

To: **EQ Insurance Company Limited**
5 Maxwell Road
#17-00 Tower Block MND Complex
Singapore 069110

Attn: **Motor Claims Department**

Date: 25th March 2019

Dear Sir/Madam,

Claimant: **Muhammad Izaq Fazrul Bin Sulaiman**

"WITHOUT PREJUDICE"

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 103/12/2018 at along Junction of Seletar West Link & Seletar Aerospace Drive involving our client's vehicle registration number SLD 4945 J and vehicle registration number GBE 280 H driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligent driving and/or management of your vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

1) Vehicle Repair Costs	\$6,050.00
2) Loss of Rental (SGD\$150.00 x 27Days)	\$1,050.00
3) LTA Search Fee	\$7.45

Total : **\$7,107.45**

A copy each of the following supporting documents is enclosed:

- Singapore Accident Statement
- Rental Invoice
- LTA Search Fee Receipt

Please send us an acknowledgement of receipt within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice.

Yours faithfully,

Elin Cai

Zoom Autowerks Pte Ltd

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Mobile: 9450 7920 | E-mail: zoomautowerks@gmail.com

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	04/12/2018 18:28
Date Of Accident	03/12/2018 11:00
Exact Location Of Accident	JUNC SELETAR WET LINK & SELETAR AEROSPACE DR
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLD4945J
Insured/Policyholder	
Name Of Registered Owner	MUHAMMAD IZAQ FAZRUL BIN SULAIMAN
NRIC No	S8610527F
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-82366912
Alternative Phone No	OFFICE-82366912

Vehicle Particulars

Manufacturer	HONDA
Model	VEZEL 1.5X CVT
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	DIRECT ASIA INSURANCE (SINGAPORE) PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	MT/00494321
Cover Note Number	

Driver

Name of Driver	MUHAMMAD IZHAR FAZRIL BIN SULAIMAN
NRIC No	S9445821H
Date Of Birth	14/12/1994
Occupation	INDOOR
Date Of Driving Pass	06/09/2016
Driving Experience	2 YEARS AND 2 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-98345747
Fax Number	
Contact Number	OFFICE-98345747
Email Address	NOEMAIL

Address	BLK 899B WOODLANDS DRIVE 50 #10-266
Postcode	731899
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	SIBLING
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLISION - HEAD TO REAR
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	
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)	2
Passenger 1	NAME: : - GENDER: : MALE

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 STATEMENT.

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	GBE280H
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	1

Accident Sketch Plan

SKETCH PLAN


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5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

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


Policyholder's Signature
Date & Time:

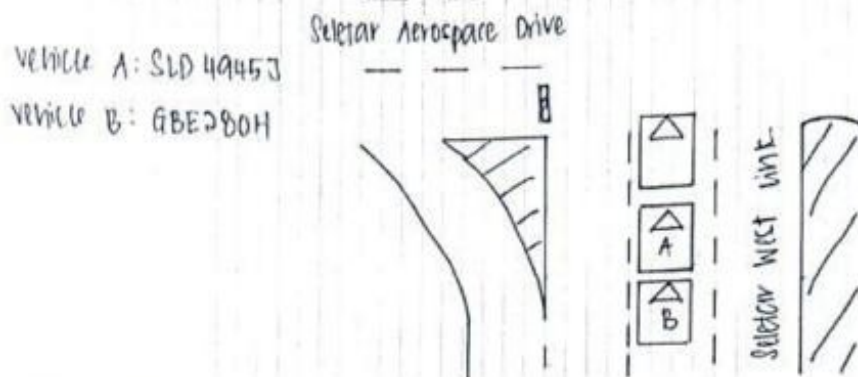

Driver's Signature
(If driver is not the policyholder)
Date & Time:


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

Scanned by CamScanner

Accident Sketch Plan

SKETCH PLAN

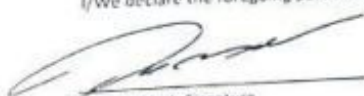



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the stated date & time, I, vehicle 'A', SLD4945J, was stationary at the traffic light, due to red light. As it turns green, I slowly inch forward as front vehicle did not move. suddenly, I felt an impact on my vehicle's rear portion. I then realised that vehicle 'B', GBE280H, had collided onto my vehicle's rear portion.

DECLARATION

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


Policyholder's Signature
Date & Time:


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


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

Scanned by CamScanner

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



**ZOOM AUTOWERKS PTE LTD**

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

email: zoomautowerks@gmail.com | Contact: 9450 7920

Co. Reg No.: 201725603G

PROFORMA INVOICE

To: **EQ Insurance Company Limited**
5 Maxwell Road
#17-00 Tower Block MND Complex
Singapore 069110

Invoice No. : ZP0000202
Date : 25/3/2019
VRN : SLD 4945 J
Make & Model : Honda Vezel
DOA : 3/12/2018
Terms : COD

S/N.	Description	Qty	U/P	Amt
1	Repair & Respray Accident Affected Portions			6,050.00
2	Loss of Rental (\$150.00 x 7Days)			1,050.00
2	LTA Search			7.45

TOTAL :	\$7,107.45
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I agree to the price as listed above and confirm that
goods are received in good condition.

(Customer's Signature)

(by Zoom Autowerks Pte Ltd)



ZOOM AUTOWERKS PTE LTD

130 Bedok Reservoir Road, Eunos Spring

#08-1339 Singapore 470130

Tel: 9450 7920

✉ zoomautowerks@gmail.com

LETTER OF AUTHORIZATION

Accident on 03/12/18 @ 11:00hr along Junction of Seletar West Link X Seletar Aerospace Dr.
Involving vehicles SLD4945J and G8E280H

In consideration of **Zoom Autowerks Pte Ltd, 130 Bedok Reservoir Road, Eunos Spring, #08-1339 Singapore 470130**, repairing my/our motor vehicle no SLD4945J at my request, I/We, Munammad Izaq, Fazul Bin Sulaiman ("the claimant") of _____ (address) bearing NRIC No S8610527F the owner of motor vehicle no SLD4945J, hereby authorize them to demand claim, settle and receive whatever amount settle payable by the insurance company or third party or commence legal proceeding for cost of repairs, loss of use and etc to any of their appointed solicitors to act for me/us in respect of the said accident/claim and all the amount claimed or settled shall belong and make payable to them absolutely by the insurance company of the third party. I/We further authorized them to give an absolute discharge on my/our behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the conduct and disposal of my/our above claims.

I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by **Zoom Autowerks Pte Ltd**.

I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith.

In the event that my/our claim is unsuccessful, I/we undertake to pay to **Zoom Autowerks Pte Ltd** the cost of repairs to my/our vehicle.

In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instructions to clear the said cheque on my/our behalf by presenting the same for payment directly into **Zoom Autowerks Pte Ltd** account. Upon clearance of the said cheque, I/we further authorize **Zoom Autowerks Pte Ltd** and/or their appointed law firm to utilize the monies to pay their charges without further reference to me. I confirm that the payment to **Zoom Autowerks Pte Ltd** shall amount to a good discharge of **Zoom Autowerks Pte Ltd** and/or their appointed law firm's obligation to me in respect of the settlement monies.

Dated this 03 day of 12 (month) 20 18 (year)


Signed by "the claimant"

Name: Munammad Izaq, Fazul Bin Sulaiman

NRIC No: S8610527F



Signed by Zoom Autowerks Pte Ltd

Name: Elin Cai

> Back to OneMotoring



Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 03 Dec 2018 / 23:20:28

Receipt Date/Time : 03 Dec 2018 / 23:20:28

Tax Invoice/Receipt

Receipt No. : ITNET-00000-181203-003813

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - GBE280H As at 03 Dec 2018/11:00:00 Insurance Co: EQ INSURANCE COMPANY LTD				
1	Insurance Enquiry - GBE280H Enquiry Fee 20181203231903122749	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
Result of Insurance Enquiry - SLR3983G As at 03 Dec 2018/17:30:00 Insurance Co: NTUC INCOME INS CO-OP LTD				
2	Insurance Enquiry - SLR3983G Enquiry Fee 20181203231903155706	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	14.00	0.98	14.98
	Rounding Difference			0.03
	Total Amount Payable			14.95
Paid By				
	xxxxxxxxxxxx0962	Credit Card: Visa/MasterCard		14.95
	Total			14.95
	Cash Change			0.00
	Tendered Amount			14.95
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

ZOOM CAR LEASING

Zoom Autowerks Pte Ltd
Tel: 9450 7920

Zoom Car Leasing

Registration No.: 5339410M

e-mail : zoomcarleasing@gmail.com

RENTAL INVOICE

Invoice No. : **INV0000300**
Date : **12/12/2018**
Ref : **SLE 2179 L**
Your Ref : **SLD 4945 J**
Terms : **30Days**

#	Rental Period	Rate	Quantity	Amount
1	Rental Charges for SLE 2179 L (03/12/2018 to 10/12/2018)	\$150.00	7 Days	\$1,050.00

C/O Muhammad Izhar Fazril Bin Sulaiman

Other Charge

Petrol Top-Up

Sub total

TOTAL CHARGES

PRE-PAYMENT

Downpayment and Deposit

Amount Refunded Due

"We agree to the terms and conditions of our contract and that all information given is true & correct in all respect. My/Our driving license is/are current and not disqualified from driving."

PHYSICAL DAMAGE EXCESS ACKNOWLEDGEMENT

Insurance Excess (Singapore)

Singapore - 1st Party

Malaysia

For Drivers aged < 21

at < 5% and/or less than

2 years driving experience

regardless of age

Insurance Excess

1. Driver without prior driving of any licensed motor vehicle for more than 2 years, 1st license holder and driving this vehicle must carry this excess

2. Vehicle without license in Singapore and/or any other motor vehicle registration

3. Driver without valid license in Singapore and/or any other motor vehicle registration

4. Driver without valid license in Singapore and/or any other motor vehicle registration

5. Driver without valid license in Singapore and/or any other motor vehicle registration

6. Driver without valid license in Singapore and/or any other motor vehicle registration

7. Driver without valid license in Singapore and/or any other motor vehicle registration

8. Driver without valid license in Singapore and/or any other motor vehicle registration

9. Driver without valid license in Singapore and/or any other motor vehicle registration

10. Driver without valid license in Singapore and/or any other motor vehicle registration

11. Driver without valid license in Singapore and/or any other motor vehicle registration

12. Driver without valid license in Singapore and/or any other motor vehicle registration

13. Driver without valid license in Singapore and/or any other motor vehicle registration

14. Driver without valid license in Singapore and/or any other motor vehicle registration

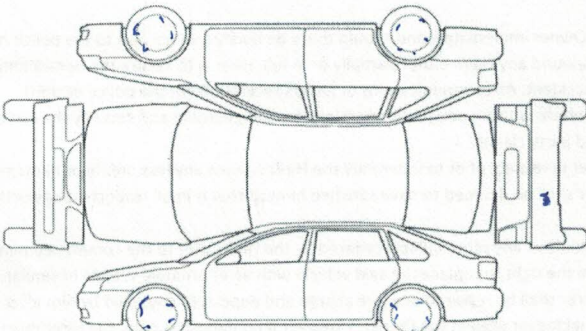
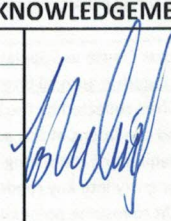

Total : **\$1,050.00**

(Customer's Signature/Stamp)

ZOOM CAR LEASING

(For Zoom Car Leasing)

RENTAL AGREEMENT

HIRER'S PARTICULAR		VEHICLE DETAIL	
Name: <u>Muhammad Khair Fariq Binsulaiman</u>		Vehicle No.: <u>SLE 2179L</u>	
NRIC/Passport No.: <u>94458214</u>		Vehicle Make/Model: <u>Bmw 318I</u>	
Address: <u>Blk 453 Yishun St 41</u>		Date/Time Out: <u>03/12/2018</u>	
		Date/Time In: <u>10/12/2018</u>	
Tel: <u>8236 6912</u>		<div style="display: flex; justify-content: space-around;"> <div> <div style="border: 1px solid black; padding: 2px;">E</div> <div style="border: 1px solid black; padding: 2px;"><u>1/4</u></div> <div style="border: 1px solid black; padding: 2px;">1/2</div> <div style="border: 1px solid black; padding: 2px;">3/4</div> <div style="border: 1px solid black; padding: 2px;">F</div> </div> <div> <div style="border: 1px solid black; padding: 2px;">E</div> <div style="border: 1px solid black; padding: 2px;">1/4</div> <div style="border: 1px solid black; padding: 2px;">1/2</div> <div style="border: 1px solid black; padding: 2px;">3/4</div> <div style="border: 1px solid black; padding: 2px;">F</div> </div> </div> <p style="text-align: center;">OUT IN</p>	
Driving License No./Exp.:		Mileage: Mileage:	
ADDITIONAL DRIVER'S PARTICULAR		RENTAL CHARGES	
Name:		<div style="display: flex; justify-content: space-between;"> <div>Hours @ per hour</div> <div></div> </div>	
NRIC/Passport No.:		<div style="display: flex; justify-content: space-between;"> <div><u>7</u> Days @ <u>\$150</u> per day</div> <div><u>\$1050</u></div> </div>	
Address:		<div style="display: flex; justify-content: space-between;"> <div>Weeks @ per week</div> <div></div> </div>	
		<div style="display: flex; justify-content: space-between;"> <div>Months @ per month</div> <div></div> </div>	
Tel:		Other Charges	
Driving License No./Exp.:		Petrol Top-Up	
(A) - Accident (D) - Dent (S) - Scratch		Sub-total	
		TOTAL CHARGES <u>\$1050</u>	
		PRE-PAYMENT	
		Downpayment and Deposit	
		Amount Refunded Due	
<p>I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.</p>			
PHYSICAL DAMAGE EXCESS		ACKNOWLEDGEMENT	
Singapore - Own Damage	S\$2,000.00		
Singapore - 3rd Party	S\$2,000.00		
Malaysia*	S\$8,000.00		
For Drivers aged < 27 or > 65 and/or less than 2 years driving experience regardless of age	S\$3,000.00 (Additional)		
IMPORT NOTE:		<p style="text-align: center;">Hirer's Signature / Date</p>	
<p>1. ONLY PERSONS ABOVE 22 YEARS OF AGE, HOLDING A VALID SINGAPORE LICENCE FOR MORE THAN 2 YEARS, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE</p> <p>2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Zoom Car Leasing</p> <p>3. Use of vehicle for illegal purposes (e.g. in connection with theft, drug peddling or trafficking, smuggling) is strictly prohibited.</p> <p>4. In case of accident, the hirer shall report to Zoom Car Leasing immediately.</p>		<p style="text-align: center;">  Owner's Signature / Date </p>	