



Chambers Law LLP

Advocates & Solicitors, Commissioner for Oaths & Notary Public

(Limited Liability Partnership UEN T07LL1103A)

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LLB (Hons)(UK)

Email: wyy@chamberslaw.com.sg

Our Ref: CCL.zx.200910 SK

10 February 2021

BY CERTIFICATE OF POSTING

Gan Beng Teck
Blk 413 Jurong West Street 42
#12-819
Singapore 640413

Dear Sir

**DON TEO AENG SOON C/O SHENG KHOON MOTOR SERVICE OF 393 WOODLANDS ROAD BLK D4 YEW TEE INDUSTRIAL ESTATE SINGAPORE 677972
ACCIDENT ON 16.09.2020 INVOLVING SMC 6662E & SH 6974H**

1. We are instructed by the abovenamed to claim damages against you, one Gan Beng Teck, in connection with a road traffic accident on 16.09.2020 at about 0740 hours along Lorong 7 Toa Payoh, involving our client's vehicle registration number **SMC 6662E** and vehicle registration number **SH 6974H** driven by you at the material time.
2. We are instructed that the accident was caused by your negligent driving and/or management of your vehicle in that your vehicle had collided into the front left portion of our client's said motor vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:-

a. Costs of repairs	S\$	7,150.00
b. Rental for Alternative Vehicle for 8 days at S\$180.00 per day	S\$	1,540.80
c. Surveyor Fees	S\$	600.00
d. GIA Search and Report Fees	S\$	29.00
e. LTA Search Fee	S\$	7.49
f. 10 pages of colour photographs	S\$	11.00
g. CD-Rom with video-clip	S\$	20.00
h. Postage, scanning & other incidentals	S\$	80.00
i. Legal Costs	S\$	750.00
Total	S\$	10,188.29

3. We enclose herewith a copy each of the following supporting documents for your attention:-

- a. GIA Report of our client's vehicle;
- b. GIA Report of your vehicle no. SH 6974H;

-
- c. LTA Search Result of your vehicle no. SH 6974H;
 - d. Surveyor's Report and Invoice;
 - e. 35 copies of scanned photographs of damage of our client's vehicle;
 - f. Certificate of Insurance of our client's vehicle;
 - g. Final Repair Bill;
 - h. Vehicle Hiring Agreement;
 - i. Notification of Accident dated 01.10.2020 on the pre-repair inspection; and
 - j. CD-Rom containing video recording of the accident.
4. We had on 01.10.2020 notified your insurer, India International Insurance Pte Ltd, of the said accident and a pre-repair inspection of our client's vehicle was carried out by your insurer on 05.10.2020.
5. We propose using Impact Analysis Consultant as a single joint expert in the event should the matter proceed to Court. Kindly let us know if you are agreeable.
6. Please note that if you are insured and wish to claim under your insurance policy, you should immediately pass this letter and all enclosed documents to your insurer.
7. 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.
8. 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



.....
Wong Yan Ying

Enc.

c.c. **BY EMAIL (motorclaim@iii.com.sg) & REGISTERED SERVICE**

India International Insurance Pte Ltd
64 Cecil Street
#04 #05 IOB Building
Singapore 049711

c.c. Client

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 Report	16/09/2020 14:51
Date Of Accident	16/09/2020 07:40
Exact Location Of Accident	LORONG 7 TOA PAYOH
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMC6662E
Insured/Policyholder	
Name Of Registered Owner	DON TEO AENG SOON
NRIC No	SXXXX501H
Email Address	DONTEO@SMIGROUP.COM.SG
Mobile Phone No	(LOCAL) +65-92307511
Alternative Phone No	OFFICE-92307511

Vehicle Particulars

Manufacturer	TOYOTA
Model	LEXUS RX350
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA386098/1
Cover Note Number	25/09/2020-24/09/2021

Driver

Name of Driver	DON TEO AENG SOON
NRIC No	SXXXX501H
Date Of Birth	14/01/1969
Occupation	OUTDOOR
Date Of Driving Pass	30/01/2002
Driving Experience	18 YEARS AND 7 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-92307511
Fax Number	
Contact Number	OFFICE-92307511
Email Address	DONTEO@SMIGROUP.COM.SG

Address	BLK 689E WOODLANDS DRIVE 75 #15-130
Postcode	735689
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLISION - U-TURN
Weather Conditions	DRIZZLING
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles (including own vehicle) involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

REFER TO THE SKETCH PLAN

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SH6974H
Vehicle Make/Model/Colour	HYUNDAI I40
Details Of Properties	
Vehicle Category	TAXI
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Accident Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

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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. 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 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:

- (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' lawyers/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 lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) 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.
- (e) 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.

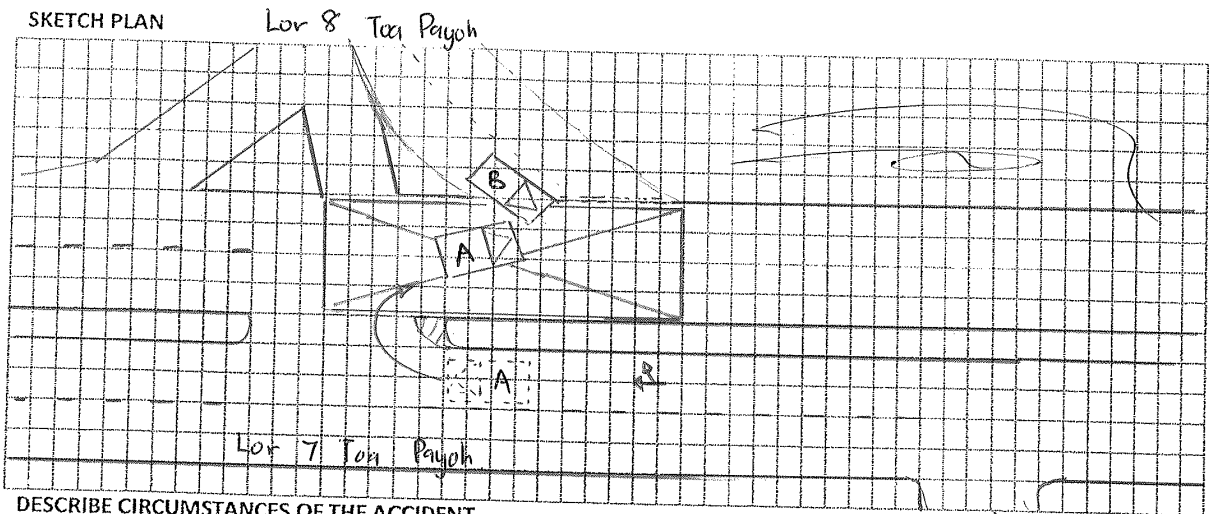
Policyholder's Signature
Date & Time:

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

Reporting Centre Personnel's Signature
Name: Rakeswaran. Ann
NRIC/FIN No.:

Accident Sketch Plan Pg. 2

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Lor 7 Marked

Refer to Attachment.

Important:

You have been advised by the workshop that in the event that you wish to claim against your own policy (OD CLAIM), There is a **FOURTEEN (14) DAYS CLAUSE** WHEREBY MUST BE MADE within the stipulated time frame from the day of the occurrence.

<input type="checkbox"/>	- Reporting Only
<input type="checkbox"/>	- Claim OD
<input type="checkbox"/>	- Claim TP
<input checked="" type="checkbox"/>	- Claim OD/ TP at other workshop

DECLARATION

I/WE declare the foregoing particulars are true in every respect.

Policyholder's signature

Date & Time

Driver's Signature

(if driver not the policyholder)

Date & Time

Reporting Centre Personnel's Signature

Name: Pate Surman, Pined

Nric/Fin No.

On 16/09/2020 at about 7.40am while I drive my vehicle from Lor 7 Toa Payoh Market towards Lor 7 Toa Payoh. While make U turn there was Vehicle B (SH6974H) taxi coming out from Lor 8 Toa Payoh to Lor 7 Toa Payoh. The Taxi driver did not stop and give way at the junction continue move forward and hit into my vehicle front left bumper.





redefining / insurance

AXA Insurance Pte Ltd
 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 (65) 6880 4740
 customer.care@axa.com.sg
 www.axa.com.sg

account number
 03866

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)
 -Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	TEO AENG SOON DON	Certificate number	GA386098 / 1
Cover	Comprehensive	Chassis number	JTJBK11AX02423153
Plan name	Essential	Engine number	2GRJ214673
NCD applicable	50%		
Vehicle registration number	SIMC6662E		
Period of Insurance	from 25/09/2020 to 24/09/2021 (both dates inclusive)		
Finance loan company	HONG LEONG FINANCE LIMITED		

Persons or classes of persons entitled to drive*

- (a) The Policyholder
 (b) Any person who is driving on the Policyholder's order or with their 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.

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (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 Windscreen Excess Not Applicable

An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorised Driver*
2. S\$500 for declared *Young and Inexperienced Driver*
3. S\$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

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

AXA Insurance Pte Ltd

Authorised signature

Important note

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

AXA Insurance Pte Ltd (199903512M)
 8 Shenton Way, #24-01, AXA Tower,
 Singapore 068811
 Customer Centre, #B1-01

1 of 3

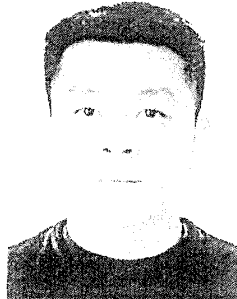
REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S6901501H



Name

DON TEO AENG SOON



張英順

Race

CHINESE

Date of Birth

Sex

S6901501H

14-01-1969

M

Country of Birth

SINGAPORE

A0001789



NRIC No S6901501H

Blood Group Date of issue

B+

19-03-2001

Address

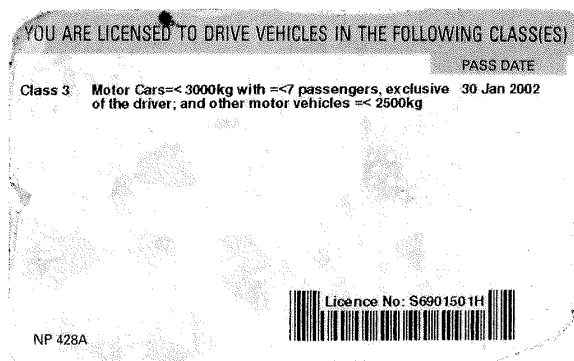
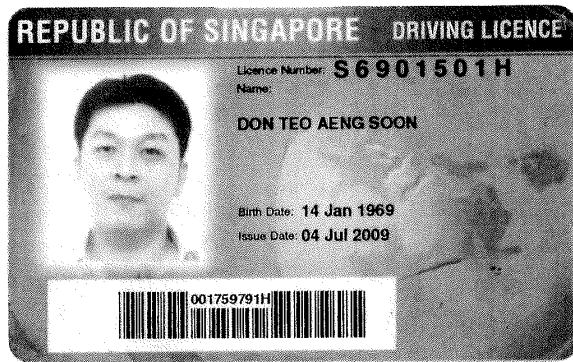
APT BLK 689E WOODLANDS DRIVE 75 #15-130
SINGAPORE 735689

NRIC No: S6901501H

Date: 18/10/2009

No: 6280303

Identification Card & DL of Owner Pg. 2



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo





Accident Photo



Accident Photo



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.
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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 Report	16/09/2020 15:23
Date Of Accident	16/09/2020 07:40
Exact Location Of Accident	TOA PAYOH LOR 8 >> LOR 7
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SH6974H
-----------------------------	---------

Insured/Policyholder

Name Of Registered Owner	COMFORT TRANSPORTATION PTE LTD
--------------------------	--------------------------------

Vehicle Particulars

Manufacturer	HYUNDAI
Model	I40
Vehicle Category	TAXI

Insurance Company

Name of Insurance Company	INDIA INTERNATIONAL INSURANCE PTE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	YES
Policy Number	MCOM0015
Cover Note Number	

Driver

Name of Driver	GAN BENG TECK
NRIC No	S1228482I
Address	413 12-819 JURONG WEST STREET 42

General Information of the Accident

Type Of Accident	SIDE SWIPE
Weather Conditions	CLEAR

Other Information

Was any foreign vehicle involved in this accident?	NO
Was any body injured in the Accident?	NO
Was any other material or property damaged?	YES
Number of Passengers (Including Driver)	1

Circumstances of Accident

SEE ATTACH.

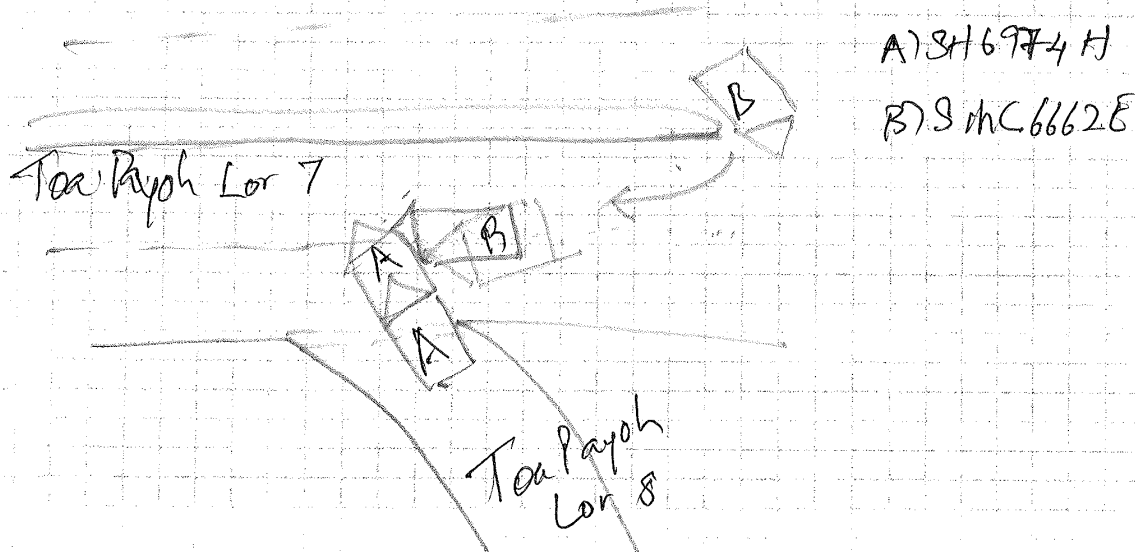
Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	-
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SMC6662E
Vehicle Make/Model/Colour	
Name of Driver	
Insurance Company Name	

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 16/9/20 at about 0740hrs when I Veh A
 exited from the Slip Road onto the main road,
 collided with Veh B that made a U-turn along
 the main road.

DECLARATION

I/We declare the foregoing particulars are true in every respect.

COMFORT TRANSPORTATION PTE L.
 CO. REG. NO. 199303821R

Com

[Signature]
 S/R MCOOHL
 CSO 16/9/20

Policyholder's Signature
 Date & Time:

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

Reporting Centre Personnel's Signature
 Name:
 NRIC/Fin No.:

IMPORTANT NOTICE

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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 setout 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 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 lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) 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.
- (e) 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, investigation, 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.

COMFORT TRANSPORTATION PTE LTD
CO. REG. NO. 199303821R

[Signature]

[Signature]
16/9/20

Policyholder's Signature
Date & Time:

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

Reporting Centre Personnel's Signature
Name:
NRIC/Fin No.:

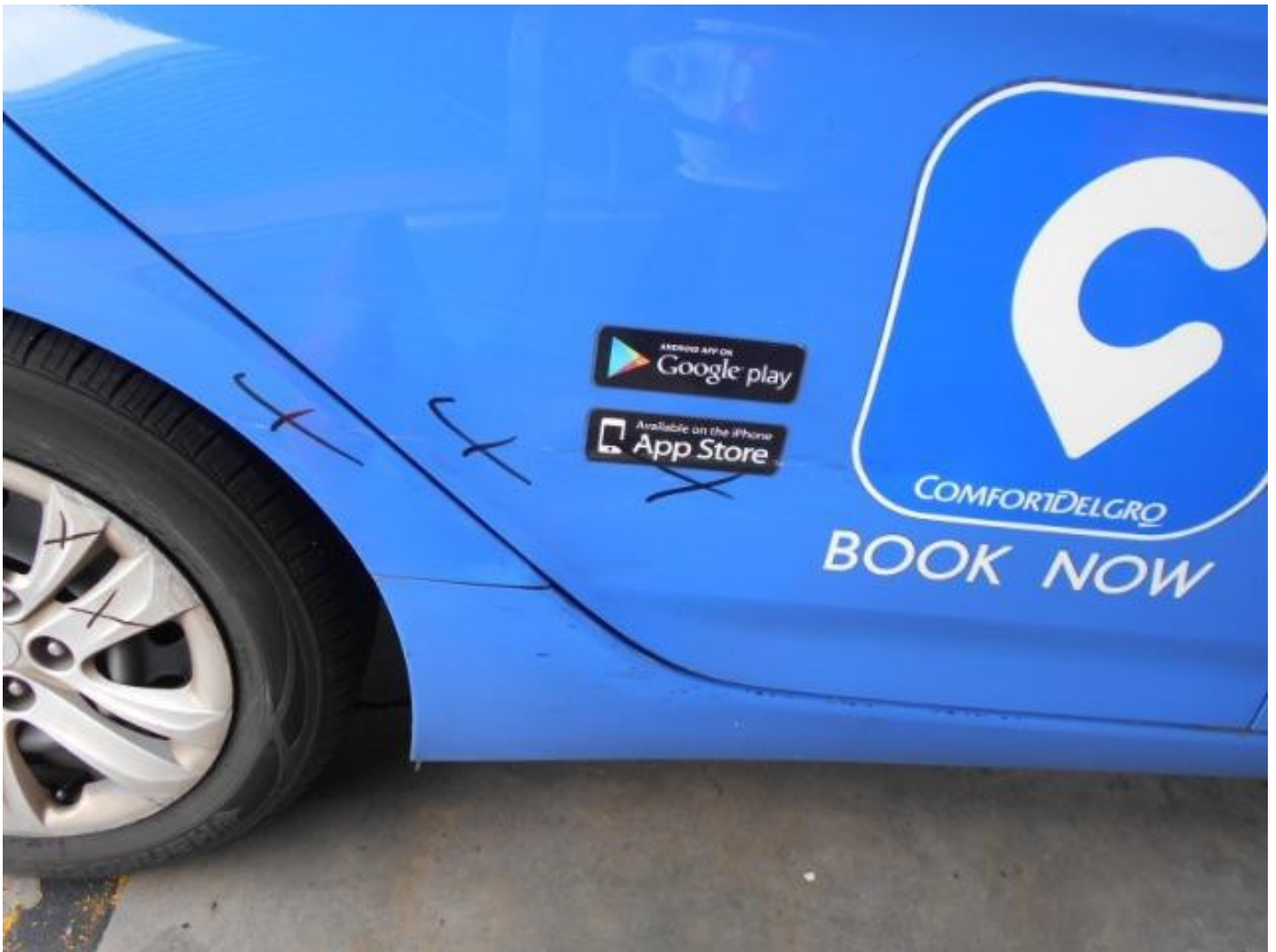
Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Enquire Vehicle's Insurance Particulars (As At 16 Sep 2020 / 07:40:00)

Vehicle No.:

SH6974H

Make Description/Model:

**HYUNDAI / I40 1.7 CRDI F/L AT ABS AIRBAG
4DR**

Insurance Company Name:

INDIA INT'L INS PTE LTD

Business Transaction Reference No.:

20200930152329449919

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

AUTOMAX SURVEY

Blk 110 Bedok Reservoir Road , #07-280, Singapore 470110
Mobile : 9855 6879 Email : automaxsurvey@gmail.com
Registration No. 53110062J

Billing To: Don Teo Aeng Soon
c/o Sheng Khoon Motor Service
Blk 4 Yew Tee Ind Est 393
Woodlands Road
Singapore 677972

Invoice no.: TP20090034

Date: 15 Jan 2021

Vehicle no: SMC6662E

Model : TOYOTA LEXUS RX350

ITEM	DESCRIPTION	AMOUNT
1	Date of Inspection : 05 OCT 2020 Copies of the inspection / survey report Correspondence, postages and etc.	\$ 600.00
2	Photography Services Develop photographs Storage of digital photographs	
3.	To submit report by hand.	
4.	Charges on photocopies, posting, faxes and others incidental works entrusted.	
5	Transportation Charges	
6	Reinspection Charges	
TOTAL :		\$ 600.00

Notes :

1. All cheque payment should be "crossed" and made payable to "Automax Survey".
2. Please contact us if there are further enquiries on the invoice.

Official Stamp



AUTOMAX SURVEY

Blk 110 Bedok Reservoir Road , #07-280, Singapore 470110

Mobile : 9855 6879

Email : automaxsurvey@gmail.com

Registration No. 53110062J

Report Ref : TP20090034

Date: 15 Jan 2021

Don Teo Aeng Soon
c/o Sheng Khoon Motor Service
Blk 4 Yew Tee Ind Est 393
Woodlands Road
Singapore 677972

THIRD PARTY SURVEY ACCIDENT OCCURED ON 16 Sept 2020

Workshop Name and Address

Sheng Khoon Motor Service
Blk 4 Yew Tee Ind Est 393
Woodlands Road
Singapore 677972

As per your instruction dated 05 OCT 2020
We have carried out a physical inspection on the said
We enclosed herewith our report and findings as follows:

with regard to the above matter.
SMC6662E

1. VEHICLE PARTICULARS

Registration No : SMC6662E
Model : TOYOTA LEXUS RX350
Year / Capacity : Mar 2010/ 1496 cc
Chassis No : JTJBK11AX02423153

Engine No : 2GRJ214673
Mileage : 194 597 km
Colour : Metallic Blue

2. TYRES CONDITION

	<u>Size</u>	<u>Made</u>	<u>Balance</u>	<u>Rim</u>
FRONT O/S :	235/60/R18	Prelli	9.00 mm	Sport
REAR O/S :	235/60/R18	Prelli	9.00 mm	Sport
FRONT N/S :	235/60/R18	Prelli	9.00 mm	Sport
REAR N/S :	235/60/R18	Prelli	9.00 mm	Sport

AUTOMAX SURVEY

Blk 110 Bedok Reservoir Road , #07-280, Singapore 470110

Mobile : 9855 6879

Email : automaxsurvey@gmail.com

Registration No. 53110062J

3. DESCRIPTION OF DAMAGES

At the time of inspection, we noted that the vehicle has sustained an impact damages on the **front side** portion(s). For more detail of the damages, please see photograph attached.

4. Estimated normal period of repair : 10 working days to complete

5. In accordance to your instruction, we have **Not Authorised** repair to the vehicle and the survey done on a "**Without Prejudice**" basis. We hope that this report will be of assistance to you in dealing with the matter.

6. Should you discover any discrepancy in the report, please kindly notify us **within 1 week**, or the report will be treated as correct.

Disclaimer

The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in. The rates and assessment of damages must not be used in any circumstances for comparison with other vehicles and/or other accidents in other legal proceedings.

Vehicle Number : SMC6662E

SPARE PARTS

QTY	PARTS DESCRIPTION	CONDITION	Workshop Estimation (S\$)	Our Revised Estimation (S\$)
<i>List Items</i>				
1 pc	Front bumper	bent	\$ 1,885.80	\$ 1,885.80
1 pc	Front bumper side retainer	reuse	\$ 85.00	\$ 85.00
1 pc	Front bumper bracket	reuse	\$ 48.00	\$ 48.00
10 pcs	Front bumper clips	reuse	\$ 80.00	\$ 80.00
1 pc	Headlamp assembly	electronically shocked	\$ 3,125.00	\$ 3,125.00
1 pc	Front support panel	bent - repair	\$ 625.00	\$ -
1 pc	Front fog lamp cover	grazed	\$ 150.00	\$ 150.00
Parts Sub-Total			\$ 5,998.80	\$ 5,373.80
Discount 25.00%			\$ 1,499.70	\$ 1,343.45
			\$ 4,499.10	\$ 4,030.35

Vehicle Number : SMC6662E

SPARE PARTS

QTY	PARTS DESCRIPTION	CONDITION	Workshop Estimation (S\$)	Our Revised Estimation (S\$)
<i>Special Nett Items</i>				
1 pc	Front fog lamp	electronically shocked	\$ 180.00	\$ 180.00
1 pc	Front headlamp washer	broken	\$ 215.00	\$ 215.00
1 pc	Front headlamp washer bracket	broken	\$ 85.00	\$ 85.00
Special Nett Sub-Total			\$ 480.00	\$ 480.00
Spare Parts Total			\$ 4,979.10	\$ 4,510.35

LABOUR COST

S/No	JOB DESCRIPTIONS	Workshop Estimation (S\$)	Our Revised Estimation (S\$)
	Spare PartsTotal c/f	\$ 4,979.10	\$ 4,510.35
1	To check and reconnect snap wiring	\$ 180.00	\$ 150.00
2	To tuff coat affected areas	\$ 180.00	\$ 150.00
3	To respray affected areas	\$ 1,400.00	\$ 1,200.00
4	To renew damaged parts, straighten and repair front chassis member and aligned all parts.	\$ 1,600.00	\$ 1,400.00
5	To polish and protection coating for new paint	\$ 1,000.00	\$ 1,000.00
	Total	\$ 9,339.10	\$ 8,410.35

The repairer has agreed to undertake the repair under lump Sum Basis. We have further adjusted the amount to a lump Sum Repair of :

\$ 7,150.00



Fong Kok Heng
Qualified Appraiser



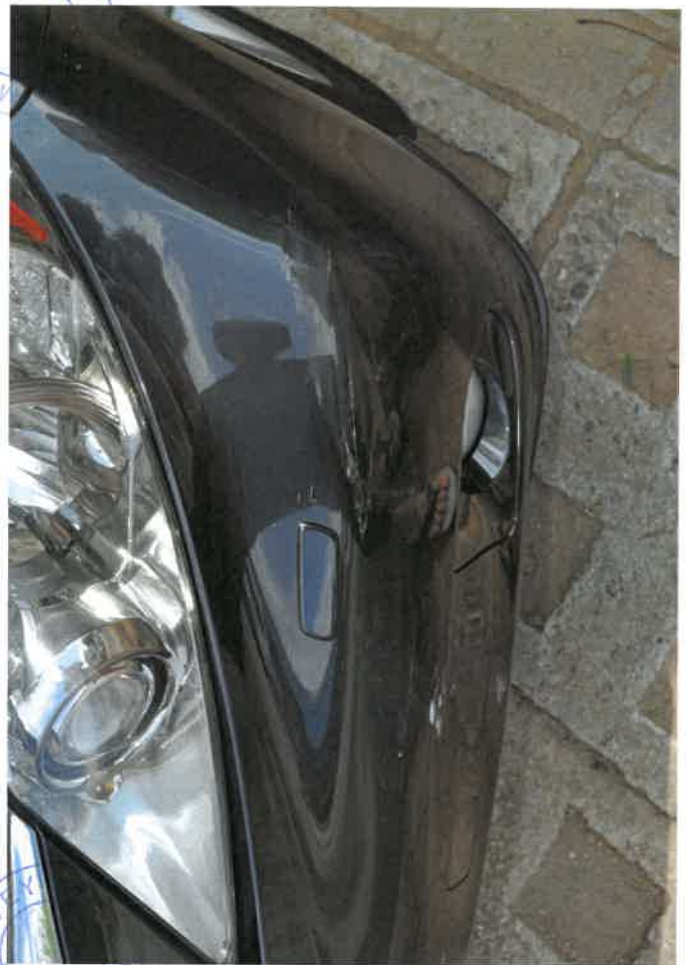
SURVEY



SURVEY

MAX

RVEY



SRVEY



UTOMAX



SURVEY



ALFA ROMEO



TOMAX















redefining / insurance

AXA Insurance Pte Ltd

1800 880 4888 (Within Singapore)
(65) 6880 4888 (International)

(65) 6880 4740

customer.care@axa.com.sg

www.axa.com.sg

Certificate of Insurance

account number
03866

-Motor Vehicles (Third-Party Risks and Compensation) Act. (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules. 1960 -Road Transport Act. 1987 (Malaysia)
-Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	TEO AENG SOON DON	Certificate number	GA386098 / 1
Cover	Comprehensive	Chassis number	JTJBK11AX02423153
Plan name	Essential	Engine number	2GRJ214673
NCD applicable	50%		
Vehicle registration number	SMC6662E		
Period of Insurance	from 25/09/2019 to 24/09/2020 (both dates inclusive)		
Finance loan company	TOKYO CENTURY LEASING (SINGAPORE) PTE LTD		

Persons or classes of persons entitled to drive*

- (a) The Policyholder
(b) Any person who is driving on the Policyholder's order or with their 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.

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (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	Windscreen Excess	Not Applicable
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An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorised Driver*
2. S\$500 for declared *Young and Inexperienced Driver*
3. S\$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

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

AXA Insurance Pte Ltd

Authorised signature

Important note

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

Claims procedure

A. At the Accident Site

1. Exchange particulars with all parties involved in the accident including name, NRIC/FIN number, telephone number, address and insurance company.
2. Take note of the third party vehicle numbers. Please also take digital photographs (e.g. MMS) of all the third party vehicles involved in the accident and a view of the accident scene. These are to be included in the accident report to be filed later.
3. If there are witnesses, note down their names, NRIC/FIN numbers, telephone numbers and addresses.

B. What to do immediately after

1. Call our Customer Helpline at 1800-8804888 or AXA's Premium Workshops listed below for further advice/assistance.
2. Report the accident to one of AXA's Premium Workshops listed below, with your vehicle (whether damaged or not) within 24 hours of the accident or by the next working day. AXA's Premium Workshops are authorised to assist our policyholders for accident report.
3. Lodge a police report for the following motor accident cases:-
 - injury case;
 - non-injury case involving a government vehicle or damage to government property ;
 - non-injury case involving a foreign vehicle;
 - non-injury case involving a pedestrian or cyclist;
 - any accident outside of Singapore.
4. Avoid all unauthorised tow- truck operators or repair workshops.
5. Forward all letters and communications received from third parties concerning the accident to AXA Insurance Pte Ltd.

AXA Premium Workshops

NORTH / CENTRAL ZONE

Ah Lim Motor Company(Main)

10 Ang Mo Kio Ind. Park 2A, #01-09 AMK Auto Point, Singapore 568047, Tel: 6483 1244, Fax: 6483 6170

Ah Lim Motor Company(Branch)

176 Sin Ming Drive, #05-12 Sin Ming Autocare Singapore 575721, Tel: 6456 3637 , Fax: 6456 3686

BH Auto Services Pte Ltd

Blk 1 Sin Ming Industrial Estate Sector C, #01/111/113/115/115 Singapore 575636, Tel: 6559 8944/ 9233 8244/ 9101 3232, Fax: 6515 3144

Comfortdelgro Engineering Pte Ltd (main)

205 Braddell Road, Singapore 579701, Tel: 6383 7118/6553 1111, Fax: 6284 4284

K. Kim Hin Auto Pte Ltd

160 Sin Ming Drive #02-20 Sin Ming Autocity, Singapore 575722, Tel: 6452 7018, Fax: 6458 3895

S & H Motor Pte Ltd

160 Sin Ming Drive #07-02 Sin Ming Autocity, Singapore 575722, Tel: 6453 4730, Fax: 6457 1931

SOUTH ZONE

Charn's Customcraft

Blk 1010 Bukit Merah Lane 3, #01-105, Singapore 159724, Tel: 6271 7054, Fax: 6273 6676

Hin Lung Workshop

Blk 1008 Bukit Merah Lane 3, #01-20, Singapore 159722 Tel: 6858 3000, HP: 9730 0733, Fax: 6476 0075

MOVA Automotive

Blk 1008 Bt. Merah Lane 3 #01-04 Singapore 629792, Tel: 6272 3892, Fax: 6270 8314

EAST ZONE

Alpine Motors Pte Ltd (Chevrolet vehicles only)

7 Ubi Close Singapore 408604, Tel: 6511 3022 (Ext: 343)/6511 1675, Fax: 6456 3700

ETHOZ Group Ltd (Branch)

22 Tampines Street 92, Singapore 528876, Tel: 6654 7501, Fax: 6654 7648

Progressive Automotive Pte Ltd

Blk 3022A, Ubi Road 1 #01-45/46, Singapore 408716, Tel: 6741 5336, Fax: 6741 7208

SME Motor Pte Ltd

1 Kaki Bukit Ave 6, Blk D #02-15/16/17/18, Autobay@ Kaki Bukit Singapore 417883, Tel: 6747 6106, Fax: 6744 2368

Glass-Fix Pte Ltd (Main) (Windscreen Only)

52 Ubi Ave 3 #04-42 Frontier E Park @ Ubi Singapore 408867, Tel: 6278 0887, Fax: 6749 0541



勝 群 汽 車 服 務
Sheng Khoon Motor Service

BLK 4 WOODLANDS ROAD 393 YEW TEE INDUSTRIAL ESTATE
SINGAPORE 677972

TAX INVOICE

Vehicle : ***SMC6662E***

Model : ***TOYOTA LEXUS RX350***

Lump Sum Repair \$ 7,150.00

VEHICLE HIRING AGREEMENT

Workshop: **SHEN 2 HOUR**

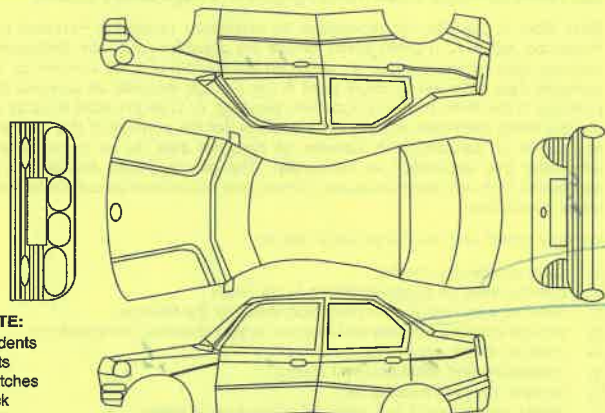
HIRER'S PARTICULARS

Name (as in I/C) **Don TED HENG SOON**
 NRIC/Passport No: **[REDACTED]** Date of Birth: **14-01-1969**
 Address: **BLK 692 WOODLANDS DR 75 #15-130** Age: **S(735689)**
 Name & Address of Employer
 Occupation
 Driving Licence No: **[REDACTED]** Driving Exp: **30/1/2002**
 Passed Date:
 D/L Type: Local/Int'l/Others:

DRIVER'S PARTICULARS

Name (as in I/C)
 NRIC/Passport No: **[REDACTED]** Date of Birth:
 Address: Age:
 S()
 Occupation Driving Exp: Yrs
 Driving Licence No: **[REDACTED]** Passed / Expiry Date:
 D/L Type: Local/Int'l/Others: Contact No:

Hirer's Own Vehicle No: SMC662E		Replace Veh No:																																	
Loan Vehicle No: SLP 9350D		VR No:																																	
Make & Model: 1. Camry		Auto/Manual Group:																																	
<table border="1"> <thead> <tr> <th colspan="2">CHARGES</th> <th>\$</th> <th>cts</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>8 day @ \$ 180</td> <td>Per day</td> <td>\$1440</td> </tr> <tr> <td>Weekly/Monthly</td> <td>week @ \$</td> <td>Per week/Monthly</td> <td></td> </tr> <tr> <td colspan="2">Others</td> <td></td> <td></td> </tr> <tr> <td>CDW/PAI</td> <td>@ \$</td> <td>Per day/Monthly</td> <td></td> </tr> <tr> <td colspan="2">Delivery/Collection Svc</td> <td></td> <td></td> </tr> <tr> <td colspan="2">GST 7%</td> <td>\$100</td> <td>80</td> </tr> <tr> <td colspan="2">OR No: (A) SUB-TOTAL</td> <td>\$1540</td> <td>80</td> </tr> </tbody> </table>				CHARGES		\$	cts	Daily	8 day @ \$ 180	Per day	\$1440	Weekly/Monthly	week @ \$	Per week/Monthly		Others				CDW/PAI	@ \$	Per day/Monthly		Delivery/Collection Svc				GST 7%		\$100	80	OR No: (A) SUB-TOTAL		\$1540	80
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Petrol Level & Surcharge	OUT IN	E 1/4 1/2 3/4 F																																	
First _____ km FREE per day		GST																																	
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES																																	



NON WAIVER EXCESS (Subject to GST): \$ **3000**

ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature :

Additional Driver's Signature :

SINGAPORE Use Only

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with it's use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
 - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
 - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
 - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
 - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
 - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
5/10/2020	14:30	51536	6 Yonh	
Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"				
Date In	Time In	Mileage	Check By	Remarks
13/10/2020	19:00	52464	NK	@ 1345

Hirer's/Driver Signature

Hirer's/Driver Signature



律師
行

Chambers Law LLP

Advocates & Solicitors, Commissioner for Oaths & Notary Public

(Limited Liability Partnership UEN T07LL1103A)

45 North Canal Road #05-01 Lew Building Singapore 059301

Tel: (65) 65353 234 Fax: (65) 65353 502 (Not for service of court documents)

Website: www.chamberslaw.com.sg

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Associate

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Email: dilys@chamberslaw.com.sg

Associate

王妍颖

WONG YAN YING

LLB (Hons)(UK)

Email: wyy@chamberslaw.com.sg

Our Ref: CCL.st.200910 SK

01 October 2020

BY POST ONLY

Gan Beng Teck
Blk 413 Jurong West Street 42
#12-819 Singapore 640413

Dear Sir

ACCIDENT ON 16.09.2020 INVOLVING SMC 6662E & SH 6974H

1. We are instructed by Don Teo Aeng Soon to notify you in connection with a road traffic accident on 16 September 2020 at about 0740 hours along Lorong 7 Toa Payoh involving our client's vehicle registration no. **SMC 6662E** and vehicle registration no. **SH 6974H** driven by you at the material time. Please find enclosed a copy of the filed Singapore Accident Statement.
2. 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 **two (2)** working days of your receipt of this notice whether you or your insurer 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 said vehicle without further reference to you.

Yours faithfully

.....
Wong Yan Ying

Enc.

c.c. **BY EMAIL (motorclaim@iii.com.sg) & post**
India International Insurance
64 Cecil Street
#04 #05 IOB Building
Singapore 049711

c.c. Clients

