



CYCLE & CARRIAGE

Our Ref : SME6393X
Your Ref : SDW841X

June 4, 2019

AR. REGISTERED

LKK Auto Consultants Pte Ltd.
51 Ubi Avenue 1
#01-25 Paya Ubi
Industrial Park
Singapore 408933

Cc: CHINA TAIPING INSURANCE SINGAPORE
3 ANSON ROAD # 16-00
SPRINGLEAF TOWER
SINGAPORE 079909

Dear Sir/Madam,

Repair Services Rendered to Vehicle Reg. No.SME6393X – Accident on 30/01/2019
ALONG T-JUNCTION, NEW LOYANG LINK TOWARDS OLD TAMPINES RD

We are pleased to enclose our invoice number 77442773 dated 28/05/2019 amounting as follows:

Cost of Repair	S\$ 2787.35
Loss of Rental 03 days x S\$107/DAY	S\$ 321.00 (DISCOUNTED RATE)
LTA Search Fee	S\$ 2.00

Grand Total	S\$ 3110.35
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In addition, attached are the supporting documents of repair services rendered to the abovementioned vehicle.

Please acknowledge receipt of the same.

Take Notice, the agreed settlement and acceptance for this case is subject to the understanding that we must receive your payment for the agreed sum within 30 days herein.

Thank you.

Yours sincerely

Cycle & Carriage – Fulco Motor Dealer Pte Ltd
Eunos Service Centre

Encs.





CYCLE & CARRIAGE

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

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

**TAX INVOICE**

Co Reg No : 199707303Z

GST Reg No : 19-9707303-Z

Invoice Name & Address	Owner Name & Vehicle Info	
CHINA TAIPING INSURANCE (SINGAPORE) 3 Anson Road #16-00 Springleaf Tower Singapore 079909 Attn: Claims Dept. Contact No 63896111	Cust No/Name	LCV06765/Mr Wong Zhi Wai (huang Zhiwei)
	Reg No/Reg Date	SME6393X / 10/10/2018
	Date In/Mileage	23/04/2019/ 7143
	Chassis/Package	KNAF3416MK5015977 /KC17P(F)
	Engine No	G4FGJH703624
	Make/Model	KIA/CER1.6ASXG335
	Colour/Trim	4SS / WK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No					
F0000018	Credit	28/05/2019/ 15:36	DS	218 / MarsLer	18324	77442773					
Description of Goods / Services					Qty	Unit Price	Disc%	Amount			
S	MIPNT88088								250.00		
	DIAGNOSTIC / SCANNING								80.00		
S	MIPNT88088								600.00		
	TO CHECK LIGHTING/WIRING SYSTEM ON REAR ACCIDENT AFFECTED AREAS								300.00		
S	MIPNT88088								420.00		
	TO REPLACE REAR BUMPER,ETC. STRAIGHTEN,REFORM,ALIGN ON REAR ACCIDENT AFFECTED AREAS								50.00		
S	MIPNT88088								688.00		
	TO REMOVE & RE-INSTALL ALL CARPETS & TRIMMINGS TO GIVE WAY ACCESS FOR REPAIR								197.00		
S	MIPNT98088								20.00		
	SPRAY PAINTING ON REAR ACCIDENT AFFECTED AREAS								F.O.C.		
M	SUNDRY										
	JERGA DETAILS										
	-POLISH & COAT ON REAR BUMPER						1.00	688.00	0.00	688.00	
X	KS 86611 M6 010	COVER - REAR BUMPER						1.00	197.00	0.00	197.00
X	KS 86612 M6 010	COVER - REAR BUMPER						10.00	2.00	0.00	20.00
X	KS 06032 50 037A	CLIP- BUMPER									
Z	NOTES										
	ACCIDENT ON 30/01/2019 ALONG T-JUNCTION,NEW LOYANG LINK TOWARDS OLD TAMPINES ROAD / OWNER CLAIMNG THIRD PARTY REQUIRED REPLACEMENT CAR (R/A-22205) TP #: SDW841X TP INS: CHINA TAIPING										
Parts					905.00	Nett			2,605.00		
Labour					0.00	7% GST on			2605.00		
Standard Menu					0.00						
Specialist Job					1,650.00	Total Payable			2,787.35		
Others(Lub,etc)					0.00	Paid			0.00		
Sundry					50.00	Total Due			2,787.35		
Total(w/o GST)					2,605.00	Balance B/FWD			23,092.74		
						Total Payable or C/FWD			25,880.09		

Any dispute to the invoice must be made within 3 days.
 Cheques should be crossed and made payable to CYCLE & CARRIAGE-FULCO MOTOR DEALER PTE LTD - (SERVICE)
 This is a computer generated document, no signature is required.

RENTAL AGREEMENT No.ST/ 22205

CLF-SVL

SME 6393X.

Hirer Particulars -		Veh. No. SKF 4433X		Replace Veh. No.	
Name: <u>Wang Zhi Wei (Huang Zhi Wei)</u>		Make / Model: <u>Toyota Wish</u>		Auto/Manual	
Address: <u>Blk 869B Tampines Avenue 8 #01-518</u>		Date/Time Out: <u>23/4/19</u>		KM Out	
Singapore 522869		Date/Time In: <u>26/4/19</u>		KM In	
NRIC/Passport		Estimated Date/Time Return			
Employer		Occupation			
Authorised Driver's Particulars - Same as above		Rental Charges -		S\$	
Name		Hours		Per Hour	
Address		Days		Per Day	
NRIC/Passport		Weeks		Per Week	
Date of Birth		Months		Per Month	
D/Licence No.		Optional Charges -			
Expiry Date		Delivery		Per Trip	
Tel (Res)		Collection		Per Trip	
		M'sia Surcharge		Per Day	
		PAI		Per Day	
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		Others			
		Sub-Total		360	
		Add 7% GST		25.20	
		(A) Estimated Total Rental		385.20	
		Extension -			
		Extension Rental		x	
		M'sia Surcharge		x	
		Others -			
		Sub-Total			
		Add 7% GST			
		(B) Extension/others Total			
		(A) + (B) Grand Total Rental Charges			
		Less Prepayment			
		Balance Due			
		Mode of Payment :			
		Cash/Nets/Cheque/VISA/MC Card No:			
		Deposit		Deposit Refunded	
		Amount			
		Remarks:		Received by	
Physical Damage Excess		Hirer's Acknowledgement			
Singapore - Own Damage		S\$2,000.00			
Singapore - 3rd Party Damage		S\$2,000.00			
Malaysia (If applicable)		S\$8,000.00			
For Driver aged below 24 or above 65 or Less than 2 yrs driving experience regardless of age		S\$3,000.00 (Additional)			
IMPORTANT NOTE:					
1. Only drivers registered with FULCO Leasing Pte Ltd (the Owner) are authorised to drive the Vehicle. Should the Vehicle be damaged or stolen while being driven by unauthorised drivers, the Hirer is liable for the full cost of repair or the value of the Vehicle if the Vehicle is being stolen & other losses suffered by the Owner.					
2. The Hirer shall not permit the Vehicle to be used for purposes which conflict with the Law in connection with theft, drug peddling or trafficking, smuggling or any other criminal action. Should the Vehicle be confiscated by the Government under such circumstances, the Hirer shall indemnify the Owner the value of the Vehicle plus all cost and expenses incurred.					
The hirer hereby read and understood all terms and conditions stated on this page and overleaf:				for Fulco Leasing Pte Ltd	
Hirer Signature/Co's Stamp/Date				Authorised Signature/Date	

Free upgrade
by Johnson
1-bec car not available

Date : 26/04/2019

Tax Invoice No : S0335/19

To : Cycle & Carriage.Fulco Motor Dealer Pte Ltd
- Workshop
Eunos Link Service Centre
330 Ubi Road 3
Singapore 408650

Rental Agreement No : ST/22205
Contract Period : 23/04/19 - 26/04/19
Payment Terms : CASH
Payment Period : 23/04/19 - 26/04/19
Payment Due Date : 26/04/2019

A/c : Wong Zhi Wai
SME6393X

Vehicle No.	Driver	Model	Item	Amount
SKF4433X	As per agreement	Toyota Wish	Rental Charges: 3 days @ \$120 per day (Free Upgrade)	\$360.00

Total : \$ 360.00
GST 7% : \$ 25.20
Amount Payable : \$ 385.20

Billing Enquires

Contact : Accounts
Tel. No. : 6743 6266
Fax No. : 6420 6328

for Fulco Leasing Pte Ltd



Cheques should be crossed and made payable to "Fulco Leasing Pte Ltd"

Authorized Signature

>>>>>

<<<<<<<

Please detach and return with
your remittance to :

Fulco Leasing Pte Ltd
22 Ubi Road 4, Fulco Building
Singapore 408617

Invoice No : S0335/19
Vehicle No : SKF4433X
Due date : 26/04/2019

Amount Payable : \$ 385.20

Cash/Cheque : _____

**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-19-017915
Date of Request: 31/01/2019

Your Ref No: Online Purchase

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

Dear Sir/Madam,

Enquiry Date 31/01/2019
Enquiry By Mars Ler Yeong Cherng
TP Vehicle No. SDW841X
Accident Date 30/01/2019

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SDW841X	China Taiping Insurance (Singapore) Pte. Ltd.	03/12/2018-02/12/2019	6389 6111

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-19-017915

Date of Request: 31/01/2019

Your Ref No: Online Purchase

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

Dear Sir/Madam,

Enquiry Date 31/01/2019

Enquiry By Mars Ler Yeong Cherng

TP Vehicle No. SDW841X

Accident Date 30/01/2019

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.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

J E R G A

D e t a i l s

UEN: 201736810K

Date : 12 October 2019
Invoice Number : C-105
Customer ID : C-105

Description	Qty	Price	Discount	Amount
Car Paint Maintenance Services - CAMUI Golden Expresser	1	\$430	-	\$430
Total Amount Payable:				\$430

This invoice does not constitute as warranty. A warranty agreement will be given on the first maintenance wash.



Jeremy Png

J E R G A

D e t a i l s

UEN: 201736810K

Date : 20 Feb 2019
Invoice Number : C-199
Customer ID : C-19

Description	Qty	Price	Discount	Amount
Car Paint Rectification and Services - Rear Bumper Only (Polish & Coat)	1	\$50	-	\$50

Total Amount Paid: \$50



Jeremy Png



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

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

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

MOTOR VEHICLE CLAIM DISCHARGE VOUCHER

ATTN: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD
3 ANSON ROAD #16-00
SPRINGLEAF TOWER
SINGAPORE 079909

OWNER	: <u>WONG ZHI WAI (HUANG ZHIWEI)</u>	VEHICLE NO	: <u>SME6393X</u>
VEHICLE MODEL	: <u>KIA/CER 1.6ASXG335</u>	THIRD PARTY#	: <u>SDW841X</u>
ACCIDENT DATE	: <u>30/01/2019</u>	WIP NO	: <u>18324</u>

I/WE CERTIFY THAT THE VEHICLE HAS BEEN FULLY REPAIRED TO MY ENTIRE SATISFACTION AND THE PAYMENT OF REPAIRER'S CHARGES ARE CLAIMABLE UNDER THE POLICY WILL BE DEEMED IN FULL AND THE FINAL SETTLEMENT OF MY CLAIMS.

OWNER/INSURED SIGNATURE

DATE :

TIME :

LETTER OF AUTHORITY

ACCIDENT INVOLVING SME6393X AND SDW841X ON 30/1/2019
Own Vehicle's Number Other Vehicle's Number Date Of Accident

Along T-JUNCTION, NEW LOYANG LINK TOWARDS OLD TAMPINES RD
Accident Location

BY THE LETTER OF AUTHORITY, I/We WONG ZHI WAI (HUANG ZHIWEI) S8657I
Name of Policy Holder & NRIC/Passport/Fin #

Of BLK 869B TAMPINES AVENUE 8 #09-518 SINGAPORE 522869
Address of Policy Holder

Owner of Vehicle Registration Number SME6393X hereby authorize **Cycle & Carriage-Fulco Motor**
Own Vehicle Number

Dealer Pte Ltd. to act for me with respect to my claim for repair cost and/or Loss of Use ("claim")

for my vehicle SME6393X that was damaged.
Own Vehicle Number

I further Authorized **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** To settle my above mentioned claim in a manner that they deem fit and **Cycle & Carriage-Fulco Motor Dealer Pte Ltd.** Is further Authorize to Signed on my behalf & receive payment further to settlement cheque/s of my claim with payment being made in favour of **Cycle & Carriage-Fulco Motor Dealer Pte Ltd** I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis in so far as the driver/owner/insurers of the vehicle/s is concerned.

Dated this 30 JANUARY (Month) 2019 (Year)

WONG ZHI WAI (HUANG ZHIWEI)

Signed By Claimant/Policy Holder



Signed by "The Workshop"

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	30/01/2019 20:35
Date Of Accident	30/01/2019 20:30
Exact Location Of Accident	T-JUNCTION, NEW LOYANG LINK TOWARDS OLD TAMPINES RD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SME6393X
Insured/Policyholder	
Name Of Registered Owner	WONG ZHI WAI (HUANG ZHIWEI)
NRIC No	S8208657I
Email Address	WONGZHIWAI@YAHOO.COM
Mobile Phone No	(LOCAL) +65-91440055
Alternative Phone No	OTHERS-NOPHONE

Vehicle Particulars

Manufacturer	KIA
Model	CERATO SXG335
Exact Purpose for which vehicle was being used at time of accident	NORMAL USAGE
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	1800117388
Cover Note Number	

Driver

Name of Driver	WONG ZHI WAI (HUANG ZHIWEI)
NRIC No	S8208657I
Date Of Birth	27/03/1982
Occupation	INDOOR
Date Of Driving Pass	12/09/2008
Driving Experience	10 YEARS AND 4 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-91440055
Fax Number	
Contact Number	OTHERS-NOPHONE
Email Address	WONGZHIWAI@YAHOO.COM

Address	BLK 869B TAMPINES AVENUE 8 #09-518 SINGAPORE
Postcode	522869
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)	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

AS MY CAR WAS STATIONARY, SUDDENLY I FELT AN IMPACT FROM BEHIND, REALIZED VEHICLE B(SDW841X) HAD KNOCKED ONTO MY CAR.

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SDW841X
Vehicle Make/Model/Colour	TOYOTA
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	PHANG KEE TIANG
NRIC/Passport Number	S00906851
Contact Number	96632678
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

MOTOR ACCIDENT REPORT FORM

BASIC INFORMATION

Date of Report:	31/01/2019	Time:	
Date of Accident:	30/01/2019	Time:	1830
Exact Location of Accident:	New Loyang Link towards old Tampines Road.		

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SME 6393X	Name of Registered Owner:	Wong Zhi Wei (Huang Zhi Wei)
NRIC/Passport No./FIN:	S82086571	Company Reg. No.(for Company Veh):	-

VEHICLE PARTICULARS

Manufacturer:	KIA	Model:	Cerato SX G335
Exact Purpose for which vehicle was being use at time of Accident	<input checked="" type="checkbox"/> Normal Usage <input type="checkbox"/> Others		
Are You Claiming Under Your Own Insurance?	<input type="checkbox"/> YES <input type="checkbox"/> NO Reporting Only <input checked="" type="checkbox"/> NO 3rd Party		
Vehicle Category	<input checked="" type="checkbox"/> Private car <input type="checkbox"/> Commercial Vehicle		

INSURANCE DETAILS

Name of Insurance:	AIG
Type of Coverage:	<input checked="" type="checkbox"/> Comprehensive <input type="checkbox"/> Third Party
Policy Number:	1800117388

Driver when the Accident Happen

Name of Driver:	Wong Zhi Wei (Huang Zhi Wei)	NRIC/Passport/Fin No:	S82086571
Date of Birth:	27/03/1982	Occupation:	Technical Media Specialist
Date of Driving Pass:	12/09/2008	Gender:	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female
Mobile No.:	91440055	Home No.:	-
Address:	181K 869B Tampines Avenue 8 #10	Postal Code	
Email Address:	wongzhiwei@yahoo.com		
Was the Driver an Employee of the Insured's Company:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No State the relationship of the driver to insured <u>owner</u>		
Vehicle Registration Number of driver's Own Vehicle:			
Insurance Company:			

OTHER INFORMATION OF THE ACCIDENT

Type of Accident:	Head to Rear		
Weather Condition:	<input checked="" type="checkbox"/> Clear <input type="checkbox"/> Raining <input type="checkbox"/> Others, please specify		
Road Surface:	<input checked="" type="checkbox"/> Dry <input type="checkbox"/> Wet <input type="checkbox"/> Others, please specify		
Was Anybody Injured:	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
Was Any other material or Property Damaged:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Any Accident Photo in the Scene of Accident:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Was the Accident reported to police:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Which Police Station:			
Was notice of Intended Prosecution given:			

DETAILS OF OTHER VEHICLE (Please fill Annex A if more vehicles involve)

Vehicle Registration Number:	SDW 841X	Name of Registered Owner:	
NRIC/Passport No./FIN:		Company Reg. No.(for Company Veh):	
Name of Driver:	Phang Kee Tang	NRIC/Passport/Fin No:	S00906851
Mobile No.:	96632678	Home No.:	
Address:		Postal Code	
Email Address:			
Insurance Company:			

Details of Passenger if any

Passenger Name:	
Contact Number:	
Gender:	

Details of Injured Person

Name:		Age:	
Address:			
Injured Sustained:	Injured Person in which vehicle:		
Were Seatbelts worn:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Were Injured Convey to Hospital by Ambulance:	<input type="checkbox"/> Yes <input type="checkbox"/> No		

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: 31 JAN 2019
1300

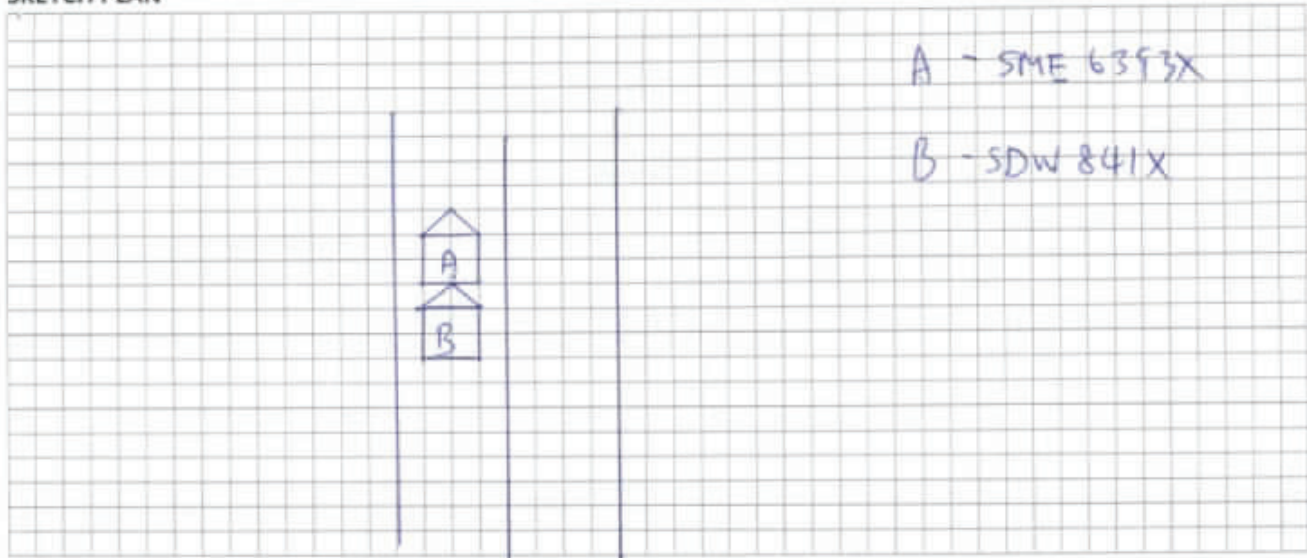
Driver's Signature

(If driver is not the policyholder)
Date & Time:

Reporting Centre Personnel's Signature

Name:
NRIC/FIN No.:



SKETCH PLAN**DESCRIBE CIRCUMSTANCES OF THE ACCIDENT**

AS MY CAR WAS STATIONARY, SUDDENLY I FELT AN IMPACT FROM BEHIND, REALISED VEHICLE B (SDW 841X) HAD KNOCKED ONTO MY CAR.

DECLARATION

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

Policyholder's Signature

Date & Time: 31 JAN 2019 1300

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

KIA AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : Wong Zhi Wai (Huang Zhiwei)
Period of Insurance : 10 Oct 2018 To 09 Oct 2020
Engine No. : G4FGJH703624
Chassis No. : KNAF3416MK5015977

Vehicle No. : SME6393X
Policy No. : 1800117388
Endorsement No. :
Issued Date : 07 Nov 2018

ABOUT THE COVER

Make/Model : KIA Cerato
Engine Capacity/Tonnage : 1,591.00 CC
Driver Restriction : NA
Sum Insured : Market Value
Off Peak Car : No
First Year of Registration : 2018
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 1500cc - 1600cc

* 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 - \$600 Theft - \$0 Flood Cover - \$0

Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

Wong Zhi Wai (Huang Zhiwei) - \$600 (Own Damage)

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

- 1 Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 609339 65684501
- 2 Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 241 Alexandra Road Singapore 159931 64278800
- 3 Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 330 Ubi Rd 3 Singapore 408650 67461000

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 or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: Standard Chartered Bank (Singapore) Limited

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).

0504624050

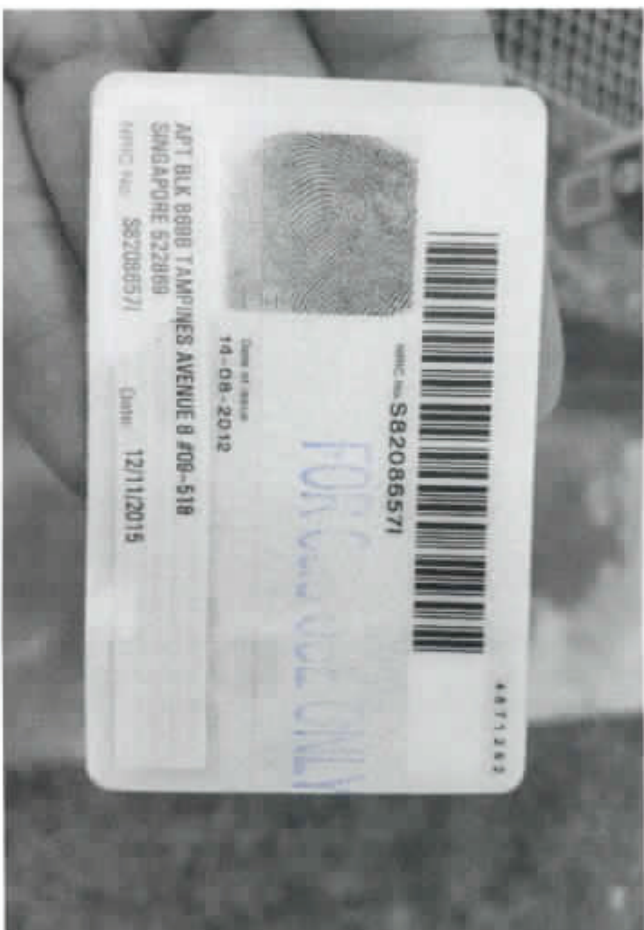
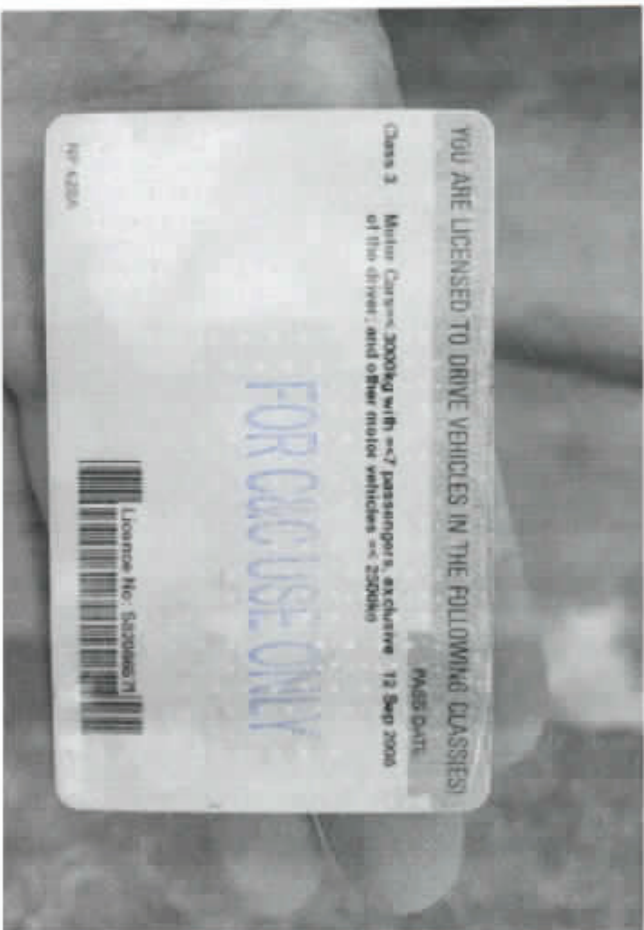
FULCOKICP2 - CORPORATE
 22 UBI ROAD 4 FULCO BUILDING
 SINGAPORE 408617

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.
 AUTHORISED REPRESENTATIVE

28CNFY

1001664435/AC4/Denali



Mars Ler

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Friday, 1 March, 2019 12:31 PM
To: Mars Ler
Cc: Admin A, Admin-D (LKKAUTO); Chris Bulaclac; Renemer Bagang
Subject: RE: Accident On 30/01/2019 Involving Our Insured SME6393X And Your Insured SDW841X
***LKK REF:CC3/CT119002788/pb3

Follow Up Flag: Follow up
Flag Status: Flagged

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject insurer's approval.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Mars Ler <mars.ler@ccfulco.com.sg>
Sent: Thursday, 28 February 2019 4:03 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; Chris Bulaclac <chris.bulaclac@ccfulco.com.sg>; Renemer Bagang <renemer.bagang@ccfulco.com.sg>