

Our ref: SKF 12285  
Your ref: \_\_\_\_\_

**Direct Settlement**

Date: 14 MAR 2019

To: AXA Insurance LKF

Singapore 068811

Attn: Motor Claims Department

Re: **Accident Involving Motor Vehicle Nos.** SKF12285 & SLT 8385P  
At/Along Kio Chu Keng Road On 05/12/18 @ 16:00

I am the owner of vehicle no. SKF12285 that was involved in an accident with your insured vehicle no. SLT8385P of the above accident.

As the accident was caused by your insured negligent/inconsiderate driving, thus I am claiming from you for the following: -

1. Cost of Repairs	\$ <u>4,016.22</u>
2. Loss of Use/ Rental ( <u>4</u> days @ \$ <u>100</u> per day)	\$ <u>400</u>
3. LTA/GIA Search Fee	\$ <u>2.00</u>
4. GIA Report Fee	\$ _____
5. Others	\$ _____
<b>Total:</b>	<b>\$ <u>4,418.22</u></b>

I hereby give you fourteen (14) days to comply with the above, failing which, I shall instruct my solicitor to commence legal action against you. If you have any queries, please contact the representative of **CYCLE & CARRIAGE INDUSTRIES PTE LTD** at Telephone No: **67714377 (Mr Alan Quek) / 67714304 (Ms Amanda Ang)**.

**I hereby give full authority to CYCLE & CARRIAGE INDUSTRIES PTE LTD and their representative to negotiate/comprise settlement of the above claim on my behalf.**

Your co-operation and immediate attention to the above is greatly appreciated. I hereby look forward to hearing from you soon.

Yours faithfully



**Name & Signature**

Address: C/o. 188 Pandan Loop Singapore 128378  
Cc: Mr Alan Quek/ Ms Amanda Ang  
E-mail: alan.quek@cyclecarriage.com.sg / amanda.ang@cyclecarriage.com.sg  
Fax No. 67795383



# Mercedes-Benz

Cycle & Carriage  
Industries Pte Limited  
Authorised Dealer  
Company No. 196400367W  
GST Reg No. MR-8500111-X

## TAX INVOICE

Invoice Name & Address		Owner Name & Vehicle Info	
Mdm Ng Ruenn Lena		Cust No/Name	/Mdm Ng Ruenn Lena
C/O AXA INSURANCE PTE LTD		Reg No/Reg Date	SKF1228S / 20/03/2012
MOTOR CLAIM DEPARTMENT		Date In/Mileage	18/01/2019/ 201805
8 SHENTON WAY #24-01		Chassis No	WDD2040452A673448
SINGAPORE 068811		Engine No	27191031352234
Contact No 63387288		Make/Model	MB/C 180K (BlueEFFI
		Colour/Trim	027 779 Alabandine / 042 228 Leather Alp



Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No	
CSI00001	Cash	24/02/2019/ 19:30	AQ	305 / Alan Quek Ai Lun	29184	28151148	
Description of Goods / Services					Qty	Unit Price S\$	Amount S\$
							F.O.C.
M BPNSUN							
POLICY NO/ACC DATE :2100293578 // 05-12-2018							
DRIVE IN:06-12-2018 // TP CAR NO:SLT8385P (AXA INSURANCE)							
DATE IN/DATE SURVEY:17-01-2019 // LKK RASUL							
BY/AUTHORIZED ON :LKK ASHER SNG // 07-12-2018							
A BPILAB					0.10		380.00
USE XENTRY TO CHECK CONTROL UNITS & RESET MEMORY TO							
STANDARD SETTINGS.NETT							960.00
A BPILAB							
REMOVE & REPLACE REAR BUMPER & REMOVE REAR SUPPORT							
ASSY COMPONENTS & REFINISH.							600.00
A BPIRES							
RESPRAY REAR BUMPER					1.00	1361.96	1361.96
X REAR BUMPER					1.00	132.56	132.56
X LH/R BUMPER GARNISH					1.00	132.56	132.56
X RH/R BUMPER GARNISH					1.00	186.40	186.40
X CT/R BUMPER GARNISH							

Cycle & Carriage celebrates 120 years.

Visit [www.cyclecarriage.com/120](http://www.cyclecarriage.com/120) for more info!

Cycle & Carriage celebrates 120 years.  
Visit [www.cyclecarriage.com/120](http://www.cyclecarriage.com/120) for more info!

Parts	1,813.48		Nett	3,753.48
Labour	1,940.00	7% GST on	3753.48	262.74
Standard Menu	0.00			
Specialist Job	0.00		Total Payable	4,016.22
Diagnostics Job	0.00		Paid	0.00
Sundry/Others	0.00		Total Due	4,016.22
Total(w/o GST)	3,753.48			

Payment should be made strictly by cash, NETS or credit cards. Thank you.

Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.

Pandan Loop Service Center  
188 Pandan Loop  
Singapore 128378  
Tel: 6777 8388  
Fax: 6779 5383  
[www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



Mercedes-Benz - are registered trademarks of Daimler, Stuttgart, Germany



# CHAN'S & SONS ENTERPRISE

363 Sembawang Road  
Singapore 758379  
Tel: 67532536 Fax: 67567565  
GST Reg No: 51-936900-M

**chan's**  
www.chans.com.sg

## TAX INVOICE

NG KAH SIM LENA

INVOICE : AR1901-0287  
DATE : 23/01/2019  
TERMS : C.O.D  
STAFF ID : ELAINE  
AGREEMENT NO. : HA201901-0164

ATTN: ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
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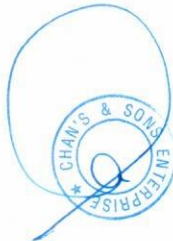
Vehicle Reg No : SKZ1844H 373.83  
Make / Model : TOYOTA ALTIS 1.6 AUTO  
Rental Dates : Rental Billing From 17/01/2019 To 21/01/2019  
Period : 4 days  
Rental Rate : S\$ 100.00 Per Day (Including GST)  
Reference No : SKS1228F

AMOUNT : S\$  
FOUR HUNDRED DOLLARS ONLY

NON-TAXABLE VALUE : 0.00  
TAXABLE VALUE : 373.83  
GST 7% : 26.17

**TOTAL S\$ : 400.00**

Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**



For Official Use Only

Payment Date :	F / Amt
CS / CC / CH :	
CS / CC / CH :	



## RENTAL AGREEMENT

201901-0164

Hirer's Name <b>Amik Ng Yunshan</b>		Date of Birth <b>16.11.1984</b>	Passport/ Nric No. <b>S84372413</b>	Nationality <b>Chinese</b>
Address <b>334 Hougang Ave 5</b>		Occupation	Driving Licence No.	Date of Expiry <b>16</b>
#08-250		Postal Code <b>530534</b>	Contact No.	Mobile Phone No. <b>83689084</b>
Joint Hirer's / Guarantor's Name <b>Chang Wee Jie</b>		Date of Birth <b>22/01/1982</b>	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No.	Date of Expiry
Postal Code		Contact No.	Mobile Phone No.	

## CHECK OUT

Date <b>17 Jan 19</b>	Time <b>12.37pm</b>	Mileage <b>1/4</b>	E	1/2	3/4	F
Date <b>21.1.19</b>	Time <b>6.55pm</b>	Mileage <b>1/4</b>	Remarks <b>Acc</b>			

## CHECK IN

### IMPORTANT NOTES:-

- Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- No refund will be given for vehicle that returns early.
- Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- Third Party Liability - First \$2000 for any Third Party Accident Claim.
- Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- Hirer is responsible for all parking fines & traffic summons.
- Extension:- One day's advance notice is required otherwise no extension will be allowed.
- Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- Vehicle returned after office hour will be charged to the next working day.
- Hourly extension is charged at 1/5 of the daily rate.
- As preventive maintenance, please check water & engine oil daily.
- Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT	RATE (\$)	TOTAL (\$)
RATE	4	@ 100 nett	373.83
DISCOUNT			
GST @ 7%			26.17
TOTAL			400.00
EXTENSION			
DEPOSIT (refundable) S\$			
CHANGED OVER FROM VEH.			
DATE			

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.  
I/We declare that all information given on this form is true and accurate.

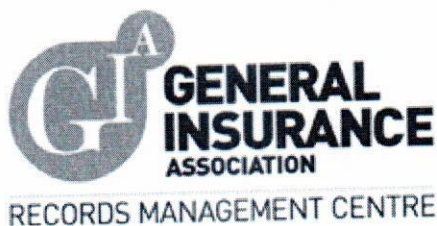
Hirer's Signature 	Joint Hirer's/ Guarantor's Signature 	for CHAN'S & SONS ENTERPRISE 
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VEHICLE NO. <b>QEZ 1544 A</b>	MODEL
FROM	RETURN

\*Estimate Date. For actual return see CHECK IN



Invoice



# GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

AG

## Third Party Insurer Enquiry

Our Ref No: GR-18-189400  
Date of Request: 06/12/2018

Your Ref No: Online Purchase

Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop  
Singapore 128378

Dear Sir/Madam,

Enquiry Date 06/12/2018  
Enquiry By Lim Xin Yi  
TP Vehicle No. SLT8385P  
Accident Date 05/12/2018

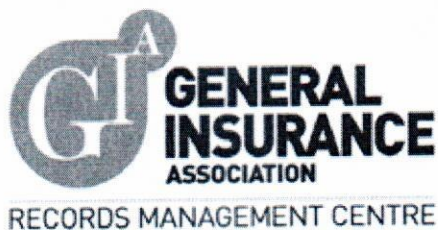
### Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLT8385P	AXA Insurance Pte Ltd	14/11/2018-13/11/2019	6338 7288

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

**TAX INVOICE**

Our Ref No: GR-18-189400  
Date of Request: 06/12/2018

Your Ref No: Online Purchase

Cycle & Carriage Industries Pte Ltd  
188 Pandan Loop  
Singapore 128378

Dear Sir/Madam,

Enquiry Date 06/12/2018  
Enquiry By Lim Xin Yi  
TP Vehicle No. SLT8385P  
Accident Date 05/12/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

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For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

## 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	06/12/2018 15:06
Date Of Accident	05/12/2018 16:00
Exact Location Of Accident	YIO CHU KANG ROAD
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKF1228S
<b>Insured/Policyholder</b>	
Name Of Registered Owner	NG KAH SIM LENA
NRIC No	S1406750G
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-96690045
Alternative Phone No	OFFICE-96690045

### Vehicle Particulars

Manufacturer	MERCEDES-BENZ
Model	C180

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy for repair to your vehicle? NO

If No, Please state action to be taken THIRD PARTY

Vehicle Category PRIVATE CAR

### Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	2100293578
Cover Note Number	

### Driver

Name of Driver	CHANG WEIJIE (ZENG WEIJIE)
NRIC No	S8203378E
Date Of Birth	22/01/1982
Occupation	INDOOR
Date Of Driving Pass	06/12/2007
Driving Experience	10 YEARS AND 11 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-82739550
Fax Number	
Contact Number	
EMail Address	NOEMAIL



Address	BLK 543 SERANGOON NORTH AVE 3 #06-180
Postcode	550543
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	RELATIVE
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?	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

MY CAR IN STATIONARY POSITION, LOOKING OUT ON-COMING CARS CLEAR BEFORE EXIT TO MAIN ROAD. ALL OF SUDDEN, CAR B (SLT8385P) COLLIDED MY REAR. NO ONE WAS INJURE AND WE EXCHANGE PARTICULAR.

#### 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	SLT8385P
Vehicle Make/Model/Colour	TOYOTA CHR (BLUE)
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	SIM CHEE HUANG JEFFREY
NRIC/Passport Number	S7439299G
Contact Number	96752559
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	



## SKETCH PLAN


### IMPORTANT NOTICE


1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

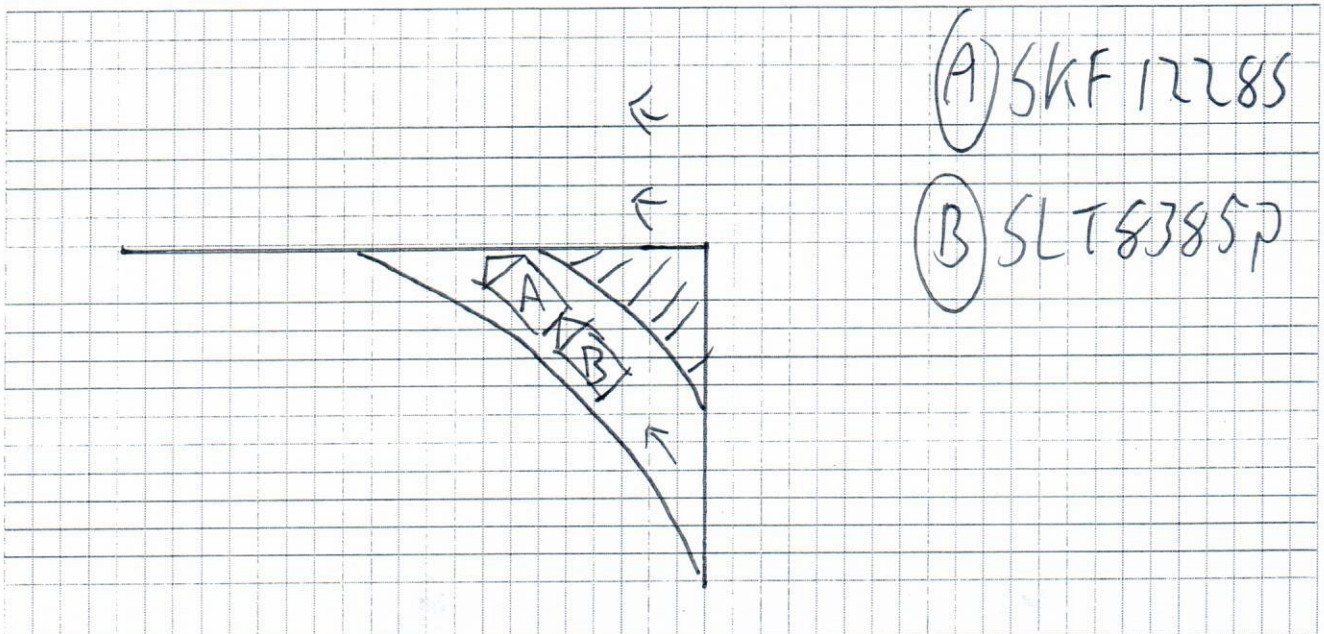
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the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

\_\_\_\_\_  
Policyholder's Signature  
Date & Time

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

 06/12/18  
\_\_\_\_\_  
Reporting Centre Personnel's  
Name: Alan Quah  
NRIC/FIN No.:

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

- ① 'A' vehicle in stationary position, looking out on coming cars clear before exit to main road.
- ② All of sudden 'B' vehicle collided my rear.
- ③ No one was injure and we exchange particulars.

DECLARATION

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

**Please note that you have 14 calendar days to revert and file the claim under your own policy. Failing to do so, your insurance company will not allow nor accept the claim.**

(Please contact your insurance company for any further details)

\_\_\_\_\_  
Policyholder's Signature  
Date & Time

James  
\_\_\_\_\_  
Driver's Signature  
(If driver is not the policyholder)  
Date & Time

06/12/18  
\_\_\_\_\_  
Reporting Centre Personnel's  
Name: Alan Quok  
NRIC/FIN No.:





# CERTIFICATE OF INSURANCE

## MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE

Name of Policyholder : Ng Kah Sim Lena  
Period of Insurance : 20 Mar 2018 To 19 Mar 2019  
Engine No. : 27191031352234  
Chassis No. : WDD2040452A673448

Vehicle No. : SKF1228S  
Policy No. : 2100293578-06  
Endorsement No. :  
Issued Date : 14 Feb 2018

### ABOUT THE COVER

Make/Model : MERCEDES BENZ C180K BE  
Engine Capacity/Tonnage : 1,597.00 CC Sum Insured : Market Value First Year of Registration : 2012  
Driver Restriction : NA Off Peak Car : No Insuring with COE/PAF : Yes

#### Person or Classes of Persons Entitled to Drive\*

a) The Policyholder  
b) Any other person who is driving on the Policyholder's order or with his/her permission.  
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

#### Limitation as to use\*

Use only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or 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.

Loss of Use 2000cc

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

### EXCESS

#### Section 1

Fire - \$0 Own Damage - \$800 Theft - \$0 Flood Cover - \$0

#### Section 2

Property Damage - \$0

Windscreen : \$100

#### Named Driver and Excess (where applicable)

Ng Kah Sim Lena - \$800 (Own Damage)

### APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Eunus Service Center (For accident reporting only) Add: 330 Ubi Road 3 Singapore 408650 67412338

2. Pandan Loop Service Center - Body Care & Repair (For accident repair & accident reporting) Add: 188 Pandan Loop Singapore 128378 67778386

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website [www.aig.com.sg](http://www.aig.com.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

### IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: MayBank

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0500660050

CYCLE & CARRIAGE - CORPORATE

239 ALEXANDRA ROAD

SINGAPORE 159930 ANSP-NONLIFE

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

*Manile*

AIG Asia Pacific Insurance Pte. Ltd.  
AUTHORISED REPRESENTATIVE

SSPSHA