The second secon	or:	REF: CS3/m	C- 191002400 /0	II.	
Milm	en	(33/11/	sc 18002498/Gvd	SOZ Special Instru	ction:
From (Pe	erson): <u>JUSMINE LOK</u> d Cost;	ASSI	GNMENT (Office)	45:41	000.000
Estimated	d Cost;	_ ot	Date/Time: 16.0300	8 Third Pari	6600000
		Jii to		Claimant:	iles:
OD/TP R	Re-inspection / Evalua	tion	F .		CL Appraises.
To Inspec	T Vehicle No:	SFB 9969 P		Workshop:	Hock muture
at Worksh	nop m/s H	ock Muturs.	Insured: SFW	13949	The state of the s
of		Kaki Bukit Ave 6	Tel:	= 10 = 5 5 11 1	
Policy No:		Some Tive B	00 11		
Sum Insur	ed:		Claim No: M54	FF88	
Make of V			Excess:		•
(Client's Rec	ord)		A.O.d	2018	
		20.03201	8 (Tuesday)@)	300m	k Not Finally
Date/Tim	e:	Person Contacted		H.O.D. Endorsemen	t/Date:
Date/Tim	ne: Confirm	ned with	Vehicle IN	V/OUT	
Date/Tim	Action/Instruction	Final File	al Fig,d	lays (Red \$ / %	é: Original 7
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Para(1):	Parts found not re	D 1 3 APR 2018 eplaced (To hig	hlight R or UB	LR. Etc.)	
'ara(1):	Parts found not re	D 1 3 APR 2018 eplaced (To hig	hlight R or UB	, LR, Etc)	
•	Parts found not re				
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'ara(2):	Comments on con	sistency of damag		sistent : NC)	PRS & TR
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Para(2):	Nett Value Market Value : Salvage Value : Nett Value	sistency of damag	ges (Parts Not Con	Fee Charged: Basic & Add	
Para(2):	Nett Value Market Value : Salvage Value : Nett Value : Nett Value : 13 4 - 140 SF File Pa	sistency of damag	Inspected/	Fee Charged: Basic & Add Transport Photos Others Total	
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Para(2):	Nett Value Market Value : Salvage Value : Nett Value : 13 4 - 4 p S File Pa	sistency of damag	Inspected/	Fee Charged: Basic & Add Transport Photos Others Total File Return to File Return to	Date:

Interview (\$ Tech Invs (\$

Weekend (\$

Report Format:

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

Estimated Cost: OD (FF)WS/TP RES/OD RES/EVA/INV/MV/CS To Inspect Vehicle No: SFB 9969P at Workshop m/s HOCK MODIS Tel: 97845529 Folicy No: 289650198MA Claim No: 548877 Sum Insured: Make of Veh: (Chient's Recard) CA / REV / REP. / REV 24 HRS Date/Time: 3:53pm@-1 2118 Person Contacted: Date/Time: Action/Instruction (X) Estimate	ASS. REC. BY: SULVEYOF OLD From (Person): JOSMIN.	THE RESERVE THE PARTY OF THE PA	MSIG	3 Special Instruct Date/Tim	e 712/18@300
Policy No: 2896 50 198 MA Sum Insured: Make of Veh: (Client's Record) CA / REV / REP. / REV 24 HRS Date/Time: 3.53pm@-7 2 18 Person Contacted: Date/Time Action/Instruction (X) Estimate	Estimated Cost: OD TP WS/TP RES/O To Inspect Vehicle No: at Workshop m/s	BFB 9969	5'	Insured: SF	W 1394P 845529
Date/Time: 3.53pm@-712118 Person Contacted: Vehicle NOUT Date/Time Action/Instruction (X) Estimate	Policy No: 2896 5 Sum Insured: Make of Veh: (Client's Recard)	0'198MA	Claim No:	D.O.A.	; Kaki BKt,02-
	Date/Time: 3.53pm Date/Time Action/Instr	1]2 18 Person Contacts Tuction (X) Estim	ote //	_	NOUT TOO

...CLAIM SUBFOLDER...(New Assignment)

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Stat	US:	
Main	07 Feb 2018		07 Feb 2018 15:00 Assign				- polylegent-	w Assignment incel Case	
	Main	Refere	nce	Claim Det	ails	Documents		Show All	
CLAIM S	UBFOLDER DET	AILS		STREET, SQUARE, SQUARE,	and the state of the large state.	[Created	by insure	ar]	
Insured:		TAN ZHI CH	OON, 1D: S802	21355G					
Main Clain	nant:	LAU TAI HW	EE, ID: S1195	396D					
Vehicle Re	g. No.:	SFB9969P		Date of	Loss:	07/02/201	07/02/2018 00:00 - :59		
Claim Type	e:	TP / 54887	7	Policy/0	over Note No.:	28965019SMA (Comprehensive) Coverage: 28/06/2017 - 27/06/20			
Vehicle Re	g. No. (Insured):	SFW1394P		Policy N	Policy No. (Claimant):				
					Excess:				
Repairer:		Bukit - Tel: 6	8469707		KIT AVENUE 6, #0				
Handling !	Insurer:	Kwei - 6594	25501) - Tel: +65 6827				
Adjuster:		LKK Auto Co	nsultants Pte	Ltd (HQ) - Tel: 6	256-3561 [Im i	n.Advice due	08/02/2	018]	
Adj Asg. P	Remarks:	Third Party P	re-Repair Survey	1			1000		
ASSOCIA	ATED MAIL REC	EIVED				Vie	w All Co	mpose Case Mail	
There are	no mail for this o	ase.							
ALL ASS	OCIATED TASK	(SE			View All	Search Tasks Cr	reate New	Task Complete	
		Type Task Gro	up Subject	Handler /	ssigned By	Completed On	Create	ed On Done	

Catherine Chong (LKK Auto)

From:

Jasmine Lok Kheng Kwei <jasmine_lok@sg.msig-asia.com>

Sent:

Friday, 16 March, 2018 3:28 PM

To:

Helen

Cc:

assignments@lkkauto.com; SUR

Subject:

RE: Your ref: M548877 Our ref: CY.9671.18(HMW)/AC/hh Re: Confirmation of re-

inspection

Dear Helen,

We refer to the email below.

Our appointed surveyor, LKK Auto Consultants (tel: 6256 3561) will be reverting to you shortly.

Dear Catherine,

Please reply Ms Helen from C YOGARAJAHLLC (tel: 6292 5838) regarding the re-inspection date.

Thank you.

Have a nice day ahead

Jasmine Lok

Executive, Claims Services (Motor)

Direct line +65 6594 2550 | Direct fax +65 6225 7402 | jasmine lok@sg.msig-asia.com



MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | Tel +65 6220 9644 | Fax +65 6225 6371 | Co. Reg. No. 200412212G | http://www.msig.com.sg/ | Follow us

on f V o in

From: Helen [mailto:helen@yoga-legal.com] Sent: Friday, 16 March, 2018 2:36 PM

To: Jasmine Lok Kheng Kwei < jasmine_lok@sg.msig-asia.com>

Subject: FW: Your ref: M548877 Our ref: CY.9671.18(HMW)/AC/hh Re: Confirmation of re-inspection

Importance: High

Oops, sorry, the re-inspection the date should read as Tuesday, 20th March 2018 @ 2.30 p.m.

Regards

Helen Han Secretary

M/s C. YOGARAJAH LLC

883 North Bridge Road #19-05 Southbank Singapore 198785

Tel : (65) 6292 5838 Fax : (65) 6292 5938

Email : helen@yoga-legal.com

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From: Helen [mailto:helen@yoga-legal.com]
Sent: Friday, 16 March, 2018 2:34 PM

To: 'Jasmine Lok Kheng Kwei'

Subject: Your ref: M548877 Our ref: CY.9671.18(HMW)/AC/hh Re: Confirmation of re-inspection

Importance: High

Hi! Jasmine

URGENT

WITHOUT PREJUDICE

Please be informed that our client's vehicle is available for re-inspection on Tuesday, 20 April 2018 @ 2.30 p.m. at our client's workshop:-

M/s. Hock Motors Workshop 1 Kaki Bukit Avenue 6 #02-38 AutoBay @ Kaki Bukit Singapore 417883

Person to contact: Mr. Kelvin Khoo

Tel: 68469707

Please note that our client's repairer, Mr. Kelvin Khoo has personally contacted LLK. Auto Consultants Pte Ltd., on the re-inspection date, and your appointed surveyor has confirmed the appointment and they want us to keep you informed accordingly.

Thank you.

Regards

Helen Han Secretary

M/s C. YOGARAJAH LLC

883 North Bridge Road #19-05 Southbank Singapore 198785

Tel : (65) 6292 5838 Fax : (65) 6292 5938

Email: helen@yoga-legal.com

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From: Keline [mailto:keline@yoga-legal.com] Sent: Wednesday, 14 March, 2018 1:17 PM

To: helen@yoga-legal.com

Cc: jasmine lok@sg.msig-asia.com

Subject: FW: Our ref: M548877 Your ref: CY.9671.18(HMW)/AC/hh

Ms. Helen.

For your attention.

Regards

Keline Tung (Ms) M/s C. YOGARAJAH LLC 883 North Bridge Road #19-05 Southbank Singapore 198785 (UEN No. 201333127N) (GST Reg No. 201333127N) Tel : (65) 6292 5838

Fax : (65) 6292 5938

Email : keline@yoga-legal.com

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From: Jasmine Lok Kheng Kwei [mailto:jasmine lok@sg.msig-asia.com]

Sent: Wednesday, 14 March, 2018 01:15 PM

Subject: Our ref: M548877 Your ref: CY.9671.18(HMW)/AC/hh

Dear Keline,

We acknowledge receipt of your client's claim on 05.03.2018

We would like to re-inspect your client's vehicle. Please arrange for an appointment, giving at least 10 days prior notice.

Thank you.

Have a nice day ahead.

Jasmine Lok

Executive, Claims Services (Motor) Direct line +65 6594 2550 | Direct fax +65 6225 7402 | jasmine lok@sg.msig-asia.com



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883 North Bridge Road #19-05 Southbank Singapore 198785 T: 6292 5838 F: 6292 5938 (UEN No. 201333127N) (GST Reg No: 201333127N)

Our Ref

CY.9671.18(HMW)AC/hh

Your Ref

548877

5th March 2018

MSIG Insurance (Singapore) Pte Ltd (Motor Claims Department) 4 Shenton Way #21-01 SGX Centre 2 Singapore 068807



WITHOUT PREJUDICE

BY HAND

Mr. Tan Zhi Choon (Chen Zhizhong) Block 348 Ubi Ave 1 #11-1057 Singapore 400348 (Documents were enclosed to your insurers)

Dear Sirs

ACCIDENT INVOLVING SFB9969P & SFW1394P ON 07/02/2018 @ 09:15 HRS ALONG BEDOK NORTH RD B4 JTN BEDOK RESERVOIR RD

We are instructed by Mr. Lai Tai Hwee to claim damages and losses against you in connection with the above-captioned road traffic accident which our client's vehicle SFB9969P was damaged by vehicle SFW1394P driven by your insured at the material time.

We are instructed that the said accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

1)	Repair costs	\$10,200.00
2)	Loss of rental	\$ 1,200.00
3)	Survey fee	\$ 742.00
4)	LTA search fee	\$ 7.49
5)	Accident report fee & search fees	\$ 29.00
6)	Costs & Incidental inclusive of GST	\$ 1,070.00
		642 248 40

\$13,248.49

.../2



883 North Bridge Road #19-05 Southbank Singapore 198785 T: 6292 5838 F: 6292 5938

(UEN No. 201333127N) (GST Reg No: 201333127N)

Page 2 CY.9671.18(HMW)AC/hh

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

- Accident report of SFB9969P;
- 2) Survey report and survey invoice together with 97 coloured photographs;
- Final repair bill;
- 4) Vehicle Rental Agreement;
- 5) GIA tax invoices;
- LTA search result of SFW1394P together with transaction history.

We had on 7th February 2018 notified your company of the above accident and pre-repair inspection was carried out by your appointed surveyor.

Please let us know within the next seven (7) days upon receipt of this letter whether you intend to re-inspect our client's vehicle failing which the said vehicle will no longer be available for the same.

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

Please 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 eight (8) weeks of your receipt of this letter.

Yours faithfully

C. YOGARAJAH LLC

Encs

HOCK MOTORS WORKSHOP

No 1 Kaki Bukit Avenue 6 #02-38 AutoBay @ Kaki Bukit Singapore 417883

Tel: 68469707 Fax: 67535346

Reg No. 53038012M Email: hockmotors@hotmail.com

Name : Lau Tai Hwee

Address : C/o: No.1 Kaki Bukit Ave 6 #02-38

AutoBay, Singapore 417883

Vehicle Model : Nissan Teana

Date of accident : 7-Feb-18

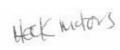
Final repair cost SFB 9969 P

Lump Sum Repair Costs

10,200.00 \$

Singapore Dollars : Ten Thousand And Two Hundred Only.

MSME18019346 / SME Motor Pte Ltd - Kaki Bukit CNT RY DATE & TIME: 08/02/2016 09:23 SUBMITTED BY: Chia Pei Ying



SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Gender

Mobile Number

Fax Number Contact Number

EMail Address

- 1. 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 truthful and accurate 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.
- 5. Any false reporting may be referred to the Police for investigation.
- 5. This report will be forwarded by the insurers of the GIA Records Management Centre estal lished 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

 By the lodgement of this report to the insurers, you hereby con- aforesaid. 	sent to the archiving of this report at the centre and to copies of the r	eport being made available
THE RESERVE OF THE PERSON NAMED IN COLUMN 1	ACCIDENT STATEMENT	建筑建设建设 创作。
Date Of Report	08/02/2018 09:23	ACRES PROPERTY NEWSFILMS IN
Date Of Accident	07/02/2018 09:15	
Exact Location Of Accident	BEDOK NORTH RD BEFORE JUNCTION BEDOK	RESERVOIR RD
Country/State of Loss	SINGAPORE	
The state of the s	DETAILS OF OWN VEHICLE	William Control
Vehicle Registration Number	SFB9969P	
Insured/Policyholder		
Name Of Registered Owner	LAU TAI HWEE	
· NRIC No	S1195396D	
Email Address	NOEMAIL	
Mobilé Phone No	(LOCAL) +65-97916015	A.11
Alternative Phone No	OFFICE-97916015	50
Vehicle Particulars		
Manufacturer	NISSAN	MA THE WILL STREET, CANDELLE STREET,
Model	TEANA	
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	MSIG INSURANCE (SINGAPORE) PTE. LTD.	
Type Of Coverage	COMPREHENSIVE	
Fleet Policy	NO .	
Policy Number	A28996244QMY	
Cover Note Number		
Driver		
Name of Driver	LAU TAI HWEE	**************************************
NRIC No	S1195396D	
Date Of Birth	28/04/1956	
Occupation	INDOOR	
Date Of Driving Pass	08/12/1977	
Driving Experience	40 YEARS AND 1 MONTH	5.7

(LOCAL) +65-97916015

OFFICE-97916015

NOEMAIL

Address 15B JALAN LIMAU KASTURI

Postcode 468422

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 hespital by

ambulance?

Was any other material or property damaged? YES

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

Details of Police Action

Was the accident reported to the police?

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

DUE TO TRAFFIC LIGHT TURN RED, I STOPPED MY VEHICLE. SUDDENLY, VEHICLE B (SFW1394P) FROM BEHIND HIT ONTO MY VEHICLE REAR PORTION.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

NO

NO

1

NO

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SFW1394P

Vehicle Make/Model/Colour

Details Of Properties VEHICLE B

Vehicle Category PRIVATE CAR

Name of Driver ZHONG

NRIC/Passport Number

Contact Number 97778655

Address Postcode

3

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- Picase report correctly the details of the accident to spead up the claims process.
- 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 relaterial facis 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 thre insurance companies.
- 5. Any false reporting may be referred to the Police for investigations
- 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
- By the fodgment 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.
- Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My lesurer, 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)
 - (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 of 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")
- 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
- 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.
- 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
- (a) 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

Oate & Time:

Driver's Signature

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

Reporting Centre Personnel's Signature

NRIC/FIN No.

HOCK MOTOR

Sketch Plan #2 ≥g, 1

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SKETCH FLAN			A A		F 1	
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ECLARATION						
We declare the foregoin	particulars are true in ever	v respect.		100		
Tudan						

Policyholder's Signature Date & Time:

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

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



DAWN ENTERPRISES

21 Seletar West Farmway 1 Singapore 798125 Tel: 63832661 Fax: 64842836 Reg No.430058/00D Nº 35413

DAWN ENTERPRISES

RENTAL AGREEMENT

DATE 7/2/18

HIRER'S PARTICULARS	DRIVER'S PARTICULARS	
Name Lau Tai Hwee	Name	
Address 158 Jalan Liman Losturi	Address	
5(468422)		
I/C or Passport No. 51195396D Country	I/C or Passport NoCount	ry
Occupation	Occupation	
Date of Birth Age	Date of Birth Age	
Driving Licence No. 5113+396 Date Passed	Driving Licence No Date F	assed
Date of Birth Age	Tel: (Office) (Reside	nce)
IMPORTANT NOTES:	CHARGES	
No insurance Coverage if the driver is below 24yrs old or less than 2 years driving licence. This vehicle is licenced to carry passengers only.	G Day at \$2-00.00 per days	91291.00
Hirer is liable to pay first \$ 200 0 as excess all claims any accident plus loss of earning while damaged vehicle is under repair.	Day at \$ per week	7,000
4 For usage to Malaysia suject to higher excess all claims of SS5,000.00 and different rental rate 5 Please notify our office should there be any accident involving this hired vehicle within 24 hrs 6 No refund will be given for vehicle returns early.	Day at \$ per month	
7 No refund will be given for petrol left in vehicle. 8 Hirer is liable to pay all parking fee and traffic summonses.		*
9 Vehicles to be return during office hour only. 10 No Service on Public Holiday and Sunday.	TOTAL AMOUNT	\$1200.0D
SCHEDULE \ MODEL	- AMOUNT PAID	\$1200.00
SFH 39897 MCanry	BALANCE DUE	
Date Time Mileage	Days Extension From To	
7/2/18 10.am	±3	
12/2/18 6.00 ju	Amount Deposit (refundable) \$	
FROM 7/2/18	12 2/18	14 1816 1916
I/we have read and understood the terms and conditions above and hereby agreed to abide	18.40an	Λ
	// //	
	n VIM/	
Tuly	/Well	

Driver/Gurantor's Signature

Hirer's Signature



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm GST Registration No: M400017735

TAX INVOICE

Our Ref No:

GR-18-023263

Date of Request:

12/02/2018

Your Ref No:

CY(HMW)SFB9969P(AC/HH)

C YOGARAJAH LLC 883 North Bridge Road #19-05 SouthBank Singapore 198785

Dear Sir/Madam,

Your Search Criteria:

Date of Accident:

07/02/2018

Place of Accident:

BEDOK NORTH RD B4 JTN BEDOK RE

Client Vehicle No:

SFB9969P

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[X] GIRO [] Cash [] Cheque





GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No:

GR-18-023264

Date of Request:

12/02/2018

Your Ref No:

CY(HMW)SFB9969P(AC/HH)

C YOGARAJAH LLC 883 North Bridge Road #19-05 SouthBank Singapore 198785

Dear Sir/Madam,

Date of Accident:

07/02/2018

Vehicle No:

SFB9969P

Place of Accident:

BEDOK NORTH RD BEFORE JUNCTION BEDOK RESERVOIR RD

Involving Vehicle No: SFW1394P

With reference to your application for the accident report, we have attached the following accident reports as requested:

ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
BEDOK NORTH RD BEFORE JUNCTION BEDOK RESERVOIR	14.00	1	13.08
RD			0.92
D. (CST Inchesive)			14.00
		ACCIDENT LOCATION (S\$) BEDOK NORTH RD BEFORE JUNCTION BEDOK RESERVOIR 14.00	ACCIDENT LOCATION (S\$) BEDOK NORTH RD BEFORE JUNCTION BEDOK RESERVOIR 14.00 1

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

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Date:

[X] GIRO [] Cash [] Cheque

Page 1 of 1

Enquire Vehicle & Owner Information (Vehicle No. SFW1394P As At 07 Feb 2018 / 09:15:00) Law Firm Search Details

Search Reason:

Insurance claim in relation to traffic accident

Law Firm Case No.:

CY(HMW)SFB9969P(AC)

Current Owner Details

Owner ID Type:

Singapore NRIC

Owner ID:

\$8021355G

Owner Name:

TAN ZHI CHOON

Registered Address Type: HDB/HUDC

Registered Block/House

No.:

Registered Street Name: UBI AVENUE 1

#11-1057

348

Registered Unit No.: Registered Building Name: -

Registered Postal Code: 400348

Current Vehicle Details

Vehicle No.:

SFW1394P

Make Description/Model: MERCEDES BENZ/C 180 CGI

Insurance Company Name: MSIG INSURANCE (SINGAPORE) PTE LTD





Phee Lay San has successfully logged out.

Your last login date and time was 07 Feb 2018, 10:02:57.

To return to ONE.MOTORING, please click here

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

Session Transaction History

S/No	o.Asset	Asset ID	Asset	Transaction Type	Transaction	Log
	Type		Owner ID		Amount	Date/Time
	S		200 m		<u>(S\$)</u>	
1	Vehicle	SFW1394	P-	18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49	07 Feb 2018 / 10:05:27

CL APPRAISER PTE LTD

47A Edgefield Plains #13-16 Singapore 828714 Email: clappraiser@yahoo.com Hp: 9068 8689 Fax: 6452 9783 Reg No: 201000228E

INVOICE

Invoice No:

CL/18141

Lau Tai Hwee

C/o: Hock Motors Workshop No.1 Kaki Bukit Ave 6 #02-02

AutoBay, Singapore 417883

Ref No:

HM/02/1803/TP

Date:

26 February 2018

DESCRIPTION

AMOUNT

OUR SERVICE FEE CHARGES:

- SURVEY INSPECTION FOR VEHICLE NO. SFB 9969 P
- RESURVEY INSPECTION
- DIGITAL PHOTOGRAPHS SERVICES
 (INCLUSIVE OF STORAGE AND SUBMISSION OF DIGITAL PHOTOGRAPHS)
- TRANSPORTATION

GRAND TOTAL

S\$ 742.00

E & O. E

All cheque payment should be "Crossed" and made payable to "CLAPPRAISER PTE LTD"

We shall be grateful if you could forward our payment at your early convenience.

CL Appraiser Pte Ltd

47A Edgefield Plains #13-16 Singapore 828714 Hp: 90688689 Email: clappraiser@yahoo.com Reg No: 201000228E

VEHICLE INSPECTION REPORT

To: Lau Tai Hwee

Date

: 26 February 2018

C/o: Hock Motors Workshop

Our ref

: HM/02/1803/TP

No.1 Kaki Bukit Ave 6 #02-02

AutoBay, Singapore 417883

Accident Date

: 07 February 2018

Type of Survey

: Third Party

Inspection Date : 07 February 2018

Repairer Name

: Hock Motors Workshop

No.1 Kaki Bukit Ave 6 #02-02

AutoBay, Singapore 417883

PARTICULARS OF VEHICLE

Registration No : SFB 9969 P

Year / Capacity

: 2015 / 2488 cc

Make / Model

: Nissan Teana

Colour

: Black

Chassis No

: MNTBCAL33Z0003044

Mileage

: 78853

Engine No

: QR25038263L

CONDITION OF TYRES

	Make	Size	Thread Balance	Rim
Front Nearside	: Bridgestone	215/55 R17	5 mm	Sport
Front Offside	: Bridgestone	215/55 R17	5 mm	Sport
Rear Nearside	: Bridgestone	215/55 R17	5 mm	Sport
Rear Offside	: Bridgestone	215/55 R17	5 mm	Sport

GENERAL DESCRIPTION OF DAMAGE VEHICLE

The impact damages sustained on the vehicle at the time of inspection is on the rear portion. (Details refer to the photographs attached)

Enclosed number of photographs:

copies

REMARKS

This inspection was conducted entirely on a "WITHOUT PREJUDICE" basis and we have not given authorization and instruction to the repairer to proceed with the repair

RECOMMENDATIONS

We have thoroughly inspected each and every item on the estimate against the physical damage found on the vehicle and we have listed the breakdown of our finding and our recommendation.

The repairer has agreed to undertake the job at a Lump Sum of \$ 10,200.00 on a contractual basis.

Under normal circumstances, the repair period would be about 7 (Seven) working days.

CCL APPRAISER PTE LTD

Vehicle Registration No: SFB 9969 P

Our Ref No: HM/02/1803/TP

04	Description	Conditions		Repairer's		Revised	
Qty	Description	Conditions		Estimate		Amount	
	SPARE PARTS - LIST ITEMS						
1	Rear boot lid	Damage	\$	1,080.80	\$	1,080.80	
2	Rear boot dampers	Intact	\$	322.40		SNN	
2	Rear boot hinges	Intact	\$	298.80		7 ///	
1	Rear boot inner trim *	Damage		179.60	\$	179.60	
1	Rear end panel	Damage	\$ \$	660.60	\$	660.60	436.79
1	Rear bumper	Damage	\$	899.40	\$	899.40	Section Me
1	Rear bumper inner sponge	Damage	\$	133.80	\$	133.80	
1	Rear bumper reinforcement	Damage	\$	360.30	\$	360.30	
2	Rear bumper reinforcement stays	Damage	\$	183.40	\$	183.40	
2	Rear bumper side retainers	Necessary	S	97.00	\$	97.00	
1	Rear bumper sensor wire harness set	Damage	\$	235.00	\$	235.00	
2	Rear number plate lamps	Damage	\$	90.00	\$	90,00	
1	Rear floor panel	Damage	\$	1,298.10	\$	1,298.10	Repair
2	Rear floor side boards	Damage	\$	317.60	\$	317.60	
1	Rear fender	Repair	\$	1,268.70			
2	Rear fender inner trims	Damage	\$	467.20	\$	467.20	
2	Real Tellact limits with		S	7,892.70	\$	6,002.80	4480.
		Less 30%	\$	2,367.81	s	1,800.84	1100
	Total Cost - List Items		\$	5,524.89	\$	4,201.96	3136.
	NETT ITEMS						3.1.4.4
1	Rear boot chrome moulding	Damage	\$	351.10	\$	351.10	
1	Rear boot inner lock	Damage	\$	149.50	\$	149.50	
1	Rear boot lock catch	Damage	\$	45.00	\$	45.00	
1	Rear boot weatherstrip	Necessary	\$	107.00	\$	107.00	
1	Rear boot "NISSAN" emblem	Necessary	\$	62.40	\$	62.40	
1	Rear boot "TEANA" emblem	Necessary	\$	66.40	\$	66.40	
1	Rear boot "250XV" emblem	Necessary	\$	62.70		62.70	
2	Rear taillamps	Damage	\$	941.20	\$	941.20	
1	Rear end panel inner garnish	Damage	\$	180.80	\$	180.80	
1	Rear bumper lower undercover	Damage	\$	175.00	\$	175.00	_
4	Rear bumper PDC sensors	Damage	\$	780.00		780.00	390
	Profiles and an experimental profile and the form of the following and the control	Damage	S	285.00		285.00	
1	Rear floor top board Rear exhaust silencers	Damage	S	1,446.80		× 1,446.80	
2		Necessary	\$	109.00		× 109:00	
2	Rear exhaust mountings	Damage	\$	189.50	\$	189.50	
1	Rear keyless sensor	Damage	\$	4,951.40	_	4,951.40	-
		Less 10%		495.14	S		2 - 60 - 100 1942
	Total Cost - Nett Items		\$	4,456.26	_		- 2705

CL APPRAISER PTE LTD Our Ref No: HM/02/1

Vehicle Registration No: SFB 9969 P

Our Ref No: HM/02/1803/TP

Qty	Description	Description Conditions Repairer's Estimate		51.700°	77	Revised Amount
	Spare Parts Sub Total c/f		S	9,981.15	S	8,658.22
	SPECIAL NETT ITEMS					
1	Rear boot inner trim clip (1 set)	Necessary	s	45.00	\$	45.00
1	Rear bumper clip (1 set)	Necessary	\$	35.00	\$	35.00
1	Rear number plate with holder	Damage	\$	50.00	\$	50.00
1	Rear reverse camera *	Damage	\$	480.00	\$	X 480.00 N/
1	Rear floor panel insulator	Necessary	\$	180.00	\$	150.00
2	Rear exhaust chrome tail pipes	Damage	\$	560.00	\$	560.00
~	Total Cost - Special Nett items		S	1,350.00	\$	1,320.00

840

\$ 11,331.15	\$	9,978.22
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&CL APPRAISER PTE LTD

Vehicle Registration No: SFB 9969 P

S/No	Description		tepairer's Estimate		Revised Amount
	Total cost of parts c/f	S	11,331.15	\$	9,978.22
	<u>LABOUR</u>				
1	To remove, refit, replaced damaged lamps and check up rear electrical wiring	\$	80.00	\$	50.00 30
2	To remove and refit inner garnishes, inner trim to assist repair.	\$	150.00	\$	120.00 60
3	To remove and refit rear reverse sensor and camera.	\$	150.00	\$	120,0040
4	To transfer boot lid mechanism and wiring assembly to assist repair.	\$	80.00	\$	60.00 /
5	To remove, refit and replace exhaust silencer and mountings.	\$	200.00	\$	180:00 150
6	To apply undercoating on repaired and replaced panel.	\$	180.00	\$	120.00 60
7	To provide labour charges, workmanship to dismantle above damaged parts, repair including cut and weld; re-align body structure and damaged consistent to the accident.	s	1,400.00	\$	1,000:00 800
8	To respray painting include polishing and waxing on the changed body parts, repaired portions where	\$	1,200.00	\$	1,100.00 1000
	consistent to the accident.				2200
	GRAND TOTAL	\$	14,771.15	\$	12,728.22
			888	31	. 63
			20%	. 7	100
			/		



Vehicle Registration No: SFB 9969 P

Our Ref No: HM/02/1803/TP

The repairer has agreed to undertake the repair under a Lump Sum Basis. We have further adjusted the amount to a Lump Sum Repair Contract of: \$10,200.00

By accepting to carry out the repairs on a contract lump sum basis, the repairer has the discretion to replace the damaged parts with used, reconditioned or new parts, or to repair it to a roadworthy condition.

Note: The revised estimate was made from a visual inspection. Should there be any discrepancy or unseen damage / item in this survey, kindly notifed the company within seven (7) from the date hereof. Otherwise, the revised amount shall be deem to be vaild.

Disclaimer

The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in. The rates and assessment of damages must not be used in any circumstances for comparison with other vehicle and/or other accident in other legal proceedings.

C L APPRAISER PTE LTD

Cheong K. H

Automotive Appraiser

...CLAIM SUBFOLDER...(Pending for Survey Report)

LAIM SUE	SFOLDER TRA	CKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submi	itted	Ins Auth'ed	Status	
Main	07 Feb 2018		07 Feb 2018 15:00 Edit Adj Rpt	S\$7,100.00 Edit Estimates	S\$7,100. View Rpt	1		Pending for Report Cancel Case	
	Main	R	eference	Claim De	tails	Γ	Documents		Show All
CLAIM S	UBFOLDER DI	TAILS		Control of the Contro	[Cre	eated by	y insurer]	A STATE OF THE PARTY OF THE PAR	
Insured:	TAN ZHI	CHOON, ID: S8	021355G						
Main Claimant:	LAU TAI HWEE, ID: S1195396D								
Vehicle Re No.:	SFB996	9P		Date of	LOSS: [29	7/02/2018 00:00 - :59 29 Months and 18 Days From LTA Reg Date (Man Yr)]			(Man Yr)]
Claim Typ	e: TP / 548	8877		Policy/0 Note No		28965019SMA (Comprehensive) Coverage: 28/06/2017 - 27/06/2018			
Vehicle Re No. (Insured):	SFW1394	SFW1394P Policy No. (Claimant):							
				Excess:					
Repairer:	Hock Mot	ors Workshop (HQ) NO 1 KAKI BUK	IT AVENUE 6, #02-	88 AUTOBAY	@ KAKI	BUKIT, 417883 K	aki Bukit - Tel:	68469707
Handling Insurer:	1379/2021/09/100100	CONTRACTOR - 2007 - 20 20	ore) Pte. Ltd. (HQ)						2550]
Adjuster:	08/02/2		e Ltd (HQ) - Tel: 62	56-3561 [Handle	d by XING	GUO QI	ANG] [Imm.A	dvice due	
Adj Asg. Remarks:	Third Part	y Pre-Repair Surv	еу						
ASSOCIA	TED MAIL RE	CEIVED					View	All Compos	se Case Mail
There are	no mail for this	case.							
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Due Da		Type Tasi	k Group Subjec	t Handler	Assigned B	у (Completed On	Created O	n Done

Claim Documents

*SFB9969P (548877)
[SFW1394P]
TP
LAU TAI HWEE
Feb 7 2018 12:00AM
[TAN ZHI CHOON]
Hock Motors Workshop

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4	14/03/18 13:32	TP LOD, REPAIR BILL, RENTAL INVOICE, LTA & GIA SEARCH FEE SURVEY REPORT	6		

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Documents Checklist

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There are no document checklists configured.		
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)		
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LKK Auto Consultants Pte Ltd (Co. Reg. No: 199607198R)

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

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No:

CS3/MSG18002498/GVD3E2

Date:

13/04/2018

REFERENCE

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd.

Policy No:

28965019SMA

Claimant Vehicle

SFB9969P

Insured Vehicle No:

SFW1394P

No: Date of Loss:

07/02/2018

Nature of Claim:

TP

Claim No: 548877

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SFB9969P

Make & Model:

NISSAN TEANA, 2.5 CVT ABS D/AB HID 2WD 4DR

Engine No:

QR25038263L

Reg. Date:

20/08/2015 (Man. Year: 2015)

Chassis No:

MNTBCAL33Z0003044

Colour:

Odometer:

82566 km

Engine Capacity:

2488 cc Market Value/New Car Price: N/A

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Engine Modification:

Yes Footbrake (Serviceable):

Pre-accident Condition:

Yes

Handbrake (Serviceable): CONDITION OF TYRES

Front Tyre Size:

215/55 R17

Rear Tyre Size:

No

215/55 R17

Front Left Side:

Bridgestone 6 mm

Rear Left Side:

Bridgestone 6 mm

Front Right Side:

Bridgestone 6 mm

Rear Right Side:

Bridgestone 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	11,331.15	6,681.63	4,649.52	41.03
Miscellaneous Items	0.00	0.00	0.00	
Labour	3,440.00	2,200.00	1,240.00	36.05
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	14,771.15	8,881.63	5,889.52	39.87
Approved Total (Overridden) (S\$)		7,100.00		
Nett Amount (S\$)	14,771.15	7,100.00	7,671.15	51.93

INSPECTION

Date of Assignment:

07/02/2018

Date Inspected:

20/03/2018 Inspected At:

Blk 1 Kaki Bukit Ave 6 #02-22

Repairer: Hock Motors Workshop (HQ)

Estimated Period of Repair:

6.0 days

Adjuster: XING GUO QIANG

Manager: VERON CHEN

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Reference

Version: 1.0 (Last Synchronised: 13 Apr 2018) Part Source: MRM-SG

NISSAN TEANA 2.5 CVT ABS D/AB HID 2WD 4DR (A) (Catalogue:Merimen Singapore 1.0) Parts: 143

Labour: Repairer's (Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SFB9969P)

These estimates are valid only if they contain the print code (above) on all estimate pages, running page Validity:

numbers with the END OF ESTIMATES marker on the last estimate page

Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BOOT LID	Replaced	1,080.80 FL	*1,080.80 FL
2	2		*REAR BOOT DAMPERS Not Nec		322.40 FL	*-FL
3	2		*REAR BOOT HINGES	Not Necessary	298.80 FL *-	
4	1		*REAR BOOT INNER TRIM	Replaced	179.60 FL *179.60	
5	1		*REAR END PANEL	Replaced	660.60 FL *436.75	
6	1		*REAR BUMPER	Replaced	899.40 FL	*899.40 FL
7	1		*REAR BUMPER INNER SPONGE	Replaced	133.80 FL	*133.80 FL
В	1		*REAR BUMPER REINFORCEMENT	Replaced	360.30 FL	*360.30 FL
9	2		*REAR BUMPER REINFORCEMENT STAYS	Replaced	183.40 FL	*183.40 FL
10	2		*REAR BUMPER SIDE RETAINERS	Replaced	97.00 FL	*97.00 FL
11	1		*SET REAR BUMPER SENSOR WIRE HARNESS	Replaced	235.00 FL	*235.00 FL
12	2		*REAR NUMBER PLATE LAMPS	Replaced	90.00 FL	*90.00 FL
13	1		*REAR FLOOR PANEL	Repaired	1,298.10 FL	*-FL
14	2		*REAR FLOOR SIDE BOARDS	Replaced	317.60 FL	*317.60 FL
15	1		*REAR FENDER	Repaired	1,268.70 FL	*- FL
16	2		*REAR FENDER INNER TRIMS	Replaced	467.20 FL	*467.20 FL
17	1		*REAR BOOT CHROME MOULDING	Replaced	351.10 FN	*351.10 FN
18	1		*REAR BOOT INNER LOCK	Replaced	149.50 FN	*149.50 FN
19	1		*REAR BOOT LOCK CATCH	Replaced	45.00 FN	*45.00 FN
20	1		*REAR BOOT NISSAN EMBLEM	Replaced	62.40 FN	*62.40 FN
21	1		*REAR BOOT TEANA EMBLEM	Replaced	66.40 FN	*66.40 FN
22	1		*REAR BOOT 250XV EMBLEM	Replaced	62.70 FN	*62.70 FN
23	2		*REAR TAILLAMPS	Replaced	941.20 FN	*941.20 FN
24	1		*REAR END PANEL INNER GARNISH	Replaced	180.80 FN	*180.80 FN
25	1		*REAR BUMPER LOWER UNDERCOVER	Replaced	175.00 FN	*175.00 FN
26	4		*REAR BUMPER PDC SENSORS	Replaced	780.00 FN	*390.00 FN
27	1		*REAR FLOOR TOP BOARD	Replaced	285.00 FN	*285.00 FN
28	2		*REAR EXHAUST SILENCERS	Repaired	1,446.80 FN	*- FN
29	2		*REAR EXHAUST MOUNTINGS	Not Necessary	109.00 FN	*- FN
30	1		*REAR KEYLESS SENSOR	Replaced	189.50 FN	*189.50 FN
31	1		*SET REAR BOOT INNER TRIM CLIP	Replaced	45.00 FS	*45.00 FS
32	1		*SET REAR BUMPER CLIP	Replaced	35.00 FS	*35.00 FS
33	1		*REAR NUMBER PLATE WITH HOLDER	Replaced	50.00 FS	*50.00 FS
34	1		*REAR REVERSE CAMERA	Not Necessary	480.00 FS	*- FS
35	1		*REAR FLOOR PANEL INSULATOR	Replaced	180.00 FS	*150.00 FS
36	2		*REAR EXHAUST CHORME TAIL PIPES	Replaced	560.00 FS	*560.00 FS
37	1		*REAR BOOT WEATHERSTRIP	Replaced	107.00 FN	*107.00 FN
	nchise	part. S=Spcl	Nett. L=ListItemDisc. N=NettItemDisc.	ASSET ASSET AND ASSET AS		Telephone Service
				Sub Total (S\$)	14,194.10	8,326.45
			- List Item Discount on L Items	30.00/30.00% (S\$)	2,367.81	1,344.26

Report was unsubmitted during this print-out.

No.	Qtv	Part No. P	articulars	Condition	Repairer's	Amount
	10. 419	1,000,1002		- Nett Item Discount on N Items 10.00/10.00% (S\$)	495.14	300.56
				Total Parts (S\$)	11,331.15	6,681.63
				Report was unsubmitted during this print-out.		

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

bour Items	
Jour Rellia	
TO REMOVE, REFIT, REPLACED DAMAGED LAMPS AND CHECK UP REAR ELECTRICAL WIRING	
TO REMOVE AND REFIT INNER GARNISHES, INNER TRIM TO ASSIST REPAIR	
TO REMOVE AND REFIT REAR REVERSE SENSOR AND CAMERA	
TO TRANSFER BOOT LID MECHANISM AND WIRING ASSEMBLY TO ASSIST REPAIR	
TO REMOVE, REFIT AND REPLACE EXHAUST SILENCER AND MOUNTINGS	
TO APPLY UNDERCOATING ON REPAIRED AND REPLACED PANEL	
TO PROVIDE LABOUR CHARGES, WORKMANSHIP TO DISMANTLE ABOVE DAMAGED PARTS, REPAIR INCLUDING CUT AND WELD; RE-ALIGN BODY STRUCTURE AND DAMAGED CONSISTENT TO THE ACCIDENT	
TO RESPRAY PAINTING INCLUDE POLISHING AND WAXING ON THE CHANGED BODY PARTS, REPAIRED PORTIONS WHERE CONSISTENT TO THE ACCIDENT	
Gross Labour	
RIM TO	

< END OF ESTIMATES >