22/03/2002 ASS. REC, BY	REF:	CS/SPF 1901	6714/ Rly.	F30 Special	Instruction:	
Surveyor:	D	ASSIGNMI			į	
From (Person	Fronke Thay			Dat	te/Time: 23.9.19	9.29.1
Estimated Co.	st:		Bill to:			
	STTP RES / OD RES / EV chicle No: SM ( 14		CS	Insured:	TP 83P	
	m/s Borneo Moto	r			744757	1/2
of 2 Pane	don Cruscent le	1214			7	
Policy No:			Claim No: A	EMD /1	05/009/2019	1095
Sum Insured:			Excess:			
Make of Veh				D.(	D.A. 18.9.2019	
(Client's Record  CA / REV  Date/Time;	REP. / REV 24 HRS	m" erson Contacted:	Jue Tan	I	LOD Endorsement:	
Date/Time	Action/Instruction (	) Estimate				
	SMC 18145-X				11 / 11	
	TP 83P-NBA/IMI	4002 50 4 4	D. O.A /09/04.	2014	Not Find	alise
		RE	CEIVED 1	1 DEC 2	019	

Type (CGLM, Cycle / Bus / Van / Lorry / Tad / Prime Mover / Truck / Trailer or Make: Toyofa CHR   2 1.4 (A)   cc   [17]  North Christop mis Borne Motor   Sp. Reading   T822   T.Readio: Insured / Std / Ni / Ni sured / Std / Ni	A	SSIGNIVIENT		
Types (Cost Moyoler Bus I Van I Lorry I Tard I Prime Mover!  Truck I Trailer or  Make: Toyon CHR 12 1.A (A) cc [157]  Make	rom. Date: <b>34</b> 9	Veh No: SNC 18148	Yr Regn: 2018	Jun
Truck/Trailer or  Miske: ToyofA CHR 1:2 1.4 CA	stimated Cost:	Type: M.Car / M.Cycle / Bus / Van /	Lorry / Taxi / Prime Move	1
Make: Toylora CHR 1-2 1.A Ca				
Sp. Reading 7821 TiRadio: Insured I Std I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I N I N I Sp. Reading 7821 TiRadio: Insured I Std I N I N I N I N I N I N I N I N I N I	Inspect Vehicle No: SMC 1814.9	Make: ToyoTA CHR	27. ACA) c.c	
Sp. Reading 7827 Theadics insured 1 Std 1 M 1 N N Sured 1 Std 1 M		Colour WHITE	A/C: Insured / Sto	A/NI/NA
Eng/No:  Silicy No.  JTNY 138 X   0   0   0   8   57  Gen. Cond: Good (Fight Poor   Burnt or Brake:  Gen. Cond: Good (Fight Poor   Janked   Burnt or Brake:  Gen. Cond: Good (Fight Poor   Janked   Burnt or Brake:  Gen. Cond: Good (Fight Poor   Janked   Burnt or Brake:  Gen. Cond: Good (Fight Poor   Janked   Burnt or Braked   Burnt or Gen.  Gen. Cond: Good (Fight Poor   Janked   Janked   Janked   Burnt or Braked   Burnt or Braked   Burnt or Braked   Burnt or Gen.  Gen. Cond: Good (Fight Janked   Jan		Sp.Reading 7822	T/Radio: Insured / St	AN / IN / b
CNO: JTNY 38 X   0   0 6 8   57  Gen. Cond. Good/Fpir/ Poor / Burnt  Steering. Fooder / Jammed / Leaked / Burnt or  Steering. Fooder / Jammed / Leaked / Burnt or  Steering. Fooder / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Tyre Size: F: Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Tyre Size: F: Jammed / Leaked / Burnt or  Tyre Size: F: Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Tyre Size: F: Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Tyre Size: F: Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Tyre Size: F: Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Leaked / Burnt or  Modi: Nil / SEE / Jammed / Jammed / Leaked / Burnt or  Torol/Pood of / Jammed		Eng/No:		
Gen. Cond. Good Fair Poor / Burnt Steering Rode   Jammed / Leaked / Burnt or Brake:		C/No: JTNKY38X	101008157	
Steering: Month of Jammed / Leaked / Burnt or Brake: Glent's Record) side of Velt:    Display   Continue   Con		Gen. Cond: Good Fair Poor / But	rnt	
Client's Record) ske of Veh:  Tyre Size:  F: JUS SORT  Tyre Size:  F: JUS SORT  R:  TOYO I YORO or  Front  Regr	the second secon	Steering: Inorder / Jammed / Leake	ed / Burnt or	
Modi: Nil / SRim / STD A/Rim or	(30) XBH/AX-3900	Brake: Inorder / Jammed / Leake	ed / Burnt or	
Policy Condition   R:   Repairs			,	
Policy Condition   R:   Repairs	AHIGINOUS LIGHT	Tyre Size: F:	415/50R17	
Best Curvey held commenced its repair at the time of inspection.  al. or Market Value:  al. or Market Value:  DAC Accident Rport:  Consistent?: Yes or No  Id. / PR Seen:  Id. / Bal.  Id. / B		11		
al. or Market Value:  DAC Accident Rport: Consistent?: Yes or No DAC Accident Rport: May Res.: Yes or No DAC Accid		BS (OUN / EXNOVA / GY / FS / LIZ	A / MIC / OHTSU / PIR / S	UMI /
ACA Cocident Rport:  Consistent?: Yes or No  It / PR Seen:  Consistent?: Yes or No  St. Repairs:  days Res.: Yes or No  A / REV / REP. / 24 HRS  ate:  Person Contacted:  Person Contacted:  Person Contacted:  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  Action / Instruction  The U/C / Chassis frame / Body Structure affected due to collision  Action / Instruction  The U/C / Chassis frame / Body Structure affected due to collision  Action / Instruction  The U/C / Chassis frame / Body Structure affected due to collision  Action / Instruction  Action / Instruction  The U/C / Chassis frame / Body Structure affected due to collision  Action / Instruction  Action / Instruction  Action / Instruction  The U/C / Chassis frame / Body Structure affected due to collision  Action / Instruction  Action / Instruction  The U/C / Chassis frame / Body Structure affected due to collision  Action / Instruction  Action / Instruction  Action / Instruction  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to collision  The U/C / Chassis frame / Body Structure affected due to	repair at the time of inspection.	TOYO / YOKO or		
ACACCIdent Rport: Consistent?: Yes or No  IA / PR Seen: Consistent?: Yes or No  IA / PR Seen: Consistent?: Yes or No  IA / PR Seen: days Res.: Yes or No  IA / PR Seen: Algorithm In It / IA /	al. or Market Value:	Front /	Rear	
A / PR Seen: Consistent?: Yes or No  st. Repairs: days Res.: Yes or No  st. Repairs: days Res.: Yes or No  st. Repairs: days Res.: Yes or No  Mr Sum: % 3 Val.: Yes or No  A / REV / REP. / 24 HRS  Action / Instruction  Person Contacted: IN / OUT  The U/C / Chassis frame / Body Structure affected due to collisis  Date / Time Action / Instruction  Action / Instruction  Repair: Preli. Report Pass to? Regular Press to Preli. Report Resurvey No. of Trip: Survey Fee: Transportation:  Survey Fee: Structure Resurvey No. of Trip: Instruction  Report Format: Instruction  Report Format: Instruction  Report Resurvey No. of Trip: Instruction  Report Report Resurvey No. of Trip: Instruction  Report Report Resurvey No. of Trip: Instruction  Report Report Report Resurvey No. of Trip: Instruction  Report Report Report Report Resurvey No. of Trip: Instruction  Report Re	O i-II2 - V-a ar Na	R/Bal. 6 mm	R/Bal.	mn
St. Repairs: days Res.: Yes or No  Im Sum: % 3 Val.: Yes or No  A / REV / REP. / 24 HRS  ale: Person Contacted: Vehicle: IN / OUT  Date / Time Action / Instruction  II   12   19	0 11-10-VNe	L/Bal. 6 mm	L/Bal. 6	mn
Survey held at Bokuto Motor Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or N/S Rep. / 24 HRS  Vehicle: IN / OUT  The U/C / Chassis frame / Body Structure affected due to collisis  Date / Time Action / Instruction  U/12/19 Upper Range \$2200 - \$2500  U/12/19 Submit P/P \$2366-40 4 days Weekend O days (Red \$3488-90 59%)  Interview (\$ Survey Fee: 3200 - 3200)  Survey Fee: 3200 - 3200	Dan Vac or No	D.O.A. 18/09/19	D.O.I. 24/09	/19
A / REV / REP. / 24 HRS  ale: Person Contacted: The U/C / Chassis frame / Body Structure affected due to collisis  Date / Time	2 Val. Van er No	Survey held at Box	Wto MOTOR	
Vehicle: IN/OUT  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis frame / Body Structure affected due to collisis  The U/C / Chassis f	A L DEV. L DED. L 24 HPS			or or
Date/Time Action/Instruction	(A) 1 (SEE) 1 (SEE)		4	
Date/Time, File Pass to?  Preli. Report  Resurvey No. of Trip:  Survey Fee: Transportation:  Add Fee: Interview (\$ ) Photos  Photos  Survey Fee: Transportation:  SHRR_SI  SHRR_SI  SHRR_SI  SHRR_SI  SHRRAN				e to collisio
1) : Final Report Resurvey No. of Trip: Survey Fee: 3300  Date/Time, File Return to?  2) II   12   19   Typis + Add Fee: Site Insp (\$ ) s+Rs_si  Interview (\$ ) Photos  Feport Format: Sum / LE.J.: (\$ ) Site Insp (\$ )	11/12/19 Submit PIP \$ 2366-40	4 days Weekend 0 (Red \$3488-	days 90/59%)	
Date/Time, File Return to?  2) U/2/19 Typist Add Fee: Site Insp (\$ )S+RSSI   : Interview (\$ ) Photos  Emport Formst: : West end (\$ )  : West end (\$ )	Dale/Time, File Pass to? : Preli. Report		-	
Add Fee: :Site Insp (\$ )	/	Resurvey No. of Trip:		210
: Interview (\$ ) Photos  Report Format : : Tech. Invs (\$ ) Others  .ump 2um / I.B.J: (\$ )	1 1	Feet Site Inen (\$		
Report Formak : : Tech. Invs (\$ ) Others  Burn (* 1.B.J.: (\$ ) : West end (\$ )	11/12/19 Typist			
ump 2mm / LBJ: (3 ) :West end (8 )	Support Forester	Lance Control of the		
	tings and the quitte	, reset end 15	TOTAL	270

## Nivitha (LKK Auto)

From:

Frankie THAY (SPF) < Frankie\_THAY@spf.gov.sg>

Sent:

Monday, 23 September 2019 9:21 AM

To:

assignments; Veron Chen (LKKAuto)

Cc:

Rosalyn TAN (SPF); Hafizul Farhan RAHMAT (SPF)

Subject:

RE: Pre-Repair Inspection for vehicle SMC1814S involving RTA with government

vehicle TP83P

Your reference: SMC1814S

Our reference: AEMD/105/009/2019/095

Veron,

Please conduct a Pre-Repair Inspection for vehicle SMC1814S at the address listed below:

Kindly contact Motor Claim Assessor, Joe Tan @ 9742 7757 / 6631 1507 is located at <u>2 Pandan Crescent / Level 4</u> for an appointment to inspect (<u>currently vehicle NOT in workshop</u>).

#### Thanks.

Frankie Thay (Mr)
Safe Driving Manager
Automotive Engineering & Management Division
Police Logistics Department
<u>Singapore Police Force</u>
DID: (65) 6478 4841 | FAX: (65) 6478 4848



WARNING "Privileged/Confidential information may be contained in this message. If you are not the intended addressee, you must not copy, distribute or take any action in reliance thereon. Communication of any information in this email to any unauthorized person is an offence under the Official Secrets Act (Cap 213). Please notify the sender immediately if you receive this in error."

## 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.

<ol><li>By the lodgement of this report to the insurers, you hereby consaforesaid.</li></ol>	sent to the archiving of this report at the centre and to copies of the report being made available
<b>建设的基本企业的</b>	ACCIDENT STATEMENT
Date Of Report	20/09/2019 10:17
Date Of Accident	18/09/2019 08:50
Exact Location Of Accident	THE BEND OF THE EXIT FROM PIE AT CLEMENTI AVE 6
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SMC1814S
Insured/Policyholder	
Name Of Registered Owner	ZHANG JING
NRIC No	S6976385E
Email Address	CHLOEZHANG98@GMAIL.COM
Mobile Phone No	(LOCAL) +65-97390470
Alternative Phone No	OFFICE-97390470
Vehicle Particulars	
Manufacturer	TOYOTA
Model	C-HR-1.2 (A)
Exact Purpose for which vehicle was being used at time of accident	NORMAL USAGE
Are you deiming under your own incomes a live	

Are you claiming under your own insurance policy

for repair to your vehicle?

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 CN894676

Cover Note Number

Driver

Name of Driver ZHANG JING NRIC No S6976385E Date Of Birth 09/11/1969 Occupation **INDOOR** Date Of Driving Pass 23/11/2005

**Driving Experience** 13 YEARS AND 9 MONTHS

Gender **FEMALE** 

Mobile Number (LOCAL) +65-97390470

Fax Number

Contact Number OFFICE-97390470

EMail Address CHLOEZHANG98@GMAIL.COM Address

450 CORPORATION RD #16-04

Postcode

649810

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)

2

involved in the accident

NO

Was any body injured in the Accident? Was any injured conveyed to hospital by

ambulance?

YES

Was any other material or property damaged?

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

CLEMENTI NEIGHBOURHOOD POLICE CENTRE

ROAD: NO. 20 CLEMENTI AVENUE 5 , POSTCODE: 129858 , COUNTRY:

SINGAPORE

Police Station Address Police Station Contact

TEL NO: 1800-8729999 - FAX NO: 67748639

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

TP83P

Vehicle Make/Model/Colour

MUHD KHAIR AMIN

**Details Of Properties** 

Vehicle Category

MOTORCYCLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Page 2 of 21

#### 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 <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>.
- 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.
- 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.

00

Policyholder's Signature

Date & Time: 20/9/19 8:

Driver's Signature

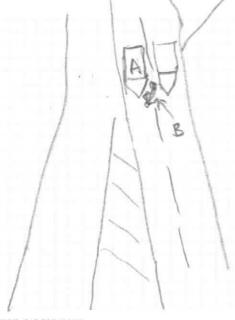
(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No .:



A - SM(18145 B-TP83P on the bend of the exitem PIE (To city) at Clementi Ave 6.

#### DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Please	refer	te	police	report		
		-				
			10 mm			
DECLARATION						

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

Policyholder's Signature Date & Time: 20/9/19 8:12 Driver's Signature (If driver is not the policyholder) Date & Time:

Reporting Centre Personnel's Signature

NRIC/FIN No .:

Name:





1 of 3

Report No. T/20190918/2038

Police Station Of Origin: Clementi N.P.C

20 Clementi Avenue 5 SINGAPORE 129858

Tel No: 1800-8729999

REPORT OF A TRAFFIC ACCIDEN	REPORT OF A TRAFFIC ACCI	DEN.
-----------------------------	--------------------------	------

Date/Time Report Made: 18/09/2019 10:18		ade:	Vide Report No.: J/20190918/0045	Station Diary No.: 52	
Informant'	s Particu	lars	A RESERVE OF WAR ENGINEER WAS DESCRIPTION OF THE PROPERTY OF T		
Name of In			Address:		
ZHANG JII				#16-04 SINGAPORE 649810	
ID Type / II			Contact No.:		
NRIC NO / S6976385E			Home/Office: Mobile: 97390470		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Female	Age: 49	Date of Birth: 08/11/1969	Type of Informant: Driver		
Race: Chinese			Language:	Institution / School Name:	
Occupation: Accountant			Driving Licence Information: Class: 3A Date of Expiry:		

General Informati	ion of the Accident	re in the same				
Type of Accident:	Non-Injury Government Vehicle	Drink Drive: No	Date/Time of Accident: 18/09/2019 08:50	Type of Lo Bend	cation:	
Location: Along Road 1 CLEMENTI AVEN PIE twds Airport,	NUE 6 along bend of Clemer	nti Ave 6 Exit				
Weather: Clear		Road Surface:	ad Surface:		Road Speed Limit:	
		Dry				
Traffic Flow:		Traffic Control:		Traffic Volume: Heavy		
Type of Collision: Between Moving	Vehicles - Side Swipe	- Same Direction		Anyone conveye ambulance: No	ed by	

Details of V	ehicle Invo	lved				
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger
SMC1814S		ТОУОТА	C-HR 1.2 TURBO ACTIVE (AUTO)	White		0
TP83P						0

Details of V	ehicle Insurance			
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date





2018

Report No. T/20190918/20

Police Station Of Origin: Clementi N.P.C

20 Clementi Avenue 5 SINGAPORE 129858

Tel No: 1800-8729999

CONTINUATION OF REPORT

Details of Vo	ehicle Insurance			
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SMC1814S	AXA INSURANCE SINGAPORE PTE	P2142966	27/06/2018	26/06/2020
	LTD			

Details of Perso	n Involved					
Any Pedestrian Ir	rvolved: No					
No. of Pedestrians Injured: NIL Use of Ped					Cross	sing: NA
Driver						
Name	ZHANG JING			ID No		S6976385E
Related Vehicle	SMC1814S			Conta	ct No.	97390470
Hospital/Clinic	NIL			Class Drivin Licend Expiry	g ce &	Class: 3A Date of Expiry: NIL
Date Treatment	NIL Date D			charge	NIL	
No. of Days granted Medical Leave NIL			Degree o	f Injury NIL		

### Brief Details.

On the above mentioned date, time and location, I was on the bend of the exit from PIE at Clementi Ave 6.

There was an accident further in front along the same road, hence I was stationary due to the extremely slow moving road. I was on the right lane. Suddenly I felt a slight impact.

I realized that a traffic police motorcycle, TP83P had side swiped my car, on the left side, causing a small scratch. The traffic police officer stopped to make checks, another officer came. He took my In-car Camera SD card and advised me to lodge a police report.





3 of 3

Report No. T/20190918/2038

olice Station Of Origin: Clementi N.P.C

20 Clementi Avenue 5 SINGAPORE 129858

Tel No: 1800-8729999

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 Off D /	ficer Recording The Report:	Signature Of Informant:
Sgt 3 KANG HU	I MING, DON	2/5
Signature Of Int	erpreter:	Date/Time:
Not applicable		18/09/2019 10:18
Officer In Charg	e Of Case:	Classification Of Case:
TP / GIA /	The state of the s	
Staff Sgt WONG Contact No.: 65	9 SIEU LUI 476151	
Authentication S	tamp	
NP168	SIGNATURE	the management of the second second second
Appear		

TYPE OF.CLAIM: □OD □OD/UL □OS	MCA: JOE LAN
	ACCIDENT REPORT
Date Of Report: 20/09/2019 Time: 8:12	
	exit from PIE at Clementi Ave 6
Country/State of Loss: Singapore / Wilayah Persekutuan / Sel	angor Darul Ehsan ☐ / Negeri Sembilan ☐ / Melaka ☐ / Pahang ☐ /
	AILS (INSURED/POLICY HOLDER)
PROCESSAR SECURIOR SE	Co. Reg. No(for Co. Vehicle)/NRIC/PP/FIN No: 56976381E
5/11/5/7/5	361/63875
- INNG SING	Email Address: allowards age amail 1000
Mobile Number: 97390470 Alternative No:  Vehicle Particulars	Email Address: chloezhang 98@gmil. Lonn
Manufacturer: Toyota ☑ Lexus □ Suzuki □ Hino □	Model: C-4D
Exact Purpose for which vehicle was being used at time of accident:	CIIK
Are you claiming under your own insurance policy for repair to your very vehicle Category: Private Car Commercial Vehicle Otl	
	hers 🗆
Insurance Company	
Name of Insurance Company: AXA Insurance Pte Ltd	
	d Party Fire and/or Theft □
Fleet Policy: Yes \( \text{No.} \)	Policy / Cover Note No: CN894676
	ILS AT POINT OF ACCIDENT
Name of Driver: ZHANG JING	NRIC/ Passport / FIN No: 36976381E
Date Of Birth: 09 Nov. 1969	Occupation: Indoor 🗹 Outdoor 🗆
Date Of Driving Pass: 23 Nev 2005	Gender: Male ☐ Female ☐
Mobile Number: 97390470 Fax No:	Alternative No:
Address: 450 Corporation Road #16-0	4 Postal Code: 649810
Email Address: chloezhana98 @amail.com	
Was driver an employee of the Insured's Company? Yes ☐ No ☐	State relationship of the driver with the insured:
Vehicle Registration Number of Driver's Own Vehicle (if applicable):	M
Insurance Company of Driver's Own Vehicle (if applicable):	
GENERAL INFO	RMATION OF THE ACCIDENT
Type Of Accident: LEFT FRONT COLLIS	37674
Number of Passengers in the above vehicle (Including Driver):	/ / If more than 2 Pax Please fill ANNEX B
"主义与使用使用"2000年"之间,1900年,1900年,1900年	PASSENGER 1
Name:	Gender: Male ☐ Female ☐
Weather Conditions: Clear ☑ Raining □ Others □ (If others,ple	ase state condition):
Road Surface: Wet □ Dry ☑ Others □ (If others,please state co	
Was any body injured in the Accident? No ☑ Yes □	
Was any injured conveyed to hospital by ambulance? No 🗹 Yes	
Was any foreign vehicle involved in this accident? No ☑ Yes ☐	Vehicle No: Vehicle type:
Number of vehicles involved in the accident:	remote type.
Was there any witness? No ☐ Yes ☐ If yes, please furnish wit	ness details column below
Witness Name:   Contact No.:	Email:
	TP83P MOTORBIKE.
Was there any video captured by Car Camera? No \(\sigma\) Yes	Are accident scene photos available for attachment? No Vest
	please state which Police Station): CLEMBATI N. P. C.
	please state against whom):
I have been approached by unknown person(s) soliciting/offering accid	The state of the s
THE RESIDENCE OF THE PARTY OF T	TY 1 (Please fill Annex A if more vehicles involved)
Vehicle Registration Number: TP837	Vehicle Make/Model/Colour:
Details Of Properties Damage in Accident:	
Vehicle Category:	
Name of Driver: MUHD KHAIR AMIN	
NRIC/Passport/FIN Number:	Contact Number:
Address:	Postal Code:
Insurance Company Name:	
Nature Of Damage:	No. Of Passenger (Including Driver):

#### AXA INSURANCE PTE LTD

8 Shenton Way, #24-01 AXA Tower, Singapore 068811 Customer Service Centre #B1-01 Tel: 6338 7288 Fax: 6338 2522 Website: www.axa.com.sg GST Registration Number: 199903512M



Original

Agent Code: 14885

Policy No.(if any): BSTU042 SERINA

**New Business** 

SmartDrive Quote Ref:

## MOTOR COVER NOTE

No. CN894676

- The Motor Vehicle (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore; or
- The Road Transport Act 1987 of Malaysia; or
- The Agreement between the Minister of Finance (Singapore) and the Motor Insurers' Bureau of Singapore dated 22 February
- The Agreement between the Minister for Transport (Malaysia) and the Motor Insurers' Bureau of West Malaysia dated 30 March 1992;
- And any subsequent revisions to the above Acts and Agreements

The Insured mentioned in the Schedule, having proposed for insurance in respect of the Motor Vehicle described in the Schedule, is hereby HELD COVERED under the terms of the Company's usual form of Motor Policy applicable thereto for the period mentioned in the Schedule unless the cover be terminated by the Company by notice in writing in which case the insurance will thereupon cease and a proportionate part of the annual premium otherwise payable for such insurance will be charged for the time the Company has been on risk.

#### SCHEDULE

THE COMPANY	AXA INSURANCE PTE LTD
INSURED	ZHANG JING
MAKE AND DESCRIPTION OF VEHICLE	TOYOTA C-HR 1.2
VEHICLE REGISTRATION NO.	
YEAR OF MANUFACTURE	2018
ENGINE NO.	8NRU197628
CHASSIS NO.	JTNKY3BX101008157
ENGINE CAPACITY/TONNAGE	1197
COVER TYPE	COMPREHENSIVE
HIRE PURCHASE	HONG LEONG FINANCE LIMITED
VALUE (S\$)	AS PER MARKET VALUE
PERIOD OF INSURANCE	FROM: 22/06/2018 TO: 21/06/2020
EXCESS (S\$)	500
AXA PREMIUM WORKSHOP?	NO BORNEO MOTORS (S) PTE LTD

IME HEREBY CERTIFY THAT POLICY TO WHICH THIS CERTIFICATE RELATES IS ISSUED IN ACCORDANCE WITH THE PROVISIONS OF THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) ACT (CHAPTER 189) AND PART IV OF THE ROAD TRANSPORT ACT 1987 (MALAYSIA).

AXA INSURANCE PTE LTD

Issued by

AISINCHCAPE4

21/06/2018 3:27pm

Authorised Signature

Note: This Cover Note is only valid for 60 days from the date of issue unless replaced by the Certificate of Insurance issued by the Company.

- Premium for time on risk will be charged subject to minimum of S\$53.50 (inclusive of GST). if the policy is cancelled after the inception date.
- · An administrative fee of S\$26.75 (inclusive of GST) will be charged:
  - Cover note issued and cancelled before inception.
  - Retaining the old registration number for a new vehicle insuring with AXA

PREMIUM WARRANTY

For Individual Customers:
Please note that the premium in full should be paid before inception date shown above in order for the insurance cover to be valid.

For Non-Individual Customers:

Please note that where the period of cover is for more than 60 days, the premium in full should be paid within 60 days on inception / renewal / endorsement. For all other cases, the premium in full should be paid before inception.



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

Borneo Motors (Singapone)2 Pfe Ltd

Online Service Booking: www.toyota.coming

Toyota Bodycare Centre No. 2 Pandan Crescent Singapore 128462

Down	nload	"My Toyota SG"	app on Play	store or Appstore	to access you	r Toyota ME account &	more!	Tel no.:		88
			ount Detail	-	Account No				mer Detai	
T	HIRI	PARTY CLAIM			Document I	O Date	450 ( #16-0 Singa	Zhang Jing Corporation 04 Apore 6498 Le: 973904	on Road	i
					24/0	09/2019			Part V I	
Yea	r	Make M	odel	Reg Date	Veh Reg No	Kilometers	W	IP No	Order N	lo/Remarks
8 .	AHX	NXQ A1	NGX10R	27/06/2018	SMC1814S	0	4 8	8814	84/TP	/SMC1814S
Cha	issis	No Er	ngine No		Terms	Service Enginee	er Ve	hicle In	Collect	ed On
TNF	күзг	x101008157	8NRU1	97628	60 J	Joe Tan Joo Seng	/-	-/ 0.	00/	/ 0.00
L	Cd			Job/Parts Desc	cription		Qty	Unit Price	Disc %	Amount
	1 2	BP-ECU2 BP-ECU2 OR. BP-LAB2 R. BP-LAB2 REPLACE AN BP-RES2 L/F PORTIC T52119-10916 T52536-10040 S52161-0K040	TO CHI OUT WATI TO RES TO COI  TO DRE TO REI ND REPAIR TO SPE ON OF CAR	DATE SURVERS AUTHORISED ECK WIRING AND ER LEAK TEEST SET ECU AND FOULT ADJUSTMENT OF THE PIECE, RR BUT TO THE PIECE, RR BUT TO THE PIECE OF THE PIEC	ON: ID LIGHTS IT REPROGRAMMINENT ON WAY RE-INSTALI ARY DAMAGEI I OF CAR. DAMAGED AI UMPER PARA R BUMPER X MPER MARKET AINTAIN YOUR TOYON	FUNCTIONING  E VE RADAR SENS  L FRONT SENSO  D PARTS,  FFECTED	1.00 1.00 10.00	397.60 118.90 4.10		122.40 180.00 180.00 180.00 720 2160.00 180.00 180.00 180.00 41.00
		For & on behalf of Borneo Motors	P	Customer's Sign lease acknowledge rec	eipt of vehicle	Change Summai Parts Labour Materials Lubrication/Fluid Others	ry	Total  Less  Amount Due		

PLEASE TEAR ALONG PERFORATED LINE

4044347

TO SECURITY GUARD

CUSTOMER

4044347

PLEASE ALLOW THE UNDERMENTIONED VEHICLE TO LEAVE THE COMPANY PREMISES. SMC1814S TIME 11:21

DATE

**VEHICLE NO** 

SIGNATURE FOR BORNEO MOTORS (SINGAPORE) PTE LTD

24/09/2019



**Borneo Motors** 



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

Borneo Motors (Singapore) Pte Ltd

Online Service Booking Toyota Bodycare Centre No. 2 Pandan Crescent Singapore 128462 Tel no.: 6631 1188

Download "My Toyota SG" app on Playstore or Appstore to access your Toyota ME account & more!

Account Detail THIRD PARTY CLAIM		unt No .000020 / TPCLAIM		Zhang Jing Corporatio		
		Iment No 0	#16- Sing	6-04 ngapore 649810 bile: 97390470		
		24/03/2013				
Year Make Model	Reg Date Veh Re	eg No Kilomete	rs W	/IP No	Order No/R	temarks
8 AHXNXQ A1 NGX10R	27/06/2018 SMC1	814S	0 4	8814	84/TP/SI	MC1814S
Chassis No Engine No	Terms	Service Eng	ineer V	ehicle In	Collected O	n
TNKY3BX101008157 8NRU	197628 60	Joe Tan Joo Se	eng/-	/ 0.	00//	/ 0.00
L Cd	Job/Parts Description		Qty	Unit Price	Disc %	Amount
11 4 T89348-F4030	RETAINER, ULTRASON	VIC NEC	1.00	15.40		15.40
Hp 900000				sultants hence		7
24/09/19 Remany be	068 068 1 @ 1125 Hor after 129°		To resurvey bet To display dam: Parts prices are Third party surv No illegal modifi Supplementary	or the following: ore/after spray pain aged part(s) during subject to confirma ey is on a "Without to cation(s) is allowed (em(s) must be result approval from Insult	iting resurvey illon Prejudice" basis	
Borneo Motors is the only auth 6 months or 10,000 km (wh		rr Toyota. Service your Toyota	To resurvey bel To display dam. Parts prices are Third party surv No illegal modifi Supplementary is subject to fina Acknowledged by Signature: Date:	or the following: ore/after spray pain aged part(s) during subject to confirma ey is on a "Without to cation(s) is allowed (em(s) must be result approval from Insult	iting resurvey illon Prejudice" basis	
Borneo Motors is the only auth 6 months or 10,000 km (wh For & on behalf of <b>Borneo Motors</b>	ocks	ur Toyota. Service your Toyota ranty benefits. Conditions app Change Sur	To resurvey bel To display dam. Parts prices are Third party surv No illegal modifi Supplementary is subject to fina Acknowledged by Signature: Date:  every oly.  mmary	ore/after spray pain ped part(s) during subject to confirma ey is on a "Without i cation(s) is allowed lem(s) must be rest approval from Insu Repairer  Total	iting resurvey at on Prejudice" basis urveyed <u>and</u> urance Company	5,855.30
Borneo Motors is the only auth 6 months or 10,000 km (wh For & on behalf of <b>Borneo Motors</b>	of S  Office of the state of th	ur Toyota. Service your Toyota ranty benefits. Conditions app Change Sur	To resurvey bel To display dam. Parts prices are Third party surv No illegal modifi Supplementary is subject to fina Acknowledged by Signature: Date:  every bly.	ore/after spray pain aped part(s) during subject to confirmate y is on a "Without tration(s) is allowed (em(s) must be result approval from Insufficient	iting resurvey at on Prejudice" basis urveyed <u>and</u> urance Company	

PLEASE TEAR ALONG PERFORATED LINE

TO SECURITY GUARD

4044348

PLEASE ALLOW THE UNDERMENTIONED

DATE 24/09/2019 TIME 11:21

VEHICLE TO LEAVE THE COMPANY PREMISES.

VEHICLE NO

SMC1814S

SIGNATURE FOR BORNEO MOTORS (SINGAPORE) PTE LTD



**Borneo Motors** 



# 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

		-		
4.5		Affiliated to Federation Internati	onale Des Experts En Automob	ile
AUT	OMOTIVE ENGIN	EERING & MGT DIVISION	Ref : CS/SPF19016714	/R1yf3e2
FOR POL	RCE)1 MOUNT PLE	CTION(SPORE POLICE EASANT ROAD BLK 8 OLD NGAPORE 298333 Y	Date: 11-12-2019  Code: SPF	
1.		Policy Particulars	:- THIRD PARTY CLAIM	
	Insured Veh.	TP 83P	Veh. Inspected	SMC 1814S
	Policy No.		Coverage (\$)	0.00
	Claim No.	AEMD/105/009/2019/095	Excess (\$)	0.00
	Assign From	FRANKIE THAY	Assign Date	23/09/2019
2.		Vehicle Part	iculars & Condition	
	Make & Model	TOYOTA C-HR 1.2 TURBO ACTIVE (A)	c.c	1197
	Engine No.	HIDDEN	Year of Reg.	2018
	Chassis No.	JTNKY3BX101008157	Colour	WHITE
	Odometer	7822	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	FAIR		
3.		Condi	tions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	215/50 R17	DUNLOP	6 mm
	L/H Front Tyre	215/50 R17	DUNLOP	6 mm
	R/H Rear Tyre	215/50 R17	DUNLOP	6 mm
	L/H Rear Tyre	215/50 R17	DUNLOP	6 mm
4.	A SELF CONTRACTOR	Descript	ion of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE N	S FRONT PORTION.	
	DAMAGES SEE D	ETAILS.		
5.		Genera	al Information	
	Accident Date	18/09/2019	Inspection Date	24/09/2019
	Survey held at	BORNEO MOTORS (S) PTE L	TD	
		2 PANDAN CRESCENT SINGAPORE 128462		
5a.		F	Remarks	CHARLES SEEDING
		ON WAS CONDUCTED ON A"WI CE TO YOUR INSTRUCTIONS, N		
5b.		Estimate	Days of Repair	
			The same of the sa	

4 Working Days

ESTIMATED NORMAL PERIOD FOR REPAIR:



## 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

Page No.:1 of 1

#### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SMC 1814S

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	SUNDRIES (SN)	NECESSARY	100.00	50.00
1	COVER, FR BUMPER (SN)	TO REPAIR SEE LABOUR	397.60	-
1	RETAINER, FR BUMPER (SN)	SERVICEABLE	118.90	-
10	PIECE, RR BUMPER (SN)	NECESSARY	41.00	41.00
1	RETAINER, ULTRASONIC (SN)	NECESSARY	15.40	15.40
			672.90	106.40
	LABOUR			
	TO CHECK WIRING AND LIGHTS FUNCTIONING AND CARRY OUT WATER LEAK TEST.	NOT NECESSARY	122.40	-
	TO RESET ECU AND REPROGRAMME.		180.00	180.00
	TO CONDUCT ADJUSTMENT ON WAVE RADAR SENSOR.		180.00	180.00
	TO DRILL HOLE AND RE-INSTALL FRONT SENSOR.	NOT NECESSARY	180.00	-
	TO REMOVE NECESSARY DAMAGED PARTS, REPLACE AND REPAIR L/F PORTION OF CAR. INCLUSIVE OF THE REPAIR OF COVER, FR BUMPER.		2,160.00	720.00
	TO SPRAY PAINT ON DAMAGED AFFECTED L/F PORTION OF CAR.		2,360.00	1,180.00
			5,182.40	2,260.00
	GRAND TOTAL		5,855.30	2,366.40

RECOMMENDED COST OF REPAIRS	2,366,40

Report Ref No. CS/SPF19016714/R1yf3e2

NOTES : THE ESTIMATED UPPER RANGE OF REPAIR COST FOR THE DAMAGED VEHICLE IS IN THE REGION OF \$2,200-\$2,500

MOHAMMED RASUL BIN MOHD YUNUS

**Automotive Assessor** 

XXX.

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

**Licensed Appraiser** 

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.