

ASS. REC. BY:

REF: CS/ASM18021294/Z+d3ST

Special Instruction:

Surveyor: Rattai Zal

ASSIGNMENT (Office)

From (Person): Lynn Khong

of ASMCA(A)

Date/Time: 26/11/2018

Estimated Cost:

Bill to:

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

To Inspect Vehicle No: SJ2 2191M

Insured:

at Workshop in/s

SME Motor

Tel:

67476106

of

11caki Bkt Ave 6 #02-15

Policy No:

Claim No:

SEM0148A

Sum Insured:

Excess:

\$3000.00

Make of Veh:

D.O.A. 22/11/2018

(Client's Record)

Investigation

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time: 12:21pm @ 26/11/18

Person Contacted:

pei ying

Vehicle

IN OUT

Date/Time	Action/Instruction (✓) Estimate
	<u>SJ2 2191M-X</u>
<u>28/11 @</u>	<u>Revert via smart claim</u> <u>Pending investigation, k JCPF</u>
<u>2/12 -</u>	<u>uploaded investigation report. in smart claims</u>

Investigator: *Halsall*

REF: ASM(AxA)

Investigation (Fire case)

ASSIGNMENT

From: *SJZ 2191 M* Date: *26/11/18*

Estimated Cost: **OD** TP / WS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No: *SJZ 2191 M*

at Workshop m/s: *SME MOTOR*

of: *1 kaki Bkt Ave 6 # 02-15 Autobay*

Insured:

Policy No: *GA 401749*

Claims No:

Sum Insured: Excess: *Waived*

(Client's Record)

Make of Veh: *all excess is waived for fire cases.*

Veh No: *SJZ 2191 M* Yr Regr: *1*

Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover / Truck / Trailer or

Make: *Toyota Estima* C.C. *2362*

Colour: *Silver* A/C: *Insured / Std / NI / NA*

Sp Reading: *Burnt* T/Radio: *Insured / Std / NI / NA*

Eng/No: *2AZC045922*

C/No: *ACR 507028322*

Gen. Cond: *Good / Fair / Poor / Burnt*

Steering: *Inorder / Jammed / Leaked / Burnt* or

Brake: *Inorder / Jammed / Leaked / Burnt* or

Modi: *Nil / S/Rim / STD A/Rim* or

Tyre Size: F: *left & right burnt*
R: *255/50 R17*

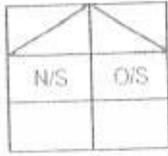
BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / TOYO / YOKO or *Continental*

Front	Rear
R/Bal: <i>Burnt</i> mm	R/Bal: <i>5</i> mm
L/Bal: <i>Burnt</i> mm	L/Bal: <i>6</i> mm
D.O.A.	D.O.I. <i>76/11/2018</i>

Survey held at: *No. 1 kaki Bkt Ave 6 #02-15*

Des. of Damages: *Frt / Rear / O/S / N/S / UIC / Rooftop*
Half front severely burnt

The UIC / Chassis frame / Body Structure affected due to collision.



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

Bal. or Market Value: *29K*

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

Date / Time Action / Instruction

26th NOV 18 Received from Norita. Visit workshop at 1 kaki Bkt Ave 6 #02-15 for vehicle investigation

27th NOV 18 arranged appointment with drone samantha @ Wyong Way 4, no. 8.

Submit extensive total loss report
00-P16,436

MV: *29000/-*
LTA: *12,564/-*
NV: *16,436/-*

RECEIVED 24 DEC 2018

Date/Time, File Pass to? Preli. Report

24/12 14:15 Final Report

Date/Time, File Return to?

Report Format: *TL-00*

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

Days Of Repair: *-*

Resurvey No. of Trip: *-*

Survey Fee: *200*

Transportation: \$ + RS, \$

Photos: *500/8*

Others: *Fire Report*

Fire Report: \$ *170.00*

TOTAL

Service Request Details

Claim

S8M0148A

Reference

None 

Loss Date

November 22, 2018

Request Date

November 26, 2018

Due Date

December 3, 2018

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (OD)

Type of Loss

Own Damage

Services

Fire

Actions

Next Step

Agree to perform service

Decline Work

Accept Work

Vehicle Information

Incident Vehicle Registration #

SJZ2191M

Make

TOYOTA



Auto
Consultants
Pte Ltd

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

Immediate Advice

Date: 28/11/2018

To : AXA Insurance Pte Ltd

Survey details

Date of loss	22-Nov-18
Date of appointment	26-Nov-18
Date of survey	26-Nov-18
Location of survey	SME MOTOR

Vehicle Details:

Claim Type:	Own Damage
Vehicle number	SME 2191M
Make and Model	TOYOTA ESTIMA 2.4A
Date of registration	8/8/2006
Excess	3,000.00
Market Value	\$29,000
Parf Rebate	\$12,564
Nett Loss	\$16,436

Repair details

Initial Estimate	TOTAL LOSS
------------------	------------

Proposed/Revised repair cost:

Parts	TOTAL LOSS
Check item	\$0
Labour	\$0
Total	\$0
Lump Sum(if applicable)	\$0

Number of days of repair	0
--------------------------	---

Remarks:

Pending investigation
Pending SCDF Report

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	23/11/2018 17:33
Date Of Accident	22/11/2018 16:50
Exact Location Of Accident	TPE EXIT 10
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJZ2191M
Insured/Policyholder	
Name Of Registered Owner	GREATSOLUTIONS PTE LTD
Co Reg No	201203793H
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-66942668

Vehicle Particulars

Manufacturer	TOYOTA
Model	ESTIMA
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	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA401749
Cover Note Number	

Driver

Name of Driver	SAMMETA SRIKANTH REDDY
NRIC No	G5478688W
Date Of Birth	13/08/1991
Occupation	INDOOR
Date Of Driving Pass	03/04/2018
Driving Experience	0 YEAR AND 7 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-83683051
Fax Number	
Contact Number	
EMail Address	NOEMAIL

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

General Information of the Accident

Type Of Accident	FIRE, EXPLOSION OR LIGHTNING
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	NO
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	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

WHILE DRIVING, I SAW SMOKE COMING OUT FROM THE FRONT. I ALIGHTED FROM THE VEHICLE AND SUDDENLY, THE VEHICLE CAUGHT FIRE.

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 Pg. 1

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.
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4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
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6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this (form) and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.



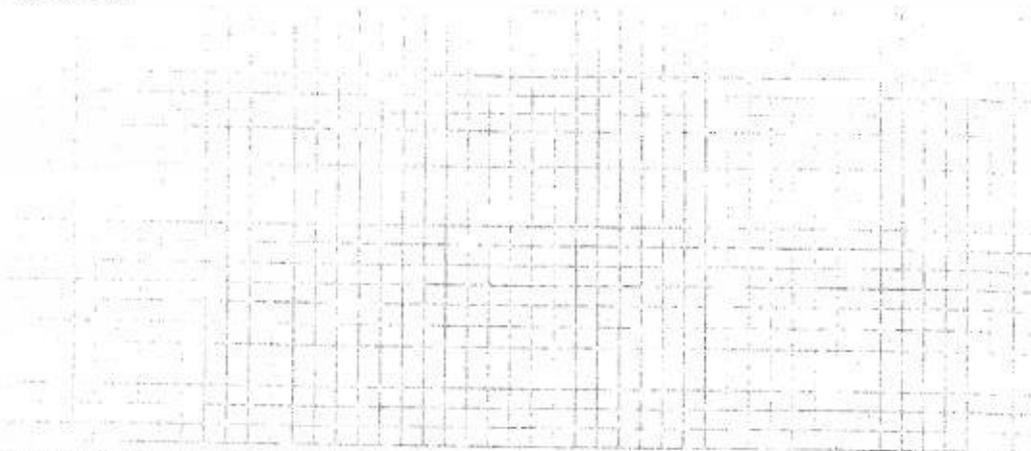
Policyholder's Signature
Date & Time:

23/11/18 1730hrs.

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

While driving, I saw smoke coming out from the front, I alighted the vehicle and suddenly the vehicle caught fire

DECLARATION
I 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.:



redefining Insurance

Date: 23/11/2018

To: Owner of Vehicle Number: SJZ 2191M

The following has been advised to you via your workshop, 2MO MOTOR PLCCP through their staff, _____

Please tick the applicable box if you had been advice on the content as seen below:

You had been advised by the workshop that in the case that you wish to claim against your own policy, there is a Fourteen (14) days clause whereby the claim must be made within the stipulated timeframe from the day of occurrence.

You had been advised by the workshop on the liability and merits of the case accordingly.

You had been advised by the workshop on the claims procedure for the type of claim that you will be making due to this accident.

There will be delay to your vehicle repair due to the unavailability of spare parts locally and there is no other option except to indent it from overseas.

There will be no cancellation/withdrawal of the Own Damage claim once the order of the spare parts have been placed. If you wish to cancel/withdraw the claim, you shall bear all costs, expenses &/or related charges incurred directly &/or indirectly to the procurement of the spare parts.

The estimated waiting time for the spare parts to arrive is _____ The estimated arrival time does not include the repair period.

You will be driving the vehicle out despite being advised by the workshop mechanic/personnel that the vehicle may not be road worthy.

For vehicles below Three (3) years old, your Insurance Company will use only genuine original parts to repair your vehicle.

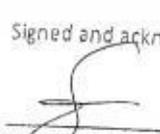
For vehicles above Three (3) years old, your Insurance Company will be carrying out repairs using any combination of genuine original parts and/or original equipment manufacturer (OEM) parts.

You had been advised by the workshop of the Twelve (12) months warranty for Own Damage repairs on workmanship related to the accident.

For vehicles that are under warranty with a local distributor, you have been advised by the workshop to check with your local distributor on any effect to your warranty prior to making this Own Damage claim.

Others _____

Signed and acknowledged by


Name and signature of policyholder/authorised driver



Name and signature of workshop personnel including company stamp

> Back to CneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Company
Owner ID:	3793H
Vehicle Details	
Vehicle No.:	SJZ2191M
Vehicle to be Exported:	No
Intended Deregistration Date:	27 Nov 2018
Vehicle Make:	TOYOTA
Vehicle Model:	ESTIMA 2.4 A
Primary Colour:	Silver
Manufacturing Year:	2006
Engine No.:	2AZC045922
Chassis No.:	ACR507028322
Maximum Power Output:	125.0 kW (167 bhp)
Open Market Value:	\$33,418.00
Original Registration Date:	08 Aug 2006
First Registration Date:	08 Aug 2006
Transfer Count:	2
Actual ARF Paid:	\$36,760.00
Intended PARF Rebate Details	
PARF Eligibility:	Forfeited
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00
Intended COE Rebate Details	
COE Expiry Date:	30 Jun 2021
COE Category:	B - Car (1601cc & above)
COE Period(Years):	5
PQP Paid:	\$24,240.00
COE Rebate Amount:	\$12,564.00
Total Rebate Amount:	\$12,564.00
Message	
Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.	

The information contained herein is correct as at 27 Nov 2018

OK

Market Selling price (MV)
 \$ 30,000
 Net down price = \$ 29,000
 MV - CTA rebate:
 \$ 29,000 - \$ 12,564
 = \$ 16,436

repair cost
 can't exceed this
 value



Toyota Estima Price Range Depreciation Year Reg Vehicle Type

Advanced Search

Home » Used Cars » Esprit Motor Trading » Toyota Estima 2.4A Aeras (COE till 06/2021)

Resources

- Car Buying
- Car Selling
- Car Ownership
- Car Aftermarket
- On The Move
- Lifestyle

Commercial Vehicle

BRAND NEW FLEET AVAILABLE FOR RENT / LEASE

NISSAN NV200 \$1,200

NISSAN CASTER \$1,200

CALL: 8482 3003

EMAIL: sales@panpacificleasing.com.sg

CHANGI

A WIZARDING WORLD HOLIDAY AT CHANGI

18 NOV 2018 - MID FEB 2019

FIND OUT MORE >

Toyota Estima 2.4A Aeras (COE till 06/2021)

Overview Financial Accessories Similar Research Photos Map

Add to Shortlist Add to Compare Add a Note Report Error More Actions Share

Car Details

Price	\$30,800	
Depreciation	\$11,990 /yr	
Reg Date	24-Jun-2006 (2yrs 6mths 26days COE left)	
Manufactured	2006	
Mileage	138,000 km (11.1k /yr)	
Transmission	Auto	
Engine Cap	2,362 cc	
Road Tax	\$1,966 /yr	
Power	125.0 kW (167 bhp) View specs of the Toyota Estima (2006-2010)	
Curb Weight	1,710 kg	
Features	-	
Accessories	-	
COE	\$24,240	
OMV	\$32,714	
ARF	\$35,986	
Dereg Value	\$12,459 as of today (change)	
No. of Owners	3	
Type of Veh	MPV	
Category	COE Car	
Availability	Available	

Add to Shortlist Add to Compare Add a Note

Posted on: 21-Nov-2018 | Last Updated on: 21-Nov-2018

Tags: Toyota Estima, toyota estima, 2006 Toyota Estima, 2006 toyota estima, Toyota, Estima, estima, Used Toyota

Upfront Payment

more Financial info

Transfer Fee	\$25	
Down Payment	\$9,240 (change)	Maximum 70% Loan
1st Instalment	\$786	
Total Upfront Payment	\$10,051 (excluding insurance)	

Estimates based on 70% loan at 3.75% interest rate. Check with seller for exact figure.

Items for Toyota Estima

View All

- Interior Leather Wrapping From \$800
- Door Visor \$70



Seller Information

Company	Esprit Motor Trading * dealer's pricelist * 7 vehs sold 14 vehs available
Address	210 Turf Club Road Lot C10 Search cars nearby this location
Location	Car Mall @ The Grandstand
Office No	64568623
Contact Person(s)	Francis Goh 96608623

Useful Services



Afraid of lemons? Request to have this car evaluated professionally.

Vehicle Evaluation



Find out the market value for your car. Get a free Car Valuation.

Free Valuation

Compare

S PASS
Employment of Foreign Manpower Act (Chapter 91A)
Republic of Singapore

Employer
GREATSOLUTIONS PTE. LTD.

Sector: **SERVICE**

Name
SAMMETA SRIKANTH REDDY

Occupation
PLANNING EXECUTIVE

S Pass No.
0 38393505

Date of Application
02-11-2016

Date of Issue
18-11-2016

Date of Expiry
28-01-2019



L7388450

VISIT PASS
Immigration Regulations

Name
SAMMETA SRIKANTH REDDY

Date of Birth
13-08-1991

Sex
M

Nationality
INDIAN

FIN
G5478688W

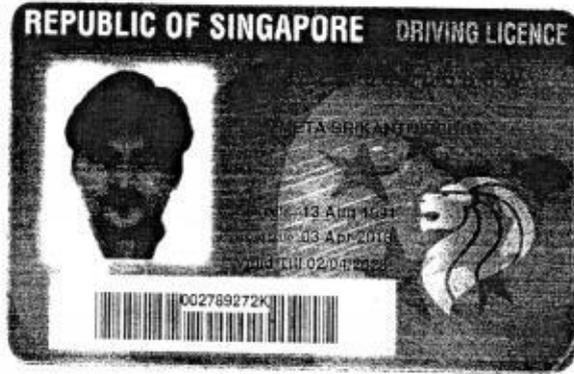
Date of Issue
18-11-2016

Date of Expiry
28-01-2019

MULTIPLE JOURNEY VISA ISSUED

YOU ARE TO SURRENDER THIS CARD WHEN IT IS CANCELLED OR HAS EXPIRED, OR WHEN A NEW CARD IS ISSUED TO YOU.





YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSES

Class	Description	Valid Until
C	Motorcycles <= 200 CC	09 May 2018
Class 2	Motor cars <= 3500 kg with <= 7 passengers, exclusive of the driver; and motor tractors/trailers <= 2500 kg	03 Apr 2018

S / No. 6000306857

G5478688W

NP 428A

Licence No: G5478688W



redefining / insurance

AXA Insurance Pte Ltd
 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 (65) 6880 4740
 customer.care@axa.com.sg
 www.axa.com.sg

Certificate of Insurance

Account number
 04437

Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189); Motor Vehicles (Third-Party Risks and Compensation) Rules, 1987; Road Transport Act, 1987 (Malaysia); Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	GREATSOLUTIONS PTE LTD	Certificate number	GA401749 / 1
Cover	Comprehensive	Chassis number	ACR507028322
Plan name	Essential	Engine number	2AZC045922
NCD applicable	20%		
Vehicle registration number	SJZ2191M		
Period of Insurance	from 08/08/2018 to 07/08/2019 (both dates inclusive)		
Finance loan company	Nil		

Persons or classes of persons entitled to drive*

- (a) Any Named Driver as stated in the Policy:
 1. PANG POK
- (b) Any person who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle 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 Vehicle.

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS	Basic Own Damage Excess	SGD 500.00
	Windscreen Excess	SGD 100.00

An Additional Excess is applicable as follows:

- \$500 for unannounced *Authorised Driver*
- \$500 for declared *Young and Inexperienced Driver*
- \$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to \$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd

Authorised signature

Important note

Policyholders are warned that on the sale of a motor vehicle they 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 the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement, etc.



GreatSolutions Pte Ltd

Date: 23 November 2018

SME Motor Pte Ltd
1 Kaki Bukit Ave 6
Blk D #02-15/16/17/18
AutoBay @ Kaki Bukit
Singapore 417883

Dear Sir/Mdm,

**RE: LETTER OF AUTHORISATION FOR MR SAMMETA SRIKANTH REDDY (S-PASS NO.: O 36393505)
TO DRIVE VEHICLE SJZ2191M AND FILING OF INSURANCE CLAIM**

We are writing to confirm that during the time of incident, **Mr Sammeta Srikanth Reddy (S-Pass No.: O 36393505)** is authorised to drive our vehicle, **SJZ2191M** owned by GreatSolutions Pte Ltd.

We hereby authorise Mr Sammeta Srikanth Reddy to file the insurance claim report on our behalf.

Please contact our office at 6694 2668 for any further clarifications.

Thank you.

Regards,


Pang Pok
Chief Executive Officer





26 Novemeber 2018

GREATSOLUTIONS PTE LTD
8 LOYANG WAY 4
SINGAPORE 507604

Dear Sir/Madam

YOUR REF: SJZ2191M
OUR REF: S8M0148A
FIRE DAMAGE TO SJZ2191M ON 22/11/2018 ALONG TPE EXIT 10

We refer to the above matter and the emailed received from SME MOTOR PTE LTD on 26.11.2018

We have request our motor surveyor to survey the vehicle. However, we are unable to authorize any repairs to your vehicle at this moment as we are pending for the fire investigation result before we can authorize any repairs to your vehicle.

Our adjustor / surveyor **LKK Auto Consultants PTE LTD** will be contacting you/your-authorized driver. Kindly render your full co-operation.

If you need any clarification, please do not hesitate to contact our Claims Service Team at 1800-880 4888 at our operating hours 9:00am to 5:30pm or cst@axa.com.sg. Please quote our claim reference when you contact us so that we can assist you more effectively.

Yours faithfully,

Motor Claims Department
AXA INSURANCE PTE LTD

This is a computer generated letter and no signature is required.

Cc ~~04437~~ ALLINK INSURANCE AGENCY



redefining / insurance

AXA Insurance Pte Ltd

1800 880 4888 (Within Singapore)
(65) 6880 4888 (International)

(65) 6880 4740

customer.care@axa.com.sg

www.axa.com.sg

Certificate of Insurance

account number
04437

-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)

Policy details

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Period of Insurance	from 08/08/2018 to 07/08/2019 (both dates inclusive)		
Finance loan company	Nil		

Persons or classes of persons entitled to drive*

(a) Any Named Driver as stated in the Policy:

1. PANG POK

(b) Any person who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle 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 Vehicle.

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS	Basic Own Damage Excess	SGD 500.00
	Windscreen Excess	SGD 100.00

An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorised Driver*
2. S\$500 for declared *Young and Inexperienced Driver*
3. S\$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd

Authorised signature

Important note

Policyholders are warned that on the sale of a motor vehicle they 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 the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

Claims procedure

A. At the Accident Site

1. Exchange particulars with all parties involved in the accident including name, NRIC/FIN number, telephone number, address and insurance company.
2. Take note of the third party vehicle numbers. Please also take digital photographs (e.g. MMS) of all the third party vehicles involved in the accident and a view of the accident scene. These are to be included in the accident report to be filed later.
3. If there are witnesses, note down their names, NRIC/FIN numbers, telephone numbers and addresses.

B. What to do immediately after

1. Call our Customer Helpline at 1800-8804888 or AXA's Premium Workshops listed below for further advice/assistance.
2. Report the accident to one of AXA's Premium Workshops listed below, with your vehicle (whether damaged or not) within 24 hours of the accident or by the next working day. AXA's Premium Workshops are authorised to assist our policyholders for accident report.
3. Lodge a police report for the following motor accident cases:-
 - injury case;
 - non-injury case involving a government vehicle or damage to government property ;
 - non-injury case involving a foreign vehicle;
 - non-injury case involving a pedestrian or cyclist;
 - any accident outside of Singapore.
4. Avoid all unauthorised tow- truck operators or repair workshops.
5. Forward all letters and communications received from third parties concerning the accident to AXA Insurance Pte Ltd.

AXA Premium Workshops

NORTH / CENTRAL ZONE

Ah Lim Motor Company(Main)

10 Ang Mo Kio Ind. Park 2A, #01-09 AMK Auto Point, Singapore 568047, Tel: 6483 1244, Fax: 6483 6170

Ah Lim Motor Company(Branch)

176 Sin Ming Drive. #05-12 Sin Ming Autocare Singapore 575721, Tel: 6456 3637 , Fax: 6456 3686

BH Auto Services Pte Ltd

Blk 1 Sin Ming Industrial Estate Sector C, #01/111/113/115/115 Singapore 575636, Tel: 6559 8944/ 9233 8244/ 9101 3232, Fax: 6515 3144

Comfortdelgro Engineering Pte Ltd (main)

205 Braddell Road, Singapore 579701, Tel: 6383 7118/6553 1111, Fax: 6284 4284

K. Kim Hin Auto Pte Ltd

160 Sin Ming Drive #02-20 Sin Ming Autocity, Singapore 575722, Tel: 6452 7018, Fax: 6458 3895

S & H Motor Pte Ltd

160 Sin Ming Drive #07-02 Sin Ming Autocity, Singapore 575722, Tel: 6453 4730, Fax: 6457 1931

SOUTH ZONE

Cham's Customcraft

Blk 1010 Bukit Merah Lane 3, #01-105, Singapore 159724, Tel: 6271 7054, Fax: 6273 6676

Hin Lung Workshop

Blk 1008 Bukit Merah Lane 3, #01-20, Singapore 159722 Tel: 6858 3000, HP: 9730 0733, Fax: 6476 0075

MOVA Automotive

Blk 1008 Bt. Merah Lane 3 #01-04 Singapore 629792, Tel: 6272 3892, Fax: 6270 8314

EAST ZONE

Alpine Motors Pte Ltd (Chevrolet vehicles only)

7 Ubi Close Singapore 408604, Tel: 6511 3022 (Ext: 343)/6511 1675, Fax: 6456 3700

ETHOZ Group Ltd (Branch)

22 Tampines Street 92, Singapore 528876, Tel: 6654 7501, Fax: 6654 7648

Progressive Automotive Pte Ltd

Blk 3022A, Ubi Road 1 #01-45/46, Singapore 408716, Tel: 6741 5336, Fax: 6741 7208

SME Motor Pte Ltd

1 Kaki Bukit Ave 6, Blk D #02-15/16/17/18, Autobay@ Kaki Bukit Singapore 417883, Tel: 6747 6106, Fax: 6744 2368

Glass-Fix Pte Ltd (Main) (Windscreen Only)

52 Ubi Ave 3 #04-42 Frontier E Park @ Ubi Singapore 408867, Tel: 6278 0887, Fax: 6749 0541

WEST ZONE**Comfort Delgro Engineering Pte Ltd (Branch)**

45 Pandan Road, Singapore 609286, Tel: 6867 6918 / 6262 5065 Fax: 6262 4113

ETHOZ Group Ltd (Main)

30 Bukit Batok Crescent, Singapore 658075, Tel: 6654 7501, Fax: 6654 7540

Hua Hong Pte Ltd (Inclusive of Heavy Vehicles)

25D Sungei Kadut St 1, Singapore 729332, Tel: 6760 8815/6760 0539, Fax: 6765 4915

Sng Ah Tee Motor & Panel Service Pte Ltd

Blk 3 Pioneer Road North #01-18 Singapore 628457, Tel: 6268 6183 / 9118 1186, Fax: 62681429

VAG Singapore Pte Ltd(Volkswagen and Audi vehicles only)

48 Toh Guan Road East, #05-155, Enterprise Hub Singapore 608586 ,Tel: 6267 9916, Fax: 6267 9313

Glass-Fix Pte Ltd (Branch) (Windscreen Only)

1 Bukit Batok Crescent, Wcega Plaza, #08-11, Singapore 658064, Tel: 6570 3906 / 6570 4751, Fax: 6570 9342



redefining / insurance

AXA Insurance Pte Ltd

1800 880 4888 (Within Singapore)

(65) 6880 4888 (International)

(65) 6880 4740

customer.care@axa.com.sg

www.axa.com.sg

GREATSOLUTIONS PTE LTD
8 LOYANG WAY 4
SINGAPORE 507604

New business

date
25/09/2018

your servicing distributor
ALLINK INSURANCE AGENCY / 04437

your servicing distributor contact
6567 4722

Policy Schedule

Your SmartDrive Comprehensive Essential

Your policy snapshot

Policyholder name	GREATSOLUTIONS PTE LTD	Policy number	VA1 / GA401749
Cover	Comprehensive	FIN / NRIC	201203793H
Period of Insurance	from 08/08/2018 to 07/08/2019 (both dates inclusive)		

Premium breakdown

Gross Premium after 20% NCD	SGD 983.87
7% GST	SGD 68.87
Final Premium	SGD 1,052.74

Your benefits highlights

(refer to Policy Wording for full terms and conditions)

SmartDrive Comprehensive Essential Benefits

- 24/7 Towing & Transportation in Singapore or Overseas
- Windscreen Replacement with Excess OR Repair your windscreen at your preferred location and get \$50 cash reward with no excess
- Guaranteed Repairs for twelve (12) Months
- Loss or Damage
- Legal Liability

Add-on Benefits

- Personal accident benefit of up to \$ 50,000.00 for you and your named drivers
- Personal accident benefit of up to \$20,000 per passenger

Vehicle details

Make & Model of Vehicle	TOYOTA ESTIMA 2.4	Year of manufacture	2006
Vehicle registration number	SJZ2191M	Type of Use	Private use
Body type	MPV	Engine capacity (c.c.)	2362
Seating capacity (excl driver)	6	Engine number	2AZC045922
Off-Peak car	No	Chassis number	ACR507028322

Insured's Estimated Market Value	Market Value at the time of Loss (including accessories and spare parts)
Limitation to use	As per Certificate of Insurance
Finance Loan Company	Nil

Excess applicable (refer to Policy Wording for other applicable Excesses)

Basic Own Damage Excess	SGD 500.00
Windscreen Excess	SGD 100.00

Drivers details

Driver type	Driver name	Date of birth	Driving experience
Main Driver	PANG POK	05/11/1957	22 year(s)

Additional clauses & endorsements to your policy

Nil

What you should do

- Keep this Policy Schedule as record of insurance cover for your vehicle
- This Schedule should be read in conjunction with the Terms and Conditions of the Policy Wording

AXA Insurance Pte Ltd

This is an auto-generated document and hence no signature is required





Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

Your Ref : S8M0148A
Our Ref : CS/ASM18021294/Z

30th November 2018

M/s AXA Insurance (Singapore) Pte Ltd
8 Shenton Way #24-01, AXA Tower,
Singapore 068811
(Motor Claims Department)

TECHNICAL INVESTIGATION REPORT OF FIRE INCIDENT INVOLVING THE INSURED VEHICLE SJZ 2191M ON 22nd November 2018

1. We refer to your letter dated 26th November 2018 and the instructions therein.
2. Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle SJZ 2191M (herein referred to as "**Insured Vehicle**") are set out below.

Inspection of the Insured Vehicle

3. The Insured Vehicle was physically inspected on 26th November 2018 at the premises of SME Motor Pte Ltd, 1 Kaki Bukit Avenue 6, Blk D, #02-15/16/17/18 AutoBay @ Kaki Bukit Singapore 417883.
4. A static inspection was carried out to the Insured Vehicle where the following general information was recorded:-

Vehicle Registration No.	: SJZ 2191M
Make / Model	: Toyota Estima 2.4A
Chassis No	: ACR507028322
Year of Registration	: 18 th August 2009
Mileage	: N.A (battery melted)

C
34 Year of Registration
Wong

5. The Insured Vehicle was noted to have sustained fire damage that was confined to its front portion & the interior portion. The entire engine compartment of the Insured Vehicle was observed to be severely burnt which also include the interior cabin were affected by the fire.
6. The fire had resulted in the body parts at the front portion of the Insured Vehicle to be burnt. This had included its front bumper, front bonnet, front support panel, front grille, front headlamps, and front windscreen. While the interior portion parts includes dashboard, steering wheel, seats, interior roof and interior door panel amongst others. See photo 1 – 6 below.