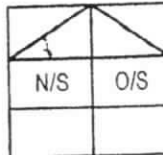


# ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_  
 Estimated Cost: \_\_\_\_\_  
OD / TP / WS / TP RES / OD RES / EVA / INV / MV  
 To Inspect Vehicle No: \_\_\_\_\_  
 at Workshop m/s \_\_\_\_\_  
 of \_\_\_\_\_  
 Insured: SKJ 7218K  
 Policy No. 5060030896-04 18-10-2007 - 17-10-2008  
 Claims No. M7/1011111-002  
 Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_  
 (Client's Record)  
 Make of Veh: \_\_\_\_\_

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.



Bal. or Market Value: \_\_\_\_\_  
 IDAC Accident Rpt: \_\_\_\_\_ Consistent? : Yes or No  
 GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No  
 Est. Repairs: 1 days Res.: Yes or No  
 Lump Sum: \_\_\_\_\_ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

Veh No: SMB 291L Yr Regn: 20 JUN 2012  
 Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /  
 Truck / Trailer or \_\_\_\_\_  
 Make: MAN A22 c.c. 10,518  
 Colour MULTI COLOURED A/C: Insured / Std / NI / NA  
 Sp. Reading 457,446 T/Radio: Insured / Std / NI / NA  
 Eng/No: \_\_\_\_\_  
 No: WMAA22225C7001364  
 Gen. Cond: Good / Fair / Poor / Burnt  
 Steering: Inorder / Jammed / Leaked / Burnt or  
 Brake: Inorder / Jammed / Leaked / Burnt or  
 Modi: Nil / S/Rim / STD / A/Rim or  
 Tyre Size: F: 275/70 R22.5  
 R: 11  
 BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /  
 TOYO / YOKO or CONTINENTAL  
 Front \_\_\_\_\_ Rear \_\_\_\_\_  
 R/Bal. 6 mm R/Bal. 6 mm  
 L/Bal. 6 mm L/Bal. 6 mm  
 D.O.A. 12/9/18 D.O.I. 27/9/18  
 Survey held at SMART WOODLANDS  
 Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or  
O/S REAR  
 The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

SMB 291L - X

SKJ 7218K - X

8/4/18 CONFIRMED lump sum REPAIR \$1,500 / 1 DAY  
(Red: 3131.50 / 67%)

RECEIVED 03 DEC 2018.

Date/Time, File Pass to?

☐ : Preli. Report  
☒ : Final Report

1) 312 Typist  
 Date/Time, File Return to?

2) \_\_\_\_\_

Report Format :

Lump Sum / I.B.I. (\$ 1500)

Days Of Repair: 1

Resurvey No. of Trip: 1

Survey Fee:

Transportation:

Add Fee: ☐ : Site Insp (\$ \_\_\_\_\_) S + RS. \$ \_\_\_\_\_  
☐ : Interview (\$ \_\_\_\_\_) Photos  
☐ : Tech. Invs (\$ \_\_\_\_\_) Others  
☐ : Weekend (\$ \_\_\_\_\_)

TOTAL

160  
160





# National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315

Reg. No: 52983356E GST Reg. No. 20-0405911-H



NTUC INCOME INSURANCE CO-OPERATIVE LTD Ref: NS/INC18018007/Ntb

73 BRAS BASAH ROAD

#05-01 NTUC TRADE UNION HOUSESINGAPORE Date: 04-10-2018

189556



Code: INC4

## 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SKJ 7218K	Veh. Inspected	SMB 291L
Policy No.	5060030896-04	Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	27/09/2018

## 2. Vehicle Particulars & Condition

Make & Model	c.c	0
Engine No.	HIDDEN	Year of Reg.
Chassis No.		Colour
Odometer	-	Steering
Brakes		Modification
General		

## 3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm

## 4. Description of Damages

--

## 5. General Information

Accident Date	12/09/2018	Inspection Date	27/09/2018
Survey held at	SMRT AUTOMOTIVE SERVICES PTE LTD 60 WOODLANDS INDUSTRIAL PARK E4 SINGAPORE 757705		

## 5a. Remarks

A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
---



eBaoTech

GeneralClaim

Hello, NAC\_PAYA\_UBI\_800601

[Change Language](#)[Change Password](#)[Log Out](#)[My Desktop](#)[Notice of Loss](#)

## Policy Query

Policy No.  Date of Accident   
Vehicle No. (For Motor)  Certificate Number

Select	Policy No.	Certificate Number	Policyholder Name	Policyholder NRIC	Product	Cover Type	Vehicle No.	Insured Object	Commence Date	Expiry Date
<input type="radio"/>	5060030896-04		WONG CHEE CHOONG	S14616651	GPC	drivo CLASSIC	SKJ7218K	SKJ7218K	18/10/2017	17/10/2018



TP Claims against NTUC Income: Follow-Through Survey

Date : 30/11/2018

S/No	Income Reference	Claimant (Owner / Taxi Company)	Claimant Vehicle No.	Income Vehicle No.	Date of Accident	Time of Accident	Estimate
1	<b>MT/1010189-002</b>	SMRT TAXIS PTE LTD	SHC 4183T	SKT 8314G	4/9/2018	19:30	\$ 9,330.90
2	<b>MT/1018520-002</b>	SMRT TAXIS PTE LTD	SHC 4470P	SLU 7732Y	4/11/2018	14:00	\$ 10,076.17
3	<b>MT/1011111-002</b>	SMRT BUS LTD	SMB 291L	SKJ 7218K	12/9/2018	7:20	\$ 298.38





## 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	12/09/2018 15:57
Date Of Accident	12/09/2018 07:20
Exact Location Of Accident	UPPER BUKIT TIMAH RD BUS STOP 44029
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SMB291L
<b>Insured/Policyholder</b>	
Name Of Registered Owner	SMRT BUSES LTD
Co Reg No	198202292D
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-NOPHONE
<b>Vehicle Particulars</b>	
Manufacturer	MAN
Model	BUS
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	BUS
<b>Insurance Company</b>	
Name of Insurance Company	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	YES
Policy Number	D-18090224MFBP
Cover Note Number	
<b>Driver</b>	
Name of Driver	TU RONG
Passport No/FIN	G2701149M
Date Of Birth	29/12/1975
Occupation	OUTDOOR
Date Of Driving Pass	09/11/2015
Driving Experience	2 YEARS AND 10 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-80000000
Fax Number	
Contact Number	
E-Mail Address	NOEMAIL

Address	NIL
Postcode	
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	SIDE SWIPE
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?	NO
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	16

#### 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

As of the mentioned and stated, BC has reported the bus was at stationary mode for pax activity at the bus stop. Suddenly, a private car hit the bus with an impact. The right rear of the bus was grazed by the left body of the private car. No one was injured.

#### Attachment(s)

Are accident photos available for attachment?	NOT AVAILABLE DUE TO CIRCUMSTANCES OF ACCIDENT
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

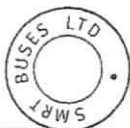
**SKETCH PLAN**

**IMPORTANT NOTICE**

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
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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.

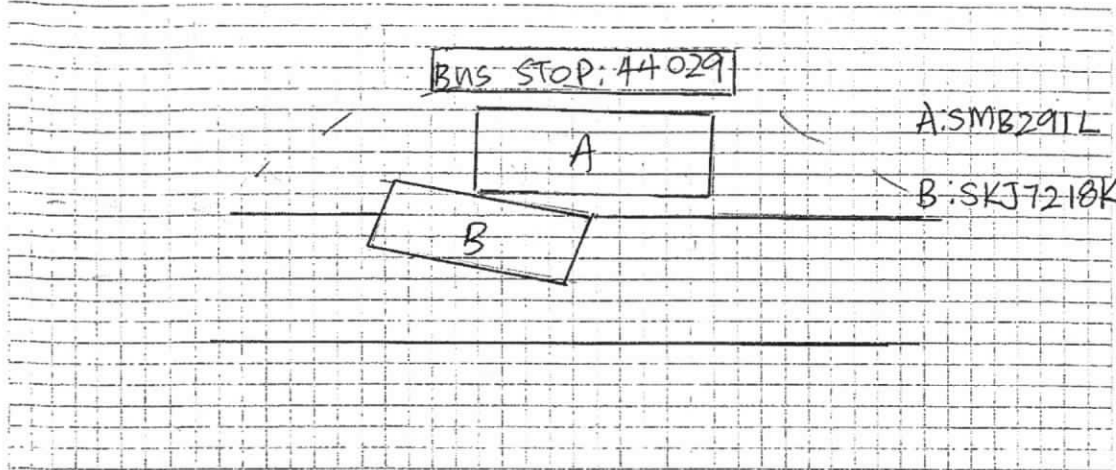


Policyholder's Signature  
Date & Time:

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

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

### SKETCH PLAN

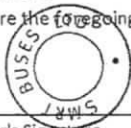


DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

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



## SMRT Accident Vehicle Repair Estimates

SMRT Automotive Services Pte Ltd
60 Woodlands Industrial Park E4, Singapore 757705
FAX Number : 63685592
Estimator Telephone Number : 68662623
Accident Reporting Number : 68662672



Date Generated : 30/10/2018

User ID : CatherineLee

### Section A - Accident Details

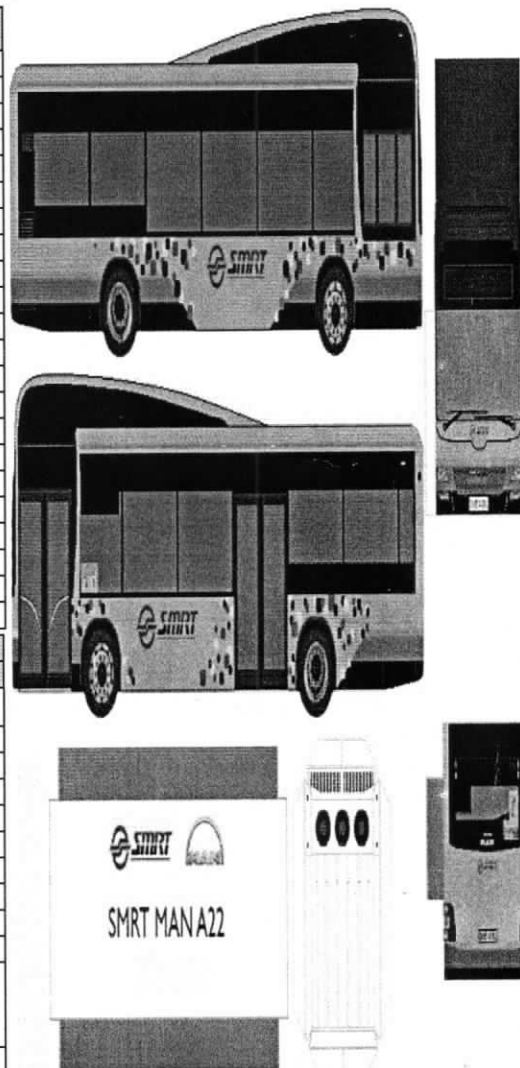
Registration Number	SMB291L
Case Reference Number	BUS/09/18/7009
Registration Date	20/06/2012
Company Type	SMRT Buses Ltd
Make	MAN
Model	A22
Name of Driver	Tu Rong
Type of Accident	Side Swipe
Accident Date and Time	12/09/2018 7:20 AM
Accident Reported Date and Time	12/09/2018 7:20 AM
Is Surveyor Required?	Yes
Survey by	
Vehicle is Towed Back?	No
Towed Back Date and Time	
Replacement Vehicle issued?	No
Job Card Number	24098179
Special Instruction to ARC, if any	
Prepared Date and Time	30/09/2018 12:32 PM
Chassis Number	
Mileage	
Work Shop	
Repair Completion Date and Time	

### Section B - Summary of Repair Estimates

Summary of Repair Estimates		
	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Labour Cost	\$795.00	\$530.00
Total Spray Cost	\$446.00	\$300.00
Total Spare Part Cost	\$822.02	\$822.02
Total Other Cost	\$0.00	(\$150.00)
<b>TOTAL COST</b>	<b>\$2,063.02</b>	<b>\$1,502.02</b>
Lump Sum Total	\$2,050.00	\$1,500.00
Number of Repair Days	2.0	1.0
Prepared / Adjusted By	Kok Khoo Goh	Naz
ARC / Surveyor Sign Off Date	30/09/2018 12:35 PM	04/10/2018 1:04 AM
Signature		
Remarks		

### Section C - Quotation and Accident Invoice Details

Quotation Number		Invoice Number	
Quotation Date		Invoice Date	
Invoice Amount		Prepared Date	





## **NTUC Income**

### **Practice Note Drink Driving**

1. Recently there have been a few articles in the press about the increase in the incidence of drink driving.
2. Under the law it is an offence for a motorist to drive or attempt to drive a vehicle if he is intoxicated. A person is considered to be unfit to drive if he is under the influence of drink to such an extent as to be incapable of having proper control of the vehicle. There is a presumption under the law that a person is intoxicated and unfit to drive when the alcohol exceeds the limit prescribed by the law in his breath or his blood.
3. Our motor policy does not insure any accident, loss, damage, injury or liability where any motor vehicle in respect of which this policy provides indemnity is being driven by anyone whilst under the influence of intoxicating liquor or drugs.
4. We have in the past detected accidents where our policyholder was involved in drink driving. They made a false report that their car was found damaged while parked or damaged by an unknown vehicle.
5. If the accident was actually caused by drink driving, we advise you to withdraw your claim and pay damages on your own. If we find evidences of false claim, we will have to make a police report.
6. Usually our investigators are able to detect these false claims. In the past 12 months we had rejected 24 accident claims arising from drink driving.
7. If a third party make a claim against our insured driver for damages or bodily injury, we will settle the third party's claim in the first instance. If our insured driver was found to be intoxicated, and is not covered under the motor insurance accident, we will recover the third party claimant from the insured motorist.
8. We wish to encourage our motorists to avoid driving when they are intoxicated.
9. For clarification, you can call our hotline at 6788 6616 or email to [cl@income.com.sg](mailto:cl@income.com.sg).



## SMRT Accident Vehicle Repair Estimates

SMRT Automotive Service Pte Ltd	
60 Woodlands Industrial Park E4, Singapore 757705	
FAX Number : 63685592	
Estimator Telephone Number : 68662623	
Accident Reporting Number : 68662672	

Date Generated : 03/10/2018

User ID : GohKK2

### Section A - Accident Details

Registration Number	SMB291L
Case Reference Number	BUS/09/18/7009
Registration Date	20/06/2012
Company Type	SMRT Buses Ltd
Make	MAN
Model	A22
Name of Driver	Tu Rong
Type of Accident	Side Swipe
Accident Date and Time	12/09/2018 7:20 AM
Accident Reported Date and Time	12/09/2018 7:20 AM
Is Surveyor Required?	No
Survey by	
Vehicle is Towed Back?	No
Towed Back Date and Time	
Replacement Vehicle issued?	No
Job Card Number	
Special Instruction to ARC, if any	
Prepared Date and Time	30/09/2018 12:32 PM
Chassis Number	
Mileage	
Work Shop	
Repair Completion Date and Time	

### Section B - Summary of Repair Estimates

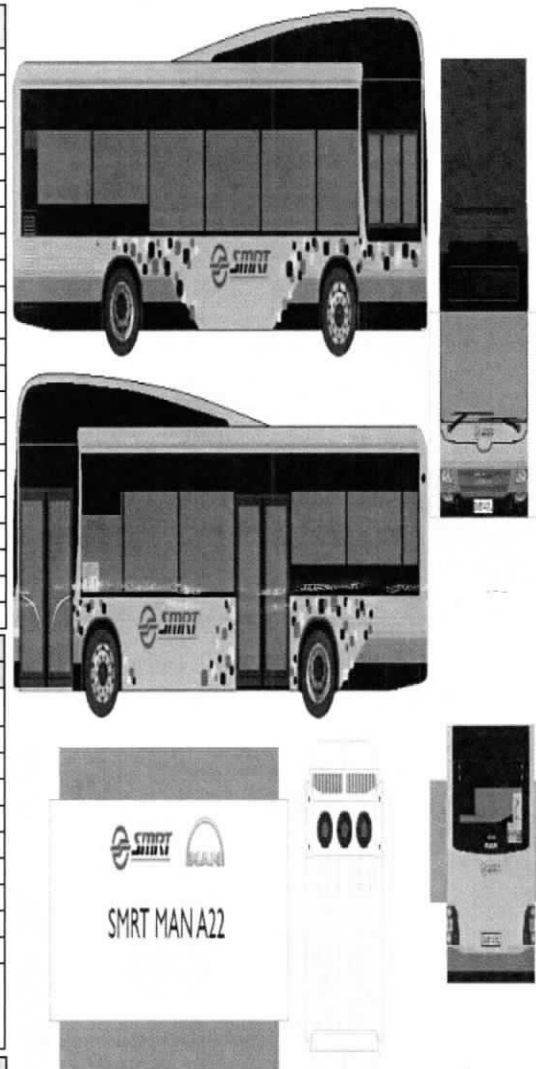
Summary of Repair Estimates		
	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Labour Cost	\$795.00	\$0.00
Total Spray Cost	\$446.00	\$0.00
Total Spare Part Cost	\$1,739.38	\$0.00
Total Other Cost	\$0.00	\$0.00
<b>TOTAL COST</b>	<b>\$2,980.38</b>	<b>\$0.00</b>
Lump Sum Total	\$3,000.00	\$0.00
Number of Repair Days	2.0	
Prepared / Adjusted By	Kok Khoon Goh	
ARC / Surveyor Sign Off Date	30/09/2018 12:35 PM	
Signature		

### Section C - Quotation and Accident Invoice Details

Quotation Number		Invoice Number	
Quotation Date		Invoice Date	
Invoice Amount		Prepared Date	

### Section D - Details of Repair Estimates

Part 1 - Labour Works		
Job Scope	Quotation from AR	Adjusted by Surveyor, if applicable
TO REMOVE & INSTALL ALL ABOVE ITEMS AND REPAIR OTHERS DAMAGED AFFECTED AREAS.	\$795.00	530





## SMRT Accident Vehicle Repair Estimates

SMRT Automotive Service Pte Ltd
60 Woodlands Industrial Park E4, Singapore 757705
FAX Number : 63685592
Estimator Telephone Number : 68662623
Accident Reporting Number : 68662672

Date Generated : 03/10/2018

User ID : GohKK2

Total Labour	\$795.00	
--------------	----------	--

### Part 2 - Spray Painting & Panel Beating Related Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	\$446.00	300
Total Spray Painting & Panel Beating	\$446.00	

### Part 3 - Other Costs - Accident and Accident Repair Related Expense

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Other Costs		

### Part 4 - Spare Parts / Material Usage

Part Number	Portion	Stock Number	Part Name	Quantity	List Price (\$)	Discount (%)	Final Price (\$)	Estimator Approved	Surveyor Approved
6010298	VE	88-25225-6039	LAMP,STOP:LED (MAN BUS)	1.00	\$1,141.70	10.00	\$1,027.53	Replace ✓	CRA
6010299	VE	88-25320-6008	LAMP,INDICATOR:LED (MAN BUS)	1.00	\$1,274.10	10.00	\$1,146.69	Replace ✗	Repair
6010062	Body	F01001-CW273	COVER,REAR TAIL LAMP,RH,FOR MAN A22 BUS	1.00	\$974.70	100.00	\$0.00	Repair	Repair
Total					\$3,390.50		\$2,174.22		

### Added Spare Parts / Material Usage After Surveyor Signed off

Part Number	Portion	Stock Number	Part Name	Quantity	List Price \$	Discount (%)	Final Price (\$)	ARC Check	Surveyor Check
Total									

NA2 LK1  
316118 1030  
LIS  
1 Day  
AFTER REPAIR photo

**LKK Auto Consultants** hence notify the Repairer of the following:

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

Acknowledged by Repairer  
Signature:  
Date:





## SMRT Accident Vehicle Repair Estimates

SMRT Automotive Service Pte Ltd
60 Woodlands Industrial Park E4, Singapore 757705
FAX Number : 63685592
Estimator Telephone Number : 68662623
Accident Reporting Number : 68662672

Date Generated : 03/10/2018

User ID : GohKK2

Total Labour	\$795.00								
<b>Part 2 - Spray Painting &amp; Panel Beating Related Works</b>									
Job Scope	Quotation from ARC	Adjusted by Surveyor, If applicable							
PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	\$446.00	300							
Total Spray Painting & Panel Beating	\$446.00								
<b>Part 3 - Other Costs - Accident and Accident Repair Related Expense</b>									
Job Scope	Quotation from ARC	Adjusted by Surveyor, If applicable							
Total Other Costs									
<b>Part 4 - Spare Parts / Material Usage</b>									
Part Number	Portion	Stock Number	Part Name	Quantity	List Price (\$)	Discount (%)	Final Price (\$)	Estimator Approved	Surveyor Approved
6010298	VE	88-25225-6039	LAMP STOP:LED (MAN BUS)	1.00	\$1,141.70	10.00	\$1,027.53	Replace ✓	CRA
6010299	VE	88-25320-6008	LAMP INDICATOR:LED (MAN BUS)	1.00	\$1,274.10	10.00	\$1,146.69	Replace ✗	Repair
6010062	Body	F01001-CW273	COVER:REAR TAIL LAMP,RH,FOR MAN A22 BUS	1.00	\$974.70	100.00	\$0.00	Repair	Repair
Total					\$3,390.50		\$2,174.22		
<b>Added Spare Parts / Material Usage After Surveyor Signed off</b>									
Part Number	Portion	Stock Number	Part Name	Quantity	List Price \$	Discount (%)	Final Price (\$)	ARC Check	Surveyor Check
Total									

NA2 CLK  
316118 1030  
LIS  
1 Day  
AFTER REPAIR photo

PARTS \$1,027.53  
LABOUR \$ 830  
\$ 1,857.53  
LESS 20% \$ 1,486.02  
LIS Total \$1,500

CONFIRMED LIS REPAIR \$1,500 / 1 DAY.

HJ 8/11/18

4671.50



## **NTUC Income**

### **Practice Note Drink Driving**

1. Recently there have been a few articles in the press about the increase in the incidence of drink driving.
2. Under the law it is an offence for a motorist to drive or attempt to drive a vehicle if he is intoxicated. A person is considered to be unfit to drive if he is under the influence of drink to such an extent as to be incapable of having proper control of the vehicle. There is a presumption under the law that a person is intoxicated and unfit to drive when the alcohol exceeds the limit prescribed by the law in his breath or his blood.
3. Our motor policy does not insure any accident, loss, damage, injury or liability where any motor vehicle in respect of which this policy provides indemnity is being driven by anyone whilst under the influence of intoxicating liquor or drugs.
4. We have in the past detected accidents where our policyholder was involved in drink driving. They made a false report that their car was found damaged while parked or damaged by an unknown vehicle.
5. If the accident was actually caused by drink driving, we advise you to withdraw your claim and pay damages on your own. If we find evidences of false claim, we will have to make a police report.
6. Usually our investigators are able to detect these false claims. In the past 12 months we had rejected 24 accident claims arising from drink driving.
7. If a third party make a claim against our insured driver for damages or bodily injury, we will settle the third party's claim in the first instance. If our insured driver was found to be intoxicated, and is not covered under the motor insurance accident, we will recover the third party claimant from the insured motorist.
8. We wish to encourage our motorists to avoid driving when they are intoxicated.
9. For clarification, you can call our hotline at 6788 6616 or email to [cl@income.com.sg](mailto:cl@income.com.sg).



## National Assessment Centre Services

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

TEL: 6841 0055 FAX: 6841 6315

Reg. No: 52983356E GST Reg. No. 20-0405911-H



NTUC INCOME INSURANCE CO-OPERATIVE LTD Ref: NS/INC18018007/Ntbe2

73 BRAS BASAH ROAD

#05-01 NTUC TRADE UNION HOUSESINGAPORE  
189556

Date: 03-12-2018



Code: INC4

### 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SKJ 7218K	Veh. Inspected	SMB 291L
Policy No.	5060030896-04	Coverage (\$)	0.00
Claim No.	MT/1011111-002	Excess (\$)	0.00
Assign From		Assign Date	27/09/2018

### 2. Vehicle Particulars & Condition

Make & Model	MAN NL320F (A22)	c.c	10518
Engine No.	HIDDEN	Year of Reg.	2012
Chassis No.	WMAA22ZZ5C7001364	Colour	MULTI COLOUR
Odometer	457446	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	FAIR		

### 3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	275/70 R22.5	CONTINENTAL	6 mm
L/H Front Tyre	275/70 R22.5	CONTINENTAL	6 mm
R/H Rear Tyre	275/70 R22.5	CONTINENTAL	6 mm
L/H Rear Tyre	275/70 R22.5	CONTINENTAL	6 mm

### 4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE O/S REAR PORTION. DAMAGES SEE DETAILS.
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### 5. General Information

Accident Date	12/09/2018	Inspection Date	27/09/2018
Survey held at	SMRT AUTOMOTIVE SERVICES PTE LTD 60 WOODLANDS INDUSTRIAL PARK E4 SINGAPORE 757705		

### 5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
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### 5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	1 Working Days
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# National Assessment Centre Services

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## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SMB 291L

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b>REPLACEMENT OF PARTS</b>			
1	LAMP, STOP:LED (MAN BUS)	CRACKED	1,141.70	1,141.70
1	LAMP, INDICATOR:LED (MAN BUS)	TO REPAIR SEE LABOUR	1,274.10	-
1	COVER:REAR TAIL LAMP, RH, FOR MAN A22 BUS	TO REPAIR SEE LABOUR	974.70	-
	LESS 10% DISCOUNT		-	-114.17
			3,390.50	1,027.53
	<b>LABOUR</b>			
	PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS.		446.00	300.00
	TO REMOVE & INSTALL ALL ABOVE ITEMS AND REPAIR OTHERS DAMAGED AFFECTED AREAS. INCLUSIVE OF THE REPAIR OF LAMP, INDICATOR:LED (MAN BUS) AND COVER:REAR TAIL LAMP, RH, FOR MAN A22 BUS.		795.00	530.00
			1,241.00	830.00
	<b>GRAND TOTAL</b>		<b>4,631.50</b>	<b>1,857.53</b>
	<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION) (CONFIRMED)</b>			<b>1,500.00</b>

Report Ref No. NS/INC18018007/Ntbe2

MUHAMMAD NAZRIL BIN ABDULLAH

Automotive Assessor

K.K.LAU CPT(RET)

BEng(Hons),B.Bus,MBA,PEng,PE,  
MInstAEA,MASME,MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser

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