

# GATEWAY LAW CORPORATION

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Exec(s): Tony Gn ([tony.gn@gateway-law.com](mailto:tony.gn@gateway-law.com))  
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DID Tel: +65 6323 1261  
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39 Robinson Road  
#20-03 Robinson Point  
Singapore 068911  
Tel: +65 6221 6360  
Fax: +65 6221 6375

Our Ref: 20/NPK/TG/sm/37938LF1 (SH) J 756  
Your Ref: SHA 3564 U

11 January 2021

**WITHOUT PREJUDICE**

**Motor Claims Department**  
**India International Insurance Pte. Ltd.**  
No.64, Cecil Street,  
IOB Building, #04 - 05,  
Singapore 901438.

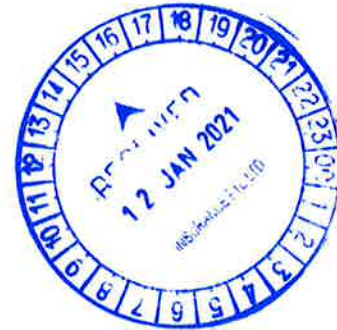
Dear Sirs,

**RE:-Accident involving vehicles Nos. SLE 1874 U/SHA 3564 U**

We refer to our letter dated 6 December 2020.

We forward herewith the following documents, namely:-

1. GIA report lodge by SLE 1874 U;
2. Vehicles Registration;
3. LTA Search;
4. Letter of Pre-repair Inspection;
5. Our client's final repair bill;
6. Surveyor's reports; and
7. One Hundred And four (104) photographs showing the extent of damage to our client's vehicle on your undertaking to return them upon request.



*MCP 201 20122*  
*Dhanyu*  
*20/1/2021*

Our quantification is as follows:-

1. Costs of repair (Lump Sum)	\$ 8,400.00
2. Loss Of Use for 9 days @\$200.00	\$ 1,800.00
3. 2 days Pre – Repair @\$200.00	\$ 400.00
4. LTA Search	\$ 7.49
5. Surveyor Fee	\$ 851.00
6. Incidental (Inclusive of <b>GST</b> )	\$ 107.00
7. Costs ((Inclusive of <b>GST</b> )	<u>\$ 2,140.00</u>
	<u>\$13,705.49</u>

Kindly consider our client's claim and give us an early and amicable proposal within the next 7 days.

If you have any queries on the above matter, please contact our Mr. **Tony Gn** at telephone no. 9221 - 7272 **Or 6283 – 5919**(Fax) **Or** [tony.gn@gateway-law.com](mailto:tony.gn@gateway-law.com).

Yours faithfully,



**GATEWAY LAW CORPORATION**

cc client

Enc

# GATEWAY<sup>LAW</sup> CORPORATION

Advocates and Solicitors | Notary Public | Commissioners for Oaths  
Patent, Design and Trade Mark Agents

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Our Ref: 20/NPK/TG/sm/ 37938LF1 (SH) J 756  
Your Ref: SHA 3564 U

6 December 2020

WITHOUT PREJUDICE

Motor Claims Department  
India International Insurance Pte. Ltd.  
No.64, Cecil Street,  
IOB Building, #04 - 05,  
Singapore 901438.

Dear Sir,

**RE: Accident involving vehicles Nos. SLE 1874 U/SHA 3564 U**

We act for **Lim Eng Yew**, the owner of vehicle No. **SLE 1874 U** which was damaged in an accident involving our client's vehicle and one other vehicle on **5 December 2020 (1405 Hrs)** along **Loyang Ave., Singapore**. On our record, you are the insurer of motor vehicle No. **SHA 3564 U**.


We are instructed by our client that the negligent driver of vehicle No. **SHA 3564 U** is wholly to blame for the accident. As such we have been further instructed to claim for costs of repair and other expenses.

Kindly let us know whether you are prepared to admit liability. If so, we shall proceed to quantify the damages.

Please furnish us your **Reference Number** and the **Name** of the Officer-in-Charge together with their **Contact Number** if we have any queries.

If you have any queries on the above matter, please contact our Mr. **Tony Gn** at telephone no. 9221 - 7272 Or 6283 - 5919 (Fax) Or [tony.gn@gateway-law.com](mailto:tony.gn@gateway-law.com).

Yours faithfully,

  
c.c. M/s. Ntuc Income Insurance Co-operative Ltd  
(Policy No. 5119471710)-Please do not settle any third party claim  
without reference to us to avoid jeopardizing our client's claim.  
Thank You.

## 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	05/12/2020 16:43 (SGT)
Date of Accident	05/12/2020 14:05 (SGT)
Exact Location of Accident	Loyang, Singapore
Additional Location Information	Loyang Avenue
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLE1874U
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#### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	LIM ENG YEW
NRIC No	SXXXX922A
Email Address	alvin9076@gmail.com
Mobile Phone No	(Phone) +65-92717074
Alternative Phone No	+65-80318897

#### VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Sienta
Variant	
Exact purpose for which vehicle was being used at time of accident	Private hire
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	5119471710 (CLASSIC)
Cover Note Number	

#### DRIVER

Name of Driver	LIM ENG YEW
NRIC No	SXXXX922A
Date Of Birth	14/10/1970
Occupation	Outdoor

Date Of Driving Pass	26/04/1993
Driving experience	27 YEARS AND 8 MONTHS
Gender	Male
Mobile Number	(Phone) +65-92717074
Alt. Phone Number	+65-80318897
Email Address	alvin9076@gmail.com
Address	Blk 182A Woodlands Street 13 #13-729
Address complement	-
Postcode	731182
Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
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?	No
Was any injured conveyed to hospital by ambulance?	-
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	Passenger 1
Gender	Male

#### PASSENGER 2

Name	Passenger 2
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 to Sketch Plan

#### ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	No
Was there any audio recorded?	No

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHA3564U
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-

Vehicle Colour		
Vehicle Category		Taxi
Name of Driver		Yeow Kok Mun
NRIC No		SXXXX215G
Contact Number		(Phone) +65-91098638
Address		
Address complement		
Postcode		
Insurance Company Name		
Nature Of Damage		
Details of property damaged in accident		
No. Of Passenger (Including Driver)		

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:

IDAC SIN MING VICOM LTD  
385 SIN MING DRIVE (S) 575718

6697 5243 / 6455 5358

ZARIFAH MAJEED

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



SKETCH PLAN

A: SLE18740

B: SHA35640



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the stated date and time, I was traveling on Layang Avenue. There was a traffic jam therefore all vehicles had come to a stop. Suddenly a taxi SHA35640 failed to stop and collided into my rear portion.

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:

IDAC SIN MING VICOM LTD

385 SIN MING DRIVE (S) 575718

6697 5243 / 6455 5358

ZARIFAH MAJEED

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:



> Back to OneMotoring



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

Print Date/Time : 06 Dec 2020 / 11:46:06

Receipt Date/Time : 06 Dec 2020 / 11:46:06

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-201206-000278

Previous Receipt No. :

**S/N Item Description/  
Business Transaction Reference  
No.**

<b>Amount Before GST (S\$)</b>	<b>GST Amount (S\$)</b>	<b>Amount After GST (S\$)</b>
--	---------------------------------	---------------------------------------

Result of Insurance Enquiry - SHA3564U  
As at 05 Dec 2020/14:05:00  
Insurance Co: INDIA INT'L INS PTE LTD  
1 Insurance Enquiry - SHA3564U  
Enquiry Fee  
20201206114351675073

7.00	0.49	7.49
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<b>Sub-Total</b>	7.00	0.49	7.49
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<b>Total Before Rounding</b>	7.00	0.49	7.49
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<b>Rounding Difference</b>			0.04
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<b>Total Amount Payable</b>			7.45
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Paid By

541126XXXXXX1772	eNETS Credit Card	7.45
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<b>Total</b>		7.45
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Cash Change		0.00
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Tendered Amount		7.45
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Excess Refundable Amount		0.00
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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.

> Back to OneMotoring

## Enquire PARF/COE Rebate for Registered Vehicle

### Vehicle Owner Particulars

Owner ID Type: Singapore NRIC  
Owner ID: 922A

### Vehicle Details

Vehicle No.: SLE1874U  
Vehicle to be Exported: No  
Intended Deregistration Date: 06 Dec 2020  
Vehicle Make: TOYOTA  
Vehicle Model: SIENNA 1.5G A  
Primary Colour: Blue  
Manufacturing Year: 2015  
Engine No.: 2NR8534271  
Chassis No.: NSP1707008583  
Maximum Power Output: 80.0 kW (107 bhp)  
Open Market Value: \$17,798.00  
Original Registration Date: 12 Jul 2016  
First Registration Date: 12 Jul 2016  
Transfer Count: 1  
Actual ARF Paid: \$7,798.00

### Intended PARF Rebate Details

PARF Eligibility: Yes  
PARF Eligibility Expiry Date: 11 Jul 2026  
PARF Rebate Amount: \$5,848.00

### Intended COE Rebate Details

COE Expiry Date: 11 Jul 2026  
COE Category: A - Car up to 1600cc & 97kW (130bhp)  
COE Period(Years): 10  
QP Paid: \$52,301.00  
COE Rebate Amount: \$29,271.00  
**Total Rebate Amount: \$35,119.00**

The information contained herein is correct as at 06 Dec 2020

OK

# Sau Hock Motor Services

Blk. 10, Ang Mo Kio Industrial Park 2A, AMK Autopoint, #02 -14, Singapore 568047

Fax : 6555 - 4006 / Email : sauhock@live.com

Date :- 6 / 12 / 2020

Motor Claims Department

BY FAX :- India Int'l Ins Pte Ltd.

Dear Sir, 6224 - 4174

**NOTICE TO INSURER TO CONDUCT PRE-REPAIR INSPECTION  
WITHIN 2 WORKING DAYS PURSUANT TO PARAGRAPH 6.2 OF  
PRE-ACTION PROTOCOL FOR NIMA CASES**

We have been appointed by the Owner to repair his/her motor vehicle

No. SLE 1874U on 5-12-20 with another vehicle

No. SHA 3564U along Loyang

Please be informed that the said vehicle can be inspected at:-

Contact

**Workshop : Sau Hock Motor Services**

Blk. 10, AMK Industrial Park 2A (Ave, 5)

#02-14, AMK Autopoint, Singapore 568047

Fax : 6555 - 4006

Contact

Person : Mr. Robert / 9109 - 8638

Email : sauhock@live.com

If you fail to conduct the pre-repair inspection within the next 2 working days excluding any intervening Saturday, Sunday or Holiday. We will commence repairs thereafter without further reference to you.

Yours faithfully,

**GateWay Law Corporation - Law Firm - Tony Gn**

Our Ref : 20 - J 756

# PAR Automotive Consultancy

Regn. No: 52986974L

Thomson Rd Post Office PO Box 029 Singapore 915701. Tel : 645 31173, Fax : 645 36131.

Report No: 0001-21-SHM

05 January 2021

- Lim Eng Yew  
c/o Sau Heck Motor Services  
Blk 10 Ang Mo Kio Ind Park 2A #02-14  
AMK AutoPoint  
Singapore 568047

**INVOICE No.** 0001-21-SHM

**Vehicle No.** SLE1874U

<u>S/NO.</u>	<u>SERVICES RENDERED</u>	<u>Amount due</u>
1	Being accident vehicle appraisal services, transport, photographs and re-inspection (work in progress and post repair inspection).	\$851.00
<b>Total amount payable</b>		<b><u>\$851.00</u></b>

Kindly cross your cheque in favour of "PAR Automotive Consultancy"

We thank you in anticipation for your prompt payment.

PAR Automotive Consultancy



Report No: 0001-21-SHM

05 January 2021

## ACCIDENT VEHICLE SURVEY REPORT

Lim Eng Yew  
c/o Sau Hock Motor Services  
Blk 10 Ang Mo Kio Ind Park 2A #02-14  
AMK AutoPoint  
Singapore 568047

### VEHICLE INFORMATION:

Vehicle Reg No.:	SLE1874U	Odometer:	68687km
Make & Model:	Toyota Sienta	Colour:	Blue
Chassis number:	NSP1707008583	Date of accident:	05/12/2020
Year of Regn.:	12/07/2016	Date inspected:	14/12/2020
Repairer at:	Sau Hock Motor Services	Date inspected (After Repair):	24/12/2020
	Blk 10 Ang Mo Kio Ind Park 2A #02-14		
	AMK AutoPoint		
	Singapore 568047		

### STATIC CHECKS, where applicable:

Steering :	serviceable
Footbrake :	serviceable
Handbrake :	serviceable
Paintwork :	Good
General condition :	Good

### TIRE CONDITION:

	<u>LH / Make</u>	<u>RH / Make</u>	<u>Size</u>
Front:	3mm/Yokohama	3mm/Yokohama	195/60R15
Rear:	3mm/Yokohama	3mm/Yokohama	195/60R15

### POINT OF IMPACT AND DAMAGE, where applicable:

Impact on the rear portion.  
Please see details as described in the Annex for parts and labour.

### REMARKS:

We have inspected the above-mentioned vehicle on a "Without Prejudice" basis.

**Parts and Labour Assessment**

Report No 0001-21-SHM

Vehicle No: SLE1874U

Description of part	Qty	Condition as inspected	Repairer's estimate	Our adjustment
Rear bumper	1	squashed	1,218.20	1,218.20
Rear bumper corner retainer RH/LH	2	necessary	263.40	263.40
Rear bumper side garnish RH/LH	2	deformed/fractured	302.00	302.00
Rear bumper reflector RH/LH	2	fractured	166.20	166.20
Rear bumper side retainer RH/LH	2	necessary	282.80	282.80
Rear bumper side shield clip	6	necessary	39.00	39.00
Rear bumper side shield RH/LH	2	reuse	375.44	0.00
Rear bumper tow hook cover	1	warped	43.20	43.20
Rear end panel - inner	1	repair	581.24	0.00
Rear end panel - outer	1	buckled	480.85	480.85
Rear end panel inner top garnish	1	fractured	289.74	289.74
Rear end panel inner top garnish clip	6	necessary	39.00	39.00
Rear end panel lock striker	1	bent	56.00	56.00
Rear fender inner air vent RH/LH	2	reuse	343.60	0.00
Rear antenna sensor	1	shorted	127.00	127.00
Tailgate	1	buckled	1,217.80	1,217.80
Tailgate logo "Toyota"	1	necessary	79.20	79.20
Tailgate emblem "Sienta"	1	necessary	61.70	61.70
Tailgate damper RH/LH	2	bent	583.40	583.40
Tailgate hinge RH/LH	2	bent	543.60	543.60
Tailgate inner handle	1	reuse	137.40	0.00
Tailgate mechanism lock	1	bent	591.40	591.40
Rear number plate lamp RH/LH	2	reuse	83.70	0.00
Tailgate outer garnish	1	fractured	281.80	281.80
Tailgate outer garnish clip	4	necessary	26.00	26.00
Tailgate outer handle	1	distorted	171.47	171.47
Tailgate weatherstrip	1	deformed	281.40	281.40
Tailgate windscreen moulding	1	necessary	192.40	192.40
Tailgate wiper motor	1	shorted	581.72	581.72
Spare tyre panel	1	repair	791.55	0.00
<i>Subtotal before discount</i>			10,232.21	7,919.28
<i>Percentage discount 0% and 25%</i>			0.00	1,979.82
<b>Sub-total 1</b>			<b>10,232.21</b>	<b>5,939.46</b>

# PAR Automotive Consultancy

Rear number plate c/w holder	1	bent	50.00	50.00
Tailgate reverses camera	1	shorted	550.00	550.00
Tailgate windscreen sealant	1	necessary	100.00	80.00
Spare tyre panel insulator mat	1	necessary	250.00	250.00
<i>Subtotal before discount</i>			950.00	930.00
<i>Percentage discount 0% and 0%</i>			0.00	0.00
<b>Sub-total 2</b>			<b>950.00</b>	<b>930.00</b>
<b>Parts-total</b>			<b>11,182.21</b>	<b>6,869.46</b>

## LABOUR

1. To straighten and panel beating rear fender RH/LH, rear boot floor panel, spare tyre panel and rear frame members. To cut and weld rear end panel. To remove and refit above parts.	2,000.00	1,500.00
2. To putty, re-spray painting and polish affected areas.	2,000.00	1,320.00
3. To check and rectify wiring system.	120.00	50.00
4. To remove and refit rear windscreen.	150.00	120.00
5. To rust proof affected areas.	150.00	60.00
<b>Labour total</b>	<b>4,420.00</b>	<b>3,050.00</b>
<b>Parts &amp; Labour total</b>	<b>15,602.21</b>	<b>9,919.46</b>


Results of inspection of the accident vehicle are as shown above.

We have taken into consideration the age and condition of the vehicle in our recommendation.

Hence, the recommended cost of repairs based on LUMP SUM repairs is :  
and the recommended number of working days for the repairs is :

\$8,400.00

9

  
B J Loi (I Eng. MIMLARTE)  
Automotive Appraiser

## Repair for all kinds of Motor Vehicle

 **Cheque Payment Send To: Blk 661C Edgedale Plains #03-648 Singapore 823661**

Company Registration No. 53065350L

**HP: 9109 8638 Fax: 6555 4006**

**No. 25700**

 $M/s$ **Vehicle No.**

Date \_\_\_\_\_

**Goods sold are not returnable**  
**Goods received in good order and condition.**

**TOTAL S\$**

**Authorised Signature**

**For SAU HOCK MOTOR SERVICES**

















