

KARZ WORKS PTE LTD
53 UBI AVENUE 1 #01-23, PAYA UBI INDUSTRIAL PARK
SINGAPORE 408934
(TEL) 6 8 4 4 5 9 3 4 (FAX) 6 8 4 4 2 4 7 4
(E-MAIL) KARZWORKSSG@GMAIL.COM

18th Mar 2021

Our reference: KK2101-31
Your reference: SHB4822M

MS First Capital Insurance Limited
6 RAFFLES QUAY
#21-00
SINGAPORE (048580)
Attn: Motor Claims Department
Dear Sir/ Madam,

BY HAND

Claimant : VEERAPAN MURUGAN
Address : BLK 781 YISHUN RING ROAD #02-3552 S(760781)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **12 DEC 2020** along **AYE** involving our client's vehicle registration number **JTY6553** and vehicle registrations number **SHB4822M** driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

| | | |
|-----------------------------|---|-------------|
| Cost of Repair | : | \$3, 200.00 |
| Loss of Use (15Days x \$30) | : | \$450.00 |
| LTA Search | : | \$7.49 |
| Purchase 3P Report | : | \$29.00 |
| Total | : | \$3,686.49 |

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Certificate of Insurance;
- e) Letter Of Authorisation;
- f) Tax Invoice;
- g) LTA Search;
- h) Satisfaction Form;
- i) Purchase 3P Gia Report Invoice;

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

Please send to us an acknowledgement of receipt of this letter with 14 days of your 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. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,



Karz Works Pte Ltd

Encl.



Police Station Of Origin:

Yishun South N P C
32 Yishun Street 81 SINGAPORE 768456
Tel No: 1800-8522899

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 21/01/2021 11:50
Vide Report No: T/20201224/2003
Station Diary No: 22

Informant's Particulars

Name of Informant: VEERAPPAN MURUGAN
Address: APT BLK 781 Yishun Ring Road #02-3562 SINGAPORE 760781
ID Type / ID No: FIN NO / G8100638K
Nationality: MALAYSIAN
Sex: Male
Age: 32
Date of Birth: 05/01/1989
Type of Informant: Rider
Language: Institution / School Name:
Occupation: Production Operator
Driving Licence Information: Class: Date of Expiry:

General Information of the Accident

Type of Accident: Injunct Conveyed By Ambulance
Date/Time of Accident: 12/12/2020 13:15
Type of Location: Straight Road
Location: AYER RAJAH EXPRESSWAY
Weather: Clear
Road Surface: Dry
Traffic Flow: Dual Carriage Way
Traffic Control: Not Controlled
Type of Collision: Between Moving Vehicles - Side Swipe - Same Direction
Anyone conveyed by ambulance: Yes

Details of Vehicle Involved

| Vehicle No | Type | Make | Model | Color | Condition | No of Passenger |
|------------|------------|---------|-------|--------|-------------------|-----------------|
| JTY6553 | Motorcycle | | | | Seriously Damaged | 0 |
| SHB4822M | Car | HYUNDAI | I40 | Yellow | Slightly Damaged | 0 |

Details of Person Involved

Any Pedestrian Involved: No
No. of Pedestrians Injured: NIL

Use of Pedestrian Crossing: NA

Report No: T/20210121/2001

1 of 3

T/20210121/2001



**SINGAPORE
POLICE FORCE**



T/20201224/2003

Station Of Origin:
Yishun South N.P.C
82 Yishun Street 81 SINGAPORE 768456
Tel No: 1800-8522999

2 of 3

Report No. T/20201224/2003

CONTINUATION OF REPORT

| Rider | | | |
|-----------------------------------|------------------------------|--|-----------------------------------|
| Name | VEERAPPAN MURUGAN | ID No. | G8100638K |
| Related Vehicle | JPY6553 (Motorcycle) | Contact No. | 94833732 |
| Hospital/Clinic | NATIONAL UNIVERSITY HOSPITAL | Class of Driving Licence & Expiry Date | Class: Nil Date of Expiry: NIL |
| Date Treatment | 12/12/2020 | Date Discharge | 22/12/2020 |
| No. of Days granted Medical Leave | 16 | Degree of Injury | Serious |

Brief Details.

On 12/12/2020 at about 1317hrs, while I was riding along AYE towards Tuas (near to NUH) on Lane 2, all of a sudden a taxi side mirror side swiped on my motorcycle's handle bar causing me to lose balance and rolled along the road surface area towards Lane 1. At this juncture, I was travelling at around 80km/h.

When I got up, I was about 30 metres away from my motorcycle. I was unable to exchange particulars with the taxi driver due to my condition. I sustained 2 fractures on last 2 finger (left leg), dislocated left shoulder, bruises on left leg and knee, left leg skin torn, left palm torn skin with bruises and also some bruises on right leg. The doctor also informed that my last 2 leg fingers were already dead(not functional) and it have been cable tied to the 2 fingers.

I was conveyed to NUH via ambulance. I am unsure of the actual damages on my motorcycle however I believed that it is seriously damaged due to the fall at the expressway. I am warded on 12/12/2020 and discharged on 22/12/2020. On 28/12/2020, I have to go back to NUH for shoulder operation. I was also given 16 days MC. I am lodging this report for traffic police actions and also for insurance claim purposes.



**SINGAPORE
POLICE FORCE**



T/20210121/2031

Police Station Of Origin:
Yishun South N.P.C
32 Yishun Street 81 SINGAPORE 768456
Tel No: 1800-8522999

2 of 3

Report No. T/20210121/2031

CONTINUATION OF REPORT

| Rider | | | |
|-----------------------------------|------------------------------|--|-----------------------------------|
| Name | VEERAPPAN MURUGAN | ID No. | G8100638K |
| Related Vehicle | JTY6553 (Motorcycle) | Contact No. | 94833732 |
| Hospital/Clinic | NATIONAL UNIVERSITY HOSPITAL | Class of Driving Licence & Expiry Date | Class: NIL Date of Expiry: NIL |
| Date Treatment | 12/12/2020 | Date Discharge | 22/12/2020 |
| No. of Days granted Medical Leave | 58 | Degree of Injury | Serious |

Brief Details.

On 21/01/2021 at about 0940hrs, a staff from Teamwork Garage (c/n: 91161789) contacted me informing that the motorcycle number that was keyed in an earlier report with ref to report number T/20201224/2003, was incorrect.

The correct motorcycle license plate number is actually 'JTY6553' and the incorrect license plate number as mentioned above is 'JPY6553' *JPY6553*

I would also like to change the number of medical leave from 16 days to 58 days after receiving my latest medical results.

That's all.

Yishun South NPC
32 Yishun Street 81
Singapore 768456
Tel: 1800-8522999



**SINGAPORE
POLICE FORCE**



T/20201224/2003

Police Station Of Origin:
Yishun South N.P.C
32 Yishun Street 81 SINGAPORE 768456
Tel No: 1800-8522999

3 of 3

Report No. T/20201224/2003

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:

L /

Sr Staff Sgt MOHAMMED HAYQAL BIN
SAMSURI

Signature Of Informant:

2

Signature Of Interpreter:

Not applicable

Date/Time:

24/12/2020 00:12

Officer In Charge Of Case:

TP / GIT /

SI YEO CHUN JIAN

Contact No.: 65476213

Classification Of Case:

Authentication Stamp
NP168





SIJIL PEMILIKAN KENDERAAN

JABATAN PENGANGKUTAN JALAN

NVUBDEPG

No. Pendaftaran : JTY6553
No. ID : 890105235381
Nama Pemunya Berdaftar : VEERAPPAN A/L MURUGAN
Alamat : NO 2162 JALAN SRI PUTRI 6/15 TAMAN PUTRI KULAI
81000 KULAI JOHOR
No. Chasis/No. Enjin : PMYUG0520L0114681 / G3D3E-358701
Buatan>Nama Model : YAMAHA / Y15ZR
Keupayaan Enjin : 150
Bahan Bakar : PETROL
Status Asal : PEMASANGAN TEMPATAN
Kelas Kegunaan : MOTOSIKAL
Jenis Badan/Tahun Dibuat : MOTOSIKAL / 2020
Tarikh Pendaftaran : 15/05/2020
B. D. M/D. G. K/DTM : -
Syarat.Pendaftaran 1 : -
Syarat Pendaftaran 2 : -
Syarat Pendaftaran 3 : -

LESEN KENDERAAN MOTOR

ROAD TRANSPORT ACT 1987 MOTOR VEHICLES (REGISTRATION AND LICENSING) RULES 1989

MOTOSIKAL No.SIRI: AW 613595

14 MEI 2021

JTY6553

018368 15052020 JTY6553 RM2.00
0101011 FIRDAUS 14052021 150 SP AA 2201000
VOPBuXE
INS1 : VN427570
INS : VEL02006

LESEN INI TIDAK SAH KECUALI ADA CAP MESIN PENERIMAAN JABATAN PENGANGKUTAN JALAN

HP: 94833732

VOPBuXE
No.SIRI: AW 613595

JPJL6

42669800

- A Kenderaan Orang Cacat (Motorikal) BTM tidak melebihi 450 kg
Invalid Carriage (Motor Cycle) unladen weight not exceeding 450 kg
- A1 Kenderaan Orang Cacat (Motorikal) BTM tidak melebihi 3500 kg
Invalid Carriage (Motor Car) unladen weight not exceeding 3500 kg
- B Motorikal melebihi 500 cc
Motor Cycle exceeding 500 cc
- B1 Motorikal tidak melebihi 500 cc
Motor Cycle not exceeding 500 cc
- B2 Motorikal tidak melebihi 250 cc
Motor Cycle not exceeding 250 cc
- C Motorikal Tiga Roda
Three Wheeled Motor Cycle
- D Motorikal BTM tidak melebihi 3500 kg
Motor Car unladen weight not exceeding 3500 kg
- DA Motorikal Tanpa Pedal Kaki BTM tidak melebihi 3500 kg
Motor Car Without Clutch Pedal unladen weight not exceeding 3500 kg
- E Motorikal Berat BTM melebihi 7500 kg
Heavy Motor Car unladen weight exceeding 7500 kg
- E1 Motorikal Berat BTM tidak melebihi 7500 kg
Heavy Motor Car unladen weight not exceeding 7500 kg
- E2 Motorikal Berat BTM tidak melebihi 5000 kg
Heavy Motor Car unladen weight not exceeding 5000 kg
- F Traktor/Jenaka Bergerak Ringan (Beroda) BTM tidak melebihi 5000 kg
Tractor/Mobile Machinery Light (Wheeled) unladen weight not exceeding 5000 kg
- G Traktor/Jenaka Bergerak Ringan (Berantai) BTM tidak melebihi 5000 kg
Tractor/Mobile Machinery Light (Trackad) unladen weight not exceeding 5000 kg
- H Traktor/Jenaka Bergerak Berat (Beroda) BTM melebihi 5000 kg
Tractor/Mobile Machinery Heavy (Wheeled) unladen weight exceeding 5000 kg
- I Traktor/Jenaka Bergerak Berat (Berantai) BTM melebihi 5000 kg
Tractor/Mobile Machinery Heavy (Trackad) unladen exceeding 5000 kg
- M hukuman Mahkamah
Court Conviction
- 209023 21ty3enrm

Ku

in Jalan



CERTIFICATE OF INSURANCE
SIJIL INSURANS

MY3

CERTIFICATE NO. / POLICY NO. :
NO SIJIL / NO POLISI

V5970429 (VN427570)

1. Index Mark and Registration Number of Vehicle :
Tanda Indeks dan No. Pendaftaran Kenderaan

JTY6553

2. Name of Policyholder :
Nama Pemegang Polisi

VEERAPPAN A/L MURUGAN

3. Effective date of the Commencement of Insurance :
Tarikh Kuatkuasa Tempoh Insurans

15-05-2020

4. Date of Expiry of the Insurance :
Tarikh Tamat Tempoh Insurans

14-05-2021

5. Person or Classes of Persons entitled to drive :
Orang atau kelas orang yang layak memandu

(a) The Policyholder.

(b) Any 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.
Dengan syarat orang tersebut dibenarkan memandu menurut undang-undang perlesenan atau undang-undang atau peraturan untuk memandu Kenderaan Bermotor tersebut atau telah dibenarkan dan tidak dilucutkan kelayakannya atas perintah Mahkamah atau atas sebab mana-mana enakmen atau peraturan daripada memandu Kenderaan Bermotor.

6. Limitations as to use / Had-had Penggunaan:

Use for social domestic and pleasure purposes and by the Policyholder in person in connection with his business or profession.

The Policy does not cover:

- (1) Use for hire or reward.
- (2) Use for racing pace-making reliability trial or speed-testing.
- (3) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (4) Use for any purpose in connection with the Motor Trade

Limitations rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicle Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not included under this heading.

Pengehadan dijadikan tidak berkuat kuasa oleh Seksyen 95 Akta Pengangkutan Jalan 1987 (Malaysia) atau Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam tidak termasuk di bawah tajuk ini.

We certify that this covering note is issued in accordance with the provisions of Part IV of the Road Transport Act 1987 (Malaysia), Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicle Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

Saya/Kami dengan ini mengesahkan bahawa Nota Perlindungan ini yang diperuntukan mengikut Bahagian IV Akta Pengangkutan Jalan 1987 (Malaysia), Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicle Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

ISSUING DATE / TARIKH DIKELUARKAN :

15-05-2020

AGENCY NO. / NO. AGENCY :

JB-00115490 / WHYSPADE MARKETING

ISSUED BY / DIKELUARKAN OLEH:

WHYSPADE MARKETING



Chief Executive Officer / Ketua Pegawai Eksekutif
TOKIO MARINE INSURANS (MALAYSIA) BERHAD

LETTER OF AUTHORIZATION

To : FCI & Karz Works PTE LTD (Third party insurance & Workshop)
Claimant : Veerappan Murugan

Dear Sirs,

I/We, Veerappan Murugan owner of vehicle no. JTY6553
hereby authorize my/our repairer, Karz Works PTE LTD
act as my/our agent and proceed on behalf for me/us with respect to my/our claim for repair costs and/or rental and/or
loss of use ("claim") for my/our vehicle no. JTY6553 that was damage pursuant to the
accident AYE which occurred at/along

involving vehicle nos. JTY6553 & SHB4822M

I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies
pertaining the above mentioned accident due to me/us to my/our repairer/solicitors
Karz Works PTE LTD. I/We hereby authorize you to forward and release all
compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors
Karz Works PTE LTD pertaining to above said accident whom I/we
authorized and assigned to collect the said compensation monies.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice
and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the
personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein
should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured
losses claim arising of the subject matter in the action.

Thank you.

Dated this 13 day of 01 (month) 20 21 (year)

Signature of owner vehicle (claimant): [Signature]

Name of owner of vehicle (claimant): Veerappan Murugan

NRIC Number (claimant): G8100638K

CUSTOMER'S SIGNATURE

> Back to OneMotoring



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

Print Date/Time : 21 Jan 2021 / 10:56:12

Receipt Date/Time : 21 Jan 2021 / 10:56:12

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210121-000928

Previous Receipt No. :

| S/N | Item Description/ Business Transaction Reference No. | Amount Before GST (S\$) | GST Amount (S\$) | Amount After GST (S\$) |
|--|---|-------------------------------|------------------------|------------------------------|
| Result of Insurance Enquiry - SHB8520H As at 20 Jan 2021/07:25:00 Insurance Co: NTUC INCOME INS CO-OP LTD | | | | |
| 1 | Insurance Enquiry - SHB8520H Enquiry Fee 20210121105530644272 | 7.00 | 0.49 | 7.49 |
| Sub-Total | | 7.00 | 0.49 | 7.49 |
| Result of Insurance Enquiry - SHB4822M As at 12 Dec 2020/13:15:00 Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED | | | | |
| 2 | Insurance Enquiry - SHB4822M Enquiry Fee 20210121105530723548 | 7.00 | 0.49 | 7.49 |
| Sub-Total | | 7.00 | 0.49 | 7.49 |
| Result of Insurance Enquiry - GBH84S As at 20 Jan 2021/11:00:00 Insurance Co: MSIG INSURANCE (SINGAPORE) PTE LTD | | | | |
| 3 | Insurance Enquiry - GBH84S Enquiry Fee 20210121105530790822 | 7.00 | 0.49 | 7.49 |
| Sub-Total | | 7.00 | 0.49 | 7.49 |
| Total Before Rounding | | 21.00 | 1.47 | 22.47 |
| Rounding Difference | | | | 0.02 |
| Total Amount Payable | | | | 22.45 |
| Paid By | | | | |
| 512972XXXXXX5903 | | eNETS Credit Card | | 22.45 |
| Total | | | | 22.45 |
| Cash Change | | | | 0.00 |
| Tendered Amount | | | | 22.45 |
| 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.

SATISFACTION OF REPAIRED VEHICLE

I/We, Veerappan Murugan, owner/driver of vehicle No. JTY 6553 declare that the repairs of my/our vehicle has been completed and to my/our satisfaction.

I/We agree that I/we hereby irrevocable absolutely accept the settlement amount and the liability from the third party on the repair costs and/or rental and/or loss of use which are final and that the sum of amount are to be released and payment to the workshop for such repairs in respect of the damages caused in the accident.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured losses claim arising of the subject matter in the action.

Dated this 28 day of 01 (month) 20 21 (year)
@ 15 hrs 50 mins



Name and Signature



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: 27/01/2021

Your Ref No: JTY6553

TEAMWORK GARAGE PTE LTD

Dear Sir/Madam,

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

Vehicle No: SHB4822M

Place of Accident: Near 8 Jln Lempeng, Singapore 128796

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 (\$\$) |
|----------------------------------|--------------------------------------|----------------|-----|---------------|
| SHB4822M | Near 8 Jln Lempeng, Singapore 128796 | (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.