

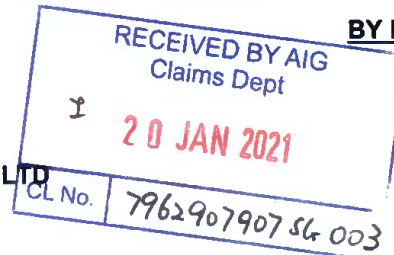
620482

15 January 2021
Your Ref: TO BE ADVISED
Our Ref: JLC.1635.2020.PD(G)

We Do Not Accept Service of Court
Documents by Fax or Email.

WITHOUT PREJUDICE SAVE AS TO COSTS

AIG ASIA PACIFIC INSURANCE PTE. LTD
78 SHENTON WAY #07-16
SINGAPORE 079120.



BY PDX (8181)

DAIMLER FLEET MANAGEMENT SINGAPORE PTE LTD
BLK 1 GATEWAY DRIVE
#15-08 WESTGATE TOWER
SINGAPORE 608531.

BY POST



Attn: Motor Claims Department

Dear Sir/Madam,

CLAIMANT: BEH KIM BOON

**PROPERTY DAMAGES CLAIMS AS A RESULT OF A ROAD TRAFFIC ACCIDENT INVOLVING
MOTOR VEHICLES NO. VBK5018 AND SML3333C ALONG AYE TOWARDS CITY ON 02.12.2020.**

1. We act for **BEH KIM BOON**, the owner of vehicle No. **VBK5018** involved in the abovementioned road accident, in his claim for damages of the consequential property losses and expenses incurred as a result of the said accident.
2. We are instructed that the accident was caused solely or contributed by your / your authorized driver's / your insured's authorized driver's negligent driving, use and/or management of motor vehicle No. **SML3333C**.
3. Copies of the following supporting documents are enclosed herewith for your perusal: -

a.	Singapore Accident Statement / Police Report
b.	GIA / LTA
c.	Survey Report and Invoice
d.	Rental Agreement and Invoice

4. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows.

i.	Cost of Repair	S\$ 13,250.00
ii.	Pre-Inspection Days – 2 Days	S\$ 360.00
iii.	Rental / Loss of Use	S\$ 1,620.00
iv.	Survey Report Fee	S\$ 847.00
v.	LTA and GIA Search Fees	S\$ 36.49





JOHN LAW CHAMBERS LLC

Advocates & Solicitors

UEN 201938836C

15 January 2021

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vi.	VEP	S\$ 560.00
vii.	Cost Contribution (at this stage)	S\$ 1,000.00
viii.	Incidentals (at this stage)	S\$ 150.00

5. **To the Defendants**, please note that 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 insurers.
6. The demand herein is in respect of our client's claim for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice our clients claims in respects of damages and consequential loss in relation to his personal injuries.
7. Please note that you or your insurers should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter.
8. Please note that if you have a counterclaim against our client arising out of the accident, you/your insured are required to send us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 6 weeks of your receipt of this letter.
9. **To the Insurers**, pursuant to the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189), we hereby give your Insurers/you, **AIG ASIA PACIFIC INSURANCE PTE. LTD**, notice that we have our client's instructions to commence court proceedings against you/your insured driver without further notice should you fail to acknowledge receipt of this letter within 14 days and/or fail to reply substantively to the same within 8 weeks and/or to preserve our client's claim from being time-barred.
10. You may acknowledge receipt of this letter by email to:
executive@johnlawchambers.com
11. Please revert.

Yours faithfully

JOHN LAW CHAMBERS LLC

cc: Clients



Police Station Of Origin:
Nanyang N.P.C
2 Jurong West Avenue 5 SINGAPORE
649482
Tel No: 1800-7929999

1 of 3

Report No. T/20201202/2115

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 02/12/2020 17:59	Vide Report No.:	Station Diary No.: 78
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Informant's Particulars

Name of Informant: BEH KIM BOON			Address: APT BLK 977 JURONG WEST STREET 93 #09-365 CASA SARINA SINGAPORE 640977		
ID Type / ID No.: FIN NO / G2500874Q			Contact No.: Home/Office: Mobile: 90993525		
Nationality: MALAYSIAN			Email:		
Sex: Male	Age: 31	Date of Birth: 19/08/1989	Type of Informant: Driver		
Race: Chinese			Language:		Institution / School Name:
Occupation: SALES EXECUTIVE			Driving Licence Information: Class: Date of Expiry:		

General Information of the Accident

Type of Accident:	Injury Foreign Vehicle	Drink Drive: No	Date/Time of Accident: 02/12/2020 11:50	Type of Location: Straight Road
Location: AYER RAJAH EXPRESSWAY				
Weather: Drizzling		Road Surface: Wet		Road Speed Limit:
Traffic Flow: One Way		Traffic Control: Not Controlled		Traffic Volume: Heavy
Type of Collision: Between Moving Vehicles - Head To Rear.				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No. of Passenger
SML3333C	Car	MERCEDES BENZ	GLA180 URBAN (R18 LED)	Black	Slightly Damaged	0
VBK5018	Car	VOLKSWAGO N		Black	Seriously Damaged	0

Details of Person Involved

Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



Police Station Of Origin:
Nanyang N.P.C
2 Jurong West Avenue 5 SINGAPORE
649482
Tel No: 1800-7929999

Report No. T/20201202/2115

CONTINUATION OF REPORT

Driver			
Name	TEO WEI MIN		ID No. S8108137I
Related Vehicle	SML3333C (Car)		Contact No. NIL
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
Driver			
Name	BEH KIM BOON		ID No. G2500874Q
Related Vehicle	VBK5018 (Car)		Contact No. 90993525
Hospital/Clinic	DRS OH LIM WONG & PARTNERS		Class of Driving Licence & Expiry Date Class: 3 Date of Expiry: NIL
Date Treatment	02/12/2020	Date Discharge	02/12/2020
No. of Days granted Medical Leave	01	Degree of Injury	Slight

Brief Details.

On 02/12/2020 at 1150hrs, I was driving my black colored car bearing the car plate number of (VBK5018) along AYE towards CITY on the first lane, there was a grey colored KIA in front of me slowed down and I slowed down too. Suddenly I felt a strong impact from my rear. I immediately stopped my car and alighted to make a check what had happened. I noticed that I was involved in a 6 car chain collision. My car suffered scratches and cracks at the rear area of my car. The vehicle behind me was a black colored car bearing the car plate number of (SML3333C). we exchanged particulars and left the scene to make a police report. After I drove for a distance, I started to feel pain from my back and neck area. Subsequently I went to see doctor at "DRS OH LIM WONG & PARTNERS" and was given 01 days of MC also pending X-Ray scan. I am lodging this report for record and insurance claim.



**SINGAPORE
POLICE FORCE**



T/20201202/2115

Police Station Of Origin:
Nanyang N.P.C
2 Jurong West Avenue 5 SINGAPORE
649482
Tel No: 1800-7929999

3 of 3

Report No. T/20201202/2115

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report:

J/

Sgt 2 KELVIN KOK JING XIANG

Signature Of Informant:

Signature Of Interpreter:

Not applicable

Date/Time:

02/12/2020 17:59

Officer In Charge Of Case:

TP / AEIT /

SSI-2 JUREMAH BINTE AHMAD

65474885

Authentication Stamp

NP168

SIGNATURE

Classification Of Case:

CARSMITH PRIVATE LIMITED
BARTLEY BIZ CENTRE
13 Kaki Bukit Road 4
#01-20
13 KAKI BUKIT ROAD 4 #01-20
Singapore 417807
+65 90910000
info@carsmith.biz

Estimate

ADDRESS
VBK5018

ESTIMATE NO. 1023
DATE 08/01/2021

DATE	SERVICE	DESCRIPTION	QTY	RATE	AMOUNT
	LUMP SUM REPAIR AS RECOMMENDED & AGREED WITH SURVEYOR		1	13,250.00	13,250.00

TOTAL **S\$13,250.00**

Accepted By

Accepted Date

UNITED PHOTOCOPY Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 10 Kaki Bukit Ave 4 #06-75 Premier @ Kaki Bukit Singapore 415874
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

INVOICE

To : Beh Kim Boon

Date : 08 Jan 2021

c/o : Carsmith Pte Ltd

13 Kaki Bukit Rd 4

Invoice No. : 8093719

#01 - 20 Bartley Biz Centre @ Kaki Bukit

Singapore 417807

DESCRIPTION	AMOUNT
Service rendered for appraisal / inspection report :	
Professional inspection fees	SGD 847.00
Photographs 87 pcs	
Transport fees	
Re-inspection fees (work in progress, post repair inspection)	
Total	SGD 847.00
Singapore dollar : EIGHT HUNDRED FOURTY SEVEN ONLY.	
Registration no. : VBK5018	
Make/Model : Volkswagen Passat TSI Trendline (CKD)	
Our reference : UAM21.01.04-PT-STP-CSM-VBK5018	
<i>All payments made payee to:-</i> " UNITED APPRAISAL & MANAGEMENT PTE LTD "	



for UNITED APPRAISAL & MANAGEMENT PTE LTD

UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 10 Kaki Bukit Ave 4 #06-75 Premier @ Kaki Bukit Singapore 415874
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

Our ref. : UAM21.01.04-PT-STP-CSM-VBK5018

Date : 08 Jan 2021

Beh Kim Boon

WITHOUT PREJUDICE

Dear Sir,

Re : Third Party Claim For Vehicle Registration No. VBK5018

We refer to your instruction to appraise the above-mentioned vehicle on 07 December 2020

A static inspection was carried out and our report is enclosed for your perusal. The estimated cost of repair submitted by Messrs. Carsmith Pte Ltd for SGD 20,521.50 as per our attached schedule has been inspected thoroughly by us against the actual damages sustained on the above-mentioned vehicle and we recommend the replacement and rectification accordingly.

Our revised quotation for the repair is SGD 16,560.76. In our opinion, it to be excessive. Therefore, we recommend a contract lump-sum repair cost. This is more economical than to have the above-mentioned vehicle repaired on parts by/for parts basis. Invariably, the repairer has the prerogative/option for the recommended replacement parts to either be repaired or be replaced.

We have negotiated with the repairer and they have agreed to repair the above-mentioned vehicle for SGD 13,250.00 NETT. Which, in our opinion is fair and reasonable.

The repairer has agreed to undertake the repairs to your requirement at the recommended contract lump-sum. However, we have not given any instruction and authorisation to the repairer to proceed with the repairs.

Under normal circumstances, the entire repair of the damaged vehicle should be completed within a reasonable period of 7 (Seven) days.

We are reverting the matter to you for a decision, and enclosed is our vehicle inspection report, appraisal schedule and invoice for services rendered.

Please do not hesitate to contact us if you have any queries on this matter.

Yours faithfully,
United Appraisal & Management Pte Ltd


Ananda K. Brijwas Marc
Motor Vehicle Appraiser

Encls. :

The information contained in these document may be privileged and confidential, and is intended for the exclusive use of the addressee designation. If you are not the addressee, any enclosure, reproduction, distribution or other dissemination or use of this communication is strictly prohibited. If you received this document by error, please contact us immediately to arrange for its return.

UNITED Appraisal And Management Pte Ltd

Motor Vehicle Appraiser and Insurance Loss Adjuster
No. 10 Kaki Bukit Ave 4 #06-75 Premier @ Kaki Bukit Singapore 415874
Handphone No. : +65 9146 1186 Email : united.appraisal@live.com.sg
Business Registration Nos. : 200817301N

VEHICLE INSPECTION REPORT

To : Beh Kim Boon

Our ref. : UAM21.01.04-PT-STP-CSM-VBK5018

Date : 08 Jan 2021

REFERENCE

Assign by	: Beh Kim Boon	Insured	: To be advice
Assign on	: 07 Dec 2020	Policy no.	: To be advice
Inspection on	: 07 Dec 2020	Claim no.	: To be advice
Accident on	: 02 Dec 2020	Sum insured	: To be advice
Workshop name	: Carsmith Pte Ltd	Excess	: Not applicable
Inspection at	: 13 Kaki Bukit Rd 4	3rd party Veh.	: To be advice
	#01 - 20 Bartley Biz Centre @ Kaki B	3rd party ins.	: To be advice
	Singapore 417807		

PARTICULARS OF DAMAGED VEHICLE

Registration no.	: VBK5018	Odometer	: 37073 km
Make / Model	: Volkswagen Passat TSI Trendline (C	Chassis no.	: PPVZZZ3CZHL000372
Regn. date	: 2018	Engine no.	: T.B.A
Body colour	: Black	Engine cap.	: 1798 cc

PRE-ACCIDENT CONDITION OF VEHICLE (STATIC CHECK ONLY)

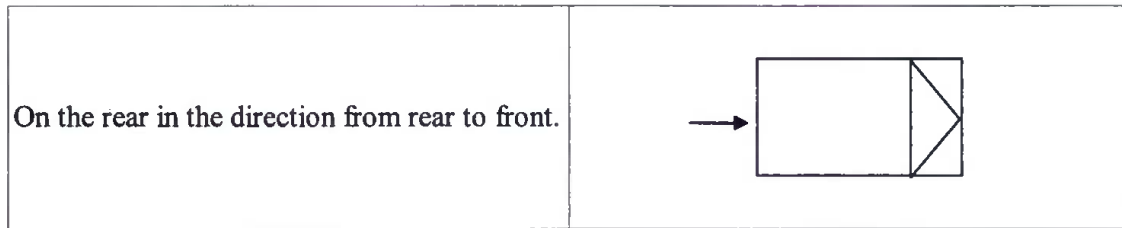
Steering	: In order	Paintwork	: Good
Footbrake	: In order	Undercarriage	: Serviceable
Handbrake	: In order	Gen. condition	: Good

TYRE CONDITION ON VEHICLE

	Make	Size	Tread depth	Type of road wheel
Front N/S	: General	235/45 R18	70%	Alloy
Front O/S	: General	235/45 R18	70%	Alloy
Rear N/S	: General	235/45 R18	70%	Alloy
Rear O/S	: General	235/45 R18	70%	Alloy

NOTE: The above percentages represent the estimated remaining life of tyre threads.

* Denotes damaged component/s

POINT OF IMPACT**SYNOPSIS OF DAMAGES RESULTANT FROM THE ACCIDENT**

The impact of the collision has damaged / affected the bootlid, taillamps, rear bumper, rear end panel and etc...

Please refer to Annex A (Appraisement Schedule) for a detailed account of the damages and photographs taken.

Note: Reinspection vehicle on 09 Dec 2020 for repair in progress.

RECOMMENDATION

The estimate cost of repair submitted by Messrs Carsmith Pte Ltd as per schedule attached has been revised and scrutinised, and in our opinion, we consider it to be fair and reasonable. The repairers have agreed to undertake the repairs to the owner's satisfaction at our revision. We have not authorised the repairs.

Our adjusted cost of repair is SGD 13,250.00 to carry out the repairs. Please refer to Annex A (Appraisement Schedule) for a detailed account of the cost estimates.

REMARKS

We have not authorised the repair. However, for information, under normal circumstances, the repair would takes approximately 7 (Seven) working days to complete.

In accordance to your instruction, we have **NOT AUTHORISED** the repair to the damaged vehicle and the survey was conducted strictly on a "**WITHOUT PREJUDICE**" basis.

We are pleased to advise that the inspection work was carried out accordingly, and hereby submit our Appraisal Report, which includes evidence photographs.

Yours faithfully,
United Appraisal & Management Pte Ltd



Ananda K. Biswas Marc
Motor Vehicle Appraiser

APPRAISEMENT SCHEDULE

Annex A

Registration no. : VBK5018
 Our reference : UAM21.01.04-PT-STP-CSM-VBK5018

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
<u>LIST ITEMS</u>					
1	1	Bootlid	Dented	1983.00	1983.00
2	1	Bootlid weatherstrip	Necessary	195.00	195.00
3	1	Bootlid inner lock	Distorted	527.10	527.10
4	1	Bootlid logo	Necessary	320.00	320.00
5	1	Bootlid emblem "PASSAT"	Necessary	218.00	218.00
6	1	Bootlid emblem "280"	Necessary	118.00	118.00
7	1	Bootlid emblem "TSI"	Necessary	98.00	98.00
8	1	Bootlid outer chrome garnish	Cut/Distorted	356.00	356.00
9	2	Bootlid reflector @ SGD 786.00	Cut/Distorted	1572.00	1572.00
10	2	Taillamp assy @ SGD 925.00	Cut/Distorted	1850.00	1850.00
11	1	Rear bumper	Deformed	1154.00	1154.00
12	2	Rear bumper side retainer @ SGD 186.00	Distorted	372.00	372.00
13	2	Rear bumper bracket @ SGD 68.00	Necessary	136.00	136.00
14	2	Rear bumper side mount bracket @ SGD 218.00	Cut/Cracked	436.00	436.00
15	1	Rear bumper tow cover	Not Necessary	48.00	0.00
16	2	Rear bumper inner reflector @ SGD 169.00	Cut/Distorted	338.00	338.00
17	2	Rear bumper outer reflector @ SGD 145.00	Not Necessary	290.00	0.00
18	1	Rear bumper lower	Cut/Distorted	786.00	786.00
19	4	Reverse sensor @ 328.00	Cut/Malfunction	1312.00	1312.00
20	1set	Reverse sensor bracket	Necessary	145.00	145.00
21	1set	Reverse sensor o-ring	Necessary	100.00	100.00
22	1	Rear spare tyre top foam	Not Necessary	240.70	0.00
23	1	Rear spare tyre panel	Repair	987.00	987.00
24	2	Rear fender inner trim garnish @ SGD 493.20	Not Necessary	986.40	0.00
25	1	Rear end panel	Dented	925.00	925.00
26	1	Rear end panel top garnish	Cut/Distorted	428.30	428.30
				15921.50	14356.40
				Less 0% / 10%	0.00
					1435.64
				15921.50	12920.76
<u>SPECIAL NETT ITEMS</u>					
1	1	Sundries	Necessary	50.00	30.00
2	1	Bootlid sealant	Dented	100.00	80.00
3	1set	Bootlid inner trim garnish clips	Necessary	80.00	80.00
4	1set	Rear bumper clips	Necessary	100.00	100.00
5	1set	Rear end panel top garnish clips	Necessary	45.00	45.00
6	1	Rear end panel sealant	Necessary	100.00	80.00
7	1set	Rear number plate w/holder	Necessary	65.00	65.00
				540.00	480.00
TOTAL				16461.50	13400.76

APPRAISEMENT SCHEDULE

Annex A

Registration no. : VBK5018

Our reference : UAM21.01.04-PT-STP-CSM-VBK5018

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
<u>LABOUR & MISC CHARGES</u>					
1		To dismantle / renew the accident damaged portion. To panel beating, reshape, straighten, orientate and align repair / replacement parts.	SGD 350.00/day	1800.00	1400.00
2		To disconnect wire harness of electrical component to facilitate repairs, reconnect and check functions.		80.00	60.00
3		To remove and refit interior upholstery to facilitate the repair.		200.00	180.00
4		To remove and refit bootlid component to replace bootlid, check and re-adjust the close gap and alignment and water seepage.		100.00	80.00
5		To measure, drill holes on replaced rear bumper, position and install reverse sensor, check and test on the distance and functions.		80.00	60.00
6		To apply undercoating on the accident repair and replaced panel for rust protection.		200.00	180.00
7		Supply spray paint material and necessary items to respray bootlid, rear bumper, rear end panel, rear fenders and other affected area / panel.	SGD 300.00/panel	1600.00	1200.00
TOTAL				4060.00	3160.00
Total Parts and Labour Cost of Repair				20521.50	16560.76
Less (Lumpsum repair adjustment)					3310.76
Adjustment Parts and Labour Cost of Repair					13250.00

