From (Person): Oysta 1		IGNMENT (Office		Date/Time: 30. 9. 15	4.634
Estimated Cost:	OE			lete/Time: 30. 1/1/	4.32
To Inspect Vehicle No:at Workshop m/sChew	Gran Mook	4		FBN 1543X	
of BIK 10 Amk Ind Part Policy No. MSD V				e-later mark	
Sum Insured	111-4000	Excess		50/1/19-001169	
Make of Veh: (Client's Recerd)				20.A 26.9.2019	
CA / REV / REP. / REV. Date/Tune: 30-9.19 5.4	24 HRS Person Co	J-10 - 201 patented Kellin	,	H.O.D. Endog	
Date/Time Action/Instru	otion (V) Es	timote			
PBN 150	ısy ∼√				
2/10-16:48 RO	vised via	preli adus	6.		

ASS. REO. BY: KUNNAM	ASSIGNMENT	
w ≥	ASSIGNMENT	A Yr Regn 03 11
From Date 1-10. 301	V G1 1991	
Estimated Cost.	Type: M.Car / M.Cycle / Bus / Van / L	orry / Taxt/ Prime Mover/
OD TP WS TP RES OD RES EVA / INV / MV	Truck / Trailer or	1) 100
To Inspect Vehicle No. Sk Z 3581 A	Make: Toy A)	185° cc 1588
at Workshop m/s Chew Gron Moro	Colour m. Corey	A/C: Insured / Std / NI / NA
of BICIO AME INd Stark 24 Ave 5 401	1-15 Sp.Reading 217313	T/Radio: Insured / Std / NI / NA
insured:	Eng/No:	
Policy No.	C/No: MRO 53 K	888104112536
Claims No.	Gen. Cond: Good Fair / Poor / Burn	
Sum Insured: Excess:	Steering: Inover I Jammed I Leaked	// Burnt or
(Client's Record)	Brake: Increar / Jammed / Leaker	1/Burnt or
Make of Veh:	Modi: Nil / S/Rim / ST& A/Rim	ot .
III PARE STOCKED	Tyre Size F:	05/55R16
(Policy Condition)	R:	
Remark: The veh had commenced its N/S	O/S BS/DUN/EXNOVA/GY/FS/LIZE	A / MIC / OHTSU / PIR / SUMI /
repair at the time of Inspection.	TOYO / YORO or	
Sal. or Market Value & 21/6	Front	Rear
Carabata Name No.	R/Bal. & mm	R/Bal. Z mm
DAG AGGRAN STORY	L/Bal. & mm	L/Bal. 2 mm
/ A Day Van or No.	D.O.A. 26/9/19	0.01. 1/10/19
2 State Van at Na		
Lum Sum: 20 % 3 val. res or no	Des. of Damages : Frt / Rear / O/S	S / N/S / U/C / Rooftop or
CA / REV / REP. / 24 HRS	B 1/1	
Date: Person Contacted:		dy Structure affected due to collision.
Date / Time Action / Instruction		2/1/2
Positio F. Elline: Member 1, Lista and American	•	must d'
		A = A + A + A + A + A + A + A + A + A +
		11/2009
		4/1/2011
	ECEIVED 0 4 HOV 2019	
K	ECEIVED 8 7 1101	
Date/Tree File Pass to? : Prell. Report	Days Of Repair: D	
1 04/11 MAGY : Final Report	Resurvey No. of Trip: 2	Survey Fee:
Data/Time, File Robum to?	-	Transportation: 200
2	Add Fee: Site Insp. (\$)S+PSSI
	: Interview (\$) Photos
Figure WERTP	: Tech. Invs (%) 00HS
Lung 2mm/15/10 7000	Weel and 15	
7.00	123/1985	711

Note: This document has not been finalised. LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

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

Singapore 408933
Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

To:

MSIG Insurance (Singapore) Pte. Ltd.

4 Shenton Way #21-01 SGX Centre 2 Singapore 068807

From:

LKK Auto Consultants Pte Ltd

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

Attn:

Katherine Wong

Date: 02 Oct 2019

Preliminary Advice

Insured Vehicle No

: FBN1543X

TP Vehicle No

: SKZ3582A

Accident Date

: 26/09/2019

Make

: TOYOTA COROLLA ALTIS

Assignment Date

: 01/10/2019

Date of Inspection

: 01/10/2019

Est. Duration of Repair

: 10.00

Inspection At

: CHEW GOON MOTOR (AMK)

BLK 10 ANG MO KIO INDUSTRIAL PARK 2A, #01-15/16 & 17, AMK AUTOPOINT

SINGAPORE 568047

Point of Impact / General Description of Damages

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

Repairer's Estimate (Gross)	:S\$	13,152.25
Revised Amount	:S\$	9,206.90
Check Items (Estimated)	:S\$	1,243.75
Total	;S\$	10,450.62

Lump Sum Repair

:S\$

Total Loss Consideration

New for Old Value	:S\$
Pre-Accident Value	:S\$
COE / PARF Rebate	:S\$
Salvage Value	:S\$
Margin for Repair	:S\$

Remarks

() The vehicle is	economical/not	economical	for repair
--------------------	----------------	------------	------------

(x) The above survey was conducted on a 'without prejudice' basis.

Nivitha (LKK Auto)

From:

Crystal Lee <crystal_lee@sg.msig-asia.com>

Sent:

Monday, 30 September 2019 4:53 PM

To:

Admin-D (LKKAuto); assignments

Cc:

Ong Zi Hui; Helene Phua

Subject:

Survey Request - Manual Assigned

Our ref: SKZ3582A; Your ref: FBN1543X Date of acc: 26.09.2019

Manual Assigned

Dear LKK,

Refer to the email below, please arrange survey the vehicle.

We'll assign via Merimen once we receive the assignment from Motor Team.

Please contact us ASAP if you cannot attend this assignment

Thank you & Best regards,

Crystal Lee

Admin Officer, Claims Services (In-House Survey)

D: +65 6594 2535 | F: +65 6643 1349 | crystal_lee@sg.msig-asia.com



MSIG

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



A Member of MS&AD INSURANCE GROUP

From: Motor Survey

Sent: Monday, 30 September, 2019 10:37 AM

To: Helene Phua <helene_phua@sg.msig-asia.com>; Eileen Ang <eileen_ang@sg.msig-asia.com>; Winnie Chua

<pingping chua@sg.msig-asia.com>

Subject: FW: Our ref: SKZ3582A; Your ref: FBN1543X Date of acc: 26.09.2019

@ HP, for your necessary action.

@ EA, please create folder.

Thank you & Best regards,

Crystal Lee

Admin Officer, Claims Services (In-House Survey)

D: +65 6594 2535 | F: +65 6643 1349 | crystal_lee@sg.msig-asia.com



MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg







A Member of MS&AD INSURANCE GROUP

From: Koh Lay Hoon

Sent: Monday, 30 September, 2019 9:31 AM

To: Motor Survey <motorsurvey@sg.msig-asia.com>

Subject: FW: Our ref: SKZ3582A; Your ref: FBN1543X Date of acc: 26.09.2019

From: Chew Goon Motor(ad3) [mailto:ad3@chewgoonmotor.com.sg]

Sent: Saturday, September 28, 2019 12:31 PM

To: Claims <claims@sg.msig-asia.com>

Cc: Nor Azian Binte Noordin < NorAzian Noordin@sg.msig-asia.com >; chewgoon@singnet.com.sg; Eric

<eric@chewgoonmotor.com.sg>

Subject: Our ref: SKZ3582A; Your ref: FBN1543X Date of acc: 26.09.2019

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Sir / Mdm,

Vehicle SKZ3582A is at our workshop, we have to arrange surveyor. Could you provide us with a list of 10 surveyors name.

Please advise.

Thanks & Regards, Kelly

Chew Goon Motor Blk 10, Ang Mo Kio Ind Park 2A, Ave 5 #01-15 , 16 & 17, Ang Mo Kio Autopoint Singapore 568047

Tel: 6484 1626 Fax: 6484 0465

Sent from Mail for Windows 10

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Save this search criteria, to get email aferts whenever a match is found.

Depreciation Bus Date Eng Cap Military Model Price Mileage Veh Type * results/page

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Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	Venicie
Owner ID Type:	Singapore NRIC
Owner ID:	977D
Vehicle Details	
Vehicle No.:	SKZ3582A
Vehicle to be Exported:	No
Intended Deregistration Date:	27 Sep 2019
Vehicle Make:	TOYOTA
Vehicle Model:	COROLLA ALTIS 1.6 AUTO
Primary Colour:	Silver
Manufacturing Year:	2011
Engine No.:	1ZRX071097
Chassis No.:	MR053REE104112536
Maximum Power Output:	90.0 kW (120 bhp)
Open Market Value:	\$15,510,00
Original Registration Date:	07 Mar 2011
First Registration Date:	07 Mar 2011
Transfer Count:	3
Actual ARF Paid:	\$15,510,00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	06 Mar 2021
PARF Rebate Amount:	\$8,530.00
Intended COE Rebate Details	
COE Expiry Date:	06 Mar 2021
COE Category:	A - Car (1600cc & below)
COE Period(Years):	10
QP Paid:	\$42,999.00
COE Rebate Amount:	\$6,173.00
Total Rebate Amount:	\$14,703.00
A 1911 CONTROL OF THE STATE OF	

The information contained herein is correct as at 27 Sep 2019



MCGM19129046 / Chew Goon Motor - AMK; ENTRY DATE & TIME: 27/09/2019 13:44 SUBMITTED BY: Lau Yee Thong

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,
- Information provided must be as truthful and accurate as possible. Any willul misrepresentation or witholding of material facts may allow insurance compenies to repudiate policy liability.
- 4. The lasue 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.
- 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.

~	ю	-0.1	 	
ш	ш		AICI	MENT
				-

Date Of Report 27/09/2019 13:44

Date Of Accident 26/09/2019 18:30

Exact Location Of Accident ALONG PAN ISLAND EXPRESSWAY

Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number SKZ3582A

Insured/Policyholder

Name Of Registered Owner NEO SIN GEE NRIC No S1478977D

 Email Address
 NEOTINGLING@GMAIL.COM

 Mobile Phone No
 (LOCAL) +65-81989307

 Alternative Phone No
 OTHERS-81989307

Vehicle Particulars

Manufacturer TOYOTA

Model COROLLA ALTIS 1.6 AUTO

Exact Purpose for which vehicle was being used at

time of accident

PRIVATE

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 HIRE

Insurance Company

Name of Insurance Company NTUC INCOME INSURANCE CO-OPERATIVE LTD

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number 5104517692

Cover Note Number

Driver

 Name of Driver
 NEO SIN GEE

 NRIC No
 \$1478977D

 Date Of Birth
 24/01/1961

 Occupation
 OUTDOOR

 Date Of Driving Pass
 27/02/1979

Driving Experience 40 YEARS AND 6 MONTHS

Gender MALE

Mabile Number (LOCAL) +65-81989307

Fax Number

Contact Number OTHERS-81989307

EMail Address NEOTINGLING@GMAIL.COM

Address

BLK 345 YISHUN AVENUE 11 #10-165

Postcode

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

CHAIN COLLISION

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle)

3

involved in the accident

Was any body injured in the Accident?

YES

Was any injured conveyed to hospital by ambulance?

YES

Was any other material or property damaged?

YES

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

Passenger 1

NAME:

: UNKNOWN

GENDER:

: MALE

Details of Police Action

Was the accident reported to the police?

YES

If Yes Please state which Police Station Police Station Name

YISHUN NORTH NEIGHBOURHOOD POLICE CENTRE

Police Station Address

ROAD: 31 YISHUN CENTRAL , POSTCODE: 768827 , COUNTRY:

Honda CB 150R)

SINGAPORE

Police Station Contact

TEL NO: 1800-8529999 - FAX NO: 68522299

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

REFER TO ATTACHED POLICE REPORT NO: T20190926/2202.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

PASS TO TRAFFIC POLICE

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

FBN1543X

Details Of Properties

Vehicle Make/Model/Colour

Vehicle Category

MOTORCYCLE

Name of Driver

UNKNOWN

NRIC/Passport Number

Contact Number

Page 2 of 15

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number

SJQ8403K

Vehicle Make/Model/Colour

Details Of Properties

PRIVATE CAR

Vehicle Category Name of Driver

NI ZHI WEI

NRIC/Passport Number

Contact Number

91993756

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name UNKNOWN

Approximate Age

Injuries Sustain

Injured person in which vehicle?

FBN1543X

Were seat belts worn?

Was this injured conveyed to hospital by

ambulance?

YES

Address Postcode

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

- Please report correctly the details of the sendent 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>traitiful</u> and accurate as possible. Any wiful 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 inturance companies.
- Any false reporting may be referred to the Police for investigation.
- The report will be forwarded by the insurers of the till Records Management Centre established by the General Insurance Association of Singapore (CIA) for archiving and that copies of this report will for a fee be made svaliable upon application by interested parties.
- By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the center and to copies of the report being made available aforesaid.
- 5. 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 disulate and transfer such Personal Information to all insurers; who have insured vehicle(s) involved in this accident (all insurers) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "insurers"), the insurers is wyenylaw firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of 1.
 - processing, hundling 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 civiens.
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims finducing the mailing of correspondence, statements, involves, reports or notices to me, which could involve disclosure of certain personal data about me to oring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable low in administering, processing, handling and/or dealing with my dains, (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) envolved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one of those of the above Purposes; and
- (c) my Perwanal Information may/kan 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 Singapors, 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.
- (+) the information so collected under (d) above may be shared / disclosed:
 - to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or monaging feaud, regulators, law antiprognant and government agencies as reasonably required for the purposes stated, or

[1] for complying with requirements under any regulations, laws or court orders

Policyholder's Signature

Date & Time:

Oriver's Signature

Of driver is not the policyholders

Date & Time:

Reporting Cardian Personnel's Signature

Nume

SRICYFIN No.

Sketch Plan #2

SKETCH PLAN	PIE towards	s chargi after	Thomson Em
B: FBN15			
C: 57Q84	03½ →	[OD 000	
	-> <	DOXED	0
	ANCES OF THE ACCIDENT		
Refer to	o cettorched Police	Regart	
ECLARATION We decline the foregoing i	particulars are true in every respect.	l.) Ska
okcyno≷ler's Signeture ste & Time;	Oriver's Signature (If driver is not the policyhol Datz & Time:	Maporting Centre P Name: NRIC/FIN No.:	erzonnol's Sienature





1 of 3

Report No. T/20190926/2202

Police Station Of Origin: Yishun North N.P.C 31 Yishun Central SINGAPORE 768827 Tel No: 1800-8529999

REPORT OF A TRAFFIC ACCIDENT

	ne Report N 019 23:18	Made:	Vide Report No.: E/20190926/0121	Station Diary No.: 250
Informa	nt's Partic	ulars		
Name o NEO SII	f Informant: N GEE		Address: APT BLK 345 YISHUN AVE 760345	NUE 11 #10-165 SINGAPORE
	/ ID No.: O / S14789	77D	Contact No.: Home/Office: 81989307	Mobile:
National SINGAP	ity: ORE CITIZ	EN.	Email:	
Sex: Male	Age: 58	Date of Birth: 24/01/1961	Type of Informant: Driver	
Race: Chinese			Language:	Institution / School Name:
Occupat GRAB D			Driving Licence Information: Class: 3	Date of Expiry:

Seneral Inform	mation of the Accident	US STATE		ALL STATE OF THE S
Type of Accident:	Injury Conveyed By Ambuland	Drink Drive: No	Date/Time of Accident: 26/09/2019 18:30	Type of Location Straight Road
Its along PIE	EXPRESSWAY towards Changi after the Tho	omson Exit		
Weather: Clear	R	oad Surface: ry		Road Speed Limit:
Traffic Flow:	11/0/0	raffic Control: ot Controlled	1.5	Traffic Volume: Heavy
Type of Collis Between Mov	ion: ing Vehicles - Head To Rear		=	Anyone conveyed by ambulance: Yes

Details of Vehicle Involved						
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger
FBN1543X	Motorcycle					0
SJQ8403K	Car					0
SKZ3582A	Car	ТОУОТА	COROLLA ALTIS 1.6 AUTO	Silver	Seriously Damaged	1

Details of Vehicle Insurance	MANAGEMENT OF THE PARTY OF THE	1 Europe St. 1	GEORGE TO THE
Vehicle No Incurance Company	Incurance No	Effortive	Evning Date





T/20190926/2202

2 of 3

Report No. T/20190926/2202

Police Station Of Origin: Yishun North N.P.C 31 Yishun Central SINGAPORE 768827 Tel No: 1800-8529999

CONTINUATION OF REPORT

Details of Vehicle Insurance						
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date		
SKZ3582A	NTUC Income Insurance Co-Operative	5104517692	11/10/2018	06/03/2020		

Details of Perso	n Involved	Marie Control				
Any Pedestrian II	nvolved: No					
No. of Pedestrian	s Injured: NIL		Use of Pe	destrian	Cross	ing: NA
Driver				ATTE Y	-	
Name	NEO SIN GEE			ID No		S1478977D
Related Vehicle	SKZ3582A (Car)			Conta	ct No.	81989307
Hospital/Clinic	NIL	9		Class Drivin Licent Expiry	g	Class: 3 Date of Expiry: NIL
Date Treatment	NIL		Date Disc		NIL	
No. of Days gran	ted Medical Leave	NIL	Degree o	f Injury	NIL	

Brief Details.

On 26/09/2019 at about evening 6.30pm, I was driving along PIE towards Changi after the Thomson Exit. I was driving at the first lane and the road I was driving in was a 3 lane road. The traffic was quite heavy. I had a passenger with me. My vehicle is SKZ3582A. There was a motorbike, FBN1543X, behind me and he was riding quite fast. Suddenly he banged onto my vehicle rear on the left side and fell on the 2nd lane up front. The vehicle, SJQ8403K, which was travelling on the lane 2 had to suddenly brake. I called for ambulance. Certis cisco, ambulance and traffic police was at scene. No one was injured in my vehicle including me. However I am not sure of the extend of injuries for the rider. The rider was conveyed by ambulance. My car was quite badly damaged on the rear left. My rear windscreen had been cracked like a spider web, my brake light, and the back side light has been all damaged. My vehicle was also badly dented at the rear left. I managed to exchange contact number with the vehicle owner of SJQ8403K, his name is Ni Zhiwei and contact 91993756.





3 of 3

Report No. T/20190926/2202

Police Station Of Origin: Yishun North N.P.C 31 Yishun Central SINGAPORE 768827 Tel No: 1800-8529999

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: L / Sr Staff Sgt KAVITHA D/O MAGENDARAN	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 26/09/2019 23:18
Officer In Charge Of Case: TP / GIT / Sr Staff Sgt MOHAMMED FEROZ BIN HUSSIEN Contact No.: 65476206	Classification Of Case:
Authentication Stamp NP168	Signature:re Police Force



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: 5104517692 Cover : drivo CLASSIC

Index mark and Registration Number of Vehicle
 SKZ3582A

Chassis Number : MR053REE104112536

3. Effective Date of Insurance : 11 Oct 2018

4. Expiry Date of Insurance : 10 Oct 2019

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 or Hirer's business.

This Policy does not cover

- (a) Use for racing, pace-making, reliability trial or speed-testing.
- (b) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (c) 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) : \$\$2,000

EXCESS (SECTION 2) : \$\$1,500

WINDSCREEN EXCESS : \$\$100

ADDITIONAL EXCESS : N/A

UNNAMED DRIVER EXCESS : PLEASE REFER OVERLEAF

REPAIR AT OWNER'S PREFERRED WORKSHOP : NO INSURE WITH COE : YES NCD PROTECTION + NO TRANSPORT ALLOWANCE : NO **EXCESS WAIVER** : NO PRIMARY DRIVER : NEO SIN GEE NAMED DRIVER (1) : N/A NAMED DRIVER (2) : N/A HIRE PURCHASE COMPANY : N/A

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 : DICKSON INSURANCE AGENCY PTE. LTD. (00000573832)

Date of Issue : 11 Oct 2018 13:28 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Countersigned By:

Authorised Officer

Chief Executive

Chew Goon Motor

Blk 10, Ang Mo Kio Industrial Park 2A, Avenue 5 #01-15, 16, 17 & #03-05, AMK Autopoint Singapore 568047 Tel: 6484 1626 (24Hrs) Fax: 6484 0465 Business Reg. No: 221880/00C GST Reg. No: MX-0486007-AO

To: MSIG Insurance (S) Pte Ltd

Renny Afre Paint

Policy No: Third Party

30.09.2019 Date: _

Accident Date: 26.09.2019

Specialised in Car Painting, Welding,

承接汽车烧焊喷漆及

数量	货 名	,	单价	银 Amount 和	
Quantity	DESCRIPTION		Unit Price	\$ ct	5.
	Estimate Cost of Repair "Toyota Altis Claiming Against Your Insured Veh. N				
1pc	Boot			By 792.00	
1pc	Boot Hinge LH			Me 57.40	
1pc	Boot Center Emblem				
1pc	Boot Badge "1.6"			4	
1pc	Boot Badge "VVTi"			Na 40.90	
1pc	Boot Badge "Dual"			78.00	
1pc	Boot Badge "Corolla"			46.50	
1pc	Boot Badge "Altis"			Ten 48.20	
1pc	Boot Badge "Elegance"			102.00	_
1pc	Boot Outer Chrome Moulding			Ref 185.00	_
1pc	Boot Lamp LH	0		72 185.00 75 62.00	_
1pc	Boot Lamp Gasket	1 5		40.	
1pc	Boot Lamp CH Boot Lamp Gasket Boot Lamp Wiring Harness				
1pc	Boot Stopper LH			10.30	
1pc	Boot Lock			100.00	
1pc	Boot Lock Catch		0	32.00	
1pc	Boot Weatherstrip				
1pc	Boot Trim Board		2722		
10pcs	Boot Trim Board Clips	100	3.80	30,00	
1pc	Rear Bumper	LKK Auto Consultinits hence		493.00	
10pcs	Rear Bumper Clips	the Regainer of the following: • To reservey before bits surey pain	3.80	CM 129.00	
1pc	Rear Bumper Sponge				
1pc	Rear Bumper Bracket LH	Posts colour and submit to the second s	in the second	01.50	
1pc	Rear Bumper Reflector LH	. Tod patricipes is a surround	worder been	C M2 79.00	
1pc	Rear Bumper Top Retainer LH	A THE DISTANCE WHITE SERVICE AND ADDRESS.	110000000000000000000000000000000000000	70.00	
1pc	Rear Bumper Corner Retainer LH	· Doplings of this joint being		Bru 386.00	
1pc	Taillamp LH	A PERSONAL PROPERTY AND ADDRESS OF THE PERSONAL	ombot Company	Mer 55.00	
1pc	Taillamp Gasket	Acrosinous I to Receive		A 215.00	
1pc	Taillamp Panel	Elimonic .		# 255.00	
1pc	Rear Joint Panel (Taillamp-End Panel)	Dates		A 607.00	
1pc	End Panel		1	3 cm 203.00	
1pc	End Panel Ganish			Bu 1,418.00	
1pc	Rear Fender LH			0 R 785.00	
1pc	Rear Fender Inner Panel			Defam 345.00	
1pc	Rear Fender Trim Board			CM 195.00	
1pc	Rear Fender Lower Splash Shield			195.00	776
		I	C/F	8,195.00	

趙 源 摩 哆 Chew Goon Motor

Blk 10, Ang Mo Kio Industrial Park 2A, Avenue 5 #01-15, 16, 17 & #03-05, AMK Autopoint Singapore 568047 Tel: 6484 1626 (24Hrs) Fax: 6484 0465 Business Reg. No: 221880/00C GST Reg. No: MX-0486007-A0

To:	MSIG Insurance (S) Pte Ltd	Policy No:	Third Party
			30.09.2019
	Accident Date : 26.09.2019		

数量	货 名	单价	银 Amount 甌
Quantity	DESCRIPTION	Unit Price	\$ cts.
	Estimate Cost of Repair "Toyota Altis" Reg. No. SKZ3582A Claiming Against Your Insured Veh. No. FBN1543X		
		B/F	8,195.00
1pc	Rear Fender Lower Air Vent		ner 120.00 -
	Rear Fender Inner Top Ganish		155.00
1pc	Fuel Lid		Bu 103.00 -
1pc	Fuel Lid Base Panel		1 320.00 ₹
1pc			1 285.00 X
1pc	Rear Door Inner Lock LH	01	
1pc	Rear Door Weatherstrip	1 her	195.00 X
1pc	Rear Windscreen Glass		180.00 j
1pc	Rear Speaker Board		168.00 X
1pc	Roof Panel Drip Moulding		10,271.00
	Less 25%		2567.75 7,703.25
1pc	Rear Bumper Reverse Sensor		280.00 SM
2pcs	Fuel Lid Rivets	9.50	19.00 SN
1pc	Rear Windscreen Glass Sealant		
1pc	Rear Windscreen Glass Fasterner	ne	2 - 2 - 00.00 01
1pc	Rear Windscreen Glass 3M Solar Film		180.00 SN
1pc	Rear Windscreen Glass Decal (Private Hire)		10.00 St
	To Conduct Rear Electrical Check, Replace Reverse Sensors,		120.00 7
	Module etc.		
	To Dismantle / Transfer Boot Fittings / Ancillary Accessories		120.00
	To Dismantle / Refit Rear Windscreen Glass		160.00 /
	To Dismantle / Refit Roof Lining		150.00
	To Dismantle / Refit Trunk Compartment Boards & Trims etc		80.00 ∫
	To Dismantle / Refit Fuel Tank Inlet Hoses & Piping		100.00 6
	To Supply Rear Body Panel Sealant		100.00 6
		C/F	9,152.25

趙源摩哆 Chew Goon Motor

Blk 10, Ang Mo Kio Industrial Park 2A, Avenue 5 #01-15, 16, 17 & #03-05, AMK Autopoint Singapore 568047 Tel: 6484 1626 (24Hrs) Fax: 6484 0465 Business Reg. No: 221880/00C GST Reg. No: MX-0486007-AO

To:	MSIG Insurance (S) Pte Ltd	Policy No:	Third Party
19		Date:	30.09.2019
	Accident Date : 26.09.2019		

Specialised in Car Painting, Welding,

承接汽车烧焊喷漆及

数量	货 名	单价	根 Amount 級
luantity	DESCRIPTION	Unit Price	\$ cts.
	Estimate Cost of Repair "Toyota Altis" Reg. No. SKZ3582A Claiming Against Your Insured Veh. No. FBN1543X		
		B/F	9,152.25
	To Mount Vehicle on Car "O" Liner Chassis Alignment Equipment/ Workbench for Chassis Alignment to Facilitate Repair		12 350.00 X
	To Perform Interior Of Glass Debis, Detailing etc		120.00 3
	To Conduct Computerize Wheel Alignment Test		~~ 80.00 X
	To Apply Rust Proofing / Reseal Tuff Coating Treatment to Respray / Replaced / Repair Panel		150.00 9
	Labour Charge - Panel Beating, Repairing Rear Chassis Member, Inner Panel, Spare Tyre Panel, Rear N/S Door, Rear Speaker Panel etc. Cnt, Weld End Panel, Rear Fender, Inner Panel and Parts		1,800.00
	Replacement		1,500.00
	To Respray Affected Areas	Total:	13,152.25
		Total :	15,152.25

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

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

Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

Our File No:

CS/MSG19017193/KQF3N2

Date:

06/11/2019

REFERENCE

Handling Insurer:

MSIG Insurance (Singapore) Pte.

Policy No:

MSD/VMS/19-

402068

TP

Claimant Vehicle No: SKZ3582A

Ltd.

Insured Vehicle No:

FBN1543X

Date of Loss:

26/09/2019

Nature of Claim:

MSC/V/19-Claim 001169 No:

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SKZ3582A

Make & Model:

TOYOTA COROLLA ALTIS, 1.6 (A)

Engine No: Chassis No: 1ZRX071097

Reg. Date: Colour:

07/03/2011 (Man. Year: 2011) Metallic Grey

Odometer:

MR053REE104112536 217313 km

Engine Capacity:

1598 cc

Market Value/New Car

Price:

N/A

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Engine Modification:

Yes Footbrake (Serviceable): No Pre-accident Condition:

Yes

Handbrake (Serviceable): CONDITION OF TYRES

Front Tyre Size:

205/55R16

Rear Tyre Size:

205/55R16

Front Left Side: Front Right Side: Yokohama 4 mm Yokohama 4 mm Rear Left Side: Rear Right Side: Yokohama 2 mm Yokohama 2 mm

The above values represent the remaining tyre treads depth

	Calculated Gross Total (SS)	13 152 25	9.206.90	3.945.35	30.00
Towing		0.00	0.00	0.00	
Paintwork Labour		0.00	0.00	0.00	
Labour		4,830.00	3,010.00	1,820.00	37.68
Miscellaneous Items		0.00	0.00	0.00	
Parts		8,322.25	6,196.90	2,125.35	25.54
COST OF CLAIMS		Repairer's	Adjuster's	Difference	Diff %

Approved Total (Overridden) (S\$) 7,000.00 (S\$) 13,152.25 7,000.00 6,152.25 46.78 + GST 7.00/7.00% (S\$) 920.66 490.00 430.66 46.78 14,072.91 7,490.00 6,582.91 46.78

INSPECTION

Date of Assignment:

01/10/2019

Date Inspected:

01/10/2019 Inspected At:

Nett Amount (S\$)

Chew Goon Motor (AMK)

Blk 10 Ang Mo Kio Industrial Park 2A, #01-15/16 & 17, AMK Autopoint

Singapore 568047

Estimated Period of Repair:

10.0 days

Adjuster: KENNETH KONG Manager: SHIAU CHAN Adjuster Report Page 2 of 5

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

Adjuster Report Page 3 of 5

REPAIR DETAILS

Referen	ce	
Part Source	: MRM-SG	Version: 1.0 (Last Synchronised: 06 Nov 2019)
Parts:	143	TOYOTA COROLLA ALTIS 1.6 (A) (Catalogue:Merimen Singapore 1.0)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted	no print-code for SKZ3582A)
Validity:		tes are valid only if they contain the print code (above) on all estimate pages, running page the END OF ESTIMATES marker on the last estimate page
Further Info	: Items/values	not in reference catalogue are prefixed with an asterisk *.

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*ВООТ	Bent	792.00 FL	*792.00 FL
2	1		*BOOT HINGE LH	Repair	71.80 FL	*-FL
3	1		*BOOT CENTER EMBLEM	Necessary	57.40 FL	*57.40 FI
4	1		*BOOT BADGE 1.6	Necessary	42.40 FL	*42.40 FI
5	1		*BOOT BADGE VVTI	Necessary	40.90 FL	*40.90 FI
6	1		*BOOT BADGE DUAL	Necessary	78.00 FL	*78.00 FL
7	1		*BOOT BADGE COROLLA	Necessary	46.50 FL	*46.50 FL
8	1		*BOOT BADGE ALTIS	Necessary	48.20 FL	*48.20 FI
9	1		*BOOT BADGE ELEGANCE	Necessary	102.00 FL	*102.00 FI
10	1		*BOOT OUTER CHROME MOULDING	Dented	185.00 FL	*185.00 FL
11	1		*BOOT LAMP LH	Broken	185.00 FL	*185.00 FL
12	1		*BOOT LAMP GASKET	Torn	62.00 FL	*62.00 FI
13	1		*BOOT LAMP WIRING HARNESS	Cracked	385.00 FL	*385.00 FI
14	1		*BOOT STOPPER LH	Missing	10.30 FL	*10.30 FI
15	1		*BOOT LOCK	Dented	106.00 FL	*106.00 FI
16	1		*BOOT LOCK CATCH	Repair	32.00 FL	*+FI
17	1		*BOOT TRIM BOARD	Serviceable	282.00 FL	*-FI
18	10		*BOOT TRIM BOARD CLIPS	Not Necessary	38.00 FL	*-Fl
19	1		*REAR BUMPER	Tom	495.00 FL	*495.00 FL
20	10		*REAR BUMPER CLIPS	Necessary	38.00 FL	*38.00 FL
21	1		*REAR BUMPER SPONGE	Cracked	129.00 FL	*129.00 FL
22	1		*REAR BUMPER BRACKET LH	Distorted	87.50 FL	*87.50 FL
23	1		*REAR BUMPER REFLECTOR LH	Missing	37.00 FL	
24	1		*REAR BUMPER TOP RETAINER LH	Cracked	79.00 FL	*79.00 FI
25	1		*REAR BUMPER CORNER RETAINER LH	Cracked	110.00 FL	*110.00 FL
26	1		*TAILLAMP LH	Broken	386.00 FL	*386.00 FI
27	1		*TAILLAMP GASKET	Necessary	55.00 FL	50 D.E. 177 E.E.
28	-1		*TAILLAMP PANEL	Bent	215.00 FL	*215.00 FI
29	1		*REAR JOINT PANEL (TAILLAMP-END PANEL)	Bent	255.00 FL	*255.00 FL
30	1		*END PANEL	Bent	607.00 FL	*607.00 FI
31	1		*END PANEL GARNISH	Mtg Cracked	203.00 FL	*203.00 FI
32	1		*REAR FENDER LH	Buckled		*1,418.00 FL
33	1		*REAR FENDER INNER PANEL	Repair	785.00 FL	*-FI
34	1		*REAR FENDER TRIM BOARD	Deformed	345.00 FL	*345.00 FL
35	1		*REAR FENDER LOWER SPLASH SHIELD	Cracked	195.00 FL	*195.00 FL
36	1		*REAR FENDER LOWER AIR VENT	Dented District 1/0 4	120.00 FL	*120.00 FL
37	1		REAR FENDER INNER TOP GARNISH	Distorted/Cut	155.00 FL	*155.00 FL
38			*FUEL LID	Buckled	103.00 FL	*103.00 FI
39	1		*FUEL LID BASE PANEL *REAR DOOR INNER LOCK LH	Repair	320.00 FL 285.00 FL	*-Fl
40 41	1		*REAR DOOR WEATHERSTRIP	Repair Serviceable	195.00 FL	*-FI
	4			Shattered		*550.00 FI
42 43	- 4		*REAR WINDSCREEN GLASS	C-9 17 41 11 11 11 11 11 11 11 11 11 11 11 11	550.00 FL 180.00 FL	*-FI
43	1		*REAR SPEAKER BOARD	Repair	100.00 FL	

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
44	1		*ROOF PANEL DRIP MOULDING	Serviceable	168.00 FL	*-FL
45	1		*BOOT WEATHERSTRIP (50%)	Distorted/Dented	191.00 FN	*95.50 F
46	1		*REAR BUMPER REVERSE SENSOR	Serviceable	280.00 FS	*-FS
47	2		*FUEL LID RIVETS	Necessary	19.00 FS	*19.00 FS
48	1		*REAR WINDSCREEN GLASS SEALANT	Necessary	50.00 FS	*40.00 FS
49	1		*REAR WINDSCREEN GLASS FASTENER	Necessary	50.00 FS	*30.00 FS
50	1		*REAR WINDSCREEN GLASS 3M SOLAR FILM	Necessary	180.00 FS	*180.00 FS
51	1		*REAR WINDSCREEN GLASS DECAL (PRIVATE HIRE)	Necessary	40.00 FS	*40.00 FS
F≖Fra	inchise :	part. S=S	pcNett. L=ListItemDisc. N=NettItemDisc.			
				Sub Total (S\$)	10,890.00	8,127.70
	- List Item Discount on L Items 25.00/25.00% (S\$)					1,930.80
- Nett Item Discount on N Items 25.00/0.00% (S\$)					47.75	0.00
				Total Parts (S\$)	8,322.25	6,196.90
			Report was unsubmitted during this	print-out.		

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

R	econ	nmen	hah	l a	hour
	CCUI	IIIII EI	ueu	-a	DOUL

F	Particulars	Lab.Type	Repairer's	Amount
bou	r Items			
	TO CONDUCT REAR ELECTRICAL CHECK, REPLACE REVERSE SENSORS, MODULE ETC	New	120.00	70.00
	TO DISMANTLE/TRANSFER BOOT FITTINGS/ANCILLARY ACCESSORIES	New	120.00	60.00
1	TO DISMANTLE/REFIT REAR WINDSCREEN GLASS	New	160.00	120.00
1	TO DISMANTLE/REFIT ROOF LINING }		150.00	120.00
	TO DISMANTLE/REFIT TRUNK COMPARTMENT BOARDS & TRIMS ETC)	New	80.00	0.00
3-6	TO DISMANTLE/REFIT FUEL TANK INLET HOSES & PIPING	New	100.00	60.00
- 1	TO SUPPLY REAR BODY PANEL SEALANT	New	100.00	60.00
- 1	TO MOUNT VEHICLE ON CAR O LINER CHASSIS ALIGNMENT EQUIPMENT/WORKBENCH FOR CHASSIS ALIGNMENT TO FACILITATE REPAIR	New	350.00	0.00
	TO PERFORM INTERIOR OF GLASS DEBIS, DETAILING ETC	New	120.00	30.00
-	TO CONDUCT COMPUTERIZE WHEEL ALIGNMENT TEST	New	80.00	0.00
	TO APPLY RUST PROOFING/RESEAL TUFF COATING TREATMENT TO RESPRAY/REPLACED/REPAIR PANEL	New	150.00	90.00
F	LABOUR CHARGE-PANEL BEATING, REPAIRING REAR CHASSIS MEMBER, INNER PANEL, SPARE TYRE PANEL, REAR N/S DOOR, REAR SPEAKER PANEL ETC. CNT, WELD END PANEL, REAR FENDER, INNER PANEL AND PARTS REPLACEMENT	New	1,800.00	1,400.00
	TO RESPRAY AFFECTED AREAS	New	1,500.00	1,000.00
	Gross Labour Cost (S\$)		4,830.00	3,010.00

< END OF ESTIMATES >