

11/00/2019

ASS. REC. BY:

REF: Q3/MSG19001578/ G403-1

1st Instruction:

Surveyor  
Munich

QMD (Xing)

ASSIGNMENT (Office)

From (Person):

Wen Tan

of

MSIG

Date/Time:

7/11/2019

Estimated Cost:

Bill to:

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

To inspect Vehicle No:

SAC G597G

Insured:

SLD 98924

at Workshop in/s

MJE Motor

Tel:

64542203

of

Blk 7, Sinarong Drive # 01-96

Policy No:

80431714QMY

Claim No:

583039

Sum Insured:

Excess:

Make of Veh:

(Client's Record)

D.O.A

21/01/2019

CA / REV / REP. / REV 24 HRS up

Date/Time:

9:39am 24/1/19

Person Contacted:

Jo

H.O.D. Endorsement:

Vehicle:

IN/OUT

Date/Time

Action/Instruction (X) Estimate

SAC G597G - X

SLD 98924 - X

Dismantle: 25/1/2019

\$1650, 5 Days.

(Red \$3400F, 67%)

Do Not Finalise

19/11/19 Typist

MV = \$15000F  
CTA = \$11628F  
Nett = \$3372F

19/11/2019

RECEIVED 20 NOV 2019

YML.  
PRS (Mentem)

MSIG

8688A (-2021)

24/11/2019

SGC65976

20 Jan 2006

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

Insured / Vehicle No

SGC65976

Insured / Vehicle No

MJE Motor

Insured

Blk 7 Sin Ming Drive # 01-96

Insured

Policy No

Policy No

Policy No

Policy No

Policy No

Policy Condition

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

Bot / or Market Value

\$15K

IDAC Accident Report

Consistent? Yes or No

GIA / PR / Seed

Consistent? Yes or No

Est Repair

6  
2

days Res. Yes or No

Lum Cost

% 3 Vol. Yes or No

CA / REV / REP. ( 24 HRS <sup>hup</sup>)

Date

Person Contacted

Vehicle: IN / OUT

Date / Time Action / Instruction

\$3000 - \$4000

Vehicle

Type: ☒ Car / ☐ Bus / Van / ☐ Lorry / ☐ Taxi / ☐ Prime Mover /

Truck / Trailer or

Make

Honda Accord 1998

Colour

Silver

A/C Insured / Std / NI / NA

Sp. Reading

260723

T/Radio Insured / Std / NI / NA

Eng/No

CNo

A 73200303

Gen. Cond. ☒ Good / ☐ Fair / ☐ Poor / ☐ Burnt

Steering. ☒ Insured / ☐ Jammed / ☐ Leaked / ☐ Burnt or

Brake ☒ Insured / ☐ Jammed / ☐ Leaked / ☐ Burnt or

Modi Nil / ☒ STD A/Rim or

Tyre Size

F:

205/55 R16

R:

11

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

YOYO / YOKO or

Front

Rear

R/Bal

5

mm

R/Bal

5

mm

L/Bal

5

mm

L/Bal

5

mm

D.O.A.

D.O.I

24-01-19

Survey held at

w/s

3:40pm

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

FA N/S, O/S FA

The ☒ Chassis frame / Body Structure affected due to collision

Collection Fee Paid to:

☐

Preli. Report

☐

Final Report

Insurance / or Vehicle No

Insured

Days Of Repair: 6

Resurvey No. of Trip: 1

Survey Fee:

Transportation

1. Trip Fee

2. Trip Fee

3. Trip Fee

4. Trip Fee

5. Trip Fee

Add Fee:

☐

Site Insp. 15

☐

Photography 15

☐

Travel Exp. 15

☐

Other Exp. 15

Report Format

PRS

Lump Sum / L.B.

\$150
10
160

## Nivitha (LKK Auto)

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**From:** Accounts (LKKAuto) <account@lkkauto.com>  
**Sent:** Friday, 8 November 2019 1:50 PM  
**To:** Admin-D (LKKAuto)  
**Cc:** Accounts (LKKAuto)  
**Subject:** RE: Report Send Back Alerts - SGC6597G (TP)

Dear Nivitha,

FYNA Please..

**Pending for Survey Report-CS3/MSG19001578/GCD3E2**

20 07 Nov 2019 20:41	<b>Ins Send Back Adj Rpt</b>	please prepare paper survey report	[I] Irene Tan Gek Ing
21 07 Nov 2019 20:41	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2019/11/11	[I] Merimen Administrator
22 07 Nov 2019 20:41	<b>Adj Mandate Set</b>	Maintained.	[I] Merimen Administrator

Thank You

Best Regards,



SuthaShelia (Shelia) | Accounts Dept.

**LKK Auto Consultants Pte Ltd**

Phone: **6841 1891** | email: [account@lkkauto.com](mailto:account@lkkauto.com) | fax: 6844-8805

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

**From:** Do-Not-Reply <do-not-reply@merimen.com>  
**Sent:** Thursday, 7 November 2019 9:00 PM  
**To:** account@lkkauto.com  
**Subject:** Report Send Back Alerts - SGC6597G (TP)

Dear Sir / Madam,

Please login to Merimen Online at [www.merimen.com.sg](http://www.merimen.com.sg) for more information.

Thanks,  
The Merimen Team



This email has been checked for viruses by AVG antivirus software.  
[www.avg.com](http://www.avg.com)

## Nivitha (LKK Auto)

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**From:** Irene Tan <irene\_tan@sg.msig-asia.com>  
**Sent:** Thursday, 7 November 2019 8:39 PM  
**To:** Veron Chen (LKKAuto); Shiau Chan (LKKAuto); Celine Fong (LKKAuto); Denise Tay (LKKAuto); Admin-D (LKKAuto)  
**Subject:** Please prepare your paper survey report on SGC6597G; Our claim no.: 583039/IT  
**Importance:** High

### URGENT

Good evening Veron,

We refer to your PRI report dated 30.1.2019.

Please prepare and upload your paper survey report asap.

Irene Tan  
Senior Executive, Motor Claims Services  
D: +65 6594 2541 | F: +65 6225 7402 | [irene\\_tan@sg.msig-asia.com](mailto:irene_tan@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](http://msig.com.sg)



A Member of **MS&AD** INSURANCE GROUP

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**Cheonghoh  
Law Corporation**

(Incorporated with limited liability) Blk 53 Chin Swee Road #03-05 . Singapore 160053  
Co. Reg No.201108C70G Tel: 63378700 Fax: 63373700 E-mail: mail@cheonghoh.sg

LOC/10  
583039

REG/CS/PAY/FA
30 OCT 2019

In reply please quote our Reference Number  
Our Ref: LCH.lg/SJEM-90072.19

25 October 2019

WITHOUT PREJUDICE

BY HAND

CERTIFICATE OF POSTING

MSIG Insurance (Singapore) Pte Ltd  
4 Shenton Way #21-01  
SGX Centre 2  
Singapore 068807

Quek Meng Leng Cynthia (guo Mingling Cynthia)  
86 Tanah Merah Kechil Avenue  
#01-13 Singapore 465517

Attn: Motor Claims Dept.  
(Vehicle No. SLD 7892 H)

Dear Sirs

**TRAFFIC ACCIDENT INVOLVING YOUR/YOUR INSURED'S VEHICLE SLD 7892 H AND SGC 6597 G ON 21 JANUARY 2019 AT 10:00 AM ALONG/AT MACALISTER ROAD - CARPARK @ SGH**

We act for the claimant **Chua Eng Siang**, the owner of the above said motor vehicle no. **SGC 6597 G**.

We are instructed to claim damages against you/your driver/your insured in connection with the above-captioned accident involving our client's vehicle registration number **SGC 6597 G** and vehicle registration number **SLD 7892 H** driven by you/your driver/your insured at the material time.

We are instructed that the accident was caused by you/your driver's/your insured's negligent driving and/or management of motor-vehicle **SLD 7892 H**. As a result, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as stated in Part 1 of the Annexure.

A copy each of the supporting documents as stated in Part 2 of the Annexure is enclosed.

We have on 22 January 2019 notified your insurer (abovenamed addressee) of the accident and a pre-repair inspection of our client's vehicle was carried out by your insurer on 24 January 2019.

Please note that:

- if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer;
- you or your insurer should send to us an acknowledgment of receipt of this letter within 14 days of your/your insurer receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer;
- if you have a counterclaim against our client arising out of this accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

For the avoidance of doubt, unless otherwise indicated, this letter of claim is sent to the abovenamed addressees.

Yours faithfully

**CHEONGHOH LAW CORPORATION**

Lee Cheong Hoh  
Cheonghoh Law Corporation

enc: supporting documents in paragraph 4 enclosed in covering letter to insurers only  
cc: client (via email /fax only) - SGC 6597 G

ANNEXURE

2

Part 1 - particulars of loss and expense

Cost of repairs	\$5,050.00
Rental @ 10 days	1,300.00
Survey Report	604.00
GIA Reports/LTA, RCB searches	39.00
Incidentals	0.00
Costs Contribution	50.00
	600.00
TOTAL	<u>\$7,643.00</u>

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Part 2 - list of supporting documents enclosed in the letter of claim.

LTA search

GIA reports/Police reports & type-written transcripts

repairer's bill and evidence of payment (if any)

surveyor's report

photocopies of photos of damages to client's vehicle

rental agreement, invoice/receipt

the insurer has been notified of the accident and allowed to carry out a pre-repair inspection of claimant's vehicle

supporting documents for all other expenses claimed (if any)

correspondence with the potential defendant's insurer relating to pre-repair survey and/or post repair inspection of the claimant's vehicle



Invoice	00453
Date	19 Oct 2019

Received the serviced vehicle in good condition and tested satisfactory. Any queries or defects relating to the items in this invoice must be notified within 5 days upon testing of the vehicle by MJE Motor, otherwise, claims will not be entertained.

MJE Motor

A sincere commitment to quality service...



WIN WIN RENT-A-CAR PTE LTD

## Invoice

SGC6597G  
CHUA ENG SIANG  
148 BISHAN STREET 11  
S(570148)

Invoice No : WPLIN0002796  
Invoice Date : 31/1/2019  
Due Date : 31/1/2019  
VHA No : 3277  
Referral ID : M004

Description :	Amount
Rental for 10 Day/s @ \$130 per Day \$	1,300.00

Vehicle No : SLM6797J

Vehicle Description : Mitubishi Lancer 1.6 A

Rental Period : 21/01/2019 to 31/01/2019

Total Amount Payable : \$ 1,300.00



# WIN WIN RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875  
Tel: 6315 8479 H/P: 9833 0807

VHA No: 3277  
Invoice No: 10PLIN-2796  
Hirer's Vehicle No:

UEN: 201505115E

## VEHICLE RENTAL AGREEMENT

### HIRER'S PARTICULARS

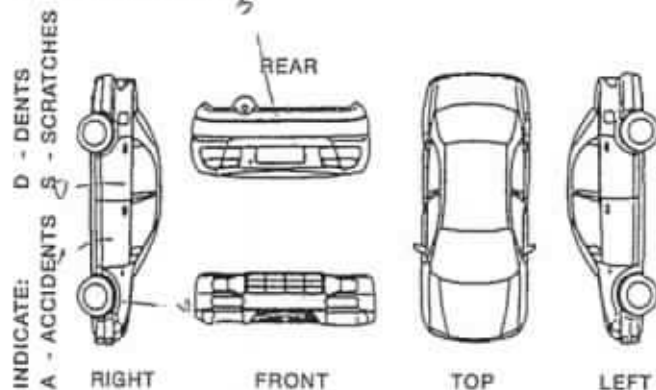
Name: (as in I/C) Chua Eng Sian  
NRIC / FIN No: S01586824  
Address (Res): 148 Bishan Street 11  
Spore 570148  
Name & Address of Employer: \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
Singapore Driving Licence No: \_\_\_\_\_  
Issue Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Tel: (O) \_\_\_\_\_ (R) \_\_\_\_\_ HP: \_\_\_\_\_

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) \_\_\_\_\_  
NRIC / FIN No: \_\_\_\_\_  
Address (Res): \_\_\_\_\_  
Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
Singapore Driving Licence No: \_\_\_\_\_  
Issue Date: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Tel: (O) \_\_\_\_\_ (R) \_\_\_\_\_ H/P: \_\_\_\_\_

### VEHICLE CHECK LIST



### MISSING / FAULTY ACCESSORIES / PARTS

REMARKS: \_\_\_\_\_

Vehicle No: 521167971 Replace Veh No: 54062776

Mileage Out: 13600 Mileage Out: \_\_\_\_\_

Make & Model: MIT/ACCET Auto / Manual

Out: Date 21/01/2019 Time: 15:00

HIRE / PERIOD EXPIRY Time: \_\_\_\_\_

NON-WAIVER EXCESS=\$ 2000

### CHARGES

Daily 10 @ \$ 130 per day #1300 -

Weekly @ \$ \_\_\_\_\_ per week

Monthly @ \$ \_\_\_\_\_ per month

Hours @ \$ \_\_\_\_\_ per hour

Extension @ \$ \_\_\_\_\_

Delivery/Collection Service

SUB-TOTAL \$

### PETROL LEVEL

Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

In E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

Fuel

Traffic / Parking Fines

TOTAL CHARGES \$

Hirer's Signature

Additional Driver's Signature

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given WIN WIN RENT-A-CAR PTE LTD in connection with this agreement is true.

### \*IMPORTANT

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY WIN WIN RENT-A-CAR PTE LTD.

RETURN OF VEHICLE, THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO WIN WIN RENT-A-CAR PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS

# TERMS AND CONDITIONS FOR CAR RENTAL

Win Win Rent-A-Car Pte Ltd (hereinafter called the "owner" which expression shall where the context so admits include the owner's (successors-in-title) hereby agrees to let and the hirer named herein (hereinafter called "the Hirer") agree to take on hire the motor vehicle described herein (hereinafter called "the said vehicle") subject to the following terms and conditions:-

1. The said vehicle (and all tools and accessories therein) is the property of the Owner and the Hirer shall be a mere bailee thereof and no interest in it shall pass on to the Hirer.
2. The hiring shall commence on the date and at the time specified and shall continue for the period and end on the date and at the time stated unless extended or as expressly requested by the Hirer.
3. The Hirer shall pay in full the hire charge specified herein before the commencement of hiring. No part of such hire charge shall in any circumstances be refunded except at the discretion of the Owner. All credit return is subject to the approval of the Director.
4. If the Hirer shall fail to return the said vehicle at the expiration of the period of hire, then without prejudice to the other rights of the Owner, the Hirer shall pay to the Owner for every hour elapsing between the time of such expiration and the time the said vehicle is returned to the Owner, such further other charge in accordance with the Owner's current rate of hire charges or at such other rates as the Owner may in its absolute discretion think fit. All charges and amounts due which are not paid when due shall bear an interest of 1.5% per month until they are paid.
5. The said vehicle may only be driven by the Hirer or persons who have expressly designated and authorized therein (hereinafter called "the authorized driver"). The Hirer and the authorized driver must be in possession of a valid driving licence and shall at all times drive the said vehicle in a careful and skilful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines, cost of repairs and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connection therewith. Particular attention is to be accorded to the following:-
  - (i) The Hirer shall not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity (i.e. one driver and four passengers);
  - (ii) The Hirer shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs;
  - (iii) It is expressly forbidden to hire the said vehicle out to third persons or to let unauthorized persons or learners to use the said vehicle or to permit the said vehicle to be used for illegal purposes (for instance, in connection with theft, drug peddling or trafficking, smuggling or any other criminal activity) or the purposes of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the said vehicle being seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle;
  - (iv) The Hirer and the authorized driver must be over 23 years of age and under 60 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer.
6. The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
7. The Hirer or authorized driver shall report all accidents involving the said vehicle to the Owner immediately and should there be bodily injuries also to the police not later than 24 hours after the accident. The Hirer or authorized driver shall not admit or compound any claim either partially or in full. Hirer is to secure the names and addresses of all witnesses as well as the registration number of all vehicles involved in the accident. All communications or letters received from the police or third parties are to be referred to the owner immediately. The Hirer shall not abandon the said vehicle without adequate provisions for safeguarding and security the same. Failure to comply with rule 5 and 7 will render Hirer liable for all cost and third party claims irrespective of CDW fee being paid.
8. The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss, injury or damage sustained by the Hirer or by any third party as result of the use of the said vehicle or as result of any defect therein and in taking delivery of the said vehicle the hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.
9. If for any reason the vehicle described in the schedule of any other vehicle ordered by the Hirer prior to the commencement of the period of hire is not available at the time of such commencement, the Owner shall have the right to replace the said vehicle with an alternative vehicle of similar seating capacity and performance and if no such alternative vehicle is available or if the Owner shall decline to provide an alternative vehicle then the Hirer shall be repaid any hire charge and deposit (if any) paid by him after offsetting the rental charge and costs incurred but shall have no other claim of any kind whatsoever against the Owner. However if no deposit is paid, Hirer must pay for rental charges incurred on demand.
10. The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the said vehicle with a full tank of petrol shall return it likewise falling which the Owner shall be entitled to refill the tank and the refilling cost including a S\$5 service charge thereof shall be recoverable from the Hirer.
11. The vehicle is NOT covered by a motor insurance policy covering personal accident insurance for the Hirer, his passenger or authorized driver and the Owner shall not be responsible for any liability claims, injuries or otherwise in connection with any accident death or the losses arising from the use of the vehicle. The Owner may at the request of the Hirer and upon payment of the requisite charges arrange for separate personal accident coverage for bodily injury or death.
12. The said vehicle shall be covered under a Vehicle Insurance policy, which contains an excess Clause as Stipulated/Stated in the current Owner's Car rental Standard Brochure/Tariff. Paying the current premium rate per day for Collision Damage Waiver may reduce the excess Clause. For the category of vehicle hired Collision Damage Waiver does not cover Missing/Stolen vehicles item.
13. On or prior to the expiration of the period of hire, the Hirer shall return the said vehicle together with all tyres, tools, accessories and equipment to the Owner at any of the Owner's designated stations in as good order and condition as the said vehicle was when collected by the Hirer from the Owner.
14. No relaxation forbearance or indulgence by the Owner in enforcing any of the terms and conditions of this Agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any waiver or any breach operate as a waiver of any subsequent or continuing breach.
15. The Hirer is responsible for obtaining the required cash card with sufficient balance prior entry into any roads within the ERP system.
16. In the breach of the terms and conditions of the agreement the Owner reserves the right to resume possession of the hired vehicle at anytime from the Hirer in the Owners' interest without prejudice.
17. The Owner shall not be liable to the Hirer or any person for any loss or damage whatsoever and howsoever caused or occasioned by reason of the Owner resuming possession of the vehicle nor shall the Owner be liable to any person for monies, goods, articles or things not belonging to the Owner which are in or alleged to be in the vehicle at the time the Owner resumes possession of the vehicle.
18. The Hirer shall not take the said vehicle outside mainland Singapore, Malaysia or any other territory outside Singapore without the written consent of the Owner. Failure to comply with this term may entail serious consequences and the Hirer shall assume personal and full responsibility and in the event of the said vehicle being damaged, seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle.
19. That in addition, the Hirer shall be deemed to have extended the period of hire by reason of the Hirer's failure to return the said vehicle or continued possession and/or continued use of the said vehicle upon the same terms and contained herein. The Hirer shall also be bound by these terms and conditions in respect of any replacement vehicle hired.



# LEE AUTOMOBILE APPRAISERS SERVICES

CORRESPONDENCE : BUKIT PANJANG POST OFFICE P.O.BOX 244, SINGAPORE 916809  
FAX: (65) 6763 3827, HANDPHONE: 8188 2833  
BUSINESS REG. NO.: S2891429D

TO: **CHUA ENG SIANG**  
c/o BLK 7 SIN MING IND EST SECTOR C  
#01-96  
SINGAPORE 575642

INVOICE NO. L190801143  
YOUR REF  
OUR REF LEE/TP/01/2342/19  
DATE 29 AUG 2019

PARTICULARS		AMOUNTS (S\$)
VEHICLE REGISTRATION NO.	SGC 6597 G	\$604.00
MAKE/MODEL	HONDA ACCORD	
TO OUR PROFESSIONAL CHARGES FOR		
<input checked="" type="checkbox"/> INSPECTION OF VEHICLE		
<input checked="" type="checkbox"/> APPRAISAL REPORT		
<input checked="" type="checkbox"/> PHOTOGRAPHY		
<input checked="" type="checkbox"/> TRANSPORT CHARGES		
<input checked="" type="checkbox"/> REINSPECTION OF VEHICLE		
<input type="checkbox"/> AUTOMOTIVE CONSULTATION		
<input checked="" type="checkbox"/> CORRESPONDENCE, POSTAGE & OTHER DISBURSEMENT		
<input type="checkbox"/> OTHERS		
<input type="checkbox"/>		
<input type="checkbox"/>		
DOLLARS:     SIX HUNDRED AND FOUR ONLY		

(\* CHEQUE SHOULD BE CROSSED AND MAKE PAYABLE TO "LEE AUTOMOBILE APPRAISERS SERVICES")



# LEE AUTOMOBILE APPRAISERS SERVICES

CORRESPONDENCE : BUKIT PANJANG POST OFFICE P.O.BOX 244, SINGAPORE 916809

FAX: (65) 6763 3827, HANDPHONE: 8188 2833

BUSINESS REG. NO.: 52891429D

**TO: CHUA ENG SIANG**

c/o BLK 7 SIN MING IND. EST. SECTOR C

#01-96

SINGAPORE 575642

**OUR REF. LEE/TP/01/2342/19**

**DATE 29 AUG 2019**

## VEHICLE APPRAISAL REPORT

Vehicle Registration No. : SGC 6597 G  
Make/Model : Honda Accord  
Year Manufacture/Register : 2006  
Colour : Silver  
Engine No. : Obscure  
Chassis No. : CL7-3200303  
Odometer Reading : 260723km  
Nature Of Inspection : Third Party  
Instructed By : MJE MOTOR  
Date Of Accident : 21 Jan 2019  
Date Of Inspection : 22 Jan 2019  
Name of Workshop : MJE MOTOR  
Place Of Inspection : Blk 7 Sin Ming Ind. Est. Sector C #01-96  
: Singapore 575642

## TYRE CONDITION ON VEHICLE

Location	Make	Size	Thread Balance
Nearside Front	Toyo	205/55R16	8mm
Offside Front	Toyo	205/55R16	8mm
Nearside Rear	Toyo	205/55R16	8mm
Offside Rear	Toyo	205/55R16	8mm

\*(The above represent on estimated remaining life of the tyre thread in mm)

## GENERAL DESCRIPTION OF DAMAGE VEHICLE

The damages sustained on the vehicle were apparently confined at its front o/s portion.

(Details are describe in the attached schedule)

NOTE : This revised estimate was from a visual inspection. Should there be any discrepancy or unseen items in this survey, kindly notify the company within (7) days from the date hereof. Otherwise this revised amount shall be treated as valid.



# LEE AUTOMOBILE APPRAISERS SERVICES

CORRESPONDENCE : BUKIT PANJANG POST OFFICE P.O.BOX 244, SINGAPORE 916809

FAX: (65) 6763 3827, HANDPHONE: 8188 2833

BUSINESS REG. NO.: 52891429D

## APPRAISEMENT SCHEDULE

Vehicle Registration No: SCG 6597 G

Our Ref.LEE/TP/01/2342/19

S/NO.	Qty	Description	Comments/ Conditions	Repairer's Estimate	Assessed Amount
		(LIST ITEMS)			
1	1	Front bumper	distorted/cut	\$ / 976.00	\$ 976.00
2	1	Headlamp -o/s	broken	\$ / 700.00	\$ 700.00
3	1	Front bumper side bracket-o/s	essential	\$ / 15.00	\$ 15.00
4	2	Front fender@\$200.00	dented/bent <i>repair</i>	\$ X 400.00	\$ 400.00
5	1	Front bumper fog lamp cover-o/s	deformed	\$ / 120.00	\$ 120.00
6	1	Bonnet cover	distorted/bent	\$ X 800.00	\$ 800.00
7	1	Radiator c/w fan motor	shorted/puncture	\$ X 450.00	\$ 450.00
8	1	Air con condenser c/w fan motor	shorted/puncture <i>SVC</i>	\$ X 580.00	\$ 580.00
9	2	Front absorber@\$300.00	bent	\$ X 600.00	\$ 600.00
10	1	Drive shaft	bent/clangorous	\$ X 288.00	\$ 288.00
		Less 20%		\$ 4,929.00	\$ 4,929.00
		Sub total parts		-	\$ (985.80)
				\$ 4,929.00	\$ 3,943.20
		SPECIAL NETTS ITEMS			
1	2	Front sport rim@\$500.00	cut/bent <i>NC</i>	\$ X 1,000.00	\$ 1,000.00
2	1	Horn	shorted <i>SVC</i>	\$ X 100.00	\$ 100.00
3	1	Front number plate	bent/cut	\$ / 60.00	\$ 60.00
		TOTAL PARTS		\$ 6,089.00	\$ 5,103.20
		To check wiring & function including to refocus headlamp.		\$ 100.00	\$ 80.00
		Labour charge as recommended for repaired & replaced damaged parts.		\$ 850.00	\$ 600.00
		To apply rustproof treatment to the replaced/repared panels.		\$ 120.00	\$ 100.00
		To check front wheel alignment.		\$ 300.00	\$ 200.00
		To remove & refix front undercarriage.		\$ 280.00	\$ 200.00
					630
					2079.76
					20%: 1650
					5 Days.
		GRAND TOTAL		\$ 7,739.00	\$ 6,283.20





# LEE AUTOMOBILE APPRAISERS SERVICES

CORRESPONDENCE : BUKIT PANJANG POST OFFICE P.O.BOX 244, SINGAPORE 916809

FAX: (65) 6763 3827, HANDPHONE: 8188 2833

BUSINESS REG. NO.: S2891429D

Vehicle Number: - SGC 6597 G

Our Ref: LEE/TP/01/2342/19

## ASSESSMENT SUMMARY

The damages sustained on the vehicle were thoroughly inspected and every item that was mentioned in the repair estimate against the actual damages found on the vehicle. Before we arrived at our recommendation as to whether the parts needed to be replaced or repair.

We have listed the breakdown of our finding and our recommendation as per schedule attached.

Our assessment to reinstate the vehicle is **\$6283.20** revised amounts of the repairer's estimate of **\$7739.00** The aforesaid recommendation, in our opinion, is fair and reasonable for the restoration of the vehicle to its pre-accident condition.

However, after taken into consideration the age and condition of the vehicle and the availability of the recondition components and to economize the repair, we therefore recommend a contract **Lump Sum at \$5050.00** corresponding to supply of parts, labour and spraypainting charges.

44 photographs were taken at the times of static inspection.

Under normal circumstances, the repairs should be completed within a reasonable period 07 full working days

This inspection was conducted entirely on a **'Without Prejudice** basis and we have not given authorization and instruction to the repairer to proceed with the repair.

We are reverting the matter to you for your discretion.

Very truly yours



.....  
**K. W. LEE** Dip.Auto. Engrg.  
MIAME, AMIMI, CAE, ENG. TECH, MSAE, AMIRTE, AMSOE  
AUTOMOTIVE ENGINEER ASSESSOR

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

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

### ACCIDENT STATEMENT

Date Of Report	21/01/2019 16:57
Date Of Accident	21/01/2019 10:00
Exact Location Of Accident	MACALISTER ROAD CARPARK (IN S6H)
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SGC6597G
<b>Insured/Policyholder</b>	
Name Of Registered Owner	CHUA ENG SIANG
NRIC No	S0158683A
Email Address	IVANC28@GMAIL.COM
Mobile Phone No	(LOCAL) +65-94502993
Alternative Phone No	OFFICE-94502993

### Vehicle Particulars

Manufacturer	HONDA
Model	ACCORD-2.0 (A)
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	DIRECT ASIA INSURANCE (SINGAPORE) PTE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	NO
Policy Number	MT/00571577
Cover Note Number	

### Driver

Name of Driver	CHUA ENG SIANG
NRIC No	S0158683A
Date Of Birth	25/07/1949
Occupation	INDOOR
Date Of Driving Pass	28/02/2003
Driving Experience	15 YEARS AND 10 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-94502993
Fax Number	
Contact Number	OFFICE-94502993

Address	BLK 148 BISHAN STREET 11 #04-109
Postcode	570148
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	HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED
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

REFER TO SKETCH PLAN

#### 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	SLD7892H
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	CYNTHIA QUEK
NRIC/Passport Number	
Contact Number	98338898
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

#### DETAILS OF OTHER VEHICLE PROPERTY 2



Vehicle Make/Model/Colour

Details Of Properties

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 Pg. 1

### SKETCH PLAN

#### IMPORTANT NOTICE

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

#### **8. Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

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



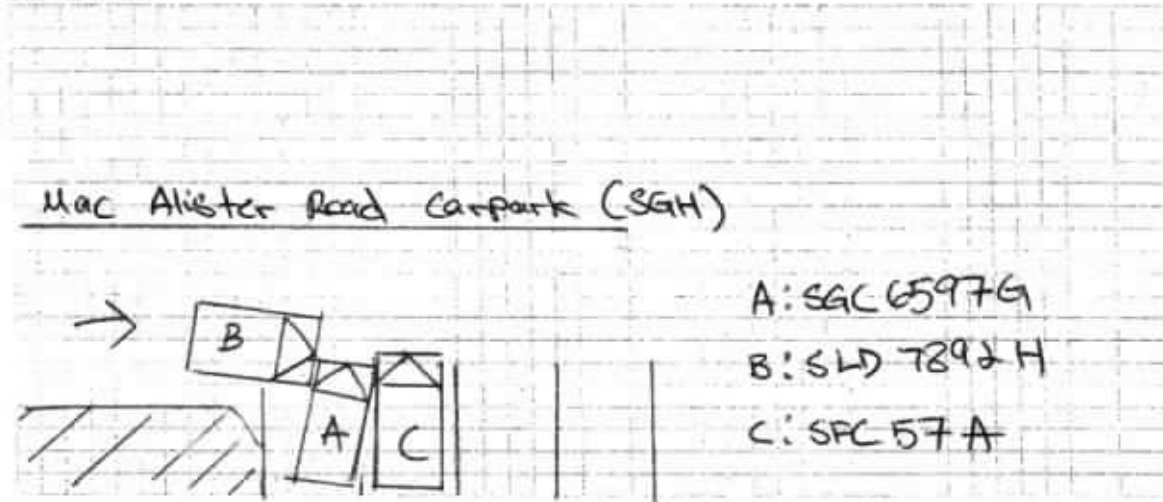
Policyholder's Signature  
Date & Time:

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



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

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

At about 0930 hrs, I parked my vehicle A in Mac Alister Road carpark (Singapore General Hospital). At about 1000hrs I received a phone call telling me that my car was involved in an accident & someone had collided into my car. I went to the carpark & witnessed that my car was collided at the front left & due to the impact, my car shifted & collided into stationary vehicle C.

DECLARATION

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

Policyholder's Signature  
Date & Time:

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

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



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo





Accident Photo



Accident Photo



Accident Photo



Addendum Sheet Pg. 1

GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE

**IMPORTANT NOTE** : Please submit the completed Addendum form to the same Authorised Reporting Centre with whom you submitted the Original Report.

**ADDENDUM**

**(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:**

Original Report No : MVA 119010015-01      Vehicle Registration No : SGC 63774  
Name(as shown in NRIC): \_\_\_\_\_  
(\*Vehicle Driver / Vehicle Owner) (\*) Please delete as appropriate  
NRIC/Passport No : \_\_\_\_\_  
Address : \_\_\_\_\_  
Contact (Tel) : \_\_\_\_\_ (H/P) : \_\_\_\_\_  
(Email) : \_\_\_\_\_  
Date of Accident : 21/01/2019      Time of Accident : 09:20  
Place of Accident : Macalister Rd carpark  
Insurance Company : DA

**(B) ADDITIONAL INFORMATION / AMENDMENTS:**

I have made a report on the above mentioned accident and would like to include additional information or make the following amendments:

Type of coverage Third party only.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature of Vehicle Owner / Driver  
Date:

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

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2. This Form must be completed by the Policyholder and/or the Authorised Driver.
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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	21/01/2019 19:20
Date Of Accident	21/01/2019 09:50
Exact Location Of Accident	SGH OPEN CARPARK H
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLD7892H
<b>Insured/Policyholder</b>	
Name Of Registered Owner	QUEK MENG LENG CYNTHIA
NRIC No	S7337655F
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-98338898
Alternative Phone No	OTHERS-98338898

### Vehicle Particulars

Manufacturer	VOLVO
Model	V40-1.5 T2 (A)
Exact Purpose for which vehicle was being used at time of accident	SOCIAL
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

### Insurance Company

Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	80431714
Cover Note Number	

### Driver

Name of Driver	QUEK MENG LENG CYNTHIA
NRIC No	S7337655F
Date Of Birth	15/10/1973
Occupation	INDOOR
Date Of Driving Pass	16/02/1998
Driving Experience	20 YEARS AND 11 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-98338898
Fax Number	
Contact Number	OTHERS-98338898

Address	BLK 721 TAMPINES ST 71 #09-222
Postcode	520721
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	COLLIDED INTO PARKED VEHICLE
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

REFER TO ATTACH

#### 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	SGC6597G
Vehicle Make/Model/Colour	
Details Of Properties	
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)	

## Accident Sketch Plan Pg. 1

### SKETCH PLAN

#### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
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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 Traffic Police Department for investigation.
6. This report will be forwarded by the insurers to 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.

#### 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' law firms/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' law firms/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 law firms/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date & Time

Driver's Signature (if driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel

#### Sketch Plan

A Car -> SLD 7892H  
B Car -> BGC 6597G

Accident Sketch Plan Pg. 1

Describe Circumstance of the Accident

As I was driving out, I swerved to the right in attempt to avoid hitting a cat on the road and as a result hit the front of grey Honda SEC 6597G that is parked stationary in lot.

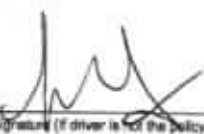
**IMPORTANT NOTE**

Under General Condition – Conduct of Claim of the Motor Policy, you have to decide within 21 days of occurrence or discovery of damage whether or not to claim under the policy. Please check your policy for more information.

**Declaration**

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

  
Policyholder's Signature / Date & Time

  
Driver's Signature (if driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel





MSIG Insurance (Singapore) Pte. Ltd.  
4 Shenton Way #21-01 SGX Centre 2 Singapore 068807  
Tel: (65) 6827 1888 Fax: (65) 6827 7800  
Co. Reg. No. 200412212G GST Reg. No. 20-0412212G

**MOTOR MAX PLUS**

**RENEWAL CERTIFICATE**

Policy Number	Period of Insurance	Place of Issue
A 80431714 QMY	28/06/2018 to 27/06/2019	SINGAPORE
Name and Address of Insured		Date of Issue
QUEK MENG LENG, CYNTHIA 86 TANAH MERAH KECIL AVENUE #01-13 SINGAPORE 465517		19/06/2018
		Account Number
		156351
Premium	GST	Total Due
SGD734.78	SGD51.43	SGD786.21

**RISK NUMBER 1**

**MOTORMAX PLUS**

**OCCUPATION**

Indoor Occupation

**SCOPE OF COVER** Comprehensive

**INTEREST INSURED**

<b>REGISTRATION NO.</b>	SLD7892H	<b>SUM INSURED</b>	MARKET VALUE
<b>MAKE/MODEL</b>	Volvo V40 T2 1.6	<b>INCL. COE/PARF</b>	YES
<b>ENGINE NUMBER</b>	B4154T51614382	<b>OFF-PEAK CAR</b>	NO
<b>CHASSIS NUMBER</b>	YV1MV28H0G2345438	<b>NO CLAIM DISCOUNT</b>	50.00 % (or F/D)
<b>YEAR OF MFG</b>	2016	<b>GOOD DRIVER'S</b>	
<b>CAPACITY</b>	1,498 C.C.	<b>DISCOUNT</b>	SGD38.67
<b>SEATING CAPACITY</b>	5 (INCL. DRIVER)	<b>NCD PROTECTOR</b>	NOT COVERED
<b>WINDSCREEN</b>	UNLIMITED	<b>EXCESS</b>	SGD500
		<b>ANNUAL PREMIUM</b>	SGD734.78

**ACCESSORIES** Aircon, radio/cassette/compact disc player, in-vehicle unit, rust-proofing and other accessories that are factory fitted.

**AUTHORISED DRIVERS**

QUEK MENG LENG, CYNTHIA  
Any other person provided he is driving on the Insured's order or with the Insured's permission.

# Accident Sketch Plan Pg. 1

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Complete and submit this Form to Allied World's Authorised Reporting Centre ("ARC") for filing.
2. Please report correctly the details of the accident to speed up the claims process.
3. This Form must be completed by the Policyholder and/or the Authorised Driver.
4. 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.
5. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
6. Any false reporting may be referred to the Traffic Police Department for investigation.

### ACCIDENT STATEMENT

Date and Time of Accident Date: 21/01/19 Time: 0950  
 Exact Location of Accident SGH Open Carpark H.

### DETAILS OF OWN VEHICLE

Vehicle Registration Number SLD7892H

### INSURED / POLICYHOLDER (OWN VEHICLE)

Name of Registered Owner (See Insurance Cert.) QUEK MENG LENG CYNTHIA  
 Personal Identification - NRIC (Singaporean/PR) S7337653F  
 - FIN/Passport Number  
 - Not Applicable

### VEHICLE PARTICULARS (OWN VEHICLE)

Vehicle Make / Model Manufacturer Volvo Model V40T2  
 Type of Vehicle\* ☒ Saloon ☐ MPV ☐ CRV ☐ Van ☐ Lorry  
☐ Bus ☐ M/cycle ☐ Others  
 Exact Purpose for which vehicle was being used at time of accident social  
 Are you claiming under your own insurance policy for repair to your vehicle? ☒ Yes ☐ No (If No, Pls select: ☐ Third Party ☐ Reporting)  
 Vehicle Category\* ☒ Private ☐ Commercial ☐ Motorcycle

### INSURANCE COMPANY (OWN VEHICLE)

Name of Insurance Company \* MSIG  
 Type of Policy ☒ Comprehensive ☐ Third Party Fire & Theft ☐ TP Only  
 Fleet Policy ☐ Yes ☒ No  
 Policy Number A 80431714 QMY  
 Motor CI

### DRIVER

☒ Same as Insured above  
 Name of Driver QUEK MENG LENG CYNTHIA  
 Personal Identification - NRIC (Singaporean/PR) S7337653F  
 - FIN/Passport Number  
 Date of Birth 15 dec 10 mm/1973yy  
 Driving Date Pass 16 dec 02 mm/1998yy  
 Year of Driving Experience Year(s) Month(s)  
 Occupation ☒ Indoor ☐ Outdoor  
 Gender ☐ Male ☒ Female  
 Contact Number / Mobile Phone / Fax No. 8338898

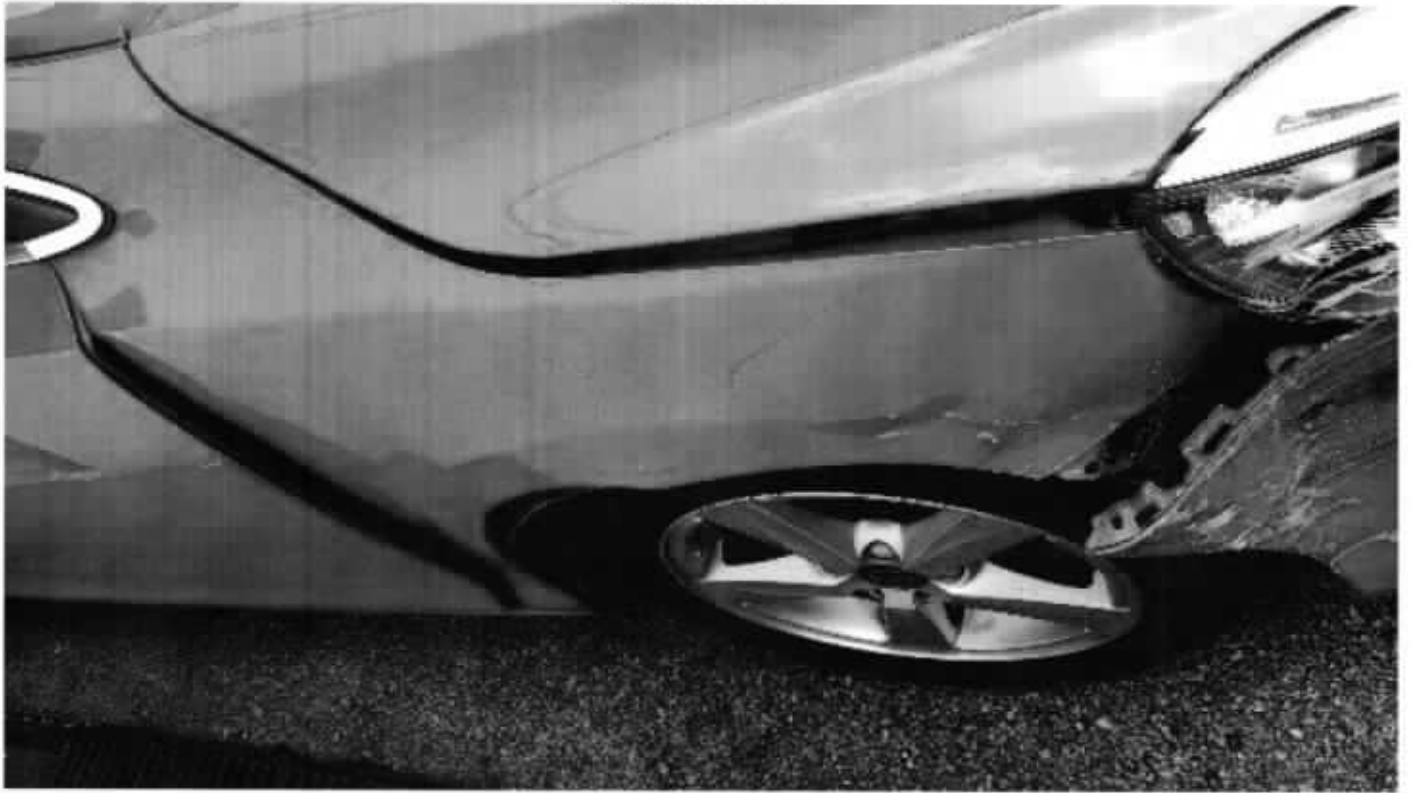
# Accident Sketch Plan Pg. 1

Address of Driver	B1 721 Tampines St 71	
Email Address	# 09-222 Postcode (520721)	
Was driver an employee of the Insured's Company?	<input type="radio"/> Yes <input checked="" type="radio"/> No	
If No, Relationship of the Driver with the Insured	owner	
Vehicle Registration Number of Driver's Own	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Vehicle Registration Number of Driver's Own Vehicle (if applicable)		
Insurance Company of Driver's Own Vehicle (if applicable)		
<b>GENERAL INFORMATION OF THE ACCIDENT</b>		
Type of Collision (Eg. Chain collision, Head-On collision, Side Swipe, Front to Rear)	Hit auto stationary car	
Weather Conditions	<input checked="" type="radio"/> Clear <input type="radio"/> Raining <input type="radio"/> Others	
Road Surface	<input checked="" type="radio"/> Dry <input type="radio"/> Wet <input type="radio"/> Others	
<b>OTHER INFORMATION</b>		
Was any foreign vehicle involved in this accident?	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Was any body injured in the accident?	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Was any other vehicle or property damaged?	<input checked="" type="radio"/> Yes <input type="radio"/> No	
Was there any video captured by Car Camera?	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Number of Passengers (Including Driver)	01	
<b>DETAILS OF POLICE ACTION</b>		
Was the Accident reported to the Police?	<input type="radio"/> Yes <input checked="" type="radio"/> No (If Yes, please state which Police Station.)	
Police Station Name		
Police Station Address		
Police Station Contact	Tel No. _____ Fax No. _____	
Was notice of Intended Prosecution given?	<input type="radio"/> Yes <input checked="" type="radio"/> No (If Yes, against whom?)	
<b>DETAILS OF OTHER VEHICLE / PROPERTY 1</b>		
Vehicle Registration Number	SGC 65976	
Vehicle Make/ Model/ Colour		
Details of Properties		
Name of Driver		
Personal Identification - NRIC (Singaporean/PR)		
- FIN/Passport Number		
Contact Number		
Address		
Name of Insurance Company		
Nature of Damage		
No. of Passenger (Including Driver)		
(Note - Please use page 6 if you need to add more vehicles.)		

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo





Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo





Accident Photo



> Back to OneMotoring

## Enquire PARF/COE Rebate for Registered Vehicle

### Vehicle Owner Details

Owner ID Type:	Singapore NRIC
Owner ID:	8683A

### Vehicle Details

Vehicle No.:	SGC6597G
Vehicle to be Exported:	No
Intended Deregistration Date:	25 Jan 2019
Vehicle Make:	HONDA
Vehicle Model:	ACCORD 2.0 A
Primary Colour:	Silver
Manufacturing Year:	2005
Engine No.:	K20A6040413
Chassis No.:	CL73200303
Maximum Power Output:	114.0 kW (152 bhp)
Open Market Value:	\$23,650.00
Original Registration Date:	20 Jan 2006
First Registration Date:	20 Jan 2006
Transfer Count:	1
Actual ARF Paid:	\$26,015.00

### Intended PARF Rebate Details

PARF Eligibility:	Forfeited
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00

### Intended COE Rebate Details

COE Expiry Date:	19 Jan 2021
COE Category:	B - Car (1601cc & above)
COE Period(Years):	5
PQP Paid:	\$29,308.00
COE Rebate Amount:	\$11,628.00
Total Rebate Amount:	\$11,628.00

### Message

Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 25 Jan 2019

OK

## ...CLAIM SUBFOLDER...(Pending for Survey Report)












































CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	21 Jan 2019		23 Jan 2019 15:42 <a href="#">Edit Adj Rpt</a>	<b>S\$1,650.00</b> <a href="#">Edit Estimates</a>	<b>S\$1,650.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by insurer]</span>									
Insured:	QUEK MENG LENG CYNTHIA, ID: S7337655F, Tel: +6598338898								
Main Claimant:	CHUA ENG SIANG, ID: S0158683A								
Vehicle Reg. No.:	SGC6597G	Date of Loss:	21/01/2019 09:00 - :59 [156 Months and 1 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 583039	Policy/Cover Note No.:	80431714QMY (Comprehensive) Coverage: 28/06/2018 - 27/06/2019						
Vehicle Reg. No. (Insured):	SLD7892H	Policy No. (Claimant):							
		Excess:	S\$500.00						
Repairer:	Mje Motor (sin Ming, #01-96) (HQ) Block 7 Sin Ming Industrial Estate Sector C, #01-96, 575642 Sin Ming - Tel:								
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Irene Tan Gek Ing - 6594 2541]								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by XING GUO QIANG] ... [Final Rpt due 11/11/2019]								
Driver/Custodian (Insured):	QUEK MENG LENG CYNTHIA (45 / Female), NRIC: S7337655F, Tel: +6598338898 Email:								
Adj Asg. Remarks:	on WP, SJE : DISAGREED / LIABILITY 100% Please contact YY @ 9225 1391 or JO @ 6454 2203 to arrange for survey .								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
<ul style="list-style-type: none"> <li>MSIG_SG (07/11/2019): Report Send Back Alerts - SGC6597G (TP)</li> </ul>									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

\*SGC6597G (583039)  
[SLD7892H]  
TP  
CHUA ENG SIANG  
Jan 21 2019 9:00AM  
[QUEK MENG LENG CYNTHIA]  
Mje Motor (sin Ming, #01-96)

Upload Documents			Upload Photos		Compose New Letter		View		View in Browser	
Photos/Images								3 per page		<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)							Thumbnail	Print
1	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
2	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
3	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
4	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
5	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
6	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
7	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
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22	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
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35	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
36	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
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38	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
39	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
40	28/01/19 14:27	General View							Load JPG	<input checked="" type="checkbox"/>
41	28/01/19 14:28	Photographs of Damaged Parts							Load JPG	<input checked="" type="checkbox"/>
42	28/01/19 14:28	Photographs of Damaged Parts							Load JPG	<input checked="" type="checkbox"/>
43	28/01/19 14:28	Photographs of Damaged Parts							Load JPG	<input checked="" type="checkbox"/>

Photos/Images				3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
44	28/01/19 14:28	Photographs of Damaged Parts		Load JPG	<input checked="" type="checkbox"/>
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61	28/01/19 14:28	Photographs of Damaged Parts		Load JPG	<input checked="" type="checkbox"/>
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71	28/01/19 14:28	Photographs of Damaged Parts		Load JPG	<input checked="" type="checkbox"/>
72	28/01/19 14:28	Photographs of Damaged Parts		Load JPG	<input checked="" type="checkbox"/>
73	28/01/19 14:28	Photographs of Damaged Parts		Load JPG	<input checked="" type="checkbox"/>
Documentation				1 per page	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)		Thumbnail	Print
1	22/01/19 14:17	OI 5LD7892H GIA REPORT		Load PDF	
2	22/01/19 14:17	TPD SGC6597G GIA REPORT		Load PDF	
3	07/11/19 18:22	LOD with rental car agreement, final repair invoice & survey report		Load PDF	
4	07/11/19 18:22	Survey pictures		Load PDF	
5	07/11/19 20:41	Instruction to LKK to prepare paper survey report		Load PDF	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	20/11/19 10:39	PRS Invoice		Load PDF	
2	20/11/19 10:39	Colour Photo		Load PDF	

## Documents Checklist

### DOCUMENTS CHECKLIST

Reset

Save

Print

There are no document checklists configured.

### Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)

Show Remarks To: ☐ Handling Insurer

Note: Remarks are private unless you show it to other parties.

## 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: CS3/MSG19001578/GYD3E2-1

Date: 20/11/2019

## REFERENCE

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd.	Policy No: 80431714QMY
<b>Claimant</b>	
<b>Vehicle No :</b> SGC6597G	<b>Insured Vehicle No :</b> SLD7892H
<b>Date of Loss:</b> 21/01/2019	<b>Nature of Claim:</b> TP <b>Claim No:</b> 583039

## DESCRIPTION &amp; IDENTIFICATION OF VEHICLE

<b>Reg No:</b>	<b>SGC6597G</b>		
<b>Make &amp; Model:</b>	HONDA ACCORD, 2.0 (A)	<b>Engine No:</b>	K20A6040413
<b>Reg. Date:</b>	20/01/2006 (Man. Year: 2005)	<b>Chassis No:</b>	CL73200303
<b>Colour:</b>	Silver	<b>Odometer:</b>	260723 km
<b>Engine Capacity:</b>	1998 cc		
<b>Market Value/New Car Price:</b>	N/A		
<b>Sum Insured (S\$):</b>	<b>Market Value/New Car Price</b>		

## CONDITION OF VEHICLE AT THE TIME OF SURVEY

<b>General Condition:</b>	<b>Steering (Serviceable):</b>	<b>Yes</b>	<b>Footbrake (Serviceable):</b>	<b>Yes</b>
<b>Handbrake (Serviceable):</b>	<b>Yes</b>	<b>Engine Modification:</b>	<b>No</b>	<b>Pre-accident Condition:</b>

## CONDITION OF TYRES

<b>Front Tyre Size:</b>	205/55 R16	<b>Rear Tyre Size:</b>	205/55 R16
<b>Front Left Side:</b>	Toyo 5 mm	<b>Rear Left Side:</b>	Toyo 5 mm
<b>Front Right Side:</b>	Toyo 5 mm	<b>Rear Right Side:</b>	Toyo 5 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	6,089.00	1,449.76	4,639.24	76.19
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,650.00	630.00	1,020.00	61.82
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>7,739.00</b>	<b>2,079.76</b>	<b>5,659.24</b>	<b>73.13</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>1,650.00</b>		
<b>Nett Amount (S\$)</b>	<b>7,739.00</b>	<b>1,650.00</b>	<b>6,089.00</b>	<b>78.68</b>

## INSPECTION

<b>Date of Assignment:</b>	23/01/2019	
<b>Date Inspected:</b>	24/01/2019 Inspected At:	Mje Motor (sin Ming, #01-96) (HQ) Block 7 Sin Ming Industrial Estate Sector C, #01-96 Singapore 575642
<b>Estimated Period of Repair:</b>	5.0 days	

Adjuster: XING GUO QIANG

Manager: YVONNE WONG YIN CHENG

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.

## REPAIR DETAILS

## Reference

<b>Part Source:</b> MRM-SG	Version: 1.0 (Last Synchronised: 20 Nov 2019)
<b>Parts:</b> 143	HONDA ACCORD 2.0 (A) (Catalogue:Merimen Singapore 1.0)
<b>Labour:</b> Repairer's	(Price-denominated Standard List)
<b>Print Code:</b> (Unsubmitted, no print-code for SGC6597G)	
<b>Validity:</b>	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page
<b>Further Info:</b>	Items/values not in reference catalogue are prefixed with an asterisk *.

## Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER	Distorted / Cut	976.00 F	*976.00 FL
2	1		*HEADLAMP - O/S	Broken	700.00 F	*700.00 FL
3	1		*FRONT BUMPER SIDE BRACKET - O/S	Essential	15.00 F	*15.00 FL
4	2		*FRONT FENDER	Repair	400.00 F	*- FL
5	1		*FRONT BUMPER FOG LAMP COVER - O/S	Deformed	120.00 F	*71.20 FL
6	1		*BONNET COVER	Serviceable	800.00 F	*- FL
7	1		*RADIATOR C/W FAN MOTOR	Serviceable	450.00 F	*- FL
8	1		*AIR CON CONDENSER C/W FAN MOTOR	Serviceable	580.00 F	*- FL
9	2		*FRONT ABSORBER	Serviceable	600.00 F	*- FL
10	1		*DRIVE SHAFT	Serviceable	288.00 F	*- FL
11	2		*FRONT SPORT RIM (CUT / BENT)	Not Consistent With The Impact	1,000.00 FS	*- FS
12	1		*HORN	Serviceable	100.00 FS	*- FS
13	1		*FRONT NUMBER PLATE	Bent / Cut	60.00 FS	*40.00 FS

F=Franchise part. S=SpcNett. L=ListItemDisc

<b>Sub Total (S\$)</b>	<b>6,089.00</b>	<b>1,802.20</b>
<b>- List Item Discount on L Items 0.00/20.00% (S\$)</b>	<b>0.00</b>	<b>352.44</b>
<b>Total Parts (S\$)</b>	<b>6,089.00</b>	<b>1,449.76</b>

Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<b>Labour Items</b>				
1	TO CHECK WIRING & FUNCTION INCLUDING TO REFOCUS HEADLAMP	New	100.00	30.00
2	LABOUR CHARGE AS RECOMMENDED FOR REPAIRED & REPLACED DAMAGED PARTS	New	850.00	600.00
3	TO APPLY RUSTPROOF TREATMENT TO THE REPLACED / REPAIRED PANELS	New	120.00	0.00
4	TO CHECK FRONT WHEEL ALIGNMENT	New	300.00	0.00
5	TO REMOVE & REFIX FRONT UNDERCARRIAGE	New	280.00	0.00
Gross Labour Cost (S\$)			1,650.00	630.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >