

Surveyor _____ REF: CS1/FCI19010848/ ES d3² Special Instruction: _____

From (Person): Sithara of FCI Date/Time: 19/6/2019
 Estimated Cost: _____ Bill to: _____

Third Parties: _____
 Claimant: _____
 Surveyor: _____
 Workshop: _____

OD/TP Re-inspection Evaluation
 To Inspect Vehicle No: Bicycle Insured: SHA 473T
 at Workshop m/s _____ Tel: _____
 of _____

Policy No: _____ Claim No: D18/6099/SG
 Sum Insured: _____ Excess: _____
 Make of Veh: _____ D.O.A. 12/08/2018
 (Client's Record)

Auto
owner
contacts no

Date/Time: _____ Person Contacted: _____ Vehicle IN / OUT _____
 Date/Time: _____ Confirmed with _____ Fin^l Fig _____ days (Red \$ _____ / _____ %; Original _____ days)
 Date/Time: 02/09/19 Submit Final Fig \$ 9,000.00 days (Red \$ 3,492.52/38 %; Original _____ days)

Date/Time	Action/Instruction
	Bicycle SHA 0473T-NS/INC/7023976/K1qbn2 DIA: 15/12/2017
	STAMP PLS SEE MP
<u>02/09/19</u>	bicycle total loss. Body damaged. Frame affected. cost of bicycle provided by owner with receipts. 2020 No longer in production. Applied 2020 depreciation. and submit.
Para(1) : Parts found not replaced (To highlight R or UB, LB Etc)	
Para(2) : Comments on consistency of damages (Parts Not Consistent : NC)	

RECEIVED 03 SEP 2019

Para(3) : Nett Value

Market Value : _____	Inspected/ Evaluated by: _____	Fee Charged:	Date:
Salvage Value : _____		Basic & Add	_____
Nett Value : _____		Transport	_____
		Photos	_____
		Others	_____
		Total	_____

1) Date/Time _____ File Pass to _____ 2) Date/Time _____ File Return to _____
 3) Date/Time _____ File Pass to _____ 4) Date/Time _____ File Return to _____
 5) Date/Time _____ File Pass to _____ 6) Date/Time _____ File Return to _____

Nivitha (LKK Auto)

From: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Sent: Wednesday, 19 June 2019 11:10 AM
To: assignments
Cc: sithara@msfirstcapital.com.sg
Subject: FW: Our ref: D18/6099/SG - Accident involving SHA0473T and bicycle on 12-08-2018
Attachments: MCD618104019-SHA473T.pdf; CC18080344 SHA0473T 12-08-2018 FAF_x264_Trim.mp4; 9696 PHOTO.pdf; 9696 BIKE RECEIPT.pdf; 3P report.pdf

Dear Assignment Team

Please assign bicycle expert surveyor.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Sithara <Sithara@msfirstcapital.com.sg>
Sent: Tuesday, 18 June 2019 4:27 PM
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Subject: Our ref: D18/6099/SG - Accident involving SHA0473T and bicycle on 12-08-2018

Dear Bryan,

We refer to the above matter & request you to do a paper survey for us.

Please find attached the

1. Accident reports
2. Video footage
3. Photos of damage shared by third-party
4. Receipt shared by third-party amounting to
 - a) bicycle carbon frame - \$4,500.00
 - b) bicycle accessories - \$8,552.00

We await your reply.

This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party. The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party.

Thanks and regards,

Sithara G S
Motor Claims



Change of email address

Sithara@msfirstcapital.com.sg

MS First Capital Insurance Ltd | 36 Robinson Rd #16-01 City House Singapore 068877 | TEL : 6507 3848 | Fax No. : 6507 3849 |
Company Regn. No. 195000106C

A Member of **MS&AD** INSURANCE GROUP

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data.
Please refer to www.msfirstcapital.com.sg for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged.

If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it.

If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

Cash Sales

RADstation Pte Ltd (201202697C)

Radstation Pte Ltd

67 Frankel Avenue

Singapore 458194

Like us on Facebook! @Radstation SG

Document No. : T01019388

Date : 26-10-2016 06:50:57 PM

DESC	PRICE	Disc	SUBTTL
QTY			

Discount	300.00		
	*	0.00	-300.00

2015 Campagnolo Super Record Crankset ti,
170mm, 52/36T

1 Ea * 1,000.00 1,000.00

Campagnolo Integrated BB Cups, BB30, 68x42

1 Set * 68.00 68.00

Campagnolo Cable brake/Shift Cables/Housings
EP, BK

1 Set * 85.00 85.00

Vittoria Tyre Open Corsa CX 700 x 25c, Black

2 Ea * 75.00 150.00

3t Aeronova Team 31.8 x 44

1 Ea * 365.00 365.00

Kenda Inner Tube, 700x23/25, Presta 48l

2 Ea * 10.00 20.00

Campy Chain Connecting Pin Ultra-Link for 11s
Chains

1 Ea * 25.00 25.00

San Marco Spindle 2 Carbon FX (Wide), Black/Red

1 Ea * 299.00 299.00

Supacaz Bertape, Sticky Kush, Red Print

1 Ea * 40.00 40.00

Sub Total : 1,637.38

Tax : 114.62

Total : 1,752.00

Rounding Adj. : 0.00

Rounded Total: 1,752.00

Payment Detail

26-10-2016 Credit Card 1,752.00

Goods sold are non-refundable. Exchanges can be
done within 7 days from date of purchase.
Thank you!

Cash Sales

RADstation Pte Ltd (201202697C)
Radstation Pte Ltd
67 Frankel Avenue
Singapore 158194

Like us on Facebook @ Radstation SG

Document No. : T01016388
Date : 19-02-2016 06:04:22 PM

DESC PRICE Disc SUBTTL
QTY

broken frame x
vst rim x

2016 Specialize Tarmac, Satin/Gloss
Carbon/Red/White, Size 49
1 Ea * 5,200.00 5,200.00
Fulcrum Racing Zero Nite Black HG 11s
1 Pair * 1,600.00 1,600.00

Sub Total : 6,355.14
Tax : 444.86

Total : 6,800.00
Rounding Adj. : 0.00

Rounded Total: 6,800.00

Payment Detail

19-02-2016 Credit Card 4,000.00

Goods sold are non-refundable. Exchanges can be
done within 7 days from date of purchase.
Thank you!

26-10-2016 Credit Card 2,800.00

Goods sold are non-refundable. Exchanges can be
done within 7 days from date of purchase.
Thank you!

12,492.52

Brief Details.

On 12.08.2018 at about 6.30am, I was riding my bicycle along the cross junction of Hougang Avenue 3 towards Ubi, as the traffic light was in my favour, I proceeded to cycle straight when suddenly a taxi turned right from Hougang Avenue 3 to Defu Avenue 1. The taxi then collided with my from the rear, causing me to fly forward. A few passersby assisted me and called for the Ambulance.

I wish to state that the taxi driver did not render any assistance to me and instead blamed me for riding there instead. He also blamed me for cycling fast.

I was riding a road bike with my safety gear; helmet, gloves and lights were on.

The Traffic Police officer was also at scene and I believe the officer seized my bike. I was conveyed by the Ambulance to TTSH where I was given 4 days of MC. I was not able to exchange particulars with the taxi driver.

I was advised by the TP IO to lodge a Traffic Accident report vide F/20180812/0068.

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 Signature
Name:
NRIC/FIN No.:

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- (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.
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Policyholder's Signature
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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.:

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
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ACCIDENT STATEMENT

Date Of Report	13/08/2018 11:54
Date Of Accident	12/08/2018 06:35
Exact Location Of Accident	HOU GANG AVE 3 X DEFU AVE 1
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SHA473T
Insured/Policyholder	
Name Of Registered Owner	CITYCAB PTE LTD
Co Reg No	199502839G
Email Address	FLEETSAFETY@CDGTAXI.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-65508768

Vehicle Particulars

Manufacturer	HYUNDAI
Model	SONATA-2.0 (A)
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	REPORTING ONLY
Vehicle Category	TAXI

Insurance Company

Name of Insurance Company	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	YES
Policy Number	D-18088937MFSH
Cover Note Number	

Driver

Name of Driver	TAN YONG NGUAN
NRIC No	S1130098G
Date Of Birth	13/06/1955
Occupation	OUTDOOR
Date Of Driving Pass	25/08/1976
Driving Experience	41 YEARS AND 11 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-96461428
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address	BLK 452 HOUGANG AVENUE 10 #09-563
Postcode	530452
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OTHER - TAXI DRIVER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLIDED INTO BICYCLIST
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	2
Was any body injured in the Accident?	YES
Was any injured conveyed to hospital by ambulance?	YES
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	HOUGANG NEIGHBOURHOOD POLICE CENTRE
Police Station Address	ROAD: 60 HOUGANG AVE 9 , POSTCODE: 538775 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 1800-4890999 - FAX NO: 63128989
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

REFER POLICE REPORT NO: T/20180812/2027

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	-
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	
Vehicle Make/Model/Colour	
Details Of Properties	BICYCLE
Vehicle Category	NA/UNKNOWN
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name	UNKNOWN(CYCLIST)
Approximate Age	
Injuries Sustain	UNSURE
Injured person in which vehicle?	
Were seat belts worn?	
Was this injured conveyed to hospital by ambulance?	YES
Address	
Postcode	

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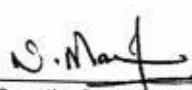
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 - (ii) for complying with requirements under any regulations, laws or court orders.

CITYCAB PTE LTD
CO. REG. NO. 199502839G

Policyholder's Signature
Date & Time:

X 

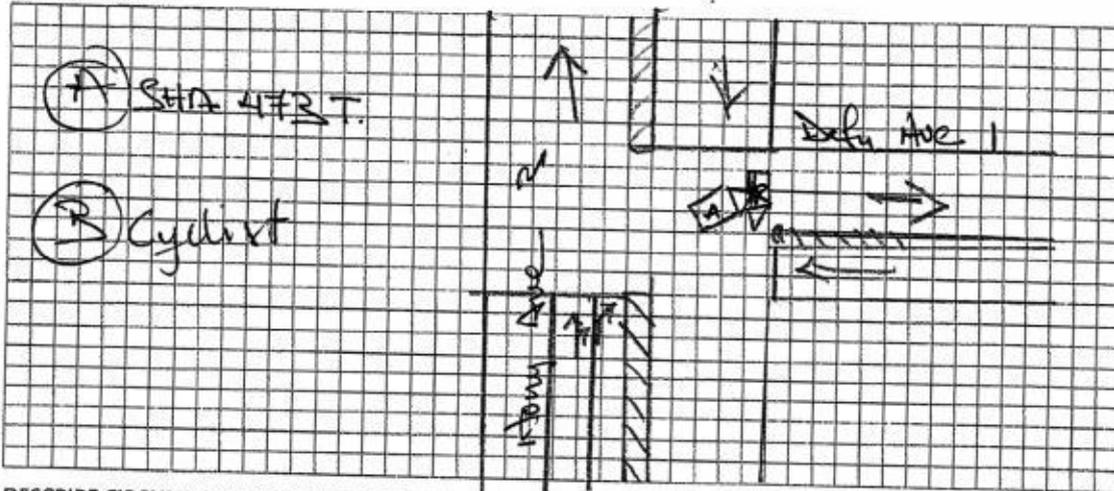
Driver's Signature
(If driver is not the policyholder)
Date & Time:

 2/8

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

Sketch Plan Pg. 2

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to police
Report

DECLARATION

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

CITYCAB PTE LTD
CO. REG. NO. 199502839G

Policyholder's Signature
Date & Time:

[Signature]

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

[Signature] 12/8

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



**SINGAPORE
POLICE FORCE**



T/20180812/2027

Police Station Of Origin:
Hougang N.P.C
60 Hougang Avenue 9 SINGAPORE 538775
Tel No: 1800-4890999

1 of 3
Report No. T/20180812/2027

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 12/08/2018 11:25		Vide Report No.: F/20180812/0068	Station Diary No.: 33
Informant's Particulars			
Name of Informant: TAN YONG NGUAN		Address: APT BLK 452 HOUGANG AVENUE 10 #09-563 SINGAPORE 530452	
ID Type / ID No.: NRIC NO / S1130098G		Contact No.:	Mobile: 96461428
Nationality: SINGAPORE CITIZEN		Email:	
Sex: Male	Age: 63	Date of Birth: 13/06/1955	Type of Informant: Driver
Race: Chinese		Language:	Institution / School Name:
Occupation: Taxi driver		Driving Licence Information: Class: 3	Date of Expiry:

General Information of the Accident

Type of Accident:	Injury Conveyed By Ambulance	Drink Drive: No	Date/Time of Accident: 12/08/2018 06:35	Type of Location: T-Junction
Location: Along Road 1 HOUGANG AVENUE 3 DEFU AVENUE 1				
Weather: Clear		Road Surface: Dry	Road Speed Limit:	
Traffic Flow:		Traffic Control:	Traffic Volume:	
Type of Collision: Moving Vehicle against Cyclist			Anyone conveyed by ambulance: Yes	

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No. of Passenger
SHA473T	Car			Yellow		0

Details of Person Involved

Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE
POLICE FORCE**



T/20180812/2027

Police Station Of Origin:
Hougang N.P.C
60 Hougang Avenue 9 SINGAPORE 538775
Tel No: 1800-4890999

2 of 3

Report No. T/20180812/2027

CONTINUATION OF REPORT

Driver			
Name	TAN YONG NGUAN		ID No. S1130098G
Related Vehicle	SHA473T (Car)		Contact No. 96461428
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date Class: 3 Date of Expiry: NIL
Date Treatment	NIL		Date Discharge NIL
No. of Days granted Medical Leave	NIL		Degree of Injury NIL

Brief Details.

On 12/08/2018 at about 0635hrs, I was heading towards Bus Depot at Defu Avenue 1 to pump petrol for my vehicle SHA473T. I was travelling from Hougang Avenue 3 when I came to a traffic light junction of Hougang Avenue 3 and Defu Avenue 1. At that moment, I wanted to make a right turn. Hence I made all the necessary checks and everything was okay. The traffic light was green, I proceeded with the right turn. Suddenly, a fast paced cyclist came straight and I could not stop in time. My vehicle hit onto the side portion of the cyclist's bicycle. The cyclist fell and I immediately alighted to check on him.

Police and ambulance were at scene reference F/20180812/0068. My SD Card inside in-car CCTV was seized by TP Sgt 2 T150055 and I was advised to make a police report on the accident which happened on 12/08/2018 at about 0635hrs. Subsequently, ambulance conveyed the cyclist in which I did not manage to get any particulars of the cyclist.



**SINGAPORE
POLICE FORCE**



T/20180812/2027

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CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report:
F/
Sgt 3 ASHLEY TOH

Signature Of Informant:

Signature Of Interpreter:
Not applicable

Date/Time:
12/08/2018 11:25

Officer In Charge Of Case:
TP/GIT/
Staff Sgt MOHAMMAD ZULKARNIAN BIN
SAMUDIR SN 085
Contact No: 65476429

Classification Of Case:

Authorisation Stamp:
NF168
Singapore Police Force

Accident Photo



Accident Photo



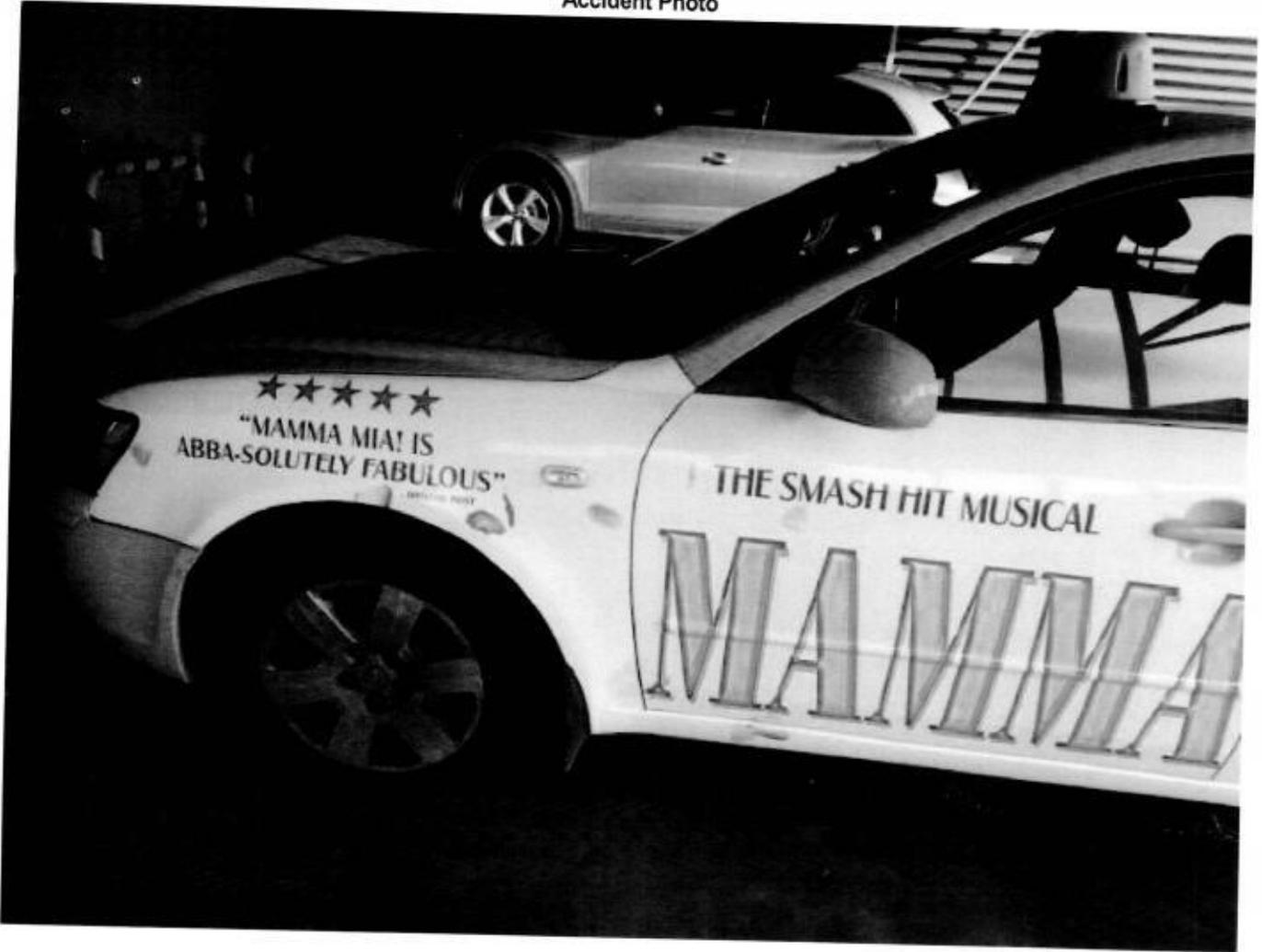
Accident Photo



Accident Photo



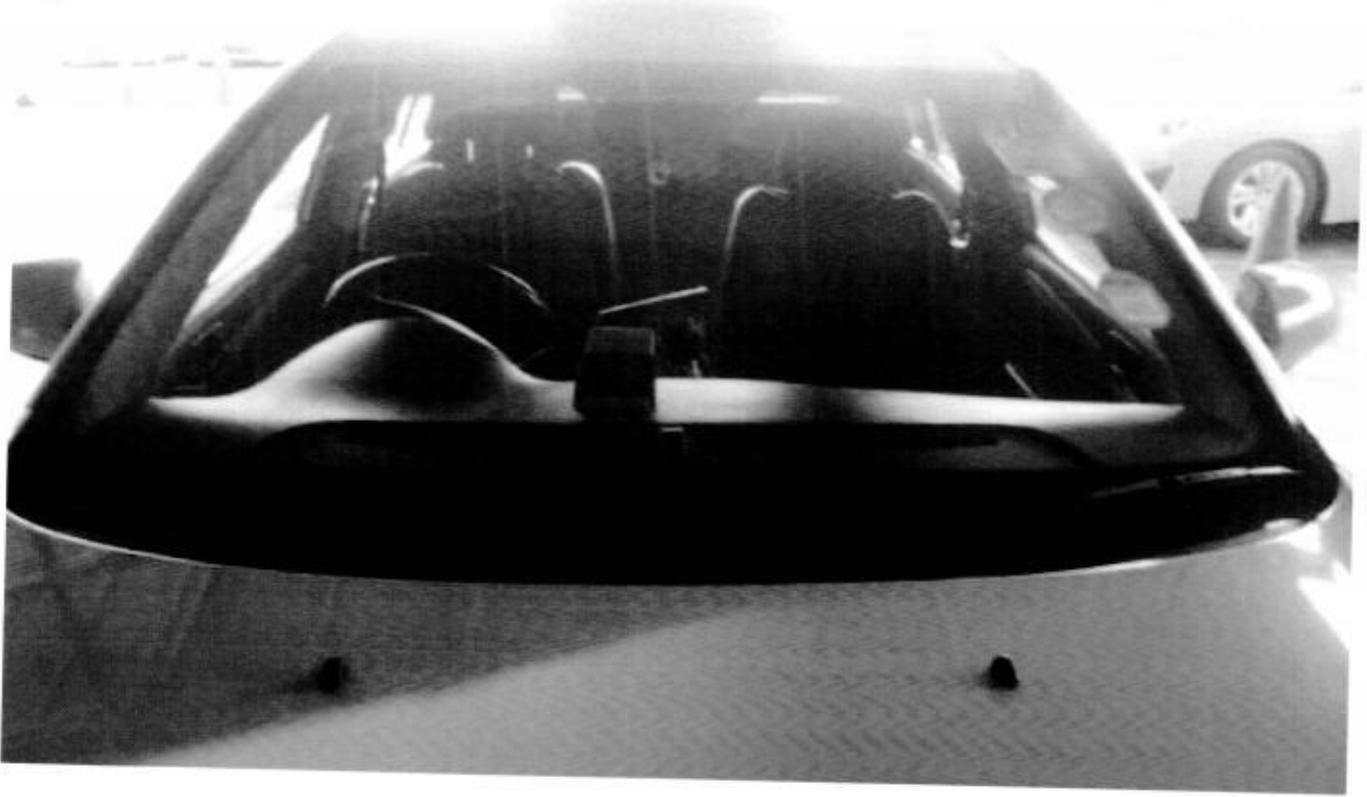
Accident Photo



Accident Photo



Accident Photo



Bicycle - Break down Estimate

1. Campagnolo Super Record 11 groupset / BT \$4500
2. San Marco Aspidi 2 carbon FX (wide) / CRU \$299
(Seat)
3. 2016 Specialize Tarmac / BR \$5200
(Frame)
4. Fulcrum Racing Zero Nit Black HG 11s / BT \$1600
(RIM)
set

\$11,599*

- 20% depreciation

\$9279.20

For Sale : BNIB Campagnolo Super Record 11 Speed Groupset with Stages Power Meter

S\$D 3,900



528

Like 0 Store Tweet

Ad Description

Hi there,

I'm letting go of a BNIB set of Campagnolo Super Record Groupset, with Stages Power Meter. The Stages power meter is the best PM available for Campy groupsets, without altering their aesthetics. Does not include cassette, chain and bottom bracket only - all other components of groupset (shifters, fd, rd, brakes, crankset) included, new in box. Same goes to the Stages powermeter as well.

Crank is 170 mm, with 53-39 chainrings.

Bought at about \$4.5k SGD in total brand new. Letting go due to change of plans for groupset change on my bike. My loss your gain. Let me know if you're interested!

Additional information

Date posted : 24th Sep 2018

Discipline : MTB, Road, Commute, Folding, BMX/Street, Electric

Chat Seller



09:08

www.togoparts.com/mi

TOGOPARTS



Back

Singapore Marketplace > Road Bikes

For Sale : Specialized Tarmac SL5 sz52 2016

SGD 2,600
Firm



702

Like 0 Share

Tweet

Ad Description

Specialized tarmac SL4 sz52 2016 for sale
Ultegra R8000 mechanical 53/39 172.5
Ultegra R8000 pedal
Fulcrum zero nite clincher wheelset
Tay junction/Manuals
Condit

Chat Seller