

ASS. REC. BY: Taufik REF: CS3 / MS118016240 / Tisd3-1  
 Sam Veeja ASSIGNMENT (Office)  
 From (Person): Monica Chung of MSJH Date/Time: 19/10/2018  
 Estimated Cost: \_\_\_\_\_ Bill to: \_\_\_\_\_  
 OD / TP / WS / TP RES / OD RES / EVA / INV / MV / CS  
 To Inspect Vehicle No: SJS 5553 S Insured: SJT 8218M  
 at Workshop info: Car laboratories Tel: 8777 7224  
 of: 1 Bukit Batok Crescent # 04-56  
 Policy No: ASD11519340mx Claim No: 568515  
 Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_  
 Make of Veh: \_\_\_\_\_ D.O.A: 31052018  
 (Client's Record)  
 CA / REV / REP. / REV 24 HRS WP: 06092018 @ morning H.O.D. Endorsement: \_\_\_\_\_  
 Date/Time: 05092018 505pm Person Contacted: Zen Vehicle: (N) OUT

Date/Time	Action/Instruction (✓) Estimate
	<u>SJS 5553 - X</u>
	<u>SJT 8218M - CS / MS112007521 / Rgm</u> <u>Def: 250412</u>
	<u>Diamond: 7/9/18</u>
<u>26/10/18</u>	<u>Submit L/S \$2,750/- @ 5 days, checked by Simon</u> <u>( \$900/- Red- 25% )</u>

Repair days 5

  
26/10/2018

T. Gum him

RECEIVED 2 OCT 2018

25/10/18

Taylor

RCF

MSH

2015 Jan

From: \_\_\_\_\_ Date: \_\_\_\_\_  
Estimated Cost: \_\_\_\_\_  
OD / TP / WS / TP RES / OD RES / EVA / INV / MV  
To inspect Vehicle No: \_\_\_\_\_  
at Workshop, m/c: \_\_\_\_\_  
of: \_\_\_\_\_  
Insured: \_\_\_\_\_  
Policy No: \_\_\_\_\_  
Claims No: \_\_\_\_\_  
Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_  
(Client's Record)  
Make of Veh: \_\_\_\_\_

(Policy Condition)

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

Est. or Market Value:

IDAC Accident Report: Consistent? : Yes or No  
GIA / PR Seen: Consistent? : Yes or No  
Est Repairs: 5 days Res.: Yes or No  
Lump Sum: % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

PRS

Vehicle: IN / OUT

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

Date / Time Action / Instruction

Estimated repair range \$4,500 - \$5,300.

17/9/2018

Veh No: SF555538  
Type: ☒ M/Car / M/Cycle / Bus / Van / Lorry / Taxi / Prime Mover /  
Truck / Trailer or  
Make: Honda Vezel  
Colour: White  
Sp. Reading: 82794  
Eng No: RU11013.778  
C/Nr: 215/60R16  
Gen. Cond: ☒ Good / Fair / Poor / Burnt  
Steering: ☒ In order / Jammed / Leaked / Burnt or  
Brake: ☒ In order / Jammed / Leaked / Burnt or  
Modi: Nil / S/Rim / STD A/Rim or  
Tyre Size: F: 215/60R16  
R: -  
BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /  
TOYO / YOKO or Viking  
Front R/Bal: 6 mm  
L/Bal: 6 mm  
D.O.A. 6/9/18 @ 1330  
Survey held at: Car Lab.  
Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or  
Frt O/S  
The U/C / Chassis frame / Body Structure affected due to collision

Call/Time File Pass to?  
H  
Call/Time File Return to?

☐ : Prel. Report  
☐ : Final Report

Days Of Repair: 5  
Resurvey No. of Trip: 1

Survey File  
(Inspector's use)

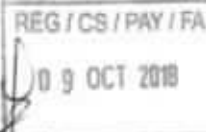
Add Fee: ☐ Site Insp \$  
☐ Transport \$  
☐ Traffic \$  
☐ Other \$

Report Format: PRE  
Lump Sum / LB 1:15

120
10
130

# Cheonghoh Law Corporation

(Incorporated with limited liability) Blk 53 Chin Swee Road #03-05 . Singapore 160053  
Co. Reg No.201108070G Tel: 63378700 Fax: 63373700 E-mail: mail@cheonghoh.sg



In reply please quote our Reference Number  
Our Ref: LCH.my/2BCL-80806.18

5 October 2018

WITHOUT PREJUDICE

BY HAND

CERTIFICATE OF POSTING

MSIG Insurance (S) Pte Ltd-Motor Claims  
16 Raffles Quay #24-01  
Hong Leong Building  
Singapore 048581

Arunachalam Subramanian  
Blk 544 Woodlands Drive 16 #04-93  
Singapore 730544

Attn: Motor Claims Dept.  
(Vehicle No. SJF 8278 M)

Dear Sirs

**TRAFFIC ACCIDENT INVOLVING YOUR/YOUR INSURED'S VEHICLE SJF 8278 M AND SFS 5553 S ON 21 AUGUST 2018 AT 8:10 AM ALONG/AT OPEN CARPARK BESIDE BLK 544 WOODLANDS DRIVE 16**

We act for the claimant **Ng Chong Tik**, the owner of the above said motor vehicle no. **SFS 5553 S**.

We are instructed to claim damages against you/your driver/your insured in connection with the above-captioned accident involving our client's vehicle registration number **SFS 5553 S** and vehicle registration number **SJF 8278 M** driven by you/your driver/your insured at the material time.

We are instructed that the accident was caused by you/your driver's/your insured's negligent driving and/or management of motor-vehicle **SJF 8278 M**. As a result, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as stated in Part 1 of the Annexure.

A copy each of the supporting documents as stated in Part 2 of the Annexure is enclosed.

We have on 4 September 2018 notified your insurer (abovenamed addressee) of the accident and a pre-repair inspection of our client's vehicle was carried out by your insurer on 6 September 2018 as your insurers rejected our proposed list of surveyors on 5 September 2018.

Please note that:

- (a) if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer;
- (b) you or your insurer should send to us an acknowledgment of receipt of this letter within 14 days of your/your insurer receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer;
- (c) if you have a counterclaim against our client arising out of this accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

For the avoidance of doubt, unless otherwise indicated, this letter of claim is sent to the abovenamed addressees.

Yours faithfully

CHEONGHOH LAW CORPORATION

Lee Cheong Hoh  
Cheonghoh Law Corporation

enc : supporting documents in paragraph 4 enclosed in covering letter to insurers only  
cc: client (via email /fax only) - SFS 5553 S

Y2,  
-uplaid - (P)  
me  
9/10/18

**ANNEXURE****Part 1 - particulars of loss and expense**

Cost of repairs	\$3,650.00
Loss of use @ 5 days	500.00
Survey Report	555.00
GIA Reports/LTA, RCB searches	39.00
Loss of Use for PRS(2 days x \$100)	200.00
Incidentals	50.00
Costs Contribution	550.00
<b>TOTAL</b>	<b><u>\$5,544.00</u></b>

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**Part 2 - list of supporting documents enclosed in the letter of claim.**

LTA search

GIA reports/Police reports &amp; type-written transcripts

repairer's bill and evidence of payment (if any)

surveyor's report

photocopies of photos of damages to client's vehicle

the insurer has been notified of the accident and allowed to carry out a pre-repair inspection of claimant's vehicle

supporting documents for all other expenses claimed (if any)

Correspondences with the defendant's relating to pre-repair survey and/or post repair inspection of the claimant's vehicle

Enquire Vehicle & Owner Information ( Vehicle No. SJF8278M As At 21 Aug 2018 / 08:10:00 )

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: 80806/MY

Current Owner Details

Owner ID Type: Singapore NRIC

Owner ID: S8166797G

Owner Name: ARUNACHALAM SUBRAMANIAN

Registered Address Type: HDB / HUDC

Registered Block/House  
No.: 544

Registered Street Name: WOODLANDS DRIVE 16

Registered Unit No.: # 04 - 93

Registered Building Name: -

Registered Postal Code: 730544

Current Vehicle Details

Vehicle No.: SJF8278M

Make Description/Model: TOYOTA / CAMRY 2.5 AUTO

Insurance Company Name: MSIG INSURANCE (SINGAPORE) PTE LTD



### STATEMENT OF CLAIM

1. The Plaintiff's claim against the Defendant is for the sum of \$487.00 under Bill No. 18.03/8005 dated 19 March 2018 for work done, services rendered and monies paid by the Plaintiff as the Defendant's solicitor for and on behalf of the Defendant in respect of the claim by the Defendant for losses suffered by the Defendant in an accident involving the Defendant's motor car registration no. SFU 3604 G and motor car registration no. SJH 9990 Y on 18 January 2014 along the Pan Island Expressway, Singapore towards Changi, Singapore
2. Despite demand for payment, including the letter of demand from the Plaintiff dated 20 April 2018, the Defendant has failed, refused and/or neglected to pay the monies due to the Plaintiff

**AND THE PLAINTIFF** claims as follows:-

- a. the sum of \$487.00;
- b. interest on the sum of \$487.00 at the default rate under the Rules of Court from the date of the Writ until Judgment;
- c. costs; and
- d. such further or other relief as this Honourable Court deems fit.

Dated this            day of            2018.

**SOLICITORS FOR THE PLAINTIFF**  
**CHEONGHOH LAW CORPORATION**







# SINGAPORE POLICE FORCE



7-20180821/2021

Police Station Of Origin:  
Sembawang NIP  
Sembawang Crescent SINGAPORE  
757333  
Tel: 1800-5549999

of 9  
Report No. T20180821/2021

## REPORT OF A TRAFFIC ACCIDENT

Date/Time of Report Made 21/08/2018 07:55		VIR Report No.		Station Diary No. 24
Name of Informant WANTANEE MOOL		Address 17, JALAN SENDUDOK - 02-66 THE NAUTICAL SINGAPORE 749171		
Identity Card No. N900 8073772001		Contact Info Home/Office Mobile: 9/558866		
Occupation HOUSEWORKER		Email		
Age	40	Sex	F	Religion
Marital Status	Married	Driving License No.	Type of Informant Driver	
Employer Company		Insurance Co.	Institution/School Name	
Vehicle No. SFS 5553S		Driving License Information Class: 2B/3 Date of Expiry:		

Vehicle No. SFS 5553S	Vehicle Type Car	Driver WANTANEE MOOL	Date/Time of Accident 21/08/2018 07:55	Type of Location Road
Accident Details Woodlands Drive 16				
Vehicle No. SFS 5553S	Vehicle Type Car	Road Surface Asphalt	Road Speed Limit 60 km/h	
Traffic Flow One Way	Traffic Control Traffic Light	Traffic Volume Heavy		
Type of Collision Rear End				Anyone conveyed by ambulance: No

Vehicle No.	Vehicle Type	Damage	Severity
SFS5553S	Car	Slightly Damaged	0
GJF8276	Car	Slightly Damaged	0

(Not Accurate)  
Sembawang Crescent  
Singapore 757333  
Tel: 1800-5549999  
Fax: 68522499

Details of Person Involved	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



# SINGAPORE POLICE FORCE

Police Station of Incident  
 3rd Floor, Woodlands Police Station  
 11 Woodlands Road, SINGAPORE  
 747233  
 Tel: 6740 1544



T/20180821/202

Report No. T/20180821/202

## CONTINUATION OF REPORT

Plat No.	WV 1ANBEE(MD00)	ID No.	S7778660J
Vehicle No.	SFS5553S (C11)	Contact No.	91558366
Police Officer	NIL	Class of Driving Licence & Expiry Date	Class 2B/3 Date of Expiry: NIL
Date of Incident	NIL	Date of Discharge	NIL
Time of Incident	NIL	Degree of Injury	NIL

### Statement:

On 21/08/2018, at 10:00 AM, I parked my vehicle SFS5553S at open carpark at Blk 549 Woodlands Drive 43, Woodlands West estate.

On 21/08/2018, at about 10:10 hrs, I returned to my vehicle and I discovered there is a big dent and scratch on the front right of my vehicle. One Mr. Chahkonat 96651769 approached me and informed that on the 20th of August he took my car drove out and hit my vehicle. Mr. Chahkonat informed that my car parked vertically in front of my car, causing some obstruction. As such the turning angle to the said vehicle become very narrow. Mr. Chahkonat did not manage to take down the exact vehicle number, but he informed it is a Camry, believed to be black colour. He informed that the driver is a Indian subject, and he did not stop after hitting my vehicle.

21/08/2018  
 10:00 AM  
 10:10 AM  
 10:10 AM



SINGAPORE  
POLICE FORCE



(726185212021)

Police Station No. 000000  
Station Name: N/A  
Police Officer No. 000000  
Police Officer Name: N/A

Report No. 172018052172021

CONFIDENTIALITY

TP / HRT /

SI KALESWARI PALANI

IMPORTANT: Please attach a copy of your vehicle's insurance certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474841 stating the report number and license plate.

Signature Of Officer Recording The Report:

F /  
Staff Sgt WANG LIZHE

Signature Of Informant:

Signature Of Interpreter:  
Not applicable

Date/Time:  
21/08/2018/10:50

Officer In Charge Of Case:  
TP / HRT /  
SI KALESWARI PALANI  
Contact No.: 65476902

Classification Of Case:

SN 085

Authentication Stamp  
NP158



Signature:

Singapore Police Force



# LEE'S AUTOMOBILE APPRAISERS SERVICES

CORRESPONDENCE : BUKIT PANJANG POST OFFICE P.O.BOX 244, SINGAPORE 916809

FAX: (65) 6763 3827, HANDPHONE: 8188 2833

BUSINESS REG. NO.: 52891429D

Vehicle Number: - SFS 5553 S

Our Ref: LEE/TP/09/2197/18

## **ASSESSMENT SUMMARY**

The damages sustained on the vehicle were thoroughly inspected and every item that was mentioned in the repair estimate against the actual damages found on the vehicle. Before we arrived at our recommendation as to whether the parts needed to be replaced or repair.

We have listed the breakdown of our finding and our recommendation as per schedule attached.

Our assessment to reinstate the vehicle is **\$4564.60** revised amount of the repairer's estimate of **\$5544.50**. The aforesaid recommendation, in our opinion, is fair and reasonable for the restoration of the vehicle to its pre-accident condition.

However, after taken into consideration the age and condition of the vehicle and the availability of the recondition components and to economize the repair, we therefore recommend a contract **Lump Sum at \$3650.00** corresponding to supply of parts, labour and spraypainting charges.

35 photographs were taken at the times of static inspection.

Under normal circumstances, the repairs should be completed within a reasonable period **05** full working day

This inspection was conducted entirely on a **'Without Prejudice'** basis and we have not given authorization and instruction to the repairer to proceed with the repair.

We are reverting the matter to you for your discretion.

Very truly yours



.....  
**K. W. LEE** Dip.Auto. Engrg.  
MIAME, AMIMI, CAE, ENG. TECH, MSAE, AMIRTE, AMSOE  
AUTOMOTIVE ENGINEER ASSESSOR



# LEE AUTOMOBILE APPRAISERS SERVICES

CORRESPONDENCE : BUKIT PANJANG POST OFFICE P.O.BOX 244, SINGAPORE 918809  
 FAX: (65) 6763 3827, HANDPHONE: 8188 2833  
 BUSINESS REG. NO.: S2891429D

## APPRAISEMENT SCHEDULE

Vehicle Registration No: SFS 5553 S

Our Ref.LEE/TP/09/2197/18

S/NO	Qty	Description	Comments/ Conditions	Repairer's Estimate	Assessed Amount	
		(LIST ITEMS)				
1	1	Front bumper	cut/bent/deformed	\$ 801.90	\$ 801.90	DDV
2	1	Front bumper side retainer	bent	\$ 19.50	\$ 19.50	NECV
3	1	Front bumper reinforcement	bent/oblique	\$ 296.00	\$ 296.00	NNX
4	1	Front fog lamp garnish	cut/deformed	\$ 31.10	\$ 31.10	NNX
5	1	Front fender	distorted/bent	\$ 419.30	\$ 419.30	DDV
6	1	Front fender inner cowling	bent/deformed	\$ 128.70	\$ 128.70	TNV
7	1	Front headlamp	holder bent	\$ 1,460.30	\$ 1,460.30	CRHV
8	1	Front horn	shorted	\$ 67.00	\$ 67.00	NNX
9	1	Front fender outer wheel arch moulding	cut/bent/deformed	\$ 88.70	\$ 88.70	DDV
10	1	Front wiper washer tank		\$ 112.00	\$ 112.00	NNX
		Less 20%		\$ 3,424.50	\$ 3,424.50	
		Total parts		\$ -	\$ (684.90)	
				\$ 3,424.50	\$ 2,739.60	
		To check front wiring and function including to refocus headlamp.		\$ 50.00	\$ 45.00	
		Labour charge as recommended for repaired & replaced damaged parts.		\$ 800.00	\$ 699.00 750.00	
		To putty and spraypainting including touch up all affected areas.		\$ 900.00	\$ 400.00 750.00	
		To apply rustproof treatment to the replaced/repared panels.		\$ 120.00	\$ 60.00 80.00	
		To check front wheel alignment.		\$ 250.00	\$ 200.00	NNX
		GRAND TOTAL		\$ 5,544.50	\$ 4,564.60	

Repair days 5

Termin Min  
25/12/18

# LEE AUTOMOBILE APPRAISERS SERVICES

CORRESPONDENCE : BUKIT PANJANG POST OFFICE P.O.BOX 244, SINGAPORE 916809

FAX: (65) 6763 3827, HANDPHONE: 8188 2833

BUSINESS REG. NO.: 52891429D

**TO: NG CHONG TIK**  
 c/o CAR LABORATORIES PTE LTD  
 1 BUKIT BATOK CRESCENT  
 #04-56 WCEGA PLAZA  
 SINGAPORE 658064

**INVOICE NO.** L18090997  
**YOUR REF** LEE/TP/09/2197/18  
**OUR REF** 28 SEPT 2018  
**DATE**

PARTICULARS		AMOUNTS (\$\$)
VEHICLE REGISTRATION NO.	SFS 5553 S	\$555.00
MAKE/MODEL	HONDA VEZEL	
TO OUR PROFESSIONAL CHARGES FOR		
<input checked="" type="checkbox"/> INSPECTION OF VEHICLE		
<input checked="" type="checkbox"/> APPRAISAL REPORT		
<input checked="" type="checkbox"/> PHOTOGRAPHY		
<input checked="" type="checkbox"/> TRANSPORT CHARGES		
<input checked="" type="checkbox"/> REINSPECTION OF VEHICLE		
<input type="checkbox"/> AUTOMOTIVE CONSULTATION		
<input checked="" type="checkbox"/> CORRESPONDENCE, POSTAGE & OTHER DISBURSEMENT		
<input type="checkbox"/> OTHERS		
<input type="checkbox"/>		
<input type="checkbox"/>		
DOLLARS:	FIVE HUNDRED AND FIFTY FIVE ONLY	

(\* CHEQUE SHOULD BE CROSSED AND MAKE PAYABLE TO "LEE AUTOMOBILE APPRAISERS SERVICES")

KK  




LEE AUTOMOBILE APPRAISERS SERVICES

# CAR LABORATORIES PTE LTD

1 BUKIT BATOK CRESCENT

#04-56 WCEGA PLAZA

SINGAPORE 658064

Tel: 6570 0330

Fax: 6570 0550

## FINAL BILL

TO: **NG CHONG TIK**  
c/o CAR LABORATORIES PTE LTD  
1 BUKIT BATOK CRESCENT  
#04-56 WCEGA PLAZA  
SINGAPORE 658064

DATE 28 SEPT 2018

BILL NO:- CL 050/18

### PARTICULAR

### AMOUNT

VEHICLE NO:- SFS 5553 S

ACCIDENT DATE:- 21 AUG 2018

BEING SUPPLY ALL NECESSARY PARTS, LABOUR & SPRAYPAINTING  
CHARGES TO REPAIR THE ENTIRE VEHICLE AT

)  
)

**\$3,650.00**

AS RECOMMENDED BY LEE AUTOMOBILE APPRAISERS SERVICES

IN DOLLARS : THREE THOUSAND SIX HUNDRED AND FIFTY ONLY



*Final*

CAR LABORATORIES PTE LTD

JOHN YANG- H/P: 8777 7227



From: Cheong Hoh Lee mail@cheonghoh.sg  
Subject: Re: Notice of Accident - Traffic accident involving SFS 5553 S and SJF 8278 M (your insured) on 21 August 2018 at/along open carpark beside Blk 544 Woodlands Drive 16 ; Our ref: LCH.my/2BCL-80806.18 (Claim Ref: 568595)  
Date: September 4, 2018 at 4:29 PM  
To: Low Yi Qian yiqian\_low@sg.msig-asia.com  
Cc: Monica Chung Monica\_Chung@sg.msig-asia.com  
Bcc: Cheonghoh Law Corporation Corporation mail@cheonghoh.sg

Dear Sir/ Madam,

We refer to the above matter and your email of even date.

Pursuant to the NIMA protocol of the Practice Directions Amendment No. 1 of 2016, we have our client's instructions to reject your 10 appointed surveyors as stated in your aforesaid letter.

We are further instructed to append below our client's 10 proposed surveyors as follows:

- (1) Lee Kok Weng
- (2) Patrick Ng Kong Beng
- (3) Ang Guea Kiang
- (4) How Andrew
- (5) Chang Fuh Keong
- (6) Philip Foo
- (7) Ong Ah Keng, Kent
- (8) Ong Poh Meng
- (9) Ng Soon Aik Francis
- (10) Ng Soon Chuan Louis

If you are not agreeable to our list of surveyors above, kindly appoint your surveyor to proceed with the pre-repair survey and please be informed that our client's vehicle, SFS 5553 S is currently laying at our client's workshop, Car Laboratories Pte Ltd located at 1 Bukit Batok Crescent #04-56 WCEGA Plaza Singapore 658064.

Contact Person : Mr Zen  
8777 7227 / 6570 0330

Please proceed to do the needful.

Regards,  
Melody  
Cheonghoh Law Corporation  
Blk 53 Chin Swee Road #03-05  
Singapore 160053  
Tel: 6337 8700  
Fax: 6337 3700

# Cheonghoh Law Corporation

(Incorporated with limited liability) Blk 53 Chin Swee Road #03-05 , Singapore 160053  
Co. Reg No.201108070G Tel: 63378700 Fax: 63373700 E-mail: mail@cheonghoh.sg

In reply please quote our Reference Number

Our Ref: LCH.my/2BCL-80806.18

04.08.18

BY FAX NO. 62265371 AND BY HAND  
MSIG Insurance (S) Pte Ltd-Motor Claims  
16 Raffles Quay #24-01  
Hong Leong Building  
Singapore 048581

BY CERTIFICATE OF POSTING  
Arunachalam Subramanian  
Blk 544 Woodlands Drive 16  
#04-83  
Singapore 730544

BY CERTIFICATE OF POSTING

Dear Sirs

We are instructed by Ng Chong Tik to notify you of a road traffic accident on 21.08.18 at about 8:10 am at open carpark beside Blk 544 Woodlands Drive 16 involving our client's vehicle registration number SFS 5553 S and vehicle registration number SJF 8278 M driven by your insured driver/you/your driver at the material time. A copy of the Singapore accident statement filed is available.

As a result of the accident, our client's vehicle has been damaged. Before our client proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you.

For the avoidance of doubt, our client will be claiming for compensation for loss of use/rental of a replacement vehicle in the instances enumerated in the State Courts Practice Direction Amendment No. 1 of 2016 paragraphs 7.1 and 7.2 of the Appendix C of the Pre-action Protocol for Non-Injury Motor Accident Cases which compensation is additional to any other claim for loss of use/rental of a replacement vehicle which our client may make against your insured and/or your insured's driver and or you/your driver.

Yours faithfully

Cheonghoh Law Corporation

encs:

This is a computer-generated document and requires no signature

cc: client (via e-mail/fax only) - SFS 5553 S

I/We hereby acknowledge receipt  
of original of this letter and its  
enclosure(s)

5 AUG 2018

Date/Signature/Ch 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	23/08/2018 13:36
Date Of Accident	21/08/2018 07:55
Exact Location Of Accident	OPEN CARPARK NEAR BLK 543 WOODLANDS DR 16
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SFS5553S
<b>Insured/Policyholder</b>	
Name Of Registered Owner	NG CHONG TIK
NRIC No	S7878036C
Email Address	HEBITAN@GMAIL.COM
Mobile Phone No	(LOCAL) +65-91558366
Alternative Phone No	OTHERS-91558366

### Vehicle Particulars

Manufacturer	HONDA
Model	VEZEL-1.5 (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	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	A 28993385 QMY
Cover Note Number	

### Driver

Name of Driver	IVY TAN LEE MOOI
NRIC No	S7778660J
Date Of Birth	04/12/1977
Occupation	OUTDOOR
Date Of Driving Pass	26/11/2005
Driving Experience	12 YEARS AND 8 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-91558366
Fax Number	
Contact Number	
Email Address	HEBITAN@GMAIL.COM

Address	97 JALAN SENDUDOK #02-66 SINGAPORE
Postcode	769474
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	SPOUSE
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED
Weather Conditions	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	2
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)	0

#### Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	SEMBAWANG NEIGHBOURHOOD POLICE CENTRE
Police Station Address	<b>ROAD:</b> 4 SEMBAWANG CRESCENT , <b>POSTCODE:</b> 757633 , <b>COUNTRY:</b> SINGAPORE
Police Station Contact	<b>TEL NO:</b> 1800-5549999 - <b>FAX NO:</b> 68522499
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

REFER ATTACHED

#### 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 Witness 1

Name	MR CHEH
Phone Number	96651769
Email Address	

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SJF8278M
Vehicle Make/Model/Colour	
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**

**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.
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:

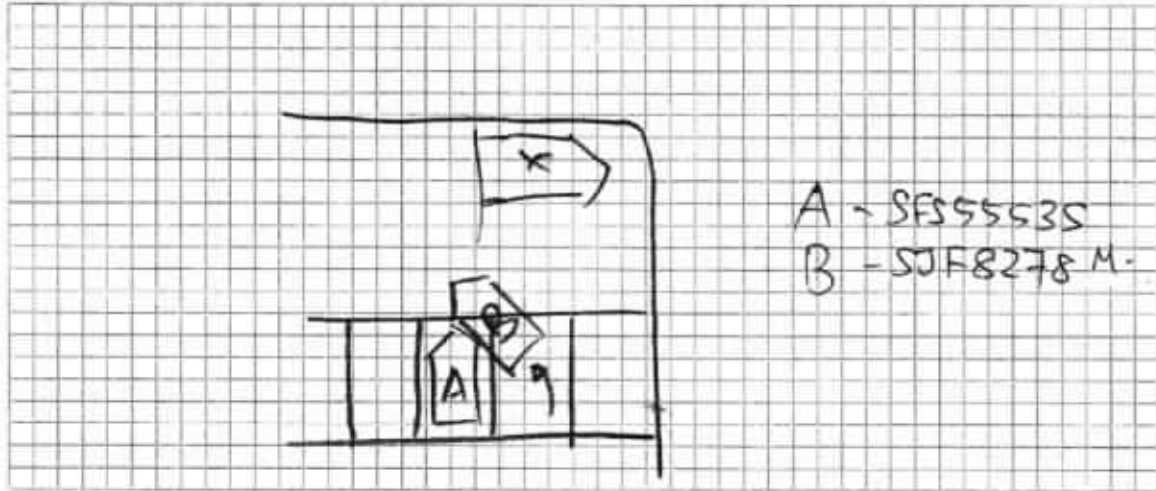
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "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:  
NRIC/FIN No.:

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer Police Report.

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.:



**SINGAPORE  
POLICE FORCE**



T/20180821/2021

Police Station Of Origin:  
Sembawang N.P.C  
4 Sembawang Crescent SINGAPORE  
757633  
Tel No: 1800-5549999

1 of 3

Report No. T/20180821/2021

## REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 21/08/2018 10:50	Vide Report No.:	Station Diary No.: 24
--	------------------	--------------------------

Name of Informant: IVY TAN LEE MOOI		Address: 97 JALAN SENDUDOK #02-66 THE NAUTICAL SINGAPORE 769474	
ID Type / ID No.: NRIC NO / S7778660J		Contact No.: Home/Office: Mobile: 91558366	
Nationality: SINGAPORE CITIZEN		Email:	
Sex: Female	Age: 40	Date of Birth: 04/12/1977	Type of Informant: Driver
Race: Chinese		Language:	Institution / School Name:
Occupation: SELF EMPLOYED		Driving Licence Information: Class: 2B,3 Date of Expiry:	

Type of Accident:	Non-Injury Hit and Run	Drink Drive: No	Date/Time of Accident: 21/08/2018 07:55	Type of Location:
Location: Along Road 1 WOODLANDS DRIVE 15 Open Carpark at Blk 543, Woodlands Drive 16				
Weather:		Road Surface:	Road Speed Limit:	
Traffic Flow:		Traffic Control:	Traffic Volume:	
Type of Collision:			Anyone conveyed by ambulance: No	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SFS5553S S1F82784	Car	SEMPAWANG NPC			Slightly Damaged	0
S1F8276 (Not Accurate)	4	Sembawang Crescent Singapore 757633 Tel: 1800-5549999 Fax: 68522499			Slightly Damaged	0

Details of Person Involved	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA





**SINGAPORE  
POLICE FORCE**



T/20180821/2021

Police Station Of Origin:  
Sembawang N.P.C  
4 Sembawang Crescent SINGAPORE  
757633  
Tel No: 1800-5549999

2 of 3

Report No. T/20180821/2021

**CONTINUATION OF REPORT**

Driver			
Name	IVY TAN LEE MOOI	ID No.	S7778660J
Related Vehicle	SFS5553S (Car)	Contact No.	91558366
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 2B,3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

**Brief Details.**

On 21.08.2018, at about 0755hrs, I parked my vehicle SFS5553S at open carpark at Blk 543 Woodlands Drive 16, everything was intact.

On 21.08.2018, at about 0910hrs, I returned to my vehicle and I discovered there is a big dent and scratch on the front right of my vehicle. One Mr Cheh contact 96651769 approached me and informed that earlier he saw the vehicle parked beside my car drove out and hit my vehicle. Mr Cheh also informed there is a lorry parked vertically in front of my car, causing some obstruction. As such the turning angle for the said vehicle become very narrow. Mr Cheh did not manage to take down the exact vehicle number, but he informed it is Camry, believed to be black colour. He informed that the driver is a Indian subject, and he did not stop after hitting my vehicle.



**SINGAPORE  
POLICE FORCE**



T/20180821/2021

Police Station Of Origin:  
Sembawang N.P.C  
4 Sembawang Crescent SINGAPORE  
757633  
Tel No: 1800-5549999

3 of 3

Report No. T/20180821/2021

**CONTINUATION OF REPORT**

**Sketch Plan**

Informant is not able to provide sketch plan

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

Signature Of Officer Recording The Report:

F /

Staff Sgt WANG LIZHE

Signature Of Informant:

Signature Of Interpreter:

Not applicable

Date/Time:

21/08/2018 10:50

Officer In Charge Of Case:

TP / HRT /

SI KALESWARI PALANI

Contact No.: 65476902

Classification Of Case:

SN 085

Authentication Stamp

NP168



Signature

Singapore Police Force

Accident Photo



Accident Photo





Accident Photo



Accident Photo



Accident Photo





Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



## 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	05/09/2018 10:46
Date Of Accident	21/08/2018 07:55
Exact Location Of Accident	ALONG ROAD 1 WOODLANDS DRIVE 16 OPEN C/P BLK 543
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SFS5553S
<b>Insured/Policyholder</b>	
Name Of Registered Owner	NG CHONG TIK
NRIC No	S7878036C
Email Address	HEBITAN@GMAIL.COM
Mobile Phone No	(LOCAL) +65-91558366
Alternative Phone No	OFFICE-91558366

### Vehicle Particulars

Manufacturer	HONDA
Model	VEZEL
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

### Insurance Company

Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	A28993385QMY
Cover Note Number	

### Driver

Name of Driver	IVY TAN LEE MOOI
NRIC No	S7778660J
Date Of Birth	04/12/1977
Occupation	INDOOR
Date Of Driving Pass	26/11/2005
Driving Experience	12 YEARS AND 8 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-91558366
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address	97 JALAN SENDUDOK #02-66 THE NAUTICAL
Postcode	S769474
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	SPOUSE
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLIDED INTO PARKED VEHICLE
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)	0

#### Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	SEMBAWANG NEIGHBOURHOOD POLICE CENTRE
Police Station Address	ROAD: 4 SEMBAWANG CRESCENT , POSTCODE: 757633 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 1800-5549999 - FAX NO: 68522499
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

REFER TO POLICE REPORT T/20180821/2021 AND SKETCH PLAN (ATTENDED BY IFAH)

#### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	WILL PROVIDE LATER
Was there any audio recorded?	NO

#### Details of Witness 1

Name	MR CHEH
Phone Number	96651769
Email Address	

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SJF8278M
Vehicle Make/Model/Colour	TOYOTA CAMRY
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	ARUNACHALAM SUBRAMANIAM
NRIC/Passport Number	S8166797G



Contact Number	82332565
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
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.

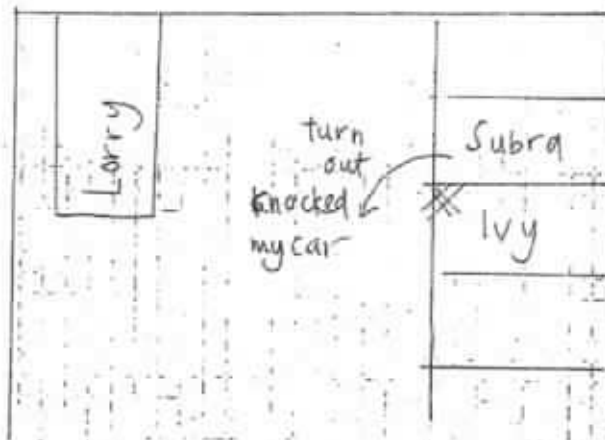
Policyholder's Signature  
Date & Time:

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

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

IDAC SIN MING (VAC)  
385 Sin Ming Drive  
Singapore 575718  
Tel: 6455 5358 (ARC)  
Fax: 6452 6621

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 21/8/2018 about 07:55 hrs, Ivy parked vehicle SP55533
at open car park at Blk 543 Woodlands Drive 16
everything was intact.
On 21/8/2018 about 09:10 hrs, Ivy returned to vehicle
and discovered there is a big dent and scratch on the
front right of the vehicle. Mr. Chah (contact - 9665 1769)
approached Ivy and informed that he saw earlier
the vehicle parked beside my vehicle → drove out and hit
my vehicles. There is a lorry parking in front which
cause obstruction that is why turning angle become
small. The driver did not stop and check after the
incident and drove away.
Mr. Chah the witness managed to take take down the
car number / model / make of the car.

DECLARATION

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

*[Signature]*

Policyholder's Signature  
Date & Time:

*[Signature]*

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

IDAC SIN MING (PAC)  
385 Sin Ming Drive  
- Singapore 57571  
Tel: 6455 5358 (A-C)  
Fax: 6452 8621

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



MSIG

MSIG Insurance (Singapore) Pte. Ltd.  
 4 Shenton Way, #23-01, SGT Tower 2, Singapore 068857  
 Tel: +65 6877 7000, Fax: +65 6877 7600  
 Telex: 330122110, GST Reg No: 20-04124120

DUPLICATE COPY  
 FOR FINANCE COMPANY

## MOTOR MAX PLUS

## RENEWAL CERTIFICATE

Policy Number	Period of Insurance	Place of Issue
A 28993165 CMV	22/07/2018 to 21/07/2019	SINGAPORE
Name and Address of Insured		Date of Issue
Ng Chong Tik 27 Jalan Senduduk 602-66 The Nautical Singapore 769474		19/07/2018
		Account Number
		1363030
Premium	GST	Total Due
SGD771.32	SGD53.99	SGD825.31

RISK NUMBER 1

MOTORMAX PLUS

## OCCUPATION

Sales

## FINANCIAL INTEREST

DBS Bank Ltd  
 as Hire Purchase Owners

SCOPE OF COVER Comprehensive

## INTEREST INSURED

REGISTRATION NO. SFS5553S  
 MAKE/MODEL Honda Vezel 1.5X A  
 ENGINE NUMBER L15B3513792  
 CHASSIS NUMBER RU11013778  
 YEAR OF MFG 2014  
 CAPACITY 1496 C.C.  
 SEATING CAPACITY 5 (INCL. DRIVER)  
 WINDSCREEN UNLIMITED

SUM INSURED  
 INCL. COE/PARF YES  
 OFF-PEAK CAR NO  
 NO CLAIM DISCOUNT 50.00% (or F/D)  
 GOOD DRIVER'S DISCOUNT SGD40.60  
 NCD PROTECTOR COVERED  
 EXCESS SGD500  
 ANNUAL PREMIUM SGD771.32

ACCESSORIES Aircon, radio/cassette/compact disc player, in-vehicle unit, rust-proofing and other accessories that are factory fitted.

## AUTHORISED DRIVERS

Ng Chong Tik



**SINGAPORE  
POLICE FORCE**



T/20180821/2021

1 of 3

Report No. T/20180821/2021

Police Station Of Origin:  
Sembawang N.P.C  
4 Sembawang Crescent SINGAPORE  
757633  
Tel No: 1800-5549999

## REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 21/08/2018 10:50	Video Report No.:	Station Diary No.: 24
--	-------------------	--------------------------

Name of Informant: IVY TAN LEE MOOI		Address: 97 JALAN SENDUDOK #02-66 THE NAUTICAL SINGAPORE 789474	
ID Type / ID No.: NRIC NO / 87778560J		Contact No.: Home/Office: Mobile: 91558366	
Nationality: SINGAPORE CITIZEN		Email:	
Sex: Female	Age: 40	Date of Birth: 04/12/1977	Type of Informant: Driver
Race: Chinese		Language:	Institution / School Name:
Occupation: SELF EMPLOYED		Driving Licence Information: Class: 2B,3 Date of Expiry:	

## General Information of the Accident

Type of Accident: Non-Injury Hit and Run	Drink Drive: No	Date/Time of Accident: 21/08/2018 07:55	Type of Location:
Location: Along Road 1 WOODLANDS DRIVE 16 Open Carpark at Blk 543, Woodlands Drive 16			
Weather:		Road Surface:	Road Speed Limit:
Traffic Flow:		Traffic Control:	Traffic Volume:
Type of Collision:			Anyone conveyed by ambulance: No

## Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No. of Passenger
8FS5553S	Car				Slightly Damaged	0
6JF8278 (Not Accurate)	SEBBAWANG NPC 4 Sembawang Crescent Singapore 757633 Tel: 1800-5549999 Fax: 68522499				Slightly Damaged	0

## Details of Person Involved

Any Pedestrian Involved No  
No. of Pedestrians Injured NIL

Use of Pedestrian Crossing NA


**SINGAPORE  
POLICE FORCE**

Police Station Of Origin:  
Sembawang N.P.C.  
4 Sembawang Crescent SINGAPORE  
767633  
Tel No: 1800-6549999



T/20180821/2021

2 of 3

Report No. T/20180821/2021

## CONTINUATION OF REPORT

Name	IVY TAN LEE MOOI	ID No.	S7778660J
Related Vehicle	SF85553S (Car)	Contact No.	91558366
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 2B,3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

**Brief Details.**

On 21.08.2018, at about 0755hrs, I parked my vehicle SF85553S at open carpark at Blk 543 Woodlands Drive 16, everything was intact.

On 21.08.2018, at about 0910hrs, I returned to my vehicle and I discovered there is a big dent and scratch on the front right of my vehicle. One Mr Cheh contact 98851769 approached me and informed that earlier he saw the vehicle parked beside my car drove out and hit my vehicle. Mr Cheh also informed there is a lorry parked vertically in front of my car, causing some obstruction. As such the turning angle for the said vehicle become very narrow. Mr Cheh did not manage to take down the exact vehicle number, but he informed it is Camry, believed to be black colour. He informed that the driver is a Indian subject, and he did not stop after hitting my vehicle.





**SINGAPORE  
POLICE FORCE**



T20180821/2021

Police Station Of Origin:  
Sembawang N.P.C.  
4 Sembawang Crescent SINGAPORE  
757623  
Tel No: 1800-5540009

3 of 3

Report No: T20180821/2021

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

**IMPORTANT:** Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474886 stating the report number as reference.

Signature Of Officer Recording The Report:

F/  
Staff Sgt WANG LIZHE

Signature Of Informant:

*[Handwritten Signature]*

Signature Of Interpreter:  
Not applicable

Date/Time:  
21/08/2018 10:50

Officer In Charge Of Case:  
TP / HRT /  
SI KALESWARI PALANI  
Contact No: 65476902

Classification Of Case:

SI 005

Authentication Stamp  
SP-PS

Accident Photo





Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



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

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	23 Aug 2018		05 Sep 2018 16:09 <a href="#">Edit Adj Rpt</a>	<b>S\$2,750.00</b> <a href="#">Edit Estimates</a>	<b>S\$2,750.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>



































  

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by insurer]</span>									
Insured: <b>ARUNACHALAM SUBRAMANIAN</b> , ID: S8166797G									
Main Claimant: <b>NG CHONG TIK</b> , ID: S7878036C									
Vehicle Reg. No.: <b>SFS5553S</b>		Date of Loss: 21/08/2018 08:00 - :59 <b>[42 Months and 30 Days From LTA Reg Date (Man Yr)]</b>							
Claim Type: <b>TP / 568595</b>		Policy/Cover Note No.: A80451934QMX (Comprehensive) Coverage: 20/12/2017 - 22/03/2019							
Vehicle Reg. No. (Insured): <b>SJF8278M</b>		Policy No. (Claimant):							
		Excess:							
Repairer: <b>Car Laboratories Pte Ltd (HQ)</b> 1 BUKIT BATOK CRESCENT, #04-S6 WCEGA PLAZA, 658064 Bukit Batok - Tel:									
Handling Insurer: <b>MSIG Insurance (Singapore) Pte. Ltd. (HQ)</b> - Tel: +65 6827 7888 ... [Handled by <b>Monica Chung Pei Zhen</b> - 6594 2552]									
Adjuster: <b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>MOHD TAUFIKH BIN HAMID</b> ] ... <b>[Final Rpt due 23/10/2018]</b>									
Driver/Custodian (Insured): ARUNACHALAM SUBRAMANIAN (37 / Male), NRIC: S8166797G									
Adj Asg. Remarks: on WP, SJE DISAGREE. PLS APPOINT LKK. LIAB 100% Contact Person : Mr Zen @ 8777 7227 / 6570 0330									
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
• MSIG_SG (19/10/2018): Report Send Back Alerts - SFS5553S (TP)									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									



## Claim Documents

**\*SFS5553S (568595)**  
**[SJF8278M]**  
**TP**  
**NG CHONG TIK**  
**Aug 21 2018 8:00AM**  
**[ARUNACHALAM SUBRAMANIAN]**  
**Car Laboratories Pte Ltd**

<a href="#">Upload Documents</a> <a href="#">Upload Photos</a> <a href="#">Compose New Letter</a>			<b>View</b> <a href="#">View in Browser</a>	
<b>Assessment Reports</b>			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
1	04/09/18 15:32	<b>Accident Statement</b> <small>From: SC - Reg. No: SJF8278M, Claimant: ARUNACHALAM SUBRAMANIAN</small>	 <a href="#">Load HTML</a>	
<b>Photos/Images</b>			3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
2	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
3	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
4	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
5	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
6	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
7	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
8	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
9	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
10	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
11	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
12	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
13	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
14	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
15	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
16	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
17	07/09/18 13:46	General View	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
18	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
19	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
20	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
21	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
22	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
23	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
24	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
25	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
26	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
27	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
28	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
29	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
30	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
31	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
32	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>
33	17/09/18 18:54	Photographs of Damaged Parts	 <a href="#">Load JPG</a>	<input checked="" type="checkbox"/>

Assessment Reports				1 per page	<input checked="" type="checkbox"/>
No.	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		Thumbnail	Print
34	17/09/18 18:54	Photographs of Damaged Parts		Load JPG	<input checked="" type="checkbox"/>
35	17/09/18 18:54	Photographs of Damaged Parts		Load JPG	<input checked="" type="checkbox"/>
Documentation				1 per page	<input checked="" type="checkbox"/>
No.	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		Thumbnail	Print
1	04/09/18 15:33	PR1		Load PDF	
2	04/09/18 16:41	SJE DISAGREE APPOINT LKK		Load PDF	
3	18/10/18 18:07	LOD, GIA SEARCH, POLICE REPORT, SURVEY REPORT, REPAIR BILL		Load PDF	
4	18/10/18 18:07	COLOURED IMAGES		Load PDF	
5	19/10/18 11:52	SF5553S ACCIDENT REPORT 1		Load PDF	
6	19/10/18 11:52	SF5553S ACCIDENT REPORT 2		Load PDF	
No.	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	29/10/18 09:58	PRS Invoice		Load PDF	
2	29/10/18 09:58	Colour Photo		Load PDF	

## Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
<b>Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)</b> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>			
<b>Show Remarks To:</b> <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			

## 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/MSG18016240/T1SD3E2-1

Date: 29/10/2018

REFERENCE

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

Policy No: A80451934QMX

Claimant Vehicle  
No: SFS5553S

Insured Vehicle No: SJF8278M

Date of Loss: 21/08/2018

Nature of Claim: TP

Claim No: 568595

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SFS5553S

Make &amp; Model: HONDA VEZEL, 1.5 (A)

Engine No: L15B3513792

Reg. Date: 22/01/2015 (Man. Year: 2014)

Chassis No: RU11013778

Colour: White

Odometer: 82794 km

Engine Capacity: 1496 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):

Yes

Handbrake (Serviceable): Yes Engine Modification:

No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 215/60 R16

Rear Tyre Size: 215/60 R16

Front Left Side: Viking 6 mm

Rear Left Side: Viking 6 mm

Front Right Side: Viking 6 mm

Rear Right Side: Viking 6 mm

The above values represent the remaining tyre treads depth

<u>COST OF CLAIMS</u>	<u>Repairer's</u>	<u>Adjuster's</u>	<u>Difference</u>	<u>Diff %</u>
Parts	3,424.50	2,334.72	1,089.78	31.82
Miscellaneous Items	0.00	0.00	0.00	
Labour	2,120.00	1,105.00	1,015.00	47.88
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>5,544.50</b>	<b>3,439.72</b>	<b>2,104.78</b>	<b>37.96</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>2,750.00</b>		
<b>Nett Amount (S\$)</b>	<b>5,544.50</b>	<b>2,750.00</b>	<b>2,794.50</b>	<b>50.40</b>

INSPECTION

Date of Assignment: 05/09/2018

Date Inspected: 06/09/2018 Inspected At:

Car Laboratories Pte Ltd (HQ)  
1 BUKIT BATOK CRESCENT, #04-56  
WCEGA PLAZA  
Singapore 658064

Estimated Period of Repair: 5.0 days

Adjuster: MOHD TAUFIKH BIN HAMID

Manager: Hiew May Fung

*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

<b>Reference</b>		
<b>Part Source:</b>	MRM-SG	Version: 1.0 (Last Synchronised: 29 Oct 2018)
<b>Parts:</b>	M1-SUV	HONDA VEZEL 1.5 (A) (Catalogue:Merimen Singapore 1.0)
<b>Labour:</b>	Repairer's	(Price-denominated Standard List)
<b>Print Code:</b>	(Unsubmitted, no print-code for SFS5553S)	
<b>Validity:</b>	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page	
<b>Further Info:</b>	Items/values not in reference catalogue are prefixed with an asterisk *	

## Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER	Dented	801.90 F	*801.90 FL
2	1		*FRONT BUMPER SIDE RETAINER	Necessary	19.50 F	*19.50 FL
3	1		*FRONT BUMPER REINFORCEMENT	Not Necessary	296.00 F	*-FL
4	1		*FRONT FOG LAMP GARNISH	Not Necessary	31.10 F	*-FL
5	1		*FRONT FENDER	Dented	419.30 F	*419.30 FL
6	1		*FRONT FENDER INNER COWLING	Torn	128.70 F	*128.70 FL
7	1		*FRONT HEADLAMP	Cracked	1,460.30 F	*1,460.30 FL
8	1		*FRONT HORN	Not Necessary	67.00 F	*-FL
9	1		*FRONT FENDER OUTER WHEEL ARCH MOULDING	Dented	88.70 F	*88.70 FL
10	1		*FRONT WIPER WASHER TANK	Not Necessary	112.00 F	*-FL

F=Franchise part. L=ListItemDisc.

<b>Sub Total (S\$)</b>	<b>3,424.50</b>	<b>2,918.40</b>
- List Item Discount on L Items 0.00/20.00% (S\$)	0.00	583.68

<b>Total Parts (S\$)</b>	<b>3,424.50</b>	<b>2,334.72</b>
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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
<u>Labour Items</u>				
1	TO CHECK FRONT WIRING AND FUNCTION INCLUDING TO REFOCUS HEADLAMP	New	50.00	45.00
2	LABOUR CHARGE AS RECOMMENDED FOR REPAIRED & REPLACED DAMAGED PARTS	New	800.00	600.00
3	TO PUTTY AND SPRAYPAINTING INCLUDING TOUCH UP ALL AFFECTED AREAS	New	900.00	400.00
4	TO APPLY RUSTPROOF TREATMENT TO THE REPLACED / REPAIRED PANELS	New	120.00	60.00
5	TO CHECK FRONT WHEEL ALIGNMENT	New	250.00	0.00
Gross Labour Cost (S\$)			2,120.00	1,105.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >