1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883 TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref

« KCR0820191530AIG

Your Ref

* SMG5774B

Date

1 7 JAN 2020

WITHOUT PREJUDICE

AIG Asia Pacific Insurance Pte Ltd C/O LKK Auto Consultants Pte Ltd 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Pk Singapore 408933 Attention: Motor Claim Department

Dear Sirs,

Accident involving SMD1530E and SMC5774B on 07.08.2019 along Serangoon North Ave 5.

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SMC5774B.

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

On behalf of and as authorized by Mr Ridzauddin Bin Raihan,, the owner of motor-vehicle no: SMD1530E, we submit his claim to you:

Cost of repairs (Inclusive of 7% GST) \$ 9,307.00

Loss of rental (9 days x \$120.00)

\$ 1,080.00

LTA search by law firm

\$ 10.00

\$ 10,397.00

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV20000013
- 2) GIA report and certificate insurance of SMD1530E
- 3) LTA search fee & invoice from A C Syed & Partners
- 4) Rental agreement and rental invoice We hope to receive your early reply soon.

Thank you!

Yours faithfully,

KANG CAR REPAIRERS PTE LTD



1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883 TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S:

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY #07-16

AIG BUILDING, SINGAPORE 079120

TEL:

64193000

FAX: 68357416

ATTN: Motor Claim Department

Your Ref No: Claim Type:

SMG5774B Third Party

Accident Date:

07/08/2019

TP Veh Reg No: SMG5774B

Final No:

KCR-INV2000013

Claim No:

EST1900245

Date:

10 Jan 2020

Policy No:

5102715163-01

Veh Reg No:

SMD1530E

Make/Model:

TOYOTA VELLFIRE

S\$ 9,309.00

2.5X CVT

Chassis No:

AGH300190625

Engine No:

2ARJ078418

Reg. Date:

03/08/2018

Tax Invoice to Vehicle No: SMD1530E

PAGE:1	List Price	Quantity	otion
SS	<u>S\$</u>	· • · · · · ·	
S\$ 8,700.00	mpsum cost	oair at total cost/lu	As recommended by surveyor to
609.0	GST @ 7%		,

TOTAL: SINGAPORE DOLLAR NINE THOUSAND THREE HUNDRED AND NINE ONLY

For Kang Car Repairers Pte Ltd

Total Amount payable

E. & O. E.

AUTHORISED SIGNATURE

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 witholding 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.	sent to the archiving of this report at the centre and to copies of the report being made available
	ACCIDENT STATEMENT
Date Of Report	08/08/2019 09:35
Date Of Accident	07/08/2019 12:40
Exact Location Of Accident	SERANGOON NORTH AVE 5
Country/State of Loss	SINGAPORE
D	ETAILS OF OWN VEHICLE
Vehicle Registration Number	SMD1530E
Insured/Policyholder	
Name Of Registered Owner	RIDZAUDDIN BIN RAIHAN
NRIC No	S7833383I
Email Address	R70008@GMAIL.COM
Mobile Phone No	(LOCAL) +65-98503840
Alternative Phone No	OFFICE-98503840
Vehicle Particulars	
Manufacturer	TOYOTA
Model	VELLFIRE-2.5 CVT (A)
Exact Purpose for which vehicle was being used at time of accident	PERSONAL 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	5102715163-01
Cover Note Number	DRIVO CLASSIC
Driver	
Name of Driver	NOOR ASYIQIN BINTE RAMLY
NRIC No	S8603294E

Date Of Birth 06/02/1986 Occupation **INDOOR** Date Of Driving Pass 14/02/2008

Driving Experience 11 YEARS AND 5 MONTHS

Gender **FEMALE**

Mobile Number (LOCAL) +65-91060293

Fax Number

Contact Number

EMail Address **NOEMAIL** Address 2 RIVERVALE LINK #12-01

Postcode 545040

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured SPOUSE

Vehicle Registration Number of Driver's Own

Vehicle

_

Insurance Company of Driver's Own Vehicle

.

2

NO

NO

NO

General Information of the Accident

Type Of Accident COLLISION - HEAD TO REAR

Weather Conditions CLEAR
Road Surface DRY

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle)

involved in the accident

Was any body injured in the Accident? NO

Was any injured conveyed to hospital by

ambulance?

Was any other material or property damaged? YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

Number of Passengers (Including Driver) 1

Details of Police Action

Was the accident reported to the police?

If Yes, Please state which Police Station

Was notice of intended Prosecution given? NO

If Yes, against whom?

Circumstances of Accident

I WAS STATIONARY ALONG SERANGOON AVE 5 DUE TO TRAFFIC LIGHT. WHILE WAITING FOR THE TRAFFIC LIGHT TO TURN GREEN, VEHICLE B (SMG5774B) SUDDENLY HIT ME FROM BEHIND CAUSING DAMAGE TO MY REAR PORTION OF THE VEHICLE. NOBODY WAS INJURED AT THE TIME OF ACCIDENT.

Attachment(s)

Are accident photos available for attachment? YES
Was there any video captured by Car Camera? YES
Was there any audio recorded? NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SMG5774B

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category PRIVATE HIRE

Name of Driver ADDHA RAHUMAN LEBBE MOHAMED HISHAM

NRIC/Passport Number S7855439H Contact Number 96692154

Address Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- $\mathbf{1}_{\text{\tiny LC}}$ 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.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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:
 - 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 + 1819

610pm

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

Reporting Centre Personnel's Signature Name:

NRIC/FIN No.:

Sketch Plan Pg. 2

SKETCH PLAN

Serangoon AVR S



A: SMO 1530E B: SMG 5774B.

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was stationary along Sevangoon Are 5 due to traffic
light. While waiting for the traffic light to turn green. Vehicle
B (5MG 5774B) suddenly hit me from belind causing damage
to my rear portion of the vehicle. Nobody was injured at
the time of accident.

DECLARATION

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

Policyholder's Signature
Date & Time: 7 (8119)

biopm

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:



Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189) MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960 ROAD TRANSPORT ACT, 1987 (MALAYSIA)

MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5102715163-01

Cover : drivo CLASSIC

1. Index mark and Registration Number of Vehicle

: SMD1530F

Chassis Number

: AGH300190625

2. Name of Policyholder

: RIDZAUDDIN BIN RAIHAN

3. Effective Date of Insurance

: 03 Aug 2019

4. Expiry Date of Insurance

8 02 Aug 2020

5. Persons or Classes of Persons entitled to drive#

(a) The Policyholder.

(b) Any other person who is driving on the Policyholder's order or with his/her 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#
 - (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) Use for any purpose in connection with the Motor Trade.

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

EXCESS (SECTION 1) : S\$600 EXCESS (SECTION 2) : N/A WINDSCREEN EXCESS S\$100 ADDITIONAL EXCESS : N/A **UNNAMED DRIVER EXCESS**

PLEASE REFER OVERLEAF

REPAIR AT OWNER'S PREFERRED WORKSHOP € NO INSURE WITH COE : YES NCD PROTECTION : YES TRANSPORT ALLOWANCE * NO **EXCESS WAIVER** * NO

PRIMARY DRIVER ■ RIDZAUDDIN BIN RAIHAN NAMED DRIVER (1) NOOR ASYIQIN BTE RAMLY

NAMED DRIVER (2)

HIRE PURCHASE COMPANY : MAYBANK SINGAPORE LIMITED

SUM INSURED MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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)

Agency

VINCAR PTE LTD (00000614250)

Date of Issue

12 Jul 2019 10:41 hrs

Reprint

12 Jul 2019 10:42 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Countersigned By:

Authorised Officer

Chief Executive

Enquire Vehicle & Owner Information (Vehicle No. SMG5774B As At 07 Aug 2019 / 12:40:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: ACS.KC.LTA.08.19

Current Owner Details

Owner ID Type: Company
Owner ID: 201735055D

Owner Name: BIS MOTORING PTE. LTD.

Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House No.:20

Registered Street Name: BENDEMEER ROAD

Registered Unit No.: #03 - 13/14

Registered Building Name: BS BENDEMEER CENTRE

Registered Postal Code: 339914

Current Vehicle Details

Vehicle No.: SMG5774B

Make Description/Model: RENAULT / GRAND SCENIC IV 1.5 DCI AT EU6 Insurance Company Name: AIG ASIA PACIFIC INSURANCE PTE. LTD.

A.C. SYED & PARTNERS

ADVOCATES & SOLICITORS COMMISSIONER FOR OATHS

101A UPPER CROSS STREET, #13-23 PEOPLE'S PARK CENTRE, SINGAPORE 058358

TEL: 6538 7411 & FAX: 6534 1011

TEL : 6538 7411 & FAX : 6534 1011	
TO : KANG CAR REPAIRERS PTE LTD	BILL NO: B067 /2019
YOUR REF:	
OUR REF : ACS.KC.LTA.AUG.2019	DATE: 16/9/19
TO OUR PROFESSIONAL CHARGES for acting for you in the above member of the necessary perusals, attendance preparation examination of documentating thereto; correspondence, attendance, perusals, telephone calls and all other incidental works not specifically mentioned herein to enable out the work entrusted to us inclusive of all advice.	uments , searches
LTA SEARCHES FOR THE MONTH AUG 2019	
1. GBE 5999K as at 7.8.19 2. SKK 3103D as at 17.8.19 3. SLR 7336Z as at 21.8.19 4. SMG 5774B as at 7.8.19 SMD IS30E 5. SMJ 6724Z as at 29.8.19 6. YP 2717Y as at 31.7.19	\$ 10.00 \$ 10.00 \$ 10.00 \$ 10.00 \$ 10.00 \$ 10.00
Total:	\$ 60.00
[SINGAPORE DOLLARS: SIXTY ONLY.]	
M/s A C SYED & PARTNERS ADVOCATES & SOLICITORS	() ()
SINGAPORE	
We reserved the right to forward a subsequent bill for any disbursements omitted herein. E. & O.E.	



TAX INVOICE

GST REG. NO.: 200106276D

DATE	INVOICE NO.	
23-Aug-2019	A 40561	

INVOICE TO RIDZAUDDIN BIN RAIHAN 2 RIVERVALE LINK #12-01 SINGAPORE 545040

	VHA NO.	DUE DATE	VEH. NO.
	A 40561	23-Aug-2019	SLU 5099 E
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 07 AUGUST 2019 TO 16 AUGUST 2019	9	112.15	1,009.35
GST @ 7%			\$70.65
TOTAL			\$1,080.00

All cheques must be made payable to BKW Rent A Car Pte Ltd. Please write the vehicle and invoice number on the reserve.



120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666





SMD 1530E

120 Lower Delta Road #02-15 Cendex Centre Singapore 169208 Tel: 6738 7777 Fax: 6738 6666 ACRA No: 20-0106276-D GST Reg. No: 20-0106276-D

24 HOURS HELPLINE : 6223 1122 VHA No: A 40561

VERICLE HIRI	NG AGREEMENT
HIRER'S PARTICULARS	Hirer's Own Vehicle No: Replace Veh No:
Name (as in I/C) Parameter Con Parkon	Loan Vehicle No: VR No:
NRIC/Passport No: Date of Birth:	Make & Model: Auto/Manual Group:
Address: A FINE COLD LINE 113-01 Age:	CHARGES \$ ct
S(235000)	Daily 9 day @\$ 120 Per day \$1000
Name & Address of Employer	Weekly/Monthly week @\$ Per week/Monthly
Occupation Driving Exp:	Others
Driving Licence No: Passed Date: (10) 1701	CDW/PAI @\$ Per day/Monthly
D/L Type: Local/Int'l/Others:	Delivery/Collection Svc
	GST
DRIVER'S PARTICULARS	OR No: (A) SUB-TOTAL \$1080
Name (as in I/C) Noor Page 1	Petrol Level OUT
NRIC/Passport No: Date of Birth:	& Surcharge IN
Address:) firetrale Loc #110: Age:	Firstkm FREE per day GST
\$(5 4 - 14)	Excess mileage is chargeable
Occupation Driving Exp: Yrs	at cents per km TOTAL CHARGES
Driving Licence No: Passed / Expiry Date:	ポストン・ス・ス・ス・ス・ス・ス・ス・ス・ス・ス・ス・ス・ス・ス・ス・ス・ス・ス・
D/L Type: Local/Int ^t I/Others: Contact No:	ነቸው አንገዛ ውስለ ነቸው ለአንገዋ ውስለ ነዋው ለንገዛው እንደነዋ ነው ውስ ነዋ። ውስለ ነው ውስለ ነዋው እንደነዋ ነው ውስለ ነዋው ለንገዛው ውስ ነዋው እንደነዋ ነው ውስለ ነው ውስለ ነው ውስለ ነው ውስለ ነዋር ውስለ ነው ውስለ ነዋር ውስለ ነዋር ውስለ
	היים ארציים ער היים על היים ארבים ארבים ער היים ער היים מים ער היים ער היים היים ער ה
	;NON WAIVER EXCESS (Subject to GST): \$
	☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
	☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre
INDICATE: A - Accidents	
D - Dents S - Scratches	Hirer's Signature : Additional Driver's Signature :
X - Crack	SINGAPORE Use Only
payable under this agreement and for parking and traffic infringements may be	ent. If I have presented a charge/credit card for payment. I agree that all amoun be billed to that account and my signature above will be considered to have been
made on the charge/credit card voucher. All information I have been c	given BKW Rent A Car Pte Ltd in connection with this agreement is tru

Date In

Time In

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.

 All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.

 No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.

- day rental.
 Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited. Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in additional to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.

 The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with it's use or operation. The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-wavier excess and cost expense (including

Mileage

Check By

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.

 8. Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 \$400.

 9. The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.

 10. In case of accident, the hirer shall report to rental offlice immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.

- all lability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.

 11. The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.

 12. All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.

 13. I understand and agree to the personal data collection statement stated on the

Date Out	Time Out	Mileage	Check By	Remarks	as
= 1, 119	6-10 pm	5 (1)	+ End		Hirer's/Driver Signature
Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The					

Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)

Remarks



