Soveplar.	REF: (%3/	ms618003190/Grd3	Special Instruction:	
Milman	A. W.	SSIGNMENT (Office	月2日 1100.00	
From (Person):	Cothonine Mig or Morth	Date/Time: 180	5108 Third Parties:	
Estimated Cost	Bill to		Claimant:	
ODCEP Resins	spection / (Evaluation)		Surveyor: Auto	Performance
l'o Inspect Veh	00-0-0-0-	m s	KS 3706Y Warkshop: King!	s Auto
it Workshop in			157 8629	
of		Tel: 82 NC # 00 - 10	124 001	
olicy No:	. 70 SH 10 A		51935	
ium insured:			7.7175	
Make of Veh:		Excess:	15(B208	
Client's Record)		D.O.A.	C 100 K 10 TO 10 T	enke:
			H.O.D. Enforcement/Date	
Date/Time: _	Person Contact	ted: Vehic	le IN/OUT	
Date/fime:_	Confirmed with Submit Final Fig 31	Final Fig	days (Red \$ / %: O	riginal 6 de
Date/Time:	126 (1) Submit Final Fig. 31	00.00 , 5 days (Red	15 1000 /24 %; Original 6	days)
ate/Time	Action/Instruction			
	Strate Nation 1991 (1991) Strate Nation 1991 (1991)	503/Y ·	DIA: 150820.8	
			19894010	
	Sibnit PRS + Paper sun	vy		
		,		
	RECEIVED 1 2 JUN	2010		
	1.5.3911	2010.		
D (1) T				
rara(1) : P	arts found not replaced	(To highlight R or	r UB, LR, Etc)	
Para(2) · C	Ommants on consist			
nin(2) . C	Comments on consistency o	f damages (Parts No	t Consistent : NC)	
Para(3) : N	lett Value			
			Fee Charged:	Flores
	Market Value :	Inspected/	Basic & Add	Date:
	Salvage Value	Evaluated by:	Transport	
			Photos	
	Nett Value		Others Total	
1) Date/Time	16/18 File Pass to App	19 2) Date/Time	File Return to	
		EJ Date Time	t ne tretum to	
3) Date/Time	File Pass to	4) Dute/Time	File December	
<ol> <li>Date/Time</li> <li>Date/Time</li> </ol>	1110 1 1025 (0)	4) Date/Time 6) Date/Time	File Return to	

A	ship Mari
	San 7557M 01 2016
	Typo: M.Car / N. Gycle / Hun / Van / Lorry / Taxi / Prime Mozer /
OD   TP / WS / TP RES / OD RES / EVA / INV / MV	Truck / Traffer or
To Japaics Vehille Lin	MAZDA MX-5 SKYACTIV-G 1998
	Golden White AC (named / Std / NI / NA
	Sp Reading 44075 Tilladic Insured / Std / NI / NA
maret	Eng/No. PE30856881
Policy No.	JM6KDJE7600100229
Clame No	Gen. Gond: God / Fair / Poor / Burnt
Sum lissured Excess	Steering, Indeer / Jammed / Leaked / Burnt   19
	Brake In Ger / Jammed / Lasked / Burnt Of
Mike of Ver	Modi: Nil / 6 im / STD A/Rim or
	Tyte Size F. 215 452717
(Policy Colidition)	R -II-
Remark: The veh had commenced its N/S 0/S	<b>\</b>
repair at the time of inspection	TOYO / YOKO OF MICHE.
Ball or Market Value	From Rew
IDAC Accident Rport: Consistent? Yes or No	R/Bal 6 mm R/Bal 6
GU FR Seen Consistent? Yes or No	LBal ( mm LBal ( mm
Est Reports days Res. Yes of No.	D.O.A. DOI 20 5 18
Lum Sum	Survey held at Kings Ando
	Des. of Damages   Frt   Rear   O/S   N/S   U/C   Rooftop or
CA / REV / REP. / 24 HRS Vehicle IN / OU	()
Cute Person Contiscted	The U/C / Chassis frame / Body Structure affected due to collision
Date Time Action Instruction	
-	
: Profit Report	Days Of Repair.
; Final Report	Resurvey No. of Trip: Survey Fee
Colo. Time. The Material Inc.	Transportate
Add F	po: Site from 15
	Interesco, 15.
Report Fermat	Territor (4)

### Catherine Chong (LKK Auto)

From:

Pang Xiu Shi <xiushi\_pang@sg.msig-asia.com>

Sent:

Friday, 18 May, 2018 5:58 PM

To: Cr

assignments

Subject:

Catherine Thia Paper Survey for SGW7557M

Attachments:

SGM7557M E-FILE REPORT.pdf; OI SKS3706Y E-FILE REPORT.pdf; TP Survey

Report.pdf

Dear LKK,

We would like to appoint your firm to do a paper survey on the third party's vehicle.

Our Claim Ref No: 552933

Please see attach the following documents:

- 1) OI SKS3706Y GIA Report
- 2) TP SGW7557M GIA Report
- 3) TP Survey Report

Please acknowledge upon receipt of the assignment.

Thank you!

Have a great week ahead!

### Pang Xiu Shi

Admin Officer, Claims Services (Motor)

Direct line +65 6594 2586 | Direct fax +65 6225 7402 | xiushi\_pang@sg.msig-asia.com





Insurer Claims Team of the Year

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg 🕡 💟 🛅 🖸









A Member of MS&AD INSURANCE GROUP

CONFIDENTIALITY NOTICE

This e-mail (including any attachments) may contain information that is privileged or confidential. The sending of this e-mail to any person other than the intended recipient is not a waiver of the privilege or confidentiality that attaches to it. If you are not the intended recipient, please notify the sender immediately, delete the email and do not copy, distribute or disclose its contents.

ASS, DEC. D	GQ	CEE C83 MS	G1800 5190/G0	3 Special Instance	962
From (Person Estimated Co	Cetherine this	7 of		Detections	20/3/18 8 1-11/pr
To Inspect V at Workshop of	chicle No:  Blk 176 e	ing's Auto	ive # 02-10	naured: \$19 Tel: 645	183706Y
Sum Insured Make of Veh	94040308	Mcy 3	Claim No: Excess.		91(e12
CA / REV Date/Time2	1) 1 REP. 1 REV 24 HR 20/3/18	S 'wp/ Person Contacted	Annie	ILOD E	dorneurest
Date/Time	Action/Instruction ( S.G.M. 1551 SICS 3706	M-x	E 5018005033	<i>Y</i>	150 A : 1513/18

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

LAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	20 Mar 2018		20 Mar 2018 13:11 Assign				New Assignment Cancel Case

Main	Reference	Claim Details	Documents	Show All
CLAIM SUBFOLDER DETAI	tls		[Created by in	surer]
Insured:	SIME DARBY SERVICES PTE	LTD, Co. Reg. No.: 197501065W		
Main Claimant:	NG ZHEREN NIGEL, 1D: S8	633994C		
Vehicle Reg. No.:	SGM7557M	Date of Loss:	15/03/2018 00:0	00 - :59
Claim Type:	TP	Policy/Cover Note No.:	29040568MCY Coverage: 01/10	/2017 - 30/09/2018
Vehicle Reg. No. (Insured):	SKS3706Y	Policy No. (Claimant):		
		Excess:		
Repairer:	Kings Auto Air-conditioning Ming - Tel:	Service (HQ) Blk 176 Sin Ming Dr	#02-10 Singapore 57	5721, 575721 Sin
Handling Insurer:	MSIG Insurance (Singapore - 6594 2545)	) Pte, Ltd. (HQ) - Tel: +65 6827 7	7888 [Handled by C	atherine Thia Shi
	* 0394 2343]			
Adjuster:		td (HQ) - Tel: 6256-3561 [Imn	n.Advice due 21/0	12004
Adjuster; Driver/Custodian (Insured);			n.Advice due 21/0 59411637F	12004
	LKK Auto Consultants Pte L MUHAMMAD HAMDAN FATHULI		S9411637F	3/2018]
Driver/Custodian (Insured):	LKK Auto Consultants Pte L MUHAMMAD HAMDAN FATHULI VED		S9411637F	3/2018]
Driver/Custodian (Insured):	LKK Auto Consultants Pte L MUHAMMAD HAMDAN FATHULI VED	AH BIN ABDUL HALIM (), NRIC: :	S9411637F	3/2018] Compose Case Mail
Driver/Custodian (Insured):  ASSOCIATED MAIL RECEI  There are no mail for this case	LKK Auto Consultants Pte L MUHAMMAD HAMDAN FATHULI VED	AH BIN ABDUL HALIM (), NRIC: S	View All View All Create N	3/2018] Compose Case Mail

# Pang Xiu Shi

From:	Kuru & Co <kurulegal@< th=""><th></th><th></th></kurulegal@<>		
Sent:	Tuesday, 20 March, 201	6 2:03 PM	
To:	Pang Xiu Shi	6Y DOA: 15/03/2018 You	r rof-1 18 0472 AT
Subject:	Ke: KE: Our ren: SKS5700	51 DOA: 15/05/2016 100	1 (e), C.10.04/2.A1
Hi Xiu Shi			
We confirm that you address:	have objected to our client's list	of surveyors. Our clien	t's vehicle is at the following
	-CONDITIONING SERVICE	3	
Blk 176 Sin Ming D #02-10 Sin Ming Au			
Singapore 575721 Tel: 6457 8629			
	rveyor to conduct the pre-repair we but to proceed with the repair		ng days, failing which our clien
Best regards			
Anne			
Kuru & Co	22		
150 South Bridge Ro			
#04-06 Fook Hai Bui	lding		
Singapore 058727			
Tel: 6532 2009			
Fax: 6532 2007			
On Tuesday, 20 March	2018 01:35:17 PM, Pang Xiu Shi	xiushi_pang@sg.msig-as	ia.com> wrote:
Dear Anne,			
Diama also associda a	no with the weekshop details. Ti	nank Vou	
Please also provide r	ne with the workshop details. The	Tank You.	

Pang Xiu Shi

Admin Officer, Claims Services (Motor)

Have a great week ahead!





Insurer Claims Team of the Year 2016

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

A Member of MS&AD INSURANCE GROUP

From: Pang Xiu Shi

Sent: Tuesday, 20 March, 2018 1:10 PM

To: 'Kuru & Co' <kurulegal@yahoo.com.sg>; kurulegal@yahoo.com

Cc: Catherine Thia <catherine\_thia@sg.msig-asia.com>

Subject: RE: Our ref: SKS3706Y DOA: 15/03/2018 Your ref: L.18.0472.AT

Hi Anne,

We refer to your email dated 20/03/2018.

We regret to inform you that we are unable to accept your list of nominated Single Joint Experts( SJE)

We will proceed to appoint the following surveyor LKK Auto Consultants Pte Ltd for your claim.

Please be informed that our surveyor will also be conducting the post repair inspection within the timeline stipulated under the protocol.

Thank you.

### Have a great week ahead!

### Pang Xiu Shi

Admin Officer, Claims Services (Motor)

Direct line +65 6594 2586 | Direct fax +65 6225 7402 | xiushi pang@sg.msig-asia.com





Insurer Claims Team of the Year 2016

A Member of MS&AD INSURANCE GROUP

From: Kuru & Co [mailto:kurulegal@yahoo.com.sq]

Sent: Tuesday, 20 March, 2018 11:26 AM

To: kurulegal@yahoo.com; Pang Xiu Shi <xiushi pang@sg.msig-asia.com>

Cc: Catherine Thia < catherine thia@sg.msig-asia.com>

Subject: Re: Our ref: SKS3706Y DOA: 15/03/2018 Your ref: L.18.0472.AT

Dear Sirs

Our client is objecting to your list of surveyors. Attached is our client's list of proposed surveyors for your consideration.

Please state the surveyor you will be appointing to be the single joint expert or that you are objecting to our client's proposed list of surveyors.

If we do not hear from you within 2 working days, it shall be deemed that you have agreed to the appointment of any of the surveyors listed by our client.

### Best regards

Anne

Kuru & Co 150 South Bridge Road #04-06 Fook Hai Building Singapore 058727 Tel: 6532 2009 Fax: 6532 2007

On Tuesday, 20 March 2018 11:15:12 AM, Pang Xiu Shi <xiushi pang@sg.msig-asia.com> wrote:

### Dear Sirs

We refer to your email dated 20/03/2018.

Please choose one surveyor from the list that you wish for us to appoint to conduct the pre-repair inspection:

- 1) LKK Auto Consultants Pte Ltd
- 2) Formteam Consultancy Pte Ltd
- 3) Automobile Inspection Services Pte Ltd

To facilitate an expeditious claim settlement, we hope you are agreeable for the above surveyor to be the SJE (Single Joint Expert)

If not, you may wish to nominate any of the 10 surveyors listed below as the SJE, depending on their availability:

1. Adrian Ling	<ol><li>Frankie Pang</li></ol>	
2. Kenneth Kong	7. Ng You Han	
3. Marcus Chua	8. Gary Soon	
4. Henry Ng	9. Chow Bo Xiong	
5. Lau Kwok Kwong	10. Benjamin Chua	

NB: If both of us could not agree with each other's list of nominated SJE, we may still proceed to appoint a motor surveyor to conduct a pre repair survey & post repair inspection within the timeline stipulated under the NIMA protocol.

Thank You.

Have a great week ahead!

Pang Xiu Shi

Admin Officer, Claims Services (Motor)

Direct line +65 6594 2586 | Direct fax +65 6225 7402 | xiushi pang@sg.msig-asia.com





Insurer Claims Team of the Year

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

A Member of MS&AD INSURANCE GROUP

### CONFIDENTIALITY NOTICE

This e-mail (including any attachments) may contain information that is privileged or confidential. The sending of this e-mail to any person other than the intended recipient is not a waiver of the privilege or confidentiality that attaches to it. If you are not the intended recipient, please notify the sender immediately, delete the email and do not copy, distribute or disclose its contents.

### 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.
- 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.
- 5. 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.	o cultura a un secretaria (e e e e e e e e e e e e e e e e e e e
	ACCIDENT STATEMENT
Date Of Report	16/03/2018 13:46
Date Of Accident	15/03/2018 19:20
Exact Location Of Accident	T-JUNC OF PRINCEP ST & MIDDLE RD
Country/State of Loss	SINGAPORE
State State Control	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SGM7557M
Insured/Policyholder	
Name Of Registered Owner	NG ZHEREN NIGEL
NRIC No	S8633994C
Email Address	NIGELNG@GMAIL.COM
Mobile Phone No	(LOCAL) +65-91504831
Alternative Phone No	Others-NOPHONE
Vehicle Particulars	
Manufacturer	MAZDA
Model	MX 5
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	tenar miserum (1975) in a la company of the
Name of Insurance Company	FWD SINGAPORE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	PNPV2018-00000088
Cover Note Number	

### Driver

Name of Driver NG ZHEREN NIGEL

 NRIC No
 \$8633994C

 Date Of Birth
 22/11/1986

 Occupation
 INDOOR

 Date Of Driving Pass
 06/02/2006

Driving Experience 12 YEARS AND 1 MONTH

Gender MALE

Mobile Number (LOCAL) +65-91504831

Fax Number

Contact Number OTHERS-NOPHONE

EMail Address NIGELNG@GMAIL.COM

Address 26 PARK VILLAS TERRACE

Postcode 54529

Was driver an employee of the Insured's Company NO

No. Relationship of the Driver with the Insured OWNER

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

mide

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?

Number of vehicles involved in the accident

Was any body injured in the Accident? NO

Was any injured conveyed to hospital by

ambulance?

Was any other material or property damaged?

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

Passenger 1

NO

2

NO

NO

YES

NO

Name: AMEER MOSHIEN

Gender: : Male

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

REFER TO ATTACHED

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Was there any audio recorded?

NO

**DETAILS OF OTHER VEHICLE PROPERTY 1** 

Vehicle Registration Number SKS3706Y

Vehicle Make/Model/Colour

BMW

Details Of Properties

Vehicle Category PRIVATE CAR

Name of Driver MUHAMMAD HAMDAN FATHULLAH BIN ABDUL HALIM

NRIC/Passport Number S9411637F Contact Number 82338145

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 Folloyholder and/or the Authorised Driver.
- Information provided must be as <u>truthful</u> and <u>accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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)

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:
  - 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 Parposes.
- (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: (6 MARLY

1108

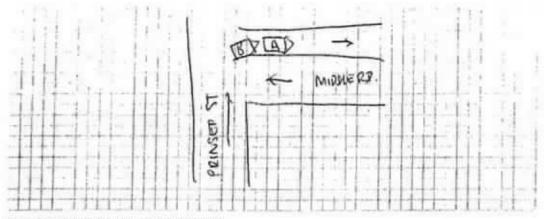
Driver's Signature (If driver is not the policyholder) Date & Time: Reporting Centre Personners Signature

Name: NBIC/FIN No.:

SURRYC Sietzh/Hanform V3

Date of Accident: 15 MAR 18 Time: M23 Location: PRINSEP ST /MIDDLERD

My Vehicle A: Sraw 75577 Vehicle B: St5 37061 Vehicle C/Others:



A CONTROL OF THE CONT	
WAS TURNING FROM PRINSEPST INTO MIDDLE RCAD, WHEN	
BMW SKS 37064 HIT ME FROM BACK WHEN MY CAR WI	2A
STATIONARY.	
( ) Claim OD/TP at Ah Lim Motor ( ) Claim OD/TP at other workshop ( ) Reporting Only	y
Remarks: Please forward a copy of my effle accident report to: My workshop:   Com   Date	
My workshop:  Clay; Duta email address: Yenling 13@hoton-il-com.	
email address : Note : Please take note that your insurer have 14 days timeframe for you to submit own dam:	300
claim under your own policy. Kindly check with your own insurer for more information.	-Be-

DECLARATION

We declare the foregoing particulars are true in every respect.

Policyholder Signature
Date & Time: 14 WAZ 18

drawn in which will have a

Driver's Signature (If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

3



### YOUR CLASSIC CAR INSURANCE SUMMARY

Please call +65-6322-2072 for FWD Emergency Assistance if Your Car breaks down or is involved in an accident. All accidents must be reported within 24 hours or the next working day of the incident regardless of whether it will lead to a claim.

**POLICY NUMBER** 

: PNPVZ018-00000088

About this policy

Premium paid

: \$\$1,435.58

Coverage start date

: 18/01/2018

(Inclusive of GST)

Coverage end date

: 17/01/2019

Who is insured to drive:

You and any Authorised Driver

Policy Type

CLASSIC

About you (As the policyholder)

Your name

: Ng Zheren Nigel

Address

: 26 Park Villas Terrace Singapore S45299

Email

nigelng@gmail.com

NRIC/FIN

58633994C

Date of birth

: 22/11/1986

Male

Marital status

Single

Gender

Current no claims discount :

50%

Mobile Number

91504831

Years of driving experience : Three or more

Certificate of merit

: No

About your car

Car make and model

MAZDA MX5 2.0

Car plate number

sgm7557m

Year of first registration: 2016

Issued on:

: 23/11/2017

Chief Executive Officer **FWD Singapore Pte Ltd** 

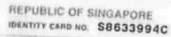
& Shite

Please refer to contract for specific terms, conditions and exclusions of this policy.

Please immediately inform us at +65-6820-8888 or email us to contact.sg@fwd.com if any details in this Car Insurance Summary need to be changed.

FWD Singapore Pts. Ltd. 6 Temasex Soulevand, # 18-01 Suntex Tower 4, Singapore 038585. T: (65) 6820 8888. Company Registration No. 200501737H | www.fwd.com.sg Copyright © 2016 FWD Singapore Pts. Ltd. A8 Rights Reserved.







NG ZHEREN, NIGEL (HUANG ZHEREN)



Ann CHINESE 22-11-1906 SINGAPORE

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES) PASE DATE

NF 426A

57No 9000153135

Lawrence from Southerneck |

5749602

31-05-2012

26 PARK VILLAS TERRACE SINGAPORE 145289

### SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

- Please report <u>correctly</u> 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 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,
- 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
16/03/2018 12:11
15/03/2018 19:45
FROM PRINSEP STREET TO MIDDLE ROAD
SINGAPORE
DETAILS OF OWN VEHICLE
SKS3706Y
the second secon
SIME DARBY SERVICES PTE LTD
197501065W
94MILESAWAY@GMAIL.COM
(LOCAL) +65-98331860
Office-98331860
BMW
5201
WORKING PURPOSES
YES
COMMERCIAL VEHICLE
patron of early continue of the second
MSIG INSURANCE (SINGAPORE) PTE. LTD.
֡֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜֜

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number B 29040568 MCY

Cover Note Number

#### Driver

Name of Driver MUHAMMAD HAMDAN FATHULLAH BIN ABDUL HALIM

NRIC No S9411637F Date Of Birth 10/04/1994 Occupation OUTDOOR Date Of Driving Pass 12/05/2015

Driving Experience 2 YEARS AND 10 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-98331860 Fax Number

Contact Number OTHERS-98331860

EMail Address 94MILESAWAY@GMAIL.COM

Address BLK 615 ELIAS ROAS

#03-10B

Postcode 510615

Was driver an employee of the Insured's Company YES

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

-

Insurance Company of Driver's Own Vehicle

-

General Information of the Accident

Type Of Accident COLLISION - HEAD TO REAR

Weather Conditions CLEAR
Road Surface DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles involved in the accident

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

ambulance?

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

PLEASE 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 SGW7557M

Vehicle Make/Model/Colour MAZDA MX5

Details Of Properties

Vehicle Category PRIVATE CAR

Name of Driver NIGEL NG ZHEREN

NRIC/Passport Number S8633994C Contact Number 91504831

Address

Postcode

Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)

### SKETCH PLAN

### IMPORTANT NOTICE

- Rease report <u>correctly</u> the details of the accident to speed up the claims process.
- 2. This Form must be gomdleted by the Pollcyholder and/or the Authorised Crivar.
- Information provided must be as truthful and accurate as gossible. Any wilful managementation or withholding of material facts mailling insurance companies to reguldists 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.
- The report will be forwarded by the insurans 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.
- 6. Consent under the Personal Data Protection Act (PDPA)

funderstand, acknowledge, agree and consent that

- (a) My insurer , my workshop and the General insurance Association of Singapore ("QIA") 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 of possessed by my insurer (policotively 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 law yers 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.
- (i) investigating the accident and/or my claims;
- (ii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
- (v) administring 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' law yers law firms. may lare permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (a) my Personal Information may/loan be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

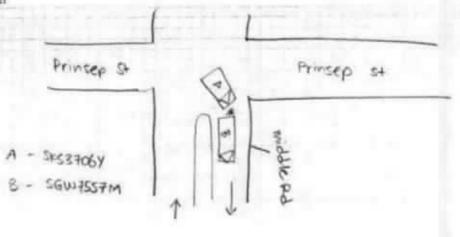


Policyholder's Signature / Date & Time 16/3 08/5

Driver's Signature (F driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel

Sketch Plan



0-	15 March & 1445 I was driving along Prince St turning
	to Middle Road. I stopped at the traffic light before
	tuning to middle road. There was a White Mazala info
Wh	on he hattic light towed green we both moved our slowly,
or	desprians evossing. Once wear the muzda moved off but
4.	identical brake. For me, I moved off miso but there
112	as a cyclist on my right side coming from middle &
1	was distracted by the cyclict's movement and therefore
81	ciled to stop in time to avoid the white maso
_	
_	
_	
_	
TE P	LEASE NOTE THAT YOUR INSURER MAY HAVE 14 DAYS TIME FRAME FOR YOU TO
	AN OWN DAMAGE CLAIM UNDER YOUR OWN POLICY. PLEASE CHECK YOUR POL
	RE INFORMATION.
ease Sta	are,

### Declaration

We declare the foregoing particulars are true in every respect.



Oriver's Signature (# driver is not the policyholder) / Date — Witnessed by Reporting Centre & Time

Personnel



### TAX INVOICE

Ng Zheren Nigel C/O King's Auto Air-Conditioning Service 176 Sin Ming Drive

Sin Ming AutoCare #02-10 Singapore 575721 INVOICE NO

: APA18001520

DATE

: 29/03/2018

VEHICLE NO

: SGM7557M

JOB REFERENCE NO

: 18/001618

ACCIDENT DATE

: 15/03/2018

SURVEY DATE

: 19/03/2018

DESCRIPTION

AMOUNT

Survey Fees Inclusive Of

Transportation

Photographs (\$1) Per Copies: 53

\$410.00

\$53.00

TOTAL AMOUNT

\$463.00

Notes

All cheque payment should be "Crossed" and made payable to "Auto Performance Appraisal"

Auto Performance Appraisal





### VEHICLE SURVEY REPORTS

Ng Zheren Nigel C/O King's Auto Air-Conditioning Service 176 Sin Ming Drive Sin Ming AutoCare #02-10 Singapore 575721

Reference

Job Reference No

: 18/001618

Claim No

: Third Party

Claim Type Accident Date Survey Date

: 15/03/2018

: 19/03/2018

Survey Report Date

: 29/03/2018

2 Particulars Of Vehicle

Vehicle Registration No Make & Model

: SGM7557M

: Mazda MX-5

Vehicle Registration Date : 18/01/2016

Chassis No

: JM6ND2E7600100229

Engine No

: Blocked

Colour

(

: White

3 Condition Of Vehicle And Tyres

Mileage (KM)	Brakes	Steering	Modification
44075	Serviceable	Serviceable	None
Tryes	Make	Size	Balance (MM)
Front RHS	Michelin	215/45ZR17	5
Front LHS	Michelin	215/45ZR17	5
Rear RHS	Michelin	215/45ZR17	6
Rear LHS	Michelin	215/45ZR17	6

Description Of Damages

The vehicle sustained damages at rear left hand portion.

(For information of damages please refer to Parts/Labour/Photographs attached)

5 Instruction

> This survey was conducted entirely on a "WITHOUT PREJUDICE" basis, and we have not authorised any repair.

Vehicle Assessment Reports

Ref No: 18/001618

# Damage And Repair Cost Adjustment

	S/No	Qty	Parts Description	Comments/condition	Workshop Estimate (\$)	Our Assessment (\$)
				List Items		
	1	1	Rear bumper	Deformed	1,052.30	1,052.30
	2	2	Rear bumper reverse sensor	Malfunction	316.00	316.00
	3 4 5	1	Rear bumper LH (amp	Broken/cut	263.00	263.00
	4	1	Rear bumper LH lower splash cover	Deformed/broken	76.00	76.00
	5	2	Rear bumper lower bracket	Broken/deformed	52.00	52.00
1	6	1	Rear bumper inner reinforcement	Bent/dented	617.80	X 617:80 N/V
1	7	1	Rear bumper LH corner retainer (Below taillamp)	Broken	62.00	62.00
	8	1	Rear LH corner blind spot module/sensor	Broken/malfunction	432.00	432.00
	9	1	Rear bumper LH side retainer	Deformed	49.00	49.00
	10	1 set	Rear bumper clips	Broken/necessary	40.00	40.00
	11	1	Rear LH splash shield	Reuse	72.00	+0.00
	12	1 set	Rear splash shield clips	Necessary	30.00	30.00
	13	1	LH taillamp	Broken/cut	532.00	532.00
	14	1	Rear end panel	Dented/bent	485.20	× 485.20 Repair
	15	1	Rear LH corner panel	Dented/bent	286.30	286.30
				-	4,365.60	4,293.60 2 194 /
			Less discount 20%	0.000	873.12	858.72
				Total:	3,492.48	3,434.88
				Total Spare Parts :	3,492.48	3,434.88
				Total oparo raits	0,402,40	3,434.00

3,434.88

Vehicle Assessment Reports

(

Annex B

Ref No:

18/001618

# Damage And Repair Cost Adjustment

Items	Job Description	Workshop Estimate (\$)	Adjusted Costs (\$)
1	To remove, jack out, straighten, panel beating, align and renew replaced parts.	1,000.00	700.00 600
2	To putty and respray painting on affected areas.	1,200.00	800.00 600
3	To check lightings, wirings and re-install reverse sensors	80.00	50.00 30
4	To remove, refix rear upholstery, carpet and trims.	120.00	80.00 60
5	To supplied and applied anti rust treatments.	100.00	60.00 40

Total Labour: 2,500.00 1,690.00

Total Spare Parts: 3,492.48 3,434.88 Total Labour: 2,500.00 1,690.00

Total Repair Costs: 5,992.48 5,124.88

### Assessor's Recommendation

Repairer Estimate:

5,992.48

1330

Our Adjustment:

5,124.88

### Remarks

The repairer has agreed to undertake the repair on a lump sum basis of \$4,100.00, with a repair period of 6 working days.

Surveyed By:

Lek Boon Hwee

Automobile Appraiser

3882.48

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

and the last of th	OLDER TRA	grant control of the		1	Tenan com		1000		
	Notified 20 Mar 2018	Est Submitted	Adj Assigned 20 Mar 2018 13:11	Adj Rpt \$\$3,100.00	Adj Submitte \$\$3,100.00		Pending f Report	or Survey	
Main			Edit Adj Rpt	Edit Estimates	View Rpt		The second second second	Cancel Case	
,	fain	∏ R	eference	Claim D	etails	Documen	its	Show All	
	FOLDER DE				[Creat	ed by insurer]			
Insured: Main Claimant:			TE LTD, Co. Reg. 1 58633994C	NO:: 19/501063W					
Vehicie Reg No.:	SGM755	57M		Date o		2018 19:00 - :59 nths and <b>25</b> Days F	rom LTA Reg Dat	e (Man Yr)]	
Claim Type:	TP / 552	933		Policy, Note 1		B29040568MCY (Comprehensive) Coverage: 01/10/2017 - 30/09/2018			
Vehicle Reg. No. (Insured):	SKS3706	Y		Policy (Claim					
Repairer:	Kings Aut	to Air-conditioni	ng Service (HQ) B	k 176 Sin Ming Dr			Sin Ming - Tel:		
Handling Insurer:			ere) Pte. Ltd. (HQ)					545]	
Adjuster:	21/03/20		Ltd (HQ) - Tel: 62	56-3561 [Hand	ed by XING GU	O QIANG] [Im	m.Advice due		
Driver/Custo dian (Insured):		D HAMDAN FATH	ULLAH BIN ABDUL H	ALIM (), NRIC: !	59411637F				
ASSOCIAT	ED MAIL RE	CEIVED				1	View All Comp	ose Case Mai	
There are no	mail for this	case.							
ALL ASSO	CIATED TAS	iks∃			View All	Search Tasks	Create New Task	Complet	
Due Date	Priority	Type Task	Group Subjec	t Handler	Assigned By	Completed Or	Created	On Done	

### Claim Documents

\*SGM7557M (552933) [SKS3706Y] TP NG ZHEREN NIGEL Mar 15 2018 7:00PM [SIME DARBY SERVICES PTE LTD] Kings Auto Air-conditioning Service

Up	ioad Documents U;	View	View in Brow		
Pho	tos/Images		3 per p	age 🗸	V
No.	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	_
1	12/06/18 08:47	General View	0	Load JPG	V
2	12/06/18 08:47	General View	0	Load JPG	~
3	12/06/18 08:47	General View	0	Load JPG	V
4	12/06/18 08:47	General View	0	Load JPG	V
5	12/06/18 08:47	General View	0	Load JPG	V
6	12/06/18 08:47	General View	0	Load JPG	52
7	12/06/18 08:47	General View	0	Load JPG	V
8	12/06/18 08:47	General View	0	Load JPG	<b>V</b>
9	12/06/18 08:47	General View	0	Load JPG	V
10	12/06/18 08:47	General View	0	Load JPG	V
11	12/06/18 08:47	General View	0	Load JPG	V
17111	12/06/18 08:47	General View	0	Load JPG	V
12			0	Load JPG	₹.
13	12/06/18 08:47	General View		1.0.10.00.00.00.00.00	
14	12/06/18 08:47	General View	0	Load JPG	V
15	12/06/18 08:47	General View	0	Load JPG	V
16	12/06/18 08:47	General View	0	Load JPG	V
17	12/06/18 08:47	General View	0	Load JPG	₩.
18	12/06/18 08:47	General View	0	Load JPG	✓
19	12/06/18 08:47	General View	0	Load JPG	V
20	12/06/18 08:47	General View	0	Load JPG	Z.
21	12/06/18 08:47	General View	0	Load JPG	V
22	12/06/18 08:47	General View	0	Load JPG	Z)
23	12/06/18 08:47	General View	0	Load JPG	2
24	12/06/18 08:47	General View	0	Load JPG	V
25	12/06/18 08:47	General View	0	Load JPG	V
26	12/06/18 08:47	General View	0	Load 3PG	V
Doc	umentation		1 per s	age 🗸	2
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		Thumbnail	Prin
1	20/03/18 11:11	SGM7557M E-FILE REPORT	0	Load PDF	
2	20/03/18 11:18	TP PRI Request	0	Load PDF	_
3	20/03/18 13:12	TP Reject SJE - assign LKK	0	Load PDF	
4	20/03/18 13:13	SKS3706Y E-FILE REPORT	0	Load PDF	
5	20/03/18 14:11	TP Workshop Details	0	Load PDF	
6	16/05/18 17:36	ACK TO TP	0	Load PDF	-
7_	16/05/18 17:38	LOD-Repair Bill - Rental Receipt - CI - LTA Search	0	Load PDF	
8	16/05/18 17:41	survey report	0	Load PDF	
9	16/05/18 17:42	survey photos	0	Load PDF	_

## **Documents Checklist**

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
			^
			4
Show Remarks To: Handling Insurer Note: Remarks are private unless you show it to other parties.			

### 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/MSG18005190/GRD3E2

Date:

12/06/2018

REFERENCE

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

Policy No:

B29040568MCY

Claimant Vehicle SGM7557M

Insured Vehicle No:

SKS3706Y

No: Date of Loss:

15/03/2018

Nature of Claim:

TP

Claim No: 552933

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SGM7557M

Make & Model:

MAZDA MX-5 SKYACTIV-G, 2.0 SP.6MT 2WD (A)

Engine No:

PE30856881

44075 km

Reg. Date:

18/01/2016 (Man. Year: 2015)

Chassis No: Odometer:

JM6ND2E7600100229

Colour. Engine Capacity: White

1998 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 Footbrake (Serviceable):

Handbrake (Serviceable):

Yes Engine Modification:

Pre-accident Condition: No

Yes

CONDITION OF TYRES

Front Tyre Size:

215/45Z R17

Rear Tyre Size:

215/45Z R17

Front Left Side:

Michelin 6 mm

Rear Left Side: Rear Right Side: Michelin 6 mm Michelin 6 mm

Front Right Side: Michelin 6 mm The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	3,492.48	2,552.48	940.00	26.91
Miscellaneous Items	0.00	0.00	0.00	
Labour	2,500.00	1,330.00	1,170.00	46.80
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	5,992.48	3,882.48	2,110.00	35.21
Approved Total (Overridden) (S\$)		3,100.00		
Nett Amount (S\$)	5,992.48	3,100.00	2,892.48	48.27

INSPECTION

Date of Assignment

20/03/2018

Date Inspected:

20/03/2018 Inspected At:

Kings Auto Air-conditioning Service (HQ)

Blk 176 Sin Ming Dr #02-10 Singapore

575721

Singapore 575721

Estimated Period of Repair:

5.0 days

Adjuster: XING GUO QIANG

Manager: Janice Lee Si Hua

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

Referen	ce	
Part Source		(Last Synchronised: 12 Jun 2018)
Parts:	N/A	MAZDA MX-5 SKYACTIV-G 2.0 SP.6MT 2WD (A) (Model not available in database)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted	f, no print-code for SGM7557M)
Validity:		ates are valid only if they contain the print code (above) on all estimate pages, running page 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 BUMPER	Deformed	1,052.30 FL	*1,052.30 FL
2	2		*REAR BUMPER REVERSE SENSOR	Malfunction	316.00 FL	*316.00 FL
3	1		*REAR BUMPER LH LAMP	Broken / Cut	263.00 FL	*263.00 FL
4	1		*REAR BUMPER LH LOWER SPLASH COVER	Deformed / Broken	76.00 FL	*76.00 FL
5	2		*REAR BUMPER LOWER BRACKET	Broken / Deformed	52.00 FL	*52.00 FL
6	1		*REAR BUMPER INNER REINFORCEMENT	Not Necessary	617.80 FL	*-FL
7	1		*REAR BUMPER LH CORNER RETAINER (BELOW TAILLAMP)	Broken	62.00 FL	*62.00 FL
8	1		*REAR LH CORNER BLIND SPOT MODULE / SENSOR	Broken / Malfunction	432.00 FL	*432.00 FL
9	1		*REAR BUMPER LH SIDE RETAINER	Deformed	49.00 FL	*49.00 FL
10	1		*SET REAR BUMPER CLIPS	Broken / Necessary	40.00 FL	*40.00 FL
11	1		*REAR LH SPLASH SHIELD	Reuse	72.00 FL	*-FL
12	1		*SET REAR SPLASH SHIELD CLIPS	Necessary	30.00 FL	*30.00 FL
13	1		*LH TAILLAMP	Broken / Cut	532.00 FL	*532.00 FL
14	1		*REAR END PANEL	Repair	485.20 FL	*-FL
15	1		*REAR LH CORNER PANEL	Dented / Bent	286.30 FL	*286.30 FL
F=Fra	anchise	part. L=L	istItemDisc		2000000	950000000
				Sub Total (S\$)		3,190.60
			- List Item Discount on L Item	s 20.00/20.00% (S\$)	873.12	638.12
				Total Parts (S\$)	3,492.48	2,552.48

Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

### Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Lab	our Items			
1	TO REMOVE, JACK OUT, STRAIGHTEN, PANEL BEATING, ALIGN AND RENEW REPLACED PARTS	New	1,000.00	600.00
2	TO PUTTY AND RESPRAY PAINTING ON AFFECTED AREAS	New	1,200.00	600.00
3	TO CHECK LIGHTINGS, WIRINGS AND RE-INSTALL REVERSE SENSORS	New	80.00	30.00
4	TO REMOVE, REFIX REAR UPHOLSTERY, CARPET AND TRIMS	New	120.00	60.00
5	TO SUPPLIED AND APPLIED ANTI RUST TREATMENTS	New	100.00	40.00
	Gross Labour	r Cost (S\$)	2,500.00	1,330.00
	Report was unsubmitted during	this print-out.		

< END OF ESTIMATES >