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Nivitha (LKK Auto)

From: ONG LI LI <llong@lonpac.com>

Sent: Tuesday, 23 April 2019 2:48 PM

To: igene.lim@mneduco.com.sg; serene.tan@mneduco.com.sg; Admin-D (LKKAuto);

assignments@lkkauto.com; Hsiao Tong (LKKAuto) (chewht@lkkauto.com)

Cc: MT_Claim_SG

Subject: Your Ref: MN/IG/LI/1913026/st Our Ref: 19/19/19/VP05/021534 LKK Ref:

CC4/LPC19005063/R1pb3 [External General]

Attachments: 21534 prs.pdf

Lonpac External - General

Without Prejudice Save as to Costs

Dear Igene

The accident happened last month on 16/3/2019.

Our appointed surveyor, LKK Auto Consultants Pte Ltd has already conducted the survey.

Please let us know if you are agreeable to appoint the same surveyor as a Single Joint Expert.

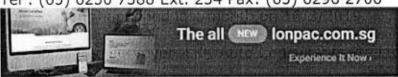
Dear Hsiao Tong

As spoken, please follow up.

Regards, Ong Li Li

Senior Claims Executive | Lonpac Insurance Bhd 300 Beach Road #17-04/07 The Concourse Singapore 199555

Tel: (65) 6250 7388 Ext. 254 Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

M NEDUMARAN & CO

:65098482

Advocates & Solicitors

Commissioner for Oaths

UEN NO. 53181067D

Please reply to our Branch Office for this matter

Nedumaran Muthukrishnan

LLB (hons) [Buckingham] Barrister at Law (Lincoln's Inn) Branch Office: 11 Sin Ming Road

#B2-09 (Unit 2) Thomson V Two

Singapore 575629

Tel: 6509-8480 / 6509-8481

Fax: 6509-8482

Email: igene.lim@mneduco.com.sg

serene.tan@mneduco.com.sg

Our Reference :

MN/IG/L1/1913026/st

Your Reference:

SLL 6754M

23rd April 2019

LONPAC INSURANCE BHD

300 Beach Road #17-04/07 The Concourse Singapore 199555

BY FAX 6296-2706 ONLY

Dear Sirs,

- 1. NOTICE OF ACCIDENT TO INSURERS AND PRE-REPAIR SURVEY WITHIN 2 WORKING DAYS PURSUANT TO PARAGRAPH 2 OF THE STATE COURTS PRACTICE DIRECTIONS (AMENDMENT NO. 1 OF 2016)
- 2. ACCIDENT ON 16/03/2019 INVOLVING VEHICLE NOS. SKC 2363T, SLL 6754M & SLC 9155U ALONG AYE (DIRECTION OF MCE) EXIT 6 ALEXANDRA ROAD.

We are instructed by TAN HANG KIANG (owner of motor vehicle no. SKC 2363T) and/or LIAN HENG PAINTER COMPANY (the motor workshop for SKC 2363T) to notify you of a road traffic accident on 16/03/2019 at about 1050 hours along AYE (DIRECTION OF MCE) EXIT 6 ALEXANDRA ROAD involving our client's vehicle registration number [SKC 2363T] and [SLL 6754M] driven by you at the material time.

As a result of the accident, our client's vehicle has been damaged. Before we proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you or your insurer would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you with the stipulated timeline, we shall proceed to repair the vehicle without further reference to you.

Yours faithfully,

M NEDUMARAN & CO

NEDUMARAN MUTHUKRISHNAN (Branch Office)

C.C.

1)

LIM YEE KIAM

(Vehicle: SLL 6754M)

2)

Lian Heng Painter Company

(Vehicle: SKC 2363T)

160 Sin Ming Drive #06-10 Sin Ming AutoCity

Singapore 575722

Tel: 6453-5779 / 9863-2371 (Ms Nomy / Mr Henry)

Fax: 6453-3173

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 witholding 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.
- 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
18/03/2019 10:31
16/03/2019 10:50
AYE (DIRECTION OF MCE) EXIT 6 ALEXANDRA RD (LANE1)
SINGAPORE
DETAILS OF OWN VEHICLE
SKC2363T
TAN HANG KIANG
\$17875321
NOEMAIL

(LOCAL) +65-96384525

OTHERS-96384525

Alternative Phone No Vehicle Particulars

Mobile Phone No

Manufacturer BMW Model 318I

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 MSIG INSURANCE (SINGAPORE) PTE. LTD.

Type Of Coverage COMPREHENSIVE

Fleet Policy NO.

Policy Number B27164892SMP

Cover Note Number

Driver

Name of Driver RYAN TAN YU-CHIEN

 NRIC No
 \$9326208E

 Date Of Birth
 17/07/1993

 Occupation
 INDOOR

 Date Of Driving Pass
 26/07/2013

Driving Experience 5 YEARS AND 7 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-81020364

Fax Number Contact Number

EMail Address RYANTANYC@GMAIL.COM

Address

404 BUKIT BATOK WEST AVENUE 7 #11-16

Postcode

650404

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

3

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by ambulance?

NO

ambala.

YES

Was any other material or property damaged?

I have been approached by unknown person(s) soliciting/offering accident claims assistance

YES

soliciting/offering accident claims assistance.

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 ATTACH.

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

SLL6754M

Vehicle Make/Model/Colour

BLACK HONDA HATCHBACK

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

MICHAEL LIN

NRIC/Passport Number

S1785978A

Contact Number

96534938

Address

Postcode

Insurance Company Name

LONPAC INSURANCE BHD

Nature Of Damage

FRONT

No. Of Passenger (Including Driver)

FRONT

Passenger 1

NAME:

GENDER.

Page 2 of 27

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number

SLC9155U

Vehicle Make/Model/Colour

PURPLE MAZDA HATCHBACK

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

JULIE WONG

NRIC/Passport Number

S6824130H

Contact Number

97461203

Address

35 LORONG 5 TOA PAYOH #06-325

Postcode

310035

Insurance Company Name

Nature Of Damage

REAR

No. Of Passenger (Including Driver)

2

Passenger 1

NAME:

GENDER:

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the avoident to speed up the claims provess
- 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 miscepresentation or watcheding 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 mainers of the GM 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 hareby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- Consent under the Personal Data Protection Act (PDPA)

tunderstand, 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 vahicle(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)
 - (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 (coffectively the
- (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
- 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 Furposes.
- 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:
 - (.) 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 pulicyholder)
Opte & Time: 0915

18 HAR DEIG

g Cantre Personnel's Signature

NAIC/FIN NO

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ECLARATION We declare the locegoing part	iculars are true in every respect.		
olicyholder's Signature ate & Time: 2200 VVV	Driver's Signature (If driver is not the policyholder) Date & Time: 0915	Reporting Con Nagre: NRIC/FIN No.	y e Personnel's Signature

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.
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- 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.
- 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	18/03/2019 10:31
Date Of Accident	16/03/2019 10:50
Exact Location Of Accident	AYE (DIRECTION OF MCE) EXIT 6 ALEXANDRA RD (LANE1)
Country/State of Loss	SINGAPORE

Country Clate of Loss	SINGALORE	
	DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SKC2363T	
Insured/Policyholder		11/2
Name Of Registered Owner	TAN HANG KIANG	
NRIC No	S1787532I	

Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-96384525
Alternative Phone No	OTHERS-96384525

Vehicle Particulars

Manufacturer	BMW
Model	3181

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	MSIG INSURANCE (SINGAPORE) PTE. LTD.
2000	

Type Of Coverage	COMPREHENSIVE			
Fleet Policy	NO			

Policy Number	B27164892SMP

Cover Note Number

Driver

Name of Driver	RYAN TAN YU-CHIEN

NRIC No	S9326208E
Date Of Birth	17/07/1993
Occupation	INDOOR
Date Of Driving Pass	26/07/2013

Driving Experience	5 YEARS AND 7 MONTHS

Gender	MALE
teender.	MAL

Mobile Number	(LOCAL) +65-81020364
---------------	----------------------

Fax Number Contact Number

EMail Address RYANTANYC@GMAIL.COM

Address

7.

404 BUKIT BATOK WEST AVENUE 7 #11-16

Postcode

650404

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

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. Number of Passengers (Including Driver)

YES 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 ATTACH.

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

SLL6754M

Vehicle Make/Model/Colour

BLACK HONDA HATCHBACK

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

MICHAEL LIN

NRIC/Passport Number

S1785978A

Contact Number

96534938

Address

Postcode

Insurance Company Name

LONPAC INSURANCE BHD

Nature Of Damage

FRONT

No. Of Passenger (Including Driver)

2

Passenger 1

NAME:

GENDER:

Page 2 of 27

DETAILS OF OTHER VEHICLE PROPERTY 2

SLC9155U

Vehicle Registration Number

Vehicle Make/Model/Colour

PURPLE MAZDA HATCHBACK

Details Of Properties

Vehicle Category PRIVATE CAR

Name of Driver JULIE WONG NRIC/Passport Number S6824130H

Contact Number 97461203

Address 35 LORONG 5 TOA PAYOH #06-325

Postcode 310035

Insurance Company Name

Nature Of Damage REAR
No. Of Passenger (Including Driver) 2

Passenger 1 NAME: GENDER:

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- 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
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- 7. By the ledgment 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:

- 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)
 - (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 dalms;
 - (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
- (b) as 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
- 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.
- 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 Char

Date & Time

gaodin

Driver's Signature

(if driver is not the policyholder)

M

Date & Time: 0915

18 MAR 2019

Reporting Centre Personnel's Signature

NAIC/FIN No.

SKETCH PLAN

TRAFFIC DIRECTION OF CHESTEL OF LICER : ley (1) (i) (i) midguen (i) 0 (2) Cathern (1) the none found and 191 たしいのでしば 2KC 3 16 11 SLL 6754 11 enerus. (DENETT) ereck (2) MEDIA (E) Harrich DESCRIBE CIRCUMSTANCES OF THE ACCIDENT PURPLE MAZIN SLC 9155 W. SULPHENCY MPLIED EMPRGENOY BROKE WHILE CHAINING ON LARGE ! OF WE TOWNED NOT OFF EXT & ALEXANDER ADAD 1 : SECOND CAR (SEC 23637) IMMEDIATED/ FOLLOW SUIT AND WAS ARLE TO FOLK TO FULL STUR APPROUNTIEN S OF S NETREL BEHIND THIRD OUR SILL 6754H BLACK HONDA UNLARLE TO STOP IN TIME AND CRASH INTO REAR OF HY NEHICLE (SKC 2363T) THIS CAUSED HIS VEHICLE TO MOVE FORWARD AND KNOCK ONTO FIRST CAR (SUC 9155 W) STUPER HIMS DAM YET OF THE THE STAND HAND EDUCATED THE STAND BANKED THE STAND BANKED (BIRDER AND EDUCATED THE STAND BANKED BANKE COMPLETELY SHASHED AND RESULTED IN DAYINGE TO MY REAR BLIMPER WEATHER WAS CLEAR, ROMO CONDITION DRY, NO OPSTACIED WEAD . ROAD IS RRATIVELY STRAIGHT UTA NO INCLINE OF CHIE DECLARATION I/We declare the foregoing particulars are true in every respect. Policyholder's Signature Driver's Signature Date & Time: 2200 WY (if driver is not the policyholder) Name: 16/3/2019 Date & Time: 0915 NRIC/FIN No.

18 MAR GOIS

16 March 2019

To Whomever This May Concern,

I, Tan Hang Kiang, S1787532I, the registered owner of vehicle SKC 2363T, was aware that (Ryan Tan Yu-Chien, S9326208E) was driving the vehicle concerned, and that there was an accident at approximately 1100hrs on Saturday 16 Mar 2019.

I hereby authorise him to make an accident report and follow up with the insurance proceedings.

Yours Sincerely

Tan Hang Kiang

Contact number: 9638 4525

POLICE REPORT Pg. 2





Police Station Of Origin: Traffi ← Police 10 Ulbi Avenue 3 SINGAPORE 408865 Tel N 0: 65470000

2 of 4 Report No. T/20190319/7009

CONTINUATION OF REPORT

ehicle No.	์ไทรเ	urance Company		Ins	Insurance No		Effective	Expiry Dat	
SLL 6754M	LON	NPAC INSURANCE BHD.			Z19VP05022453		06/03/2019	05/03/202	
Details of Pe	rsor	Involved	Cartaria (Antaria	seenes e	Tavadas ascia	(1/34)/5967	Lower and Constitution		
Any Pedestri	an In	volved: No	CARRIED BRICHES	1001022-0-	Secure and the	Windowstone	CONTRACTOR STATES	CONTRACTOR	
		s Injured: NIL		Use	of Pedestria	n Cros	sing: NA		
Driver		INC. Wiles Land	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	15,37,55,635			A MARKET	4214	
Name		Ryan Tan Yu Chien			ID No		S9326208E		
Related Veh	icle	SKC2363T (Car)			Cont	act No.	81020364		
Hospital/Clin	nic	NIL			Class Drivir Licen Expir	ng	Class: NIL Date of Expiry: NIL		
Date Treatm	ent	NIL		Date	Discharge	NIL		200000000000000000000000000000000000000	
		ted Medical Leave	NIL	Degr	ee of Injury	of Injury NIL			
Driver and	WHEN THE PERSON	AND MEDICAL PROPERTY.			F-完罗第88		2.222年時間	法合理的	
Name		Julie		ID No).	NIL			
Related Veh	ricle	SLC9155U (Car)		Conta	act No.	97461203			
Hospital/Clin	nic	NIL		Class Drivir Licen Expir	ng	Class: NIL Date of Expiry: NIL			
Date Tréatn	nent	NIL		Date	Discharge	NIL		MARKE.	
No of Days	gran	ted Medical Leave	NIL	Degr	ee of Injury	NIL	10 1/47/138	in deligation	
Driver		医乳腺性 医乳腺性 化 原原	ar India	that in				all of the	
Name		LIM YEE KIAM		ID No).	S1785978A			
Related Ve	nicle	SLL6754M (Car)		Cont	act No.	96534938			
irospial/Oli	nile	NG TENGIFONG GENERAL HOSPITAL		Drivir	of ng ce & y Date	Class NIL Date of Expiry: NIL			
della treati	e elali	16/03/2019 IData D				scharge 15/03/2019			
No of Day	Const	ted Medical Leave	104	Degr	eerof injury	Sligh	The second second	Section.	

POLICE REPORT Pg. 3



Police Station Of Origin: Traffic Police 10 Ubl Avenue 3 SINGAPORE 408865 Tel No: 65470000 T/20190319/7009

3,of 4 Report No. T/20190319/7009

CONTINUATION OF REPORT

Bri ef Details.

ont Along AYE expressway towards Airport, Vehicle SLC9155U suddenly cut into my lane & slow down, 2nd vehicle SKC2363T hit the front vehicle & I myself hit the second vehicle. After this accident, I went to March 2019.

MEDICAL CERTIFICATE Pg. 1



MEDIC AL CERTIFICATE (Ref:14595771)

ORIGINAL

NAME: LIM YEE KIAM

NRIC: S1785978A

Type of Medical Leave granted: OUTPATIENT SICK LEAVE

The above named is unfit for duty from 17/3/2019 to 20/3/2019 Inclusive

The certificate is not valid for absence from court attendance.

The aboved name was in Emergency Department from 16/03/2019 21:13 to 16/03/2019 23:29.

16/03/2018 Date

Location: NTFGH EMERGENCY

Dr. Amit VARMA (13639E) Issued by

Signature











