

KIM CHWEE AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-50 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 199802379R

Date : 29.03.2018

AXA Insurance Singapore Pte Ltd

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

Attn: Motor Claim Department

ACCIDENT INVOLVING VEHICLE: SBX82M AND SKG8080Z ON 08.03.2018

We are the authorized repair workshop for the owner of motor vehicle no: **SBX82M**, which was involved in the captioned accident with your insured vehicle no: **SKG8080Z**. The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1) Cost of Repair (inclusive of GST)	\$ 11,948.00
2) Loss Of Use Rental	\$ 900.00
3) GIA Search Fee	\$ 2.00
	<u>\$ 12,850.00</u>

We enclosed herewith the following documents to support the claims:

- | | |
|------------------------------------|----------------------------------|
| a) Final Repair Invoice | b) Vehicle Registration Log Card |
| c) Rental Agreement/Invoice | d) I/C & Driving Licence |
| e) Insurance Certificate | f) GIA Search Result/GIA Report |
| g) Letter of Authorisation, etc... | |

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.

Thank you.

Yours faithfully,

Jason Tang (jason@fastechauto.com.sg)

For Kim Chwee Auto Pte Ltd

TAX INVOICE

KIM CHWEE AUTO PTE LTD

1 Kaki Bukit Ave 6 #01-50 Autobay

Singapore 417883

Tel No: 67452063 / 67467158 Fax No: 67458520

Tax Reg No: 199802379R

AXA Insurance Singapore Pte Ltd

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

Attn: Motor Claim Department

Tax Invoice : 20180

Date: 29.03.2018

Vehicle No: SBX82M

Make/Model: BMW535I

Chassis/Eng# :

Accident Date: 08.03.2018

Claim No : 0318-20180

:

Amount

To proceed on lump sum repair

S\$

11,200.00

E. & O. E.

Total : S\$

11,200.00

GST @ 7% : S\$

784.00

Amount Due : S\$

11,984.00


for KIM CHWEE AUTO PTE LTD

All Invoices are subjected to GST

DYNAMIC CAR RENTAL

1 Kaki Bukit Ave 6 #01-46 Autobay

Singapore 417883

Tel No: 6741 7244 / 6746 5405 Fax No: 6745 8520 / 6746 5786

Co. Reg No: 52928467K

To: LINKESH S/O BALASUBRAMANGAM

Invoice : DCR-2018-03-08

Date : 13.03.2018

Agreement No : 19988

Payment Term: LOD

DESCRIPTION	AMOUNT
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Rental charges for vehicle :	SFM222L (0318-20180)	\$ 900.00
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Rental Period from 08.03.2018 to 13.03.2018 .

E. & O. E.

Total \$ 900.00

NANCY LAM

for Dynamic Car Rental

Dynamic Car Rental

DCR-2018-03-08

1 KAKI BUKIT AVENUE 6, #01-46/48/50 AUTOBAY, SINGAPORE 417883.

TEL: (+65) 6741 7244, 6746 5405 FAX: (+65) 6745 8520, 6746 5786

Co. Reg. No. 52928467K

RENTAL TERMS AND CONDITIONS

No. 19988

Name <i>Linkesh S/O Balasubramanyam</i>			REG. No. <i>SFM22LL</i>		MAKE MODEL:								
ADDRESS					DIESEL		PETROL		E	1/4	1/2	3/4	F
			KM IN		DATE & TIME IN <i>13/3/18 @ 5.02pm</i>								
			KM OUT		DATE & TIME OUT <i>13/3/18 @ 4.15pm</i>								
			KM DRIVEN		TIME USED								
NAMED DRIVER													
DRIVING LICENCE NO	DATE OF EXPIRY	PLACE OF ISSUE			HOURS		@S\$						
PASSPORT NO	DATE OF ISSUE	PLACE OF ISSUE			<i>5</i> DAYS		@S\$ <i>180</i>		<i>900</i>				
ADD NAMED DRIVER					WEEKS		@S\$						
DRIVING LICENCE NO	DATE OF EXPIRY	PLACE OF ISSUE			MONTHS		@S\$						
PASSPORT NO	DATE OF ISSUE	PLACE OF ISSUE			BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR COLLISION DAMAGES WAIVER (C.D.W.)		SUB-TOTAL		<i>900</i>				
IMPORTANT NOTES: This vehicle is licenced to carry 04 passengers only. No refund will be given for vehicle returns early. No refund will be given for period left in vehicle. Hirer is liable to pay first \$2000 under section I & II in any accident plus loss of earnings while damaged vehicle is under repair. Hirer is liable to pay all parking fee and traffic summonses. Vehicle return during office hour only. No Service on Public Holiday and Sunday. ADDITIONAL CONDITIONS: * Geographical areas: Singapore & West Malaysia. * Driver must be: a) 18 years old and above; b) holding a valid relevant class of driving license. * Additional Own Damage Excess of S\$1,000 is applicable for any named/unnamed drivers who: a) age 22 to 23 years old; b) age 66 to 70 years old; c) with driving experience of 1 year to less than 2 years in Singapore on the relevant classes of driving license. * Additional All Claims excess of S\$2,000 is applicable for any named/unnamed drivers who: a) is 18 years old to 21 years old and/or b) is 71 years old and above and/or c) with driving experience of less than 1 year on the relevant classes of driving license. * Upon returning the replacement vehicle, you must ensure that all expensive and important items to be removed away from this replacement vehicle. We/I will not be responsible for any reporting of such losses. * Hirer is liable to pay first \$2000 under section I & II in any accident plus loss of earning while damage vehicle is under repair. Hirer is responsible for Additional \$2,000.00 Excess to the THIRD PARTY DAMAGE / INJURY claims.					TOTAL RENTAL								
					DELIVERY FEE								
					COLLECTION FEE								
					PER DAY \$		PER WEEK \$		PER MONTH \$				
BY INITIALLING, RENTER AGREES TO PAY ADD FEE FOR PERSONAL ACCIDENT INSURANCE (P.A.I.) X PER DAY \$ PER WEEK \$ PER MONTH \$													
			PREPAYMENT		TOTAL CHARGE								
			CHECK		DEPOSIT								
			CASH										
			RECEIPT NO.		NETT CHARGE								
			AMOUNT DUE / REFUND										

I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDES OF THIS RENTAL AGREEMENT AND AGREE THEREOF.

SIGNED BY THE PARTIES HERETO ON THE DAY OF

X _____
DYNAMIC CAR RENTAL

X _____
RENTER'S/DRIVER'S SIGNATURE



RECORDS MANAGEMENT CENTRE

**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-18-036157

Date of Request: 08/03/2018

Your Ref No: Online Purchase

Kim Chwee Auto Pte Ltd
1 Kaki Bukit Avenue 6 #01-48
AutoBay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date 08/03/2018
Enquiry By Tang Kok Wee, Allan
TP Vehicle No. SKG8080Z
Accident Date 08/03/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

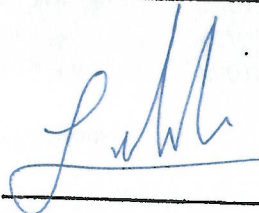
AUTHORISATION TO ACT

I/We, Linkesh s/o Balasubramanyam (the third party claimant) of 23 Fernvale Lane
#02-295797501 (address), owner of SBX 82M (vehicle no.) hereby
authorize Kim Chwee Auto Pte Ltd ("the workshop") to act for me with respect
to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no.
SBX 82M that was damaged pursuant to the accident which occurred on 8/3/18 (date)
along Sembawang Camp Naval Diving Unit Entrance (location) involving
vehicle no/s SKG 8080Z ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they
deem fit and the workshop is further authorized to receive payment further to settlement of my
claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a
without prejudice and without admission of liability basis insofar as the driver/owner/insurers
of the other vehicle/s is concerned.

Dated this _____ (day) of _____ (month) 20____ (year)



Signed by "the third party claimant"
(with company stamp if applicable)



Signed by "the workshop"
(with company stamp)

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	08/03/2018 20:20
Date Of Accident	08/03/2018 11:30
Exact Location Of Accident	SEMBAWANG CAMP NAVAL DIVING UNIT ENTRANCE
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SBX82M
Insured/Policyholder	
Name Of Registered Owner	LINKESH S/O BALASUBRAMANYAM
NRIC No	S8322220D
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-87866640
Alternative Phone No	OFFICE-87866640

Vehicle Particulars

Manufacturer	BMW
Model	535I-3.0 (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA245813/1
Cover Note Number	

Driver

Name of Driver	LINKESH S/O BALASUBRAMANYAM
NRIC No	S8322220D
Date Of Birth	06/07/1983
Occupation	INDOOR
Date Of Driving Pass	03/01/2003
Driving Experience	15 YEARS AND 2 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-87866640
Fax Number	
Contact Number	OFFICE-87866640
EMail Address	NOEMAIL

Address	23 FERNVALE LANE #02-29
Postcode	
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 - CROSS JUNCTION
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

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

Details of Police Action

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

Circumstances of Accident

REFER TO 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	SKG8080Z
Vehicle Make/Model/Colour	MERCEDES BENZ C 200
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Sketch Plan


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 Authorized Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the Insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this form and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.


Policyholder's Signature
Date & Time:


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

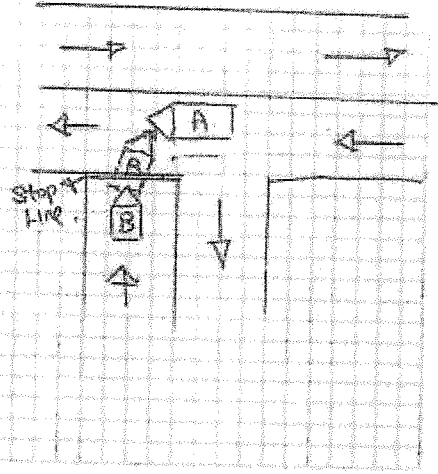

Reporting Centre Personnel's Signature
Name: Susham
NRIC# / N No: S8040377A

Sketch Plan #2

SKETCH PLAN

Vehicle A: SBX 82M.

Vehicle B: SKG 8080Z



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the stated date and time, I was driving
on the straight on the main Road at the stated venue.
Vehicle B (SKG 8080Z) who was coming out from the minor
road from my left side... he without stopping on the
stop line. he dashed out to the main Road &
hit onto my car.

DECLARATION

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

Policyholder's Signature
Date & Time:

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

Reporting Officer/Personnel's Signature
Name: Subhram
NIC/FBI No: SB040377A



redefining / insurance

AXA Insurance Pte Ltd
☎ 1800 880 4888 (Within Singapore)
(65) 6880 4888 (International)
📠 (65) 6880 4740
✉ customer.care@axa.com.sg
🌐 www.axa.com.sg

Certificate of Insurance

account number
03479

-Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960-Road Transport Act, 1987 (Malaysia)
-Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	LINKESH S/O BALASUBRAMANYAM	Certificate number	GA245813 / 1
Cover	Comprehensive	Chassis number	WBAFR72000C580416
Plan name	Essential	Engine number	06977598N55B30A
NCD applicable	50%		
Vehicle registration number	SBX82M		
Period of Insurance	from 24/07/2017 to 13/09/2018 (both dates inclusive)		
Finance loan company	HONG LEONG FINANCE LIMITED		

Persons or classes of persons entitled to drive*

- (a) The Policyholder
(b) Any person who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

Limitation as to use*

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

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

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS	Basic Own Damage Excess	SGD 500.00
	Windscreen Excess	SGD 100.00

An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorised Driver*
2. S\$500 for declared *Young and Inexperienced Driver*
3. S\$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd

Authorised signature

Important note

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).

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

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S832220D



Name
LINKESH S/O BALASUBRAMANYAM

Race
INDIAN

Date of birth
06-07-1983

Sex
M

S832220D

Country/Place of birth
SINGAPORE

REPUBLIC OF SINGAPORE **DRIVING LICENCE**

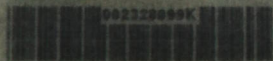


License Number **S832220D**

**LINKESH S/O
BALASUBRAMANYAM**

Date of birth **06 Jul 1983**

Valid Date **01 Aug 2014**



5798488

NRIC No **S832220D**



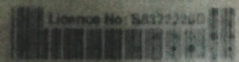
Date of issue
12-09-2017

Address
**23 FERNVALE LANE
#02-29
SINGAPORE 797501**

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES)

EFFECTIVE DATE

Class 3 Motor Cars <= 3000kg with <= 7 passengers, exclusive of the driver, and other motor vehicles <= 2500kg **03 Jan 2003**



NR 428A

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC

Owner ID: 2220D

Vehicle Details

Vehicle No.: SBX82M

Vehicle to be Exported: No

Intended De-registration
Date: 08 Mar 2018

Vehicle Make: B.M.W.

Vehicle Model: 535i A

Primary Colour: Black

Manufacturing Year: 2010

Engine No.: 06977598N55B30A

Chassis No.: WBAFR72000C580416

Maximum Power Output: 225.0 kW (301 bhp)

Open Market Value: \$57,684.00

Original Registration Date: 14 Mar 2013

First Registration Date: 14 Mar 2013

Transfer Count: 2

Actual ARF Paid: \$57,684.00

Intended PARF Rebate Details

PARF Eligibility: Yes

PARF Eligibility Expiry
Date: 13 Mar 2023

PARF Rebate Amount: \$43,263.00

Intended COE Rebate Details

COE Expiry Date: 13 Mar 2023

COE Category: B - Car (1601cc & above)

COE Period(Years): 10

QP Paid: \$80,191.00

COE Rebate Amount: \$40,203.00

Total Rebate Amount: \$83,466.00

The information contained herein is correct as at 08 Mar 2018

OK