

RES. RES. BY:

Stene

FCI

ASSIGNMENT

PRS

4.12.2019

SMK 826013

25/4/19

From:

Estimated Cost:

OD / TP / NS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No.

SMK 82608

at Workshop n/s

Lay Auto Garage

at

38 Toh Guan Rd East A 0156

Insured:

Policy No.

Claims No.

Sum Insured

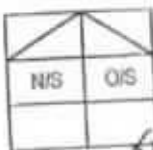
(Client's Record)

Make of Vch:

morning

(Policy Condition)

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



Est. or Market Value

IDAC Accident Report

GIA / PR Seen

Est. Repairs

Loan Sum

CA / REV / REP / 24 HRS

Date:

Person Contacted:

Vehicle IN / OUT

Date / Time

Action / Instruction

MIR-75K

Submit PRS Report

11/12/2019

RECEIVED 2 DEC 2019

Final Time, File Pass 1/2

11/12/2019

(Final Time, File Return 1/2)

Pay - Final

Final Time, File Return 1/2

PRS - TP

Days Of Repair:

Resurvey No. of Trip: 2

Add Fee:

- ☐ Site Insp. 15
- ☐ Interview 15
- ☐ Tech. Insp. 15
- ☐ Travel exp. 15

Survey Fee

Transportation

150

150

150

150

150

Vch No: SMK 826013

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

Truck / Trailer or

Make: Honda Shuttle

CC 1496

Colour: Grey

A/C: Insured / Std / NI / NA

Sp. Reading

55772

T/Radio: Insured / Std / NI / NA

Eng/No:

C/Nr:

GP72004605

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: 185/60R15

R: 11

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

TOYO / YOKO or

Flintza

Front

R/Bal

5

mm

Rear

R/Bal

5

mm

L/Bal

5

mm

L/Bal

5

mm

D.O.A.

29/11/19

D.O.I

4/12/19

11:17AM

Survey held at

Lay Auto

Des. of Damages: Fit / Rep / O/S / N/S / UIC / Rooftop or

The UIC / Chassis frame / Body Structure affected due to collision

Nivitha (LKK Auto)

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Wednesday, 11 March 2020 11:04 AM
To: assignments
Subject: FW: Urgent Feedback from Insured Driver on Suspected Fraudulent claim MSFCIL ref: D19007620/CTPL/JN Our Insured: SHA3479H CTPL ref: CT19110754 Accident involving SHA3479H and SMK8260B on 29/11/2019
Attachments: 20191129_193349.jpg; 20191129_193340.jpg; 20191129_193319.jpg; RE: SHA3479H & SMK8260B on 29/11/2019 MSFCIL ref: D19007620MFSH (466 KB); LOD.pdf; LOD (Teo Keng Siang LLC).pdf; MCD619157919-SHA3479H.pdf

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Denise Tay (LKKAuto)
Sent: Friday, 6 March 2020 4:33 PM
To: Steve Chen (LKK Auto) <SteveChen@lkkauto.com>
Subject: FW: Urgent Feedback from Insured Driver on Suspected Fraudulent claim MSFCIL ref: D19007620/CTPL/JN Our Insured: SHA3479H CTPL ref: CT19110754 Accident involving SHA3479H and SMK8260B on 29/11/2019

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Denise Tay (LKKAuto)
Sent: Friday, 6 March 2020 11:08 AM
To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>
Subject: FW: Urgent Feedback from Insured Driver on Suspected Fraudulent claim MSFCIL ref: D19007620/CTPL/JN Our Insured: SHA3479H CTPL ref: CT19110754 Accident involving SHA3479H and SMK8260B on 29/11/2019

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Jason Tea <jasonTea@msfirstcapital.com.sg>

Sent: Friday, 6 March 2020 11:04 AM

To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Cc: Serene Ler <SereneLer@msfirstcapital.com.sg>

Subject: Urgent Feedback from Insured Driver on Suspected Fraudulent claim MSFCIL ref: D19007620/CTPL/JN Our Insured: SHA3479H CTPL ref: CT19110754 Accident involving SHA3479H and SMK8260B on 29/11/2019

Dear Denise,

Before your surveyor see this vehicle, we have highlighted insured reported no collision.

We have received injury claim and property damage claim for this accident (refer to attached for the LODs). Please do a quick investigation into this matter and let us have your findings urgently.

We refer to your email findings on the blue marking that is shown on the Third party Vehicle. (refer to your email attached), we have informed our insured on your findings.

Our insured have replied on your findings and have submitted scene photos proof that there is no blue marks on the TP vehicle.

Can it be the workshop did some work to create the blue marks on their client's vehicle. **Please conduct an investigation into this matter in order for us to decide whether there is component of fraud for this case.**

Please refer to Link for our insured video:

This message comes with 1 file.

Click the Download Link of each file to download.

Download Link - Expires on 2020-03-20 00:00 GMT+0800

 2019 PAF.pdf (200.0 MB)

<https://secure.justattach.com/download.php?T=TFRUrt0nsIKb88OyLX92K7gmQIRVNRMs8vkDxDhPRUjZQ.75-Hn-YTB7CZCHQE.96FoQQF.eCkMCNtVj6vSVVnA>

Please take note of the below:

The video footage is confidential information. In possessing, using or viewing the CCTV footage, you do not acquire any rights, title or interest in the CCTV footage and undertake to preserve its confidentiality. By downloading, using or viewing the video, you agree that you will not disclose, provide, reproduce, store, transmit or otherwise make available the CCTV footage, in whole or in part, to your client or any third party. All our rights are hereby reserved.

Jason Tea

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3860 | Fax No. : 6507 3849 | Email: JasonTea@msfirstcapital.com.sg | Company Regn. No. 195000106C
A Member of  Insurance Group

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail

From: Ai Li Tan

Sent: 06 March 2020 10:13

To: Jason Tea <JasonTea@msfirstcapital.com.sg>

Cc: Ai Li Tan

Subject: Re: MSFCIL ref: D19007620/CTPL/JN Our Insured: SHA3479H CTPL ref: CT19110754 Accident involving SHA3479H and SMK8260B on 29/11/2019

Hi Jason

Thank you for your email.

I do not agree on the claim. Obviously the picture has been doctored. Attached here are pictures taken by me on that day and which I have submitted to comfort on reporting day.

You can see clearly on the same area there is no so called blue paint. You can compare based on the same white peeled off scrap on the car, there is no blue paint in my picture. Please show my pictures to your surveyor too, not just based on their picture. This to me is a fraud. Can I go ahead to make police report?

Regards

On Fri, 6 Mar 2020, 09:09 Jason Tea, <JasonTea@msfirstcapital.com.sg> wrote:

Dear Ms Tan Ai Li,

We refer to our telephone conversation.

1st telephone conversation was about the SAS report that you have lodged and have mentioned that there is no contact and the Third party (TP) damages are old damages. You have mentioned that there is no accident between your vehicle and the Third Party vehicle, the TP injury claim was also not true as after the accident he still can walk to and fro both vehicles.

We have also discuss on the video, in your video it shows that there is a hit on the TP vehicle, but your did not feel the impact.

We have also informed you that we will get our surveyor opinion in this matter.

Follow up on Our second telephone conversation:

We have seek our surveyor opinion on this matter and our surveyor had reply that the "From the photos taken from the rear, it would appear to us that the front left of the taxi was in contact with the rear right of the private car.

Furthermore, there was blue colour marks found on the rear right portion of TP vehicle (refer to attached photos). Therefore they are of the view that there was contact between both vehicles and the damage to TP vehicle is consistent to an impact onto the rear right."

Hence we also have informed yourself that we will also ask for the our surveyor to relook into the claim amount the TP Solicitors had submitted.

For the injury claim to the driver of the TP, as your insurers we have to handle the matter on your behalf with the evidence we have we will try our best to contain the injury claim.

Based on our survey report and your video, there is a collision. Hence we need to inform you that we will try to settle both the Third party injury and vehicle damage claim from the TP solicitors at best.

Please write in to us by 13/03/2020 if you have any further queries, as we will be settling the TP injury and property claim at best.

Jason Tea

Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3860 | Fax No. : 6507 3849 | Email: JasonTea@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of  Insurance Group

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T k s

Lay Auto Garage Pte Ltd

No.38 Toh Guan Road East #01-56 Singapore 608581

Tel: 6462 5828

Name :	Lay Auto Leasing Pte Ltd	Date :	13-Dec-19
Address :	c/o No.38 Toh Guan Road East #01-56 Singapore 608581	Accident Date :	29-Nov-19

Final repair bill for vehicle no. SMK 8260 B

To supply and replace parts, labour charges for
repairing, knocking, welding and to respray painting
(Lump Sum Repair)

\$ 4,700.00

Dollar : Four Thousand And Seven Hundred Only

MC-COY

APPRAISER PTE LTD

No. 1 Kaki Bukit Ave 6 #01-38 AutoBay @ Kaki Bukit Singapore 417883
Tel: 6748 6653 Fax: 67471017 Registration No: 200723252D

Invoice No 19003-12/MY

Billing Name & Address

Date 13 Dec 2019

Lay Auto Leasing Pte Ltd
c/o No.38 Toh Guan Road East
#01-56
Singapore 608581

Vehicle No : SMK 8260 B

Model : Honda Shuttle

Item	Descriptions	Amount S\$
1	Date of Inspection : <u>2 Dec 2019</u> A copy of the inspection / survey report Correspondence, postages and etc.	
2	Photography Services - Develop photographs - Storage of digital photographs - Submission of photographs <u>65</u> copies	
3	Transportation Charges	
4	2nd Inspection & Final Inspection	
	Total	<u>\$ 625.00</u>
	SDLS : SIX HUNDRED AND TWENTY-FIVE ONLY	

Notes :

1. All cheque payment should be "Crossed" and made payable to "Mc-Coy Appraiser Pte. Ltd."
2. All cheque should have our "Invoice No." written on the reverse side of the cheque
3. For further enquiries on this invoice, please feel free to contact us



ApeosPort-V C6680 T2

Transmission Report

G3-ID
Local Name
Company Logo

Date & Time : 14/01/2020 10:56
Page : 1 (Last Page)

The job has been sent.
Original Size: A4

019/2610/CTP/32

陸雲峰大律師
律師事務所

Teo Keng Siang LLC

Advocates & Solicitors • Notary Public • Commissioner For Oaths

111 North Bridge Road #09-0709 Peninsula Plaza Singapore 17909 Tel: 4333 4225 Fax: 6333 3479 / 3038
ADC: 20131623AC GST Reg No: 10127623AC Email: KSTEDCO@teokengsiang.com
(P.A.S. - NOT FOR SERVICE OF COURT DOCUMENTS)

Claim Officer: Charlotte Choy (Ext 72)
Our Ref: TKSP/SP/1330-ACC-42908.19/acc
Your Ref: SHA 3479 H

Email: charlotte.choy@teokengsiang.com
WITHOUT PREJUDICE

2nd January 2020

FIRST CAPITAL INSURANCE LTD

30 Robinson Road

#10-01/02 Robinson Tower

Singapore 048545

Attention: Motor Claims Department

COMFORT TRANSPORTATION PTE LTD

383 Sin Ming Drive

Qas Building

Singapore 575717

BY PDXX (8002) ONLY

CERTIFICATE OF POST
[For Your Information Only]



Dear Sirs

PERSONAL INJURY ARISING FROM ACCIDENT INVOLVING SMK 8280 B / SHA 3479 H
ON 29/11/2019 ALONG GTE NEAR MERCHANT ROAD EXIT

We are instructed by SUA WEE CHONG to claim damages against you in connection with a road accident ON 29/11/19 ALONG GTE NEAR MERCHANT ROAD EXIT involving our client SMK 8280 B and motor vehicle registration number SHA 3479 H driven by you or your authorised driver at the material time.

We are instructed that the accident was caused by your negligent driving and/or management of your vehicle. As a result of the accident, our client's suffered injuries, particulars of which are as follows:

General Damages	\$ 15,000.00
Special Damages:-	
(Medical and related expenses)	
• Medical consultation fee	\$ 498.00
• Loss of income (\$262.29 x 5 days)	\$ 1,311.45
• Transportation (\$20 X 3 trips)	\$ 40.00
• LTA / TP search fee	\$ 38.00
Others:-	
• Ordinary Medical report fee	\$ 290.00
• Cost Contribution	to be negotiated at the appropriate stage

Teo Keng Siang
LLP (Singapore)
LLP (Hong Kong)

Wong Yung Sheng, Notary
LLP (Hong Kong) of Power



#	Job	Remote Station	Start Date & Time	Duration	Pages	Protocol	Contents	Status
1	6559	Teo Keng Siang	1-14; 10:55	20 Secs	1/1	Super G3		Completed

张景祥大律師樓
(律師事務所及宣誓官)

Teo Keng Siang LLC

Advocates & Solicitors • Notary Public • Commissioner For Oaths

111 North Bridge Road #29-07/08 Peninsula Plaza Singapore 179098
ROC: 201510228C GST Reg No.: 201510228C

Tel: 6333 4222 Fax: 6333 5676 / 5688

Email: KSTEOCO@singnet.com.sg

(FAX - NOT FOR SERVICE OF COURT DOCUMENTS)

Claim Officer : Charlotte Choy (Ext 72)
Our Ref : TKS/SF1330-ACC-42909.19/cc
Your Ref : SHA 3479 H

Email: charlotte.choy@ksteoptr.com
WITHOUT PREJUDICE

2ND January 2020

FIRST CAPITAL INSURANCE LTD

30 Robinson Road
#10-01/02 Robinson Tower
Singapore 048546

Attention: Motor Claims Department

COMFORT TRANSPORTATION PTE LTD

383 Sin Ming Drive
Gas Building
Singapore 575717

BY PDX# (8002) ONLY

CERTIFICATE OF POSTING
[For Your Information Only]



Dear Sirs

PERSONAL INJURY ARISING FROM ACCIDENT INVOLVING SMK 8260 B / SHA 3479 H ON 29/11/19 ALONG CTE NEAR MERCHANT ROAD EXIT

We are instructed by **SUA WEE CHONG** to claim damages against you in connection with a road accident **ON 29/11/19 ALONG CTE NEAR MERCHANT ROAD EXIT** involving our client **SMK 8260 B** and motor vehicle registration number **SHA 3479 H** driven by you or your authorised driver at the material time.

We are instructed that the accident was caused by your negligent driving and/or management of your vehicle. As a result of the accident, our client's suffered injuries, particulars of which are as follows:

General Damages	\$ 15,000.00
Special Damages:-	
(Medical and related expenses)	
• Medical consultation fee	\$ 498.00
• Loss of Income (\$262.29 x 5 days)	\$ 1,311.45
• Transportation (\$20 X 2 trips)	\$ 40.00
• LTA / TP search fee	\$ 38.00
Others:-	
• Ordinary Medical report fee	\$ 290.00
• Cost Contribution	

to be negotiated at the appropriate stage

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

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

First Capital Insurance Limited

Claim No.: D19/7620 Date: 14.1.20

Signature: Jason Teo

507 3848

Please give us 1 week notice on date/insurances.

Kindly quote our Claim No. in future correspondence.

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

Our Ref : TKSF/SF1330-ACC-42909.19/cc
Your Ref : SHA 3479 H
Date : 2ND January 2020

A copy each of the following supporting documents is enclosed:-

- TP report of SMK 8260 B;
- LTA search of SHA 3479 H;
- Driver's earning Summary;
- Medical Report(s)
- Medical Receipt(s)
- Medical Certificate(s)

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all enclosed documents 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. If you or your insurer wish to have our client examined by your own medical expert, this should be stated in your acknowledgment if receipt. Please also advise within **14 days** of the acknowledgment of receipt, where and when the examination of our client is to take place so that we may arrange for him to attend.

Should you failed to acknowledge receipt of this letter within **14 days**, our client can commence court 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 this accident, you are required to send to us a letter giving full particulars of the counterclaim together with all relevant documents within **6 weeks** of your receipt of this letter.

TAKE NOTICE that we wish to appoint our client's doctor as per the Medical Report and/or Specialist Medical Report as the **SINGLE JOINT EXPERT**. Please let us know if you consent to the **SINGLE JOINT EXPERT**.

Yours faithfully



TEO KENG SIANG LLC
Encs.
cc. client

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

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

LIN & SONS CLINIC & SURGERY PTE LTD
Blk 18 Teck Whye Lane #01-97
Singapore 680018
Tel: 67690554



18/12/2019

Teo Keng Siang LLC
111 North Bridge Road
#29-07/08 Peninsula Plaza
Singapore 179098

Yr Ref: TKSF/SF13330-ACC-42909.19/cc

Dear Sirs

MEDICAL REPORT ON SUA WEE CHONG (NRIC NO. S7530278I)

The above consulted me on 30/11/19 after being involved in a road traffic accident on 29/11/19. The car he was driving was hit from behind by a taxi. He complained of pain over the back of his neck and over his (L) shoulder. He was unable to raise his (L) arm because of the shoulder pain.

Examination revealed he was alert and rational. There was pain and tenderness over the back of the cervical spine especially on the (L) side. There was also limitation of lateral rotation of the cervical spine.

Examination of (L) shoulder revealed pain and tenderness of the tendons of the shoulder joint. He was unable to raise his (L) arm fully due to pain of the shoulder.

He was diagnosed to have.

- 1) sprain of cervical spine
- 2) tendonitis of (L) shoulder.

Mr Sua was prescribed analgesics and advised to return after 2 to 3 days for a review. When he returned on 2/12/19, the pain over the back of neck has improved but he still complained of pain over the (L) shoulder and inability to raise his (L) arm.

He was given on anti inflammation injection into the tendons of the (L) shoulder to reduce the pain and inflammation.

There was significant improvement and he was able to raise his(L) arm. He was advised to return for another follow up review after 3 days but he did not return.

Yours faithfully

Dr Lin Hai Duh

LIN & SONS CLINIC & SURGERY PTE LTD
Blk 18 Teck Whye Lane #01-97
Singapore 680018
Tel: 67690554



18/12/2019

Teo Keng Siang LLC
111 North Bridge Road
#29-07/08 Peninsula Plaza
Singapore 179098

Yr Ref: TKSF/SF13330-ACC-42909.19/cc

Dear Sirs

Re: Medical Report on Sua Wee Chong
NRIC: S7530278i

Medical Report on the above-mentioned: \$290.00

Medical report attached.

Thank you.

Yours faithfully


Dr Lin Hai Duh



SINGAPORE POLICE FORCE



T/20191206/2078

1 of 3

Police Station Of Origin:
Bukit Batok N.P.C
21 Bukit Batok East Avenue 4 SINGAPORE
659840
Tel No: 1800-6659999

Report No. T/20191206/2078

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 06/12/2019 13:35	Vide Report No.:	Station Diary No.: 61
--	------------------	--------------------------

Informant's Particulars			
Name of Informant: SUA WEE CHONG		Address: APT BLK 19 TECK WHYE LANE #06-49 SINGAPORE 680019	
ID Type / ID No.: NRIC NO / S7530278I		Contact No.: Home/Office: Mobile: 91932880	
Nationality: SINGAPORE CITIZEN		Email:	
Sex: Male	Age: 44	Date of Birth: 09/10/1975	Type of Informant: Driver
Race: Chinese		Language:	Institution / School Name:
Occupation: DRIVER		Driving Licence Information: Class: Date of Expiry:	

General Information of the Accident				
Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 29/11/2019 19:45	Type of Location: Straight Road
Location: Along Road 1 CENTRAL EXPRESSWAY				
CTE towards SLE near Merchant road exit				
Weather: Heavy rain		Road Surface: Wet	Road Speed Limit:	
Traffic Flow: One Way		Traffic Control:	Traffic Volume: Heavy	
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
SHA3479H	Car	HYUNDAI	I40	Blue	Slightly Damaged	1
SMK8260B	Car	HONDA	SHUTTLE	Grey	Slightly Damaged	1

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



**SINGAPORE
POLICE FORCE**



T/20191208/2078

3 of 3

Report No. T/20191208/2078

Police Station Of Origin:
Bukit Batok N.P.C
21 Bukit Batok East Avenue 4 SINGAPORE
659840
Tel No: 1800-6659999

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 /

Sr Staff Sgt SUN SIJIA

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:

TP / AEIT /

Sr Staff Sgt ONG YONG HOCK

Contact No.: 65476436

Authentication Stamp
NP168

Signature Of Informant:

Date/Time:

06/12/2019 13:35

Classification Of Case:



SINGAPORE
POLICE FORCE

SIGNATURE

Enquire Vehicle & Owner Information (Vehicle No. SHA3479H As At 29 Nov 2019 / 07:45:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: A343-SMK8260B.19/CC

Current Owner Details

Owner ID Type: Company

Owner ID: 199303821R

Owner Name: COMFORT TRANSPORTATION PTE LTD

Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House No.: 383

Registered Street Name: SIN MING DRIVE

Registered Unit No.: -

Registered Building Name: GAS BUILDING

Registered Postal Code: 575717

Current Vehicle Details

Vehicle No.: SHA3479H

Make Description/Model: HYUNDAI / I40 1.7 CRDI F/L AT ABS AIRBAG 4DR

Insurance Company Name: MS FIRST CAPITAL INSURANCE LIMITED

Driver Earnings Summary

02 December, 2019

Driver Details:

From 01 September, 2019 Till 17 November, 2019

Name: Sua Wee Chong

Bank Name: DBS BANK/ POST OFFICE SAVING BANK

Bank Account No: ***7122

Performance Summary:

Completed Trips	Acceptance Rate	Performance	Cancellation Rate	Net Earnings*
1372	99.44%	86.65%	11.07%	S\$20,515.60

On each day*:

Date	Completed Trips	Acceptance Rate	Performance	Cancellation Rate	Net Earnings*
2019-09-02	15	100.0%	93.75%	5.88%	S\$198.12
2019-09-03	25	100.0%	83.33%	14.29%	S\$406.68
2019-09-04	30	100.0%	90.91%	7.32%	S\$463.00
2019-09-05	18	100.0%	85.71%	13.64%	S\$245.00
2019-09-06	27	100.0%	87.1%	12.12%	S\$444.04
2019-09-07	28	100.0%	82.35%	13.95%	S\$444.04
2019-09-09	30	100.0%	100.0%	0.0%	S\$476.92
2019-09-11	27	100.0%	84.38%	14.71%	S\$435.56

Due to rounding, the numbers presented throughout this document may not add up precisely to the totals provided. The information shared with you is highly confidential and is only to be used for the performance of your Transportation Services via the GOJEK Driver Application. Any disclosure of such information without GOJEK's prior written consent shall be deemed as a breach of the GOJEK Driver Services Agreement.

Date	Completed Trips	Acceptance Rate	Performance	Cancellation Rate	Net Earnings*
2019-09-12	28	100.0%	84.85%	14.29%	S\$406.68
2019-09-13	24	100.0%	80.0%	18.18%	S\$429.80
2019-09-14	27	100.0%	83.87%	10.26%	S\$448.76
2019-09-16	19	100.0%	79.17%	17.86%	S\$249.56
2019-09-17	28	100.0%	87.5%	11.11%	S\$460.52
2019-09-18	7	100.0%	87.5%	12.5%	S\$37.44
2019-09-19	17	100.0%	80.95%	12.5%	S\$211.00
2019-09-20	27	100.0%	92.86%	2.94%	S\$468.36
2019-09-21	27	100.0%	82.35%	18.92%	S\$455.96
2019-09-23	27	100.0%	81.82%	16.67%	S\$441.56
2019-09-24	28	100.0%	90.32%	8.57%	S\$431.64
2019-09-26	29	100.0%	85.29%	11.63%	S\$451.96
2019-09-27	30	100.0%	83.33%	15.0%	S\$481.64
2019-09-28	13	100.0%	86.67%	11.11%	S\$162.08
2019-10-01	26	100.0%	92.86%	6.9%	S\$392.04
2019-10-02	23	100.0%	88.46%	7.41%	S\$356.52
2019-10-03	18	100.0%	81.82%	17.39%	S\$243.88
2019-10-04	28	100.0%	82.35%	15.38%	S\$445.72
2019-10-05	22	100.0%	75.0%	20.69%	S\$349.24
2019-10-07	23	100.0%	88.46%	9.68%	S\$197.12
2019-10-08	19	100.0%	81.82%	13.04%	S\$174.00

Due to rounding, the numbers presented throughout this document may not add up precisely to the totals provided. The information shared with you is highly confidential and is only to be used for the performance of your Transportation Services via the GOJEK Driver Application. Any disclosure of such information without GOJEK's prior written consent shall be deemed as a breach of the GOJEK Driver Services Agreement.

Date	Completed Trips	Acceptance Rate	Performance	Cancellation Rate	Net Earnings*
2019-10-09	25	100.0%	89.66%	13.33%	S\$183.12
2019-10-10	2	100.0%	100.0%	0.0%	S\$15.76
2019-10-11	31	100.0%	83.33%	11.63%	S\$318.64
2019-10-12	24	100.0%	100.0%	0.0%	S\$191.52
2019-10-15	25	100.0%	86.21%	11.76%	S\$392.44
2019-10-16	23	100.0%	85.19%	12.5%	S\$344.20
2019-10-17	24	100.0%	82.76%	14.71%	S\$361.56
2019-10-18	27	100.0%	84.38%	13.51%	S\$482.44
2019-10-19	27	100.0%	93.1%	6.67%	S\$467.56
2019-10-20	4	100.0%	80.0%	20.0%	S\$35.84
2019-10-21	7	100.0%	100.0%	0.0%	S\$49.68
2019-10-22	31	100.0%	91.18%	7.32%	S\$499.44
2019-10-23	1	100.0%	100.0%	0.0%	S\$15.76
2019-10-24	31	100.0%	81.58%	15.91%	S\$401.60
2019-10-25	10	100.0%	90.91%	9.09%	S\$118.16
2019-10-26	25	100.0%	100.0%	0.0%	S\$383.76
2019-10-27	12	100.0%	92.31%	7.14%	S\$162.88
2019-10-29	30	100.0%	90.91%	8.57%	S\$442.08
2019-10-30	27	100.0%	84.38%	14.29%	S\$398.56
2019-10-31	7	100.0%	70.0%	27.27%	S\$81.60
2019-11-01	27	93.33%	79.41%	9.52%	S\$463.28

Due to rounding, the numbers presented throughout this document may not add up precisely to the totals provided. The information shared with you is highly confidential and is only to be used for the performance of your Transportation Services via the GOJEK Driver Application. Any disclosure of such information without GOJEK's prior written consent shall be deemed as a breach of the GOJEK Driver Services Agreement.

Date	Completed Trips	Acceptance Rate	Performance	Cancellation Rate	Net Earnings*
2019-11-02	19	100.0%	82.61%	17.39%	S\$277.84
2019-11-05	23	100.0%	85.19%	12.9%	S\$391.44
2019-11-06	27	96.88%	87.1%	9.68%	S\$451.28
2019-11-07	6	100.0%	100.0%	0.0%	S\$54.00
2019-11-08	23	100.0%	82.14%	13.51%	S\$455.60
2019-11-09	26	100.0%	83.87%	14.71%	S\$451.44
2019-11-11	24	96.97%	88.89%	6.25%	S\$430.40
2019-11-12	27	100.0%	87.1%	11.43%	S\$436.56
2019-11-13	13	89.47%	81.25%	5.88%	S\$179.60
2019-11-14	26	100.0%	83.87%	12.5%	S\$466.40
2019-11-15	23	88.57%	76.67%	9.68%	S\$274.24
2019-11-16	25	100.0%	83.33%	15.15%	S\$428.08

*Daily summary only includes dates where at least 1 trip was made. For other incentives and payouts, refer to the sections below.

Earnings Summary:

Trip Earnings (+)	S\$5,009.70
Total Earnings from Cash Trips*	S\$9,588.90
Total Earnings from Credit Card Trips*	S\$867.78
Promo Reimbursed	
Bonus (+)	S\$8,140.00
Incentives	
Total Earnings*	S\$23,606.38
Deductions (-)	S\$3,090.78
Service Fee	S\$0.00
Other Deductions	
Net Earnings*	S\$20,515.60

*excluding tolls

Trip Details:

Due to rounding, the numbers presented throughout this document may not add up precisely to the totals provided. The information shared with you is highly confidential and is only to be used for the performance of your Transportation Services via the GOJEK Driver Application. Any disclosure of such information without GOJEK's prior written consent shall be deemed as a breach of the GOJEK Driver Services Agreement.

LIN & SONS CLINIC & SURGERY PTE LTD

Blk 18 Teck Whye Lane #01-97
Singapore 680018
Tel : 6769 0554
Fax: 6769 6459

OFFICIAL RECEIPT

No. 41149

Date: 30/11/2019

Received from: Sua Wee Chang

the sum of Dollars: One hundred forty-eight only

being payment of medical treatment / surgery / medication / medical investigation

Remarks:

(consistency 80)
medicine 868

Shaw (14 RT
M-pink (15 RT
LMS V10, 86

LIN & SONS CLINIC & SURGERY PTE LTD

\$ 148
CASH / CHEQUE NO.

3101/10/2019
Amount 148 (30, 839

LIN & SONS CLINIC & SURGERY PTE LTD

Blk 18 Teck Whye Lane #01-97
Singapore 680018
Tel : 8769 0554
Fax: 8769 6459

OFFICIAL RECEIPT

No. 41158

Date: - 2 DEC 2013

Received from: Sua Wee Chong

the sum of Dollars: three hundred fifty only

being payment of medical treatment / surgery / medication / medical investigation
injection Sinclat X 2

Remarks:

LIN & SONS CLINIC & SURGERY PTE LTD

\$ 350/-

CASH / CHEQUE NO.



LIN & SONS CLINIC & SURGERY PTE LTD
Blk 18 Teck Whye Lane #01-97 Singapore 680018
Tel: 6769 0554 Fax: 6769 6459

No. 67154

To: _____

I have examined SUG WEE CHAI

He / She is suffering from SPR 7 cervical spine

and requires 2 days leave from 30/11/19 to 01/12/19

Date: 30 NOV 2019


DR. LIN HAI DUH (M.B.B.S. S'pore)

LIN & SONS CLINIC & SURGERY PTE LTD
Blk 18 Teck Whye Lane #01-97 Singapore 680018
Tel: 6769 0554 Fax: 6769 6459

No. 67179

To: _____
I have examined _____ *Sue Wee Chong*
He / She is suffering from _____ *Spasm of cervical spine / @ shoulder*
and requires 3 days leave from 2-4/12/19 to _____ *fracture*

Date: _____ - 2 DEC 2019


DR. LIN HAI DUH (M.B.B.S. S'pore)

Jason Tea

From: Jason Tea
Sent: 24 January 2020 11:21
To: CHARLOTTE.CHOY@KSTEOPTR.COM
Cc: ksteoco@singnet.com.sg
Subject: MSFCIL ref: D19007620/CTPL/TPD/JN//SHA3479H TKS LLC Ref: TKS/A343-ACC-42910.19/cc SMK8260B Property Damage claim of SMK8260B DOA: 29 Nov 19

Without Prejudice

Save As To Costs

To: Teo Keng Siang LLC

Your Ref: TKS/A343-ACC-42910.19/cc //SMK8260B
Our Ref : D19007620/CTPL/TPD/JN //SHA3479H

Dear Sir,

Accident involving SHA3479H & SMK8260B on 29 November 2019.

We acknowledge receipt of your letter of claim dated 17.01.2020 which we've received today.

We are investigating your/your client's claim and will reply to you substantively soon.

Jason Tea
Motor Claim Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | DID : 6507 3860 | Fax No. : 6507 3849 | Email: JasonTea@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of **MS&AD** Insurance Group

Personal Data Protection Act 2012 ("PDPA");

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to <http://www.msfirstcapital.com.sg> for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail

019/7620/CTPL/JN

张景祥大律師樓
(律師事務所及宣誓官)

Teo Keng Siang LLC

RECEIVED 23 JAN 2020

Advocates & Solicitors • Notary Public • Commissioner For Oaths

111 North Bridge Road #29-07/08 Peninsula Plaza Singapore 179098
ROC: 201510228C GST Reg No.: 201510228C

Tel: 6333 4222 Fax: 6333 5676 / 5688
Email: KSTEOCO@singnet.com.sg
(FAX - NOT FOR SERVICE OF COURT DOCUMENTS)

Our Ref : TKS/A343-ACC-42910.19/cc
Your ref : SHA 3479 H
Date : 17TH January 2020

Secretary in charge: Charlotte Choy
Tel : 6333 4222 (ext 72)
Fax : 6333 5676/6333 5688
Email: charlotte.choy@ksteoptr.com

WITHOUT PREJUDICE

BY PDX# (8002) ONLY

FIRST CAPITAL INSURANCE LIMITED
6 Raffles Quay
#21-00
Singapore 048580
Attention: Motor Claims Department

COMFORT TRANSPORTATION PTE LTD
383 Sin Ming Drive
Gas Building
Singapore 575717



CERTIFICATE OF POSTING
(For your information only)

Dear Sirs

2

ACCIDENT INVOLVING SMK 8860 B / SHA 3479 H ON 29/11/19 ALONG CTE TOWARDS
MERCHANT ROAD EXIT

We are instructed by LAY AUTO LEASING PTE LTD to claim damages against you in connection with a road accident ON 29/11/19 ALONG CTE TOWARDS MERCHANT ROAD EXIT involving our client's motor vehicle registration number SMK 8860 B and motor vehicle registration number SHA 3479 H 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	\$ 4,700.00
• Loss of Use (6 days x \$120.00)	\$ 720.00
• Pre Repair Inspection (2 days x \$120.00)	\$ 240.00
• LTA search fee	\$ 38.00
• Survey report fee	\$ 625.00
• Costs incl. GST	\$ 856.00
Total	\$ 7,179.00

Teo Keng Siang
LL.M(Singapore),
LL.B (Hong Kong) (Singapore)

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

PDX Intercompany Exchange Pte Ltd



01080806379

FROM TEO KENG SIANG LLC
PDX Box No. 8902

Our Ref : TKS/A343-ACC-42910.19/cc
Your ref : SHA 3479 H
Date : 17TH January 2020

A copy each of the following supporting documents is enclosed:

- GIA report of **SMK 8860 B**;
- LTA search on **SHA 3479 H**;
- Certificate of Insurance;
- Repairer's bill;
- Surveyor's report;
- Coloured photographs of damage of **SMK 8860 B** – 65 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.
cc. client

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

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

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	30/11/2019 13:02
Date Of Accident	29/11/2019 07:45
Exact Location Of Accident	CTE NEAR MERCHANT ROAD EXIT
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMK8260B
Insured/Policyholder	
Name Of Registered Owner	LAY AUTO LEASING PTE LTD
Co Reg No	201310521C
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-91932880
Alternative Phone No	OFFICE-91932880
Vehicle Particulars	
Manufacturer	HONDA
Model	SHUTTLE-1.5 (A)
Exact Purpose for which vehicle was being used at time of accident	WORKING
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	PRIVATE HIRE
Insurance Company	
Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5108110635
Cover Note Number	
Driver	
Name of Driver	SUA WEE CHONG
NRIC No	S7530278I
Date Of Birth	09/10/1975
Occupation	OUTDOOR
Date Of Driving Pass	01/10/1997
Driving Experience	22 YEARS AND 1 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-91932880
Fax Number	
Contact Number	OFFICE-91932880
Email Address	NOEMAIL

Address	19 TECK WHYE LANE #06-49
Postcode	S680019
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OTHER - RENTAL
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	DRIZZLING
Road Surface	WET

Other Information

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

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

PLEASE SEE ATTACHED SKETCH PLAN

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	SHA3479H
Vehicle Make/Model/Colour	COMFORT TAXI
Details Of Properties	
Vehicle Category	TAXI
Name of Driver	TAN AI LI
NRIC/Passport Number	S7346560E
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name	SUA WEE CHONG
Approximate Age	
Injuries Sustain	REFER TO SKETCH PLAN
Injured person in which vehicle?	SMK8260B
Were seat belts worn?	
Was this injured conveyed to hospital by ambulance?	NO
Address	
Postcode	

SKETCH PLANIMPORTANT NOTICE

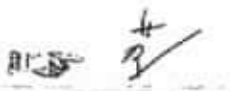
1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorized Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to revoke 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.

IDAC BUKIT BATOK (VAC)
 511 Bukit Batok Street 23
 Singapore 659545
 Tel: 6560 3312 Fax: 6569 0722
 Email: vacbb@singnet.com.sg


 Policyholder's Signature
 Date & Time:


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

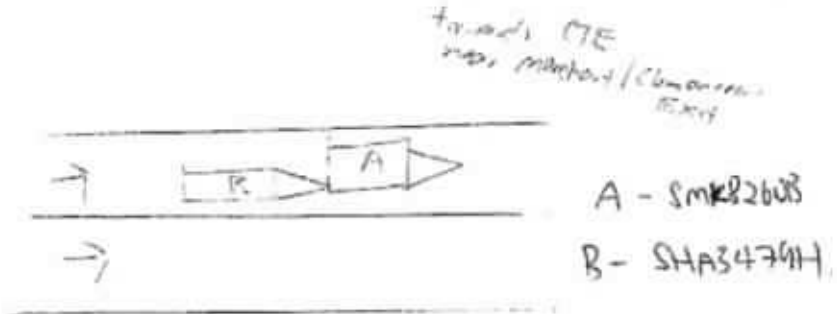
30 NOV 2019
 Reporting Centre Personnel's Signature
 Name:
 NRIC/FIN No.:

Sketch Plan #2 Pg. 1

11/30/2019

Protected By Symantec

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was driving towards CTE, my vehicle was stationary due to heavy traffic instant. Suddenly vehicle B hit against the rear of my vehicle, causing damage to the rear of my vehicle.

DECLARATION

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

30 NOV 2019

Policyholder's Signature
Date & Time:

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

IDAC SURVEILLANT (VAC)
511 E. 1st Street, 2nd Floor
Singapore 456415
Tel: 6560 3312 Fax: 6560 0722
Email: vac@idac.com.sg

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

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Enquire Vehicle & Owner Information (Vehicle No. SHA3479H As At 29 Nov 2019 / 07:45:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: A343-SMK8260B.19/CC

Current Owner Details

Owner ID Type: Company

Owner ID: 199303821R

Owner Name: COMFORT TRANSPORTATION PTE LTD

Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House No.: 383

Registered Street Name: SIN MING DRIVE

Registered Unit No.: -

Registered Building Name: GAS BUILDING

Registered Postal Code: 575717

Current Vehicle Details

Vehicle No.: SHA3479H

Make Description/Model: HYUNDAI / i40 1.7 CRDI F/L AT ABS AIRBAG 4DR

Insurance Company Name: MS FIRST CAPITAL INSURANCE LIMITED

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	30/11/2019 10:15
Date Of Accident	29/11/2019 19:20
Exact Location Of Accident	CTE TWDS SLE BEFORE MERCHANT ROAD EXIT
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SHA3479H
Insured/Policyholder	
Name Of Registered Owner	COMFORT TRANSPORTATION PTE LTD
Co Reg No	199303821R
Email Address	FLEETSAFTY@CDGTAXI.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-65508768

Vehicle Particulars

Manufacturer	HYUNDAI
Model	I40
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	TAXI

Insurance Company

Name of Insurance Company	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	YES
Policy Number	D-18088936MFSH
Cover Note Number	

Driver

Name of Driver	TAN AI LI (CHEN AILI)
NRIC No	S7346560E
Date Of Birth	19/12/1973
Occupation	OUTDOOR
Date Of Driving Pass	25/06/2003
Driving Experience	16 YEARS AND 5 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-96724422
Fax Number	
Contact Number	
EMail Address	NAOMIJO1973@GMAIL.COM

Address	676A 06-1910 YISHUN RING ROAD
Postcode	761676
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OTHER - TAXI DRIVER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	NO COLLISION
Weather Conditions	RAINING
Road Surface	WET

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	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)	2
Passenger 1	NAME: : - GENDER: : MALE

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

SEE ATTACH.

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	-
Was there any audio recorded?	NO

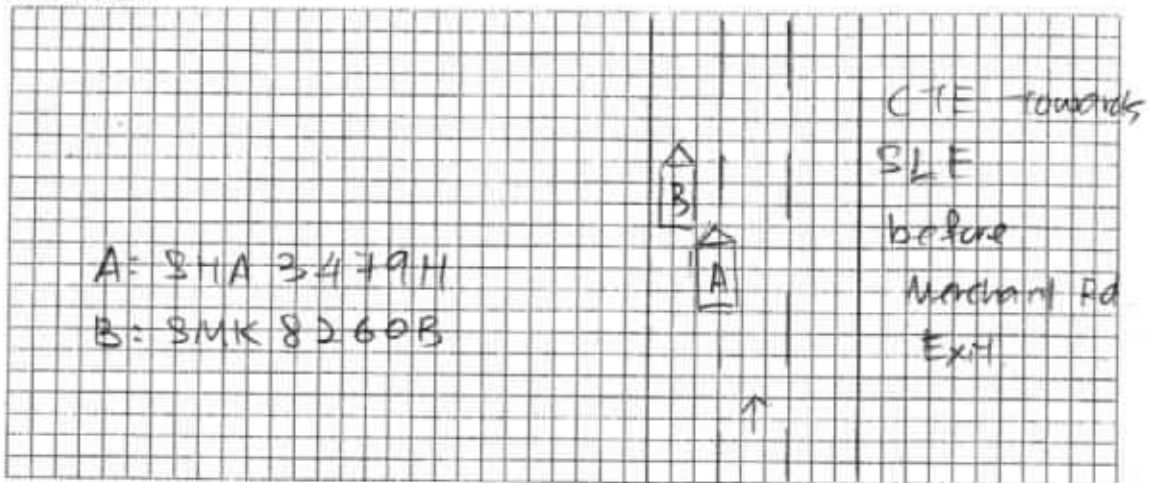
DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SMK8260B
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	REAR RHT(OLD DAMAGE)

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 29/11/19 at about 19:20hrs, I Veh A driving at above said location with a male passenger onboard. I wanted him to middle lane with signal light on. I apply brake to stop my taxi upon noticed vehicle ahead brake to stop. luckily I manage to avoid contact with veh B in front of my taxi. However Veh B driver blamed me have collided on his car. In the fact, Veh B rear right portion sustained old damage and my taxi front left portion as well. Scene photo taken for investigation. No injury reported.

DECLARATION

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

COMFORT TRANSPORTATION PTE LTD.
CO. REG. NO. 189301821R

Policyholder's Signature
Date & Time:

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

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

61A/19C SketchPlanForm_V3

Sketch Plan Pg. 2

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.

COMFORT TRANSPORTATION PTE LTD
CO. REG. NO. 189201821R

Policyholder's Signature
Date & Time:

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

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

GIA/MAC Sketch Plan Form_V2



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo





No. 1 Kaki Bukit Ave 6 #01-28 AutoBay @ Kaki Bukit Singapore 417883
Tel: 6748 6653 Fax: 67471017 Registration No: 200723252D

Report Reference : TP / 19003-12/MY / 2019
Date of Report : 13 Dec 2019

Lay Auto Leasing Pte Ltd
c/o No.38 Toh Guan Road East
#01-56
Singapore 608581

**THIRD PARTY SURVEY
ACCIDENT HAPPENED ON 29 Nov 2019**

Workshop Address : Lay Auto Garage Pte Ltd
No.38 Toh Guan Road East
#01-56
Singapore 608581

As per your instruction dated **2 Dec 2019** with regard to the above matter. We have carried out a physical inspection on the said vehicle **SMK 8260 B**. We enclosed herewith our report and findings as follows:

1. VEHICLE PARTICULARS

Registration No	: SMK 8260 B	Engine No	: LEB7105965
Model	: Honda Shuttle	Mileage	: 55771
Year / Capacity	: 2019/1496	Colour	: Grey
Chassis No	: GP72004605		

2. TYRES CONDITION

	<u>Size</u>	<u>Made</u>	<u>Balance</u>		<u>Rim</u>
FRONT O/S	: 185/60 R15	Yokohama	5.00	mm	Normal
REAR O/S	: 185/60 R15	Firenza	7.00	mm	Normal
FRONT N/S	: 185/60 R15	Yokohama	5.00	mm	Normal
REAR N/S	: 185/60 R15	Firenza	7.00	mm	Normal



No. 1 Kaki Bukit Ave 6 #01-28 AutoBay @ Kaki Bukit Singapore 417883
Tel: 6748 6653 Fax: 67471017 Registration No: 200723252D

3. DESCRIPTION OF DAMAGES

At the time of inspection, we noted that the vehicle has sustained an impact damages on the rear portion(s). For more detail of the damages, please see photograph attached.

4. Estimated normal period of repair : 6 working days to complete.
5. Enclosed number of photograph : 65 copies.
6. In accordance to your instruction, we have **Not Authorised** repair to the vehicle and the survey was done on a **"Without Prejudice"** basis. We hope that this report will be of assistance to you in dealing with the matter.
7. Should you discover any discrepancy in the report, please kindly notify us **within 2 weeks**, or the report will be treated as correct.

Disclaimer

The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in. The rates and assessment of damages must not be used in any circumstances for comparison with other vehicles and/or other accidents in other legal proceedings.

Vehicle No: **SMK 8260 B**
 Report No: **TP/ 19003-12/MY / 2019**

SPARE PARTS

Qty	Parts Description	Condition	Workshop's Estimation	Our Revised Estimation
<u>List Items</u>				
1	Rear windscreen moulding	Necessary	\$ 95.60	\$ 95.60 X JVC
1	Rear tailgate	Damage	\$ 1193.00	\$ 1193.00 X JVC
1	Rear tailgate outer moulding	Intact	\$ 383.00	\$
1	Rear tailgate rubber	Necessary	\$ 168.50	\$ 168.50 X JVC
1	Rear tailgate 'SHUTTLE' emblem	Necessary	\$ 55.00	\$ 55.00 X JVC
1	Rear tailgate 'HYBRID' emblem	Necessary	\$ 45.00	\$ 45.00 X JVC
2	Rear taillamps	Damage	\$ 1041.00	\$ 1041.00 X JVC
1	Rear end panel	Damage	\$ 560.80	\$ 560.80 /
1	Rear bumper	Damage	\$ 1072.50	\$ 1072.50 /
1	Rear bumper reflector	Damage	\$ 74.10	\$ 74.10 X JVC
1	Rear bumper towing cover	Damage	\$ 25.00	\$ 25.00 X JVC
1	Rear bumper reflector cover	Damage	\$ 33.20	\$ 33.20 X JVC
1	Rear fender	Repair	\$ 1326.10	\$
			\$ 6072.80	\$ 4363.70
	Discount	20.0%	\$ 1214.56	\$ 872.74
			\$ 4858.24	\$ 3490.96
<u>Special Nett Items</u>				
1	Rear windscreen sealant	Necessary	\$ 100.00	\$ 60.00 X JVC
1	Rear bumper clip (1 set)	Necessary	\$ 39.00	\$ 39.00 / JO
1	Rear reverse sensor (1 set)	Damage	\$ 280.00	\$ 280.00 X JVC
			\$ 419.00	\$ 379.00

Spare Parts Total \$ 5277.24 \$ 3869.96

Vehicle No: **SMK 8260 B**
 Report No: **TP/ 19003-12/MY / 2019**

LABOUR COST

S/No	Job Descriptions	Workshop's Estimation	Our Revised Estimation
	Spare Parts Total c/f	\$ 5277.24	\$ 3869.96
1	To disconnect and reconnect, check electrical wiring, harness wires, sockets, replace damaged parts.	\$ 60.00	\$ 40.00 30✓
2	To remove and refit inner trims, inner garnishes, to facilitate the repairs.	\$ 120.00	\$ 80.00 30✓
3	To remove and refit rear bumper sensor.	\$ 120.00	\$ 80.00 30✓
4	To remove and refit rear windscreen glass.	\$ 150.00	\$ 120.00 X
5	To remove and replace the above damaged parts, straighten, knock out, realign and repair including cut and weld body panels. To re-adjust to the original position using power tools.	\$ 880.00	\$ 660.00 600✓
6	To spray paint on the replaced and repaired parts, prepare spray such as masking tape the unaffected areas with paper, cleaning and sanding of surfaces, final polishing and waxing are also available.	\$ 1000.00	\$ 880.00 600✓
7	To apply undercoating on the repaired and replaced panels for rust protection.	\$ 150.00	\$ 90.00 30✓
Total		\$ 7757.24	\$ 5819.96

The repairer has agreed to undertake the repair under a Lump Sum Basis. We have further adjusted the amount to a Lump Sum Repair Contract of:

\$ 4700.00

SDLS: FOUR THOUSAND SEVEN HUNDRED ONLY


 Qualified Appraiser

P- 1306.64
 AI- 30
 L- 1320
 2 656.64
 L/S- 2125.31
 = 2150



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
MS FIRST CAPITAL INSURANCE LTD			Ref : CS3/FCI19021348/Etf3e2-1	
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877			Date : 20-03-2020	
			Code : FCI2	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SHA 3479H	Veh. Inspected	SMK 8260B	
Policy No.	D-18088936MFSH	Coverage (\$)	0.00	
Claim No.	D19007620MFSH	Excess (\$)	0.00	
Assign From	JASON TEA CHEE KIAT	Assign Date	11/03/2020	
2. Vehicle Particulars & Condition				
Make & Model	HONDA SHUTTLE	c.c	1496	
Engine No.	HIDDEN	Year of Reg.	2019	
Chassis No.	GP72004605	Colour	GREY	
Odometer	55772	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	185/60 R15	FIRENZA	5 mm	
L/H Front Tyre	185/60 R15	FIRENZA	5 mm	
R/H Rear Tyre	185/60 R15	FIRENZA	5 mm	
L/H Rear Tyre	185/60 R15	FIRENZA	5 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	29/11/2019	Inspection Date	04/12/2019	
Survey held at	LAY AUTO-38 TOH GUAN ROAD EAST#01-56			
Repairer	-			
5a. Remarks				
A)DAMAGES CONSISTENT TO ACCIDENT REPORT. B)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. C)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		5 Working Days		



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Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SMK 8260B

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR WINDSCREEN MOULDING	SERVICEABLE	95.60	-
1	REAR TAILGATE	SERVICEABLE	1,193.00	-
1	REAR TAILGATE OUTER MOULDING	INTACT	383.00	-
1	REAR TAILGATE RUBBER	SERVICEABLE	168.50	-
1	REAR TAILGATE 'SHUTTLE' EMBLEM	SERVICEABLE	55.00	-
1	REAR TAILGATE 'HYBRID' EMBLEM	SERVICEABLE	45.00	-
2	REAR TAILLAMPS	SERVICEABLE	1,041.00	-
1	REAR END PANEL	DAMAGED	560.80	560.80
1	REAR BUMPER	DAMAGED	1,072.50	1,072.50
1	REAR BUMPER REFLECTOR	SERVICEABLE	74.10	-
1	REAR BUMPER TOWING COVER	SERVICEABLE	25.00	-
1	REAR BUMPER REFLECTOR COVER	SERVICEABLE	33.20	-
1	REAR FENDER	TO REPAIR SEE LABOUR	1,326.10	-
	LESS 20% DISCOUNT		-1,214.56	-326.66
			4,858.24	1,306.64
SPECIAL NETT ITEMS				
1	REAR WINDSCREEN SEALANT (SN)	SERVICEABLE	100.00	-
1	SET REAR BUMPER CLIP (SN)	NECESSARY	39.00	30.00
1	SET REAR REVERSE SENSOR (SN)	SERVICEABLE	280.00	-
			419.00	30.00
LABOUR				
	TO DISCONNECT AND RECONNECT, CHECK ELECTRICAL WIRING, HARNESS WIRES, SOCKETS, REPLACE DAMAGED PARTS.		60.00	30.00
	TO REMOVE AND REFIT INNER TRIMS, INNER GARNISHES, TO FACILITATE THE REPAIRS.		120.00	30.00
	TO REMOVE AND REFIT REAR BUMPER SENSOR.		120.00	30.00
	TO REMOVE AND REFIT REAR WINDSCREEN GLASS.	NOT NECESSARY	150.00	-



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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO REMOVE AND REPLACE THE ABOVE DAMAGED PARTS, STRAIGHTEN, KNOCK OUT, REALIGN AND REPAIR INCLUDING CUT AND WELD BODY PANELS. TO RE-ADJUST TO THE ORIGINAL POSITION USING POWER TOOLS. INCLUSIVE OF THE REPAIR OF REAR FENDER.		880.00	600.00
	TO SPRAY PAINT ON THE REPLACED AND REPAIRED PARTS, PREPARE SPRAY SUCH AS MASKING TAPE THE UNAFFECTED AREAS WITH PAPER, CLEANING AND SANDING OF SURFACES, FINAL POLISHING AND WAXING ARE ALSO AVAILABLE.		1,000.00	600.00
	TO APPLY UNDERCOATING ON THE REPAIRED AND REPLACED PANELS FOR RUST PROTECTION.		150.00	30.00
			2,480.00	1,320.00
GRAND TOTAL			7,757.24	2,656.64
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				2,150.00

Report Ref No. CS3/FCI19021348/Etf3e2-1

CHEN TSUE YEE

Automotive Assessor

ADRIAN LING WAI PING

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

Licensed Appraiser

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