



JusEquity Law Corporation

ADVOCATES & SOLICITORS • COMMISSIONER FOR OATHS

133 New Bridge Road #10-03 Chinatown Point Singapore 069413
Telephone (65) 6536 9339 Fax: (65) 6536 5368 (Litigation & Conveyancing)
Email: claims@juseq.com.sg Website: www.juseq.com.sg

Shm 14 D 202834

Our Ref: JEQ/190542/0619/ACE-PI(do)
Your Ref: **SGZ6082D**

7 November 2019

CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD

3 Anson Road
Springleaf Tower
#16-00

Singapore 079909

(Your insured motor vehicle no. SGZ6082D)

WITHOUT PREJUDICE and Save As To Costs
We acknowledge receiving this letter of
demand on



BY HAND ONLY

WITHOUT PREJUDICE

China Taiping Insurance (Singapore) Pte Ltd



TAN AH KEK

Apt Blk 659 Choa Chu Kang Crescent
#09-75

Singapore 680659

(Driver of motor vehicle no. SGZ6082D)

**BY CERTIFICATE OF POSTING
WITHOUT PREJUDICE**

Dear Sirs

CLAIMANT: TAI WENG KIAT

**PERSONAL INJURY AND PROPERTY DAMAGE CLAIM BY TAI WENG KIAT
ARISING FROM ACCIDENT INVOLVING VEHICLES WQU5449 AND SGZ6082D
AT BKE ON 17 JUNE 2019** ✓

We act for Mr Tai Weng Kiat.

We are instructed that the accident was caused by the negligence of the driver (TAN AH KEK) of your insured motor vehicle no. SGZ6082D. ✓

As a result of the accident, our client suffered personal injuries. His injuries are set out in the medical report annexed to this letter. He has been put to loss and expense, particulars of which are as follows:

A. Special Damages

a. Transport expenses (taxi fares to clinic)	\$	30.00
b. Medical / consultation expenses	\$	21.00
c. Cost of Repair	\$	18,000.00
d. Loss of Use (18 days x \$120.00)	\$	2,160.00

B. General Damages

1. Pain and Suffering

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.



JusEquity Law Corporation

ADVOCATES & SOLICITORS • COMMISSIONER FOR OATHS

133 New Bridge Road #10-02 Chinatown Point Singapore 066413

Telephone: (65) 6536 8338

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

Email: claims@jusec.com.sg

Website: www.juseq.com.sg

Brief description of injuries:

a.	Sprain back	\$	2,500.00
C.	Disbursements		
a.	Medical report fee from Tay Clinic	\$	75.00
b.	LTA search fees	\$	7.49
c.	GIA search and results fee	\$	29.00
d.	SPF search and results fee	\$	30.00
e.	Survey Report Fee	\$	\$50.00
f.	VEP fees	\$	\$547.40
D.	Legal cost (at this stage) – GST	\$	2,675.00

A copy each of the following supporting documents is enclosed: -

- a) Police report lodged by our client and the driver of SGZ6082D;
- b) Letter from SPF regarding the investigation results of the accident;
- c) SPF search and results fee invoices;
- d) GIA report lodged by the driver of SGZ6082D;
- e) GIA search and result fee invoices;
- f) LTA search result and invoice;
- g) Medical report from Tay Clinic;
- h) Memo from Tay Clinic requesting for medical report fee of \$75.00;
- i) Medical certificate issued by Tay Clinic;
- j) Medical expenses incurred at Tay Clinic;
- k) LTA receipt – VEP fees of \$547.40;
- l) Repair Bill from ACE Autolution Pte Ltd, and
- m) Survey Report, invoice and photographs from S K Auto Consultants

In compliance with the pre-action protocol under the State Courts' Practice Directions 38, we propose using one of the following medical experts as a single joint expert: -

- i) Dr. Yeo Khee Quan from Yeo Orthopaedic Centre Pte Ltd;
- ii) Dr. James Lee Chong Hwa from James Lee Orthopaedic Surgery; and
- iii) Dr. Tan Mak Yung from MY Orthopaedic Clinic.

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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

Website: www.juseq.com.sg

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. If you or your insurer wishes to have our client examined by your own medical expert, this should be stated in your acknowledgement of receipt.

Please also advise within 14 days of the acknowledgement of receipt, where and when the examination of our client is to take place so that we may arrange for him to attend.

Should you fail to acknowledge receipt of this letter within 14 days, our client 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 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

CONFIDENTIALITY CAUTION

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**SINGAPORE
POLICE FORCE**



T/20190617/2169

Police Station Of Origin:
Bedok North N.P.O
30 Bedok North Road SINGAPORE 459676
Tel No: 1800-2449998

1 of 3

Report No. T/20190617/2169

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 17/06/2019 21:22		Vide Report No.		Station ID / any No.: 134	
Informant's Particulars					
Name of Informant: TAI WENG KIAT		Address: 175 ANG MO KIO AVENUE 4 #05-779 SINGAPORE 560175			
ID Type / ID No.: FIN NO / G7590C94K		Contact No.: Home/Office:		Mobile: 81395654	
Nationality: MALAYSIAN		Email:			
Sex: Male	Age: 35	Date of Birth: 23/02/1984	Type of Informant: Vehicle Owner		
Race: Chinese		Language: Chinese		Institution / School Name:	
Occupation: CONTRACTOR		Driving Licence Information: Class: Date of Expiry:			

General Information of the Accident				
Type of Accident:	Injury Others	Drink Drive No	Date/Time of Accident: 17/06/2019 18:30	Type of Location: Straight Road
Location: Aong Road 1 BUKIT TIMAH EXPRESSWAY in front of lamp post 1171S17F				
Weather: Clear		Road Surface: Dry		Road Speed Limit: 50 Km/h
Traffic Flow: One Way		Traffic Control:		Traffic Volume: Heavy
Type of Collision: Between Moving Vehicles Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SG26082D	Car	TOYOTA		White	Seriously Damaged	0
WQU5449	Car	HONDA		White	Seriously Damaged	0

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



**SINGAPORE
POLICE FORCE**



T20190617/21R1

Police Station Of Origin
Bedok North N.P.C
30 Bedok North Road SINGAPORE 469676
Tel No: 1800-2448999

2 of 3

Report No. T20190617/21R1

CONTINUATION OF REPORT

Vehicle Owner			
Name	TAN WENG KIAT		ID No. G7590094K
Related Vehicle	SGZ6082D (Car)		Contact No. 81385554
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	Slight
Driver			
Name	TAN AIL KEE		ID No. S1843352D
Related Vehicle	WQU5449 (Car)		Contact No. 82281731
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.

On 17/06/2019 at about 1830hrs, I was driving my white Honda civic, WQU5449 at the first lane along RKF expressway in front of lamp post K171S17F and my vehicle was stationary due to traffic congestion. Subsequently, I felt an impact from my rear portion and when I turn my head, I realized that a white Toyota, SGZ6082D had collided onto my rear portion. Both the drivers and I then alighted from our vehicle to inspect the damage and as a result of the collision my rear left bumper was crumpled together with a crack rear left tail light. After the accident, I felt sharp pain on my rear body and will be seeking medical treatment once I lodged this traffic report. My vehicle is not install with any in-car camera and so far, I do not have any witness.



**SINGAPORE
POLICE FORCE**



T:20130517/2169

Police Station Of Origin:
Bedok North N.P.C.
30 Bedok North Road SINGAPORE 469676
Tel No. 1800-2449999

3 of 3

Report No. T:20190617/2169

CONTINUATION OF REPORT

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.

Signature Of Officer Recording The Report:

G/

Staff Sgt HEAP ZHI YONG

Signature Of Informant:

Signature Of Interpreter:

Not applicable

Date/Time:

17/06/2019 21:22

Officer In Charge Of Case:

TP / AEIT /

→ SSI 2 JUREMAH BINTE AHMAO

→ Contact No.: 65472076

Classification Of Case:

Authentication Stamp

NP108



SINGAPORE POLICE FORCE

Police Station Of Origin:
Choa Chu Kang N.P.C
20 Choa Chu Kang Street 52 #01-02
SINGAPORE 689286
Tel No: 1800-7659999

Certified True Copy
pursuant to Sec. 78 of the
Evidence Act, Cap 97.



T/20190622/2035

1 of 3

Report No. T/20190622/2035

Suriati Bte Buang (MX)
Traffic Police

Date: 11 JUL 2019

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made:
22/06/2019 11:21

Vide Report No.:

Station Diary No.:
49

Informant's Particulars

Name of Informant: TAN AH KEK			Address: APT BLK 659 CHOA CHU KANG CRESCENT #09-75 SINGAPORE 680659		
ID Type / ID No.: NRIC NO / S1843352D			Contact No.: Home/Office: Mobile: 82281731		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Female	Age: 64	Date of Birth: 02/03/1955	Type of Informant: Driver		
Race: Chinese			Language: English		Institution / School Name:
Occupation: CLEANER			Driving Licence Information: Class: 3 Date of Expiry:		

General Information of the Accident

Type of Accident:	Non-Injury Others	Drink Drive: No	Date/Time of Accident: 17/06/2019 18:45	Type of Location: Straight Road
Location: Along Road 1 Traveling Toward Road 2 BUKIT TIMAH EXPRESSWAY				
Towards Woodlands				
Weather: Clear		Road Surface: Wet	Road Speed Limit:	
Traffic Flow: Dual Carriage Way		Traffic Control: Not Controlled	Traffic Volume: Heavy	
Type of Collision: Between Moving Vehicles - Head To Rear			Anyone conveyed by ambulance: No	

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SGZ6082D	Car	TOYOTA	COROLLA AXIO 1.5X A	White	Seriously Damaged	0
WQU5449	Car				Slightly Damaged	0

Details of Person Involved

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



**SINGAPORE
POLICE FORCE**



T/20190622/2035

Police Station Of Origin:
Choa Chu Kang N.P.C
20 Choa Chu Kang Street 52 #01-02
SINGAPORE 689286
Tel No. 1800-7659999

2 of 3

Report No. T/20190622/2035

CONTINUATION OF REPORT

Driver			
Name	TAN AH KEK	ID No.	S1843352D
Related Vehicle	SGZ8082D (Car)	Contact No.	82281731
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
Driver			
Name	TAI WENG KIAT	ID No.	G7500094K
Related Vehicle	WQU5449 (Car)	Contact No.	81385554
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.

On 17/06/2019 at about 1845hrs, I was driving my vehicle bearing plate number SGZ8082D along BKE towards Woodlands road at Lane 1. There were many vehicles on the road at the time and all the vehicle were moving slowly. There was a vehicle bearing plate number WQU5449 in front of my vehicle suddenly braked and I couldn't brake on time and collided into the rear of the vehicle. My vehicle sustained dent on bumper. Both the driver and I alighted our vehicle and exchanged particulars.

Certified True Copy
pursuant to Sec. 78 of the
Evidence Act, Cap 97.

Surlati Bta Puang (MX)
Traffic Police

Date: 11 JUL 2019



**SINGAPORE
POLICE FORCE**



T/20190622/2035

Police Station Of Origin:
Choa Chu Kang N.P.C
20 Choa Chu Kang Street 52 #01-02
SINGAPORE 689286
Tel No 1800-7659999

3 of 3

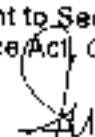
Report No. T/20190622/2035

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

Certified True Copy
pursuant to Sec. 78 of the
Evidence Act, Cap 97.


Suriati Bte Buang (MX)
Traffic Police

Date : 11 JUL 2019

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

Signature Of Officer Recording The Report:

J /

Sgt 2 LIM CEHANG, HERMAN

Signature Of Interpreter:

Not applicable

Officer In Charge Of Case:

TP / GIA /

Staff Sgt WONG SIEU LUI

Contact No.: 65476151

Signature Of Informant:

Date/Time:

22/06/2019 11:21

Classification Of Case:

Authentication Stamp

NP188



**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Ave 3
Singapore 408761
Tel: 65476243/6244
Fax: 65474749

Date: 11/7/2019

Your Ref: JEQ/190542/0619/PI(dot)

Our Ref: TP000124027/SU
TP/IF/41403/2019

Mrs JUNEQUITY LAW CORPORATION
171 CHIN SWEE ROAD
02-06
CES CENTRE
SINGAPORE 169877

Dear Sir / Madam
Attn: Ms Desiree Nicole Ooi Ling Man

ACCIDENT INVOLVING VEHICLES NO. SGZ6081D & WQU5449 ON 17/6/2019

I refer to your e-application on 10/7/2019. I wish to draw to your attention to the item(s) marked "X" hereunder:-

☐ Please be informed that Traffic Police will not be investigating into the accident as it is a non-injury case which did not fall within the various categories of exceptions. You may wish to know that this is pursuant to the Non-Injury Accident Reporting Scheme which was implemented on 1 May 1999.

☒ **This case is still under investigation. The investigation officer is Juremah. Tel: 65476219.**

☐ No action is being taken against anyone in this case. This does not preclude further prosecution should new evidence emerge later. Our findings do not affect insurance and civil claims.

☐ Action is being taken against the driver of _____ for inconsiderate driving.

☐ The driver of _____ has been issued a warning for careless driving.

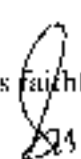
☐ The driver of _____ has accepted the offer of composition on _____ for careless driving.

☒ **A copy of report No. T/20190622/2035 is attached.**

☐ The other documents that you requested for are not available in this case.

☐ Please be informed that Traffic Police would not be investigating into the accident as it occurred outside Singapore, which was not under our jurisdiction.

Yours faithfully

 **SURIATI BTE BUANG**

for HEAD INVESTIGATION
TRAFFIC POLICE
*delete where inapplicable



**SINGAPORE
POLICE FORCE**

PAYMENT

TAX INVOICE

Invoice No

SPT2019071001200310

Date/Time:

10/07/2019 15:46:28

Application Paid Via

Master

GST Reference No:

MG 0400000 5

Transaction Ref No:

TP000124023

	Service Type	Service For	Service Reference No	Unit Price (S\$)	GST (S\$)	Qty	Amount (S\$)
1	Police Debitment	Search Fee	00500000020061090	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. : SPF2019071101600100 Date/Time : 11/07/2019 11:45:34

Application Paid Via : Master
GST Reference No : MG-0430000-5

Transaction Ref No : TPOIX124027

Service Type	Service Fee	eService Reference No	Unit Price (S\$)	GST (S\$)	Qty	Amount (S\$)
Police Document	Document Fee	005000002091303	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

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 Authorized User.
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. This report will be forwarded by the insurers of the GIA Records Management Centre administered by the General Insurance Association of Singapore (GIA) for archiving and this copies of this report will, for a fee, be made available upon application by interested parties.
7. By the completion of this report to GIA insurers, you hereby consent to the archiving of this report at the Centre and to copies of the report being made available stored.

ACCIDENT STATEMENT

Date Of Report: 18/06/2019 12:30
Date Of Accident: 17/06/2019 18:45
Exact Location Of Accident: 3KE TOWARDS WOODLANDS
Country/State of Loss: SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number: SG3Z5082D
Insured/Policyholder:
Name Of Registered Owner: MR LIM KENG NGAP
Vehicle Particulars:
Manufacturer: TOYOTA
Model: COROLLA-1.8 AXIO (A)
Vehicle Category: PRIVATE CAR
Insurance Company:
Name of Insurance Company: CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage: COMPREHENSIVE
Fleet Policy: NO
Policy Number: DMPCSN3067291800
Cover Note Number:
Driver:
Name of Driver: TAN AH KEE
NRIC No: S1845352D
Address: APT BLK 699 CHUA CHU KANG CRESCENT #09-75

General Information of the Accident

Type Of Accident: COLLISION - HEAD TO REAR
Weather Conditions: CLEAR

Other Information

Was any foreign vehicle involved in this accident? YES
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

PLS REFER SKETCH PLAN.

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: WQU5449

Vehicle Make/Model/Color
Name of Driver
Insurance Company Name

HONDA CIVIC
TAI WENG KIAT

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 true, full and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to rescind its 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 as 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 (a "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, receipts, reports or notices to me, which could involve disclosure of certain personal data about me to being placed delivery of the same as well as in 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 used 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:

11.55am 18/6/19

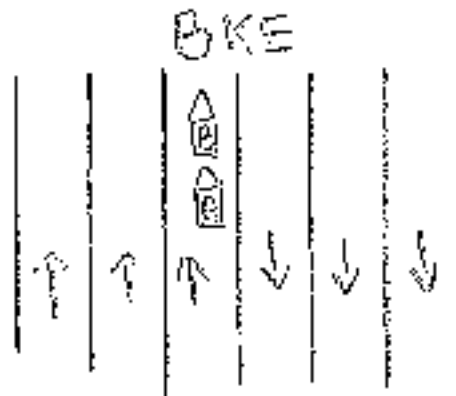
Driver's Signature
(If driver is not the policyholder)
Date & Time:

11.55am 18/6/19

Reporting Centre Personnel's Signature
Name: YAP WEI TENG
VRC/IN No.:

G2828896X

SKETCH PLAN



A: SGZ 60820

B: WQU 5449

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

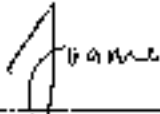
On 17/06/2019 around 0645pm, I was driving my vehicle A SGZ 60820 along BKE towards Woodlands Road. There was many vehicles on the road at the time and all the vehicles move slowly. Vehicle B WQU 5449 in front of my vehicle. Vehicle B suddenly brake and I could no. time to brake. Then my vehicle hit onto vehicle B rear portion.

DECLARATION

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


Policyholder's Signature
Date & Time:
11.55 am 18/6/19


Driver's Signature
(If driver is not the policyholder)
Date & Time:
11.55 am 18/6/19


Witness's Signature
Name: YAP WEI TENG
NRIC/ID No: 61815890X



中國太平保險(新加坡)有限公司
CHINA TAIPIING INSURANCE SINGAPORE PTE. LTD.

MODEL
H 3K
480420A
CONTRACT/STY/0
AUTO3APR

CERTIFICATE OF INSURANCE

Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 199)
Motor Vehicles (Third-Party Risks and Compensation) Rules, 1990
Road Transport Act, 1987 (Malaysia)
Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

CERTIFICATE No	DSVCS03000729100	Engine No : 1430778111 Chassis No : 40R1414054740
1. Index Mark and Registration Number of Vehicle	80567820	
2. Name of Policy Owner	MR LYR ERIC NG	
3. Effective date of the Commencement of Insurance for the purposes of the Regulations, Certificate of Endowment	01 NOVEMBER 2013	KNOW DELIVER BY BROK. T... 85400.00 IN ADDITION TO VARIOUS DELIVER BY:
4. Date of Expiry of Insurance	01 NOVEMBER 2014	EX SECT. 1 - AGE 21.....551,000.00 EX SECT. 1 - AGE 22.....60500.00 1 AGE 23 AT DATE OF INCIDENT EX OR KURUSSEEN..... 55100.00
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 PERMISSION

PROVIDED THAT THE PERSON DRIVING IS PROVIDED IN ACCORDANCE WITH THE LICENSING OR OTHER LAWS OR REGULATIONS TO DRIVE THE MOTOR VEHICLE ON THE ROAD OR OTHERWISE AND IS NOT DISQUALIFIED BY ORDER OF A COURT OF LAW OR BY REASON OF ANY BREACHMENT OR VIOLATION IN THAT REGARD FROM DRIVING THE MOTOR VEHICLE.

8. Limitations as to use:

USE FOR SOCIAL, DOMESTIC AND PLEASURE PURPOSES AND FOR THE POLICYHOLDER'S BUSINESS.

THIS POLICY DOES NOT COVER USE FOR HIRE OR RENTAL PURPOSES DRIVING OR RACING RACE-CARING, AIRCRAFT, VEHICULAR, SPEED-TESTING, THE CARRYING OF MORE THAN ONE PASSENGER IN CONNECTION WITH ANY TRADE OR BUSINESS OR USE FOR ANY PURPOSE IN CONNECTION WITH THE MOTOR TRADE.

EXCESS WHICH IS APPLICABLE FOR LESSES OCCURRING OUTSIDE SINGAPORE (EXCLUDING TOTAL LOSS / THEFT) WILL BE DOUBLED.

ONE TIME RATHER OF EXCESS FOR THE FIRST CLAIM SHALL APPLY TO THE INSURED AND REMAIN UNCHANGED IN THE EVENT OF OWN DAMAGE CLAIM AT ANY AUTHORIZED WORKSHOP FOR EACH POLICY YEAR.

THIS POLICY IS ISSUED BY TIAN HONG AUTO CO. PTE. LTD. AS AGENT.

*Limitations regarding insurance by Section 3 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 199) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

We hereby Certify that the policy to which this Certificate applies is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 199) and Part IV of the Road Transport Act, 1987 (Malaysia). Please see notes for CHINA TAIPIING INSURANCE (SINGAPORE) PTE. LTD.



Counter-signed by:

Authorized Officer

Authorized Signatory

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo







RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M00017736

TAX INVOICE

Our Ref No. CR-19-111015

Date of Request: 10/07/2019

Your Ref No: JLQ/190542/0619/ACE-PR(DC)

JusEquity Law Corporation
No. 171 Chin Swee Road,
#02-06 CES Centre
Singapore 169677

Dear Sir/Madam,

Date of Accident: 17/06/2019

Vehicle No: SGZ6062D

Place of Accident: BKE TOWARDS WOODLANDS

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SGZ6062D	BKE TOWARDS WOODLANDS	14.00	1	14.00
GST Amount				0.02
Total Amount Due (GST Inclusive)				14.02

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You

This is a computer generated document and requires no signature.

For GIARMC Official use.

Date:

☒ GIRC ☐ Cash ☐ Cheque

SEARCH RESULTS

Our Ref No: GR-19-111008

Date of Request: 10/07/2019

Your Ref No: JEC/1905420619/ALE-P (D0)

JusEquity Law Corporation
No. 171 Chin Swee Road,
#02-08 GFS Centre
Singapore 100677

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 17/06/2019

Place of Accident: BKE

Foreign Vehicle No: WQ05446

With reference to your search criteria for the accident report, the following documents were found to closely match your search criteria.

REQ. VEHICLE	ACCIDENT LOCATION	ACCIDENT DATE
SGZ0082D	BKE TOWARDS WOODLANDS	17/06/2019 16:45

Thank You

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for the accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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**GENERAL
INSURANCE
ASSOCIATION**

RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #16-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-111008

Date of Request: 15/07/2019

Your Ref No: JEG/1905420610/ACE-PI(DO)

JusEunty Law Corporation

No. 171 Chin Swee Road

#02-03 CES Centre

Singapore 169877

Dear Sir/Madam,

Your Search Criteria:

Date of Accident: 17/05/2019

Place of Accident: BKE

Foreign Vehicle No: WQUS449

DESCRIPTION	AMOUNT (\$S)
F. File Search Fee (Public)	14.02
GST Amount:	0.98
Total Amount Due (GST Inclusive)	15.00

Thank You

This is a computer generated document and requires no signature.

For GIARM/C Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque

Enquire Vehicle & Owner Information (Vehicle No. SGZ6082D As At 17 Jun 2019 / 18:30:00)

Law Firm Search ID: 12345

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: ACE

Owner's Details

Owner ID Type: Singapore NRIC

Owner ID: S0106608J

Owner Name: LIM KENG NGAP

Registered Address Type: FDB/HUDC

Registered Block/House No: 659

Registered Street Name: 03104 CHUKANG CRESCENT

Registered Unit No.: # 09 - 75

Registered Building Name: -

Registered Postal Code: 690659

Current Vehicle Details

Vehicle No.: SGZ6082D

Make Description/Model: TOYOTA / COROLLA AXIO 1.5X A

Insurance Company Name: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD



WELCOME TO ONE.MOTORING

Tan Mei Ling has successfully logged out.

Your last login date and time was 19 Jun 2019, 10:52:20.

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	SGZ6082D		18.19 Enquire Ven Owner Info (Others) by Law Firm	7.49	19 Jun 2019 / 10:52:45



TAY CLINIC

Bk 117, Bedok Reservoir Road #01-62 Singapore 470117
Tel: (65) 8741 9935 Fax: 8743 8005
Dr. Tay Chin Tong M.D.B.S

Date 13.7.19

Dear Sir

Tai Weng Kiat

ID No G 7550094K

Ref No JEQ/190542/06.9/19

The above named gentleman
saw me on 12.6.19 following
a road traffic accident on 16.5.19.
He has low back pain. There
was no bruise or tenderness of
the spine. There was no pain on
flexion, extension and rotation of the
spine. He was diagnosed with
sprain back. Medical leave for
2 days (15/6/19 to 16/6/19) was issued to
him.

DR. TAY CHIN TONG
M.B.B.S
020691

By Dr. Tay
Signature



TAY CLINIC

Blk 117, Bedok Reservoir Road #01-62, Singapore 470117

Tel: (65) 6741 9936 Fax: 6743 8005

Dr. Tay Chin Tong M.B.B.S

Date: 11.1.19

Dear Sir,

Tan Wen Suan

EDNI. 67590094K

born of JKG / 15.03.42 / 0613 / 10.10.11

Please pay \$75 (seventy five dollars)
to TAY CLINIC Pte. Ltd for
medical report fee.

Thank you
Yours faithfully
Dr
Tay Chin Tong

DR. TAY CHIN TONG
M.B.B.S
020051



TAY CLINIC

82, 117 Bedok Reservoir Road #01-02, Singapore 470117
Tel: (65) 6741 8928 Fax: (65) 6743 8906



TAY CLINIC

82, 117 Bedok Reservoir Road #01-02, Singapore 470117
Tel: (65) 6741 8928 Fax: (65) 6743 8906

Medical Certificate

Date : 18 Jun 2019
MC No : 00000810440

This is to certify that :

Name : LAI WENG KIAI
NRIC : G17590064K

is Unfit for Duty for 2 days

from 18/06/2019 to 19/06/2019 inclusive.

DR. TAY CHIN TONG
M.B.B.S
M020691

DR. TAY CHIN TONG
M.B.B.S

*This certificate is only valid for absence from work or other personal pursuits. Any misuse is strictly prohibited.

CONF No: 20190624N

Co Reg No: 201575834N

TAX INVOICE

PAIENT: LAI WENG KIAI (PATIENT)
Invoice No: 51497
Our Reference: 32519
Date: 18 Jun 2019

Order: DR. TAY CHIN TONG

DESCRIPTION	QTY	PER (SG)
CONSULTATION	20.00 TAXS	6.00
		15.00
		21.00
		21.00
		0.00

Inclusive of GST 7.0% \$1.17

All amounts should be entered in appropriate payable to:

TAY CLINIC PTE LTD

This is a computer generated invoice which does not require a signature
TAY CLINIC

ONE-SOURCE SOLUTIONS
1111/247-
PAYMENT RECEIPT
1111/247-
1111/247- (OPTIONAL)

Customer No. 3
Receipt No. 501831162219070600017
Duration of current trip:
Mon 17 Jun 2019, 08:58AM
To Sat 06 Jul 2019, 06:07AM

Fine	S\$ 10.00
Toll charges	S\$ 1.00
Road Charge	S\$ 6.40
VEP fee	S\$ 525.00
ERP (1 day)	S\$ 5.00
Total paid	S\$ 547.40

Payment Details
EFTPOS-NETSATM S\$ 547.40

Remaining Card Balance
1111737022740290 (FP) S\$ 96.95

Year: 2019
Remaining Free VEP Days: 10 Days

The no. of free VEP days allocated per
calendar year is tied to the vehicle.
For more details, please seek
assistance at our VEP/Toll LTA office.

THANK YOU

ACE AUTOLUTION PTE LTD

13,KAKI BUKIT ROAD 4 ,BARTLEY BIZ CENTRE #03-29,SINGAPORE 417807.

COMPANY REG. NO : 201403869W

EMAIL: admin@aceauto.com.sg

TEL: 6644 1184

FAX: 6702 4202

NAME : TAI WENG KIAT

DATE : 11/9/2019

PROFORMA INVOICE : ACE-093-2019

JOB NO : -

ADDRESS : 175 ANG MO KIO AVENUE 4
#08-779 SINGAPORE 560175

VEHICLE NO. WQU 5449

MAKE & MODEL : HONDA CIVIC

ITEM	DESCRIPTION	QTY	RATE	AMOUNT
1	COST OF REPAIR			\$ 18,000.00
TOTAL				\$18,000.00

IMPORTANT

Please remit payment within 7 days from the due date

An interest of 1.5% per month will be levied on all overdue amounts

*All cheques must be made payable to **ACE AUTOLUTION PTE LTD***

(WE ARE NOT GST REGISTERED)

This a computer generated document.No signature is required.

S K AUTO CONSULTANTS

Invoice

Bill To: TAI WENG KIAT
C/o ACE Autolution Pte Ltd
13 Kaki Bukit Road 4 #03-29
Bartley Biz Centre
Singapore 417807

Invoice No:	2019235
Date:	28/7/2019
Our Ref	TP/019/0235SK

Description	Amount (\$\$)
PARTICULARS	
Vehicle Registration No. : WQU 5449	550.00
Date of Accident : 17/06/2019	
Date of Inspection : 18/06/2019	
SERVICES:	
Assessment with report (inclusive of transport charges and photographs etc)	
Total	550.00
Balance Due	550.00

We would appreciate your cheque crossed and made payable to:
S K AUTO CONSULTANTS



Authorized Signature

S K AUTO CONSULTANTS

AUTOMOBILE ASSESSMENT REPORT

Page No. 1

Our Reference: TP/019/02355X

Your Reference: TBA

Date: 28/7/2019

TO: TAI WENG KIAT
C/o ACE Autolution Pte Ltd
13 Kaki Bukit Road 4 #03-29
Bartley Biz Centre
Singapore 417807

Assessment of Vehicle No : WQU 5449

Date of Accident : 17/06/2019

Date of Inspection : 18/06/2019

We have carried out a physical assessment of WQU 5449 at ACE Autolution Pte Ltd according to your instructions on 18/06/2019 and are pleased to submit our report as follows:

1. VEHICLE PARTICULARS

Registration No.	:	WQU 5449
Make & Model	:	HONDA CIVIC
Year of Registration	:	14/12/2007
Engine Capacity (cc)	:	1998
Chassis No.	:	PMHFD26307D0402559
Engine No.	:	K2DZ21922534
Colour	:	WHITE
Mileage (km)	:	160666

2. VEHICLE CONDITION

Body Paint:	:	Good
Steering	:	Serviceable
Foot Brake	:	Serviceable
Parking Brake	:	Serviceable

3. TYRE PARTICULARS & CONDITION

Front

RH Make/Size	:	CONTINENTAL 215/45R17 - 80%
LH Make/Size	:	CONTINENTAL 215/45R17 - 80%

Rear

RH Make/Size	:	CONTINENTAL 215/45R17 - 80%
LH Make/Size	:	CONTINENTAL 215/45R17 - 80%

*Note: % denotes the remaining percentage of the tyre

S K AUTO CONSULTANTS

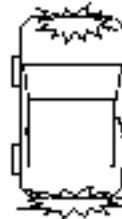
Page No. 2

Our Reference TP/019/0235SK
Vehicle No. WQU 5449

4. DESCRIPTION OF DAMAGE

At the time of inspection observed that this vehicle had sustained damages to the FRONT AND REAR portion

Please see attached schedule for details.



Estimated Amount : S\$22,621.00
Adjusted Amount : S\$18,000/-
Estimated Repair Days : 18 days

Pursuant to your instruction, we have **NOT AUTHORIZED** repair.

The assessment was conducted on a "**Without Prejudice**" basis.

If we are not notified of anything to the contrary within **14 Days** from the date hereof, this report shall be treated as correct.

Disclaimer

This report is intended for the exclusive use of the addressee solely in relation to the loss occurrence in which the assessed vehicle is involved. No liability or responsibility whatsoever shall be held by **S K AUTO CONSULTANTS** for any reliance on this report by any third party.

S K AUTO CONSULTANTS

Page No. 3

Our Reference: T2/019/0235SK

Vehicle No. WOU 5449

QTY	DESCRIPTION	CONDITION	REPAIRER'S ESTIMATE(\$\$)	OUR ASSESSMENT(\$\$)
PARTS (LIST ITEMS)				
1	Rear boot lid	Distorted	1182.00	1182.00
1	Rear bootlid Honda badge	Necessary	42.00	42.00
1	Rear boot lid CIVIC emblem	Necessary	98.00	98.00
1	Rear boot lid 1.8 iVTEC emblem	Necessary	72.00	72.00
2	Rear bootlid hinges @76.60	Bent	157.20	157.20
1	Rear boot lid inner lock	Damaged	325.00	325.00
1	Rear boot lid lock catch	Bent	175.00	175.00
2	Rear boot lid reflector lamps @756.00	Cracked	1512.00	1512.00
4	Rear boot lid reflector lamp clips @6.50	Necessary	26.00	26.00
1	Rear bootlid weatherstrip	Deformed	180.00	180.00
2	Rear bootlid stopper @48.20	Necessary	96.40	96.40
1	Rear bootlid inner trim	Deformed	278.00	278.00
1	Rear bumper	Deformed	976.50	976.50
2	Rear bumper side retainers	Damaged	128.00	128.00
2	RHS & LHS Taillamp @ 978.20	Cracked	1956.40	1956.40
2	RHS & LHS Taillamp panel @440.00	Distorted	880.00	880.00
1	LHS Rear fender	Distorted	860.00	860.00
1	RHS Rear fender	Distorted	860.00	860.00
1	LHS Rear fender inner side trim	Deformed	242.00	242.00
1	RHS Rear fender inner side trim	Deformed	242.00	242.00
1	Rear end panel	Distorted	732.50	732.50
1	Rear end panel top garnish	Deformed	248.00	248.00
1	Rear spare tyre panel	Distorted	1120.00	1120.00
1	Rear spare tyre panel top cover board	Deformed	342.00	342.00
1	Rear exhaust silencer assembly	Damaged/Bent	1150.00	1150.00
2	Rear exhaust silencer assembly mountings	Damaged	98.00	98.00
1	Rear exhaust silencer insulator	Distorted	258.00	258.00
1	Front bumper	Deformed	1095.00	1095.00
2	Front bumper fog lamp @\$255	Damaged	510.00	510.00
1	Front bumper lower grille	Bented	255.00	255.00
2	Front bumper side retainer	Deformed	128.00	128.00
			16175.00	16175.00
less 20%			3235.00	3235.00
			12940.00	12940.00

S K AUTO CONSULTANTS

Page No. 5

Our Reference TP/019/02155K

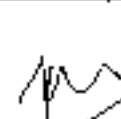
Vehicle No. WQU 5449

S/N	DESCRIPTION	REPAIRER'S ESTIMATE (S\$)	OUR ASSESSMENT (S\$)
	LABOUR		
1	To remove the affected parts & fittings to commence repairs; panel beat & reshape the affected areas; replace the damaged parts and components (Rear)	2800.00	2400.00
2	To supply paint materials, expandable items & putty, respray paint on parts replaced and repaired areas (Rear)	2000.00	1800.00
3	To check electrical wiring at rear damage areas	120.00	80.00
4	To remove and re-fix rear interior fittings, components trimmings so as to facilitate repairs at rear	250.00	200.00
5	To remove and replace reverse sensors and check for proper function	120.00	80.00
6	To perform anti rust treatment on affected areas	450.00	450.00
7	To remove the affected parts & fittings to commence repairs; replace damaged parts (Front)	600.00	400.00
8	To supply paint materials, expandable items & putty, respray paint on parts replaced (Front)	800.00	500.00
9	To remove and re-fix wiring and check all electrical components at damaged areas & focus headlamp beam	150.00	120.00
	Labour Total :	7290.00	5130.00
	TOTAL (PARTS & LABOUR)	23896.00	22621.00

Note: (For Lump Sum Repair)

The workshop has agreed to undertake the repair on a Lump Sum Basis, and/or the use of ex stock/reconditioned parts whichever is possible (Having taken into consideration to repair instead of replacements)

The final adjusted Lump Sum contract amount is S\$18,000/-



 S Kumanon
 Motor Surveyor

