

# Cheonghoh Law Corporation

(Incorporated with limited liability) Blk 53 Chin Swee Road #03-05 . Singapore 160053  
Co. Reg No.201108070G Tel: 63378700 Fax: 63373700 E-mail: mail@cheonghoh.sg

In reply please quote our Reference Number  
Our Ref: LCH.lg/W8CPA-10523.20

10 December 2020

**WITHOUT PREJUDICE**

## BY HAND

India International Insurance Pte Ltd  
64 Cecil Street #05-00  
IOB Building  
Singapore 049711

Attn: Motor Claims Dept.  
(Vehicle No. SLP 9012 E)

## CERTIFICATE OF POSTING

Ong Zhi Xian (wang Zhixian)  
Blk 913 Jurong West Street 91  
#10-224  
Singapore 640913

Dear Sirs

### **TRAFFIC ACCIDENT INVOLVING YOUR/YOUR INSURED'S VEHICLE SLP 9012 E AND SKS 1414 C ON 15 NOVEMBER 2020 AT 1:20 PM ALONG/AT JUNCTION OF JURONG TOWN HALL ROAD**

We act for the claimant **Zhuxiuyan**, the owner of the above said motor vehicle no. **SKS 1414 C**.

We are instructed to claim damages against you/your driver/your insured in connection with the above-captioned accident involving our client's vehicle registration number **SKS 1414 C** and vehicle registration number **SLP 9012 E** driven by you/your driver/your insured at the material time.

We are instructed that the accident was caused by you/your driver's/your insured's negligent driving and/or management of motor-vehicle **SLP 9012 E**. As a result, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as stated in Part 1 of the Annexure.

A copy each of the supporting documents as stated in Part 2 of the Annexure is enclosed.

We have on **16 November 2020** notified your insurer (abovenamed addressee) of the accident and a pre-repair survey of our client's vehicle was carried out on **18 November 2020**. Our client's claim for costs of repairs is based on the amount negotiated and agreed with **Steve of LKK Auto Consultants** whom your insurer have appointed/agreed after the pre-repair survey was completed.

Please note that:

- (a) 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;
- (b) you or your insurer should send to us an acknowledgment of receipt of this letter within 14 days of your/your insurer 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;
- (c) if you have a counterclaim against our client arising out of this accident, you are also 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.

For the avoidance of doubt, unless otherwise indicated, this letter of claim is sent to the abovenamed addressees.

Yours faithfully

**Cheonghoh Law Corporation**

Lee Cheong Hoh  
**Cheonghoh Law Corporation**

enc :supporting documents in paragraph 4 enclosed in covering letter to insurers only  
cc: client (via email /fax only) - SKS 1414 C

## ANNEXURE

### Part 1 - particulars of loss and expense

Cost of repairs	\$7,200.00
Rental @ 6 days	720.00
Survey Report	0.00
GIA Reports/LTA, RCB searches	39.00
Incidentals	0.00
Costs Contribution	50.00
	700.00
<b>TOTAL</b>	<b><u>\$8,709.00</u></b>

---

### Part 2 - list of supporting documents enclosed in the letter of claim.

LTA search

GIA reports/Police reports & type-written transcripts

repairer's bill and evidence of payment (if any)

rental agreement, invoice/receipt

the insurer has been notified of the accident and allowed to carry out a pre-repair inspection of claimant's vehicle

correspondence with the potential defendant's insurer relating to pre-repair survey and/or post repair inspection of the claimant's vehicle

### RENTAL AGREEMENT 0271

Hirer's Name Zhu <del>Wen</del> Xiu YAN		Date of Birth 19/03/1980	Passport/ NRIC No. S8055347A	Nationality China
Address Blk 548 Juncus west Street 42		Occupation Indoor	Driving Licence No. G5944490K	Date of Expiry
#04-181	Postal Code 640548	Contact No	Mobile Phone No. 8167 1414	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ NRIC No.	Nationality
Address		Occupation	Driving Licence No	Date of Expiry
	Postal Code	Contact No	Mobile Phone No.	

### CHECK OUT

Date 16/11/2020	Time 12.30pm	Mileage KM	E 1/4 1/2 3/4 F
Date 21/11/2020	Time 15.00pm	Mileage KM	Remarks

### CHECK IN

#### IMPORTANT NOTES:-

- Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- No refund will be given for vehicle that returns early.
- Own Damage Liability – First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- Third Party Liability – First \$2000 for any Third Party Accident Claim.
- Additional! Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- Hirer is responsible for all parking fines & traffic summons.
- Extension:- One day's advance notice is required otherwise no extension will be allowed.
- Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- Vehicle returned after office hour will be charged to the next working day.
- Hourly extension is charged at 1/5 of the daily rate.
- As preventive maintenance, please check water & engine oil daily.
- Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT		RATE (\$)	TOTAL (\$)
RATE	06	@	\$120	\$720
DISCOUNT				
GST @ 7%				
TOTAL				
EXTENSION				
DEPOSIT (refundable) S\$				
CHANGED OVER FROM VEH.			DATE	

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.  
I/We declare that all information given on this form is true and accurate.

Hirer's Signature

Joint Hirer's/ Guarantor's Signature

for CAR PRO AUTO

VEHICLE NO. SKS 9619B

MODEL TOYOTA Altis

## CAR PRO AUTO

**BLK 6, 399J YEW TEE INDUSTRIAL ESTATE**  
**WOODLANDS ROAD**  
**S'PORE 678008**  
**HP: 93382859 FAX: 68942883**  
**ROC: 53251538B**

## INVOICE

**DATE** November 22, 2020  
**INVOICE NO** R201122

**ZHU XIU YAN**  
**BLK 548 JURONG WEST STREET 42 #04-181**  
**S'PORE 640548**  
**SKS 1414C**

Description	AMOUNT
Vehicle No: SKS9619B Make Model: TOYOTA ALTIS Rental Dates: 16/11/2020 - 21/11/2020 Rental Rate: \$120 per day x 6	720.00
<b>TOTAL</b>	<b>\$ 720.00</b>

Make all checks payable to **CAR PRO AUTO**  
**DBS CURRENT A/C 0669030908**

**THANK YOU FOR YOUR BUSINESS!**

**CAR PRO AUTO**

Blk 4 Yew Tee Industrial Estate 393H  
Woodlands Road  
Singapore 677699

Tel: 9826 8959  
Fax: 6893 9984

Bill No. CP.10523.20

10 December 2020

Zhuxiu Yan  
c/o Blk 6 Woodlands Road  
399J Yew Tee Industrial Estate  
Singapore 678008

Dear Sir

**FINAL REPAIR BILL FOR SKS 1414 C - Mercedes Benz E250 2.0 Sedan**

**Repair Costs (Lump-Sum)**

S\$ 7,200.00  
=====

**SINGAPORE DOLLARS: SEVEN THOUSAND AND TWO HUNDRED 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 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	16/11/2020 13:44
Date Of Accident	15/11/2020 13:20
Exact Location Of Accident	JURONG TOWN HALL TRAFFIC LIGHT JUNCTION
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKS1414C
<b>Insured/Policyholder</b>	
Name Of Registered Owner	ZHUXIUYAN
NRIC No	SXXXX347A
Email Address	WINSON_TINGWEI@HOTMAIL.COM
Mobile Phone No	(LOCAL) +65-81671414
Alternative Phone No	OFFICE-81671414

### Vehicle Particulars

Manufacturer	MERCEDES-BENZ
Model	E250-2.0 SEDAN (R18) (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USAGE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

### Insurance Company

Name of Insurance Company	TOKIO MARINE INSURANCE SINGAPORE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	20-MU009347-R03
Cover Note Number	

### Driver

Name of Driver	HO YEW KEONG
NRIC No	SXXXX909H
Date Of Birth	16/07/1971
Occupation	INDOOR
Date Of Driving Pass	10/12/2010
Driving Experience	9 YEARS AND 11 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-81671414
Fax Number	
Contact Number	
Email Address	WINSON_TINGWEI@HOTMAIL.COM

Address	BLK 548 JURONG WEST STREET 42 #04-181
Postcode	640548
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 - HEAD TO REAR
Weather Conditions	RAINING
Road Surface	WET

#### 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?	NO
Was any injured conveyed to hospital by ambulance?	NO
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?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

ON 15/11/2020 AT 13.20PM. I WAS DRIVING ALONG JURONG TOWN HALL ROAD AND APPROACHING TRAFFIC LIGHT JUNCTION TURNING RIGHT AND TRAFFIC LIGHT ON RED SO I SLOW DOWN AND STOPPED. SUDDENLY VEHICLE B " SLP 9012E " COLLIDED ONTO MY REAR CAR PORTION IMPACT QUITE BAD.

#### 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	SLP9012E
Vehicle Make/Model/Colour	BMW 216I
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	ONG ZHI XIAN
NRIC/Passport Number	SXXXX415Z
Contact Number	94752223
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	



## Accident 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 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:

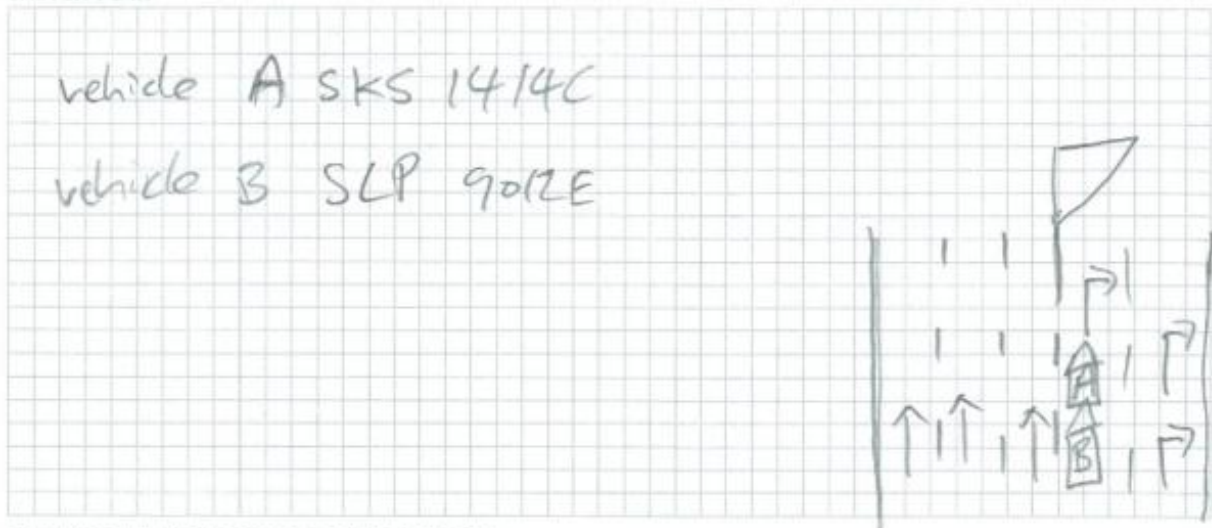
  
\_\_\_\_\_  
Driver's Signature  
(If driver is not the policyholder)  
Date & Time:

\_\_\_\_\_  
Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No.:



## Accident Sketch Plan

### SKETCH PLAN




### DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 15/11/2020 about 13.20pm. I was driving along Tunng  
town hall road and approaching traffic light Junction turning right  
and traffic light on Red So I slow down and stopped. Suddenly  
vehicle B "SLP 9012E" collided onto my rear car portion  
impact quite bad.

### 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.:

## Identification Card


REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S7123909H



Name  
HO YEW KEONG  
何友强  
Race  
CHINESE  
Date of Birth  
16-07-1971  
Sex  
M  
Country of Birth  
SINGAPORE



REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number  
Name  
HO YEW KEONG  
Birth Date  
16 Jul 1971  
Issue Date  
10 Dec 2010



001917042E

1737778



NRIC No. S7123909H



Blood Group  
Date of issue  
B+ 03-03-1994

APT. BLK 548 JURONG WEST STREET 42 #04-181  
SINGAPORE 640548  
NRIC No. S7123909H Date: 15/04/2010 No. 6536582

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

	EFFECTIVE DATE
Class 3 Motor Cars ≤ 3000kg with ≤ 7 passengers, exclusive of the driver; and other motor vehicles ≤ 2500kg	10 Dec 2010



Licence No. S7123909H

NP 428A

## Identification Card

REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. **S8055347A**



Name  
**ZHU XIUYAN**  
**朱秀艳**

Race  
**CHINESE**

Date of birth  
**19-03-1980**

Country/Place of birth  
**CHINA**

Sex  
**F**



REPUBLIC OF SINGAPORE **DRIVING LICENCE**



Licence Number **G5944490K**  
Name  
**ZHU XIUYAN**

Birth Date: **19 Mar 1980**  
Issue Date: **29 Jan 2020**  
Valid Till: **28/01/2025**



003021676B

9587924



NRIC No. **S8055347A**



Nationality  
**CHINESE**

Date of issue  
**25-09-2020**

Address  
**APT BLK 548 JURONG WEST STREET 42  
#04-181  
SINGAPORE 640548**

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

	EFFECTIVE DATE
Class 3A Motor cars without clutch pedals (Auto) with unladen weight $\leq$ 3000kg with $\leq$ 7 passengers, exclusive of driver; and other motor vehicles without clutch pedals with unladen weight $\leq$ 2500kg	29 Jan 2020

NP 423A

Licence No: G5944490K



## insurance cert

Tokio Marine Insurance Singapore Ltd.

(Company Reg. No.: 192300014M) (GST Reg No.: M2-0000023-4)

20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046

T: (65) 6221 6111 F: (65) 6221 4355 / (65) 6224 0895 E: tmis@tokiomarine.com.sg W: www.tokiomarine.com

A member of the  
Tokio Marine Group



**TOKIO MARINE**  
INSURANCE GROUP

FORM MX1 N

### 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, 1959 (MALAYSIA)**

Policy No.: 20-MU009347-R03 (Private Motor Car)

- |  |                              |                                |
|--|------------------------------|--------------------------------|
| 1. Index Mark and Registration Number of Vehicle                               | SKS1414C                     | Chassis No.: WDD2120362B194379 |
| 2. Name of Policyholder  | MS ZHU XIU YAN (NOT DRIVING) |                                |
| 3. Effective date of the Commencement of Insurance for the purposes of the Act | 31/08/2020                   |                                |
| 4. Date of Expiry of Insurance   | 30/08/2021                   |                                |

**5. Persons or Class of Persons entitled to drive\***

Any other person who is driving on the Policyholder's order or with his 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.

**6. Limitations as to use\***

Use only for social domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover use for hire or reward, racing, pace-making, reliability trial, speed-testing or the carriage of goods (other than samples) in connection with any trade or business or use for any purpose in connection with the Motor Trade.

\* 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 provision of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

Please refer to the Policy Schedule for full details, terms and conditions of the insurance.

**IMPORTANT NOTICE**

This Certificate is not transferable. During its currency, if the insurance is cancelled for whatsoever reason, you must return the Certificate to Tokio Marine Insurance Singapore Ltd. within 7 days thereof or, if the Certificate has been lost destroyed, you must make a statutory declaration to that effect. Failure to comply with this duty is an offence under Motor Vehicle (Third-Party Risks and Compensation) Act (Chapter 189).

**ADDITIONAL INFORMATION**

Account: 1932DDA

Insurance Plan:	Comprehensive Approved Workshop Plan	
Limit for total loss or theft:	Prevailing Market Value	
Policy Excess:	Own Damage Claims	SGD 1,500
	Windscreen Excess	SGD 100

Tokio Marine Insurance Singapore Ltd.

Authorised Signature



Accident Photo



Accident Photo



Accident Photo





Accident Photo



Accident Photo



Accident Photo



Accident Photo





Accident Photo



Accident Photo



Accident Photo

