



India Int'l Insurance Pte Ltd  
64 Cecil Street  
#04-05 IOB Building  
Singapore 049711  
Attention: Motor Claims

### “Without Prejudice”

Your Ref.:

Our Ref :

Date: 10 July 2019

Subject : **ACCIDENT INVOLVING VEHICLES SMD2256R & GBD7618C ON 10.01.2019**

Dear Sirs

We refer to the above matter.

The accident was caused solely by the negligence on the part of your insured. As a result of the said accident, our client has suffered losses which are set out hereunder as follows:

Cost of repair	:	S\$	3706.59	
Loss of use	:	S\$	180.00	(S\$60.00 x 3 days)
GIA search fee	:	S\$	2.00	
Total	:	S\$	3888.59	

A copy of each of the following supporting documents is enclosed:

1. Copy of Accident Report
2. Copy of Final Repair bill & GIA search slip
3. Copy of Certificate of Insurance
4. Copy of Identification Card & Driving License
5. Copy of Letter of Authorisation

Please note that you or your insured should send us an acknowledgement of receipt of this letter within fourteen (14) days from the date of this letter, failing which our client will have no alternative but to commence legal proceedings against you without any further notice to you or your insured.

For any correspondence, please contact Ms Caroline Tan at 6319-0174 / Fax. 6479-4601 or email to [pml-pbsp@simedarby.com.sg](mailto:pml-pbsp@simedarby.com.sg).

Yours sincerely

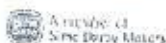


Katherine Chong  
Senior Admin

## Regent Motors

**Regent Motors**  
A division of Vantage Automotive Limited  
PO Box 94, Rye, NJ 08065-0094

305 Alexandra Road Singapore 159942  
Tel: 65-6376 2233 Fax: 65-6477 7300



## 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 10/01/2019 16:39  
 Date Of Accident 10/01/2019 08:30  
 Exact Location Of Accident ALONG LENTOR AVE BEFORE YIO CHU KANG CRESCENT  
 Country/State of Loss SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number SMD2256R  
**Insured/Policyholder**  
 Name Of Registered Owner RAPHAEL NYOE SONG SUE  
 NRIC No S8922444F  
 Email Address RAPHAEL.NYOE@HOTMAIL.COM  
 Mobile Phone No (LOCAL) +65-96729010  
 Alternative Phone No HOME-67115073

### Vehicle Particulars

Manufacturer FORD  
 Model FOCUS-1.6 (A)  
 Exact Purpose for which vehicle was being used at time of accident PERSONAL  
 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 5104890810  
 Cover Note Number

### Driver

Name of Driver RAPHAEL NYOE SONG SUE  
 NRIC No S8922444F  
 Date Of Birth 30/06/1989  
 Occupation INDOOR  
 Date Of Driving Pass 24/05/2010  
 Driving Experience 8 YEARS AND 7 MONTHS  
 Gender MALE  
 Mobile Number (LOCAL) +65-96729010  
 Fax Number  
 Contact Number HOME-67115073  
 Email Address RAPHAEL.NYOE@HOTMAIL.COM



Address	BLK 753 #11-548
Postcode	WOODLANDS CIRCLE
	730753
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	CHAIN COLLISION
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	3
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

REFER TO SKETCH PLAN

#### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	EMAIL TO MOTORVIDEO@INCOME.COM.SG
Was there any audio recorded?	NO

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	GBD7618C
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	BOOSE RAMESHWARAN
NRIC/Passport Number	G3241621M
Contact Number	98906079
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

#### DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	PC2454E
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	JALEHA
NRIC/Passport Number	
Contact Number	88128797
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

## Sketch Plan

### SKETCH PLAN

#### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
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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.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Record's 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/are 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: 10/11/2019

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name: Joe K

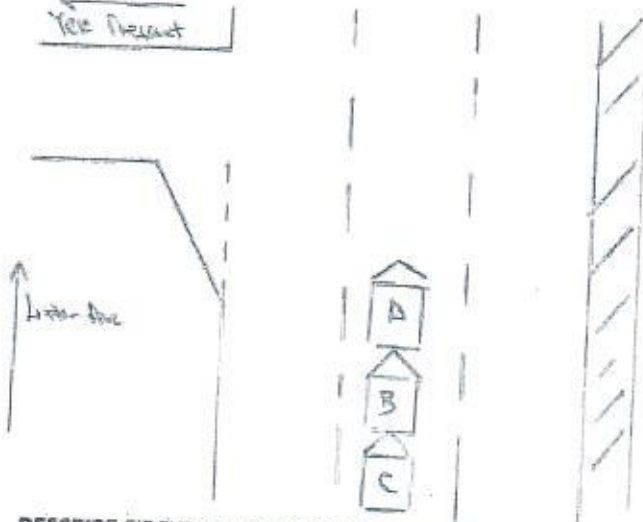
NRIC/FIN No: S909012



# Sketch Plan #2

## SKETCH PLAN

Yield Present



VEH A = 8MD356R

VEH B = 83D7612C

VEH C = 8C2434E

## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 07/10/09 around 0833hr, I was driving along the above location. I stopped as the front vehicle stopped due to a traffic built up. Vehicle B stopped too. Vehicle C could not stop in time and collided into vehicle B who then swung forward to collide into me. No one was injured in the accident.

## DECLARATION

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

Policyholder's Signature

Date & Time: 10/01/2010  
10:00 AM

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/PIH No.: 5803401F

# REGENT MOTORS

(A Division of Vantage Automotive Limited)

Co. Regs. No. 53055563L GST Regs. No. M2-0000551-1

305 Alexandra Road

Vantage Automotive Centre  
Singapore 159942

Service Booking: 6477 7399  
Parts: 6477 7420

Vantage 24-Hour Assist: 6473 8588  
Fax: 6477 7300



## SERVICE TAX INVOICE

REPAIR ORDER NO.  
**BG 152994**

Date IN  
**23/01/2019**

Payment Term  
**30 Days From Invoice**

Customer Service Advisor  
**Simon Koh Eng Aun**

Invoice Number  
**5383404 / WSH**

Invoice Date  
**10/07/2019**

Invoice By  
**Katherine Chong Fui Poh**

Page No. **1 of 1**

### CUSTOMER INFORMATION

**Raphael Nyoe Song Sue**

Bik 753 Woodlands Circle  
#11-548

Singapore 730753

INVOICE TO **35**

**India Int'l Insurance Pte Ltd**

64 Cecil Street #04/05  
IOB Building  
Singapore 049711

REGISTRATION No.  
**SMD2256R**

CHASSIS No.  
**WF05XXGCC5FE08246**

STOCK No.  
**14856**

REGISTRATION DATE  
**28/08/2015**

MODEL  
**FOCUS 1.6 TITN 5DR**

MILEAGE  
**68000**

CODE	DESCRIPTION	UNITS	DISC %	NETT
	TO CONDUCT TP CLAIM - INDIA INSURANCE AGAINST GBD7618C. DOA.10/01/2019.	0	0.00	0.00
	SUNDRIES			
	LABOUR TO REMOVE,REALIGN, REPLACE REAR BUMPER,TAILGATE AND ALL AFFECTED AREA.	1	0.00	30.00
	TO REMOVE AND REFIX REAR BUMPER REVERSE SENSOR,CONDUCT DISTANCE SETTING (NETT)	1	0.00	600.00
	LABOUR TO PUTTY AND RESPRAY REAR BUMPER,TAIL GATE AND ALL AFFECTED AREA	1	0.00	150.00
	TO CONDUCT ECU PROGRAMMING, CHECK & CLEAR FAULT CODES, RESTORE ALL PROGRAMME MODULE (NETT)	1	0.00	600.00
		2	0.00	600.00

**Sub-Total : 1,980.00**

CODE	DESCRIPTION	UNITS	DISC %	NETT
F1EB17906ABXWAA	REAR BUMPER - 5DR	1	10.00	1,182.60
F1EB17F954AB	REAR BUMPER LWR EXTENSION	1	10.00	301.50

**Sub-Total : 1,484.10**

Attending CSO : Simon Koh

Should you require further explanation, please reach me at

Service Packages	0.00	Total Labour/Parts/Service Package Charges	S\$	3,464.10
Labour Charges	1,980.00	Less Insurance Excess	S\$	0.00
Parts Charges	1,484.10	GST @ 7%	S\$	242.49
Lubricant/Misc	0.00	Invoice Total Amounts	S\$	3,706.59
		Less Deposit/Voucher	S\$	0.00

Computer generated invoice. No signature is required.

**Amount Payable**

**S\$ 3,706.59**

All amounts are in Singapore Dollars.

Work was carried out subject to the Company's Terms and Conditions of Service.

No complaints will be entertained unless reported within seven (7) days of the date of this invoice.

For credit purchases, interest @1% per month will be debited on overdue amounts.







**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-19-005501  
Date of Request: 10/01/2019

Your Ref No: Online Purchase

Vantage Automotive Limited  
1 Ubi Road  
Singapore 408607

Dear Sir/Madam,

Enquiry Date: 10/01/2019  
Enquiry By: Chong Kean Yap  
TP Vehicle No.: GBD7618C  
Accident Date: 10/01/2019

#### Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBD7618C	India International Insurance Pte Ltd	30/04/2018-29/04/2019	63476100

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-19-005501  
Date of Request: 10/01/2019

Your Ref No: Online Purchase

Vantage Automotive Limited  
1 Ubi Road  
Singapore 408607

Dear Sir/Madam,

Enquiry Date 10/01/2019  
Enquiry By Chong Kean Yap  
TP Vehicle No. GBD7618C  
Accident Date 10/01/2019

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

Thank You.


This is a computer generated document and requires no signature.

For GIARMC Official use:


Date:

☒ GIRO ☐ Cash ☐ Cheque

**REPUBLIC OF SINGAPORE DRIVING LICENCE**

 Licence Number **S8922444F**  
Name  
**RAPHAEL NYOE SONG SUE**

Birth Date: **30 Jun 1989**  
Issue Date: **24 May 2010**

 001859240J

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

	PASS DATE
<b>Class 3A</b> Motor cars without clutch pedals (Auto) $\leq$ 3000kg with $\leq$ 7 passengers, exclusive of the driver; and other motor vehicles without clutch pedals $\leq$ 2500kg	<b>24 May 2010</b>

NP 428A



REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S8922444F



Name  
RAPHAEL NYOE SONG SUE

楊 送 樹

Race  
CHINESE

Date of birth  
30-06-1989

Sex  
M

Country of birth  
SINGAPORE

S8922444F

H/p: 96729010 / 67115073

email: raphael.nyoe@hotmail.com

4321131



NRIC No: S8922444F



Date of issue  
13-12-2008

APT BLK 753 WOODLANDS CIRCLE #11-548  
SINGAPORE 730753

NRIC No: S8922444F

Date: 30/01/2011

No: 6716622



## 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:** 5104890810

**Cover :** , drivo CLASSIC

1. Index mark and Registration Number of Vehicle : **SMD2256R**  
Chassis Number : **WF05XXGCC5FE08246**
2. Name of Policyholder : **RAPHAEL NYOE SONG SUE**
3. Effective Date of Insurance : **24 Oct 2018**
4. Expiry Date of Insurance : **23 Oct 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	: RAPHAEL NYOE SONG SUE
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: MAYBANK
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 : IMOTOR INSURE (00000573595)  
Date of Issue : 24 Oct 2018 10:43 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Countersigned By:

Authorised Officer



Chief Executive



## SATISFACTION CUM DISCHARGE VOUCHER

Date: 25/01/2019

To: India International Insurance Pte Ltd.

### MOTOR VEHICLE CLAIM

Vehicle Owner's Name: Raphael Nyoe Song Sue

Vehicle Registration No.: SMD 2256 R

Make / Model: Ford Focus 1-6 Titanium

Motor Policy Number: \_\_\_\_\_

Date of Accident: 10/01/2019

Owner's Excess: NIL.

Repairs Cost: \_\_\_\_\_

I/We certify that the repairs to my/our vehicle number SMD 2256 R have been completed by Regent Motors, a division of Vantage Automotive Limited, of 305 Alexandra Road, Singapore 159942, to my/our entire satisfaction. Payment of the repair charges that are claimable under the Policy will be deemed and settled by me/us.

*Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.*

Owner/Insured Signature: 

Date: 25/1/19

Job No.: BG152994

**Signed without prejudice for any  
personal injury claim**

LETTER OF AUTHORIZATION- MOTOR INSURANCE 3<sup>RD</sup> PARTY CLAIMS

I, RAAPHAEL NYOE the Owner of the vehicle number: SMD 2256 R hereby do authorize Vantage Automotive Ltd to proceed with the repairs of my vehicle as per 3<sup>rd</sup> party insurer and the surveyor's recommendation which I file against the 3<sup>rd</sup> party insurer and shall pay the amount of car rental (if any including GST) to Vantage Automotive Ltd upon collection of my vehicle and duly complete and sign the discharge voucher.

I further aware that Vantage Automotive is assisting me in the claim against the third-party insurer. I shall release Vantage Automotive Limited against the liability.

Regardless of all circumstances or reasons causing the delay or unsuccessful claim(s), I agreed that Vantage Automotive will not be held responsible or liable in any event if the claim is either partially successful and or unsuccessful.

Dated the 10 days of January 2019.

Ru Raphael Nyoe  
Owner name /signature

KOH ENG AUN  
Witness (name / signature)

S892244F  
NRIC No.

G 7558211R  
NRIC No.



## Acknowledgement

Accident Involving SMD2256R and GBD7618C on 10/01/2019.

I, RAPHAEL NYOE the owner of Vehicle Registration Number SMD2256R, have been advised by Customer Service Adviser and understand the content of my motor claim as specify herein:

1. Type of claim: ☐ Claiming own-policy only.  
☐ Claiming own-policy and uninsured losses.  
☒ Direct settlement with 3<sup>rd</sup>-Party Insurer [Any reversion to own-policy claim shall be submitted to my insurer within 14 days from date of accident as required by my Policy].
2. Vantage Automotive Limited being an appointed Approved Reporting Centre is bound by GIA not to induce, instigate, encourage or procure any owner or driver of any motor vehicle to engage the services of any solicitors to make any third party claims.
3. The estimated repair costs shall be subjected to insurer surveyors' finalisation on completion of job and after considering additional parts and/or labours discovered in the course of repair.
4. A compulsory policy excess NIL, stated in the Motor Policy taken up by you, is applicable for own-damage claim.
5. Loss of Use and Cost of Rental shall be computed in accordance to the number of days as recommended by the surveyor and the Benchmark Rates published in State Courts Practice Directions for Non-injury Motor Accident (NIMA) Claims.
6. I am fully aware that Vantage Automotive Limited is assisting me in my claim against the third-party insurer. I shall release Vantage Automotive Limited against any liability, loss claim or proceedings which may arise out of or in the course of or by reasons of execution of the services.
7. In the event that my insurer or third party insurer is not prepared to settle the claim due to breach of policy or other reasons, I shall pay Vantage Automotive Limited the full repair bill.
8. A towing charge of \$120.00, administration fee of \$300.00 and storage fee \$50.00 per day is chargeable to me if my vehicle is not repaired by Vantage Automotive Limited.
9. The average time span to settle a claim is 6 months or longer for complex cases. Any correspondence or status enquiry of the mentioned claim shall be directed to the under-mentioned personnel:

Name: Ms Caroline Tan  
Tel.: 6319 0174  
email: pml-pbsp@simedarby.com.sg

10. Special Instructions:

COR: \$3,706.59  
Lou: 3 days X \$60.00  
= \$180.00

GIA  
SEARCH : \$2.00  
FEES

Signed by:



Name: Raphael Nyoe

NRIC No.: S8922444F

Date: 10/1/19