

VISION LAW LLC

Advocates & Solicitors - Notary Public - Commissioner for Oaths
Agents for Trade Marks

(Incorporated with limited liability)

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WHEN REPLYING PLEASE QUOTE OUR REFERENCE

Our Ref : DA1-ylv-Ins-H47-115476-21-fg

Your Ref : XD 3776 U

Date : 04 JUN 2021

LONPAC INSURANCE PTE LTD

300 Beach Road
#17-04/07, The Concourse
Singapore 199555

Attention: Motor Claims Department

GOH SENG LAI COMPANY PTE LTD

1014 Geylang East Avenue 3
#01-218 Geylang East Industrial Estate
Singapore 389729

GOH BENG KOON

Blk 105 Aljunied Crescent
#03-227
Singapore 380105

Dear Sirs,

CLAIMANT : HOCK CHUAN HONG CORPORATION PTE LTD

ACCIDENT INVOLVING SLP 4961 Z & XD 3776 U ON 02-Feb-2021 ALONG TOWARDS MCE NEAR TO KEPPEL EXIT AT ABOUT 1415 HOURS

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on **02-Feb-2021 ALONG TOWARDS MCE NEAR TO KEPPEL EXIT AT ABOUT 1415 HOURS** involving our client's vehicle registration number **SLP 4961 Z** and vehicle registration number **XD 3776 U** driven by you/your insured at the material time.

We are instructed that the accident was caused by you/your insured's negligent driving and /or management of your/your insured 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:-

1. Costs of Repair	\$ 7,500.00
2. Rental fee (6 days x \$120.00 per day)	\$ 720.00
3. LTA/GIA/TP report/search fees	\$ 46.49
4. Costs (with GST)	\$ 1,070.00
5. Incidentals (with GST)	\$ 107.00
	<u>\$ 9,443.49</u>

.../2 to be continued next page

CONFIDENTIALITY

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Our Ref : DA1-ylv-Ins-H47-115476-21-fg

Your Ref : XD 3776 U

Date : 04 JUN 2021

Lonpac Insurance Pte Ltd
Attention: Motor Claims Department

Goh Seng Lai Company Pte Ltd
Goh Beng Koon
Singapore

We enclose a copy of each of the following documents for your consideration:-

- (a) Police/GIA report lodged by driver of SLP 4961 Z;
- (b) LTANet Search;
- (c) The Schedule;
- (d) Rental agreement & rental receipt;
- (e) Final Repair Bill;
- (f) Accident Scene Photos.

We have notified your insurers of the accident and a pre-repair inspection of our client's vehicle was carried out by your insurers.

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 insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 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 herein is quantified based on 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.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully



DIANE ANG
Encl.

cc: SLP 4961 Z- By fax: 67434896 only

{As per your instruction we have submitted your claim as set out above to the third party insurance company. Please do notify us if there is any discrepancy, if any, particularly, the number of days claimed for rental charges and/or loss of use as soon as possible. Thank you.}

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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	03/02/2021 11:07 (SGT)
Date of Accident	02/02/2021 14:15 (SGT)
Exact Location of Accident	PIE, Singapore
Additional Location Information	TWDS MCE NEAR TO KEPPEL EXIT
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLP4961Z
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INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	HOCK CHUAN HONG CORPORATION PTE LTD
Company Reg No	2XXXXX486N
Email Address	pohchingkiong@hchcorp.com.sg
Mobile Phone No	(Phone) +65-96683851
Alternative Phone No	+65-96683851

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Harrier
Variant	
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private car

INSURANCE COMPANY

Name of Insurance Company	China Taiping Insurance
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	DMPCSNW00054792001
Cover Note Number	

DRIVER

Name of Driver	POH CHING KIONG(FU ZHENQIANG)
NRIC No	SXXXX604Z
Date Of Birth	07/04/1981
Occupation	Indoor

Date Of Driving Pass	14/09/2001
Driving experience	19 YEARS AND 5 MONTHS
Gender	Male
Mobile Number	(Phone) +65-96683851
Alt. Phone Number	-
Email Address	pohchingkiong@hchcorp.com.sg
Address	46 EASTWOOD RD
Address complement	#03-09
Postcode	486356
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Employee
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 - Change/cross lane
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)	1
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

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

PLS REFER TO THE ATTACHED STATEMENT.

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	XD3776U
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
Name of Driver	GOH BENG KOON
NRIC No	SXXXX475F
Contact Number	(Phone) +65-93389011
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 read carefully the details of the content covered by the attached cover.
2. This form must be completed by the Police officer and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to re-adjudge 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 or 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 signing of this report by the insured, you hereby consent to the archiving of this report at the centre and to copies of the report being made available abroad.
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 to be 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 Ministry/Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of

(i) providing handling and/or dealing with my claims including the settlement of the claims and any necessary investigation, related to the claim;

(ii) investigating the quantum and/or my claims;

to ensure that you and/or dealing with any instructions or responding to any enquiries by me;

my claimant(s) my insurer(s) during the making of correspondence, statements, invoices, reports or notices to my insurer(s) and/or insurer(s) or to bring about delivery of the claim(s), well as or the return of my or my claimant(s) packages); and/or

(iii) complying with any dispute resolution, protesting, handling and/or dealing with my claim(s) for the purpose(s) "purposes")

(b) An external who is/ are involved in the 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 insurer and/or insurer(s) may/are permitted to disclose my Personal Information to their third party service providers or authorised third party service providers who are based outside of Singapore, for one or more of the above purposes;

(d) my personal information will be collected, stored, transmitted, disseminated for the purpose of such collection, investigation and management of my claim and/or future claim;

(e) I understand that my Personal Information will be used for the following purposes:

- 1. to collect, use, disclose and/or process my Personal Information for the purpose(s) of providing handling and/or dealing with my claims including the settlement of the claims and any necessary investigation, related to the claim;
- 2. to collect, use, disclose and/or process my Personal Information for the purpose(s) of investigating the quantum and/or my claims;
- 3. to ensure that you and/or dealing with any instructions or responding to any enquiries by me;

4. to comply with any dispute resolution, protesting, handling and/or dealing with my claim(s) for the purpose(s) "purposes")

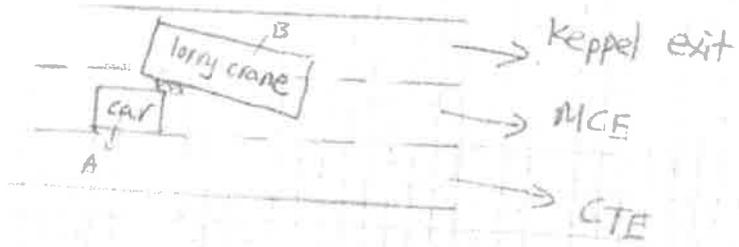


Signature of the insured or authorized driver.

Date: 03/02/21
 Signature of the Police Officer

SKETCH PLAN

A = SLP4961Z
B = XD3776U



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was driving on Lane 2.
 A lorry crane, XD3776U, wanted to cut into Lane 2. I stopped for him to cut in. But the lorry crane did not move forward enough before he cut in. In the end, his right rear side of his lorry hit and scratched my left front side of the car.
 I have taken photos please see the attached.

DECLARATION

[Signature]

[Signature]

[Signature] 02/02/21
 Name
 NRIC/ID No.







IMAGES #4





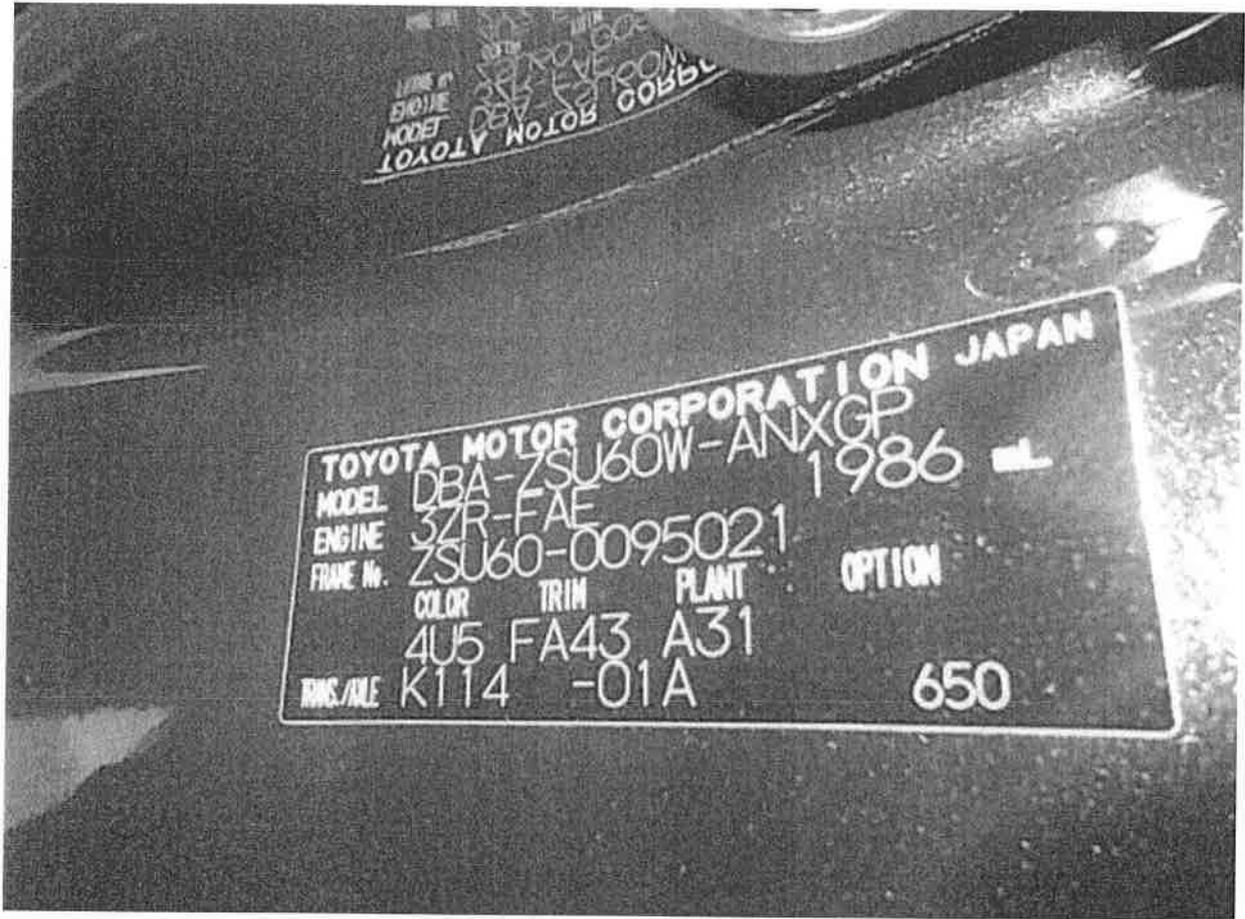


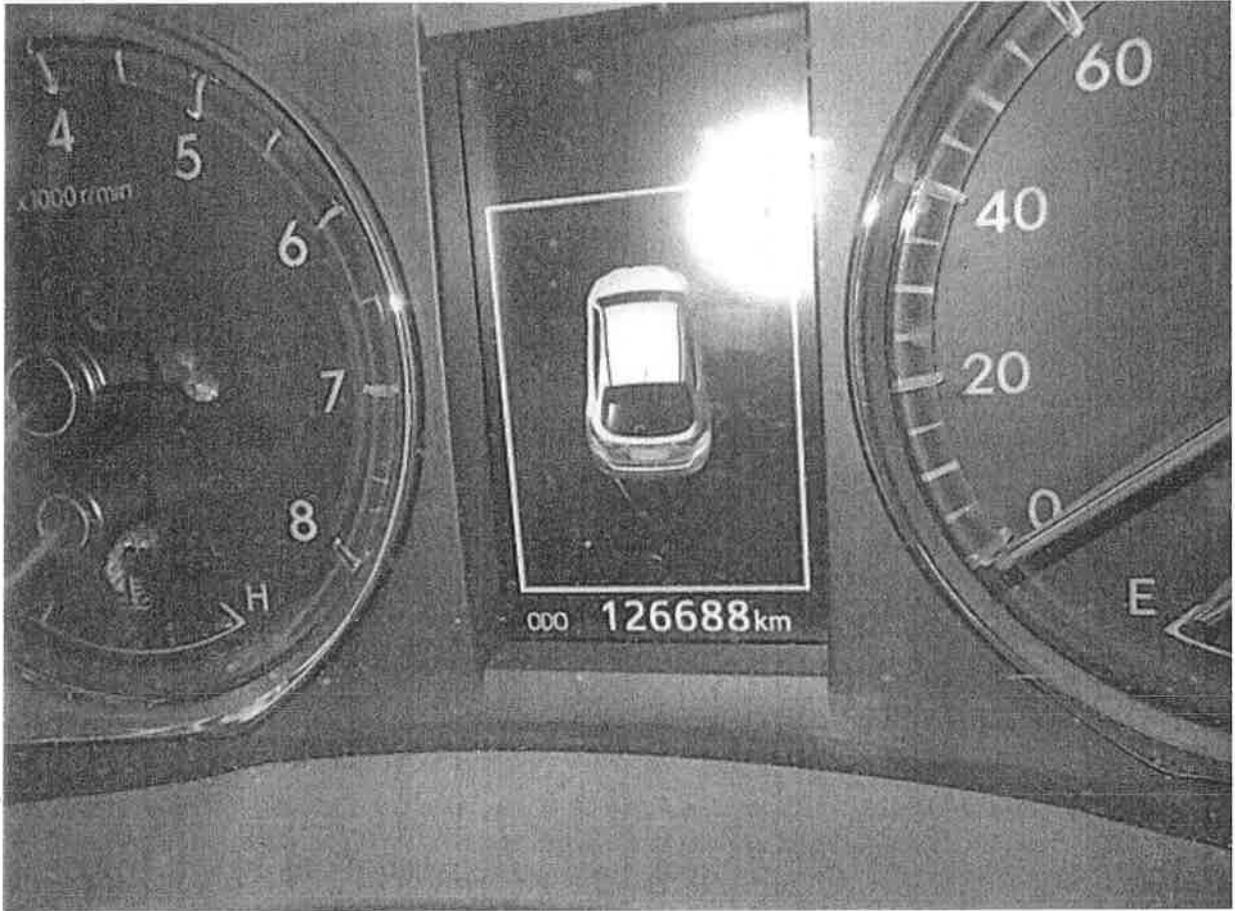
IMAGES #7











Enquire Vehicle Owner Details

Enquire Vehicle Owner Details (As At 02 Feb 2021 / 14:15:00)

Vehicle Owner Details

Owner ID Type:

Company

Owner ID:

200515661K

Owner Name:

GOH SENG LAI COMPANY PTE. LTD.

Registered Address Type:

Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House No.:

1014

Registered Street Name:

GEYLANG EAST AVENUE 3

Registered Unit No.:

01 - 218

Registered Building Name:

GEYLANG EAST INDUSTRIAL ESTATE

Registered Postal Code:

389729

Vehicle Insurance Details

Vehicle No.:

XD3776U

Make Description/Model:

ISUZU / CYZ52R

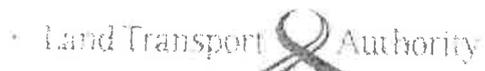
Insurance Company Name:

LONPAC INSURANCE BHD

Save as PDF

OK →

Print



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

Print Date/Time : 03 Feb 2021 / 10:08:54

Receipt Date/Time : 03 Feb 2021 / 10:08:54

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210203-000680

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 - XD3776U As at 02 Feb 2021/14:15:00 Insurance Co: LONPAC INSURANCE BHD				
1	Insurance Enquiry - XD3776U Enquiry Fee 20210203100800078327	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	20210203100819296		Direct Debit: eNETS Debit (Internet Banking)	7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



ORIGINAL

THE SCHEDULE

Agency : AN0478A Class of Policy : Motor Private Car Policy No. : DMPCSNW00054792001
 Account : AN0478A Issued on : 20/05/2020 in SINGAPORE Replacing Policy No. DMPCSN30393419000
 Client : 3246148 Acceptance Date : 20/05/2020

Period of Insurance : 07/06/2020 to 06/06/2021 , both dates inclusive

Insured's Name : HOCK CHUAN HONG CORPORATION PTE. LTD.
 Address : 18 PASIR RIS AVENUE
 PASIR RIS BEACH PARK
 SINGAPORE 519685

Business/Occupation : DIRECTOR OWN USAGE

Premium	:	Basic Annual Premium	:	S\$1,682.25
		Less 5% Loyalty Discount	:	S\$ 84.11
		Less 20% Autosafe Scheme	:	S\$ 319.63
		No Claim Discount -20%	:	S\$ 255.70
		Total Annual Premium	:	S\$1,022.81
		Less Disc.	:	S\$0.00-
		Premium Due	:	S\$1,022.81
		Premium GST	:	S\$71.60
		Total Due	:	S\$1,094.41

Risk No.1 Motor Private Car
 Make/Model : TOYOTA HARRIER 2.0 (A) No. of seats : 5
 Registration : SLP4961Z Body Type : SUV
 Engine No. : 3ZRB937984 Capacity cc's : 1986
 Chassis No. : ZSU600095021 Certificate Ref. : MX4F
 Year of Manuf/Regn : 2016/2017
 Type of Cover : Comprehensive
 Financial Interest : THINK ONE AUTOMOBILE & TRADING PTE LTD

Sum Insured:Market value at the time of loss

Named Drivers Ex Sect. I : S\$750.00
 Additional Ex Other than Named Drivers:
 Ex Sect. I - Age <= 25 : S\$3,000.00
 Ex Sect. I - Age >= 26 : S\$500.00
 * Age as at date of accident
 EX ON WINDSCREEN : S\$100.00

ORIGINAL REGISTRATION DATE: 07-06-2017

The following clauses and endorsements apply to this policy

Subject to Endts. 2, 3(c), 25, 57, 72, N & W(unltd).

AUTOSAFE SCHEME (W)

Continued on page 2



DAWN ENTERPRISES

21 Seletar West Farmway 1
Singapore 798125

Tel: 63832661 Fax: 64842836
Reg No.430058/00D

SLP4961Z

Nº 37469

Fuel 3/4.

RENTAL AGREEMENT

DATE 2/2/2021

HIRER'S PARTICULARS

DRIVER'S PARTICULARS

Name Poh Ching Kiong

Name _____

Address 46 Eastwood Rd

Address _____

#03-09

S (486356)

I/C or Passport No. S8109604Z Country _____

I/C or Passport No. _____ Country _____

Occupation _____

Occupation _____

Date of Birth _____ Age _____

Date of Birth _____ Age _____

Driving Licence No. _____ Date Passed _____

Driving Licence No. _____ Date Passed _____

Tel: (HP) 96683851 (Residence) _____

Tel: (Office) _____ (Residence) _____

IMPORTANT NOTES:

CHARGES

- No Insurance Coverage if the driver is below 24yrs old or less than 2 years driving licence.
- This vehicle is licenced to carry 2080 passengers only.
- Hirer is liable to pay first \$ 2080 as excess all claims any accident plus loss of earning while damaged vehicle is under repair.
- For usage to Malaysia subject to higher excess all claims of S\$5,000.00 and different rental rate
- Please notify our office should there be any accident involving this hired vehicle within 24 hrs
- No refund will be given for vehicle returns early.
- No refund will be given for petrol left in vehicle.
- Hirer is liable to pay all parking fee and traffic summonses. Vehicles to be return during office hour only. No Service on Public Holiday and Sunday.

6 Day at \$ <u>120.00</u> per days	\$ <u>720.00</u>
Day at \$ _____ per week	
Day at \$ _____ per month	
TOTAL AMOUNT	\$ <u>720.00</u>
AMOUNT PAID	\$ <u>720.00</u>
BALANCE DUE	
Days Extension From _____ To _____	
Amount Deposit (refundable) \$	

SCHEDULE

MODEL

SKE1534M

T/Altis

Date	Time	Mileage
<u>02/02/2021</u>		
<u>8/2/21</u>		

FROM

2/2/21

TO

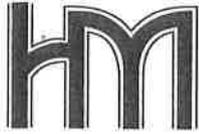
8/2/21

I/we have read and understood the terms and conditions above and hereby agreed to abide

Hirer's Signature

Driver/Gurantor's Signature

DAWN ENTERPRISES



華 明 噴 漆 廠
HUA MENG SPRAY PAINTING WORKSHOP

AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883

Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680

Reg. No.: 254678/00M



Your Ref :

Our Ref :

Date:.....23/4/2021

BILL TO : LONPAC INSURANCE BERHAD

VEHICLE NO :SLP 4961 Z
MAKE / MODEL :TOYOTA HARRIER
NAME :HOCK CHUAN HONG CORPORATION PTE LTD
ADDRESS :14 TUAS SOUTH STREET 12
S 636953

FINAL REPAIR BILL FOR VEHICLE NO:SLP 4961 Z

TO SUPPLY AND REPLACE PARTS, LABOUR CHARGES FOR
REPAIRING, KNOCKING, WELDING AND TO RESPRAY PAINTING
(LUMPSUM REPAIR)

\$ 7,500.00

SINGAPORE DOLLARS:SEVEN THOUSAND FIVE HUNDRED ONLY



