ASS. REC. BY: Steve 1 XEF: A16	
*8 *	ASSIGNMENT
From: Date:	Veh No: SMU 50618 Yr Regn: 17/8/20
QD/TP/WS/TP RES/QD RES/EVA/INV/MV	Truck / Traller or
To Inspect Vehicle No:	VIII Court
at Workshop m/s	Colour Ped AC: Insured / Std / NI / N
of	Sp.Reading A//A T/Radio: Insured / Std / NI / N
Insured: .	Eng/No:
Policy No.	C/NO: KNIAF5416ML 5781298
Claims No.	Gen. Cond: Good / Fair / Poor / Burnt
Sum Insured: Excess:	Steering: Interdor / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Inorder / Jammed / Leaked / Burnt or
Make of Veh:	Modi: NII / SIRIM / STO A/RIM or
	Tyre Size: F: 225/45617
(Policy Condition)	R:
Remark: The veh had commenced its	OIS BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYO I YOKO or \$ Kmhs
Bal, or Market Value: 90k	Front Rear
IDAC Accident Rport: Consistent? : Yes or No	R/Bal, S mm R/Bal, S mr
SIA / PR Seen: Consistent? : Yes or No	L/Bal. S mm L/Bal. S mr
Est. Repairs: days Res.: Yes or No	D.O.A. 13/11/29 D.O.I. 26/11/29
Lum Sum: % 3 Val.: Yes or No	Survey held at Cycle & Colony
CA / REV / REP. / 24 HRS	Des. of Damages Frt / Rear / O/S / N/S / U/C / Rooftop or
Vehicle: In Date: Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision
Date / Time Action / Instruction	The U/C I Chassis frame I Body Structure another does to company
Klew Car Mile \$ 176 K	
,	
interTime, File Pass to? : Prell. Report	Days Of Repair:
; Final Report	Resurvey No. of Trip: Survey Fee:
Oate/Time, File Return to?	Transportation:
Add	Fee: : Site Insp (\$)s +Rssi
	Interview (\$) Frotos
oper formes:	: Tech linvs (\$) others
ump Sun / LE J: Fa	: Weetend (S
and some and	TOTAL



Cycle & Carriage Kia Pte Ltd

Kia Customer Service centre 209 Pandan Gardens Singapore 609339 T 6568 4555 F 6569 1056 W kia.com Company No. 199405410K

26 NOV 2020

Claims Department AIG Asia Pacific Insurance Pte Ltd 78 Shenton Way #07-16 Chartis Building Singapore 079120

Dear Sir / Madam,

OWN DAMAGE CLAIMS

POLICY NUMBER

207011973

VEHICLE REGISTRATION NO:

SMU5061B

We regret to inform you that review to the extent of the damage, in our opinion, it is not economical to carry out the repair. And in review to the extent of the damage, the degree of structure is difficult to restore to original condition as manufactured by factory, front both chassis and firewall need to change.

Your prompt reply for the above issue is highly appreciated.

Yours faithfully,

CYCLE & CARRIAGE AUTOMOTIVE PTE LTD

COCO LU

CUSTOMER SERVICE EXECUTIVE

CUSTOMER SERVICE CENTRE - PANDAN GARDENS

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.
- 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

= accid	ENT 6		MINIA
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26/11/2020 14:01 Date Of Report 13/11/2020 23:45 Date Of Accident **CLEMENTI AVE 1 Exact Location Of Accident**

DETAILS OF OWN VEHICLE:

SINGAPORE

SMU5061B Vehicle Registration Number

Insured/Policyholder

Name Of Registered Owner

Country/State of Loss

ELDORA KOK YING ZHI

NRIC No

SXXXX136I

Email Address

ELDORAKOK@GMAIL.COM

Mobile Phone No

(LOCAL) +65-97851968

Alternative Phone No

OTHERS-97851968

Vehicle Particulars

Manufacturer

KIA

Model

CERATO-1.6 (A)

Exact Purpose for which vehicle was being used at

time of accident

DRIVING HOME

Are you claiming under your own insurance policy

for repair to your vehicle?

YES

If No. Please state action to be taken

Vehicle Category

PRIVATE CAR

Insurance Company

Name of Insurance Company

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Type Of Coverage

COMPREHENSIVE

Fleet Policy

NO

Policy Number

2070119723

Cover Note Number

Driver

Name of Driver

ELDORA KOK YING ZHI

NRIC No Date Of Birth Occupation

SXXXX136I

01/02/1993

Date Of Driving Pass

INDOOR 04/09/2012

Driving Experience

8 YEARS AND 2 MONTHS

Gender

FEMALE

Mobile Number

(LOCAL) +65-97851968

Fax Number

Contact Number

OTHERS-97851968

EMail Address

ELDORAKOK@GMAIL.COM

BLK 758 CHOA CHU KANG NORTH 5 #06-133

680758

an employee of the Insured's Company NO

relationship of the Driver with the Insured OWNER

cle Registration Number of Driver's Own

hicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

NO COLLISION Type Of Accident

CLEAR Weather Conditions

DRY Road Surface

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle)

involved in the accident

1

YES Was any body injured in the Accident?

Was any injured conveyed to hospital by

ambulance?

YES

NO

NO Was any other material or property damaged?

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

2

Number of Passengers (Including Driver)

Passenger 1

: WEE KANG SHENG, NICHOLAS NAME:

GENDER: : MALE

Details of Police Action

Was the accident reported to the police?

YES

If Yes Please state which Police Station

Police Station Name

TRAFFIC POLICE DIVISION HQ

ROAD: 10 UBI AVENUE 3 , POSTCODE: 408865 , COUNTRY: Police Station Address

SINGAPORE

Police Station Contact

TEL NO: 65470000 - FAX NO:

Was notice of intended Prosecution given?

If Yes, against whom?

NO

Circumstances of Accident

REFER TO ATTACHMENT COLLISION-DOZED OFF & CRASHED INTO THE TREE ALONG THE ROAD

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 INJURED PERSON 1:

Approximate Age

WEE KANG SHENG, NICHOLAS

Injuries Sustain

Name

WRIST FRACTURE

Injured person in which vehicle?

SMU5061B

Were seat belts worn?

YES

Was this injured conveyed to hospital by

YES

ambulance?

Address

DETAILS OF INJURED PERSON 2 -

ELDORA KOK YING ZHI

nate Age

Sustain

gred person in which vehicle?

Nere seat belts worn?

Was this injured conveyed to hospital by ambulance?

Address

Postcode

WRIST, CLAVICLE FRACTURE

SKETCH PLAN

ANT NOTICE

ease 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.

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

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s)
 - (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
- 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

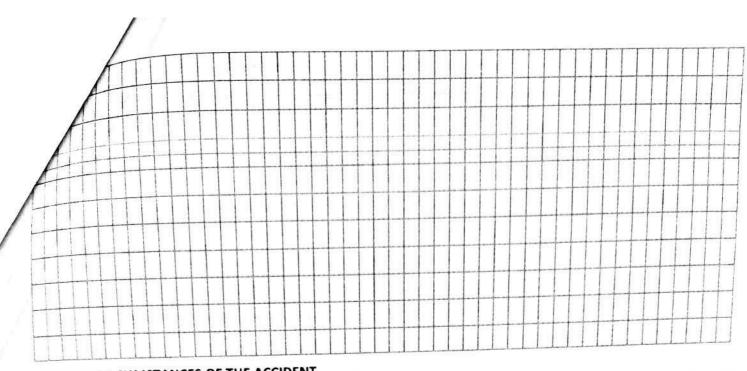
Date & Time: 13-00

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

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No .:



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

NEFER	TO	POLICE	REPORT	4	ATTA CHED
STATE	MEN.	Τ			
			0 1		
					•
				_	

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.:

SINGAPORE POLICE FORCE



ice Station Of Origin: raffic Police

10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000

1 of 3 Report No. T/20201121/7005

PEPORT	OF	A	TRA	FFIC	A	CCI	DEN	T

Date/Time 21/11/2020	Report Ma 11:55	ade:	Vide Report No.: D/20201113/0190	Station Diary No.:			
Informant'	s Particu	lars					
Name of In ELDORA		S ZHI	Address: 758 CHOA CHU KANG NOR 680758	RTH 5 #06-133 SINGAPORE			
ID Type / ID No.: NRIC NO / S9303136I			Contact No.: Home/Office:	Mobile: 97851968			
Nationality: SINGAPORE CITIZEN		EN	Email: ELDORAKOK@GMAIL.COM				
Sex: Female	Age: 27	Date of Birth: 01/02/1993	Type of Informant: Driver				
Race: Chinese			Language: English	Institution / School Name:			
Occupation Primary s	on: chool tead	cher	Driving Licence Information: Class:	Date of Expiry:			

Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 13/11/2020 23:45	Type of Location: Bend
Location: CLEMENTI A	VENUE 1	Road Surface:		Road Speed Limit:
Weather: Cloudy		Dry		50 Km/h
Traffic Flow: Two Way		Traffic Control: Not Controlled		Traffic Volume: No Traffic
I WO Way	on:			Anyone conveyed by ambulance:

Vehicle No.	Type	Make	Model	Color	Conditio	No of
SMU5061B	Car	KIA	CERATO+1. 6%28A%29+ SUNROOF		-	0

Details of V	ehicle Insurance	To Date (Altrophysics) many 20 (Marks) (C. Alberta)		
	Insurance Company	Insurance No	Effective	Expiry Date



Report No. T/2020

Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865

Tel No: 65470000

CONTINUATION OF REPORT

	ehicle Insurance	Insurance No	Effective	Expiry Date
Vehicle No.	Insurance Company		17/08/2020	16/08/2022
SMU5061B	AIG ASIA PACIFIC INSURANCE PTE.	2070119723	1770072020	

Details of Perso								
Any Pedestrian Ir	volved: No		Use of Pe	doctriar	Cross	ing: NA		
No. of Pedestrian	s Injured: NIL		Use of Pe	destriai	101033			
Passenger	Constitution of the second	and the second	A CONTRACTOR OF THE PARTY OF TH	TID No	- 4 - Z - Z - Z	S9221106A		
Name	WEE KANG SHENG, NICHOLAS					Design Control of the		
Related Vehicle	SMU5061B (Car)			Contact No.		83822489		
Hospital/Clinic	NATIONAL UNIVERSITY HOSPITAL 13/11/2020 Date			Di Lie		Class Drivin Licen Expir	g ce &	Class: NIL Date of Expiry: NIL
Date						1/2020		
No. of Days gran	ted Medical Leave	14	Degree of	of Serious				
Driver	A service of the serv			1000 - 10	3.90	processor and instantial processors and		
Name	ELDORA KOK YIN	G ZHI		ID No).	S9303136I		
Related Vehicle	SMU5061B (Car)			Contact No.		97851968		
Hospital/Clinic	NIL			Class Drivit Licer Expir	ng nce &	Class: NIL Date of Expiry: NIL		
D 4-	NIL		Date		NIL			
Date	ted Medical Leave	NIL	Degree	of	NIL			

Brief Details.

Traveling through Clementi Avenue 1 to Casa Clementi. Dozed off as the vehicle entered the bend and crashed into the tree along the road.



mormant is not able to provide sketch



3 of 3

IRE 15

Report No. T/20201121/7005

CONTINUATION OF REPORT

4

Pagerding The Rep	ort:
Signature Of Officer Recording The Rep Not applicable	
Signature Of Interpreter:	
Not applicable	
Officer In Charge Of Case:	
TP / TPIB /	
PHUA TIAK YEE Contact No.: 65472077	

Signature Of Informant: The identity of the perso been authenticated by S required.	on making this report has SingPass. No signature is
Date/Time: 21/11/2020 11:55	
Classification Of Case);

Authentication Stamp NP168

| Maraila (ed: All=All) | Maraila (ed: All) | Maraila (ed: All)

PROTECTOR PRIVATE VEHICLE

licyholder

: ELDORA KOK YING ZHI

insurance

: 17 Aug 2020 To 16 Aug 2022

NO. is No. : G4FGKH754873

: KNAF5416ML5081298

Vehicle No.

: SMU5061B : 2070119723

Policy No.

Endorsement No. **Issued Date**

: 31 Aug 2020

BOUT THE COVER

Make/Model

: KIA Cerato

Engine Capacity/Tonnage: 1,591.00 CC **Driver Restriction**

: NA

Sum Insured : Market Value Off Peak Car : No

First Year of Registration : 2020

Insuring with COE/PARF : Yes

Person 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

This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience. than 2 years' driving experience

Age Condition

: All Age Condition

Mileage Condition

: Unlimited Mileage

Limitation as to use* :

This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189), Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

EXCESS-

Section 1

Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$600

Property Damage - \$0

Windscreen: \$100

Named Driver and Excess (where applicable)

ELDORA KOK YING ZHI - \$600 (Own Damage), \$600 (Flood Cover)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Cycle & Carriage Body & Paint Centre Add 209 Pandan Gardens Singapore 609339 65684501

2. Cycle & Carriage Body & Paint Centre. Add. 203 Plandan Gardens Singapore 00333 0004501.

2. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only). Add: 330 Ubi Rd 3 Singapore 408650 67461000.

3. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only). Add: 241 Alexandra Road Singapore 159931 64278800.

4. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only). Add: 800 Sin Ming Ave Singapore 575733 69328000. For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www aig sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: MayBank

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles(Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia)

0504671205

CYCLE & CARRIAGE - DERRIC

AIG Asia Pacific Insurance Pte. Ltd.

This computer generated document does not require a signature.

239 ALEXANDRA ROAD

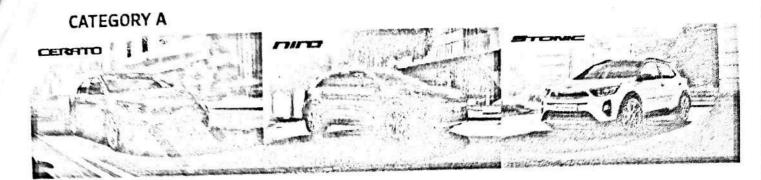
SINGAPORE 159930

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

> Back to OneMotoring

nquire PARF/COE Rebate for Registered	VEHICLE			
Vehicle Owner Particulars	Singapore NRIC			
Owner ID Type: Owner ID:	1361			
Vehicle Details				
Vehicle No.:	SMU5061B			
Vehicle to be Exported:	No			
ntended Deregistration Date:	26 Nov 2020	-		
Vehicle Make:	KIA			
Vehicle Model:	CERATO 1.6(A) SUNROOF			
Primary Colour:	Red			
Manufacturing Year:	2020			
Engine No.:	G4FGKH754873			
Chassis No.:	KNAF5416ML5081298			
Maximum Power Output:	93.8 kW (125 bhp)	at manager in a		
Open Market Value:	\$19,253.00			
Original Registration Date:	17 Aug 2020			
First Registration Date:	17 Aug 2020			
Transfer Count:	0			
Actual ARF Paid:	\$19,253.00			
Intended PARF Rebate Details				
PARF Eligibility:	Yes			
PARF Eligibility Expiry Date:	16 Aug 2030			
PARF Rebate Amount:	\$14,439.00			
Intended COE Rebate Details				
COE Expiry Date:	16 Aug 2030	Hermon		
COE Category:	A - Car up to 1600cc & 97kW (130bhp)			
COE Period(Years):	10	10		
QP Paid:	\$32,699.00	\$32,699.00		
COE Rebate Amount:	\$31,793.00			
Total Rebate Amount:	\$46,232.00			

The information contained herein is correct as at 26 Nov 2020



MODEL & VARIANT	Fuel Consumption (L/100km)	VES Banding Emission	List Price Inclusive of COE & VES	In-House Finance & Insurance Subsidy	In-House Trade-in Subsidy	Additional VES Rebate (Reg from 1 Jan 2021) ¹	Price after in- House Subsidies & VES Standard Parkage (Non-Guaranteed)
CERATO 1.6L FAMILY	SEDAN						403.000
Kia Cerato L 1.6L	6.6	В	\$93,999	\$5,000	\$5,000		\$83,999
Kia Cerato EX 1.6L	6.6	В	\$98,999	\$5,000	\$5,000		\$88,999
Kia Cerato GT Line 1.6L	6.6	В	\$106,999 /	\$5,000	\$5,000	S.J.OT.	\$96,999
STONIC					4301-1-1	K. 307 42422	405.000
Kia Stonic EX 1.0T	5.4	A2	\$100,999	\$5,000	\$5,000	\$5,000	\$85,999
Kia Stonic SX (Sunroof) 1.0T	5.4	A2	\$105,999	\$5,000	\$5,000	\$5,000	\$90,999
NIRO ·				ngara.		0.336	****
Kia Niro Hybrid 1.6 EX	4.0	A2	\$110,999	\$5,000	\$5,000	\$5,000	\$95,999
Kia Niro Hybrid 1.6 SX	4.0	A2	\$129,999	\$5,000	\$5,000	\$5,000	\$114,999
K2500 COMMERCIAL	TRUCK				Manager Control of		
Kia K2500 10 Footer Truck 6-							
Speed Manual Euro 6 2.5L (with COE Package)	9.7	NA	\$69,988	\$3,000			\$66,988

VES rebate is subject to fluctuations in ARF. Please consult Sales Consultants for more information

Book a Kia now and enjoy an interest rebate of \$2,000! Top up \$2,000 to enjoy 6-bid guaranteed COE

COE Rebates	Platinum Package	Standard Package	Cars purchased without COE•	
Category A	\$34,000	\$28,000	\$28,000	
Category B	\$35,000	\$29,000	\$29,000	
Stinger	Stinger \$35,000		\$29,000	

^{*}All cars can be purchased without COE, based on list price less the COE charged amount.



