# **KURU & CO**

#### **Advocates & Solicitors**

UEN No. 53130937A / GST Registration No: M90366606R

### 150 South Bridge Road #04-06 Fook Hai Building Singapore 058727

Tel: 65322 009 (5 lines) / Fax: 65322 007 (Our fax no. is not for service of court documents)

Our ref:

L.20.1003.pl

(Please quote our reference when replying)

25 January 2021

#### BY CERTIFICATE OF POSTING

#### BY EMAIL

Comfort Transportation Pte Ltd 383 Sin Ming Drive Gas Building Singapore 575717 India International Insurance Pte Ltd 64 Cecil Street #04/#05 IOB Building Singapore 049711

(Yr ref: SHB 6233A)

(Yr ref: SHB 6233A)

Dear Sir,

# ACCIDENT INVOLVING SMS 1044M AND SHB 6233A ON 04.12.2020 AT/ALONG PIE (AFTER BKE TOWARDS TAMPINES)

We act for Harris Bin Budin trading as Harris Services, owner of vehicle registration number SMS 1044M.

We are instructed to claim for damages against you in connection with the above-captioned road traffic accident involving our client's vehicle and your vehicle registration number SHB 6233A.

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

Cost of repairs	\$6	,288.04
Rental	\$1	,080.00
Survey fee/s	\$	693.00
LTA fee/s	\$	7.49
Incidentals (Inclusive of GST)	\$	53.50
Cost at this stage (Inclusive of GST)	\$	749.00

Enclosed are the supporting documents for your perusal:

Pre-repair Notification letter
Our client's SAS report
Your insured's LTA search
Repair Bill
Survey report, invoice and 45 colored photographs

Rental Agreement LTA receipt

Our ref: L.20.1003.pl

(Please quote our reference when replying)

25 January 2021

# ACCIDENT INVOLVING SMS 1044M AND SHB 6233A ON 04.12.2020 AT/ALONG PIE (AFTER BKE TOWARDS TAMPINES)

We have on 21.12.20 notified your insurer of the accident and a pre-repair inspection of our client's vehicle was carried out by your insurer on 22.12.20.

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

Please also note that you or your insurer should send 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 without further notice to you or your insurer.

Yours faithfully,

Lum a lo

Encl.

- N.B. Supporting documents are forwarded only to your insurer BY EMAIL
- Cc. Liberty Insurance Pte Ltd (Mutual client SMS 1044M) / BY EMAIL

  Please do not prejudice our mutual client's claim in whatsoever way. Meanwhile, we would be obliged if you could let us have a complete set of third party's SAS/police report if you have received a copy of same for our attention.

Cc. Client

# KURU & CO

#### **Advocates & Solicitors**

UEN No. 53130937A / GST Registration No: M90366606R

### 150 South Bridge Road #04-06 Fook Hai Building Singapore 058727

Tel: 65322 009 (5 lines) / Fax: 65322 007 (Our fax no. is not for service of court documents)

Our ref:

L.20.1003.pl

(Please quote our reference when replying)

Yr ref:

SHB 6233A

25 January 2021

#### BY CERTIFICATE OF POSTING

Comfort Transporation Pte Ltd 383 Sin Ming Drive Gas Building Singapore 575717

Dear Sir,

ACCIDENT INVOLVING SMS 1044M AND SHB 6233A ON 04.12.2020 AT/ALONG PIE (AFTER BKE TOWARDS TAMPINES)

We act for Harris Bin Budin trading as Harris Services, owner of vehicle registration number SMS 1044M.

We are instructed that our client's vehicle was damaged in the above captioned accident by the negligent driving of your vehicle registration SHB 6233A.

Please let us have the following information/particulars:-

- 1. the name, address and NRIC number of the driver of the said motor vehicle at the time of the accident;
- 2. whether the said driver was at the time of the accident driving as your servant or agent;
- 3. whether the said driver was an authorized driver and covered by your insurance policy.

TAKE NOTICE – If we do not hear from you within seven (7) days from the date hereof, there is a presumption in law that the said driver was driving as your servant/agent and we shall commence action against you as a Defendant.

We wish to advise you that you have to notify your insurers of the above accident. Failing to do so may entitle your insurers to repudiate liability for breach of condition. In which case, you will be personally liable for any claims resulting from the above accident.

Yours faithfully,

Kuru & Co

Cc.

India International Insurance Pte Ltd - BY EMAIL

Attn: Motor claims Department / Your ref: SHB 6233A

64 Cecil Street #04/#05 IOB Building Singapore 049711

## PRE-REPAIR INSPECTION NOTIFICATION - Yr ref: SHB 6233A // Our ref: L.20.1003.lt

From: Kuru & Co (kurulegal@yahoo.com.sg)

To: motorclaim@iii.com.sg

Date: Monday, 21 December 2020, 12:30 pm SGT

Dear Sirs,

#### ACCIDENT INVOLVING SMS 1044M AND SHB 6233A ON 04.12.20

AT/ALONG PIE

#### NOTIFICATION OF ACCIDENT AND PRE-REPAIR SURVEY

We act for Harris Bin Budin trading as Harris Services, whose vehicle registration number SMS 1044M was damaged in the above accident.

A copy of the Singapore Accident Statement filed is enclosed.

As a result of the accident, our client's vehicle has been damaged. Before our client proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle.

If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you.

Regards,
Lena
Kuru & Co
150 South Bridge Road
#04-06 Fook Hai Building
Singapore 058727

Tel: 6532 2009 Fax: 6532 2007

**CONFIDENTIALITY CAUTION:** This message is intended for the addressee(s) only and may contain confidential information and/or may be subjected to legal privilege. If you have received in error, please notify us immediately by return email, delete this message and you shall not disseminate, distribute or copy any information contained herein.



201003SAS.pdf 2.7MB SVOM 20C5000B / VICOM LTD (VAC) - Sin Ming [575718] ENT NATE & TIME: 05/12/2020 15:23 (SGT) SUB MITTED BY: Zarifah Majeed VERSION: 1 (05/12/2020 15:23 (SGT))

# SINGAPORE ACCIDENT STATEMENT

#### IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- Place from must be completed by the Policyholder and/or the Authorised Driver
   Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate

- 3. Information provided must be as trutiful and accurate as possible. Any willul misrepresentation of willioning of material local may also material m

#### ACCIDENT STATEMENT

Date of Submission 05/12/2020 15:23 (SGT) Date of Accident 04/12/2020 18:45 (SGT) Exact Location of Accident PIE, Singapore ^dditional Location Information PIE (After BKE towards Tampines) ountry/State of Loss Singapore

#### **DETAILS OF OWN VEHICLE**

Honda

Vehicle Registration Number SMS1044M

#### INSURED/POLICYHOLDER

Is company? Name Of Registered Owner HARRIS SERVICES Company Reg No Email Address mimi\_aidil@hotmail.com Mobile Phone No (Phone) +65-81122274 Alternative Phone No +65-81122274

#### VEHICLE PARTICULARS

lodel Freed 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 No - Claiming third party your vehicle? Vehicle Category Private car

#### INSURANCE COMPANY

Name of Insurance Company Liberty Insurance Type of Coverage Comprehensive Fleet Policy No Policy Number Cover Note Number C0103306

#### DRIVER

Name of Driver Harris Bin Budin NRIC No SXXXX482B Date Of Birth 22/10/1965 Occupation Indoor

Date 0f Driving Pass  Dri √ing experience  Ge of the control of t	28/12/1998 22 YEARS Male
Mobile Number Alt, Phone Number	(Phone) +65-81122274 -
Email Address Address	mimi_aidil@hotmail.com
Address complement	Blk 450 Tampines Street 42 #02-114
Postcode	520450
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Other
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	. =
Insurance Company of Other Vehicle Owned by Driver	
GENERAL INFORMATION OF THE ACCIDENT	
Type of Accident	Collision - Head to Rear
Weather Conditions	Raining
Road Surface	Wet
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?	- V
Number of Passengers (Including Driver)	Yes 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? Was notice of intended Prosecution given? If yes, against whom?	No No
CIRCUMSTANCES OF ACCIDENT	
Refer to Sketch Plan	
ATTACHMENT(S)	
Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera? Was there any audio recorded?	No No
The store stry duals recorded.	110
DETAILS OF OTHER	VEHICLE PROPERTY 1
Vehicle Registration Number	SHB6233A
Vehicle Manufacturer	-
Vehicle Model  Vehicle Variant	
Vehicle Variant  Vehicle Colour	-
Vehicle Category	- Taxi
Name of Driver	-
Contact Number	·
Address	-
Address complement Postcode	-
Postcode Insurance Company Name	-
	- <del> </del>

Nat ure Of Damage	**	_
Det alls of property damaged in accident		_
No. Of Passenger (Including Driver)		_

#### SKETCH PLAN

### **IMPORTANT NOTICE**

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 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
- 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
- 7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this (form) and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s)
  - (i) processing, handling and/or dealing with my claims including the settlement of the daims and any necessary investigations relating to the daims;
  - (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 daims (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")
- 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
- my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- the information so collected under (d) above may be shared / disclosed;
  - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or

(ii) for complying with requirements under any regulations, laws or court orders.

IDAC SIN MING VICOM LTD

385 SIN MING DRIVE (S) 575718

6697 5243 / 6455 5358 ZARIFAH MAJEED

Reporting Centre Personnel's Signature

NRIC/FIN No.:

Policyholder's 9 Date & Times

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

FCH PLAN	
smsro44m	
SHB6233A	
SND62357	
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SHB 6283A FAILED TO STOP AUD COLLIDED HOTO	IDAC SIN MING VICOM LTD  385 SIN MING DRIVE (S) 575718



# Enquire Vehicle Owner Details (As At 04 Dec 2020 / 18:45:00)

### Vehicle Owner Details

Owner ID Type:

Company

Owner Name:

COMFORT TRANSPORTATION PTE LTD

Registered Block/House No.:

383

Registered Unit No.:

Registered Postal Code:

575717

Owner ID:

199303821R

Registered Address Type:

Private Residential (Condo Apt or House) /

Shopping / Office Complexes

Registered Street Name:

SIN MING DRIVE

Registered Building Name:

**GAS BUILDING** 

# Vehicle Insurance Details

Vehicle No.:

Make Description/Model:

SHB6233A

TOYOTA / PRIUS HYBRID 1.8 CVT

Insurance Company Name:

INDIA INT'L INS PTE LTD



# Enquire Vehicle's Insurance Particulars (As At 04 Dec 2020 / 18:45:00)

Vehicle No.:

Make Description/Model:

SHB6233A

TOYOTA / PRIUS HYBRID 1.8 CVT

Insurance Company Name:

INDIA INT'L INS PTE LTD

Business Transaction Reference No.:

20201221120236023805

Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).

Printed on 21 Dec 2020 12:02:39

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# YAP MOTOR SERVICE PTE LTD

Blk 12 Sin Ming Industrial Estate Sector B#01-59 Singapore 575656 Tel:6455 2191 Fax: 6451 1706 H/P: 9618 7155

Roc: 201214075W Email: keithyap@singnet.com.sg

## Specialised In

M/S







Vehicle Insurance Claim



/ohiolo l	No.: SM S 1044M Model:	No	0	1543	
	: H/P :	Date:	12	101/202	1
Qty	Description	Unit Pr	rice ¢	Amou \$	nt   ¢
	The repair rost		7	6288	04
	The state of the s				
	# # F F F F F F F F F F F F F F F F F F				

E. & O. E.

All Cheque should be crossed and made payable to

"Yap Motor Service Pte Ltd"

Customer's Signature

For Yap Motor Service Pte Ltd



No.25 Kaki Bukit Road 4 #06-46 Synergy @KB Singapore 417800

Hotline: 6385 1171

Our reference:

21-7157

Date:

8/1/2021

INVOICE NO.

7157

#### **Harris Services**

c/o Yap Motor Service Pte Ltd Blk 7 Sin Ming Industrial East Sector C #01-82 Singapore 575642

Registration No.

SMS1044M

We enclose our fee note for your kind attention, which remains payable irrespective of the outcome of this case.

S/No.	Description of Services Provided	Qty	Amount
1	Being vehicle damage assessment report, inspection, photographs, transport and miscellaneous.	1	\$693.00
		Total amount	\$693.00

Please kindly cross all cheques made payable to "Impact Analysis Consultant".

We thank you in anticipation for your prompt payment.

L. L. Tan (Ms) Principal Consultant



Our reference:

21-7157

Date:

8/1/2021

c/oYap Motor Service Pte Ltd Blk7 Sin Ming Industrial East Sector C #01-82 Singapore 575642

Dear Sirs

RE:

Road Traffic Accident on 4/12/2020

**Harris Services** 

In accordance with your instructions received in this office or 21/12/2020 , we made arrangements to examine the vehicle on 21/12/2020 at above-mentioned address. The following data was recorded:

#### Vehicle details

Make	Honda	Registration	SMS1044M
Model	Freed	Chassis	GB71114737
Colour	Grey	Gearbox	Auto
Odometer	14969km	Paintwork	Good
Steering	In order	Brakes	In order
Condition	Good		

#### **Tyre Depths**

Front left	185/65R15	85% Yokohama
Front right	185/65R15	85% Yokohama
Rear left	185/65R15	85% Yokohama
Rear right	185/65R15	85% Yokohama

Status	REPAIRABLE				
Magnitude	Medium				
Legal status	Unroadworthy				

### Impact Direction & Area of Damage:



Subsidiaries of Impact Analysis Consultant:

- Impact Analysis Consulting Pte Ltd Impact Analysis Academy Pte Ltd IA Racking Solutions Pte Ltd
- IA Accounting & Consultancy Pte Ltd
   Infoknights International Services (Philippines)
   IABN Pte Ltd
   www.iaconsultingsg.com

No.25 Kaki Bukit Road 4 #06-46 Synergy @KB Singapore 41780 Hotline: 6385 1171



Ourreference

21-7157

Date

8/1/2021

Page

2

## Section A: Damaged Parts Assessment

Section A:	Section A: Damaged Parts Assessment								
Part's Description	Qty	Condition As inspected	Repairer's Estimate	Our Adjustment					
List Items:									
Tailgate	1	crushed	1498.00	1498.00					
Tail gate outer handle garnish	1	intact	287.60	0.00					
Tail gate logo	1	necessary	45.90	45.90					
Tail gate emblem 'FREED'	1	necessary	64.50	64.50					
Tail gate plate "HYBRID"	1	necessary	102.00	102.00					
Tail gate inner trim board	1	deformed	357.20	357.20					
Tail gate inner weatherstrip	1	ripped/nec	214.00	214.00					
Tail gate top lock	1	damaged	386.20	386.20					
Rear bumper	1	crushed	948.30	948.30					
Rear bumper inner bracket lh	1	damaged	75.40	75.40					
Rear bumper side retainer @\$56.40	2	cracked	112.80	112.80					
Taillamp @\$412.60	2	refix	825.20	0.00					
Rear end panel	1	bent	384.60	384.60					
Rear end panel top garnish	1	deformed	189.90	189.90					
Rear fender inner trim @\$593.20	2	refix	1186.40	0.00					
	Sub- Total	costs	6678.00	4378.80					
Percent	age discount :	20%	1335.60	875.76					
:	Sub-Total costs	for parts	5342.40	3503.04					
Special Nett Items:									
Tail gate windscreen sealant	1	necessary	60.00	60.00					
Rear bumper clip @\$6.5	8	necessary	52.00	52.00					
Rear end panel sealant	1	necessary	30.00	30.00					
Rear reverse camera	1	serviceable	350.00	0.00					
Rear reverse sensor	1	malfunction	280.00	280.00					

Subsidiaries of Impact Analysis Consultant:

No.25 Kaki Bukit Road 4 #06-46 Synergy @KB Singapore 41780 Hotline: 6385 1171

Impact Analysis Consulting Pte Ltd
 Impact Analysis Academy Pte Ltd
 IA Racking Solutions Pte Ltd

IA Accounting & Consultancy Pte Ltd → Infoknights International Services (Philippines) → IABN Pte Ltd www.iaconsultingsg.com



Ourreference

21-7157

Date

8/1/2021

Rear end panel top garnish clips	3	necessary _	19.50	19.50
	Sub-Total costs	for parts	791.50	441.50
Parts Repair				
*	承	*	0.00	0.00
	Sub- Total	costs	0.00	0.00
	Total costs fo	or parts	6133.90	3944.54

No.25 Kaki Bukit Road 4

#06-46 Synergy @KB Singapore 41780 Hotline: 6385 1171



Ourreference

21-7157

Date

8/1/2021

Page

3

### Section B: Labour Cost Calculation

No.25 Kaki Bukit Road 4

#06-46 Synergy @KB Singapore 41780 Hotline: **6385 1171** 

	Но	urly rate	Manhr. Req.	Total
To dismantle, replace, cut, weld, knock out dents to straighten accident parts as-mentioned on the 'Parts Repair' column inclusive of replacement parts.	\$	45.00	24	\$ 1,080.00
Putty & Spray painting to adjacent panels. Job allowance. Paint / material.		Sub-cont	ract work.	\$ 750.00
Apply rust proofing on the adjacent panels.		Sub-cont	ract work.	\$ 50.00
Remove and refix upholstery to facilitate the repair works	\$	45.00	1.5	\$ 67.50
Remove and refix tailgate rear windscreen glass. (2-man job)	\$	45.00	3.5	\$ 157.50
Remove and replace rear bumper reverse sensor & conduct distance safety setting.	\$	45.00	1.7	\$ 76.50
Conduct water leak test for rear portion associated repair works	\$	45.00	1	\$ 45.00
Transfer of existing tailgate mechanism to new tailgate	\$	45.00	1.8	\$ 81.00
Wiring and bulb checking	\$	45.00	0.8	\$ 36.00
		Total la	bour cost	\$ 2,343.50

Manhour rate and the number of manhours required for each repairing task are formulated based on individual workshop's operating cost and in-house@ IA Research Guidelines respectively.



Ourreference

21-7157

**p**ate

8/1/2021

### Section C: Summary Table of Total Repair Cost

Description		Cost	
Damaged Parts Assessment (See section A)		\$3,944.54	
Part-By-Part			
Further discount	0%	\$0.00	
Recommended cost of parts		\$3,944.54	(1)
			1
Labour Cost Calculation (See section B)		\$2,343.50	(2)
Total Repair Cost (Round off to hundred)		\$6,288.04	(1) + (2)

We would recommend a sum of \$6,288.04 and 7 working days for repair. No further items will be approved without our expressed written agreement. Any significant additional items will be subject to a supplementary report.

Mechanical Engineer, Accident Expert Witness, Licensed Appraiser (Automobile)

B.Eng. (Hons, NUS)

Diploma. Mechanical Engineering

NTC-2 Automovite Technology

Sr.MIES, Institution of Engineers, Singapore (#20100091)

MATAI, Maryland Association of Traffic Accident Investigators

IAARS, International Association of Accident Reconstruction Specialists

PMC of Singapore Business Advisors & Consultants Council

ACTA certified Trainer, Singapore

Enterprise Singapore - Recognised Certification for Management Consultants

IMI Professional Certificate In Vehicle Accident Damage Assessment (UK)

Subsidiaries of Impact Analysis Consultant:

- Impact Analysis Consulting Pte Ltd
   Impact Analysis Academy Pte Ltd
   IA Racking Solutions Pte Ltd
- IA Accounting & Consultancy Pte Ltd
   Infoknights International Services (Philippines)
   IABN Pte Ltd
   www.iaconsultingsg.com

No.25 Kaki Bukit Road 4 #06-46 Synergy @KB Singapore 41780 Hotline: 6385 1171







































