

Teamwork Garage Pte Ltd

53 Ubi Avenue 1 #01-23/24 Singapore 408934

Paya Ubi Industrial Park

Tel: 6844 2475 Fax: 6844 2474

Email: claims@teamworkgarage.com

GST Register No: 201015366H

12th May 2021

Our reference: 2010-26 Your reference: SLF3915S

AXA Insurance Singapore Pte Ltd

BY HAND

8 Shenton Way #27-01 AXA Tower Singapore 068811

Attn: Motor Claims Department

Dear Sir/ Madam,

Claimant:

AN LE

Address

33 BISHAN STREET 11 #32-11 SINGAPORE 579820

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on 19/10/2020 along BISHAN
ROAD involving our client's vehicle registration number SMR5801Z and vehicle registrations number SLF3915S driven by you/your insured's driver at the material time.

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

Cost of Repair : \$23,326.00

Loss of Rental : \$2,700.00

Purchase 3P Report : \$29.00

Total : \$26,055.00

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

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Tax Invoice;
- e) Letter of Authorization;
- f) Purchase 3rd Party Report Invoice;
- g) Certificate of Insurance;
- h) Rental Agreement & Official Receipt;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Please send to us an acknowledgement of receipt of this letter with 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,

Teamwork Garage Pte Ltd

Encl

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 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.
- 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

	ACCIDENT STATEMENT
ate Of Report	20/10/2020 18:40
ate Of Accident	19/10/2020 20:40
cact Location Of Accident	BISHAN RD
ountry/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
ehicle Registration Number	SMR5801Z
sured/Policyholder	
ame Of Registered Owner	AN LE
RIC No	SXXXX302G
mail Address	NOEMAIL
obile Phone No	(LOCAL) +65-98982102
ternative Phone No	OFFICE-98982102
ehicle Particulars	
anufacturer	BMW
odel	X3 XDRIVE35I A/T 4WD S/R DSC NAV LED HUD
kact Purpose for which vehicle was being used a ne of accident	t PRIVATE USE
re you claiming under your own insurance policy r repair to your vehicle?	NO
No, Please state action to be taken	THIRD PARTY
ehicle Category	PRIVATE CAR
surance Company	
ame of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
rpe Of Coverage	COMPREHENSIVE
eet Policy	NO
olicy Number	5119350485
over Note Number	

Driver

Name of Driver DUAN NI JUN
NRIC No SXXXX031F
Date Of Birth 15/11/1979
Occupation INDOOR
Date Of Driving Pass 09/11/2019

Driving Experience 0 YEAR AND 11 MONTH

Gender FEMALE

Mobile Number (LOCAL) +65-98369578

Fax Number

Contact Number OFFICE-98369578

EMail Address NOEMAIL

Address

33 BISHAN STREET 11

#32-11

Postcode

579820

Was driver an employee of the Insured's Company NO

If No. Relationship of the Driver with the Insured

SPOUSE

Vehicle Registration Number of Driver's Own

Vehicle

-

Insurance Company of Driver's Own Vehicle

-

General Information of the Accident

Type Of Accident

COLLISION - CROSS JUNCTION

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles (including own vehicle) involved in the accident

2

Was any body injured in the Accident?

YES

Was any injured conveyed to hospital by

ambulance?

YES

Was any other material or property damaged?

YES

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

NO

Number of Passengers (Including Driver)

1

Details of Police Action

Was the accident reported to the police?

YES

If Yes, Please state which Police Station

Police Station Name

BISHAN NEIGHBOURHOOD POLICE CENTRE

Police Station Address

ROAD: 20 BISHAN STREET 23, POSTCODE: 579757, COUNTRY:

SINGAPORE

Police Station Contact

TEL NO: 1800-5529999 - **FAX NO**: 65561905

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT - T/20201020/2035.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons:

VIDEO FOOTAGE WITH DRIVER

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SLF3915S

Vehicle Make/Model/Colour

VOLSWAGEN GOLF

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

No. Of Passenger (Including Driver)		
	DETAILS OF INJURED PERSON 1	1,417,857,771,617
Name	DUAN NI JUN	
Approximate Age		
Injuries Sustain	HEADACHE	
Injured person in which vehicle?	SMR5801Z	
Were seat belts worn?	YES	
Was this injured conveyed to hospital by ambulance?	YES	
Address		
Postcode		

Accident Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

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- information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to reguldate 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.
- 8) 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 aforegoid.
- 8) Consent under the Personal Data Protection Act (PDPA)

Lunderstand, acknowledge, agree and consent that:

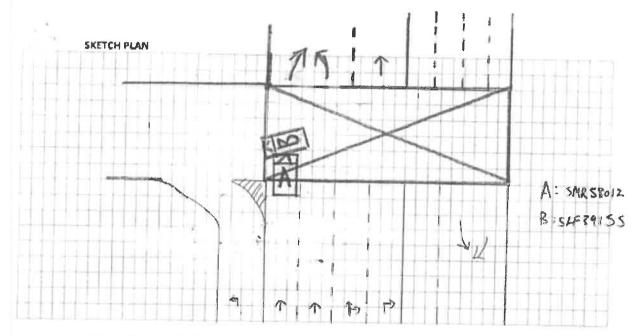
- (a) My insurer, my workshop and the General insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in the (form) and any other personal information provided by me or possessed by my insurer (collectively the "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 firm, the Monetary Authority of Singapore and any relevant government agency/authority (such as 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) Investigations 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, statement, 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 envelops/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' lawyer/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 insurer and/or GIA to their third party service providers or agents (including their lawyer/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, investigation, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposed stated, or
 - (II) For complying with requirements under my regulations, laws or court orders.

Policy holder's signature Date / time: Driver's signature (if driver is not policy holder) Date / time:

reporting centre personnel's Signature Date / time:

Page 5

Accident Sketch Plan



Refer to Police Report

T/ 20 2010 20 / 20 35

DECLARATION

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

Policy holder's signature Date & time: Driver's signature (if driver is not policy holder) Date & time:

reporting centre personnel's Signature NRIC/FIN No.:

Page 6

Police Report





Police Station Of Origin: Bishan N.P.C 20 Bishan Street 23 SINGAPORE 579757 Tel No: 1800-5529999

1 of 3 Report No. T/20201020/2035

REPORT OF A TRAFFIC ACCIDENT

	ne Report 20 11:42	Made:	Vide Report No.: E/20201019/0142	Station Diary No.	
Informa	nt's Partle	ulars	品质的 Salas S	THE RELIGIOUS WATER BEING AND ADDRESS OF	
Name of DUAN N	Informant JUN		Address: 33 BISHAN STREET 11 #32	-11 SINGAPORE 570820	
ID Type / ID No.: NRIC NO / S7955031F			Contact No.: Home/Office: Mobile: 98369578		
Nationality: CANADIAN			Email:		
Sex: Female	Age: 40	Date of Sirth: 15/11/1979	Type of Informant: Driver		
Race: Chinese		·········	Language: English	Institution / School Name:	
Occupation: FINANCIAL ADVISOR		OR .	Driving Licence Information: Class: 3 Date of Expiry.		

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 19/10/2020 20:40	Type of Location X-Junction	
Location: BISHAN STR	EET 14	Road Surface:	[]	Road Speed Limit	
Traffic Flow:		Traffic Control:		Traffic Volume: Moderate	
Traffic Flow: Dual Carriage	Way	Traffic Light - Worl	ung i A	Apderate	

Vehicle No.	Type	Maka	Model	Color	Condition	No of Passander
SLF3915S	Car	VOLKSWAGO N	GOLF GTI 2.0 TSI 5G18TY	Red	Seriously Damaged	D
SMR5801Z	Car	BMW	X3 XDRIVE35I A/T 4WD S/R DSC NAV LED HUD	Black	Seriously Damaged	0

Police Report





Police Station Of Origin: Bishan N.P.C

20 Bishan Street 23 SINGAPORE 579757

Tel No: 1800-5529999

2013 Report No. T/20201020/2035

CONTINUATION OF REPORT

Any Pedestrian	involved: No		-		2L + 1333
No. of Pedestria	ns Injured: NIL	Use of Ped	iestria	n Cros	sing NA
Officer 1		The series of		ta digit	
Name	Ouyang Yan),	NIL
Related Vehicle	SLF3915S (Cer)			ict No.	92970252
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date		Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Disch			
No, of Days gran	ted Medical Leave NIL	Degree of I			
Univer			() b	03.5	11 11 11 11 11 11 11 11
Name	DUAN NI JUN		ID No	-	S7956031F
Related Vehicle	SMR5801Z (Car)		Contact No.		98369578
Hospitsl/Clinic	PRUDENCE FAMILY CLINIC		Class Driving Licence Expiry	0.8	Class: 3 Date of Expiry; NIL
ate Treatment	20/10/2020	Date Dische			2020
to, of Days grant	ed Medical Leave 05	Degree of Ir			

On 19/10/2020 at about 8.40pm, I was driving my vehicle SMR5801Z (BMW/ Black) along Bishan Road towards the direction of Braddell Road. When I was crossing the junction of Bishan St 14, the traffic light was in my favor and I proceeded straight. Just as I crossed the stop line, I noticed that a vehicle SLF3915S (Volkswagen/ Red) does not seems to be stopping. I trad to stop to avoid the accident but to no avail. Due to the accident, my vehicle was badly damaged. I was conveyed to the hospidal and traffic noticed to the accident, my vehicle was badly damaged. I was conveyed to the hospidal and traffic police attended to the accident scene. I rejected the MC from the hospital as I am working from home. However, I sought treatment again on 20/10/2020 at Prudence Family Clinic. I was then given 5 days of medical leave. I also checked the footage from my in car recording subsequently and confirmed that the red Volkawagen had failed to give way to on coming traffic at a discretional turning junction and caused the accident

Police Report





Police Station Of Origin: Bishan N.P.C 20 Bishan Street 23 SINGAPORE 579757 Tel No: 1800-5529999

3 01 3 Report No. T/20201020/2035

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: E / Staff Sgt ONG KIAN KENG	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 20/10/2020 11:42
Officer in Charge Of Case: TP / AEIT / Sr Staff Sgl ONG YONG HOCK Contact No.: 65478438	Classification Of Case:
Authentication Stamp	SW U61

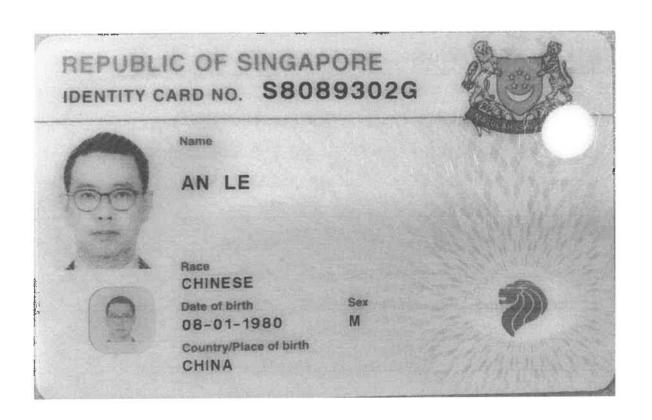
> Back to OneMotoring

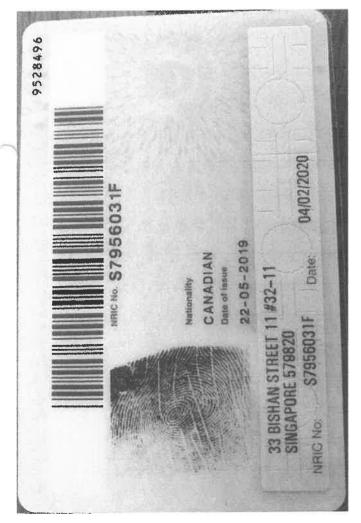
Enquire PARF/COE Rebate for Registered Vehicle

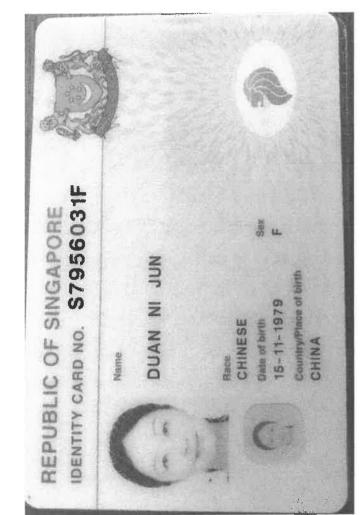
Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID: Vehicle Details	302G
Vehicle No.:	SMR5801Z
Vehicle to be Exported:	No
Intended Deregistration Date:	21 Oct 2020
Vehicle Make:	B.M.W.
Vehicle Model:	X3 XDRIVE35I A/T 4WD S/R DSC NAV LED HUD
Primary Colour:	Black
Manufacturing Year:	2014
Engine No.:	00168925N55B30A
Chassis No.:	WBAWX720600C21825
Maximum Power Output:	225.0 kW (301 bhp)
Open Market Value:	\$59,376.00
Original Registration Date:	25 Feb 2015
First Registration Date:	25 Feb 2015
Transfer Count:	2
Actual ARF Paid: Intended PARF Rebate Details	\$78,877.00
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	24 Feb 2025
PARF Rebate Amount: Intended COE Rebate Details	\$55,213.00
COE Expiry Date:	24 Feb 2025
COE Category:	E - Open Category
COE Period(Years):	10
QP Paid:	\$71,921.00
COE Rebate Amount:	\$30,782.00
Total Rebate Amount:	\$85,995.00

The information contained herein is correct as at 21 Oct 2020

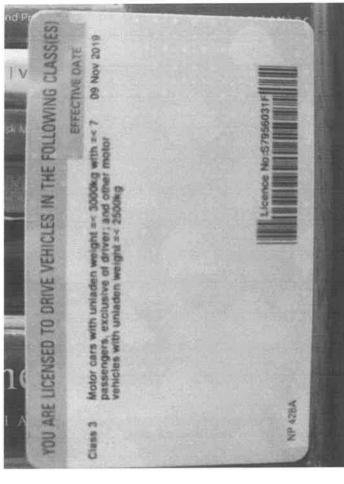














TEAMWORK GARAGE PTE LTD

BLK 53 UBI AVE 1 #01-24/34 PAYA UBI INDUSTRIAL PARK SINGAPORE 408934 TEL: 90119989 / 83389989

(TEL)(65) 6844 2475(FAX) (65) 6844 2474

(E-MAIL) claims@teamworkgarage.com

UEN

201015366H

GST Reg

201015366H

Bill To:

AXA INSURANCE SINGAPORE PTE LTD 8 SHENTON WAY #27-01 AXA TOWER SINGAPORE 068811

Tax Invoice

Invoice number:

TI-8456

Date:

11/5/2021

Terms:

C.O.D.

Vehicle number:

SMR5801Z

Make / Model:

BMW X3

Description		Amount (S\$)
ACCIDENT INVOLVING SMR5801Z / SLF3915S ON 19/10/2020 @ BISHAN ROAD		
NCLUSIVE OF SUPPLYING PARTS , LABOUR , PANEL BEATING AND SPRAY PAINTING	i	
LUMP SUM REPAIR		\$21,800.00
SINGDOLLARS : TWENTY THREE THOUSAND THREE HUNDRED AND TWENTY SIX DO	DLLARS ONLY	
Thank you for your business and have a nice day !		
Reference: 2010-26	Subtotal	\$21,800.00
* Cheque payment should be issued in favour to TEAMWORK GARAGE PTE LTD	Add: GST 7%	\$1,526.00
PAYNOW UEN: 201015366H	Total Inc GST 7%	\$23,326.00
** Please ensure that your vehicle is of good condition upon the point of collection.	Less: Deposit	\$0.00
E. & O. E	Balance Due	\$23,326.00



TEAMWORK GARAGE PTE LTD

CUSTOMER'S SIGNATURE

LETTER OF AUTHORIZATION

То	AXA & Tea	ımwork Garage	Pte Ltd (Third	party insurance & Worksh	iop)
Claimant	A I				17
Dear Sirs, I/We, An Le			owner of vehicle no.	SMR5801Z	
	my/our renoirer	Teamwork Ga			
•				for repair costs and/or rental	and/or
	-		-	that was damage pursuant	
accident BISHAN RO		which	осситед		t/along
involving vehicle	nos. SLF3915	58			g =:
I/We hereby irrev pertaining the Teamwork G	above me	ntioned accident	due to me/us	assigned all compensation r to my/our repairer/solize you to forward and relea	licitors
Teamwork G	arage Pte Lt		pertaining to	to my/our repairer/sol above said accident whom	
authorized and ass	signed to collect t	the said compensation	monies.		
				ur behalf is on a without pre other vehicle/s concerned.	judice
personal injuries of should not be use	laim(s) involved d as an evidence	and/or uninsured loss	ses claim in a later date.	mage and will not affect any Further the settlement terms I s) involved and/or other unin	herein
Thank you.					
			(month) 20 (y	E E	
_	•	nt): ,			<u>.</u>
Name of owner of	vehicle (claiman	nt):			· -
NRIC Number (cla	nimant):	S8089	3024		••



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: M400017735

TAX INVOICE

Our Ref No:

GR-20-128047

Date of Request:

21/10/2020

Your Ref No:

PURCHASE BY EMAIL

TEAMWORK GARAGE PTE LTD

53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK

SINGAPORE 408934

Dear Sir/Madam,

Your Vehicle No:

SMR5801Z

Date of Accident:

19/10/2020

Place of Accident:

BISHAN RD

Place of Accident.

Involving Vehicle No: SLF3915S

DESCRIPTION	AMOUNT (S\$)
E-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 GIARMC Official use:

Date:

[] GIRO [X] Cash [] Cheque



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: M400017735

TAX INVOICE

Our Ref No:

GR-20-128049

Date of Request:

21/10/2020

Your Ref No:

PURCHASE BY EMAIL

TEAMWORK GARAGE PTE LTD

53 UBI AVE 1 #01-24, PAYA UBI INDUSTRIAL PARK

SINGAPORE 408934

Dear Sir/Madam,

Date of Accident:

19/10/2020

Vehicle No:

SMR5801Z

Place of Accident:

BISHAN RD

Involving Vehicle No: SLF3915S

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\$)	
SLF3915S	BISHAN RD	14.00	1		13.08
GST Amount					0.92
Total Amount Due	(GST Inclusive)				14.00

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:

[] GIRO [X] Cash [] Cheque

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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自動成 医肾清明 医神经管切除 多块	ACCIDENT STATEMENT
Date Of Report	20/10/2020 11:55
Date Of Accident	19/10/2020 20:35
Exact Location Of Accident	BISHAN ST 14
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SLF3915S
Insured/Policyholder	
Name Of Registered Owner	ZHANG ZI KAI, MARK
Vehicle Particulars	
Manufacturer	VOLKSWAGEN
Model	GOLF 2.0 GTIBM 162TSI D6F
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	VA1/GA162395
Cover Note Number	
Driver	
Name of Driver	OUYANG YAN
NRIC No	SXXXX948A
Address	68 JALAN KERUING
General Information of the Accident	
Type Of Accident	SIDE SWIPE
Weather Conditions	CLEAR
Other Information	
Was any foreign vehicle involved in this accident?	NO
Was any body injured in the Accident?	YES
Was any other material or property damaged?	YES
Number of Passengers (Including Driver)	1
Circumstances of Accident	
refer police report	
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 Make/Model/Colour

Name of Driver

BMW X3 BLACK MICHELLE DUAN

Insurance Company Name

DETAILS OF INJURED PERSON 1

Name

MICHELLE DUAN

Injured person in which vehicle?

SMR5801Z

Accident Sketch Plan Pg. 1

	P - P - C - C - C - C - C - C - C - C -
7	
1-220-	
21-3418	JMR 58 017 (SMR 5801
	100
	191
	· · · · · · · · · · · · · · · · · · ·
	TET TO SEE I SEE IN SECOND SECOND
E THE ACCIDENT	
r The Accident	
	1 116
	4 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
rs are true in every respect.	1
rs are true in every respect.	1
rs are true in every respect.	4
Out	A
rs are true in every respect. Driver's Signature (If driver is not the policyholder)	Reporting Centre Personnel's Signature Name:
	F THE ACCIDENT

Page 3 of 26

Accident Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

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- 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:

20/10/20 1203

Driver's Signature

(If driver is not the policyholder)

Date & Time:

20/10/2020 1203

Reporting Centre Personnel's Signature Name:

NRIC/FIN No.:

20 OCT 2020





Police Station Of Origin: Bishan N.P.C

20 Bishan Street 23 SINGAPORE 579757

Tel No: 1800-5529999

1 of 4

Report No. T/20201019/2145

REPORT OF A TRAFFIC ACCIDENT Station Diary No.: Vide Report No.: Date/Time Report Made: E/20201019/0142 116 19/10/2020 22:18 Informant's Particulars Name of Informant: Address: 68 JALAN KERUING SINGAPORE 808983 **OUYANG YAN** ID Type / ID No.: Contact No.: NRIC NO / S8317948A Mobile: 92970252 Home/Office: Nationality: Email: SINGAPORE CITIZEN Age: 37 Type of Informant: Date of Birth: Sex: 17/06/1983 Driver Female Institution / School Name: Race: Language: Chinese Driving Licence Information: Occupation: Date of Expiry: MARKETING MANAGER Class: 3

Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 19/10/2020 20:35	Type of Location	
Location: BISHAN STR Weather:	EET 14	Road Surface:	F	Road Speed Limit:	
Clear Traffic Flow:		Dry Traffic Control:		Traffic Volume:	
Hanic Flow.					

Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger
SLF3915S	Car	VOLKSWAGO N	GOLF GTI 2.0 TSI 5G19TY	Red	Seriously Damaged	0
SMR5801Z	Car	BMW	X3 XDRIVE35I A/T 4WD S/R DSC NAV LED HUD	Black	Seriously Damaged	0



Police Station Of Origin: Bishan N.P.C 20 Bishan Street 23 SINGAPORE 579757 Tel No: 1800-5529999

Report No. T/20201019/2145

CONTINUATION OF REPORT

Any Pedestrian Ir	nvolved: No				
No. of Pedestrian	s Injured: NIL	Use of Pede	estrian	Cross	ing: NA
Driver			100	1.00	0.00170.001
Name	OUYANG YAN		ID No.		S8317948A
Related Vehicle	SLF3915S (Car)			ct No.	92970252
Hospital/Clinic	NIL		Class Driving Licent Expiry	g e &	Class: 3 Date of Expiry: NIL
Date Treatment	NIL	Date Disch	arge	NIL	
No. of Days gran	ted Medical Leave NIL	Degree of I	Injury	NIL	
Driver				4-6-14	
Name	Michelle Duan		ID No	•	NIL
Related Vehicle	SMR5801Z (Car)		Contact No.		98369578
Hospital/Clinic	NIL		Class Drivin Licene Expiry	g	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Disch		NIL	
No. of Days gran	ted Medical Leave NIL	Degree of	Injury	NIL	

Brief Details.

On the 19/10/2020 at 2035hrs, my vehicle (SLF3915S) was travelling along Bishan st 22 turning right towards Bishan road. The weather was clear and traffic volume was moderate. As my vehicle was on the most right lane, I spotted one black vehicle (SMR5801Z) from the opposite direction with the left signal on and the vehicle seem to be proceeding to turn left onto bishan road. I started moving off. Suddenly, I felt an impact from the left side of my vehicle. I hit the brakes and vehicle came to a stop. I alighted from my vehicle and spotted the black vehicle had collided into my vehicle.

Shortly, there was one police car who came to scene. Traffic Police, Ambulance and Fire truck had arrived. The damages to my vehicle is the left portion and the damages to the black vehicle is the front portion. The other driver was conveyed to the hospital. Both vehicles were towed away. There is no in-car camera installed me my vehicle. However, there is a camera inside the black vehicle. TP had issued me a case card vide E/20201019/0142.

I wish to inform that I am currently still shocked from the accident and I am not injured. I am lodging this report for insurance claim.





Police Station Of Origin: Bishan N.P.C 20 Bishan Street 23 SINGAPORE 579757 Tel No: 1800-5529999

3 of 4 Report No. T/20201019/2145

CONTINUATION OF REPORT





Police Station Of Origin: Bishan N.P.C 20 Bishan Street 23 SINGAPORE 579757 Tel No: 1800-5529999 4 of 4 Report No. T/20201019/2145

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 <u>report number</u> as reference.

Signature Of Officer Recording The Report	Signature Of Informant:
E / Sgt 2 CASSIDY TAN GIA LOK	+ $+$ $+$ $+$ $+$ $+$ $+$ $+$ $+$ $+$
1	I While
Signature Of Interpreter:	Date/Time:
Not applicable	19/10/2020 22:18
Officer In Charge Of Case: TP / GIT / SI THABAGESH JEYATHESH Contact No.: 65476232 SINGAPORE POLICE FORCE Authentication Stamp NP168	Classification Of Case:
TURE	



Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960

ROAD TRANSPORT ACT, 1987 (MALAYSIA)

ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)

MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5119350485

Cover: drivo CLASSIC

1. Index mark and Registration Number of Vehicle

: SMR5801Z

Chassis Number

: WBAWX720600C21825

2. Name of Policyholder

: AN LE

3. Effective Date of Insurance

: 09 Oct 2020

4. Expiry Date of Insurance

: 08 Oct 2021

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/her permission.

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.

6. Limitations as to Use#

(a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) Use for any purpose in connection with the Motor Trade.

Limitations rendered inoperative by Section 8 of the Motor Vehicle (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.

: S\$600 **EXCESS (SECTION 1)** : N/A **EXCESS (SECTION 2)** : \$\$100 WINDSCREEN EXCESS : N/A ADDITIONAL EXCESS

: PLEASE REFER OVERLEAF UNNAMED DRIVER EXCESS

: NO REPAIR AT OWNER'S PREFERRED WORKSHOP YES **INSURE WITH COE** : NO NCD PROTECTION : YES TRANSPORT ALLOWANCE : NO **EXCESS WAIVER** : AN LE PRIMARY DRIVER : DUAN NI JUN NAMED DRIVER (1) : N/A NAMED DRIVER (2)

: OCBC BANK LTD HIRE PURCHASE COMPANY

: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS **SUM INSURED**

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)

Agency

: SECURANCE SOLUTIONS (00000573359)

Date of Issue

: 08 Oct 2020 15:14 hrs

FOR NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Chief Executive

K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934 Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com Biz Reg. No.: 53208965X

No.: 3971

OFFICIAL RECEIPT	Date: 12 05 202
Received from An Le The Sum of Dollars Two Thousand ama	Solar Hundred Appliance
The Sum of Dollars	SEVEN FRANCES DOTAINS
Being payment of SMQ 8107E (20 10 12021	K & t Cars
\$ 2700 Cheque No.:	MA SIESTA
Onoque item	Authorised Signature

K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934

Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com

VEHICLE RENTAL AGREEMENT

 Veh. No.:
 SMQ 8107E
 Replace Veh. No.:
 SMR 580 I Z

 Veh. M / M:
 Bmw
 316 I
 Replace Veh. M / M:
 Bmw
 X3

NO.: KT-05022

Biz Reg. No.: 53208965X	
HIRER'S PARTICULAR	SAME AS HIRER DRIVER'S PARTICULAR
Name: An Le	Name: Quan Ni Jun
Address: 33 Bishan strut 11	Address: 33 Bohan Street 11 \$32-11
#32-11 5(579820)	5(579820)
1/C: 580893026 D.O.B: 08/01/1980	1/C: 37956031F D.O.B: (5/11/1979
Contact: 98982102 Pass Date:	Contact: 98369578 Pass Date: 09/11/2019

Left @	A – ACCIDENT	Hirer's acceptance	
	C – CRACKED		
Rear B	D – DENTS	Driver's acceptance	
Right	S – SCRATCHES		

RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	20/10/2020		Date In	4/11/2020	
Time Out	1915		Time In	0011	
ASSIGNED BY			CHECKED BY		

		RENTAL (HARGES			PE	TROL / DI	ESEL LE\	/EL	
Daily	@\$	180	<u>15</u> Days @	\$2700	OUT	E	1/4	1/2	3/4	F
Weekly	@\$		Wks @	\$						
Monthly	@\$		Mth @	\$	IN	E	1/4	1/2	3/4	F
Hours	@\$		Hrs @	\$						
*Inclusive of	addition	al charges (if any)		Petrol Cha	arges	YES	NO	AMT:		
			Amt payable* \$ 2200		CDW		YES	NO	AMT:	
Payment	: DC	ASH INETS	CHQ DVI	SA DMAST	Security D	Deposit	YES	NO	AMT:	
Bank / Ch	eque	No.:			Advance I	Payment	YES	NO	AMT:	

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tender accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate

IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- Only persons above 26 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company K & t CARS.
- Use of the vehicle illegal purpose such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- In view of all accident, the hirer will bear the full responsibility for the SGD\$3,500-/ excess payable to K & t CARS and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT					
Signature of hirer / driver (company stamp if any)	For and on behalf of K & t CARS (authorised signature only)				