

Surveyor: Xin Guo Qiang

REF: CS1/LAW20000249/Gqd3e2

Special instruction:

L/S: \$ 11,350.00

From (Person): Lawrence chua

ASSIGNMENT (Office)

of LLC

Date/Time: 2/01/2019

Estimated Cost:

Bill to:

Third Parties:

Claimant:

Surveyor: Advance Automotive

Workshop: Equator Brotherhood

OD/TP Re-inspection / Evaluation

To Inspect Vehicle No: FBJ 9772 U

Insured: SFC 7213 U

at Workshop in/s: Equator Brotherhood

Tel:

of 25 kaki Bukit Road 4 # 03-79 synergy

Policy No:

Claim No: LC/CK/R6-591-19/d

SJE

Sum Insured:

Excess:

Make of Veh:

D.O.A.

21/07/2018

(Client's Record)

H.O.D. Endorsement/Date:

Date/Time:

Person Contacted:

Vehicle IN / OUT

Date/Time:

Confirmed with

Final Fig

days (Red \$ / %; Original 7 days)

Date/Time:

21/1/20

Submit Final Fig

7350

days

(Red \$ 4600 / 35 %; Original 7 days)

Date/Time

Action/Instruction

FBJ 9772 U - X

SFC 7213 U - X

MV \$12K.

pls be informed that i've checked with the Law Firm No coloured photographs is available at all. Anything can call Lawrence and refer.

RECEIVED 21 JAN 2020

[Signature]
21/1/2020

Para(1) : Parts found not replaced (To highlight R or UB, LR, Etc)

Para(2) : Comments on consistency of damages (Parts Not Consistent : NC)

Do Not Finalise

Para(3) : Nett Value

Market Value :

Salvage Value :

Nett Value :

Inspected/
Evaluated by:

Fee Charged:

Basic & Add
Transport
Photos
Others
Total

Date:

700

700

1) Date/Time

21/1/20

File Pass to

[Signature]

2) Date/Time

File Return to

3) Date/Time

File Pass to

4) Date/Time

File Return to

5) Date/Time

File Pass to

6) Date/Time

File Return to

Shiau Chan (LKKAUTO)

From: Cann Lee <cann@lcp.com.sg>
Sent: Tuesday, 7 January 2020 5:15 PM
To: Shiau Chan (LKKAUTO)
Subject: RE: SINGLE JOINT EXPERT (SJE) - PAPER SURVEY OF FBJ 9772U (YOUR REF: LC/CK/R6-591-19/cl)
Attachments: SKM_284e20010717110.pdf

Dear Shiau Chan

Plaintiff's GIA report and photographs

Regards
Cann Lee
Secretary to Cassandra Kang
Lawrence Chua Practice LLC
encs

From: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>
Sent: Tuesday, 7 January 2020 11:03 AM
To: cann@lcp.com.sg
Subject: FW: SINGLE JOINT EXPERT (SJE) - PAPER SURVEY OF FBJ 9772U (YOUR REF: LC/CK/R6-591-19/cl)

Dear Cann,

As per your requested.

Wishing you a Happiness and Prosperity New Year

Best Regards,
Shiau Chan (Ms) | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>
Sent: Monday, 6 January 2020 5:34 PM
To: cassandra@lcp.com.sg
Cc: SUR <sur@lkkauto.com>
Subject: SINGLE JOINT EXPERT (SJE) - PAPER SURVEY OF FBJ 9772U (YOUR REF: LC/CK/R6-591-19/cl)

Dear Sir/Madam,

As spoken with your secretary earlier.

Kindly provide us the colour photographs of both survey report. In order for us to assess the cost of repairs of FBJ 9772U.

Kindly assist.

Wishing you a Happiness and Prosperity New Year

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

Shiau Chan (LKKAuto)

To: cassandra@lcp.com.sg
Cc: SUR
Subject: SINGLE JOINT EXPERT (SJE) - PAPER SURVEY OF FBJ 9772U (YOUR REF: LC/CK/R6-591-19/cl)

Dear Sir/Madam,

As spoken with your secretary earlier.

Kindly provide us the colour photographs of *both survey reports* above mentioned. Without the colour photographs, we unable to comment the repair cost in accurate.

Kindly assist.

Wishing you a Happiness and Prosperity New Year

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: siewsc@lkkauto.com | fax: 6256-4315

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

In order for us to assess the cost of repairs of FBJ9772U.

Lawrence Chua Practice LLC

Advocates & Solicitors
Notaries Public • Commissioners for Oaths
UEN & GST Registration Number: 201532999M

33 Kreta Ayer Road
Singapore 088999
Tel: 6221 1311
Fax: 6221 1084
email: cassandra@lcp.com.sg

Directors
Lawrence Chua Tong Yong
Edwin Chua Tong Nung
Roger Yek Nai Hui

Associates
Chua Lynn Ern
Grace Soh Hui En
Cassandra Kang Zhi Qi

Consultants
Thomas Lei Chee Kong
Mrs Sally Chew Gek Tee

Please quote our reference when replying

CONFIDENTIALITY CAUTION

This message is intended only for the use of the named recipient and contains information that is privileged and confidential. If you are not the intended recipient, please do not copy or disclose this message to anyone. If you have received this message by mistake, please notify us immediately by telephone and return the original message to us. Thank you.

Our Ref : LC/CK/R6-591-19/c1
Your Ref : please advise

23 December, 2019

LKK Auto Consultants Pte Ltd
51 Paya Ubi Industrial Park
Ubi Avenue 1 #02-25
Singapore 408933

BY EMAIL & PDX
(admin-d@lkkauto.com)

Attn: Mr Xing Guo Qiang

Dear Sirs,

RE: MC/MC 2590/2019
PAPER SURVEY OF MOTORCYCLE NO. FBJ 9772U

1. We act for the Defendant and his insurers, NTUC Income Insurance Co-operative Ltd and Riaz LLC acts for the Plaintiff in the above captioned matter.
2. Please be informed that you have been appointed by parties as the Single Joint Expert ("SJE") in the matter herein.
3. Kindly proceed to conduct a paper survey of motorcycle no. FBJ 9772U and let us have your independent expert evidence in a written report, after perusing the following documents enclosed herein:
 - (a) GIA and police report of the Plaintiff (rider of FBJ 9772U);
 - (b) GIA report of the Defendant (driver of SFC 7213U);
 - (c) Invoice dated 16.11.2018 from Equator Brotherhood;
 - (d) Report by Advanced Automotive Consultancy Pte Ltd; and
 - (e) Report by AJAX Inspection Services Pte Ltd dated 18.12.18.
4. We would be grateful if you could let us have your paper re-inspection report and your bill as soon as possible. Thank you.

Yours faithfully

Enc.

cc. **Riaz LLC**
(File Ref: LIM.512777.J)

BY FAX (without enclosures)



EQUATOR BROTHERHOOD®

REGISTRATION NO: 53232274J

25 Kaki Bukit Road 4
Synergy@KB #03-79
Singapore (417800)

Date: 16.11.2018

Email: equator.brotherhood@gmail.com

OFFICIAL INVOICE

Bike Owner Name: GARNELL CRESTON RYAN

HP No: 8218 0270

Bike Model: HONDA CB400

Bike Plate: FBI 9772U

| SN | Item Description | Quantity | Unit Price | Amount |
|----|------------------|----------|----------------------|--------------|
| 1 | Cost of Repair | 1 | \$ 11,350.00 | \$ 11,350.00 |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| | | | Total Amount: | \$ 11,350.00 |

This is a computer generated invoice. No signature is required.

Equator Brotherhood®
REGISTRATION NO: 53232274J



Advanced Automotive Consultancy Pte Ltd

Business Regn No: 201416413W

ACCIDENT VEHICLE INSPECTION / ASSESSMENT REPORT

| | | | |
|--|--|-------------------|--------|
| 1 REFERENCE | | | |
| Our reference no | : TP/FBJ9772U/Equator/0718/03 | | |
| Date of request | : 30-Jul-2018 | | |
| Date of survey | : 30-Jul-2018 | | |
| Date of accident | : 21-Jul-2018 | | |
| Requested by | : GARNELL CRESTON RYAN C/o , Blk 25 Kaki Bukit Rd 4 Synergy@KB, #03-79.Singapore 417800 | | |
| Type of claim | : Third party | | |
| Workshop | : EQUATOR BROTHERHOOD Blk 25, Kaki Bukit Rd 4 Synergy@KB, #03-79 Singapore 417800 | | |
| 2 DETAILS OF VEHICLE | | | |
| Registration No. | : FBJ9772U | | |
| Make & Model | : HONDA CB400 | | |
| Date of registration | : 24-Jun-2011 | | |
| Engine No. | : NC42E1117532 | | |
| Engine Capacity | : 399CC | | |
| Chassis No. | : JH2NC4294BK300042 | | |
| Speedometer reading | : 141,445 KM | | |
| Colour | : YELLOW | | |
| 3 STATIC CHECK | | | |
| Steering | : Bent | Paintwork | : Good |
| Footbrake | : In order | Modification | : Nil |
| Handbrake | : In order | General condition | : Good |
| 4 TYRE CONDITION | | | |
| | <u>Nearside/Make</u> | <u>Size</u> | |
| Front tyre | 3mm/Pirelli | 120/60ZR17 | |
| Rear tyre | 3mm/Pirelli | 160/60ZR17 | |
| 5 POINT OF IMPACT | | | |
| The said vehicle has sustained an impact damages on the front and right side portion. Kindly refer to the attached photographs for more detail of the damages. | | | |
| 6 REMARK | | | |
| This inspection was conducted entirely on a "WITHOUT PREJUDICE" basis and we have not authorised any repair. | | | |

Advanced Automotive Consultancy Pte Ltd

Annex A : Assesement / Adjustment on Spare Parts

TP/FBJ9772U/Equator/0718/03

| Item | Vehicle Parts Description | Condition | Qty | W/shop Est. (\$) | Disc (%) | Adjusted Cost (\$) |
|-------------------|---|-----------------------|-----|---------------------|-------------|-----------------------|
| List Items | | | | | | |
| 1 | Honda tail fairing (rear) | cracked | 1 | \$480.00 | 10% | \$432.00 |
| 2 | Honda crashbar | bent/grazed | 1 | \$280.00 | 10% | \$252.00 |
| 3 | Honda fuel tank | badly dented | 1 | \$1,650.00 | 10% | \$1,485.00 |
| 4 | Honda front fork (left) | bent | 1 | \$1,280.00 | 10% | \$1,152.00 |
| 5 | Honda fork fork (right) | bent | 1 | \$1,280.00 | 10% | \$1,152.00 |
| 6 | Honda steering cone bearing | distorted/necessary | 1 | \$180.00 | 10% | \$162.00 |
| 7 | Honda hand brake master cylinder | distorted/malfunction | 1 | \$220.00 | 10% | \$198.00 |
| 8 | Honda hand brake lever | broken | 1 | \$65.00 | 10% | \$58.50 |
| 9 | Hond belly pan | cracked | 1 | \$180.00 | 10% | \$162.00 |
| 10 | Honda mudguard (front) | cracked | 1 | \$180.00 | 10% | \$162.00 |
| 11 | Honda headlight cowl | grazed | 1 | \$160.00 | 10% | \$144.00 |
| 12 | Honda wheel shaft (front) | distorted | 1 | \$120.00 | 10% | \$108.00 |
| 13 | Honda wheel bearing (front) | rattle/necessary | 2 | \$70.00 | 10% | \$63.00 |
| 14 | Honda rim (front) | bent | 1 | \$1,100.00 | 10% | \$990.00 |
| 15 | Honda left brake disc (front) | warped | 1 | \$450.00 | 10% | \$405.00 |
| 16 | Honda right brake disc (front) | warped | 1 | \$450.00 | 10% | \$405.00 |
| 17 | Honda triple clamp (top) | distorted | 1 | \$320.00 | 10% | \$288.00 |
| 18 | Honda triple clamp (bottom) | distorted | 1 | \$390.00 | 10% | \$351.00 |
| 19 | Honda foot rest bracket (right) | distorted | 1 | \$220.00 | 10% | \$198.00 |
| 20 | Honda rider foot rest (right) with rubber | grazed | 1 | \$120.00 | 10% | \$108.00 |
| 21 | Honda pillion foot rest (right) | serviceable | 1 | \$85.00 | 100% | \$0.00 |
| 22 | Honda meter | cracked/dented/grazed | 1 | \$1,480.00 | 10% | \$1,332.00 |
| 23 | Honda throttle cable set | grazed | 1 | \$220.00 | 10% | \$198.00 |
| 24 | Crashbar tape | cut/necessary | 4 | \$40.00 | 10% | \$36.00 |
| 25 | Honda headlight | scratched | 1 | \$485.00 | 10% | \$436.50 |
| 26 | Motovation bar end balancer | grazed | 1 | \$95.00 | 10% | \$85.50 |
| 27 | CNC mirror set | broken/missing | 1 | \$160.00 | 10% | \$144.00 |
| 28 | GPR exhaust | badly dented | 1 | \$1,180.00 | 10% | \$1,062.00 |
| 29 | Pirelli Rosso 3 tire 120/60-17 (front) | cut | 1 | \$190.00 | 10% | \$171.00 |
| 30 | Playlife grip + grabon grip | cut/torn | 1 | \$45.00 | 10% | \$40.50 |
| 31 | Renthal handle bar | bent | 1 | \$185.00 | 10% | \$166.50 |
| 32 | Honda headlight bracket | distorted | 2 | \$190.00 | 10% | \$171.00 |
| 33 | Honda right signal light (front) | scratched | 1 | \$125.00 | 10% | \$112.50 |
| 34 | Honda right signal light (rear) | serviceable | 1 | \$125.00 | 100% | \$0.00 |
| 35 | Honda left fork protective cover (front) | distorted | 1 | \$45.00 | 10% | \$40.50 |
| 36 | Honda right fork protective cover | distorted | 1 | \$45.00 | 10% | \$40.50 |
| 37 | Honda left headlight bracket | distorted | 1 | \$65.00 | 10% | \$58.50 |
| 38 | Honda right headlight bracket | distorted | 1 | \$65.00 | 10% | \$58.50 |
| | | | | \$14,020.00 | | \$12,428.00 |

7924.5

TP/FBJ9772U/Equator/0718/03

| Item | Vehicle Parts Description | Condition | Qty | W/shop Est. (\$) | Disc (%) | Adjusted Cost (\$) |
|--------------------------------|---------------------------|-------------|-----|---------------------|-------------|-----------------------|
| S/Nett Items | | | | | | |
| 1 | Number plate (front) | serviceable | 1 | \$15.00 | | \$0.00 |
| 2 | Exhaust inspection fee | necessary | 1 | \$98.00 | | \$98.00 |
| | | | | <u>\$113.00</u> | | <u>\$98.00</u> |
| Total for Spare Parts : | | | | \$14,133.00 | | \$12,527.00 |

Advanced Automotive Consultancy Pte Ltd

Annex B : Adjustment on Labour and Spray Painting

TP/FBJ9772U/Equator/0718/03

| Item | Job Description | Workshop Est. (\$) | Adjusted Cost (\$) |
|-------------------------------------|--|-----------------------|-----------------------|
| 1 | To remove & replace front rim, front wheel bearing, axle shaft, front fork, tripple clamps, front fork, steering cone, front brake disc. | \$450.00 | \$300.00 |
| 2 | To remove & replace above body damaged parts and check lighting system | \$480.00 | \$400.00 |
| 3 | To respray paint on the affected area. | \$650.00 | \$550.00 |
| 4 | To conduct chassis alignment | \$380.00 | \$280.00 |
| 5 | Towing -from traffic police compound to reporting center. | \$45.00 | \$35.00 |
| 6 | Towing - reporting center to workshop | \$45.00 | \$35.00 |
| 7 | Towing - Exhaust inspection -2 trips | \$90.00 | \$70.00 |
| | | \$2,140.00 | \$1,670.00 |
| TOTAL FOR LABOUR & SPRAY PAINTING : | | \$2,140.00 | \$1,670.00 |

Summary

| | Workshop Est. (\$) | Adjusted Cost (\$) |
|-----------------------------------|-----------------------|-----------------------|
| TOTAL FOR SPARE PARTS | \$14,133.00 | \$12,527.00 |
| TOTAL FOR LABOUR & SPRAY PAINTING | \$2,140.00 | \$1,670.00 |
| TOTAL REPAIR COSTS : | \$16,273.00 | \$14,197.00 |

9/92.5

20% 7350

5 Days.

Advanced Automotive Consultancy Pte Ltd

TP/FBJ9772U/Equator/0718/03

Annex C: Recommendation

We have inspected thoroughly the actual damages found on the vehicle and our assessment is appended in the Annex(es) attached. The condition and age of the vehicle was considered before we reached our recommendation as to whether the parts need replacement or repair.

M/S Equator Brotherhood estimated repair cost is **S\$16,273.00** and we have adjusted it to **S\$14,197.00** on a part by part basis. However, taking into consideration the age of the vehicle and the availability of used/recondition components, We, therefore recommend a contract lump sum repair cost.

The repairer have agreed to undertake the repairs on a contract lump sum of **S\$11,350.00**, according to acceptable quality and standard. (Repairer discretion to repair parts, to replace with old parts, or to replace with OEM or genuine parts).

The entire repair of the damaged vehicle should be completed within a reasonable period of 7 working days.

We have advised the repairer that the inspection was conducted strictly on a WITHOUT PREJUDICE basis and we have not given any instruction and authorisation to proceed with the repair of the vehicle.

We are reverting the matter to you for your discretion and enclosed is our invoice for service rendered.

Yours faithfully,



Henry Low
Automotive License Appraiser
CMTM, DMTM, IPTM (UNF)

PRE-REPAIR SURVEY REPORT

NTUC Income Insurance Co-operative Ltd

73 Bras Basah Road #05-01 NTUC Trade Union House Singapore 189556

Attention: Mr Thio Tse Kiat

| | | | | | |
|------------------|--|---------------|------------|------------------|----------------------|
| Assign Date: | 27/07/2018 | Survey Date: | 30/07/2018 | Adjustment Date: | 17/12/2018 |
| Accident Date: | 21/07/2018 | TP Policy No: | NA | Our Ref: | AVS2018-15859/PN |
| Place of Survey: | Equator Brotherhood 25 Kaki Bukit Road 4 #03-79 Synergy Singapore 417800 | | | Your Ref: | MT/1004022-003 |
| | | | | Claim Type: | Third Party |
| | | | | Claimant: | Garnell Creston Ryan |

Description of Vehicle:

| | | | |
|------------------|----------|-------------|------------------|
| Veh. No: | FBJ9772U | Make/Model: | Honda CB400 |
| Colour: | Yellow | Engine No: | NC42E1117532 |
| Engine Capacity: | 399 cc | Chassis No: | JH2NC4294BK30042 |
| Odometer: | 141445 | Reg. Date: | 24/06/2011 |

Condition of Vehicle:

| | | | | | |
|------------------|-----------|---------------|----------|-------------|----------|
| General: | Good | Modification: | No | Steering: | Affected |
| Handbrake: | Affected | Footbrake: | Affected | Paint work: | Good |
| Tyre Make: | Pirelli | | | | |
| Front Tyre Size: | 120/60-17 | Front Side: | 4mm | | |
| Rear Tyre Size: | 160/60-17 | Rear Side: | 4mm | | |

Description of Damage:

The vehicle sustained damage on the front and right portions.

The exhaust assy, handle bar, right mirror, front mudguard, front wheel and right side guard were among the items affected.

Remarks:

Our recommended amount for the cost of contract lumpsum repair is S\$4,700.00 with approximately five (5) working days to complete. However, no finalisation was agreed with the repairer.

Adjuster: 
Patrick Ng
Motor Appraiser

COMPLETED 17/12/2018

Date

Note: This report is confidential and solely for the use of the client. The survey was conducted on a "Without Prejudice" basis.

AJAX Inspection Services Pte Ltd

120 Tower 1B, 1A Road, #05-05, Condo@Centre, Singapore 160208 TEL: +65 6255 0808 FAX: +65 6649 8151

Email: info@ajaxinspection.com Website: www.ajaxadvisors.com Call Reg. No: 12013170678

AJAX

Inspection Services Pte Ltd

| Adjustment of Repair Cost for Vehicle: | | FBJ9772U | | Our Ref: AVS2018-15859/PN | |
|--|-----|---|---------------|---|------------------------------|
| No. | Qty | Description of Parts | Condition | Third Party Surveyor's Estimate S\$ | Our Recommendation S\$ |
| List Items | | | | | |
| 1 | 1 | Honda tail fairing (rear) | Not necessary | 480.00 | -- |
| 2 | 1 | Honda crashbar | Grazed | 280.00 | 280.00 |
| 3 | 1 | Honda fuel tank | Not necessary | 1,650.00 | -- |
| 4 | 1 | Honda front fork (left) | Bent | 1,280.00 | 750.00 |
| 5 | 1 | Honda front fork (right) | Bent | 1,280.00 | 750.00 |
| 6 | 1 | Honda steering cone bearing | Jammed | 180.00 | 120.00 |
| 7 | 1 | Honda hand brake master cylinder | Damaged | 220.00 | 120.00 |
| 8 | 1 | Honda hand brake lever | Missing | 65.00 | 45.00 |
| 9 | 1 | Honda belly pan | Not necessary | 180.00 | -- |
| 10 | 1 | Honda mudguard (front) | Cracked | 180.00 | 180.00 |
| 11 | 1 | Honda headlight cowl | Damaged | 160.00 | 160.00 |
| 12 | 1 | Honda wheel shaft (front) | Bent | 120.00 | 120.00 |
| 13 | 2 | Honda wheel bearing (front) | Jammed | 70.00 | 70.00 |
| 14 | 1 | Honda rim (front) | Damaged | 1,100.00 | 750.00 |
| 15 | 1 | Honda left brake disc (front) | Not necessary | 450.00 | -- |
| 16 | 1 | Honda right brake disc (front) | Not necessary | 450.00 | -- |
| 17 | 1 | Honda triple clamp (top) | Not necessary | 320.00 | -- |
| 18 | 1 | Honda triple clamp (bottom) | Not necessary | 390.00 | -- |
| 19 | 1 | Honda foot rest bracket (right) | Bent | 220.00 | 140.00 |
| 20 | 1 | Honda rider foot rest (right) with rubber | Necessary | 120.00 | 80.00 |
| 21 | 1 | Honda pillion foot rest (right) | Not necessary | -- | -- |
| 22 | 1 | Honda meter | Not necessary | 1,480.00 | -- |
| 23 | 1 | Honda throttle cable set | Grazed | 220.00 | 220.00 |
| 24 | 4 | Crashbar tape | Necessary | 40.00 | 40.00 |
| 25 | 1 | Honda headlight | Not necessary | 485.00 | -- |
| 26 | 1 | Motovation bar end balancer | Grazed | 95.00 | 95.00 |
| 27 | 1 | CNC mirror set | Damaged | 160.00 | 160.00 |
| 28 | 1 | GPR exhaust | Damaged | 1,180.00 | 880.00 |
| 29 | 1 | Pirelli rosso 3 tire 120/60-17 (front) | Not necessary | 190.00 | -- |
| 30 | 1 | Playlife grip + grabon grip | Necessary | 45.00 | 45.00 |
| 31 | 1 | Renthal handle bar | Bent | 185.00 | 185.00 |

Note: This report is confidential and solely for the use of the client. The survey was conducted on a "Without Prejudice" basis.

AJAX Inspection Services Pte Ltd

17D Tower, 100 Telok Ayer St, #05-01, Singapore 069205. Tel: +65 6295 8608 Fax: +65 6849 9254
Email: info@ajaxinspection.com Website: www.ajaxinspectors.com C.U. Reg. No: 201318167R

AJAX

Inspection Services Pte Ltd

| Adjustment of Repair Cost for Vehicle: | | | FBJ9772U | Our Ref: AVS2018-15859/PN | |
|--|-----|--|---------------|---|------------------------------|
| No. | Qty | Description of Parts | Condition | Third Party Surveyor's Estimate S\$ | Our Recommendation S\$ |
| 32 | 2 | Honda headlight bracket | Not necessary | 190.00 | -- |
| 33 | 1 | Honda right signal light (front) | Not necessary | 125.00 | -- |
| 34 | 1 | Honda right signal light (rear) | Not necessary | -- | -- |
| 35 | 1 | Honda left fork protective cover (front) | Damaged | 45.00 | 45.00 |
| 36 | 1 | Honda right fork protective cover | Not necessary | 45.00 | -- |
| 37 | 1 | Honda left headlight bracket | Not necessary | 65.00 | -- |
| 38 | 1 | Honda right headlight bracket | Not necessary | 65.00 | -- |
| Sub Total: | | | | 13,810.00 | 5,235.00 |
| Discount (less 10%): | | | | 1,381.00 | 523.50 |
| | | | | 12,429.00 | 4,711.50 |

| Special Nett Items | | | | | |
|--------------------|---|------------------------|---------------|-----------|----------|
| 1 | 1 | Number plate (front) | Not necessary | -- | -- |
| 2 | 1 | Exhaust inspection fee | Necessary | 98.00 | 98.00 |
| Sub Total: | | | | 98.00 | 98.00 |
| Total Parts Price: | | | | 12,527.00 | 4,809.50 |

| Labour Cost | | | |
|--------------|---|-----------|----------|
| 1 | To remove & replace front rim, front wheel bearing, axle shaft, front fork, triple clamps, front fork, steering cone, front brake disc. | 300.00 | 250.00 |
| 2 | To remove & replace above body damaged parts and check lighting system. | 400.00 | 300.00 |
| 3 | To respray paint on the affected area. | 550.00 | 200.00 |
| 4 | To conduct chassis alignment. | 280.00 | 180.00 |
| 5 | Towing- from traffic police compound to reporting center. | 35.00 | 35.00 |
| 6 | Towing - reporting center to workshop. | 35.00 | 35.00 |
| 7 | Towing - exhaust inspection - 2 trips. | 70.00 | 70.00 |
| Sub Total: | | 1,670.00 | 1,070.00 |
| Grand Total: | | 14,197.00 | 5,879.50 |

Note: This report is confidential and solely for the use of the client. The survey was conducted on a "Without Prejudice" basis.

AJAX Inspection Services Pte Ltd

120 Upper Middle Road, #05-06, Cahillia Centre, Singapore 169208 Tel: +65 (0)5 4898 888 Fax: +65 6834 9155

Email: info@ajaxinspection.com Website: www.ajaxinspection.com Lic Reg No: 201318467H

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 ability.
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 | 23/07/2018 15:57 |
| Date Of Accident | 21/07/2018 20:50 |
| Exact Location Of Accident | ALONG BRADDELL ROAD |
| Country/State of Loss | SINGAPORE |

DETAILS OF OWN VEHICLE

| | |
|-----------------------------|--------------------------|
| Vehicle Registration Number | FBJ9772U |
| Insured/Policyholder | |
| Name Of Registered Owner | GARNELL CRESTON RYAN |
| NRIC No | S9606276A |
| Email Address | G_CRESTON_96@HOTMAIL.COM |
| Mobile Phone No | (LOCAL) +65-82180270 |
| Alternative Phone No | OFFICE-82180270 |

Vehicle Particulars

| | |
|--|-------------|
| Manufacturer | HONDA |
| Model | SUPER4 |
| 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 | MOTORCYCLE |

Insurance Company

| | |
|---------------------------|-------------------------------------|
| Name of Insurance Company | SOMPO INSURANCE SINGAPORE PTE. LTD. |
| Type Of Coverage | THIRD PARTY |
| Fleet Policy | NO |
| Policy Number | D18MTMCO01002050 |
| Cover Note Number | |

Driver

| | |
|----------------------|--------------------------|
| Name of Driver | GARNELL CRESTON RYAN |
| NRIC No | S9606276A |
| Date Of Birth | 23/02/1996 |
| Occupation | INDOOR |
| Date Of Driving Pass | 27/08/2015 |
| Driving Experience | 2 YEARS AND 10 MONTHS |
| Gender | MALE |
| Mobile Number | (LOCAL) +65-82180270 |
| Fax Number | |
| Contact Number | OFFICE-82180270 |
| E-Mail Address | G_CRESTON_96@HOTMAIL.COM |

| | |
|---|------------------------------|
| Address | BLK 37 CIRCUIT ROAD #15--445 |
| Postcode | 370037 |
| Was driver an employee of the Insured's Company | NO |
| If No, Relationship of the Driver with the Insured | OWNER |
| Vehicle Registration Number of Driver's Own Vehicle | - |
| | - |
| | - |
| Insurance Company of Driver's Own Vehicle | - |
| | - |
| | - |

General Information of the Accident

| | |
|--------------------|----------------------------|
| Type Of Accident | COLLISION - CROSS JUNCTION |
| Weather Conditions | CLEAR |
| Road Surface | DRY |

Other Information

| | |
|---|-----|
| Was any foreign vehicle involved in this accident? | NO |
| Number of vehicles involved in the accident | |
| Was any body injured in the Accident? | YES |
| 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? | YES |
| If Yes, Please state which Police Station | |
| POLICE STATION NAME [OTHER] | TRAFFIC POLICE HQ |
| Was notice of intended Prosecution given? | NO |
| If Yes, against whom? | |

Circumstances of Accident

PLEASE SEE POLICE REPORT

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 | SFC7213U |
| Vehicle Make/Model/Colour | NA |
| Details Of Properties | NA |
| Vehicle Category | PRIVATE CAR |
| Name of Driver | PHUA SHI HUI |
| NRIC/Passport Number | S9005864I |
| Contact Number | 98352155 |
| Address | NA |
| | NA |
| Postcode | NA |
| Insurance Company Name | |
| Nature Of Damage | NA |
| No. Of Passenger (Including Driver) | |

DETAILS OF INJURED PERSON 1

| | |
|---|---------------------------|
| Name | GARNELL CRESTON RYAN |
| Approximate Age | |
| Injuries Sustain | RIGHT ARM & LEG, BACK |
| Injured person in which vehicle? | FBJ9772U |
| Were seat belts worn? | NO |
| Was this injured conveyed to hospital by ambulance? | NO |
| Address | BLK 37 CIRCUIT RD #15-445 |
| Postcode | 370037 |

Accident Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This form must be completed by the Policyholder and/or the Authorized Driver.
3. Information provided must be as truthful and accurate as possible. Any willful 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.

E. 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 making 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/are 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 (a) 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)

Insurer's Signature
(Print name and the person's name)
(Date & Time)

Accident Centre/Insurers' Signature
(Date & Time)

Common Statement

SKETCH PLAN



A + FB 97724

B + SFC 7213 U

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Please see police report.

DECLARATION

© 2004 Blackwell Publishing Ltd, *Journal of Internal Medicine* 255: 103–112

23/04/18

 4.10×10^{-3}

Fragesteller: **Barbara**
am 26.11.2019

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Journal of Internal Medicine 247: 395–401

Suppose that X and Y are normally distributed with the same mean μ and variance σ^2 .



**SINGAPORE
POLICE FORCE**



T/20180721/7014

1 of 3

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

Report No. T/20180721/7014

REPORT OF A TRAFFIC ACCIDENT

| | | |
|--|------------------|--------------------|
| Date/Time Report Made: 21/07/2018 22:51 | Vide Report No.: | Station Diary No.: |
|--|------------------|--------------------|

| Informant's Particulars | | | | |
|--|------------|------------------------------|--|----------------------------|
| Name of Informant: GARNELL CRESTON RYAN | | | Address: APT BLK 37 CIRCUIT ROAD #15-445 SINGAPORE 370037 | |
| ID Type / ID No.: NRIC NO / S9606276A | | | Contact No.: Home/Office: Mobile: 82180270 | |
| Nationality: SINGAPORE CITIZEN | | | Email: g_creston_96@hotmail.com | |
| Sex: Male | Age: 22 | Date of Birth: 23/02/1996 | Type of Informant: Rider | |
| Race: Eurasian | | | Language: English | Institution / School Name: |
| Occupation: ARMY | | | Driving Licence information: Class: 2B,2A Date of Expiry: | |

| General Information of the Accident | | | | |
|--|------------------|------------------------------------|--|-------------------------------------|
| Type of Accident: | Injury Others | Drink Drive: No | Date/Time of Accident: 21/07/2018 20:50 | Type of Location: X-Junction |
| Location: CENTRAL EXPRESSWAY | | | | |
| Weather: Clear | | Road Surface: Dry | | Road Speed Limit: |
| Traffic Flow: One Way | | Traffic Control: Not Controlled | | Traffic Volume: Moderate |
| Type of Collision: Between Moving Vehicles - Head To Side | | | | Anyone conveyed by ambulance: No |

| Details of Vehicle Involved | | | | | | |
|-----------------------------|------------|-------|-------|-------|------------------|------------------|
| Vehicle No. | Type | Make | Model | Color | Condition | No. of Passenger |
| FBJ9772U | Motorcycle | HONDA | CB400 | White | | 0 |
| SFC7213U | Car | | | White | Slightly Damaged | 0 |

| Details of Vehicle Insurance | | | | | |
|------------------------------|---------------------------------|-----------------|------------|-------------|--|
| Vehicle No. | Insurance Company | Insurance No. | Effective | Expiry Date | |
| FBJ9772U | TENET SOMPO INSURANCE PTE. LTD. | D18MTMC01002050 | 14/04/2018 | 13/04/2019 | |

POLICE REPORT Pg. 1



**SINGAPORE
POLICE FORCE**



T/20180721/7014

2 of 3

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

Report No. T/20180721/7014

CONTINUATION OF REPORT

| Details of Vehicle Insurance | | | | |
|------------------------------|--|---------------|-----------|-------------|
| Vehicle No. | Insurance Company | Insurance No. | Effective | Expiry Date |
| SFC7213U | NTUC Income Insurance Co-Operative Limited | | | |

| Details of Person Involved | | | | |
|-----------------------------------|----------------------------|-----|--|-------------------------------------|
| Any Pedestrian Involved: No | | | | |
| No. of Pedestrians Injured: NIL | | | Use of Pedestrian Crossing: NA | |
| Rider | | | | |
| Name | GARNELL CRESTON RYAN | | ID No. | S9606276A |
| Related Vehicle | FBJ9772U (Motorcycle) | | Contact No. | 82180270 |
| Hospital/Clinic | ACCESS MEDICAL BEDOK SOUTH | | Class of Driving Licence & Expiry Date | Class: 2B,2A Date of Expiry: NIL |
| Date Treatment | NIL | | Date Discharge | NIL |
| No. of Days granted Medical Leave | | 03 | Degree of Injury | Slight |
| Driver | | | | |
| Name | Phua Shi Hui | | ID No. | S9005864I |
| Related Vehicle | SFC7213U (Car) | | Contact No. | 98352155 |
| Hospital/Clinic | NIL | | Class of Driving Licence & Expiry Date | Class: NIL Date of Expiry: NIL |
| Date Treatment | NIL | | Date Discharge | NIL |
| No. of Days granted Medical Leave | | NIL | Degree of Injury | NIL |

Brief Details.

I was travelling straight on my motorcycle when a vehicle on my left emerged from her give-way line and collided into me. I sustained some injuries and my neck feel strained, went to see a doctor at the nearest clinic in my house area and was awarded three days of medical leave.



**SINGAPORE
POLICE FORCE**

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000



T/20180721/7014

3 of 3

Report No. T/20180721/7014

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPHQ /
ONG YONG HOCK
Contact No.: 65476436

Authentication Stamp
NP168

Signature Of Informant:
The identity of the person making this report has
been authenticated by SingPass. No signature is
required.

Date/Time:
21/07/2018 22:51

Classification Of Case:



Sompo Insurance Singapore Pte. Ltd.
 80 Raffles Place, #09-0101 Singapore Land Tower, Singapore 048020
 Tel: 6461 8865 | Fax: 6321 8322 | Website: www.sompo.com.sg
 Co. Reg. No. 199905400E | GST Reg. No. W000501058

Certificate of Insurance

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 188)
 MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1959
 ROAD TRANSPORT ACT, 1967 (MALAYSIA)
 MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)

Cert No./Policy No. : D18MTMC01002050
 Insured : GARNELL CRESTON RYAN
 Motor Vehicle (Regn No.) : FBJ9772U
 Cover : Third Party
 Policy Commencement Date : 14 APRIL 2018 12:27
 Policy Expiry Date : 13 APRIL 2019 23:59
 Maximum Liability (Section 1) : Third Party
 Excess* : NIL
 Named Driver 1 : GARNELL CRESTON RYAN
 HIRE PURCHASE OWNER : YEW HENG CREDIT ENTERPRISE PTE LTD

* Subject to GST wherever applicable

Persons or Classes of Persons entitled to drive*
 GARNELL CRESTON RYAN

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. And provided further that the Motor Vehicle is registered under the Road Traffic Act (Chapter 276) and its registration under the Road Traffic Act (Chapter 276) has not been cancelled at the time of the accident, loss or damage.

Limitations As To Use

Use only for social, domestic and pleasure purposes and

- (a) by the insured in person in connection with his business or profession or
- (b) in connection with the insured's business or profession

The Policy does not cover

- (i) Use for hire or reward
- (ii) Use for racing, pacemaking, reliability trial or speed-testing
- (iii) Use for the carriage of goods (other than samples) in connection with any trade or business
- (iv) Use for any purpose in connection with the Motor Trade

Accident Reporting

It is a condition precedent to liability that the insured shall call at the Company's Accident Reporting Centre with the Motor Vehicle within 24 hours of the accident or by the next working day thereof.

For list of Accident Reporting Centres, please visit our website at www.sompo.com.sg or call our Emergency Hotline: (65) 6461 8555.

We hereby certify that the Policy to which this Certificate relates is issued in accordance with (1) the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 188) and Part IV of the Transport Act, 1967 (Malaysia); and (2) the policy terms, conditions and exceptions of the Motorcycle Policy (RatMCYMTMC01).

Sompo Insurance Singapore Pte. Ltd.

Stelling

Authorized Signatory

Date/Time of Issue : 14 APRIL 2018 12:27

IMPORTANT NOTICE

- 1. Keep the Certificate in your Motor Vehicle.
- 2. Under the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 188), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.
- 3. On the sale of the Motor Vehicle or if for any reason the Insurance is terminated during its currency, the insured must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a statutory declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 188).
- 4. This Policy will cease to be valid once the Motor Vehicle has been sold to another person. The Policy is not transferable to the new owner of the Motor Vehicle.

Intermediary Code & Name : 11E07901 & ENSURE PTE. LTD. (MOTORCYCLE) CI Code: MY3 XRDH54K4JTMZAJ

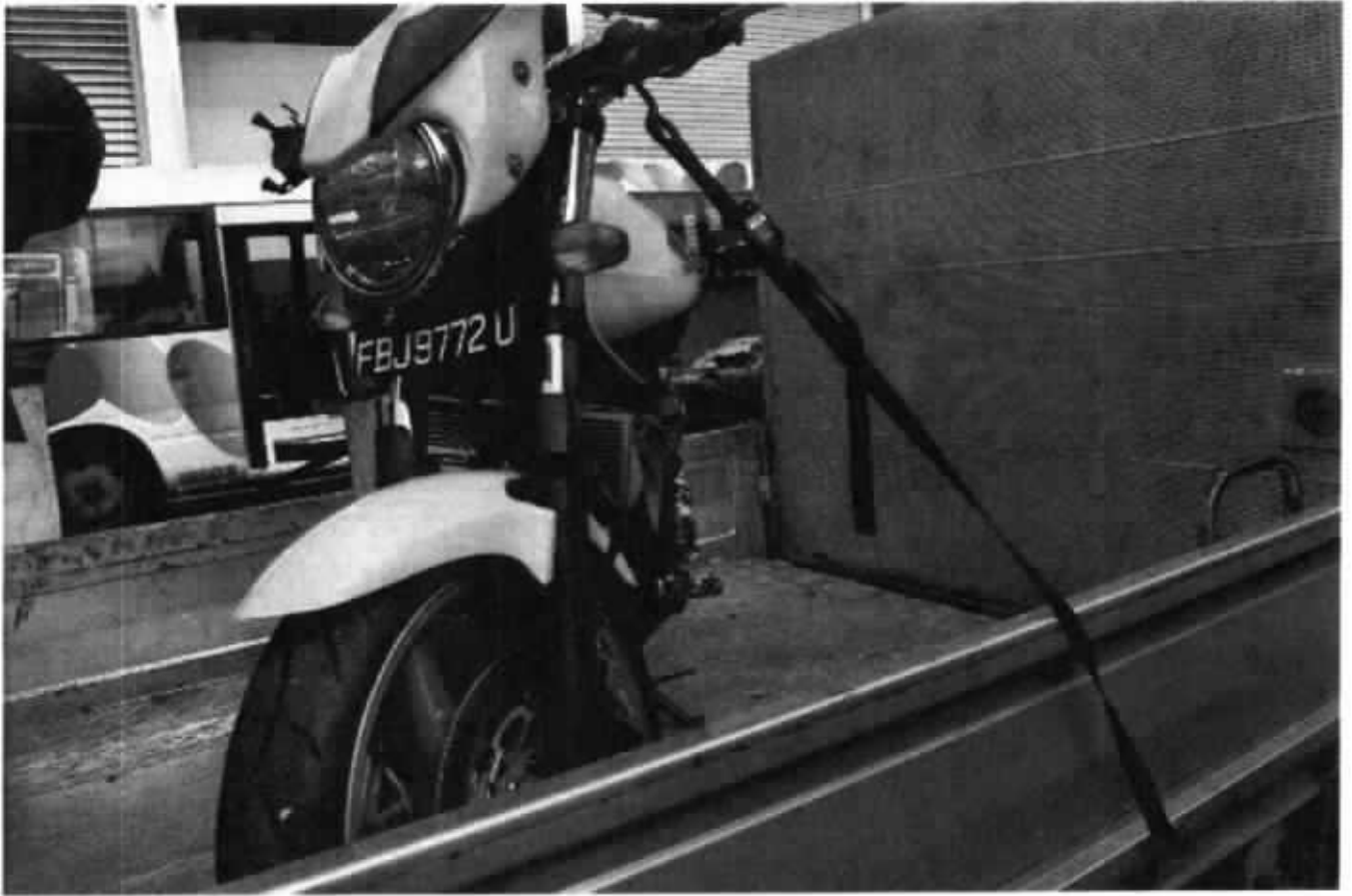
Accident Photo



Accident Photo



Accident Photo



Accident Photo



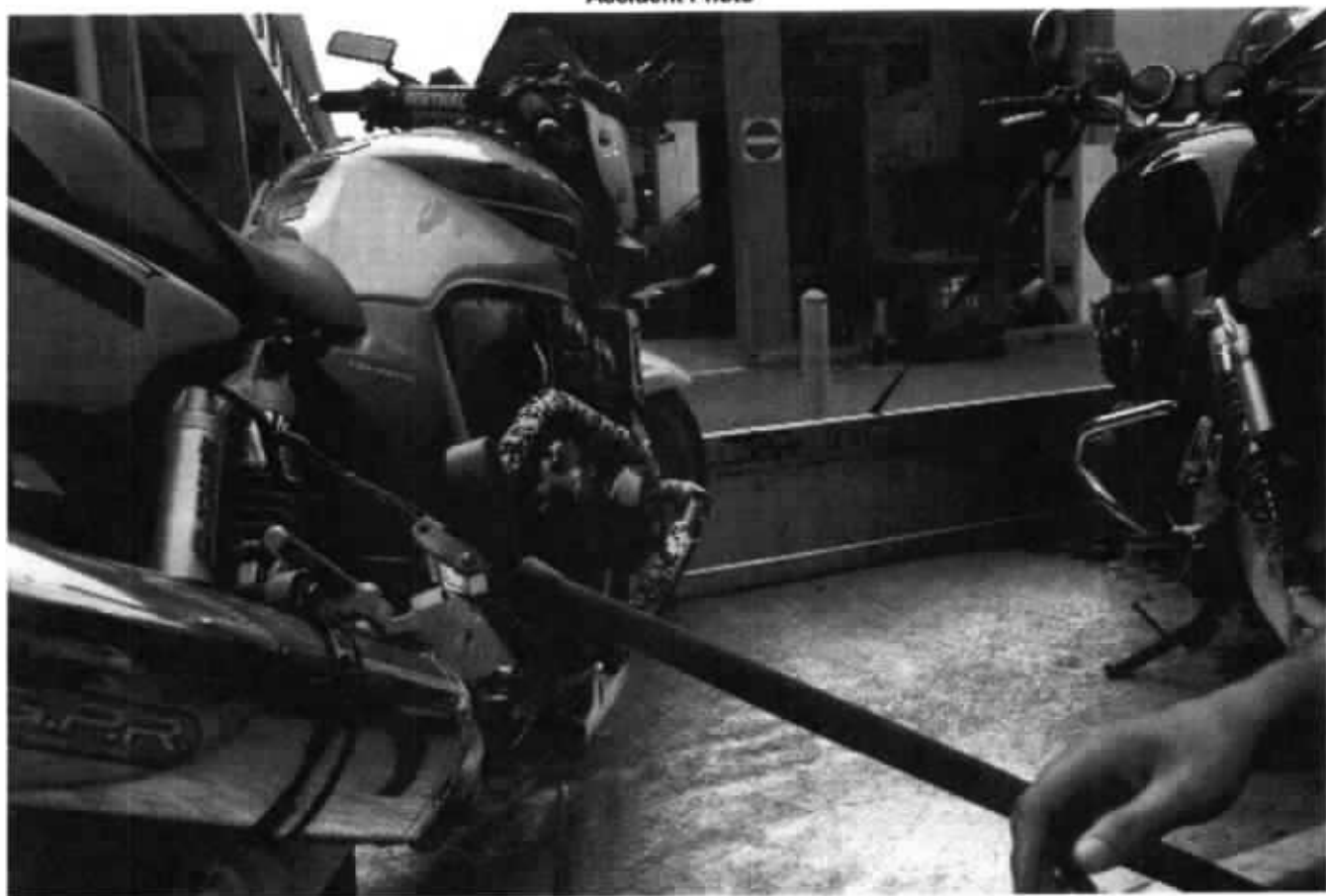
Accident Photo



Accident Photo



Accident Photo



Accident Photo





SINGAPORE POLICE FORCE



T/20180721/7014

1 of 3

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

Report No. T/20180721/7014

REPORT OF A TRAFFIC ACCIDENT

| | | |
|--|------------------|--------------------|
| Date/Time Report Made: 21/07/2018 22:51 | Vide Report No.: | Station Diary No.: |
|--|------------------|--------------------|

Informant's Particulars

| | | | | |
|--|------------|------------------------------|--|----------------------------|
| Name of Informant: GARNELL CRESTON RYAN | | | Address: APT BLK 37 CIRCUIT ROAD #15-445 SINGAPORE 370037 | |
| ID Type / ID No.: NRIC NO / S9606276A | | | Contact No.: Home/Office: Mobile: 82180270 | |
| Nationality: SINGAPORE CITIZEN | | | Email: g_creston_96@hotmail.com | |
| Sex: Male | Age: 22 | Date of Birth: 23/02/1996 | Type of Informant: Rider | |
| Race: Eurasian | | | Language: English | Institution / School Name: |
| Occupation: ARMY | | | Driving Licence Information: Class: 2B,2A | Date of Expiry: |

General Information of the Accident

| | | | | |
|--|------------------|------------------------------------|--|-------------------------------------|
| Type of Accident: | Injury Others | Drink Drive: No | Date/Time of Accident: 21/07/2018 20:50 | Type of Location: X-Junction |
| Location: CENTRAL EXPRESSWAY | | | | |
| Weather: Clear | | Road Surface: Dry | | Road Speed Limit: |
| Traffic Flow: One Way | | Traffic Control: Not Controlled | | Traffic Volume: Moderate |
| Type of Collision: Between Moving Vehicles - Head To Side | | | | Anyone conveyed by ambulance: No |

Details of Vehicle Involved

| Vehicle No. | Type | Make | Model | Color | Condition | No of Passenger |
|-------------|------------|-------|-------|-------|------------------|-----------------|
| FBJ9772U | Motorcycle | HONDA | CB400 | White | | 0 |
| SFC7213U | Car | | | White | Slightly Damaged | 0 |

Details of Vehicle Insurance

| Vehicle No. | Insurance Company | Insurance No | Effective | Expiry Date |
|-------------|--------------------------------|---------------------|------------|-------------|
| FBJ9772U | TENET SOMPO INSURANCE PTE LTD. | D18MTMC0100205 0 | 14/04/2018 | 13/04/2019 |



**SINGAPORE
POLICE FORCE**



T/20180721/7014

2 of 3

Report No. T/20180721/7014

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

CONTINUATION OF REPORT

| Details of Vehicle Insurance | | | | |
|------------------------------|--|--------------|-----------|-------------|
| Vehicle No. | Insurance Company | Insurance No | Effective | Expiry Date |
| SFC7213U | NTUC Income Insurance Co-Operative Limited | | | |

| Details of Person Involved | | | |
|-----------------------------------|----------------------------|--|-------------------------------------|
| Any Pedestrian Involved: No | | | |
| No. of Pedestrians Injured: NIL | | Use of Pedestrian Crossing: NA | |
| Rider | | | |
| Name | GARNELL CRESTON RYAN | ID No. | S9606276A |
| Related Vehicle | FBJ9772U (Motorcycle) | Contact No. | 82180270 |
| Hospital/Clinic | ACCESS MEDICAL BEDOK SOUTH | Class of Driving Licence & Expiry Date | Class: 2B,2A Date of Expiry: NIL |
| Date Treatment | NIL | Date Discharge | NIL |
| No. of Days granted Medical Leave | 03 | Degree of Injury | Slight |
| Driver | | | |
| Name | Phua Shi Hui | ID No. | S9005864I |
| Related Vehicle | SFC7213U (Car) | Contact No. | 98352155 |
| Hospital/Clinic | NIL | Class of Driving Licence & Expiry Date | Class: NIL Date of Expiry: NIL |
| Date Treatment | NIL | Date Discharge | NIL |
| No. of Days granted Medical Leave | NIL | Degree of Injury | NIL |

Brief Details.

I was travelling straight on my motorcycle when a vehicle on my left emerged from her give-way line and collided into me. I sustained some injuries and my neck feel strained, went to see a doctor at the nearest clinic in my house area and was awarded three days of medical leave.



**SINGAPORE
POLICE FORCE**



T/20180721/7014

3 of 3

Report No. T/20180721/7014

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPHQ /
ONG YONG HOCK
Contact No.: 65476436

Authentication Stamp

NP168

Signature Of Informant:

The identity of the person making this report has been authenticated by SingPass. No signature is required.

Date/Time:
21/07/2018 22:51

Classification Of Case:

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 ability.
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 | 23/07/2018 10:11 |
| Date Of Accident | 21/07/2018 20:55 |
| Exact Location Of Accident | BRADDELL RD TWDS CTE /AMK |
| Country/State of Loss | SINGAPORE |

DETAILS OF OWN VEHICLE

| | |
|-----------------------------|----------------------|
| Vehicle Registration Number | SFC7213U |
| Insured/Policyholder | |
| Name Of Registered Owner | PHUA SHI HUI |
| NRIC No | S9005864I |
| Email Address | NOEMAIL |
| Mobile Phone No | (LOCAL) +65-98352155 |
| Alternative Phone No | OTHERS-98352155 |

Vehicle Particulars

| | |
|--|-------------|
| Manufacturer | DAIHATSU |
| Model | - |
| Exact Purpose for which vehicle was being used at time of accident | PRIVATE USE |
| 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 | NTUC INCOME INSURANCE CO-OPERATIVE LTD |
| Type Of Coverage | COMPREHENSIVE |
| Fleet Policy | NO |
| Policy Number | 5074033010-02 (DRIVO CLASSIC) |
| Cover Note Number | |

Driver

| | |
|----------------------|----------------------|
| Name of Driver | PHUA SHI HUI |
| NRIC No | S9005864I |
| Date Of Birth | 24/02/1990 |
| Occupation | INDOOR |
| Date Of Driving Pass | 29/09/2009 |
| Driving Experience | 8 YEARS AND 9 MONTHS |
| Gender | FEMALE |
| Mobile Number | (LOCAL) +65-98352155 |
| Fax Number | |
| Contact Number | OTHERS-98352155 |
| Email Address | NOEMAIL |

| | |
|---|----------------------------------|
| Address | BLK 7 #13-197 LORONG 7 TOA PAYOH |
| Postcode | 310007 |
| Was driver an employee of the Insured's Company | NO |
| If No, Relationship of the Driver with the Insured | OWNER |
| Vehicle Registration Number of Driver's Own Vehicle | - |
| | - |
| Insurance Company of Driver's Own Vehicle | - |
| | - |
| | - |

General Information of the Accident

| | |
|--------------------|----------------------------|
| Type Of Accident | COLLISION - MAJOR/MINOR RD |
| Weather Conditions | CLEAR |
| Road Surface | DRY |

Other Information

| | |
|---|-----|
| Was any foreign vehicle involved in this accident? | NO |
| Number of vehicles 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 STATEMENT ATTACHED. (ATTENDED BY CHRISTINA)

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 | FBJ9772U |
| Vehicle Make/Model/Colour | |
| Details Of Properties | |
| Vehicle Category | MOTORCYCLE |
| Name of Driver | GARNELL CRESTON RYAN |
| NRIC/Passport Number | S9606276A |
| Contact Number | 82180270 |
| Address | |
| Postcode | |
| Insurance Company Name | |
| Nature Of Damage | |
| No. Of Passenger (Including Driver) | 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.

23 JUL 2018

Policyholder's Signature
Date & Time:

23 July 2018
10:23 AM

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

The accident occurred on 21 July 2018 (Sat), approximately 8:55pm. I was driving alone in my vehicle SFC 7213u (Vehicle A in the sketch). As I was entering into Lorong Chuan via the entry under LTE viaduct, a motorcyclist FBJ 9772u (Vehicle B) was speeding towards LTE (heading towards AMK) when the light turned green at the junction that he moved off from. I did check the blind spot before moving off, however due to the construction scaffolding on my right. When I inched my vehicle forward, I did not see any approaching vehicle. Hence, I drove forward in confidence. However, the speeding bike suddenly appeared and we collided. My front bumper fell out. There was no injurer sustained. The bike side mirror broke, minimal damage.

DECLARATION

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

Policyholder's Signature

Date & Time:

23 July 2018
10:27 AM

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:



Policy Information

Page 1 of 1

| Policy Information | | | | | |
|--|---|-----------------------------|--------------------------|----------------------------------|------------------|
| Policy No. | 5074033010-02 | Policyholder Name | PHUA SHI HUI | Policyholder NRIC | S9005864I |
| Address | BLK 7 #13-197 LORONG 7 TDA PAYOH SINGAPORE 310007 | | | | |
| Product Name | PRIVATE CAR INSURANCE | Plan | | Group Policy Flag | N |
| Policy Issue Date | 22/06/2018 | Effective Date | 11/07/2018 00:00 | Expiry Date | 10/07/2019 23:59 |
| Excess Type | | All Claim Excess | | | |
| Third Party Excess | 0 | Own damage Excess | 600 | Windscreen Excess | 100 |
| Additional Excess | 0 | OS Premium | 0 | | |
| Outside Singapore OD Excess | 600 | Outside Singapore TP Excess | 0 | Young/Inexperience Driver Excess | |
| Agent | DIRECT BUSINESS DEPT | Agent Tel. | NIL | GST Flag | Y |
| Co-insurance Flag | No | | | | |
| Open Policy Info Certificate Info | | | | | |
| Policyholder Mailing Address | | | | | |
| Address 1 | BLK 7 #13-197 | Address 2 | LORONG 7 TDA PAYOH | Address 3 | SINGAPORE 310007 |
| Address 4 | | Address Type | Singapore address | Post Code | 310007 |
| Unit No. | 13-197 | Related Policy Number | 5074033010-02 | | |
| Insured Object: SFC7213U | | | | | |
| Vehicle No. | SFC7213U | Model | OTHERS | Make | DAIHATSU |
| Vehicle Type | 396 | Date of Registration | 11/07/2008 | | |
| Class No. | L880K0045661 | Engine No. | J80376071 | Vehicle Capacity | |
| No. of Seats | 5 | Parallel Import | 0 | Imported/Reconditioned | 0 |
| Off peak car | 0 | | | | |
| | Coverage | Coverage Category | Sum Insured | Excess Description | Remark |
| drive CLASSIC | Own Damage or Loss | | 999,999,999.99 | | |
| drive CLASSIC | TPC | | 999,999,999.99 | | |
| drive CLASSIC | TPPD | | 5,000,000.00 | | |
| drive CLASSIC | Own Damage or Loss in transit | | 999,999,999.99 | | |
| drive CLASSIC | Windscreen Damage | | 999,999,999.99 | | |
| drive CLASSIC | Personal Accident for PI | | 20,000.00 | | |
| drive CLASSIC | Personal Accident for Driver Liability | | 10,000.00 | | |
| drive CLASSIC | Personal Accident for Passenger | | 10,000.00 | | |
| drive CLASSIC | Medical Expenses | | 300.00 | | |
| drive CLASSIC | Towing Fee | | 200.00 | | |
| drive CLASSIC | | Own Damage Benefit | 99,999,999.99 | | |
| Driver Name | ID No. | Date of Birth | Driving License Reg Date | Role | |
| PHUA SHI HUI | S9005864I | 24/02/1990 | 25/08/2009 | Main Driver | |
| Endorsements | | | | | |
| Sequence | Date of Endorsement | Endorsement Type | Endorsement Status | Endorsement Content | |
| <div> <input type="button" value="Continue"/> <input type="button" value="Cancel"/> </div> | | | | | |

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo





Your Ref: LC/CK/R6-591-19/cl

Date: 21st January 2020

Our Ref: CS1/LAW20000249/Gqd3e2

M/s Lawrence Chua Practice LLC

33 Kreta Ayer Road
Singapore 088999

Dear Sir / Madam,

**EVALUATION REPORT (PAPER SURVEY) OF ACCIDENT VEHICLE NO: FBJ 9772U
INSURED VEHICLE: SFC 7213U
ACCIDENT DATE: 21/07/2018**

We thank you for your instruction on 02/01/2019.

We acknowledge receipt of the following documents:-

- a) Automobile Inspection Report of FBJ 9772U from M/s Advanced Automotive Consultancy Pte Ltd.
- b) Survey report by Ajax Inspection Services Pte Ltd with colour photographs..
- c) Final Repair Bill of FBJ 9772U from M/s Equator Brotherhood.
- d) Singapore Accident Statement of Vehicles FBJ 9772U and SFC 7213U
- e) Police Report of Vehicles FBJ 9772U.
- f) Colour damaged vehicle photographs of FBJ 9772U.

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

1. Information Recorded: -

| | |
|----------------------|---------------------|
| Registration Number | : FBJ 9772U |
| Make & Model | : Honda CB400 |
| Chassis Number | : JH2NC4294BK300042 |
| Year of Registration | : 2011 |
| Engine Capacity | : 399 cc |
2. We recommend that the repairs of the entire damage require about 5 (Five) working days to complete.
3. We hereby provide our recommendations on the cost of repair to the damaged vehicle as stated in the following page.



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. FBJ 9772U

| Qty | Description of Parts | Condition | Estimate By Workshop (\$) | Our Adjusted (\$) |
|-----|---|-------------------------|---------------------------|-------------------|
| | REPLACEMENT OF PARTS | | | |
| 1 | HONDA TAIL FAIRING (REAR) | CRACKED | 480.00 | 480.00 |
| 1 | HONDA CRASHBAR | BENT / GRAZED | 280.00 | 280.00 |
| 1 | HONDA FUEL TANK | TO REPAIR SEE LABOUR | 1,650.00 | - |
| 1 | HONDA FRONT FORK (LEFT) | BENT | 1,280.00 | 1,280.00 |
| 1 | HONDA FORK (RIGHT) | BENT | 1,280.00 | 1,280.00 |
| 1 | HONDA STEERING CONE BEARING | DISTORTED / NECESSARY | 180.00 | 180.00 |
| 1 | HONDA HAND BRAKE MASTER CYLINDER | DISTORTED / MALFUNCTION | 220.00 | 220.00 |
| 1 | HONDA HAND BRAKE LEVER | BROKEN | 65.00 | 65.00 |
| 1 | HOND BELLY PAN | CRACKED | 180.00 | 180.00 |
| 1 | HONDA MUDGUARD (FRONT) | CRACKED | 180.00 | 180.00 |
| 1 | HONDA HEADLIGHT COWL | GRAZED | 160.00 | 160.00 |
| 1 | HONDA WHEEL SHAFT (FRONT) | DISTORTED | 120.00 | 120.00 |
| 2 | HONDA WHEEL BEARING (FRONT) | RATTLE / NECESSARY | 70.00 | 70.00 |
| 1 | HONDA RIM (FRONT) | BENT | 1,100.00 | 1,100.00 |
| 1 | HONDA LEFT BRAKE DISC (FRONT) | SERVICEABLE | 450.00 | - |
| 1 | HONDA RIGHT BRAKE DISC (FRONT) | SERVICEABLE | 450.00 | - |
| 1 | HONDA TRIPLE CLAMP (TOP) | DISTORTED | 320.00 | 320.00 |
| 1 | HONDA TRIPLE CLAMP (BOTTOM) | DISTORTED | 390.00 | 390.00 |
| 1 | HONDA FOOT REST BRACKET (RIGHT) | DISTORTED | 220.00 | 220.00 |
| 1 | HONDA RIDER FOOT REST (RIGHT) WITH RUBBER | GRAZED | 120.00 | 120.00 |
| 1 | HONDA PILLION FOOT REST (RIGHT) | SERVICEABLE | 85.00 | - |
| 1 | HONDA METER | SERVICEABLE | 1,480.00 | - |
| 1 | SET HONDA THROTTLE CABLE | GRAZED | 220.00 | 220.00 |
| 4 | CRASHBAR TAPE | CUT / NECESSARY | 40.00 | 40.00 |
| 1 | HONDA HEADLIGHT | SERVICEABLE | 485.00 | - |
| 1 | MOTOVATION BAR END BALANCER | GRAZED | 95.00 | 95.00 |
| 1 | SET CNC MIRROR | BROKEN / MISSING | 160.00 | 160.00 |
| 1 | GPR EXHAUST | BADLY DENTED | 1,180.00 | 1,180.00 |
| 1 | PIRELLI ROSSO 3 TIRE 120/60-17 (FRONT) | CUT | 190.00 | 190.00 |
| 1 | PLAYLIFE GRIP + GRABON GRIP | CUT / TORN | 45.00 | 45.00 |
| 1 | RENTAL HANDLE BAR | BENT | 185.00 | 185.00 |

Report Ref No. CS1/LAW20000249/Gqd3e2



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No. 2 of 2

| Qty | Description of Parts | Condition | Estimate By Workshop (\$) | Our Adjusted (\$) |
|-----|--|-------------|---------------------------|-------------------|
| 2 | HONDA HEADLIGHT BRACKET | SERVICEABLE | 190.00 | - |
| 1 | HONDA RIGHT SIGNAL LIGHT (FRONT) | SERVICEABLE | 125.00 | - |
| 1 | HONDA RIGHT SIGNAL LIGHT (REAR) | SERVICEABLE | 125.00 | - |
| 1 | HONDA LEFT FORK PROTECTIVE COVER (FRONT) | DISTORTED | 45.00 | 45.00 |
| 1 | HONDA RIGHT FORK PROTECTIVE COVER | SERVICEABLE | 45.00 | - |
| 1 | HONDA LEFT HEADLIGHT BRACKET | SERVICEABLE | 65.00 | - |
| 1 | HONDA RIGHT HEADLIGHT BRACKET | SERVICEABLE | 65.00 | - |
| | LESS 10% DISCOUNT | | - | -880.50 |
| | | | 14,020.00 | 7,924.50 |
| | SPECIAL NETT ITEMS | | | |
| 1 | NUMBER PLATE (FRONT) (SN) | SERVICEABLE | 15.00 | - |
| 1 | EXHAUST INSPECTION FEE (SN) | NECESSARY | 98.00 | 98.00 |
| | | | 113.00 | 98.00 |
| | LABOUR | | | |
| | TO REMOVE & REPLACE FRONT RIM, FRONT WHEEL BEARING, AXLE SHAFT, FRONT FORK, TRIPPLE CLAMPS, FRONT FORK, STEERING CONE, FRONT BRAKE DISC. | | 450.00 | 250.00 |
| | TO REMOVE & REPLACE ABOVE BODY DAMAGED PARTS AND CHECK LIGHTING SYSTEM, INCLUSIVE OF THE REPAIR OF HONDA FUEL TANK. | | 480.00 | 300.00 |
| | TO RESPRAY PAINT ON THE AFFECTED AREA. | | 650.00 | 300.00 |
| | TO CONDUCT CHASSIS ALIGNMENT. | | 380.00 | 180.00 |
| | TOWING - FRONT TRAFFIC POLICE COMPOUND TO REPORTING CENTER. | | 45.00 | 35.00 |
| | TOWING - REPORTING CENTER TO WORKSHOP. | | 45.00 | 35.00 |
| | TOWING - EXHAUST INSPECTION - 2 TRIPS. | | 90.00 | 70.00 |
| | | | 2,140.00 | 1,170.00 |
| | GRAND TOTAL | | 16,273.00 | 9,192.50 |
| | RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION) | | | 7,350.00 |

Report Ref No. CS1/LAW20000249/Gqd3e2

XING GUO QIANG

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

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

Licensed Appraiser

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