

22/03/2019

ASS. REC. BY:

REF: CS/FCI/9014801/KS d36 Special Instruction:

Summary: Komuthi

ASSIGNMENT (Office)

aws

From (Person):

May chuan

of

FCI

Date/Time:

8:00am @ 22/8/19

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SME 3153S

Insured:

SHD 6750M

at Workshop m/s

Ah Him motor

Tel:

61831244

of

10 AMK Ind. park 2A #01-09

Policy No:

Claim No:

D19005325MPST

Sum Insured:

Excess:

Make of Veh:

(Client's Record)

D.O.A 8/8/2019

CA / REV / REP. / REV 24 HRS

hp?

H.O.D. Endorsement:

Date/Time:

2pm @ 22/8/19

Person Contacted:

Zila

Vehicle IN/OUT

Date/Time

Action/Instruction

Telangana ✓

SME 3153S-X

SHD 6750M-CS/FCI/9009150/Evd3.2

D.O.A: 15/5/2019

27/08/19

@ 10:40 am revised 1A to May via email

ASS. REC. BY:

REF:

Pet

ASSIGNMENT

From:

Date:

23/8/19

Estimated Cost:

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

To Inspect Vehicle No:

SME 31538

at Workshop m/s

Ah Lim Motor

of 10 AMK Ind. Park 2A #01-09

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

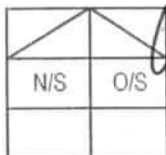
(Client's Record)

Make of Veh:

10.30cm (writing)

(Policy Condition)

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



Bal. or Market Value:

879k

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

02

days

Res.:

Yes or No

Lum Sum:

1.31

%

3 Val.:

Yes or No

CA / REV / REP. / 24 HRS

1up

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

SME 31538

Yr Regn:

09, 18

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Honda Vezel

C.C

1496

Colour:

M. Gray

A/C:

Insured / Std / NI / NA

Sp. Reading

28259

T/Radio:

Insured / Std / NI / NA

Eng/No:

C/No:

RU1

1302934

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

215/60R16

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal.

8

mm

R/Bal.

8

mm

L/Bal.

8

mm

L/Bal.

8

mm

D.O.A.

8/8/19

D.O.I.

23/8/19

Survey held at

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

CLS Frt

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

03/01/20 @ 14:30pm checked with Zila, pending liability from insurance,
Vehicle has not ~~be~~ sent in for repair.

RECEIVED 06 JAN 2020

Date/Time, File Pass to?

06/01/20

1)

Type

Date/Time, File Return to?

2)

Report Format:

Preli.

Lump Sum / L&E (\$)



Preli. Report



Final Report

Days Of Repair:

2

Resurvey No. of Trip:

Add Fee:



Site Insp (\$)



Interview (\$)



Tech. Invs (\$)



Weekend (\$)

Survey Fee:

110

Transportation:

50

S + RS. SI

Photos

14

Others

TOTAL

174

MOTOR SURVEY ASSIGNMENT

Date	16-08-2019	Our Ref No. D19005325MFSH
Accident Date	08-08-2019	Claim Type. Third Party
Insured Vehicle	SHD6750M	Third Party Vehicle. SME3153S
Survey Location	NO. 10 ANG MO KIO IND PARK 2A #01-09 AMK AUTOPOINT	
Contact Person.	ZILA	
Contact No.	64831244/ 0	Fax No. 64836170
Survey Type	WITHOUT PREJUDICE:	
Appointed Surveyor	LKK AUTO CONSULTANTS PTE LTD	
Contact Person	NA	Fax No. 68416315
Contact Number.	NA	

FOR DIRECT SETTLEMENT

Please submit to us the Tax Invoice together with letter of claim for Rental OR Loss of use (based on NIMA Benchmark rates) together with your survey report.

THIRD PARTY SURVEY REQUEST

Cc : Workshop	AH LIM MOTOR COMPANY	Attention. NIL
Cc : TP Solicitor	NA	TP Solicitor Fax No. NA
Officer Incharge	MAY CHUA	

IMPORTANT NOTE

Kindly submit the survey report via CWS within 14 days for survey assignment and 7 days for re-inspection.
This is a computer generated letter, no signature required.

[> Back to OneMotoring](#)

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:

Singapore NRIC

Owner ID:

960G

Vehicle Details

Vehicle No.:

SME3153S

Vehicle to be Exported:

No

Intended Deregistration Date:

20 Aug 2019

Vehicle Make:

HONDA

Vehicle Model:

VEZEL 1.5X CVT

Primary Colour:

Silver

Manufacturing Year:

2018

Engine No.:

L15B5552940

Chassis No.:

RU11302934

Maximum Power Output:

96.0 kW (128 bhp)

Open Market Value:

\$21,317.00

Original Registration Date:

26 Sep 2018

First Registration Date:

26 Sep 2018

Transfer Count:

0

Actual ARF Paid:

\$21,844.00

Intended PARF Rebate Details

PARF Eligibility:

Yes

PARF Eligibility Expiry Date:

25 Sep 2028

PARF Rebate Amount:

\$16,383.00

Intended COE Rebate Details

COE Expiry Date:

25 Sep 2028

COE Category:

A - Car up to 1600cc & 97kW (130bhp)

COE Period(Years):

10

QP Paid:

\$28,000.00

COE Rebate Amount:

\$25,472.00

Total Rebate Amount:

\$41,855.00

The information contained herein is correct as at 20 Aug 2019

OK

⏮ Reply all ⏹ Delete ⓧ Junk Block ...

Re: SURVEY ASSESSMENT - D19005325MFSH/1

SH

Shirley Hiew (LKK Auto)

Tue 27/8/2019 10:40 AM

'May Chua Hui Chin' <maychua@msfirstcapital.com.sg> +3 others ⌵



PRELI ADVISE - SME 3153S.pdf

80 KB

Dear May,

Enclosed preliminary revised of vehicle SME 3153S.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte LtdPhone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>**Sent:** Thursday, 22 August 2019 2:03 PM**To:** 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>**Cc:** 'May Chua' <maychua@msfirstcapital.com.sg>; SUR <sur@lkkauto.com>**Subject:** RE: SURVEY ASSESSMENT - D19005325MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Best Regards

G.NIVITHA**LKK Auto Consultants Pte Ltd**Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your Ref: D19005325MFSH

Date: 27 August 2019

Our Ref: CS/FCI19014801/Ksd3

The Motor Claims Department
First Capital Insurance Ltd

Dear Sir/Madam,

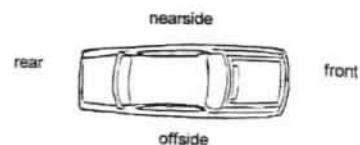
INITIAL INSPECTION REPORT OF VEHICLE NO. SME 3153S .

Please be informed that we had conducted the inspection of the abovementioned vehicle on 23/08/2019 at the premises of M/s Ah Lim Motor Company and have the following to report:-

Workshop Estimate Amount	: S\$ 2,127.76 .
Revised Estimate Amount	: S\$ 672.40 .
"Check" Items Amount	: S\$ - .
Market Value	: S\$ - .
LTA Reimbursement Value	: S\$ - .
Nett Value	: S\$ - .

Description of Damage:

The vehicle sustained damages at the o/s front portion.



Comments/ Present Status:

Damages Consistent.
Repair days: 2 days

Yours faithfully

Kenneth Kong
Automotive Assessor

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	13/08/2019 14:59
Date Of Accident	08/08/2019 21:20
Exact Location Of Accident	JUNCTION BUKIT BATOK EAST AVE 6 & AVE 3
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SME3153S
Insured/Policyholder	
Name Of Registered Owner	ONG LAY KUAN
NRIC No	S1715960G
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-90018158
Alternative Phone No	OTHERS-90018158

Vehicle Particulars

Manufacturer	HONDA
Model	VEZEL-1.5 X (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	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA401622/1
Cover Note Number	26/09/2018 - 25/09/2019

Driver

Name of Driver	NG AI HEOK
NRIC No	S7969566A
Date Of Birth	21/05/1979
Occupation	INDOOR
Date Of Driving Pass	13/08/2011
Driving Experience	7 YEARS AND 11 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-90018158
Fax Number	
Contact Number	OTHERS-90018158
Email Address	NOEMAIL

Address	903 JURONG WEST ST 91 #08-125
Postcode	640903
Was driver an employee of the Insured's Company	YES
If No, Relationship of the Driver with the Insured	
Vehicle Registration Number of Driver's Own Vehicle	- - -
Insurance Company of Driver's Own Vehicle	- - -

General Information of the Accident

Type Of Accident	SIDE SWIPE
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	2
Passenger 1	NAME: : NG WEI PING GENDER: : MALE

Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	JURONG EAST NEIGHBOURHOOD POLICE CENTRE
Police Station Address	ROAD: NO. 92 BOON LAY WAY , POSTCODE: 609962 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 1800-8999999 - FAX NO: 66655791
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

REFER TO THE POLICE REPORT & SKETCH PLAN BY DRIVER

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	SHD6750M
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	TAXI
Name of Driver	
NRIC/Passport Number	
Contact Number	

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.



Policyholder's Signature
Date & Time:

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



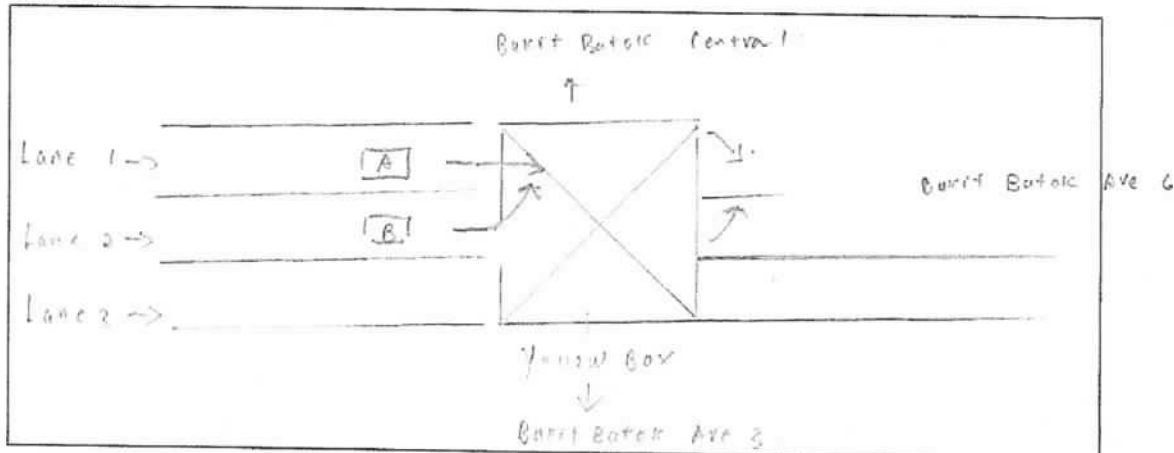
Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

Sketch Plan Pg. 2

Date of accident: 08/08/2019 Time: 0100 Location: Junction of Road 1 and Road 2.
Burt Bator East Ave 6
Burt Bator East Ave 3.

My Vehicle A: SMG31533 Vehicle B: SHD6750M Vehicle C: _____

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

p is refer to police Report and videos capture.

☐ Claim OD/TP at Ah Lim Motor ☐ Claim OD/TP at other workshop ☐ Reporting Only

Remarks : Please forward a copy of my efile accident report to :

My workshop :

Email address :

& myself :

Email address :

Note: Please take note that your insurer have 14 days timeframe for you to submit own damage claim under you own policy. Kindly check with your own insurer for more information.

DECLARATION

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

Policyholder's Signature
Date & Time:

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

Date & Time: 12/06/2019 09:50 am

Reporting Officer's Signature

Name: _____
NRIC/FIN No.: _____



REFERENCES

Sketch Plan Pg. 3



**SINGAPORE
POLICE FORCE**



T/20190808/2210

Police Station Of Origin:
Jurong East N.P.C
92 Boon Lay Way SINGAPORE 609962
Tel No: 1800-8999999

1 of 4

Report No. T/20190808/2210

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 08/08/2019 22:49	Vide Report No.:	Station Diary No.: 171
--	------------------	---------------------------

Informant's Particulars

Name of Informant: NG AI HEOK			Address: APT BLK 206 BUKIT BATOK STREET 21 #12-78 SINGAPORE 650206		
ID Type / ID No.: NRIC NO / S7969566A			Contact No.: Home/Office: Mobile: 90018158		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Female	Age: 40	Date of Birth: 21/05/1979	Type of Informant: Driver		
Race: Chinese			Language: English		Institution / School Name:
Occupation: PROJECT EXECUTIVE			Driving Licence Information: Class: 2B,3		
			Date of Expiry:		

General Information of the Accident

Type of Accident:	Non-Injury Others	Drink Drive: No	Date/Time of Accident: 08/08/2019 21:20	Type of Location: X-Junction
Location: Junction of Road 1 and Road 2 BUKIT BATOK EAST AVENUE 6 BUKIT BATOK EAST AVENUE 3 Bukit Batok East Avenue 6 towards Old Jurong Road, junction of Bukit Batok East Avenue 3, at the yellow box				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: One Way		Traffic Control: Traffic Light - Working		Traffic Volume: Light
Type of Collision: Between Moving Vehicles - Side Swipe - Same Direction				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SHD6750M	Car	HYUNDAI		Blue	No Damage	1
SME3153S	Car	HONDA	VEZEL	Silver	Slightly Damaged	1

Details of Person Involved

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



**SINGAPORE
POLICE FORCE**



T/20190808/2210

Police Station Of Origin:
Jurong East N.P.C
92 Boon Lay Way SINGAPORE 609962
Tel No: 1800-8999999

2 of 4

Report No. T/20190808/2210

CONTINUATION OF REPORT

Driver			
Name	ABDUL RAZAK B RAHMANSAH	ID No.	S0595648Z
Related Vehicle	SHD6750M (Car)	Contact No.	91733694
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
Driver			
Name	NG AI HEOK	ID No.	S7969566A
Related Vehicle	SME3153S (Car)	Contact No.	90018158
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 2B,3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

On 08/08/2019 at about 9.21pm, I was driving along Bukit Batok East Avenue 6 towards Old Jurong Road.

The traffic light was red and I stopped at the extreme left of the road, junction of Bukit Batok East Avenue 3 and Bukit Batok East Avenue 6.

Beside my car was a blue taxi. As the traffic light turns green, I then drove off. Subsequently, as in the middle of the yellow box junction, the taxi which was beside me side swipe onto the front right side of my vehicle trying to merge / cut into my lane.

After the junction, it was a merging lane. I am not sure if he realized that his vehicle hit onto mine. I then high beam onto him to signal him to stop.

Both of us alighted and I then check for the damages. There were damages at the front right side tyre guard and minor scratches on my right side door.

We exchanged particulars. The taxi driver told me to wait for his call. I informed my boss about the matter as the vehicle belongs to my boss. I was then told to lodge a traffic accident report in regards to this incident as I am not sure what the taxi driver will be up to.

There is also an in-car camera in the vehicle and it captures the incident.



**SINGAPORE
POLICE FORCE**



T/20190808/2210

Police Station Of Origin:
Jurong East N.P.C
92 Boon Lay Way SINGAPORE 609962
Tel No: 1800-8999999

3 of 4

Report No. T/20190808/2210

CONTINUATION OF REPORT



**SINGAPORE
POLICE FORCE**



T/20190808/2210

Police Station Of Origin:
Jurong East N.P.C
92 Boon Lay Way SINGAPORE 609962
Tel No: 1800-8999999

4 of 4





Report No. T/20190808/2210

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

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

Signature Of Officer Recording The Report: D / Sgt 2 MUHAMMAD SYAZWAN BIN ROSELI- PANE	Signature Of Informant: 
Signature Of Interpreter: Not applicable	Date/Time: 08/08/2019 22:49
Officer In Charge Of Case: TP / GIA / Staff Sgt WONG SIEU LUI Contact No.: 65476151	Classification Of Case: SU 35
Authentication Stamp NP168  	



redefining / insurance

RECEIVED 14 MAY 2019

AXA Insurance Pte Ltd
 ☎ 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 ☎ (65) 6880 4740
 ✉ customer.care@axa.com.sg
 🌐 www.axa.com.sg

Certificate of Insurance

account number
03288

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)

Policy details

Policyholder name	ONG LAY KUAN	Certificate number	GA401622 / 1
Cover	Comprehensive	Chassis number	RU11302934
Plan name	For Her	Engine number	L1585552940
NCD applicable	0%		
Vehicle registration number	SME3153S		
Period of Insurance	from 26/09/2018 to 25/09/2019 (both dates inclusive)		
Finance loan company	MAYBANK		

Persons or classes of persons entitled to drive*

(a) The Policyholder

(b) Any Named Driver as stated in the Policy:

1. NG AI HEOK

2. ABDUL RAHMAN BIN MUSA

(c) Any person who is driving on the Policyholder's order or with their 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.

Limitation 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 motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

* Limitations rendered inoperative by Section 5 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 65 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS	Basic Own Damage Excess	SGD 1,200.00
	Windscreen Excess	SGD 100.00

An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorised Driver*
2. S\$500 for declared *Young and Inexperienced Driver*
3. S\$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

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

AXA Insurance Pte Ltd

Authorised signature

Important note

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

AXA Insurance Pte Ltd (199903512M)
 8 Shenton Way, #24-01, AXA Tower,
 Singapore 068811
 Customer Centre, #B1-01

1 of 3



POLICYHOLDER ACKNOWLEDGEMENT FORM

Date: 13/8/19

To: Owner of Vehicle Number: SH E31535

The following has been advised to you via your workshop, AH LIM MOTOR COMPANY through their staff, ZILA/BILEEN/MUI HONG.

Please tick the applicable box if you had been advised on any of the following:

- ☒ You had been advised by the workshop that in the case that you wish to claim against your own policy, there is a Fourteen (14) days clause whereby the claim must be made within the stipulated timeframe from the day of occurrence.
- ☐ You had been advised by the workshop on the liability and merits of the case accordingly.
- ☐ You had been advised by the workshop on the claims procedure for the type of claim that you will be making due to this accident.
- ☐ There will be delay to your vehicle repair due to the unavailability of spare parts locally and there is no other option except to indent it from overseas.
- ☐ There will be no cancellation/withdrawal of the Own Damage claim once the order of spare parts have been placed. If you wish to cancel/withdraw the claim, you shall bear all costs, expenses &/or related charges incurred directly &/or indirectly to the procurement of the spare parts.
- ☐ The estimated waiting time for the spare parts to arrive is _____. The estimated arrival time does not include the repair period.
- ☐ You will be driving the vehicle out despite being advised by the workshop mechanic/ personnel that the vehicle may not be road worthy.
- ☐ For vehicles below three (3) years old or under warranty with a local distributor, your insurance company will use only original parts to repair your vehicle.

For vehicles above three (3) years old and no longer under warranty with a local distributor, your insurance company will be carrying out repairs where any damaged part that can be repaired will be repaired and any part that needs to be replaced will be replaced using **any combination** of original parts and/or original equipment manufacturer (OEM) parts and/or second-hand parts.
- ☐ You had been advised by the workshop of the Twelve (12) months warranty for Own Damage repairs on workmanship related to the accident.
- ☐ For vehicles that are under warranty with a local distributor, you have been advised by the workshop to check with your local distributor on any effect to your warranty prior to making this Own Damage claim.
- ☐ Others _____

Signed and acknowledged by:

Name and signature of policyholder/ authorized driver* and company stamp (where applicable)

*authorized driver to either the named drivers as per motor insurance policy or in the case of commercial vehicles, permitted drivers who are permitted to drive the insured Vehicle.

Name and signature of workshop personnel including company stamp

AH LIM MOTOR COMPANY

No. 10 Ang Mo Kio Ind. Park 2A #01-09 AMK Autopoint Singapore 568047
TEL: 6483 1244 (4 lines) FAX: 6483 6170 Email: ahlimmc@singnet.com.sg
GST:M9-0009639-E RCB NO:06470300B

SURVEYOR COPY

M/S : ONG LAY KUAN
403 SERANGOON AVE 1
#02-23
SINGAPORE 550403

Estimate No: MC1900605
Date: 20 Aug 2019
Policy No: GA401622/1
Veh Reg No: SME3153S
Make/Model: HONDA VEZEL 1.5X CVT

ATTN:

Your Ref No: SME3153S
Claim Type: Third Party
Accident Date: 08/08/2019
TP Veh Reg No: SHD6750M

Not Authored
Repair B4 paint
2 days

Estimate Repair Cost to Vehicle No :SME3153S

Description	Quantity	List Price	Amount
		<u>S\$</u>	<u>S\$</u>
SPARE PARTS			
1 FRONT FENDER RH	1 PC	580.00	X
2 FRONT FENDER WHEEL ARCH RH	1 PC	153.00	✓
3 FRONT BUMPER	1 PC	801.70	X
		1,534.70	
	Less 20%	306.94	1,227.76
LABOUR			
4 TO DISCONNECT AND CHECK ELECTRICAL WIRING, WIRE SOCKETS AND ETC. TO REMOVE AND REINSTALL DAMAGED ELECTRICAL UNITS, TEST AND RECTIFY FOR PROPER FUNCTIONING.	1 PC	40.00	X
5 TO SPRY ANTI-RUST COATING ON AFFECTED AREAS.	1 PC	60.00	X
6 TO DISMANTLE ALL DAMAGED PARTS.TO CUT & WELD . TO KNOCK & REPAIR INNER PANELS & AFFECTED AREAS.TO REFIT LISTED PARTS BACK SAME.TO REMOVE & REPLACE ALL DAMAGED PARTS.	1 PC	300.00	150
7 TO SPRAY FRONT FENDER RH,FRONT BUMPER.	1 PC	500.00	400
		900.00	900.00
Total			S\$ 2,127.76
Add GST @ 7%			148.94
Total Amount Payable			S\$ 2,276.70

TOTAL: SINGAPORE DOLLAR TWO THOUSAND TWO HUNDRED SEVENTY SIX AND CENTS SEVENTY ONLY

Please arrange this vehicle to be surveyed soonest possible.

Thank You

For AH LIM MOTOR COMPANY



AUTHORISED SIGNATURE

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 modifications allowed
- * Simple vehicle must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

**LKK Auto Consultants Pte Ltd**

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

MS FIRST CAPITAL INSURANCE LTD

Ref : CS/FCI19014801/Ksd3e2

36 ROBINSON ROAD
#16-01 CITY HOUSESINGAPORE 068877

Date : 22-01-2020



Code : FCI2

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SHD 6750M	Veh. Inspected	SME 3153S
Policy No.		Coverage (\$)	0.00
Claim No.	D19005325MFSH	Excess (\$)	0.00
Assign From	MAY CHUA	Assign Date	22/08/2019

2. Vehicle Particulars & Condition

Make & Model	HONDA VEZEL (A)	c.c	1496
Engine No.	HIDDEN	Year of Reg.	2018
Chassis No.	RU11302934	Colour	METALLIC GREY
Odometer	28259	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	215/60 R16	DUNLOP	8 mm
L/H Front Tyre	215/60 R16	DUNLOP	8 mm
R/H Rear Tyre	215/60 R16	DUNLOP	8 mm
L/H Rear Tyre	215/60 R16	DUNLOP	8 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION. DAMAGES SEE DETAILS.

5. General Information

Accident Date	08/08/2019	Inspection Date	23/08/2019
Survey held at	AH LIM MOTOR COMPANY NO 10 ANG MO KIO IND PK 2A #01-09 AMK AUTOPOINT SINGAPORE 568047		

5a. Remarks

A)THE VEHICLE HAS NOT SEND IN FOR REPAIRS. B)DAMAGES CONSISTENT TO ACCIDENT REPORT. C)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. D)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
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5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	2 Working Days
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TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SME 3153S

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT FENDER RH	TO REPAIR SEE LABOUR	580.00	-
1	FRONT FENDER WHEEL ARCH RH	CUT	153.00	153.00
1	FRONT BUMPER	TO REPAIR SEE LABOUR	801.70	-
	LESS 20% DISCOUNT		-306.94	-30.60
			1,227.76	122.40
	LABOUR			
	TO DISCONNECT AND CHECK ELECTRICAL WIRING, WIRE SOCKETS AND ETC. TO REMOVE AND REINSTALL DAMAGED ELECTRICAL UNITS, TEST AND RECTIFY FOR PROPER FUNCTIONING.	NOT NECESSARY	40.00	-
	SPRY ANTI-RUST COATING ON AFFECTED AREAS.	NOT NECESSARY	60.00	-
	TO DISMANTLE ALL DAMAGED PARTS. TO CUT & WELD. TO KNOCK & REPAIR INNER PANELS & AFFECTED AREAS. TO REFIT LISTED PARTS BACK SAME. TO REMOVE & REPLACE ALL DAMAGED PARTS. INCLUSIVE OF THE REPAIR OF FRONT FENDER RH AND FRONT BUMPER.		300.00	150.00
	TO SPRAY FRONT FENDER RH, FRONT BUMPER.		500.00	400.00
			900.00	550.00
	GRAND TOTAL		2,127.76	672.40
	RECOMMENDED COST OF REPAIRS (REPAIR COST NOT CONCLUDE)			672.40

Report Ref No. CS/FCI19014801/Ksd3e2

KONG SENG CHEONG

Licensed Appraiser

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