

AXA INSURANCE PTE LTD
No. 8 Shenton Way
#27-01 AXA Tower
Singapore 068811

Date Assigned: 11 May 2020
Date Contacted Insured: 11 May 2020
No. of days to complete assignment: 4 days
Reason for delay : NA

Attention: Ms Lynn Khong

18 May 2020

INTERIM REPORT

YOUR REF.	S0M02NRX
OUR REF.	AAS2020-29445/WWK
POLICY NO.	P1565403
PERIOD OF INSURANCE	01/011/2019 to 31/10/2020
NAME OF INSURED	Jin Quan Engineering Pte Ltd 30 Jalan Buroh Singapore 619486
EMAIL ADDRESS & CONTACT NO:	Email: marcus.ng198@gmail.com (Insured's Ops Manager) Email: jinquanmotor@singnet.com.sg Tel: 6262 4776 Mobile: 9060 8676 (Mr Marcus Ng)
NAME OF AUTHORISED DRIVER & ADDRESS	Mr Chan Hon Sum, 52 years old (Insured's direct employee) C/O: 30 Jalan Buroh Singapore 619486
EMAIL ADDRESS & CONTACT NO:	No email Mobile: 9767 3823
TIME , DAY & DATE OF ACCIDENT:	At about 1500 hours on Monday, 4 May 2020
LOCATION OF ACCIDENT	Along ECP towards Changi near Bayshore Road exit
INSURED VEHICLE	An Isuzu commercial Prime Mover, bearing registration no. XD1249M
INSURED TRAILER	A Kim Eng Seng low bed trailer, bearing registration no. TRC4244H
THIRD PARTY DRIVER & VEHICLE	Mr Ng Chor Foo, 62 years old, driving a Renault Latitude-2.0 L (A) taxi, bearing registration no. SHC5808T (AXA)
TYPE OF ACCIDENT	The left rear tyre of the Insured Trailer trucked by the Insured Vehicle was dislodged and collided onto the left portion of the Third Party Vehicle

AJAX Adjusters & Surveyors Pte Ltd

120 Lower Delta Road, #08-08, Cendex Centre, Singapore 169208. Tel: +65 6255 0808 Fax: +65 6849 9155
Email: info@ajaxadjusters.com Website: www.ajaxadjusters.com Co. Reg. No.: 200912520Z

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Certificate No.: 8382QMS001

We refer to AXA's instructions of 11 May 2020 and now report as follows:

1. GENERAL

Insured

- 1.1 The Insured, Jin Quan Engineering Pte Ltd are in the wholesale business of industrial machinery and equipment.
- 1.2 They are the registered owner of the Insured Vehicle, an Isuzu commercial Prime Mover, bearing registration no. **XD1249M**.

Insured's Trailer

- 1.3 The Insured's Trailer is a Kim Eng Seng low bed trailer, bearing registration no. **TRC4244H**.
- 1.4 Based on the Certificate of Insurance, the Insured Trailer is also insured with AXA and registered under Kim Boon Wah Co (COI enclosed refers).
- 1.5 The company, Kim Boon Wah Co are a Partnership business and they are in the business of Freight transportation.
- 1.6 Mr Lim Ah Chng is one the partners and he is also a director of the Insured (ACRA profiles enclosed refers).

Authorised Driver

- 1.7 The Authorised Driver, Mr Chan Hon Sum, 52 years old is a Singapore PR.
- 1.8 He is employed by the Insured as a driver and has been working for them for about 5 years plus (CPF contribution list refers).
- 1.9 He possesses a valid Singapore Class 4 Driving Licence since 20 July 1998.
- 1.10 He is authorised to utilise the Insured Vehicle and the Insured Trailer (Insured Operation Manager's statement refers).

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1.11 At the time of accident, he was traveling alone and trucking the Insured Trailer to deliver an excavator to 72 Loyang Way after collecting it at 10 Benoi Road.

2. THIRD PARTY DRIVER'S DETAILS

2.1 The Third Party Driver's details are as follows:-

THIRD PARTY VEHICLE - SHC5808T (AXA)	
Driver	Mr Ng Chor Foo, 62 years old

3. CIRCUMSTANCES (INSURED'S VERSION - STATEMENT)

3.1 We met and interviewed the Authorised Driver and a copy of his statement is enclosed for Insurer's perusal. Briefly, his version of the accident is as follows.

- i. On 4 May 2020, he had drawn the Insured Trailer from the Insured's premise at 30 Jalan Buroh.
- ii. He proceeded to Kim Hock Corporation which is their customer's premises at 10 Benoi Road to collect an excavator which is to be delivered to 72 Loyang Way.
- iii. Upon arrival at 72 Loyang Way, he realized that the one of the left rear rubber tyres was missing from the wheel.
- iv. He immediately contacted the Insured to inform them of it. He was informed to leave the Insured Trailer at the premise and they will be sending mechanic over to replace the tyre.
- v. He left the premise at 72 Loyang Way and resumed with his work thereafter.
- vi. After viewing the accident footage, he advised that the left rear tyre was probably punctured/ burst.

- vii. He was not aware of this accident at that time as he was driving a heavy vehicle and trucking a trailer with an excavator.
 - viii. During his journey, he did not have any issue since he was still able to continue his journey as the inner tyre of the wheel was still intact.
 - ix. This the first time such an incident occurred.
 - x. The Insured Vehicle is not fitted with an in-car camera.
 - xi. When he was drawing the Insured Trailer, he merely visually inspected it to confirm that there is no physical damage to it.
- 3.2 We also interviewed the Insured's Operation Manager and a copy of his statement is enclosed.
- 3.3 He confirmed the Authorised Driver was the person who was driving the Insured Vehicle and trucking the Insured Trailer to deliver the excavator.
- 3.4 He also confirmed that in the afternoon, the Authorised Driver informed him that one of the tyres from the Insured Trailer came off.
- 3.5 He informed the Authorised Driver to leave the Insured Trailer at 72 Loyang Way while they sent their mechanic to replace the missing tyre.
- 3.6 They do not have any Standard Operation Procedures to inspect the Insured Trailer.
- 3.7 Their drivers will just merely visually inspect their vehicles and trailers to ensure there is no physical damage and these inspections are not documented.
- 3.8 They also do not have document on the movement of their trailers but the Authorised Driver was the only person who utilise the Insured Trailer on the material day.
- 3.9 The fleet of vehicles and trailers of both companies are all maintained by themselves and they do not keep the servicing and maintenance records.

4. THIRD PARTY DRIVER'S VERSION

- 4.1 On a 'without prejudice' basis, we contacted the Third Party Driver and he advised he was traveling alone along ECP towards Changi.
- 4.2 Upon approaching Bayshore Road exit, he was traveling behind the Insured Vehicle.
- 4.3 Out of sudden, one of the tyres came off from the Insured Trailer and it rolled towards his direction and hit onto the left portion of his taxi.
- 4.4 After the accident, he came to a stop to inspect his taxi and realised it sustained a dent.
- 4.5 He managed to catch up with the Insured Vehicle and came to a stop ahead in the road shoulder.
- 4.6 However, the Insured Vehicle did not stop and continued traveling.
- 4.7 As his taxi was fitted with an in-car camera, he did not pursue further and he proceeded to lodge a Police report.

5. INVESTIGATIONS

- 5.1 The Authorised Driver is the Insured's employee and he was performing his duty when the accident occurred.
- 5.2 The accident was captured by the in-car camera fitted in the Third Party Taxi.
- 5.3 We managed to obtain the accident footage from Trans-cab Services Pte Ltd and a copy of the footage has been uploaded to portal.
- 5.4 Following are screenshots extracted from the footage:-

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Certificate No.: 8382QMS001

Your Ref : S0M02NRX

Insured : Jin Quan Engineering Pte Ltd

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Screenshot 1



The Third Party Taxi was traveling along ECP towards Changi and approaching Bayshore Road exit

Screenshot 2



One of the tyre from the Insured Trailer was dislodged

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Screenshot 3



The Third Party Taxi was traveling along ECP towards Changi and approaching Bayshore Road exit

Screenshot 4



The dislodged tyre rolled towards the path of the Third Party Taxi and the Third Party Driver swerved to his left

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Causation of tyre being dislodged

- 5.5 The Authorised Driver advised that it was probably due to the fact that the tyre had punctured/ burst causing it to be dislodged from the wheel.

LTA Inspection Certificate

- 5.6 We have received the LTA Inspection Certificate of both the Insured Vehicle and the Insured Trailer.
- 5.7 From the certificates, the Insured Trailer was last inspected on 26 November 2019 while the Insured Vehicle was inspected on 24 June 2019.
- 5.8 Both the Insured Vehicle and Trailer had complied with the statutory requirement.

Maintenance/ Servicing report

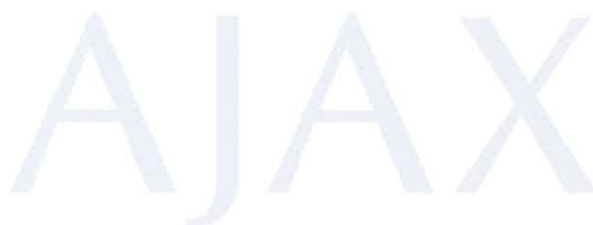
- 5.9 Their fleet of vehicles and trailers are all maintained by their company but they do not practice documenting the servicing and maintenance records.

Place where Insured Trailer was being drawn out

- 5.10 Prior to the accident, the Insured advised that the Insured Trailer was being drawn out from their premise.

6. NATURE & EXTENT OF LOSS AND INJURY

- 6.1 Damages to Vehicles:
- 6.2 The Insured Trailer did not sustain any damage apart from the left rear tyre was dislodged probably due to puncture/ burst.



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THIRD PARTY VEHICLE - SHC5808T (AXA)



6.3 Injury & Claim Status of Third Parties

THIRD PARTY VEHICLE - SHC5808T (AXA)		
Driver	Mr Ng Chor Foo, 62 years old	No injury

7. POLICE ACTION

7.1 We shall extend to Insurers the Traffic Police investigating outcome upon receipt.

8. ISSUES FOR INSURER:

8.1 We highlight the following issues for Insurers to review with their panel solicitors and with the policy

WITH PANEL SOLICITORS:

1. Our comments under '**Para 5**' refers.

WITH THE POLICY:

2. Both Insured and the Trailer's registered owner are related company with a common director.
3. When the accident occurred, the trailer was utilised in connection to the Insured's business.

9. REMARKS / PENDING MATTERS

9.1 We await Insurers' further instructions, if any.

9.2 Meanwhile, we are submitting a note of our charges for Insurer's consideration.

Your Ref : SOM02NRX

Insured : Jin Quan Engineering Pte Ltd

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Adjusters & Surveyors Pte Ltd

AJAX ADJUSTERS & SURVEYORS PTE LTD



ALEX WONG

DIRECTOR

E-mail : alexwong@ajaxadjusters.com

Contact : 9841 2607

Enc. Certificate of Insurance of Insured Trailer
ACRA profiles
Authorised Driver's Driving Licence
CPF contribution list
Authorised Driver's statement
Insured Operation Manager's statement
Accident Footage
LTA Certificate of Insured Vehicle and Trailer

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AXA INSURANCE PTE LTD

8 Shenton Way, #24-01
 AXA Tower, Singapore 068811
 Customer Centre #01-21
 Tel: 1800 8804888
 Website: www.axa.com.sg
 GST Registration Number: 199903512M
 customer.care@axa.com.sg

**Original**Agent Code: **04407**

Policy No.(if any):

New Business

SmartDrive Quote Ref:

MOTOR COVER NOTE**No. CN066788**

- The Motor Vehicle (Third Party Risks and Compensation) Act (Cap 189) - Republic of Singapore; or
- The Road Transport Act 1987 of Malaysia; or
- The Agreement between the Minister of Finance (Singapore) and the Motor Insurers' Bureau of Singapore dated 22 February 1975; or
- The Agreement between the Minister for Transport (Malaysia) and the Motor Insurers' Bureau of West Malaysia dated 30 March 1992;
- And any subsequent revisions to the above Acts and Agreements

The Insured mentioned in the Schedule, having proposed for insurance in respect of the Motor Vehicle described in the Schedule, is hereby HELD COVERED under the terms of the Company's usual form of Motor Policy applicable thereto for the period mentioned in the Schedule unless the cover be terminated by the Company by notice in writing in which case the insurance will thereupon cease and a proportionate part of the annual premium otherwise payable for such insurance will be charged for the time the Company has been on risk.

SCHEDULE

THE COMPANY	AXA INSURANCE PTE LTD
INSURED	20559500J
INSURED BUSINESS REGISTRATION NO.	KIM BOON WAH CO
MAKE AND DESCRIPTION OF VEHICLE	UD KIM ENG SENG M P L 13158MM LONG LOWBED TRAILER (TRI-AXLE)
VEHICLE REGISTRATION NO.	TRC4244H
YEAR OF MANUFACTURE	2009
ENGINE NO.	-
CHASSIS NO.	KESLB254309
ENGINE CAPACITY/TONNAGE	46.68 TONS
COVER TYPE	THIRD PARTY ONLY
HIRE PURCHASE	NIL
VALUE (S\$)	AS PER MARKET VALUE
PERIOD OF INSURANCE	FROM: 01/12/2019 TO: 30/11/2020
EXCESS (S\$)	AS PER POLICY
AXA PREMIUM WORKSHOP?	NO

I/WE HEREBY CERTIFY THAT POLICY TO WHICH THIS CERTIFICATE RELATES IS ISSUED IN ACCORDANCE WITH THE PROVISIONS OF THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) ACT (CHAPTER 189) AND PART IV OF THE ROAD TRANSPORT ACT 1987 (MALAYSIA).

AXA INSURANCE PTE LTD

Issued by FLEXI-ASSURE SERVICES on 11/11/2019 4:52 pm

Authorised Signature

Note: This Cover Note is only valid for 60 days from the date of issue unless replaced by the Certificate of Insurance issued by the Company.

- Premium for time on risk will be charged subject to minimum of S\$53.50 (inclusive of GST), if the policy is cancelled after the inception date.
- An administrative fee of S\$26.75 (inclusive of GST) will be charged :
 - Cover note issued and cancelled before inception.
 - Retaining the old registration number for a new vehicle insuring with AXA.

PREMIUM WARRANTY

For Individual Customers:

Please note that the premium in full should be paid before inception date shown above in order for the insurance cover to be valid.

For Non-Individual Customers:

Please note that where the period of cover is for more than 60 days, the premium in full should be paid within 60 days on inception / renewal / endorsement. For all other cases, the premium in full should be paid before inception.

MTRC/NOTE/01/03

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Business Profile (Company) of JIN QUAN ENGINEERING PTE. LTD. (200806112N)

Date: 15/05/2020

The Following Are The Brief Particulars of :

Registration No.	:	200806112N
Company Name.	:	JIN QUAN ENGINEERING PTE. LTD.
Former Name if any	:	
Incorporation Date.	:	29/03/2008
Company Type	:	EXEMPT PRIVATE COMPANY LIMITED BY SHARES
Status	:	Live Company
Status Date	:	29/03/2008

Principal Activities

Activities (I)	:	WHOLESALE OF INDUSTRIAL MACHINERY AND EQUIPMENT (E.G. INDUSTRIAL CRANE) (46541)
Description	:	WHOLESALE OF INDUSTRIAL MACHINERY AND EQUIPMENT TO TRANSPORTATION
Activities (II)	:	RENTING OF OTHER MACHINERY, EQUIPMENT AND TANGIBLE GOODS N.E.C. (EG AGRICULTURAL MACHINERY AND EQUIPMENT) (77399)
Description	:	

Capital

Issued Share Capital (AMOUNT)	Number of Shares *	Currency	Share Type
100000	100000	SINGAPORE, DOLLARS	ORDINARY

* Number of Shares includes number of Treasury Shares

Paid-Up Capital (AMOUNT)	Number of Shares	Currency	Share Type
100000		SINGAPORE, DOLLARS	ORDINARY

COMPANY HAS THE FOLLOWING ORDINARY SHARES HELD AS TREASURY SHARES

Number Of Shares	Currency
------------------	----------

Authentication No. : M20300106U

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Business Profile (Company) of JIN QUAN ENGINEERING PTE. LTD. (200806112N)

Date: 15/05/2020

Registered Office Address	:	30 JALAN BUROH SINGAPORE (619486)
Date of Address	:	01/11/2018
Date of Last AGM	:	28/02/2019
Date of Last AR	:	04/03/2019
FYE As At Date of Last AR	:	31/03/2016

Audit Firms

NAME

CHNG WEE YIN & ASSOCIATES PAC

Charges

Charge No.	Date Registered	Currency	Amount Secured	Chargee(s)
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Officers/Authorised Representative(s)

Name	ID	Nationality	Source of Address	Date of Appointment
Address		Position Held		
TAN AH CHUAN	S1628465C	SINGAPORE CITIZEN	ACRA	29/03/2008
920 JURONG WEST STREET 92 #13-91 SINGAPORE (640920)		Director		
LIM AH CHNG	S1830895I	SINGAPORE CITIZEN	ACRA	02/07/2008
920 JURONG WEST STREET 92 #13-91 SINGAPORE (640920)		Director		
TAN TONG LEONG	S1491996A	SINGAPORE CITIZEN	ACRA	29/03/2008
102 JALAN DUSUN #16-03 AH HOOD GARDENS SINGAPORE (320102)		Secretary		

Shareholder(s)

Name	ID	Nationality/Place of incorporation/Origin	Source of Address	Address Changed
Address				

Authentication No. : M20300106U

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Business Profile (Company) of JIN QUAN ENGINEERING PTE. LTD. (200806112N)

Date: 15/05/2020

Shareholder(s)					
Name		ID	Nationality/Place of incorporation/Origin	Source of Address	Address Changed
Address					
1	TAN AH CHUAN	S1628465C	SINGAPORE CITIZEN	ACRA	29/03/2008
920 JURONG WEST STREET 92 #13-91 SINGAPORE (640920)					
Ordinary(Number)		Currency			
50000		SINGAPORE, DOLLARS			
2	LIM AH CHNG	S1830895I	SINGAPORE CITIZEN	ACRA	
920 JURONG WEST STREET 92 #13-91 SINGAPORE (640920)					
Ordinary(Number)		Currency			
50000		SINGAPORE, DOLLARS			

Abbreviation

UL - Local Entity not registered with ACRA

UF - Foreign Entity not registered with ACRA

AR - Annual Return

AGM - Annual General Meeting

FS - Financial Statements

FYE - Financial Year End

OSCARS - One Stop Change of Address Reporting Service by Immigration & Checkpoint Authority.

Note :

- The information contained in this Business Profile is extracted from lodgements filed by this entity with ACRA.

- The list of officers for this entity is available for online authentication within 30 days from the date of purchase of this Business Profile. Please scan the QR code available on the last page of this profile to access the authentication page. For more information, please visit www.acra.gov.sg.

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Business Profile (Company) of JIN QUAN ENGINEERING PTE. LTD. (200806112N)

Date: 15/05/2020

FOR REGISTRAR OF COMPANIES AND BUSINESS NAMES
SINGAPORE

RECEIPT NO. : ACRA200515185729

DATE : 15/05/2020

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Business Profile (Business) of KIM BOON WAH CO (20559500J)

Date: 15/05/2020

The Following Are The Brief Particulars of :

Name of Business	:	KIM BOON WAH CO
Former Name(s) if any	:	
Date of Change of Name	:	
Registration No.	:	20559500J
Registration Date	:	01/04/1975
Commencement Date	:	20/03/1975
Status of Business	:	Live
Status Date	:	21/03/2018
Renewal Date	:	17/03/2020
Expiry Date	:	01/04/2021
Renewal via GIRO	:	YES
Constitution of Business	:	Partnership
Principal Place of Business	:	920 JURONG WEST STREET 92 #13-91 SINGAPORE (640920)
Date of Change of Address	:	12/07/2019

Principal Activities

Activities (I)	:	LIGHTERAGE SERVICES (52224)
Description	:	
Activities (II)	:	FREIGHT TRANSPORT BY ROAD (49231)
Description	:	

Particulars of Authorised Representative(s)

Name	ID	Nationality	Address	Address Source	Date of Appointment
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Existing Sole-Proprietor(s) / Partner(s)

Name	ID	Nationality/Place of incorporation/Origin	Address	Address Source	Date of Entry
					Position

Authentication No. : G20300105W

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Business Profile (Business) of KIM BOON WAH CO (20559500J)

Date: 15/05/2020

Existing Sole-Proprietor(s) / Partner(s)

Name	ID	Nationality/Place of Incorporation/Origin	Address	Address Source	Date of Entry Position
LIM CAILING (LIN CAILING)	S8218567D	SINGAPORE CITIZEN	24 MARSILING DRIVE #13-187 SINGAPORE (730024)	ACRA	14/10/2019 Owner
LIM AH CHNG	S1830895I	SINGAPORE CITIZEN	920 JURONG WEST STREET 92 #13-91 SINGAPORE (640920)	ACRA	12/07/2019 Owner

Withdrawn Partner(s)

Name	ID	Nationality/Place of Incorporation/Origin	Address	Address Source	Date of Entry Position	Date of Withdrawal
TAN KIM CHOO	S2169023F	SINGAPORE CITIZEN	97 CASHEW ROAD #11-03 CASHEW HEIGHTS SINGAPORE (679668)	OSCARS	20/03/1975 Owner	15/10/2005
WONG KIEU @ WONG BOON BIAU	S0998154C	SINGAPORE CITIZEN	373 CLEMENTI AVENUE 4 #12-196 SINGAPORE (120373)	ACRA	20/03/1975 Owner	12/07/2019
ANG SIEW ENG	S0054818I	SINGAPORE CITIZEN	373 CLEMENTI AVENUE 4 #12-196 SINGAPORE (120373)	ACRA	15/10/2005 Owner	12/07/2019
TAN AH CHUAN	S1628465C	SINGAPORE CITIZEN	920 JURONG WEST STREET 92 #13-91 SINGAPORE (640920)	ACRA	12/07/2019 Owner	14/10/2019

Authentication No. : G20300105W

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Business Profile (Business) of KIM BOON WAH CO (20559500J)

Date: 15/05/2020

Abbreviation

OSCARS - One Stop change of Address Reporting Service by Immigration & Checkpoint Authority.

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FOR REGISTRAR OF COMPANIES AND BUSINESS NAMES
SINGAPORE

RECEIPT NO. : ACRA200515185729

DATE : 15/05/2020

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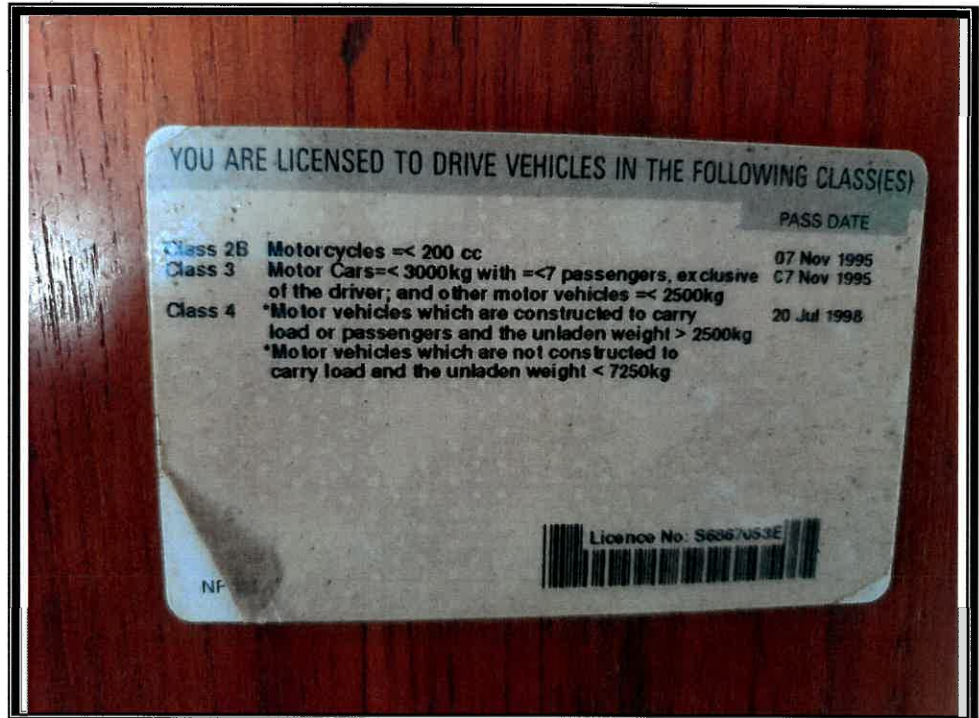


Authentication No. : G20300105W

**Photo
No 1**



**Photo
No 2**



S/N	CPF Account No.	Name of Employee	CPF To Be Paid (\$)	SDL To Be Paid (\$)	Employer CPF (\$)	Employee CPF (\$)	Ordinary Wages (\$)	Additional Wages (\$)	Agency	Fund (RM)
10.	S2629354E	RANJAN S/O KRISHNAN	163.00	3.25	98.00	65.00	1,300.00	0.00	SINDA	3.00
11.	S2581645E	WONG TICK SUNG	188.00	3.75	113.00	75.00	1,500.00	0.00	CDAC	0.50
12.	S1256144Z	NG BOON TONG	495.00	7.50	270.00	225.00	3,000.00	0.00	CDAC	1.00
13.	S1830895I	LIM AH CHING	1,665.00	11.25	765.00	900.00	4,500.00	0.00	CDAC	1.50
14.	S1628465C	TAN AH CHUAN	1,170.00	11.25	585.00	585.00	4,500.00	0.00	SINDA	7.00
15.	S8382752A	ARIDOSS PRABU	973.00	6.58	447.00	526.00	2,630.50	0.00	CDAC	0.50
16.	S7211968A	LIM HAI HUAT	666.00	4.50	306.00	360.00	1,800.00	0.00	CDAC	0.50
17.	S1257633A	HO CHENG KUAY	215.00	3.25	118.00	97.00	1,300.00	0.00	CDAC	0.50
18.	S1635713H	LOH JOO TECK	390.00	3.75	195.00	195.00	1,500.00	0.00	CDAC	0.50
19.	S0210454G	NG LEONG BEE	250.00	5.00	150.00	100.00	2,000.00	0.00	SINDA	3.00
20.	S7888233F	SARAVANAN ATTEGAN	481.00	3.25	221.00	260.00	1,300.00	0.00	SINDA	5.00
21.	S7766896I	ARAMUTHAN ARULSELVAN	907.00	6.13	417.00	490.00	2,450.00	0.00	CDAC	0.50
22.	S7678973H	MAK CHEE LEONG	481.00	3.25	221.00	260.00	1,300.00	0.00	CDAC	3.00
23.	S7767706B	SUNDARAMOORTHY MANAVALAN	555.00	3.75	255.00	300.00	1,500.00	0.00	CDAC	0.50
24.	S1749799E	TAN KIM HUAT	555.00	3.75	255.00	300.00	1,500.00	0.00	CDAC	0.50
25.	S7787999D	LY THI BE SAU	555.00	3.75	195.00	195.00	1,500.00	0.00	CDAC	1.00
26.	S1477782B	TEO SOI TEE	390.00	3.75	195.00	195.00	1,500.00	0.00	SINDA	3.00
27.	S1425982A	TAN CHWEE HOCK	650.00	6.25	325.00	325.00	2,500.00	0.00	SINDA	0.50
28.	S1686797G	RAJENDRAN S/O MARIMUTHU	338.00	3.25	169.00	169.00	1,300.00	0.00	CDAC	0.50
29.	S0700296C	LEONG GEOK LAN	163.00	3.25	98.00	65.00	1,300.00	0.00	CDAC	0.50
30.	S1146079H	LIM KIM YUE	163.00	3.25	98.00	65.00	1,300.00	0.00	MBMF	3.50
31.	S7037128F	AZZIMULLAH KHAN S/O ABDUL LATIFF	481.00	3.25	221.00	260.00	1,300.00	0.00	CDAC	0.50
32.	S9110059B	TAN YU HANG	555.00	3.75	255.00	300.00	1,500.00	0.00	CDAC	0.50
33.	S6867053E	CHAN HON SUM	555.00	3.75	255.00	300.00	1,500.00	0.00	CDAC	1.50
34.	S1218155H	GOH PECK CHAI	582.00	8.82	318.00	264.00	3,528.80	0.00	CDAC	0.50
35.	S2662747H	CHAN CHOI FOONG	481.00	3.25	221.00	260.00	1,300.00	0.00	CDAC	0.50
36.	T0140080G	ELTON TAN YONG KANG	555.00	3.75	255.00	300.00	1,500.00	0.00	CDAC	0.50
37.	S9044191D	KOH SINGH	555.00	3.75	255.00	300.00	1,500.00	0.00	SINDA	3.00
38.	S1760674C	ROBERT DASS S/O ANTHONY	555.00	3.75	255.00	300.00	1,500.00	0.00	CDAC	0.50
39.	S7215253J	LOH HOE HIN	555.00	3.75	255.00	300.00	1,500.00	0.00	MBMF	3.50
40.	S7112786I	ABDUL AZIZ BIN KASSIM	363.00	5.50	198.00	165.00	2,200.00	0.00	CDAC	0.50
41.	S1451066D	NOORKHALAM BIN AMAN	188.00	3.75	113.00	75.00	1,500.00	0.00	CDAC	0.50
42.	S2010770G	CHIA KIM SEONG	215.00	3.25	118.00	97.00	1,300.00	0.00	CDAC	0.50
43.	S1416119H	AIK HOCK SOON	481.00	3.25	221.00	260.00	1,300.00	0.00	CDAC	0.50
44.	S1778878G	CHUA ENG THYE	163.00	3.25	98.00	65.00	1,300.00	0.00	CDAC	0.50
45.	S0216288A	CHOON YOON CHAI								

STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Recorded from Chan Hon Sum			Address: 30 Jalan Buroh Singapore 619486		
Sex M	Age 52	NRIC.: S6967053E	Nationality Singaporean PR	Occupation Driver	
Recorded by Alex Wong		Date 15/05/2020	Time 1000 hours	Place 30 Jalan Buroh Singapore 619486	
Language spoken Mandarin		Interpreted by ---		Witnessed by ---	

I hereby declare that the following statement is voluntarily made by me for insurance purpose. This statement is true and correct to the best of my knowledge and belief.

I am presently employed as a driver by my company, Jin Quan Engineering Pte Ltd for about 5 years plus.

They are the registered owner of the prime mover, bearing registration number **XD1249M**.

I am not sure which company is the registered owner of the low bed trailer, bearing registration number **TRC4244H**

I am residing in Malaysia but due to the circuit breaker period, I am now temporary residing in Singapore.

My work-scope is to deliver machines to my company customers.

My working hours are generally from 0800 hour to 1700hours, Monday to Saturday. I am required to work overtime if necessary. My off day is on Sunday.

I hold a valid Class 4 Singapore Driving Licence since 20 July 1998.

I was being shown the accident footage and confirmed that I was driving the prime mover and trucking **TRC4244H** when the accident occurred. I was delivering an excavator which I collected from 10 Benoi Road to 72 Loyang Way.



STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

I was however unaware of this accident hence I did not stop. As I am driving a heavy vehicle and trucking the trailer with an excavator, I did not realise any issue during my journey.

Prior to the accident, I did not consume any alcoholic beverages or medication.

The following questions were posed to me by the recorder:-

Q1) When and where did you realise that the left rear tyre of the trailer was dislodged?

Ans It was on the same day when I reached 72 Loyang Way that I realized one of the left rear rubber tyres was missing from the wheel.

Q2) Who did you inform after you realized the left rear tyre of the trailer was dislodged? What did you do thereafter?

Ans I immediately contacted my company to inform them that the left rear rubber tyre came off. I was informed to leave the trailer there and they will send mechanic over to replace it. I left 72 Loyang Way after informing them.

Q3) During the journey, didn't you feel anything unusual since the tyre of the trailer was dislodged? How was it possible that you continue trucking the trailer?

Ans As I am driving a heavy vehicle and trucking the trailer with an excavator, I did not realise the left rear tyre had burst. During my journey, there was no issue. I am still able to continue my journey as the inner tyre of the wheel was still intact.

Q4) Where are you proceeding from and where was your destination?

Ans I was proceeding from 10 Benoir Road to 72 Loyang Way to deliver the excavator to my company customer.

Q5) Was the tyre which was dislodged from the trailer recently being replaced? What is the causation that causes the tyre concerned to be dislodged?

Ans I am not too sure as maintenance issue is done by my company. The causation was probably due to the fact that the tyre punctured/ burst causing it to be dislodged from the wheel.



STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Q6) Is there a daily check on trailer tyre? What is the SOP and how frequent was it being checked? (daily, weekly or monthly check)

Ans There is no SOP and I will just merely visually inspect the trailer to see if there is any physical damage.

Q7) Where is usually the OI trailer being parked at?

Ans It is parked at my company premises at 30 Jalan Buroh.

Q8) Prior to the accident, where was the OI trailer being drawn out from and how long was it being placed at the premise?

Ans I draw the trailer from my company premises at 30 Jalan Buroh.

Q9) Are there any written records on the utilization of the trailer?

Ans No

Q10) When was Trailer last being used prior to the day of the accident and who used it? Where was the trailer being drawn out?

Ans I am not sure on this.

Q11) The accident was reported to have occurred on 4 May 2020 @ 1500 hours. Prior to the accident, were you the one who last utilize the trailer on that material day? If not, who used it?

Ans On that day, I was the only who used the trailer.

Q12) Is this the first time such an incident occurred where the tyre from this particular trailer was dislodged?

Ans Yes.

Q13) Are there any incident report put up by the Insured and if so, please provide a copy of the report?

Ans No, but my company have received a letter from the Police informing me to lodge a Police report.



STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Q14) Please provide the accident footage which might have captured the accident, if any?

Ans No, my vehicle is not fitted with an in-car camera.

A handwritten signature in black ink, appearing to be 'Uy' followed by a stylized flourish.

Statement read and explained over in Mandarin

I affirmed it to be true and correct

Time concluded @ 1040 hrs

STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Recorded from Marcus Ng Boon Tong			Address: 30 Jalan Buroh S619486		
Sex M	Age 57	NRIC: S1256144Z	Nationality Singaporean	Occupation Operation Manager	
Recorded by Alex Wong		Date 15/05/2020	Time 1045 hours	Place 30 Jalan Buroh S619486	
Language spoken English		Interpreted by ---		Witnessed by ---	

I hereby declare that the following statement is voluntarily made by me for insurance purpose. This statement is true and correct to the best of my knowledge and belief.

I am presently employed as an Operation Manager by my company, Jin Quan Engineering Pte Ltd since year 2008.

They are the registered owner of the prime mover, bearing registration number **XD1249M**.

Kim Boon Wa Co is the registered owner of a low bed trailer, bearing registration number **TRC4244H**.

Both companies (Jin Quan Engineering Pte Ltd & Kim Boon Wa Co) are related company as they are own by the same boss.

My work scope is to plan, deploy and oversees the overall operations in the company.

The following questions were posed to me by the recorder:-

Q1) What is the relationship between your company and Mr Chan Hon Sum?

Ans He is our employee and he is employed as a driver. At the time of the accident, he is authorized to utilise the vehicle **XD1249M** and trailer **TRC4244H** as he was delivering an excavator to our customer premises.

Q2) Who is the owner of trailer and which is it's insurers? Obtain Log card of trailer and certificate of insurance.

Ans I think it should also be under AXA insurance. I need to request for my admin staff to obtain the information.



STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Q3) Are there any service agreement/ contract between Jin Quan Engineering Pte Ltd and Kim Boon Wa Co to utilize the latter's trailer TRC4244H?

Ans No, there is no service agreement/ contract since both companies are own by the same boss.

Q4) Who is maintaining the trailer?

Ans All our vehicles and trailers are maintained by our own company, Jin Quan Engineering Pte Ltd.

Q5) Where was the Driver proceeding from and where was his destination? Was it in connection to your company business?

Ans He collected an excavator from our customer, Kim Hock Corporation located at 10 Benoi Road to be delivered to 72 Loyang Way. He was performing his work duty in connection to our company business to send the excavator from our customer's premise to 72 Loyang Road.

Q6) When did the Driver discovered the tyre was dislodged and who did he informed? What did he do?

Ans Upon arrival at 72 Loyang Way, he contacted me to inform the left rear tyre rubber was dislodged. I told him to leave the trailer there and informed our mechanic to replace the tyre. On the same day, our mechanic proceeded there to have the rubber tyre replaced.

Q7) When was the tyre which was dislodged last replaced? Please provide the supporting documents as well as the past 6 months maintenance report.

Ans I am not sure on this. As our vehicles and trailers are maintained by our own staff, we do not have the practice of documentation recording.

Q8) When was the last inspection conducted? Please provide the most recent LTA inspection certificate?

Ans We will provide the LTA inspection certificate.

Q9) What is the causation that causes the tyre concerned to be dislodged?

Ans The likely cause was due to the fact that the tyre was punctured/ burst hence it flew off from the wheel.



STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Q10) Is there a daily check on the trailer's tyre? What is the SOP and how frequent was it being checked? (daily, weekly or monthly check)

Ans Our company do not have any SOP on this. The drivers will generally just walk around to visually inspect to confirm that there is no physical damage. The physical inspection is not documented.

Q11) Where is usually the trailer being parked at?

Ans At our office premise at 30 Jalan Buroh.

Q12) Are there any written records on the utilization of the trailer?

Ans No.

Q13) Prior to the accident, where was the trailer being drawn out from?

Ans At our office yard at 30 Jalan Buroh.

Q14) The accident was reported to have occurred on 4 May 2020 @ 1500 hours. Prior to the accident, is the Driver the one who last used the Trailer on that material day? If not, who used it?

Ans Yes, Mr Chan was the one who utilized it.

Q15) When was Trailer last being used prior to the day of the accident and who used it? Where was the trailer being drawn out?

Ans I could not recall who was the last person to utilize the trailer as we do not have practice to document it down.

Q16) Is this the first time such an incident occurred where the tyre from this particular trailer was dislodged?

Ans Yes, this is the first time.

Q17) Are there any incident report put up by your office and if so, please provide a copy of the report?

Ans No. however, our company have received a letter from the Police informing the driver to lodge a Police report.



STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Q18) Please provide the accident footage which might have captured the accident, if any?

Ans The vehicle is not fitted with an in-car camera.

A handwritten signature in black ink, appearing to be 'HAF' or similar, written in a cursive style.

Statement read and explained over in English

I affirmed it to be true and correct

Time concluded @ 1115 hrs

TEST CERTIFICATE

NO. STA00054504

Land Transport Authority

THE ROAD TRAFFIC ACT
(CHAPTER 276)

This is to certify that motor vehicle with registration No. **TRC4244H** was examined under section 90 of the Road Traffic Act and that at the date of the examination the prescribed statutory requirements were complied with in relation to the vehicle.

Date of issue : 26/11/2019

STA Inspection Pte Ltd

Reference No : LQ191126007



KEEP THIS CERTIFICATE SAFELY

CHECK carefully that the particulars specified above are correct. A test certificate showing any alteration should not be issued or accepted as this may delay the renewal of a vehicle licence.

For the purpose of renewing road tax, this Certificate must be presented within **3 months** from the date of issue.

WARNING:

A test certificate should not be accepted as evidence of the satisfactory mechanical condition of a vehicle offered for sale.



STA Inspection Pte Ltd

Sin Ming Centre

302 Sin Ming Road

Singapore 575627

Tel: (65) 6452 1398

Fax: (65) 6453 8244

sta.com.sg

JCo. Reg. No. 19020497001

IBST Reg. No. M2 0053598-2

Jalan Boon Lay Centre

249 Jalan Boon Lay

Singapore 619523

Tel: (65) 6261 6176

Fax: (65) 6261 2291

1-STA-WARNER-001-03R

TEST CERTIFICATE

NO. **STAQ0048871**

Land Transport Authority

THE ROAD TRAFFIC ACT
(CHAPTER 276)

This is to certify that motor vehicle with registration No. **XD1249M** was examined under section 90 of the Road Traffic Act and that at the date of the examination the prescribed statutory requirements were complied with in relation to the vehicle.

Date of Issue : **24/06/2019**

Reference No : **LQ190624002**



Authorised Signatory

KEEP THIS CERTIFICATE SAFELY

CHECK carefully that the particulars specified above are correct. A test certificate showing any alteration should not be issued or accepted as this may delay the renewal of a vehicle licence.

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STA WIPER 001-07 RM 02