

ASS. REC. BY:

REF: CS3/MSG17020334/R1103-1

Special Instruction:

Range

ASSIGNMENT (Office)

From (Person): Catherine Thia of MSIG Date/Time: 13/03/2019

Estimated Cost: Bill to:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No: YM 7571 H Insured: YN306Z

at Workshop no: Twin Car Automotive Tel: 6744 0510

Policy No: 2867 1362 MKF Claim No: 833900

Sum Insured: Excess:

Make of Veh: DOA 19/10/17

CA / REV / REP. / REV 24 HRS 'lwp'

Date/Time: 24/10/17 @ 2:18pm Person Contacted: Amely Vehicle IN/OUT

Date/Time: Action/Instruction (X) Estimate

YM 7571 H - NA / INC 17020087 / h4 - D.O.A: 19/10/2017

YN306Z - NA / INC 17020087 / h4 - D.O.A: 19/10/2017

02/05/18 Repair large 8.5K to 9.5K with 3 days of work
Disassemble: 29/12/2017 (Wilson)
After Repair: 3/1/2018 (Wilson)

lump sum \$4450 - Cred: 10650, 70% 4 days

514 - File pass to typist

URGENT

URGENT

RECEIVED 05 APR 2019

URGENT

ASS. RES. BY: REF: CS3/MSG17020334/R167 BRIAC
Special Instruction:

Assignment (Office)
Person: Catherine Thia MSIG Date/Time: 24/10/17 @ 1:47pm

Estimated Cost:
OD / (IP) WS / IP RES / OD RES / EVA / INV / MV / CS

To Insure Vehicle No: YM 7571 H Insured: YN 306 Z

at Workshop: Twin Car Automotive Tel: 6744 0510

Policy No: 2867 1362 MKF Claim No: 833900

Swm Insured: Excess:

Make of Veh: DOA 19/10/17

Of Item's Record: CA / REV / RLP / REV 24 HRS 'wp'

Date/Time: 24/10/17 @ 2:18pm For a Complaint: Amely Volupt: OUT

Excl. Title: Active Insurance: X

02/05/18
YM 7571 H - NA/TMC 17020334/H4 - DOA - 19/10/2017
YN 306 Z - NA/TMC 17030000/H4 - DOA - 19/10/2017
Repair 1 year \$1.5K to \$2.5K with std. 3 days job
Dismantle - 29/12/2017 (Wilson)
After Repair: 3/1/2018 (Wilson)

Signature: *P. S. S.*

REF:

ASSIGNMENT

5723C
COX EXPIRY: 2022/3 May

From: _____ Date: _____
Estimated Cost: _____
OD / TP / WS / TP RES / OD RES / EVA / INV / MV
To inspect Vehicle No: YM 7571H
at Workshop m/s: TWINCAR
of: 2Kok, Bukit GRC 2# 01-17
Insured: MSIA / PRS
Policy No: _____
Claims No: _____
Sum Insured: _____ Excess: _____
(Client's Record)
Make of Veh: _____
(Policy Condition)
Remark: The veh had commenced its repair at the time of inspection.
Bel. or Market Value: _____
IDAC Accident Rpt: _____ Consistent? : Yes or No
GIA / PR Seen: _____ Consistent? : Yes or No
Est. Repairs: 3 days Res.: Yes or No
Lump Sum: _____ % 3 Val.: Yes or No
CA / REV / REP. / 24 HRS
Date: _____ Person Contacted: _____
Vehicle: IN / OUT



Veh No: YM 7571H Yr Regn: 2007 NOV
Type: M.Car / M.Cycle / Bus / Van / Car / Taxi / Prime Mover /
Truck / Trailer or
Make: NISSAN PKC 37BNHMP cc: 7684
Colour: WHITE A/C: Insured / Std / NI / NA
Sp. Reading: 284708 T. Radio: Insured / Std / NI / NA
Eng/No: _____
C/No: PKC 37BN00285
Gen. Cond. Good / Fair / Poor / Burnt
Steering: Good / Jammed / Leaked / Burnt or
Brake: Good / Jammed / Leaked / Burnt or
Modi: Nil / S/Rim / STD A/Rim or
Tyre Size: F: 11R22.5
R: - D/O
BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
TOYO / YOKO or
Front Rear
R/Bel. 7 mm R/Bel. 7/7 mm
L/Bel. 7 mm L/Bel. 7/7 mm
D.O.A. 19/10/17 D.O.I. 28/12/17
Survey held at TWINCAR
Des. of Damages FR / Rear / O/S / N/S / U/C / Rooftop or
The U/C / Chassis frame / Body Structure affected due to collision.

RECEIVED 5 / 4 / 2019

[Signature]
5/4/2019

Date/Time: File Pass to? ☐ : Preli. Report
To: ☐ : Final Report
Date/Time: File Return to? _____
Report Format: PRS
Lump Sum / I.B.I: (S)
Days Of Repair: 3
Resurvey No. of Trip: 2
Survey Fee
Transportation
Photos
Other
Add Fee: ☐ Site Insp (S)
☐ Interview (S)
☐ Tech. Insp (S)
☐ Weekend (S)

Nivitha (LKK Auto)

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Sent: Wednesday, 13 March 2019 1:39 PM
To: Pauline Tham; assignments
Cc: SUR
Subject: RE: YREF : PY1.MTV.INS.T140-108491-18 (FG) - YM7571H, OREF : 533900 - YN306Z

Dear Pauline,

Thank you for the email.

Dear Assignment Team,

FYNA

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Pauline Tham <pauline_tham@sg.msig-asia.com>
Sent: Wednesday, 13 March 2019 1:28 PM
To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Cc: SUR <sur@lkkauto.com>
Subject: FW: YREF : PY1.MTV.INS.T140-108491-18 (FG) - YM7571H, OREF : 533900 - YN306Z

Dear Veron,

Please conduct paper survey asap.

Document granted rights in merimen.

Thanks.

Pauline Tham

Senior Executive, Claims Services, Motor

D: +65 6594 2545 | F: +65 6225 7402 | pauline_tham@sg.msig-asia.com



MSIG

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



A Member of **MS&AD** INSURANCE GROUP

From: Pauline Tham

Sent: Wednesday, 13 March, 2019 1:25 PM

To: 'Margaret Tan' <margarettan@visionlawllc.com>

Cc: 'Veron Chen (LKKAuto)' <veronchen@lkkauto.com>; 'SUR' <sur@lkkauto.com>

Subject: RE: YREF : PY1.MTV.INS.T140-108491-18 (FG) - YM7571H, OREF : 533900 - YN306Z

Without Prejudice

Dear Margaret,

We will conduct paper survey for this.

However, we reserve our rights to conduct physical RI if repair cost in dispute.

Dear Veron,

Please conduct paper survey for this case.

Thanks.

Pauline Tham

Senior Executive, Claims Services, Motor

D: +65 6594 2545 | F: +65 6225 7402 | pauline_tham@sg.msig-asia.com



MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



A Member of **MS&AD** INSURANCE GROUP

From: Margaret Tan [<mailto:margarettan@visionlawllc.com>]

Sent: Monday, 11 March, 2019 2:46 PM

To: Pauline Tham <pauline_tham@sg.msig-asia.com>

Cc: 'Veron Chen (LKKAuto)' <veronchen@lkkauto.com>; 'SUR' <sur@lkkauto.com>

Subject: RE: YREF : PY1.MTV.INS.T140-108491-18 (FG) - YM7571H, OREF : 533900 - YN306Z

Importance: High

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

WITHOUT PREJUDICE

Dear Pauline,

Refer to your email dated 11.03.2019.

Please note that LKK Auto Consultant have done the Post – Repair on 3rd of January 2018.

Therefore, re-inspection is not required.

Thank you.

Thanks & Best Regards,

Margaret Tan

(Secretary)

Vision Law LLC

Tel: 6534 2811 Fax: 6535 6802

From: Pauline Tham [mailto:pauline_tham@sg.msig-asia.com]

Sent: Monday, 11 March, 2019 2:01 PM

To: margarettan@visionlawllc.com

Cc: Veron Chen (LKKAUTO); SUR

Subject: YREF : PY1.MTV.INS.T140-108491-18 (FG) - YM7571H, OREF : 533900 - YN306Z

Without Prejudice

Dear Margaret,

We would like to conduct physical reinspection on your client's vehicle.

Please contact LKK Auto Consultant at 6256 3561 to arrange for re-inspection.

Please note that re-inspection date should be set on weekdays during working hours.

Thanks.

Pauline Tham

Senior Executive, Claims Services, Motor

D: +65 6594 2545 | F: +65 6225 7402 | pauline_tham@sg.msig-asia.com



MSIG

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



A Member of **MS&AD** INSURANCE GROUP

VISION LAW LLC

Advocates & Solicitors

(Incorporated with limited liability)

Unique Entity No. 200721148H

Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413

Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490

DISCLAIMER:

The contents of this email (including any attachments) are confidential and privileged and only intended for the recipient(s) addressed above. If you received this email

by error, please notify the sender immediately and destroy it (and all attachments) without reading, storing and/or disseminating any of its contents (in any form) to any person. Email communication is not secure. Vision Law LLC is not liable for any losses arising out of any errors or omissions in the contents resulting from email transmission or any illegal or unauthorised usage or tampering of its email system.

VISION LAW LLC

Advocates & Solicitors – Notaries Public – Commissioners for Oaths
(Incorporated with limited liability)

REG/CS/PAY/FA

05 MAR 2019

ERIC NG CHING BOON
WONG KENG LEONG RAYNEY
AUDREY WONG SU-HSIEN
PAUL YAP TAI SAN
ANJALLI D/O MUNIANDY
SEGA PARAM
ANG KIM NOI DIANE
RAVENDRA KRISHNASAMY
TAN YINGXIAN, SELWYN
CHEONG YUNHUI, CLARISSA
EDISON TAM CHYI EU
SONIA LIM WEI LEI

Unique Entity Number: 200721148H



Head Office: 133 New Bridge Road
#18-01/02 Chinatown Point
Singapore 059413

HEAD OFFICE

TEL : (65) 6534 2811 (Hunting)
FAX : (65) 6535 6802
E-Mail: margarettan@visionlawllc.com

Branch: 490 Lorong 6 Toa Payoh
#03-11 HDB Hub
Singapore 310490

BRANCH (TOA PAYOH)

TEL : (65) 6358 0703
FAX : (65) 6358 0448 (Conveyancing)

WHEN REPLYING, PLEASE QUOTE OUR REFERENCE – Please reply to HEAD OFFICE for this matter

Our Ref : PY1-mtv-Ins-T140-108491-18 (fg)
Your Ref : YN 306 Z

Date : 1st March 2019

533900

MSIG INSURANCE (SINGAPORE) PTE LTD
4 Shenton Way
#21-01 SGX Centre 2
Singapore 068807
Attention : Motor Claims Department

**WITHOUT PREJUDICE
BY HAND**

BEN FOODS (S) PTE LTD
150 South Bridge Road
#09-03 Fook Hai Building
Singapore 058727

CERTIFICATE OF POSTING
[For your information only]

ZULFADHLI BIN KHAIRUDIN
Blk 175 Boon Lay Drive
#05-346
Singapore 640175

CERTIFICATE OF POSTING
[For your information only]

Dear Sir,

CLAIMANT : HUK SENG TRANSPORT PTE LTD
ACCIDENT INVOLVING YM 7571 H & YN 306 Z ON 19-OCT-2017 ALONG CARPARK BOON LAY PLACE BLK 191 AT ABOUT 1000HOURS

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on **19-OCT-2017 ALONG CARPARK BOON LAY PLACE BLK 191 AT ABOUT 1000HOURS** involving our client's vehicle registration number **YM 7571 H** and vehicle registration number **YN 306 Z** driven by you/your insured at the material time.

We are instructed that the accident was caused by you/your insured's negligent driving and /or management of your/your insured vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

01.	Cost of Repair	\$16,157.00
02.	Loss of Use for 76 days at \$300.00 per day	\$22,800.00
03.	Additional 2 days Loss of Use for pre repair	\$ 600.00
04.	Survey report fees	\$ 999.00
05.	GIA & LTA search / report fees	\$ 51.00
06.	Cost Contribution (at this stage)	\$ 1,605.00
07.	Disbursements (at this stage)	\$ 50.00
TOTAL		\$42,262.00

.../2 to be continued next page

CONFIDENTIALITY
THE INFORMATION CONTAINED IN THESE DOCUMENTS MAY BE PRIVILEGED AND CONFIDENTIAL AND IS INTENDED FOR THE EXCLUSIVE USE OF THE ADDRESSEE DESIGNATED ABOVE. If you are not the addressee, any disclosure, reproduction, distribution or other dissemination or use of this communication is strictly prohibited. If you have received this transmission in error please contact us immediately by telephone so that we can arrange for its return.

VISION LAW LLC

Advocates & Solicitors

Page 2

Our Ref : PY1-mtv-Ins-T140-108491-18 (fg)
Your Ref : YN 306 Z

Date : 1st March 2019

-
- (a) GIA report lodged by driver of YM 7571 H & YN 306 Z;
 - (b) LTANet Search;
 - (c) LTA Insurance Search;
 - (d) PARF/ COE;
 - (e) Certificate of Insurance;
 - (f) Photographs taken at scene of accident;
 - (g) Handwritten note from driver of YN 306 Z;
 - (h) Final Repair Bill;
 - (i) Surveyor's report & invoice; and
 - (j) 174 coloured photographs depicting the damages to motor vehicle YM 7571 H.
- (P.S:- Original photographs will be sent to insurance co. only)

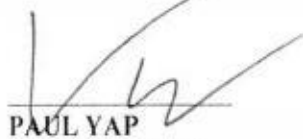
The demand herein is in respect of our client's claim for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim herein is quantified based on supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully



PAUL YAP
(HEAD OFFICE)

Enc.

cc: client: Huk Seng Transport Pte Ltd

As per your instruction we have submitted your claim as set out above to the third party insurance company. Please do notify us if there is any discrepancy, if any, particularly, the number of days claimed for rental charges and/or loss of use as soon as possible. Thank you.

CONFIDENTIALITY

THE INFORMATION CONTAINED IN THESE DOCUMENTS MAY BE PRIVILEGED AND CONFIDENTIAL AND IS INTENDED FOR THE EXCLUSIVE USE OF THE ADDRESSEE DESIGNATED ABOVE. If you are not the addressee, any disclosure, reproduction, distribution or other dissemination or use of this communication is strictly prohibited. If you have received this transmission in error please contact us immediately by telephone so that we can arrange for its return.

TwinCar AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub

2 Kaki Bukit Ave 2

#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27

Singapore 417921 Tel No. : +65 6842 0051 Fax No. : +65 6741 0510

E-Mail : sales@n51.com.sg

Company Reg. No. : 200714616M

GST Registration No. : 200714616M

HUK SENG TRANSPORT PTE LTD

1 WHOLESALE CENTRE #02-18

SINGAPORE 110001

Contact : 63245213 92709470, 94220078

TAX INVOICE

Date : 25/10/2018

Date in : 24/12/2017

Vehicle Num. : YM7571H

Make/Model : NISSAN PKC37BNHNP-2007

Chassis/Eng# : PKC37BN00245/J08EUB10667

Accident Date : 19/10/2017

Claim No : CLM13877

Reference : OCT-15/2017

Policy No. : 5085593965 (09/11/2017)

LUMPSUM REPAIR BILL

AS PER SURVEYOR REPORT

REF : CLM13877TP/T DATED 22/10/2018

BY CARLINK CONSULTANCY

Amount S\$

15,100.00

E. & O.E. Sub S\$: 15,100.00

Add GST (7%) S\$: 1,057.00

Total Amount S\$: 16,157.00



for TWINCAR AUTOMOTIVE PTE LTD

Enquire Vehicle & Owner Information (Vehicle No. YN306Z As At 19 Oct 2017 / 10:00:00)**Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: PY.MTT140.108491.18

Current Owner Details

Owner ID Type: Company
Owner ID: 196900017H
Owner Name: BEN FOODS (S) PTE LTD
Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes
Registered Block/House No.: 150
Registered Street Name: SOUTH BRIDGE ROAD
Registered Unit No.: # 09 - 03
Registered Building Name: FOOK HAI BUILDING
Registered Postal Code: 058727

Current Vehicle Details

Vehicle No.: YN306Z
Make Description/Model: ISUZU / NPR85UH5A
Insurance Company Name: MSIG INSURANCE (SINGAPORE) PTE LTD

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 ability.
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 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	20/10/2017 10:12
Date Of Accident	19/10/2017 10:00
Exact Location Of Accident	CARPARK BOON LAY PLACE BLK 191
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	YM7571H
Insured/Policyholder	
Name Of Registered Owner	HUK SENG TRANSPORT PTE LTD
Co Reg No	200605723C
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-63245213

Vehicle Particulars

Manufacturer	NISSAN
Model	PKC37BNHNP
Exact Purpose for which vehicle was being used at time of accident	WORK
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	COMMERCIAL VEHICLE

Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	NO
Policy Number	5085593965
Cover Note Number	-

Driver

Name of Driver	BENJAMIN PAARI
NRIC No	S1369470B
Date Of Birth	03/10/1959
Occupation	OUTDOOR
Date Of Driving Pass	05/05/1995
Driving Experience	22 YEARS AND 5 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-94220078
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address	BLK 210 BOON LAY PLACE #09-85
Postcode	640210
Was driver an employee of the Insured's Company	YES
If No, Relationship of the Driver with the Insured	
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Was any body injured in the Accident?	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

PLEASE REFER TO ATTACHED STATEMENT.

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	YN306Z
Vehicle Make/Model/Colour	
Details Of Properties	
Name of Driver	ZUIFADHI BIN KHAIRUDIN
NRIC/Passport Number	
Contact Number	87425228
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Details of Witness

Name	
Phone Number	
Email Address	

Accident Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

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

I understand, acknowledge, agree and consent that:

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



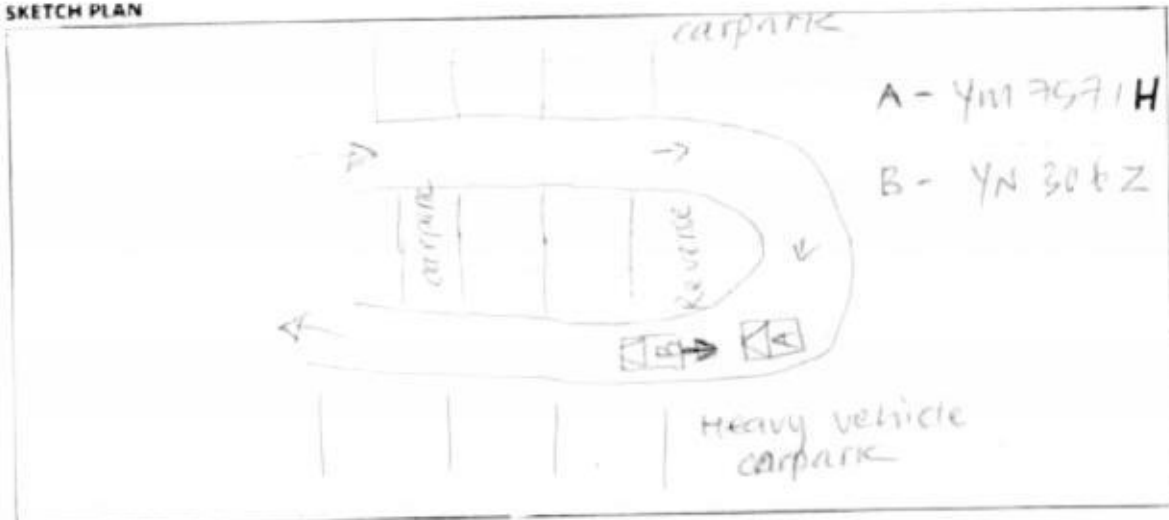
Policyholder's Signature
Date & Time:

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

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

Accident Sketch Plan

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 19/10/2017 my lorry: Ym 7571H was stationary at the carpark BR 191, Boon Lay Drive. Suddenly vehicle 'B' YN 306Z reverse his lorry and hit onto my stationary lorry.

DECLARATION

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

Police Officer's Signature
Date & Time:

Driver's Signature
(if driver is not the policyholder)
Date & Time:

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No:

Accident Sketch Plan

19/10/2017

Accident at Bann Lay Car park.

I, Zulfadhi Bin ^{S9611265C} Khairudin confirm that I
am the driver of YN3062
on 19/10/2017 morning, ^{10:45am} at Bann Lay carpark,
I reversed my lorry and knocked onto
stationary lorry YM7571H

I will not claim any injury or damages of lorry
against YM7571H.

Sign



Zulfadhi Bin Khairudin

S9611265C

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 : 5085593965

Cover : Third Party

1. Index mark and Registration Number of Vehicle : YM7571H
Chassis Number : PKC37BN00245
2. Name of Policyholder : HUK SENG TRANSPORT PTE LTD
3. Effective Date of Insurance : 10 Nov 2016
4. Expiry Date of Insurance : 09 Nov 2017
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.
 - (b) Use for the carriage of passengers or goods in connection with the Policyholder's business.

This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace making, reliability trial or speed-testing.
- (c) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.

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)	: N/A
EXCESS (SECTION 2)	: N/A
INSURE WITH COE	: N/A
HIRE PURCHASE COMPANY	: N/A
SUM INSURED	: N/A

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 : CAR INNS INSURANCE AGENCY (00000572091)
Date of Issue : 01 Nov 2016 14:56 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Countersigned By:

Authorised Officer



Chief Executive

19/10/2017

Accident at Buan Lay Car park.

I, Zulfadhi Bin ^{S9611265C} Khairudin confirm that I
am the driver of YN3062
on 19/10/2017 morning, ^{10am} at Buan Lay Carpark,
I reversed my lorry and knocked onto
stationary lorry YM7571H

I will not claim any injury or damages of lorry
against YM7571H.

Sign



Zulfadhi Bin Khairudin

S9611265C

19/10/2017

Accident at Bann Lay Car park.

I, Zulfadhli Bin ^{S9611265C} Khairudin confirm that I
am the driver of YN3062
on 19/10/2017 morning, ^{10am} at Bann Lay Carpark,
I reversed my lorry and knocked onto
stationary lorry YM7571H

I will not claim any injury or damages of lorry
against YM7571H.

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S9611265C



Name

ZULFADHLI BIN KHAIRUDIN

Race

INDONESIAN

Date of birth

07-04-1996

Country of birth

SINGAPORE

Sex

M



Sign

Zulfadhli Bin Khairudin

S9611265C

19/10/2011

Accident at Boon Lay Car park

I, Zulhadi Bin Khairudin confirm that I
am the driver of YN7062
on 19/10/2011 moving ^{10am} at Boon Lay Carpark,
I reversed my lorry and knocked onto
stationary lorry YM7571H

I will not claim any injury or damages of lorry
against YM7571H.



Sign 

Zulhadi Bin Khairudin

S9611265C

REPUBLIC OF SINGAPORE

DRIVING LICENCE



Licence Number: S9611265C

Name:

ZUL FADHLI BIN KHAN

Birth Date: 07 Apr 1996

Issue Date: 07 Sep 2017



002721735F

428A

Licence No: S9611265C

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSES:
EFFECTIVE 07 SEP 2017

Class	Description
Class 3	Motor cars with unladen weight $\leq 3000\text{kg}$ with ≤ 7 passengers, exclusive of driver; and other motor vehicles with unladen weight $\leq 2500\text{kg}$
Class 4	Motor vehicles which are constructed to carry load or passengers and the unladen weight $> 2500\text{kg}$
Class 5	Motor vehicles which are not constructed to carry load or passengers and the unladen weight $\leq 7250\text{kg}$

Accident Photo



Accident Photo



Accident Photo



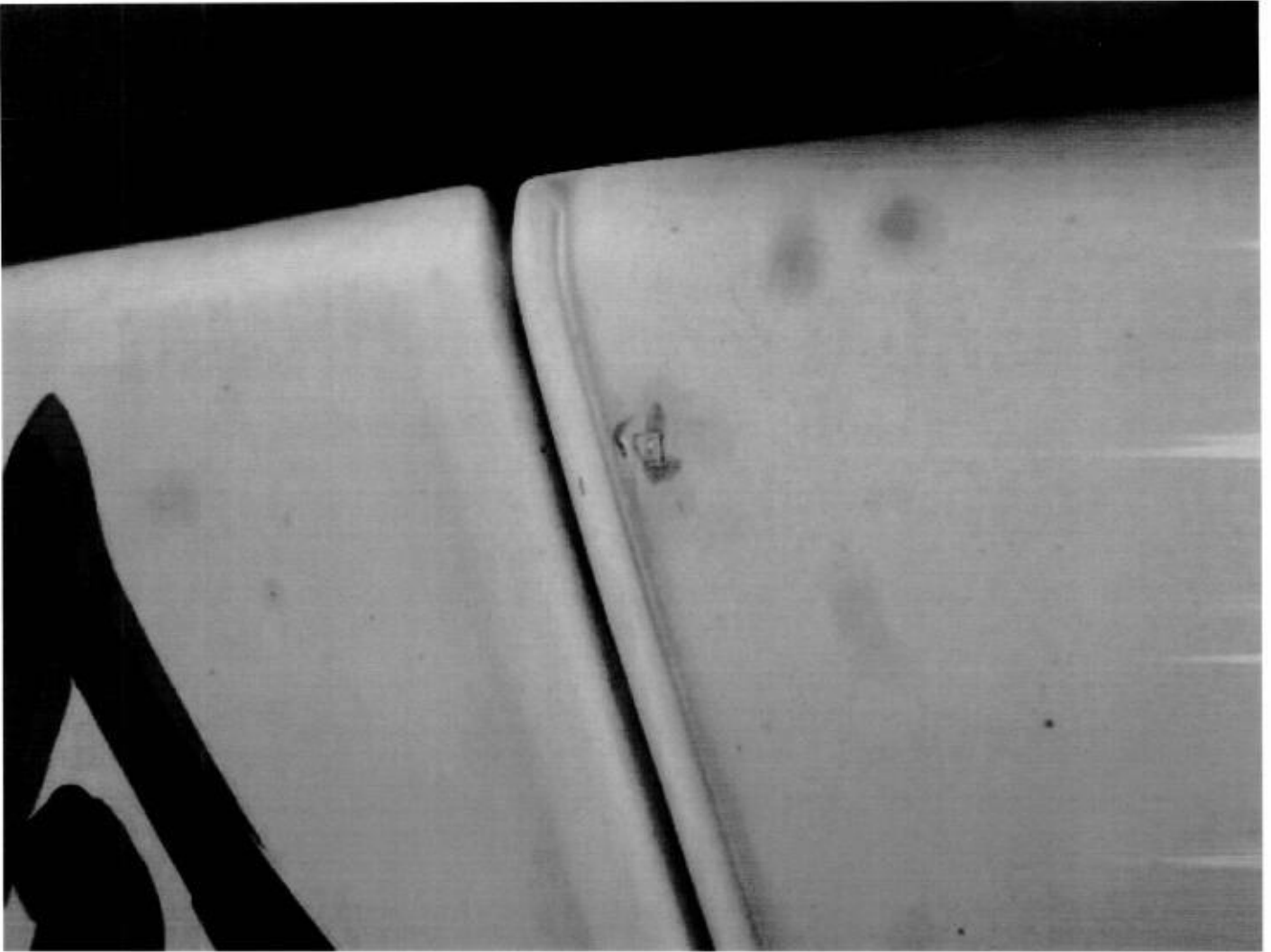
Accident Photo



Accident Photo



Accident Photo



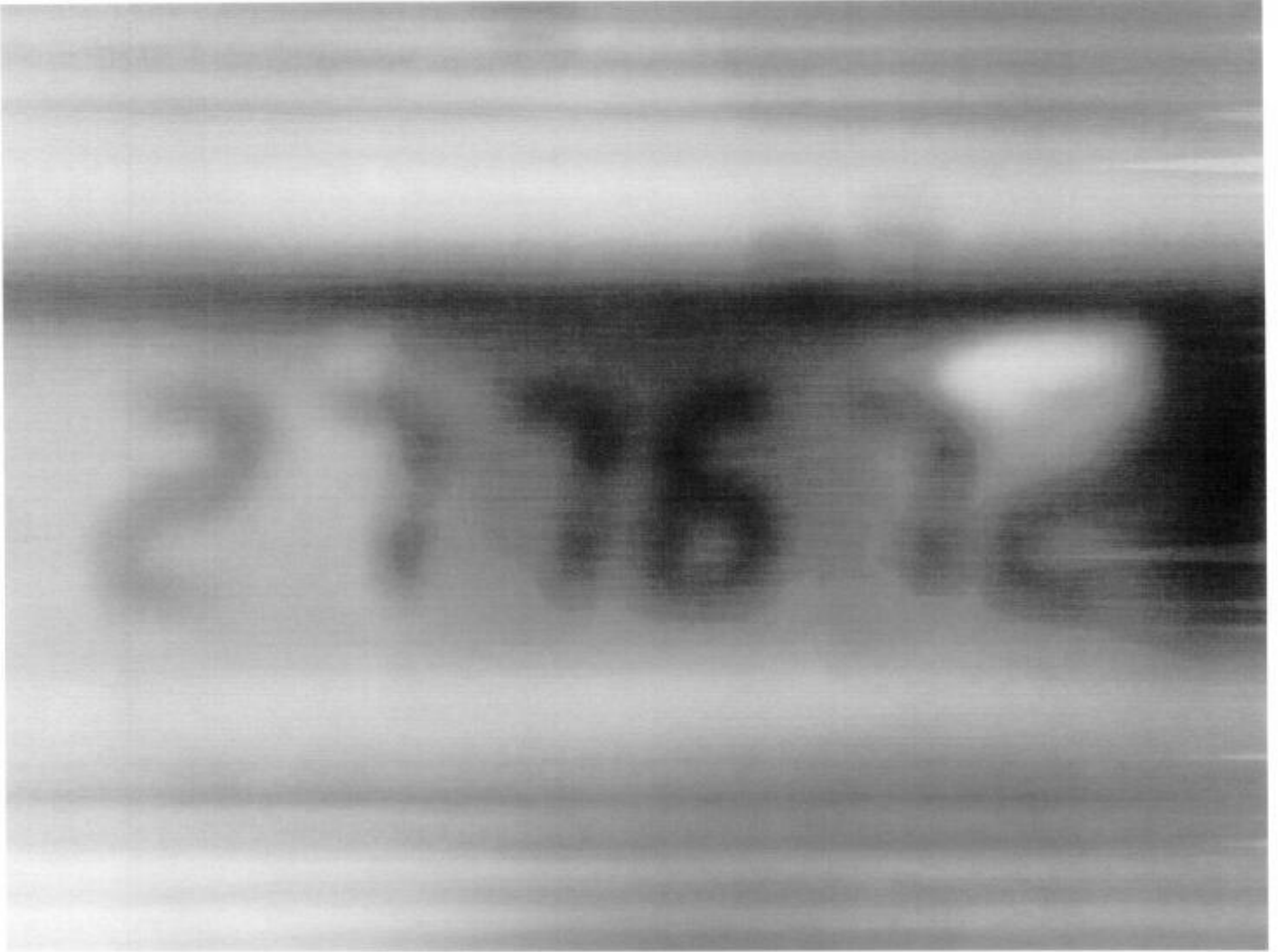
Accident Photo



Accident Photo



Accident Photo



Accident Photo

CHASSIS NO	PKC371	245
U W	6640	KG
M L W	16000	KG
PASS CAP	2	
TYRE SIZE (F)	1000	20 10
(R)	1000	20 10

Accident Photo

