

ASS. REC. BY: WV/Vgn REF: CS3/SMD18007604/Gb-1 Special Instructions: \_\_\_\_\_

ASSIGNMENT (Office)

From (Person): Gniah Pau Wong of SMD Date/Time: 08/11/2018

Estimated Cost: \_\_\_\_\_ Bill to: \_\_\_\_\_

OD / TH / WS / TP RES / OD RES / EVA / INV / MY / CS

To Inspect Vehicle No: G8G 1056Y Insured: Sgt 1419A

at Workshop info: HS Automotive Tel: 6538 1368

of: 2 Kaki Bukit Ave 2 # 02-25

Policy No: \_\_\_\_\_ Claim No: CMTD1801760 / GPL

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

Make of Veh: \_\_\_\_\_ D.O.A: 24062018

(Client's Record)

CA / REV / REP. / REV 24 HRS up

Date/Time: 25042018 1202pm Person Contacted: Alex Vehicle IN / OUT

Date/Time	Action/Instruction ( x ) Estimate
	<u>G8G 1056Y</u> <u>MT/216/300756/13</u> <u>20/11/2018</u>
	<u>Sgt 1419A</u>
	<u>Dismantle: 27/4/2018</u>
	<u>After repair: 7/5/2018</u>

Submit soft copy first after done Paper Survey

20/11/18 Submit is \$5800, 7 days  
 CRed \$500, 46% )

[Signature]  
 20/11/2018

URGENT

RECEIVED 20 NOV 2018

Repair days 7

Glenn Lim

19/11/18

Gib 1056Y

2017 May 31

Type: M/Car / M/Car / Bus / Lorry / Taxi / Public Motor

Track / Trailer

Make Nissan NY 200 15MT 1461

Color Silver Insurance: Std / Nil / NA

Reg No 23714 Third Party Insured: Std / Nil / NA

Engine

C/N YOKYBAM20Z0143989

Gear: Const / Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt

Brake: In order / Jammed / Leaked / Burnt

Tyre: S/Rim / STD A/Rim

Tyre Size F 175 R70

R

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

TOYO / YOKO

Front

R Bal 5 mm

L Bal 5 mm

D/OA 24042016

Survey held at

Rear

R Bal 6 mm

L Bal 6 mm

D/OA 25042016 6-48pm

HS Automotive

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

Frt n/c

The U/C / Chassis frame / Body Structure affected due to impact

VD / TP / WS / TR RES / OD RES / EVA / RV / MV

Vehicle No

Registration

Engine No

Gear No

C/N No

Chassis No

Date Reported Excess

1. Time Reported

Make / Model

IF ONLY FOR DRIVER

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



Est. in Motion (hrs)

QWC: Asymptotic Report Consistent? Yes or No

Car: FR / Rear Consistent? Yes or No

Est. Repair 5 days Res. Yes or No

Car Status A Val Yes or No

CA: REV + REP / 24 HRS

Vehicle IN / OUT

Date: Person contacted

Date / Time Action / Instruction

Estimate repair range £4000 - £5000 (Bryan)

RECEIVED 16 JUL 2018

To: Time and Pass



Prel. Report



Final Report

To: Time and Pass

Days Of Repair: 5

Resurvey No. of Trip: 2

To: Time and Pass

To: Time and Pass

Add Fee:



1st Fee: £5



2nd Fee: £8



3rd Fee: £8



4th Fee: £8

To: Time and Pass

To: Time and Pass

PRS

## Catherine Chong (LKK Auto)

---

**From:** Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>  
**Sent:** Thursday, 8 November, 2018 10:37 AM  
**To:** Sim Teo Koon  
**Cc:** 'CONNIE CHANG'; admin-d@lkkauto.com; assignments@lkkauto.com  
**Subject:** Your ref : JEQ/180314/0418/HSA(ZL) ; RE: CMTD1801760/GPL - SUV(PS)/  
ACCIDENT INVOLVING SGG1419A & GBG1056Y ON 24.04.2018

**Importance:** High

### Without Prejudice

Dear Sir,

With reference to the above, we acknowledge receipt of your letter dated 29.08.18 and we have clarified with our surveyor,

M/s LKK AUTO that they have conducted the post repair inspection and we will be conducting the paper resurvey.

Kindly hold hands and we will revert to you as soon as possible.

By copy to M/s LKK AUTO ( FOR YOUR REF : cs3/smo18007604/gz4bs2 ),

Please assist in the above and revert to us the soft copy as soon as possible, thank you.

Best Regards

**Gnoh Pau Loong**

Claims Division

D: 6329 5217 | T: 6461 6555 | F: 6221 3147



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---

**From:** Teo, Grace

**Sent:** Wednesday, 25 April, 2018 11:19 AM

**To:** Sim Teo Koon <tk\_sim@juseq.com.sg>; admin-d@lkkauto.com; assignments@lkkauto.com

Cc: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>; Ye, Yong Kang Melvin <melvin.ye@sompo.com.sg>; 'CONNIE CHANG' <hsautomotives@yahoo.com>

**Subject:** CMTD1801760/GPL - SUV(PS)/ ACCIDENT INVOLVING SGG1419A & GBG1056Y ON 24.04.2018

Our Reference : CMTD1801760/GPL

Your Reference: JEQ/ 180314/0418/HS A (zl)

**Without Prejudice**  
**EMAIL ONLY**

Date: 25<sup>th</sup> April 2018

**Attention:**

**M/S JUSEQUITY LAW COPORATION**

Dear Sir/ Madam,

**ACCIDENT INVOLVING SGG1419A & GBG1056Y ON 24.04.2018**

We refer to your email reply dated 24/04/2018.

We do not agree to your list of surveyors.

As such, we will be appointing our motor surveyor, **LKK AUTO** to conduct the pre-repair survey of your client's vehicle.

The pre-repair survey will include a survey of the vehicle when its damaged parts are being dismantled prior to the commencement of repairs.

We would like our motor surveyor to conduct a post repair inspection once your client's vehicle has been repaired.

The survey is conducted on a without Prejudice basis and without any admission of liability.

Yours faithfully,

Best Regards

**Grace Teo**

Claims Division

D: 6329 5170 | T: 6461 6555 | F: 6221 3147



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**From:** Sim Teo Koon [[mailto:tk\\_sim@juseq.com.sg](mailto:tk_sim@juseq.com.sg)]

**Sent:** Wednesday, April 25, 2018 10:53 AM

**To:** Teo, Grace

**Cc:** Gnroh, Pau Loong; Ye, Yong Kang Melvin; 'CONNIE CHANG'

**Subject:** FW: CMTD1801760/GPL - PRI/ ACCIDENT INVOLVING SGG1419A & GBG1056Y ON 24.04.2018

Dear Sir,

We refer to your email.

We are instructed that our client is not agreeable to all the surveyors proposed by you.

Pursuant to Appendix C, pre-action protocol for NIMA cases, we are also instructed to furnish you our client's list of motor surveyors for your selection:-

- 1) PAR Automotive Consultancy,
- 2) SK Auto Consultants,
- 3) Chartered Auto Assessors,
- 4) LCW APPRAISER PTE LTD
- 5) Sincere Appraisal Services,
- 6) Pal's Appraisal Pte Ltd,
- 7) Mc-Coy Appraiser Pte Ltd,
- 8) CM Automotive Consultancy,

Please be informed that if the above is not agreeable by you, our client's motor vehicle is available for pre-repair inspection at the under-stated workshop:-

**H S Automotive Services**

Blk 2 Kaki Bukit Avenue 2 #02-25

Kaki Bukit AutoHub,

Singapore 417921

Person In-Charge: Mr. Alex. Tel: 6538 1368. Fax: 6538 1367

\* Further, please remind your appointed surveyor to request for post repair inspection if you wish to do so under NIMA Protocol Appendix C paragraph 2.11.

Regards,

Sim Teo Koon

JusEquity Law Corporation

171 Chin Swee Road #02-06, CES Centre

Singapore 169877

Tel: 6506 6488 / 6536 9339

Fax: 6536 5368

E-mail: [tk\\_sim@juseq.com.sg](mailto:tk_sim@juseq.com.sg)

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---

**From:** Teo, Grace [<mailto:grace.teo@sompo.com.sg>]

**Sent:** Tuesday, April 24, 2018 5:14 PM

To: juseq@singnet.com.sg

Cc: Gnoh, Pau Loong <PauLoong.Gnoh@sompo.com.sg>; Ye, Yong Kang Melvin <melvin.ye@sompo.com.sg>

Subject: CMTD1801760/GPL - PRI/ ACCIDENT INVOLVING SGG1419A & GBG1056Y ON 24.04.2018

Our Reference : CMTD1801760/GPL

Your Reference: JEQ/ 180314/0418/HS A (zl)

Without Prejudice

EMAIL ONLY

Date: 24<sup>th</sup> April 2018

Attention:

M/S JUSEQUITY LAW COPORATION

Dear Sir/ Madam,

**ACCIDENT INVOLVING SGG1419A & GBG1056Y ON 24.04.2018**

We refer to your Notice of Accident dated 24/04/2018.

Please be informed that Gnoh Pau Loong the handler of this case.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert.

**Pre-Repair Survey**

	Motor Surveyor	Surveyor	Selection (Indicate as tick)
1	Raleigh Services	Andrew Ow Yong	
		Vincent Ng	
2	LKK Auto Consultants	Kenneth Kong (North area)	
		Marcus Chua (East area)	
		Mohd Rasul (West area)	
		Mohd Taufikh (West area)	
3	Priority Services	Jimmy Lee	
		Lawrence Ng	
		Jeffery Ong	
4	JP Knights Adjusters & Surveyors	Jason Lek	
5	In House surveyor	Teo See Ling	

Please let us know within **two (2) working days** whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select up to two of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Best Regards

**Grace Teo**

Claims Division

D: 6329 5170 | T: 6461 6555 | F: 6221 3147



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## 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	24/04/2018 15:05
Date Of Accident	24/04/2018 09:30
Exact Location Of Accident	LOR 4 TOA PAYOH
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBG1056Y
<b>Insured/Policyholder</b>	
Name Of Registered Owner	KL CHONG SERVICES
Co Reg No	B52802302X
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-92989235

### Vehicle Particulars

Manufacturer	NISSAN
Model	URVAN
Exact Purpose for which vehicle was being used at time of accident	GOING TO WORK
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	COMMERCIAL VEHICLE

### Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	1700012684
Cover Note Number	

### Driver

Name of Driver	CHONG WONG KAM
NRIC No	S1202992F
Date Of Birth	29/07/1955
Occupation	OUTDOOR
Date Of Driving Pass	04/06/1979
Driving Experience	38 YEARS AND 10 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-92989235
Fax Number	
Contact Number	
EMail Address	NOEMAIL



Address	BLK 496D TAMPINES AVE 9 #06-536
Postcode	520496
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	SIDE SWIPE
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?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

#### Details of Police Action

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

#### Circumstances of Accident

PLS REFER TO THE ATTACHED STATEMENT.

#### Attachment(s)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SGG1419A
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	TAN BEE HOON
NRIC/Passport Number	S1756184G
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

### SKETCH PLAN

1. This document is to be completed by the Policyholder and/or the Authorized Driver.

10. The insured shall defend, settle or pay any claim against the insured, as truthful and accurate as possible. Any action to repudiate policy liability shall be barred.

Any false reporting may be referred to the Police for investigation.

- By the signing of this declaration, the signatories of the G&S Human Management Centre, associated with the management of the G&S, acknowledge the responsibility for the planning and the preparation of this report will for a few months and their own applications to the G&S.

Consent under the Personal Data Protection Act (PDPA)

- [illegible]

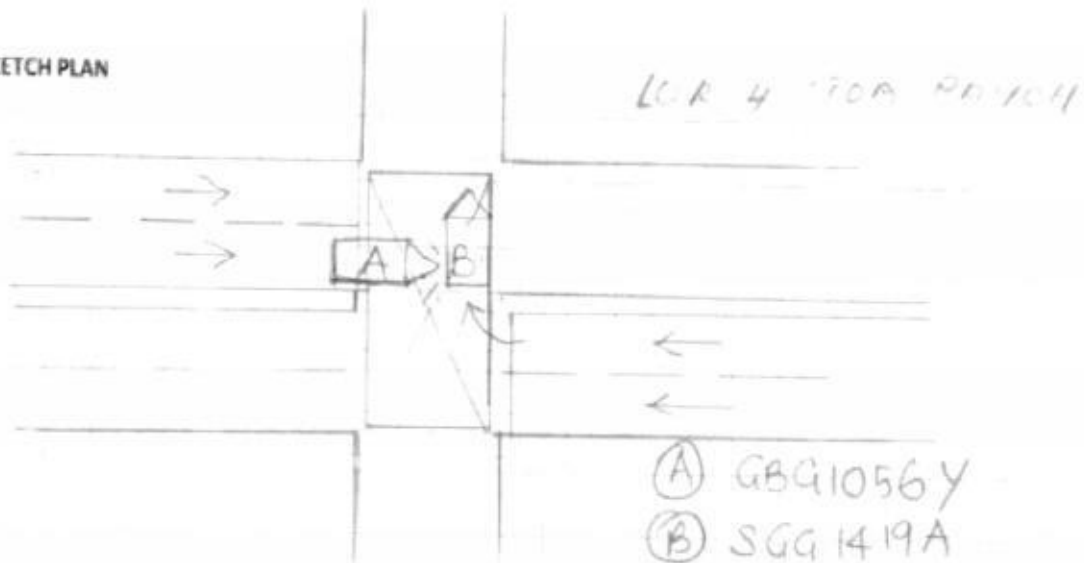
Ngoh

*[Signature]*  
- 2011 IS NOT THE ONLY YEAR WE  
CAN SAVE

 24/02/18  
 Reporting Center Personnel: 2 graduates  
 Name: \_\_\_\_\_  
 TOR: 1.00/00

# Individual Statement

## SKETCH PLAN



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

AS I WAS TRAVELLING STRAIGHT ALONG LOR 4 TOA PAYOH TOWARDS LOR 5 TOA PAYOH/PIE.

SUDDENLY VEHICLE B FROM OPPOSITE DASHED OUT AND COLLIDED ONTO MY VEHICLE.

THE TRAFFIC GREEN IS IN MY FAVOR BUT VEHICLE B DID NOT STOP TO CHECK INCOMING TRAFFIC BEFORE MAKING RIGHT TURN.

## DECLARATION

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

*Ngoh*  
Policyholder's Signature  
Date & Time:

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

*[Signature]* 24/04/18  
Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No.:

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	24/04/2018 13:33
Date Of Accident	24/04/2018 09:30
Exact Location Of Accident	JUNCTION OF LOR 4 TOA PAYOH & LOR 5 TOA PAYOH
Country/State of Loss	SINGAPORE
DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SGG1419A
Insured/Policyholder	
Name Of Registered Owner	TAN BEE HOON
NRIC No	S1756184G
Email Address	MIDTBH@YAHOO.COM
Mobile Phone No	(LOCAL) +65-85181232
Alternative Phone No	OFFICE-91834216
Vehicle Particulars	
Manufacturer	TOYOTA
Model	WISH-1.8 (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	SOMPO INSURANCE SINGAPORE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	D18MTPV01006426
Cover Note Number	
Driver	
Name of Driver	TAN BEE HOON
NRIC No	S1756184G
Date Of Birth	01/02/1966
Occupation	OUTDOOR
Date Of Driving Pass	03/11/1988
Driving Experience	29 YEARS AND 5 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-85181232
Fax Number	
Contact Number	OFFICE-91834216
Email Address	MIDTBH@YAHOO.COM

Address	911 LORONG 1 TOA PAYOH #21-05
Postcode	319771
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLISION - CROSS JUNCTION
Weather Conditions	DRIZZLING
Road Surface	WET

#### 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)	1

#### Details of Police Action

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

#### Circumstances of Accident

Please refer to sketch plan.

#### Attachment(s)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	GBG1056Y
Vehicle Make/Model/Colour	NISSAN (SLIVER)
Details Of Properties	
Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	CHONG WONG KAM
NRIC/Passport Number	S1202992F
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	1

## Accident 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: 24/04/2018  
1:53pm

Driver's Signature

(If driver is not the policyholder)  
Date & Time:

Reporting Centre Personnel's Signature

Name: Jessy See  
NRIC/FIN No.: G2031012 W



### Accident Sketch Plan

SKETCH PLAN Vehicle A: SGG 1419 A Vehicle B: GGG 1036 Y



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Date of Accident: 24/04/2018 Time of Accident: 9:30 am

I was travelling along Lor 4 Taa Payoh and paused to observe cleared for incoming vehicles from opposite and traffic light was green then proceed to turn right into Lor 5 Taa Payoh. In a sudden, I felt that my car was hit by another vehicle and the impact was so great cause my car swerved into extreme left lane of Lor 5 Taa Payoh. Vehicle B hit onto rear left portion of my vehicle and driver of vehicle B mentioned the floor was wet, he was not able to stop on time.

DECLARATION:

## DECLARATION

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

Policyholder's Signature  
Date & Time: 24/04/2018  
1:53 pm

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

Reporting Centre Personnel's Signature  
Name: Jessy Soe  
NRIC/FIN No.: G2021072W





Sompo Insurance Singapore Pte. Ltd.

30 Raffles Place, 40th-41st Floor, Singapore Land Tower, Singapore 048622  
Tel: 6491 6555 / Fax: 6221 3302 Website: www.sompo.com.sg  
Cr. Reg. No. TWS0490E COT Reg. No. M09000156

## Certificate of Insurance

**MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)**  
**MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1960**  
**ROAD TRANSPORT ACT, 1987 (MALAYSIA)**  
**MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)**

<b>Cert No./Policy No.</b>	D18MTPV01006426
<b>Insured</b>	TAN BEE HOON
<b>Motor Car (Registration No.)</b>	SGG1419A
<b>Cover</b>	Comprehensive - ExcelDrive GOLD
<b>Policy Commencement Date</b>	03 MAY 2018 00:00
<b>Policy Expiry Date</b>	02 MAY 2019 23:59
<b>Maximum Liability (Section I)</b>	Market value at time of loss
<b>Excess*</b>	\$300 - Section I (Waived up to S\$1,000 if accident repair is done at ExcelDrive Workshops for the first claim per policy year)
<b>Voluntary Excess*</b>	N/A
<b>Windscreen Excess*</b>	S\$100.00 - Waived if Repair at ExcelDrive Workshop
<b>Loss of Use</b>	Per Policy Schedule

\* Subject to GST wherever applicable

## Persons or Classes of Persons entitled to drive\*

1. The Insured.
2. Any other person who is driving on the Insured's order or with his permission.
3. In the event of the death of the insured,
  - a. any member of the insured's family, or a paid driver who has been driving the Motor Car during the life of the insured and permission to drive had not been withdrawn prior to the death of the insured; and
  - b. any other person who has been given permission to drive the Motor Car prior to the death and such permission had not been withdrawn by the insured.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Car or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Car. And provided further that the Motor Car is registered under the Road Traffic Act (Chapter 276) and its registration under the Road Traffic Act (Chapter 276) has not been cancelled at the time of the accident, loss or damage.

## Limitations As To Use

Use only for social, domestic and pleasure purpose and for the Insured's business. The Policy does not cover use for hire or reward, racing, pace-making, speed testing, reliability trial, the carriage of goods other than samples in connection with any trade or business or use for any purposes in connection with the Motor Trade.

## ExcelDrive Workshops and Accident Reporting

It is a condition precedent to liability that the Insured shall call at the Company's Accident Reporting Center with the Motor Car within 24 hours of the accident or by the next working day thereof.

All accident repairs to the Motor Car must be carried out at ExcelDrive Workshops, otherwise the claim is not payable under the Policy. For ExcelDrive Prestige Plan, accident repairs to the Motor Car can be carried out at any workshop other than ExcelDrive Workshops.

For the list of Accident Reporting Centres and ExcelDrive Workshops, please visit our website at [www.sompo.com.sg](http://www.sompo.com.sg) or call our Emergency Hotline: (65) 6226 3323.

WE HEREBY CERTIFY that the policy to which this Certificate relates is issued in accordance with (1) the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia); and (2) the Policy terms, conditions and exclusions of the Private Car Policy (ref MTP 27).

Sompo Insurance Singapore Pte. Ltd.

Authorised Signatory

Date/Time of Issue: 03 APRIL 2018 12:25

## IMPORTANT NOTICE

- Keep the Certificate in your Motor Car.
- Under the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189), it shall be unlawful for any person to use or cause to permit any other person to use a motor vehicle without a valid policy of insurance under the Act.
- On the sale of the Motor Car or if for any reason the insurance is terminated during its term, the Insured must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a statutory declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189).
- This Policy will cease to be valid once the Motor Car has been sold to another person. The Policy is not transferable to the new owner of the Motor Car.

Intermediary Code & Name: 11A14006 & ACCORD INSURANCE AGENCY CI Code: Z2A 3DHD5OT4N0KB1QTA

# NRIC & DL

REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S1756184G



TAN BEE HOON  
陳美雲  
Chinese  
Date of Birth: 01-02-1966  
Place of Birth: SINGAPORE



REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number: S1756184G  
Name: TAN BEE HOON  
Birth Date: 01 Feb 1966  
Issue Date: 12 Sep 2003




NRIC No. S1756184G



Class Group: A+ Date of issue: 10-12-1993

911 LORONG 1 TOA PAYOH #21-05  
SINGAPORE 319771

NRIC No: S1756184G Date: 20-11-2000 No: 5833038

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(S)

Class 3 Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms

PAID DATE: 03 Nov 1995

1P 426A



Licence No: S1756184G

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Driving License



Accident Photo





Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



# PAR Automotive Consultancy

Regn. No: 52986974L

Thomson Rd Post Office PO Box 029 Singapore 915701. Tel : 645 31173, Fax : 645 36131.

Report No: 0389-18-HSA

23 August 2018

## ACCIDENT VEHICLE SURVEY REPORT

KL Chong Services  
Blk 496D Tampines Ave 9 #06-536  
Singapore 520496

### VEHICLE INFORMATION:

<i>Vehicle Reg No.:</i>	GBG1056Y	<i>Odometer:</i>	23295km
<i>Make &amp; Model:</i>	Nissan Urvan	<i>Colour:</i>	White
<i>Chassis number:</i>	VSKYBAM20Z0143989	<i>Date of accident:</i>	24/04/2018
<i>Year of Regn.:</i>	05/02/2016	<i>Date inspected:</i>	26/04/2018
<i>Repairer at:</i>	H S Automotive Services Blk 2 Kaki Bukit Ave 2 #02-25 Kaki Bukit Auto Hub Singapore 417921	<i>Date inspected (After Repair):</i>	07/05/2018

### STATIC CHECKS, where applicable:

<i>Steering :</i>	serviceable
<i>Footbrake :</i>	serviceable
<i>Handbrake :</i>	serviceable
<i>Paintwork :</i>	Good
<i>General condition :</i>	Good

### TIRE CONDITION:

	<u>LH / Make</u>	<u>RH / Make</u>	<u>Size</u>
<i>Front:</i>	6mm/Goodyear	6mm/Goodyear	175/70R14
<i>Rear:</i>	6mm/Goodyear	6mm/Goodyear	175/70R14

### POINT OF IMPACT AND DAMAGE, where applicable:

Impact on the front portion.  
Please see details as described in the Annex for parts and labour.

### REMARKS:

We have inspected the above-mentioned vehicle on a "Without Prejudice" basis.

## Parts and Labour Assessment

Report No: 0389-18-HSA

Vehicle No: GBG1056Y


Description of part	Qty	Condition as inspected	Repairer's estimate	Our adjustment
Front bumper	1	squashed	541.00	✓ 541.00 BR✓
Front bumper bracket RH/LH	2	bent	221.80	221.80 BT✓
Front bumper fog lamp cover RH/LH	1 - 2	warped/fractured <sup>BR</sup> LH	228.40	91.60 228.40 BR✓
Front bumper fog lamp RH/LH	2	fractured	641.40	520.00 641.40 BR✓
Front bumper reinforcement	1	bent	667.10	✓ 667.10 BT✓
Front bumper side retainer RH/LH	2	necessary @ 58.00	311.20	116.00 311.20 NEC✓
Front headlamp apron panel LH/RH	1 - 2	deformed <sup>BR</sup> LH, RH - R	706.20	300.00 706.20 BT✓
Radiator fan blade	1	warped	98.10	98.10 NNX
Radiator fan cowling	1	distorted	110.60	110.60 CRA✓
Radiator fan motor	1	shorted	377.10	377.10 NNX
Radiator spare tank	1	fractured	84.50	84.50 CRA✓
Front fender LH	1	buckled	548.80	✓ 548.80 DD✓
✓ Front fender inner panel LH	1	bent	780.23	450.00 780.23 BT✓
Subtotal before discount			5,316.43	5,316.43
Percentage discount 0% and 30%			0.00	1,594.93
Sub-total 1			5,316.43	3,721.50
Front bumper reinforcement bracket RH/LH	1 - 2	bent - LH, RH - R	209.40	104.70 209.40 BT✓
Front bumper tow cover	1	ripped	21.10	21.10 MIS✓
Front grille	1	fractured	463.20	338.00 463.20 BR✓
Front grille logo "Nissan"	1	necessary	64.60	✓ 64.60 NEC
Front headlamp RH/LH	1 - 2	fractured <sup>BR</sup> LH, R - NN	746.00	455 746.00 BR✓
Air con condenser	1	bent	658.20	658.20 BT✓
Air con condenser air guide lower RH/LH	2	warped	100.00	100.00 } NNX
Air con condenser air guide top RH/LH	2	warped	100.00	100.00 } NNX
Front airbag sensor	1	shorted	360.00	360.00 NNX
Bonnet	1	buckled	782.90	✓ 782.90 DD✓
Bonnet hinges	2	repair	99.20	0.00
Bonnet lock	1	bent	54.36	54.36 NNX
Front bumper inner sponge	1	deformed	291.60	291.60 BR✓
Front bumper lower under cover front	1	deformed	210.00	210.00 BT✓
Front bumper lower under cover rear	1	reuse	247.00	0.00
Front bumper sport lamp bracket	1	fractured	130.00	130.00 BR✓
Front fender signal lamp LH	1	fractured	60.00	60.00 BR✓
Front fender inner shield LH	1	fractured	139.90	139.90 CUT✓
Front support panel -top	1	bent	290.20	290.20 BT✓
Front support panel -LH	1	bent	69.00	69.00 BT✓

Front support panel bottom	1	repair	248.70	0.00
Horn	1	distortion	98.60	<del>98.60</del> NNX
Radiator	1	bent	761.10	<del>761.10</del> NNX
Radiator spare tank	1	fractured	110.00	110.00 CRA✓
Radiator hose lower	1	deformed	41.50	<del>41.50</del> } NNX
Radiator hose top	1	deformed	38.40	<del>38.40</del> }
Front inter cooler	1	bent	2,050.40	<del>2,050.40</del> NNX
Front inter cooler hose	1	deformed	141.80	<del>141.80</del> NNX
Subtotal before discount			8,587.16	7,992.26
Percentage discount 0% and 10%			0.00	799.23
Sub-total 2			8,587.16	7,193.03
Front bumper clip - set	1	necessary	50.00	<del>30.00</del> <del>50.00</del> } NEC✓
Front grille clip - set	1	necessary	50.00	<del>30.00</del> <del>50.00</del> }
Front number plate c/w holder	1	reuse	50.00	0.00
Subtotal before discount			150.00	100.00
Percentage discount 0% and 0%			0.00	0.00
Sub-total 3			150.00	100.00
Parts-total			14,053.59	11,014.54
<b>LABOUR</b>				
1. To straighten and panel beating front fender wheel house LH and front frame members. To cut and weld front support panel and front fender LH. To remove and refit above parts.			1,500.00	<del>800.00</del> <del>1,250.00</del>
2. To putty, re-spray painting and polish affected areas.			1,600.00	<del>600.00</del> <del>1,100.00</del>
3. To check and rectify wiring system.			80.00	50.00 30
4. To remove and refit aircon system and recharges.			150.00	120.00 100
5. To rust proof affected areas.			90.00	60.00
Labour total			3,420.00	2,580.00
Parts & Labour total			17,473.59	13,594.54

Results of inspection of the accident vehicle are as shown above.

We have taken into consideration the age and condition of the vehicle in our recommendation.

Hence, the recommended cost of repairs based on LUMP SUM repairs is : \$10,800.00  
and the recommended number of working days for the repairs is : 10

  
B J Loi (I Eng, MIMI, AIRTE)  
Automotive Appraiser

Repair days 7

TTCM  
19/11/18





# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

## Affiliated to Federation Internationale Des Experts En Automobile

SOMPO INSURANCE SINGAPORE PL

Ref : CS3/SMO18007604/Gqbs2-1

50 RAFFLES PLACE

#05-01/06

SINGAPORE LAND TOWERS SINGAPORE 048623

Date : 23-11-2018



Code : SMO

1.

### Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SGG 1419A	Veh. Inspected	GBG 1056Y
Policy No.	D18MTPV01006426	Coverage (\$)	0.00
Claim No.	CMTD1801760/GPL	Excess (\$)	0.00
Assign From	GNOH PAU LOONG	Assign Date	08/11/2018

2.

### Vehicle Particulars & Condition

Make & Model	NISSAN NV200 1.5 MT	c.c	1461
Engine No.	HIDDEN	Year of Reg.	2017
Chassis No.	VSKYBAM20Z0143989	Colour	SILVER
Odometer	23294	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		

3.

### Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	175 R70	GOODYEAR	5 mm
L/H Front Tyre	175 R70	GOODYEAR	5 mm
R/H Rear Tyre	175 R70	GOODYEAR	6 mm
L/H Rear Tyre	175 R70	GOODYEAR	6 mm

4.

### Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE FRONT N/S PORTION.  
DAMAGES SEE DETAILS.

5.

### General Information

Accident Date	24/04/2018	Inspection Date	25/04/2018
Survey held at	H S AUTOMOTIVE SERVICES 2 KAKI BUKIT AVE 2 #01-15 KAKI BUKIT AUTOHUB SINGAPORE 417921		

5a.

### Remarks

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

5b.

### Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR: **7 Working Days**



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## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. GBG 1056Y

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FRONT BUMPER	BROKEN	541.00	541.00
2	FRONT BUMPER BRACKET RH/LH	BENT	221.80	221.80
2	FRONT BUMPER FOG LAMP COVER RH/LH	N/S BROKEN / O/S NOT NECESSARY	228.40	91.60
2	FRONT BUMPER FOG LAMP RH/LH	BROKEN	641.40	520.00
1	FRONT BUMPER REINFORCEMENT	BENT	667.10	667.10
2	FRONT BUMPER SIDE RETAINER RH/LH	NECESSARY	311.20	116.00
2	FRONT HEADLAMP APRON PANEL LH/RH	N/S BENT / O/S TO REPAIR SEE LABOUR	706.20	300.00
1	RADIATOR FAN BLADE	NOT NECESSARY	98.10	-
1	RADIATOR FAN COWLING	CRACKED	110.60	110.60
1	RADIATOR FAN MOTOR	NOT NECESSARY	377.10	-
1	RADIATOR SPARE TANK	CRACKED	84.50	84.50
1	FRONT FENDER LH	DENTED	548.80	548.80
1	FRONT FENDER INNER PANEL LH	TO REPAIR SEE LABOUR	780.23	-
	LESS 30% DISCOUNT		-	-960.42
			5,316.43	2,240.98
<b>NETT ITEMS</b>				
2	FRONT BUMPER REINFORCEMENT BRACKET RH/LH (N)	N/S BENT / O/S TO REPAIR SEE LABOUR	209.40	104.70
1	FRONT BUMPER TOW COVER (N)	MISSING	21.10	21.10
1	FRONT GRILLE (N)	BROKEN	463.20	338.00
1	FRONT GRILLE LOGO "NISSAN" (N)	NECESSARY	64.60	64.60
2	FRONT HEADLAMP RH/LH (N)	N/S BROKEN / O/S NOT NECESSARY	746.00	455.00
1	AIR CON CONDENSER (N)	BENT	658.20	658.20
2	AIR CON CONDENSER AIR GUIDE LOWER RH/LH (N)	NOT NECESSARY	100.00	-
2	AIR CON CONDENSER AIR GUIDE TOP RH/LH (N)	NOT NECESSARY	100.00	-
1	FRONT AIRBAG SENSOR (N)	NOT NECESSARY	360.00	-
1	BONNET (N)	DENTED	782.90	782.90
2	BONNET HINGES (N)	TO REPAIR SEE LABOUR	99.20	-
1	BONNET LOCK (N)	NOT NECESSARY	54.36	-

Report Ref No. CS3/SMO18007604/Gqbs2-1



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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	FRONT BUMPER INNER SPONGE (N)	BROKEN	291.60	291.60
1	FRONT BUMPER LOWER UNDER COVER FRONT (N)	BENT	210.00	210.00
1	FRONT BUMPER LOWER UNDER COVER REAR (N)	REUSE	247.00	-
1	FRONT BUMPER SPORT LAMP BRACKET (N)	BROKEN	130.00	130.00
1	FRONT FENDER SIGNAL LAMP LH (N)	BROKEN	60.00	60.00
1	FRONT FENDER INNER SHIELD LH (N)	CUT	139.90	139.90
1	FRONT SUPPORT PANEL - TOP (N)	BENT	290.20	290.20
1	FRONT SUPPORT PANEL - LH (N)	BENT	69.00	69.00
1	FRONT SUPPORT PANEL BOTTOM (N)	TO REPAIR SEE LABOUR	248.70	-
1	HORN (N)	NOT NECESSARY	98.60	-
1	RADIATOR (N)	NOT NECESSARY	761.10	-
1	RADIATOR SPARE TANK (N)	CRACKED	110.00	110.00
1	RADIATOR HOSE LOWER (N)	NOT NECESSARY	41.50	-
1	RADIATOR HOSE TOP (N)	NOT NECESSARY	38.40	-
1	FRONT INTER COOLER (N)	NOT NECESSARY	2,050.40	-
1	FRONT INTER COOLER HOSE (N)	NOT NECESSARY	141.80	-
	LESS 10% DISCOUNT		-	-372.52
			8,587.16	3,352.68
	<b>SPECIAL NETT ITEMS</b>			
1	SET FRONT BUMPER CLIP (SN)	NECESSARY	50.00	30.00
1	SET FRONT GRILLE CLIP (SN)	NECESSARY	50.00	30.00
1	FRONT NUMBER PLATE C/W HOLDER (SN)	REUSE	50.00	-
			150.00	60.00
	<b>LABOUR</b>			
	TO STRAIGHTEN AND PANEL BEATING FRONT FENDER WHEEL HOUSE LH AND FRONT FRAME MEMBERS. TO CUT AND WELD FRONT SUPPORT PANEL AND FRONT FENDER LH. TO REMOVE AND REFIT ABOVE PARTS. INCLUSIVE OF THE REPAIR OF O/S FRONT HEADLAMP APRON PANEL LH/RH, O/S FRONT BUMPER REINFORCEMENT BRACKET RH/LH, BONNET HINGES AND FRONT SUPPORT PANEL BOTTOM.		1,500.00	800.00
	TO PUTTY, RE-SPRAY PAINTING AND POLISH AFFECTED AREAS.		1,600.00	600.00
	TO CHECK AND RECTIFY WIRING SYSTEM.		80.00	30.00
	TO REMOVE AND REFIT AIRCON SYSTEM AND RECHARGES.		150.00	100.00

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO RUST PROOF AFFECTED AREAS.		90.00	60.00
			3,420.00	1,590.00
GRAND TOTAL			17,473.59	7,243.66
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				5,800.00

Report Ref No. CS3/SMO18007604/Gqbs2-1

XING GUO QIANG

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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