

Ergo Insurance Pte Ltd  
5 Temasek Boulevard  
#04-01 Suntec Tower Five  
Singapore 038985  
Attention: Motor Claims

"Without Prejudice"

Your Ref:

Our Ref:

Date: 12 July 2019

Subject: **ACCIDENT INVOLVING VEHICLES SKU6930K & SGY4293E ON 07.01.2019**

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\$ 7490.00
Loss of use	:	S\$ 960.00 (S\$ 60.00 x 16 days)
GIA search fee	:	S\$ 2.00
Total	:	S\$ 8452.00

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 Authorization

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

VANTAGE AUTOMOTIVE LIMITED

COMPANY REG. NO. 14800430E

305 Alexandra Road Singapore 159842  
Tel: 65-6273 8828 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	08/01/2019 15:17
Date Of Accident	07/01/2019 17:40
Exact Location Of Accident	AYER RAJAH EXPRESSWAY TOWARDS CITY
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKU6930K
<b>Insured/Policyholder</b>	
Name Of Registered Owner	JENNY ONG
NRIC No	S1776441A
Email Address	YIRU_J73@HOTMAIL.COM
Mobile Phone No	(LOCAL) +65-93864551
Alternative Phone No	OFFICE-96327564
<b>Vehicle Particulars</b>	
Manufacturer	TOYOTA
Model	COROLLA ALTIS-1.6 CVT (A)
Exact Purpose for which vehicle was being used at time of accident	TRAVELLING TO HOME
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
<b>Insurance Company</b>	
Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	
Cover Note Number	A80459942QMX
<b>Driver</b>	
Name of Driver	SILVIA CHOO CHIA HUI
NRIC No	S9407577G
Date Of Birth	07/03/1994
Occupation	INDOOR
Date Of Driving Pass	01/08/2013
Driving Experience	5 YEARS AND 5 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-96327564
Fax Number	
Contact Number	
EMail Address	PRISTINESONATA@HOTMAIL.COM

Address	28 ALEXANDRA VIEW #07-06 ALEX RESIDENCES
Postcode	158744
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	CHILDREN
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	4
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

ON 07/01/2019 @ 1741HRS, I WAS DRIVING MY CAR SKU6930K ON THE 1ST LANE ALONG AYE TOWARDS CITY. AS I WAS 300M APPROACHING BUONA VISTA EXIT, A CAR SGS147C IN FRONT OF ME SLOWED DOWN AND STOP. I WAS TRAVEL IN SAFE DISTANCE AND I MANAGE TO STOP ON TIME. SUDDENLY, I FELT AN IMPACT AND LOUD BANG SOUND FROM REAR OF MY CAR AND RESULTED MY CAR DASHED AND COLLIDED TO A CAR IN FRONT OF MY CAR (SGS147C). I PULLED UP AND ALIGHTED TO CHECK ON MY CAR CONDITION AND I FOUND A CAR SGY4293E (TOYOTA MARK-X/WHITE) HAD COLLIDED TO REAR OF MY CAR. AFTER THE INCIDENT, WE HAD EXCHANGE PARTICULARS FOR CLAIM PURPOSE. I NOTICED MY CAR HAD MAJOR DAMAGE AT REAR PORTION AND SOME DAMAGES IN FRONT OF MY CAR.

#### Attachment(s)

Are accident photos available for attachment?	NOT AVAILABLE DUE TO CIRCUMSTANCES OF ACCIDENT
Was there any video captured by Car Camera?	YES
Was there any audio recorded?	NO

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SGY4293E
Vehicle Make/Model/Colour	TOYOTA/MARK-X/WHITE
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	JUN WEI
NRIC/Passport Number	S9546235I
Contact Number	97808567
Address	
Postcode	
Insurance Company Name	

Nature Of Damage

No. Of Passenger (Including Driver)

2

Passenger 1

NAME: :

GENDER: :

#### DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number

SGS147C

Vehicle Make/Model/Colour

CHEVROLET/OPTRA/WHITE

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

AIDIL

NRIC/Passport Number

S9136579J

Contact Number

96460780

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### DETAILS OF OTHER VEHICLE PROPERTY 3

Vehicle Registration Number

SLK7290H

Vehicle Make/Model/Colour

TOYOTA/PRIUS/SILVER

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

CHEW AIK SENG

NRIC/Passport Number

S1547209Z

Contact Number

96878189

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

## SKETCH PLAN

### IMPORTANT NOTICE

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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 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: 8/1/19 12:52pm

Driver's Signature

(if driver is not the policyholder)

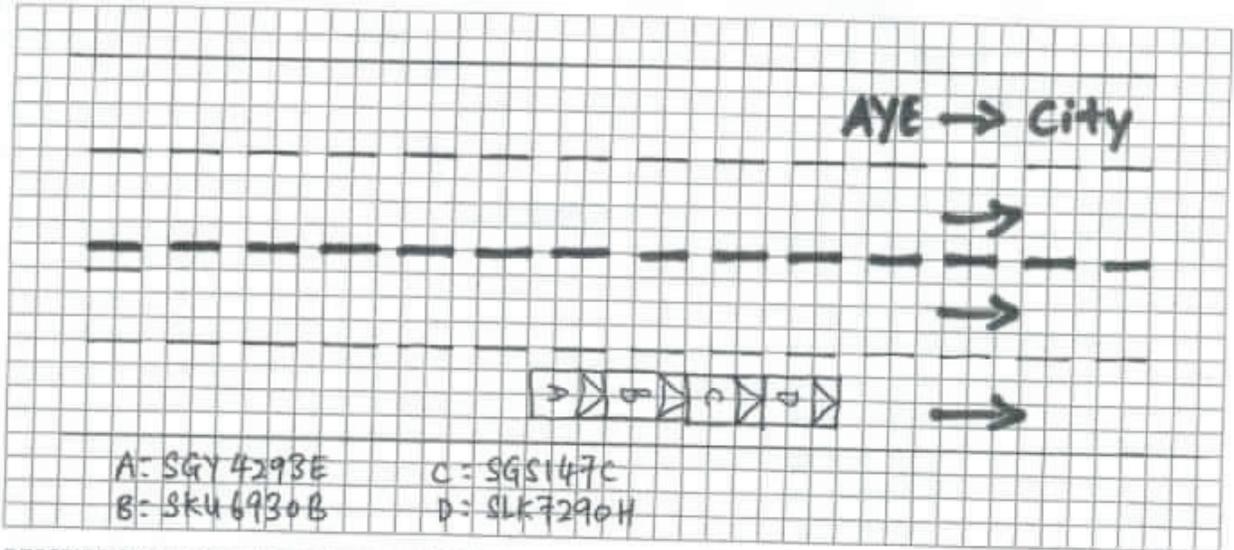
Date & Time: 8/1/19 12:52pm

Reporting Centre Personnel's Signature

Name: KOH ENG AN

NRIC/FIN No.: G7558211R

**SKETCH PLAN**

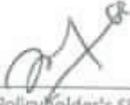


**DESCRIBE CIRCUMSTANCES OF THE ACCIDENT**

Large empty lined area for describing the accident circumstances.

**DECLARATION**

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

  
Policyholder's Signature  
Date & Time: 8/1/19 12:52 pm

  
Driver's Signature  
(if driver is not the policyholder)  
Date & Time: 08/01/19 12:52 pm

  
Reporting Centre Personnel's Signature  
Name: KOH ENG AUN  
NRIC/FIN No.: G755821R

# VANTAGE AUTOMOTIVE LIMITED

(A Sime Darby Motors Company)

Co. Regs. No. 192600045M GST Regs. No. M2-0000551-1

305 Alexandra Road  
Vantage Automotive Centre  
Singapore 159942

Service Booking: 6477 7368  
Vantage 24-Hour Assist: 6473 8588  
Fax: 6477 7300



## SERVICE TAX INVOICE

REPAIR ORDER NO. <b>B9 46279</b>	Date IN <b>28/01/2019</b> Payment Term <b>30 Days From Invoice</b> Customer Service Advisor <b>Simon Koh Eng Aun</b>	Invoice Number <b>5383746 / WSH</b> Invoice Date <b>12/07/2019</b> Invoice By <b>Katherine Chong Fui Poh</b>	Page No. <b>1 of 1</b>
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CUSTOMER INFORMATION <b>Jenny Ong</b> 28 Alexandra View #07-05  Singapore 156744	INVOICE TO <b>23528</b> <b>ERGO Insurance Pte Ltd</b> 5 Temasek Boulevard #04-01 Suntec Tower Five Singapore 038985
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REGISTRATION No. <b>SKU6930K</b>	CHASSIS No. <b>MR053REH104536479</b>	STOCK No. <b>801164</b>	REGISTRATION DATE <b>12/08/2015</b>	MODEL <b>TOYOTA</b>	MILEAGE <b>41729</b>
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CODE	DESCRIPTION	UNITS	NETT
	TO CONDUCT TP CLAIM - ERGO AGAINST SGY4293E DOA.07/01/2019.	0	0.00
	LUMPSUM REPAIR - \$7000 BEFORE GST	1	7,000.00
<b>Sub-Total :</b>			<b>7,000.00</b>

Attending CSO : Simon Koh  
Should you require further explanation, please reach me at

Service Packages	<b>0.00</b>	Total Labour/Parts/Service Package Charges	<b>S\$ 7,000.00</b>
Labour Charges	<b>7,000.00</b>	Less Insurance Excess	<b>S\$ 0.00</b>
Parts Charges	<b>0.00</b>	GST @ 7%	<b>S\$ 490.00</b>
Lubricant/Misc	<b>0.00</b>	Invoice Total Amounts	<b>S\$ 7,490.00</b>
		Less Deposit/Voucher	<b>S\$ 0.00</b>
<b>Computer generated invoice. No signature is required.</b>		<b>Amount Payable</b>	<b>S\$ 7,490.00</b>

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-19-005112  
Date of Request: 09/01/2019

Your Ref No: Online Purchase

Vantage Automotive Limited  
1 Ubi Road  
Singapore 408607

Dear Sir/Madam,

Enquiry Date 09/01/2019  
Enquiry By Chong Kean Yap  
TP Vehicle No. SGY4293E  
Accident Date 07/01/2019

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SGY4293E	ERGO Insurance Pte. Ltd.	06/03/2018-05/03/2019	6829 9199

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**  
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## TAX INVOICE

Our Ref No: GR-19-005112  
Date of Request: 09/01/2019

Your Ref No: Online Purchase

Vantage Automotive Limited  
1 Ubi Road  
Singapore 408607

Dear Sir/Madam,

Enquiry Date 09/01/2019  
Enquiry By Chong Kean Yap  
TP Vehicle No. SGY4293E  
Accident Date 07/01/2019

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



93864551.

Yiru\_j73@hotmail.com



REPUBLIC OF SINGAPORE DRIVING LICENCE



S1776441A

JENNY ONG

Issue Date: 03 Jul 1966

Expiry Date: 24 Aug 2018



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

EFFECTIVE DATE

Class 3 Motor cars with unladen weight  $\leq$  3000kg with  $\leq$  7 passengers, exclusive of driver; and other motor vehicles with unladen weight  $\leq$  2500kg 17 Oct 1991

NP 428A



## Certificate of Insurance

ORIGINAL

ROAD TRANSPORT ACT 1987 (MALAYSIA)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)  
(REPUBLIC OF SINGAPORE)  
THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)  
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form M.X.1  
Individual Ownership

**MOTOR MAX**  
**Comprehensive**

Certificate No. A 80459942 QMX

Excess : SGD500  
Windscreen Excess : SGD100

1. Index Mark and Registration Number of Vehicle  
SKU6930K

2. Name of Policyholder  
JENNY ONG

3. Effective Date of the Commencement of Insurance for the purposes of the Act  
12/08/2018

4. Date of Expiry of Insurance  
11/08/2019

5. Persons or Classes of Persons entitled to drive\*

JENNY ONG

Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

\* Provided that the person driving is permitted in accordance with the licensing or other laws or 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\*

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 the Motor Trade.

\* 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.

**PLEASE NOTE ALL CLAIMS RELATED REPAIR MUST BE CARRIED OUT AT ANY MSIG  
AUTHORISED WORKSHOP LISTED IN THE ATTACHED.**

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189).

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) or any Amendment, Act or Acts passed in substitution thereof.



Signature / Date

Counter-Signatory:  
**S & M Alliance Pte Ltd**

MSIG Insurance (Singapore) Pte. Ltd.  
Approved Insurers

Amy Ler  
Senior Vice President, Agencies

This certificate is not valid unless it is signed for & on behalf of the Company and Counter-Signed by a duly authorised representative of the Counter-Signatory.

SATISFACTION CUM DISCHARGE VOUCHER

Date: 31 JAN 2019

To: ERGO Insurance Pte Ltd.

MOTOR VEHICLE CLAIM

Vehicle Owner's Name: Jenny Ong

Vehicle Registration No.: SKU 6930K.

Make / Model: Toyota Corolla Altis 1.6 CVT (A)

Motor Policy Number: A 80459942 Qmx

Date of Accident: 07/01/2019.

Owner's Excess: NIL

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

I/We certify that the repairs to my/our vehicle number SKU 6930K. 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: 31/1/19

Job No.: B9 46279.

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

I, Jenny Ong the Owner of the vehicle number: JKU6930K 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 \_\_\_\_\_ days of 08 JAN 2019 201

  
\_\_\_\_\_  
Owner name /signature

  
\_\_\_\_\_  
Witness (name / signature)

**Simon Koh**  
Customer Service Advisor  
Accident & Bodyshop

51776441/A  
\_\_\_\_\_  
NRIC No.

G7558211R  
\_\_\_\_\_  
NRIC No.

Acknowledgement

Accident Involving SKU6930K and SGY4293E on 07/01/2019.

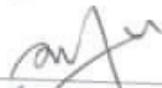
I, Jenny Ong the owner of Vehicle Registration Number SKU6930K, have been advised by Customer Service Adviser and understand the content of my motor claim as specify herein:

- 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].
- 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.
- 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.
- A compulsory policy excess NIL, stated in the Motor Policy taken up by you, is applicable for own-damage claim.
- 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.
- 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.
- 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.
- 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.
- 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@timedarby.com.sg](mailto:pml-pbsp@timedarby.com.sg)

10. Special Instructions:

Signed by:

  
Name: Jenny Ong  
NRIC No.: S1776441A  
Date: 08 JAN 2019

COR: \$7490.00  
Lau: 12 working days + 4 weekdays  
= 16 days x \$60.00  
= \$960.00

GIA  
SEARCH: \$2.00  
FEES