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ATTONAL Assess.	ment Centre.			Time Comple	eted D	ione by
Date In: 26/01/21		Job description	- Date of			
Res No. NA/INC210	0/249/13	SAS e-filing		-	-i	
Veh No. Smazeo	48	E-mail (within Shrs. A	1//	1	050-001	
16/10/26: A O.D	1530	i-Motor Claim Fo		T	850-001	
		i-Motor W/O (Win	hin: OD 2hrs. TP 4hrs)	ļ		
OD : (7P): Reporting On	ly .	i-Photo Uploaded				
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TP insurer:	•	Ass't Report by Fa	x / Hand to Owne	rWksp		
Preferred Wksp / INC Assig	n Wksp / QW: (Tel:		Fax:	
TP Particulars:	Veh No:	SHC6242T		Ion-INC ()	1
Owner / Driver: (Tel:			
Policy No: () Peri	lod: () Cove	r Type: (
Confirmed by: (D	ate:	Time:	7 00 1000/1	
Insured/Driver Liability:	(%) [1	lote-Est. Status (WO)): N: 0-20%; P	: 21-79%.	F: 80-100%	
Year of Registration: () Y	Varranty: YES ()	/NO()			
Excess: (\$	Loading: \$1,00	00()/\$2,000()			
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SN09211Q000G / National Assessment Centre Services [408933] ENTRY DATE & TIME: 26/01/2021 16:36 (SGT) SUBMITTED BY: Celine Fong Wai Li VERSION: 1 (26/01/2021 16:36 (SGT))



SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

INSURED/POLICYHOLDER

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
 This Form must be <u>completed by the Policyholder and/or the Authorised Driver</u>
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding 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.

- Any false reporting may be referred to the Police for investigation.
 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.
 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	26/01/2021 16:36 (SGT)
Date of Accident	25/01/2021 15:30 (SGT)
Exact Location of Accident	AYE, Singapore
Additional Location Information	TWDS ECP B4 LOWER DELTA RD EXIT
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	(CAN-14-74-14-74-14-74-14-74-74-74-74-74-74-74-74-74-74-74-74-74	SMQ2804R	
			ar programme a reco

Is company?	Yes
Name Of Registered Owner	INDO SUMATRA
Company Reg No	5XXXX329A
Email Address	indo.sumatra.cars@gmail.com
Mobile Phone No	(Phone) +65-97126266
Alternative Phone No	+65-97126266

VEHICLE PARTICULARS	

Manufacturer	Toyota	
Model	Voxy	
Variant	_	
Exact purpose for which vehicle was being used at time of	Drivete kine	
Are you claiming under your own insurance policy for repair to	Private hire	

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	5113825625-01
Cover Note Number	-

DRIVER

Name of Driver	CHEONG TIAN HOCK
NRIC No	SXXXX680A
Date Of Birth	16/07/1958
Occupation	Outdoor

Date Of Driving Pass Driving experience Gender Mobile Number Alt. Phone Number Email Address Address Address Address complement Postcode Is the driver the policyholder? If No, Relationship of the Driver with the Insured Does Driver Own Other Vehicles? Vehicle Registration Number of Other Vehicle Owned by Driver Insurance Company of Other Vehicle Owned by Driver	15/11/2005 15 YEARS AND 2 MONTHS Male (Phone) +65-98243848 - cheongtianhock@gmail.com BLK 253 PASIR RIS ST 21 #05-219 510253 No Hirer No
GENERAL INFORMATION OF THE ACCIDENT	
Type of Accident Weather Conditions Road Surface	Collision - Head to Rear Raining Wet
OTHER INFORMATION	
Was any foreign vehicle involved in the accident? Number of vehicles involved in the accident Was anybody injured in the Accident? Was any injured conveyed to hospital by ambulance? Was any other material or property damaged? Number of Passengers (Including Driver) Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance? PASSENCER 1	No 2 Yes No Yes 4
Name Gender	UNKNOWN Male
PASSENGER 2	
Name Gender	UNKNOWN Male
PASSENGER 3 Name Gender	UNKNOWN Male
DETAILS OF POLICE ACTION	
Was the accident reported to the police? Police Station Name Police Station Phone No Alt. Police Station Phone No Police Station Address Was notice of intended Prosecution given? If yes, against whom?	Yes Tampines Neighbourhood Police Centre (Phone) +65-18005871999 (Fax) +65-65871699 6 Tampines Ave 4 Singapore 529682 No
CIRCUMSTANCES OF ACCIDENT	
PLS REFER TO THE POLICE REPORT:T/20210125/2112	
ATTACHMENT(S)	
Are accident photos available for attachment? Was there any video captured by Car Camera?	Yes Yes
0	

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHC6242T
Vehicle Manufacturer	-
Vehicle Model	_
Vehicle Variant	_
Vehicle Colour	724
Vehicle Category	Taxi
Name of Driver	-
Contact Number	_
Address	-
Address complement	-
Postcode	_
Insurar a 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	CHEONG TIAN HOCK
Address	-
Address Complement	-
Post Corle	-
Approximate Age Years Old	-
Injuries Sustained	SLIGHT
Injured person in which vehicle?	SMQ2804R
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

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 <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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 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.
- 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' law yers/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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

The second

Policyholder's Signature / Date & Time

Driver's Signature (If driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre

Sketch Plan

(A) SMQ 2804 R.
(B) SHC 6242 T.
AYE towards ECP before Lower Delta Road Exet.
haver Defa mont exc7.

0,	1 25/01/20	21 at @	1530 W	2 /	was	travella.	ng za
my vehicle	(sma 2804			towards	ECP	before	Lower
Delta Road		the center	lane.	There		1	acredent
	ene reght	lane are	1 all		were	mover	y very
Slowly . Sas		taxi (84c	62427) from	behen	d colle	ded anto
the rear	pertion of	my velic	le.				
	/ '						
		1					

Declaration

IWe 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

Hym 26/01/21

Witnessed by Reporting Centre Personnel





1 of 3

Report No. T/20210125/2112

Police Station Of Origin: Tampines N.P.C 6 Tampines Avenue 4 SINGAPORE 529682 Tel No: 1800-5871999

REPORT OF A TRAFFIC ACCIDEN	R	EPORT	OF A	TRAFFIC	ACCIDEN'
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Date/Time 25/01/2021	the state of the s	ade:	Vide Report No.:	Station Diary No.: 78		
Informant	s Particul	ars	(1-14/20) (1-14/20) (1-14/20) (1-14/20)			
Name of In	formant:		Address:			
CHEONG	TIAN HOC	K	APT BLK 253 PASIR RIS ST 510253	REET 21 #05-219 SINGAPORE		
ID Type / II	D No.:		Contact No.:			
NRIC NO / S1286680A			Home/Office: Mobile: 98243848			
Nationality SINGAPOI		N	Email:			
Sex: Male	Age: 62	Date of Birth: 16/07/1958	Type of Informant:			
Race: Chinese	02	10/07/1000	Language:	Institution / School Name:		
Occupation	า:		Driving Licence Information:			
GRAB DRI	VER		Class: 3	Date of Expiry:		

General Infor	mation of the Accid	lent	reality services	
Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 25/01/2021 15:30	Type of Location:
Location:	H EXPRESSWAY			
ATER RAJAI	TEAFRESSWAT			
Weather: Clear		Road Surface: Wet	F	Road Speed Limit:
Traffic Flow:		Traffic Control:		Гraffic Volume: Неаvy
Type of Collis Between Mov	ion: ing Vehicles - Head	To Rear	a	Anyone conveyed by ambulance:

Details of V	enicie invo	ivea				
Vehicle No.	Туре	Make	Model	Color	Condition	No of Passenger
SHC6242T	Car					0
SMQ2804R	Car				Seriously Damaged	

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





T/20210125/2112

2 of 3

Report No. T/20210125/2112

Police Station Of Origin: Tampines N.P.C 6 Tampines Avenue 4 SINGAPORE 529682

Tel No: 1800-5871999

CONTINUATION OF REPORT

Driver						
Name	CHEONG TIAN HOCK			ID No		S1286680A
Related Vehicle	SMQ2804R (Car)		Contact No:		98243848	
Hospital/Clinic	OUR FAMILY PHYSICIAN CLINIC & SURGERY			Class Drivin Licend Expiry	g ce &	Class: 3 Date of Expiry: NIL
Date Treatment	25/01/2021 Date Disc			narge	NIL	Jan Berkinson
No. of Days gran	of Days granted Medical Leave 05			Injury	Sligh	

Brief Details.

On 25/01/2021 at about 1530hrs, I was driving my vehicle SMQ2804R along AYE towards ECP before Lower Delta Rd exit on the centre lane with 3 passengers. There was an accident on the extreme right lane and all cars was moving very slowly. While driving at the said location, one vehicle bearing SHC6242T collided into the rear of my vehicle. I manage to exchange particulars with the other drivers and took photos of the damages.

I make a check with the 3 passenger and they did not require any medical assistance at that point of time.

I went to the clinic and received 5 days of MC from 25/01/2021 to 29/01/2021.

That is all.



T/20210125/2112

Police Station Of Origin: Tampines N.P.C

6 Tampines Avenue 4 SINGAPORE 529682

Tel No: 1800-5871999

T/20210125/2112

2 of 3

Report No. T/20210125/2112

CONTINUATION OF REPORT

Name	ALIE CHECKER			No of the last of the		
ivame	CHEONG TIAN HOCK).	S12	86680A
Related Vehicle	SMQ2804R (Car)					
	Civid2004IT (Car)		Conta	act No:	9824	43848
Hospital/Clinic	OLID FAMILY BUNGLOUS					
. Toopital of the	OUR FAMILY PHYSICIAN CLINI	Class of Driving		Class: 3		
	SURGERY			Date of Expiry: NIL		
			Licence &			
				Date		
Date Treatment	25/01/2021	Date Disch		NIL		
No. of Days grant	ted Medical Leave 05					
70 9.411	US Woodloar Ecave US	Degree of	Injury	Slight		

Brief Details.

On 25/01/2021 at about 1530hrs, I was driving my vehicle SMQ2804R along AYE towards ECP before Lower Delta Rd exit on the centre lane with 3 passengers. There was an accident on the extreme right lane and all cars was moving very slowly. While driving at the said location, one vehicle bearing SHC6242T collided into the rear of my vehicle. I manage to exchange particulars with the other drivers and took photos of the damages.

I make a check with the 3 passenger and they did not require any medical assistance at that point of time.

I went to the clinic and received 5 days of MC from 25/01/2021 to 29/01/2021.

That is all.





3 of 3

Report No. T/20210125/2112

Police Station Of Origin: Tampines N.P.C 6 Tampines Avenue 4 SINGAPORE 529682 Tel No: 1800-5871999 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.

1	
Signature Of Officer Recording The Report: G / Sgt 3 SIM FAWWAZ BIN SIM HASHIM	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 25/01/2021 19:55
Officer In Charge Of Case: TP / AEIT / Sgt 3 MUHAMMAD RIZWAN BIN KAMALUDIN Contact No.: 65476185	Classification Of Case:
Authentication Stamp	

VEHICLE NO: SMQ J804 B.	MAKE & MODEL: Togota Vory (AUTO MANUAL
DATE OF ACCIDENT:	25/01/2021. CC: 2.0.
TIME OF ACCIDENT:	1530 . HRS
	AYE towards ECP sefare Lower Delta Road GXZt.
LOCATION OF ACCIDENT: EXACT PURPOSE USE DURING ACCIDENT:	EMPLOYMENT / PRIVATE USE / PRIVATE HIRE
NAME OF OWNER:	Indo Sumatra.
TEL NO:	H/P: 9712 6266. OFFICE: HOME:
NRIC:	5328632 9 A
ADDRESS:	BLB 91, Bedok North St 4 #03-1519 (8)460091
EMAIL:	indo. sumatra. cars @ gmail.com.
CLAIM TYPE:	OD / (HIRD PARTY)/ REPORTING ONLY
FLEET POLICY:	YES (NO?)
INSURANCE COMPANY:	NTUE.
TYPE OF COVERAGE:	Comprehensive / Third Party / Third Party Fire & Theft
POLICY NO:	5113825625-01
NAME OF DRIVER:	AS ABOVE / IF NO: Cheong Tran Hock
NRIC:	\$ 128 6680 A. ANY PASSENGER: 03 (M).
DATE OF BIRTH:	16 1 07 / 1958 · LICENCE PASSED DATE: 15 / 11 / 2005
OCCUPATION:	OUTDOOR / INDOOR
GENDER:	MALE / FEMALE
CONTACT NO:	H/P: 9824 3848 · OFFICE: HOME:
ADDRESS:	BLB 253 PARTI RES 8+21 # 05-219 (8)510253
EMAIL:	cheong transpock @ queck. com.
DOES DRIVER OWNED ANY VEHICLE:	(NO) IF, YES, REG NO: INSURER:
RELATIONSHIP:	three
WEATHER CONDITION:	CLEAR RAINING OTHERS:
ROAD SURFACE:	DRY / WET / OTHER:
A SECTION OF THE CONTRACT OF T	NO (IF YES WHO?
ANY INJURIES:	
NAME & CONTACT:	Cheong Tran Hock (H/P: 9824 3848).
NAME & CONTACT:	
POLICE REPORT:	MEXTER YES, WHERE? Tampines N.P.C.
NOTICE OF INTENDED PROSECUTION GIVEN?	NO DIF YES, WHO?
VEHICLE B REG NO:	SHC 6249 T. ANY PASSENGERS: Not sure,
NAME OF DRIVER:	CONTACT NO:
VEHICLE C REG NO:	ANY PASSENGERS:
VEHICLE D REG NO:	ANY PASSENGERS:
VEHICLE E REG NO:	ANY PASSENGERS:
VEHICLE F REG NO:	ANY PASSENGERS:
VEHICLE G REG NO:	ANY PASSENGERS:
ANY WITNESS? IF YES, NAME:	WITNESS CONTACT:
WAS THERE ANY VIDEO CAPTURE?	VES / NO
WAS THERE ANY AUDIO RECORDED?	YES NO
ACCIDENT SCENE PHOTOS TAKEN?	Rear Portion.
ACCIDENT PORTION: Have you been approach by unknown person soliciting (
WORKSHOP PARTICULAR:	Twincar 'YES (NO)
CONTACT NO:	68420051 / 67440510
CONTACT NO.	JOSEPH TONI
FAX NO:	67410510
WORKSHOP EMAIL:	sales@n51.com.sg

eBao Tech										Genera	alClaim
Hello, NAC_PAYA_UBI_80	0601						• Chan	ge Languag	e Chan	ge Password	· Log Out
My Desktop	Poli	cy Query									•
Notice of Loss	Policy !	No.				Date	of Accident		25/01/2021	15:30	
	Vehicle	No.(For Motor)	SMQ2	804R		Cert	ificate Numb	er			
						Search					
	Select	Policy No.	Certificate Number	Policyholder Name	Policyholder NRIC	Product	Cover Type	Vehicle No.	Insured Object	Commence Date	Expiry Date
	0	5113825625- 01		INDO SUMATRA	53286329A	GPC	drivo CLASSIC	SMQ2804R	SMQ2804R	06/11/2020	05/11/2021
						Continue				The state of the s	



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)

ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)

MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5113825625-01

SM02804R

1. Index mark and Registration Number of Vehicle

SMQ2804R

Chassis Number

ZWR800398513

Cover : drivo CLASSIC

2. Name of Policyholder

INDO SUMATRA

Effective Date of Insurance

INDO SUMATR

criective Date or insurance

06 Nov 2020

4. Expiry Date of Insurance

: 05 Nov 2021

5. Persons 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.

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.

6 Limitations as to Use#

(a) Use for social domestic and pleasure purposes and in connection with the Policyholder's or Hirer's business.

This Policy does not cover

ADDITIONAL EXCESS

(a) Use for racing, pace-making, reliability trial or speed-testing.

(b) Use for the carriage of goods (other than samples) in connection with any trade or business.

(c) Use for any purpose in connection with the Motor Trade.

Limitations rendered inoperative by Section 8 of the Motor Vehicle (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.

 EXCESS (SECTION 1)
 : \$52,000

 EXCESS (SECTION 2)
 : \$51,500

 WINDSCREEN EXCESS
 : \$5100

UNNAMED DRIVER EXCESS

: N/A : PLEASE REFER OVERLEAF

REPAIR AT OWNER'S PREFERRED WORKSHOP NO
INSURE WITH COE YES
NCD PROTECTION NO
TRANSPORT ALLOWANCE NO
EXCESS WAIVER NO
PRIMARY DRIVER N/A
NAMED DRIVER (1) N/A
NAMED DRIVER (2) N/A

HIRE PURCHASE COMPANY

HONG LEONG FINANCE LIMITED

SUM INSURED

: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency

: QUOTIGO PTE. LTD. (00000573831)

Date of Issue

: 02 Oct 2020 14:24 hrs

FOR NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Chief Executive

INDO SUMATRA

UEN 53286329A
Tel: +65 9712 6266 or Email: indo.sumatra.cars@gmail.com

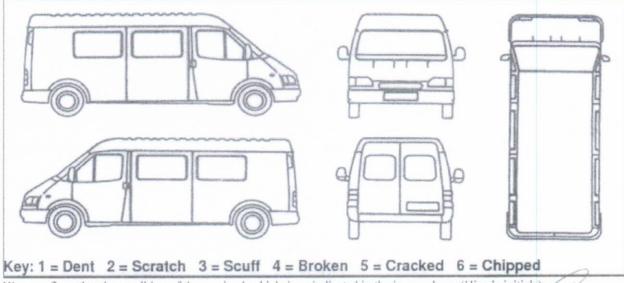
VEHICLE RENTAL AGREEMENT ("Agreement")

1. HIRER DETAILS

	HIRER	AUTHORISED DRIVER (if applicable)		
Name	Cheong Tian Hock	Lim Zhen Yang		
Address	253 Pasir Ris Street 21 #05-219 Singapore 510253	183 Yung Sheng Road #13-69 Singapore 610183		
NRIC No.	S1286680A	S9538503F		
Driving Licence No.	S1286680A	S9538503F		
Contact No.	9824 3848	8101 5277		
Email	cheongtianhock@gmail.com	ravenlimzhenyang@gmail.com		

2. VEHICLE DETAILS

License Plate	SMQ2804R	Make	Toyota
Start Mileage	120 km	Model	Voxy Hybrid 1.8 V
Return Mileage	km	Return Last Serviced Mileage	km
Start Fuel Level	20%	Return Fuel Level	
Accessories	Pioneer DVD, reverse camera, r cam, solar film, chauffeured priv		s, leather seats, front dash



Hirer confirms that the condition of the received vehicle is as indicated in the image above (Hirer's initials):

Hirer's Initials:

Company's Rep Initials:____

TERMS AND CONDITIONS OF HIRE

- Indo Sumatra, "Owner" of the "Vehicle" as described in Clause 2, agrees to rent the Vehicle to the "Hirer" as described in Clause 1 in accordance with the terms and conditions hereinafter mentioned.
- 4. The Vehicle shall be driven only by the Hirer or the "Authorised Driver", as described in Clause 1, who both shall:
 - 4.1. be and continue to be for the duration of the rental period either a Singapore citizen or a Singapore permanent resident;
 - 4.2. be at least 22 years of age and below 69 years of age;
 - 4.3. possess and maintain for the duration of the rental period a valid Singapore Class 3 or Class 3A driving license with at least two years of driving experience;
 - 4.4. have not had:
 - 4.4.1. any motor insurance application rejected;
 - 4.4.2. any motor insurance policy cancelled;
 - 4.4.3. special conditions imposed on any motor insurance policy; or
 - 4.4.4. increased premium imposed on any motor insurance policy by reason of his claim experience;
 - 4.5. not be an undischarged bankrupt; and
 - 4.6. comply with all applicable Land Transport Authority requirements whether now or in the future for private hire car vocational licensing and hold in good standing any such license at all relevant times while using the Vehicle for hire or reward.
- The Authorised Driver shall be required to register with the Company for insurance coverage purposes before being allowed to drive the Vehicle. Hirer will be solely responsible for allowing unauthorised drivers to operate the Vehicle under any circumstances.
- The Hirer is obliged to share a copy of this Agreement with and brief the Authorised Driver on obligations as stated in this
 Agreement. Notwithstanding this, the Hirer is liable for all obligations associated with the Authorised Driver as stated in
 this Agreement.
- 7. Rental Period / Fee / Insurance Excess / Deposit

Rental Duration	2 years	Rental Fee (per week)	S\$602
Start Date	11 November 2019	Own Damage Claim Excess (Section 1)	S\$2,140
Start Time	1600 hours	Third-Party Damage Claim Excess (Section 2)	S\$2,140

- 7.1. The "Rental Fee" includes, with respect to the Vehicle, commercial motor insurance, road tax, maintenance and unlimited mileage.
- 7.2. For the avoidance of doubt, the Rental Fee excludes the following with respect to the Vehicle, all of which shall be the responsibility of the Hirer:
 - 7.2.1. Section 1 and 2 excess payment required under the insurance coverage in the event of an accident, and any damage, repair or liability that is not covered by the insurance coverage;
 - 7.2.2. any increase in insurance premium payable by the Owner at the Vehicle's annual insurance policy renewal, if and only if an insurance claim was made during the rental period and in the immediate 12 months before the Vehicle's insurance policy renewal;
 - 7.2.3. fuel costs;
 - 7.2.4. parking charges, traffic fines, electronic road pricing charges and toll fees imposed by any authority

Hirer's Initials:

Company's Rep Initials:

arising from the use of the Vehicle;

- 7.2.5. any late penalty fees for inspection to renew road tax on the Vehicle; and
- 7.2.6. any damages to the Vehicle caused by the Hirer's negligence and misuse.
- 7.3. In the event that the Hirer returns the Vehicle prior to the end of the rental period, the Hirer will be required to pay to the Owner the full Rental Fee applicable for the remaining period up to the end of the rental period.
- 7.4. If the Hirer wishes to extend the Vehicle rental beyond the initial 2 years, the Hirer will have to inform the Owner in writing at least 2 weeks before the expiry of the rental period.
- 7.5. The Hirer shall upon signing this Agreement pay to the Owner a mandatory S\$1,000 "Deposit" as security. The Owner shall be entitled to forfeit and/or retain for the Owner's account and benefit any part of the Deposit in the event of any breach by the Hirer of this Agreement, and shall be entitled to deduct and set-off against the Deposit any outstanding Rental Fee, damages, repairs, insurance excess payments, fines or summons incurred by the Hirer during the rental period, or any other sums or charges whatsoever due to or owing to the Owner by the Hirer. The Deposit will be forfeited and any insurance excess will be payable by the Hirer if the Vehicle is certified as a constructive total loss by the insurance company following an accident.
- 7.6. Subject to the Hirer having fully discharged all his obligations under this Agreement, the Deposit (or the balance thereof after any deductions and set-offs made pursuant to Clause 7.5) shall be fully refunded, interest free, to the Hirer within 14 days after the expiry of the rental period. For the avoidance of doubt, where the Vehicle has been involved in an accident, the Deposit will not be refunded to the Hirer until the Vehicle has been inspected by the insurance company and the extent of damage (if any) as well as a determination of whether it is Own Damage or Third Party Damage has been made.

8. Terms of Payment

- 8.1. The Rental Fee as set out in Clause 7 shall be payable on a weekly basis in arrears on every Monday of the week for the duration of the rental period. All outstanding payments after Monday will be subjected to a late payment fee of \$\$60.
- 8.2. When the Vehicle is returned to the Owner, any outstanding amounts due from the Hirer to the Owner, including any outstanding Rental Fee, shall become due for immediate payment.
- 8.3. Any payment required to be made by the Hirer to the Owner under this Agreement (including the Deposit or otherwise) shall be paid to the Owner by the Hirer via bank transfer into the Owner's UOB bank account number 348-305-245-4.

9. Use of Vehicle

- 9.1. The Hirer shall not use the Vehicle for any commercial activity other than for the purpose of providing private hire car transport services (the "Services"). Subject to the foregoing, the Hirer is free to engage in any employment or commercial activity not involving the Vehicle, and may use the Vehicle for his personal use. Should the Hirer fail to comply with this Clause 9.1, the Hirer will make a one-off payment of S\$2,000 to the Owner, and the Owner may terminate this Agreement in its sole discretion.
- 9.2. For the purpose of providing the Services, the Vehicle is strictly for use in Singapore only.
- 9.3. The Hirer accepts that the use of the Vehicle in Peninsular Malaysia is subject to the laws of Malaysia and, notwithstanding anything else in this Agreement, and without prejudice to the Hirer's obligation to comply with Clause 9.2, agrees to accept all costs and liabilities incurred from the use of the Vehicle for any purpose outside of Singapore.
- 9.4. In addition and without prejudice to Clause 9.1, the Vehicle is not to be used, and the Hirer agrees not to permit it to be used, for any purpose for which it is not expressly designed, including driving lessons, towing, racing, pacemaking, or for competing in any form of motor sport or any illegal purpose whatsoever.

10. Hirer's Covenants

10.1. Without prejudice to Clause 9.1, the Hirer shall not at any time:

Hirer's Initials:

Company's Rep Initials:

- 10.1.1. use the Vehicle to ply for hire on the road; or
- 10.1.2. make available the Vehicle for hire from designated taxi stands or by responding to the hailing by any person on the road.
- 10.2. The Hirer agrees that he will not, during the continuance of this Agreement:
 - 10.2.1. without the prior written consent of the Owner, make or permit to be made any mechanical or other modifications, any alterations, additions, or repairs to the Vehicle, or fit any towing equipment or other accessories or non-standard tyres. In the event of any such modification, alteration, addition or repair (whether with or without the consent of the Owner), any additional or modified part of the Vehicle shall be deemed to become part of the Vehicle and shall belong to the Owner, without prejudice to any rights or remedies accruing to the Owner under this Agreement;
 - 10.2.2. remove or interfere with any identification marks or plates affixed to the Vehicle;
 - 10.2.3. deface the paintwork or bodywork of the Vehicle or add or erect any painting, sign-writing, lettering or advertising to or on the Vehicle, or attempt to do so or permit the same to be done;
 - 10.2.4. use or permit the Vehicle to be used or operated in a manner contrary to any law or regulation of Singapore or in Peninsular Malaysia in conformity with relevant insurance stipulations and the requirements of this Agreement; or
 - 10.2.5. sell, assign, mortgage, let on hire or otherwise dispose of or part with possession or control of the Vehicle or assign its rights under this Agreement or attempt to do so. In the event that the Hirer loses possession or control of the Vehicle, the Hirer shall take all necessary steps at the Hirer's own expense to recover possession and control of the Vehicle.
- 10.3. The Hirer shall ensure that the Vehicle shall not at any time during the rental period be driven by any person other than by the Hirer or the Authorised Driver and shall procure that the Authorised Driver complies with the terms and conditions of this Agreement as if an original party hereto. The Hirer shall be solely responsible to the Owner for any noncompliance by the Authorised Driver with the terms and conditions of this Agreement.
- 10.4. The Hirer shall bear all costs of repair and rectification for any damage to the Vehicle resulting from negligence or improper use of the Vehicle by the Hirer or Authorised Driver or any person permitted by the Hirer to use the Vehicle.
- 10.5. In the event of any breach of this Agreement by the Hirer or Authorised Driver, the Hirer shall pay the Owner on demand all losses and damages suffered by the Owner (including all legal costs and expenses incurred for the enforcement of any provision in this Agreement, on a full indemnity basis) in connection with such breach, including any loss or damage arising from the loss of use or loss of or damage to the Vehicle for any reason whatsoever.
- 10.6. The Hirer shall indemnify the Owner in full against any and all claims, actions, proceedings, damages, losses, liabilities (including any loss of revenue, loss of profits or indirect damages), costs and expenses (including legal fees and expenses on a full indemnity basis) that may be brought against, suffered or incurred by the Owner in connection with any use of the Vehicle, which are not otherwise covered by the insurance policy taken out by the Owner.
- 10.7. The Hirer shall take proper care of the Vehicle and drive the same in observation of all traffic laws and regulations and in the event of any breach thereof, the Hirer shall pay all fines and penalties which may be incurred, and answer all traffic summonses, including all notices and inquiries in connection therewith. In particular, the Hirer shall ensure that the Vehicle:
 - 10.7.1. is not overloaded;
 - 10.7.2. has sufficient oil, water and tire pressure at all times; and
 - 10.7.3. is properly parked and locked when not in use.
- 10.8. The Hirer shall ensure the Vehicle is properly serviced and maintained for the duration of the rental period by driving the Vehicle to the Owner's authorised workshop at the following instances:

Hirer's Initials:

Company's Rep Initials:

- 10.8.1. when the Vehicle's odometer reaches 1,000 km of mileage;
- 10.8.2. when the Vehicle's mileage reaches every subsequent 10,000 km (ie. at 11,000 km, 21,000 km, 31,000 km and so on); and
- 10.8.3. whenever the Vehicle manufacturer requires ah-hoc servicing or repairs (recalls, etc.).
- 10.9. The costs of the servicing, maintenance and repair works as set out in Clause 10.8 will be borne by the Owner. The costs of any other servicing of the Vehicle or replacement of tyres (not due to normal wear and tear) shall be borne by the Hirer. Repair of the Vehicle at an unauthorised workshop is strictly prohibited.
- 10.10. Failure to comply with Clauses 10.8 and 10.9, including any delay in scheduling regular maintenance set out in Clauses 10.8.1 and 10.8.2, may result in damage to the Vehicle and the Owner reserves the right to require compensation for such damage from the Hirer.
- 10.11. In the event of a breakdown of the Vehicle and for the period during which the Vehicle is out of commission, the Owner may at its discretion provide the Hirer with another vehicle, which may not necessarily be of the same make and model. If the Owner does not provide the Hirer with a "Replacement Vehicle" during the breakdown period, the Owner shall pro-rate the Rental Fee accordingly.
- 10.12. The Vehicle is insured under a standard commercial motor vehicle insurance policy in accordance with the laws of Singapore against (a) all third party risks and liabilities; (b) loss or theft to the Vehicle; and (c) damage to the Vehicle, in so far as such loss or damage was sustained in the course of the Hirer or (where applicable) the Authorised Driver providing the Services or driving the Vehicle for his personal use.
- 10.13. There is an excess for damage sustained to the Vehicle and for third party liability in the amounts stated in Clause 7, which shall at all times be the responsibility of the Hirer to bear. This excess must be paid by the Hirer prior to the repaired Vehicle being returned to the Hirer. All excess conditions under the insurance coverage are mutually exclusive and shall be applied separately in respect of each separate claim.
- 10.14. The Hirer hereby assigns to the Owner any and all damage and insurance claims, which he may have in relation to the loss and damage to or in connection with the Vehicle during the rental period, and agrees that the same be paid directly to the Owner.
- 10.15. In the event of an accident, the Hirer shall:
 - 10.15.1. obtain the vehicle registration numbers of the vehicles involved, the names, addresses and identification card numbers of the parties involved and those of the witnesses to the accident, if any;
 - 10.15.2. not admit fault or liability;
 - 10.15.3. not abandon the Vehicle without ensuring adequate provision has been made for the safeguarding of the Vehicle and for the securing of the same; and
 - 10.15.4. notify the Owner of the accident within 24 hours of the accident occurring, make an accident report at the Owner's authorised reporting centre and assist the Owner in providing all the necessary information pertaining to the accident to the relevant insurer (if required).
- 10.16. The Hirer shall be required to make a police report and forward a copy of the accident report to the Owner as soon as possible if the accident involves:
 - 10.16.1. a fatality;
 - 10.16.2. damage to government property;
 - 10.16.3. a foreign vehicle;
 - 10.16.4. a pedestrian or cyclist;
 - 10.16.5. a hit-and-run case; or

Hirer's Initials:

Company's Rep Initials

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- 10.16.6. injury (where at least one person involved in the accident was taken to hospital from the accident scene (whether by an ambulance or self-conveyed) or any party involved in the accident was injured and obtained outpatient medical leave for three days or more).
- 10.17. Where the Vehicle is involved in an accident, regardless of the level of damages involved, the Owner reserves the right to withhold repayment of the Deposit to the Hirer until receipt of clearance from the insurance company.
- 10.18. In the event of theft, other criminal act and/or accident that results in total loss of the Vehicle, the Hirer shall be required to make a police report of the same immediately and forward a copy of the police report to the Owner as soon as possible and the Hirer is liable for the insurance excess as stated in Clause 7 and forfeiture of deposit.
- 10.19. A Replacement Vehicle can be arranged at the Owner's discretion if the damage to the Vehicle during the accident is claimed against the third parties' insurance policies, such Replacement Vehicle to be returned to the Owner immediately upon the original Vehicle being ready for collection by the Hirer. No Replacement Vehicle will be provided in situations where the claim will be made against the Owner's insurance policy for the damage sustained to the Vehicle.
- 10.20. The Hirer shall be fully liable for any and all damages incurred (including third party damages) for any accident that is unreported or if reported, where the Owner is unable to claim under its insurance policy for any reason including for failure to obtain the particulars of third parties involved in the accident or for use of the Vehicle under the influence of any drugs, narcotics, alcohol or any other substance that would impair or affect the ability of the Hirer to properly operate the Vehicle.
- 10.21. The Owner shall not be held responsible for any loss or damage to articles stored or left in the Vehicle during the rental period.
- 10.22. The Hirer shall return the Vehicle during the opening times of the Owner or otherwise as determined by the Owner upon the expiration or termination of this Agreement. The Owner shall be entitled to repossess the Vehicle (i) upon failure by the Hirer to return the Vehicle upon the expiration or termination of this Agreement, and/or (ii) if amounts owing to the Owner remain unpaid for at least 5 calendar days, at the Hirer's expense at any time without giving him prior notice and the Hirer hereby irrevocably authorises the Owner or its representatives to enter into any premises where the Vehicle is kept to repossess the same without being liable to any action or proceeding at the suit of the Hirer or any person(s) claiming under or through him. Should the Owner need to repossess the Vehicle, the Hirer will be liable to pay a repossession fee of \$\$500 to the Owner if the Vehicle is repossessed in Singapore. For Vehicles that are repossessed outside of Singapore, the Hirer agrees to pay the full amount of the repossession fee. The steps that the Owner may take to repossess the Vehicle include, but are not limited to, entering the Vehicle with its spare key, towing the Vehicle, and/or relying on third party vehicle repossession services. In the event that the Vehicle is repossessed by the Owner under this Agreement:
 - 10.22.1. the Hirer hereby agrees that the Owner will not be liable for the loss of any personal belongings of the Hirer in the course of repossession; and
 - 10.22.2. the Hirer will remain liable for any damage to the Vehicle at the point of repossession.
- 10.23. The Vehicle shall be refuelled by the Hirer to as per the level provided at the commencement of the rental, at the Hirer's expense, upon the return of the Vehicle for any reason whatsoever, failing which the cost of refuelling, at the rate of S\$3 per litre of petrol will be levied.
- 10.24. The Hirer shall return the Vehicle to the Owner together with all tires, tools, accessories and equipment, in as good order and condition (reasonable wear and tear excepted) as the state of the Vehicle was upon collection by the Hirer from the Owner. The Deposit or any part thereof may be used to off-set the costs of repair or cleaning of the Vehicle, including costs incurred in relation to the following:
 - 10.24.1. damage or cuts to the Vehicle rims or tires;
 - 10.24.2. damage to interior of Vehicle (such as lamps, dashboard, seats etc.);
 - 10.24.3. damage or cracks to the Vehicle lamps, side mirrors or windows;
 - 10.24.4. scratches or dents to the exterior body panel of the Vehicle;
 - 10.24.5. damage to the front and rear bumpers of the Vehicle (and which includes costs of replacement, repair

Hirer's Initials:

Company's Rep Initials:

10.24.6. heavy cleaning of the interior (due to cigarette/foul odour, stubborn stains, food spillage, etc.).

11. Termination

- 11.1. This Agreement may be terminated by either the Owner or the Hirer by giving the other party not less than 7 days' notice in writing. The terminating party shall be entitled to make payment in lieu of any required period of notice of an amount equivalent to the Rental Fee for the relevant number of days.
- 11.2. Notwithstanding any other provision in this Agreement, the Owner may immediately terminate this Agreement at any time by giving notice to the Hirer in the event that:
 - 11.2.1. the Hirer fails to pay any amount owing to Owner and any such amount remains unpaid for more than 5 days after becoming due;
 - 11.2.2. the Hirer is incompetent, guilty of gross misconduct and/or any serious or persistent negligence in respect of his obligations hereunder;
 - 11.2.3. the Hirer becomes bankrupt or faces bankruptcy proceedings;
 - 11.2.4. the Hirer does any act or thing which may bring serious discredit to the Owner;
 - 11.2.5. the Hirer fails to observe and perform any of the duties and responsibilities imposed by this Agreement or any laws or regulations or the terms of his driver's licence;
 - 11.2.6. the Hirer does or allows to be done any act or thing which in the opinion of Owner may jeopardise the Owner's rights in the Vehicle; or
 - 11.2.7. the Hirer breaches this Agreement, and where, in the case of a breach capable of remedy and only if the Owner has requested the remediation of such breach, the breach is not remedied by the Hirer within 7 days of notification to the Hirer by the Owner specifying the breach and requiring his remedy.
- 11.3. This Agreement will automatically terminate if the Owner sells the Vehicle during the rental period.
- 11.4. Upon the termination of this Agreement for any reason, the Hirer shall promptly deliver the Vehicle to the Owner and shall pay to the Owner any sums accrued and unpaid as at the date of termination, and the cost of all repairs required (if any) at the date of termination including any repair required to reinstate the Vehicle to the condition set out in Clause 10.24 or the costs of any missing items required to be delivered to the Owner as set out in Clause 10.24. At the Owner's discretion, such sums and costs may be set-off against the Deposit.
- 11.5. In the event that this Agreement is terminated by the Hirer for any reason whatsoever or by the Owner pursuant to Clause 11.2 before the end of the rental period, notwithstanding such termination, the Hirer shall be required to pay the full Rental Fee for the remainder of the period up to the end of the rental period.
- 11.6. Termination of this Agreement for whatever reason shall not affect the accrued rights and remedies of the Owner arising in any way out of this Agreement as at the date of termination, and in particular but without limitation, the right to recover damages against the Hirer and all provisions which are expressed to survive this Agreement shall remain in force and effect.
- 12. This Agreement shall be governed by, and construed in accordance with, the laws of Singapore. The Owner and the Hirer agree to submit to the exclusive jurisdiction of the courts of Singapore.

[Signature page follows]

Hirer's Initials.

Company's Rep Initials:

IN WITNESS WHEREOF the Owner and the Hirer have hereunto set their hands on this 7th November 2019.

-				
8.1	122	2.90	200	94
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	-	-		٥.

SIGNED by

Name: Chan Chak Soon NRIC/Passport No: S2171663D

for and on behalf of INDO SUMATRA

Date: 7 Nov 2019

Signature Company Stamp

Hirer

ACCEPTED and SIGNED by

Name: Cheong Tian Hock NRIC/Passport No: S1286680A

Date: 7 Nov 2019

Signature

Authorised Driver

ACCEPTED and SIGNED by

Name: Lim Zhen Yang NRIC/Passport No: S9538503F

Date: | ONov 2019

2 hon Yang Signature

wef: 19/11/2019

Authorised Workshop: BW Workshop Services Pte Ltd 30 Ubi Road 4

Singapore 408615.

Service Booking: 6692 0141 (Mon to Fri 10 am to 5 pm)

Breakdown Services: 9731 8883 (24/7) / 9 75-7 8885

Accident Hotline (NTUC Income Orange Force): 6789 5000 (24/7)

Authorised Accident Reporting Centre: NTUC Income Motor Service Centre 81 Ubi Avenue 4 #01-18/19 Singapore 408830

Company's Rep Initials:

291 Kaki Bubit Me Shua Li Industria Park

5(416080)

Hirer's Initials:

Claim Handling

Accident M1/1118850							
Policy No.	5113825625-01	Vehicle No.	SMQ2804R		GST Regis	tration No.	
Certificate No.							
Policyholder Name	INDO SUMATRA				Policyhold	er NRIC	53286329A
Product Code	PRIVATE CAR INSURANCE	Cover Type	drivo CLASSIC		Loading		0
Contact No.(Mobile)	97126266	Contact No.(Office)	0		Contact N	o.(Home)	0
Email Address		Special Remark			eCode		No 🗸
KFK	No ○ Yes	TCA	No Yes		eCode Re	ason	
NCD Protection	No	NCD Entitlement(%)	10		Private Hi	re	Yes
Report Date	26/01/2021 17:39	Accident Report Within 24 hrs	Yes		Accident 1	Гуре	Collision - Head t
Date of Accident	25/01/2021	Time of Accident hh:mm	15:30		Country o	f Accident	Singapore
Reporting Centre		Orange Force			ICM No.		
Accident Location	AYE TWDS ECP B4 LOWER DELTA RD EXIT						
▼ Total Excess Applicable							
Excess Type	Per Accident	Windscreen Excess		100.00			
OD Standard Excess	2,000.00	TP Standard Excess		1,500.00			
YIED OD Excess	0.00	YIED TP Excess		0.00	Driver is (Covered?	Covered
Additional Excess	0.00	7125 17 23003		0.00			
Total OD Excess Applicable	2,000.00	Total TP Excess Applicable		1,500.00			
▽ Benefits	2,000.00						
	tion				11 12 (02) (11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
GST Registered	No		GST Regist	ration Date			
GST Registration No.			GST Status			Yes	
Modification History	26/01/2021 17:44:04 Sy	stem changed GST Status Verified from No	to Yes				
- Policyholder Mailine Add	lane.						
▼ Policyholder Mailing Add Address 1	BLK 91 #03-1519	Address 2	BEDOK NORTH STR	FFT 4	Address 3		SINGAPORE 460
	BLK 91 #03-1519			CE1 4	Post Code		460091
Address 4	00.4540	Address Type	Singapore address		Post Code		460091
Unit No. OI Driver Info	03-1519	Related Policy Number	5113825625-01				
Driver Name	Unnamed Driver	Driver Type	Unnamed Driver				
Unnamed driver Name	CHEONG TIAN HOCK	Driver NRIC	S1286680A		Driver DO	В	16/07/1958
Register Date of Driver License		Driver Age	62		Driving Ex		15
Contact No.(Mobile)	15/11/2005	Contact No.(Office)	0		Contact N		0
	98243848	Address 2	PASIR RIS STREET	21	Address 3		SINGAPORE 510
Address 1 Address 4	BLK 253	Address Type	Singapore address	21	Post Code		510253
Unit No.	#05-219	Address Type	Singapore address		7050 0000		310233
Does he own a Singapore	₩05-219	Driver Vehicle No.			Driver Inc	urer Company	
Registered car?	(ics (g) No	Differ Female 110.				,	
Declaration							
Breathalyser or Blood Test Reading?	0 mg	Any injury?	Yes ○ No				
Modification History							
Claim 001 OD-MX New							
EW 1873 1873 B					Insured		Insured
Claim Type *				OD-MX ✓	Name	INDO SUMATRA	NRIC NRIC
Contact No.(Mobile)				97126266	Contact No. (Home)		No. (Office)
Email Address				INDO.SUMATRA.CARS@GMAIL.	OI Vehicle	SMQ2804R	TP
Claim Description				SMQ2804R / SHC6242T ON 25	Number		Number Name o Preferre
							Workshi
Preferred Workshop	Insured Liability Not at F	ault					
Sentike No. Yes	Repair Preferred Workshop	, Name unknown GIA report Received	~		Claim		D-1-
Date Registered	Орион			26/01/2021 17:47	Close Date		Date Receive
0 171 0				BOSI TAIDA	Workshop		Total Lo but
Report Taken By				ROSLINDA	Repairer		Repaire
Print AK letter							
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Accident No.	MT/1118850	Claim No.	(001			

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Attachment	Uploaded By/Date	Category	9	Urgency	Description	
Tank Tank	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) on 26 Jan 2021 17:46	NRIC/ Driving License	Y	Normal	NRIC/ Driving License 2021-1-26	
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1	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) on 26 Jan 2021 17:45	Photos		Normal	Photos 2021-1-26	
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	NAC_PAYA_UBI_800601(NATIONAL ASSESSMENT CENTRE SERVICES) on 26 Jan 2021 17:45	Photos		Normal	Photos 2021-1-26	

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