

(Poh Kien)



WEARNES

Our Reference: SMA2680P/7015905
Your Reference: SLS7272T

By Email / Mail

28 May 2019

LONPAC INSURANCE BHD C/O LKK AUTO CONSULTANTS
Attn: Third Party Claim Department -

ACCIDENT INVOLVING SMA2680P & SLS7272T ON 22 Mar 2019.

Dear Officer,

We wish to inform you that the repairs to our client vehicle have been completed.

We hereby submit the claims as follows:

Details	Remarks	Amount (SGD)
Cost of Repairs		7,789.82
Loss Of Rental	120.00 x 5 days	600.00
Others		
TOTAL		8,389.82

Kindly let us have your offer to Christine.yow@wearnes.com

Your soonest reply is much appreciated. Thank you.



Yours faithfully
Christine Yow
D (65) 6430 4899
Wearnes Automotive Pte Ltd
Bodyshop and Paint Division
249 Alexandra Road
Singapore 159935

This is a computer generated printout, no signature is required.

SERVICE TAX INVOICE

0 - L00002 SL: LONPAC INSURANCE BHD GST Reg.No:M28920628X
 LONPAC INSURANCE BHD
 300 BEACH ROAD
 #17-04/07 THE CONCOURSE
 SINGAPORE 199555

Inv.No. : B&P 7015905 Page 1
 Inv.date : 07/05/2019
 WIP No. : 60645
 Veh.In/Out: 02/04/2019 12/04/2019
 *Tel.No. : 62507388
 Reg.No. : SMA2680P
 Reg.date : 31/05/2018
 Mileage : 7,611
 Chassis No: SAJAB4AX8JCP28149

Closed by : Patricia Kueh Anak S
 Svc Consultant : ACC
 Remarks : Mr Murali Balasubram

Parts/Dp.No	Description	Mech Qty	Price	Disc%	Pkg	Amount	G
802	TO REPLACE REAR BUMPER COVER, RIM REAR RH, REPAIR QUARTER PANEL RH, ETC.	0	1800.00	0		1,800.00	S
800	TO PUTTY SPRAYPAINT ON REAR BUMPER COVER, QUARTER PANEL RH, ETC	0	1600.00	0		1,600.00	S
280	TO CHECK WIRING INCULDE RESETTNG OF ALL ELECTRICAL MODULES	0	486.00	0		486.00	S
R16	TOWING CHARGES	0	250.00	0		250.00	S
0031	TO REPLACE REAR RIM RH	0	50.00	0		50.00	S
419	WHEEL ALIGNMENT	0	280.00	0		280.00	S
T4N19204LM	COVER-BUMPER	1.0 EA	987.70	10		888.93	S
T4N13778	MOUNTING-BRACKET	1.0 EA	118.30	10		106.47	S
T4N13697	WHEEL- 18" Rear Tem	1.0 EA	1471.80	10		1,324.62	S
C2Z28861LH	ADHESIVE SEALER FL2	1.0 EA	549.10	10		494.19	S

Gross Total. 7,280.21

Labour Total 4,466.00
 Parts Total 2,814.21
 Package Total 0.00

Net..... 7,280.21
 GST @ 7.0% 509.61
 Total..... 7,789.82
 Paid..... 0.00
 Please Pay.. 7,789.82

GST: S=StdRated; O=OutOfScope; Z=ZeroRated
 Enquiries must be lodged within 14 days from the invoice date
 This is a computer generated invoice. No signature is required.

(PAYMENT BREAKDOWN)

Vehicle No	:	5MA2680P	Model	:	Jaguar XE
	:	SLST272T			
Date of Accident	:	22/03/2019			

Global Sum Settlement	:	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
Liability	:	100 %	(Agreed/Assessed)

Repair Estimate	:	\$20,720.75	
Final Repair Cost	:	\$7,789.82	
Loss of Use	:	\$ 600	5 days at \$120 per day
Rental (if any)	:	\$	days at \$ (incls of GST) per day
Others	:	\$	
	:	\$	
	:	\$	
	:	\$	
Final Settlement Sum	:	\$8,389.82	

Remarks: _____

Payment Instruction: Payee's Breakdown

1)	WEARNES AUTOMOTIVE PTE LTD	:	\$ 7,789.82
2)	Murali Bakasubramanian	:	\$ 600.00
3)		:	\$
4)		:	\$

AUTHORIZATION TO ACT

I, Murali Balasubramanian ("the third party claimant")
of 28 Jalan Datoh #14-09 (329426) (address),
owner of SUA2680P (vehicle no.) hereby authorize
WEARNES AUTOMOTIVE PTE LTD
("the workshop") to act for me with respect to my claim for repair costs and / or rental
and / or loss of use ("claim") for my vehicle no. SUA2680P that was
damaged pursuant to the accident which occurred on 22/03/2019 (date) along
Junction of Prinsep Link and Bencoolan Street (location)
involving vehicle no. SLS7272T ("the accident").

I further authorize the workshop to sign the discharge voucher on my behalf to settle
my above mentioned claim in a manner that they deem fit and the workshop is further
authorized to receive payment further to settlement of my claim with payment
cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on
a without prejudice and without admission of liability basis insofar as the driver /
owner / insurers of the other vehicle/s is concerned.

Dated this 22 day of 03 (month) 20 19 (year)



Signed by "the third party claimant"
Policyholder's Signature only
& Company Chop – (if registered under a company)



Signed by "the workshop"

Patricia Kueh Anak Slin

From: Poh Kin (LKKAuto) <pohkin@lkkauto.com>
Sent: Monday, 1 April, 2019 3:02 PM
To: Paul Ong Qing Yong
Cc: Patricia Kueh Anak Slin; Admin A; assignments
Subject: RE: Our Ref: 18/19/19/VP05/021566 TP Claim - Our customer SMA2680P; TP Vehicle SLS7272T DOA 22/03/2019 [External General]

Importance: High
Sensitivity: Confidential

WITHOUT PREJUDICE
SAVE AS TO COSTS

Our Ref: CC4/LPC19005538/T1fa3
Your Ref: SMA 2680P

Dear Sir/Madam,

We refer to above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) 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.

In the meantime, kindly arrange TP survey ASAP.

"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,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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



Save the Earth. Print only when necessary.

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From: Paul Ong Qing Yong [mailto:paul.ong@wearnes.com]
Sent: Monday, 1 April 2019 10:51 AM
To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; Poh Kin (LKKAuto) <pohkin@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: Patricia Kueh Anak Slin <patricia.kueh@wearnes.com>
Subject: RE: Our Ref: 18/19/19/VP05/021566 TP Claim - Our customer SMA2680P; TP Vehicle SLS7272T DOA 22/03/2019 [External General]
Importance: High
Sensitivity: Confidential

Hi all,

Any updates please.

Paul Ong
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
M (65) 8126 1237 D (65) 6378 9336
www.wearnesauto.com paul.ong@wearnes.com

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From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Friday, March 29, 2019 11:25 AM
To: Paul Ong Qing Yong <paul.ong@wearnes.com>; Poh Kin (LKKAuto) <pohkin@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: Patricia Kueh Anak Slin <patricia.kueh@wearnes.com>
Subject: RE: Our Ref: 18/19/19/VP05/021566 TP Claim - Our customer SMA2680P; TP Vehicle SLS7272T DOA 22/03/2019 [External General]
Sensitivity: Confidential

Dear Paul,

Thank you for the email.

Dear Poh Kin,

Kindly assist.

FYNA our Ref : CC4/LPC19005538/T1fa3

Best Regards,

Summer Lee | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Paul Ong Qing Yong [<mailto:paul.ong@wearnes.com>]

Sent: Friday, 29 March, 2019 11:20 AM

To: ONG LI LI <llong@lonpac.com>; MT_Claim_SG <mt_claim@lonpac.com>;
assignments@lkkauto.com; Admin-D (LKKAuto) <admin-d@lkkauto.com>

Cc: Patricia Kueh Anak Slin <patricia.kueh@wearnes.com>

Subject: RE: Our Ref: 18/19/19/VP05/021566 TP Claim - Our customer SMA2680P; TP Vehicle
SLS7272T DOA 22/03/2019 [External General]

Importance: High

Sensitivity: Confidential

Hi,

Any updates?

Paul Ong
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
M (65) 8126 1237 **D** (65) 6378 9336
www.wearnesauto.com paul.ong@wearnes.com

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

Sent: Wednesday, March 27, 2019 9:14 AM

To: Paul Ong Qing Yong <paul.ong@wearnes.com>; MT_Claim_SG <mt_claim@lonpac.com>;
assignments@lkkauto.com; Admin-D (LKKAuto) <admin-d@lkkauto.com>

Cc: Patricia Kueh Anak Slin <patricia.kueh@wearnes.com>

Subject: RE: Our Ref: 18/19/19/VP05/021566 TP Claim - Our customer SMA2680P; TP Vehicle
SLS7272T DOA 22/03/2019 [External General]

Sensitivity: Confidential

Lonpac External - General

Without Prejudice

Dear Paul

Liability is not clear at this moment, we are requesting more information from our Insured.

If your client still insist to pursue TP claim, please liaise with LKK Auto Consultants Pte Ltd for survey on WP basis first.

Dear Nivitha

Please follow up with workshop.

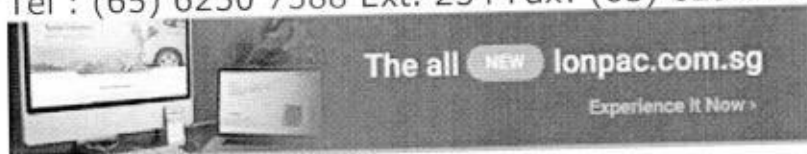
Regards,

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.

From: Paul Ong Qing Yong [mailto:paul.ong@wearnes.com]

Sent: Wednesday, 27 March, 2019 9:00 AM

To: MT_Claim_SG

Cc: Patricia Kueh Anak Slin

Subject: TP Claim - Our customer SMA2680P; TP Vehicle SLS7272T DOA 22/03/2019

Importance: High

Sensitivity: Confidential

Attached TP Claim.

Please advise if we can do direct settlement.

Paul Ong
Service Consultant
Bodyshop & Paint



Wearnes Automotive Pte Ltd
249 Alexandra Road Singapore 159935
M (65) 8126 1237 D (65) 6378 9336
www.wearnesauto.com paul.ong@wearnes.com

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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	22/03/2019 19:31
Date Of Accident	22/03/2019 09:30
Exact Location Of Accident	JUNCTION OF PRINSEP LINK AND BENCOOLEN STREET
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMA2680P
Insured/Policyholder	
Name Of Registered Owner	MURALI BALASUBRAMANIAM
NRIC No	S1665593G
Email Address	MURALI812@HOTMAIL.COM
Mobile Phone No	(LOCAL) +65-81214406
Alternative Phone No	OTHERS-81214406

Vehicle Particulars

Manufacturer	JAGUAR
Model	XE-2.0 (A)
Exact Purpose for which vehicle was being used at time of accident	SOCIAL
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	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA362314/1
Cover Note Number	

Driver

Name of Driver	MURALI BALASUBRAMANIAM
NRIC No	S1665593G
Date Of Birth	15/10/1964
Occupation	INDOOR
Date Of Driving Pass	20/06/1988
Driving Experience	30 YEARS AND 9 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-81214406
Fax Number	
Contact Number	OTHERS-81214406
Email Address	MURALI812@HOTMAIL.COM

Address	28 JALAN DATOH #14-09
Postcode	329426
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

Please refer attachements.

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	SLS7272T
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	HO KEE WAI
NRIC/Passport Number	S7223874E
Contact Number	98632011
Address	BLK 10 PRINSEP LINK #121-06
Postcode	187948
Insurance Company Name	LONPAC INSURANCE BHD
Nature Of Damage	
No. Of Passenger (Including Driver)	

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Complete and submit this Form to Allied World's Authorised Reporting Centre ("ARC") for filing.
2. Please report correctly the details of the accident to speed up the claims process.
3. This Form must be completed by the Policyholder and/or the Authorised Driver.
4. 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.
5. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
6. Any false reporting may be referred to the Traffic Police Department for investigation.

ACCIDENT STATEMENT

Date and Time of Accident	Date: 22/3/19 Time: 9:30
Exact Location of Accident	Junction of Prinsep Link & Benicolen Street
DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SUA 2680P

INSURED / POLICYHOLDER (OWN VEHICLE)

Name of Registered Owner (See Insurance Cert.)	Murali Baksubramanian
Personal Identification - NRIC (Singaporean/PR)	S1665593G
- FIN/Passport Number	
- Not Applicable	

VEHICLE PARTICULARS (OWN VEHICLE)

Vehicle Make / Model	Manufacturer Jaguar Model XE
Type of Vehicle*	<input checked="" type="radio"/> Saloon <input type="radio"/> MPV <input type="radio"/> CRV <input type="radio"/> Van <input type="radio"/> Lorry <input type="radio"/> Bus <input type="radio"/> M/cycle <input type="radio"/> Others, _____
Exact Purpose for which vehicle was being used at time of accident	Social
Are you claiming under your own insurance policy for repair to your vehicle?	<input type="radio"/> Yes <input checked="" type="radio"/> No (If No, Pls select: <input checked="" type="radio"/> Third Party <input type="radio"/> Reporting)
Vehicle Category*	<input checked="" type="radio"/> Private <input type="radio"/> Commercial <input type="radio"/> Motorcycle

INSURANCE COMPANY (OWN VEHICLE)

Name of Insurance Company *	AXA Insurance Pte Ltd
Type of Policy	<input checked="" type="radio"/> Comprehensive <input type="radio"/> Third Party Fire & Theft <input type="radio"/> TP Only
Fleet Policy	<input type="radio"/> Yes <input checked="" type="radio"/> No
Policy Number	GA3623141
Motor CI	

DRIVER

	<input checked="" type="radio"/> Same as Insured above
Name of Driver	Murali Baksubramanian
Personal Identification - NRIC (Singaporean/PR)	S1665593G
- FIN/Passport Number	
Date of Birth	15 dd/ 10 mm/ 1964/yy
Driving Date Pass	20 dd/ 06 mm/ 1988 /yy
Year of Driving Experience	30 Year(s) 9 Month(s)
Occupation	<input checked="" type="radio"/> Indoor <input type="radio"/> Outdoor
Gender	<input checked="" type="radio"/> Male <input type="radio"/> Female
Contact Number / Mobile Phone / Fax No.	81214406

Address of Driver	28 Jalan Datch #14-09		Postcode (329426)
Email Address			
Was driver an employee of the Insured's Company?	<input type="radio"/> Yes	<input checked="" type="radio"/> No	
If No, Relationship of the Driver with the Insured	Owner		
Vehicle Registration Number of Driver's Own	<input type="radio"/> Yes	<input checked="" type="radio"/> No	
Vehicle Registration Number of Driver's Own Vehicle (if applicable)			
Insurance Company of Driver's Own Vehicle (if applicable)			
GENERAL INFORMATION OF THE ACCIDENT			
Type of Collision (Eg. Chain collision, Head-On collision, Side Swipe, Front to Rear)	Head-on		
Weather Conditions	<input checked="" type="radio"/> Clear	<input type="radio"/> Raining	<input type="radio"/> Others, _____
Road Surface	<input checked="" type="radio"/> Dry	<input type="radio"/> Wet	<input type="radio"/> Others, _____
OTHER INFORMATION			
Was any foreign vehicle involved in this accident?	<input type="radio"/> Yes	<input checked="" type="radio"/> No	
Was any body injured in the accident?	<input type="radio"/> Yes	<input checked="" type="radio"/> No	
Was any other vehicle or property damaged?	<input checked="" type="radio"/> Yes	<input type="radio"/> No	
Was there any video captured by Car Camera?	<input type="radio"/> Yes	<input checked="" type="radio"/> No	
Number of Passengers (Including Driver)	1		
DETAILS OF POLICE ACTION			
Was the Accident reported to the Police?	<input type="radio"/> Yes	<input checked="" type="radio"/> No (If Yes, please state which Police Station.)	
Police Station Name			
Police Station Address			
Police Station Contact	Tel No.	Fax No.	
Was notice of intended Prosecution given?	<input type="radio"/> Yes	<input checked="" type="radio"/> No (If Yes, against whom?)	
DETAILS OF OTHER VEHICLE / PROPERTY 1			
Vehicle Registration Number	SLS7272T		
Vehicle Make/ Model/ Colour			
Details of Properties			
Name of Driver	Ho Kee Wai		
Personal Identification - NRIC (Singaporean/PR)	S7223874E		
- FIN/Passport Number			
Contact Number	98632011		
Address	Blk 10 Prinsep Link #12-06 (187948)		
Name of Insurance Company			
Nature of Damage			
No. of Passenger (Including Driver)			
(Note - Please use page 6 if you need to add more vehicles.)			

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 Traffic Police Department for investigation.
6. This report will be forwarded by the insurers to 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.

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

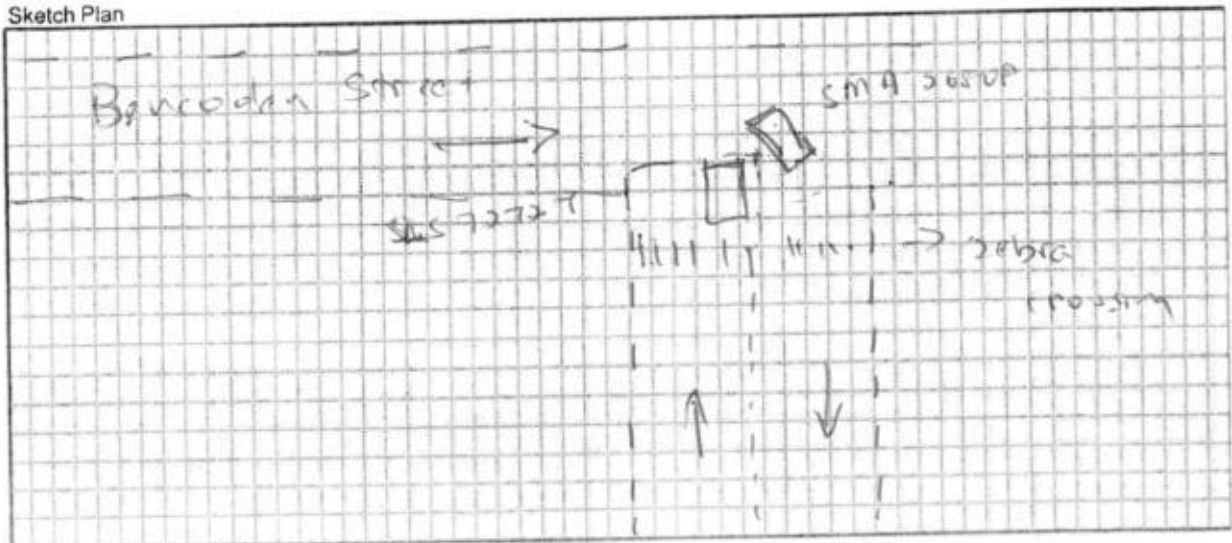
(c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

Sketch Plan



Describe Circumstance of the Accident

I was driving along Benroden Street at around 9.30 am today and at the junction of Prinsep Link I had to make a right turn as I was going to my carpark at Conkline Plaza. When I made the right turn there was no vehicle waiting. While I was making the turn this vehicle SL575757 came along the Prinsep Link fast and wanted to make a right turn. He came a little too fast and close and hit my bumper as I was turning right.

IMPORTANT NOTE

Under **General Condition – Conduct of Claim** of the Motor Policy, you have to decide within 21 days of occurrence or discovery of damage whether or not to claim under the policy. Please check your policy for more information.

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



Witnessed by Reporting Centre Personnel

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S1665593G

Name

MURALI BALASUBRAMANIAM

முரளி பாலசுப்பிரமணியம்

Race

INDIAN

Date of Birth

15-10-1964


Country of Birth

SINGAPORE

Sex

M

S1665593G



2560687

NRIC No. S1665593G

Blood Group

A+

Date of issue

13-01-1995

28 JALAN DATOH #14-09
SINGAPORE 329428
S1665593G

22/02/2014



YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(S)

PASS DATE

20 Jun 1966

Class 3 Motor Cars of unladen weight not exceeding 3000 kg with not more than 7 passengers, exclusive of the driver, and Motor Tractors and other Motor Vehicles of unladen weight not exceeding 2500 kg



License No. S166559~G

No 428A

REPUBLIC OF SINGAPORE DRIVE LICENCE

License Number: S166559~G

Name

MURALI BALASUBRAMANIAM

Birth Date: 15 Oct 1966

Issue Date: 14 Sep 2004



1001285204C



redefining / insurance

AXA Insurance Pte Ltd

1800 880 4888 (Within Singapore)
(65) 6880 4888 (International)

(65) 6880 4740

customer.care@axa.com.sg

www.axa.com.sg

Certificate of Insurance

account number
04111

-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)

Policy details

Policyholder name	MURALI BALASUBRAMANIAM	Certificate number	GA362314 / 1
Cover	Comprehensive	Chassis number	SAJAB4AX8JCP28149
Plan name	Flexi	Engine number	170725Y0346PT204
NCD applicable	50%		
Vehicle registration number	SMA2680P		
Period of Insurance	from 31/05/2018 to 30/05/2019 (both dates inclusive)		
Finance loan company	OCBC BANK LIMITED		

Persons or classes of persons entitled to drive*

- (a) The Policyholder
(b) Any Named Driver as stated in the Policy:
1. VERONICA JOSEPH 2. NATASHA MURALI
(c) Any person who is driving on the Policyholder's order or with their 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.

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS	Basic Own Damage Excess	SGD 1,200.00
	Windscreen Excess	SGD 100.00

An Additional Excess is applicable as follows:

- \$500 for unnamed *Authorised Driver*
- \$500 for declared *Young and Inexperienced Driver*
- \$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to \$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Additional Clause 1

This policy is inclusive of AD
CN892851

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd

Authorised signature

Important note

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.