

Dated: 5 April 2019

c/o Charn's Customcraft
Blk 1010 Bukit Merah Lane 3
#01-105
Singapore 159724
Tel: 6271 7054
Fax: 6273 6676

Lompac Insurance Bhd

By Fax: 62962706

WITHOUT PREJUDICE

Dear Sir/Madam,

ACCIDENT INVOLVING: SKL 5020R & SJU 53131 on 03
April 2019 @ along Straits Boulevard Two S M C E

I, the owner of motor vehicle no: SKL 5020R wish to inform you that my vehicle was involved in the above said accident which was caused by the carelessness of the driver of your insured vehicle no: SJU 53131.

The details of how the accident occurred are stated in the Singapore Accident Statement and a copy of which is enclosed for your attention.

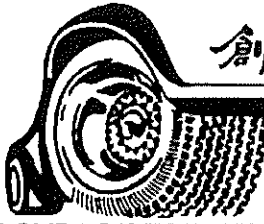
I shall be most grateful if you could kindly arrange your appointed surveyor to survey my vehicle at **CHARN'S CUSTOMCRAFT** of BLK 1010, Bukit Merah Lane 3, #01-105, Singapore 159724 within **TWO** working days from the date of this letter, failing which I have no alternative but to instruct the workshop to proceed with the independence survey, necessary repair and send you the total bill for payment.

As per MCF, kindly revert the liability within 14 working days after the survey was done by your appointed surveyor.

Your immediate attention to the above matter is greatly appreciated.

Yours faithfully,

.....
Name:



CHARN'S CUSTOMCRAFT

Accident Claim Repair, Corrosion Welding, Body Dent Repairs,
 Spray-Painting, Mechanical Repair And Customizing of Cars
 BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724
 BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723
 TEL: 62717054, 62733304 FAX: 62736676 EMAIL: charns@singnet.com.sg
 Bus. Reg. No. 251513/00M

AXA/LONPAC(SJU5313K)

DOA: 03/104/2019@1955

LONPAC INSURANCE BHD

5/4/2019

ATTN: THE MOTOR CLAIMS DEPT

THIRD PARTY CLAIM

ESTIMATE COST OF REPAIR FOR VEHICLE NO:

SKL 5020 R - NISSAN TEANA 2.0L CVT

CHASSIS: MNTBBAL33Z0000024 (2013)

1 pc	Rear boot logo	(NETT)	\$ 60.00
1 pc	Rear boot emblem 'TEANA'	(NETT)	\$ 87.00
1 pc	Rear boot emblem '2.0XL'	(NETT)	\$ 73.00
1 pc	Rear bumper	(NETT)	\$ 848.10
1 pc	Rear bumper reinforcement	(NETT)	\$ 533.80
1 pc	Rear bumper sponge	(NETT)	\$ 244.30
			<u>\$ 1,846.20</u>
	LESS 10%		<u>\$ 184.62</u>
			<u>\$ 1,661.58</u>
1 set	Reverse sensor (S/NETT)		\$ 200.00
	Removce necessary parts: jacking, panel beating, repair and straighten rear inner panel, rear end panel, rear boot and rear bumper.		\$ 380.00
	Putty and respray rear inner panel, rear end panel, rear boot and rear bumper.		<u>\$ 450.00</u>
			<u>\$ 2,691.58</u>
	ADD 7% GST		<u>\$ 188.41</u>
			<u><u>\$ 2,879.99</u></u>

Note: The above is an estimate only. IF other parts requested
 during the course of repair, we will inform you accordingly.

All parts are subject to availability.

CHARN'S CUSTOMCRAFT

.....

MCCC19043915 / Cham's Customcraft - HQ
ENTRY DATE & TIME: 04/04/2019 15:47
SUBMITTED BY: Sharon Lee Chia Ling

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	04/04/2019 15:47
Date Of Accident	03/04/2019 19:55
Exact Location Of Accident	ALONG STRAITS BOULEVARD TWDS MCE
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKL5020R
Insured/Policyholder	
Name Of Registered Owner	LEE SAW EAN
NRIC No	S2510857D
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-97866462
Alternative Phone No	OFFICE-NOPHONE

Vehicle Particulars

Manufacturer	NISSAN
Model	TEANA-2.0 (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE
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	GA410208
Cover Note Number	

Driver

Name of Driver	SEE CHENG HO
NRIC No	S1289967Z
Date Of Birth	10/03/1958
Occupation	OUTDOOR
Date Of Driving Pass	26/09/1998
Driving Experience	20 YEARS AND 6 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-97866462
Fax Number	
Contact Number	OFFICE-NOPHONE
EEmail Address	SCH.HOPENG@GMAIL.COM

Address	BLK 508 TAMPINES CENTRAL 1 #02-363
Postcode	520508
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	SPOUSE
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?	
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)	2
Passenger 1	NAME: : LEE SAW EAN GENDER: : FEMALE

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 SKETCH

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	SJU5313K
Vehicle Make/Model/Colour	HONDA CIVIC
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	SKP8627A
Vehicle Make/Model/Colour	BLACK MAZDA 3
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	GOH LAY HUA
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Sketch Plan Pg. 1

SKETCH PLANIMPORTANT NOTICE

VEHICLE NO: SKL 5020 R
 ACCIDENT DATE: 03/04/19

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.

NOTE: DO NOT THAT YOU MAY HAVE A 14-DAYS TIMEFRAME FOR YOU TO SUBMIT AN OWN DAMAGE CLAIM UNDER YOUR OWN POLICY. PLEASE REFER TO YOUR POLICY FOR MORE INFORMATION.

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.:

CHARN'S CUSTOMCRAFT

Sketch Plan #2 Pg. 1

SKETCH PLAN

Refer to the attached

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to the attached

OWN DAMAGE () 3RD PARTY CLAIM (/) REPORTING ONLY () OWN WORKSHOP ()

DECLARATION

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

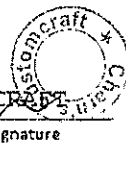
 Policyholder's Signature
 Date & Time:

for 4/4/19.

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

CHARN'S CUSTOMCRAFT

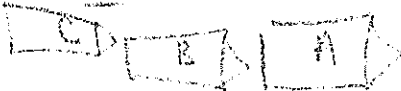
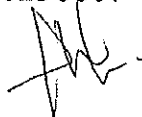
 Reporting Centre Personnel's Signature
 Name:
 NRIC/FIN No.:



Sketch Plan #3 Pg. 1

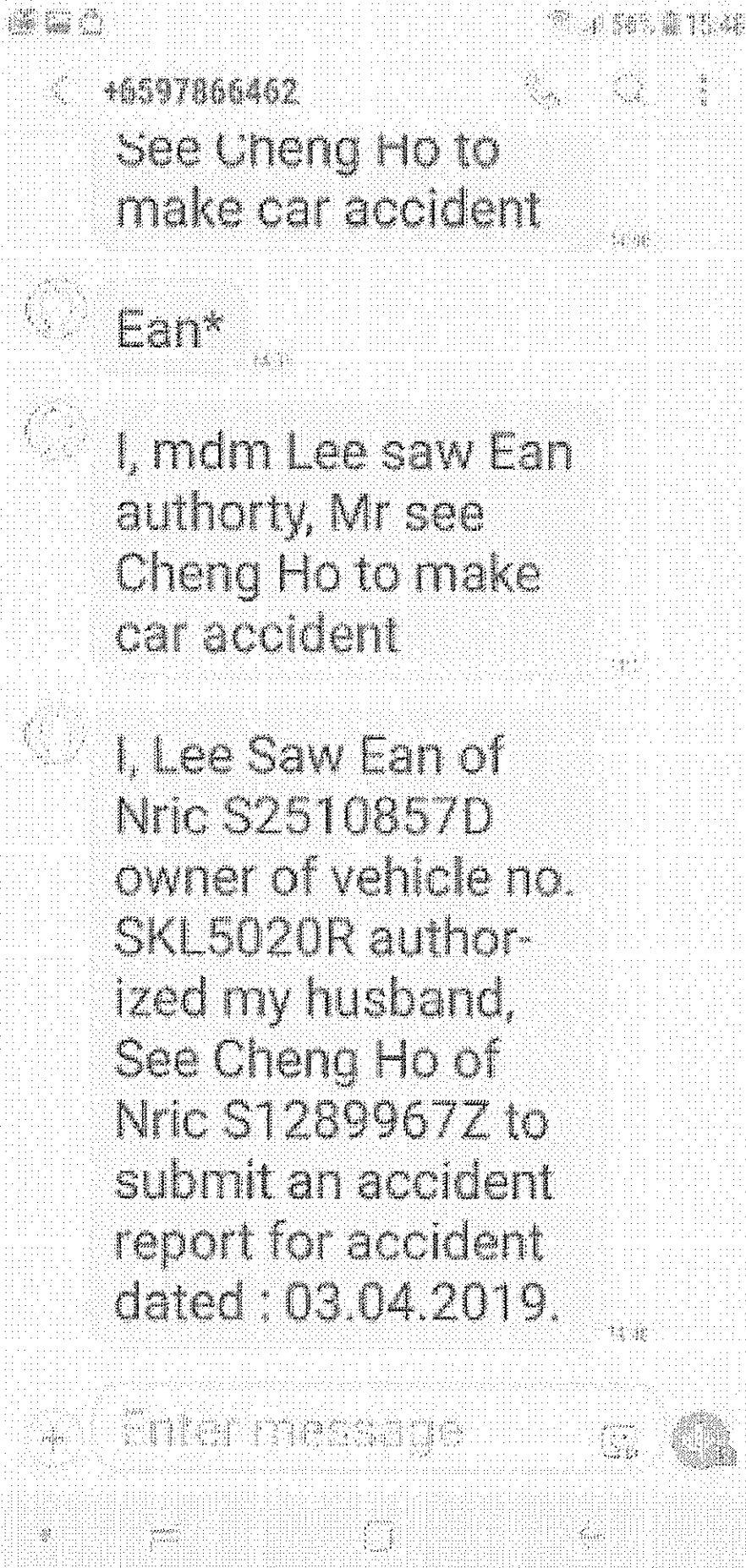
On 03/04/2019 @ about 1955 hrs, I was traveling along Straits Boulevard towards MCE when suddenly the back car, SJU 5313 K just bumped onto the rear of car. I came out of the car and realized there was another car, SKP 8627 A which was behind SJU 5313 K, was also involved in the accident. There were no injuries and we exchange particulars.

SKL 5020 R
Lee Saw Ean
S2510857D
HP: 96238867



A - SKL 5020 R
B - SJU 5313 K
C - SKP 8627 A

Accident Photo



04/04/2019

PARF/COE Rebate Enquiry

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	0857D
Vehicle Details	
Vehicle No.:	SKL5020R
Vehicle to be Exported:	Yes
Intended Deregistration Date:	30 Apr 2019
Vehicle Make:	NISSAN
Vehicle Model:	TEANA 2.0L CVT
Primary Colour:	Grey
Manufacturing Year:	2013
Engine No.:	MR20033530R
Chassis No.:	MNTBBAL33Z0000024
Maximum Power Output:	100.0 kW (134 bhp)
Open Market Value:	\$23,259.00
Original Registration Date:	21 Nov 2013
First Registration Date:	21 Nov 2013
Transfer Count:	1
Actual ARF Paid:	\$24,563.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	20 Nov 2023
PARF Rebate Amount:	\$17,194.00
Intended COE Rebate Details	
COE Expiry Date:	20 Nov 2023
COE Category:	B - Car (1601cc & above)
COE Period(Years):	10
QP Paid:	\$84,578.00
COE Rebate Amount:	\$38,529.00
Total Rebate Amount:	\$55,723.00

The information contained herein is correct as at 04 Apr 2019

OK

REPUBLIC OF SINGAPORE DRIVING LICENCE

Portrait of SEE CHENG HO

License Number: S12899672

Name: SEE CHENG HO

Birth Date: 10 Mar 1958

Issue Date: 21 Jul 2003

Barcode: 000671102D1

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

Class 3 Motor Cars and Motor Tractors which unladen does not exceed 26 Sep 1998

NP 428A

License No: S12899672



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

LEE SAW EAN
 BLK 508 TAMPINES CENTRAL 1
 #02-363
 SINGAPORE 520508

New business

date
 24/10/2018

your servicing distributor
 AIZAT BIN TAHA ALIS-MOHAMMAD /
 16528

your servicing distributor contact

Policy Schedule

Your SmartDrive Comprehensive Essential+

Your policy snapshot

Policyholder name	LEE SAW EAN	Policy number	VA1 / GA410208
Cover	Comprehensive	FIN / NRIC	S2510857D
Period of Insurance	from 21/11/2018 to 20/11/2019 (both dates inclusive)		

Premium breakdown

Gross Premium after 50% NCD	SGD 1,165.38
Total Discounts	- SGD 62.13
7% GST	SGD 77.23
Final Premium	SGD 1,180.48

Your benefits highlights

(refer to Policy Wording for full terms and conditions)

SmartDrive Comprehensive Essential+ Benefits

- 24/7 Towing & Transportation in Singapore or Overseas
- Windscreen Replacement with Excess OR Repair your windscreen at your preferred location and get \$50 cash reward with no excess
- Guaranteed Repairs for twelve (12) Months
- Loss or Damage
- Legal Liability
- Medical and dental expenses up to \$1,000 per person for you, your named drivers and your immediate family members
- Delivery of repaired car to your preferred location
- Daily Transport Allowance of \$100 for a maximum of ten (10) days
- Reimbursement of 110% of your car's market value in the event of total loss (without Basic Own Damage Excess)

Claim Protector Pack Benefits

- Basic own damage excess waiver
- No Claim Discount Protector

Vehicle details

Make & Model of Vehicle	NISSAN TEANA 2.0 CVT	Year of manufacture	2013
Vehicle registration number	SKL5020R	Type of Use	Private use
Body type	SALOON	Engine capacity (c.c.)	1997
Seating capacity (excl driver)	4	Engine number	MR20033530R
Off-Peak car	No	Chassis number	MNTBBAL33Z0000024

Insured's Estimated Market Value	Market Value at the time of Loss (including accessories and spare parts)
Limitation to use	As per Certificate of Insurance
Finance Loan Company	Nil

Excess applicable (refer to Policy Wording for other applicable Excesses)

COOMA & RAI

UEN: 53131378J/GST No. M90371095J
Advocates & Solicitors
Notary Public
Commissioner for Oaths

133 New Bridge Road
#08-02 Chinatown Point
Singapore 059413

Tel: 6438 0783
Fax: 6438 0784
E-mail: coomarai@singnet.com.sg
Website: www.coomarai.com

Date: 5 April 2019

By Fax (6323 2120) Only

M/s K. Krishna & Partners
101 Cecil Street
#24-03/04 Tong Eng Building
Singapore 069533

We do not accept service of Court documents
by fax or by email

Our Ref: MPR/195255/L26/PR

Your Ref: KK.PI.17296.2017

This document is confidential and may be privileged. If you are not the intended recipient, please notify us immediately; you should not copy it or use it for any purpose, or disclose its contents to any other person.

Without prejudice save as to costs

Dear Sirs,

ROAD TRAFFIC ACCIDENT INVOLVING SJR 264S, SJW 2477E, SLL 7868L & SKJ 8590C ALONG COMMONWEALTH AVENUE WEST TOWARDS CITY ON 29/08/2017.

We have looked into this file and are of the view, with respect, that the nature and contour of the accident (which was very slight and innocuous) would not have caused any injury to your client. Her complaints of the alleged injuries are wholly unsupportable and entirely subjective and self-professed. She can be seen in the post-accident video walking normally carrying her child in her arms. We are also instructed that she was not wearing a seat belt and the child too had no booster seat provided, as required by law.

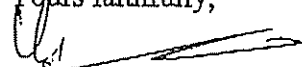
In fact, we have checked with an orthopaedic specialist and are informed that the belated complaints of back pain (evidencing degenerative disc disease) and plantar fasciitis are not related to the accident and take years to develop.

In all the circumstances of this case and in a last attempt to resolve the claim (and in order to minimise costs at an early stage), our client offers to pay to your client a global sum of \$4,578.40, plus a costs contribution of \$1,500 (in lieu, costs to be fixed by the court if an action has been commenced) in full and final settlement of all her claims.

Please be advised that if the last offer made by our client is not accepted before the commencement of legal proceedings, we have instructions to defend any action brought by your client on liability, causation and quantum up to trial.

In the meantime, all our clients' rights and remedies are hereby expressly reserved for the time being.

Yours faithfully,



M P Rai

cc clients (17/17/17/VP05/020075)