

1/03/2012

ASS. REC. BY:

REF: CS/MSG 19013717/ T1Vf3

Special Instruction:

Survivor: Taufik

ASSIGNMENT (Office)

From (Person): Nor Azian Binti Mardin

MSG

Date/Time: 5.8.19 18.10p.m

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SG2 229M

Insured:

at Workshop m/s

Borneo Motor

Tel:

98476178

of 2 Pandan Crescent

Policy No: 1000957787

Claim No:

230021

Excess:

\$1000

Sum Insured:

D.O.A.

1.819

Make of Veh:

(Client's Record)

Investigate this case

CA / REV / REP. / REV 24 HRS

H.O.D Endorsement:

Date/Time: 6.8.19 10.19a.m

Person Contacted:

Wally

Vehicle IN/OUT

Date/Time	Action/Instruction (✓) Estimate:
	SG2 229M - CS/MSG 14023797 H4601
	DUN - 19/12/2018
13/8/19	Revert vehicle T/L via merimen, - pending investigation
30/8/19	Submit ext T/L

MS16

2018 April.

SGZ 229M.

0

Toyota Lexus ES250.

2494

Black.

5TH J196302107741.

0

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215/55K17

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Borneo Pandan

6/8/90 230pm

\$1000

\$155K.

Wally

Total loss, Not Economical to Repair.

30/e-typist

50018

150

## ...CLAIM SUBFOLDER...(New Assignment)

## CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	05 Aug 2019		05 Aug 2019 18:10 Assign				<b>New Assignment</b> Cancel Case

Main	Reference	Claim Details	Documents	Show All																				
<b>CLAIM SUBFOLDER DETAILS</b>																								
Insured:	Suguna Madhavan, ID: S1715670E, Tel: 96344542, Email: jeroen.reiniers@gmail.com		[Created by insurer]																					
Vehicle Reg. No.:	SGZ229M	Date of Loss:	01/08/2019 00:00 - :59 [15 Months and 13 Days From LTA Reg Date (Man Yr)]																					
Claim Type:	OD / 230021	Policy/Cover Note No.:	1000957787 (Comprehensive) Coverage: 18/04/2019 - 17/04/2020																					
		Excess:	\$1,000.00																					
Repairer:	Borneo Motors (S) Pte Ltd (Pandan) 2 Pandan Crescent, 128462 West Coast - Tel: 66311857																							
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Nor Azian Binte Noordin - 6594 2558]																							
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Imm.Advice due 06/08/2019]																							
Driver/Custodian:	Suguna Madhavan (54 / Female), NRIC: S1715670E, Tel: 96344542 Email: jeroen.reiniers@gmail.com																							
Adj Asg. Remarks:	Car in, pls survey and revert. To assign LKK to survey and investigate this case (appointed by Jason Sim). To revert																							
			View All	Compose Case Mail																				
<b>ASSOCIATED MAIL RECEIVED</b>																								
There are no mail for this case.																								
<b>ALL ASSOCIATED TASKS</b>																								
<div>View All Search Tasks Create New Task Complete</div> <table border="1"> <thead> <tr> <th>Due Date</th> <th>Priority</th> <th>Type</th> <th>Task Group</th> <th>Subject</th> <th>Handler</th> <th>Assigned By</th> <th>Completed On</th> <th>Created On</th> <th>Done?</th> </tr> </thead> <tbody> <tr> <td colspan="10">No results.</td> </tr> </tbody> </table>					Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?	No results.									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?															
No results.																								

**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

To: MSIG Insurance (Singapore) Pte. Ltd.  
4 Shenton Way  
#21-01 SGX Centre 2  
Singapore 068807

From: LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933

Attn: Nor Azlan Binte Noordin

Date: 13 Aug 2019

**Preliminary Advice**

Vehicle No	: SGZ229M	Accident Date	: 01/08/2019
Make	: LEXUS ES250	Policy No.	: 1000957787
Assignment Date	: 05/08/2019	Excess	: S\$1,000.00
Date of Inspection	: 6/8/2019	Est. Duration of Repair	:
Inspection At	: BORNEO MOTORS (SINGAPORE) PTE LTD		

**Point of Impact / General Description of Damages**

The vehicle sustained impact / damages front portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	TOTAL LOSS
Revised Amount	:S\$	TOTAL LOSS
Check Items (Estimated)	:S\$	
Total	:S\$	

Lump Sum Repair	:S\$
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**Total Loss Consideration**

New for Old Value	:S\$	
Pre-Accident Value	:S\$	155,000.00
COE / PARF Rebate	:S\$	65,760.00
Salvage Value	:S\$	
Margin for Repair	:S\$	89,240.00

**Remarks**

( X ) The vehicle is not economical for repair.

( X ) Pending for investigation

## 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	05/08/2019 09:37
Date Of Accident	01/08/2019 00:50
Exact Location Of Accident	JUNCT UPP CHANGI ROAD EAST / NORTH
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SGZ229M
<b>Insured/Policyholder</b>	
Name Of Registered Owner	SUGUNA D/O MADHAVAN
NRIC No	S1715670E
Email Address	SUGUNA.N.MADHAVAN@GMAIL.COM
Mobile Phone No	(LOCAL) +65-96354592
Alternative Phone No	OFFICE-96354592

### Vehicle Particulars

Manufacturer	LEXUS
Model	ES250-2.5 (A)
Exact Purpose for which vehicle was being used at time of accident	NORMAL USAGE

Are you claiming under your own insurance policy for repair to your vehicle?	YES
--	-----

If No, Please state action to be taken

Vehicle Category	PRIVATE CAR
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### Insurance Company

Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	D300119440QMX
Cover Note Number	

### Driver

Name of Driver	SUGUNA D/O MADHAVAN
NRIC No	S1715670E
Date Of Birth	06/07/1965
Occupation	INDOOR
Date Of Driving Pass	19/03/1994
Driving Experience	25 YEARS AND 4 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-96354592
Fax Number	
Contact Number	OFFICE-96354592
Email Address	SUGUNA.N.MADHAVAN@GMAIL.COM

Address	31 TOH DRIVE
Postcode	507884
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 - CHANGE/CROSS LANE
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?	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	BEDOK DIVISION HQ
Police Station Address	ROAD: 30 BEDOK NORTH ROAD , POSTCODE: 469676 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: - FAX NO:
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

### Circumstances of Accident

PLEASE REFER TO ATTACHED SKETCH PLAN AND STATEMENT.

### Attachment(s)

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

### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHB8588M
Vehicle Make/Model/Colour	LIA (SILVER CAB)
Details Of Properties	LAMP POST
Vehicle Category	TAXI
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	

Nature Of Damage

No. Of Passenger (Including Driver)

1

**DETAILS OF INJURED PERSON 1**

Name

Approximate Age

Injuries Sustain

Injured person in which vehicle?

SHB8588M

Were seat belts worn?

Was this injured conveyed to hospital by ambulance?

Address

Postcode

**DETAILS OF INJURED PERSON 2**

Name

Approximate Age

Injuries Sustain

Injured person in which vehicle?

SGZ229M

Were seat belts worn?

Was this injured conveyed to hospital by ambulance?

Address

Postcode

SKETCH PLAN

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

SEE POLICE REPORT No. G/20190801/7070 ATTACHED.

DECLARATION

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

Policyholder's Signature

Date & Time:

2/8/19

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:



## 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:

2/8/19

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature  
Name:

NRIC/FIN No.:

[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

Owner ID Type: Singapore NRIC

Owner ID: 670E

**Vehicle Details**

Vehicle No.: SGZ229M

Vehicle to be Exported: No

Intended Deregistration Date: 06 Aug 2019

Vehicle Make: TOYOTA

Vehicle Model: LEXUS ES250 EXECUTIVE A/T S/R

Primary Colour: Black

Manufacturing Year: 2018

Engine No.: 2ARF555244

Chassis No.: JTHBJ1GG302107741

Maximum Power Output: 135.0 kW (181 bhp)

Open Market Value: \$36,195.00

Original Registration Date: 19 Apr 2018

First Registration Date: 19 Apr 2018

Transfer Count: 0

Actual ARF Paid: \$42,673.00

**Intended PARF Rebate Details**

PARF Eligibility: Yes

PARF Eligibility Expiry Date: 18 Apr 2028

PARF Rebate Amount: \$32,004.00

**Intended COE Rebate Details**

COE Expiry Date: 18 Apr 2028

COE Category: E - Open - all except motorcycle

COE Period(Years): 10

QP Paid: \$38,801.00

COE Rebate Amount: \$33,756.00

**Total Rebate Amount: \$65,760.00**

The information contained herein is correct as at 06 Aug 2019

OK



MSG Insurance (Singapore) Pte. Ltd.  
4 Shenton Way, #21-01, SGX Centre 2, Singapore 068807  
Tel +65 6827 7888, Fax +65 6827 7800  
Co. Reg No. 200412212G GST Reg. No. 20-0412212G  
A Member of **MS&AD** INSURANCE GROUP

### CERTIFICATE OF INSURANCE

ROAD TRANSPORT ACT 1987 (MALAYSIA)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)  
(REPUBLIC OF SINGAPORE)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)  
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF

#### MOTORMAX PLUS Comprehensive

Certificate No. D 300119440 QMY

Excess : SGD1,000

Windscreen Excess : SGD100

1. Index Mark and Registration Number of Vehicle  
SGZ229M
2. Name of Policyholder  
Suguna Madhavan
3. Effective Date of the Commencement of Insurance for the purposes of the Act  
18/04/2019
4. Date of Expiry of Insurance  
17/04/2020
5. Persons or Classes of Persons entitled to drive\*  
Suguna Madhavan  
Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.  
\* Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.
6. Limitations as to Use\*  
Use only for social domestic and pleasure purposes and for the Policyholder's business. The Policy does not cover use for hire or reward racing pace-making reliability trial speed-testing the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.  
\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risk and Compensation) Act (Chapter 189) and Chapter 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

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

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the insurer 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 offense under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189).

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia) or any Amendment, Act or Acts passed in substitution thereof.

MSG Insurance (Singapore) Pte. Ltd.  
Approved Insurers

Craig Ellis  
Chief Executive Officer



SINGAPORE POLICE FORCE  
ACKNOWLEDGEMENT SLIP

DO Insp Emmy  
654763 67

Ref: Report No: 6/20190801/0031

I, Sgt Shanthe  
(Recipient's Name, NRIC or Passport No. / Rank and No.)

of Traffic Police  
(Address / Police Station / NPC / NPP)

hereby acknowledge receipt of the below mentioned items of:

1 01 Thinkware Dash Cam 16GB micro SD card

2

3

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from Reiniers Jeroen Godfried, SG 9826835  
(Name, NRIC or Passport No. / Rank and No.)

of 31, Tan Drive SL 507884  
(Address / Police Station / NPC / NPP)

on 01/08/2019 at 0150h  
(Date) (Time)

Witnessed by / \* Handed over by:  
(\* Delete if applicable)

[Signature]  
(Signature)

Reiniers Jeroen Godfried, SG 9826835  
(Name, NRIC or Passport No. / Rank and No.)

Received by:

[Signature]  
(Signature)

Sgt Shanthe  
(Name, NRIC or Passport No. / Rank and No.)

Other Remarks:

You are required to be present at Traffic Police on \_\_\_\_\_  
at about \_\_\_\_\_ am/pm to see the Investigation Officer to assist in the  
investigation to the traffic accident.

2. Please bring along your :-

- a) Identity card/Passport/Work Permit
- b) Driving Licence/Vocational Licence
- c) Vehicle Insurance/Medical Certificate
- d) Any video footage
- e) Any other relevant documents/Witnesses (if any)

3. If you are unable to keep to the appointment, kindly contact the Investigation Officer:

Name: \_\_\_\_\_

TR ID Insz Bmm Y

Contact: \_\_\_\_\_

654 7636 7



TRAFFIC INVESTIGATION BRANCH  
TRAFFIC POLICE  
10 UBI AVENUE 3  
SINGAPORE 408865  
Fax: 65474749

CASE CARD

REPORT NO.: 6/20190801/0031

Traffic Accident along Upper Changi Road  
involving vehicles: S6Z 229M 3 SH B 8588M

on 01/08/19 at about \_\_\_\_\_ am/pm.

With reference to the above, you are advised to lodge an accident report online via the SPF Electronic Police Centre website (<http://www.police.gov.sg/epc>) within 24 hours.

The Japanese  
School Singapore...

Peacehaven  
Nursing Home

The Salvation Army

Old Marymount

Upper Changi Rd N

Applied Materials

Upper Changi Rd E

DenseLight  
Semiconductors Pte





**SINGAPORE  
POLICE FORCE**



G/20190801/7070

1 of 2

**POLICE REPORT (NP299)**

Report No. G/20190801/7070

Police Station Of Origin  
Bedok Division HQ  
30 Bedok North Road SINGAPORE 469676  
Tel No:1800-2440000

Date/Time Report Made 01/08/2019 23:11	Vide Report No.	Station Diary No.
Name Of Informant SUGUNA D/O MADHAVAN	Address 31 TOH DRIVE SINGAPORE 507884	
ID Type / ID No. NRIC NO / S1715670E	Contact No. Home/Office:	Mobile: 96354592
Nationality SINGAPORE CITIZEN	Email Address suguna.n.madhavan@gmail.com	
Occupation Business Coach / consultant	Sex Female	Age 54
Institution/School Name	Date of Birth 06/07/1965	Race Indian
Date/Time Of Incident 01/08/2019 00:50 - 01/08/2019 00:55	Location Of Incident UPPER CHANGI ROAD NORTH	

**Brief details.**

On August 1st, 2019, at about 1250am, I was driving down Upper Changi Road East on the right hand side as I was going to make a right turn onto Upper Changi Road North towards home. The lights on the turn was green and the road was clear of traffic as I turned right and onward to cross the junction believing that the lights were in my favour. Just as i moved forward I suddenly realised another car was coming right toward me even as we collided as there was insufficient time to avoid the collision. At some point the airbags were deployed and one hit me especially hard on the chest. Through my shock, I recall engaging the brakes, unbuckling the seatbelt and pushing the slightly stuck driver's door to get out. I recollected first calling my husband before trying to place a 999 call to the police. I crossed the road to

Signature Of Officer Recording The Report:

Not applicable

Signature Of Interpreter:

Not applicable

Officer In-Charge Of Case:

Signature Of Informant:  
The identity of the person making this report has been authenticated by SingPass. No signature is required.

Date/Time:  
01/08/2019 23:11

Classification Of Case:

Authentication Stamp





**SINGAPORE  
POLICE FORCE**



G/20190801/7070

2 of 2

**POLICE REPORT (NP299)**

**CONTINUATION OF REPORT**

Report No. G/20190801/7070

the opposite side to help the occupant/s of the car even as passersby were already there to help him. One of the passersby was already on the phone to the ambulance and police so I did not follow on with placing calls. Prior to the arrival of the ambulance, my main concern was for the driver, to offer water from the bottle I retrieved from the car to another woman passerby who amongst the others were giving assistance, and also tissues as he was bleeding slightly while the passersby attended to him. When the ambulance arrived, I received attention for my chest pains and the other driver was also attended to. As the ambulance officer spoke to the other driver mainly in english, I did speak to the other driver in mandarin mainly to tell him not to worry and allay his concerns about his handphones as they had been retrieved, and to convey to the officer that he said his back pains had been with him for several days before and that he had diabetic medication in his bag. This is my recollection of the accident and events right after until we were both driven by ambulance to Changi General Hospital.

Signature Of Officer Recording The Report:

Not applicable

Signature Of Interpreter:

Not applicable

Officer In-Charge Of Case:

Authentication Stamp

Signature Of Informant:

The identity of the person making this report has been authenticated by SingPass. No signature is required.

Date/Time:

01/08/2019 23:11

Classification Of Case:



24 Hrs Recovery Services  
in Singapore & Malaysia

## Eng Bee Recovery Pte Ltd

Reg No: 198301425D  
39, Defu Lane 12,  
Singapore 539139.  
Tel: +65 - 6272 2208 Fax: +65 - 6280 5740  
Website: www.engbee.com.sg



Cert No: 5834

EBR-WO-200228052

### AGENTS

*Beecash*

#### JOB DETAILS:

DATE:

*01/03/19*

TIME RECEIVED:

TIME ARRIVED:

*12300*

TIME COMPLETED:

#### CAR DETAILS:

CAR REGN NO: *SG2229W*

MAKE & MODEL: *LEXUS*

*ES250*

POLICE FORCE

IO:

ID:

#### OPERATOR DETAILS:

DRIVER'S NAME: *NATHAN*

TOW TRUCK #: *YP287B*

TOTAL MILEAGE (KM):

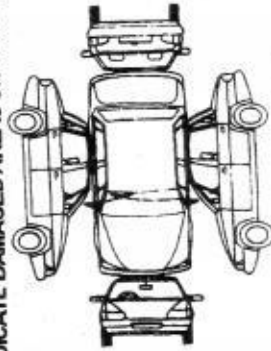
DRIVER'S SIGNATURE: *Ny*

#### LOCATION FROM

*Upper Chiyi road East*

#### LOCATION TO

#### INDICATE DAMAGED AREAS ON VEHICLES



DAY/NIGHT

WET/DRY

CLEAN/SOILED

PLACE X ON DAMAGED AREA FOR SCRATCH AND Y FOR DENT

☒ ACCIDENT / BREAKDOWN

☐ MULTI STOREY / BASEMENT / SHELTER

☐ CAR CARRIER

☒ CRANE UP / WINCH OUT

☐ KING DOLLY

☐ CHANGE TYRE

☐ REMOVAL OF AXEL

☐ GO JAK

☐ COLLECT KEY / LETTER

☐ TRANSPORT CHARGE

☐ STANDBY

☐ CASHCARD: YES/NO S\$

#### REMARKS:

*Collected cash \$2,000.00.*

#### CUSTOMER DECLARATION

- I am entitled to the service requested. In the event of this security not being the case, I shall be responsible for the cost of any assistance provided.
- I accept that any roadside repairs will be a temporary nature and that advice of a franchised dealer should be sought by me as soon as possible.
- In the case of forced entry, I confirm that I specifically requested that the operator to forcefully enter the vehicle and that all damages occasioned thereby is and shall be my sole responsibility.
- All removable items of value should be removed separately. I declare that there is no valuable items in the vehicle.
- I accept that any removable items left in the vehicle will not be the responsibility of the emergency service or their agents.
- Conditions on the use of the recovery trucks, truck cranes, etc. Recovery of vehicles is at my own risk. Eng Bee Recovery Pte Ltd will not be responsible for any consequences which may arise due to breakage or other unforeseen circumstances.

CUSTOMERS NAME & SIGNATURE

*HEROEN REINERS*

DATE:

PHONE #:

*96344542*

#### AGENT/DEALERS DECLARATION

- I hereby represent the company and verify that the above mentioned vehicle has damages as indicated by Eng Bee Recovery or their agents.
- Any damages or loss of valuable found after this acceptance of declaration will not be held against Eng Bee Recovery or their agents.

RELEASED TO NAME & SIGNATURE

DATE:

PHONE #:

1. White ( Agent's Copy )
2. Green ( Customer's Copy )
3. Red ( Account's Copy )
4. Blue ( Invoice Copy )
5. Yellow ( File Copy )



# TAX INVOICE

Borneo Motors (Singapore) Pte Ltd

Co Reg No : 196700086Z  
GST Reg No : MR-8500000-9

www.lexus.com.sg

Lexus Bodycare Centre  
No.2 Pandan Crescent  
Singapore 128462  
Tel no.: 6631 1388

## ESTIMATE

Attn: Motor Claim Dept.

Account Detail	Account No	Customer Detail
MSIG Insurance (Singapore) Pte Ltd 4 Shenton Way #21-01 SGX Centre 2 Singapore 068807 Attn: Motor Claims Dept	S1000004 / ICCUA1	Mdm Suguna D/O Madhavan 31 Toh Drive  Singapore 507884 Mobile: 96354592
	Document No 0	
	Document Date 05/08/2019	

Year	Make	Model	Reg Date	Veh Reg No	Kilometers	WIP No	Order No/Remarks
18	BETGK	S5	19/04/2018	SGZ0229M	0	17495	40D/SGZ0229M/01081

Chassis No	Engine No	Terms	Lexus Consultant	Vehicle In	Collected On
JTHBJ1GG302107741	2ARF555244	60	Wally Tan G H	01/08/2019 0.00	--/--/---- 0.00


L	Cd	Job/Parts Description	Qty	Unit Price	Disc %	Amount
1	Z	BP-SUNDRY SUNDRIES POLICY NO.:D300119440QMX ACC DATE:01.08.19 TOW/DRIVE IN:01.08.19 EXCESS: DATE-IN: DATE SURVEY: NO OF REPAIR DAYS: BY: AUTHORIZED ON:				
2	Z	BP-SUNDRY TO CRANE UP AND WINCH OUT.				200.00
3	B	BP-LAB3 BADLY DAMAGED, NOT ECONOMICAL REPAIR.				

Tanjah 97495749  
Ex: 91000  
Revent  
6/8/19 R240  
sure@lkhauto.com

**LKK Auto Consultants** hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer  
Signature:  
Date:

For & on behalf of <b>Borneo Motors</b>	Customer's Signature	Change Summary	Total	200.00
	Please acknowledge receipt of vehicle	Parts	0.00	<b>GST 7.00%</b> 14.00 Less 0.00 <b>Amount Due</b> 214.00
		Labour	200.00	
		Materials	0.00	
		Lubrication/Fluid	0.00	
		Others	0.00	

PLEASE TEAR ALONG PERFORATED LINE

TO SECURITY GUARD

PLEASE ALLOW THE UNDERMENTIONED  
VEHICLE TO LEAVE THE COMPANY PREMISES.

DATE 05/08/2019  
TIME 10:40

VEHICLE NO SGZ0229M  
CUSTOMER

SIGNATURE  
FOR BORNEO MOTORS (SINGAPORE) PTE LTD



# Borneo Motors

01/08/2019

670E.

0448h — car arrived

0547h → fire started

0610 → guard guard notice, during patrol

0618 → sprinkler activated.

0629 → fire extinguished by sprinkler

0630 → SCDF arrived - fire extinguished  
already.

---

@ 1345h → owner still unaware  
cos not detectable.

Last serviced at long kee at 12/02/2019.  
normal servicing engine filter oil in  
Pkg.

Upper Changi Road East → BMS.  
0300hrs.

BMS ~~start~~ ceiling. Slightly blackened. No damage to ~~other~~ other car.

STATEMENT

PARTICULARS

Name : Suguna D/o Madhavan S1715670E  
 NRIC / Passport No. : 31 Tan Drive  
 Address : S507884  
 Telephone : (R) \_\_\_\_\_ (O) \_\_\_\_\_  
 (HP) 9635 4592  
 Sex / Age : Female 54  
 Occupation / Name of Company : Consultant  
 Nationality : Indian


Recorded By : Bryan Date : 06/08/2019 Time : 1730hrs.  
 Place Recorded: LKK office  
 Language Spoken: English Interpreted By: \_\_\_\_\_

FACTS OF CASE:

I am the above mentioned person and driver of vehicle SGZ 229 M. when it was involved in an accident on 06/08/2019 at about 0050hrs.  
 I was alone, weather was fine and I was heading back to my home at 31 Tan Drive (off Upper Changi Road North). I was earlier at Brain Road, Dou Stage Bldg. attending a talk/gathering about photography where I was a guest. I estimated leaving this place at about 0025hrs. and during my time at this gathering I did not consume any alcohol. but had water throughout the night.  
 After leaving the place, I took ECP towards Changi Airport to head home.  
 After exiting ECP at the Changi Upper Changi Road East Exit. The traffic light at the exit was showing green and I made the right turn into Upper Changi Road East. I travelled straight and made another right turn into the slip road heading towards Upper Changi Road North. Again the traffic lights were showing green when I made this right turn. I then drove straight heading towards Upper Changi Road North and as far as I can recall, the traffic lights were showing green and I proceeded straight when

Signed:

Recorded by:

  
 S1715670E



Auto  
Consultants  
Pte Ltd

Just on

# STATEMENT

I ~~lost~~ and impact from my left - when I saw my vehicle. My airbags were activated and my vehicle came to a stop. I slowly climbed from my vehicle and noticed a silver crew taxi SHB 8588M stopped ~~and~~ after getting onto a kerbside. I walked over and noticed that the taxi driver was a male Chinese. There were no passengers on the taxi at that time. Some passengers were already helping the taxi driver to alight and I was informed that someone while ~~at~~ ~~attracted~~ ~~attracted~~. I called my husband to inform him that I was involved in an accident. My husband informed me that he will come to the scene. My husband arrived about 15 mins. Traffic Police officers in the patrol car and motorcycle arrived and I related the events to them. No breathalyzer test was conducted on me. I was subsequently conveyed to Chang Ghee Memorial Hospital together with the taxi driver. During the journey to the hospital, I had spoken to the taxi driver as an interpreter for the per Malay paramedic. The taxi driver informed that he felt pain at his back but was experiencing it a few days before the accident. He was put on a stretcher to ~~take~~ ~~the~~ ~~him~~ ~~to~~ ~~the~~ ~~hospital~~. I did notice he began crying had a small cut and was bleeding slightly at his nose after the accident. died

Upon arriving at the hospital, my car was removed and clinical examination. No blood test was taken at the hospital. I was discharged at about 0400pm and I went home thereafter to rest.

My husband ~~to~~ who was at ~~some~~ the scene had arranged for my vehicle to be towed to UluS through MISC. My husband was subsequently informed by UluS that my vehicle caught ~~on~~ ~~the~~ ~~fire~~ ~~after~~ ~~it~~ ~~was~~ ~~towed~~ ~~to~~ ~~UluS~~ ~~and~~ ~~they~~ ~~would~~ ~~be~~ ~~investigating~~ ~~into~~ ~~the~~ ~~fire~~. on the same day again

That's all

Signed:

Recorded by:

S1715670E

\* whilst seated in the ambulance.



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

Total Loss

CLAIM SUBFOLDER TRACKING						
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Status
Main	05 Aug 2019		05 Aug 2019 18:10 <a href="#">Edit Adj Rpt</a>	<b>S\$0.00</b> <a href="#">Edit Estimates</a>	<b>S\$0.00</b> <a href="#">View Rpt</a>	<b>Pending for Survey Report</b>

Main	Reference	Claim Details	Documents	<a href="#">Show All</a>
------	-----------	---------------	-----------	--------------------------

**CLAIM SUBFOLDER DETAILS** [Created by insurer]

Insured: <b>Suguna Madhavan</b> , ID: S1715670E, Tel: +6596344542, Email: jeroen.reiniers@gmail.com	Date of Loss: 01/08/2019 00:00 - :59 [15 Months and 13 Days From LTA Reg Date (Man Yr)]
Vehicle Reg. No.: <b>SGZ229M</b>	Policy/Cover Note No.: 1000957787 (Comprehensive) Coverage: 18/04/2019 - 17/04/2020
Claim Type: <b>OD / 230021</b>	Excess: S\$1,000.00
Repairer: <b>Borneo Motors (S) Pte Ltd (Pandan)</b> 2 Pandan Crescent, 128462 West Coast - Tel: 66311857	
Handling Insurer: <b>MSIG Insurance (Singapore) Pte. Ltd. (HQ)</b> - Tel: +65 6827 7888 ... [Handled by <b>Nor Azian Binte Noordin</b> - 6594 2558]	
Adjuster: <b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>MOHD TAUFIKH BIN HAMID</b> ] ... [Final Rpt due 04/09/2019]	
Driver/Custodian: Suguna Madhavan (54 / Female), NRIC: S1715670E, Tel: +6596344542 Email: jeroen.reiniers@gmail.com	
Adj Asg. Remarks: Car in, pls survey and revert. To assign LKK to survey and investigate this case (appointed by Jason Sim). To revert	

[View All](#)   [Compose Case Mail](#)

**ASSOCIATED MAIL RECEIVED**

- MSIG\_SG (30/08/2019): Alert - Adj Mandate Revoked - SGZ229M - Claim Handler: Nor Azian Binte Noordin

**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

\*SGZ229M (230021)  
OD  
Aug 1 2019 12:00AM  
[Suguna Madhavan]  
Borneo Motors (S) Pte Ltd

<a href="#">Upload Documents</a> <a href="#">Upload Photos</a> <a href="#">Compose New Letter</a>			<b>View</b> <a href="#">View in Browser</a>	
			1 per page	<input checked="" type="checkbox"/>
<b>Video</b>			<b>Thumbnail</b>	<b>Print</b>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		
1	05/08/19 14:59	<b>Video - Accident</b> 9.37.57 AM (1)	Load MP4	
2	05/08/19 14:59	<b>Video - Accident</b> 9.37.57 AM(2)	Load MP4	
3	05/08/19 15:00	<b>Video - Accident</b> 9.37.57 AM	Load MP4	
4	05/08/19 15:00	<b>Video - Accident</b> 9.42.37 AM	Load MP4	
5	05/08/19 15:01	<b>Video - Accident</b> 9.50.35 AM	Load MP4	
			1 per page	<input checked="" type="checkbox"/>
<b>Assessment Reports</b>			<b>Thumbnail</b>	<b>Print</b>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)		
1	13/08/19 14:14	<b>Adjuster Immediate Advice</b>	Load HTM	
			3 per page	<input checked="" type="checkbox"/>
<b>Photos/Images</b>			<b>Thumbnail</b>	<b>Print</b>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		
1	01/08/19 17:22	<b>Photo of OIV (damaged / burnt)</b>	Load JPG	<input checked="" type="checkbox"/>
2	01/08/19 17:22	<b>Photo of OIV (damaged / burnt)</b>	Load JPG	<input checked="" type="checkbox"/>
3	01/08/19 17:28	<b>Accident Scene Photo</b>	Load JPG	<input checked="" type="checkbox"/>
4	01/08/19 17:28	<b>Accident Scene Photo</b>	Load JPG	<input checked="" type="checkbox"/>
5	01/08/19 17:28	<b>Accident Scene Photo</b>	Load JPG	<input checked="" type="checkbox"/>
6	01/08/19 17:28	<b>Accident Scene Photo</b>	Load JPG	<input checked="" type="checkbox"/>
7	01/08/19 17:28	<b>Accident Scene Photo</b>	Load JPG	<input checked="" type="checkbox"/>
8	01/08/19 17:28	<b>Accident Scene Photo</b>	Load JPG	<input checked="" type="checkbox"/>
9	01/08/19 17:28	<b>Accident Scene Photo</b>	Load JPG	<input checked="" type="checkbox"/>
10	01/08/19 17:28	<b>Accident Scene Photo</b>	Load JPG	<input checked="" type="checkbox"/>
11	01/08/19 17:28	<b>Accident Scene Photo</b>	Load JPG	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	<b>Thumbnail</b>	<b>Print</b>
1	13/08/19 14:08	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
2	13/08/19 14:08	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
3	13/08/19 14:08	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
4	13/08/19 14:08	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
5	13/08/19 14:08	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
6	13/08/19 14:08	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
7	13/08/19 14:08	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
8	13/08/19 14:08	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
9	13/08/19 14:08	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
10	13/08/19 14:08	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
11	13/08/19 14:08	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
12	13/08/19 14:08	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>

			1 per page	<input checked="" type="checkbox"/>
Video			Thumbnail	Print
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		
13	13/08/19 14:08	General View	 Load JPG	<input checked="" type="checkbox"/>
14	13/08/19 14:08	General View	 Load JPG	<input checked="" type="checkbox"/>
15	13/08/19 14:08	General View	 Load JPG	<input checked="" type="checkbox"/>
16	13/08/19 14:08	General View	 Load JPG	<input checked="" type="checkbox"/>
17	13/08/19 14:08	General View	 Load JPG	<input checked="" type="checkbox"/>
18	13/08/19 14:08	General View	 Load JPG	<input checked="" type="checkbox"/>
19	13/08/19 14:08	General View	 Load JPG	<input checked="" type="checkbox"/>
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24	13/08/19 14:08	General View	 Load JPG	<input checked="" type="checkbox"/>
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46	13/08/19 14:08	General View	 Load JPG	<input checked="" type="checkbox"/>
47	13/08/19 14:08	General View	 Load JPG	<input checked="" type="checkbox"/>
Documentation			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
1	01/08/19 17:20	Email frm Jason Sim	 Load PDF	
2	05/08/19 16:48	Policy Schedule	 Load PDF	
3	05/08/19 17:10	Request for survey frm Borneo Motors	 Load PDF	
4	05/08/19 17:10	ESTIMATE	 Load PDF	
5	05/08/19 17:26	Email to LKK	 Load PDF	
6	05/08/19 17:27	COE / PARF Value	 Load PDF	
7	05/08/19 17:32	Valid DL	 Load PDF	
8	05/08/19 17:32	Valid Road Tax	 Load PDF	
9	05/08/19 17:43	OI GIA report (E-FILE)	 Load PDF	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	02/09/19 10:48	LTA REBATE	 Load PDF	
2	02/09/19 10:48	INVESTIGATION REPORT	 Load PDF	

## 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

MSIG Insurance (Singapore) Pte. Ltd.  
4 Shenton Way, #21-01 SGX Centre 2  
Singapore 068807

Our File No: CS/MSG19013717/T1VF3S2  
Date: 02/09/2019

### REFERENCE

Insured/Claimant:	Suguna Madhavan	Policy No:	1000957787	Claim No:	230021
Date of Loss:	01/08/2019	Nature of Claim:	OD		

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	<b>SGZ229M</b>	Engine No:	2ARF555244
Make & Model:	LEXUS ES250, 2.5 (A)	Chassis No:	JTHBJ1GG302107741
Reg. Date:	19/04/2018 (Man. Year: 2018)	Odometer:	0 km
Colour:	Black		
Engine Capacity:	2494 cc		
Market Value/New Car Price:	S\$155,000.00		
Sum Insured (S\$):	<b>Market Value/New Car Price</b>		

### CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:	Good	Steering (Serviceable):	Yes	Footbrake (Serviceable):	Yes
Handbrake (Serviceable):	Yes	Engine Modification:	No	Pre-accident Condition:	

### CONDITION OF TYRES

Front Tyre Size:	215/55 R17	Rear Tyre Size:	215/55 R17
Front Left Side:	Yokohama 6 mm	Rear Left Side:	Yokohama 6 mm
Front Right Side:	Yokohama 6 mm	Rear Right Side:	Yokohama 6 mm

The above values represent the remaining tyre treads depth

	Repairer's	Adjuster's	Difference	Diff %
<b>COST OF CLAIMS</b>				
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour	0.00	0.00	0.00	
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>- Excess (S\$)</b>	1,000.00	1,000.00	0.00	0.00
<b>(S\$)</b>	-1,000.00	-1,000.00	0.00	0.00
<b>+ GST 7.00/7.00% (S\$)</b>	-70.00	-70.00	0.00	0.00
<b>Nett Amount (S\$)</b>	<b>-1,070.00</b>	<b>-1,070.00</b>	<b>0.00</b>	<b>0.00</b>

### INSPECTION

Date of Assignment:	05/08/2019		Borneo Motors (S) Pte Ltd (Pandan)
Date Inspected:	06/08/2019	Inspected At:	2 Pandan Crescent Singapore 128462
Estimated Period of Repair:	0.0 days		

Adjuster: MOHD TAUFIKH BIN HAMID

Manager: VERON CHEN

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.



**TOTAL LOSS ASPECT**

Market Value :	\$155,000.00
OMV :	\$36,195.00
PARF Rebate (1) :	\$32,004.00
Quota Premium Paid :	\$38,801.00
COE Rebate (2) :	\$33,756.00
Total Rebate (1) + (2) = :	\$65,760.00

The total amount incurred will be Market Value \$155,000.00 minus Total Rebate \$65,760.00 = \$89,240.00 before excess.

In view of the above, the vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.

## REPAIR DETAILS

### Reference

<b>Part Source:</b> MRM-SG	Version: 1.0 (Last Synchronised: 02 Sep 2019)
<b>Parts:</b> 143	LEXUS ES250 2.5 (A) (Catalogue:Merimen Singapore 1.0)
<b>Labour:</b> Repairer's	(Price-denominated Standard List)
<b>Print Code:</b> (Unsubmitted, no print-code for SGZ229M)	
<b>Validity:</b>	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
<b>Further Info:</b> Items/values not in reference catalogue are prefixed with an asterisk *.	

### Recommended Parts

There are no new parts selected.

Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

There are no labour items selected.

Report was unsubmitted during this print-out.

< END OF ESTIMATES >