



iShare Auto Pte. Ltd.
Co. Reg No: 201939376R
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: ishareauto@gmail.com

LETTER OF DEMAND

20 JAN 2021

Accident involving my vehicle number SJC 3799 A and vehicle number
SKQ 3329 M on 11/12/2020 at 07:40 HOURS at/along
T-Junction of Sengkang East Drive and Sengkang East Avenue

We refer to the above matter.

Attached please find copies of the following for your kind perusal:

Vehicle Repair Cost / Excess	\$ 4600.00
Rental for <u>-</u> days x \$ <u>-</u> /day	\$ -
Loss of Use for <u>6</u> days x \$ <u>180.00</u> /day	\$ 1080.00
LTA Search Fee / 3rd Party GIA Report	\$ 7.45
Others	\$ -
Total:	\$ 5687.45

Yours faithfully,

Michelle



Michelle

HP: 9856 4815



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Authorisation To Act

I, Norafidah Binte Umar Shah ("the third party claimant") of
BLK 123D Rivervale Drive #02-171 Singapore 544123
(address), owner of SJC 3799 A (vehicle no.)
hereby authorise iShare Auto Pte. Ltd. ("the workshop")
to act for me with respect to my claim for repair costs and / or rental and / or
loss of use ("claim") for my vehicle no. SJC 3799 A that was
damaged pursuant to the accident which occurred on 11/12/2020 (date)
at/along T-Junction of Sengkang East Drive and Sengkang East Avenue
(location) involving vehicle no/s SKQ 3329M ("the accident").

I further hereby authorise the workshop to settle my above mentioned claim in a manner that
they deem it fit and the workshop is further authorised to receive payment further to settlement
of my claim with payment cheque/s being made in favour of the workshop.

I further authorise the workshop to execute and/or sign any documents/discharge
vouchers/agreements regarding my/our claim/case for my/our convenience.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without
prejudice and without admission of liability basis in so far as any other claim (s) whatsoever by
me and/or the driver/owner/insurers of the other vehicle/s arising from the aforesaid accident
concerned.

Dated this 11 day of 12 (month) 20 20 (year)

NORAFIDAH

Signed by "the third party claimant"



[Signature]



Signed by "the workshop"



iShare Auto Pte. Ltd.
Co. Reg No: 201939376R
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: ishareauto@gmail.com

Letter of Authorisation & Indemnity

Accident involving motor vehicles no. SJC 3799A and SKQ 3329M on 11/12/2020
at/along T-Junction of Sengkang East Drive and Sengkang East Avenue

1. I/We, the Owner of motor vehicle no. SJC 3799A hereby instruct and authorise iShare Auto Pte. Ltd. ("the workshop") to appoint an independent surveyor on my/our behalf to inspect my/our motor vehicle and to commence repairs immediately to the said motor vehicle in accordance with the report of the independent surveyor. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$_____ being refundable deposit of the repair to my/our said vehicle.
2. You are further authorised to appoint solicitors on my/our behalf and to instruct the solicitors fully as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
3. You have my/our full authorisation/approval/consent hereby to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem it fit.
4. My/Our solicitors shall also accept this as my/our irrevocable authority to pay the compensation monies from my/our third party claim directly to you after deducting their costs on a Solicitor and Client basis.
5. Upon resolving my/our claim, you are also hereby authorised to agree with my/our solicitors on the amount of their professional costs and disbursements incurred in thereby acting for me/us and to receive and make payment of the balance of the settlement sum on my/our behalf directly into your account.
6. I/We undertake and agree to fully co-operate with you and my/our solicitors to recover my claim successfully and also hereby consent and authorise you to instruct my/our solicitors to commence legal proceedings and to take all necessary steps to recover the claim from the negligent party where necessary.
7. I/we also hereby instruct and authorise you to deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
8. In the event that I/we am/are required to attend at my/our solicitor's office for purposes of giving my/our further instructions on the accident matter, to sign court documents and to attend Court hearings in connection with my/our claim, I/we shall render my/our full co-operation to my/our solicitors.
9. In the event that my/our claim against the third party and/or his insurers is not successful at any stage of the recovery of my/our claim procedure including court proceedings, if any, and/or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party and/or the third party and/or his insurers make an offer to pay less than the amount claimed by you for whatever reasons, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred and to also indemnify you in respect of my/our solicitor's costs and disbursements thereby incurred on my/our behalf or to pay you the difference in amount, as the case may be.
10. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.

Dated this 11 day of 12 2020

Signature of vehicle owner NORAFIDAH

Name: Norafidah Binte Umar Shah

IC/UEN No: S8414771J

(Company stamp, if applicable)

Address: BLK 123D Rivervale Drive

#02-171 Singapore 544123

Tel: 8533 4123



Witnessed by:

Michelle



"My execution of this Discharge
Voucher is only for my claim
for property damage and not
prejudicial to any other claims"

AUTHORIZATION TO ACT
(AIG Asia Pacific - Express Third Party Claim)

I, Norafidah Binte Umar Shah ("the third party claimant")
of BLK 123D Rivervale Drive #02-171 Singapore 544123 (address),
owner of SJC 3799A (vehicle no.) hereby authorize
iShare Auto Pte. Ltd.

("the workshop") to act for me with respect to my claim for
repair costs and/or rental and/or loss of use ("claim") for my
vehicle no. SJC 3799A that was damaged pursuant to the
accident which occurred on 11/12/2020 (date) along T-Junction of
Sengkang East Drive and Sengkang East Avenue (location)
involving vehicle no/s SKQ 3329 M
("the accident").


I further authorize the workshop to settle my above mentioned
claim in a manner that they deem fit and the workshop is further
authorized to receive payment further to settlement of my claim
with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach
on my behalf is on a without prejudice and without admission of
liability basis insofar as the driver/owner/insurers of the other
vehicle/s is concerned.

Dated this 11 day of 12 (month) 20 20

NORAFIDAH

Signed by "the third party claimant"


Signed by "the workshop"
(with chop)



TAX INVOICE

iShare Auto Pte. Ltd.

Co. Reg No: 201939376R

8 Kaki Bukit Avenue 4

#08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: ishareauto@gmail.com



Date	Invoice Number	Vehicle Number
20.01.2021	ISA202101-00030	SJC3799A

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY

#07-12 AIG BUILDING

SINGAPORE 079120

Description	Amount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$ 4,600.00
Total	\$ 4,600.00

Cross cheques and pay: iShare Auto Pte. Ltd.

Please indicate the invoice number on the reverse side.

iShare Auto Pte. Ltd.

AUTO Generated - Signature Not Required

Land Transport Authority
Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 11 Dec 2020 / 12:05:57

Receipt Date/Time : 11 Dec 2020 / 12:05:57

Tax Invoice/Receipt

Receipt No. : ITNET-00000-201211-001770

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SKQ3329M				
As at 11 Dec 2020/07:40:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SKQ3329M Enquiry Fee 20201211120514862668	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
526471XXXXX1359		eNETS Credit Card		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



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 Submission	11/12/2020 14:34 (SGT)
Date of Accident	11/12/2020 07:40 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	T-JUNC OF SENGKANG EAST DRIVE & SENGKANG EAST AVENUE
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJC3799A
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	NORAFIDAH BINTE UMAR SHAH
NRIC No	SXXXX771J
Email Address	muhammad_arqam@yahoo.com.sg
Mobile Phone No	(Phone) +65-85334123
Alternative Phone No	+65-85334123

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	TOYOTA / WISH 1.8 A
Variant	-
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private hire

INSURANCE COMPANY

Name of Insurance Company	NTUC
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	5116114647
Cover Note Number	-

DRIVER

Name of Driver	MUHAMMAD ARQAM BIN SAMSUDIN
NRIC No	SXXXX949H
Date Of Birth	12/08/1997



Occupation	Outdoor
Date Of Driving Pass	02/04/1997
Driving experience	23 YEARS AND 8 MONTHS
Gender	Male
Mobile Number	(Phone) +65-83385237
Alt. Phone Number	-
Email Address	muhammad_arqam@yahoo.com.sg
Address	BLK 123D #02-171 RIVERVALE DRIVE
Address complement	-
Postcode	544123
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Spouse
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Head to Rear
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	Yes
Was any injured conveyed to hospital by ambulance?	No
Was any other material or property damaged?	Yes
Number of Passengers (Including Driver)	3
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

PASSENGER 1

Name	NORAFIDAH BINTE UMAR SHAH
Gender	Female

PASSENGER 2

Name	NUR AMIRA QISTINA BINTE MUHAMMAD ARQAM
Gender	Female

DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER ATTACHED;

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	SKQ3329M
Vehicle Manufacturer	Toyota
Vehicle Model	TOYOTA / TOYOTA 86 HIGH GRADE AUTO

Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	-
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	MUHAMMAD ARQAM BIN SAMSUDIN
Address	BLK 123D #02-171 RIVERVALE DRIVE
Address Complement	-
Post Code	544123
Approximate Age Years Old	-
Injuries Sustained	-
Injured person in which vehicle?	SJC3799A
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

SKETCH PLAN

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 Authorized Driver.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. 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 in 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 insurers, my workshop and the General Insurance Association of Singapore ("GIA") may be 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 insurers (collectively the "Personal Information") and disclose and transfer such Personal Information to a [insurer(s)] and a [have insured vehicles] involved in this accident (all insurers) 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 in the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
 - (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may be 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.

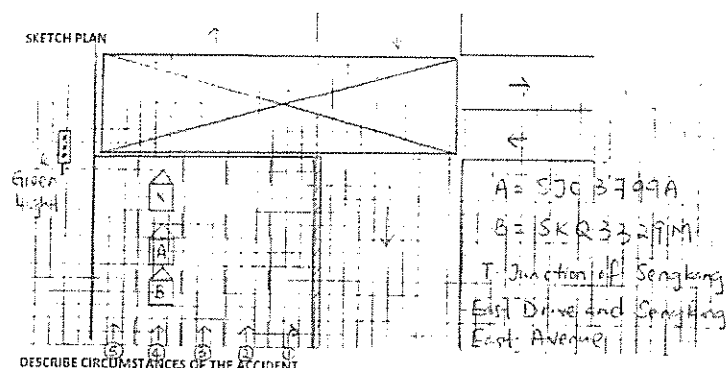
11 DEC 2020

A. K. K. K. K.
Policyholder's Signature
Date & Time

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

IDAC KAKI BUKIT (VAC)
23 Kaki Bukit Ave 4
Singapore 415933
Tel: 67416697 Fax: 67492305
Email: vackb@singnet.com.sg

SKETCH PLAN #2



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to attached

DECLARATION

We declare the foregoing particulars are true in every respect

11 DEC 2020

[Signature]
Witness's Signature
Date & Time

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

IDAC KAKI BUKIT (VAC)
23 Kaki Bukit Ave 4
Singapore 415933
Tel: 67416697 Fax: 67492305
Email: vackb@singnet.com.sg

SKETCH PLAN #3

On 11.12.2020 at about 07:40 hours at T-Junction of Sengkang East Drive and Sengkang East Avenue. I was stationary on lane 4 (along Sengkang East Drive towards Upper Serangoon Road) and waiting for the traffic light to turn green.

When the traffic light turned green from red and I was about to move forward, suddenly I heard a loud bang and felt an impact from behind. When I alighted, I realised it was vehicle (B) that collided onto the rear portion of my vehicle (A).

I wish to state that I have 2 passengers in my vehicle (A).

Vehicle (A): SJC 3799A

Vehicle (B): SKQ 3329M

ADAM DAN

Q-2

SK 3799A (Order)

REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S8414771J



Name

NORAFIDAH BINTE UMAR SHAH



نورأفيدة بنت عمر شاه

Race

INDIAN

Date of birth

29-05-1984

Sex

F

Country/Place of birth

SINGAPORE



5450581



NRIC No. S8414771J



Date of issue

09-04-2015

Address

APT BLK 123D RIVERVALE DRIVE
#02-171
SINGAPORE 544123

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S7721949H



Name

MUHAMMAD ARQAM BIN
SAMSUDIN

محمد ارقم بن سمسودين

Race

MALAY

Date of birth

Sex

12-08-1977

M

(2106)

Country of birth

SINGAPORE

SJC 3799A

Driver

4090237



NRIC No. S7721949H

Date of issue

25-08-2007

APT BLK 123D RIVERVALE DR #02-171
SINGAPORE 544123

NRIC No: S7721949H

Date: 22/08/2011



No: 6931769

REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: **S7721949H**
 Name: **MUHAMMAD ARGAM BIN SAMSUDIN**

Birth Date: **12 Aug 1977**
 Issue Date: **20 Jan 2012**

002036492K

SJC 3799A

Driver

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSES

		EFFECTIVE DATE
Class 2B	Motorcycles =< 200 cc	14 Aug 1997
Class 2A	Motorcycles between 201 cc and 400 cc	06 Oct 1998
Class 3	Motor Cars=< 3000kg with =<7 passengers, exclusive of the driver; and other motor vehicles =< 2500kg	02 Apr 1997
Class 4	*Motor vehicles which are constructed to carry load or passengers and the unladen weight > 2500kg *Motor vehicles which are not constructed to carry load and the unladen weight < 7250kg	28 Dec 1999

NP 428A




Land Transport Authority

PDVL/TDVL
33 888 8888
266604

VOCATIONAL LICENCE

Licence No : S7721949H
Name : MUHAMMAD ARQAM BIN
SAMSUDIN

Please visit www.lta.gov.sg to check
the status of this vocational licence



SJC 3799A

Driver

This card is not transferable and is the property of the Land Transport Authority (LTA). It must be surrendered to LTA on request. If found, please return to LTA, 10 Sin Ming Drive, Singapore 575701.

Type	Description	Issue Date
12	TAXI VL	25/10/2019



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: 5116114647

Cover : drivo CLASSIC

1. Index mark and Registration Number of Vehicle : **SJC3799A**
 Chassis Number : ZNE100378915
2. Name of Policyholder : NORAFIDAH BINTE UMAR SHAH
3. Effective Date of Insurance : 15 Feb 2020
4. Expiry Date of Insurance : 14 Feb 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 or Hirer's business.

This Policy does not cover

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

EXCESS (SECTION 1)	: S\$2,000
EXCESS (SECTION 2)	: S\$1,500
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: YES
TRANSPORT ALLOWANCE	: NO
EXCESS WAIVER	: NO
PRIMARY DRIVER	: MUHAMMAD ARQAM BIN SAMSUDIN
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: EFIZZIG CREDIT PTE LTD
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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 : PARKWAY INSURANCE AGENCY PTE. LTD. (00000573087)
 Date of Issue : 10 Feb 2020 14:23 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Chief Executive