@axa.com.sg >; Michelle Tan < michellet@honan.com.sg >; Sam Tan

<Samt@honan.com.sg>; Fredy Ang <fredya@honan.com.sg>

Subject: RE: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd | Motor Insurance - Private Vehicle (NCD Basis) | VPA/P1710419 | RD3096U | 18

Jan 2018/ AXA REF: S8M007KV

Hi Yvonne,

Thank you for the call at 1:20 PM today.

As discussed:-

- The vehicle RD3096U is an Electric Vehicle
- 19.01.2018, Insured lodged the GIA Report at Comfort DelGro at Pandan Road.
- The vehicle is parked at Tan Chong Motors in Bukit Timah Road.

I understand that you are checking from your Authorized Workshop who can repair this electric car.

Please update us soon.

Thank you.

Kind regards, Jonah

Jonah Mie Adarlo | Assistant Executive Claims | Honan Insurance Group (Asia) | P: +65 6323 3411 ext. 201 | F:

From: Sam Tan

Sent: Tuesday, 23 January, 2018 1:29 PM

To: Jonah Mie Adarlo < jonahmiea@honan.com.sg>

Cc: LEE Valencia <valencia.lee@axa.com.sg>; ANG Yvonne <vvonne.ang@axa.com.sg>; Michelle Tan

<michellet@honan.com.sg>; ACS John Lee <johncslee@singnet.com.sg>

Subject: Re: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd | Motor Insurance - Private Vehicle (NCD Basis) | VPA/P1710419 | RD3096U | 18

Jan 2018/ AXA REF: S8M007KV

Dear Valencia,

Thanks for your email.

May we know if the car has been surveyed by your loss adjuster yet? Thanks Sam Tan Sent from my iPhone Sam Tan | Director | Honan Insurance Group (Asia) | P: +65 6323 3411 ext. 212 | F: +65 6324 2788 | M: +65 975 On 23 Jan 2018, at 1:04 PM, Jonah Mie Adarlo < jonahmiea@honan.com.sg > wrote: Hi Valencia, Noted and thank you. Kind regards, Jonah Jonah Mie Adarlo | Assistant Executive Claims | Honan Insurance Group (Asia) | P: +65 6323 3411 ext. From: LEE Valencia [mailto:valencia.lee@axa.com.sg] Sent: Tuesday, 23 January, 2018 12:16 PM To: Jonah Mie Adarlo < jonahmiea@honan.com.sg> Cc: ANG Yvonne < yvonne.ang@axa.com.sg> Subject: FW: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd | Motor Insurance - Private Vehicle (NCD Basis) | VPA/P1710419 | RD3096U | 18 Jan 2018/ AXA REF: S8M007KV Hi Jonah Thank you for your email. Please be assured that this case is receiving our attention. As we have noted that this policy is under our authorised workshop scheme, we have informed Tan Chong Motors accordingly yesterday. This own damage claim has to be lodged at our authorised workshop. Should you have further clarification, you may wish to contact the officer-in-charge, Ms Yvonne Ang. Hi Yvonne

Further to email this morning, for your information.

Thank you.

Regards Valencia <u>Lee</u> Senior Manager Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 |

www.axa.com.sg

Email: valencia.lee@axa.com.sg

Tel: 1800 880 4888

<image005.jpg><image006.jpg>

Please consider the environment before printing this email
This message is confidential. Any unauthorized disclosure, use or dissemination,
either whole or partial, is prohibited. If you are not the intended recipient of the
message, please notify the sender immediately.

From: Jonah Mie Adarlo [mailto:jonahmiea@honan.com.sg]

Sent: Tuesday, January 23, 2018 10:59 AM To: LEE Valencia <<u>valencia.lee@axa.com.sg</u>>

Cc: Sam Tan < Samt@honan.com.sg>; Michelle Tan < michellet@honan.com.sg>;

Fredy Ang <fredya@honan.com.sg>

Subject: RE: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd | Motor Insurance - Private Vehicle (NCD Basis) |

VPA/P1710419 | RD3096U | 18 Jan 2018

Hi Valencia,

We hope to hear from your end soon.

Thank you.

Kind regards, Jonah

Jonah Mie Adarlo | Assistant Executive Claims | Honan Insurance Group (Asia) | P: +65 6323 3411 ext.

From: LEE Brenda [mailto:brenda.lee@axa.com.sg]

Sent: Tuesday, 23 January, 2018 9:50 AM
To: LEE Valencia < valencia.lee@axa.com.sg >

Cc: Sam Tan < Samt@honan.com.sg>; Michelle Tan < michellet@honan.com.sg>;

Fredy Ang <fredya@honan.com.sg>; Jonah Mie Adarlo

<jonahmiea@honan.com.sg>; KHAN Dino <dino.khan@axa.com.sg>

Subject: RE: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder:

Wellspring Investments Ltd | Motor Insurance - Private Vehicle (NCD Basis) |

VPA/P1710419 | RD3096U | 18 Jan 2018

Hi Valencia,

Please assist to forward to the motor claims handler. Thanks.

Best regards,

Brenda LEE
Manager – Property & Casualty Claims
AXA Insurance Pte Ltd
8 Shenton Way, #24-01 AXA Tower, Singapore 068811
brenda.lee@axa.com.sg
DID: (65) 6880 4795 Fax: (65) 6880 4570
Website: www.axa.com.sg

7

"This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately."

Please consider the environment before printing this email

From: Jonah Mie Adarlo [mailto:jonahmiea@honan.com.sg]

Sent: 23 January 2018 09:38

To: KHAN Dino < dino.khan@axa.com.sg >; LEE Brenda < brenda.lee@axa.com.sg > Cc: Sam Tan < Samt@honan.com.sg>; Michelle Tan < michellet@honan.com.sg>;

Fredy Ang <fredya@honan.com.sg>

Subject: AXA REF: New Claim | HONAN REF: 18/MPVN/016615 | Policyholder: Wellspring Investments Ltd | Motor Insurance - Private Vehicle (NCD Basis) | VPA/P1710419 | RD3096U | 18 Jan 2018

POLICY NO. VPA/P1710419

Hi Dino/Brenda,

We hope that you are doing well.

We need your help to direct us to your Motor Claims Handler.

Kindly find the following:-

- Attached photos of the damaged vehicle
- Certificate of Insurance
- Policy Schedule
- Attached email from Insured to AXA CST

Please help to send your motor surveyor as the amount of repair is estimated to be \$\$40,000.00 and road tax expires today, 23 Jan 2018.

Hope to hear from your end soon.

Thank you.

Kind regards, Jonah

Jonah Mie Adarlo | Assistant Executive Claims | Honan Insurance Group (Asia) | P: +65 6323 3411 ext.

From: Sam Tan

Sent: Friday, 19 January, 2018 4:15 PM

To: Michelle Tan < michellet@honan.com.sg >

Cc: Jonah Mie Adarlo <jonahmiea@honan.com.sg>; ACS John Lee

<johncslee@singnet.com.sg> Subject: John Lee's electric car

Dear Michelle and Nahmie,

This is the latest update for your file.

Here are the pictures of the damaged vehicle.

The car is presently at Tan Chong Bukit Timah workshop for repair damage assessment,

Mr Lee just texted me to advise that the estimated cost of repair is \$40,000. The car has been used by Mr Lee for 4 years already . It's original purchase price was \$80,000.

Mr Lee will inform AXA to send their surveyor down for assessment.

We shall have to await AXA's decision on what they recommend to be done .

Sam

Sam Tan | Director | Honan Insurance Group (Asia)

P: +65 6323 3411 ext. 212 | F: +65 6324 2788 | M: +65 97566240 | E: <u>Samt@honan.com.sg</u>
A: 1 Raffles Place, #20-03, Tower 1, One Raffles Place Singapore 048616 | W: <u>www.honan.com.sg</u>

ASIA PACIFIC PARTNER OF THE WORLDWIDE BROKER NETWORK (WBN)

Important Notices:

- No coverage is bound until confirmed in writing by the issuing insurer or an authorised Honan Insurance and Financial Services representative.
- The information in this email is confidential and may also be privileged. If you are not the intended recipient, any use or dissemination of the i any disclosure or copying of this email is unauthorised and strictly prohibited.
- If you received this email in error, please promptly inform us by reply email or telephone. You should also delete and destroy any hard copies.
- We are committed to protecting your privacy. We collect, hold and use the personal information you provide solely for the purposes of managing y
 The personal information may be disclosed to the insurer and as required other third party people or entities directly involved in your insurance. W
 rent or sell this information. For more information relating to privacy, please see the privacy policy on our website.

----Disclaimer----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

Message protected by SpamScreen: e-mail anti-virus, anti-spam and content filtering. http://itservices.ricoh.com.au

Report this message as spam

-----Disclaimer-----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

Message protected by SpamScreen: e-mail anti-virus, anti-spam and content filtering. http://itservices.ricoh.com.au

Report this message as spam

----Disclaimer----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

Message protected by SpamScreen: e-mail anti-virus, anti-spam and content filtering. http://itservices.ricoh.com.au

Report this message as spam

----Disclaimer----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

Message protected by SpamScreen: e-mail anti-virus, anti-spam and content filtering. http://itservices.ricoh.com.au

Report this message as spam

----Disclaimer----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

Message protected by SpamScreen: e-mail anti-virus, anti-spam and content filtering. http://itservices.ricoh.com.au

Report this message as spam

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.



51 UBI AVE I, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Your Ref: S8M007KV

Date: 26th January 2018

Our Ref: CS/ASM18001468/R1qb

The Motor Claims Department AXA Insurance Singapore Pte L td

Attn: Yvonne

Dear Sirs/Mdm

PRELIMINARY ADVICE OF VEHICLE NO. RD 3096U .

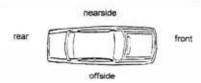
We thank you for the instruction on 23/01/2018.

Please be informed that we had conducted the inspection of the abovementioned vehicle on 25/01/2018 (11.27am) at the premises of M/s _____ TAN CHONG ____ and have the following to report:-

| Workshop Estimate Amount | : S\$ | 35,000.00 | |
|--------------------------|--------------|-----------|---|
| Revised Estimate Amount | : S\$ | + | |
| "Check" Items Amount | : S\$ | 2 | |
| Total | : <u>S\$</u> | | |
| Market Value | : <u>S\$</u> | - | |
| LTA Reimbursement Value | : <u>S\$</u> | - | - |
| Nett Value | : <u>S\$</u> | - | |

Description of Damage:

<u>The vehicle sustained damages at the o/s front portion.</u>



Comments/ Present Status:

<u>Damages consistent.</u>

<u>Pending for purchase invoice from repairer.</u>

<u>We have NOT authorised the repairs.</u>

Yours faithfully

Rasul Automobile Assessor



SINGAPORE ACCIDENT STATEMENT

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 Authorised Driver.
- Information provided must be as <u>truthful and accurate</u> as possible. Any wilful misrepresentation or witholding 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.
- Any false reporting may be referred to the Police for investigation.
- 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.

| ACCI | DENT | STA | | = 111 |
|------|------|-----|------|-------|
| ACCI | | OIA | - 11 | - |

Date Of Report 19/01/2018 13:17

Date Of Accident 18/01/2018 15:25

Exact Location Of Accident ALONG ALEXANDRA ROAD

Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number RD3096U

Insured/Policyholder

Name Of Registered Owner WELLSPRING INVESMENTS PTE LTD

Co Reg No 198104793R Email Address NOEMAIL

Mobile Phone No

Alternative Phone No OFFICE-96221811

Vehicle Particulars

Manufacturer NISSAN

Model LEAF-80CC E (A)

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?

YES

If No, Please state action to be taken

Vehicle Category PRIVATE CAR

Insurance Company

Name of Insurance Company AXA INSURANCE PTE LTD

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number VPA/P1710419

Cover Note Number

Driver

Name of Driver JOHN LEE JUNSHI

 NRIC No
 S0547623B

 Date Of Birth
 14/03/1944

 Occupation
 INDOOR

 Date Of Driving Pass
 21/08/1962

Driving Experience 55 YEARS AND 4 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-96221811

Fax Number

Contact Number

EMail Address JOHNLEE@WELLSPRINGINVEST.COM.SG

Address

2 HOLLAND PARK SINGAPORE

Postcode

249497

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

73

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLIDED INTO PROPERTY

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?

YES

Was any other material or property damaged?

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?

YES

If Yes, Please state which Police Station

POLICE STATION NAME [OTHER]

COMMONWEALTH NPP

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

PLEASE REFER ATTACHED SKETCH PLAN.

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

Vehicle Make/Model/Colour

Details Of Properties

GOVERMENT PROPERTY

Vehicle Category

NA/UNKNOWN

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

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
- 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.
- 5. Any false reporting may be referred to the Police for investigation.
- 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.
- 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)

l 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:
 - 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: 141.18

10.30 am

Driver's Signature

(If driver is not the policyholder)

Date & Time: 19 118

10.2090

Reporting Centre Personnel's Signature

CHANGE TO ENGINEERING PTE LTD

NRIC/FIN No.:

| KETCH PLAN | | | Gan Eng Slug School |
|---|---|---|--|
| A | LEYANDRA | ROAD | |
| | | 7 | |
| €TO CITY | | N. | |
| | | Alex | andra Primary School |
| ESCRIBE CIRCUMSTANCES OF THE AC | CIDENT | | |
| Alexandre Read heading the weather dry. I'me habit. The time was momentarily dosed off car mounted the road opposite Alexandra P | towards the set have be 3.25 pm in for ler 2 divider an rimary Sch my right wide was i et from p an accident sleep last i which kept | the afternoon a seconds a decords a crashed cool. My conformation in the second in the second conformation of the second conformation and the | t 60 kmh as is my pon. I must have I the wheel and my into the metal railing en was bady damaged n. There was no othe the crash and no appened to me for a arily because I didn't to a persistent and e. |
| ECLARATION We declare the foregoing particulars are to | | | 14 the fine |
| Date & Time: 141 18 (If di | er's Signature liver is not the policyho & Time: | older) JO | Reporting Centre Personnel's Signature MATCHINE ENGINEERING PTE LI NRIC/FIN No. |

10.20am





Police Station Of Origin: Commonwealth NPP 111 Commonwealth Crescent (Annex) #011 of 3 Report No. T/20180118/2168

288A SINGAPORE 140111 Tel No: 1800-4749999

REPORT OF A TRAFFIC ACCIDENT

| | Date/Time Report Made: | | Vide Report No.: | Station Diary No.: | |
|---------------------|------------------------|----------------|---------------------------------|----------------------------|--|
| | 18/01/2018 21:22 | | D/20180118/0071 | 17 | |
| Informa | nt's Partic | ulars | ****** | 全建设程度 医艾克雷克 美国共和国 | |
| Name of Informant: | | | Address: | | |
| JOHN LEE JUNSHI | | | 2 HOLLAND PARK SINGAPORE 249497 | | |
| ID Type / ID No.: | | | Contact No.: | | |
| NRIC NO / S0547623B | | | Home/Office: Mobile: 96221811 | | |
| National SINGAP | ity: ORE CITIZ | EN. | Email: | | |
| Sex: | Age: | Date of Birth: | Type of Informant: | | |
| Male | 73 | 14/03/1944 | Driver | | |
| Race: Chinese | | | Language: English | Institution / School Name: | |
| Occupation: | | | Driving Licence Informat | ion: | |
| CHAIRMAN | | | Class: 3 | Date of Expiry: | |

| Type of Accident: | Injury Government Prop | erty Drink Drive: No | Date/Time of Accident: 18/01/2018 15;2 | | Type of Location: Straight Road |
|---|---------------------------|--|--|--------------------------|------------------------------------|
| Location: Along Road 1 ALEXANDRA NEAR ALEXA Weather: | | OOL Road Surface: | | Road | Speed Limit: |
| Clear | | Dry | | Stock Street | |
| | | Traffic Control: Traffic Light - Wo | orking | Traffic Volume: Light | |
| Type of Collis | ion- | | | Anvon | e conveyed by |

| Details of V | ehicle Involved | I di servicio la | 是19.100000000000000000000000000000000000 | orbid a resid | CALLED AND US AT | 於例 五三 音樂器 |
|--------------|-----------------|------------------|--|---------------|----------------------|--|
| Vehicle No. | Туре | Make | Model | Color | Condition | No of Passenger |
| RD3096U | Car | NISSAN | LEAF | Silver | Seriously Damaged | The second secon |

| Details of Person Involved | 15万型被15年中的公司在各种企业工工工工作中的企业。 |
|---------------------------------|--------------------------------|
| Any Pedestrian Involved: No | |
| No. of Pedestrians Injured: NIL | Use of Pedestrian Crossing: NA |





Police Station Of Origin: Commonwealth NPP

Report No. T/20180118/2168

2 of 3

111 Commonwealth Crescent (Annex) #01-288A SINGAPORE 140111

Tel No: 1800-4749999

CONTINUATION OF REPORT

| Driver | IOUNI EE IINCH | | SALE CHE THE THE THE | ID No | HOLDE TENDO | S0547623B |
|------------------|-------------------|-----------------|----------------------|-------------------------------------|-------------|---------------------------------|
| Name | JOHN LEE JUNSHI | JOHN LEE JUNSHI | | | | 00047020D |
| Related Vehicle | RD3096U (Car) | | | Conta | ct No. | 96221811 |
| Hospital/Clinic | NIL | | | Class Drivin Licent Expiry | g | Class: 3 Date of Expiry: NIL |
| Date Treatment | NIL | | | Date Discharge NIL | | |
| No. of Days gran | ted Medical Leave | NIL | Degree o | f Injury | NIL | |

Brief Details.

On 18/01/2018 at about 1525hrs, I was driving my electric vehicle registration number; RD3096U along Alexandra Road towards City, heading back to my office when I believed that I might dozed off for few seconds which ended up that my vehicle went up to the kerb and hit the railings. I sustained laceration over my right arm and I was attended by the traffic police after the accident. No one is injured however the railings and my vehicle was seriously damaged. I wished to further add that I did not request for any ambulance to convey as I do not require any further medical attention.





T/20180118/2168

Police Station Of Origin: Commonwealth NPP 111 Commonwealth Crescent (Annex) #01-288A SINGAPORE 140111 Tel No: 1800-4749999

3 of 3 Report No. T/20180118/2168

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

| Signature Of Officer Recording The Report: D / Staff Sgt NURAHIM BIN HASHIM | Signature Of Informant: |
|---|--------------------------------|
| Signature Of Interpreter: Not applicable | Date/Time: 18/01/2018 21:22 |
| Officer In Charge Of Case: TP / AEIT / Sgt 2 YEG KIAIHUAT SN 50 Contact Nov. 65476325 | Classification Of Case: |
| Authentication Stamp NP168 SIGNATURE | |

AXA INSURANCE SINGAPORE PTE LTD 8 Shenton Way, #27-01 AXA Tower, Singapore 068811 Customer Service Centre #81-01 Tel:(65)63387288 Fax:(65)63382522 Website:www.axa.com.sg GST Registration Number: M2-0009922-2 customer.care@axa.com.sg



Private Cars COMP POLICY SCHEDULE RENEWAL Original

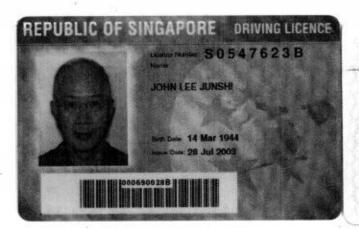
| POLICY INFORMATION | Policy No. : VPA/P1710419 |
|-------------------------------------|--|
| Source | : (02) 00086 HONAN INSURANCE GROUP ASIA P L |
| Insured | : WELLSPRING INVESTMENTS LTD |
| Address | : 190 CLEMENCEAU AVENUE #06-01 SINGAPORE SHOPPING CENTRE SINGAPORE 239924 |
| Business/Profession | : OTHER OCCUPATION Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance. |
| | : From 24/01/2017 To 23/01/2018 (Both Dates Inclusive) od for which the Insured shall pay and the Company shall newal premium. |
| PREMIUM | Definition of the second of th |
| Premium After 10.00 | e - gap 2 219 09 |
| NCD | 555 2/215.09 |
| Prem W/Shop Disc 15.00% | c: SGD 332.86 |
| GST 7.00% | : SGD 132.03 |
| Annual Premium | : SGD 2,018.26 |
| Total Payable | : SGD 2,018.26 |
| RISK DETAILS THE MO | TOR VEHICLE |
| Type Of Cover | : Comprehensive |
| Regn No. | : RD3096U |
| Type Of Use | : Private Car |
| Make/Model | : NISSAN LEAF |
| Year of Manufacture | : 2013 Seating Capacity (excl. Driver) : 04 |
| Body Type | : SALOON Engine C.C. : 500 |
| Engine No. | : EM61052202A Chassis No. : JN1FAAZE0U0014377 |
| Insured's Estimated Market Value | : Market Value At The Time Of Loss (including Accessories and Spare Parts) |
| Limitations as to Use | : As specified in Certificate of Insurance |
| Basic Own Damage Exc | |
| Named Drivers | |
| 1 LEE CHUIN YIH F | AUL |
| 2 LEE CHUIN YAO N | GANG |

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:

VPA LUPA AWU1

Page 1



REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S0547623B





JOHN LEE JUNSHI @LEE CHOON SOO

李 俊 士 CHINESE

14-03-1944

JOHORE

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

Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms

21 Aug 1962

0810736

0+ - 05-03-1993

2 HOLLAND PARK SINGAPORE 249497

NRIC No. S05476238

Date: 28/07/2016

NP 428A

Tan Chong Motor Sales Pte Ltd Service Department Tan Chong Motor Centre 913 Bukit Timah Road Singapore 589623 Tel (65) 64667711 Fax (65) 64697472 BRN 199106231D

22 JANUARY 2018

AXA INSURANCE S'PORE PTE LTD 143 CECIL STREET #01-01 GB BLDG SINGAPORE 069542

Our Reference: INS/TL/LAW/0033/2018

Attn: Claim Manager

Motor Claims Department

Dear Sir.

Propose beyond economical repair for RD3096J

Vehicle Make & Model: Nissan Leaf

Registration Number : RD3096J

Policy Number Engine Number : VPA/P1710419 : EM61052202A

Chassis Number

: JN1FAAZE0U0014377

Mth / Year

: 01/2013

LKK Auto Consultants hence notify the Repairer of the following:

- · To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- * Parts prices are subject to confirmation
- . Third party survey is on a "Without Prejudice" basis
- * No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

The above mention vehicle was driven into our workshop on 18 JANUARY 2018 as a result of an accident.

The damage to the vehicle have been noticed to be extensive and would be considered as beyond economical repair.

In view of the comparatively high cost that will be involved to have the vehicle repaired to its road worthiness and the safety aspect, we would recommend that this vehicle be written off as total loss.

Estimated cost of repair is about \$35,000.00/-

Your early reply and confirmation would be appreciated.

Yours faithfully,

Lawrence Teo

Motor Claims Department

Tan Chong Motor Sales Pte Ltd

Owner purchased 25/01/18 @ 1120hms
180,000 25/01/18 @ 1120hms

Let byears (COE) Recommanded

- (left ly) Total

980k-6-\$13.3-(NOT) LOYS

Surveyor / Insured-

anchong

www.tanchong.com