

ASS. REC. BY:

REF: CS/AGI 19020789/UVF3

Special Instruction:

Surveyor: MaraisASSIGNMENT (Office)From (Person): Ivy Ratllaof AG1Date/Time: 25.11.19 12.47p.m

Estimated Cost:

Bill to:

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

To Inspect Vehicle No: XE 3659UInsured: SJJ 5633Uat Workshop m/s mah lian motorTel: 6282 3336of MD38 defu Law 9

Policy No:

Claim No: C 100046781 JM

Sum Insured:

Excess:

Make of Veh:

D.O.A. 20.11.2019

(Client's Record)

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time: 25.11.19 114p.mPerson Contacted: Si HuiVehicle: IN/OUT

Date/Time	Action/Instruction (✓) Estimate
	<u>XE 3659U - CC4 / LPC 19009548 / JK9352</u> <u>D.O.A - 27/05/2019</u>
	<u>SJJ 5633U - X</u>

(08/11/13) wef

ASS. REC. BY: Marcus

REF:

AGC

## ASSIGNMENT

From: Date:

Estimated Cost:

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

To Inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No:

Claims No:

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

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

N/S	O/S

Bal. or Market Value:

IDAC Accident Report:

Consistent? : Yes or No

On / PR Seen:

Consistent? : Yes or No

Est. Repairs:

days

Res.:

Yes or No

Lum Sum:

%

3 Val.:

Yes or No

CA / REV / REP. / 24 HRS

LTN38483

Vehicle: IN / OUT

Date:

Person Contacted:

Date / Time

Action / Instruction

Veh No:

Yr Regn:

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Colour:

Sp. Reading:

Eng/No:

C/No:

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

R:

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

TOYO / YOKO or

Front

R/Bal.

L/Bal.

D.O.A.

Rear

R/Bal.

L/Bal.

D.O.A.

Survey held at

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

The U/C / Chassis frame / Body Structure affected due to collision.

Date/Time, File Pass to?

☐

: Preli. Report

Days Of Repair:

1)

☐

: Final Report

Resurvey No. of Trip:

Date/Time, File Return to?

2)

Add Fee:

☐

: Site Insp (\$

☐

: Interview (\$

☐

: Tech. Invs (\$

☐

: Weekend (\$

Survey Fee:

Transportation:

) \$ + RS. \$

) Photos

) Others

TOTAL

Report Format :

Lump Sum / I.B.I. (\$

## Nivitha (LKK Auto)

---

**From:** Ivy Ratilla <ivy.r@budgetdirect.com.sg>  
**Sent:** Monday, 25 November 2019 12:47 PM  
**To:** Admin-D (LKKAuto)  
**Cc:** SUR; Julie Mangubat  
**Subject:** FW: Scan Image || C10004678/JM  
**Attachments:** 4036\_001.pdf

Hi Team,

We would like to arrange TP PRS for XE3659U. They have chosen Mr. Marcus Chua to survey the vehicle. Please see details as attached.

Kindly confirm. Thank you.

Regards,

**Ivy Ratilla**  
**Executive, Claims Admin**

T +65 6540 2185  
F +65 6725 0853  
E [ivy.r@budgetdirect.com.sg](mailto:ivy.r@budgetdirect.com.sg)



**Customer Care** +65 6221 2111  
**Claims** +65 6221 2199  
**Claims (Int.)** +65 6540 2199

190 Clemenceau Avenue, #03-01  
Singapore Shopping Centre  
Singapore  
239924  
[budgetdirect.com.sg](http://budgetdirect.com.sg)

auto  general

Auto & General Insurance (Singapore) Pte. Limited (Co. Reg. No. 201626103G) trading as **Budget Direct Insurance**.

This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email) reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised.

This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email) reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may

be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised.

**From:** ct-admin@visionlawllc.com <ct-admin@visionlawllc.com>

**Sent:** Monday, 25 November 2019 10:43 AM

**To:** Albert Hong <albert.hong@budgetdirect.com.sg>; Claims <claims@budgetdirect.com.sg>; Ivy Ratilla <ivy.r@budgetdirect.com.sg>

**Subject:** Scan Image

This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email) reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised.

# VISION LAW LLC

Advocates & Solicitors - Notary Public - Commissioner for Oaths  
Agents for Trade Marks

(Incorporated with limited liability)

ERIC NG CHING BOON  
WONG KENG LEONG RAYNEY  
AUDREY WONG SU-HSIEN  
PAUL YAP TAI SAN  
ANJALLI DIO MUNIANDY  
ANG KIM NOI DIANE  
RAVENDRA KRISHNASAMY  
TAN YINGXIAN, SELWYN  
CHENG YUNHUI, CLARISSA  
SONIA LIM WEI LEI

Unique Entity Number : 200721148H  
✓ **HEAD OFFICE:** 133 New Bridge Road  
#18-01/02 Chinatown Point  
Singapore 059413

Branch: 490 Toa Payoh Lorong 6  
#03-11 HDB Hub  
Singapore 310490

## ✓ HEAD OFFICE

TEL : (65) 65342811 (Hunting)  
FAX ✓ : (65) 65356802 (General)  
: (65) 65355905 (Litigation)  
E-mail : jactan@visionlawllc.com

## BRANCH

TEL : 65 63580703  
FAX : 65 63580448 (Conveyancing)

WHEN REPLYING PLEASE QUOTE OUR REFERENCE- KINDLY REPLY TO **HEAD OFFICE** FOR THIS MATTER

Our Ref: AM.jt.Ins.M46.112214.19 (sj)  
Your Ref: C10004678

25 November 2019

**BUDGET DIRECT INSURANCE TRADING AS  
AUTO & GENERAL INSURANCE (SINGAPORE) PTE LTD**  
190 Clemenceau Avenue  
#03-01 Singapore Shopping Centre  
Singapore 239924  
**Attention: Motor Claims Department – Ivy Ratilla**

Email: albert.hong@budgetdirect.com.sg  
Email: claims@budgetdirect.com.sg  
Email: ivy.r@budgetdirect.com.sg

Dear Sirs,

**ACCIDENT INVOLVING XE 3659 U & SJJ 5633 U ON 20 NOVEMBER 2019 ALONG UBI TECH PARK AT ABOUT 1805 HOURS (NOTICE TO INSURER TO CONDUCT PRE-REPAIR SURVEY WITHIN 2 WORKING DAYS PURSUANT TO PARAGRAPH 6.2 OF PRE-ACTION PROTOCOL FOR NIMA CASES)**

We refer to your email 22 November 2019 of even date informing that you wish to conduct a pre-repair survey and your List of Surveyors.

Our client confirmed appointment of Marcus Chua from LKK Auto Consultants Pte Ltd as the Single Joint Expert for this matter.

Please be informed that the said vehicle can be inspected at:

Venue: Mah Lian Motor Vehicle Repairer  
No.38 Defu Lane 9  
Singapore 539278  
Contact Person: Mr Goh / Ms Si Hui (6282 3336)

If you fail to conduct the pre-repair inspection within the next 2 working days excluding any intervening Saturday, Sunday or Public Holiday, the said workshop will commence repairs thereafter without further reference to you.

Yours faithfully

ANJALLI M  
(HEAD OFFICE)

cc: XE 3659 U – by fax: 6289-3336 only

**NB.: Any settlement of offer is on the express condition that this settlement is in respect of our client's claim for property-related damages only and shall not preclude our client from claiming injury-related damages arising from this accident.**

## FOR SURVEYOR

Please initial here after completion of pre-repair inspection.  
Thank you.

1<sup>st</sup> Survey on \_\_\_\_\_  
Appointed surveyor : \_\_\_\_\_  
(Name & Signature)

2<sup>nd</sup> Survey on \_\_\_\_\_  
Appointed surveyor : \_\_\_\_\_  
(Name & Signature)

3<sup>rd</sup> Survey on \_\_\_\_\_  
Appointed Surveyor : \_\_\_\_\_  
(Name & signature)

CONFIDENTIALITY  
THE INFORMATION CONTAINED IN THESE DOCUMENTS MAY BE PRIVILEGED AND CONFIDENTIAL AND IS INTENDED FOR THE EXCLUSIVE USE OF THE ADDRESSEE DESIGNATED ABOVE. If you are not the addressee, any disclosure, reproduction, distribution or other dissemination or use of this communication is strictly prohibited. If you have received this transmission in error please contact us immediately by telephone so that we can arrange for its return.

> **Back to OneMotoring**

## Enquire PARF/COE Rebate for Registered Vehicle

<b>Vehicle Owner Particulars</b>	
Owner ID Type:	Company
Owner ID:	895W
<b>Vehicle Details</b>	
Vehicle No.:	XE3659U
Vehicle to be Exported:	No
Intended Deregistration Date:	17 Jan 2020
Vehicle Make:	MITSUBISHI
Vehicle Model:	FUSO FV51SJD2DEA
Primary Colour:	White
Manufacturing Year:	2017
Engine No.:	OM457LA457972C0341186
Chassis No.:	FV51SJA20281
Maximum Power Output:	-
Open Market Value:	\$110,598.00
Original Registration Date:	01 Dec 2017
First Registration Date:	01 Dec 2017
Transfer Count:	0
Actual ARF Paid:	\$5,530.00
<b>Intended PARF Rebate Details</b>	
PARF Eligibility:	No
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00
<b>Intended COE Rebate Details</b>	
COE Expiry Date:	30 Nov 2027
COE Category:	C - Goods Vehicle & Bus
COE Period(Years):	10
QP Paid:	\$48,902.00
COE Rebate Amount:	\$38,483.00
<b>Total Rebate Amount:</b>	<b>\$38,483.00</b>

The information contained herein is correct as at 17 Jan 2020

OK

## 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 21/11/2019 09:42  
Date Of Accident 20/11/2019 18:05  
Exact Location Of Accident UBI TECH PARK  
Country/State of Loss SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number XE3659U  
**Insured/Policyholder**  
Name Of Registered Owner NEO & GOH CONSTRUCTION PTE LTD  
Co Reg No 199104895W  
Email Address ADMIN@NEOGOHCONST.COM.SG  
Mobile Phone No  
Alternative Phone No OFFICE-67432338

### Vehicle Particulars

Manufacturer MITSUBISHI  
Model FUSO FV51SJD2DEA  
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 COMMERCIAL VEHICLE

### Insurance Company

Name of Insurance Company LONPAC INSURANCE BHD  
Type Of Coverage COMPREHENSIVE  
Fleet Policy NO  
Policy Number Z18VC05001230  
Cover Note Number 01/12/2018 TO 30/11/2019

### Driver

Name of Driver KWA SING TIAK  
NRIC No S0493175J  
Date Of Birth 14/12/1948  
Occupation OUTDOOR  
Date Of Driving Pass 05/01/1981  
Driving Experience 38 YEARS AND 10 MONTHS  
Gender MALE  
Mobile Number (LOCAL) +65-84303881  
Fax Number  
Contact Number  
EMail Address NOEMAIL

Address

APT BLK 703 BEDOK RESERVOIR RD #10-3518 (S) 470703

Postcode

Was driver an employee of the Insured's Company YES

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own Vehicle -

Insurance Company of Driver's Own Vehicle -

#### General Information of the Accident

Type Of Accident COLLISION - MAJOR/MINOR RD  
Weather Conditions AFTER RAIN  
Road Surface WET

#### 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?  
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 with 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 SJJ5633U  
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

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:

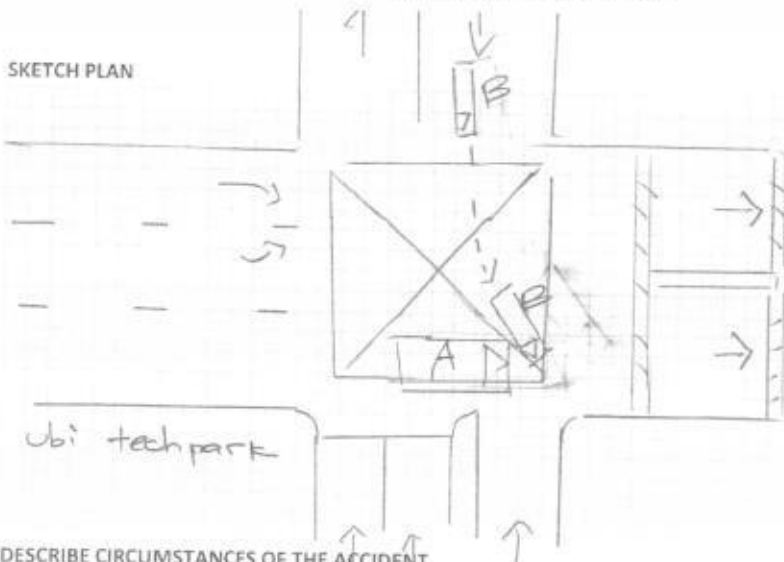
*C. S. S. S. S.*

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



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

# Accident Sketch Plan Pg. 1



A: XE 3659U

B: SJJ 5633U

## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 20/11/2019 at around 12:00hrs, I drove my company lorry XE 3659U along ubi techpark. After I gave way to the car who came out from my rh & I proceed moved forward. Suddenly there was a car SJJ 5633U dashed out from my left side car park towards rh side exit gentry & hit against my lorry left front portion.

## 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.:

# Driving License Pg. 1


 License Number: **S0493175J**  
 Name: **KWA SING TIAK**  
 Birth Date: **14 Dec 1948**  
 Issue Date: **05 Nov 2015**  



THE REPUBLIC OF SINGAPORE  
 IDENTITY CARD NO. **S0493175J**




 Name: **KWA SING TIAK**  
 柯成德  
 Race: **CHINESE**  
 Date of birth: **14-12-1948** Sex: **M**  
 Country/Place of birth: **SINGAPORE**

S0493175J

## YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

		EFFECTIVE DATE
Class 2B	Motorcycles <= 200 cc	10 Feb 1978
Class 2A	Motorcycles between 201 cc and 400 cc	10 Feb 1978
Class 2	Motorcycles > 400 cc	10 Feb 1978
Class 3	Motor Cars <= 3000kg with <=7 passengers, exclusive of the driver; and other motor vehicles <= 2500kg	15 Aug 1978
Class 4	*Motor vehicles which are constructed to carry load or passengers and the unladen weight > 2500kg	05 Jan 1981
Class 5	Motor vehicles not constructed to carry any load and the unladen weight > 7250kg	23 Mar 1981

Licence No: **S0493175J**  


NP 428A



WIC No: **S0493175J**

5529317



Date of issue: **05-11-2015**  
 Address: **APT BLK 703 BEDOK RESERVOIR ROAD #10-3518 SINGAPORE 470703**

APT BLK 703 BEDOK RESERVOIR ROAD  
 #10-3518  
 SINGAPORE 470703

# certificate of insurance



**LONPAC INSURANCE BHD** (398PC5635C)  
(Incorporated in Malaysia)  
Singapore Office: 301, Beach Road #17-01/02, The Centaurus, Singapore 189513  
Tel: (65) 6250 7888 Fax: (65) 6256 3757 Website: www.lonpac.com.sg  
SST Reg No.: F5-0005315-C

ME300

## CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CAP 189) REPUBLIC OF SINGAPORE.  
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES 1960 (REPUBLIC OF SINGAPORE).  
ROAD TRANSPORT ACT 1987 (MALAYSIA).  
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA).

Certificate No : Z18VC05001230

Type of Cover : COMPREHENSIVE

1. Index Mark and Vehicle Registration Number

MTSUKISHI PUSO PV515JC00EA  
- X22659U

2. Name of Policy Holder

NEO & GOH CONSTRUCTION PTE LTD

3. Effective Date of the Commencement of Insurance for the purpose of the Act

01/12/2018

4. Date of Expiry of the Insurance

30/11/2019

5. Person To Drive

(A) THE POLICYHOLDER

(B) ANY OTHER PERSON WHO IS DRIVING ON THE POLICYHOLDER'S ORDER OR WITH HIS/HER PERMISSION

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to use

USE IN CONNECTION WITH THE POLICYHOLDER'S BUSINESS.

USE FOR THE CARRIAGE OF PASSENGERS (OTHER THAN FOR HIRE OR REWARD) IN CONNECTION WITH THE POLICYHOLDER'S BUSINESS.

USE FOR SOCIAL, DOMESTIC AND PLEASURE PURPOSES.

THE POLICY DOES NOT COVER:

USE FOR HIRE OR REWARD OR FOR RACING, PACEMAKING, RELIABILITY TRIAL OR SPEED TESTING

USE WHILEST DRAWING A TRAILER EXCEPT THE TOWING OF ANY ONE DISABLED MECHANICALLY PROPELLED VEHICLE.

Excess

: S\$ 2,500.00 (SECTION 1)

S\$ 2,500.00 (SECTION 1) ADDITIONAL EXCESS FOR YOUNG AND/OR INEXPERIENCED DRIVERS

S\$ 200.00 WINDSCREEN EXCESS (EXCESS WILL BE DOUBLED ON SUBSEQUENT CLAIMS)

Condition

: ACCIDENT REPAIRS AT LONPAC'S AUTHORISED WORKSHOPS

\* Limitations rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore are not included under heading.

WE hereby certify that this covering Note is issued in accordance with the provisions of Part IV of the Road Transport Act 1987 (Malaysia) and Motor Vehicles (Third-Party Risks and Compensation) Act (Cap 189) Republic of Singapore.

H.P. Owner : MERCEDES-BENZ FINANCIAL SERVICES SINGAPORE LTD

*Anele*

CHIEF EXECUTIVE  
(Singapore Branch)

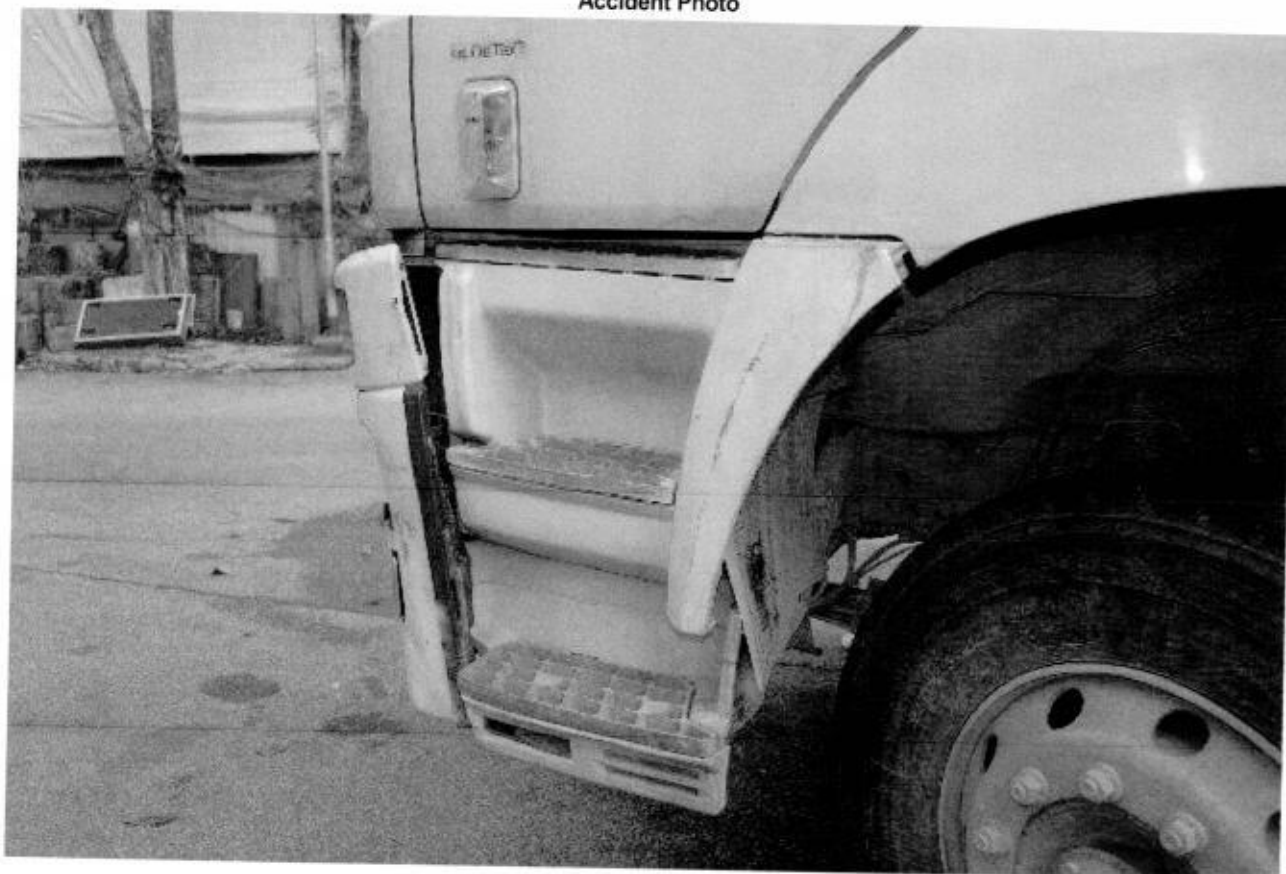
User ID: TIMESINSBP01  
Date issued: 19/11/2018



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo

