

22/03/2002

ASS. REC. BY:

REF:

CB/AGLI8019736/Drb22

Special Instruction:

Surveyor

ASSIGNMENT (Office)

From (Person): Julie

of

PKL

Date/Time:

30-10-2018 10:42am

Estimated Cost:

Bill to:

OD/TP/WS/TP RES/OD RES/EVA/INV/MV/CS

To Inspect Vehicle No:

SKS 6234Y

Insured:

at Workshop m/s

Progressive

Tel:

6741 5336

of

81k 3022A Ubi Rd 1 #01-45

Policy No:

P10060341 R00

Claim No:

C10002188

Sum Insured:

Excess:

TBA

Make of Veh:

D.O.A.

28102018

(Client's Record)

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time:

30-10-2018 11am

Person Contacted:

Pei Wen

Vehicle IN/OUT

Date/Time

Action/Instruction (✓) Estimate

SKS 6234Y. x

30/10/2018

Revert 1A via email to Julie

Submit extensive total loss report

MV: \$60,000.00, LTA: \$49,685.00, NV: \$10,315.00

Adrian

## ASSIGNMENT

Front: \_\_\_\_\_ Date: \_\_\_\_\_

Estimated Cost: \_\_\_\_\_

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: \_\_\_\_\_

at Workshop m/s \_\_\_\_\_

of \_\_\_\_\_

Insured: \_\_\_\_\_

Policy No. \_\_\_\_\_

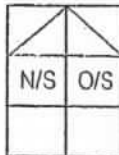
Claims No. \_\_\_\_\_

Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_

(Client's Record)

Make of Veh: \_\_\_\_\_

(Policy Condition)

Remark: The veh had commenced its  
repair at the time of inspection.Bal. or Market Value: \$60000.00

IDAC Accident Rpt: \_\_\_\_\_ Consistent?: Yes or No

GIA / PR Seen: \_\_\_\_\_ Consistent?: Yes or No

Est. Repairs: \_\_\_\_\_ days Res.: Yes or No

Lum Sum: \_\_\_\_\_ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_ Vehicle: IN / OUT

Veh No: SKS6234Y Yr Regn: 2015 AprilType: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Mazda3 c.c. 1496Colour: Brown A/C: Insured / Std / NI / NASp. Reading: 19707 T/Radio: Insured / Std / NI / NA

Eng/No: \_\_\_\_\_

C/No: JM6BM42A8G0307463Gen. Cond: Good / Fair / Poor / BurntSteering: Inorder / Jammed / Leaked / Burnt orBrake: Inorder / Jammed / Leaked / Burnt orModi: Nil / S/Rim / STD A/Rim orTyre Size: F: 205/60R16R: 205/60R16

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal. 06 mm R/Bal. 06 mmL/Bal. 06 mm L/Bal. 06 mmD.O.A. \_\_\_\_\_ D.O.I. 30/10/18Survey held at Progressive

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

Flood

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time	Action / Instruction
	<u>OD Budget Direct.</u>
	<u>*Prepare report first, don't send first.</u>
	<u>Inform Bryn once report ready.</u>
	<u>Engine of vehicle likely to be damaged due to</u>
	<u>the flood as water has entered the engine</u>
	<u>oil found to be contaminated with</u>
	<u>water.</u>
	<u>Vehicle recommended to be total loss as it is</u>
	<u>not economical to repair.</u>

RECEIVED 12 MAY 2018

Date/Time, File Pass to?	Date/Time, File Return to?	Part Prices Check:	Survey Fee:	Date:
1) _____	2) _____	IN _____ OUT _____	Basic & Add. _____	<u>380</u>
3) _____	4) _____		S + RS, SI _____	
5) _____	6) _____		Photos _____	
Prel. Report: _____			Others <u>OK</u>	
Final Report: _____			TOTAL _____	

**Catherine Chong (LKK Auto)**

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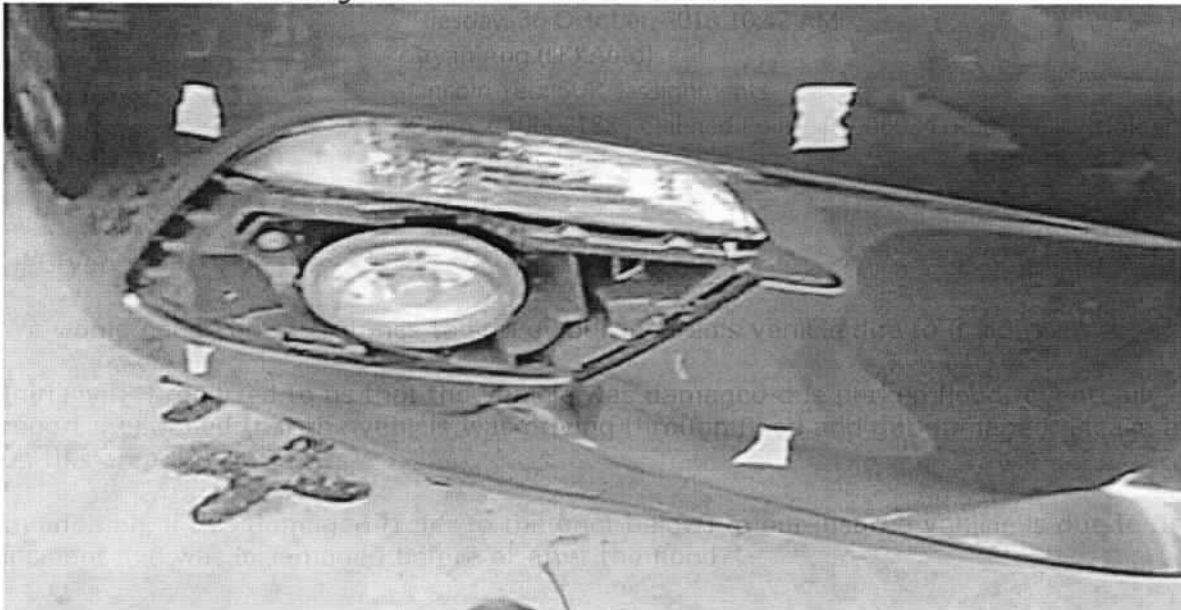
**From:** Julie Mangubat <julie.m@budgetdirect.com.sg>  
**Sent:** Tuesday, 30 October, 2018 10:42 AM  
**To:** Bryan Ang (LKKAuto)  
**Cc:** Lincoln Yeo; SUR; 'assignments'  
**Subject:** Claim: C10002188 , Claimed Policy: P10060341R00 , Policy Holder: Chaitanya Mohan  
**Attachments:** SKS6234Y-OI.pdf

Hi Bryan

We would need your assistance to survey our insured's vehicle due to flood.

Initially, PH reported to us that the vehicle was damaged due parked flood, eventually, PH in his GIA report mentioned that the vehicle was driving through flood and got damaged. Please help to establish on this area.

In addition, if this damaged (refer to the phot below) to our insured vehicle is due to flood or other incident and was it damaged before or after the flood?



I attached the GIA report of insured for reference. Our insured vehicle is at Progressive Car Care @ Blk 3022A Ubi Road 1 #01-45/46, Singapore 408716, contact no: 6741 5336

Please let me know if you need anything else.

Thank you,  
**Julie Mangubat**  
Executive, Claims

T +65 6540 2181  
F +65 6725 0853  
E [julie.m@budgetdirect.com.sg](mailto:julie.m@budgetdirect.com.sg)

**Budget  
Direct**  
insurance

**Customer Care:** +65 6221 2111

**Claims:** +65 6221 2199

**Claims (Int.):** +65 6540 2199

190 Clemenceau Avenue  
#03-01, Singapore Shopping Centre  
Singapore 239924  
**[budgetdirect.com.sg](http://budgetdirect.com.sg)**

Auto & General Insurance (Singapore) Pte. Limited (co. Reg. No. 201626103G) trading as **Budget Direct Insurance**.

This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email) reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised.



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your Ref: C10002188  
Our Ref: CS/AGI18019736/Arb

Date: 30 October 2018

The Motor Claims Department  
Budget Direct Insurance

Dear Sir/Madam,

**PRELIMINARY ADVICE OF VEHICLE NO. SKS 6234Y**

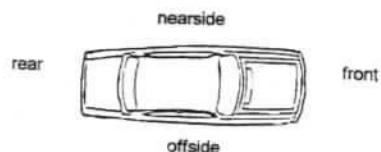
We thank you for the instruction on 30/10/2018

Please be informed that we had conducted the inspection of the above mentioned vehicle 30/10/2018 at the premises of m/s: PROGRESSIVE CAR CARE PTE LTD and have the following to report:-

Repairer's Estimate (Gross)	: S\$ <u>          Total Loss          </u>
Revised Estimate Amount	: S\$ <u>                                  </u>
"Check" Items (Estimated)	: S\$ <u>                                  </u>
Total Repair (Estimated)	: S\$ <u>                                  </u>
Pre-Accident Value	: S\$ <u>60,000.00                  </u>
COE/PARF value	: S\$ <u>49,685.00                  </u>
Nett Value	: S\$ <u>10,315.00                  </u>

**Description of Damage:**

The vehicle recovered from flood. Many electrical & mechanism parts found damaged and contaminated by flood water at the time of inspection.



**Comments:**

We have not authorize repair.

Engine of the vehicle likely to be damaged due to the flood as the engine oil found to be contaminated with water.

Vehicle recommended to be total loss as it is not economical to repair.

Yours faithfully  
ADRIAN LING  
Automotive Assessor

## Janice Lee (LKKAuto)

---

**From:** Janice Lee (LKKAuto)  
**Sent:** Tuesday, October 30, 2018 4:55 PM  
**To:** 'Julie Mangubat'  
**Cc:** Lincoln Yeo; SUR; assignments; Bryan Ang (LKKAuto)  
**Subject:** RE: Claim: C10002188 , Claimed Policy: P10060341R00 , Policy Holder: Chaitanya Mohan  
**Attachments:** SKS 6234Y OD.pdf

Dear Julie,

Enclosed preliminary revised for **SKS 6234Y**.

We have not authorize repair.

Thank you.

Best Regards,

**Jannice Lee (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [janicelee@lkkauto.com](mailto:janicelee@lkkauto.com) | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Julie Mangubat [mailto:[julie.m@budgetdirect.com.sg](mailto:julie.m@budgetdirect.com.sg)]  
**Sent:** Tuesday, October 30, 2018 10:42 AM  
**To:** Bryan Ang (LKKAuto) <[bryanang@lkkauto.com](mailto:bryanang@lkkauto.com)>  
**Cc:** Lincoln Yeo <[lincoln.yeo@budgetdirect.com.sg](mailto:lincoln.yeo@budgetdirect.com.sg)>; SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Subject:** Claim: C10002188 , Claimed Policy: P10060341R00 , Policy Holder: Chaitanya Mohan

Hi Bryan

We would need your assistance to survey our insured's vehicle due to flood.

Initially, PH reported to us that the vehicle was damaged due parked flood, eventually, PH in his GIA report mentioned that the vehicle was driving through flood and got damaged. Please help to establish on this area.

In addition, if this damaged (refer to the phot below) to our insured vehicle is due to flood or other incident and was it damaged before or after the flood?

## 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 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. 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	29/10/2018 18:11
Date Of Accident	28/10/2018 15:00
Exact Location Of Accident	1 SIMS LANE
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKS6234Y
<b>Insured/Policyholder</b>	
Name Of Registered Owner	MOHAN CHAITANYA
NRIC No	G6304060L
Email Address	CMOHAN925@GMAIL.COM
Mobile Phone No	(LOCAL) +65-98369226
Alternative Phone No	OTHERS-98369226

### Vehicle Particulars

Manufacturer	MAZDA
Model	3-1.5 (A)

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	PRIVATE CAR
------------------	-------------

### Insurance Company

Name of Insurance Company	AUTO & GENERAL INSURANCE (SINGAPORE) PTE. LIMITED.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	P10060341R00
Cover Note Number	

### Driver

Name of Driver	MOHAN CHAITANYA
NRIC No	G6304060L
Date Of Birth	25/05/1965
Occupation	INDOOR
Date Of Driving Pass	02/08/2011
Driving Experience	7 YEARS AND 2 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-98369226
Fax Number	
Contact Number	OTHERS-98369226
EMail Address	CMOHAN925@GMAIL.COM

Address	NA
Postcode	
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	FLOOD
Weather Conditions	RAINING
Road Surface	WET

#### 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)	1

#### Details of Police Action

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

#### Circumstances of Accident

REFER TO THE ATTACH STATEMENT RECORDED BY PEI WEN - PROGRESSIVE CAR CARE PTE LTD TEL 6741 5336

#### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

## Sketch Plan

### SKETCH PLAN

#### IMPORTANT NOTICE

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

29/10/18  
6:47pm

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

PERMAN

The map shows the northern Adriatic coastline, with Italy to the west and Slovenia to the east. Sampling stations are marked with numbers 1 through 10. Station 1 is located near the Italian coast, while stations 2 through 10 are further east, closer to the Slovenian coast. The map includes latitude and longitude coordinates.

Vehicle

A -

B -

Legend

 Vehicle

 Motorcycle

While driving in heavy rain on 28th noon  
① ~~that~~ <sup>some</sup> some water, which was collected  
on the road seemed to affect the car.  
And the car stopped.


Since it kept on raining I could  
not start the car and had to take  
some one's help to push the car to a  
drier area and then call insurance to  
tow away to some where shop to assist  
to see what was the problem.

I/We declare the foregoing particulars are true in every respect.  
Please be advised that your insurer may have a fourteen (14) days clause whereby the claim against own policy must be made within the stipulated timeframe from the day of occurrence. Kindly check your policy for more details.

from the day of occurrence. Kindly check your  
Policyholder's Signature \_\_\_\_\_  
Date & Time: 29/10/18  
6:07pm


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

Policy must be made within the stipulated timeframe



Reporting Centre Personnel's Signature

Name: \_\_\_\_\_

NRIC/FIN No.: 

> Back to OneMotoring

## Enquire PARF/COE Rebate for Registered Vehicle

### Vehicle Owner Particulars

Owner ID Type:

Foreign Identification Number

Owner ID:

4060L

### Vehicle Details

Vehicle No.:

SKS6234Y

Vehicle to be Exported:

Yes

Intended Deregistration Date:

29 Oct 2018

Vehicle Make:

MAZDA

Vehicle Model:

MAZDA3 4-DOOR SEDAN 1.5L SP.6EAT

Primary Colour:

Grey

Manufacturing Year:

2015

Engine No.:

P520273149

Chassis No.:

JM6BM42A8G0307463

Maximum Power Output:

88.0 kW (118 bhp)

Open Market Value:

\$17,583.00

Original Registration Date:

28 Apr 2015

First Registration Date:

28 Apr 2015

Transfer Count:

0

Actual ARF Paid:

\$7,583.00

### Intended PARF Rebate Details

PARF Eligibility:

Yes

PARF Eligibility Expiry Date:

27 Apr 2025

PARF Rebate Amount:

\$5,687.00

### Intended COE Rebate Details

COE Expiry Date:

27 Apr 2025

COE Category:

A - Car up to 1600cc & 97kW (130bhp)

COE Period(Years):

10

QP Paid:

\$67,749.00

COE Rebate Amount:

\$44,016.00

**Total Rebate Amount:**

**\$49,703.00**

m v About  
\$60k

The information contained herein is correct as at 29 Oct 2018

OK

> Back to OneMotoring

## Enquire PARF/COE Rebate for Registered Vehicle

Variable Windfall Details	
Owner ID Type:	Foreign Identification Number
Owner ID:	4060L
Vehicle Details	
Vehicle No.:	SKS6234Y
Vehicle to be Exported:	Yes
Intended Deregistration Date:	30 Oct 2018
Vehicle Make:	MAZDA
Vehicle Model:	MAZDA3 4-DOOR SEDAN 1.5L SP.6EAT
Primary Colour:	Grey
Manufacturing Year:	2015
Engine No.:	P520273149
Chassis No.:	JM6BM42A8G0307463
Maximum Power Output:	88.0 kW (118 bhp)
Open Market Value:	\$17,583.00
Original Registration Date:	28 Apr 2015
First Registration Date:	28 Apr 2015
Transfer Count:	0
Actual ARF Paid:	\$7,583.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	27 Apr 2025
PARF Rebate Amount:	\$5,687.00
Intended COE Rebate Details	
COE Expiry Date:	27 Apr 2025
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$67,749.00
COE Rebate Amount:	\$43,998.00
Total Rebate Amount:	\$49,685.00

The information contained herein is correct as at 30 Oct 2018

OK

**Post FREE Ad to Sell Your Used Items!**

Have preloved items cluttering around your house?  
Sell it on Marketplace. Posting an advertisement is FREE!



**Post an Advertisement**  
Sell it yourself! Advertise it at just  
**\$58 until it's SOLD!**

[Post an Ad](#)
[Advertiser Login](#)
[Ways of Selling](#)
**New 5 Years Coe Renewal Honda Stream 1.8A**

2.88%p.a Lowest@GV Cars  
Financing \$2000 Downpayment  
Monthly From \$638 Onwards.  
GV Credit Pte Ltd StarAd



Browse by Category

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Sort by Date Posted

20 results/page

22 vehicles

**Search** [Advanced Search](#)[Search](#)[View All](#)










Search Selection	mazda 3	Any	Any	2015	Any	Any	Any	Available
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<input type="checkbox"/>	<b>Mazda 3 1.5A Sunroof</b>	<b>\$60,800</b>	<b>\$7,950 /yr</b>	<b>30-Oct-2015</b>	<b>1,496 cc</b>	<b>47,000 km</b>	<b>Sedan</b>	<b>Available</b>
--------------------------	-----------------------------	-----------------	--------------------	--------------------	-----------------	------------------	--------------	------------------

10% Down Payment And Low Interest Rate From 2.78%! Very Well Maintained And Low Mileage, 2 Years Warranty/Servicing By Platinum Motoring In House Workshop. New \$2k Metallic Paint Color Of Your Choice ...

10% Down Payment & Low Interest Rate @2.78%! Very Well Maintained & Low Mileage!

★ Posted: 30-Oct-2018 Tags: 2015 Mazda 3, 2015 mazda 3, Mazda 3, mazda 3, Mazda, 3, Used Mazda



<input type="checkbox"/>	<b>Mazda 3 1.5A Deluxe</b>	<b>\$60,000</b>	<b>\$8,670 /yr</b>	<b>23-Apr-2015</b>	<b>1,496 cc</b>	<b>41,000 km</b>	<b>Sedan</b>	<b>Available</b>
--------------------------	----------------------------	-----------------	--------------------	--------------------	-----------------	------------------	--------------	------------------

View To Offer. Beautiful Car. Direct Buyer Only. No Regrets! Like It, Bring It Home. Fully Serviced At Eurokars With Extended Warranty. High Coe With High Scrap Value. Low Mileage. 100% Accident Free.

★ Posted: 24-Oct-2018 Tags: 2015 Mazda 3, 2015 mazda 3, Mazda 3, mazda 3, Mazda, 3, Used Mazda



<input type="checkbox"/>	<b>Mazda 3 1.5A</b>	<b>\$59,500</b>	<b>\$8,510 /yr</b>	<b>27-May-2015</b>	<b>1,496 cc</b>	<b>44,000 km</b>	<b>Sedan</b>	<b>Available</b>
--------------------------	---------------------	-----------------	--------------------	--------------------	-----------------	------------------	--------------	------------------

Well Maintained By Owner. Non Grab/uber. Genuine Mileage. View To Believe It. Consignment Unit. Loan And Insurance Available! Trade In Welcome! Call Now For Viewing!

Prem Roy Motoring

★ Posted: 19-Oct-2018 Tags: 2015 Mazda 3, 2015 mazda 3, Mazda 3, mazda 3, Mazda, 3, Used Mazda



<input type="checkbox"/>	<b>Mazda 3 1.5A Deluxe</b>	<b>\$61,000</b>	<b>\$8,710 /yr</b>	<b>10-Jun-2015</b>	<b>1,496 cc</b>	<b>64,000 km</b>	<b>Sedan</b>	<b>Available</b>
--------------------------	----------------------------	-----------------	--------------------	--------------------	-----------------	------------------	--------------	------------------

Very Good Condition, Price Negotiable, Original Condition, Well Maintained, Low Mileage Done, Accident Free, Sunroof, GPS, Sound System, SRS Airbags, Leather Seats. Call To Arrange For Viewing Now!

Car Empire Automobiles Pte Ltd

★ Posted: 04-Sep-2018 Tags: 2015 Mazda 3, 2015 mazda 3, Mazda 3, mazda 3, Mazda, 3, Used Mazda

**In a Nutshell: Uber's unhired fleet cars**

Hundreds of Uber's unhired cars have hit the used car market since the app shut down. Here's what you need to know in a nutshell and why you should care.

[Read this article](#)



<input type="checkbox"/>	<b>Mazda 3 1.5A Sunroof</b>	<b>\$59,900</b>	<b>\$8,680 /yr</b>	<b>11-Jun-2015</b>	<b>1,496 cc</b>	<b>53,000 km</b>	<b>Sedan</b>	<b>Available</b>
--------------------------	-----------------------------	-----------------	--------------------	--------------------	-----------------	------------------	--------------	------------------

Smooth Engine, Easy To Maintain Unit, Immaculate Condition, Selling As Hardly Use Car Since Changing Job.

★ Posted: 09-Oct-2018 Tags: 2015 Mazda 3, 2015 mazda 3, Mazda 3, mazda 3, Mazda, 3, Used Mazda



<input type="checkbox"/>	<b>Mazda 3 1.5A Sunroof</b>	<b>\$59,800</b>	<b>\$8,660 /yr</b>	<b>12-Jun-2015</b>	<b>1,496 cc</b>	<b>81,000 km</b>	<b>Sedan</b>	<b>Available</b>
--------------------------	-----------------------------	-----------------	--------------------	--------------------	-----------------	------------------	--------------	------------------

One Year Comprehensive Shield! No Gimmicks! 100% Loan Available! Flexible Loan! Performance, Comfort And Safety Gel Together Perfectly! Yet Returning Excellent Fuel Efficiency! Regular Servicing! Alwa...

Hua Yang Credit Pte Ltd

★ Posted: 05-Oct-2018 Tags: 2015 Mazda 3, 2015 mazda 3, Mazda 3, mazda 3, Mazda, 3, Used Mazda



<input type="checkbox"/>	<b>Mazda 3 2.0A Sport</b>	<b>\$63,500</b>	<b>\$9,010 /yr</b>	<b>16-Jun-2015</b>	<b>1,998 cc</b>	<b>78,000 km</b>	<b>Sedan</b>	<b>Available</b>
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1 Owner Well Maintained Agent Unit. Very Well Taken Care Of. Always Parked Under Shelter. Super Reliable, Comfortable And Powerful Ride. Black On Black Colour Combination, Easy To Maintain. Trade-In A...

★ Posted: 22-Oct-2018 Tags: 2015 Mazda 3, 2015 mazda 3, Mazda 3, mazda 3, Mazda, 3, Used Mazda

[Compare \[ 3 \]](#)

**Janice Lee (LKKAuto)**

---

**From:** Julie Mangubat <julie.m@budgetdirect.com.sg>  
**Sent:** Wednesday, October 31, 2018 11:39 AM  
**To:** Bryan Ang (LKKAuto)  
**Cc:** Lincoln Yeo; Janice Lee (LKKAuto)  
**Subject:** RE: Claim: C10002188 , Claimed Policy: P10060341R00 , Policy Holder: Chaitanya Mohan  
**Attachments:** Statement of Mohan Chaitanya.pdf

Hi Bryan

As agreed in our email yesterday, please find attached signed statement from our insured.

**Note: Private and confidential document enclosed and is intended to the addressee only.**

Thank you,  
-Julie

---

**From:** Julie Mangubat  
**Sent:** Tuesday, 30 October, 2018 3:17 PM  
**To:** 'Bryan Ang (LKKAuto)' <bryanang@lkkauto.com>  
**Cc:** Lincoln Yeo <lincoln.yeo@budgetdirect.com.sg>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>  
**Subject:** RE: Claim: C10002188 , Claimed Policy: P10060341R00 , Policy Holder: Chaitanya Mohan

Hi Bryan

Will do once it is available.

Thank you,  
-Julie

---

**From:** Bryan Ang (LKKAuto) <bryanang@lkkauto.com>  
**Sent:** Tuesday, 30 October, 2018 3:06 PM  
**To:** Julie Mangubat <julie.m@budgetdirect.com.sg>  
**Cc:** Lincoln Yeo <lincoln.yeo@budgetdirect.com.sg>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>  
**Subject:** RE: Claim: C10002188 , Claimed Policy: P10060341R00 , Policy Holder: Chaitanya Mohan

Dear Julie

If that is the case, than perhaps you can forward me the recorded statement once secured.

As for now, the physical inspection of the insured vehicle earlier this afternoon revealed signs that are consistent to being involved in a flood.

Best Regards,  
**Bryan Ang**  
**LKK Auto Consultants Pte Ltd**  
phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108

Statement obtained from : Mohan Chaitanya

Sex : Male Date of Birth : 25 May 1965 Age : 53  
Address : 6 Bedok Reservoir View #11-15 Singapore 479234  
Contact : 98339226 NRIC / FIN No : G6304060L  
Nationality : Indian Occupation : Marine Superintendent  
Employer : MSI Ship Management Pte Ltd  
Recorded By : Naaz Mohd Date : 30/10/18 Time : 1500hrs  
Place of Interview : Shaw Towers #21-06  
Language : English Interpreted By :

I hereby declare that the following statement is voluntarily made by me for insurance purpose.

I am the abovenamed person.

I possess a valid Singapore class 3 driving license, which I had obtained on 2 August 2011 (serial no. 002587283C).

I am the owner of the vehicle bearing registration no. SKS6234Y, a Mazda 3-1.5 (A).

I had purchased the vehicle on a 1<sup>st</sup> hand basis from Mazda about 3.5 years ago and it is under a Hire Purchase agreement with Hong Leong Finance.

The servicing and maintenance of the vehicle would be carried out by me and I would always have it carried out at Mazda. The vehicle was last serviced in April 2018, with no adverse issues detected and I have never experienced any problems with the vehicle's operations in the past.

On Sunday 28 October 2018, I had left home after lunch with my wife and the weather was clear at the time. I had then retrieved vehicle SKS6234Y from the car park of my residence and I had proceeded to drive it towards 1 Sims Lane, where my wife was due to purchase some items at a shop located there.

I had arrived at the shop at about 1430hrs to 1445hrs and I had parked the vehicle within a reverse parking lot at an open car park located just behind the shop at 1 Sims Lane. It was not raining at the time and I then headed into the shop with my wife.

On the same day at about 1500hrs, my wife had completed her shopping and I thus proceeded to retrieve the vehicle. It had just started raining by then and upon returning to the car park, I did not notice the road to be inundated with rainwater and there was no raised level of water in place as well. I thus proceeded to enter my vehicle and I proceeded to drive the vehicle towards the shop entrance, which I estimate to be about 4 minutes walk away.

As I was subsequently travelling along Sims Lane and towards a road hump, I had noticed that there was a puddle of water located parallel along the road, which had spread across the width of the road and I would estimate the height of the puddle to be about 10cm but I however cannot commit if this is accurate. I am unable to estimate the length of the



puddle but I did notice that about 2 vehicles in front of me had managed to travel forward to pass the puddle without any issue. I had thereafter proceeded to negotiate the puddle at a speed of about 10km/hr to 15km/hr. However, after my vehicle had managed to travel over about 30 meters and as it was reaching a road hump along the road, the vehicle had suddenly stalled for no reason.

Quite a number of lights on the dashboard had displayed then and I recall that I had tried once to turn on the engine by pressing the engine button but it did not respond. I did not attempt to restart the vehicle thereafter and upon alighting thereafter, noticed that the water had reached to about my ankle height. The water was just below the level of the undercarriage and the water did not reach the door.

I had then approached a passerby to assist me in pushing my vehicle and we had pushed it forward over a distance of about 15 to 20 meters to pass the puddle before stopping at the side of the road, where there was no raised water. I had disengaged the handbrake prior to pushing the vehicle forward with the passerby. I had subsequently called my insurance for assistance and they had assisted to activate a tow truck for me. The tow truck later arrived and it had towed the vehicle away.

I wish to state that this is the 1<sup>st</sup> time such an occurrence has happened and upon checking the area after the stall, noticed that the drains in the area were all choked. I wish to add that another car had also stalled in the area but other vehicles were able to pass the road without incident after my vehicle had stalled.

I agree to inform Budget Direct Insurance and A-PAC Investigation Solutions Pte Ltd of any news from Traffic Police, in relation to the accident.

I consent to allow my motor insurer towards resolving any received Third Party claim, at best.

That's all.

The above statement consists of (2) pages has been read over and explained to me in **English** (language / dialect). I accept the contents of this statement to be true and accurate to the best of my knowledge and belief, without any inducement, influence or violence against my will and that it was given of my free will and consent.

Name : Mohan Chaitanya  
FIN No. : G6304060L

Signature of Recorder

## Janice Lee (LKKAUTO)

---

**From:** Julie Mangubat <julie.m@budgetdirect.com.sg>  
**Sent:** Thursday, November 01, 2018 10:29 AM  
**To:** Bryan Ang (LKKAUTO)  
**Cc:** Lincoln Yeo; Janice Lee (LKKAUTO)  
**Subject:** RE: Claim: C10002188 , Claimed Policy: P10060341R00 , Policy Holder: Chaitanya Mohan  
**Attachments:** Scene Investigation Report.pdf

Hi Bryan

Please find a full report from our investigator.

Please confirm if a 9cm water can cause an engine stall in our insured's vehicle and will the water go inside the engine.

Please establish the height of water in the cabin if any and any residual evidence within the cabin.

Thank you,  
Julie

---

**From:** Julie Mangubat  
**Sent:** Wednesday, 31 October, 2018 11:39 AM  
**To:** 'Bryan Ang (LKKAUTO)' <bryanang@lkkauto.com>  
**Cc:** Lincoln Yeo <lincoln.yeo@budgetdirect.com.sg>; 'Janice Lee (LKKAUTO)' <JaniceLee@lkkauto.com>  
**Subject:** RE: Claim: C10002188 , Claimed Policy: P10060341R00 , Policy Holder: Chaitanya Mohan

Hi Bryan

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**Note: Private and confidential document enclosed and is intended to the addressee only.**

Thank you,  
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**Cc:** Lincoln Yeo <lincoln.yeo@budgetdirect.com.sg>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>  
**Subject:** RE: Claim: C10002188 , Claimed Policy: P10060341R00 , Policy Holder: Chaitanya Mohan

Hi Bryan

Will do once it is available.

Thank you,  
-Julie

1 November 2018

**Auto & General Insurance (Singapore) Pte. Limited**  
190 Clemenceau Avenue #03-01  
Singapore Shopping Centre  
Singapore 239924

Attention : Ms Julie Mangubat

## SCENE INVESTIGATION REPORT

(Confidential and privileged for use by Insurers and their appointed representatives)

YOUR REFERENCE	: C10002188/JM
OUR REFERENCE	: BDI/MC/18-1055
SITUATION OF LOSS	: Lorong 23 Geylang, in front of premises of 1 Sims Lane and in vicinity of lamp post no. 10
DATE & TIME OF ACCIDENT	: 28 October 2018 (Sunday) @ 1500 hrs
NATURE OF ACCIDENT	: The Insured Vehicle had suddenly stalled as the Insured attempted to travel past a road which was inundated with water.

### • SCENE INSPECTION

- The accident has been verified to have occurred along Lorong 23 Geylang, in front of the premises of 1 Sims Lane and in the vicinity of lamp post no. 10.
- The stretch of road comprises of an unmarked single lane but it was observed to be a dual carriageway.
- The height of the road hump near to where the Insured Vehicle had stalled was measured to be about 9cm (0.09m).

Photo 1: Shows a streetdirectory.com map extract of the accident scene.

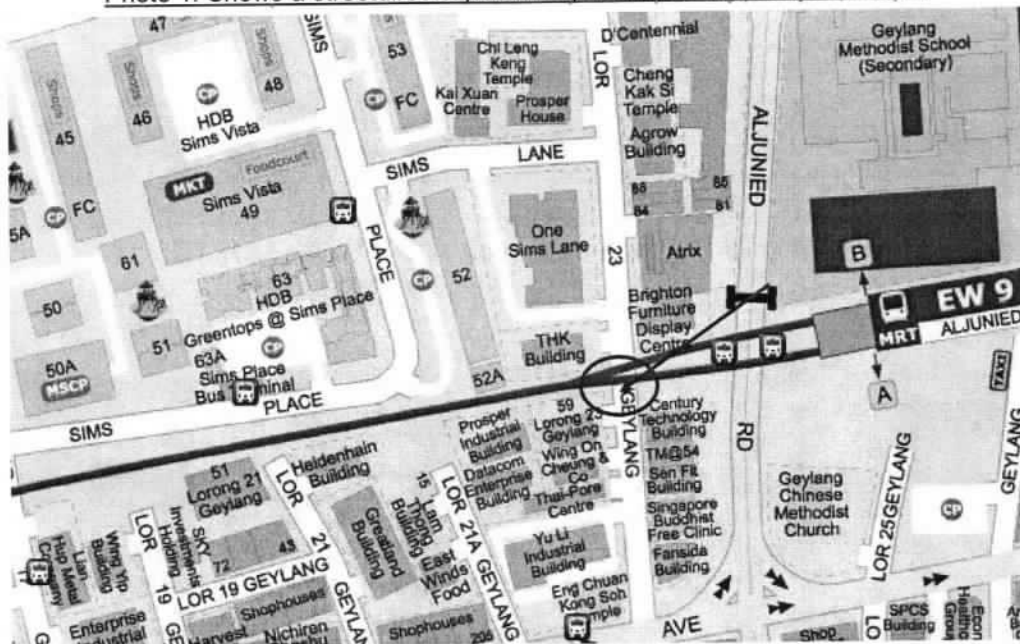


Photo 2: Shows the road signage along Lorong 23 Geylang.



A-PAC Investigation Solutions Pte Ltd

Co. Reg No. : 201312008M

7030 Ang Mo Kio Avenue 5 #08 - 03, Northstar @ AMK, Singapore 569880

Tel : +65 6904 4922 Fax : +65 6904 4922

Photo 3: Shows the landmark lamp post no. 10.

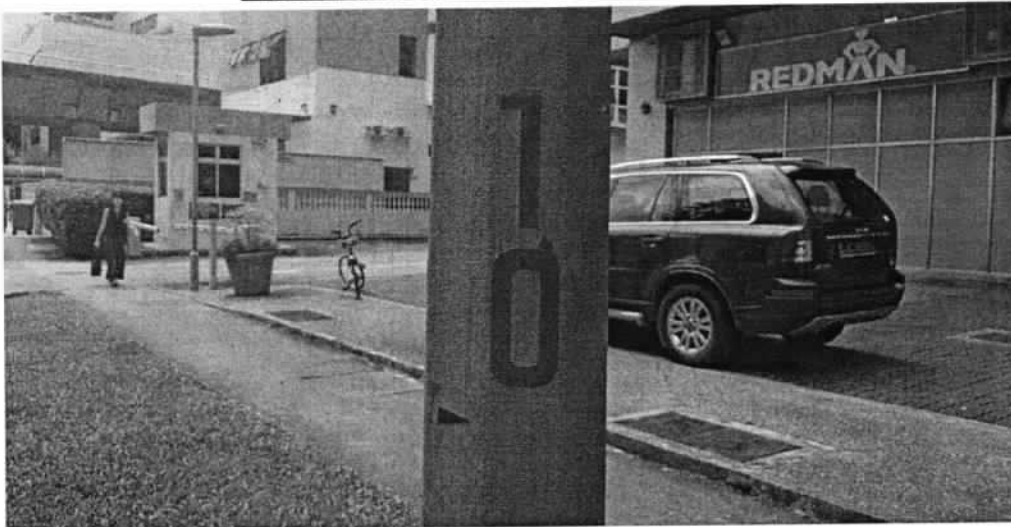


Photo 4: Shows a general view of the road in the Insured Vehicle's travel direction.



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Co. Reg No. : 201312008M

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Tel : +65 6904 4922 Fax : +65 6904 4922

7205 88th 816th

Photo 5: Shows a general view of the road in the Insured Vehicle's travel direction.



Photo 6: Shows the raised level of water at the time the Insured Vehicle had stalled.



A-PAC Investigation Solutions Pte Ltd

Co. Reg No. : 201312008M

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Photo 7: Shows the height measurement of the road hump.



A-PAC Investigation Solutions Pte Ltd

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Tel : +65 6904 4922 Fax : +65 6904 4922

Photo 8: Shows the height measurement of the road hump.



# Progressive Car Care Pte Ltd

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716  
TEL: 6741 5336 FAX: 6741 7208 Email: claims@procarcare.com.sg  
GST:201006949C RCB NO:201006949C

**M/S :** BUDGET DIRECT INSURANCE  
190 CLEMENCEAU AVENUE #03-01  
SINGAPORE 239924

TEL: 62212111  
ATTN: Motor Claim Department

Your Ref No: OD 1018-6732  
Claim Type: Own Damage  
Accident Date: 28/10/2018

**Estimate No:** EST1504212  
**Date:** 29 Oct 2018  
**Policy No:** P10060341R00  
**Veh Reg No:** SKS6234Y  
**Make/Model:** MAZDA MAZDA3 4-DOOR SEDAN 1.5L SP.6EAT  
**Chassis No:** JM6BM42A8G0307463  
**Engine No:** P520273149  
**Reg. Date:** 28/04/2015

## Estimate Repair Cost to Vehicle No :SKS6234Y

Description	U/Price	Quantity	Price S\$	Amount S\$
<b>Spare Parts</b>				
1 FLOOD	0.00	1 PC	0.00	
			0.00	0.00
			Total	S\$ 0.00

TOTAL: SINGAPORE DOLLAR ONLY

For Progressive Car Care Pte Ltd

  
AUTHORISED SIGNATURE

Adrian Lim,  
30/10/18  
Not Authorised.



Your Ref : C10002188

Date: 20<sup>th</sup> Nov 2018

Our Ref : CS/AGI18019736/Drbe2

**M/s Auto & General Insurance (S) PL**

(Budget Direct Insurance)  
190 Clemenceau Avenue #03-01  
Singapore Shopping Centre  
Singapore 239924  
(The Motor Claims Department)

Dear Sirs/Madam,

**AUTOMOBILE INSPECTION REPORT OF ACCIDENT VEHICLE SKS 6234Y  
ACCIDENT ON 28/10/2018**

Instruction was received to inspect the vehicle Reg. No. SKS 6234Y. The inspection was conducted on 30/10/2018 at the premises of M/s Progressive Automotive Pte Ltd, Blk 3022A Ubi Road 1 #01-45/46, Singapore 048716.

The following vehicle information was recorded:

Registration Number	: SKS 6234Y
Make/Model	: Mazda3 4-Door Sedan 1.5L SP.6EAT
Year of Registration	: 2015
Body Colour	: Brown
Chassis Number	: JM6BM42A8G0307463
Engine Capacity	: 1496 cc
Speedometer Reading	: 19707

The Vehicle Recovered From Flood. Many Electrical & Mechanism Parts Found Damaged And Contaminated By Flood Water At The Time Of Inspection. (Details see photographs enclosed)

In view of this, we are of the opinion that it would be **uneconomical** to proceed with the repairs due to extensive repair cost and recommend it to be written off as **"Total Loss"**.

Market Value	S\$ 60,000.00
Less: LTA Reimbursement Value (RV)	(S\$ 49,685.00)
Nett Liability	<u>S\$ 10,315.00</u>

Vehicle Inspected By:

ANG BRYAN TANI  
*Automotive Assessor /  
Investigator*

K.K.LAU CPT(RET)  
*BEng(Hons), B.Bus, MBA, PEng(UK), PE(USA),  
MASME(USA), MInstAEA(UK), MIRTE, MCI Arb  
REGD Auto Consultant-SAE, Licensed Appraiser*

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