

Nivitha (LKK Auto)

From: Mavis, Chew <Chew.Mavis@aig.com>
Sent: Friday, 22 March 2019 10:19 AM
To: Frankie Chan; Hsiao Tong (LKKAuto); Joy Irene (LKKAuto); Admin A; Admin-D (LKKAuto); Shu Pei (LKKAuto)
Subject: #2930941010SG004#023,023# << AIG ref | RE-INSPECTION OF FBK 4162H
Attachments: #2930941010SG004#023 << AIG ref | ACCIDENT INVOLVING VEHICLES FBK4162H ... (35.3 KB)
Importance: High

*AIG reference: 2930941010SG-003 & 004
Your reference: JEQ/180735/0918/HC/PI&PD(kt)*

WITHOUT PREJUDICE

*Accident involving SJV7950C & FBK4162H on 14.09.18
Claimant: Cheah Yu Jie Jacky, Owner & Rider of FBK4162H*

Dear Frankie,

Thank you for the information.

Dear LKK,

Re-inspection details for your action please. JusEquity Law Corporation has selected your Mr Marcus Chua as the SJE. Kindly avail us a copy of the RI report once the same is completed. Please confirm the appointment by replying to all, thank you.

Best Regards,
Ms. Mavis Chew
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

AIG Building, 78 Shenton Way, #08-16, Singapore 079120
Tel +(65) 6419 1970
chew.mavis@aig.com | www.aig.sg



AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards. [Click here to find out more.](#)

IMPORTANT NOTICE

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From: Frankie Chan [mailto:frankie_chan@juseq.com.sg]
Sent: Friday, March 22, 2019 10:02 AM
To: Mavis, Chew
Subject: RE-INSPECTION OF FBK 4162H

Your Ref : 2930941010SG004#015,028

Our Ref : JEQ/180735/0918/HC-PI

Dear Sirs

**RE-INSPECTION OF FBK 4162H
ACCIDENT ON 14 SEPTEMBER 2018**

Please be informed that our client's vehicle is available for re-inspection on **29th March 2019 (Friday) @ 10.00am** at the following venue :-

H L CYCLE PTE LTD
1 Kaki Bukit Avenue 6
#02-58/60
[Autobay@Kaki Bukit](mailto:Autobay@KakiBukit.com)
Singapore 417883
Contact : 9748 9940 (Shawn Tan)

Kindly confirm with us as soon as possible.

Regards
Frankie
JusEquity Law Corporation

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JusEquity Law Corporation

ADVOCATES & SOLICITORS • COMMISSIONER FOR OATHS

171 Chin Swee Road #02-06 CES Centre Singapore 169877
Telephone: (65) 6536 9339 Fax: (65) 6536 5368 (Litigation & Conveyancing)
Email: claims@juseq.com.sg Website: www.juseq.com.sg

539085

Our Ref: JEQ/180735/0918/HC/PI&PD(kt)
Your Ref: SJV7950C



21 January 2019

To: **AIG ASIA PACIFIC INSURANCE PTE LTD**
78 Shenton Way
#08-16
AIG Building
Singapore 079120
(Your insured motor vehicle no. SJV7950C)



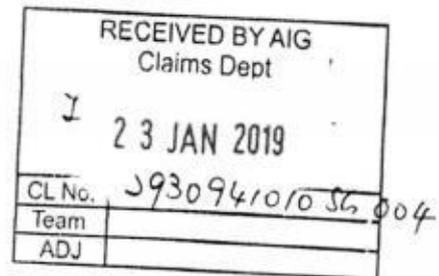
**BY HAND AND FAX
(6835 7416)
WITHOUT PREJUDICE**

Cc: **NG LIN HAI**
8A Hougang Street 11
#10-27
Singapore 534081
(Owner / Driver of motor vehicle no. SJV7950C)

**BY CERTIFICATE OF POSTING
WITHOUT PREJUDICE**

Dear Sirs

CHEAH YU JIE JACKY
249 Tampines Street 21
#05-548
Singapore 520249



We are instructed by the abovenamed to claim damages against you in connection with an accident on 14 September 2018 at about 2250hrs along Tampines Concourse involving vehicles registration numbers FBK4162H and SJV7950C.

We are instructed that the accident was caused by the negligence of the driver (NG LIN HAI) of your insured motor vehicle no. SJV7950C.

As a result of the accident, our client suffered personal injuries. His injuries are set out in the medical report annexed to this letter. He has been put to loss and expense, particulars of which are as follows:

CONFIDENTIALITY CAUTION

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JusEquity Law Corporation

ADVOCATES & SOLICITORS • COMMISSIONER FOR OATHS

171 Chin Swee Road #02-06 CES Centre Singapore 169677
Telephone: (65) 6536 9339 Fax: (65) 6536 5368 (Litigation & Conveyancing)
Email: claims@juseq.com.sg Website: www.juseq.com.sg

A. Special Damages		
a. Transport Expenses (taxi fare to clinic / hospital)	\$	30.00
b. Medical / Consultation Expenses	\$	144.40
c. Cost of Repairs	\$	7,400.00
d. Loss of Use for 9 days @ \$50.00 / day	\$	450.00
B. General Damages		
1. Pain and Suffering		
<i>Brief description of injuries:</i>		
a. Right forearm injury (Abrasions and bruises over the right medical proximal forearm region)	\$	1,500.00
C. Disbursements		
a. Medical Report fee from Central 24-Hr Clinic (Bedok)	\$	214.00
b. LTA Search fee	\$	7.49
c. GIA Search and Report fees	\$	29.00
d. Traffic Police Search fee	\$	14.00
e. Vehicle Survey Report fees	\$	693.00
D. Legal cost (at this stage) + GST	\$	2,675.00

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

- a) Two (2) GIA Reports with sketch plan and photographs lodged by our client and the driver of vehicle SJV7950C;
- b) Certificate of Insurance of FBK4162H;
- c) One (1) Traffic Police Report lodged by our client;
- d) Traffic Police Investigation Outcome;
- e) LTA Search for SJV7950C;
- f) Medical Report and Tax Invoice from Central 24-HR Clinic (Bedok);
- g) Tax Invoice of Medical Expenses from Central 24-HR Clinic (Bedok);
- h) Medical Certificate issued in respect to our client;

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Telephone: (65) 6536 9339 Fax: (65) 6536 5368 (Litigation & Conveyancing)
Email: claims@juseq.com.sg Website: www.juseq.com.sg

- i) Receipts / Tax Invoices from LTA / GIA / SPF;
- j) Vehicle Survey Report and Invoice from C L Appraiser Pte Ltd;
- k) Invoice from H L Cycle Pte Ltd; and
- l) Photographs depicting our client's damaged motor vehicle.

In compliance with the pre-action protocol under the State Courts' Practice Directions 38, we propose using one of the following medical experts as a single joint expert: -

- i) Dr. Yeo Khee Quan from Yeo Orthopaedic Centre Pte Ltd;
- ii) Dr. James Lee Chong Hwa from James Lee Orthopaedic Surgery; and
- iii) Dr. Tan Mak Yong from MY Orthopaedic Clinic.

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. If you or your insurer wishes to have our client examined by your own medical expert, this should be stated in your acknowledgement of receipt.

Please also advise within 14 days of the acknowledgement of receipt, where and when the examination of our client is to take place so that we may arrange for him to attend.

Should you fail to acknowledge receipt of this letter within 14 days, our client can commence court proceedings against you without further notice to you or your insurer.

Please also note that if you have a counterclaim against our client arising out of the accident, you are 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

Enc.

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MSME18120277 / SME Motor Pte Ltd - Kaki Bukit
 ENTRY DATE & TIME: 17/09/2018 12:37
 SUBMITTED BY: Chia Pei Ying

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 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 17/09/2018 12:37
 Date Of Accident 14/09/2018 22:50
 Exact Location Of Accident TAMPINES CONCOURSE
 Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number FBK4162H
 Insured/Policyholder
 Name Of Registered Owner CHEAH YU JIE JACKY
 NRIC No S9101865I
 Email Address NOEMAIL
 Mobile Phone No (LOCAL) +65-91268314
 Alternative Phone No OFFICE-91268314
 Vehicle Particulars
 Manufacturer YAMAHA
 Model YZF-R3-321CC ABS
 Exact Purpose for which vehicle was being used at time of accident
 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 MOTORCYCLE
 Insurance Company
 Name of Insurance Company NTUC INCOME INSURANCE CO-OPERATIVE LTD
 Type Of Coverage THIRD PARTY FIRE AND/OR THEFT
 Fleet Policy NO
 Policy Number 5073279683-03
 Cover Note Number
 Driver
 Name of Driver CHEAH YU JIE JACKY
 NRIC No S9101865I
 Date Of Birth 21/01/1991
 Occupation INDOOR
 Date Of Driving Pass 24/08/2015
 Driving Experience 3 YEARS AND 0 MONTHS
 Gender MALE
 Mobile Number (LOCAL) +65-91268314
 Fax Number
 Contact Number OFFICE-91268314
 Email Address NOEMAIL

Address BLK 249 TAMPINES ST 21 #05-548
 Postcode 520249
 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 - U-TURN
 Weather Conditions CLEAR
 Road Surface DRY

Other Information

Was any foreign vehicle involved in this accident? NO
 Number of vehicles involved in the accident
 Was any body injured in the Accident? YES
 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? YES
 If Yes, Please state which Police Station
 Police Station Name TRAFFIC POLICE DIVISION HQ
 Police Station Address ROAD: 10 UBI AVENUE 3 , POSTCODE: 408865 , COUNTRY: SINGAPORE
 Police Station Contact TEL NO: 65470000 - FAX NO:
 Was notice of Intended Prosecution given? NO
 If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT: T/20180915/7015.

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 SJV7950C
 Vehicle Make/Model/Colour
 Details Of Properties VEHICLE B
 Vehicle Category PRIVATE CAR
 Name of Driver JAMES
 NRIC/Passport Number
 Contact Number 91457950
 Address
 Postcode
 Insurance Company Name
 Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name CHEAH YU JIE JACKY

Approximate Age

Injuries Sustain

Injured person in which vehicle? FBK4162H

Were seat belts worn?

Was this injured conveyed to hospital by ambulance?

Address

Postcode

SKETCH PLANIMPORTANT 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/IN No:

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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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 willful 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 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	17/09/2018 15:43
Date Of Accident	14/09/2018 22:45
Exact Location Of Accident	TAMPINES CONCOURSE
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJV7950C
Insured/Policyholder	
Name Of Registered Owner	NG LIN HAI
Vehicle Particulars	
Manufacturer	MAZDA
Model	CX9
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	3100028163
Cover Note Number	
Driver	
Name of Driver	NG LIN HAI
NRIC No	S7905648J
Address	8A HOUGANG ST 11 #10-27

General Information of the Accident

Type Of Accident	COLLISION - CHANGE/CROSS LANE
Weather Conditions	CLEAR

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
Number of Passengers (Including Driver)	1

Circumstances of Accident

WHILE I WAS DRIVING ALONG TAMPINES CONCOURSE ON THE MOST LEFT LANE, VEHICLE B WAS TRYING TO AVOID VEHICLE C AND HIT ONTO THE RIGHT PORTION OF MY VEHICLE.

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

FBK4162H

Vehicle Make/Model/Colour

Name of Driver

Insurance Company Name

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 willful 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, regulatory, 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.

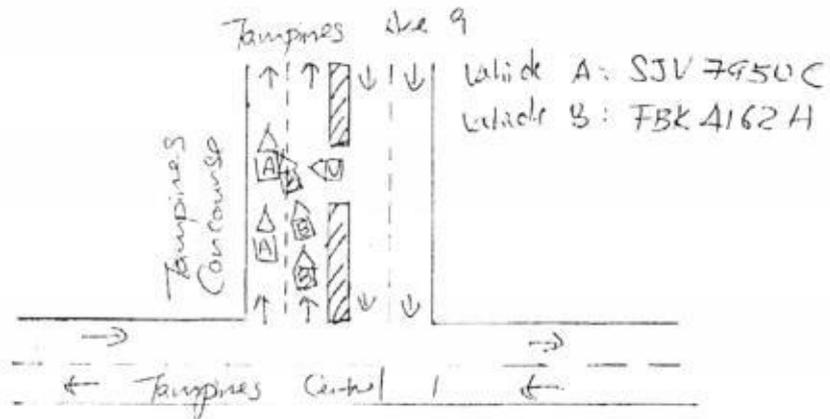

Policyholder's Signature
Date & Time:


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

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

Sketch Plan #2 Pg. 1

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

While I was driving along Tampines Concourse on the most left lane, Vehicle B was trying to avoid vehicle C and hit into the right portion of my vehicle.

DECLARATION

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


 Policyholder's Signature
 Date & Time


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


 Reporting Centre Personnel's Signature
 Name
 NRIC/IN No



**SINGAPORE
POLICE FORCE**



T/20180915/7015

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

1 of 3

Report No. T/20180915/7015

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 15/09/2018 16:37		Vide Report No.:	Station Diary No.:
Informant's Particulars			
Name of Informant: CHEAH YU JIE JACKY		Address: APT BLK 249 TAMPINES STREET 21 #05-548 SINGAPORE 520249	
ID Type / ID No.: NRIC NO / S91018651		Contact No.: Home/Office:	Mobile: 91288314
Nationality: SINGAPORE CITIZEN		Email: JackCoCrunch@gmail.com	
Sex: Male	Age: 27	Date of Birth: 21/01/1991	Type of Informant: Rider
Race: Chinese		Language: English	Institution / School Name:
Occupation: Electrical engineer (general)		Driving Licence Information: Class:	Date of Expiry:

General Information of the Accident				
Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 14/09/2018 22:50	Type of Location: Straight Road
Location: TAMPINES CONCOURSE				
Weather: Clear		Road Surface: Dry	Road Speed Limit:	
Traffic Flow: One Way		Traffic Control: Not Controlled	Traffic Volume: No Traffic	
Type of Collision: Between Moving Vehicles - Head To Side			Anyone conveyed by ambulance: No	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
FBK4162H	Motorcycle	YAMAHA	YZF-R3	Blue	Slightly Damaged	0
SJV7950C	Car	MAZDA	CX-9	Brown	Slightly Damaged	1

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No.	Effective	Expiry Date
FBK4162H	NTUC Income Insurance Co-Operative Limited	5073279683-03	17/08/2018	16/08/2019



**SINGAPORE
POLICE FORCE**



T/20180915/7015

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

2 of 3

Report No. T/20180915/7015

CONTINUATION OF REPORT

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Rider			
Name	CHEAH YU JIE JACKY	ID No.	S91018651
Related Vehicle	FBK4162H (Motorcycle)	Contact No.	91288314
Hospital/Clinic	CENTRAL 24-HR CLINIC (BEDOK)	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	15/09/2018	Date Discharge	15/09/2018
No. of Days granted Medical Leave	03	Degree of Injury	Slight
Driver			
Name	Unknown Driver	ID No.	NIL
Related Vehicle	SJV7950C (Car)	Contact No.	91457950
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

I was riding along Tampines Concourse towards Tampines Avenue 9 on the right lane of the 2-lane road when a car on the left lane did a sudden illegal U-turn. I tried to take evasive action & brake however the right portion of the car hit onto the front portion of my motorcycle. I lost control of my motorcycle & fell.

The driver stepped out of his vehicle and admitted that it was his fault for doing an illegal U-turn. I wish to add on that I have the accident footage recorded on my motorcycle camera.

I then proceeded to Central 24-HR Clinic to check on my injuries on the next day & was awarded 03 days MC.



**SINGAPORE
POLICE FORCE**



T/20180915/7015

3 of 3

Report No. T/20180915/7015

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPHQ /
SITIMARSITA BINTE BOHARI
Contact No.: 65476219

Authentication Stamp
NP188

Signature Of Informant:
The identity of the person making this report has
been authenticated by SingPass. No signature is
required.

Date/Time:
15/09/2018 16:37

Classification Of Case:



PHOTOCOPY

CL APPRAISER PTE LTD

24 Peshurst Place, Singapore 556440

Email: clappraiser@yahoo.com Hp: 9068 8689 Fax: 6452 9783

Reg No: 201000228E

INVOICE

Cheah Yu Jie Jacky
C/o: H L Cycle Pte Ltd
No.1 Kaki Bukit Ave 6 #02-58/60
AutoBay, Singapore 417883

Invoice No: CL/18889

Ref No: HLC/09/1802/TP

Date: 05 October 2018

DESCRIPTION	AMOUNT
OUR SERVICE FEE CHARGES:	
<ul style="list-style-type: none">SURVEY INSPECTION FOR VEHICLE NO. <u>FBK 4162 H</u>RESURVEY INSPECTIONDIGITAL PHOTOGRAPHS SERVICES <i>(INCLUSIVE OF STORAGE AND SUBMISSION OF DIGITAL PHOTOGRAPHS)</i>TRANSPORTATION	
GRAND TOTAL	SS 693.00

E & O E

All cheque payment should be "Crossed" and made payable to " C L APPRAISER PTE LTD "

We shall be grateful if you could forward our payment at your early convenience.


CL Appraiser Pte Ltd

SCL APPRAISER PTE LTD

Vehicle Registration No: FBK 4162 H

Our Ref No: HLC/09/1802/TP

Qty	Description	Conditions	Repairer's Estimate	Revised Amount
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SPARE PARTS - LIST ITEMS

1	Front fender	Damage	\$ 145.00	\$ 145.00 ✓
2	Fork inner tubes	Damage	\$ 960.00	\$ 960.00 ✗
2	Fork outer tubes	Damage	\$ 760.00	\$ 760.00 ✗
1	Fork under bracket	Damage	\$ 450.00	\$ 450.00 ✗
1	Front brake disc	Damage	\$ 288.00	\$ 288.00 ✗
1	Front sport rim	Damage	\$ 750.00	\$ 750.00 ✓
1	Front rim shaft	Necessary	\$ 90.00	\$ 90.00 ✓
1	N/s side mirror	Damage	\$ 95.00	\$ 95.00 ✓
1	N/s handle bar	Damage	\$ 155.00	\$ 155.00 ✓
1	N/s handle bar end	Damage	\$ 28.00	\$ 28.00 ✓
1	N/s hand grip	Necessary	\$ 25.00	\$ 25.00 ✓
1	Clutch lever	Damage	\$ 55.00	\$ 55.00 ✓
1	Brake lever	Damage	\$ 75.00	\$ 75.00 ✓
1	Windshield	Damage	\$ 220.00	\$ 220.00 ✓
1	Top fairing	Damage	\$ 480.00	\$ 480.00 ✓
1	Top fairing inner panel	Damage	\$ 85.00	\$ 85.00 ✓
1	Top fairing daylight lamp	Damage	\$ 180.00	\$ 180.00 ✓
1	Headlamp	Damage	\$ 320.00	\$ 320.00 ✓
1	Air intake tube	Damage	\$ 125.00	\$ 125.00 ✓
1	Front o/s signal	Damage	\$ 60.00	\$ 60.00 ✓
1	Lamp stay	Damage	\$ 285.00	\$ 285.00 ✓
1	N/s side panel	Damage	\$ 90.00	\$ 90.00 ✓
1	N/s side fairing	Damage	\$ 395.00	\$ 395.00 ✓
1	N/s side inner fairing	Damage	\$ 350.00	\$ 350.00 ✓
1	N/s lower fairing	Damage	\$ 300.00	\$ 300.00 ✓
1	Front footrest	Damage	\$ 75.00	\$ 75.00 ✓
1	Gear pedal	Damage	\$ 150.00	\$ 150.00 ✓
1	Rear n/s footrest	Damage	\$ 75.00	\$ 75.00 ✓
1	Rear n/s footrest bracket	Damage	\$ 120.00	\$ 120.00 ✓
1	Swing arm	Repair	\$ 2,088.00	\$ 2,088.00 ✗
1	Rear n/s tailboard	Damage	\$ 685.00	\$ 685.00 ✓
1	Rear n/s signal	Damage	\$ 80.00	\$ 80.00 ✓
1	Fuel tank side cover	Damage	\$ 185.00	\$ 185.00 ✓
1	Fuel tank centre cover	Damage	\$ 165.00	\$ 165.00 ✓
1	Side stand	Damage	\$ 85.00	\$ 85.00 ✓
			\$ 10,474.00	\$ 8,386.00
			Less 10%	\$ 838.60
Total Cost - List Items			\$ 9,426.60	\$ 7,547.40

SCL APPRAISER PTE LTD

Vehicle Registration No: FBK 4162 H

Our Ref No: HLC/09/1802/TP

Qty	Description	Conditions	Repairer's Estimate	Revised Amount
List Items Total c/f			\$ 9,426.60	\$ 7,547.40

SPECIAL NETT ITEMS

1	Number plate (1 set)	Damage	\$ 28.00	\$ 28.00 10
2	Fork oils	Necessary	\$ 30.00	\$ 30.00 ✓
2	Fork oil seals	Necessary	\$ 56.00	\$ 56.00 ✓
1	Steering cone (1 set)	Necessary	\$ 120.00	\$ 120.00 ✓
1	Fairing slider (1 set)	Damage	\$ 150.00	\$ 150.00 ✓
1	Swing arm slider (1 set)	Damage	\$ 120.00	\$ 120.00 80
1	Front fork slider (1 set)	Damage	\$ 120.00	\$ 120.00 80
1	Front camera	Necessary	\$ 380.00	\$ 380.00 2.50
Total Cost - Special Nett items			\$ 1,004.00	\$ 1,004.00

Total cost of parts	\$	10,430.60	\$	8,551.40
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L C L APPRAISER PTE LTD

Vehicle Registration No: FBK 4162 H

Our Ref No: HLC/09/1802/TP

S/No	Description	Repairer's Estimate	Revised Amount
	Total cost of parts e/f	\$ 10,430.60	\$ 8,551.40

LABOUR

1	To provide towing service.	\$ 50.00	\$ 50.00 35
2	To check electrical system, wire harness and focus headlamp.	\$ 80.00	\$ 11 50.00 x
3	To provide labour charges, workmanship to dismantle above damaged parts ; re-align body structure and damaged consistent to the accident.	\$ 450.00	\$ 320.00 280
4	To check , repair and straighten body frame to the original position.	\$ 400.00	\$ 280.00 /

GRAND TOTAL

	\$ 11,410.60	\$ 9,251.40
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6706.2
236f

C L APPRAISER PTE LTD

Vehicle Registration No: FBK 4162 H

Our Ref No: HLC/09/1802/TP

The repairer has agreed to undertake the repair under a Lump Sum Basis. We have further adjusted the amount to a **Lump Sum Repair Contract of : \$ 7,400.00**

By accepting to carry out the repairs on a contract lump sum basis, the repairer has the discretion to replace the damaged parts with used, reconditioned or new parts, or to repair it to a roadworthy condition.

Note: The revised estimate was made from a visual inspection. Should there be any discrepancy or unseen damage / item in this survey, kindly notified the company within seven (7) from the date hereof. Otherwise, the revised amount shall be deemed to be valid.

Disclaimer

The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in. The rates and assessment of damages must not be used in any circumstances for comparison with other vehicle and/or other accident in other legal proceedings.

C L APPRAISER PTE LTD



Cheong K. H
Automotive Appraiser



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

AIG ASIA PACIFIC INSURANCE PTE LTD

Ref : CS/AIG19005495/Uqd3s2

78 SHENTON WAY #08-16
CHARTIS BUILDING
SINGAPORE 079120
ATTN: MAVIS CHEW

Date : 11-04-2019



Code : AIG

1. Policy Particulars :- THIRD PARTY CLAIM (RESURVEY INSPECTION)

Insured Veh.	SJV 7950C	Veh. Inspected	FBK 4162H
Policy No.	3100028163	Coverage (\$)	0.00
Claim No.	2930941010SG	Excess (\$)	0.00
Assign From	MAVIS CHEW	Assign Date	22/03/2019

2. Vehicle Particulars & Condition

Make & Model	YAMAHA YZF-R3	c.c	321
Engine No.	HIDDEN	Year of Reg.	2015
Chassis No.	MH3RH071000003892	Colour	BLUE
Odometer	77427	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	120/60R17	BRIDGESTONE	5 mm
L/H Front Tyre			mm
R/H Rear Tyre	150/60R17	BRIDGESTONE	5 mm
L/H Rear Tyre			mm

4. Description of Damages

THE VEHICLE HAD COMPLETED ITS REPAIR WORKS.
REPAIR CONDITION SEE DETAILS.

5. General Information

Accident Date	14/09/2018	Inspection Date	29/03/2019
Survey held at	HL CYCLE PL 1 KAKI BUKIT AVE 6 #02-58 SINGAPORE 417883		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR: **6 Working Days**



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51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. FBK 4162H

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	FRONT FENDER	REPLACED	145.00	145.00
2	FORK INNER TUBES	REPAIRED SEE LABOUR	960.00	-
2	FORK OUTER TUBES	REPAIRED SEE LABOUR	760.00	-
1	FORK UNDER BRACKET	REPAIRED SEE LABOUR	450.00	-
1	FRONT BRAKE DISC	REPAIRED SEE LABOUR	288.00	-
1	FRONT SPORT RIM	REPLACED	750.00	750.00
1	FRONT RIM SHAFT	REPLACED	90.00	90.00
1	N/S SIDE MIRROR	REPLACED	95.00	95.00
1	N/S HANDLE BAR	REPLACED	155.00	155.00
1	N/S HANDLE BAR END	REPLACED	28.00	28.00
1	N/S HAND GRIP	REPLACED	25.00	25.00
1	CLUTCH LEVER	REPLACED	55.00	55.00
1	BRAKE LEVER	REPLACED	75.00	75.00
1	WINDSHIELD	REPLACED	220.00	220.00
1	TOP FAIRING	REPLACED	480.00	480.00
1	TOP FAIRING INNER PANEL	REPLACED	85.00	85.00
1	TOP FAIRING DAYLIGHT LAMP	REPLACED	180.00	180.00
1	HEADLAMP	REPLACED	320.00	320.00
1	AIR INTAKE TUBE	REPLACED	125.00	125.00
1	FRONT O/S SIGNAL	REPLACED	60.00	60.00
1	LAMP STAY	REPLACED	285.00	285.00
1	N/S SIDE PANEL	REPLACED	90.00	90.00
1	N/S SIDE FAIRING	REPLACED	395.00	395.00
1	N/S SIDE INNER FAIRING	REPLACED	350.00	350.00
1	N/S LOWER FAIRING	REPLACED	300.00	300.00
1	FRONT FOOTREST	REPLACED	75.00	75.00
1	GEAR PEDAL	REPLACED	150.00	150.00
1	REAR N/S FOOTREST	REPLACED	75.00	75.00

Report Ref No. CS/AIG19005495/Uqd3s2



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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	REAR N/S FOOTREST BRACKET	REPLACED	120.00	120.00
1	SWING ARM	REPAIRED SEE LABOUR	2,088.00	-
1	REAR N/S TAILBOARD	REPLACED	685.00	685.00
1	REAR N/S SIGNAL	REPLACED	80.00	80.00
1	FUEL TANK SIDE COVER	REPLACED	185.00	185.00
1	FUEL TANK CENTRE COVER	REPLACED	165.00	165.00
1	SIDE STAND	REPLACED	85.00	85.00
	LESS 10% DISCOUNT		-1,047.40	-592.80
			9,426.60	5,335.20
	<u>SPECIAL NETT ITEMS</u>			
1	SET NUMBER PLATE (SN)	REPLACED	28.00	10.00
2	FORK OILS (SN)	REPLACED	30.00	30.00
2	FORK OIL SEALA (SN)	REPLACED	56.00	56.00
1	SET STEERING CONE (SN)	REPLACED	120.00	120.00
1	SET FAIRING SLIDER (SN)	REPLACED	150.00	150.00
1	SET SWING ARM SLIDER (SN)	REPLACED	120.00	80.00
1	SET FRONT FORK SLIDER (SN)	REPLACED	120.00	80.00
1	FRONT CAMERA (SN)	REPLACED	380.00	250.00
			1,004.00	776.00
	<u>LABOUR</u>			
	TO PROVIDE TOWING SERVICE.		50.00	35.00
	TO CHECK ELECTRICAL SYSTEM, WIRE HARNESS AND FOCUS HEADLAMP.	NOT NECESSARY	80.00	-
	TO PROVIDE LABOUR CHARGES, WORKMANSHIP TO DISMANTLE ABOVE DAMAGED PARTS; RE-ALIGN BODY STRUCTURE AND DAMAGED CONSISTENT TO THE ACCIDENT. INCLUSIVE OF THE REPAIR OF FORK INNER TUBES, FORK OUTER TUBES, FORK UNDER BRACKET, FRONT BRAKE DISC AND SWING ARM.		450.00	280.00
	TO CHECK, REPAIR AND STRAIGHTEN BODY FRAME TO THE ORIGINAL POSITION.		400.00	280.00
			980.00	595.00
	GRAND TOTAL		11,410.60	6,706.20



RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION) (AMOUNT AGREE AND ACCEPTED BY REPAIRER)			5,350.00
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Report Ref No. CS/AIG19005495/Uqd3s2

CHUA KANG SENG

Licensed Appraiser

K.K.LAU CPT(RET)

BEng(Hons),B.Bus,MBA,PEng,PE,
MinstAEA,MASME,MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser

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