

CATHERINE LIM LLC

林 ADVOCATES & SOLICITORS
翠 NOTARY PUBLIC - 公证官
玲 COMMISSIONER FOR OATHS - 宣誓官
律
師 CATHERINE C.L.LIM
馆 DIRECTOR
LL.B (HONS) SINGAPORE - 法律系 - 律師
M.B.A. (BUSINESS LAW) - 商业系 - 硕士

20 Havelock Road #03-01
Central Square Singapore 059765
UEN No. 201310922K

Tel: (65) 6438 5500
Fax: (65) 6438 0111
www.catherinelimllc.com
Email: info@catherinelimllc.com
CATHERINE LIM LLC is a law
corporation with limited liability

Our Ref: CL/190929/T/MCS.sg

24 July 2020

India International Insurance Pte Ltd
64 Cecil Street #04-05
IOB Building
Singapore 049711
Attn: Motor Claims Dept

WITHOUT PREJUDICE

(to the personal injury claim)
BY EMAIL

Chow Har Chong
Blk 170 Hougang Ave 1
#03-485
Singapore 530170

CERTIFICATE OF POSTING
(Please be informed that all supporting documents
have been forwarded to your insurer.)

Dear Sir

ACCIDENT INVOLVING FBC 1930U / SHA 2603Y ON 9.7.2019 ALONG PIONEER ROAD / INTERNATIONAL ROAD

We act for **Zulkiflee Bin Zainal**, the owner of motor vehicle No. FBC 1930U, which was involved in the above accident.

Our client has suffered loss and damage as a result of your Insured's negligence in the driving of motor vehicle No. SHA 2603Y.

We quantify our client's claim as follows:-

1. Total Loss	\$ 5,440.00
2. Loss of use (30 days x \$40)	\$ 1,200.00
3. Survey fee	\$ 500.00
4. LTA search fee	\$ 52.00
5. Incidentals, transport & photocopying etc	\$ 53.50
6. Cost contribution	\$ 749.00

	\$ 7,994.50

We enclose herewith photocopies of our client's accident report, LTA search, survey fee, survey report and colour photographs of our client's damaged vehicle for your immediate attention.

Please let us know within the next 14 days from the receipt of this letter, whether you are prepared to admit liability and revert with a settlement proposal, failing which our clients shall have no alternative but to commence legal proceedings against your insured.

Yours faithfully

Encs
cc: clients

(Please note that if your motor vehicle was not driven by you, there is a presumption in law that the said driver was driving as your agent/ servant unless you let us know the particulars of your driver if your motor vehicle was not driven by you.)



SINGAPORE POLICE FORCE



T/20190803/7025

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

1 of 3

Report No. T/20190803/7025

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 03/08/2019 22:06		Vide Report No.:		Station Diary No.:	
Informant's Particulars					
Name of Informant: ZULKIFLEE BIN ZAINAL			Address: APT BLK 940 JURONG WEST STREET 91 #11-447 SINGAPORE 640940		
ID Type / ID No.: NRIC NO / S6807185B			Contact No.: Home/Office: Mobile: 90408483		
Nationality: SINGAPORE CITIZEN			Email: zulkiflee14@gmail.com		
Sex: Male	Age: 51	Date of Birth: 14/03/1968	Type of Informant: Rider		
Race: Malay			Language: English		Institution / School Name:
Occupation: Lorry driver			Driving Licence Information: Class: 2,3,4,5 Date of Expiry:		

General Information of the Accident				
Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 09/07/2019 18:45	Type of Location: X-Junction
Location: INTERNATIONAL ROAD				
Weather: Drizzling		Road Surface: Dry	Road Speed Limit: 60 Km/h	
Traffic Flow: Dual Carriage Way		Traffic Control: Not Controlled	Traffic Volume: Moderate	
Type of Collision: Between Moving Vehicles - Head To Side				Anyone conveyed by ambulance: Yes

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
FBC1930U	Motorcycle	HONDA	CB600FA-PC41	Blue		0
	Unconscious					0

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No.	Effective	Expiry Date
FBC1930U	NTUC Income Insurance Co-Operative Limited	5096234324-01	10/12/2018	09/12/2019



SINGAPORE POLICE FORCE



T/20190803/7025

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

2 of 3

Report No. T/20190803/7025

CONTINUATION OF REPORT

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Rider			
Name	ZULKIFLEE BIN ZAINAL	ID No.	S6807185B
Related Vehicle	FBC1930U (Motorcycle)	Contact No.	90408483
Hospital/Clinic	NATIONAL UNIVERSITY HOSPITAL	Class of Driving Licence & Expiry Date	Class: 2,3,4,5 Date of Expiry: NIL
Date Treatment	09/07/2019	Date Discharge	26/07/2019
No. of Days granted Medical Leave	20	Degree of Injury	Serious
Driver			
Name	Unknown Driver	ID No.	NIL
Related Vehicle	NIL	Contact No.	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

I was riding along Pioneer Road North toward AYE. At junction International Road the traffic light was green. I moved ahead but one motor car from opposite direction coming towards me. I was unconscious and i woke up in ambulance. I do know who hit me. I was warded 18 days and broke both hands and left leg. I was discharged 26 July 19. I am now wheelchair bound and cannot make report.

12/2



**SINGAPORE
POLICE FORCE**



T/20190803/7025

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

3 of 3

Report No. T/20190803/7025

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPIB /
MA JUNXIANG
Contact No.: 65476251

Authentication Stamp

NP168

Signature Of Informant:
The identity of the person making this report has
been authenticated by SingPass. No signature is
required.

Date/Time:
03/08/2019 22:06

Classification Of Case:



T/20190820/2050

1 of 3

Report No. T/20190820/2050

Case Summary Form (CSF For NP168)

Manual NP168 Form Serial No T/20190803/7025
Report Number T/20190820/2050
Vide Report Number T/20190803/7025
Date/Time of Report Made 20/08/2019 12:22
Place Report Lodged Traffic Police
Type of Informant Rider
Name of Informant zulkiflee bin zainal
ID Type / ID No. NRIC NO / S6807185B

Home/Office

Mobile 90408483

Email

Type of Accident Injury / Attended by Police

Drink Drive No

Anyone conveyed by ambulance No

Date/Time of Accident 09/07/2019 06:45

Accident Location INTERNATIONAL ROAD

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No. of Passenger
FBC1930U	Motorcycle	HONDA	CB600FA-PC41	Blue		0

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



T/20190820/2050

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Report No. T/20190820/2050

Continuation of CSF For NP168

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Case Sensitivity

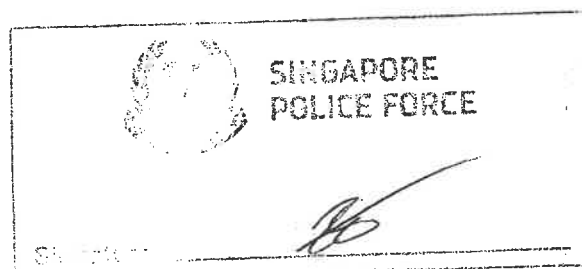
No

Officer-In-Charge of Case

TP / GIT /
THABAGESH JEYATHESH

Classification of Case

1) INJURY / ATTENDED BY POLICE



Enquire Vehicle & Owner Information (Vehicle No. SHA2603Y As At 09 Jul 2019 / 18:45:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: 190929

Current Owner Details

Owner ID Type: Company
Owner ID: 199303821R
Owner Name: COMFORT TRANSPORTATION PTE LTD
Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes
Registered Block/House No.: 383
Registered Street Name: SIN MING DRIVE
Registered Unit No.: -
Registered Building Name: GAS BUILDING
Registered Postal Code: 575717

Current Vehicle Details

Vehicle No.: SHA2603Y
Make Description/Model: HYUNDAI / I40 1.7L CRDI AT ABS AIRBAG 4DR
Insurance Company Name: INDIA INT'L INS PTE LTD

Enquire Vehicle & Owner Information (Vehicle No. SHA2603Y As At 09 Jul 2019 / 18:45:00)

Law Firm Search Details

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Current Vehicle Details

Vehicle No.: SHA2603Y
Make Description/Model: HYUNDAI / I40 1.7L CRDI AT ABS AIRBAG 4DR
Insurance Company Name: INDIA INT'L INS PTE LTD



SINGAPORE
POLICE FORCE

PAYMENT

TAX INVOICE

Invoice No:

SPF2019091201000335

Date/Time:

12/09/2019 15:10:32

Application Paid Via:

Master

GST Reference No:

MG-8400000-5

Transaction Ref No:

TP000125972

Service Type	Service Fee	eService Reference No	Unit Price (S\$)	GST (S\$)	Qty	Amount (S\$)
1 Police Document	Search Fee	0050000002116191	14.00	0.00	1	14.00

Total (S\$) 14.00

This is a computer-generated invoice. No signature is required.

Please print a copy of the invoice for your reference.

A FORCE FOR THE NATION



**SINGAPORE
POLICE FORCE**

PAYMENT

TAX INVOICE

Invoice No: SPF2020042701000046 Date/Time: 27/04/2020 10:13:51
Application Paid Via: Master
GST Reference No: MG-8400000-5
Transaction Ref No: TP000132149

Service Type	Service Fee	eService Reference No	Unit Price (S\$)	GST (S\$)	Qty	Amount (S\$)
1 Police Document	Search Fee	005000000223243	14.00	0.00	1	14.00
Total (S\$)						14.00

This is a computer-generated invoice. No signature is required.

Please print a copy of the invoice for your reference.

A FORCE FOR THE NATION



SINGAPORE
POLICE FORCE

PAYMENT

TAX INVOICE							
Invoice No:		SPF2019120501000339		Date/Time:		05/12/2019 16:05:56	
Application Paid Via:		Master					
GST Reference No:		MG-8400000-5					
Transaction Ref No:		TP000125972					
	Service Type	Service Fee	eService Reference No	Unit Price (S\$)	GST (S\$)	Qty	Amount (S\$)
1	Police Document	Document Fee	0050000002154360	16.00	0.00	1	16.00
						Total (S\$)	16.00
This is a computer-generated invoice. No signature is required.							
Please print a copy of the invoice for your reference.							
A FORCE FOR THE NATION							

MCS AUTO

1100 Serangoon Road Singapore 328195
Company Registration No. 53126812L
Email : mcs.auto@yahoo.com.sg

Date:

21 Jul 2020

Zulkiflee Bin Zainal
c/o 1100 Serangoon Road
Singapore 328195

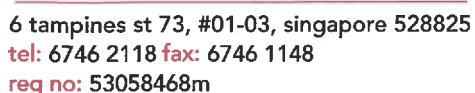
FINAL REPAIR COSTS

VEHICLE NO: FBC1930U (HONDA CB600FA-PC4)

Repair costs of vehicle no. FBC1930U as per the serveyor's
report KELVIN AUTOMOTIVE APPRAISING SERVICES(attached herewith)
dated 17 Jul 2020 \$5,440.00
Total loss Recommended

SINGAPORE DOLLARS : FIVE THOUSAND FOUR HUNDRED AND FORTY ONLY





Our Reference : KAAS/TA/6018/1930/TP/07.19
Invoice No. : 6018
Date : 17 July 2020

To: Zulkiflee Bin Zainal
c/o 1100 Serangoon Road
Singapore 328195

Dollars: **Five Hundred Only**

(Cheque should be crossed and make payable to " **Kelvin Automotive Appraising Services** ")

**Kelvin Automotive Appraising Services**



6 tampines st 73, #01-03, singapore 528825
tel: 6746 2118 fax: 6746 1148
reg no: 53058468m

Claim Reference : -
Insured Vehicle No. : -
Thirty Party Veh No. : -
Officer-In-Charge : -

Our Reference : KAAS/TA/6018/1930/TP/07.19
Date : 17 July 2020

To: Zulkiflee Bin Zainal
c/o 1100 Serangoon Road
Singapore 328195

VEHICLE APPRAISAL REPORT

Name of Workshop : MCS Auto
Place of inspection : Autobay @ Kaki Bukit
Date of Assignment : 11 September 2019
Date of Accident : 09 July 2020
Date of Inspection : 11 September 2019

PARTICULARS OF INSPECTED VEHICLE

Registration No.	: FBC 1930U	Chassis Frame No.	: ZDCPC41C07F020341
Make / Model	: Honda CB600FA-PC41	Engine No. (Logcard)	: PC41E2021044
Year of Manufacture/Reg	: 2007	Odometer Reading	: -
Colour	: Red		
Class / Type	: Motorcycle		

CONDITION OF VEHICLE DURING SURVEY (Visual & Static Check Only)

General Condition : Poor
Paintwork : Poor
Market Value : -
Scrap Value : -

CONDITION OF TYRES ON VEHICLE

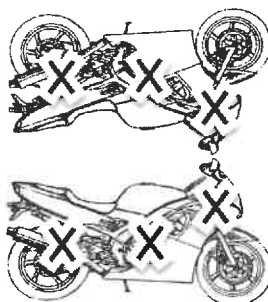
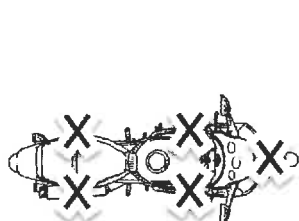
	<u>Make/Size</u>	<u>Thread Balance</u>
Front	PIRELLI 120 / 70 ZR17	8 mm
Rear	TIMSUN 180 / 55 - 17	8 mm

*The above is an estimate of the remaining life of the tyre thread in millimeters

The information contained in these documents may be privileged and confidential, and is intended for the exclusive use of the addressee designation. If you are not the addressee, any enclosure, reproduction, distribution or other dissemination or use of this communication is strictly prohibited. If you have received this survey report in error, please contact us immediately by phone so that we can arrange for its return.

ASSESSMENT SUMMARY

Damages sustained were consistent with the accident report.



(Please refer to the parts list and photographs as attached for more information)

ASSESSOR'S RECOMMENDATIONS

The estimated repair costs submitted by Messrs **MCS Auto** is \$ 17,820.00 .

In view of the above, the vehicle is uneconomical to be repaired, we advised workshop to invite tender for the wreck.
However, we have not given authorization and instruction to the repairer to proceed with the repairs / wreck.

Constructive Total Loss

Market Value : S\$ 9,800.00

(1) PRAF Rebate : S\$ 0.00

(2) COE Rebate : S\$ 4,360.00

Total Rebate (1) + (2) = : S\$ 4,360.00

The total value incurred will be Market Value S\$ 9,800.00 minus Total Rebate S\$ 4,360.00 = **S\$ 5,440.00**

62 photographs were taken at the time of static inspection.

This report is strictly done in a **Without Prejudice Basis**.

We are reverting the matter to you a decision.

We enclose herewith our Invoice No. **6018** for our services rendered and
we thank you for engaging our services.

Conducted By :

Approved By :



TERRENCE HONG
Dip Engineering / DECC (SP)
Certs Automotive Technology (NP)
Cert. Crash Investigation & Reconstruction
Cert SCI (General Insurance)
AMSAAA, AM SAE-A



KELVIN TEO
Licensed Automotive Appraiser
Nitec in Automotive Technology
Cert. Crash Investigation & Reconstruction
Dip MS
MSAAA, AM SAE-A

NOTE : This revised estimate was from a visual inspection. Should there be any discrepancy or unseen items not listed in this survey, kindly notify the company within Seven (7) days from the date hereof. Otherwise this revised amount shall be treated as valid.



