



**CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD**  
**EUNOS LINK SERVICE CENTRE**



CYCLE & CARRIAGE

330 Ubi Road 3 Singapore 408650 Tel: 67461000 Fax: 64875857

**ESTIMATE**

Invoice Name & Address	Owner Name & Vehicle Info	
AXA Insurance Singapore Pte Ltd 8 Shenton Way #27-01 AXA Tower, Singapore 068811 Attn: Motor Claims  Contact No 63387288	Cust No/Name	/Mr Ang Swee Kok(Hong Ruiguo)
	Reg No/Reg Date	SJU667Y / 31/07/2017
	Date In/Mileage	02/01/2019/ 0
	Chassis No	KNAFX411MH5676369
	Engine No	G4FGGH654499
	Make/Model	KIA/FORTE K3 1.6 A EX BRQ
	Colour/Trim	ABP / WK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No
F000008	Credit	03/01/2019/ 08:34	DS	218 / MarsLer	16355

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
S MIPNT88088 WHEEL BALANCING PER WHEEL				50.00
S MIPNT88088 COMPUTERIZED WHEEL ALIGNMENT				180.00
S MIPNT88088 TO CHECK LIGHTNING AND WIRING SYSTEM ON REAR ACCIDENT AFFECTED AREAS				80.00
S MIPNT88088 REVERSE SENSOR SET				280.00
S MIPNT88088 TO REPLACE REAR BUMPER, REAR BUMPER CENTER, ETC. STRAIGHTEN, REFORM, ALIGN ON REAR ACCIDENT AFFECTED AREAS				1200.00
S MIPNT98088 SPRAY PAINTING ON REAR ACCIDENT AFFECTED AREAS				1260.00
M KS 86611 A7 800 COVER - REAR BUMPER	1.00	688.00	0.00	688.00
M KS 86695 A7 800 COVER - REAR BUMPER,	1.00	347.00	0.00	347.00
M KS 86614 A7 001 RH, BRACKET - REAR BU	1.00	29.00	0.00	29.00
M KS 86613 A7 001 LH, BRACKET - REAR BU	1.00	29.00	0.00	29.00
M KS 92406 A7 500 RH REFLECTOR REFLEX	1.00	99.00	0.00	99.00
P KS 0G032 50 037A CLIP, BUMPER	10.00	2.00	0.00	20.00
M WRT900446 WHEEL DISC ASSY	1.00	1480.00	0.00	1480.00
Z NOTES ACCIDENT ON 28/12/2018 ALONG FIRST LINK AFTER WOODLANDS CHECKPOINT OWNER CLAIMING THIRD PARTY REQUIRED REPLACEMENT CAR TP# SGQ1542Z TP INS:AXA				

Estimate

Confirm & accepted by	Parts	2,692.00
	Labour	0.00
Authorized signatory and company stamp	Standard Menu	0.00
	Specialist Job	3,050.00
	Others (Lub, etc)	0.00
	Sundry	0.00
	<b>Total (w/o GST)</b>	<b>5,742.00</b>

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required. Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.

## 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	31/12/2018 12:34
Date Of Accident	28/12/2018 11:15
Exact Location Of Accident	FIRST LINK AFTER WOODLANDS CHECKPOINT
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJU667Y
<b>Insured/Policyholder</b>	
Name Of Registered Owner	ANG SWEE KOK
NRIC No	S7140639C
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-90087106
Alternative Phone No	OTHERS-90087106

### Vehicle Particulars

Manufacturer	KIA
Model	FORTE K3
Exact Purpose for which vehicle was being used at time of accident	LEISURE
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	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5102266816
Cover Note Number	DRIVO CLASSIC

### Driver

Name of Driver	ANG SWEE KOK
NRIC No	S7140639C
Date Of Birth	06/11/1971
Occupation	INDOOR
Date Of Driving Pass	19/04/2005
Driving Experience	13 YEARS AND 8 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-90087106
Fax Number	
Contact Number	OTHERS-90087106
Email Address	NOEMAIL

Address BLK 671A #12-507  
EDGEFIELD PLAINS  
Postcode 821671  
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 - HEAD TO REAR  
Weather Conditions CLEAR  
Road Surface DRY

**Other Information**

Was any foreign vehicle involved in this accident? NO  
Number of vehicles (including own vehicle) 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) 2  
Passenger 1 NAME: : PASSENGER  
GENDER: : FEMALE

**Details of Police Action**

Was the accident reported to the police? YES  
If Yes, Please state which Police Station  
Police Station Name PUNGGOL N.P.C  
Police Station Address ROAD: 21A TEBING LANE , POSTCODE: 828837 , COUNTRY: SINGAPORE  
Police Station Contact TEL NO: - FAX NO:  
Was notice of intended Prosecution given? NO  
If Yes, against whom?

**Circumstances of Accident**

I was in the traffic queue. Just when I was inching forward, vehicle B hit into the rear right area of my vehicle A.

**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 SGQ1542Z  
Vehicle Make/Model/Colour  
Details Of Properties  
Vehicle Category PRIVATE CAR  
Name of Driver WOO HIN TAB  
NRIC/Passport Number S0546878G  
Contact Number 96181166

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

## Sketch Plan Pg. 1

INCOME MOTOR SERVICE CENTRE

Report Date & Start Time: 31-12-2018 / 12:27

Report No: MT/ \_\_\_\_\_

D.O.A: 28-12-2018  
Time: 11:15 hrs

Vehicle No: SJU667Y

Reporting Type: \_\_\_\_\_

### 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.

 31-12-18 / 12:27

Policyholder's Signature / Date & Time

31-12-18 / 12:27

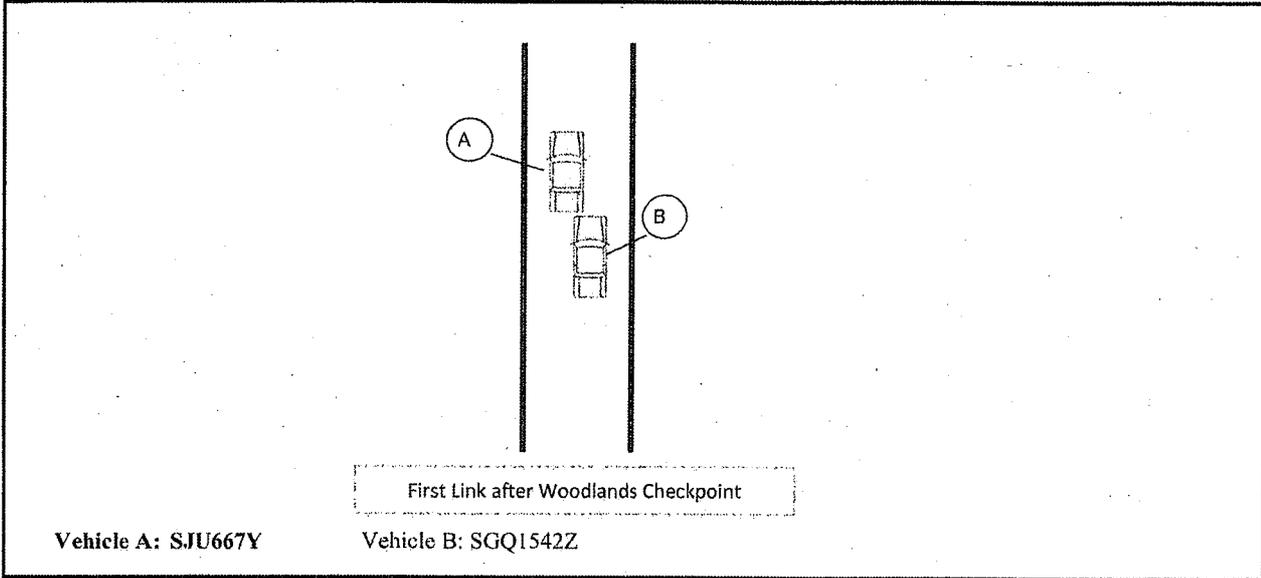
Driver's Signature (If driver is not the policyholder) / Date & Time

Alan Tang (S098825)  
Customer Care Executive  
Motor Service Centre

  
Witnessed by Reporting Centre Personnel

Sketch Plan Pg. 2

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was in the traffic queue. Just when I was inching forward, vehicle B hit into the rear right area of my vehicle A.

Declaration

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

 31-12-18 / 12:27  
Policyholder's Signature / Date & Time

31-12-18 / 12:27  
Driver's Signature (If driver is not the policyholder) / Date & Time

Alan Tang (S098825)  
Customer Care Executive  
Motor Service Centre   
Witnessed by Reporting Centre Personnel

**CONFIDENTIAL**

**Annex E**

**NOTICE OF COMPLIANCE**

This is to confirm that Ang SweeKok, HP: 90087106,  
NRIC/FIN S7140639C, has reported to the Police a non-injury traffic accident  
which occurred at Woodlands Causeway towards Johore

on 28/12/2018 at 1115hrs am/pm involving the following vehicles:

**SJU667Y**  
**SGQ1542Z**

- 2 If this accident was reported to the Police within 24 hours of its occurrence,  
Then he/she has complied with Sec 84(2) of the Road Traffic Act, Cap 276.

Rank/Name of Issuing Officer: Staff Sergeant Muhd Aqib

Date: 28/12/2018 Time: 2130hrs

S/D Ref: 92

Police Post/Unit: Punggol Neighbourhood Police Centre

Original – to be issued to informant  
Duplicate – to be submitted to Traffic Police

**CONFIDENTIAL**

Version as of 15 Jan 2002





**NTUC Income Co-operative Limited**

81 Ubi Avenue 4 #01 – 18/19 UB One, Singapore 408830

Tel: 6841 9000

Website: www.income.com.sg

Email: msc@income.com.sg

**Guidance Note**

This Guidance Note is intended to assist you with your policy details and accident reporting procedures. If you require further assistance, please call our Customer Care Executive at 6841 9000.

Vehicle Number: SJUB7Y

Policy Details: Classic / Premium / Comprehensive  
Third Party Fire & Theft / Third Party

Type of Claim: OD / TP / RO / SR / PS

Total Excess Payable (Including GST): \$672  
 (Payment at MSC via Cash, NETS or Cheque only)

**Excess (Subject to Prevailing GST)**

Standard Excess: 600

Additional Excess: -

Unnamed Driver Excess: -

Third Party Excess: -

No Claims Discount (NCD): 20%

NCD Protector \*  Yes  No

- Own Damage (OD) -----
- Premium may be affected upon renewal (Loading)
  - NCD affected upon renewal (30% affected)
  - Standard Excess Waiver
  - Transport Allowance - SGD\$50 per day (Up to max 7 days after repair commence at the workshop)
  - Tendering Process (For Income to allocate workshop / About 2 working days)
  - For recovery of uninsured losses (**UIL**), PH must sign the UIL form at MSC / QW before Income proceed with the recovery. (Outcome will not be guaranteed)
  - Damage to third party property
  - Medical expenses (Up to \$1000)
  - Personal Accident benefits (Refer to policy details)

- Third Party (TP) -----
- Able to revert to OD claim if TP claim is done at NTUC Income Quality Workshops (within a year)
  - Your chosen workshop will follow up with all claim matters and advices

- Self-Repair (SR) / Reporting Only (RO) -----
- 1- Premium & NCD may not be affected if there is **NO** claim against your policy<sup>1</sup>
  - 2- Premium may be affected upon renewal (Loading)<sup>2</sup> (Either 1 or 2)
  - 2- Third Party Excess<sup>2</sup>
  - 2- NCD affected upon renewal (30% affected)<sup>2</sup>

- Private Settlement (PS) -----
- Premium & NCD will not be affected - Refer to NTUC Income Private Settlement Form
  - Official Income Private Settlement Form **must** be used and returned to MSC after completing it

- Remarks**
- NCD protector\* will be utilised / NCD will not be affected by this accident.
  - NCD protector\* can be used once per policy year. (NCD **will be affected** if change of insurance company)
  - Refurbished / New parts might be used to restore accident affected areas.
  - 1 year limited warranty will be provided by QW under OD claim.

\* Further damage to your vehicle will not be covered under this claim. Eg: Overheating\*

\* Vehicle will be restored to **Pre-Accident** and **Original** condition\*

# For the appeal to waive off NCD Penalty due to late reporting, please email to: [motor@income.com.sg](mailto:motor@income.com.sg)

# Late Reporting Penalty: -10% NCD / Outcome of the appeal will not be guaranteed

Signature of Authorised Person/Driver: [Signature] Relationship: \_\_\_\_\_ Date / Time: \_\_\_\_\_ Contact: \_\_\_\_\_

For Official Use

Guidance Note taken by: Alan Tang (S098825)	Date / Time: 31-12-18 12:26
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**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)

**Certificate Number:** 5102266816 **Cover :** drivo CLASSIC

1. Index mark and Registration Number of Vehicle : **SJU667Y**  
Chassis Number : KNAFX411MH5676369
2. Name of Policyholder : ANG SWEE KOK
3. Effective Date of Insurance : 31 Jul 2018
4. Expiry Date of Insurance : 30 Jul 2019
5. Persons 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.  
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.
6. Limitations as to Use#  
(a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

**This Policy does not cover**

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) Use for any purpose in connection with the Motor Trade.

# Limitations rendered inoperative by Section 8 of the Motor Vehicle (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 (SECTION 1)	: S\$600
EXCESS (SECTION 2)	: N/A
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: NO
TRANSPORT ALLOWANCE	: NO
EXCESS WAIVER	: NO
PRIMARY DRIVER	: ANG SWEE KOK
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: STANDARD CHARTERED BANK (SINGAPORE) LIMITED
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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

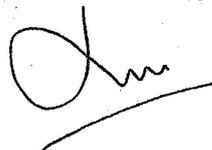
Agency : AUTOSHIELD PTE. LTD. (00000573469)  
Date of Issue : 23 Jul 2018 11:30 hrs

**For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED**



Countersigned By:

\_\_\_\_\_  
Authorised Officer



\_\_\_\_\_  
Chief Executive



**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

**Third Party Insurer Enquiry**

Our Ref No: GR-19-000807

Date of Request: 02/01/2019

Your Ref No:

Online Purchase

Cycle & Carriage Fulco Motor Dealer Pte Ltd  
330 Ubi Road 3  
Singapore 408650

Dear Sir/Madam,

Enquiry Date 02/01/2019  
Enquiry By Mars Ler Yeong Cherng  
TP Vehicle No. SGQ1542Z  
Accident Date 28/12/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SGQ1542Z	AXA Insurance Pte Ltd	11/01/2018-10/01/2019	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.

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**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-19-000807

Date of Request: 02/01/2019

Your Ref No: Online Purchase

Cycle & Carriage Fulco Motor Dealer Pte Ltd  
330 Ubi Road 3  
Singapore 408650

Dear Sir/Madam,

Enquiry Date 02/01/2019

Enquiry By Mars Ler Yeong Cherng

TP Vehicle No. SGQ1542Z

Accident Date 28/12/2018

DESCRIPTION	AMOUNT (\$\$)
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.

For GIARMC Official use:

Date:

GIRO  Cash  Cheque