

# Centro-Legal Law Corporation

151 Chin Swee Road  
#02-21 Manhattan House  
Singapore 169876  
Tel: 6235 0633  
Fax: 6235 6939

ADVOCATES AND SOLICITORS

Your Ref : To be advised

Our Ref: CLLC.PD.054.2020

20 JUNE 2020

23340

**LONPAC INSURANCE BERHAD**

**WITHOUT PREJUDICE BY HAND**

300 Beach Road

#17-04/07

The Concourse

Singapore 199555

**Attn: Manager/Motor Claims Department**

Dear Sirs,

**ACCIDENT ON 06.05.2020 ALONG BOON LAY WAY NEAR BUS STOP 21689 INVOLVING MOTOR VEHICLES SLF 7823Y AND XE 4490G**

We act for Voulez Cars, the owner of the motor vehicle SLF 7823Y involved in the captioned accident.

From our insurance search, you are the insurer of motor vehicle XE 4490G.

We are instructed by our client to claim damages against your insured in connection with a road traffic accident on 06.05.2020 along Boon Lay Way near bus stop 21689 involving our client's motor vehicle no SLF 7823Y and motor vehicle no XE 4490G was driven by your insured and/or your insured's servant and/or agent at the material time.

We are instructed that the accident was caused by your insured and/or your insured's servant and/or agent negligent driving and/or management of the motor vehicle. As a result of the accident, our client's motor vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

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Singapore 169876  
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## ADVOCATES AND SOLICITORS

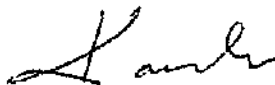
a)	Cost of repairs	\$12,800.00
b)	Loss of use/ rental	\$ 1,920.00
c)	Loss of use (PRI) \$80X2 days	\$ 160.00
d)	Survey report fee	\$ 690.00
e)	Colour copies \$1.00X18.00	\$ 18.00
f)	LTA search fee	\$ 7.49
g)	GIA reports fee	\$ 29.00
h)	Costs contribution	\$ 1,000.00
		<u>\$16,624.49</u>

A copy each of the following supporting documents marked [X] is enclosed:-

- GIA reports
- Repairers bill and evidence of payment
- Excess bill/receipt
- Vehicle Registration Card
- COE/PARF Certificate
- Names and addresses of witnesses
- Photographs of damage to our client's motor vehicle
- Photocopied photographs of damage to our client's motor vehicle
- Rental Agreement, Invoice and receipt for rental
- Supporting documents for all other expenses claimed

Please take note that you should send to us an acknowledgement 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 your insured without further notice to you.

Yours faithfully,



**P KAMALA DEWI**  
**CENTRO-LEGAL LAW CORPORATION**  
Enc.

# *Centro-Legal Law Corporation*

ADVOCATES AND SOLICITORS

151 Chin Swee Road  
#02-21 Manhattan House  
Singapore 169876  
Tel: 6235 0633  
Fax: 6235 6939

Please note that we have notified your insurers. Please inform them of the claim. If your insurers are not the above-named and if 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 us an acknowledgement 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 arising out of the accident, you are also required to send us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

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Tel: 6235 0633  
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ADVOCATES AND SOLICITORS

Your Ref : To be advised

Our Ref: CLLC.PD.0009.2020

21 FEBRUARY 2020

**LONPAC INSURANCE BERHAD**

**WITHOUT PREJUDICE BY HAND**

300 Beach Road

#17-04/07

The Concourse

Singapore 199555

**Attn: Manager/Motor Claims Department**

Dear Sirs,

**ACCIDENT ON 06.05.2020 ALONG BOON LAY WAY NEAR BUS STOP 21689 INVOLVING  
MOTOR VEHICLES SLF 7823Y AND XE 4490G**

We act for Voulez Cars, the owner of the motor vehicle SLF 7823Y involved in the captioned accident.

From our insurance search, you are the insurer of motor vehicle XE 4490G.

We are instructed by our client to claim damages against your insured in connection with a road traffic accident on 06.05.2020 along Boon Lay Way near bus stop 21689 involving our client's motor vehicle no SLF 7823Y and motor vehicle no XE 4490G was driven by your insured and/or your insured's servant and/or agent at the material time.

We are instructed that the accident was caused by your insured and/or your insured's servant and/or agent negligent driving and/or management of the motor vehicle. As a result of the accident, our client's motor vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

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GST REG. / UEN NO.201302032G

CENTRO-LEGAL LAW CORPORATION is incorporated as a company in Singapore



53 Ubi Ave 1 #05-44  
Paya Ubi Industrial Park  
Singapore 408934

### **Accident between SLF7823Y & XE4490G on 06-05-2020**

Lump Sum Repair Cost	SGD \$12800
Survey Fee	SGD \$690
Lost of Use 24 Days	SGD \$1920
	-----
Total:	SGD \$15410

# PRESTIGE APPRAISER SERVICES

Insurance Loss Adjusters and Licensed Appraisers Regn.52868584L  
Blk 131 Rivervale Street #05-872 S'pore 540131 Tel:65528323  
Fax:64574321

No. 23462

## INVOICE

### Customer

To M/s Voulez Cars  
c/o 53 Ubi Ave 1, Paya Ubi Industrial Park  
#05-44  
Singapore 408934

Date 09-Jun-20  
Our ref PS/003/05/20  
Your Ref

VEHICLE REGISTRATION NO : SLF 7823 Y

VEHICLE MAKE/MODEL : Mazda 3


INSPECTION REPORT FEES  
(inclusive of photographs & transport charges)

\$690.00

DOLLARS: Six Hundred And Ninety Only

○  
E. & O. E.

for PRESTIGE APPRAISER SERVICES



# PRESTIGE APPRAISER SERVICES

Insurance Loss Adjusters and Licensed Appraiser Regn. 652868584L

Blk 131 Rivervale Street #05-872 S'pore 540131 Tel:65528323 Fax:64574321

Our ref : PS/003/05/20

Date : 09th June 2020

M/s Voulez Cars  
c/o 53 Ubi Ave 1, Paya Ubi Industrial Park  
#05-44  
Singapore 408934

Dear Sir,

**Re : THIRD PARTY CLAIM**

We refer to your instruction to appraise the vehicle **SLF 7823 Y** on 08th May 2020.

A static inspection was conducted during our survey and our report is enclosed for your perusal. The estimated repair cost submitted by **Messrs. Neo Automotive Pte Ltd** for **\$20,914.10** as per our attached schedule have been inspected thoroughly each and every item and revised by us against the actual damages found on the vehicle which have been recommended by us accordingly.

The repairer has agreed to undertake repairs at our revised amount of **\$12,800.00 lump sum** corresponding to supply of parts, labour charges and spray-painting. However, we have not given instruction to authorize the repairs.

Under normal circumstances, the estimated period of repairs would be **TWENTY-FOUR (24) days**. Photographs of the damaged vehicle taken by us during our inspection are enclosed.

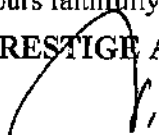
We are reverting the matter to you for a decision.

Please do not hesitate to contact us if you need any clarification.

Assuring you of our best services.

Yours faithfully,

**PRESTIGE APPRAISER SERVICES**

  
**LOUIS S C NG CAE AMIMI**  
**Dip. MTM. Automotive Engineer**  
**Licensed Appraiser**

Encl.

# PRESTIGE APPRAISER SERVICES

## VEHICLE INSPECTION REPORT

To: M/s Voulez Cars  
c/o 53 Ubi Ave 1, Paya Ubi Industrial Park  
#05-44  
Singapore 408934

Date : 09th June 2020  
Our Ref : PS/003/05/20  
Policy No :  
Sum Insured :  
Excess : T/P Claim

Assigned By : M/s Voulez Cars  
Assignment Date : 08th May 2020  
Accident Date : 06th May 2020  
Inspection Date : 08th May 2020  
Workshop Name : Neo Automotive Pte Ltd  
Survey Conducted At : 53 Ubi Ave 1, Paya Ubi Industrial Park  
#05-44  
Singapore 408934

### PARTICULARS OF VEHICLE

Registration No	: SLF 7823 Y	Mileage	: 249055km
Make/Model	: Mazda 3	Engine No	: HIDDEN
Type Of Body	: Motorcar	Chassis No	: JM6BM42A8G0344951
Year Of Manu./Regn.	: 2016	Passenger Cap.	: 4 Passengers
Colour	: Brown	Others	: -

### CONDITION OF TYRES

	R/H SIDE	L/H SIDE
Front Tyre	: 5mm 205/60R16 Grenlander	5mm 205/60R16 Grenlander
Rear Tyre	: 5mm 205/60R16 Roadstone	5mm 205/60R16 Arivo

*The above represent the estimated remaining life of the tyre treads.*

### PRE-ACCIDENT CONDITION (Static tests only)

Handbrake	: Serviceable	Body Work	: Good
Footbrake	: Serviceable	Paint Work	: Good
Steering	: Serviceable	Others	: -

### POINT OF IMPACT

The vehicle sustained an impact on the rear portion.

### GENERAL DESCRIPTION OF DAMAGES

The rear body panel, bumper assy, floorboard panel, fenders, chassis member, bootlid were dented/dlstrorted.

For details of damages please refer to schedule attached.

### REMARKS :

This survey was conducted strictly without prejudice.



# PRESTIGE APPRAISER SERVICES

Vehicle No : SLF 7823 Y

Our Ref : PS/003/05/20

Qty	Descriptions	Conditions	Repairer's Est.	Our Revised.
	<u>LIST ITEMS</u>			
1	rear bumper	dented	\$ 1,150.00	\$ 1,150.00 ✓
1	rear bumper reinforcement	dented	382.00	382.00 ✓
2	rear bumper side retainer	necessary	47.00	47.00 ✓
1	rear bumper centre clip	necessary	25.00	25.00 ✓
8	rear bumper clip	necessary	32.00	32.00 ✓
2	rear bumper reflector	cracked	157.20	157.20 ✓
1	rear tow hook cover	missing/dislodged	86.40	86.40 ✓
1	rear body panel	dented	645.10	505 ✓ 645.10
1	rear body panel top garnish	dented	367.00	367.00 ✓
4	rear body panel top garnish clip	necessary	20.00	20.00 ✓
2	taillamp	broken	1,250.00	1,250.00 ✓
2	taillamp panel	dented	286.40	286.40 ✓
1	bootlid	dented/distorted	1,195.00	957 ✓ 1,195.00
1	bootlid weatherstrip	distorted	215.80	215.80 ✓
2	boot hinge	dented/bent	326.50	326.50 ✓
1	boot top lock	dented	221.50	221.50 ✓
1	boot lower lock	dented	68.30	SVC 68.30 X
1	boot inner trim	dented/distorted	386.50	386.50 ✓
2	boot reflector	cracked	902.60	902.60 ✓
1	boot emblem ' LOGO '	necessary	40.00	40.00 ✓
1	boot emblem ' MAZDA 3 '	necessary	57.40	57.40 ✓
1	boot emblem ' SKYACTIVE '	necessary	45.60	45.60 ✓
2	rear number plate lamp	damaged	186.60	SVC 186.60 X
1	R/H rear fender	dented/distorted	1,167.90	1,167.90 ✓
1	R/H rear fender dust cover	distorted	185.90	SVC 185.90 X
1	R/H rear fender air vent	dented	79.60	SVC 79.60 X
1	R/H rear fender inner garnish	torn	386.50	386.50 ✓
1	L/H rear fender	dented/distorted	1,167.90	1,167.90 ✓
1	L/H rear fender dust cover	dented	185.90	SVC 185.90 X
1	L/H rear fender air vent	dented	79.60	SVC 79.60 X
1	L/H rear fender inner garnish	torn	386.50	386.50 ✓
2	rear fender corner panel	dented	166.40	Repair 166.40 X
1	spare wheel panel	dented	1,055.20	Repair 1,055.20 X
1	spare wheel top cover	dented/distorted	225.60	225.60 ✓
1	spare wheel top sponge	serviceable	168.00	-
1	exhaust muffler	dented/bent	975.90	SVC 975.80 X
2	exhaust mounting	distorted	10980.90 148.60	SVC 148.60 X
1	exhaust heat shield	dented	-20% 198.50	SVC 198.50 X
2	rear chassis member	dented - repair	9894.72 866.60	-
1	rear windscreen moulding	necessary	185.60	185.60 ✓
			15,724.10	14,689.40
		Less 20%	-	2,937.88
			\$ 15,724.10	\$ 11,751.52
	<u>S/NETT ITEMS</u>			
1	rear windscreen sealant	necessary	120.00	80.00 60 ✓
1set	reverse sensor	damaged	300 280.00	250.00 200 ✓
1	rear number plate	dented	60.00	50.00 40 ✓
		Balance c/f	\$ 16,184.10	\$ 12,131.52

# PRESTIGE APPRAISER SERVICES

Vehicle No : SLF 7823 Y

Our Ref : PS/003/05/20

Qty	Descriptions	Conditions	Repairer's Est.	Our Revised.
		Balance b/d	\$ 16,184.10	\$ 12,131.52
	<u>Labour Charges &amp; Misc</u>			
	To dismantle & replace damaged parts, panel beat where necessary.		2,450.00	2,100.00 1800✓
	To putty, apply primer & spray-paint on the affected portion.		1,500.00	1,200.00 ✓
	To apply rust-proofing on repaired, replaced panel.		200.00	160.00 50 ✓
	To remove/refit rear windscreen glass to facilitate repairs.		180.00	140.00 120 ✓
	To remove/refit rear cushion seat, speaker board, roof upholstery to facilitate repairs.		140.00	120.00 80 ✓
	To remove/renew reverse sensor.	3360	80.00	60.00 30 ✓
	To remove/renew exhaust muffler.		90.00	60.00 50 ✓
	To check wiring functions.		90.00	70.00 30 ✓
			\$ <u>20,914.10</u>	\$ <u>16,041.52</u>

18 repair days

P - 9,894.72

N - 300

L - 3,360

13,554.72

L/S - 10,843.77

= 10,850

**Note:** The repairer has agreed to undertake the repairs at our adjusted amount of **\$12,800.00 lump sum** corresponding to supply of parts, labour and spray-painting charges.

Under normal circumstances, the estimated repair period would be **TWENTY-FOUR ( 24 )** days.

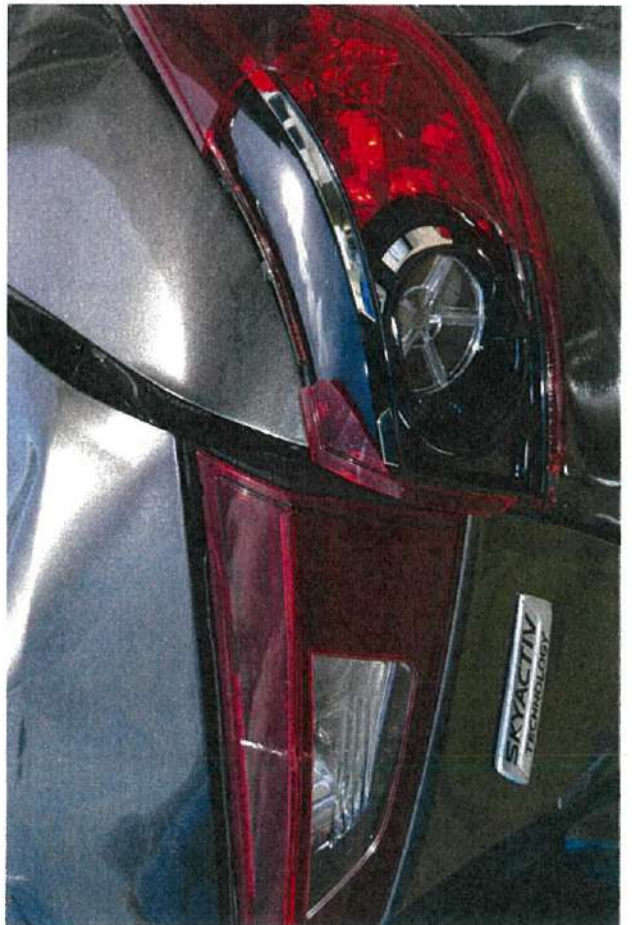
Pursuant to your instruction we have not authorised repairs on your behalf.

**PRESTIGE APPRAISER SERVICES**

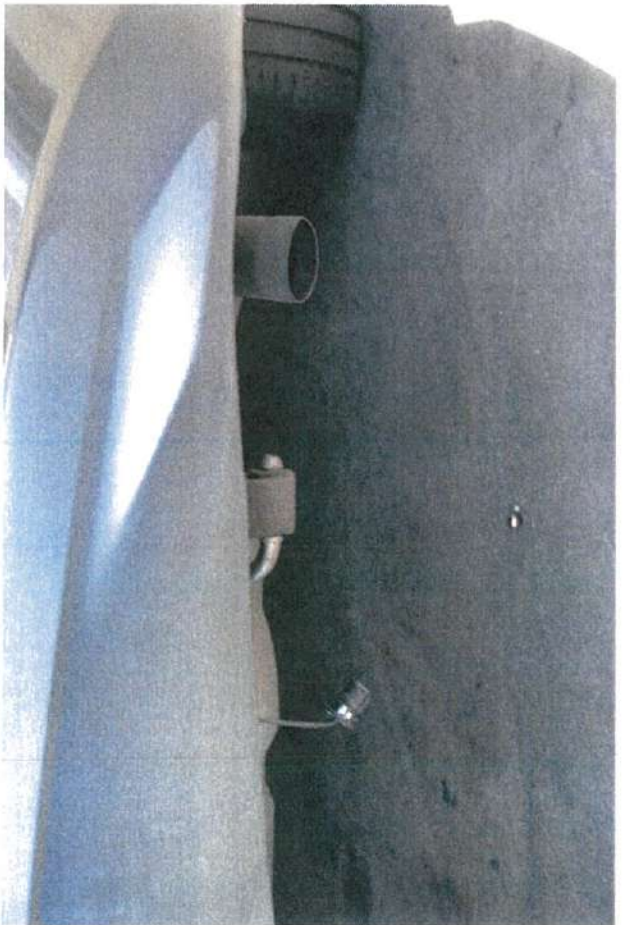
  
\_\_\_\_\_  
**LOUIS S C NG CAE AMIMI (UK)**

**Licensed Appraiser**

**Dip. MTM. Automotive Engineer**



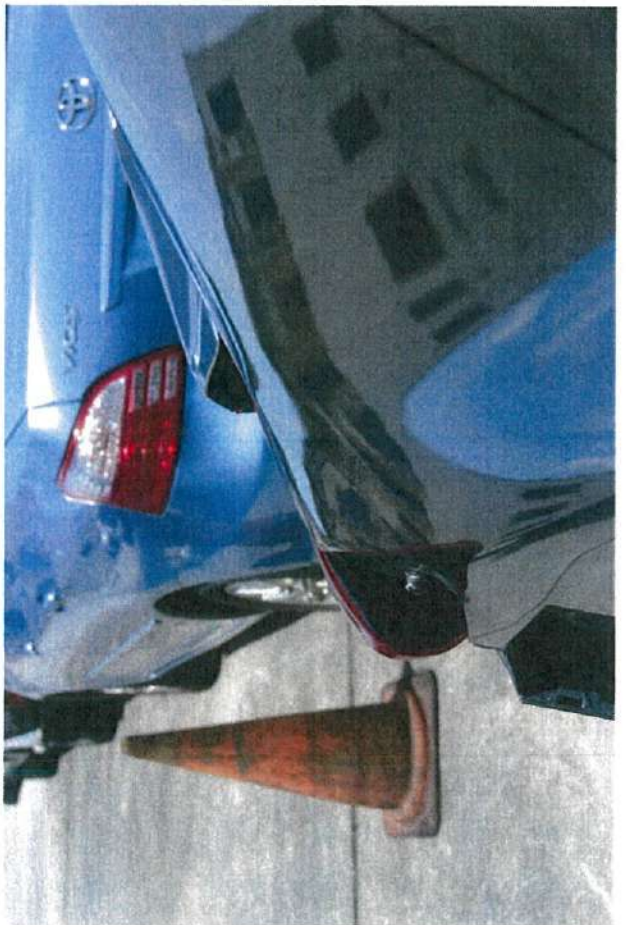
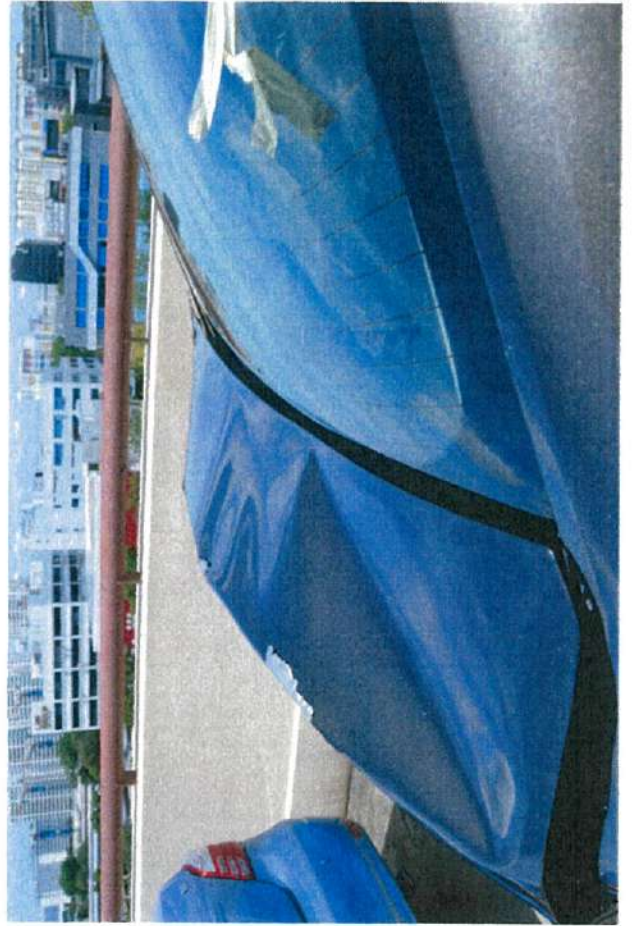












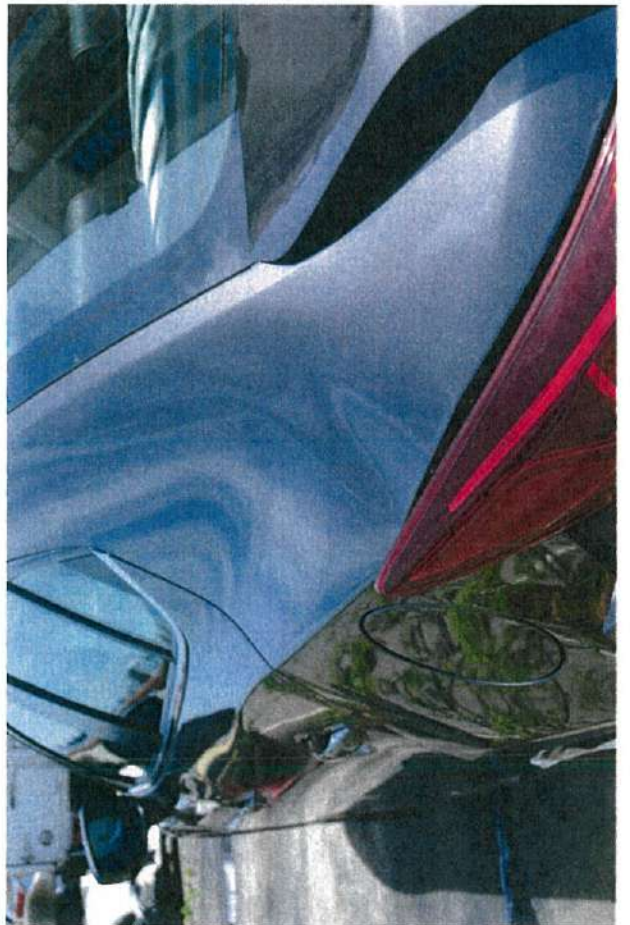
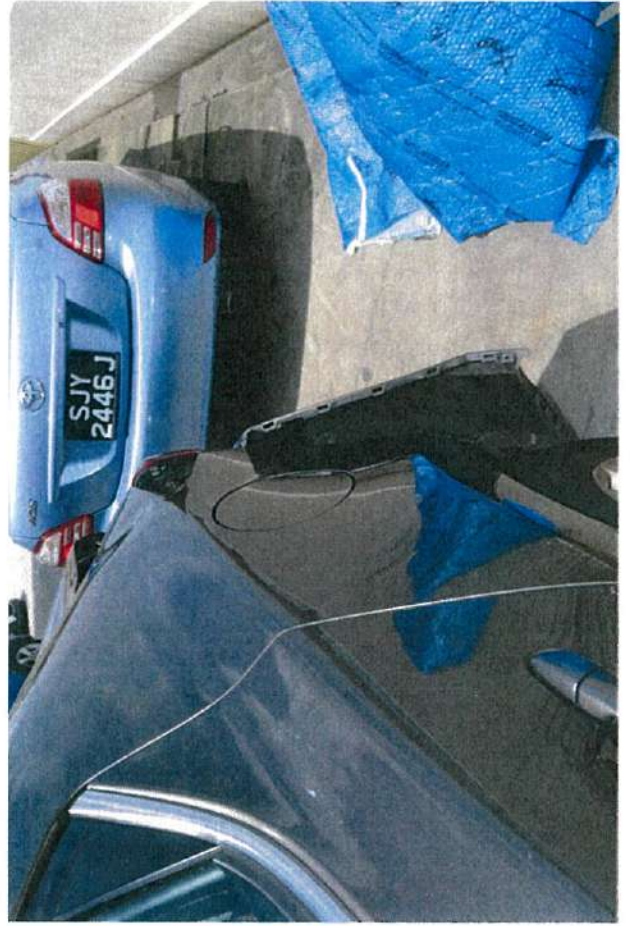








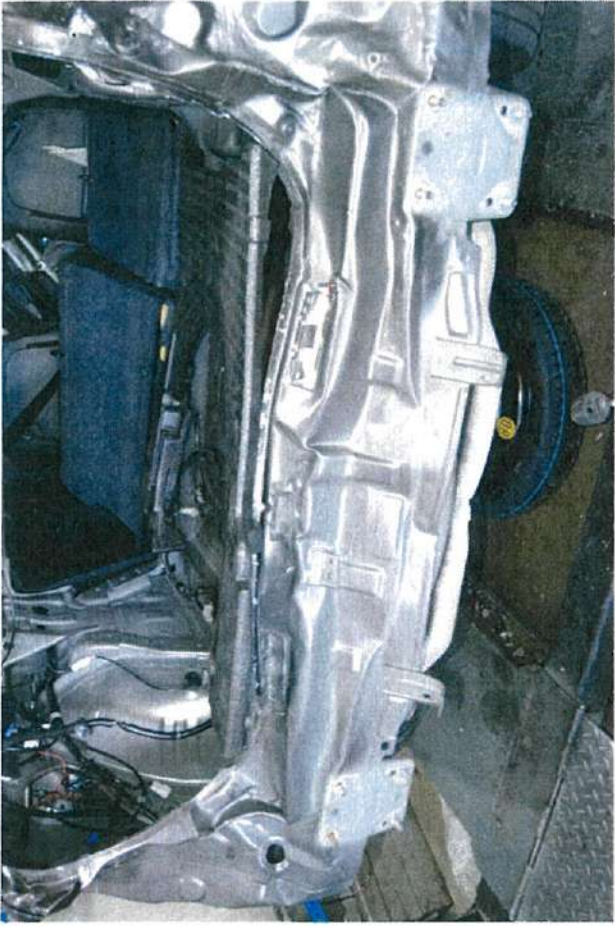




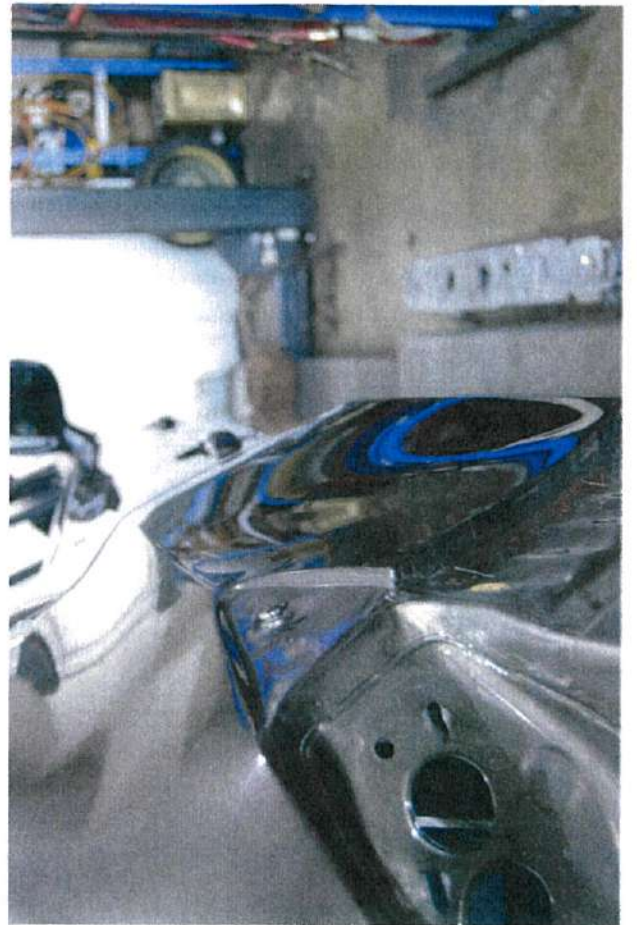




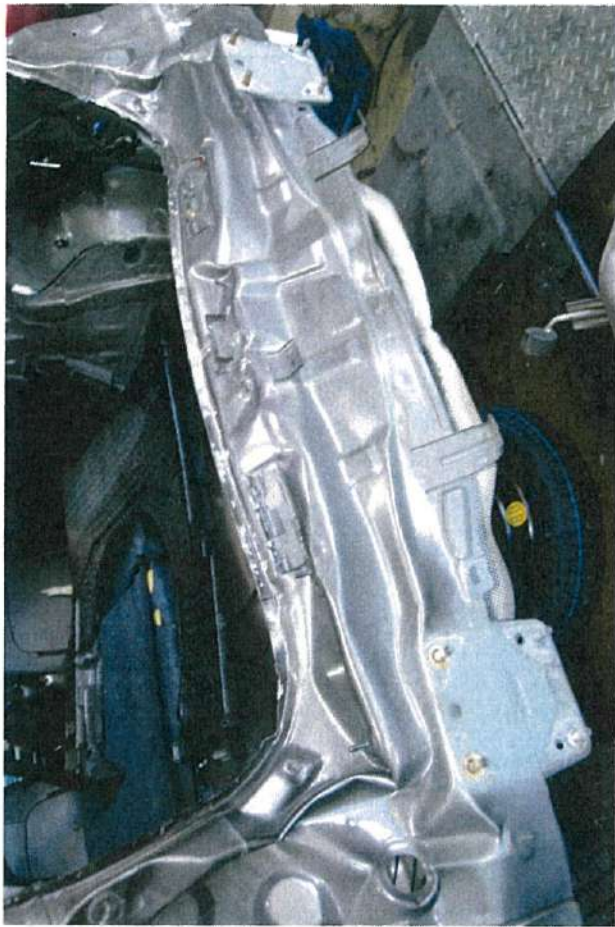




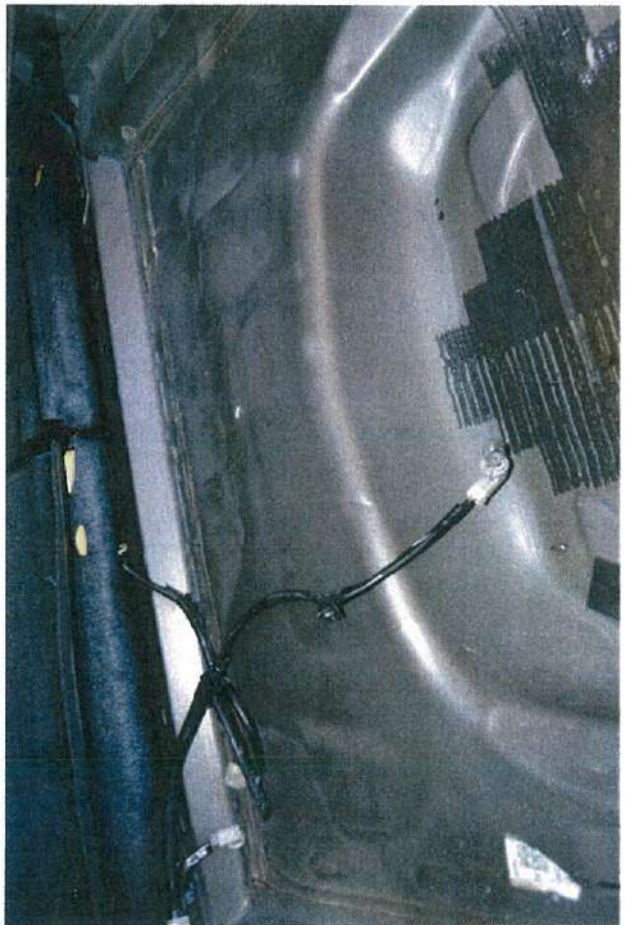




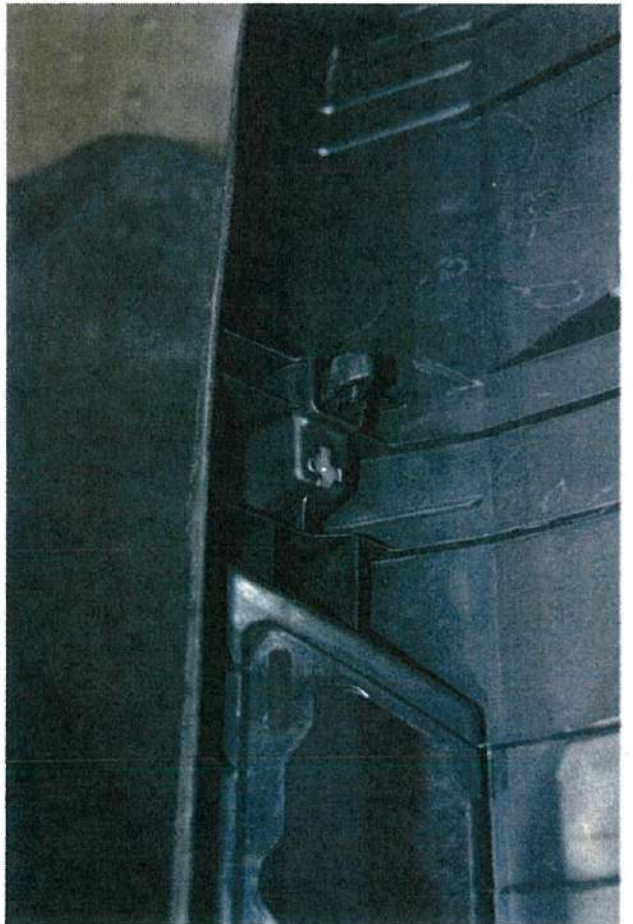
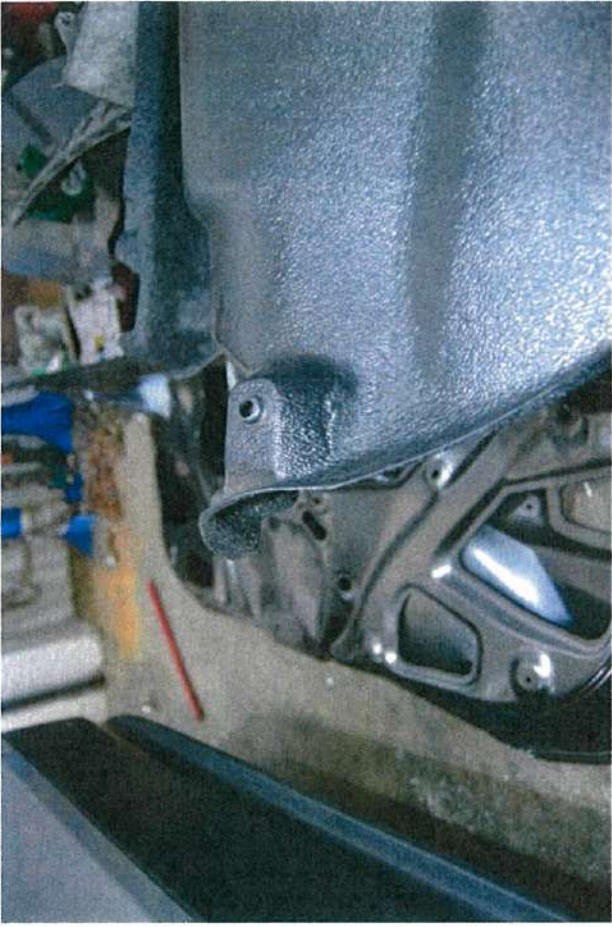












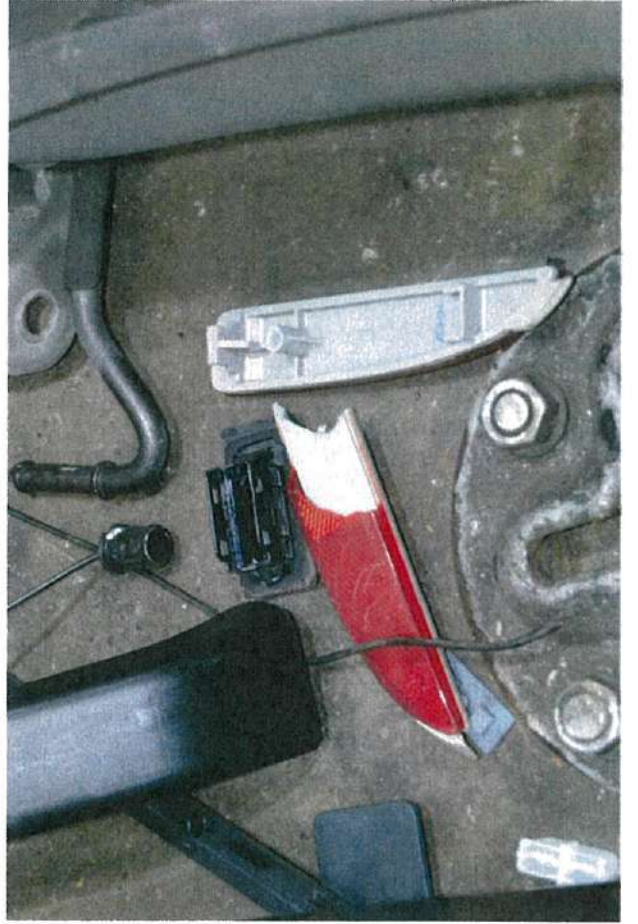




















## SINGAPORE ACCIDENT STATEMENT

### 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 06/05/2020 13:48  
Date Of Accident 06/05/2020 07:30  
Exact Location Of Accident ALONG BOON LAY WAY NEAR BUS STOP 21689  
Country/State of Loss SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number SLF7823Y  
Insured/Policyholder  
Name Of Registered Owner VOULEZ CARS  
Co Reg No 5XXXX846X  
Email Address NOEMAIL  
Mobile Phone No (LOCAL) +65-97209789  
Alternative Phone No OFFICE-97209789

### Vehicle Particulars

Manufacturer MAZDA  
Model 3  
Exact Purpose for which vehicle was being used at time of accident WORKING PURPOSES  
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 5112801747  
Cover Note Number

### Driver

Name of Driver TANG LEE LEE  
NRIC No SXXXX649G  
Date Of Birth 30/09/1967  
Occupation OUTDOOR  
Date Of Driving Pass 28/06/1995  
Driving Experience 24 YEARS AND 10 MONTHS  
Gender FEMALE  
Mobile Number (LOCAL) +65-97209789  
Fax Number  
Contact Number OTHERS-97209789  
Email Address NOEMAIL

Address BLK 207 BUKIT BATOK STREET 21  
 #02-122  
 Postcode 650207  
 Was driver an employee of the Insured's Company NO  
 If No, Relationship of the Driver with the Insured OTHER - HIRER  
 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 BUKIT BATOK NEIGHBOURHOOD POLICE CENTRE  
 Police Station Address ROAD: 21 BUKIT BATOK EAST AVE 4 , POSTCODE: 659840 , COUNTRY: SINGAPORE  
 Police Station Contact TEL NO: 1800-6659999 - FAX NO: 66655793  
 Was notice of intended Prosecution given? NO  
 If Yes, against whom?

**Circumstances of Accident**

PLEASE REFER TO POLICE REPORT T/20200506/2021

**Attachment(s)**

Are accident photos available for attachment? YES  
 Was there any video captured by Car Camera? YES  
 Remarks/ Reasons: HAVEN'T RETRIEVE  
 Was there any audio recorded? NO

**DETAILS OF OTHER VEHICLE PROPERTY 1**

Vehicle Registration Number XE4490G  
 Vehicle Make/Model/Colour SCANIA P410  
 Details Of Properties  
 Vehicle Category COMMERCIAL VEHICLE  
 Name of Driver ZHENNG XIAOYAN  
 NRIC/Passport Number GXXXX623N  
 Contact Number 97502878  
 Address  
 Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver) 2

**DETAILS OF INJURED PERSON 1**

Name TANG LEE LEE

Approximate Age

Injuries Sustain SERIOUS

Injured person in which vehicle? SLF7823Y

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 Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any willful 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 lodging 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  
Date & Time:

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

Supporting Centre Personnel's Signature  
Name:  
NRIC/IN No.:





# Enquire Vehicle's Insurance Particulars

Enquire Vehicle's Insurance Particulars ( As At 06 May 2020 / 07:30:00 )

## Vehicle Insurance Details

Vehicle No.:

**XE4490G**

Make Description/Model:

**SCANIA / P410LA4X2MSZ**

Insurance Company Name:

**LONPAC INSURANCE BHD**

Business Transaction Reference No.:

**20200508130538336731**

**Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).**

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