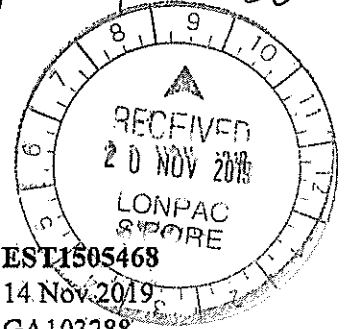


Progressive Car Care Pte Ltd

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716
 TEL: 6741 5336 FAX: 6741 7208 Email: claims@proccare.com.sg
 GST:201006949C RCB NO:201006949C



M/S : SUMITHRA RAVISHANKER
 BLK 115 EDGEFIELD PLAINS #02-348
 SINGAPORE 820115

Estimate No: EST1505468
 Date: 14 Nov 2019
 Policy No: GA103288
 Veh Reg No: SGG8517D
 Make/Model: NISSAN X-TRAIL 2.5A
 Chassis No: JN1TBNT30Z0104842
 Engine No: QR25348908A
 Reg. Date: 24/05/2006

ATTN: LONPAC
 Your Ref No: TP 1119-5752
 Claim Type: Third Party
 Accident Date: 14/11/2019
 TP Veh Reg No: YN 6626 K

Estimate Repair Cost to Vehicle No :SGG8517D

Description	U/Price	Quantity	Price	Amount
			<u>S\$</u>	<u>S\$</u>
Net Price				
1 REAR BOOT	1,617.500	1 PCS	1,617.50	
2 REAR BOOT GLASS MOULDING	49.5000	1 SET	49.50	
3 REAR BOOT NISSAN LOGO	59.7000	1 PCS	59.70	
4 REAR BOOT X-TRAIL WORDING	95.7000	1 PCS	95.70	
5 REAR BOOT OUTER CHROME	264.0000	1 PCS	264.00	
6 REAR BOOT WIPER MOTOR	516.5000	1 PCS	516.50	
7 REAR BOOT TOP LOCK	214.8000	1 PC	214.80	
8 REAR BOOT BOTTOM LOCK	38.4000	1 PC	38.40	
9 TAILLAMP ASSY - RH	329.7000	1 PC	329.70	
10 REAR BUMPER	660.6000	1 PC	660.60	
11 REAR BUMPER CLIPS	4.4000	10 PC	44.00	
12 REAR BUMPER SIDE HOLDER - LH	16.9000	1 PCS	16.90	
13 REAR BUMPER SIDE HOLDER - RH	16.9000	1 PCS	16.90	
			3,924.20	
		Less 10%	392.42	3,531.78
Special Net.				
14 REAR NUMBER PLATE LAMP - LH	89.6000	1 PC	89.60	
15 REAR NUMBER PLATE LAMP - RH	89.6000	1 PC	89.60	
16 SPONGE TAPE	20.0000	1 PCS	20.00	
17 SEALANT	20.0000	2 PC	40.00	
18 REAR BUMPER SENSOR	220.0000	1 PC	220.00	
			459.20	459.20
Labour				
19 TO KNOCK OUT DENTS, REMOVE, REPLACE ACCIDENT PARTS	750.0000	1 JOB	750.00	
20 TO RESPRAY PAINT ON ACCIDENT PORTIONS	800.0000	1 JOB	800.00	
21 TO CHECK WIRING	20.0000	1 JOB	20.00	
22 TO REMOVE, REFIT REAR BOOT GLASS	120.0000	1 PC	120.00	
23 TO TUFF-KOTE	50.0000	1 JOB	50.00	
24 TO REMOVE, REFIT REAR GARNISH	80.0000	1 JOB	80.00	
			1,820.00	1,820.00

Progressive Car Care Pte Ltd

Blk 3022A Ubi Road 1 #01-45/46 Singapore 408716
TEL: 6741 5336 FAX: 6741 7208 Email: claims@procarcare.com.sg
GST:201006949C RCB NO:201006949C

M/S : SUMITHRA RAVISHANKER
BLK 115 EDGEFIELD PLAINS #02-348
SINGAPORE 820115

Estimate No: **EST1505468**
Date: 14 Nov 2019
Policy No: GA103288
Veh Reg No: **SGG8517D**
Make/Model: NISSAN X-TRAIL 2.5A
Chassis No: JN1TBNT30Z0104842
Engine No: QR25348908A
Reg. Date: 24/05/2006

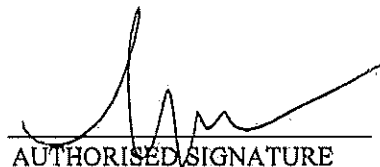
ATTN: LONPAC
Your Ref No: TP 1119-5752
Claim Type: Third Party
Accident Date: 14/11/2019
TP Veh Reg No: YN 6626 K

Estimate Repair Cost to Vehicle No :SGG8517D

Description	U/Price	Quantity	Price	Amount
			S\$	S\$
		Total		S\$ 5,810.98
		Add GST @ 7%		406.77
		Total Amount Payable		S\$ 6,217.75

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

For Progressive Car Care Pte Ltd


AUTHORISED SIGNATURE

MPA219160805 / Progressive Car Care Pte Ltd - HQ
 ENTRY DATE & TIME: 14/11/2019 18:04
 SUBMITTED BY: Lily Lim

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 14/11/2019 18:04
 Date Of Accident 14/11/2019 13:25
 Exact Location Of Accident KIM CHUAN TERRACE
 Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number SGG8617D
 Insured/Policyholder
 Name Of Registered Owner SUMITHRA RAVISHANKER
 NRIC No S77874901
 Email Address NOEMAIL
 Mobile Phone No (LOCAL) +65-97330593
 Alternative Phone No OTHERS-97330593

Vehicle Particulars

Manufacturer NISSAN
 Model X-TRAIL 2.5

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 AXA INSURANCE PTE LTD
 Type Of Coverage COMPREHENSIVE
 Fleet Policy NO
 Policy Number GA103288
 Cover Note Number

Driver

Name of Driver KRISHNAMOORTHY RAVISHANKER
 NRIC No S7179649C
 Date Of Birth 01/06/1971
 Occupation INDOOR
 Date Of Driving Pass 08/01/2007
 Driving Experience 12 YEARS AND 10 MONTHS
 Gender MALE
 Mobile Number (LOCAL) +65-97330593
 Fax Number
 Contact Number
 EMail Address NOEMAIL

Address 115 EDGEFIELD PLAINS #02-348
 Postcode 820115
 Was driver an employee of the Insured's Company NO
 If No, Relationship of the Driver with the Insured SPOUSE
 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

REFER TO ATTACHED STATEMENT RECORD BY LILY - PROGRESSIVE CAR CARE PTE LTD 67415336

Attachment(s)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number YN8628K
 Vehicle Make/Model/Colour
 Details Of Properties
 Vehicle Category COMMERCIAL VEHICLE
 Name of Driver QNG LAI XING
 NRIC/Passport Number S8421524D
 Contact Number 96709320
 Address
 Postcode
 Insurance Company Name
 Nature Of Damage
 No. Of Passenger (Including Driver)

Sketch Plan

SKETCH PLANIMPORTANT 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 also 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.

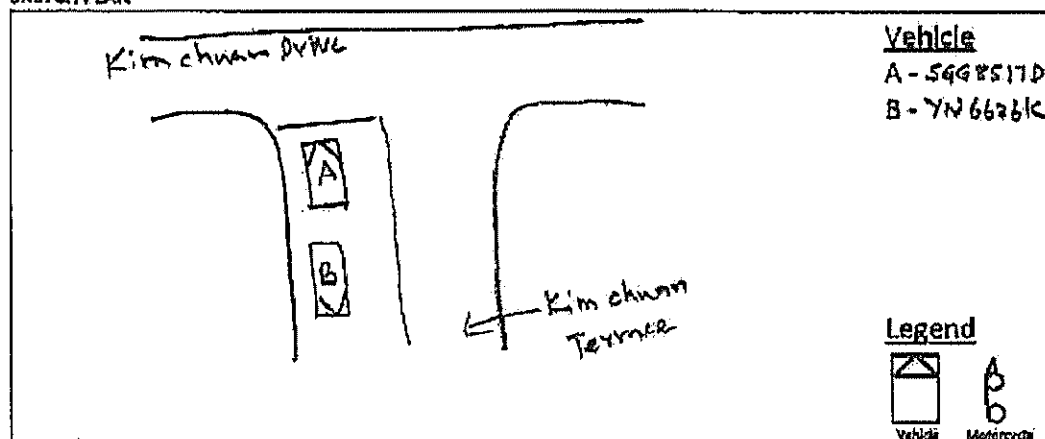
Policyholder's Signature
Date & Time:

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

Reporting Centre Personnel's Signature
Name:
NAC/ARN No.:

Sketch Plan #2

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was waiting at stop line to turn left, the lorry behind reversed & hit my car from behind, my car moved forward some distance. After exchanging particulars, when he moved the lorry front, my car also dragged for a short distance as the lorry got lodged with my car, two vehicles got separated few seconds later. In this my car was dragged in reverse for a short distance.

DECLARATION

I/We declare the foregoing particulars are true in every respect. Please be advised that your insurer may have a fourteen (14) days clause whereby the claim against own policy must be made within the stipulated timeframe from the day of occurrence. Kindly check your policy for more details.

Policyholder's Signature
Date & Time:

Driver's Signature
(If Driver is not the policyholder)
Date & Time: 19/11/2019

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

Common Statement

ACCIDENT STATEMENT (Part I)

This is NOT an admission of blame / liability, but a summary of identifiable facts which will speed up the settlement of claims.

1 Date of accident: 14/11/19 Time: 17:35 2 Exact location of accident: Kim Chuan, France

3a Material damage to vehicles other than vehicles A and B: No ☒ Yes ☐ 3b To objects other than vehicles: No ☒ Yes ☐ 3c Witness' names, address and tel no. (to be underlined if this is a passenger in vehicle A or vehicle B): front

4a Infected or injured? No ☒ Yes ☐ 4b Vehicle/Victim Covered/Available: No ☐ Yes ☒

Registration No. (VEHICLE A): SGG85H

5 Insured / policyholder (see insurance card):
Name: Sumithra Ravishankar
Address:
NIC / Passport no: S17874901
Tel no. (from 9am till 5pm):
HP:
Vehicle: Nissan X-Trail
Make, type:
Insurance company: ANA ☐ C ☐ TPFT ☐ IPO
Does the policy cover damage to vehicle A? No ☐ Yes ☒
Policy No: GA 1032 AA

6 Driver: ☐ State as Officer
Name: Ravishankar
(capital letters)
NIC / Passport no: S17874901
Class of license: 93730593
HP:
Gender: Male ☒ Female ☐

12 CIRCUMSTANCES
Put a cross (X) in each of the relevant boxes applicable to your vehicle.

7a Collision:
8a Collision into Person:
9a Collision into Motorcyclist:
10a Collision into Parked Vehicle:
11a Collision into Pedestrian:
12a Collision into Property:
13a Collision - Oblique Angle:
14a Collision - Head on Collision:
15a Collision - Head on Rear:
16a Collision - Rear End:
17a Collision - Side/Swipe:
18a Collision - Opening Door of Vehicle:
19a Collision - Handcuff:
20a Collision - U-Turn:
21a Road Blocking / Wrong Turn:
22a Fire, Explosion or Lightning:
23a Frost:
24a Hit and Run / Intoxicated / Drugged while Driving:
25a Hit by Person / Tree / Other Object:
26a No Collision:
27a No Collision:
28a No Collision:

Registration No. (VEHICLE B): YN 6624K

5 Insured / policyholder (see insurance card):
Name:
(capital letters)
Address:
NIC / Passport no:
Tel no. (from 9am till 5pm):
HP:
Vehicle:
Make, type:
Insurance company: ☐ C ☐ TPFT ☐ IPO
Does the policy cover damage to vehicle B? No ☐ Yes ☐
Policy No. (if available):

6 Driver (See driving licence):
(if different from insured B above)
Name:
(capital letters)
NIC / Passport no: S17874901
Class of license: 93730593
HP:
Gender: Male ☒ Female ☐

17 Indicate the point of initial impact with an arrow (→)

18 Visible damage to vehicle A

19 My remarks

In the event of dispute or in the event of damage to property other than to vehicles A and B, give information on page 2.

20 Sketch of accident when impact occurred

Measure in centim. 1. Layout of the road - 2. The direction of vehicle A and B with arrows - 3. Their positions at the time of impact - 4. The position of the vehicle or road.

REFER TO ATTACHED

21 Signature of driver

A

17 Indicate the point of initial impact with an arrow (→)

18 Visible damage to vehicle B

19 My remarks

B

For insured's Individual Statement (Part II) see overleaf ->

Individual Statement

INDIVIDUAL STATEMENT (Part II)		Own Workshop (small / yes (if any) / no (if any))			
To be completed and submitted within 24 hours to your insurer or local or appointed workshop (Use a separate sheet of paper where necessary)					
Insured	1. Occupation (if more than one, state all)			Employer	
	2. Vehicle registration no.		CC.	If commercial vehicle, state permissible carrying capacity	
	3. Is driver the owner? ☒ Yes ☐ No		If no, state relationship to owner with name		
	4. Exact purpose for which vehicle was being used at time of accident		Private use ☐ Commercial use ☐ Hire & reward ☐ Private hire ☐ Others - please specify		
	5. Is the vehicle still in use? ☒ Yes ☐ No		If no, state where it is at present		
	6. Are you claiming under your own insurance policy for repair to your vehicle? ☒ Yes ☐ No		If no, state action to be taken ☐ Third Party ☐ Reporting Only ☐ Third Party (Own Workshop)		
Driver or person in charge of vehicle at the time of accident (including insured)	7. Date of birth	Occupation	Date of licence pass	Was vehicle driven with the insured's permission? ☒ Yes ☐ No	Was driver an employee of the insured's company? ☒ Yes ☐ No
	11/6/77	Indoor	Outdoor	8/1/07	
	8. Give details of any pre-existing impairment of sight or hearing and of any other disability				
	9. Full details of all driving convictions (including pending prosecutions) in the last 36 months				
Injured persons	10. Name(s), address(es) and approachable age(s)	Injuries sustained	If vehicle occupants, state in which vehicle	Were seat belts being worn?	Was injured conveyed to hospital by ambulance?
				Yes ☐ No ☐	Yes ☐ No ☐
				Yes ☐ No ☐	Yes ☐ No ☐
				Yes ☐ No ☐	Yes ☐ No ☐
				Yes ☐ No ☐	Yes ☐ No ☐
Damage to property A vehicles (other than vehicles A and B)	11. Name(s) and address(es) of driver(s)	Vehicle registration no. or details of property	Nature of damage	Insurer's name and address (if known)	
Police action	12. Was the accident reported to the Police? ☐ Yes ☒ No				
	If yes, please state which Police station				
Accident details	13. Was notice of intended prosecution given? ☐ Yes ☒ No				
	If yes, against whom?				
	14. Weather conditions	Clear ☒	Rainy ☐	Others ☐	
	15. Road surface	Wet ☐	Dry ☒	Others ☐	
	16. Speed of vehicles	A ☐	B ☐	km/hr	
	17. What warnings were given by driver or other party?				
	18. Were street lights illuminated? ☐ Yes ☐ No				
	19. What lights were displayed on your vehicle/the other vehicle(s)?				
Declaration	20. If your vehicle is commercial, state weight of load carried at time of accident				
	21. State how accident happened, width of road, speed limits, etc (Refer to sketch)				
	22. State number of Passengers (including Driver)				
Declaration	I/We declare the foregoing particulars are true in every respect				
	Policyholder's signature _____ Date _____				
	Driver's signature (if driver is not the policyholder) <u>[Signature]</u> Date <u>11/11/19</u>				



redefining / insurance

AXA Insurance Pte Ltd

1800 880 4888 (Within Singapore)
(65) 6880 4888 (International)

(65) 6880 4740

customer.care@axa.com.sg

www.axa.com.sg

SUMITHRA RAVISHANKER
115 EDGEFIELD PLAINS
#02-348
SINGAPORE 820115

Renewal

date
17/05/2019your servicing distributor
ALL INS SOLUTIONS PTE LTD / 05228your servicing distributor contact
90286188

Policy Schedule

Your SmartDrive Comprehensive Essential

Your policy snapshot

Policyholder name	SUMITHRA RAVISHANKER	Policy number	VA1 / GA103288
Cover	Comprehensive	FIN / NRIC	S77874901
Period of Insurance	from 24/05/2019 to 23/05/2020 (both dates inclusive)		

Premium breakdown

Gross Premium after 0% NCD	SGD 2,168.27
Total Discounts	- SGD 206.30
7% GST	SGD 136.64
Final Premium	SGD 2,098.61

Your benefits highlights

(refer to Policy Wording for full terms and conditions)

SmartDrive Comprehensive Essential Benefits

- 24/7 Towing & Transportation in Singapore or Overseas
- Windscreen Replacement with Excess OR Repair your windscreen at your preferred location and get \$50 cash reward with no excess
- Guaranteed Repairs for twelve (12) Months
- Loss or Damage
- Legal Liability

Additional Benefits

- Basic Own damage excess waiver
- Personal accident benefit of up to \$ 50,000.00 for you and your named drivers

Vehicle details

Make & Model of Vehicle	NISSAN X-TRAIL 2.5	Year of manufacture	2006
Vehicle registration number	SGGB617D	Type of Use	Private use
Body type	SUV	Engine capacity (c.c.)	2488
Seating capacity (excl driver)	5	Engine number	QR25348908A
Off-Peak car	No	Chassis number	JN1TBNT30Z0104842

Insured's Estimated Market Value	Market Value at the time of Loss (including accessories and spare parts)
Limitation to use	As per Certificate of Insurance
Finance Loan Company	N/A

Excess applicable (refer to Policy Wording for other applicable Excesses)

Windscreen Excess	Not Applicable
-------------------	----------------

Drivers details

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

IDENTITY CARD NO. **S7179649C**



NAME

**KRISHNAMOORTHY
RAVISHANKER**

RACE

INDIAN

Date of birth

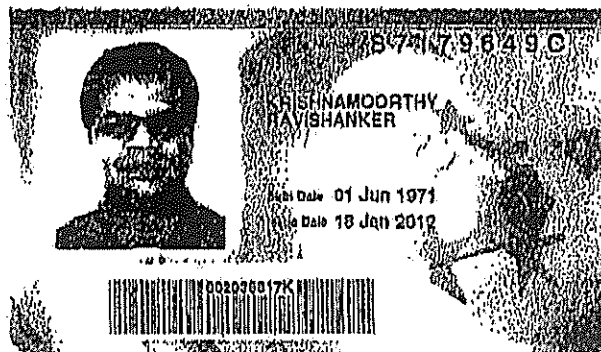
01-08-1971

Sex

M

Country of birth

INDIA



0180802

INFO No **S7179649C**



Nationality
INDIAN

Date of issue

04-01-2012

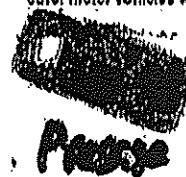
**APT BLK 116 EDGEFIELD PLAINS #02-348
SINGAPORE 820116**

NRID No: **S7179649D**

Date: **24/10/2018**

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSES
EFFECTIVE DATE

Class 8A Motor cars without clutch pedals (Auto) <= 2000kg 08 Jan 2007
With <= 7 passengers, exclusive of the driver; and
other motor vehicles without clutch pedals <= 2500kg



NP 42BA



License No: **S7179649C**