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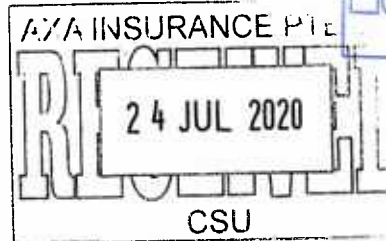
11380047

22 July 2020

BY CERTIFICATE OF POSTING ONLY

Knq Junwei
Blk 135 Simei St 1
#09-56
Singapore 520135

Dear Sirs



3019941106--8

**EXPRESS TRANSPORT SERVICES & CONSTRUCTION PTE LTD C/O VFIX AUTO PTE LTD OF 26 CHIA PING ROAD SINGAPORE 619977
ACCIDENT ON 14.2.2020 INVOLVING XB 8506K & SJZ 512J**

- We are instructed by the abovenamed to claim damages against you in connection with a road traffic accident on 14.2.2020 at about 0235 hours along ECP towards Fort Road exit, involving our clients' vehicle registration number **XB 8506K** and your vehicle registration number **SJZ 512J** driven by you at the material time.
- We are instructed that the accident was caused by your negligent driving and/or management of your vehicle in that your vehicle had collided onto the rear right portion of our clients' said motor vehicle at the material time. As a result of the accident, our clients' vehicle was damaged and our clients have been put to loss and expenses, particulars of which are as follows:-

(a)	Cost of repairs with 7% GST	\$ 27,499.00
(b)	Loss of use for 9 days at \$180.00 per day	\$ 1,620.00
(c)	LTA Search Fee	\$ 14.94
(d)	GIA Report Fee	\$ 29.00
(e)	Survey fee	\$ 859.00
(f)	Colour Photographs	\$ 20.00
(g)	Postage & other incidentals	\$ 50.00
(h)	Cost for CD video evidence	\$ 30.00
(i)	Legal Costs	\$ 1,000.00
	Total	\$ 31,121.94

3. We enclose herewith a copy each of the following supporting documents for your attention:-
- (a) GIA Report of our clients' vehicle;
 - (b) Traffic Accident Report lodged by Fan Kok Chong;
 - (c) GIA Report of your vehicle no. SJZ 512J;
 - (d) LTA Search Result of your vehicle no. SJZ 512J;
 - (e) Surveyor's Report and Invoice;
 - (f) 40 copies of scanned photographs of damage of our clients' vehicle;
 - (g) Certificate of Insurance of our clients' vehicle;
 - (h) 19 copies of scanned photographs taken at the accident scene;
 - (i) Repairer's Invoice;
 - (j) Notification of Accident dated 17.2.2020 on the pre-repair inspection; and
 - (k) Video recording of the accident.
4. Our clients' workshop had, on 17.2.2020 notified your insurer, AXA Insurance Pte Ltd, of the said accident and a pre-repair inspection of our clients' vehicle was carried out by your insurer on 21.2.2020.
5. We propose using Impact Analysis Consultant as a single joint expert in the event should the matter proceed to Court. Kindly let us know if you are agreeable.
6. Please note that if you are insured and wish to claim under your insurance policy, you should immediately pass this letter and all enclosed documents to your insurer.
7. Please note that you or your insurer should send to us an acknowledgement of receipt of this letter **within 14 days** of your receipt of this letter, failing which, our clients will have no alternative but to commence proceedings against you without further notice to you or your insurer.
8. Please also note that if you have a counterclaim against our clients arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaims together with all relevant supporting documents **within 8 weeks** of your receipt of this letter.

Yours faithfully



.....
Wong Yan Ying
Enc.

c.c. *By email (motor.survey@axa.com.sg) & Registered mail*

AXA Insurance Pte Ltd
Motor Claims Department
8 Shenton Way
#24-01 AXA Tower
Singapore 068811

c.c. Clients

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	14/02/2020 17:38
Date Of Accident	14/02/2020 02:50
Exact Location Of Accident	ALONG ECP FRONT XILIN AVE TWDS FORT ROAD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	XB8506K
Insured/Policyholder	
Name Of Registered Owner	EXPRESS TRANSPORT SERVICES & CONSTRUCTION PTE LTD
Co Reg No	1XXXXX970Z
Email Address	KINHOE.NG@KTCGROUP.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-96155910

Vehicle Particulars

Manufacturer	VOLVO
Model	FMX370 64R SLEEPER CAB
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	GOODS VEHICLE

Insurance Company

Name of Insurance Company	GREAT EASTERN GENERAL INSURANCE LIMITED
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	2019-V0089141-VCV-R007
Cover Note Number	

Driver

Name of Driver	FAN KOK CHONG
Passport No/FIN	FXXXX269M
Date Of Birth	15/04/1976
Occupation	OUTDOOR
Date Of Driving Pass	14/09/2002
Driving Experience	17 YEARS AND 5 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-98953346
Fax Number	
Contact Number	
EEmail Address	NOEMAIL

Address	27 PANDAN CRESCENT
Postcode	128476
Was driver an employee of the Insured's Company	YES
If No, Relationship of the Driver with the Insured	
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLISION - HEAD TO REAR
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	JURONG WEST NEIGHBOURHOOD POLICE CENTRE
Police Station Address	ROAD: 700 CORPORATION ROAD , POSTCODE: 649818 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 1800-2689999 - FAX NO: 62672438
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

PLEASE REFER TO POLICE REPORT NO. T/20230214/2022.

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	SJZ512J
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	

No. Of Passenger (Including Driver)

SKETCH PLAN

JUSTICE

Report correctly the details of the accident to speed up the claims process.

This Form must be **completed by the Policyholder and/or the Authorised Driver.**

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 situated outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.



Policyholder's Signature
Date & Time:



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

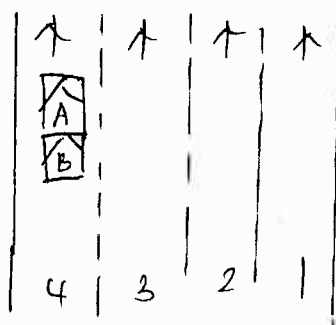


Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

Namhan
14/02/2020

Sketch Plan Pg. 2

1 SKETCH PLAN



Vehicle A - XB 8506 K

Vehicle B - SJZ 512J

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

[illegible]

DECLARATION

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

Policyholder's Signature
Date & Time:

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

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

NRIC/FIN No.:

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo





**SINGAPORE
POLICE FORCE**



T/20200214/2022

Police Station Of Origin:
Jurong West N.P.C
700 Corporation Road SINGAPORE 649818
Tel No: 1800-2689999

1 of 3

Report No. T/20200214/2022

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 14/02/2020 09:40	Vide Report No.: G/20200214/0060	Station Diary No.: 38
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Informant's Particulars			
Name of Informant: FAN KOK CHONG		Address: 84 Taman Bestari 06/2 Ulu Tiram	
ID Type / ID No.: FIN NO / F8255269M		Contact No.: Home/Office: Mobile: 98953346	
Nationality: MALAYSIAN		Email:	
Sex: Male	Age: 43	Date of Birth: 15/04/1976	Type of Informant: Driver
Race: Chinese		Language:	Institution / School Name:
Occupation: Lorry driver		Driving Licence Information: Class: 2B,2A,3,4,5 Date of Expiry:	

General Information of the Accident				
Type of Accident:	Non-Injury	Drink Drive: No	Date/Time of Accident: 14/02/2020 02:50	Type of Location: Straight Road
Location: Along Road 1 EAST COAST EXPRESSWAY before fort road exit				
Weather: Clear		Road Surface: Dry	Road Speed Limit:	
Traffic Flow: One Way		Traffic Control: Not Controlled	Traffic Volume: No Traffic	
Type of Collision: Between Moving Vehicles - Head To Rear			Anyone conveyed by ambulance: No	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SJZ512J	Car				Totally Damaged	0
XB8506K	Lorry				Slightly Damaged	0

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



**SINGAPORE
POLICE FORCE**



T/20200214/2022

Police Station Of Origin:
Jurong West N.P.C
700 Corporation Road SINGAPCRE 649818
Tel No: 1800-2689999

3 of 3

Report No. T/20200214/2022

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:

J /

Staff Sgt TAMILLMAARAN S/O LETCHMANAN

Signature Of Informant:

Signature Of Interpreter:

Not applicable

Date/T ime:

14/02/2020 09:40

Officer In Charge Of Case:

TP / GIA /

Staff Sgt WONG SIEU LUI

Contact No: 65476151

Classification Of Case:

SN 126

Authentication Stamp

NP168

Signature :

Singapore Police Force



**SINGAPORE
POLICE FORCE**



T/20200214/2022

Police Station Of Origin:
Jurong West N.P.C
700 Corporation Road SINGAPORE 649818
Tel No: 1800-2689999

2 of 3

Report No. T/20200214/2022

CONTINUATION OF REPORT

Driver			
Name	FAN KOK CHONG	ID No.	F8255269M
Related Vehicle	XB8506K (Lorry)	Contact No.	98953346
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 2B,2A,3,4,5 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

On the 14th February at about 0250hrs, I was driving my company tipper lorry XB8506K along East Coast Expressway from Xilin Avenue towards fort road. I was driving to Marina East drive to unload some soil for the staging ground for dumping. As I was driving along the outer most left side lane when I felt a hit to the rear right side of my lorry. I quickly came out to see and saw that SJV512J had collided with my lorry and thereafter hit onto the right side metal divider at the expressway. EMAS arrived and called for ambulance and the traffic police. The paramedics made a check on the both of us and we suffered no injuries. The driver of the car did not want to be conveyed to hospital. Traffic police came shortly after informed us to lodge a police report vide G/20200214/0060. The damages to my lorry was a damaged right side mud guard, tire and rims. The car that collided my lorry was totally damaged due to the impact of hitting the metal divider. My lorry is fitted with a in car cam which might have captured the accident.

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	17/02/2020 16:31
Date Of Accident	14/02/2020 04:30
Exact Location Of Accident	ECP (MCE) BEFORE FORT RD EXIT
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJZ512J
Insured/Policyholder	
Name Of Registered Owner	KNG JUNWEI
Vehicle Particulars	
Manufacturer	BMW
Model	335i
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA523910
Cover Note Number	

Driver

Name of Driver	KNG JUNWEI
NRIC No	S9318457B
Address	BLK 135 SIMEI ST 1 #09-56

General Information of the Accident

Type Of Accident	COLLISION - CHANGE/CROSS LANE
Weather Conditions	CLEAR

Other Information

Was any foreign vehicle involved in this accident?	NO
Was any body injured in the Accident?	YES
Was any other material or property damaged?	YES
Number of Passengers (Including Driver)	1

Circumstances of Accident

REFER TO POLICE REPORT: T/20200217/7015.

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	XB8506K
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Vehicle Make/Model/Colour
Name of Driver
Insurance Company Name

DETAILS OF INJURED PERSON 1

Name	KNG JUN WEI
Injured person in which vehicle?	SJZ512J

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this {form} and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all Insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.(collectively the "Purposes")
- (b) all Insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature
Date & Time:

17/2/20

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

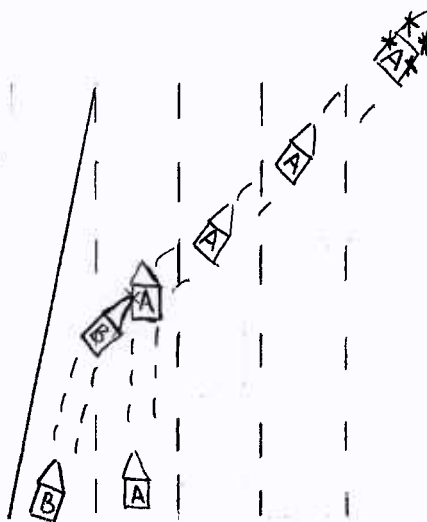
Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

Sketch Plan #2 Pg. 1

SKETCH PLAN

A: SJZ512J

B: XB8506K



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the above stated date and time, I was traveling along
 ECP (MCE) Before Ford Road Exit. I was traveling straight on
 the 4th lane when suddenly vehicle B came out from the
 slip road and without checking vehicle B collided on to my
 vehicle left portion due to the huge impact my vehicle swirled
 to the right and collided to the barricade on the right side
 of the road.

DECLARATION

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

Policyholder's Signature
 Date & Time:

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

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



**SINGAPORE
POLICE FORCE**



T/20200217/7015

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

1 of 3

Report No. T/20200217/7015

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 17/02/2020 15:02	Vide Report No.:	Station Diary No.:
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Informant's Particulars

Name of Informant: KNG JUNWEI			Address: APT BLK 135 SIMEI STREET 1 #09-56 SINGAPORE 520135	
ID Type / ID No.: NRIC NO / S9318457B			Contact No.: Home/Office: Mobile: 97889120	
Nationality: SINGAPORE CITIZEN			Email: haroldkngjw@gmail.com	
Sex: Male	Age: 26	Date of Birth: 22/05/1993	Type of Informant: Driver	
Race: Chinese			Language: English	Institution / School Name:
Occupation: INSURANCE AGENT			Driving Licence Information: Class: 3	Date of Expiry:

General Information of the Accident

Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 14/02/2020 04:30	Type of Location: Straight Road
Location: EAST COAST PARKWAY				
Weather: Clear		Road Surface: Dry		Road Speed Limit: 90 Km/h
Traffic Flow: One Way		Traffic Control: Not Controlled		Traffic Volume: Light
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
SJZ512J	Car	BMW	335i CONVERTIBLE	White		0
XB8506K	TIPPER TRUCK				Slightly Damaged	1

Details of Vehicle Insurance

Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SJZ512J	AXA INSURANCE SINGAPORE PTE LTD	GA523910	07/01/2020	06/01/2021



**SINGAPORE
POLICE FORCE**



T/20200217/7015

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

2 of 3

Report No. T/20200217/7015

CONTINUATION OF REPORT

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Driver			
Name	KNG JUNWEI	ID No.	S9318457B
Related Vehicle	SJZ512J (Car)	Contact No.	97889120
Hospital/C inic	NIL	Class of Driving Licence & Expiry Date	Class: 3 Date of Expiry: NIL
Date Treatment	15/02/2020	Date Discharge	15/02/2020
No. of Days granted Medical Leave	07	Degree of Injury	Serious

Brief Details.

ON THE ABOVE STATED DATE AND TIME , I WAS TRAVELING ALONG ECP(MCE) BEFORE FORD ROAD EXIT. I WAS TRAVELING STRAIGHT ON THE 4TH LANE WHEN SUDDENLY VEHICLE (XB8506K) CAME OUT FROM THE SLIP ROAD AND WITHOUT CHECKING HIS BLIND SPOT VEHICLE (XB8506K) COLLIDED ON TO MY VEHICLE LEFT PORTION DUE TO THE HUGE IMPACT MY VEHICLE SWIRL TO THE RIGHT (1ST LANE) AND COLLIDED ON TO THE BARRICADE ON THE RIGHT SIDE ON THE ROAD.
I THEN WENT TO CONSULT A DOCTOR AT 525 ANG MO KIO AVENUE 10 #01-2407 S(560525) AND RECEIVE 7 DAYS MC FROM 15/02/2020 TO 21/02/2020.



**SINGAPORE
POLICE FORCE**



T/20200217/7015

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

3 of 3

Report No. T/20200217/7015

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 / TPB /
THABAGESH JEYATHESH
Contact No.: 65476232

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:
17/02/2020 15:02

Classification Of Case:

LETTER OF UNDERTAKING

I/We, RNG JUN WZ1, the owner of vehicle no. 8JZ 512J

My/Our Insurance is under M/s AXA Insurance Pte Ltd, I/we shall decide whether to claim under my/our Policy or against the Third Party and if the former shall submit such a claim to M/s AXA Insurance Pte Ltd with all relevant facts and documents **within 14(fourteen) days of occurrence or discovery of damage.**

My/Our Third Party claim is handle by my/our preferred workshop, _____

Signed and Acknowledge by:

.....
Nric no. & signature of policyholder

.....
Company stamp

17/02/20
.....
Date



redefining / insurance

AXA Insurance Pte Ltd
 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 (65) 6880 4740
 customer.care@axa.com.sg
 www.axa.com.sg

Certificate of Insurance

account number
 04196

-Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 - Road Transport Act, 1987 (Malaysia)
 -Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	KNG JUNWEI	Certificate number	GA523910 / 1
Cover	Comprehensive	Chassis number	WBAWL72010JZ95337
Plan name	Essential	Engine number	09396658N54B30A
NCD applicable	30%		
Vehicle registration number	SJZ512J		
Period of Insurance	from 07/01/2020 to 06/01/2021 (both dates inclusive)		
Finance loan company	TOKYO CENTURY LEASING (S) PTE LTD		

Persons or classes of persons entitled to drive*

- (a) The Policyholder
 (b) Any person who is driving on the Policyholder's order or with their permission

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

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace making or such similar purposes.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS Basic Own Damage Excess
 Windscreen Excess

SGD 1,200.00
 SGD 100.00

An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorised Driver*
2. S\$500 for declared *Young and inexperienced Driver*
3. S\$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd

Authorised signature

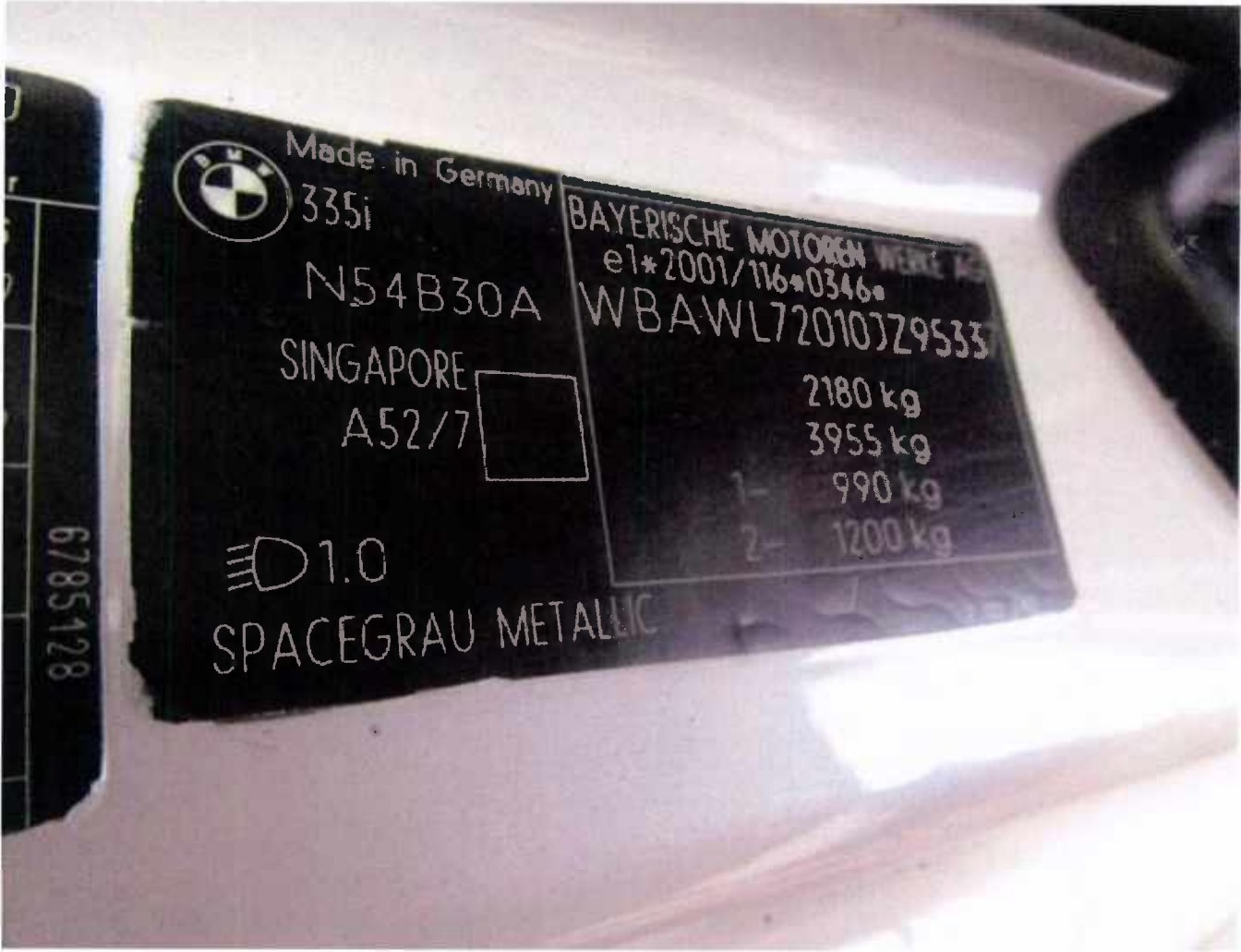
Important note

Policyholders are warned that on the sale of a motor vehicle they 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 the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

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

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Addendum Sheet Pg. 1

GENERAL
INSURANCE
ASSOCIATION

OFFICE OF THE GENERAL INSURANCE ASSOCIATION OF SINGAPORE
100 ROBINSON ROAD, #05-01, ROBINSON MALL, SINGAPORE 068916
Tel: (65) 6774 6050 Fax: (65) 6774 6051
E-mail: genins@genins.org.sg Website: www.genins.org.sg
Gen. Sec: 6774 6050, Reg. No. A400017725

IMPORTANT NOTE: Please submit the completed Addendum form to the same Authorised Reporting Centre with whom you submitted the Original Report

ADDENDUM

A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No: MSME20021476 Vehicle Registration No: SJZ 512J
Name (as shown on NRIC): ENOT JUN WEI NRIC/FIN/Passport No: S 9308457B
(*Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate
Address: 81K 135 SIMBET ST 1 #09-56 Singapore 520135
Contact (Tel): _____ Mobile No.: 97889120
Email Address: haroldkuejw@gmail.com
Date of Accident: 14/02/2020 Time of Accident: 04:30
Place of Accident: BOP (MCE) BEFORE TORK RD EXIT
Insurance Company: AXA

B) ADDITIONAL INFORMATION / AMENDMENTS:

I have made a report on the above mentioned accident and would like to include additional information or make the following amendments:

Change to OD claim

Policyholder / Driver's Signature
Date: 3/4/2020

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

Enquire Vehicle Owner Details

Enquire Vehicle Owner Details (As At 14 Feb 2020 / 02:50:00)

Vehicle Owner Details

Owner ID Type:

Singapore NRIC

Owner ID:

S9318457B

Owner Name:

KNG JUNWEI

Registered Address Type:

HDB / HUDC

Registered Block/House No.:

135

Registered Street Name:

SIMEI STREET 1

Registered Unit No.:

09 - 56

Registered Building Name:

-

Registered Postal Code:

520135

Vehicle Insurance Details

Vehicle No.:

SJZ512J

Make Description/Model:

B.M.W. / 335I CONVERTIBLE

Insurance Company Name:

AXA INSURANCE PTE LTD

Save as PDF

Print

OK 



Practicing Management Consultant (PMC) of SBACC
Approved Training Organisation (ATO) of Workforce Singapore

No.25 Kaki Bukit Road 4
#06-46 Synergy @KB
Singapore 417800
Hotline: 6385 1171

Our reference: 20-02-9104

Date: 15/3/2020

INVOICE NO. 9104

Express Transport Services & Construction Pte Ltd
c/o Vfix Auto Pte Ltd
26 Chia Ping Road
Singapore 619977

Registration No. XB8506K

We enclose our fee note for your kind attention, which remains payable irrespective of the outcome of this case.

S/No.	Description of Services Provided	Qty	Amount
1	Being vehicle damage assessment report, inspection, photographs, transport and miscellaneous.	1	\$ 859.00
Total amount			<u>\$ 859.00</u>

Please kindly cross all cheques made payable to "Impact Analysis Consultant".

We thank you in anticipation for your prompt payment.

L. L. Tan (Ms)
Principal Consultant

Subsidiaries of Impact Analysis Consultant:

• Impact Analysis Consulting Pte Ltd • Impact Analysis Academy Pte Ltd • IA Racking Solutions Pte Ltd



Impact Analysis Consultant

Practicing Management Consultant (PMC) of SBACC
Approved Training Organisation (ATO) of Workforce Singapore

No.25 Kaki Bukit Road 4
#06-46 Synergy @KB
Singapore 41780
Hotline: **6385 1171**

Our reference: 20-02-9104

Date: 15/3/2020

c/o Vfix Auto Pte Ltd
26 Chia Ping Road
Singapore 619977

Dear Sirs

RE: Road Traffic Accident on 14/2/2020
Express Transport Services & Construction Pte Ltd

In accordance with your instructions received in this office on 21/2/2020, we made arrangements to examine the vehicle on 21/2/2020 at above-mentioned address. The following data was recorded:

Vehicle details

Make	Volvo	Registration	XB8506K
Model	FMX370 64R	Chassis	YV2J1E1D0CA732634
Colour	White/Green	Gearbox	Auto
Odometer	8315776km	Paintwork	Good
Steering	Good	Brakes	Good
Condition	Good		

Tyre Depths

Front left	315/80R22.5	Triangle x 2
Front right	315/80R22.5	Triangle x 2
Rear left	315/80R22.5	Triangle x 4
Rear right	315/80R22.5	Triangle x 4

Impact Direction & Area of Damage:



Status	REPAIRABLE
Magnitude	Medium
Legal status	Unroadworthy

Following our examination of the accident damage, we have calculated repair times and method, which are detailed on page 2 & 3. We would recommend a sum of \$25,700.00 and 7 working days for repair, which is sufficiently lower than the pre accident value to render the vehicle an economically and physically reliable proposition.

Subsidiaries of Impact Analysis Consultant:

- Impact Analysis Consulting Pte Ltd • Impact Analysis Academy Pte Ltd • IA Racking Solutions Pte Ltd
- IA Accounting & Consultancy Pte Ltd • Infoknights International Services (Philippines) • IABN Pte Ltd

Our reference 20-02-9104

Date 15/3/2020

Page 2

Section A: Damaged Parts Assessment

Part's Description	Qty	Condition As inspected	Repairer's Estimate	Our Adjustment	
List Items:					
Rear mudguard rh	1	damaged	750.00	750.00	700 ✓
Rear mudguard bracket rh	set	damaged	550.00	550.00	400 ✓
Rear mudflap rh	1	damaged	180.00	180.00	150 ✓
Rear axle assy	1	damaged	22000.00	22000.00	× SVC
Rear axle mounitng @\$1200	1 -2-	damaged	2400.00	2400.00	500 ✓
Sub- Total costs			25880.00	25880.00	
Percentage discount :			0.00	0.00	
Sub-Total costs for parts			25880.00	25880.00	1750
Special Nett Items:					
Rear tyre rh @90%	50% of 600 = \$300	1	daamaged	600.00	540.00 300 ✓
Rear tyre rim rh		1	damaged	850.00	850.00 700 ✓
Sub-Total costs for parts			1450.00	1390.00	
					1000
Parts Repair					
			0.00	0.00	
Sub- Total costs			0.00	0.00	
Total costs for parts			27330.00	27270.00	

Our reference 20-02-9104

Date 15/3/2020

Page 3

Section B: Labour Cost Calculation

	Hourly rate	Manhr. Req.	Total	
To dismantle, replace, cut, weld, knock out dents to straighten accident parts as-mentioned on the 'Parts Repair' column inclusive of replacement parts.	*	*	\$ 1,000.00	600 ✓
Putty & Spray painting to adjacent panels. Job allowance. Paint / material.	Sub-contract work.		\$ 900.00	300 ✓
Apply rust proofing on the adjacent panels.	Sub-contract work.		\$ 80.00	30 ✓
Remove and refix rear undercarriage works	*	*	\$ 1,800.00	600 ✓
Wheel alignment charges	*	*	\$ 150.00	100 ✓
Wiring and bulb checking	*	*	\$ -	
Total labour cost			\$ 3,930.00	1630

Manhour rate and the number of manhours required for each repairing task are formulated based on individual workshop's operating cost and in-house@ IA Research Guidelines respectively.

Total - 4380

L/S - 3504
= 3500

5 repair days

Our reference 20-02-9104

Date 15/3/2020

Section C: Summary Table of Total Repair Cost

Description		Cost	
Damaged Parts Assessment (See section A)		\$27,270.00	
Further discount	20%	\$5,454.00	
Recommended cost of parts		\$21,816.00	(1)
Labour Cost Calculation (See section B)		\$3,930.00	(2)
Total Repair Cost (Round off to hundred)		\$25,700.00	(1) + (2)

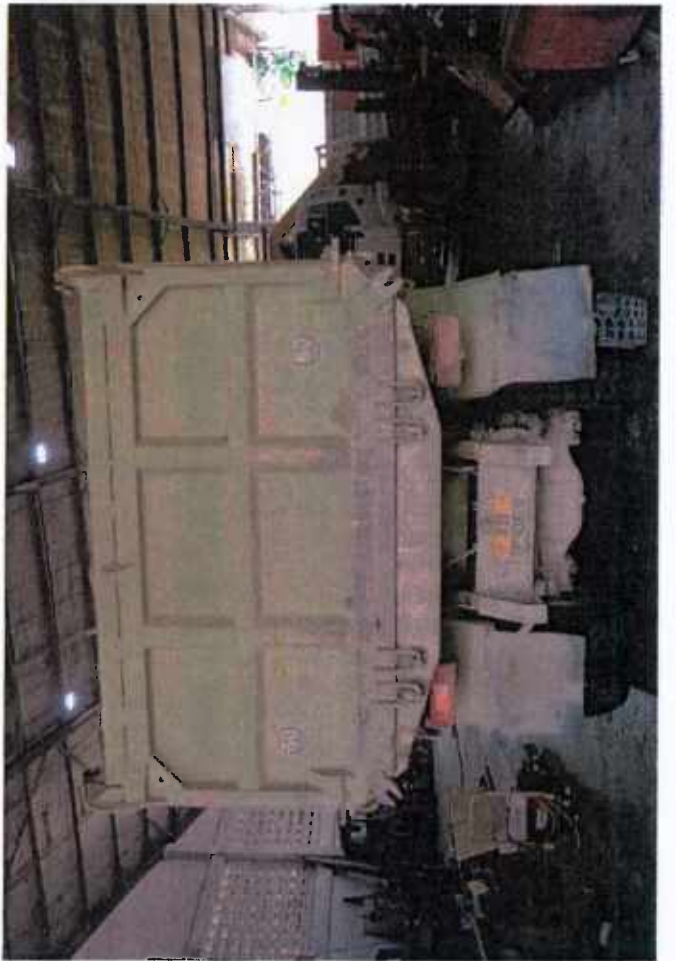
We would recommend a sum of **\$25,700.00** and **7** working days for repair.
No further items will be approved without our expressed written agreement. Any significant additional items will be subject to a supplementary report.



Mechanical Engineer, Accident Expert Witness, Licensed Appraiser (Automobile)
B.Eng. (Hons, NUS)
Diploma.Mechanical Engineering
NTC-2 Automovite Technology
Sr.MIES, Institution of Engineers, Singapore (#20100091)
MATAI, Maryland Association of Traffic Accident Investigators
IAARS, International Association of Accident Reconstruction Specialists
PMC of Singapore Business Advisors & Consultants Council
ACTA certified Trainer, Singapore
SPRING- Recognised Certification for Management Consultants

Subsidiaries of Impact Analysis Consultant:

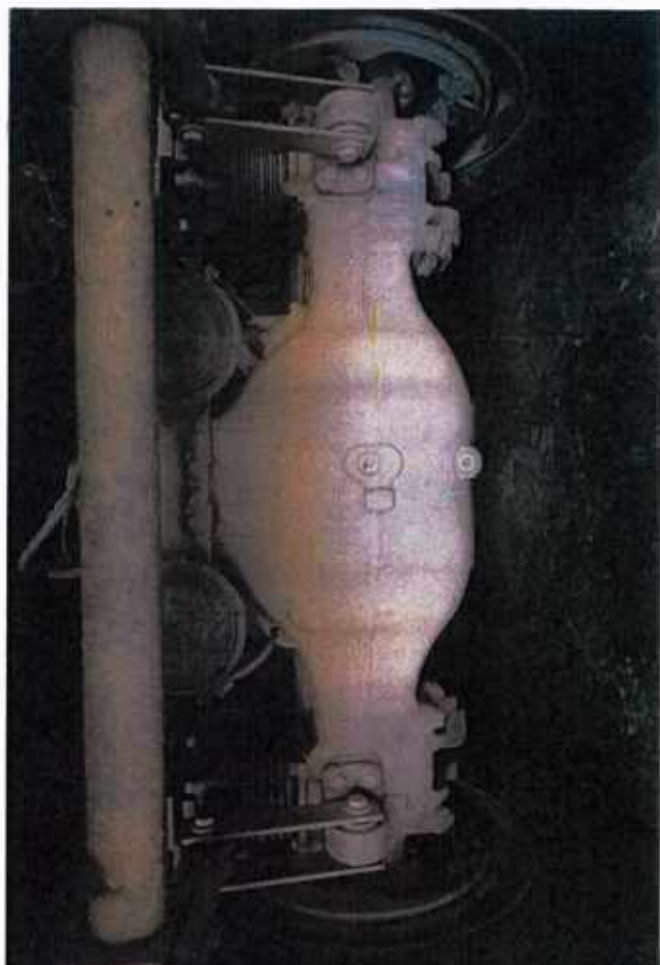
• Impact Analysis Consulting Pte Ltd • Impact Analysis Academy Pte Ltd • IA Racking Solutions Pte Ltd
• IA Accounting & Consultancy Pte Ltd • Infoknights International Services (Philippines) • IABN Pte Ltd



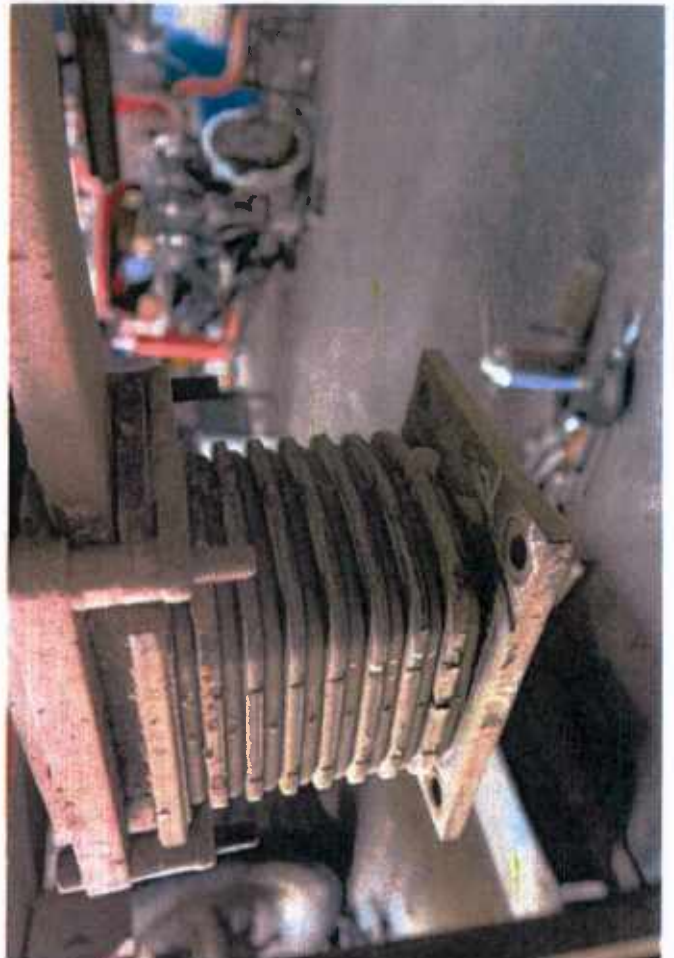
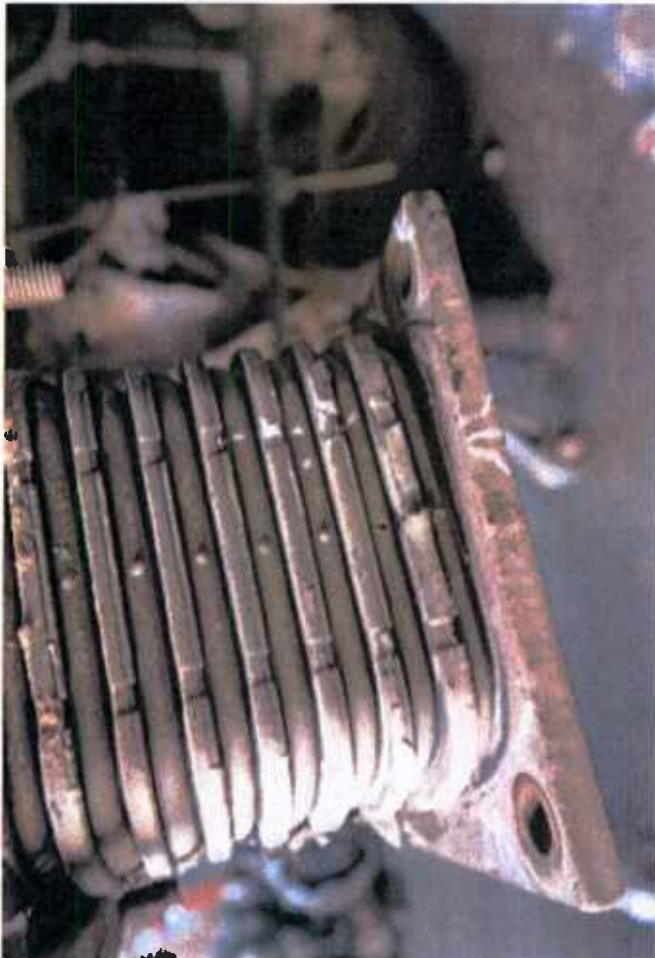


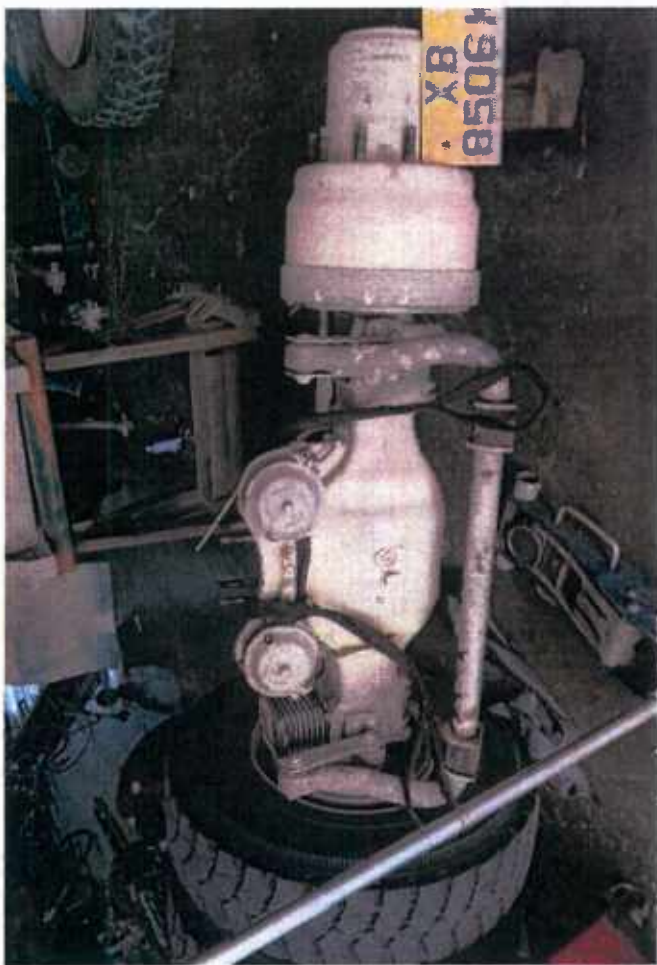


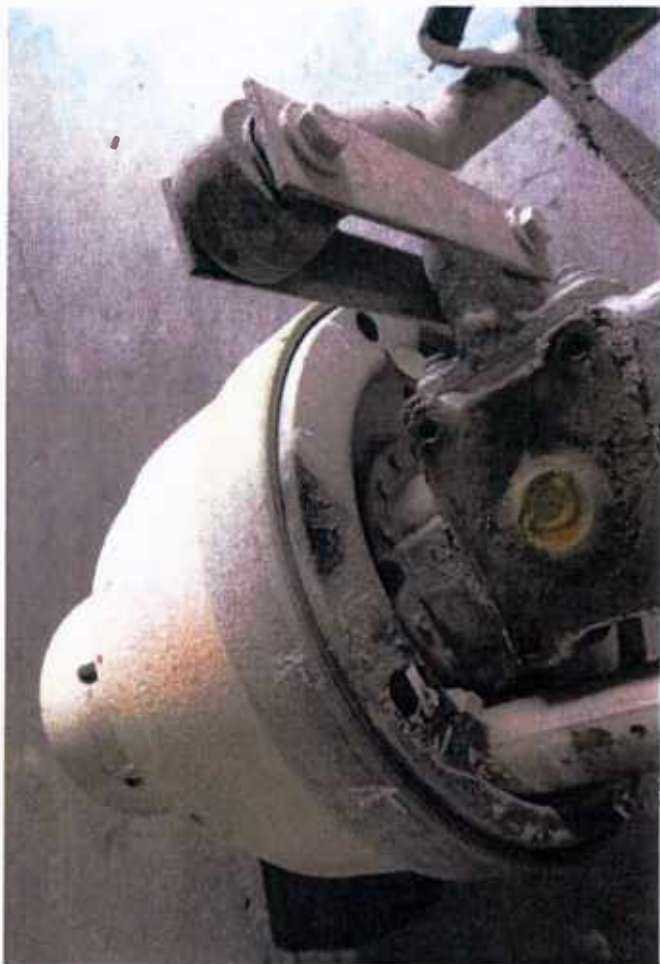














For Customer Service please visit

1 Pickering Street

#01-01 Great Eastern Centre

Tel: +65 6248 2888 Fax: +65 6327 3080

Certificate of Insurance

ORIGINAL

Road Transport Act 1987 (Federation of Malaysia)
The Motor Vehicles (Third-Party Risks) Rules, 1959 (Federation of Malaysia)
The Motor Vehicles (Third-Party Risks and Compensation) Act. (Cap.189 of the Revised Edition) (Republic of Singapore)
The Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960. (Republic of Singapore)

FORM M2300

Policy No. : 2019-V0089141-VCV-R007
Policy Type : Commercial Vehicle

Risk# : 0001
Cover : Comprehensive

DESCRIPTION OF VEHICLES:

Vehicle Registration : XB8506K

Vehicle Make & Model : VOLVO FMX370 64R SLEEPER CAB

Name of Insured : EXPRESS TRANSPORT SERVICES & CONSTRUCTION PTE L

Period of Insurance : 24-08-2019 (0000HRS) to 23-08-2020

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE *

Any person who is driving on the Policyholder's order or with their permission.

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

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

LIMITATIONS AS TO USE

- (1) Use in Connection with the Policyholder's business.
- (2) Use for the carriage of passengers (other than for hire or reward) in connection with the Policyholder's business.
- (3) Use for social, domestic and pleasure purposes.

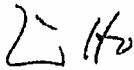
The policy does not cover :-

- (1) Use for racing, pace-making, reliability trial or speed-testing.
- (2) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.
- (3) Use for the carriage of passengers for hire or reward.

Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia) are not to be included under these headings.

WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Signed for and on behalf of the Company



Authorised Signature

1500

GPICSS

22-07-2019























Vfix Auto Pte Ltd
26 Chia Ping Road
Singapore 619977
E-mail: wskoh@vfixauto.com.sg
Tel: 64552957 Fax: 68628669
UEN/GST Reg. No.: 201830761R

FINAL REPAIR BILL

AXA INSURANCE SINGAPORE PTE LTD
8 SHENTON WAY
#27-01 AXA TOWER
SINGAPORE 068811

DATE : 23/5/2020
VEHICLE NO : XB8506K
MAKE/MODEL : VOLVO FMX370
ACC DATE : 14/02/2020
CLAIM NO : VFIX-TP20200732
POLICY NO :

AMOUNT S\$

LUMP SUM REPAIR COST

Repair Amount	25,700.00
7% GST	1,799.00
Total	<u>27,499.00</u>

SINGAPORE DOLLARS : TWENTY SEVEN THOUSAND FOUR
HUNDRED NINETY NINE ONLY

VFIX AUTO PTE LTD

Ken Tan

Ken Tan

Operation Director



VFIX AUTO PRIVATE LIMITED

26 CHIA PING RD

SINGAPORE 619977

UEN / GST REG NO.: 201830761R

TEL: +65 6455 2957 FAX: +65 6862 8669



Date: 17/2/2020

To Axa Insurance Pte Ltd
Motor Claims Department

By fax only

8 Shenton Way #24-01

Axa Tower
Singapore 068811

Dear Sir/Mdm,

NOTIFICATION OF ACCIDENT

Please be informed that an accident involving my/our vehicle no. XB8506K and vehicle(s) no. SJZ512J had taken place at / along ECP front Xilin Ave Twds Fort Road on date 4/2/2020 at time 02:50 hrs.

Kindly let us know within 2 working days from the date of this notice if you wish to carry out or waive a pre-repair inspection.

If we do not hear from you within 2 working days, we shall proceed to repair the vehicle without further notice and our client shall claim for the additional loss of use arising from the giving of this notification to you.

Please call Ms Tan at 98388224 to arrange.

Yours sincerely,

PRI

Date / Time	
Company Name	
Surveyor	
Contact No.	
Signature	

DISMANTLED PARTS

Date / Time	
Surveyor	

AFTER REPAIR

Date / Time	
Surveyor	

Bundle: 11380047

3d9941106



Bundle: 11380047

3019941106

200504 VA



AXA Insurance Pte Ltd
Motor Claims Department
8 Shenton Way
#24-01 AXA Tower
Singapore 068811

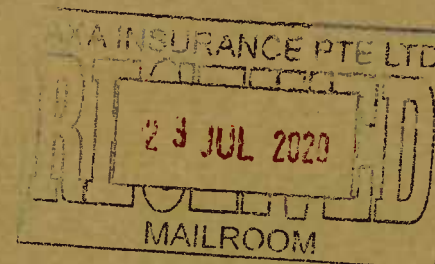
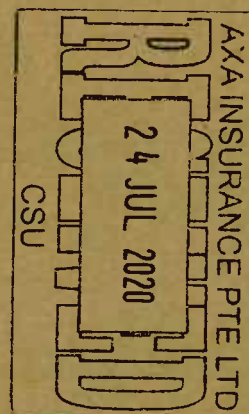
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RC 320 043 825 **SG**



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Singapore
POST



Chandlers Ltd
45 North Canal Road
#05-01 Law Building
Singapore 059301
Tel: (65) 65353 234 Fax: (65) 65353 502