

Focus Auto Pte Ltd  
UEN No. 201004495R  
GST Reg. No. 201004495R  
Tel : 6886 9097 Fax : 6481 9095  
Email : [claims@focusauto.com.sg](mailto:claims@focusauto.com.sg)

Date : 11/10/2019

BY E-MAIL / MAIL

Your ref : SJT1909Z  
Our ref : GBC2546P

**WITHOUT PREJUDICE**

M/S AIG Asia Pacific Insurance Pte Ltd  
78 Shenton Way, #07-16  
Singapore 079120

Dear Sir/Madam,

ACCIDENT INVOLVING : ( GBC2546P & SJT1909Z ) ALONG NEAR 4 TECK WHYE LANE OPPOSITE OF CHINESE TEMPLE  
DOA: 14/12/2020 TIME: 0710 HOURS

We refer to the above matter and write on behalf of MRM ENGINEERING PTE LTD, the registered owner of GBC2546P in respect of the above accident.

We are instructed that the above accident was caused by your insured's negligent driving / or management of your insured vehicle. Your insured's vehicle SJT1909Z collided onto the rear portion of our client vehicle GBC2546P. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows : -

1. Cost of Repair (\$3500 + 7% GST)	\$	3,745.00
2. Loss of Rental (8 days x \$150)	\$	1,200.00
3. Buy 3rd Party's GIA report	\$	29.00
4. Buy 3rd Party Insurer Search Fee	\$	2.00

<b>Total Amount:</b>	<b>\$</b>	<b><u>4,976.00</u></b>
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Enclosed are the following documents for your perusal.

- 1) Driver's driving license / Identity card
- 2) Certificate of Insurance
- 3) GIA report
- 4) GIA Search (SJT1909Z)
- 5) Original repair claim
- 6) Car Rental Agreement / Receipt

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

Kindly acknowledge receipt of the above said documents within 7 days and your favourable reply is deeply appreciated.

Yours faithfully,

 Jenny Koh  
Claims Executive  
HP: 8139 9800

Jenny Koh

## **Focus Auto Pte Ltd**

Business Reg. No: 201004495R

GST Reg. No: 201004495R

No 1 Kaki Bukit Ave 6 Autobay

#02-50 Singapore 417883

Date: 13/01/2021

### **MRM ENGINEERING PTE LTD**

C/O NO 1 KAKI BUKIT AVENUE 6

AUTOBAY #02-48/50

SINGAPORE 417883

MOTOR VEHICLE NO : GBC2546P

TOYOTA DYNA 150 MANUAL 3SEATER

REPAIR CLAIM

\$ 3,500.00

### **LUMP SUM**

Sub- total : \$ 3,500.00

7% GST : \$ 245.00

Total : \$ 3,745.00

SINGAPORE DOLLARS : THREE THOUSAND SEVEN HUNDRED AND FORTY-FIVE ONLY.

## 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 Authorized 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	14/12/2020 17:39 (SGT)
Date of Accident	14/12/2020 07:10 (SGT)
Exact Location of Accident	Near 4 Teck Whye Ln, Singapore 688800
Additional Location Information	Opposite Of Chines Temple
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBC2546P
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#### INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	MRM Engineering Pte Ltd
Company Reg No	2XXXXX475K
Email Address	mrm_contact@yahoo.com
Mobile Phone No	(Phone) +65-94352038
Alternative Phone No	(Office) +65-94352038

#### VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Dyna
Variant	-
Exact purpose for which vehicle was being used at time of accident	-
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Commercial vehicle

#### INSURANCE COMPANY

Name of Insurance Company	ERGO
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	DMCG20009238
Cover Note Number	-

#### DRIVER

Name of Driver	KANAGAMANI REGHU
Work Permit No	GXXXX513L
Date Of Birth	25/01/1994
Occupation	Outdoor

Date Of Driving Pass	10/04/2018
Driving experience	2 YEARS AND 8 MONTHS
Gender	Male
Mobile Number	(Phone) +65-80193228
Alt. Phone Number	-
Email Address	mmm_contact@yahoo.com
Address	183 JLN PELIKAT #01-53 THE PROMENADE @ PELIKAT
Address complement	-
Postcode	537643
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Employee
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 on collision
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?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other material or property damaged?	Yes
Number of Passengers (Including Driver)	1
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

#### 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

ON 14/12/2020 AT 0710 HOURS, I WAS DRIVING ALONG 4 TECK WHYE LANE IN VEHICLE NO. GBC 2546 P SUDDENLY SJT 1909 Z DROVE OUT FROM THE CAR PARK GANTRY WITHOUT STOPPING AND HIT ON MY FRONT PORTION OF THE VEHICLE.

#### 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	SJT 1909 Z
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	LEE TECK KOON
Contact Number	-
Address	-
Address complement	-

Postcode	-
Insurance Company Name	AIG
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	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:

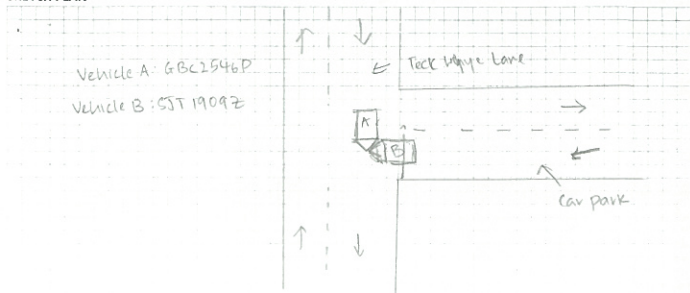
*[Signature]* 14/12/2020

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



Reporting Centre Personnel's Signature  
Name: *Nayati*  
NRIC/FIN No.: *70121099H*

# SKETCH PLAN



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 14/12/2020 @ 0710 hours, I was driving along 4 Teck Whye Lane in vehicle no. GBC2546P suddenly SJT 1909Z drove out from the carpark gantry without stopping and hit on my front portion of <sup>the</sup> vehicle.

You had been advised by workshop that in the event that you wish to claim against your own policy (OD claim), there is a **Fourteen (14) days clause** whereby the claim must be made within the stipulated timeframe from the day of occurrence.

<input type="checkbox"/>	Reporting Only
<input type="checkbox"/>	Claim OD
<input checked="" type="checkbox"/>	Claim TP
<input type="checkbox"/>	Claim OD / TP at other workshop

## 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: Hayati  
NRIC/FIN No.: 70124099H

**VISIT PASS**  
Immigration Regulations

Name  
KANAGAMANI REGHU

Download SGWorkPass App to check status

FIN  
G2906513L

Date of Birth  
25-01-1994

Sex  
M

Nationality  
INDIAN

MULTIPLE JOURNEY VISA ISSUED

16-04-2018




**YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)**


**EFFECTIVE DATE**

Class 3 Motor cars with unladen weight  $\leq$  3000kg with  $\leq$  7 passengers, exclusive of driver; and other motor vehicles with unladen weight  $\leq$  2500kg

10 Apr 2018

Licence No: G2906513L

-NP 426A



**FOR CLAIMS &  
GIA REPORTING ONLY**


**WORK PERMIT**  
Employment of Foreign Manpower Act (Chapter 91A)  
Republic of Singapore


Employer  
MRM CONSTRUCTION PTE LTD.

Name  
KANAGAMANI REGHU

Work Permit No.  
9-37364212

Category  
CONSTRUCTION





K2297769



**REPUBLIC OF SINGAPORE DRIVING LICENCE**

Licence Number  
G2906513L

Name  
KANAGAMANI REGHU

Birth Date  
25 Jan 1994

Issue Date  
10 Apr 2018

Valid Till  
09/04/2023




00027917220



**FOR CLAIMS &  
GIA REPORTING ONLY**



## 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)  
MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1989 (MALAYSIA)  
ROAD TRANSPORT (AMENDMENT) ACT 2019 (MALAYSIA)



Certificate/Policy Number : OMCS2009233  
Vehicle Registration Number : GBC2616P  
Cover Type : Comprehensive  
Policy Type : Commercial Vehicle (Pte Use)  
Name of Policyholder/Insured : MRM ENGINEERING PTE LTD  
Commencement Date of Insurance : 12/08/2020  
Expiry Date of Insurance : 11/08/2021

Excess	ADDL EXCESS NON-AUTH WORKSHOPS (SECTION I)	S\$	300.00
	EXCESS WINDSCREEN COVER (VEH BELOW 10 TONS)	S\$	100.00
	EXCESS (SECTION II)	S\$	500.00
	YOUNG&INEXP DRIVER (SECTION I)	S\$	2,500.00

### Finance Company/Hire Purchase Owner :

\*Persons or Classes of Persons entitled to drive

1. The Policyholder
2. Any Person who is driving on the Policyholder's order or 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. And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

### \* Limitations as to Use

- 1) Use in connection with the Policyholder's business
- 2) Use for carriage of passengers (other than for hire or reward) in connection with the Policyholder's business
- 3) Use for social domestic and pleasure purposes

This Policy does not cover

- 1) Use for hire or reward, racing, pace-making, reliability trial or speed-testing
- 2) Use whilst towing a trailer except the towing of any one disabled mechanically propelled vehicle

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

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), the Motor Vehicles (Third Party Risks) Rules, 1969 (Malaysia), Part IV of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019 (Malaysia).

For and on behalf of ERGO Insurance Pte. Ltd.  
Authorized Insurer

Authorized Signature

A*06203	CAR INSURANCE AGENCY PTE LTD	Contact Number 63683322
Vehicle Chassis Number JTFAT35Y4K201679	Vehicle Engine Number 1KD211EE32	CPI, 12/08/2020 15:17

# PROGRESSIVE AUTOMOTIVE CENTER

1 Kaki Bukit Ave 6 Autobay @ Kaki Bukit

#02-48

Singapore 417883

## VEHICLE RENTAL AGREEMENT

No. RA 3791

### HIRER'S PARTICULARS

Name: MAM ENG SENG K PTE LTD

Address: 183, TANJONG PESAWAT

#01-53 THE PROMENADE @ PESAWAT  
SINGAPORE 257143

Contact Person: 9435 2038 Tel: 9435 2038

### DRIVER'S PARTICULARS

Name: IRAWAGAMANI RESHU

Address: \_\_\_\_\_

Tel No: \_\_\_\_\_ H/P No: 8049 3228

P.P. / I.C. No.: \_\_\_\_\_ D/L No: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Date of Issue / Expiry: \_\_\_\_\_

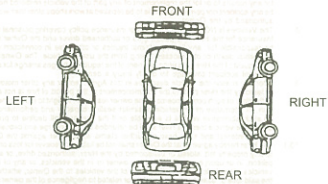
Nationality: \_\_\_\_\_ Pl. Of Issue: \_\_\_\_\_

Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_

Refundable Deposits:

Cash/Notes/Cheque/VISA/MC Cards No.:

(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES



### ACCESSORIES CHECK

- ☐ Ashtray ☐ Cig Lighter ☐ S / Tyre
- ☐ STD Tools ☐ Jack ☐ Hub Caps
- ☐ Radio / Cass. ☐ CD / Cartridges ☐ S / RM

Vehicle No: G8D 788R Replace Veh No: 58C 2546 P

Mileage Out: \_\_\_\_\_ Mileage In: \_\_\_\_\_

Make & Model: 74001 Make & Model: \_\_\_\_\_

Auto / Manual: DMY Auto / Manual: \_\_\_\_\_

OUT: Date: 14/12/00 OUT: Time: 14:50 p

HIRE EXPIRY \_\_\_\_\_ TIME EXPIRY \_\_\_\_\_

RENTAL CHARGES		
Daily	<u>8 DAYS @ \$150</u>	<u>1,200.00</u>
Weekly	@ \$	
Monthly	@ \$	
Hours	@ \$	
Others	@ \$	
CDW	@ \$	
PAI	@ \$	
Delivery Service		

SUB-TOTAL \$		
OUT	IN	
E	F	
E	F	

EXTENSION	
Collection Service	
Misc.	

ESTIMATED TOTAL RENTAL \$ 1,200.00

Sales Person Code: \_\_\_\_\_

Hirer is responsible for the first \$ 4,000 excess for collision / damage to first party. (i.e) ULTIMATE CAR RENTAL Vehicles (including windscreen) and also first

\$ 4,000 excess for collision/damage to third party's vehicles for each and every accident / damage

\* Additional Excess Loading \_\_\_\_\_

HIRER'S Signature: \_\_\_\_\_

Additional Driver's Signature: \_\_\_\_\_

I/We agree to the terms and conditions above, overleaf and that all information given is true and correct in all respect. My/Our Driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

### IMPORTANT

- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLES IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY ULTIMATE CAR RENTAL.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORISED DRIVER:
  - shall report all accidents involving the said vehicle to the Owner immediately
  - shall take immediate steps to complete and sign Form 1 (Motor Accident Report form) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (the form will be made available when the accident is reported to the owner)
  - shall report to the police within 24 hours from the occurrence, the following types of accidents:
    - injury case;
    - non-injury case involving a Government vehicles or damage to Government property;
    - non-injury case involving a foreign vehicle (to obtain their motor insurance, policy, Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax information);
    - non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE - THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER/DRIVER" FILLING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO ULTIMATE CAR RENTAL AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED	REMARKS	DEPOSIT REFUND
<u>21/12/00</u>	<u>13.15</u>				



# PROGRESSIVE AUTOMOTIVE CENTER

NO.1 KAKI BUKIT AVE 6 #02-50 AUTOBAY@KAKI BUKIT  
SINGAPORE 417883

Business Reg. No. 53078193W

Email : claims@prgressiveauto.sg

Tel No. : 68444620 Fax No. : 68444625

## BILL TO #

### FOCUS AUTO PTE LTD

NO. 1 KAKI BUKIT AVENUE 6

#02-50 @ AUTOBAY

SINGAPORE 417883

ATTN: MADAM LIM

Tel : 6886 9097 Fax : 6481 9095

## INVOICE

NO. : PC-INV002321

DATE : 21/12/2020

P/O REF. : GBD788R

TERMS : C.O.D.

PAGE : 1

RA3791 RENTAL 14/12/20-21/12/20

TP : GBC2546P

NO. CODE	DESCRIPTION	QTY	PRICE	DISC	TAX	AMOUNT
I GBD788R	TOYOTA DYNA 3.0 M	8	150.00			1,200.00

SINGAPORE ONE THOUSAND TWO HUNDRED ONLY

SUBTOTAL	1,200.00
DISCOUNT	0.00
NETT	1,200.00
TAX	0.00
GRAND	S\$ 1,200.00



FOR PROGRESSIVE AUTOMOTIVE CENTER

CUSTOMER SIGNATURE & STAMP



RECORD MANAGEMENT CENTRE

**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

Date of Request: 09/01/2021

Your Ref No: GBC2546P

Dear Sir/Madam,

Date of Accident: 14/12/2020 00:00 (SGT)

Vehicle No: GBC2546P

Place of Accident: Near 7 Teck Whye Ave, Block 7, Singapore 680007

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (\$\$)	QTY	AMOUNT (\$\$)
SJT1909Z	Near 7 Teck Whye Ave, Block 7, Singapore 680007	(29.00 )	1	(27.10 )
GST Amount				(1.90 )
Total Amount Due (GST Inclusive)				(29.00 )

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.

## INSURER ENQUIRY

**Find  
insurer**

Vehicle reg. no.

SJT1909Z

Date of Accident

14/12/2020 

Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance **AIG**Period of Insurance **29/03/2020 - 28/03/2021**Requested By **Jenny Koh Bian Leng (FOCUS ...**Requested Date **14/12/2020 15:45**

## Payment details

Request Amount: **\$S\$1.87**GST Amount: **\$S\$0.13**Total Amount Due (GST Inclusive): **\$S\$2**

## General Insurance Association

Records Management Centre

GST Registration No: **M400017735**