



SmartOne Auto Pte. Ltd.
Co. Reg No: 201939368E
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: smartoneauto@gmail.com

LETTER OF DEMAND

18 MAR 2021

Accident involving my vehicle number SML 8600Z and vehicle number
SMK 897S on 04/01/2021 at 17:05 HOURS at/along
Lower Delta Road towards Kampong Bahru Road

We refer to the above matter.

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

| | |
|--|------------|
| Vehicle Repair Cost/ Excess | \$ 4900.00 |
| Rental for <u>6</u> days x \$ <u>120.00</u> /day | \$ 720.00 |
| Loss of Use for <u>-</u> days x \$ <u>-</u> /day | \$ - |
| LTA Search Fee / 3rd Party GIA Report | \$ 7.45 |
| Others | \$ - |
| Total: | \$ 5627.45 |

Yours faithfully,

Michelle



Michelle

HP: 9856 4815

Authorisation To Act

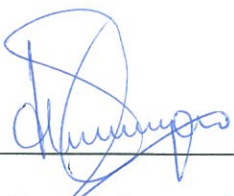
I, Chow Hwei Yann ("the third party claimant") of
BLK 17 Telok Blangah Crescent #04-276 Singapore 090017
(address), owner of SML 8600Z (vehicle no.)
hereby authorise SmartOne Auto Pte. Ltd. ("the workshop")
to act for me with respect to my claim for repair costs and / or rental and / or
loss of use ("claim") for my vehicle no. SML 8600Z that was
damaged pursuant to the accident which occurred on 04/01/2021 (date)
at/along Lower Delta Road towards Kampong Bahru Road
(location) involving vehicle no/s SMK 897S ("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 05 day of 01 (month) 20 21 (year)


Signed by "the third party claimant"




Signed by "the workshop"





SmartOne Auto Pte. Ltd.
Co. Reg No: 201939368E
8 Kaki Bukit Avenue 4
#08-09 Premier @ Kaki Bukit
Singapore 415875
Tel: 6341 6789 Fax: 6341 6778
Email: smartoneauto@gmail.com

Letter of Authorisation & Indemnity

Accident involving motor vehicles no. SML8600Z and SMK897S on 04/01/2021
at/along Lower Delta Road towards Kampong Bahru Road

1. I/We, the Owner of motor vehicle no. SML8600Z hereby instruct and authorise SmartOne 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 05 day of 01 20 21

Signature of vehicle owner

Name : Chow Hwei Yann

IC/UEN No : S7908075F

(Company stamp, if applicable)

Address : BLK 17 Telok Blangah
Crescent #04-276 S(090017)

Tel : 9090 1600

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, Chow Hwei Yann ("the third party claimant")
of BLK 17 Telok Blangah Crescent #04-276 Singapore 090017 (address),
owner of SML 8600Z (vehicle no.) hereby authorize
Smart One 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. SML 8600Z that was damaged pursuant to the
accident which occurred on 04/01/2021 (date) along Lower Delta
Road towards Kampong Bahru Road (location)
involving vehicle no/s smk 897S
("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 05 day of 01 (month) 20 21 (year)


Signed by "the third party claimant"


Signed by "the workshop"
(with chop)



TAX INVOICE

SmartOne Auto Pte. Ltd.

Co. Reg No: 201939368E

8 Kaki Bukit Avenue 4

#08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: smartoneauto@gmail.com



| Date | Invoice Number | Vehicle Number |
|------------|-----------------|----------------|
| 18/03/2021 | SOA202103-00059 | SML8600Z |

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 | \$ 4,900.00 |
| Total | \$ 4,900.00 |

Cross cheques and pay: SMARTONE AUTO PTE. LTD.

Please indicate the invoice number on the reverse side.

SmartOne Auto Pte. Ltd.

AUTO Generated - Signature Not Required

CARS FOR RENT (2016) PTE LTD

Mailing Address:

10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874

Tel Nos.: +65 6970 9119 / 6789 5155

Co. Reg'n No.: 201609732N

GST Reg'n No.: 201609732N

Tax Invoice #: E2101098

Date: 14-01-21

Bill To:

SmartOne Auto Pte Ltd

For the account of:

Chow Hwei Yann

(Zou HuiYan)

S7908075F

Blk 17 Telok Blangah Crescent

Ship To:

1

SmartOne Auto Pte Ltd

For the account of:

Chow Hwei Yann

(Zou HuiYan)

S7908075F

Blk 17 Telok Blangah Crescent

Description**Amount****Job No.**

Vehicle Rental for Period 05.01.2021 to 11.01.2021

(Billing for days 6 X \$120.00/per day)

(Vehicle No.: SML8600Z)

\$720.00

SJY5781X

SR

Your Order #: E17485

Terms: Net 30th after

GST:

\$47.10

COMMENT

CODE

RATE

GST

SALE AMOUNT

Total Inv Amt:

\$720.00

SR

7%

\$47.10

\$672.90

Amount Applied:

\$0.00

Balance Due:

\$720.00



CARS FOR RENT (2016) PTE LTD

10 Kaki Bukit Ave 4 #09-60 Premier @ Kaki Bukit Singapore 415874

Tel: 6970 9119 Fax: 6970 9961

Website: www.carsforrent2016.com

No: E 17485

F2101098

ROC/GST No: 201609732N

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR

Name: (as in I/C) Chow Hwei Yum

(2nd Huiyan)

NRIC/PASSPORT No: S7908075F

Date of Birth: 17/11/1984

Address (Res): Blk 17 Telok Blangah
Resident #04-276 (S) 09 0017

Driving Licence No: _____ D/L Type: Local / International

Issue Date: _____

Tel: (O) _____ HP _____

Company Name: _____

Company UEN: _____

Company Address: _____

ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) Chow Kee Chuan

NRIC/PASSPORT No: S 0703040A

Date of Birth: 11/11/1984

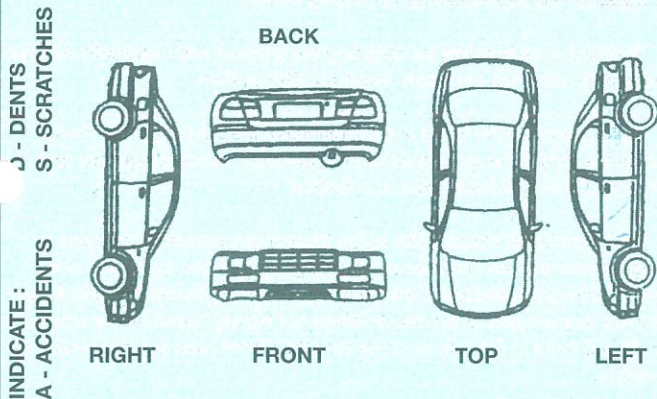
Address (Res): Blk 458 Telok Blangah
41 #08-724 (S) 640958

Driving Licence No: _____ D/L Type: Local / International

Issue Date: _____

Tel: (O) _____ HP _____

VEHICLE CHECK LIST



Vehicle No: 5575781X Replace Veh No: SML8600Z

Mileage out: 161596 Km

Make & Model: Toyota Corolla Altis Auto / Manual

OUT : Date 05/01/21 Time: 10:40am

HIRE PERIOD

OWN DAMAGE CLAIM Excess S\$ 2000

THIRD PARTY CLAIM Excess S\$ 1500

CHARGES

Daily 6 @\$ 120 per day 720 00

Weekly @\$ per week

Monthly @\$ per month

Others @\$

Delivery Service

GST

SUB-TOTAL \$

PETROL LEVEL

| | | | | | | |
|-----|---|------------|-----|-----|---|--|
| Out | E | <u>1/4</u> | 1/2 | 3/4 | F | |
| In | E | 1/4 | 1/2 | 3/4 | F | |

EXTENSION

Misc.

GST

TOTAL CHARGES 720 00

Rented out by :

Hirer's Signature [Signature]

Addition Driver's Signature [Signature]

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ credit card for payment, I agree that all amount payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

* IMPORTANT

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES. A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARDS FOR RENT (2016) PTE LTD 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 BY | REMARKS | HIRER'S SIGNATURE |
|-----------------|---------------|---------|------------|---------|--------------------|
| <u>11/01/21</u> | <u>3:35pm</u> | | | | <u>[Signature]</u> |



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

Print Date/Time : 05 Jan 2021 / 10:16:11

Receipt Date/Time : 05 Jan 2021 / 10:16:11

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210105-000873

Previous Receipt No. :

| S/N | Item Description/ Business Transaction Reference No. | Amount Before GST (\$\$) | GST Amount (\$\$) | Amount After GST (\$\$) |
|-----|--|--------------------------------|-------------------------|-------------------------------|
|-----|--|--------------------------------|-------------------------|-------------------------------|

Result of Insurance Enquiry - SMK897S

As at 04 Jan 2021/17:05:00

Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.

1 Insurance Enquiry - SMK897S

Enquiry Fee

20210105101537230151

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 | 05/01/2021 15:50 (SGT) |
| Date of Accident | 04/01/2021 17:05 (SGT) |
| Exact Location of Accident | Lower Delta Rd, Singapore |
| Additional Location Information | TOWARDS KAMPONG BAHRU ROAD |
| Country/State of Loss | Singapore |

DETAILS OF OWN VEHICLE

| | |
|-----------------------------|----------|
| Vehicle Registration Number | SML8600z |
|-----------------------------|----------|

INSURED/POLICYHOLDER

| | |
|--------------------------|-----------------------------|
| Is company? | No |
| Name Of Registered Owner | CHOW HWEI YANN (ZOU HUIYAN) |
| NRIC No | SXXXX075F |
| Email Address | yume_ac@hayoo.com.sg |
| Mobile Phone No | (Phone) +65-90901600 |
| Alternative Phone No | +65-90703855 |

VEHICLE PARTICULARS

| | |
|--|---------------------------|
| Manufacturer | Toyota |
| Model | Sienta |
| 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 car |

INSURANCE COMPANY

| | |
|---------------------------|---------------|
| Name of Insurance Company | AIG |
| Type of Coverage | Comprehensive |
| Fleet Policy | No |
| Policy Number | 1900106841-01 |
| Cover Note Number | - |

DRIVER

| | |
|----------------|----------------|
| Name of Driver | CHOW KEE CHUAN |
| NRIC No | SXXXX040A |
| Date Of Birth | 13/04/1951 |
| Occupation | Outdoor |



| | |
|--|---------------------------------------|
| Date Of Driving Pass | 15/07/1974 |
| Driving experience | 46 YEARS AND 6 MONTHS |
| Gender | Male |
| Mobile Number | (Phone) +65-90703855 |
| Alt. Phone Number | - |
| Email Address | yume_ac@hayoo.com.sg |
| Address | BLK 458 JURONG WEST STREET 41 #08-724 |
| Address complement | - |
| Postcode | 640458 |
| Is the driver the policyholder? | No |
| If No, Relationship of the Driver with the Insured | Parent |
| 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) | 2 |
| Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance? | No |

PASSENGER 1

| | |
|--------|-----------|
| Name | TAN YUKAI |
| Gender | Male |

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

PLEASE REFER TO SKETCH AND ATTACHMENT

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 | SMK897S |
| Vehicle Manufacturer | - |
| Vehicle Model | - |
| 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 | CHOW KEE CHUAN |
| Address | - |
| Address Complement | - |
| Post Code | - |
| Approximate Age Years Old | - |
| Injuries Sustained | BODY PAIN |
| Injured person in which vehicle? | SML8600z |
| Were seat belts worn? | Yes |
| Was this injured conveyed to hospital by ambulance? | No |

SKETCH PLAN

IMPORTANT NOTICE

- [illegible]

20689. 5

Quesito: Qual è il valore di $\frac{f(0)}{f'(0)}$ se $f(x) = \sin x$?

2000

SKETCH PLAN #2

SKETCH PLAN



A : SML 96002

E. MARK 9175

CONFIDENTIAL

to mg CO_2 for this mg C and

(At ATE Junction.)

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

100-44164

DISCUSSION

[illegible]

21. $2x^2 - 3x + 1 = 0$
 $x = \frac{3 \pm \sqrt{9 - 4(2)(1)}}{2(2)}$
 $x = \frac{3 \pm \sqrt{5}}{4}$

$\frac{1}{2} \pi \leq \theta \leq \frac{3}{2} \pi$
 $\frac{1}{2} \pi \leq \theta \leq \frac{3}{2} \pi$
 $\frac{1}{2} \pi \leq \theta \leq \frac{3}{2} \pi$

1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 26

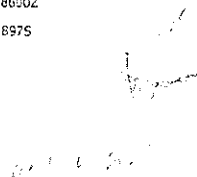
SKETCH PLAN #3

On 04.01.2021 at about 17:05 hours along Lower Delta Road towards Kampong Bahru Road (At AYE Junction) I was travelling straight on lane 2 and the traffic was moderate, when my front vehicle slowed down and stopped hence I follow suit

Suddenly I heard a loud bang and felt an impact from behind. When I alighted I realised vehicle (B) had collided onto rear portion of my vehicle (A). I wish to state that I have 1 passenger inside my vehicle (A).

Vehicle (A): SML 8630Z

Vehicle (B): SMK 8975



REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S7908075F



Name

CHOW HWEI YANN
(ZOU HUIYAN)

邹惠燕

Race

CHINESE

Date of birth

13-03-1979

Sex

F

Country of birth

SINGAPORE

Sml 8600 Z

Owner

4373512



NRIC No. S7908075F



Date of issue

21-03-2009

Address

APT BLK 17 TELOK BLANGAH CRESCENT
#04-276
SINGAPORE 090017

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S0703040A



CHOW KEE CHUAN

鄒 啓 全

Race
CHINESE

Date of Birth
13-04-1951

Sex
M

Country of Birth
SINGAPORE

JmL8600 Z

driver

2940144



NRIC No. S0703040A

Blood Group Date of issue
A+ 22-01-1997

Address

APT BLK 458 JURONG WEST STREET 41
#08-724
SINGAPORE 640458

REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence Number: **S0703040A**
 Name: **CHOW KEE CHUAN**

Birth Date: **13 Apr 1951**
 Issue Date: **02 May 2003**

1000443777H





*Sml 8600Z
driver*

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

| | | PASS DATE |
|----------|--|-------------|
| Class 2B | MOTORCYCLES NOT EXCEEDING 200 CC | 04 Aug 1977 |
| Class 2A | MOTORCYCLES BETWEEN 201 CC AND 400 CC | 04 Aug 1977 |
| Class 2 | MOTORCYCLES EXCEEDING 400 CC | 04 Aug 1977 |
| Class 3 | MOTOR CARS AND MOTOR TRACTORS THE WEIGHT OF WHICH UNLADEN DOES NOT EXCEED 2500 KILOGRAMS | 15 Jul 1972 |

S0703040A S / No. 9000230627

NP 428A Licence No: S0703040A





CERTIFICATE OF INSURANCE

TOYOTA AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : CHOW HWEI YANN (ZOU HUIYAN)
Period of Insurance : 07 Jun 2020 To 06 Jun 2021
Engine No. : 2NRX468608
Chassis No. : MHFZ28H3900064170

Vehicle No. : SML8600Z
Policy No. : 1900106841-01
Endorsement No. :
Issued Date : 27 May 2020

ABOUT THE COVER

Make/Model : TOYOTA SIENTA 1.5

Engine Capacity/Tonnage : 1,496.00 CC

Driver Restriction : NA

Sum Insured : Market Value

Off Peak Car : No

First Year of Registration : 2019

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.

Age Condition : All Age Condition

Limitation as to use* :

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

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.

Loss of Use 1500cc - 1600cc

* 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

Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

CHOW HWEI YANN (ZOU HUIYAN) - \$600 (Own Damage), \$600 (Flood Cover)

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

1. Toyota Bodycare Centre (For accident repair & accident reporting) Add: 2 Pandan Crescent Singapore 128462 Tel: 6631 1188

2. Toyota Bodycare Centre (For accident repair & accident reporting) Add: 17 Ubi Road 4 Singapore 408611 Tel: 6631 1688

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: HONG LEONG FINANCE LTD

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).

0504667261

INCHCAPE AUTO TOYOTA - BSTU046

33 LENG KEE ROAD

SINGAPORE 159102

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.

This computer generated document does not require a signature.

AIGSGMOBILEAPP