

ASS. REC. BY:

REF: CS31 MSG 200027831 54f3021 Special Instruction:

Surveyor: GR ASSIGNMENT (Office)From (Person): Chhia Nyuk Rui of MS19 Date/Time: 18.2.2020 16:20p.m

Estimated Cost: _____ Bill to: _____

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

To Inspect Vehicle No: JRE 4592 Insured: SLH 4457Eat Workshop m/s A-22 Automotive Tel: 63845206of 8 kaki Bukit Arif #04-20 PremisPolicy No: 29141713 Claim No: 619953

Sum Insured: _____ Excess: _____

Make of Veh: _____ D.O.A. 15.2.2020
(Client's Record)

CA / REV / REP. / REV 24 HRS

Date/Time: 18.2.2020 4.49p.m Person Contacted: Peggie Vehicle: IN / OUT

Date/Time	Action/Instruction (X) Estimate
	<u>JRE 4592 - X</u>
	<u>SLH 4457E - VALTIME 170007661h4</u> <u>NOA - 30/10/2017</u>
<u>20/2/20</u>	<u>Submitt PLS.</u>

Mhmm

ASSIGNMENT

btl
PRS

REF:

MSG

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

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

To inspect Vehicle No: _____

at Workshop m/s

A-tec Auto.

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.

Bal. or Market Value: _____

RM 3500

IDAC Accident Rpt: _____

Consistent? : Yes or No

GIA / PR Seen: _____

Consistent? : Yes or No

Est. Repairs: _____

3

days

Res.: Yes or No

Lum Sum: _____

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____

Person Contacted: _____

Vehicle: IN / OUT

Veh No: _____

JRE4592

Yr Regn: _____

01/01/2015

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

Truck / Trailer or

Super Sport

Make: _____

Yamaha

135 LC cc

135

Colour: _____

white

A/C: Insured / Std / NI / NA

Sp. Reading: _____

8407

T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: _____

PMYUG0410.F0323885

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

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

Tyre Size: _____

F: _____

70/90-17

R: _____

80/90-17

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

TOYO / YOKO or

MAXXIS

Front

Rear

R/Bal. _____

4

mm

R/Bal. _____

4

mm

L/Bal. _____

4

mm

L/Bal. _____

4

mm

D.O.A. _____

D.O.I. _____

18-02-20

Survey held at

w/s

3:30pm

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

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

Date / Time

Action / Instruction

\$1000 - \$2000

19/2/2020

Date/Time, File Pass to?



Prel. Report

1) 20/2/2020



Final Report

Date/Time, File Return to?

2)

Report Form

with PRS.

Long Form / REF: _____

Days Of Repair: _____

Resurvey No. of Trip: _____

Add Fee: _____



Site Insp (\$



Interview (\$



Tech. Insp (\$



Veh. Insp (\$

Survey Fee: _____

130

Transportation: _____

3 + RS \$

Fuel: _____

Other: _____

11

TOTAL

131

...CLAIM SUBFOLDER...(New Assignment)

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	18 Feb 2020		18 Feb 2020 16:22 Assign				New Assignment Cancel Case

[Main](#)[Reference](#)[Claim Details](#)[Documents](#)[Show All](#)

CLAIM SUBFOLDER DETAILS

[\[Created by insurer\]](#)

Insured:	GRAB RENTALS PTE.LTD., Co. Reg. No.: 201617200G		
Main Claimant:	CHOO CHIN FATT, ID: NA		
Vehicle Reg. No.:	JRE4592	Date of Loss:	15/02/2020 22:00 - :59 [25 Months and 14 Days From LTA Reg Date (Man Yr)]
Claim Type:	TP / 619953	Policy/Cover Note No.:	29141713 (Comprehensive) Coverage: 01/02/2020 - 31/12/2020
Vehicle Reg. No. (Insured):	SLH4457E	Policy No. (Claimant):	
		Excess:	S\$3,000.00
Repairer:	A-Tec Automotive Pte Ltd (Kaki Bukit) 8 Kaki Bukit Ave 4, #04-20 Premier, 415875 Kaki Bukit - Tel:		
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Chhia Nyuk Pui - 6594 2521]		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Imm.Advice due 19/02/2020]		
Driver/Custodian (Insured):	CHING KENG OON (59 / Male), NRIC: S1405264Z, Tel: +6596622211 Email:		
Adj Asg. Remarks:	on WP. Manual assigned to LKK via email on 18/02/2020, (Manual Assign), OI:Grab, Liab: unclear, Disagree on SJE. Contact: Ms Peggie @ 6384 5206.		

ASSOCIATED MAIL RECEIVED

[View All](#)[Compose Case Mail](#)

There are no mail for this case.

ALL ASSOCIATED TASKS

[View All](#)[Search Tasks](#)[Create New Task](#)[Complete](#)

Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Nivitha (LKK Auto)

From: Crystal Lee <crystal_lee@sg.msig-asia.com>
Sent: Tuesday, 18 February 2020 12:01 PM
To: Admin-D (LKKAuto); assignments
Cc: Ong Zi Hui
Subject: Survey Request - Manual Assigned
Attachments: 20200217171407312.pdf

PRS Notice for JRE4592 DOA: 15/02/20 SLH4457E (GRAB)

Manual Assigned

Dear LKK,

Refer to the email below, please arrange survey the vehicle.

We'll assign via Merimen once we receive the assignment from Motor Team.

Please contact us ASAP if you cannot attend this assignment.

Thank you & Best regards,
Crystal Lee
Admin Officer, Claims Services (In-House Survey)
D: +65 6594 2535 | F: +65 6643 1349 | crystal_lee@sg.msig-asia.com



MSIG

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



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

From: Helene Phua <helene_phua@sg.msig-asia.com>
Sent: Tuesday, 18 February 2020 10:44 AM
To: Crystal Lee <crystal_lee@sg.msig-asia.com>; Ong Zi Hui <zihui_ong@sg.msig-asia.com>
Subject: FW: PRS Notice for JRE4592 DOA: 15/02/20 SLH4457E (GRAB)

Have a great week ahead!

Helene Phua
Admin Assistant, Claims Services
D: +65 6594 2493 | F: +65 6225 7402 | helene_phua@sg.msig-asia.com



MSIG



From: Helene Phua
Sent: Tuesday, 18 February 2020 10:44 AM
To: Jerone <jerone@chiaarul.com>
Cc: Winnie Chua <pingping_chua@sg.msig-asia.com>
Subject: RE: PRS Notice for JRE4592 DOA: 15/02/20 SLH4457E (GRAB)

Hi,

Thank you for your email.

We regret to inform you that we are unable to accept your list of nominated Single Joint Experts (SJE).

We will proceed to appoint our own panel of external surveyor and they will contact your workshop directly.

Please be informed that our surveyor will also be conducting a post repair inspection within the stipulated timeline under the protocol.

Have a great week ahead!

Helene Phua
Admin Assistant, Claims Services
D: +65 6594 2493 | F: +65 6225 7402 | helene_phua@sg.msig-asia.com



From: Jerone <jerone@chiaarul.com>
Sent: Tuesday, 18 February 2020 10:21 AM
To: Helene Phua <helene_phua@sg.msig-asia.com>
Cc: Winnie Chua <pingping_chua@sg.msig-asia.com>; 'Weng Kit' <wengkit@chiaarul.com>
Subject: RE: PRS Notice for JRE4592 DOA: 15/02/20 SLH4457E (GRAB)

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

O/Ref: JRE 4592 (Jr)
Y/Ref: TBA

Dear Sir / Madam,

We refer to your email below.

We are not agreeable to your list of proposed surveyors.

As such, we have enclosed herewith a copy of our client's proposal for your attention.

Please feel free to contact us should you have any queries thereof.

Yours faithfully,

Mr. Jerone Lee (Paralegal)

M/s Chia S Arul LLC

151 Chin Swee Road

#03-09 Manhattan House

Singapore 169876

Tel: (65) 6733 4647 Fax: (65) 6733 8183

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From: Helene Phua [mailto:helene_phua@sg.msig-asia.com]

Sent: Tuesday, 18 February, 2020 9:28 AM

To: jerone@chiaarul.com

Cc: Winnie Chua <pingping_chua@sg.msig-asia.com>

Subject: RE: PRS Notice for JRE4592 DOA: 15/02/20 SLH4457E (GRAB)

Hi,

We refer to your email dated 17/02/2020.

Please choose one surveyor from the list that you wish for us to appoint to conduct the pre-repair inspection:

- 1) LKK Auto Consultants Pte Ltd
- 2) Formteam Consultancy Pte Ltd
- 3) A-Pac Adjusters & Surveyors Pte Ltd
- 4) STA Inspection Pte Ltd
- 5) Appraisal VP Pte Ltd
- 6) AutoProbe Consultants
- 7) **MSIG In-House Surveyors**

This Fast-Lane settlement option is for clear-cut liability which MSIG will expedite offer @ 100% with express payment. Priority will be given to those opted for our in-house surveyor

To facilitate an expeditious claim settlement, we hope you are agreeable for the above surveyor to be the SJE (Single Joint Expert).

If not, you may wish to nominate any of the 10 surveyors listed below as the SJE, depending on their availability:

1) Xing Guo Qiang	6) Chow Bo Xiong
2) Kenneth Kong	7) Siew Meng Hui
3) Marcus Chua	8) Daniel Chan
4) Ng You Han	9) Victor Png
5) Gary Soon	10) Samuel Phun

In your response, please also provide us a list of 10 surveyors as your nominated SJE, regardless of whether you agree or disagree to our above nominated SJE. We may consider appointing one of your nominated SJE in case of any of our nominated SJE is not available.

NB:

- (a) ***Fast lane settlement is not applicable for cases that liability is in dispute***
- (b) If both of us could not agree with each other's list of nominated SJE, we may still proceed to appoint a motor surveyor to conduct a pre repair survey & post repair inspection within the timeline stipulated under the NIMA protocol.

We have created a dedicated motor survey mailbox for your motor survey request and pre-repair inspection. Please contact us (MSIG) by clicking this link: motorsurvey@sg.msig-asia.com

Have a great week ahead!

Helene Phua
Admin Assistant, Claims Services
D: +65 6594 2493 | F: +65 6225 7402 | helene_phua@sg.msig-asia.com



MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



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

From: Jerone [<mailto:jerone@chiaarul.com>]
Sent: Monday, 17 February 2020 5:16 PM
To: Motor Survey <motorsurvey@sg.msig-asia.com>
Cc: 'Weng Kit' <wengkit@chiaarul.com>
Subject: PRS Notice for JRE 4592

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

O/Ref: JRE 4592
Y/Ref: TBA

Dear Sirs,

We refer to the above matter.

Kindly find enclosed the PRS Notice for your attention.

Please feel free to contact us should you have any queries thereof.

Yours faithfully,

Mr. Jerone Lee (Paralegal)
M/s Chia S Arul LLC
151 Chin Swee Road
#03-09 Manhattan House
Singapore 169876
Tel: (65) 6733 4647 Fax: (65) 6733 8183

This e-mail is from M/s Chia S Arul LLC, a firm of Advocates and Solicitors in Singapore, and is intended solely for the named addressee. It contains confidential and /or legally privileged information. If the e-mail has reached you in error,

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CHIA S ARUL LLC
ADVOCATES & SOLICITORS
UEN 201330709H

ARULCHELVAN S • DON TAN

Our Ref : JRE 4592 (Jr)

Your Ref : To be advised

17 February 2020

MSIG INSURANCE (SINGAPORE) PTE LTD

BY EMAIL ONLY

Dear Sirs,

RE: PROPERTY DAMAGE CLAIM

CLAIMANT : CHOO CHIN FATT

ACCIDENT INVOLVING JRE 4592 & SLH 4457E ALONG JUNCTION OF
DEPOT ROAD & LOCK ROAD IN FRONT OF GILMAN BARRACKS ON 15
FEBRUARY 2020

PRE-REPAIR SURVEY NOTICE

1. We act for Choo Chin Fatt, the owner of motor vehicle no. JRE 4592 which was involved in the aforesaid accident.
2. We hereby in compliance with the Pre-Action Protocol for Non-Injury Motor Accident Claims, Appendix C of the State Courts Practice Directions Amendment No. 1 of 2016 ("the NIMA Protocol") give you **NOTICE** that we are claiming against your insured motor vehicle no. SLH 4457E for damages, costs and disbursements as a result of your insured driver's negligence.
3. Please let us know if you wish to conduct a pre-repair survey on our client's motor vehicle at:

Workshop	A-TEC Automotive Pte Ltd
Address	8 Kaki Bukit Avenue 4 #04 - 20 Premier Singapore 415875
Contact Person	Ms. Peggie (6384 5206)
4. Pursuant to paragraph 2.3 of the NIMA Protocol, in the event we do not receive your response within next **two (2) working days** (excluding any Saturday, Sunday or public holiday), our client will instruct the workshop to commence appraisal and repairs to the damaged motor vehicle without further reference to you.
5. Please advise the appointed surveyor to endorse on page 2 of this letter after the completion of each inspection.

Yours faithfully,

MR ARULCHELVAN S

cc: Client (By Email)

151 CHIN SWEE ROAD • #03-09
MANHATTAN HOUSE • SINGAPORE 169876
TEL : (65) 6733 4647 • FAX : (65) 6733 8183 (not for Service of Court documents)
EMAIL : info@chiasarul.com

M/s Chia S Arul LLC
Page 2

Our Ref : JRE 4592 (Jr)

Your Ref : To be advised

PRE-REPAIR SURVEY (1)
WORKSHOP:

SURVEYOR:

Name:
Date/Time:

Name of Surveyor:
Contact Number:
Date/Time:

PRE-REPAIR SURVEY (2)
WORKSHOP:

SURVEYOR:

Name:
Date/Time:

Name of Surveyor:
Contact Number:
Date/Time:

POST-REPAIR SURVEY
WORKSHOP:

SURVEYOR:

Name:
Date/Time:

Name of Surveyor:
Contact Number:
Date/Time:

Enquire Vehicle & Owner Information (Vehicle No. SLH4457E As At 15 Feb 2020 / 22:00:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: JRE4592

Current Owner Details

Owner ID Type: Company
Owner ID: 201617200G
Owner Name: GRAB RENTALS PTE. LTD.
Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes
Registered Block/House No.: 6
Registered Street Name: SHENTON WAY
Registered Unit No.: # 3B - 01
Registered Building Name: QUE DOWNTOWN
Registered Postal Code: 068809

Current Vehicle Details

Vehicle No.: SLH4457E
Make Description/Model: TOYOTA / PRIUS HYBRID 1.8 CVT
Insurance Company Name: MSIG INSURANCE (SINGAPORE) PTE LTD



SINGAPORE POLICE FORCE



T/20200216/2075

1 of 3

Police Station Of Origin:
Bukit Merah West N.P.C
500 Bukit Merah View #01-01 SINGAPORE
159682
Tel No: 1800-3779999

Report No. T/20200216/2075

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 16/02/2020 17:21		Vide Report No.: D/20200215/0140		Station Diary No.: 38
Informant's Particulars				
Name of Informant: CHOO CHIN FATT			Address:	
ID Type / ID No.: FIN NO / F1356025X			Contact No.: Home/Office:	Mobile: 92486478
Nationality: MALAYSIAN			Email:	
Sex: Male	Age: 53	Date of Birth: 12/02/1967	Type of Informant: Rider	
Race: Chinese			Language:	Institution / School Name:
Occupation: CONSTRUCTION			Driving Licence Information: Class: 2B,3C Date of Expiry:	

General Information of the Accident				
Type of Accident:	Fatal Attended by Police	Drink Drive: No	Date/Time of Accident: 15/02/2020 22:00	Type of Location: T-Junction
Location: Junction of Road 1 and Road 2 DEPOT ROAD LOCK ROAD Infront of Gilman Barracks.				
Weather: Clear		Road Surface: Dry	Road Speed Limit:	
Traffic Flow: One Way		Traffic Control: Not Controlled	Traffic Volume: Light	
Type of Collision: Between Moving Vehicles - Head To Side			Anyone conveyed by ambulance: Yes	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No. of Passenger
JRE4592	Motorcycle				Slightly Damaged	0
SLH4457E	Car				Slightly Damaged	2

Details of Person Involved	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE
POLICE FORCE**



T/20200216/2075

2 of 3

Report No. T/20200216/2075

Police Station Of Origin:
Bukit Merah West N.P.C
500 Bukit Merah View #01-01 SINGAPORE
159682
Tel No: 1800-3779999

CONTINUATION OF REPORT

Rider			
Name	CHOO CHIN FATT	ID No.	F1356025X
Related Vehicle	JRE4592 (Motorcycle)	Contact No.	92486478
Hospital/Clinic	NATIONAL UNIVERSITY HOSPITAL	Class of Driving Licence & Expiry Date	Class: 2B,3C Date of Expiry: 15/08/2023
Date Treatment	15/02/2020	Date Discharge	16/02/2020
No. of Days granted Medical Leave	16	Degree of Injury	Serious

Brief Details.

On 15/02/2020 at about 2200hrs , JRE4592 was traveling along Depot road towards Telok blangah Road on the most left lane. Suddenly a vehicle , SLH4457E traveling along Lock road came out and hit onto me on my left side of my vehicles. I could not remember much of my details. I could only remember seeing ambulance and the traffic police at the scene. I was shortly conveyed to the hospital and was being advised to make a police report.



**SINGAPORE
POLICE FORCE**



T/20200216/2075

3 of 3

Report No. T/20200216/2075

Police Station Of Origin:
Bukit Merah West N.P.C
500 Bukit Merah View #01-01 SINGAPORE
159682
Tel No: 1800-3779999

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report:
D /
Sgt 2 MELVIN LOH JUN HAO

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / FAIT /
Sgt 3 KAMALIAH BINTE KAMIS
Contact No.: 65476435

SN 45

Authentication Stamp
NP168

SIGNATURE

Signature Of Informant:

Date/Time:
16/02/2020 17:21

Classification Of Case:



PACIFIC & ORIENT INSURANCE CO. BERHAD (12557-W)

A Member Of The Pacific & Orient Group
GST Reg. No/No GST : 001055457280

11th Floor, Wisma Bumi Raya, No. 10, Jalan Raja Laut, 50350 Kuala Lumpur.
P.O.Box 10953, 50730 Kuala Lumpur, Internet: www.pacific-orient.com / https://www.pno-ins.com
Telephone: 03 - 2698 5033 Fax: 03 - 2693 8145 Auto Assist Toll Free: 1 800 88 2121



ORIGINAL

SD/879
B/C: 12

MOTORCYCLE POLICY SCHEDULE / JADUAL POLISI			
Agent Name / Address / Tel No. / Nama Ejen / Alamat / No. Tel SYARIKAT MOTOR LEONG LOT 1590-C JALAN GELANG PATAH LIMA KEDAI 07-6101663		Agent Code / Kod Ejen 37953-01-C Batch No. / No. Kumpulan 11*MT-894205	
The Insured / Address / Pihak Diinsuranskan / Alamat CHOO CHIN FATT NO 3 JALAN MAHSURI 1 LIMA KEDAI 81120 GELANG PATAH JOHOR		New Policy No. / No. Policy Baru 01-70-19-JEN-001729 Old Policy No. / No. Policy Lama 01-70-18-JEN-002478 Date / Time of Issue / Tarikh / Masa Dikeluarkan 06-11-2019 11:56am	
Geographical Area / Kawasan Geografi: Malaysia, Republic of Singapore and Negara Brunei Darussalam The Policy Premium (RM) / Premium Polisi (RM)			
Business / Profession / Perniagaan / Pekerjaan		Sum Insured / Jumlah Diinsuranskan	3,500.00
New IC No. / Business Registration No. / No. KP Baru / No. Pendaftaran Perniagaan	670212-01-5283	Trailer Sum Insured / Jumlah Diinsuranskan Bagi Treler	
Old IC No. / No. Kad Pengenalan Lama		Excess Applicable / Lebihan Yang Dikenakan	100.00
Gender / Jantina	MALE	Cover Granted / Jenis Perlindungan Yang Diberi	COMPREHENSIVE
Marital Status / Taraf Perkahwinan	MARRIED		
Type of Usage / Jenis Kegunaan	MOTORCYCLE	Basic Premium / Premium Asas	242.96
Period of Insurance / Tempoh Insurans From/Dari 25-11-2019 12:01am To/Hingga 24-11-2020 Midnight/Tgh Malam 12:00am		Inclusive Of / Termasuk All Riders (Micycle) / Semua Penunggang (M/sikal)	
Class of Vehicle / Kelas Kenderaan	MOTORCYCLE - ALL RIDER	NCD / DTT (25.00%)	60.74
Hire Purchase / Sewa Beli		NCD Effective Date (25-11-2019) Tarikh Berkuatkuasa DTT	
Regn. Card No./Trailer Regn. Card No. No. Perakuan Pendaftaran Kenderaan/Treler		Extra Benefits / Perlindungan Tambahan :-	
Vehicle Registration No. / No. Pendaftaran Kenderaan	JRE4592		
Trailer Registration No./No Pendaftaran Treler			
Make & Type of Body / Buatan & Jenis Badan	YAMAHA 135LC		
Cubic Capacity / Keupayaan Enjin	135.00 CC		
Year of Manufacture / Tahun Diperbuat	2015		
Seating Capacity (Including driver) Muatan Tempat Duduk (Termasuk Pemandu)	2	Gross Premium / Premium Kasar	182.22
Engine No. / No. Enjin	G399E-323885		
Chassis No. / No. Casis	PMYJG0410F0323885	Service Tax / Cukai Perkhidmatan	10.93
Trailer Chassis No. / No. Casis Treler		GST / GST	0.00
GST Registration No. / No. Pendaftaran GST		Stamp Duty / Duti Setem	10.00
Named Driver(s) / Pemandu yang Diberi Kuasa		Total Premium / Jumlah Premium	203.15
		Amount Payable (Rounded) / Jumlah Perlu Dibayar (Digenapkan)	203.15
		Act Premium / Premium Akta	46.95
Limitation as to use: As per Certificate of Insurance attached / Had Penggunaan: Super Sijil Insurans yang disertakan Subject to following clauses printed herein or attached hereto / Tertakluk kepada teras-teras berikut yang dicetak atau dilampirkan disini Endorsement / Pengendoraan Include Endt No : LEGISLATION / PERUNDANGAN Road Transport Act, 1987 (Malaysia) Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore Motor Vehicles (Third Party Risks and Compensation) Rules (Republic of Singapore) Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam (the reference to legislation under the heading 'Avoidance of Certain Terms and Right of Recovery' is limited to Section 94, 95 and 96 of the Road Transport Act 1987 (Malaysia) Section 7, 8 and 9 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam) Important Notice: In the event of a claim, we do not accept the policy wording/teras-teras berikut sebagai syarat dan syarat-syarat yang berkaitan dengan tuntutan kepada pihak-pihak yang terlibat. You may view the document on the conditions of the above stated policy number at www.pacific-orient.com. A print out of your Policy can be obtained from our website or from your servicing agent. Kemudahan Penting: Untuk pemertahanan dalam sekiranya anda tidak lagi mempunyai butir-butir polisi terhad kepada teras-teras berikut yang dicetak atau dilampirkan disini. Anda boleh melihat dokumen-dokumen teras-teras yang berkaitan dengan tuntutan kepada pihak-pihak yang terlibat di www.pacific-orient.com. Cetakan polisi anda boleh diunduh daripada portal internet kami atau daripada agensi perkhidmatan kami Pacific & Orient anda. You are hereby notified that this is a copy of your Personal Data or Sensitive Personal Data. The office is at Our Website. Please go to www.pacific-orient.com.			



Certificate of Insurance/Sijil Insuran

ORIGINAL

GST Reg. No/Ric CSP : 00108467280
ROAD TRANSPORT ACT, 1987 (MALAYSIA) / AKTA PENGANGKUTAN JALANRAYA 1987 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA) / PERATURAN-PERATURAN KENDERAAN BERJALAN (RISIKO KE ATAS PIHAK SETIA) 1959 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CAP 189) (REPUBLIC OF SINGAPORE) / ORDINANCE KENDERAAN BERJALAN
(RISIKO KE ATAS PIHAK SETIA DAN PAMPASAN) (No. 1) 1961 (REPUBLIC SINGAPORE)
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES 1960 (REPUBLIC OF SINGAPORE) / PERATURAN-PERATURAN KENDERAAN BERJALAN
(RISIKO KE ATAS PIHAK SETIA DAN PAMPASAN) 1960 (REPUBLIC SINGAPORE)
MOTOR VEHICLES INSURANCE (THIRD PARTY RISKS) ACT (CAP-80) (NEAGARA BRUNEI) / DARUSSALAM / PERATURAN-PERATURAN KENDERAAN BERJALAN
(RISIKO KE ATAS PIHAK SETIA) ENAKMEN 1950 (NEAGARA DARUSSALAM)

CERTIFICATE NO. / NO SIJIL 017019JEN001729

C.I Code / Kod Sijil Insuran : M.Y.3

Agent Code : 37953-01-C

Agent Name : SYARIKAT MOTOR LEONG

1. Registration No. / No. Pendaftaran : JRE4592

Cover Type / Jenis Perlindungan: COMPREHENSIVE

2. Name of Policyholder / Nama Pemegang Polisi : CHOO CHIN FATT

3. Excess/Lebihi: RM100.00

Sum Insured/Jumlah Dilindungi: RM3,500.00

NCB / DTT: 25.00%

4. Hire Purchase / Sewa Beli :

Wef: 25-11-2019

5. Effective Date and Time of Commencement of Insurance for the purpose of the Ordinance / :

25-11-2019 12:01am

Tarikh dan Masa Permulaan Insurance bagi tujuan Ordinan

6. Date and Time of Expiry of the Insurance / Tarikh dan Masa Tamat Insuran:

24-11-2020 12:00am

7. Person or Classes or Persons entitled to drive / :

Orang atau Kelas Orang yang Layak memandu

(a) The Policyholder.

(b) Any other person who is riding on the Policyholder's order or with his permission.

(a) Pemegang Polisi.

(b) Sesiapa yang menunggang di atas arahan Pemegang Polisi atau dengan ikenanannya.

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 a Court of Law or by reason of any enactment or Regulations in behalf from driving the Motor Vehicle. / Dengan syarat orang tersebut dibenarkan memandu menurut undang-undang lesen atau undang-undang lain atau peraturan untuk memandu Kenderaan Bermotor tersebut atau telah dibenarkan dan tidak diluluskan kelayakannya oleh perintah Mahkamah atau oleh sebab mana-mana enakmen atau peraturan daripada memandu Kenderaan Bermotor tersebut

8. Limitation as to use* / Had Penggunaan

Use for social domestic and pleasure purposes and by the Policyholder in connection with his business or profession. The policy does not cover:-

(1) Use for hire or reward.

(2) Use for racing, pacemaking, reliability trial speed-testing.

(3) Use for the carriage of goods (other than samples) in connection with any trade or business.

(4) Use for any purpose in connection with the Motor Trade.

Digunakan untuk tujuan sosial, domestik dan persiaran oleh Pemegang Polisi sendiri berkaitan dengan perniagaan atau pekerjaannya.

Polisi tidak melindungi :-

(1) Kegunaan untuk sewaan atau ganjaran.

(2) Kegunaan untuk mengkadar kelajuan, ujian kebolehppercayaan atau ujian kelajuan.

(3) Kegunaan untuk membawa barangan (selain dari sampel) berkaitan apa-apa pekerjaan atau perniagaan.

(4) Kegunaan untuk apa-apa tujuan yang berkaitan dengan Perdagangan Motor.

* Limitation 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 or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 80) Negara Brunei Darussalam are not included under this heading. / Penghadapan di atas ini tidak berkuat kuasa oleh Seksyen 95 Akta Pengangkutan Jalan 1987 (Malaysia) atau Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 80) Negara Brunei Darussalam tidak termasuk di bawah tajuk ini.

We hereby certify that the Policy to which the Certificate relates is issued in accordance with the Provisions of Part IV of the Road Transport Act, 1987 (Malaysia), The Motor Vehicles (Third Party Risks and Compensation) Ordinance 1960 (Republic of Singapore) and The Motor Vehicles Insurance (Third Party Risks) Enactment 1950 (State of Brunei). / Kami dengan ini mengisytiharkan bahawa Polisi yang berhubung dengan Sijil ini adalah dieluarkan mengikut Bahagian IV perundangan-perundangan Akta Pengangkutan Jalanraya 1987 (Malaysia), Ordinan kenderaan-kenderaan Berjalan (Risiko-Risiko Pihak Ketiga dan Pampasan) 1960 (Republik Singapura) dan insuran Kenderaan Berjalan (Risiko Bagi Pihak Ketiga) Enakmen 1950 (Negara Brunei Darussalam).



PACIFIC & ORIENT INSURANCE CO. BERHAD (No.12557-W)

A Member Of The Pacific & Orient Group

11th Floor Wisma Bumi Raya, No. 10, Jalan Raja Laut, 50050 Kuala Lumpur, P.O.Box 10953, 50730 Kuala Lumpur, Malaysia
 Telephone: +603-3690 5033 Fax: +603-2693 5145 Toll Free: 1-800-88-1111
 Internet: www.pacific-orient.com / https://www.pol2u.com

PA PLUS - PERSONAL ACCIDENT CERTIFICATE /
SIJIL KEMALANGAN PERIBADI PLUS

The Insured / Address / Pihak Dilnsuranskan / Alamat		Master Policy No. / No. Polisi Induk : 01-86-19-JEN-020021			
CHOO CHIN FATT		Issued By / Dikeluarkan Oleh : Pacific & Orient Insurance Co. Berhad			
NO 3 JALAN MAHSURI 1 LIMA KEDAI 81120 GELANG PATAH JOHOR		Agency Code / Kod Agensi : 37953-01			
		Batch No. / No. Kumpulan : 11*MCP-894205			
		Issue Date / Tams / Tarikh Dikeluarkan / Masa : 05-11-2019 00:00:01			
		PA Certificate No. / No. Sijil PA : 379630119001492			
		Period of Insurance / Tempoh Insurans: From / Dari 25-11-2019 To / Hingga 24-11-2020			
Age / Umur	52	Date Of Birth / Tarikh Lahir	12-02-1967	Gender / Jantina	MALE
New / Old IC No. / No. K/P Baru / Lama	670212-01-5263	Plan / Plan	Sum Insured (RM) / Jumlah Dilnsuranskan		
		A1	5,000.00		
Premium (RM) Premium	Service Tax / Cukai Perkhidmatan	GST / CBP	Total Premium (RM) / Jumlah Premium		
13.00	0.78	0.00	13.80		
Subject to the terms, definitions, conditions, limitations and exclusions contained in the policy, the insured above named shall, during the period of the validity of the Policy above stated be covered for Death or Permanent Disablement by reason of Bodily Injury (Accident). The insured, subject always to the limitation set out in the Policy is insured for the Capital Sum set out above. Tertakluk kepada terma-terma, definisi-definisi, syarat-syarat, had dan pengecualian yang terkandung di dalam polisi, pihak dilnsuranskan bernama seperti di atas, harus semasa di dalam tempoh sah polisi yang tertera di atas akan dilindungi untuk kemalangan atau hilang keupayaan kekal dengan sebab kemalangan / kecederaan Tubuh Badan. Pihak dilnsuranskan, harus sentiasa tertakluk kepada pengekangan yang digariskan di dalam polisi dan adalah merupakan pihak yang dilnsuranskan bagi Jumlah Insurans yang terkandung di atas.					
Note / Nota : A Summary of Coverage and the Benefit Limits, Exclusions and Claim Procedures are printed on the next page. Ringkasan perlindungan dan Had Faedah, Pengecualian dan Tatacara Tuntutan adalah dicetak di muka surat berikutnya.					
**Consumer Insurance Contracts / Kontrak Insurans Pengguna					
This Policy is issued in consideration of the payment of premium as specified in the Policy / Certificate Schedule and pursuant to the answers given in Your Proposal Form (or when you applied for this insurance) and any other disclosures made by you between the time of submission of your Proposal Form (or when you applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by you shall form part of this contract of insurance between you and us. However, in the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures given by you, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply. This Policy reflects the terms and conditions of the contract of insurance as agreed between you and us.					
Polisi dikeluarkan sejajar dengan pembayaran dari premium yang ditentukan dalam Jadual Polisi/Sijil dan menurut kepada kenyataan yang telah dikemukakan di dalam borang cadangan (atau semasa permohonan insurans ini) dan segala kenyataan yang telah dibuat oleh pihak anda pada atau semasa penyerahan borang cadangan (atau semasa permohonan insurans ini) dan pada masa perjanjian ini ditandatangani. Jawapan dan sebarang pernyataan lain yang anda berikan akan menjadi sebahagian daripada kontrak insurans antara anda dan pihak kami. Walau bagaimanapun, sekiranya terdapat sebarang salah nyata semasa pra-kontrak berhubung dengan jawapan anda atau di mana-mana pernyataan yang diberikan oleh anda, hanya remedi yang terdapat dalam Jadual 9 Akta Perkhidmatan Kewangan 2013 akan diguna pakai. Polisi ini berlandaskan atas terma-terma dan syarat-syarat kontrak insurans seperti yang telah dipersekatujui antara anda dan pihak kami.					
Assignment Form / Borang Serah Hak I/We hereby assign all monies payable under this policy to the Assignee whose receipt shall be a full and final discharge to Pacific & Orient Insurance Co. Berhad (hereinafter referred to as the "Company") for all liability in respect of this policy. Saya/Kami dengan ini mengarah semua bayaran dibawah polisi ini kepada Pemegang Serah Hak dimana penertmaan keseluruhan pelapasan kepada Pacific & Orient Insurance Co. Berhad (yang dirujuk sebagai "Syarikat Insurans") untuk segala pertanggunganan dalam polisi ini. I/We hereby acknowledge and agree that the Company is entitled to rely on any statement provided by the Assignee as to the balance due under the said financing agreement and I/We hereby instruct the Company to make payment to the Assignee all the monies payable under this Policy without any obligation to investigate the accuracy, genuineness or validity of the said statement. I/We hereby agree that if I/We wish to revoke to Assignment, such revocation shall be by notice in writing and shall be deemed effective only upon acknowledged receipt of the revocation by the Company. Saya/Kami dengan ini mengesahkan dan bersetuju bahawa Syarikat Insurans berhak bergantung atas segala kenyataan yang diberikan oleh Pemegang Serah Hak yang mana bakal terbit, sek dibawah perjanjian sewa beli dan Saya/Kami dengan ini mengarahkan Syarikat Insurans untuk membuat pembayaran kepada Pemegang Serah Hak tanpa sebarang keraguan untuk menyalak kalsipatan, ketidpatan atau kelazyskan kenyataan tersebut. Saya/Kami dengan ini bersetuju sekiranya Saya/Kami ingin membatalkan Penyerahan Hak, segala pembatalan perlulah Dilakukan dengan kenyataan bertulis dan hanya akan berkuatkuasa hanya setelah penerimaan terma pembatalan oleh Syarikat Insurans.					
Signature of Insured/ Tandatangan pihak Dilnsuranskan					

(PA-PLUS PERSONAL ACCIDENT.....(1 of 2))

P MOFA CERT AGENT DOC

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Yamaha 135LC

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★★★★☆ 12 Rating(s) | 12 Review(s)

RM 6,868 - RM 7,118

OTR Price in Kuala Lumpur

[VIEW 135LC PRICE](#) Get exclusive promotions, discounts & low-interest loan from authorized dealers[VIEW FEBRUARY OFFERS](#)

135LC Specs

Engine	134 cc	Pass Switch	Yes
Power	12 hp	Ignition System	DC-CDI
Start Option	Kick & Electric	Odometer	Analog
ABS	No		

[VIEW 135LC SPECS & FEATURES](#)+5
Images+4
Colors

Recommended Motorcycles for you



Sym Sport Rider 125i

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

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	18 Feb 2020		18 Feb 2020 16:22 Edit Adj Rpt	S\$0.00 Edit Estimates	S\$0.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by Insurer]									
Insured:	GRAB RENTALS PTE.LTD., Co. Reg. No.: 201617200G								
Main Claimant:	CHOO CHIN FATT, ID: NA								
Vehicle Reg. No.:	JRE4592	Date of Loss:	15/02/2020 22:00 - :59 [61 Months and 14 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 619953	Policy/Cover Note No.:	29141713 (Comprehensive) Coverage: 01/02/2020 - 31/12/2020						
Vehicle Reg. No. (Insured):	SLH4457E	Policy No. (Claimant):							
		Excess:	S\$3,000.00						
Repairer:	A-Tec Automotive Pte Ltd (Kaki Bukit) 8 Kaki Bukit Ave 4, #04-20 Premier, 415875 Kaki Bukit - Tel:								
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Chhia Nyuk Pul - 6594 2521]								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by XING GUO QIANG] ... [Imm.Advice due 19/02/2020]								
Driver/Custodian (Insured):	CHING KENG OON (59 / Male) , NRIC: S1405264Z, Tel: +6596622211 Email:								
Adj Asp. Remarks:	on WP. Manual assigned to LKK via email on 18/02/2020. (Manual Assign). OI:Grab. Liab: unclear. Disagree on SJE. Contact: Ms Peggie @ 6384 5206.								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
There are no mail for this case.									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*JRE4592 (619953)
[SLH4457E]
TP
CHOO CHIN FATT
Feb 15 2020 10:00PM
[GRAB RENTALS PTE.LTD.]
A-Tec Automotive Pte Ltd

Upload Documents		Upload Photos		Compose New Letter		View		View in Browser	
Photos/Images						3 per page		☒	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)					Thumbnail	Print	
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5	21/02/20 16:32	Odometer Reading					Load JPG	☒	
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Documentation			1 per page	☒
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
1	18/02/20 14:18	TPD JRE4592 - PRI	 Load PDF	
2	18/02/20 14:25	Disagree on SJE	 Load PDF	
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (Internal Surveyor)	Thumbnail	Print
1	18/02/20 16:20	Survey Request - Manual Assigned	 Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
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There are no document checklists configured.

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

Show Remarks To: ☐ Handling Insurer

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

LKK Auto Consultants Pte Ltd

(Co.Reg.No:199607198R)

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

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CS3/MSG20002783/GQF3E2

Date: 21/02/2020

REFERENCE

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd.

Policy No: 29141713

Claimant Vehicle No: JRE4592

Insured Vehicle No: SLH4457E

Date of Loss: 15/02/2020

Nature of Claim: TP

Claim No: 619953

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: JRE4592

Make & Model: YAMAHA 135LC, 135cc ES

Reg. Date: 01/01/2015 (Man. Year: 2015)

Colour: White

Engine Capacity: 135 cc

Market Value/New Car Price: N/A

Sum Insured (S\$): Market Value/New Car Price

Engine No: G399E323885

Chassis No: PMYUG0410F0323885

Odometer: 8407 km

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable):

Yes

Footbrake (Serviceable):

Yes

Handbrake (Serviceable): Yes Engine Modification:

No

Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 70/90-17

Rear Tyre Size: 80/90-17

Front Left Side: Maxxis 4 mm

Rear Left Side: Maxxis 4 mm

Front Right Side: 0 mm

Rear Right Side: 0 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour	0.00	0.00	0.00	
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Nett Amount (S\$)	0.00	0.00	0.00	

INSPECTION

Date of Assignment: 18/02/2020

Date Inspected: 18/02/2020 Inspected At:

A-Tec Automotive Pte Ltd (Kaki Bukit)
8 Kaki Bukit Ave 4, #04-20 Premier
Singapore 415875

Estimated Period of Repair: 3.0 days

Adjuster: XING GUO QIANG

Manager: SHIAU CHAN

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

- A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS.
- B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION.
THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE.
- C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS.

THE ESTIMATED REPAIR COST OF THE DAMAGED VEHICLE IS IN THE REGION OF \$1,000.00 - \$2,000.00

REPAIR DETAILS

Reference

Part Source: (Last Synchronised: 20 Feb 2020)

Parts: N/A YAMAHA 135LC 135cc ES (Model not available in database)

Labour: Repairer's (Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for JRE4592)

Validity: These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page

Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.

Recommended Parts

There are no new parts selected.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

There are no labour items selected.

Report was unsubmitted during this print-out.

< END OF ESTIMATES >