

JUN 27 19 10:26

#1

Our ref: SLZ5868B  
Your ref: SHC5139R

Date: 16 JUL 2019

To: AXA LKK

Singapore

Attn: Motor Claims Department

Re: Accident Involving Motor Vehicle Nos. SLZ5868B & SHC5139R  
At/Along Siglap Link On 24/4/19 @ 0700

I am the owner of vehicle no. SLZ5868B that was involved in an accident with your insured vehicle no. SHC5139R of the above accident.

As the accident was caused by your insured negligent/inconsiderate driving, thus I am claiming from you for the following: -

1. Cost of Repairs / Excess	\$ <u>3448.66</u>
2. Loss of Use / Rental ( <u>4</u> days @ \$ <u>160</u> per day)	\$ <u>640.00</u>
3. LTA/GIA Search Fee	\$
4. GIA Report Fee	\$
5. Others	\$
<b>Total:</b>	<b>\$ <u>4,088.66</u></b>

I hereby give you fourteen (14) days to comply with the above, failing which, I shall instruct my solicitor to commence legal action against you. If you have any queries, please contact the representative of **CYCLE & CARRIAGE INDUSTRIES PTE LTD** at Telephone No: 67714353 (Mr Yik Chan Hoe) / 67714304 (Ms Amanda Ang).

I hereby give full authority to **CYCLE & CARRIAGE INDUSTRIES PTE LTD** and their representative to negotiate/comprise settlement of the above claim on my behalf.

Your co-operation and immediate attention to the above is greatly appreciated. I hereby look forward to hearing from you soon.

Yours faithfully

Name & Signature


Address: C/o. 188 Pandan Loop Singapore 128378  
Cc: Mr Yik Chan Hoe/ Ms Amanda Ang  
E-mail: chanhoe.yik@cyclecarriage.com.sg / amanda.ang@cyclecarriage.com.sg  
Fax No. 67795383



# Mercedes-Benz

Cycle & Carriage  
Industries Pte Limited  
Authorised Dealer  
Company No. 196400367W  
GST Reg No. MR-8500111-X

## TAX INVOICE

Invoice Name & Address	Owner Name & Vehicle Info
GOH HONG LING	Cust No/Name WCV34413/GOH HONG LING
C/O AXA INSURANCE PTE LTD	Reg No/Reg Date SLZ5868B / 14/03/2018
MOTOR CLAIM DEPARTMENT	Date In/Mileage 28/05/2019/ 26600
8 SHENTON WAY #24-01	Chassis No WDC2533462F379065
SINGAPORE 068811	Engine No 27492031316398
Contact No 63387288	Make/Model MB/MB GLC 250 4MATIC COUPE (C253)
	Colour/Trim 029 992 Selenite Gr/ 041 101 ARTICO Blac

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CSI00001	Cash	21/06/2019/ 08:41	YK	395 / Yik Chan Hoe	32877	28154977

Description of Goods / Services	Qty	Unit Price S\$	Amount S\$
Z REQUEST			
Customer Request			
M BPNSUN			F.O.C.
POLICY NO/ACC DATE : 1800025031 // 24/04/2019			
DRIVE IN/EXCESS : 24/04/2019 // TP VEH NO SHC5139R AXA			
DATE IN/DATE SURVEY: 28/05/2019 @ 1335 // STEVE LKK			
BY/AUTHORIZED ON : DIRECT SETTLEMENT // ASHER LKK			
S BPNSUB			60.00
SUPPLY 1 PC NO PLATE			
A BPILAB			960.00
PANEL BEATING TO REPAIR AFFECTED AREAS, REMOVE AND REPLACE WITH NEW BODY PANELS WITH REFINISH.			
A BPIRES			600.00
RESpray REAR BUMPER			
A BPILAB		0.10	380.00
USING XENTRY SYSTEM TO CHECK CONTROL UNITS, RESET MEMORY TO STANDARD SETTINGS.			
A BPILAB			120.00
CHECK REAR LIGHTING SYSTEM AND CONDUCT WATER TEST FOR ANY LEAKAGE.NETT			
X REAR BUMPER LOWER	1.00	690.66	690.66
X REAR BUMPER MOULDING	1.00	412.39	412.39

Cycle & Carriage celebrates 120 years.  
Visit [www.cyclecarriage.com/120](http://www.cyclecarriage.com/120) for more info!

Parts	1,103.05			
Labour	2,060.00			
Standard Menu	0.00	7% GST on	3223.05	3,223.05
Specialist Job	60.00			225.61
Diagnostics Job	0.00			
Sundry/Others	0.00			
Total(w/o GST)	3,223.05			
			<b>Total Payable</b>	<b>3,448.66</b>
			<b>Paid</b>	<b>0.00</b>
			<b>Total Due</b>	<b>3,448.66</b>

Payment should be made strictly by cash, NETS or credit cards. Thank you.

Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.

Pandan Loop Service Center  
188 Pandan Loop  
Singapore 128378  
Tel: 6777 8388  
Fax: 6779 5383  
[www.mercedes-benz.com.sg](http://www.mercedes-benz.com.sg)



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**CHAN'S & SONS ENTERPRISE**

363 Sembawang Road

Singapore 758379

Tel: 67532536 Fax: 67567565

GST Reg No: 51-936900-M

**chan's**

www.chans.com.sg

YIK

**TAX INVOICE****GOH HONG LING (WU FENGLING)**

INVOICE : AR1906-0074  
DATE : 01/06/2019  
TERMS : C.O.D  
STAFF ID : AMIRA  
AGREEMENT NO. : HA201905-0224

ATTN : ACCOUNTS PAYABLE

DESCRIPTION	AMOUNT (SGD)
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Vehicle Reg No : SMD8127R 598.13  
Make / Model :  
Rental Dates : Rental Billing From 28/05/2019 To 31/05/2019 (Inclusive)  
Period : 4 days  
Rental Rate : S\$ 160.00 Per Day (Including GST)  
Reference No : SLZ5868B

**AMOUNT : S\$****SIX HUNDRED FORTY DOLLARS ONLY**

NON-TAXABLE VALUE : 0.00  
TAXABLE VALUE : 598.13  
GST 7% : 41.87

**TOTAL S\$ : 640.00**Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**

For Official Use Only

Payment Date :	F / Amt
CS / CC / CH :	
CS / CC / CH :	

Member of  
VRA & ARTAS

ARTAS

363 Sembawang Road Goodlink Park Singapore 758379 T 67532536 F 67567565 E sales@chans.com.sg

# RENTAL AGREEMENT

201905-0224

Hirer's Name <b>Golt Hoon Lin</b>		Date of Birth <b>28.05.1974</b>	Passport/ Nric No. <b>S7416243F</b>	Nationality
Address <b>25 SARACA DR</b>		Occupation	Driving Licence No.	Date of Expiry
Postal Code <b>607517</b>		Contact No.	Mobile Phone No. <b>97485808</b>	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No.	Date of Expiry
Postal Code		Contact No.	Mobile Phone No.	

## CHECK OUT

Date <b>28.5.19</b>	Time <b>8.30am</b>	Mileage KM	E 1/4 1/2 3/4 F
Date <b>31.5.19</b>	Time <b>3pm</b>	Mileage KM	Remarks <b>2x4</b>

## CHECK IN

### IMPORTANT NOTES:-

- Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- No refund will be given for vehicle that returns early.
- Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- Third Party Liability - First \$2000 for any Third Party Accident Claim.
- Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- Hirer is responsible for all parking fines & traffic summons.
- Extension:- One day's advance notice is required otherwise no extension will be allowed.
- Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- Vehicle returned after office hour will be charged to the next working day.
- Hourly extension is charged at 1/5 of the daily rate.
- As preventive maintenance, please check water & engine oil daily.
- Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT		RATE (\$)	TOTAL (\$)
RATE	4	@	160 net	598.13
DISCOUNT				
GST @ 7%				41.97
TOTAL				640
EXTENSION			AR1906-0074	
YIC				
SL2 5868B				
DEPOSIT (refundable) S\$				
CHANGED OVER FROM VEH.				
DATE				

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.  
I/We declare that all information given on this form is true and accurate.

Hirer's Signature

Joint Hirer's/ Guarantor's Signature

for CHAN'S & SONS ENTERPRISE

VEHICLE NO.

**SM7 8127 R**

MODEL

FROM

RETURN

\*Estimate Date. For actual return see CHECK IN

## 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 24/04/2019 15:41  
 Date Of Accident 24/04/2019 07:20  
 Exact Location Of Accident SIGLAP LINK  
 Country/State of Loss SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number SLZ5868B  
**Insured/Policyholder**  
 Name Of Registered Owner GOH HONG LING (WU FENGLING)  
 NRIC No S7416243F  
 Email Address NOEMAIL  
 Mobile Phone No (LOCAL) +65-97485808  
 Alternative Phone No OFFICE-97485808

### Vehicle Particulars

Manufacturer MERCEDES-BENZ  
 Model GLC250 COUPE  
 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 PRIVATE CAR

### Insurance Company

Name of Insurance Company AIG ASIA PACIFIC INSURANCE PTE. LTD.  
 Type Of Coverage COMPREHENSIVE  
 Fleet Policy NO  
 Policy Number 1800025031  
 Cover Note Number

### Driver

Name of Driver GOH HONG LING (WU FENGLING)  
 NRIC No S7416243F  
 Date Of Birth 29/05/1974  
 Occupation INDOOR  
 Date Of Driving Pass 11/04/2003  
 Driving Experience 16 YEARS AND 0 MONTHS  
 Gender FEMALE  
 Mobile Number (LOCAL) +65-97485808  
 Fax Number  
 Contact Number OFFICE-97485808  
 Email Address NOEMAIL

Address	25 SARACA DRIVE
Postcode	807517
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)	2
Passenger 1	NAME: : UNKNOWN
	GENDER: : MALE

#### 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

I PARKED MY CAR BY THE SIDE OF THE ROAD AND CAR B (SHC5139R) WAS BEHIND MY CAR. SUDDENLY, CAR B KNOCKED INTO THE BACK OF MY CAR. THE CAR B TOLD ME THAT HE WAS SLEEPING IN HIS CAR AND HAD JUST WOKEN UP AND WAS DRIVING OFF.

#### 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	SHC5139R
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	TAXI
Name of Driver	NEO SWEE HOCK
NRIC/Passport Number	S1370450C
Contact Number	
Address	
Postcode	
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 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

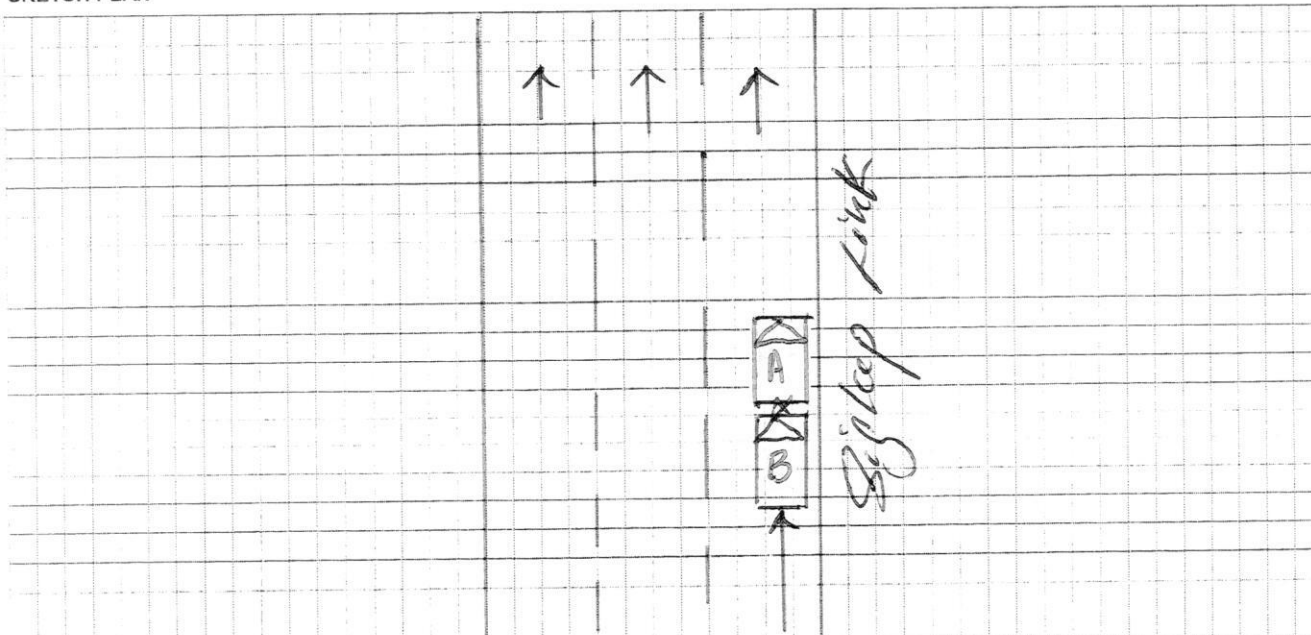
\_\_\_\_\_  
Driver's Signature  
(If driver is not the policyholder)  
Date & Time

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

**Yik Chan Hoe**  
Cycle & Carriage Industries Pte Ltd  
Body Care & Repair Center  
DID: 6771 4353 HP: 9186 5109 Fax: 6872 1272  
Email: chanhoe.yik@cyclecarriage.com.sg



# SKETCH PLAN



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I parked my car by the side of the road and Car B (taxi) was behind my car. Suddenly Car B knocked into the back of my car. The taxi driver told me that he was sleeping in his taxi and had just woken up and was driving off.

### DECLARATION

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

Please note that you have 14 calendar days to revert and file the claim under your own policy. Failing to do so, your insurance company will not allow nor accept the claim.

(Please contact your insurance company for any further details)

**Yik Chan Hoe**  
 Cycle & Carriage Industries Pte Ltd  
 Body Care & Repair Center  
 DID: 6771 4353 HP: 9186 5109 Fax: 6872 1272  
 Email: chanhoe.yik@cyclearrangement.com.sg

Policyholder's Signature  
 Date & Time

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

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





# CERTIFICATE OF INSURANCE

## MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE

Name of Policyholder : GOH HONG LING (WU FENGLING)  
Period of Insurance : 14 Mar 2019 To 13 Mar 2020  
Engine No. : 27492031316398  
Chassis No. : WDC2533462F379065

Vehicle No. : SLZ5868B  
Policy No. : 1800025031-01  
Endorsement No. :  
Issued Date : 24 Jan 2019

### ABOUT THE COVER

Make/Model : MERCEDES Benz GLC250 Coupe  
Engine Capacity/Tonnage : 1,991.00 CC  
Driver Restriction : NA  
Person or Classes of Persons Entitled to Drive\* :  
Sum Insured : Market Value  
Off Peak Car : No  
First Year of Registration : 2018  
Insuring with COE/PAFF : Yes

a) The Policyholder  
b) Any other person who is driving on the Policyholder's order or with his/her permission.  
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use\* :

Use only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or 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.

Loss of Use 2000cc

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

### EXCESS

Section 1  
Fire - \$0 Own Damage - \$800 Theft - \$0 Flood Cover - \$0

Section 2  
Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

GOH HONG LING (WU FENGLING) - \$800 (Own Damage)

### APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Cycle & Carriage Eunus Service Center (For accident reporting only) Add: 330 Ubi Road 3 Singapore 408650 62061818  
2. Cycle & Carriage Pandan Loop Service Center - Body Care & Repair Add: 188 Pandan Loop Singapore 128378 62061818

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website [www.aig.com.sg](http://www.aig.com.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

### IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: Daimler Financial Services Africa & Asia Pacific Ltd

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504612210

CYCLE & CARRIAGE - CHRISL  
239 ALEXANDRA ROAD  
SINGAPORE 159930

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.  
AUTHORISED REPRESENTATIVE

SSPLIC

**REPUBLIC OF SINGAPORE** **DRIVING LICENCE**

Licence Number: **S7416243F**  
Name:  
**GOH HONG LING**  
**(WU FENGLING)**

Birth Date: **29 May 1974**  
Issue Date: **16 Apr 2003**



 **000398585F**


**FOR C&C USE ONLY**

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

**Class 3** **Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms**

**PASS DATE**  
**11 Apr 2003**

**FOR C&C USE ONLY**

 **Licence No: S7416243F**

**NP 428A**