



## Nivitha (LKK Auto)

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**From:** Lee, Ming-Yao <MingYao.Lee@aig.com>  
**Sent:** Wednesday, 6 November 2019 9:59 AM  
**To:** assignments; Admin-D (LKKAuto)  
**Subject:** RE: Our Ref : 4911086409SG-003 | Request of Paper Survey on TPV SJK9215L DOA 17/04/2019  
**Attachments:** 4911086409SG - TP GIA.PDF; 4911086409SG - OI GIA.PDF; 4911086409SG - PRS Photos.pdf; 4911086409SG - TP Survey Report 1.pdf

### PArt 1

Lee Ming Yao, George  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

[Ming-Yao.Lee@AIG.com](mailto:Ming-Yao.Lee@AIG.com) | [www.aig.sg](http://www.aig.sg)

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**From:** Lee, Ming-Yao  
**Sent:** 05 November 2019 14:18  
**To:** assignments <assignments@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>  
**Subject:** Our Ref : 4911086409SG-003 | Request of Paper Survey on TPV SJK9215L DOA 17/04/2019

Hi Team,

Wish to engage your service to conduct paper survey on third party vehicle.

Supporting documents are as attached.

Kindly acknowledge.

Regards,  
Lee Ming Yao, George  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

[Ming-Yao.Lee@AIG.com](mailto:Ming-Yao.Lee@AIG.com) | [www.aig.sg](http://www.aig.sg)

### IMPORTANT NOTICE:

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the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

# ***OCEAN CARZ LEASING PTE LTD***

1 Bukit Batok Crescent Wcega Plaza #04-16 Singapore 658064

Tel: 6262 4666 Fax: 6262 4555

Company Registration No.: 201714430H

## **INVOICE**

Z-One Automotive Pte Ltd

1 Kaki Bukit Ave 6, #01-87/85

Autobay @ Kaki Bukit

Singapore 417883

C/O: SJK9215L

Invoice No: OCL0001

Invoice Date: 27/08/2019

### **Description:**

		Amount
Rental For	: 11 Days @ \$105 per Day	\$ 1,155.00
Vehicle No	: SJT4511S	
Vehicle Make & Model	: HONDA FIT 1.3G A	
Rental Period	: 18/04/19 ~ 29/04/19	

Total Amount Payable: \$ 1,155.00



# Z-ONE AUTOMOTIVE PTE LTD

1 Kaki Bukit Ave 6, Blk D #01-85/87, Autobay@Kaki Bukit Singapore 417883

Tel: 62502115/66342112 Fax: 66342122

Email: service@z-one.com.sg ; enquiry@z-one.com.sg

AUTOMOTIVE • PERFORMANCE

Company Registration No. 201118055N

## PROFORMA INVOICE

Date : 23/05/2019

Date in : 18/04/2019

Vehicle Num. : SJK9215L

Make/Model : HONDA FIT 1.3G A-2008

Chassis/Eng# : GE61087046/L13A4096831

Accident Date : 17/04/2019

Claim No : C101898

Reference :

Policy No. : 999994423 (03/10/2019)

Ocean Carz Leasing Pte Ltd  
1 Bukit Batok Crescent,  
Wcega Plaza #04-16  
Singapore 658064  
Contact : 91285353 87482164

LUMPSUM REPAIR BILL  
AS PER SURVEYOR REPORT  
DATED 13/05/2019  
BY Pal's Appraiser Pte Ltd

Amount \$

8,700.00



Z-ONE AUTOMOTIVE PTE LTD

E. & O.E.	Sub \$ :	8,700.00
Add GST ( 7% )	\$ :	609.00
Total Amount	\$ :	<u>9,309.00</u>

# *Z-One Automotive Pte Ltd*

1 Kaki Bukit Ave 6, Blk C #01-52 AutoBay@Kaki Bukit Singapore 417883

Tel: 66342112 Fax: 66342122

Vehicle No	: SJK 9215 L	Date	: 13-May-19
Make/Model	: Honda Fit		
Name	: Ocean Carz Leasing Pte Ltd		
Address	: c/o No.1 Kaki Bukit Ave 6, Blk D		
	: #01-87 AutoBay@Kaki Bukit		
	: Singapore 417883		
Accident date	: 17-Apr-19		

Final repair bill for vehicle no. **SJK 9215 L**

To supply and replace parts, labour charges for  
repairing, knocking, welding and to respray painting  
(Lump Sum Repair)

**\$ 8,700.00**

Dollars : Eight Thousand And Seven Hundred Only

# PAL'S

APPRAISER PTE LTD

No. 1 Kaki Bukit Ave 6 #01-53 AutoBay @ Kaki Bukit Singapore 417883  
Tel: 81818802 Fax: 67471017 Registration No: 201000268D

**Billing Name & Address**

Ocean Carz Leasing Pte Ltd  
c/o No.1 Kaki Bukit Ave 6 Blk D  
#01-87 AutoBay@Kaki Bukit  
Singapore 417883

Invoice No 04-19023/DY

Date 13 May 2019

Vehicle No : SJK 9215 L

Model : Honda Fit

Item	Descriptions	Amount S\$
1	Date of inspection : <u>18 Apr 2019</u> A copy of the inspection / survey report Correspondence, postages and etc.	
2	Photography Services - Purchase of films, develop negatives - Storage of negatives - Submission of photographs <u>154</u> copies	
3	Transportation Charges	
4	2nd Inspection & Final Inspection	
	Total	<u>\$ 854.00</u>
	SDLS : EIGHT HUNDRED AND FIFTY-FOUR ONLY	

**Notes :**

1. All cheque payment should be "Crossed" and made payable to "Pal's Appraiser Pte. Ltd."
2. All cheque should have our "Invoice No." written on the reverse side of the cheque
3. For further enquiries on this invoice, please feel free to contact us



Official Stamp

E & O E

# PAL'S

APPRAISER PTE LTD

No. 1 Kaki Bukit Ave 6 #01-53 AutoBay @ Kaki Bukit Singapore 417883  
Tel: 81818802 Fax: 67471017 Registration No: 201000268D

Report Reference : TP / 04-19023/DY / 2019

Date of Report : 13 May 2019

Ocean Carz Leasing Pte Ltd  
c/o No.1 Kaki Bukit Ave 6 Bldg D  
#01-87 AutoBay@Kaki Bukit  
Singapore 417883

## THIRD PARTY SURVEY

ACCIDENT HAPPENED ON 17 Apr 2019

As per your instruction dated 18 Apr 2019 with regard to the above matter. We have carried out a physical inspection on the said vehicle SJK 9215 L. We enclosed herewith our report and findings as follows:

### 1. VEHICLE PARTICULARS

Registration No : SJK 9215 L  
Model : Honda Fit  
Year / Capacity : 2008/1339  
Chassis No : GE61087046  
Engine No : L13A4096831  
Mileage : 201914  
Colour : Silver

### 2. TYRES CONDITION

		<u>Size</u>	<u>Made</u>	<u>Balance</u>		<u>Rim</u>
FRONT	O/S	: 175/65 R14	Michelin	4.00	mm	Sport
REAR	O/S	: 185/60 R14	Kinforest	3.00	mm	Sport
FRONT	N/S	: 175/65 R14	Michelin	4.00	mm	Sport
REAR	N/S	: 185/60 R14	Kinforest	3.00	mm	Sport



# PAL'S

APPRAISER PTE LTD

No. 1 Kaki Bukit Ave 6 #01-53 AutoBay @ Kaki Bukit Singapore 417883  
Tel: 61818802 Fax: 67471017 Registration No: 201000268D

### 3. DESCRIPTION OF DAMAGES

At the time of inspection, we noted that the vehicle has sustained an impact damages on the rear portion(s). For more detail of the damages, please see photograph attached.

4. Workshop Address : Z-One Automotive Pte Ltd  
No.1 Kaki Bukit Ave 6, Blk D  
#01-87 AutoBay@Kaki Bukit  
Singapore 417883
5. Estimated normal period of repair : 12 working days to complete.
6. Enclosed number of photograph : 154 copies.
7. In accordance to your instruction, we have **Not Authorised** repair to the vehicle and the survey was done on a **"Without Prejudice"** basis. We hope that this report will be of assistance to you in dealing with the matter.
8. Should you discover any discrepancy in the report, please kindly notify us **within 2 weeks**, or the report will be treated as correct.

#### Disclaimer

The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in. The rates and assessment of damages must not be used in any circumstances for comparison with other vehicles and/or other accidents in other legal proceedings.

Vehicle No: SJK 9215 L  
Report No: TP/ 04-19023/DY / 2019

# SPARE PARTS

Qty	Parts Description	Condition	Workshop's Estimation	Our Revised Estimation
<u>List Items</u>				
1	Rear tailgate	Damage	\$ 966.00	\$ 966.00 781
2	Rear tailgate dampers	Intact	\$ 263.00	\$ No damage
1	Rear tailgate inner handle	Damage	\$ 55.10	\$ 55.10 /
1	Rear tailgate inner board	Damage	\$ 254.00	\$ 254.00 /
1	Rear tailgate lock	Damage	\$ 183.50	\$ 183.50 /
1	Rear tailgate logo	Necessary	\$ 56.00	\$ 56.00 /
1	Rear tailgate outer garnish	Damage	\$ 190.60	\$ 190.60 /
1	Rear tailgate rubber	Damage	\$ 154.10	\$ 154.10 /
1	Rear tailgate 'FIT' emblem	Necessary	\$ 48.50	\$ 48.50 /
2	Rear taillamps	Damage	\$ 1052.20	\$ 1052.20 600
2	Rear taillamp panels	Damage	\$ 876.40	\$ 876.40 X SVC
1	Rear end panel	Damage	\$ 553.40	\$ 553.40 350
1	Rear end panel inner garnish	Damage	\$ 213.40	\$ 213.40 130
1	Rear bumper	Damage	\$ 660.90	\$ 660.90 500
1	Rear bumper clip (1 set)	Necessary	\$ 35.00	\$ 35.00 /
2	Rear bumper side retainers	Damage	\$ 61.00	\$ 61.00 /
1	Rear bumper tow hook cover	Damage	\$ 38.50	\$ 38.50 /
1	Rear bumper tow hook bracket	Damage	\$ 216.50	\$ 216.50 X SVC
1	Rear spare tyre panel	Damage	\$ 965.00	\$ 965.00 637.40
1	Rear spare tyre board	Intact	\$ 280.40	\$ No damage
1	Rear spare tyre tool sponge tray	Damage	\$ 289.50	\$ 289.50 /
1	Rear exhaust silencer	Damage	\$ 580.70	\$ 580.70 X SVC
2	Rear exhaust silencer mountings	Necessary	\$ 37.00	\$ 37.00 X SVC
2	Rear fenders	Repair	\$ 1783.00	\$ Repair
2	Rear fender inner trim garnishes	Damage	\$ 671.20	\$ 671.20 /
1	Rear fender inner shield	Damage	\$ 48.60	\$ 48.60 /
			\$ 10533.50	\$ 8207.10
Discount 20.0%			\$ 2106.70	\$ 1641.42
			\$ 8426.80	\$ 6565.68
<u>Special Nett Items</u>				
1	Rear reverse sensor (1 set)	Damage	\$ 280.00	\$ 280.00 200
1	Rear reverse camera	Damage	\$ 480.00	\$ 480.00 X SVC
			\$ 760.00	\$ 760.00

Spare Parts Total \$ 9186.80 \$ 7325.68

Vehicle No: **SJK 9215 L**  
 Report No: **TP/ 04-19023/DY / 2019**

**LABOUR COST**

S/No	Job Descriptions	Workshop's Estimation	Our Revised Estimation
	Spare Parts Total c/f	\$ 9186.80	\$ 7325.68
1	To disconnect and reconnect, check electrical wiring, harness wires, sockets, replace damaged parts.	\$ 50.00	\$ 40.00 / 30
2	To remove and refit inner trims, inner garnishes, to facilitate the repairs.	\$ 180.00	\$ 140.00 60
3	To remove and refit fuel tank system.	\$ 120.00	\$ 80.00 X
4	To remove and refit rear bumper sensor.	\$ 150.00	\$ 80.00 / 50
5	To remove and refit rear windscreen glass.	\$ 180.00	\$ 120.00 /
6	To remove and refit, straighten and re-adjust exhaust pipe and replace rear exhaust silencer and mountings.	\$ 120.00	\$ 80.00 X
7	To remove and replace the above damaged parts, straighten, knock out, realign and repair including cut and weld body panels. To re-adjust to the original position using power tools.	\$ 1800.00	\$ 1540.00 1,200
8	To spray paint on the replaced and repaired parts, prepare spray such as masking tape the unaffected areas with paper, cleaning and sanding of surfaces, final polishing and waxing are also available.	\$ 1800.00	\$ 1320.00 1,000
9	To apply undercoating on the repaired and replaced panels for rust protection.	\$ 210.00	\$ 150.00 80
<b>Total</b>		<u>\$ 13796.80</u>	<u>\$ 10875.68</u>

*Repair Day - 7 days*

Vehicle No: SJK 9215 L  
Report No: TP/ 04-19023/DY / 2019

**LABOUR COST**

S/No	Job Descriptions	Workshop's Estimation	Our Revised Estimation
Sub Total c/f		\$ 13796.80	\$ 10875.68

The repairer has agreed to undertake the repair under a Lump Sum Basis. We have further adjusted the amount to a Lump Sum Repair Contract of:

\$ 8700.00

SDLS: EIGHT THOUSAND SEVEN HUNDRED ONLY

  
Qualified Appraiser

$$P = 5,084 - 20\% = 4,067.2$$

$$N = 200$$

$$L = 2,540$$

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$$6,621.2 - 20\%$$

$$5,301.76$$

$$L/s = 5,300$$

## 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	18/04/2019 15:12
Date Of Accident	17/04/2019 17:20
Exact Location Of Accident	BUKIT BATOK CENTRAL BESIDE BLK 634
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJK9215L
<b>Insured/Policyholder</b>	
Name Of Registered Owner	OCEAN CARZ LEASING PTE LTD
Co Reg No	201714430H
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	Office-91285353

### Vehicle Particulars

Manufacturer	HONDA
Model	FIT
Exact Purpose for which vehicle was being used at time of accident	
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	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	THIRD PARTY
Fleet Policy	NO
Policy Number	999994423
Cover Note Number	

### Driver

Name of Driver	LOH WEI MING
NRIC No	S8537437D
Date Of Birth	16/12/1986
Occupation	INDOOR
Date Of Driving Pass	09/07/2009
Driving Experience	9 YEARS AND 9 MONTHS

Gender	MALE
Mobile Number	(LOCAL) +65-96256232
Fax Number	
Contact Number	
EMail Address	NOEMAIL
Address	BLK 343 CHOA CHU LANG LOOP #13-41
Postcode	680343
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OTHER - HIRER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLISION - HEAD TO REAR
Weather Conditions	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	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)	1

#### Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

ON 17/04/2019 AT ABOUT 5.20PM, I WAS TRAVELLING ALONG BUKIT BATOK CENTRAL. AS THE BUS IN FRONT OF ME WAS MOVING SLOWLY, I ALSO SLOWED DOWN KEEPING A DISTANCE FROM IT. SUDDENLY, I FELT AN IMPACT FROM THE REAR PORTION OF MY VEHICLE. VEHICLE B DID NOT STOP AND COLLIDED ONTO MY VEHICLE.

#### Attachment(s)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SCL5588P
Vehicle Make/Model/Colour	
Details Of Properties	VEHICLE B
Vehicle Category	PRIVATE CAR
Name of Driver	TEO SAI KEONG
NRIC/Passport Number	

Contact Number 93662734

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

## Sketch Plan

### 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:

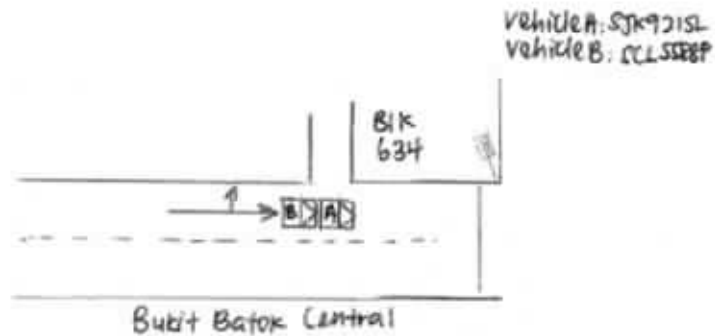


Reporting Centre Personnel's Signature  
Name:  
NIC/FIN No.:

2-016



# SKETCH PLAN



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 17-04-2019 at about 5:20pm, I was travelling along  
Bukit Batok Central. As the bus in front of me was moving  
slowly, I also slowed down keeping a distance from it. Suddenly,  
I felt an impact from the rear portion of my vehicle. Vehicle B  
did not stopped and collided onto my vehicle.

## DECLARATION

(/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:

Reporting Centre Personnel's Signature  
Name:  
NRIC/ID No:



MOBILE TEL: 852-919-0000  
FAX: 852-919-5333

## CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD-PARTY RULES AND COMPENSATION ACT (CHAPTER 188))

MOTOR VEHICLES (THIRD-PARTY RULES AND COMPENSATION RULES, 1985)

ROAD TRANSPORT ACT, 1987 (MALAYSIA)

MOTOR VEHICLES (THIRD-PARTY RULES) RULES, 1988 (MALAYSIA)

U.S.A. 40

<b>THIRD PARTY</b>		<b>COMMERCIAL MOTOR</b>		<b>POLICY EXCESS</b>	
<b>CERTIFICATE NO.</b>		<b>SJKS215L</b>		<b>WINDSCREEN EXCESS</b>	
<b>POLICY NO.</b>		<b>000004422</b>			
<b>1) VEHICLE REGISTRATION NO.</b>				<b>SUN INSURED</b> NA	
<b>2) NAME OF INSURED</b>				<b>INSURING WITH COBIPARF</b> NA	
<b>3) EFFECTIVE DATE OF THE COMMENCEMENT OF INSURANCE FOR THE PURPOSES OF THE ACT</b>				<b>SJKS215L</b>	
<b>4) DATE OF EXPIRY OF INSURANCE</b>				<b>OCEAN CARZ LEASING PTE LTD</b>	
<b>5) PERSON OR CLASSES OF PERSONS ENTITLED TO DRIVE*</b>				<b>04 October 2018</b>	
				<b>03 October 2019</b>	
<p>Any person who is driving on the insured's order or with their permission.</p> <p>10,000,000 Section 9 Excess is applicable for driver who is between 22 years to 59 years old with minimum 2 years driving experience in Singapore.</p> <p>22,000,000 Section 9 Excess is applicable for driver who is 22 years and with minimum 3 year driving experience.</p> <p>The policy does not cover drivers who are below 22 years old or with less than 1 year driving experience.</p>					
<p>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.</p>					
<b>6) LIMITATION AS TO USE*</b>					
<p>1) Use for social, domestic, pleasure purposes and business purposes of insured.</p> <p>2) Use for social, domestic, pleasure purposes and business purposes of any person whom the vehicle is hired.</p> <p>3) Use for the carriage of passengers for hire or reward by any person to whom the vehicle is hired.</p>					
<p>The Policy does not cover: 1) Use for tuition, driving test, racing, speed-testing, reliability trial or speed-testing, 2) Use whilst driving a motor vehicle the towing trailer (that for removal of any one disabled mechanically propelled vehicle, 3) Use for any purpose in connection with the Motor Trade.</p>					
<b>LOSS OF USE</b>		<b>Not Included</b>			
<b>HIRE PURCHASE COMPANY</b>		<b>NA</b>			

\*Exclusions mentioned under Section 9 of the Motor Vehicles (Third-Party Rules and Compensation) Act (Chapter 188) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

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 Rules and Compensation) Act (Chapter 188) and Part IV of the Road Transport Act, 1987 (Malaysia).

Issued in Singapore 01 Oct 2018

AIG Asia Pacific Insurance Pte. Ltd.

204621-000  
S.A.S. Insurance Agency  
No 30-30A Bukit Road 5  
405-05  
Singapore 417815

*[Signature]*

ORIGINAL

ENDORSEMENT

ENDORSE



OCEAN CARZ LEASING PTE LTD (ROC No: 20171430H)  
1 Bukit Batok Crescent, Wega Plaza, #04-16 Singapore 658064  
Tel: 9126 5353 email: oceancarleasing@gmail.com

85228455

CUSTOMER'S COPY

VRA NO. 000410

### VEHICLE RENTAL AGREEMENT

<b>HIRER'S PARTICULAR</b>		Vehicle No: <u>SJK 9215L</u> Register Vch No: _____	
Name: (as in IC): <u>LOH WEI MING (LUO WEIMING)</u>		Mileage Out: _____ Mileage In: _____	
NRIC/PASSPORT No: <u>S8637437D</u>		Make & Model: <u>Honda Fit</u> <input checked="" type="checkbox"/> Manual <input type="checkbox"/> Automatic	
Address (Res): <u>91K 343 (hoo chu kang loop #13-4)</u>		OUT Date: <u>2/4/19</u> Time: _____	
(S) <u>80343</u>		HIRE PERIOD EXPIRY <u>3 months 2/4/19 - 2/7/19</u>	
Name & Address of Employer: _____		NON-DRIVER EXCESS: <u>\$2500</u> <u>\$5000</u> <u>overseas</u>	
Occupation: <u>Marine</u> Driving Exp: <u>9 yrs 12</u>		<b>CHARGES</b> <u>\$1500</u>	
Driving License No: <u>S8632437D</u> Lic. Type: <u>Local</u> International: _____		Daily: <u>\$5</u> Per day	
Issue Date: <u>09/Jul/2019</u> Date of Birth: <u>16/06/1986</u>		Weekly: <u>\$310</u> per week <u>12 weeks \$3720</u>	
Tel: (C): _____ (H): <u>96256232</u>		Monthly: <u>\$5</u> per month	
<b>Named/ Relief Driver</b>		Hours: <u>\$5</u> per hour	
Name: (as in IC): _____		Others: <u>\$500</u> <u>Deposit</u> <u>\$500</u>	
NRIC/PASSPORT No: _____		CDW: <u>\$5</u> per day/month	
Address (Res): _____		PAI: <u>\$5</u> per day/month	
<b>In Case of Emergency</b>		Delivery Service: _____	
Name: <u>Loh Kim Chon</u>		Windscreen Access: <u>\$500</u>	
Contact: <u>91258721</u> Relationship: <u>Partner</u>		<b>SUB-TOTAL: \$ 4220</b>	

#### Early Termination of Contract

- The Minimum of one week notice is required by the hirer in any case of early termination.
- Full amount of deposit will be forfeited by the Owner and NOT refundable to the Hirer.
- The hirer will be liable with a penalty of \$5 1860 and full amount of deposit will be forfeited if the Hirer does not fulfil or comply with the Terms and Conditions of the agreement.

#### Deposit

- Deposit of Booking Fee is NOT refundable should there be any cancellations of bookings or reservations.
- The refundable deposit specified by OCEAN CARZ LEASING PTE LTD from time to time, is payable by the hirer to OCEAN CARZ LEASING PTE LTD on the date of delivery of the rented vehicle.
- If the contract duration is not fulfilled, full amount of deposit will NOT be refunded.
- The deposit may be deducted without prior notice to the hirer due to any amount due or owned by the Hirer to the Owner.

#### Acknowledgement and Delivery Receipt

- By signing this Vehicle Rental Agreement the hirer (the licensee driver) hereby acknowledges and confirms he/she has:
  - Read and understood the Agreement (which consists of the terms and conditions set out herein attached and agrees to bound by these terms and conditions which may be amended by the Owner from time to time).
  - Examined the vehicle and the vehicle is in good order and in good working conditions, to the Hirer's satisfaction in every respect, and
  - Taken delivery of the vehicle in good order and in good working conditions on the date of this agreement.

All payments to be made payable to: **UCB Current - 369-308-488-1**

If Hirer makes payment via i-Banking, the Hirer must state their name and vehicle registration number

SIGNED BY THE HIRER

Name: Loh Kim Chon  
NRIC: S8637437D  
Date: 2/4/19

SIGNED FOR AND ON BEHALF OF OCEAN CARZ LEASING PTE LTD

Name: MARCEL TAN  
NRIC: S965392M  
Date: 2/4/19

#### IMPORTANT

- ONLY PERSONS ABOVE 21 YEARS OF AGE WITH MORE THAN 1 YEAR DRIVING EXPERIENCE, UNLICENSED, DISQUALIFIED AND/OR DRIVING THIS CLASS OF VEHICLE MAY DRIVE THE VEHICLE.
- ALL FINES AND TRAFFIC VIOLATIONS AND THE RESPONSIBILITY OF THE WORK, AS ADMINISTRATIVE CHARGES WILL BE LIAISON ON ANY TRAFFIC VIOLATIONS REQUIRED BY THE POLICE.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY INCLUDING OF COURSE REPAIRS AND RENTAL APPLICABLE.
- IN CASE OF ACCIDENT THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS ANY INJURY, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRONGLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY (OCEAN CARZ LEASING PTE LTD).
- HIRER WHO DISOBEY OR VIOLATE THE RULES OR A CONDITION THAT CAUSE DAMAGE TO THE VEHICLE SHALL BEAR THE FULL COST.
- PLEASE READ NOTE THAT ALL OCEAN CARZ CARS ARE EQUIPPED WITH GPS SYSTEM AND ALL THE COMPANY HAS EVERY RIGHTS TO USE THE GPS SYSTEM AND LOCATE THE CAR'S LOCATION.

RETURN OF VEHICLE: THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN SIGNATURE OF HIRER / DRIVER DURING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO OCEAN CARZ LEASING PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS

SIGNATURE OF HIRER/DRIVER

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo





Accident Photo



Accident Photo



Accident Photo



## 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	18/04/2019 16:33
Date Of Accident	17/04/2019 17:30
Exact Location Of Accident	BUKIT BATOK CENTRAL RD
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SCL5588P
-----------------------------	----------

### Insured/Policyholder

Name Of Registered Owner	TEO SAI KEONG
NRIC No	S7123491F
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-93662734
Alternative Phone No	Office-93662734

### Vehicle Particulars

Manufacturer	AUDI
Model	A4
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	PRIVATE CAR

### Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	1800101655
Cover Note Number	

### Driver

Name of Driver	TEO SAI KEONG
NRIC No	S7123491F
Date Of Birth	10/07/1971
Occupation	INDOOR
Date Of Driving Pass	20/10/1990
Driving Experience	28 YEARS AND 5 MONTHS

Gender	MALE
Mobile Number	(LOCAL) +65-93662734
Fax Number	
Contact Number	OFFICE-93662734
EMail Address	NOEMAIL
Address	27 HUME AVE #08-08
Postcode	598731
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 - HEAD TO REAR
Weather Conditions	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	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)	1

#### Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

ON 17/04/2019, I WAS DRIVING ALONG BUKIT BATOK CENTRAL ROAD ON THE LEFT LANE WHEN SUDDENLY, CAR B CAME TO A STOP AND I COULD NOT STOP IN TIME AND HIT CAR B.

#### Attachment(s)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SJK9215L
Vehicle Make/Model/Colour	
Details Of Properties	VEHICLE B
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	

Contact Number  
Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

## Sketch Plan

### 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: 18/4/19, 10:57 AM

Driver's Signature

(If driver is not the policyholder)

Date & Time: 18/4/19, 10:57 AM

Reporting Centre Personnel's Signature

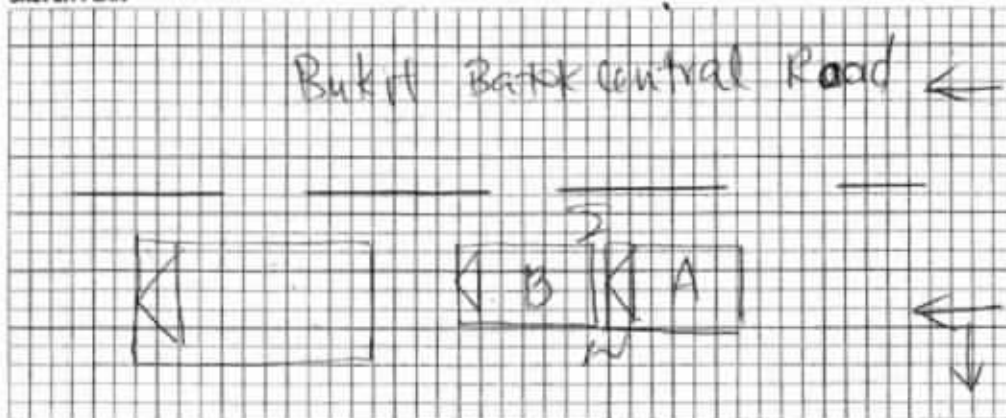
Name:

UNIC/IN No.:

Source: www.gia.com.sg

BUWEL

**SKETCH PLAN**



**DESCRIBE CIRCUMSTANCES OF THE ACCIDENT**

Bukit Batok Central

On 18/4/19, 530pm I was driving along Bukit Batok Central Road on the left lane when suddenly Car B came to a stop and I could not stop in time and hit Car B.

**DECLARATION**

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

Policyholder's Signature  
Date & Time: 18/4/19, 10:59AM

Driver's Signature  
(If driver is not the policyholder)  
Date & Time: 18/4/19, 10:59AM

18/4/19 + 10:35AM  
Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No.:



Producer Name	PREMIUM LEASING - KT
Producer Code	0504125203

Nature of Business : Manager/Director/Management

Erreault

☐ No    ☐ Yes

☒ No ☐ Yes

<sup>4</sup> A Fault Claim refers to claims where there is no reduction of the No Claim Discount (NCD) (increasing claims where NCD is not affected only due to the NCD Protection benefit).

Any accident leading to licence being revoked/suspended

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo





Accident Photo





Your Ref: 4911086409SG-003

Date: 21<sup>st</sup> Nov 2019

Our Ref: CSI/AIG19019815/Qsd3e2

**M/s AIG Asia Pacific Insurance Pte Ltd**

78 Shenton Way #08-16

Chartis Building

Singapore 079120

Attn : Lee Ming Yao

Dear Sir / Madam,

**EVALUATION REPORT (PAPER SURVEY) OF ACCIDENT VEHICLE NO: SJK 9215L**

**INSURED VEHICLE: SCL 5588P**

**ACCIDENT DATE: 17/04/2019**

We thank you for your instruction on 06/11/2019.

We acknowledge receipt of the following documents:-

- a) Automobile Inspection Report of SJK 9215L from M/s Pal's Appraiser Pte Ltd.
- b) Singapore Accident Statement of Vehicles SJK 9215L and SCL 5588P.
- c) Final Repair Bill of SJK 9215L from M/s Z-One Automotive Pte Ltd.
- d) Colour damaged vehicle photographs of SJK 9215L.

Based on the documents received from you, we have evaluated the damages of the vehicle and have the following comments:-

1. Information Recorded: -

Registration Number	: SJK 9215L
Make & Model	: Honda Fit 1.3G A
Year of Registration	: 2008
Chassis Number	: GE61087046
Engine Capacity	: 1339 cc

2. We recommend that the repairs of the entire damage require about 7 (Seven) working days to complete.
3. We hereby provide our recommendations on the cost of repair to the damaged vehicle as stated in the following page.



# 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 2

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJK 9215L

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	REAR TAILGATE	DAMAGED	966.00	781.00
2	REAR TAILGATE DAMPERS	NO DAMAGED	263.00	-
1	REAR TAILGATE INNER HANDLE	DAMAGED	55.10	55.10
1	REAR TAILGATE INNER BOARD	DAMAGED	254.00	254.00
1	REAR TAILGATE LOCK	DAMAGED	183.50	183.50
1	REAR TAILGATE LOGO	NECESSARY	56.00	56.00
1	REAR TAILGATE OUTER GARNISH	DAMAGED	190.60	190.60
1	REAR TAILGATE RUBBER	DAMAGED	154.10	154.10
1	REAR TAILGATE 'FIT' EMBLEM	NECESSARY	48.50	48.50
2	REAR TAILLAMP	DAMAGED	1,052.20	600.00
2	REAR TAILLAMP PANELS	SERVICEABLE	876.40	-
1	REAR END PANEL	DAMAGED	553.40	350.00
1	REAR END PANEL INNER GARNISH	DAMAGED	213.40	130.00
1	REAR BUMPER	DAMAGED	660.90	500.00
1	SET REAR BUMPER CLIP	NECESSARY	35.00	35.00
2	REAR BUMPER SIDE RETAINERS	DAMAGED	61.00	61.00
1	REAR BUMPER TOW HOOK COVER	DAMAGED	38.50	38.50
1	REAR BUMPER TOW HOOK BRACKET	SERVICEABLE	216.50	-
1	REAR SPARE TYRE PANEL	DAMAGED	965.00	637.40
1	REAR SPARE TYRE BOARD	NO DAMAGED	280.40	-
1	REAR SPARE TYRE TOOL SPONGE TRAY	DAMAGED	289.50	289.50
1	REAR EXHAUST SILENCER	SERVICEABLE	580.70	-
2	REAR EXHAUST SILENCER MOUNTINGS	SERVICEABLE	37.00	-
2	REAR FENDERS	TO REPAIR SEE LABOUR	1,783.00	-
2	REAR FENDER INNER TRIM GARNISHS	DAMAGED	671.20	671.20
1	REAR FENDER INNER SHIELD	DAMAGED	48.60	48.60
	LESS 20% DISCOUNT		-2,106.70	-1,016.80
			8,426.80	4,067.20
<b>SPECIAL NETT ITEMS</b>				
1	SET REAR REVERSE SENSOR (SN)	DAMAGED	280.00	200.00

Report Ref No. CS1/AIG19019815/Qsd3e2



## 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.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	REAR REVERSE CAMERA (SN)	SERVICEABLE	480.00	-
			760.00	200.00
	<b>LABOUR</b>			
	TO DISCONNECT AND RECONNECT, CHECK ELECTRICAL WIRING, HARNESS WIRES, SOCKETS, REPLACE DAMAGED PARTS.		50.00	30.00
	TO REMOVE AND REFIT INNER TRIMS, INNER GARNISHES, TO FACILITATE THE REPAIRS.		180.00	60.00
	TO REMOVE AND REFIT FUEL TANK SYSTEM.	NOT NECESSARY	120.00	-
	TO REMOVE AND REFIT REAR BUMPER SENSOR.		150.00	50.00
	TO REMOVE AND REFIT REAR WINDSCREEN GLASS.		180.00	120.00
	TO REMOVE AND REFIT, STRAIGHTEN AND RE-ADJUST EXHAUST PIPE AND REPLACE REAR EXHAUST SILENCER AND MOUNTINGS.	NOT NECESSARY	120.00	-
	TO REMOVE AND REPLACE THE ABOVE DAMAGED PARTS, STRAIGHTEN, KNOCK OUT, REALIGN AND REPAIR INCLUDING CUT AND WELD BODY PANELS. TO RE-ADJUST TO THE ORIGINAL POSITION USING POWER TOOLS. INCLUSIVE OF THE REPAIR REAR FENDERS.		1,800.00	1,200.00
	TO SPRAY PAINT ON THE REPLACED AND REPAIRED PARTS, PREPARE SPRAY SUCH AS MASKING TAPE THE UNAFFECTED AREAS WITH PAPER, CLEANING AND SANDING OF SURFACES, FINAL POLISHING AND WAXING ARE ALSO AVAILABLE.		1,800.00	1,000.00
	TO APPLY UNDERCOATING ON THE REPAIRED AND REPLACED PANELS FOR RUST PROTECTION.		210.00	80.00
			4,610.00	2,540.00
<b>GRAND TOTAL</b>			<b>13,796.80</b>	<b>6,807.20</b>
<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>				<b>5,450.00</b>

Report Ref No. CS1/AIG19019815/Qsd3e2

OI SUN PIN

Asst. Automotive Assessor

ADRIAN LING WAI PING

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

Licensed Appraiser

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