

# YSL LEGAL

ADVOCATES & SOLICITORS

615961

Your ref: To be advised  
Our ref: DY.08.0036.2020

29 October 2020

**PRIVATE & CONFIDENTIAL**  
**TO BE OPENED BY THE ADDRESSEE ONLY**

**CHNG TECK CHOON**  
639 Woodlands Ring Road  
#06-29  
Singapore 730639

**BY CERTIFICATE OF POSTING**  
(without enc.)

**LI KWONG AGENCIES COMPANY**  
1009 Aljunied Avenue 4  
#01-48 Aljunied Industrial Estate  
Singapore 389910

**BY CERTIFICATE OF POSTING**  
(without enc.)

Dear Sirs

**CLAIMANT: ZULFADLY BIN MOHAMAD ABU BAKAR**  
**ACCIDENT INVOLVING SMJ8722R AND GBF4624T ALONG 292 YISHUN STREET**  
**22 CARPARK ON 25 AUGUST 2020**

1. We act for the abovenamed Claimant, Mr Zulfadly Bin Mohamad Abu Bakar ("**our Client**"), owner and driver of motor vehicle SMJ8722R, who was involved in an accident on 25 August 2020.
2. We are instructed by our Client, to claim for damages against you in connection with a road traffic accident on 25 August 2020 at about 4:00pm along 292 Yishun Street 22 Carpark involving our Client, SMJ8722R and motor vehicle, GBF4624T, driven by you at the material time.
3. We are instructed that the accident was caused by your negligent driving and/or management of your 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:



**YONG, SEOW & LIM LEGAL LLP**

S/No.	Description	Cost (S\$)
a.	Automax Surveyor's ("Automax") Report Fee	620.00
b.	Repair Cost	7,800.00
c.	Car Rental Fee	960.00
d.	One.Motoring's Search Fee	7.49
e.	General Insurance Association of Singapore Records Management Centre's ("GIARMC") – Search Fee	15.00
f.	General Insurance Association of Singapore Records Management Centre's ("GIARMC") – Report Fee	14.00
g.	Costs of settlement at this juncture	900.00
h.	Photocopying, fax, postage charges and other Incidentals	100.00
<b>TOTAL:</b>		<b>10,416.49</b>

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

S/No.	Date	Description
a.	25 August 2020	Enquire Vehicle Owner Details (GBF4624T)
b.	25 August 2020	Police Report No. T/20200825/7043 (SMJ8722R)
c.	25 August 2020	Video
d.	26 August 2020	Singapore Accident Statement of GBF4624T
e.	26 August 2020	Singapore Accident Statement of SMJ8722R
f.	27 August 2020	One.Motoring's Receipt for the sum of S\$7.49 – Search Fee (GBF4624T)
g.	27 August 2020 1511	Email to AIG Asia Pacific Insurance Pte Ltd ("AIG")
h.	27 August 2020 1640	Email to AIG
i.	3 September 2020	Car Rental Invoice for the sum of S\$960.00
j.	4 September 2020	GIARMC's Tax Invoice No. GR-20-105595 for the sum of S\$15.00 – Search Fee (SMJ8722R)
k.	4 September 2020	GIARMC's Search Result (GBF4624T)
l.	4 September 2020 1507	Email from AIG

**YONG, SEOW & LIM LEGAL LLP (UEN: T19LL1451J)**

83 Kim Yam Road #03-01 Singapore 239378 (Entrance access via Tong Watt Road)

Tel: (65) 6292 2388 Fax: (65) 6292 2088 Email: [admin@ysllegal.com](mailto:admin@ysllegal.com)

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**YONG, SEOW & LIM LEGAL LLP**

m.	7 September 2020	GIARMC's Tax Invoice No. GR-20-106284 for the sum of S\$14.00 – Search Fee (GBF4624T)
n.	8 September 2020 2142	Email to AIG
o.	15 October 2020	Automax's Tax Invoice No. TP20080028 for the sum of S\$620.00
p.	15 October 2020	Automax's Report
q.	19 October 2020	D's Graffiti's Repair Invoice for the sum of S\$7,800.00
r.	Undated	Photos

5. We have on 25 August 2020 notified your insurer, AIG Asia Pacific Insurance Pte Ltd of the incident and a pre-repair survey of our Client's vehicle was carried out on 28 August 2020.
6. 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.
7. Please note that you or your insurer should send to us an acknowledgment of receipt to us **within 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.
8. 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



**YONG, SEOW & LIM LEGAL LLP**

*Enc.*

*cc. 1. Client*

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|----|--|--|
| 2. | <b><i>AIG ASIA PACIFIC INSURANCE<br/>PTE LTD</i></b><br><i>78 Shenton Way<br/>#07-16 AIG Building<br/>Singapore 079120</i> | <b><i>BY HAND ONLY</i></b><br><i>(with enc.)</i> |
|----|--|--|

## Enquire Vehicle Owner Details ( As At 25 Aug 2020 / 16:00:00 )

### Vehicle Owner Details

Owner ID Type:

**Business**

Owner ID:

**21003600A**

Owner Name:

**LI KWONG AGENCIES CO**

Registered Address Type:

**Private Residential (Condo Apt or House) /  
Shopping / Office Complexes**

Registered Block/House No.:

**1009**

Registered Street Name:

**ALJUNIED AVENUE 4**

Registered Unit No.:

**# 01 - 48**

Registered Building Name:

**ALJUNIED INDUSTRIAL ESTATE**

Registered Postal Code:

**389910**

### Vehicle Insurance Details

Vehicle No.:

**GBF4624T**

Make Description/Model:

**TOYOTA / TOYOTA HIACE VAN TURBO 5  
DR MANUAL**

Insurance Company Name:

**AIG ASIA PACIFIC INSURANCE PTE. LTD.**



**SINGAPORE  
POLICE FORCE**



L/20200825/7043

1 of 2

**POLICE REPORT (NP299)**

Report No. L/20200825/7043

Police Station Of Origin  
Woodlands Division HQ  
1 Woodlands Street 12 SINGAPORE 738622  
Tel No:1800-4660000

Date/Time Report Made 25/08/2020 19:33	Vide Report No.	Station Diary No.		
Name Of Informant ZULFADLY BIN MOHAMAD ABU BAKAR	Address 771 YISHUN AVENUE 3 #04-245 SINGAPORE 760771			
ID Type / ID No. NRIC NO / S9513789Z	Contact No. Home/Office:	Mobile: 96268499		
Nationality SINGAPORE CITIZEN	Email Address ZUL FADLY1995@HOTMAIL.COM			
Occupation Desktop Engineer	Sex Male	Age 25	Date of Birth 22/04/1995	Race Malay
Institution/School Name	Language English			
Date/Time Of Incident 25/08/2020 16:00 - 25/08/2020 16:10	Location Of Incident 292 YISHUN STREET 22 HDB-YISHUN SINGAPORE 760292			

**Brief details.**

On 25/08/2020 at about 1530hrs, I had parked my car (A black coloured Mercedes C180) bearing plate number SMJ8722R at the above-mentioned location. When I returned to my car at about 16400hrs, I notice that my front bumper had white scratch marks and that it had slightly pop off the vehicle chassis. There was also a note on the windscreen stating that the Mr Cheng (A1) had accidentally hit the car and provided his contact number, 93898592.

I checked my in car camera and notice that the incident happened at 1600hrs.

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 25/08/2020 19:33
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp





**SINGAPORE  
POLICE FORCE**



L/20200825/7043

2 of 2

**POLICE REPORT (NP299)**

**CONTINUATION OF REPORT**

Report No. L/20200825/7043

A1, driving a white coloured van Toyota Hiace bearing plate number GBF4624T, was exiting his car park lot (Lot No. 188) and had misjudged the turning radius of his vehicle thus scrapping his left side of the van on my car. Noticing as such, he reversed his van and exited that lot again. A1 later place the note on my windscreen at 1608hrs before taking some pictures of the vehicle.

I contacted A1 at his contact number and managed to get through to him. He had express his concern on claiming with insurance however I wish to proceed with insurance claim.

I'm lodging this report for insurance claim purposes only.

Subjects Involved			
Victim			
Person Name	ZULFADLY BIN MOHAMAD ABU BAKAR		
ID Type	NRIC NO	ID No	S9513789Z
Gender	Male	Age	25
Race	Malay	Language	English
Occupation	Desktop Engineer	Address	771 YISHUN AVENUE 3 #04-245 SINGAPORE 760771
Mobile No	96268499	Is Informant A Victim?	Yes
Person Name	ZULFADLY BIN MOHAMAD ABU BAKAR (Informant)		

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 25/08/2020 19:33
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp

## 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 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 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.

### ACCIDENT STATEMENT

Date Of Report	26/08/2020 15:20
Date Of Accident	25/08/2020 16:00
Exact Location Of Accident	CARPARK INFRONT OF BLK 291 YISHUN RING ROAD
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBF4624T
<b>Insured/Policyholder</b>	
Name Of Registered Owner	LI KWONG AGENCIES COMPANY
<b>Vehicle Particulars</b>	
Manufacturer	TOYOTA
Model	HIACE VAN TURBO 5 DR MANUAL
Vehicle Category	COMMERCIAL VEHICLE
<b>Insurance Company</b>	
Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	1900168416
Cover Note Number	
<b>Driver</b>	
Name of Driver	CHNG TECK CHOON
NRIC No	S1226001F
Address	BLK 639 WOODLANDS RING ROAD #06-29

### General Information of the Accident

Type Of Accident	COLLIDED INTO PARKED VEHICLE
Weather Conditions	CLEAR

### Other Information

Was any foreign vehicle involved in this accident?	NO
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

Please refer to 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	SMJ8722R
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Vehicle Make/Model/Colour

Name of Driver

Insurance Company Name

Sketch Plan Pg. 1

**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 **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) 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: 26 AUG 2020

  
Driver's Signature  
(If driver is not the policyholder)  
Date & Time: 26 AUG 2020

  
Reporting Centre Person's Signature  
Name: Tracia Leong  
NRIC/FIN No.: -  
26 AUG 2020