

CROSSBORDERS LLC

Advocates & Solicitors | Commissioner for Oaths | Notary Public CSU

Our Ref: AJ.tk.7030.2019.8P-PD
Your Ref: SGQ2703U

30 198 69996 - - -

60181323

TO: LOGARAJ S/O SUBRAMANIAM
Blk 184 Edgefield Plains
#06-284
Singapore 820184

BY CERTIFICATE OF POSTING

WITHOUT PREJUDICE

cc: AXA Insurance Singapore Pte Ltd
(Motor Claims Dept)
8 Shenton Way
#27-01 AXA Tower
Singapore 068811

BY PDX

WITHOUT PREJUDICE

Dear Sirs

**RE : CLAIMANT : ANDIKA PUTRA HIDAYAHTULLAH BIN SUHAIMI
ACCIDENT INVOLVING VEHICLES NO. SMG7105U & SGQ2703U ALONG BLK
178 PUNGGOL CENTRAL EXIT CARPARK ON 01/11/2019**

We are instructed by the abovenamed to claim damages against you in connection with an accident on 01 November 2019 at about 23:35 hours along Blk 178 Punggol Central Carpark Exit involving our client's vehicle no. SMG7105U and vehicle registration number SGQ2703U driven by you at the material time.

We are instructed that the accident was caused by the negligence of you in the driving, management and control of vehicle registration number SGQ2703U.

As a result of the accident, our client's vehicle registration number SMG7105U was damaged and our client has been put to loss and expense, particulars of which are as follows:-

A Damages

a.	Cost of Repairs (inclusive GST)	\$	7,062.00
b.	Vehicle Rental Fees(8 days x \$180.00 per day)	\$	1,440.00
c.	Loss of Use (1 days x \$80.00 per day) (inclusive of 1 Sunday and 2 days Pre-Repair Inspection Notice)	\$	80.00

B Disbursements

a.	LTA Search	\$	7.49
b.	GIA Report	\$	29.00
c.	Survey Report	\$	558.00

C LEGAL COSTS (AT THIS STAGE)

\$ 749.00

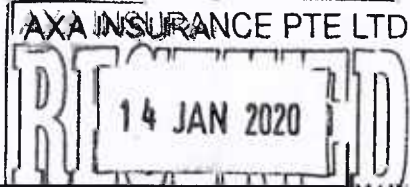
\$ 9,925.49

CONFIDENTIALITY CAUTION

THIS DOCUMENT IS FOR THE ADDRESSEE(S) ONLY AND MAY CONTAIN CONFIDENTIAL INFORMATION AND/OR MAY BE SUBJECT TO LEGAL PRIVILEGE. IF YOU HAVE RECEIVED THIS IN ERROR, PLEASE CONTACT US IMMEDIATELY.

CROSSBORDERS LLC

A LIMITED LIABILITY CORPORATION, REGISTRATION NUMBER 201305284K
GST REGISTRATION NUMBER 201305284K



MAIN OFFICE
133 NEW BRIDGE ROAD
#23-03/04/05
CHINATOWN POINT
SINGAPORE 059413

TEL: 6438 1323
FAX: 6438 2313



We enclose herewith copies of the following documents in support of our client's claim:-

- a) GIA Report lodged by the driver of our client's vehicle no. SMG7105U with sketch plan together with photographs of our client's vehicle no. SMG7105U;
- b) GIA Report and Traffic Accident Report lodged by you (SGQ2703U) with sketch plan together with photographs of your motor vehicle no. SGQ2703U;
- c) Result of LTA search on your vehicle registration no. SGQ2703U;
- d) Vehicle Rental Agreement and Official Receipt from Dream Carz Leasing Pte Ltd;
- e) Repair Proforma Invoice from 8 Paragon Pte Ltd;
- f) Vehicle Assessment Report & Invoice from United Appraisal and Management Pte Ltd;
- g) Twenty-Nine (29) colour photographs depicting the damage to our client's motor vehicle no. SMG7105U; and
- h) Vehicle Owner Particulars of our client's vehicle no. SMG7105U.

We have on 07 November 2019 notified your insurers AXA Insurance Singapore Pte Ltd of the accident and pre-repair inspection of our client's vehicle was carried out by your insurer.

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 clients will have no alternative but to commence proceedings against you without further notice to you or your insurer.

Please also note that if you have a counterclaim against our clients 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


CrossBorders LLC
Email: corene@crossbordersllc.com (secretary)

encs

cc: SMG7105U

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	02/11/2019 15:22
Date Of Accident	01/11/2019 23:35
Exact Location Of Accident	EXIT CARPARK BLK 178 PUNGGOL CENTRAL TO MAIN RD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMG7105U
Insured/Policyholder	
Name Of Registered Owner	ANDIKA PUTRA HIDAYAHTULLAH BIN SUHAIMI
NRIC No	S8335589A
Email Address	ELSKA.ALZEEQ@GMAIL.COM
Mobile Phone No	(LOCAL) +65-86861024
Alternative Phone No	OTHERS-86861024

Vehicle Particulars

Manufacturer	VOLKSWAGEN
Model	GOLF-1.4 (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
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	5106919541
Cover Note Number	

Driver

Name of Driver	ANDIKA PUTRA HIDAYAHTULLAH BIN SUHAIMI
NRIC No	S8335589A
Date Of Birth	24/10/1983
Occupation	INDOOR
Date Of Driving Pass	10/04/2014
Driving Experience	5 YEARS AND 6 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-86861024
Fax Number	
Contact Number	OTHERS-86861024
Email Address	ELSKA.ALZEEQ@GMAIL.COM

Address	BLK 322A SUMANG WALK #07-905 SINGAPORE
Postcode	821322
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
Insurance Company of Driver's Own Vehicle	-

General Information of the Accident

Type Of Accident	SIDE SWIPE
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

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

Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	PUNGGOL N.P.C
Police Station Address	ROAD: 21A TEBING LANE . POSTCODE: 828837 . COUNTRY: SINGAPORE
Police Station Contact	TEL NO: - FAX NO:
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

REFER ATTACHED

Attachment(s)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SGQ2703U
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	LOGARAJ S/O M SUBRAMANIAM
NRIC/Passport Number	S7101516E

Contact Number 98377342
Address
Postcode
Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)


SKETCH PLAN

IMPORTANT NOTICE

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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: 2/11/19
12.15PM

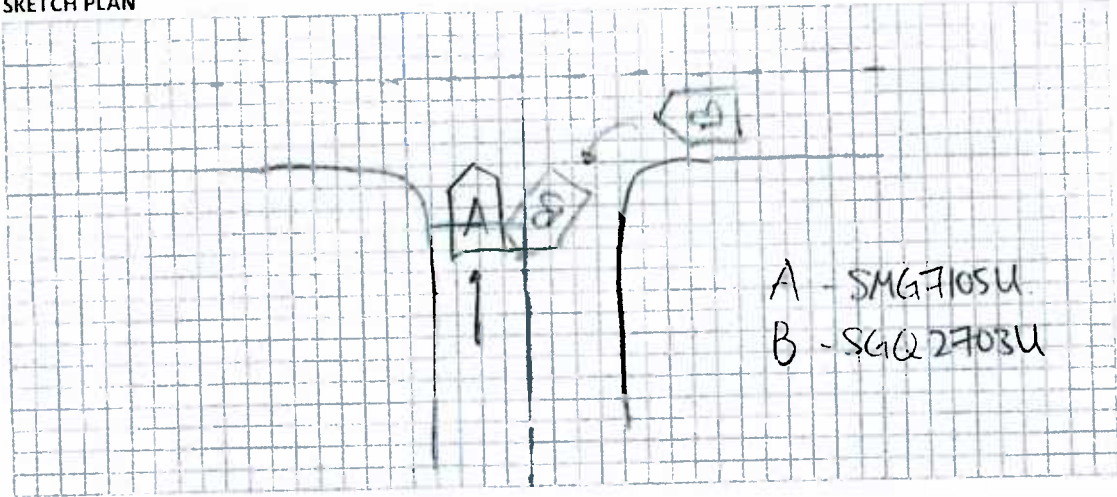
Driver's Signature

(If driver is not the policyholder)
Date & Time:


Reporting Centre Personnel's Signature

Name:
NRIC/FIN No.:

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

At about 11.34 pm on 1 November 2019, I was driving and exiting the housing estate near Blk 178 Punggol Central, onto the main road towards Edgefield Plains. A Toyota car SGQ 2703U turned into the same road I was in and made a wide turn. He knocked into the right side of ~~my~~^{my} car, near the rear.

DECLARATION

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

Policyholder's Signature

Date & Time: 2/11/19
12 15 pm

Driver's Signature

(If driver is not the policyholder)
Date & Time:

Reporting Centre Personnel's Signature

Name:
NRIC/FIN No.:

CONFIDENTIAL

Annex E

NOTICE OF COMPLIANCE

This is to confirm that Andika Putra Hidayatullah bin Suhaimi NRIC: S8335589A, has reported to the Police a non-injury traffic accident which occurred along the path near Block 178 Punggol Central towards Edgefield Plains on 01/11/2019 at about 2344hrs involving the following vehicles:

SMG7105U (Complainant's vehicle)
SGQ2703U

- 2 If this accident was reported to the Police within 24 hours of its occurrence,
Then he/she has complied with Sec 84(2) of the Road Traffic Act, Cap 276.

Rank/Name of Issuing Officer: SGT (3) Elvin Wang

Date: 02/11/2019

Time: 1244hrs

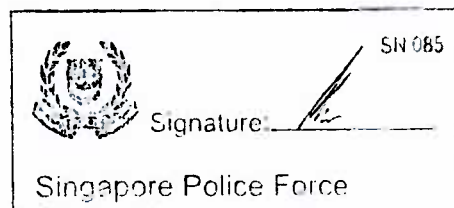
S/D Ref: 02

Police Post/Unit: Punggol NPC

Original - to be issued to informant
Duplicate - to be submitted to Traffic Police

CONFIDENTIAL

Version as of 15 Jan 2002



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
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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	12/11/2019 17:05
Date Of Accident	01/11/2019 22:00
Exact Location Of Accident	BLK 178 PUNGGOL EDGEFIELD PLAINS
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SGQ2703U
Insured/Policyholder	
Name Of Registered Owner	LOGARAJ S/O M SUBRAMANIAM
Vehicle Particulars	
Manufacturer	TOYOTA
Model	WISH 1.8 CVT
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA500618/01
Cover Note Number	04/11/2019-03/11/2021

Driver

Name of Driver	LOGARAJ S/O M SUBRAMANIAM
NRIC No	S7101516E
Address	BLK 184 EDGEFIELD PLAINS #06-284

General Information of the Accident

Type Of Accident	COLLISION - MAJOR/MINOR RD
Weather Conditions	CLEAR

Other Information

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

Circumstances of Accident

REFER TO ATTACHMENT

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

SMG7105U

Vehicle Make/Model/Colour

VOLKSWAGEN

Name of Driver

Insurance Company Name

SKETCH PLAN

IMPORTANT NOTICE

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

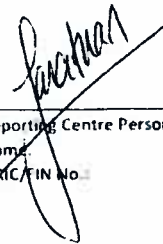
I understand, acknowledge, agree and consent that:

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



Policyholder's Signature
Date & Time:

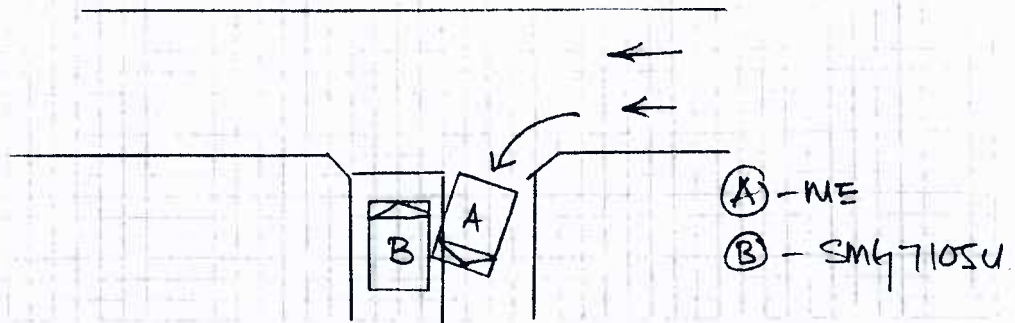
Driver's Signature
(If driver is not the policyholder)
Date & Time:



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

Sketch Plan Pg. 2

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

when I was driving into the Carpark from the main road, I slidely glared on to the car right back side of the car.

No Injury involved.

You had been advised by workshop that in the event that you wish to claim against your own policy (OD claim), there is a **Fourteen (14) days clause** whereby the claim must be made within the stipulated timeframe from the day of occurrence.

<input checked="" type="checkbox"/>	Reporting Only
<input type="checkbox"/>	Claim OD
<input type="checkbox"/>	Claim TP
<input type="checkbox"/>	Claim OD / TP at other workshop

DECLARATION

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

Policyholder's Signature
Date & Time: 12/11/19.

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

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



POLICYHOLDER ACKNOWLEDGEMENT FORM

Date: 12.11.19 To: Owner of Vehicle Number 3MG710SU
 The following has been advised to you via your workshop, Janethan through their staff.



Please tick the applicable box if you had been advised on any of the following:

- ☒ You had been advised by the workshop that in the case that you wish to claim against your own policy, there is a Fourteen (14) days clause whereby the claim must be made within the stipulated timeframe from the day of occurrence.
- ☒ You had been advised by the workshop on the liability and merits of the case accordingly.
- ☒ You had been advised by the workshop on the claims procedure for the type of claim that you will be making due to this accident.
- > if fire damage and you claim under your own insurance, any applicable excess will be waived. However, there will be no recovery prospect and NCD will be affected.
 - > if fire damage and you are claiming against the Third Party, your NCD will not be affected. However, the recovery is not guaranteed, and AXA will not be held responsible.
- ☒ There will be delay to your vehicle repair due to the unavailability of spare parts locally and there is no other option except to indent it from overseas.
- ☒ There will be no cancellation/withdrawal of the Own Damage claim once the order of spare parts have been placed. If you wish to cancel/withdraw the claim, you shall bear all costs, expenses &/or related charges incurred directly &/or indirectly to the procurement of the spare parts.
- ☒ The estimated waiting time for the spare parts to arrive is _____ The estimated arrival time does not include the repair period.
- ☒ You will be driving the vehicle out despite being advised by the workshop mechanic/ personnel that the vehicle may not be road worthy.
- ☒ For vehicles below three (3) years old or under warranty with a local distributor, your insurance company will use only original parts to repair your vehicle.
- For vehicles above three (3) years old and no longer under warranty with a local distributor, your insurance company will be carrying out repairs where any damaged part that can be repaired will be repaired and any part that needs to be replaced will be replaced using any combination of original parts and/or original equipment manufacturer (OEM) parts and/or second-hand parts.
- ☒ You had been advised by the workshop of the Twelve (12) months warranty for Own Damage repairs on workmanship related to the accident.
- ☒ For vehicles that are under warranty with a local distributor, you have been advised by the workshop to check with your local distributor on any effect to your warranty prior to making this Own Damage claim.
- ☐ Others _____

Signed and acknowledged by

Regan's
 Name and signature of policyholder/ authorized driver* and company stamp (where applicable)

*authorized driver to either the named drivers as per motor insurance policy or in the case of commercial vehicles, permitted drivers who are permitted to drive the insured Vehicle.

[Signature]
 Name and signature of workshop personnel including company stamp

LBS AUTOMOTIVE APPRAISAL PTE LTD

Company Registration Number 201408536E

Correspondence Address: Block 8 Kensington Park Drive #01-07 Kensington Park Singapore 557323

Telephone: 65-62816690 Facsimile: 65-62818748

07 November, 2019

LOGARAJ S/O M SUBRAMANIAM
BLK 184 EDGEFIELD PLAINS
#06-284
SINGAPORE 820184

Dear Sir,

OUR REF : S9M025W9

YOUR REF : SGQ2703U

ACCIDENT INVOLVING SGQ2703U & SMG7105U ALONG EXITING CARPARK AT BLK 178 PUNGGOL CENTRAL
ON 01/11/2019

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Pte Ltd to deal with the third party claim against your motor policy.

We have received a third party claim(s) from Jas Auto Services acting on behalf of the owner of SMG7105U against your motor insurance policy

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at the approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/owndamageaccidentreporting>.

Your full co-operation in the handling of the claim is required and kindly submit the following to admin@lbs-auto.com within 7 days from the date of this letter if not provided at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without your insurer's prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to them immediately. You may email it to cst@axa.com.sg or deliver it by hand to AXA Insurance Singapore Pte Ltd.

You should also IMMEDIATELY forward to your insurer by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

Your NCD (No Claim Discount) will be reduced by 30% (20% for motorcycle/ commercial vehicles) if a claim is made under your policy.

To enable your insurer to look into the matter immediately, please let us hear from you within seven (7) days from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

If you need any clarification, please do not hesitate to contact as at 62816690 or admin@lbs-auto.com. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours sincerely,
LBS Automotive Appraisal Pte Ltd
cc: AXA INSURANCE PTE LTD

Accident Photo



Accident Photo



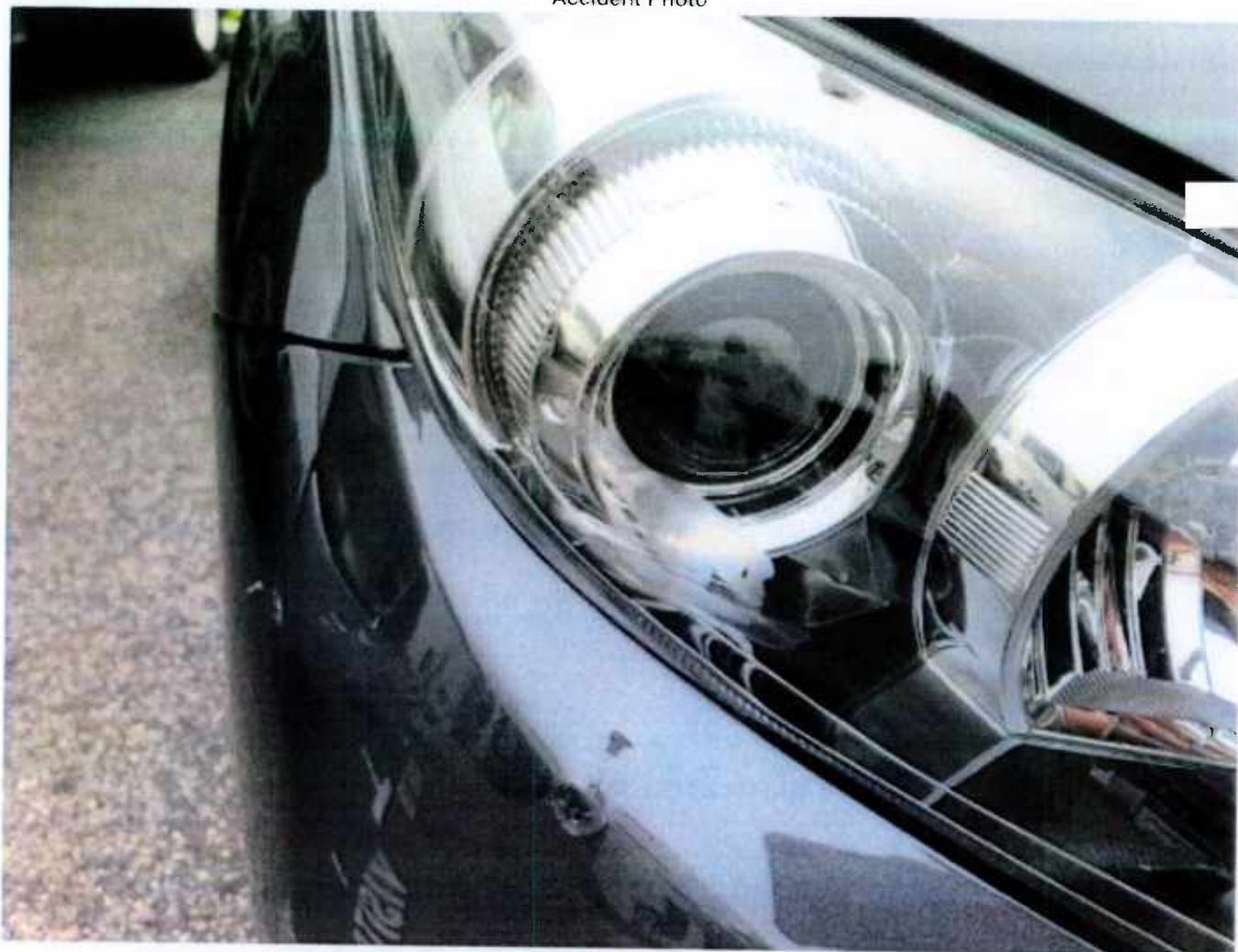
Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



MAY 09

THURSDAY

SA 270511

11:24 PM

1/1/19

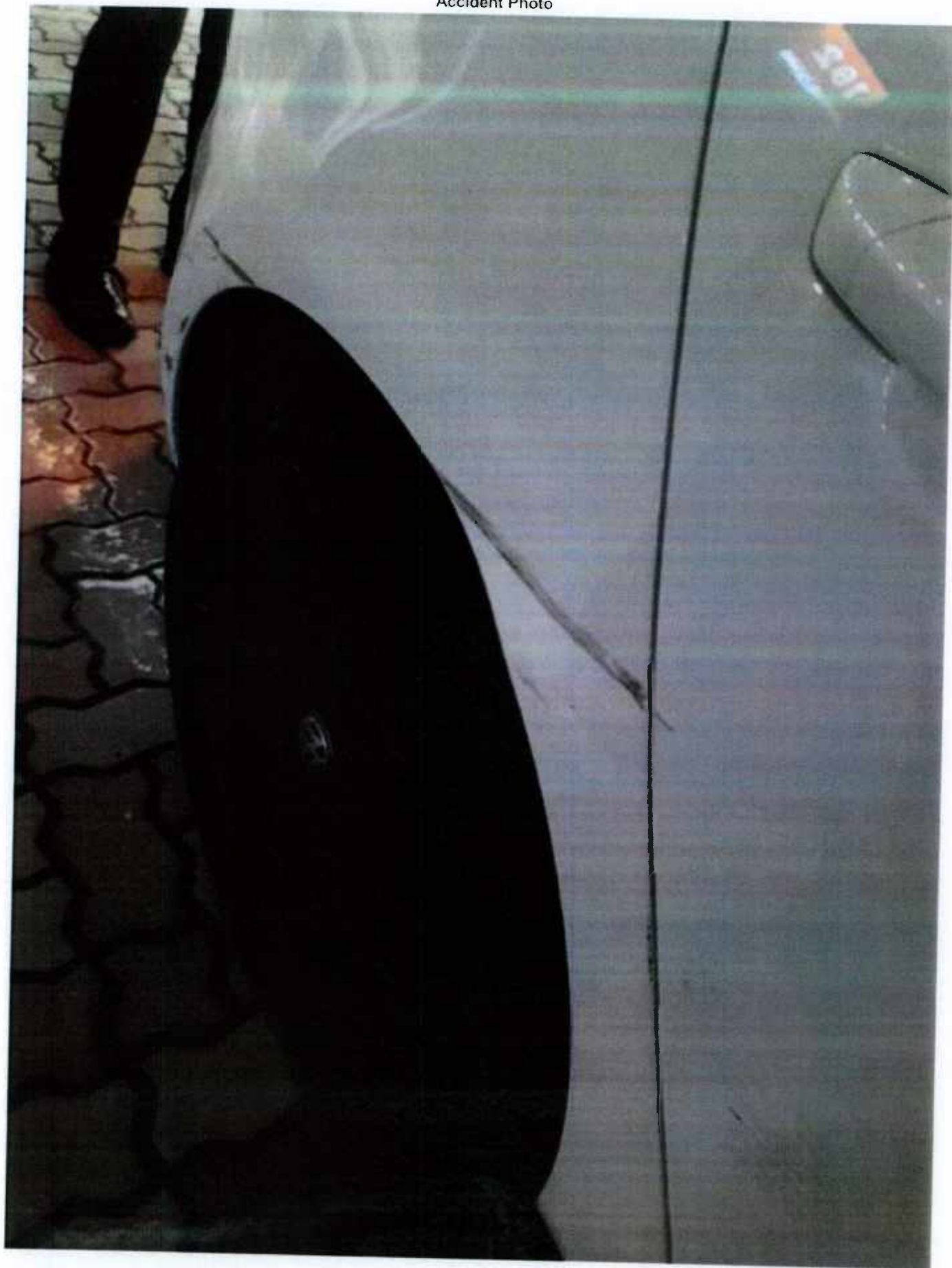
J. Kogary hit SA 270511 at the
entrance of car park, with minimal damage
to the right rear of the car.

Kogary, 370 M, 370 M, 370 M
370 M, 370 M, 370 M

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Enquire Vehicle & Owner Information (Vehicle No. SGQ2703U As At 01 Nov 2019 / 23:35:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: AJ.TK.8P

Current Owner Details

Owner ID Type: Singapore NRIC
Owner ID: S7101516E
Owner Name: LOGARAJ S/O M SUBRAMANIAM
Registered Address Type: HDB / HUDC
Registered Block/House No.: 184
Registered Street Name: EDGEFIELD PLAINS
Registered Unit No.: # 06 - 284
Registered Building Name:
Registered Postal Code: 820184

Current Vehicle Details

Vehicle No.: SGQ2703U
Make Description/Model: TOYOTA / WISH 1.8 CVT
Insurance Company Name: AXA INSURANCE PTE LTD

DREAM CARZ LEASING PTE LTD

Company Registration: 201433037R

8 Kaki Bukit Ave 4, #04-20, Premier, Singapore 415875 Tel: (65) 63845206 Fax: (65) 63845205
Email: dreamcarzleasing@gmail.com

INVOICE

Andika Putra Hidayatullah Bin Suhaimi
Blk 322A Sumang Walk
#07-905
Singapore 821322

Invoice No: 10810
Invoice Date: 26-11-19
Due Date: 26-11-19
VHA No: 2447

Description

Rental for 8 Days @ \$ 180.00 per Day \$ 1,440.00

Vehicle No SGE9611T

Vehicle Description Honda Civic

Rental Period 18-11-19 to 26-11-19

Total Amount Payable \$ 1,440.00

**8 PARAGON PTE LTD**

71 Woodlands Ave 10 Woodlands Industrial Xchange
#01-06 Singapore 737743
Tel: +65 67866016
Fax: +65 67866014

PERFORMA INVOICE

Date: 10 Dec 2019
Invoice #: NA
Terms: Cheque

Cust. Acc #: SMG7105U
Attn: Andika Putra Hidayatullah Bin Suhaimi

Tel: 86861024

S/NO	ITEM CODE	DESCRIPTION	QTY	UNIT PRICE	AMOUNT
1	-	Lump Sum Repair Cost ref UAM19.11.11-AK-STP-8PG-SMG7105U	1	6,600.00	6,600.00

SUB-TOTAL	6,600.00
GST 7.00% (EXC)	462.00
TOTAL AMT	7,062.00

Customer's Signature


8 PARAGON PTE LTD
Authorized Signature

UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singapore 415875
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

INVOICE

To : Andika Putra Hidayatullah B. Suhaimi Date : 26 Nov 2019
c/o : 8 Paragon Pte Ltd
No 71 Woodlands Ave 10 Invoice No. : 8093366
#01-10 Woodlands Ind. Xchange
Singapore 737743

DESCRIPTION	AMOUNT
Service rendered for appraisal / inspection report :	
Professional inspection fees	SGD 558.00
Photographs 29 pcs	
Transport fees	
Re-inspection fees (work in progress, post repair inspection)	
Total	SGD 558.00
Singapore dollar : FIVE HUNDRED FIFTY EIGHT ONLY.	
Registration no. : SMG7105U	
Make/Model : Volkswagen New Golf 1.4 AT 5K13G5	
Our reference : UAM19.11.11-AK-STP-8PG-SMG7105U	
<i>All payments made payee to:-</i> " UNITED APPRAISAL & MANAGEMENT PTE LTD "	



for UNITED APPRAISAL & MANAGEMENT PTE LTD

UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singapore 415875
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

Our ref. : UAM19.11.11-AK-STP-8PG-SMG7105U

Date : 26 Nov 2019

Andika Putra Hidayatullah B. Suhaimi

WITHOUT PREJUDICE

Dear Sir,

Re : Third Party Claim For Vehicle Registration No. SMG7105U

We refer to your instruction to appraise the above-mentioned vehicle on 18 November 2019

A static inspection was carried out and our report is enclosed for your perusal. The estimated cost of repair submitted by Messrs. 8 Paragon Pte Ltd for SGD 10,976.75 as per our attached schedule has been inspected thoroughly by us against the actual damages sustained on the above-mentioned vehicle and we recommend the replacement and rectification accordingly.

Our revised quotation for the repair is SGD 8,292.03. In our opinion, it to be excessive. Therefore, we recommend a contract lump-sum repair cost. This is more economical than to have the above-mentioned vehicle repaired on parts by/for parts basis. Invariably, the repairer has the prerogative/option for the recommended replacement parts to either be repaired or be replaced.

We have negotiated with the repairer and they have agreed to repair the above-mentioned vehicle for SGD 6,600.00 NETT. Which, in our opinion is fair and reasonable.

The repairer has agreed to undertake the repairs to your requirement at the recommended contract lump-sum. However, we have not given any instruction and authorisation to the repairer to proceed with the repairs.


Under normal circumstances, the entire repair of the damaged vehicle should be completed within a reasonable period of 6 (Six) days.

We are reverting the matter to you for a decision, and enclosed is our vehicle inspection report, appraisement schedule and invoice for services rendered.

Please do not hesitate to contact us if you have any queries on this matter.

Yours faithfully,

United Appraisal & Management Pte Ltd


Ananda K. Biswas Marc
Motor Vehicle Appraiser

Encls. :

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UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 8 Kaki Bukit Ave 4 #06-21 Premier @ Kaki Bukit Singapore 415875
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

VEHICLE INSPECTION REPORT

To : Andika Putra Hidayatullah B. Suhaimi

Our ref. : UAM19.11.11-AK-STP-8PG-SMG7105U

Date : 26 Nov 2019

REFERENCE

Assign by	: Andika Putra Hidayatullah B. Suhain Insured	: To be advice
Assign on	: 18 Nov 2019	Policy no. : To be advice
Inspection on	: 18 Nov 2019	Claim no. : To be advice
Accident on	: 01 Nov 2019	Sum insured : To be advice
Workshop name	: 8 Paragon Pte Ltd	Excess : Not applicable
Inspection at	: No 71 Woodlands Ave 10	3rd party Veh. : To be advice
	#01-10 Woodlands Ind. Xchange	3rd party ins. : To be advice
	Singapore 737743	

PARTICULARS OF DAMAGED VEHICLE

Registration no.	: SMG7105U	Odometer	: 123826 km
Make / Model	: Volkswagen New Golf 1.4 AT 5K13C	Chassis no.	: WVVZZZ1KZ9W572839
Regn. date	: 06 Aug 2009	Engine no.	: CAX249708
Body colour	: White	Engine cap.	: 1794 cc

PRE-ACCIDENT CONDITION OF VEHICLE (STATIC CHECK ONLY)

Steering	: In order	Paintwork	: Good
Footbrake	: In order	Undercarriage	: Serviceable
Handbrake	: In order	Gen. condition	: Good

TYRE CONDITION ON VEHICLE

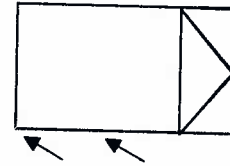
	Make	Size	Tread depth	Type of road wheel
Front N/S	: Continentle	235/40R18	70%	Alloy
Front O/S	: Continentle	235/40R18	70%	Alloy
Rear N/S	: Continentle	235/40R18	70%	Alloy
Rear O/S	: Continentle	235/40R18	70%*	Alloy*

NOTE: The above percentages represent the estimated remaining life of tyre threads.

* Denotes damaged component/s

POINT OF IMPACT

On the off side in the direction from right to left.

**SYNOPSIS OF DAMAGES RESULTANT FROM THE ACCIDENT**

The impact of the collision has damaged / affected the o/s rear door, rear fender, rear undercarriage, rear bumper and etc...

Please refer to Annex A (Appraisal Schedule) for a detailed account of the damages and photographs taken.

Note: Reinspection vehicle on 19 Nov 2019 for repair in progress.

RECOMMENDATION

The estimate cost of repair submitted by Messrs 8 Paragon Pte Ltd as per schedule attached has been revised and scrutinised, and in our opinion, we consider it to be fair and reasonable. The repairers have agreed to undertake the repairs to the owner's satisfaction at our revision. We have not authorised the repairs.

Our adjusted cost of repair is SGD 6,600.00 to carry out the repairs. Please refer to Annex A (Appraisal Schedule) for a detailed account of the cost estimates.

REMARKS

We have not authorised the repair. However, for information, under normal circumstances, the repair would takes approximately 6 (Six) working days to complete.

In accordance to your instruction, we have **NOT AUTHORISED** the repair to the damaged vehicle and the survey was conducted strictly on a "**WITHOUT PREJUDICE**" basis.

We are pleased to advise that the inspection work was carried out accordingly, and hereby submit our Appraisal Report, which includes evidence photographs.

Yours faithfully,

United Appraisal & Management Pte Ltd



Ananda K. Biswas Marc
Motor Vehicle Appraiser

APPRAISEMENT SCHEDULE

Annex A

Registration no. : SMG7105U

Our reference : UAM19.11.11-AK-STP-8PG-SMG7105U

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
<u>LIST ITEMS</u>					
1	1	Rear door o/s	Serviceable	1455.00	0.00
2	1	Rear fender o/s	Dented	725.00	725.00
3	1	Rear bumper	Deformed	1302.95	1302.95
4	2	Rear bumper side retainer @ SGD 114.90	O/S Distorted	229.80	114.90
5	2	Rear bumper reflector @ SGD 98.40	O/S Cracked	196.80	98.40
6	1	Rear shock absorber o/s	Impacted	548.70	548.70
7	1	Rear lower arm o/s	Impacted	697.70	697.70
8	1	Rear knuckle arm o/s	Impacted	881.90	881.90
9	1	Rear knuckle arm bearing o/s	Necessary	358.90	358.90
				6396.75	4728.45
Less 0% / 5%				0.00	236.42
				6396.75	4492.03
<u>SPECIAL NETT ITEMS</u>					
1	1	Sundries	Necessary	50.00	30.00
2	1	Rear fender sealant o/s	Necessary	100.00	80.00
3	1	Rear alloy rim o/s R18	Grazed / Chipped	750.00	680.00
4	1	Rear tyre o/s R18	Cut	320.00	180.00
5	1set	Rear bumper clips	Necessary	80.00	80.00
				1300.00	1050.00
TOTAL				7696.75	5542.03

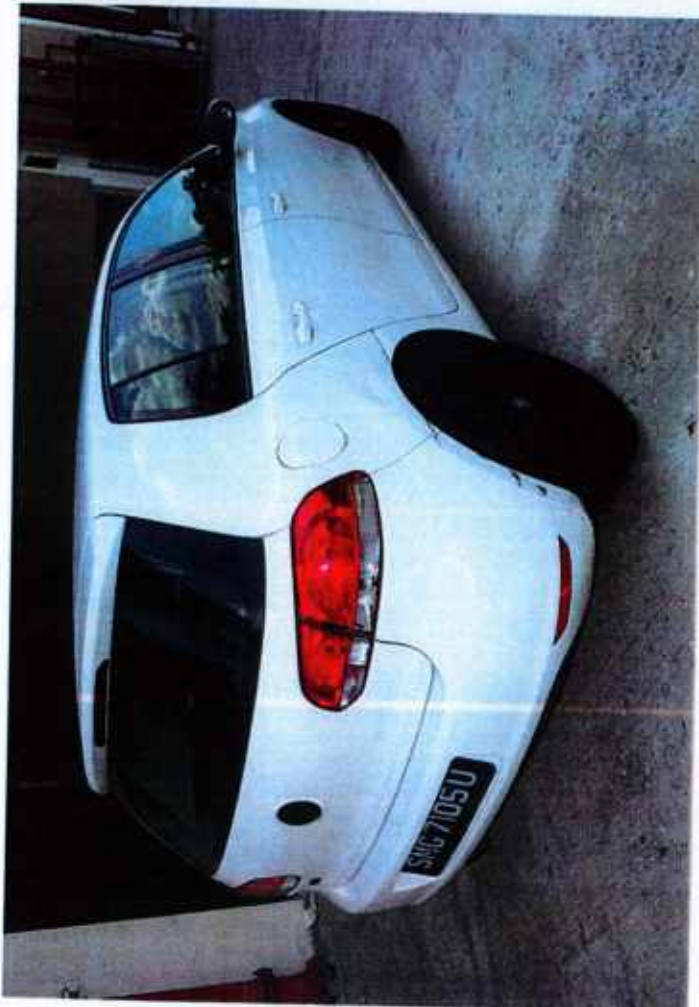
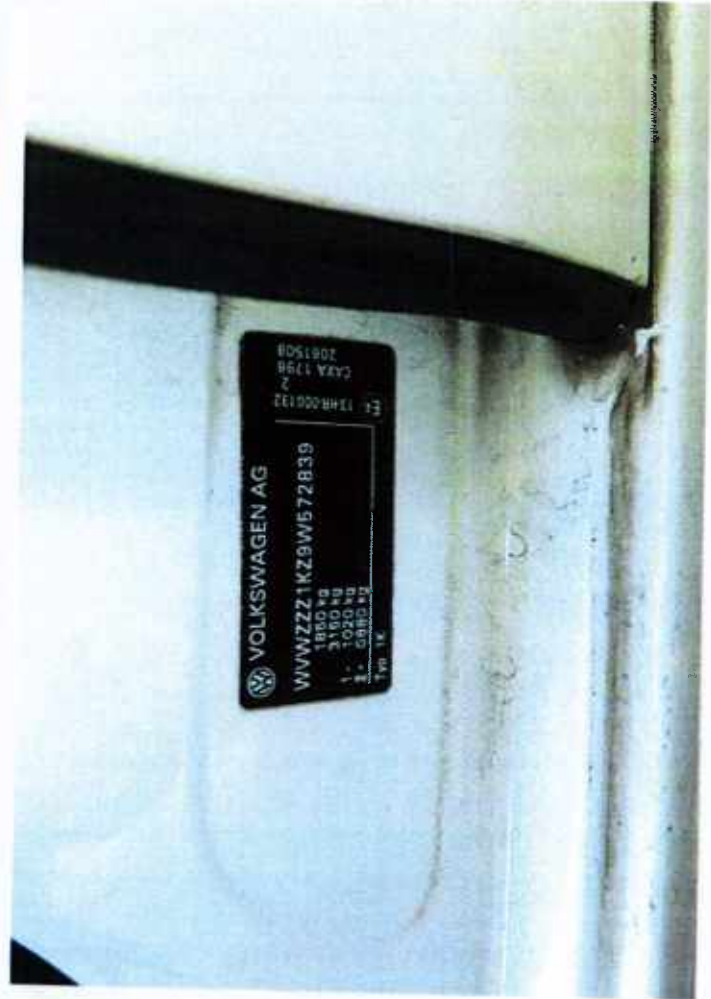
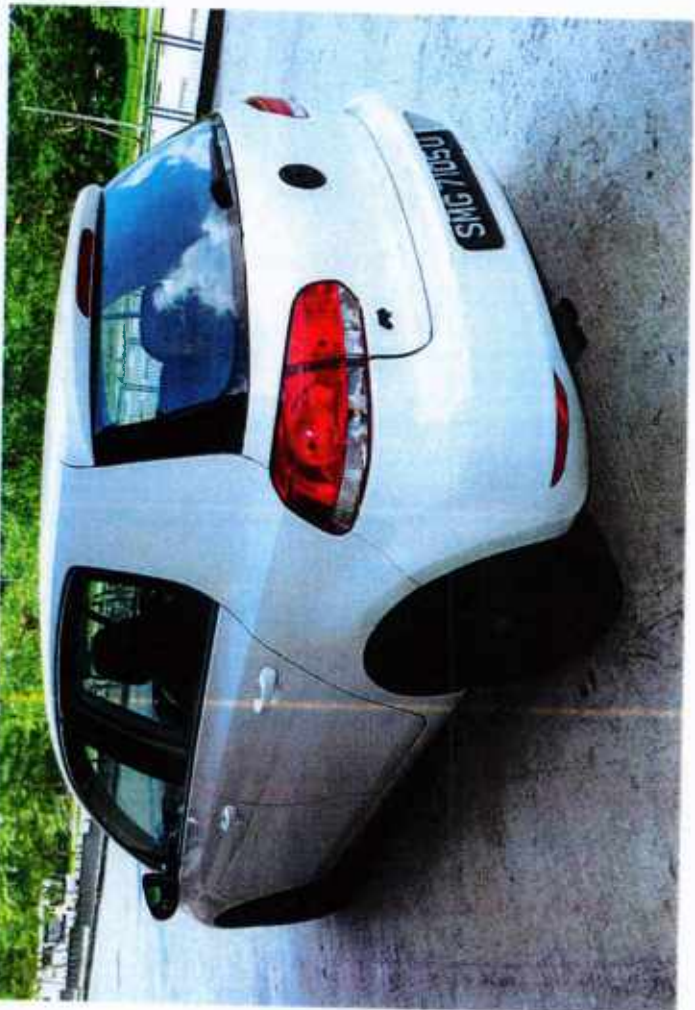
APPRAISEMENT SCHEDULE

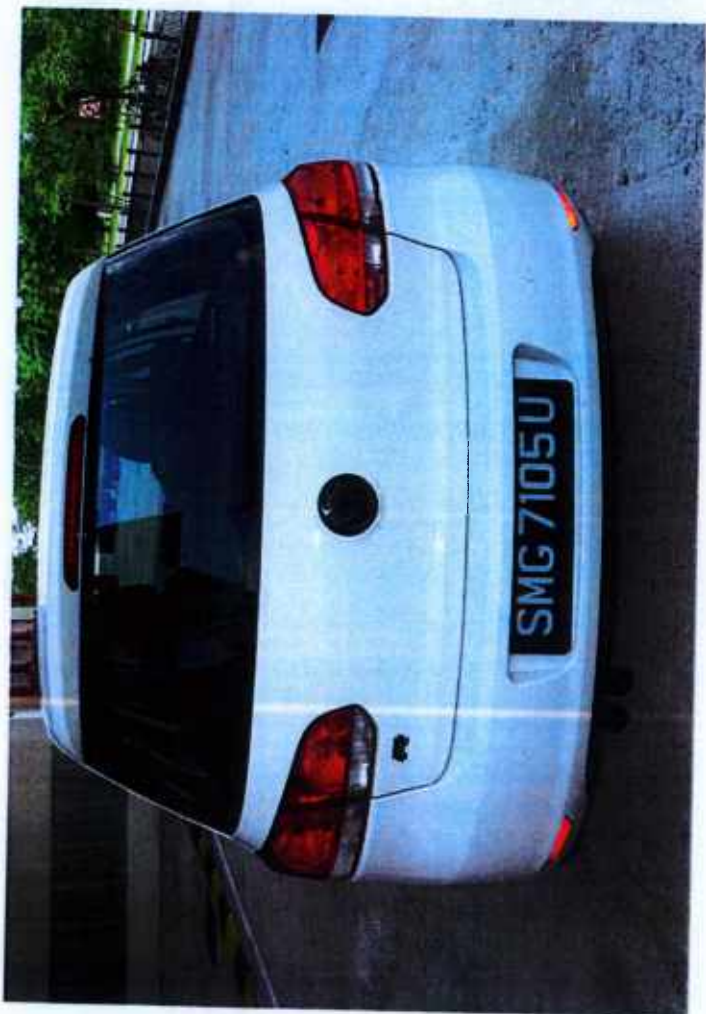
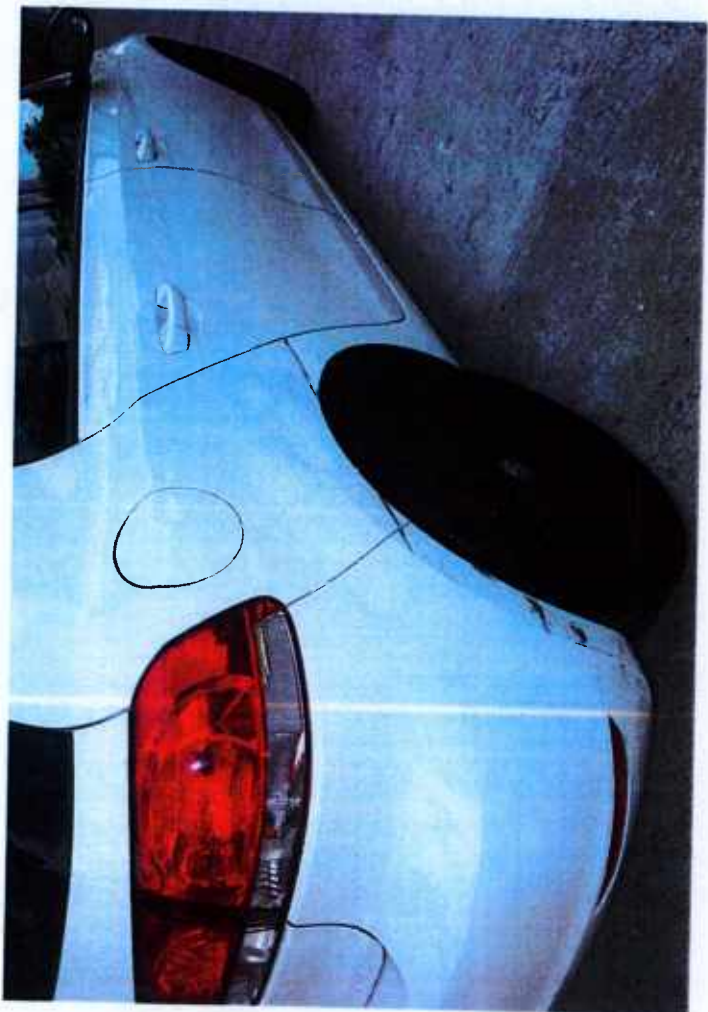
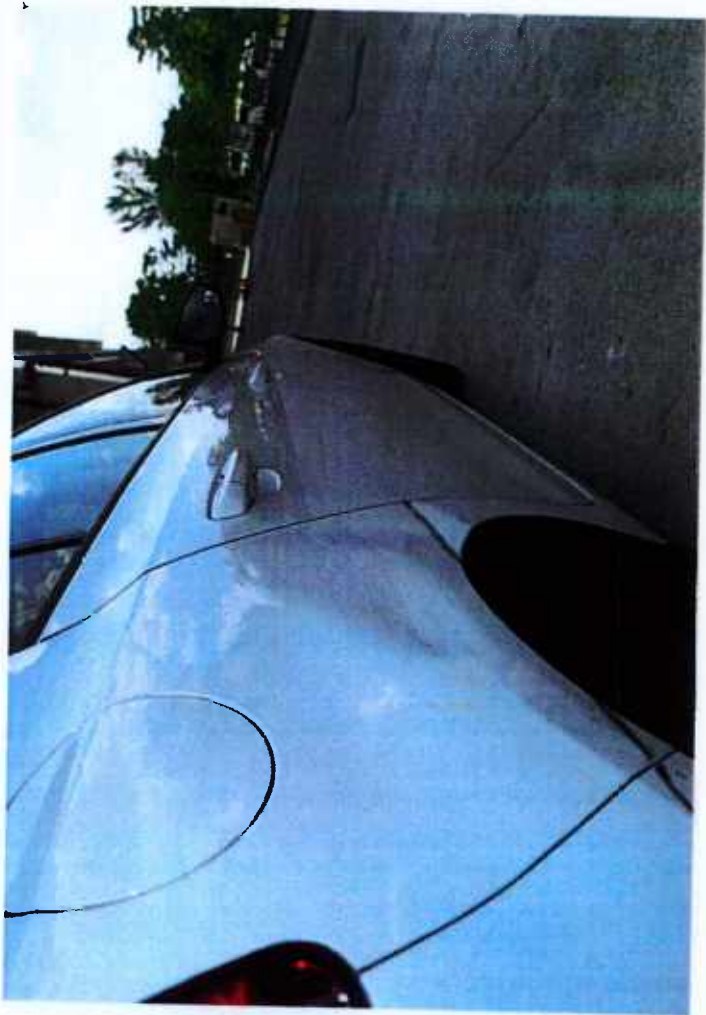
Annex A

Registration no. : SMG7105U

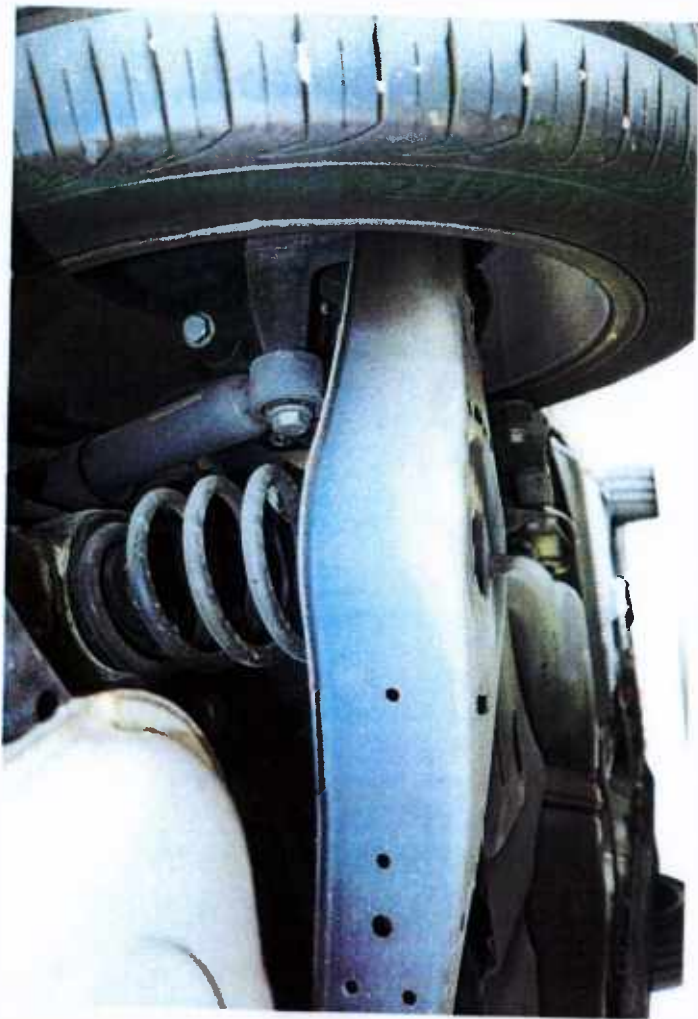
Our reference : UAM19.11.11-AK-STP-8PG-SMG7105U

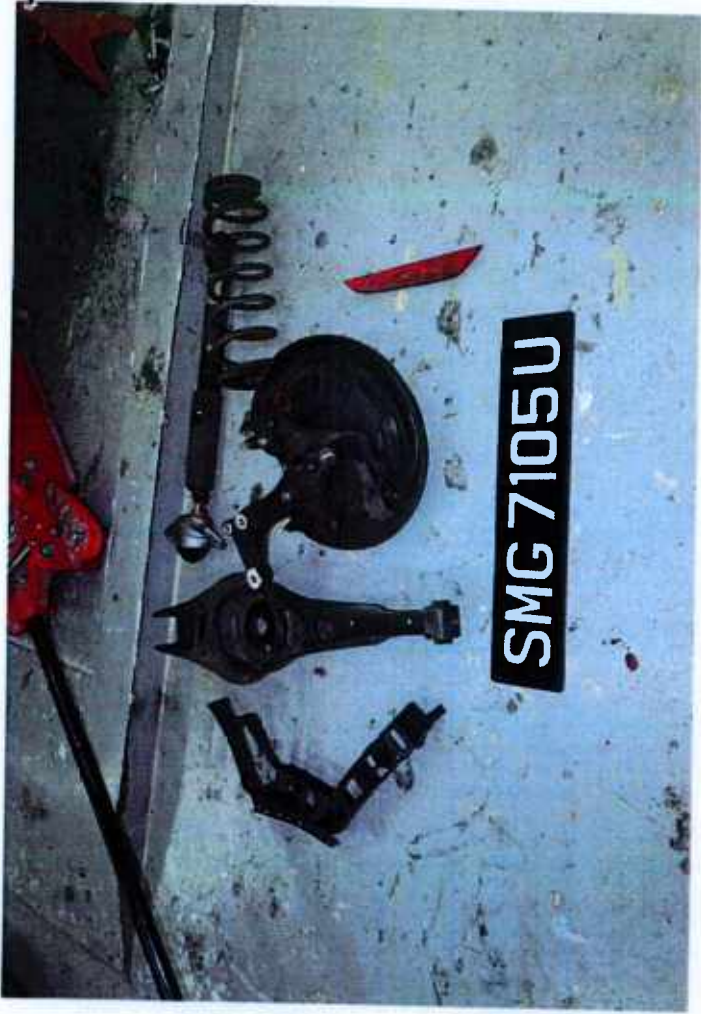
S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGI
<u>LABOUR & MISC CHARGES</u>			Balance C/F	7696.75	5542.0
1		To dismantle / renew the accident damaged portion. To panel beating, reshape, straighten, orientate and align repair / replacement parts.		1400.00	1140.0
2		To disconnect wire harness of electrical component to facilitate repairs, reconnect and check functions.		80.00	60.00
3		To remove and refit interior upholstery to facilitate the repair.		200.00	180.00
4		To remove and refit o/s rear tyre to replace o/s rear alloy rim. To perform tyre balancing.		80.00	60.00
5		To remove and refit o/s rear undercarriage for replacement of parts.		300.00	280.00
6		To conduct computerize full wheel alignment.		120.00	100.00
7		To apply undercoating on the accident repair and replaced panel for rust protection.		200.00	180.00
8		Supply spray paint material and necessary items to respray o/s rear door, rear fender, rear bumper and other affected area / panel.		900.00	750.00
TOTAL				3280.00	2750.00
Total Parts and Labour Cost of Repair				10976.75	8292.03
Less (Lumpsum repair adjustment)					1692.03
Adjustment Parts and Labour Cost of Repair					6600.00

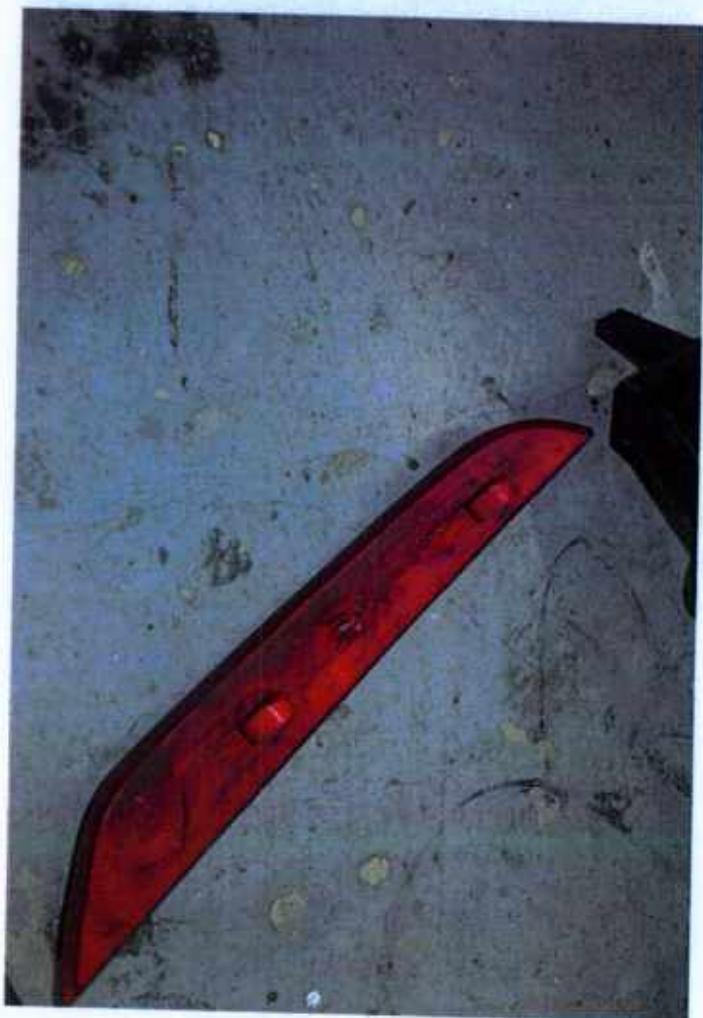
















> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:

Singapore NRIC

Owner ID:

589A

Vehicle Details

Vehicle No.:

SMG7105U

Vehicle to be Exported:

Yes

Intended Deregistration Date:

27 Dec 2019

Vehicle Make:

VOLKSWAGEN

Vehicle Model:

NEW GOLF 1.4 AT 5K13G5

Primary Colour:

White

Manufacturing Year:

2009

Engine No.:

CAX249708

Chassis No.:

WVWZZZ1KZ9W572839

Maximum Power Output:

90.0 kW (120 bhp)

Open Market Value:

\$21,391.00

Original Registration Date:

06 Aug 2009

First Registration Date:

06 Aug 2009

Transfer Count:

1

Actual ARF Paid:

\$21,391.00

Intended PARF Rebate Details

PARF Eligibility:

Forfeited

PARF Eligibility Expiry Date:

-

PARF Rebate Amount:

\$0.00

Intended COE Rebate Details

COE Expiry Date:

31 Jan 2024

COE Category:

A - Car (1600cc & below)

COE Period(Years):

5

PQP Paid:

\$13,024.00

COE Rebate Amount:

\$10,664.00

Total Rebate Amount:

\$10,664.00

Message

Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 27 Dec 2019

OK