7 1 1 - CLICILE	Jeb description		Date &Time Comp	leted	Done b	2
Date In: /4/10/20-15:28					and the second	
Res No: 44 (722011114)24	SAS e-filing		-	_		
Veh No: JMDITYYR	E-mail (within	Shrs, AIC 2hrs)				
D.O.A: 13/19/20-15:47	i-Motor Clai	m Form			-	
OD . TP ! Reporting Only	i-Motor W/O	(Within: OD 2hrs	, TP 4hrs)			
TP Insurer:	Assessment/Su	rvey Report				
11 11104101.	Ass't Report b	y Fax / Hand t	Owner/Wksp			
Preferred Wksp / INC Assign Wksp / QW:	:(Tel:	Fax:		
TP Particulars: Veh No: 4	IBIE YSYSL .	INC ()/Non-INC()		-113
Owner / Driver: (1 10		Tel:	4)	
Policy No: ()	Period: ()	Cover Type: (,	-
Confirmed by : (Date:	Time:)	38
	%) [Note-Est. Status (V	VO): N: 0-20	0%: P: 21-79%. F	: 80-100%		
Year of Registration: () Warranty: YES ()/NO()			
	\$1,000 ()/\$2,000					
			e manage of S. Loll S. L.	SEC 31523 N	No.	
Seneral Remarks:-				Maritan &	20.5	36
() Walk-In Customer: Customer's	information strictly Cor					
() Total Loss Case : to e-mail In	surer URGENTLY.	,				
	voice: YES () / N	0/).T	owing Co: (,		1
Enve-in ()/ Towed-in (), inv	voice. TES () / IV	0(),1	owing co. (
temarks:- (INC hotline: 6788 661)	6)		Date&Time Comple	od b	Done b	у -
1) Apply for Transport Allowance () / Courtesy Car ()				251113170000
2) QC Check / Post Repair Inspection	()		1			
B) Upload Resurvey Photo [Repair Cost:						
opiona recontrol rinco (recontrol	- 05000] (
N200 TO						
Injury:						
				CYENNE 1224	gaz Baker	,
	11997 2011	1		SALS SE	okus.	VALUE P
				un 9/4 ₂	ickins.	
					CANAS .	
					oste.	
					OWNE.	
	1				:: 1	
	1 1997				Ant (5)	Amil (
ate/Time Actions		Invoice Prep	aration Ghecklist		Ant (5)	3000
Pate/Time Actions		1) AR : Accident	aration Checklist Reporting (\$30);		Ant (5)	3000
imant's Particulars:	1	1) AR : Accident 2) DA : Damage /	aration Checklist; Reporting (\$30); Assessment (\$100);	INC (\$80)	Ant (5)	3000
nte/Time: Actions Actions Actions Impact 53	1	1) AR : Accident 2) DA : Damage / 3) TF : Towing Fe	aration Checklist Reporting (\$30); Issessment (\$100);		Ant (5)	3000
interTime Actions Actions LADSCETY Liment's Particulars:- ver/Owner:	1	1) AR : Accident 2) DA : Darnage / 3) TF : Towing Fe 4) FT : Follow-Th 5) FT : Follow-Th	aration Checklist. Reporting (\$30); Assessment (\$100); rough Survey rough Survey (Resurvey)	INC (\$80) \$40/\$45 \$120 \$30	Ant (5)	3000
imant's Particulars:-	1	1) AR : Accident 2) DA : Darrage A 3) TF : Towing Fe 4) FT : Follow-Th 5) FT : Follow-Th For cleiming as	aration Checklist; Reporting (\$30); Issessment (\$100); e rough Survey rough Survey (Resurvey) ainst INC Only (wef 10 J	INC (\$80) \$40/\$45 \$120 \$30 en_2005)	Ant (5)	3000
Actions MALIOTO SY Limant's Particulars:- ver/Owner:	1	1) AR : Accident 2) DA : Damage A 3) TF : Towing Fe 4) FT : Follow-Th 5) FT : Follow-Th For cleiming as 6) TR : Re-inspec	aration Checklist; Reporting (\$30); Issessment (\$100); Frough Survey rough Survey (Resurvey) Binst INC Only (wef 10 J	INC (\$80) \$40/\$45 \$120 \$30	Ant (5)	
Actions MALIOTO SY Limant's Particulars:- ver/Owner:		1) AR : Accident 2) DA : Darrage A 3) TF : Towing Fe 4) FT : Follow-Th 5) FT : Follow-Th For cleiming as	aration Checklist; Reporting (\$30); Issessment (\$100); e rough Survey rough Survey (Resurvey) ainst INC Only (wef 10 J ion SMRT Survey	INC (\$80) \$40/\$45 \$120 \$30 en 2005) \$75	Ant (5)	
MAZION Actions Liment's Particulars:- iver/Owner: ntact No: maged Portion:		1) AR : Accident 2) DA : Darrage A 3) TF : Towing Fe 4) FT : Follow-Th 5) FT : Follow-Th For cleiming as 6) TR : Re-inspec 7) N1 : Idae DA + 8) NTUC Addition OD*	aration Checklist; Reporting (\$30); Issessment (\$100); Frough Survey rough Survey (Resurvey) Binst INC Only (wef 10 Julion SMRT Survey Tal Services:	S40/S45 \$120 \$30 en_2005) \$75 \$160	Ant (5)	
Actions Actions Actions MALIOTATY mimant's Particulars:- iver/Owner: ntact No: maged Portion:		1) AR : Accident 2) DA : Darrage A 3) TF : Towing Fe 4) FT : Follow-Th 5) FT : Follow-Th For cleiming as 6) TR : Re-inspec 7) N1 : Idac DA + 8) NTUC Addition OD* *N5: Courtesy	aration Checklist; Reporting (\$30); Issessment (\$100); e rough Survey rough Survey (Resurvey) ainst INC Only (wef 10 J ion SMRT Survey hal Services:-	S100 S30 S100 S160 S160 S150 S160 S5	Ant (5)	3000
Actions Act		1) AR : Accident 2) DA : Darrage A 3) TF : Towing Fe 4) FT : Follow-Th 5) FT : Follow-Th For cleiming as 6) TR : Re-inspec 7) N1 : Idae DA + 8) NTUC Addition OD* *N5: Courtesy *N6: Repair Co	aration Checklist; Reporting (\$30); Issessment (\$100); Frough Survey Resurvey) First INC Only (wef 10 J. First INC Only (w	S40/S45 \$120 \$30 en_2005) \$75 \$160	Ant (5)	
Actions MALION S Actions MALION S Actions Actions Malion S Malion S Malion S Manual S Particulars: iver/Owner: Intact No: maged Portion: Checked by (Engr-In-Charge):		1) AR : Accident 2) DA : Darrage / 3) TF : Towing Fe 4) FT : Follow-Th 5) FT : Follow-Th For cleiming as 6) TR : Re-inspec 7) N1 : Idae DA + 8) NTUC Addition OD* *N5: Courtesy *N6: Repair Cc *N7: Fost Repair *N8: DV / Coll	aration Checklist; Reporting (\$30); Issessment (\$100); e rough Survey rough Survey (Resurvey) ainst INC Only (wef 10 J ion SMRT Survey hal Services:- Cer / Tpt Allowance -ordination ir Inspection act Excess Coordination	S100 S250 S100 S100 S150 S160 S150 S150 S25 S30	Ant (5)	Amt (S
Date/Time Actions MALION S alimant's Particulars:- iver/Owner: ntact No: maged Portion: Checked by (Engr-In-Charge):		1) AR: Accident 2) DA: Darrage A 3) TF: Towing Fe 4) FT: Follow-Th 5) FT: Follow-Th For cleiming as 6) TR: Re-inspec 7) N1: Idae DA + 8) NTUC Addition OD* *N5: Courtesy *N6: Repair Co *N7: Post Repa *N8: DV / Coll TP (N11): TP	aration Checklist; Reporting (\$30); Assessment (\$100); Frough Survey (Resurvey) Frough Survey (Resurvey) Frough Survey (Resurvey) Frough Survey Frough Surve	STO S10 S23 S20	Ant (5)	
Onte/Time Actions		1) AR : Accident 2) DA : Darrage / 3) TF : Towing Fe 4) FT : Follow-Th 5) FT : Follow-Th For cleiming as 6) TR : Re-inspec 7) N1 : Idae DA + 8) NTUC Addition OD* *N5: Courtesy *N6: Repair Cc *N7: Fost Repair *N8: DV / Coll	aration Checklist; Reporting (\$30); Assessment (\$100); Frough Survey (Resurvey) Frough Survey (Resurvey) Frough Survey (Resurvey) Frough Survey Frough Surve	STO	Ame (S)	

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 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 witholding 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.

- Any false reporting may be referred to the Police for investigation.
 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.

aroresaid.	
And the second second second second second	ACCIDENT STATEMENT
Date Of Report	14/10/2020 15:28
Date Of Accident	13/10/2020 15:45
Exact Location Of Accident	BLK 25 TECK WHYE LANE CARPARK
Country/State of Loss	SINGAPORE
No see and the second s	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SMD1544R
Insured/Policyholder	
Name Of Registered Owner	LOH CHANG WEI
NRIC No	SXXXX997F
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-90937934
Alternative Phone No	OFFICE-90937934
Vehicle Particulars	
Manufacturer	BMW
Model	116D 5DR HATCHBACK DSC LED
Exact Purpose for which vehicle was being used at time of accident	WORKING
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE HIRE
Insurance Company	
Name of Insurance Company	CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	DMHCSNA00000051900
Cover Note Number	
Driver	
Name of Driver	LOH CHANG WEI

LOH CHANG WEI Name of Driver SXXXX997F NRIC No 26/09/1988 Date Of Birth OUTDOOR Occupation

Date Of Driving Pass 24/10/2007

12 YEARS AND 11 MONTHS Driving Experience

MALE Gender

(LOCAL) +65-90937934 Mobile Number

Fax Number

OFFICE-90937934 Contact Number

NOEMAIL EMail Address

BLK 25 TECK WHYE LANE Address

#03-156

680025 Postcode

Was driver an employee of the Insured's Company

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

HIT AND RUN / VANDALISM / DAMAGED WHILST PARKED Type Of Accident

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

NO Was any body injured in the Accident?

Was any injured conveyed to hospital by

ambulance?

YES Was any other material or property damaged?

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

Number of Passengers (Including Driver)

NO

0

Details of Police Action

YES Was the accident reported to the police?

If Yes, Please state which Police Station

Police Station Name CHOA CHU KANG NPC

ROAD: 20 CHOA CHU KANG ST 52 #01-02, POSTCODE: 689286, Police Station Address

COUNTRY: SINGAPORE

NO

TEL NO: - FAX NO: Police Station Contact

Was notice of intended Prosecution given?

If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT - T/20201013/2073.

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

GBE4048L Vehicle Registration Number

Vehicle Make/Model/Colour

Details Of Properties

COMMERCIAL VEHICLE Vehicle Category

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Page 2 of 20

Nature Of Damage No. Of Passenger (Including Driver)

SKETCH PLAN

IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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.
- Any false reporting may be referred to the Police for investigation.
- 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.
- 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:
 - 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:
 - 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 .:

BIK 25

DOA: 13/10/20

B: GBE 4048L

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to Pa	slice Report	
	10	
	STATE VILLE STATE OF THE STATE	

DECLARATION

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

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 .:

Personal Particulars		
Date of Accident: 13 10 20	Time of Accident: 154	Sho
Exact Location of Accident:	Teck Whye Cone	
Owner's Name: Lah Chang L	Dei NRIC No: (1)	HP No:
Driver's Name:	11010 31 022	35997 MP No: 90937934
Date of Birth: 26 9 1988 Driving Lic	ence Passing Date: 24 10 2001 Occup	ation: Indoor / Outdoor
Address: 25 Teck Whys	Lan # 03-156 (680)	075)
Relationship of Driver with Insured:	NACE Email Address:	
Valida No: SMD 1544R	Make & Model:	
Insurance Co: China Ta	Policy	NO: 17 M/H (SNA 00000
	Damage Claim / 3rd Pacty Claim / Not Cla	
	Vas Being Used At Time Of Accide	
*Weather Condition ?	/ Raining / Others: We	et / 6 v / Others:
* Any passenger inside vehicle i	nvolved? (Yes / No) If yes, Vehicle	No & How many pax:
A:B·	Ğ.	D:
*Was Anybody Injured ? (Yes /	(%) If yes,	
Name / NRIC / In Vehicle:	~	
*Was The Accident Reported To		
O No O Yes, Which Police Station?		
*Does the Driver Own Any Oth	er Vehicle?	
O No O Yes, Vehicle Registration No	:insurer:	
*Was any foreign vehicle involv	ved? (Yes / No) If yes, Vehicle No & C	Category:
*Was there any video captures	by Car Camera? (Yes/No)	
Third Party Driver's Particulars		2
Vehicle & No: QBEY048 L	Make & Model:	
CORPORATION CONTRACTOR	NRIC No:	
Vehicle C No:	Make & Model:	
	NRIC No:	
Witness Particulars	4	2
Name:	NRIC No:	HP No:





T/20201013/2073

1 of 3

Report No. T/20201013/2073

Police Station Of Origin: Choa Chu Kang N.P.C 20 Choa Chu Kang Street 52 #01-02

SINGAPORE 689286 Tel No: 1800-7659999

REPORT OF A TRAFFIC ACCIDENT

	ne Report N 020 17:10	Made:	Vide Report No.:	Station Diary No.:		
Informa	nt's Partic	ulars				
Name of Informant: LOH CHANG WEI			Address: APT BLK 25 TECK WHYE LANE #03-156 SINGAPORE 680025			
	/ ID No.: O / S883599	97F	Contact No.: Home/Office:	Mobile: 90937934		
National SINGAP	ity: ORE CITIZ	EN	Email:			
Sex: Male	Age:	Date of Birth: 26/09/1988	Type of Informant: Vehicle Owner			
Race: Chinese			Language:	Institution / School Name:		
Occupat SELF E	tion: MPLOYED	ř.	Driving Licence Information: Class: 3	Date of Expiry:		

Seneral Infor	mation of the Accide	nt	ALCOHOLD BY THE STATE OF	
Type of Accident:	Non-Injury Hit and Run	Drink Drive: No	Date/Time of Accident: 13/10/2020 15:45	Type of Location Car Park
Location: TECK WHYE	LANE			
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: Two Way		Traffic Control: Not Controlled		Traffic Volume: No Traffic
Type of Collis	sion: lle Against - Parked Ve	hicle		Anyone conveyed by ambulance:

Details of V	ehicle Invo	lved				
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenge
4048 (Not Accurate)	Van					0
SMD1544R	Car	BMW	116D	White	Slightly Damaged	0

Details of Person Involved	的是是一种的原理,但是一种的原理,但是一种原理的原理。 1
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA





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/20201013/2073

CONTINUATION OF REPORT

Vehicle Owner	The second second	South Line of		THE RELL OF	10000000	
Name	LOH CHANG WEI			ID No).	S8835997F
Related Vehicle	NIL			Conta	act No.	90937934
Hospital/Clinic	NIL			Class Drivin Licend Expire	g	Class: 3 Date of Expiry: NIL
Date Treatment	NIL	411.2	Date Disc	-	NIL	
No. of Days gran	ted Medical Leave	NIL	Degree of		NIL	

Brief Details.

On the above date time and location, I was at home when my female neighbor who was staying on the 8th floor, came to my unit and informed me that she witnessed a blue speedpost van hitting my vehicle SMD1544R and driving off afterwards without alighting to check. She only managed to saw four numbers on the license plate (4048).

I wish to inform my car sustained scratches, dents and crack on my headlights on the right. There was also a paint transfer onto my vehicle as well. I wish to inform I saw police camera in the vicinity of the carpark.

I hope that police can assist in finding the culprit.





3 of 3

Report No. T/20201013/2073

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

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

SIGNATURE

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to

Signature Of Informant:
I fri
Date/Time: 13/10/2020 17:10
Classification Of Case:



中国太平保险(新加坡)有限公司

CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

Motor Hire Car

MZ406L/B

SN

AN0055A

Cov. Type:C

CERTIFICATE OF INSURANCE

Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 18 Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 Road Transport Act, 1987 (Malaysia) Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

CERTIFICATE No.

DMHCSNA00000051900

Engine No.: 37369363B37D15A

Cha. No.:WBA1V72090V249859

1. Index Mark and Registration

SMD1544R

Number of Vehicle

AUTOSAFE

2. Name of Policy Holder

LOH CHANG WEI

Excess Sect 1.

\$\$1,250.00

Effective date of the Commencement of Insurance for the purposes of the Regulations, Ordinance or Enactment

29/10/2019

Excess Sect. I (Outside Singapore)

\$\$2,500.00

Excess Sect. II

\$\$1,500.00

4. Date of Expiry of Insurance

28/10/2020

Excess Sect.II (Outside Singapore).

\$\$3,000.00

EX ON WINDSCREEN .

\$\$100.00

Persons or Classes of Persons entitled to drive* As per Named Driver(s) stated below. Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

LOH CHANG WEL

ANY AUTHORISED DRIVER

Use for the carriage of passengers or goods in connection with the Policyholder's business.
 Use for social domestic pleasure purposes and business purposes of any person to whom the vehicle is hired.

The Policy does not cover

(1) Use for racing, pace-making, reliability trial or speed-testing.

(2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

HIRE PURCHASE CO.: HONG LEONG FINANCE LTD AS HP OWNER

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

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

Please see reverse

For CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

Issued By: Authorised Officer

Authorised Signatory

China Taiping Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200208384E) #3 Anson Road #16-00 Springleaf Tower Singapore 079909

O6389 6111

6222 1033

www.sg.cntaiping.com

Servicing Agent: Cowell Insurance Agency Pte Ltd | tel..63392592 Trivex @ 8 Burn Road #09-09 contactus@cowell.com.sg