



# JusEquity Law Corporation

**ADVOCATES & SOLICITORS • COMMISSIONER FOR OATHS**

133 New Bridge Road #10-03 Chinatown Point Singapore 059413

Telephone: (65) 6536 9339

Fax: (65) 6536 5368 (Litigation & Conveyancing)

Email: [claims@juseq.com.sg](mailto:claims@juseq.com.sg)

Website: [www.juseq.com.sg](http://www.juseq.com.sg)



Our Ref: JEQ/200187/0220 (PM)

Your Ref: FBH2168X

20<sup>th</sup> May 2020

**MSIG INSURANCE (SINGAPORE) PTE LTD**

16 Raffles Quay

#24-01 Hong Leong Building

Singapore 048581

Attn: Motor Claims Department

**BY HAND  
WITHOUT PREJUDICE**

**RAJENDRAN MUTHUKUMAR**

Block 10Q Braddell Hill #04-76

Singapore 579734

**BY POST  
WITHOUT PREJUDICE**

Dear Sirs

**PROPERTY DAMAGE CLAIM BY S.A ASIA INTERNATIONAL PTE. LTD. ARISING FROM  
ACCIDENT INVOLVING SJN5982R AND FBH2168X ALONG BRADDELL ROAD ON 13/2/2020**

We act for S.A Asia International Pte. Ltd.; the owner(s) of motor vehicle number SJN5982R.

We are instructed to claim damages against you as the insurers for motor vehicle number FBH2168X as a result of the aforesaid accident.

We are further instructed that the accident was caused by the negligence of your insured rider in the riding, management and control of vehicle registration number FBH2168X.

As a result of the accident, our client(s) has / have suffered loss and expense, particulars of which are as follows: -

**A. Damages**

a. Cost of repairs + GST	\$ 4,066.00
b. Rental (\$120.00 x 6 days)	\$ 720.00

**B. Disbursements (at this stage)**

a. LTA search fees	\$ 7.49
b. Survey report fees	\$ 353.10
c. Miscellaneous expenses	\$ 53.50

**CONFIDENTIALITY CAUTION**

This message is intended only for the use of the individual or entity to whom it is addressed and contains information that is privileged and confidential. If you, the reader of this message, are not the intended recipient, you should not disseminate, distribute or copy this communication. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address at our expense. Thank you.



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**C. Costs + GST**

**\$ 749.00**

We attach herewith the following documents in support of our client's / clients' claim: -

- a. GIA report lodged by our clients' driver;
- b. LTA search results and receipt;
- c. Repair invoice from Providence Automobile Pte. Ltd.;
- d. Vehicle rental agreement and official receipt from Asia Autocarz Pte. Ltd.;
- e. Survey report with photographs and tax invoice from Vicom Ltd.;
- f. Certificate of Insurance of our client's / clients' vehicle SJN5982R; and
- g. Notice of Accident to you and/or your insured dated 18 February 2020.

We had on 18 February 2020 notified you and/or your insured of the accident, and a pre-repair survey of our client's / clients' vehicle number SJN5982R was carried out by your appointed surveyor.

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

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter **within 14 days** of your receipt of this letter, failing which our client(s) 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(s) arising out of the accident, you are 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

Enc  
Cc client(s)

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SINGAPORE ACCIDENT STATEMENT

**IMPORTANT NOTICE**

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

**ACCIDENT STATEMENT**

Date Of Report	17/02/2020 16:51
Date Of Accident	13/02/2020 19:00
Exact Location Of Accident	BRADDELL RD TWDS LORNIE RD B/F WOODLEIGH PK L/P 29
Country/State of Loss	SINGAPORE

**DETAILS OF OWN VEHICLE**

Vehicle Registration Number	SJN5982R
<b>Insured/Policyholder</b>	
Name Of Registered Owner	S.A ASIA INTERNATIONAL PTE. LTD.
Co Reg No	2XXXXX987E
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-81330068

**Vehicle Particulars**

Manufacturer	TOYOTA
Model	ESTIMA

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy for repair to your vehicle? NO

If No, Please state action to be taken THIRD PARTY

Vehicle Category PRIVATE CAR

**Insurance Company**

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5107541887 (CLASSIC)
Cover Note Number	

**Driver**

Name of Driver	TAN POH CHUAN
NRIC No	SXXXXX865F
Date Of Birth	05/03/1974
Occupation	INDOOR
Date Of Driving Pass	02/07/1997
Driving Experience	22 YEARS AND 7 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-96353046
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address	BLK 125 YISHUN ST 11 #08-405
Postcode	S760125
Was driver an employee of the Insured's Company	YES
If No, Relationship of the Driver with the Insured	
Vehicle Registration Number of Driver's Own Vehicle	-
	-
Insurance Company of Driver's Own Vehicle	-
	-

#### General Information of the Accident

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

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	2
Was any body injured in the Accident?	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)	1

#### Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	TRAFFIC POLICE DIVISION HQ
Police Station Address	ROAD: 10 UBI AVENUE 3 , POSTCODE: 408865 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 65470000 - FAX NO:
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

REFER TO POLICE REPORT T/20200217/7009

#### 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	FBH2168X
Vehicle Make/Model/Colour	HONDA
Details Of Properties	
Vehicle Category	MOTORCYCLE
Name of Driver	GANAPATHY ARUMUGAM
NRIC/Passport Number	GXXXX188K
Contact Number	98916635
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	

No. Of Passenger (Including Driver)

**DETAILS OF INJURED PERSON 1**

Name	TAN POH CHUAN
Approximate Age	45
Injuries Sustain	3 DAYS MEDICAL LEAVE FROM UNIVERSAL MEDICAL CLINIC
Injured person in which vehicle?	SJN5982R
Were seat belts worn?	YES
Was this injured conveyed to hospital by ambulance?	NO
Address	
Postcode	



## Accident Sketch Plan

### SKETCH PLAN


#### IMPORTANT NOTICE

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

I understand, acknowledge, agree and consent that:

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

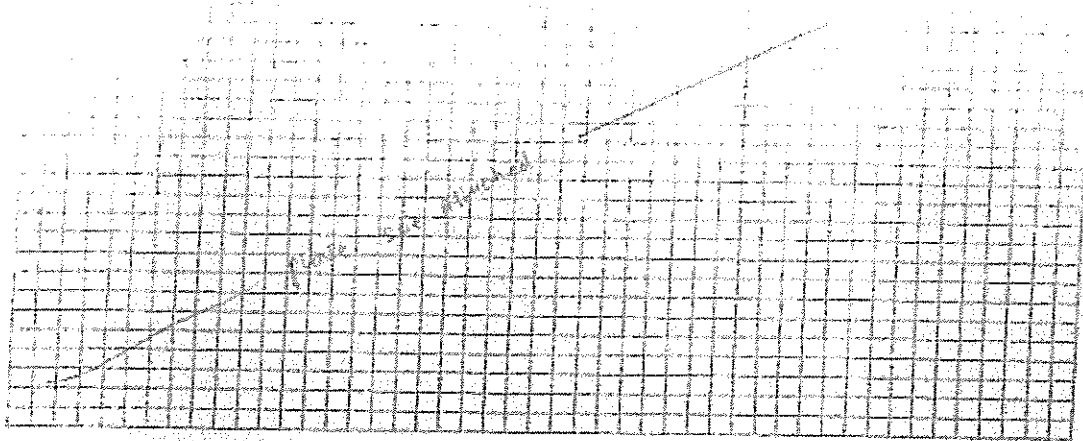
  
Policyholder's Signature  
Date & Time:

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

IDAC SIN MING VICOM LTD  
385 SIN MING DRIVE (S) 575718  
Reporting Centre Personnel's Signature  
Name:  
NIC/MIN No.:

# Accident Sketch Plan

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

A large rectangular area with horizontal lines for describing the circumstances of the accident. A diagonal line is drawn across the area from the bottom-left towards the top-right, with the handwritten text "please see attached" written along it.

## DECLARATION

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

Policyholder's Signature  
Date & Time:

Signature of Policyholder

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

Signature of Driver

IDAC SIN MING VICOM LTD  
385 SIN MING DRIVE (S) 575718  
Reporting Centre Personnel's Signature  
Name:  
NIC/FIN No:

# Accident Sketch Plan

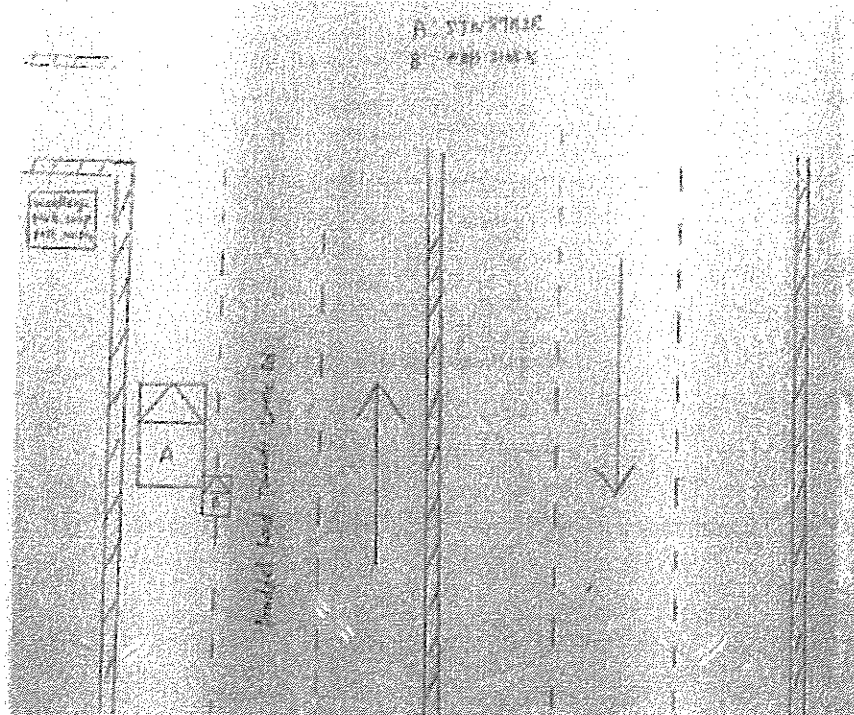
On 13/02/20 @ about 1900hrs I was driving my vehicle, SJN5982R, along Braddell Road towards Lomie Rd. I was driving along the extreme left lane. Right before Woodleigh Park Lamp Post No. 29, the front traffic was slowing down. I also slowed down my vehicle.

All of a sudden, I heard a very loud bang and felt impact coming from the rear of my vehicle. I then realised that one vehicle, FBH2168X had hit on to the rear part of my vehicle and cause some damages to it.

I felt pain on my back and went to see a doctor. I receive 3 days of medical certificate.

That's all.

TAN POH CHUAN  
7407865F  
8



TAN POH CHUAN  
7407865F  
8



## Enquire Vehicle & Owner Information ( Vehicle No. FBH2168X As At 13 Feb 2020 / 19:00:00 )

### Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: PM

### Current Owner Details

Owner ID Type: Foreign Identification Number

Owner ID: G3375887T

Owner Name: RAJENDRAN MUTHUKUMAR

Registered Address Type: HDB / HUDC

Registered Block/House No.: 10Q

Registered Street Name: BRADDELL HILL

Registered Unit No.: # 04 - 76

Registered Building Name: -

Registered Postal Code: 579734

### Current Vehicle Details

Vehicle No.: FBH2168X

Make Description/Model: HONDA / GLH125

Insurance Company Name:MSIG INSURANCE (SINGAPORE) PTE LTD



# Thank you

Tan Mei Ling has successfully logged out.

Your last login date and time was 18 Feb 2020, 09:59:23.

To return to ONE.MOTORING, please click [here](#)

For security reasons, please **CLEAR YOUR CACHE** after each session.

## Session Transaction History

S/No.	Asset Type	Asset ID	Asset Owner ID	Transaction Type	Transaction Amount (\$)	Log Date/Time
1	Vehicle	FBH2168X -		18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49	18 Feb 2020 / 09:59:49

# Providence Automobile Pte Ltd

No 11, Kaki Bukit Road 1, #03-08 Eunos Technolink Singapore 415939

Tel: 6743 3559 Fax: 6743 8051

---

## TAX INVOICE

Bill To: S.A ASIA INTERNATIONAL PTE LTD

Singapore  
Next Service

KM

Date 25.02.20  
Invoice No : PVA-AC-02-102-20  
Make/Model : TOYOTA ESTIMA  
Vehicle No : SIN 5982 R  
Payment Terms : CASH / NETS / CREDIT CARD  
GST Reg No : 201128758G

---

<u>S/N</u>	<u>DESCRIPTIONS</u>	<u>QTY</u>	<u>AMOUNT</u>
1	BEING LUMP-SUM REPAIR FOR VEHICLE NO. SIN 5982 R		\$ 3,800.00

Total Amount	\$	3,800.00
Add 7% GST	\$	266.00
Amount Due	\$	4,066.00

(SGD: FOUR THOUSAND AND SIXTY-SIX ONLY )

PROVIDENCE AUTOMOBILE PTE LTD

  
\_\_\_\_\_  
Authorised signatory

Date

19.02.20

## HIRER PARTICULARS

Name : Tan feli chuan NRIC No : S7407865F  
 Address : Blk 125 Yishun Street 11 #08-405 Postal Code (760125)  
 Date of Birth : 05.03.1974 Citizenship : Singaporean Driving Experience : (Mths/Yrs)  
 Res No : HP No : 9635 3046 Office No :  
 Company Name : Occupation :  
 Company Address : Postal Code ( )

## VEHICLE PARTICULARS

Make/Model : Toyota wsh Vehicle No : SJY 6433U Capacity :

## RENTAL PERIOD / CHARGES

Leasing Period From : 19.02.20 to 25.02.20 total leasing of 6 days / weeks / months

Deposit : \$ Received on

Delivery (if any) : \$

Leasing Amt : \$ (Weekday / Weekdays / Public Holidays / other package) { }

Total Amt : \$

Total Amt. Recd : \$ 720

## Deposit Refund

Date :

Less (if any) :

Deposit Refund : \$

Damages : \$ (Please Specify)

Delivery/Other : \$ (Please Specify)

Deposit Refund : \$

OUT

IN

Vehicle No. : SJY 6433U

Vehicle No. : SJY 6433U

Date Of Delivery : 19.02.20

Date Of Delivery : 25.02.20

Time : 1100hrs

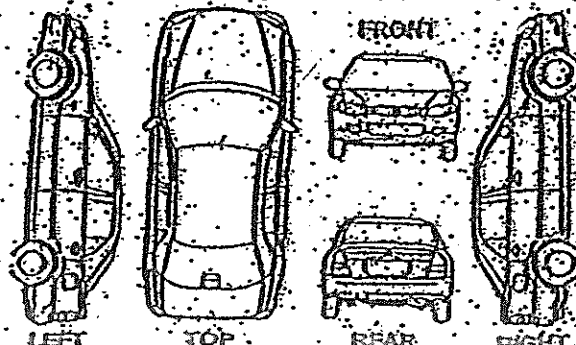
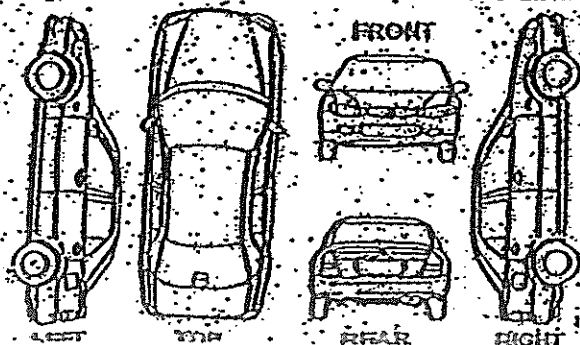
Time : 1100hrs

## HIRER'S DECLARATION

I, Tan feli chuan holder of NRIC No. S7407865F, have read and agree to the terms and conditions on the sides of this agreement, and shall be responsible of vehicle No. SJY 6433U during the leasing period by signing at the space below.

Hirer's Signature

Date/Time



#### TERMS AND CONDITION FOR CAR RENTAL

We (hereinafter called "the owner" which expression shall where the context so admits include the owner's successor-in title) hereby agrees to let the hirer named herein (therein-after called "The Hirer") agrees to take on hire the motor vehicle subject to the following terms and conditions:-

1. The hirer shall pay in full the hire charges specified herein before the commencement of hiring. No part of such hire charge shall in circumstances be refunded except at the discretion of the owner.
2. A refundable deposit of \$500 is required upon commencement of leasing periods. Full payment of leasing charges is to be paid upon collection of the vehicle.
3. If the Hirer shall fail to return the said vehicle at the expiration of the period of hire, then without prejudice to the other rights of the Owner, the Hirer shall pay to the Owner for every hour elapsing between the time of such expiration and the time the said vehicle is returned to the Owner, such further other charge in accordance with the Owner's current rate of hire charges or at such other rates as the Owner may in its absolute discretion thinks fit.
4. The hiring shall commence on the date and at the time specified and shall continue for the period and end on the date and at the time stated unless extended or as expressly requested by the Hirer.
5. Upon collection of the vehicle, the Hirer shall immediately examine the state and condition of the vehicle, including the paint and body work of the vehicle, and shall forthwith notify the Owner of any damage and / or defects whatsoever to the said vehicle. If the Hirer fails to do so, the Hirer shall be deemed to have accepted and agreed that the vehicle is in all respects in a good physical condition, roadworthy, in a proper and safe working condition and fully equipped with audio equipment, fitting, accessories, tools and spare tyre.
6. The said vehicle may only be driven by the Hirer or by person or persons who have been expressly designated and authorized in this contract. The driver or drivers must be in possession of a valid driving license and shall at all times drive the said vehicle in a careful and skilful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connection therewith. Particular attention is to be accorded to the following :-
  - a. The must not be overloaded. At all times the car must provide with sufficient oil, water and the prescribed tyre pressure. Tampering with speedometer is strictly prohibited.
  - b. The Hirer shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs;
  - c. It is expressly forbidden to hire the said vehicle out to third persons or to let unauthorized persons or learners to use the said vehicle or to permit the said vehicle to be used for illegal purposes (for instance : in connection with theft, drug pedaling or trafficking, smuggling or any other criminal activity) or the purposed of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the said vehicle being seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle;
7. The Hirer or driver shall report all incidents involving the said vehicle to the Owner immediately after the accident. The Hirer or driver shall not admit or compound any claim either partially or in full. Hirer is to secure the names and addresses of all witnesses as well as the registration number of all vehicles involved in the accident. All communications or letters received from third parties are to be referred to the Owner immediately. The Hirer shall not abandon the said vehicle without adequate provisions for safe guarding and securing the same. Failure to comply with will render Hirer liable for all cost and third party claims.
8. The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss, injury or damage sustained by the Hirer or by any third party as a result of the use of the said vehicle or as a result of any defect therein and in taking delivery of the said vehicle the Hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.
9. The Hirer or drivers acknowledge that the insurance effected by the Owner does not covered personal injuries or death to the driver of the vehicle. The said vehicle shall be covered under a Motor Vehicle insurance Policy which contains an excess clause of \$4,000 for 1<sup>st</sup> party (i.e. own) vehicle and also \$4,000 excess for damage claim by 3<sup>rd</sup> party vehicle for each and every accident; an additional \$2,000.00 excess will be charged if the driver is below 26 years of age and holds a License which is less than 2 years; or other rates which may from time to time be adjusted. Hirer is liable to pay first \$2,000/- under section & II in ant accident plus loss of earnings while damaged vehicle is under repair.
10. In the event of any damage or loss to the vehicle caused by the negligence, fault, act or commission of the Hirer or drivers which has resulted in the Owner's insurers repudiating liability for such damage or loss, the Hirer shall be liable for all damage to or loss of the vehicle and shall indemnify and keep the Owner indemnified against all costs (including legal costs on a full indemnity basis), claims and liabilities (whether civic or criminal) relating to or arising out of such negligence, fault action or commission.
11. In the breach of the terms and conditions of the agreement the Owner reserves the right to resume possession of the hired vehicle at anytime from the Hirer in the Owners' interest without prejudice.
12. The Hirer shall not take the said vehicle outside mainland Singapore, Malaysia or any other territory outside Singapore without the written consent of the Owner. Failure to comply with this term may entail serious consequences and the Hirer shall assume personal and full responsibility and in the event of the said vehicle being damaged seized, confiscated or forfeited as a result thereof the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle.

No.:

Date: 25-02-20

茲收到  
Received from Tan poh chuan

Besform

支付大銀  
the sum of Dollars Seven Hundred and Twenty only

系还  
in payment of Car rental from 19-02-20 to 25-02-20

\$ 720

Cash / Cheque No.:







VICOM LTD

385 Sin Ming Drive Singapore 575718

Mainline (65) 6458 4555  
Facsimile (65) 6458 1040

www.vicom.com.sg  
Company Registration No. 198100320K

TAX INVOICE

PROVIDENCE AUTOMOBILE PTE LTD  
Block 7 Kaki Bukit Road 1  
#02-08 Eunos Technolink  
Singapore 415939

ATTN : MOTOR CLAIMS DEPT.

VEHICLE No. : SJN5982R

ACCIDENT DATE : 13/02/2020

CLAIM No. : NOT AVAILABLE

INSURED VEH.No: FBH2168X

GST REG No. : M9-0000652-A

CUSTOMER ID : VACP0003

INVOICE No. : CL023244

INVOICE DATE : 10/04/2020

PAYMENT TERM : 30 Days Credit

DESCRIPTION	QTY	UNIT PRICE (SG\$)	AMOUNT (SG\$)
Photographs	30	1.00	\$ 30.00
Transportation	1	60.00	\$ 60.00
VAC Assessment Fee	1	240.00	\$ 240.00

GROSS AMOUNT \$ 330.00

GST @ 7% \$ 23.10

INVOICE AMOUNT \$ 353.10

This is a computer generated TAX INVOICE

No signature required

Cheque should be made payable to 'VICOM LTD'.

Sin Ming

385 Sin Ming Drive Singapore 575718  
Tel: (65) 6455 5358 Fax: (65) 6455 8638

Bukit Batok

511 Bukit Batok St 23 Singapore 659545  
Tel: (65) 6560 3312 Fax: (65) 6569 0722

Kaki Bukit

23 Kaki Bukit Ave 4 Singapore 415933  
Tel: (65) 6741 6697 Fax: (65) 6749 2305

PROVIDENCE AUTOMOBILE PTE LTD  
Block 7 Kaki Bukit Road 1  
#02-08 Eunos Technolink  
Singapore 415939



VICOM LTD  
385 Sin Ming Drive Singapore 575718

Mainline (65) 6458 4555  
Facsimile (65) 6458 1040

www.vicom.com.sg  
Company Registration No: 198100320K

## SURVEY REPORT

GENERAL INFORMATION			
VAC Ref. No.	: 556358	Claim No.	: NOT AVAILABLE
Accident Date	: 13/02/2020	Claim Type	: THIRD PARTY
Assignment Date	: 19/02/2020	Policy No.	:
Survey Date	: 19/02/2020	Finalised Dt.:	09/04/2020
Survey Report Date	: 10/04/2020		
VEHICLE PARTICULARS			
Vehicle No.	: SJN5982R	Chassis No.	: ACR500083589
Registration Date	: 20/02/2009	Engine No.	: 2AZF216789
Make	: TOYOTA	Engine Cap.	: 2362CC
Model	: ESTIMA AERAS	Transmission	: AUTOMATIC
		Colour	: SILVER
CONDITION OF VEHICLE DURING SURVEY (VISUAL and STATIC TEST ONLY)			
Foot Brake	: SERVICEABLE	Steering	: SERVICEABLE
Hand Brake	: SERVICEABLE	Modification	: NONE
Mileage	: 111257KM		
TYRES	SIZE	MAKE	BALANCE (mm)
FRONT RH	215/55R17	GITI	6
FRONT LH	215/55R17	GITI	6
REAR RH	215/55R17	GITI	7
REAR LH	215/55R17	GITI	7
SURVEY CONDUCTED AT			
PROVIDENCE AUTOMOBILE PTE LTD Block 7 Kaki Bukit Road 1 #02-08 Eunos Technolink Singapore 415939			
REMARKS			
[1] Workshop Estimate : S\$ 9,516.50 [2] Our Adjustment : S\$ 3,800.00 [3] Repair Period : 6 days [4] We have not authorised repairs. This survey was carried out on without prejudice basis.			

## SURVEY REPORT

## Annex A: Adjustment on Spare Parts

#	Qty	Vehicle Parts Description	Condition	Workshop Estimate (\$)	VAC Adjustme (\$)	
1	1	Rear Bumper	Cracked / Deformed	588.50	588.50	
2	2	Rear Bumper Side Retainer Long	O/S Cracked / Deformed	96.30	48.15	
3	2	Rear Bumper Side Retainer Short	O/S Cracked / Deformed	74.90	37.45	
4	1	Tail Lamp Rh	Serviceable	406.60	0.00	
5	1	Rear Rh Fender	Buckled	1849.80	1849.80	
6	1	Rear Rh Fender Protector	Deformed	165.85	165.85	
7	1	Rear Rh Inner Trim	Serviceable	80.25	0.00	
8	1	Rear Lh Inner Trim	Serviceable	80.25	0.00	
9	8	Rear Rh Fender Inner Trim Clip	Cracked	34.24	14.00	
10	1	Rear Rh Inner Trim Fender 1/4 Glass Moulding	Necessary	235.40	235.40	
11	1	Rear Rh 1/4 Glass Sealant	Necessary	90.95	90.95	
12	1	Rear Rh Fender Side Shield	Serviceable	80.25	0.00	
13	1	Rear Rh Rim	Grazed / Dented	374.50	374.50	
14	2	Rear Rh Shock Absorber	Serviceable	535.00	0.00	
15	1	Rear Rh Tyre	Serviceable	251.45	0.00	
16	1	Rear Rh Axel	Serviceable	588.50	0.00	
17	1	Rear Rh Knuckle Arm	Serviceable	481.50	0.00	
18	2	Rear Rh Bearing	Jammed	438.70	438.70	
19	1	Rear Rh Door	Repair	197.95	0.00	
20	1	Rear Rh Door Protector	Necessary	144.45	144.45	
			Subtotal	:	6795.34	3987.75
			Less 25 %		1698.84	996.94
			TOTAL	:	5096.50	2990.81
			TOTAL FOR SPARE PARTS	:	5096.50	2990.81

## SURVEY REPORT

## Annex B: Adjustment on Labour and Spray Painting

#	Job Description	Workshop Estimate (S\$)	VAC Adjustmer (S\$)
1	Labour	1600.00	800.00
2	Spray	1600.00	600.00
3	Rewire	100.00	20.00
4	Anit-rust	100.00	30.00
5	Upholstery	300.00	200.00
6	Alignment	100.00	60.00
7	R&r rear door under carriage	500.00	0.00
8	R&r rear right hand 1/4 glass	120.00	60.00
TOTAL FOR LABOUR AND SPRAY PAINTING		4420.00	1770.00

## Summary

Description	Workshop Estimate (S\$)	VAC Adjustmer (S\$)
TOTAL FOR SPARE PARTS	5096.50	2990.81
TOTAL FOR LABOUR AND SPRAY PAINTING	4420.00	1770.00
TOTAL REPAIR COST	9516.50	4760.81

## SURVEY REPORT

## Annex C: Conclusion

## ASSESSOR'S REPORT

At the place of inspection, we saw this vehicle sustained rear o/s portion damage.

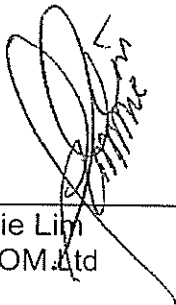
The damages seen during our survey were rear o/s door, rear o/s fender, rear o/s rim, rear bumper assy and surrounding areas. A fuller detailed description of the damages is in Annex A of this survey report.

## ASSESSOR'S RECOMMENDATION

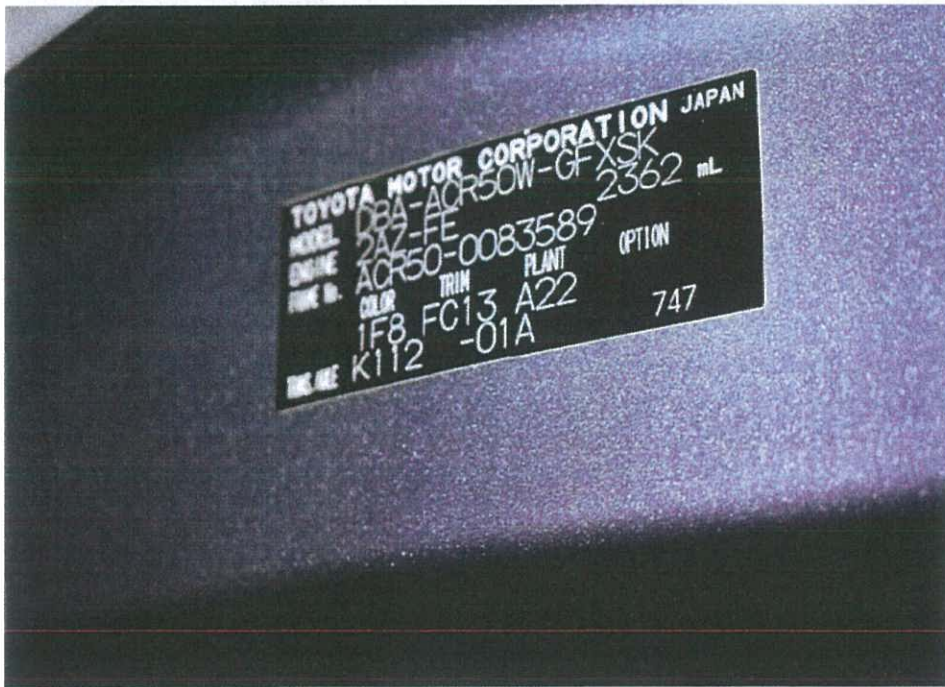
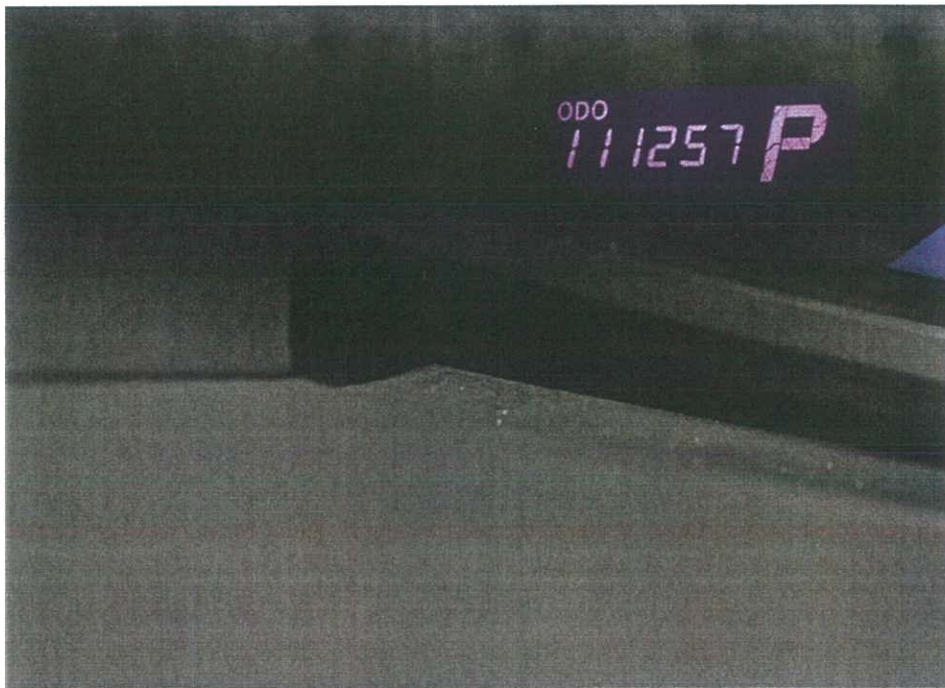
Providence Automobile Pte Ltd estimated a repair cost of S\$9,516.50. We adjusted it to S\$4,760.81.

Accordingly, we recommend repairs to this vehicle be carried out on a lumpsum basis at S\$3,800.00.

The repairs would require a period of 6 working days.



Tommie Lim  
for VICOM Ltd



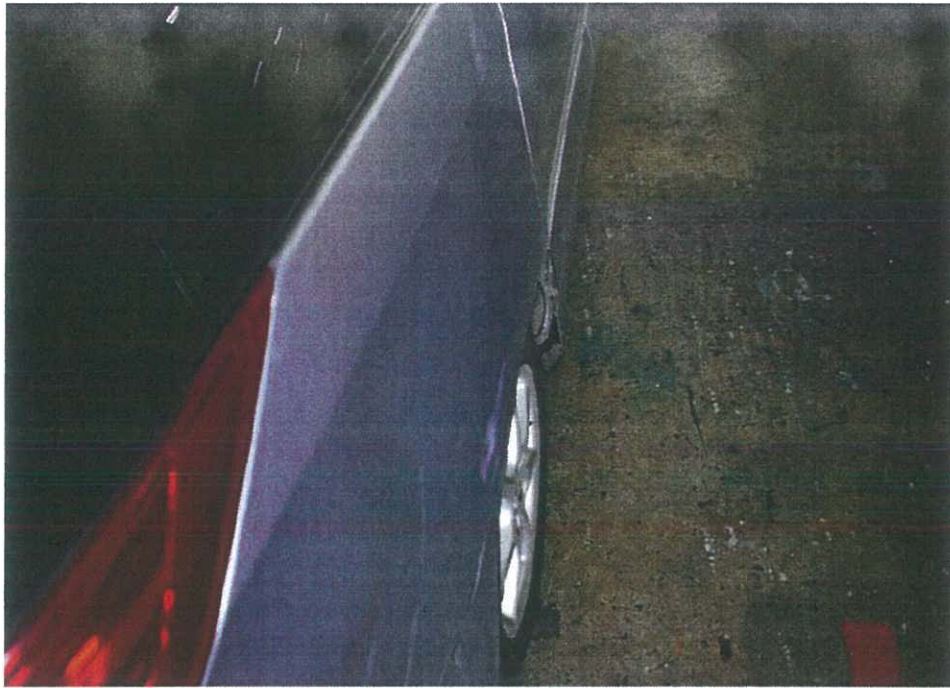
VICOM ASSESSMENT CENTRE VEHICLE No.: SJN5982R ACCIDENT DATE : 13/02/2020





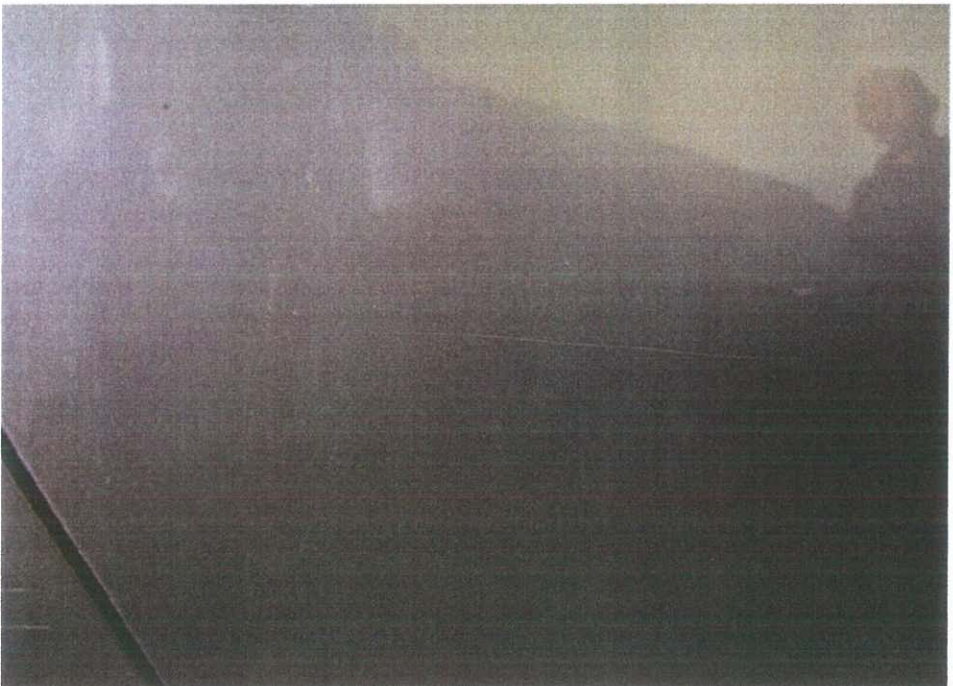
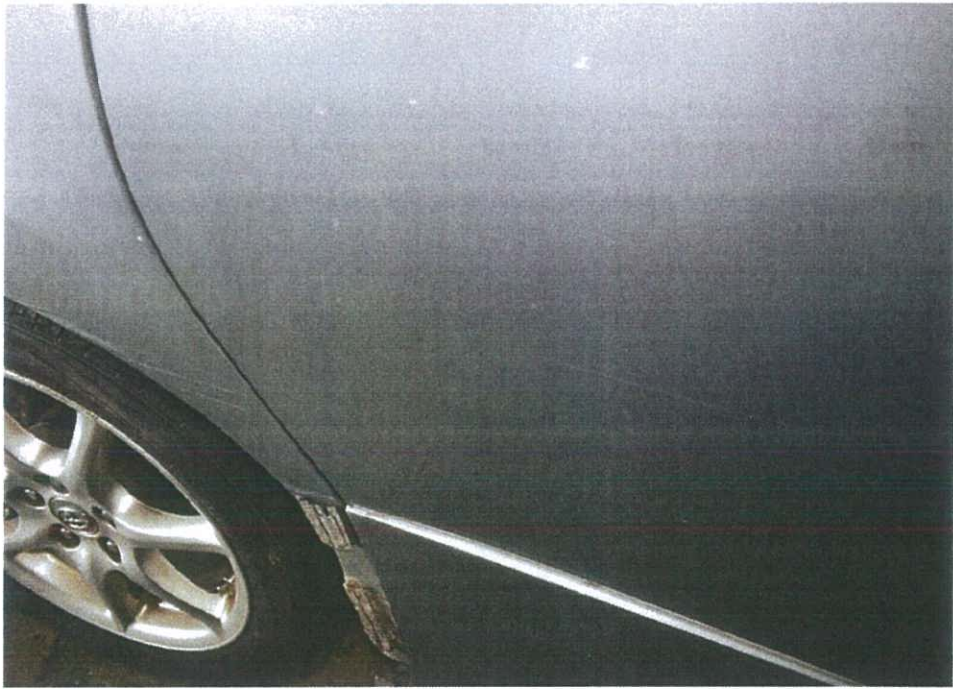
VICOM ASSESSMENT CENTRE VEHICLE No.: SJN5982R ACCIDENT DATE : 13/02/2020





VICOM ASSESSMENT CENTRE VEHICLE No.: SJN5982R ACCIDENT DATE : 13/02/2020





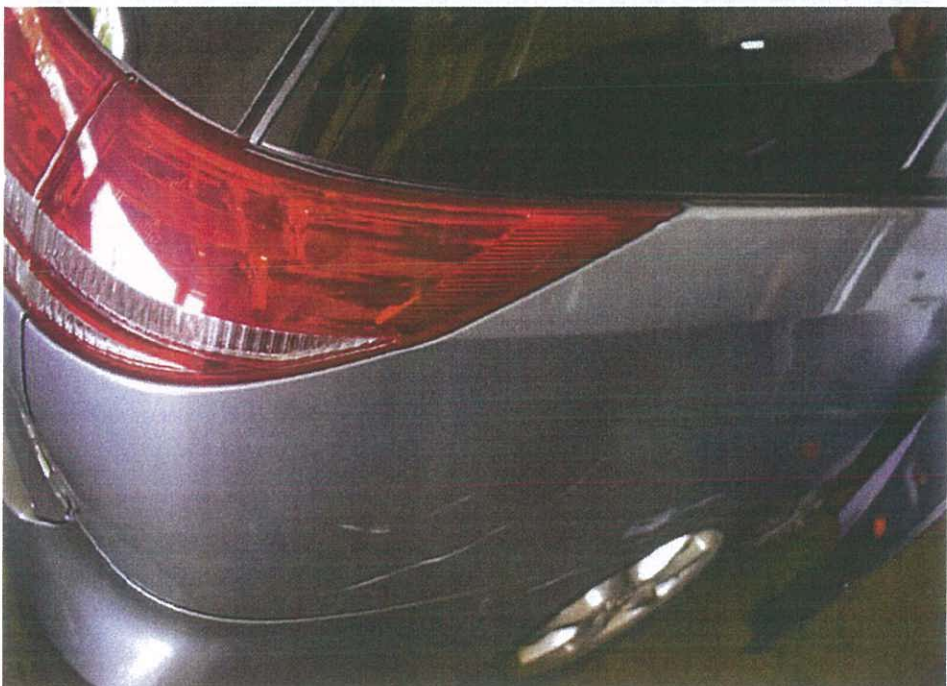
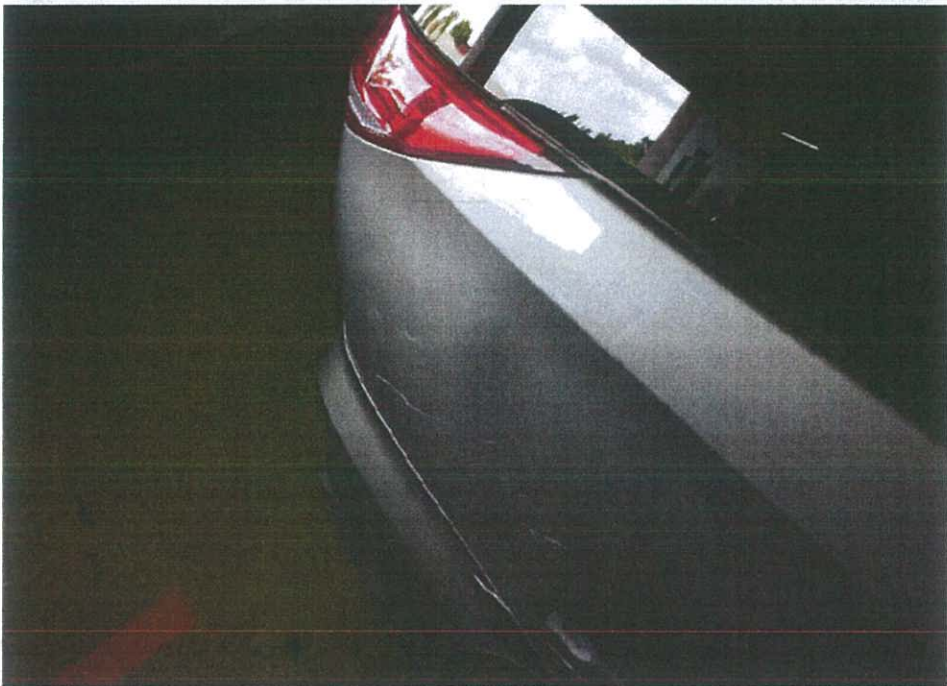
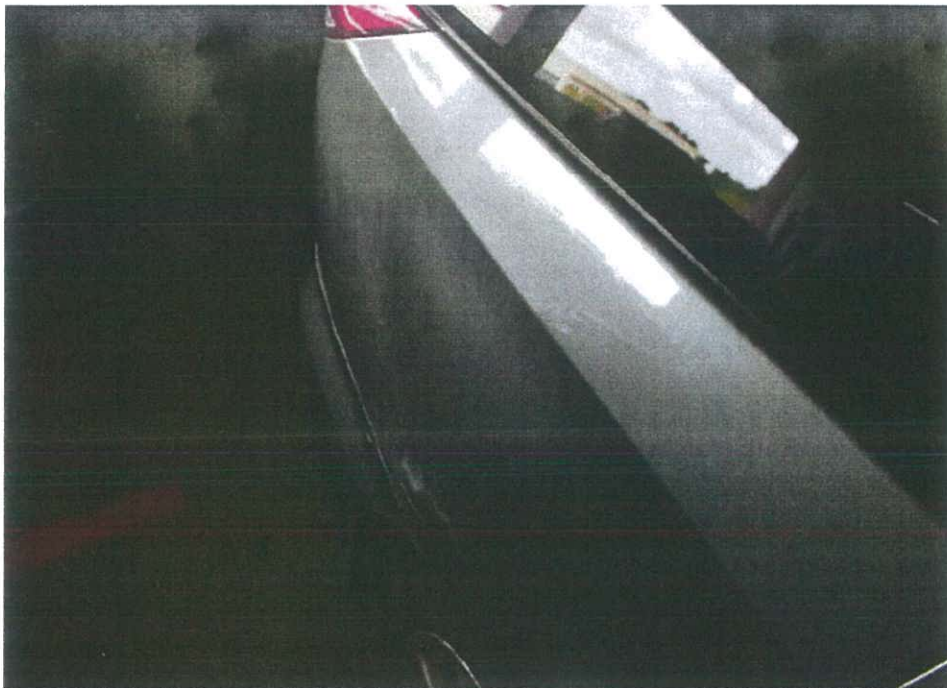




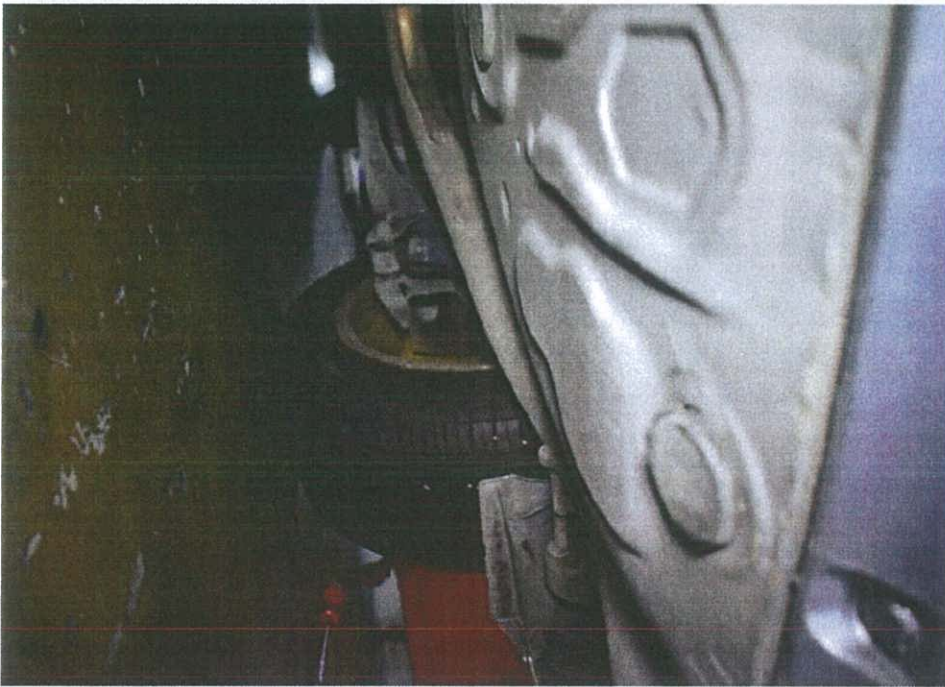
















VICOM ASSESSMENT CENTRE VEHICLE No.: S.JN5982R ACCIDENT DATE : 13/02/2020





**Certificate of Insurance**

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)  
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960  
ROAD TRANSPORT ACT, 1987 (MALAYSIA)  
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: S107541887

Cover : drive CLASSIC

1. Index mark and Registration Number of Vehicle : SJN5982R  
Chassis Number : ACR500083589
2. Name of Policyholder : S.A ASIA INTERNATIONAL PTE. LTD.
3. Effective Date of Insurance : 20 Feb 2019
4. Expiry Date of Insurance : 19 Feb 2020
5. Persons or Classes of Persons entitled to drive#  
(a) The Policyholder.  
(b) Any other person who is driving on the Policyholder's order or with his/her permission.  
Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to Use#

- (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

**This Policy does not cover**

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) Use for any purpose in connection with the Motor Trade.

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

EXCESS (SECTION 1)	SS\$600
EXCESS (SECTION 2)	N/A
WINDSCREEN EXCESS	SS\$100
ADDITIONAL EXCESS	N/A
UNNAMED DRIVER EXCESS	PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	NO
INSURE WITH COE	YES
NCD PROTECTION	NO
TRANSPORT ALLOWANCE	NO
EXCESS WAIVER	NO
PRIMARY DRIVER	N/A
NAMED DRIVER (1)	N/A
NAMED DRIVER (2)	N/A
HIRE PURCHASE COMPANY	DICKSON CAPITAL PTE LTD
SUM INSURED	MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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

Agency : KCB AGENCY (00000614904)

Date of Issue : 19 Feb 2019 16:23 hrs

**KCB AGENCY**

Reg No: B3118552G

200 Jalan Sultan

102-368 Telok Caya

Singapore 190018

Tel: 8301 3513 Fax: 6381 3810

Countersigned By:

Authorised Officer

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Chief Executive



# JusEquity Law Corporation

**ADVOCATES & SOLICITORS • COMMISSIONER FOR OATHS**

133 New Bridge Road #10-03, Chinatown Point, Singapore 059413

Telephone: (65) 6536 9339, Fax: (65) 6536 5368

Email: [claims@juseq.com.sg](mailto:claims@juseq.com.sg)

web site: [www.juseq.com.sg](http://www.juseq.com.sg)

Our Ref: JEQ/200187/0220/ PM

Your Ref: **FBH2168X**

18 February 2020

**RAJENDRAN MUTHUKUMAR**  
10Q BRADDELL HILL # 04 - 76  
SINGAPORE 579734

By Post Only

**MSIG Insurance (Singapore) Pte Ltd**  
Singapore

By Email:  
[motorsurvey@sg.msig-asia.com](mailto:motorsurvey@sg.msig-asia.com)

Dear Sir

**ACCIDENT INVOLVING SJN5982R & FBH2168X ON 13-2-2020**

We act for the owner of vehicle no. SJN5982R.

We hereby notify you of a road traffic accident on **13 February 2020** at about **1900 hrs**, at Braddell Road involving our client's vehicle and vehicle registration no. **FBH2168X** driven by you / your insured at the material time. A copy of our client's accident report is enclosed.

As a result of the accident, our client's vehicle has been damaged. Before our client proceeds to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you.

Yours faithfully

Encl.

CONFIDENTIALITY CAUTION

This message is intended only for the use of the individual or entity to whom it is addressed and contains information that is privileged and confidential. If you, the reader of this message, are not the intended recipient, you should not disseminate, distribute or copy this communication. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address at our expense. Thank you.