

ASS REC BY

REF: CS3 / MSG 1906 7353 / Ecd3-1⁰²

www.kentkent.com

SURVEY

544

ASSIGNMENT (Office)

From O'Connell

Income Tax Accounting of Mrs. G.

Date/Time: 24.6.19

Estimated Cost

E411 (b)

OD / TP / WS / TP RES / OD RES / EVA / INV / MY / CS

Mazda C/3

To inspect Vehicle No: SLA SL45P

Insured: SMF 2400D

at Workshop m/n Wing Fast Motor

Tel: 96187858

of BIR 100 Bukit merah lga 3 #01-15

Policy No: A271056146m7

Claim No: 59 2415

Same Insured

Fluoxetine

Make of Veh

DOA 8517

(Client's House)

13.5.2019

CA / REV / REP. / REV 24 HRS

H.O.D. Enderswold

Date/Time: 10-5-19 5:04 pm

Person Contacted: VNAHQ

Vehicle IN OUT

Date/Time	Action/Instruction (X) Estimate
	SLA 4595P - ASD / INC 1400811719 NOA - 02/04/2019
	NOF 200017 NOA / INC 1400811719 NOA - 02/04/2019
	Dismantle: 14/5/2019
	After repair: 22/5/2019
24/06/19	submit 4/3 \$ 4,450/- @ 6 days (\$ 2,450/- red - 36%)

26

Do Not Finalise

8

Steve

REF MS14

ASSIGNMENT

From: 13-5-2019
 Exchange Ref:
 OO: TP / WS / TP RES / OD RES / EYA / INV / MY
 To inspect Vehicle No: SLA 5495P
 at Workstation on: Wing Fatt
 at BIK 1004 Bukit Merah line 3 # 01-15
 Insured:
 Policy No:
 Claim No:
 Turn Inward Excess:
 (Client's Record)
 Make of Veh:



Remark: The veh had commenced its repair at the time of inspection.

Est. or Market Value:
 IDAC Accident Report Considered? Yes or No
 GSA / TRR Report Considered? Yes or No
 Est. Repairs days Yes or No
 Turn Start % 3 Yrs Yes or No
 CA / REV / REP / 24 HRS "my"

Date Person Contacted Vehicle IN / OUT

Web No: SLA 569SP
 Type: M Car / M Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
 Truck / Trailer or
 Make: Toyota Aritis
 Color: White
 Ch. Heading: 87401
 Length:
 C/Nr: MK053REH1045J6199
 Gen. Cond: Good / Fair / Poor / Burnt
 Steering: In order / Jammed / Leaked / Burnt or
 Brake: In order / Jammed / Leaked / Burnt or
 Mod: Nil / SRM / STD A/Rim or
 Tyre Size: F: 205/55R16
 R: 205/55R16

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / HTSU / PIR / SUMI /
 TOYO / YOKO or

Front: 6 mm
 Rear: 6 mm
 L/R: 6 mm
 D/C: 8/5/19
 Survey held at: Wing Fatt
 Date of Damages: 13/5/19

Dist. of Damages: Fit / Res / O/S / N/S / UIC / Roof/Rip or

The UIC / Chassis frame / Body Structure affected due to collision

Date / Time Action / Instruction
 MV-67K
 Repair range - 4K-5K
 Days - 6 days
 14/5/2019

Unit Type: For Pass or? ☐ : Profi. Report
☐ : Final Report

Days Of Repair: 6
 Resurvey No. of Trip: 3

Add Fee: ☐ Site Insp. \$
☐ Interview \$
☐ Tech. Insp. \$
☐ Wheelwork \$

Report Format: PRG
 Lump Sum / LB, \$: \$

Survey For: 120
 Date of Survey: 11
 13

Nivitha (LKK Auto)

From: Irene Tan <irene_tan@sg.msig-asia.com>
Sent: Monday, 24 June 2019 8:59 PM
To: Veron Chen (LKKAuto); Shiao Chan (LKKAuto); Shirley Hiew (LKK Auto); Denise Tay (LKKAuto)
Cc: Admin-D (LKKAuto); Olivia Lau (LKKAuto)
Subject: Please prepare paper survey report on SLA5695P; Our claim no.: 592975/IT
Importance: High

Good evening Veron,

We refer to your PRI report dated 12.6.19.

Please prepare and upload your paper survey report asap.

Irene Tan
Senior Executive, Motor Claims Services
D: +65 6594 2541 | F: +65 6225 7402 | irene_tan@sg.msig-asia.com



MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



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WENG FATT MOTOR ENGINEERING

BLK 1004 BUKIT MERAH LANE 3 #01-15

SINGAPORE 159720

Tel No. : +65 62714963 Fax No. : +65 62733374

E-Mail: sales@wengfatt.sg

Website : wengfatt.sg

Buss. Reg. No. : 250310/00K

.CHEN YEOW PING

BLK 1004 BUKIT MERAH LANE 3

#01-15 SINGAPORE 159720

Contact : 96187858

Invoice No : B0074390

Invoice Date : 03/06/2019

Vehicle Num. : SLA5695P

Make/Model : TOYOTA ALTIS

Mileage(Km) :

PO/WO/RO# :

Ref./Remark :

S/N	Quantity	Particular	Unit Price	Amount S\$
1.	1	FINAL LUMP SUM REPAIR	6,900.00	6,900.00

SingDollars : Six Thousand Nine Hundred Only

E. & O.E.

Total S\$: 6,900.00

=====

Terms : 30 DAYS*WA

Customer's Signature/Co. Stamp



(for WENG FATT MOTOR ENGINEERING

THANK YOU FOR YOUR PATRONAGE, HAVE A GOOD DAY

VEHICLE COLLECTED WITHOUT FAULTS NOR DEFECTS & TO FULL SATISFACTION. DISCOUNTS VALID ONLY FOR COD PAYMENTS

PROVE OF INVOICE DOES NOT EQUAL PROVE OF PAYMENT. *WA: WITH ACCOUNT(T&C); O/S: OWNER SUPPLY; AI: USED/AUCTION ITEM



6 tampines st 73, #01-03, singapore 528825
tel: 6746-2118 fax: 6746 1148
reg no: 53058468m

Claim Reference : -
Insured Vehicle No. : -
Thirty Party Veh No. : -
Officer-In-Charge : -

Our Reference : KAAS/TA/5465/5695/TP/05.19
Date : 20 May 2019

To: Chen Yew Ping
c/o Blk 1004 Bukit Merah Lane 3
#01-15
Singapore 159720

VEHICLE APPRAISAL REPORT

Name of Workshop : Weng Fatt Motor Engineering
Place of inspection : Blk 1004 Bukit Merah Lane 3 #01-15, Singapore 159720
Date of Assignment : 09 May 2019
Date of Accident : 08 May 2019
Date of inspection : 09 May 2019

PARTICULARS OF INSPECTED VEHICLE

Registration No.	: SLA 5595P	Chassis Frame No.	: MR053REH104536199
Make / Model	: Toyota Corolla Altis Classic 1.6 CVT	Engine No. (Logcard)	: 1ZRY194593
Year of Manufacture/Reg	: 2016	Odometer Reading	: 87,401 KM
Colour	: White		
Class / Type	: Saloon		

CONDITION OF VEHICLE DURING SURVEY (Visual & Static Check Only)

General Condition : Excellent
Paintwork : Excellent
Market Value : -
Scrap Value : -

CONDITION OF TYRES ON VEHICLE

	<u>Make/Size</u>	<u>Thread Balance</u>
Front L/H	MICHELIN 205 / 55 R16	8 mm
Front R/H	MICHELIN 205 / 55 R16	8 mm
Rear L/H	MICHELIN 205 / 55 R16	8 mm
Rear R/H	MICHELIN 205 / 55 R16	8 mm

*The above is an estimate of the remaining life of the tyre thread in millimeters

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APPRAISEMENT SCHEDULE

S/N	Qty	Descriptions	Conditions	Repairer's Estimate	Revised Amount
LIST ITEMS:-					
1	1 pc	rear bumper	broken	\$ 564.10	\$ 564.10 ✓
2	1 pc	rear bumper reinforcement	buckled	\$ 397.20	\$ 397.20 ✓
3	2 pcs	rear bumper reflector @S\$69.45	not affected	\$ 138.90	reuse
4	2 pcs	rear bumper side retainer @S\$47.00	necessary	\$ 94.00	\$ 94.00 ✓
5	2 pcs	rear bumper side support @S\$24.50	necessary	\$ 49.00	\$ 49.00 ✓
6	1 set	rear bumper fasteners	necessary	\$ 35.00	\$ 35.00 30.
7	1 pc	bootlid	buckled	\$ 606.75	\$ 606.75 ✓
8	1 pc	bootlid lock assy	jammed	\$ 509.40	\$ 509.40 349.
9	1 pc	bootlid lock striker	bent	\$ 27.60	\$ 27.60 X N
10	1 pc	bootlid logo emblem	necessary	\$ 65.10	\$ 65.10 ✓
11	1 pc	bootlid " corolla " emblem	necessary	\$ 60.20	\$ 60.20 ✓
12	1 pc	bootlid " altis " emblem	necessary	\$ 54.00	\$ 54.00 ✓
13	1 pc	bootlid chrome garnish	broken	\$ 233.60	\$ 233.60 ✓
14	2 pcs	bootlid hinges @S\$69.10	buckled	\$ 138.20	\$ 138.20 X AB
15	1/2 pcs	bootlid lamp @S\$290.10 LH / RH X NN	broken	\$ 580.20	\$ 580.20 291.4
16	1 pc	bootlid inner trim	deformed	\$ 172.40	\$ 172.40 X NI
17	1 set	bootlid inner trim fasteners	necessary	\$ 24.00	\$ 24.00 X NI
18	1 pc	bootlid weatherstrip	deformed	\$ 231.10	\$ 231.10 ✓
19	1 pc	n/s taillamp assy	broken	\$ 495.35	\$ 495.35 ✓
20	1 pc	o/s taillamp assy	cracked	\$ 495.35	\$ 495.35 ✓
21	1 pc	n/s taillamp inner panel	buckled	\$ 110.25	\$ 110.25 X R
22	1 pc	o/s taillamp inner panel	buckled	\$ 110.25	repair
23	1 pc	rear end panel (complete)	buckled	\$ 519.10	\$ 519.10 ✓
24	1 pc	rear end panel top garnish	deformed	\$ 239.20	\$ 239.20 ✓
25	1 pc	spare tyre panel	buckled	\$ 499.40	repair
26	1 pc	spare tyre board	deformed	\$ 292.75	\$ 292.75 X N
27	1 pc	n/s rear fender	buckled	\$ 806.55	repair
28	1 pc	o/s rear fender	buckled	repair	repair
Less 25%				\$ 7,548.95	\$ 5,993.85
SPECIAL NETT ITEMS:-				\$ 7,548.95	\$ 4,495.39
29	1 set	Reverse sensor	not working	\$ 300.00	\$ 250.00 200.
30	1 pc	Rear no. plate	buckled	\$ 60.00	\$ 50.00 35.
Sub - Total				\$ 7,908.95	\$ 4,795.39

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APPRAISEMENT SCHEDULE

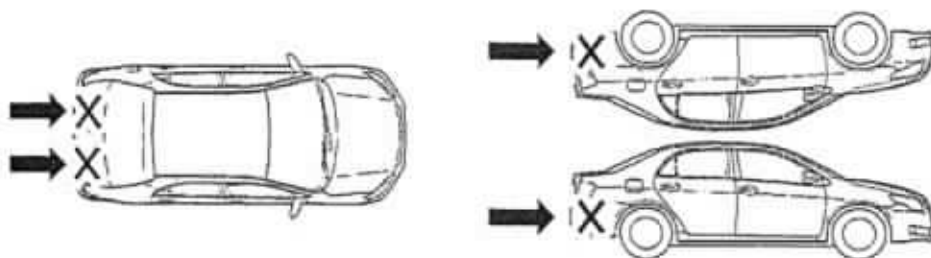
S/N	Qty	Descriptions	Conditions	Repairer's Estimate	Revised Amount
		B/F		\$ 7,908.95	\$ 4,795.39
		LABOUR & OTHER CHARGES:-			
1		To panel beat and renewal of all necessary damaged body parts		\$ 1,800.00	\$ 1,600.00
2		To check wiring and rewire		\$ 60.00	\$ 50.00
3		To remove and reinstall bootlid components		\$ 80.00	\$ 60.00
4		To remove and reinstall rear boot upholstery		\$ 120.00	\$ 100.00
5		To remove and reinstall reverse sensor		\$ 140.00	\$ 100.00
6		To remove and reinstall reverse camera		\$ 160.00	\$ 120.00
7		To remove and reinstall fuel tank assy		\$ 160.00	\$ 120.00
8		To remove and reinstall rear exhaust muffler		\$ 120.00	\$ 100.00
9		To apply anti-rust		\$ 180.00	\$ 150.00
10		To putty and spray-paint of affected areas		\$ 1,600.00	\$ 1,400.00
				\$ 4,420.00	\$ 3,800.00
		P- 3580.61 M- 235 L- 2230 6045.61 L/S- 4836.48 = 4850 6 days			2230
Sub - Total				\$ 12,328.95	\$ 8,595.39

ASSESSMENT SUMMARY

Damages sustained were consistent with the subject vehicle being involved in a collision with another vehicle and the impact was delivered

Squarely to the Rear

portion of the vehicle.



The general area of damages is at the

Rear portion

(Please refer to the parts list and photographs as attached for more information)

ASSESSOR'S RECOMMENDATIONS

The estimated repair costs submitted by Messrs **Weng Fatt Motor Engineering** is \$ 12,328.95 .
We have adjusted the cost to \$ 8,595.39 and the repairer has agreed to undertake the repairs at a
Contract Lump Sum of \$ 6,900.00 to a acceptable quality and standards.
However, we have not given authorization and instruction to the repairer to proceed with the repairs.

The repairs should be completed within a reasonable period of 8 working days.

80 photographs were taken at the time of static inspection.

This report is strictly done in a **Without Prejudice Basis**.

We are reverting the matter to you a decision.

We enclose herewith our Invoice No. 5465 for our services rendered and
we thank you for engaging our services.

KELVIN TEO
PRINCIPAL SURVEYOR
Licensed Automotive Appraiser
Nitec in Automotive Technology
Cert. Crash Investigation & Reconstruction
Dip MS
MSAAA, AM SAE-A

TERRENCE HONG
SENIOR SURVEYOR
Dip Engineering (SP) DECC
Certs Automotive Technology (NP)
Cert. Crash Investigation & Reconstruction
Cert SCI (General Insurance)
AMSAAA, AM SAE-A

NOTE : This revised estimate was from a visual inspection. Should there be any discrepancy or unseen items not listed in this survey, kindly notify the company within Seven (7) days from the date hereof. Otherwise this revised amount shall be treated as valid.

[> Back to OneMotoring](#)

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC
Owner ID: 3970J

Vehicle Details

Vehicle No.: SLA5695P
Vehicle to be Exported: Yes
Intended Deregistration Date: 19 Jun 2019
Vehicle Make: TOYOTA
Vehicle Model: COROLLA ALTIS CLASSIC 1.6 CVT
Primary Colour: White
Manufacturing Year: 2015
Engine No.: 1ZRY194593
Chassis No.: MR053REH104536199
Maximum Power Output: 90.0 kW (120 bhp)
Open Market Value: \$17,804.00
Original Registration Date: 07 Mar 2016
First Registration Date: 07 Mar 2016
Transfer Count: 0
Actual ARF Paid: \$17,804.00

Intended PARF Rebate Details

PARF Eligibility: Yes
PARF Eligibility Expiry Date: 06 Mar 2026
PARF Rebate Amount: \$13,353.00

Intended COE Rebate Details

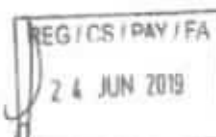
COE Expiry Date: 06 Mar 2026
COE Category: A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years): 10
QP Paid: \$43,000.00
COE Rebate Amount: \$28,851.00
Total Rebate Amount: \$42,204.00

The information contained herein is correct as at 19 Jun 2019

OK

K. K. CHENG & CO

Advocates & Solicitors
101 Upper Cross Street #05-21
People's Park Centre
Singapore 058357
Tel: 6227 1272 Fax: 6227 5563



Our Ref: CKK/ck/ACC/10502/19
Your Ref: SMF 2900D 592975
(Please quote our reference number when replying)

21 JUN 2019

MSIG INSURANCE (SINGAPORE) PTE LTD
Singapore

PDX Intercompany Exchange Pte Ltd



010808722098
FROM K K CHENG & CO.
PDX Box No. 8921

BY PDX: 8173

Attention: Motor Claims Department

Dear Sirs

CHEN YEW PING
BLK 985 BUKIT TIMAH ROAD #03-21 SE (589627)

We are instructed by the above named to claim damages against your insured driver in connection with a road traffic accident on 08.05.2019 at about 10am along Swiss Club Road involving our client's motor registration number SLA 5695P and vehicle registration number SMF 2900D owned by your insured at the material time.

We are instructed that the accident was caused by your insured driver's negligent driving and/or management of your insured's vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

(1)	cost of repairs	\$6,900.00
(2)	rental for alternative vehicle	\$1,540.00
(3)	further loss of use for 2 days of PRI	\$ 300.00
(4)	survey fees	\$ 675.00
(5)	GIA report	\$ 29.00
(6)	LTA search	\$ 8.50
(7)	coloured photographs	\$ 20.00
(8)	photocopying, postages, transport and other incidentals	\$ 50.00
(9)	costs	\$ 900.00
		\$10,422.50

K. K. CHENG & CO
PAGE 2

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

- (1) Plaintiff's GIA report
- (2) GIA report of SMF 2900D
- (3) Repairer's bill
- (4) Rental Agreement
- (5) Surveyor's report attached with 80 coloured photographs of our client's damaged vehicle
- (6) Vehicle Owner Particulars
- (7) LTA search

Please note that you or your insured should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against your insured without further notice to you or your insured.

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



CHENG KIM KUAN
Encs

c.c. ONG ENG CHIANG
c.c. client
(Ref: SLA 5695P)

K. K. CHENG & CO

Advocates & Solicitors
101 Upper Cross Street #05-21
People's Park Centre
Singapore 058357
Tel: 6227 1272 Fax: 6227 5563

Our Ref: CKK/ck/ACC/10502/19
Your Ref: SMF 2900D
(Please quote our reference number when replying)

21 JUN 2019

BY CERTIFICATE OF POSTING

ONG ENG CHIANG
Blk 39 Chancery Lane
#01-20
Singapore 309568

Dear Sirs

CHEN YEW PING
BLK 985 BUKIT TIMAH ROAD #03-21 SE (589627)

We are instructed by the above named to claim damages against you in connection with a road traffic accident on 08.05.2019 at about 10am along Swiss Club Road involving our client's motor registration number SLA 5695P and vehicle registration number SMF 2900D owned and driven by you at the material time.

We are instructed that the accident was caused by your negligent driving and/or management of your vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

(1)	cost of repairs	\$6,900.00
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(7)	coloured photographs	\$ 20.00
(8)	photocopying, postages, transport and other incidentals	\$ 50.00
(9)	costs	<u>\$ 900.00</u>
		<u><u>\$10,422.50</u></u>



WIN WIN RENT-A-CAR PTE LTD

Invoice

CHEN YEW PING
985 BUKIT TIMAH ROAD
#03-21
S(589627)

Invoice No : WPLIN0003181
Invoice Date : 23/5/2019
Due Date : 23/5/2019
VHA No : 3708
Referral ID : W002

Description :	Amount
Rental for 14 Day/s @ \$110 per Day \$	1,540.00

Vehicle No : SJK 429 X

Vehicle Description : Toyota Altis 1.6 A

Rental Period : 09/05/2019 to 22/05/2019

Total Amount Payable : \$ 1,540.00

Enquire Vehicle & Owner Information (Vehicle No. SMF2900D As At 08 May 2019 / 00:00:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: WF /SLA5695P

Current Owner Details

Owner ID Type: Singapore NRIC
Owner ID: S2166902D
Owner Name: ONG ENG CHIANG
Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes
Registered Block/House No.: 39
Registered Street Name: CHANCERY LANE
Registered Unit No.: # 01 - 20
Registered Building Name: -
Registered Postal Code: 309568

Current Vehicle Details

Vehicle No.: SMF2900D
Make Description/Model: MAZDA / CX-3 2.0 AT DELUXE 2WD
Insurance Company Name: MSIG INSURANCE (SINGAPORE) PTE LTD

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	08/05/2019 16:00
Date Of Accident	08/05/2019 10:00
Exact Location Of Accident	TRAFFIC JUNCTION OF SWISS CLUB ROAD/DUNEARN ROAD
Country/State of Loss	SINGAPORE
DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SLA5695P
Insured/Policyholder	
Name Of Registered Owner	CHEN YEW PING
NRIC No	S1063970J
Email Address	INFO@WENGFATT.SG
Mobile Phone No	(LOCAL) +65-96215317
Alternative Phone No	OTHERS-96215317
Vehicle Particulars	
Manufacturer	TOYOTA
Model	COROLLA ALTIS-1.6 (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
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	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5107954222
Cover Note Number	
Driver	
Name of Driver	CHEN YEW PING
NRIC No	S1063970J
Date Of Birth	05/01/1946
Occupation	INDOOR
Date Of Driving Pass	08/07/1964
Driving Experience	54 YEARS AND 10 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-96215317
Fax Number	
Contact Number	OTHERS-96215317
EMail Address	INFO@WENGFATT.SG

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

1. Please report **correctly** the details of the accident in regard to the claims process.
2. This form must be **completed by the Policyholder and/or the Authorized Driver**.
3. Information provided must be as **truthful and accurate as possible**. Any wilful misrepresentation in submitting information may allow insurance companies to **repudiate policy liability**.
4. The use and availability of the form by insurance companies is for an vehicle accident liability claim that pertains to the accident completion.
5. **Any false reporting may be referred to the Police for investigation.**
6. The report will be reviewed by the insurers of the LTA Road Management Centre (established by the General Insurance Association of Singapore) funds for an online and that copies of this report will have to be made available upon application to interested parties.
7. By the lodging of this report to the insurers, you hereby consent to the archiving of this report at the insurer and the report of the report being made available afterwards.

6. 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) (including 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 is provided by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicles involved in this accident (all insurers) who have insured vehicles involved in this accident shall be collectively referred to as the "Insurers", the Insurers' laws/suits from the Monetary Authority of Singapore and any relevant government agency/authority (such as the police) for the purposes 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 in respect of handling my claim; and
 - (iv) administering my claims (including the making of correspondence, statements, claims reports or reports to me which could involve disclosure of certain personal data about me in this regard 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 vehicles involved in this accident and the Insurers' laws/suits from may be permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes set out.
- (c) My Personal Information may also 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 based outside of Singapore, for one or more of the above Purposes.
- (d) My Personal Information will also be collected and used for single claim 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 are involved in evaluating, investigating, settling or managing their 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 Signature
Date & Time

Insurer's Signature
Insurer - Road Management Centre
Date & Time

Responsible Person's Signature
Name
Date & Time

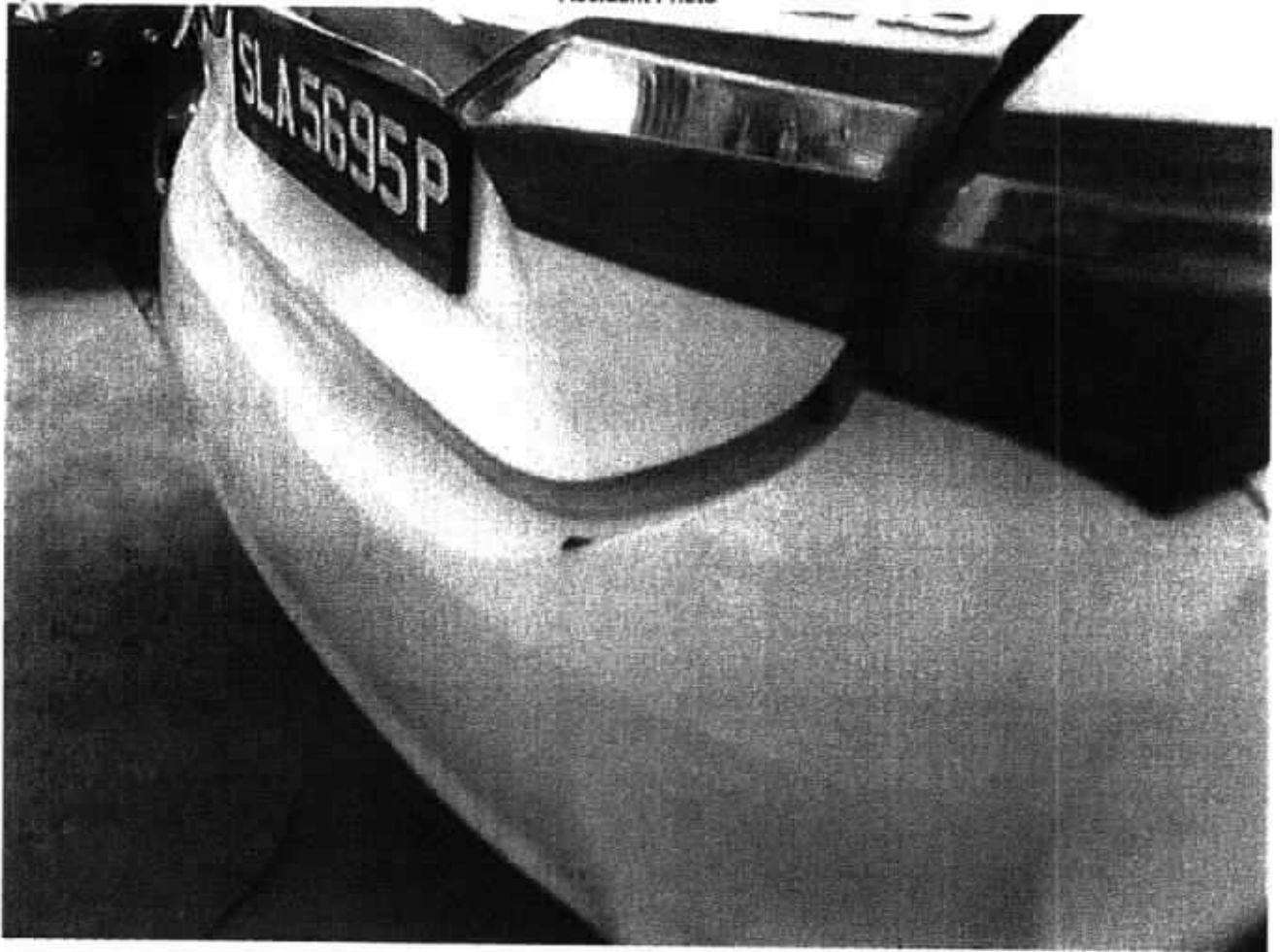
Accident Photo



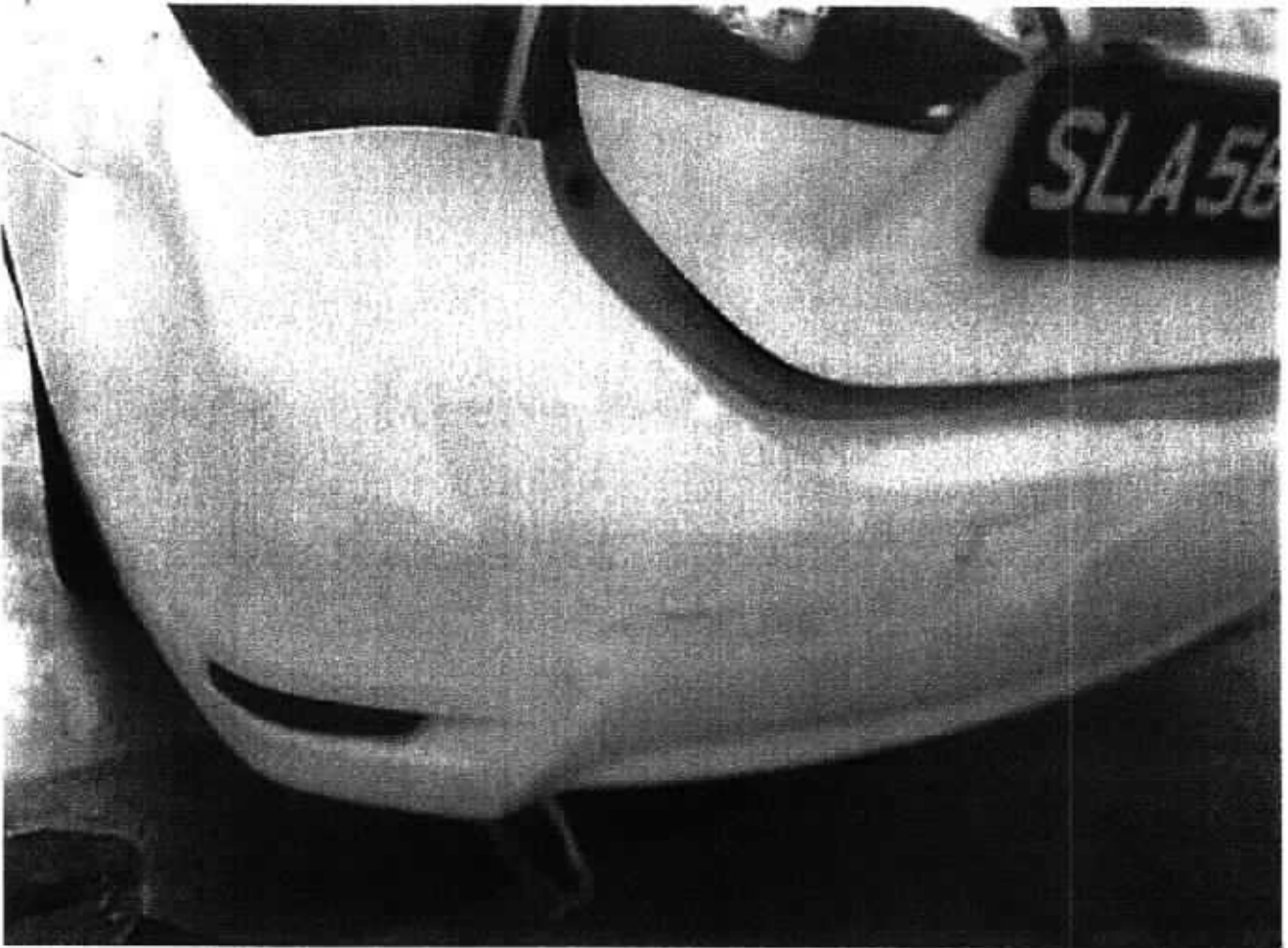
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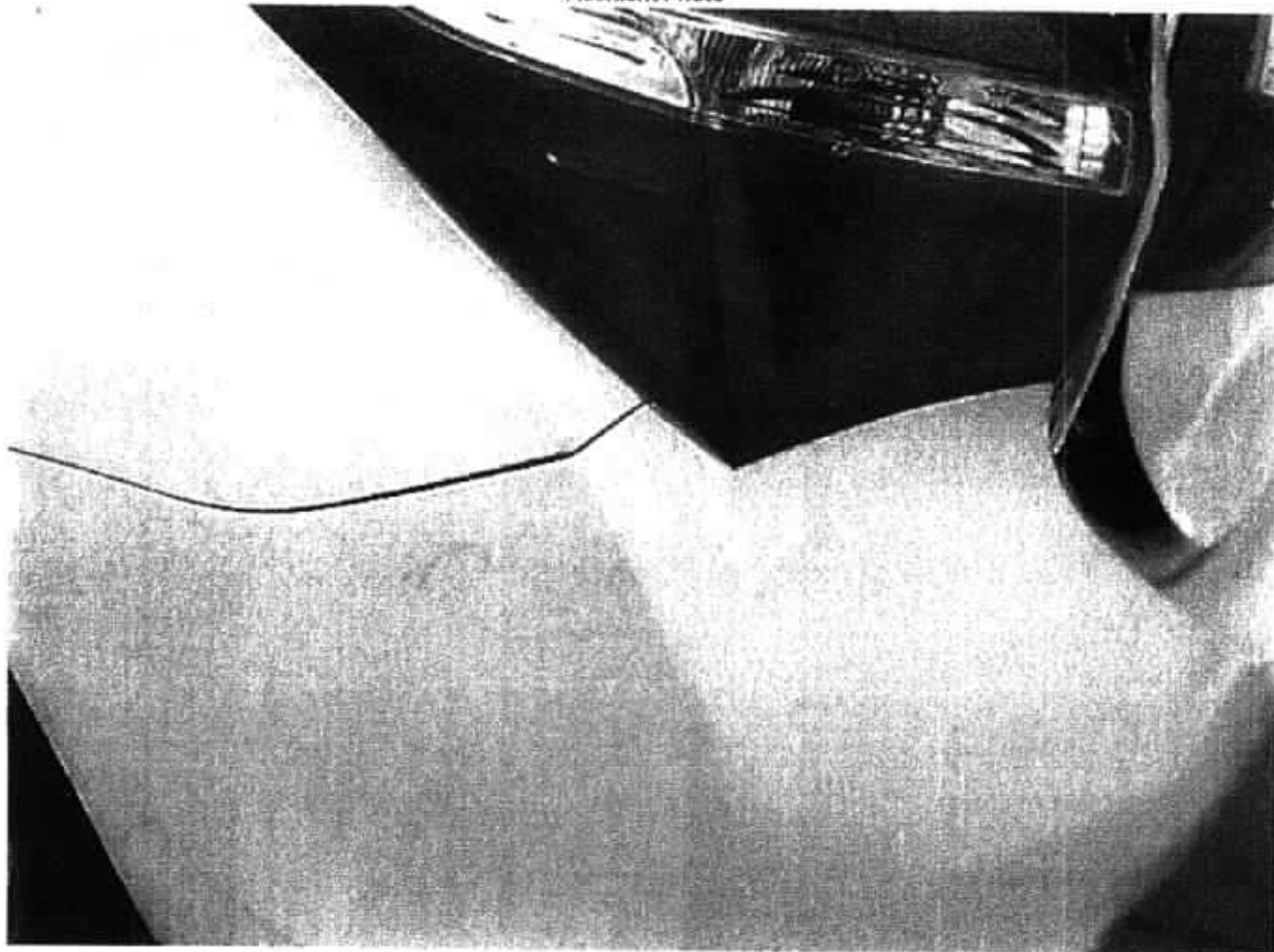
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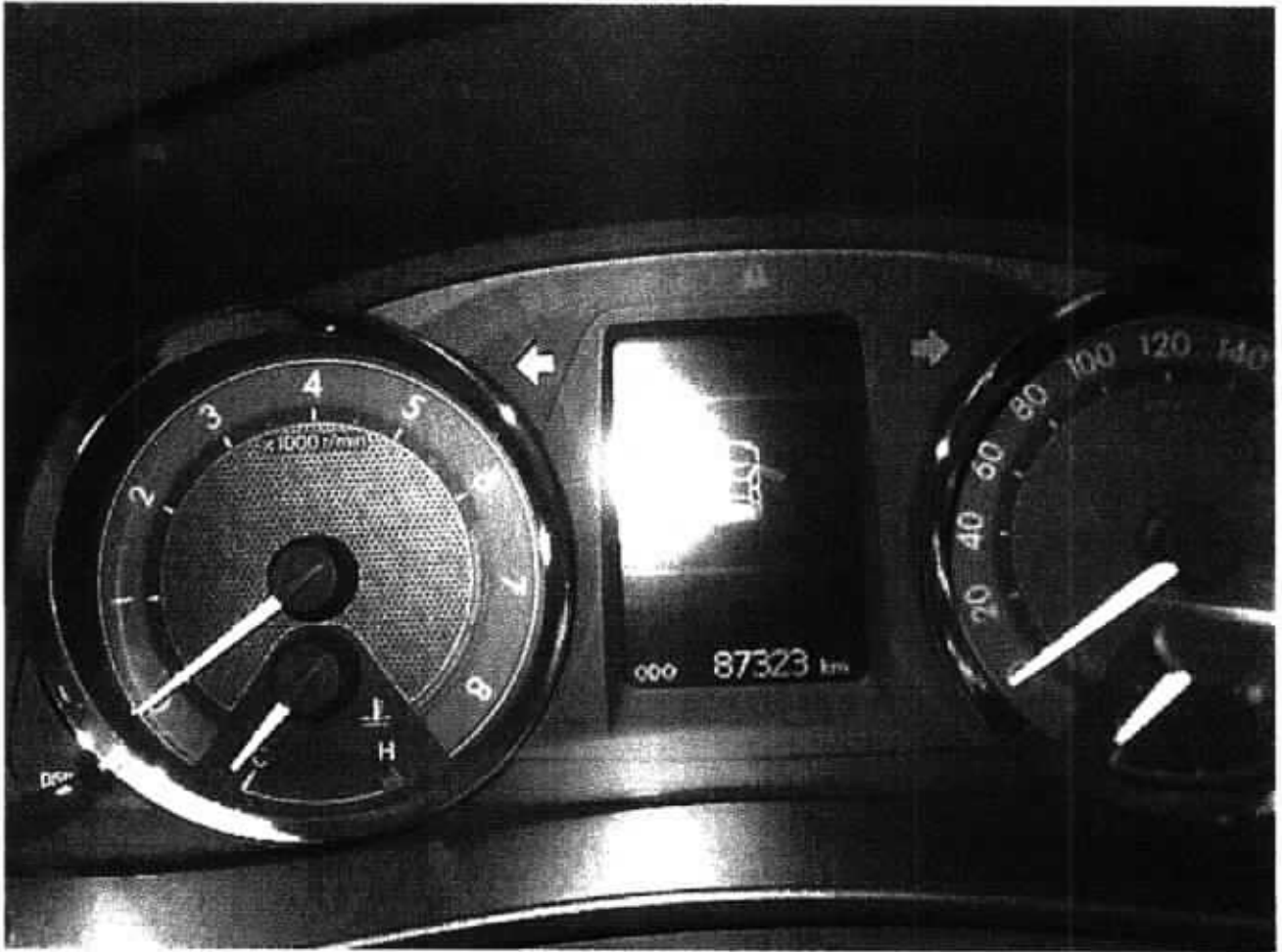
Accident Photo



Accident Photo



Accident Photo





RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-089361
Date of Request: 06/06/2019

Your Ref No: 10502

KK CHENG & CO
101 Upper Cross Street #05-21
People's Park Centre
Singapore 058357

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 08/05/2019
Place of Accident: SWISS CLUB ROAD
Client Vehicle No: SLA5695P

DESCRIPTION	AMOUNT (S\$)
E-File Search Fee (Public)	14.02
GST Amount	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

(

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	09/05/2019 09:09
Date Of Accident	08/05/2019 10:05
Exact Location Of Accident	TRAFFIC LIGHT ALONG DUNNEARN/OLD HOLLAND RD JCTION
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMF2900D
Insured/Policyholder	
Name Of Registered Owner	ONG ENG CHIANG
Vehicle Particulars	
Manufacturer	MAZDA
Model	CX3
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	A 29103614 QMY
Cover Note Number	
Driver	
Name of Driver	ONG ENG CHIANG
IRIC No	S2166902D
Address	39 CHANCERY LANE #01-20

General Information of the Accident

Type Of Accident	COLLISION - HEAD TO REAR
Weather Conditions	HEAVY RAIN WITH THUNDER

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)	2

Circumstances of Accident

PLEASE REFER TO SKETCH PLAN

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	SLA5695P
-----------------------------	----------

SKETCH PLAN

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10. The information provided is truthful and accurate as possible. Any data that is not confirmed through official sources is clearly indicated as such and does not reproduce policy liability.

[illegible]

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[illegible]

☐ Consent under the Personal Data Protection Act (PDPA)

I hereby certify that the above is a true and correct copy of the original.

My insurer, my bank, hospital, the General Insurance Association of Singapore ("GIA") may have permission to collect, use, disclose and transfer personal data, including information contained in this Personal Information, for the purposes provided for me or substituted by me, under the Authority of "Personal Information" and disclosure of this information to the relevant authorities, to assist in the investigation, and to avoid and/or prosecute individuals who have been convicted of a crime. In addition, this personal data will be collected, used, disclosed and transferred to the Insurers of the group. However, as under the Monetary Authority of Singapore and any relevant Government department, the data has been disclosed to the relevant authorities.

10) processing, handling and/or dealing with a claim, including the settlement of the claim and any associated litigation and relating to the claim;

and a corresponding time series of the following form:

doi:10.1017/S0022292412001607

5) *Staphylococcus aureus* and *Streptococcus pneumoniae* are the most common causes of bacterial pneumonia, which cause the majority of community-acquired pneumonia. *Staphylococcus aureus* is the most common cause of bacterial pneumonia in patients with underlying lung disease.

For example, we might use a random sample of 100 people to estimate the proportion of people who are left-handed. We

[illegible]

(c) The proposed method is superior to the existing ones in that it is not sensitive to the uncertainty in the input data, and it is able to deal with the uncertainty in the input data. The proposed method is able to deal with the uncertainty in the input data, and it is able to deal with the uncertainty in the input data.

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$\gamma = \frac{1}{2} \left(\frac{1}{\alpha} + \frac{1}{\beta} \right)$ and $\delta = \frac{1}{2} \left(\frac{1}{\alpha} - \frac{1}{\beta} \right)$ are the mean and standard deviation of the distribution of $\ln \theta$, respectively. The parameters α and β are estimated by the method of moments. The maximum likelihood estimates of the parameters of the generalized gamma distribution are obtained by maximizing the log-likelihood function. The maximum likelihood estimates of the parameters of the generalized gamma distribution are obtained by maximizing the log-likelihood function.

$$|f(t)| \leq \frac{1}{2} \left(|f(t_0)| + |f(t_1)| \right) + \frac{1}{2} \left(|f(t_0)| + |f(t_1)| \right) = |f(t_0)| + |f(t_1)| \quad (5)$$

0022-2720/97 \$08.00 + .00

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Page 4 of 4



MSIG Insurance (Singapore) Pte Ltd
120 Robinson Road, #11-01, Singapore 068911
Tel: +65 6321 1111, Fax: +65 6321 1111
E-mail: msig@msig.com.sg

ROAD TRANSPORT ACT 1987 (MALAYSIA);
THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES 1966 (FEDERATION OF MALAYSIA);
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP 185 OF THE REVISED EDITION)
(REPUBLIC OF SINGAPORE);
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES 1966 (EDITION) (REPUBLIC OF SINGAPORE)
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

MOTOR MAX PLUS
Comprehensive

Certificate No. 2420-814-1984

Excess 502700
Windscreen Excess 200100

- 1 Index Mark and Registration Number of Vehicle
SMEC-002

- 2 Name of Policyholder
One End Financial

3. Effective Date of the Commencement of Insurance for the purposes of the Act
30/10/2018

- 4 Date of Expiry of Insurance
30.06/2018

5. Persons or Classes of Persons entitled to drive*

One Way ANOVA

Any other person provided to is driving on the Policynholder's order or with the Policynholder's authorization.

* Provide that the person driving is permitted in accordance with the licensing or other laws or 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 Malibol from driving the Motor Vehicle.

- #### 6. Limitations as to use^a

Use only for social, dramatic and pleasure purposes and for the
copyright holder's business.

The policy does not cover use for hire or reward having part-taking in liability trial speed-testing the carriage of goods other than ramp-on or off-trailers with any trade or business or use for any purpose in connection with the Motor Trade.

* Limited and restricted insurance by Section 6 of the Motor Vehicle (Third Party Risks and Compensation) Act (Chapter 89) and Section 95 of the Road Transport Act, 1967 (Malaysia) are not included under these headings.

PLEASE NOTE ALL CLAIMS RELATED REPAIR CAN BE CARRIED OUT AT ANY WORKSHOP OF YOUR CHOICE OR AT ANY MGSA AUTHORISED WORKSHOP LISTED IN THE ATTACHED

This Certificate is not transferable to a new owner of the vehicle. If for any reason the vehicle is terminated during its currency, the Certificate must be returned to the issuer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 118).

WE HEREBY CERTIFY that the Rates to which the Certificate holder is issued in accordance with the provisions of the Motor Vehicle Insurance Parts Rules and Compensation Act (Chapter 169) and Section 9 of the Road Transport Act, 1987, Manual or any Amendment, Act or Amendment to the Act is as follows:

MSIA Insurance (Singapore) Pte. Ltd.
Approved Insurers

© 1997 Elsevier Science B.V.

Accident Photo



Accident Photo



Accident Photo



Accident Photo



...CLAIM SUBFOLDER...(Pending for Survey Report)

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	10 May 2019 09:12		10 May 2019 16:58 Edit Adj Rpt	S\$4,450.00 Edit Estimates	S\$4,450.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by Insurer]									
Insured:	ONG ENG CHIANG , ID: S2166902D								
Main Claimant:	CHEN YEW PING , ID: S1063970J								
Vehicle Reg. No.:	SLA5695P	Date of Loss:	08/05/2019 10:00 - :59 [38 Months and 1 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 592975	Policy/Cover Note No.:	A29103614QMY (Comprehensive) Coverage: 31/10/2018 - 30/10/2019						
Vehicle Reg. No. (Insured):	SMF2900D	Policy No. (Claimant):							
		Excess:	S\$700.00						
Repairer:	Weng Fatt Motor Engineering (HQ) Blk 1004 Bukit Merah Lane 3, #01-15, 159720 Bukit Merah - Tel:								
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Irene Tan Gek Ing - 6594 2541]								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by CHEN TSUE YEE] ... [Final Rpt due 26/06/2019]								
Driver/Custodian (Insured):	ONG ENG CHIANG () , NRIC: S2166902D Email:								
Adj Asg. Remarks:	SURVEY DISAGREE ON SJE - ASSIGN LKK. LIABILITY: 100% CONTACT: VINCENT NG 9618 7858								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
MSIG_SG (24/06/2019): Report Send Back Alerts - SLA5695P (TP)									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SLA5695P (592975)
[SMF2900D]
TP
CHEN YEW PING
May 8 2019 10:00AM
[ONG ENG CHIANG]
Weng Fatt Motor Engineering

Upload Documents			Upload Photos			Compose New Letter			View View in Browser		
Photos/Images									3 per page		☒
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)							Thumbnail	Print	
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2	13/05/19 20:04	General View							 Load JPG	☒	
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37	14/05/19 19:58	Photographs of Damaged Parts							Load JPG	☒	

Photos/Images			3 per page	☒
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59	14/05/19 19:58	Photographs of Damaged Parts		☒
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62	14/05/19 19:58	Photographs of Damaged Parts		☒
63	22/05/19 19:28	Photo After Spray		☒
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76	22/05/19 19:28	Photo After Spray		☒
Documentation			1 per page	☒
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
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2	10/05/19 09:14	SMF2900D GIA Rpt		
3	24/06/19 20:53	LOD, both parties GIA reports		
4	24/06/19 20:54	Final repair invoice & survey report		
5	24/06/19 20:54	Survey pictures odd nos. pages		
6	24/06/19 20:54	survey pictures even nos. pages		
7	24/06/19 20:59	instruction to LKK to prepare paper survey report		
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	27/06/19 15:13	PRS Invoice		
2	27/06/19 15:13	Colour Photo		

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
Show Remarks To: ☐ Handling Insurer			
Note: Remarks are private unless you show it to other parties.			

LKK Auto Consultants Pte Ltd

(Co.Reg.No:199607198R)

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

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CS3/MSG19008353/ESD3E2-1

Date: 27/06/2019

REFERENCE

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd.

Policy No: A29103614QMY

Claimant Vehicle No : SLA5695P

Insured Vehicle No : SMF2900D

Date of Loss: 08/05/2019

Nature of Claim: TP

Claim No: 592975

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SLA5695P

Make & Model: TOYOTA COROLLA ALTIS, 1.6 CLASSIC CVT (A)

Engine No: 1ZRY194593

Reg. Date: 07/03/2016 (Man. Year: 2015)

Chassis No: MR053REH104536199

Colour: White

Odometer: 87401 km

Engine Capacity: 1598 cc

Market Value/New Car Price: N/A

Sum Insured (S\$): Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable):

Yes

Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

Yes

Engine Modification:

No

Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 205/55 R16

Rear Tyre Size:

205/55 R16

Front Left Side: Michelin 6 mm

Rear Left Side:

Michelin 6 mm

Front Right Side: Michelin 6 mm

Rear Right Side:

Michelin 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	7,908.95	3,814.86	4,094.09	51.77
Miscellaneous Items	0.00	0.00	0.00	
Labour	4,420.00	1,730.00	2,690.00	60.86
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	12,328.95	5,544.86	6,784.09	55.03
Approved Total (Overridden) (S\$)		4,450.00		
Nett Amount (S\$)	12,328.95	4,450.00	7,878.95	63.91

INSPECTION

Date of Assignment: 10/05/2019

Date Inspected: 13/05/2019 Inspected At:

Weng Fatt Motor Engineering (HQ)
Blk 1004 Bukit Merah Lane 3, #01-15
Singapore 159720

Estimated Period of Repair: 6.0 days

Adjuster: CHEN TSUE YEE

Manager: Hiew May Fung

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Reference		
Part Source:	MRM-SG	Version: 1.0 (Last Synchronised: 27 Jun 2019)
Parts:	143	TOYOTA COROLLA ALTIS 1.6 CLASSIC CVT (A) (Catalogue:Merimen Singapore 1.0)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for SLA5695P)	
Validity:	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page	
Further Info:	Items/values not in reference catalogue are prefixed with an asterisk *.	

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BUMPER	Broken	564.10 F	*564.10 FL
2	1		*REAR BUMPER REINFORCEMENT	Buckled	397.20 F	*397.20 FL
3	2		*REAR BUMPER REFLECTOR	Not Affected	138.90 F	*- FL
4	2		*REAR BUMPER SIDE RETAINER	Necessary	94.00 F	*94.00 FL
5	2		*REAR BUMPER SIDE SUPPORT	Necessary	49.00 F	*49.00 FL
6	1		*SET REAR BUMPER FASTENERS	Necessary	35.00 F	*30.00 FL
7	1		*BOOTLID	Buckled	606.75 F	*606.75 FL
8	1		*BOOTLID LOCK ASSY	Jammed	509.40 F	*349.00 FL
9	1		*BOOTLID LOCK STRIKER	Not Necessary	27.60 F	*- FL
10	1		*BOOTLID LOGO EMBLEM	Necessary	65.10 F	*65.10 FL
11	1		*BOOTLID COROLLA EMBLEM	Necessary	60.20 F	*60.20 FL
12	1		*BOOTLID ALTIS EMBLEM	Necessary	54.00 F	*54.00 FL
13	1		*BOOTLID CHROME GARNISH	Broken	233.60 F	*233.60 FL
14	2		*BOOTLID HINGES	Not Necessary	138.20 F	*- FL
15	1		*BOOTLID LAMP	N/S Broken / O/S Not Necessary	580.20 F	*290.10 FL
16	1		*BOOTLID INNER TRIM	Not Necessary	172.40 F	*- FL
17	1		*SET BOOTLID INNER TRIM FASTENERS	Not Necessary	24.00 F	*- FL
18	1		*BOOTLID WEATHERSTRIP	Deformed	231.10 F	*231.10 FL
19	1		*N/S TAILLAMP ASSY	Broken	495.35 F	*495.35 FL
20	1		*O/S TAILLAMP ASSY	Cracked	495.35 F	*495.35 FL
21	1		*N/S TAILLAMP INNER PANEL	Repair	110.25 F	*- FL
22	1		*O/S TAILLAMP INNER PANEL	Repair	110.25 F	*- FL
23	1		*REAR END PANEL (COMPLETE)	Buckled	519.10 F	*519.10 FL
24	1		*REAR END PANEL TOP GARNISH	Deformed	239.20 F	*239.20 FL
25	1		*SPARE TYRE PANEL	Repair	499.40 F	*- FL
26	1		*SPARE TYRE BOARD	Not Necessary	292.75 F	*- FL
27	1		*N/S REAR FENDER	Repair	806.55 F	*- FL
28	1		*O/S REAR FENDER (NPA)	Repair	0.00 F	*- FL
29	1		*SET REVERSE SENSOR	Not Working	300.00 FS	*200.00 FS
30	1		*REAR NO. PLATE	Buckled	60.00 FS	*35.00 FS

F=Franchise part. S=SpcNett. L=ListItemDisc.

Sub Total (S\$)	7,908.95	5,008.15
- List Item Discount on L Items 0.00/25.00% (S\$)	0.00	1,193.29
Total Parts (S\$)	7,908.95	3,814.86

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Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labour Items				
1	TO PANEL BEAT AND RENEWAL OF ALL NECESSARY DAMAGED BODY PARTS	New	1,800.00	800.00
2	TO CHECK WIRING AND REWIRE	New	60.00	30.00
3	TO REMOVE AND REINSTALL BOOTLID COMPONENTS	New	80.00	30.00
4	TO REMOVE AND REINSTALL REAR BOOT UPHOLSTERY	New	120.00	0.00
5	TO REMOVE AND REINSTALL REVERSE SENSOR	New	140.00	20.00
6	TO REMOVE AND REINSTALL REVERSE CAMERA	New	160.00	20.00
7	TO REMOVE AND REINSTALL FUEL TANK ASSY	New	160.00	0.00
8	TO REMOVE AND REINSTALL REAR EXHAUST MUFFLER	New	120.00	0.00
9	TO APPLY ANTI-RUST	New	180.00	30.00
10	TO PUTTY AND SPRAY-PAINT OF AFFECTED AREAS	New	1,600.00	800.00
Gross Labour Cost (S\$)			4,420.00	1,730.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >