





CYCLE &amp; CARRIAGE

**CYCLE & CARRIAGE KIA PTE LTD**  
**PANDAN GARDENS CUSTOMER SERVICE CENTRE**

209 Pandan Gardens Singapore 609339 Tel: 65684555 Fax: 65651240

**ESTIMATE**

Co Reg No : 199405410K

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info														
AIG Asia Pacific Insurance Pte. Ltd. MOTOR CLAIM DEPARTMENT 78 SHENTON WAY #09-16 AIG BUILDING SINGAPORE 079120 Contact No 64191000	<table> <tr> <td>Cust No/Name</td><td>/KANAN CHIDAMBARAM</td></tr> <tr> <td>Reg No/Reg Date</td><td>SMX6892Y*ECB2/ 26/01/202</td></tr> <tr> <td>Date In/Mileage</td><td>/ 1999</td></tr> <tr> <td>Chassis No</td><td>KNACC81CVL5392948</td></tr> <tr> <td>Engine No</td><td>G4LELS647163</td></tr> <tr> <td>Make/Model</td><td>KIA/NIRO 1.6 A SX SR AVT PE</td></tr> <tr> <td>Colour/Trim</td><td>KLG STEEL GREY / WK SATURN BLACK</td></tr> </table>	Cust No/Name	/KANAN CHIDAMBARAM	Reg No/Reg Date	SMX6892Y*ECB2/ 26/01/202	Date In/Mileage	/ 1999	Chassis No	KNACC81CVL5392948	Engine No	G4LELS647163	Make/Model	KIA/NIRO 1.6 A SX SR AVT PE	Colour/Trim	KLG STEEL GREY / WK SATURN BLACK
Cust No/Name	/KANAN CHIDAMBARAM														
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Account No	Terms	Date/Time Printed	CSE	Operator	WIP No			
LAX00000	Credit	09/03/2021/ 11:50	BLE	261 / Edwin Caina	30182			
Description of Goods / Services					Qty	Unit Price	Disc%	Amount
E PNT88000								2000.00
RENEW FRT BUMPER , RH FENDER & FRT SUPPORT PNL					2 X 400			800
REPAIR/RE-ALIGN LHF FENDER & BONNET								
E PNT98000								1400.00
RESPRAY FRT BUMPER , BONNET , LHF FENDER & RH FENDER					2 X 350			700
E PNT88000								100.00
REMOVE & REFIT AIRCON CONDENSER & RADIATOR								?
M SUNDRY								50.00
TOP UP AIRCON GAS								?
A 54900099								30.00
CHECK WIRING ELECTRICAL SYSTEM								
A 10028901								120.00
TO CARRY OUT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST								
USING HI-SCAN PRO TEST								
A 54900099								120.00
DISCONNECT MAIN BATTERY CABLE								
M SUNDRY								50.00
SUPPLY FRT NUMBER PLATE WITH CASING								
M SUNDRY								80.00
APPLY ANTI CORROSION ON AFFECTED AREAS								
M SUNDRY								20.00
Sundries								
M PANEL-FENDER,RH	/	00			1.00	385.00	20.00	308.00
M GUARD ASSY-FRONT WHEEL,RH	X				1.00	126.00	20.00	100.80
M NIRO HYBRID EMBLEM	/	REC			1.00	30.00	20.00	24.00
M GARNISH ASSY-FNDR SIDE,RH	/	?			1.00	123.00	20.00	98.40
M GARNISH ASSY-FNDR SIDE,LH	/	?			1.00	123.00	20.00	98.40
M LOGO ASSY-KIA SUB	/	REC			1.00	51.00	20.00	40.80
M COVER-FR BUMPER UPR	/	BR			1.00	637.00	20.00	509.60
M COVER-FR BUMPER,LWR	/	CUT (Black)			1.00	373.00	20.00	298.40
M SKID PLATE-FR BUMPER	X				1.00	60.00	20.00	48.00
M LIP ASSY-FRONT BUMPER	X				1.00	38.00	20.00	30.40
M STRIP ASSY-FR BUMPER UPR	X				1.00	28.00	20.00	22.40

Confirm &amp; accepted by

Authorized signatory and company stamp

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required. Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.



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PANDAN GARDENS CUSTOMER SERVICE CENTRE

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## ESTIMATE

Co Reg No : 199405410K

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
AIG Asia Pacific Insurance Pte. Ltd. MOTOR CLAIM DEPARTMENT 78 SHENTON WAY #09-16 AIG BUILDING SINGAPORE 079120 Contact No 64191000	Cust No/Name /KANAN CHIDAMBARAM Reg No/Reg Date SMX6892Y*ECB2/ 26/01/202 Date In/Mileage / 1999 Chassis No KNACC81CVL5392948 Engine No G4LELS647163 Make/Model KIA/NIRO 1.6 A SX SR AVT PE Colour/Trim KLG STEEL GREY / WK SATURN BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No
LAX00000	Credit	09/03/2021/ 11:50	BLE	261 / Edwin Caina	30182

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
M COVER ASSY-RADIATOR GRILLE UPR ✓ <i>OK</i>	1.00	40.00	20.00	32.00
M GRILLE ASSY-RADIATOR X	1.00	441.00	20.00	352.80
M ABSORBER-FRONT BUMPER ENERGY X	1.00	68.00	20.00	54.40
M GRILLE-FRONT BUMPER X	1.00	131.00	20.00	104.80
M STIFFNER-FR BPR LWR X	1.00	116.00	20.00	92.80
M WIRING HARNESS-FR BUMPER X	1.00	189.00	20.00	151.20
M COVER-DAYTIME RUNNING LIGHT, LH X	1.00	46.00	20.00	36.80
M COVER-DAYTIME RUNNING LIGHT, RH X	1.00	46.00	20.00	36.80
M PIECE-FRT BUMPER GUARD LWR, LH X	1.00	16.00	20.00	12.80
M PIECE-FRT BUMPER GUARD LWR, RH ✓ <i>CUT</i>	1.00	16.00	20.00	12.80
M BRACKET-FR BUMPER SIDE, LH X	1.00	12.00	20.00	9.60
M BRACKET-FR BUMPER SIDE, RH X	1.00	12.00	20.00	9.60
M GUARD ASSY-FRONT WHEEL, LH X	1.00	126.00	20.00	100.80
M LAMP ASSY-HEAD, LH X	1.00	2102.00	20.00	1681.60
M LAMP ASSY-HEAD, RH ✓ <i>CUT</i>	1.00	2102.00	20.00	1681.60

SURVEYOR NAME: *Steve CLKKJ 9/3/21, 4.30pm*SURVEYOR SIGNATURE: *DD- NM AL*DATE: *EXIRS - ?*REMARKS: *P/P, By B/L sig  
4 chyl*LKK Auto Consultants hence notify  
the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis

Confirm & accepted by *resurveyed and*  
is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

Authorized signatory and company stamp

7% GST on **Nett** **9,919.60**  
**9919.60** **694.37**

**Total Payable 10,613.97**

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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	09/03/2021 15:54 (SGT)
Date of Accident	08/03/2021 07:28 (SGT)
Exact Location of Accident	Zion Rd, Singapore
Additional Location Information	ZION ROAD
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMX6892Y
INSURED/POLICYHOLDER	
Is company?	No
Name Of Registered Owner	KANAN CHIDAMBARAM
NRIC No	SXXXX406H
Email Address	KANANC@GMAIL.COM
Mobile Phone No	(Phone) +65-97109700
Alternative Phone No	+65-97109700

### VEHICLE PARTICULARS

Manufacturer	Kia
Model	Niro
Variant	-
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?	Yes
Vehicle Category	Private car

### INSURANCE COMPANY

Name of Insurance Company	AIG
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	7210009682
Cover Note Number	-

### DRIVER

Name of Driver	KANAN CHIDAMBARAM
NRIC No	SXXXX406H
Date Of Birth	25/12/1975
Occupation	Indoor



Date Of Driving Pass  
 Driving experience  
 Gender  
 Mobile Number  
 Alt. Phone Number  
 Email 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

29/12/2015  
 5 YEARS AND 3 MONTHS  
 Male  
 (Phone) +65-97109700  
 +65-97109700  
 KANANC@GMAIL.COM  
 BLK 2C BOON TIONG ROAD #03-15

166002

Yes

No

#### GENERAL INFORMATION OF THE ACCIDENT

Type of Accident  
 Weather Conditions  
 Road Surface

Side Swipe

Clear

Dry

#### 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?

No

2

Yes

Yes

Yes

1

Yes

#### 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

Traffic Police

(Phone) +65-65470000

(Fax) +65-65474900

10 Ubi Avenue 3 Singapore 408865

No

-

#### CIRCUMSTANCES OF ACCIDENT

#### REFER TO ATTACHMENT

#### ATTACHMENT(S)

Are accident photos available for attachment?  
 Was there any video captured by Car Camera?  
 Was there any audio recorded?

Yes

Yes

No

#### DETAILS OF OTHER VEHICLE PROPERTY 1:

Vehicle Registration Number  
 Vehicle Manufacturer  
 Vehicle Model  
 Vehicle Variant  
 Vehicle Colour  
 Vehicle Category  
 Name of Driver  
 Contact Number

FBG4496R

-

-

-

Black

Motorcycle

-

-

Address  
Address complement  
Postcode  
Insurance 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  
Address  
Address Complement  
Post Code  
Approximate Age Years Old  
Injuries Sustained  
Injured person in which vehicle?  
Were seat belts worn?  
Was this injured conveyed to hospital by ambulance?

LADY PILLION

-

-

-

-

-

FBG4496R

No

Yes

## 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 **truthful and accurate as possible**. Any willful 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 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' 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

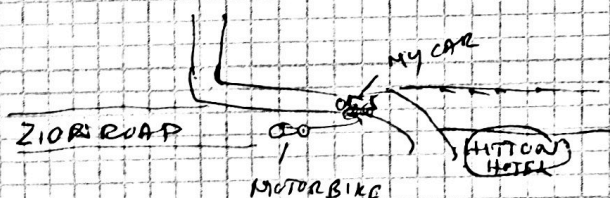
(c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

  
Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

### Sketch Plan



Describe Circumstances of the Accident

Driving on the ZION ROAD and signal left to enter Hutton hotel entrance  
Motor bike Rider picked up speed and crossed over to the my vehicle  
where there is dead end and got hit my vehicle.

Declaration

We 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



Witnessed by Reporting Centre  
Personnel



**SINGAPORE  
POLICE FORCE**



Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408605  
Tel No. 65470000

1 of 3  
Report No. T70210000127

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 08/03/2021 14:05		Video Report No: E70210000127		Station Entry No.:	
<b>Informant's Particulars</b>					
Name of Informant: Kanan Chidambaram			Address: C/O 2C Boon Han Road #03-15 SINGAPORE 166002		
ID Type / ID No.: NRIC NO / S 854406H			Contact No.: Home/Office: Mobile 97109700		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Male	Age: 45	Date of Birth:	Type of Informant: Driver		
Race: Indian			Language:		Institution / School Name
Occupation: PROGRAMME MANAGER			Driving Licence Information: Class: 3 Date of Expiry:		

<b>General Information of the Accident</b>				
Type of Accident:	Injury Conveyed By Ambulance	Drink Drive: No	Date/Time of Accident: 08/03/2021 18:25	Type of Location: Straight Road
Location: ZION ROAD				
Lamp Post Number: F7		Road Surface: Dry		Road Speed Limit:
Weather: Clear		Traffic Control: Not Controlled		Traffic Volume: Light
Type of Collision: Between Moving Vehicles - Side Swipe - Same Direction				Anyone conveyed by ambulance: Yes

<b>Details of Vehicle Involved</b>						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passengers
FBG4495R	Motorcycle		KTM	Black	Slightly Damaged	1
SMX889ZY	Car	KIA	NIRO HYBRID 1.6 DCT SUNROOF	Gray	Slightly Damaged	0

<b>Details of Vehicle Insurance</b>				
Vehicle No.	Insurance Company	Insurance No.	Effective	Expiry Date





**SINGAPORE  
POLICE FORCE**

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 409855  
Tel No: 65470000



T/20210409/7563

2 of 2

Report No: T/20210409/7563

**CONTINUATION OF REPORT**

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SMX6892Y	AIG ASIA PACIFIC INSURANCE PTE. LTD.	7210000682	26/01/2021	25/01/2023

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Driver			
Name	Karan Chidambaram	ID No	S7528408H
Related Vehicle	SMX6892Y (Car)	Contact No.	97109700
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

**Brief Details.**

On the above mentioned date, time, while I was travelling along lane 3 Zion Road, filtering right to lane 4 with my right signal on and eventually intending to make a right turn into Concorde Shopping Centre, suddenly a motorcycle from behind overtake me from the right, hit my front right fender and crashed himself at the divider. I then stopped my vehicle, alighted and made a checked on both rider and his pillion. I observed that there's an injury on the lady pillion, I then called for 995.



**SINGAPORE  
POLICE FORCE**

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000



120212000000

3473

Report No: T202120000000

**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 65474886 stating the report number as reference.

Signature Of Officer Recording The Report:

A/

SI MUHAMAD FADLI BIN MOHAMED YUSOFF

Signature Of Interpreter:  
Not applicable

Officer In Charge Of Case:  
TP / GIT /

Contact No.:

Authentication Stamp  
NP154



SINGAPORE  
POLICE FORCE

SIGNATURE

Signature Of Informant

Date/Time:  
09.03/2021 14:05

Classification Of Case:

# CERTIFICATE OF INSURANCE

## KIA AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : KANAN CHIDAMBARAM  
 Period of Insurance : 26 Jan 2021 To 25 Jan 2023  
 Engine No. : G4LELS647163  
 Chassis No. : KNACC81CVL5392948

Vehicle No. : SMX6892Y  
 Policy No. : 7210009682  
 Endorsement No. :  
 Issued Date : 10 Feb 2021

### ABOUT THE COVER

Make/Model : KIA Niro 1.6  
 Engine Capacity/Tonnage : 1,580.00 CC  
 Driver Restriction : NA

Sum Insured : Market Value  
 Off Peak Car : No

First Year of Registration : 2021  
 Insuring with COE/PARF : Yes

#### Person or Classes of Persons Entitled to Drive\* :

- The Policyholder
- Any other person who is driving on the Policyholder's order or with his/her permission.

This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition  
 Limitation as to use\* :

Mileage Condition : Unlimited Mileage

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

This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or 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.

Loss of Use 1500cc - 1600cc

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189), Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

### EXCESS

Section 1  
 Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$600

Section 2  
 Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

KANAN CHIDAMBARAM - \$600 (Own Damage), \$600 (Flood Cover)

### APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 330 Ubi Rd 3 Singapore 408650 67461000  
 2. Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 609339 65684501  
 3. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 241 Alexandra Road Singapore 159931 64278800  
 4. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 600 Sin Ming Ave Singapore 575733 69328000

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website [www.aig.sg](http://www.aig.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

### IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: DBS BANK LTD

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

**AIG Asia Pacific Insurance Pte. Ltd.**  
 This computer generated document does not require a signature.

0504671225  
 CYCLE & CARRIAGE - JANMAO

239 ALEXANDRA ROAD  
 SINGAPORE 159930

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

SSCZSS