

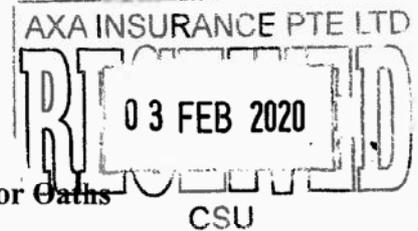
张景祥大律師樓
(律師兼公証及宣誓官)

Teo Keng Siang LLC

Advocates & Solicitors • Notary Public • Commissioner For Oaths

111 North Bridge Road #29-07/08 Peninsula Plaza Singapore 179098 Tel: 6333 4222 Fax: 6333 5676 / 5688
ROC: 201510228C GST Reg No.: 201510228C Email: KSTEOCO@singnet.com.sg

(FAX - NOT FOR SERVICE OF COURT DOCUMENTS)



3019870007 - - -

60183620

Our Ref : TKS/C454-ACC-42112.20/sl (mc)
Your Ref : PC 256 Z
Date : 31 January 2020

Secretary in charge: Shirley
Tel : 6333 4222 (ext 59)
Fax : 6333 5676/6333 5688
Email : Shirley.loh@ksteoptr.com

To: AXA Insurance Singapore Pte Ltd
8 Shenton Way
#07-01/02 AXA Tower
Singapore 068811
Attn: Motor Claims Dept

WITHOUT PREJUDICE
BY PDX# 8176



cc: Sahrul Tasha Tpt Svs
Blk 713 Yishun Street 71
#04-214
Singapore 760713

BY CERTIFICATE OF POSTING
(For your information only)

Dear Sirs,

RE: ACCIDENT INVOLVING SLJ 361 M / PC 256 Z / (SLR 8389 P) ON 12/12/19 ALONG HOUGANG AVE 8

We are instructed by **Jimmy Kok Pak Keen** to claim damages against you in connection with a road accident on **12/12/19 ALONG HOUGANG AVE 8** involving our client's motor vehicle registration number **CLIENT'S SLJ 361 M** and motor vehicle registration number **DEFENDANT'S PC 256 Z** driven by you or your authorised driver at the material time.

We are instructed that your negligent driving and/or management of your vehicle caused the accident. As a result of the accident, our client's vehicle was damaged and our client was put to loss and expense, particulars of which are as follows:

• Cost of Repair	\$23,326.00
• Pre-repair fee (\$180 x 2 days)	\$ 360.00
• Rental fees (\$150 x 18 days)	\$ 2,700.00
• LTA search fee	\$ 14.94
• Survey fee	\$ 1,142.00
• Costs incl. GST	<u>\$ 1,284.00</u>
Total	<u>\$28,826.94</u>



FROM **TEO KENG SIANG LLC**
PDX Box No. **8902**

Teo Keng Siang
LL.M(Singapore),
LL.B (Hons) (Singapore)

Wong Yong Sheng, Kenneth
LL.B (Hons) University of Bristol

Teo Keng Siang LLC

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Date : 31 January 2020

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Tel : 6333 4222 (ext 59)
Fax : 6333 5676/6333 5688
Email : Shirley.loh@ksteoptr.com

A copy each of the following supporting documents is enclosed:
(Please note that the enclosures will only be given to insurance company)

- GIA report of **CLIENT'S SLJ 361 M**
- LTA search on **DEFENDANT'S PC 256 Z**
- Repairer's bill.
- Rental agreement / invoice
- Surveyor's report.
- Photographs of damage of **CLIENT'S SLJ 361 M** – 168 copies.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter to your insurer.

Please note that you or your insurer should send to us an acknowledgment of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully,



Teo Keng Siang LLC
encs.

COMPLETE VMS PTE LTD

176 Sin Ming Drive, #03-14 / 07, Sin Ming Autocare Complex, S575721
Tel: 6455 0012 Fax: 6554 0012 Email: main@completevms.com.sg
Business Reg. No. 200416180E GST Reg. No.: 200416180E



JIMMY KOK PAK KEEN
BLK 205A COMPASSVALE LANE #06-41
SINGAPORE 541205

Attention : THE OWNER

Contact : 97332181

Proforma Invoice : TP006865

Date : 04/01/2020
Vehicle Num. : SLJ361M
Make/Model : NISSAN QASHQAI 2.0L-2016
Chassis/Eng# : SJNFBAJ11U1770834/MR20429928W
Accident Date : 12/12/2019
Claim No. :
Reference :
Policy No. :

	Amount S\$
LUMP SUM REPAIR AS PER SURVEYOR'S REPORT REFERENCE NO. PT1912005-L	21,800.00

SingDollars : Twenty-Three Thousand Three Hundred Twenty-Six Only

COMPLETE VMS PTE LTD

Total S\$:	21,800.00
GST S\$:	1,526.00
Amount Due S\$:	23,326.00

=====



SLJ 361M
35 Eden Grove, Singapore 539085
Co.Reg. No.: 200717924R

VEHICLE RENTAL AGREEMENT

STA No: 002480

<p>HIRER'S PARTICULAR</p> <p>Name: (as in I/C) <u>Jimmy Kok Pak Kun</u></p> <p>NRIC / Passport No: <u>S1440634D</u></p> <p>Address: _____</p> <p>ADDITIONAL DRIVER'S PARTICULARS</p> <p>Name: (as in I/C) <u>Lim Lee Kheng</u></p> <p>NRIC / Passport No: <u>S1591941H</u></p> <p>Address: _____</p> <p>REMARKS</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>Veh. No: <u>SLX 8373C</u> Replace Veh. No: _____</p> <p>Mileage Out: _____ Mileage Out: _____</p> <p>Out: Date <u>17/11/19</u> Out: Date _____</p> <p>Out: Time <u>6pm</u> Out: Time _____</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="2">RENTAL CHARGES</th> <th></th> </tr> <tr> <td>Daily</td> <td><u>18</u> @ \$ <u>150/-</u></td> <td>\$ <u>2700.00</u></td> </tr> <tr> <td>Monthly</td> <td>@ \$ _____</td> <td></td> </tr> <tr> <td>Delivery Charges</td> <td>@ \$ _____</td> <td><u>For</u></td> </tr> <tr> <td>Others</td> <td>@ \$ _____</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: right;">SUB TOTAL \$</td> <td><u>2700.00</u></td> </tr> </table> <p>PETROL: Empty, 1/8, 1/4, 3/8, 1/2, 5/8, 3/4, 7/8, Full</p> <p>INSURANCE EXCESS PAYABLE ON CLAIM</p> <p>Hirer is responsible for the first \$ <u>\$2000.00</u> excess for Collision / Damages to 1st party (i.e.) COMPLETE LEASING P/L vehicle (inc. windscreen) and also first \$ <u>\$2000.00</u> excess for Collision / Damages to 3rd party's vehicle for each and every accident / damages.</p> <p>Hirer's Signature: </p>	RENTAL CHARGES			Daily	<u>18</u> @ \$ <u>150/-</u>	\$ <u>2700.00</u>	Monthly	@ \$ _____		Delivery Charges	@ \$ _____	<u>For</u>	Others	@ \$ _____		SUB TOTAL \$		<u>2700.00</u>
RENTAL CHARGES																			
Daily	<u>18</u> @ \$ <u>150/-</u>	\$ <u>2700.00</u>																	
Monthly	@ \$ _____																		
Delivery Charges	@ \$ _____	<u>For</u>																	
Others	@ \$ _____																		
SUB TOTAL \$		<u>2700.00</u>																	

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.

IMPORTANT

1. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. VEHICLE IS STRICTLY FOR USE IN SINGAPORE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT FROM THE COMPANY COMPLETE LEASING PTE LTD
3. IN THE EVEN OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER;
 - (i) shall report all accidents involving the said vehicle to the owner immediately,
 - (ii) shall NOT admit liability or sign any settlement documents with any 3rd parties
4. THIS AGREEMENT IS SUBJECT TO THE CONDITIONS PRINTED ON THE REVERSE SIDE

EXCESS:
ADDITIONAL \$2500
FOR 22 TO 27 &
ABOVE 65 YEARS OLD

DATE IN	TIME IN	CHECKED BY	
<u>30/12/19</u>	<u>5:00pm</u>	• • •	 SIGNATURE OF HIRER / DRIVER

PREMIER APPRAISER SERVICES

Insurance Loss Adjusters and Qualified Appraisers
16 Sin Ming Walk, #03-02 Singapore 575568
Tel: 6554-2269 Fax: 6685-1399
Regn. No: 52864369W

To Mr. Jimmy Kok Pak Keen
c/o 176 Sin Ming Drive
#03-14 Sin Ming Autocare
Singapore 575721

INVOICE NO : **PT1912005**
Our Ref : PT1912005-L
Your Ref : -
Date : 04th January 2020

	AMOUNT
VEHICLE REGISTRATION NO : SLJ 0361 M	
VEHICLE MAKE/MODEL : Nissan Qashqai 2.0	
TO SERVICE RENDERED:-	
<input checked="" type="checkbox"/> CONSULTANT/APPRaiser FEES	\$ 850.00
<input checked="" type="checkbox"/> PHOTOGRAPHS	\$ 152.00
<input checked="" type="checkbox"/> TRANSPORT CHARGES	\$ 60.00
<input checked="" type="checkbox"/> RE-INSPECTION FEES	\$ 80.00
	<u>\$ 1,142.00</u>
DOLLARS :- ONE THOUSAND, ONE HUNDRED & FORTY TWO ONLY	

E. & O. E.

for PREMIER APPRAISER SERVICES

PREMIER APPRAISER SERVICES

Insurance Loss Adjusters and Qualified Appraisers
16 Sin Ming Walk, #03-02 Singapore 575568
Tel: 6554-2269 Fax: 6685-1399
Regn. No: 52864369W

Our Ref : PT1912005-L
Date : 04th January 2020

Mr. Jimmy Kok Pak Keen
c/o 176 Sin Ming Drive
#03-14 Sin Ming Autocare
Singapore 575721

WITHOUT PREJUDICE

Dear Sir,

**Re: Third Party Claim / Workshop :- Complete VMS Pte Ltd
Vehicle Regn. No. : SLJ 0361 M**

We refer to your instruction to appraise the above-mentioned vehicle on 16th Dec 2019 .

A static inspection was carried out and our report is enclosed for your perusal. The estimated repair costs submitted by the repairer for **S\$ 28,307.72** as per our attached schedule have been scrutinized and revised by us against the actual damages found on the vehicle and we recommend the replacements and rectification accordingly.

The repairer has agreed to undertake the repairs at our adjusted amount of **S\$ 21,800.00 lump sum** corresponding to supply of parts, labour charges and spraypainting. However, we have not given instruction to authorize.

Under normal circumstances the estimated period of repairs is **FOURTEEN (14) days**. Photographs of the damaged vehicle taken by us during our inspection are enclosed.

We are leaving the matter to you for a decision.

Please do not hesitate to contact us if you need any clarification.

Assuring you of our best services always.

Very truly yours
PREMIER APPRAISER SERVICES


LESLIE K C LIM CAE (UK), MIMI (UK)
MSAAA, Automotive Appraiser
Dip.MTM, Automotive Engineer

PREMIER APPRAISER SERVICES

VEHICLE INSPECTION REPORT

To : Mr. Jimmy Kok Pak Keen
c/o 176 Sin Ming Drive
#03-14 Sin Ming Autocare
Singapore 575721

Our Ref. : PT1912005-L
Policy No. :
Claim No. :
Sum Insured :
Excess : T/P Claim
Date : 04th January 2020

Assigned By : Mr. Jimmy Kok Pak Keen
Date of Assignment : 16th Dec 2019
Date of Accident : 12th Dec 2019
Date of Inspection : 16th Dec 2019 Follow up inspections were also conducted.
Name of Workshop : Complete VMS Pte Ltd
Place of Inspection : 176 Sin Ming Drive #03-14 Sin Ming Autocare
Singapore 575721

PARTICULARS OF VEHICLE

Registration No. : SLJ 0361 M
Make/Model : Nissan Qashqai 2.0
Type Of Body : SUV
Year of Manuf./Regn. : 2016
Colour : Black

Odometer/km : 67781
Chassis No. : SJNFBAJ11U1770834
Engine No. : MR20429928W
Engine Cap. : 1997 cc
Carrying Cap. : 4 Passengers

PRE-ACCIDENT CONDITION (Static tests only)

Handbrake : Serviceable
Footbrake : Serviceable
Steering : Serviceable

Body Work : Good
Paint Work : Good
Modifications : None

Market Value : N/A
Scrap Value : -
Others : -

CONDITION OF TYRES

	Size	N/s - Tread Depth/Make	O/s - Tread Depth/Make
Front Tread	225/45 - R19	6mm - Dunlop	6mm - Dunlop
Rear Tread (inner)			
Rear Tread (outer)	225/45 - R19	6mm - Dunlop X	6mm - Dunlop

The above represent an estimated remaining life of the tyre treads in mm.

POINT OF IMPACT/GENERAL DESCRIPTION OF DAMAGES

The vehicle sustained impacts on the front and rear portions.

FRONT :- The bonnet, radiator support panel, front bumper, bumper reinforcement, oil cooler unit, aircond condenser, n/s front fender, fender inner panel were dented/ buckled/ distorted.

REAR :- The rear chassis members, tail gate, boot floor cum spare wheel well panel, boot floor extension panels, rear end panel, tail lamp trough panels, rear bumper, bumper reinforcement, exhaust heat shield were badly dented/ buckled/ distorted.

For details of damages please refer to our schedule attached.

REMARKS :

This survey was conducted strictly without prejudice.

This report is confidential and is given for the use of clients and their agents and any disclosure or publication of it or parts thereof shall be the responsibility of such person and no liability shall be attached to us therefore.

PREMIER APPRAISER SERVICES

Our Ref : PT1912005-L

Vehicle No : SLJ 0361 M

Qty	Parts Descriptions	Conditions	Repairer's Est.	Our Revised
NETT ITEMS:				
1	radiator grille	chafed/grazed	S\$ 558.30	S\$ 558.30
1	radiator grille chrome garnish	chafed/grazed	322.00	322.00
1	n/s head lamp	snapped	1,617.00	1,617.00
1	o/s head lamp	snapped	1,617.00	1,617.00
1	front bumper	dented/distorted	681.60	681.60
6	front bumper clips	necessary	38.40	38.40
2	front bumper bracket	damaged	295.40	295.40
1	front bumper n/s retainer	damaged	32.90	32.90
1	front bumper reinforcement	dented/distorted	715.40	715.40
1	front bumper reinforcement n/s brkt	damaged	153.00	153.00
1	front bumper inner sponge	damaged	225.70	225.70
1	front bumper tow cover	damaged	32.90	32.90
1	front n/s fog lamp garnish	snapped	94.70	94.70
1	aircon condenser n/s side cover	damaged	263.00	263.00
1	tail gate	badly dented	2,936.80	2,936.80
1	tail gate glass c/w moulding	damaged	960.00	960.00
2	tail gate shock absorber	serviceable	459.60	-
1	tail gate lock	bent/stiffened	176.70	176.70
1	tail gate weatherstrip	damaged	158.70	158.70
1	tail gate inner trimboard	warped	366.50	366.50
1	tail gate number plate garnish	damaged	336.00	336.00
2	tail gate number plate lamp	damaged	74.40	74.40
1	tail gate lower chrome garnish	dented/distorted	366.00	366.00
1	tail gate logo	damaged	59.70	59.70
1	tail gate emblem - QASHQAI	damaged	87.00	87.00
1	tail gate o/s reflector	broken	265.90	265.90
1	tail gate n/s reflector	chafed/cracked	265.90	265.90
1	o/s tail lamp	broken	323.70	323.70
1	n/s tail lamp	cracked	323.70	323.70
1	rear bumper	badly dented	717.00	717.00
6	rear bumper clips	necessary	38.40	38.40
2	rear bumper bracket	damaged	312.00	312.00
2	rear bumper side retainer	damaged	131.80	131.80
1	rear bumper reinforcement	badly dented	619.20	619.20
2	rear bumper reinforcement brkt	damaged	370.00	370.00
1	rear bumper inner sponge	damaged	156.40	156.40
1	rear bumper tow cover	damaged	26.80	26.80
2	rear bumper reflector	snapped	130.00	130.00
1	rear end panel	badly dented	482.60	482.60
1	rear end panel top garnish	damaged	163.50	163.50
1	spare-tyre well panel	badly buckled	1,680.00	1,680.00
1	spare-tyre top board	damaged	494.70	494.70
1	rear speaker board	serviceable	458.30	-
1	n/s rear wheel arch garnish	damaged	483.00	483.00
1	o/s rear wheel arch garnish	damaged	483.00	483.00
1	exhaust top heat shield	buckled	166.80	166.80
1	driver's seat belt holder	damaged	170.40	170.40
			S\$ 20,891.80	S\$ 19,973.90
		LESS 10%	2,089.18	1,997.39
		Balance c/d	S\$ 18,802.62	S\$ 17,976.51

PREMIER APPRAISER SERVICES

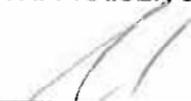
Our Ref: PT1912005-L

Vehicle No : SLJ 0361 M

Qty	Parts Descriptions	Conditions	Repairer's Est.	Our Revised
		Balance b/f	S\$ 18,802.62	S\$ 17,976.51
	S/NETT ITEMS:			
1	front bumper sensor	damaged	360.00	280.00
1	front number plate	dented	25.00	50.00
1	front number plate holder	dented	33.00	
1	oil cooler	dented/punctured	604.20	604.20
1	aircon condenser	dented/bent	758.20	758.20
1	tail gate glass sealant	necessary	65.00	60.00
1	rear wiper motor	damaged	461.70	461.70
1	rear number plate	dented	25.00	50.00
1	rear number plate holder	dented	33.00	
1	reverse camera	damaged	850.00	650.00
1	reverse sensor	damaged	380.00	250.00
		TOTAL S/PARTS	S\$ 22,397.72	S\$ 21,140.61
	To remove aircon condenser, vacuum & recharge gas.		280.00	120.00
	To remove/replace tail gate glass.		180.00	120.00
	To remove/refit luggage trims & garnish to assist repairs.		180.00	120.00
	To transfer tail gate fittings.		180.00	80.00
	Labour charges to repair, panel beat and straighten damaged parts and replace the above front body parts.		950.00	700.00
	Labour charges to repair, panel beat and straighten damaged parts and replace the above rear body parts. -		1,800.00	1,400.00
	To repair exhaust silencer & replace heat shield.		100.00	80.00
	To replace front parking sensor & reverse sensor.		180.00	100.00
	To replace reverse camera.		180.00	80.00
	To check wiring functions.		100.00	50.00
	To putty, apply primer & spray-paint the affected areas.		1,600.00	1,500.00
	To apply rust proofing on repaired/replaced panels.		180.00	160.00
		TOTAL	S\$ <u>28,307.72</u>	S\$ <u>25,650.61</u>

Note: The repairer has agreed to undertake the repairs at our adjusted amount of **S\$ 21,800.00 lump sum** corresponding to supply of parts, labour and spray painting charges.
 The estimated period of repairs is **FOURTEEN (14)** days.
 Pursuant to your instruction we have **not** authorised repairs on your behalf.

PREMIER APPRAISER SERVICES


LESLIE K C LIM CAE (UK), MIMI (UK)
MSAAA, Automotive Appraiser
Dip.MTM. Automotive Engineer