

K. KRISHNA & PARTNERS

UEN 53131210X
GST Regn. No. M90371530C

Advocates & Solicitors

Commissioner for Oaths & Notary Public

101 Cecil Street #24-03/04 Tong Eng Building, Singapore 069533
Tel: 6323 3038 Fax: 6323 2120 (Not for service of Court Documents)
Email: kkrishna@singnet.com.sg

CNP-18-001474

REG/CS/PAY/FA

17 MAY 2019

K. Krishnamoorthi

LLB (Hons) (London)
Barrister-at-Law (Gray's Inn)
B.Sc(Hons)(Est.Man)(S'pore)

S. Manohar

LLB (Hons) (S'pore)

Vengadesh s/o Kumaravelu

LLB (Hons)

Our Ref : KK.AMM.18290.2019.ma

Your Ref: To be advised

14 May 2019

M/s MSIG Insurance (Singapore) Pte Ltd

4 Shenton Way
#21-01 SGX Centre 2
Singapore 068807

WITHOUT PREJUDICE
BY HAND

Dear Sirs

PERSONAL INJURY - ACCIDENT ON 07/11/2018 INVOLVING SLV 3715T & SLC 1905A ALONG STILL ROAD TOWARDS EUNOS

We act for M/s Yusra Limo Services, who were the registered owner of motor vehicle no. **SLV 3715T** which was involved in the aforesaid accident with motor vehicle no. **SLC 1905A**.

We are instructed that the said motor vehicle no. **SLC 1905A** was insured by you at the material time.

We are further instructed that the aforesaid accident was caused solely by the negligence of your insured driver in the control management and driving of his vehicle. Accordingly, our client's vehicle was damaged and our client has been put to loss and expenses as follows:

1) Cost of repairs	\$ 8,800.00
2) Rental of vehicle (12 days x \$120 per day)	\$ 1,440.00
3) Survey fee	\$ 600.00
4) Towing Charges	\$ 120.00
5) Costs	\$ 963.00
6) Transport, Xerox, postages & other incidentals	\$ 107.00
	\$ 12,030.00
	=====

K. KRISHNA & PARTNERS

Advocates & Solicitors

- 2 -

We have been instructed to claim the said sum of **\$12,030.00**. In support of our client's claim, we enclose herewith the documents as follows:-

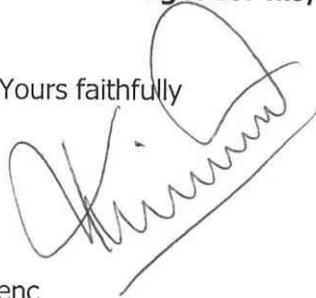
- i) photocopy of LTA search;
- ii) photocopy of accident reports;
- iii) photocopy of M/s Auto Mega Mall Pte Ltd's Repair bill;
- iv) photocopy of M/s SAT Leasing Pte Ltd's Rental Agreement & invoice;
- v) photocopy of M/s Allin Automobile Appraisers' Bill and Survey Report and
- vi) **46** colour damaged photos.

TAKE NOTICE that unless we receive your acknowledgement of receipt of this letter and its enclosures **within fourteen (14) days from the date hereof**, our client will have no alternative but to commence proceedings against your insured and/or his authorised driver without further reference or notice to you.

FURTHER, if you wish to conduct an inspection of our client's vehicle or to conduct a second inspection as the case may be, please let us have your written request **within seven (7) days of receipt of this letter of demand**. Please be reminded that our client shall enforce the above time lines strictly.

Please note that this claim is submitted without prejudice to our client's rights to claim damages for his/her personal injury as the case may be.

Yours faithfully



enc

cc M/s Hitachi Capital Asia Pacific Pte Ltd
111 Somerset Road
#14-05-15
Tripleone Somerset
Singapore 238164

CERTIFICATE OF POSTING

(We would advise you to report the accident to your insurers, M/s MSIG Insurance (Singapore) Pte Ltd, if you have not done so. We have forwarded all supporting documents to your insurers, M/s MSIG Insurance (Singapore) Pte Ltd. All supporting documents will be forwarded to you upon request. Please also notify us if you have a claim against our insured **within eight (8) weeks** from the date hereof.)

cc client

AUTO MEGA MALL PTE LTD

Co,Reg No : 201424610Z

24 Defu Lane 12 Singapore 539131

Tax Invoice

Bill to : YUSRA LIMO SERVICES
Driver : DZULKIFLEE BIN ABDUL HALIK
BLK 290 TAMPINES STREET 22
#03-414
SINGAPORE 520290

Invoice No : IN000373
Date : 19/12/2018
Vehicle No : SLV3715T

Veh Model : TOYOTA CHR		Order No : -	
Chassis No : ZYX102077264		Mechanic : -	
Qty	Description	Unit Price S\$	Amount S\$
1	Repair Cost	8,800.00	8,800.00
Subtotal SGD			8,800.00
Grand Total SGD			8,800.00

Cash/Cheque payment upon collection of Car
All Cheques Must be Payable to "Auto Mega Mall Pte Ltd"
Please write the Vehicle no on the reverse of the cheque payment

Auto Mega Mall Pte Ltd



Authorized Signature

SAT LEASING PTE LTD

Your preferred choice

24 Defu Lane 12, Singapore 539131
T: +65 6748 1141 F: +65 6749 1141
Email : sales@satmotors.com
Website : www.satmotors.com

Invoice Date: 28/11/2018
Invoice #: S1249
Sales Person / Contact no.:

Bill To :

NRIC / Passport No. :	S8629781G
Hirer's :	DZULKIFLEE BIN ABDUL HALIK
Address :	BLK 290 TAMPINES ST 22 #03-414
Postal Code :	S(520290)

Details :

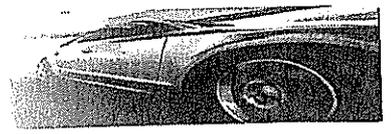
Car Plate :	SJN7148U
Make / Model :	Toyota Vios
Rental period :	17/11/18 - 28/11/18
Type Of Rental :	12 Days

Payment Details :

Being Payment For :					
Rental Period :	\$120.00	x	12	Days	\$ 1,440.00
Towing Charges :	\$120.00		1	Trip	\$ 120.00
Remarks :	Claim For SLV3715T				
Total :					\$ 1,560.00

Terms & Conditions:

The deposit will be used in the event of loss of or damage to the vehicle where the Renter will be fully liable on the cost of necessary repairs or replacement and the deposit will be credited towards the Owner. The Renter shall pay up for any excess amount for the cost of replacement cost if the deposit amount was insufficient. In the absence of damage or loss, the deposit will be return to the Renter after handing over the vehicle.
The Renter agree to compensate the Owner for the sum of deposit in the event of breach of contract.



VEHICLE RENTAL AGREEMENT

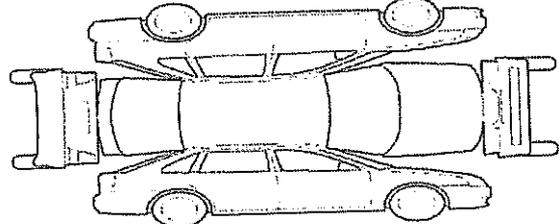
HIRER'S PARTICULARS	
Name: OZUICKLEE Bin ABDUL HALIK	
Address: BK 290 TAMPINES ST 22. #03-414 S (570290).	
Name & Address of Employer:	
IC / PP No: 58627816.	DL No:
Date of Birth: 21/10/1986.	Date of Issue/Expiry:
Nationality:	PL of Issue:
Occupation:	Driving Exp:
Tel No:(O) (Home) (HP) 8200 3645.	

VEHICLE'S PARTICULARS	
Vehicle No: SANTY8U	Repl. Vehicle No:
Make/Model: TOYOTA VIOS.	Make Model:
Mileage Out:	Mileage Out:
Date Out: 17/11/18.	Date Out:
Time Out:	Time Out:
Hirer/Period Expiry	

2ND DRIVER'S PARTICULARS	
Name:	
Address:	
Name & Address of Employer:	
IC / PP No:	DL No:
Date of Birth:	Date of Issue/Expiry:
Nationality:	PL of Issue:
Occupation:	Driving Exp:
Tel No:(O) (Home) (HP)	

RENTAL CHARGES		
Daily	@ \$	per day
Weekly	@ \$	per week
Monthly	@ \$	per month
Others	@ \$	
Delivery Service		
SUB TOTAL \$		

PETROL/DIESEL LEVEL						
OUT	E	1/4	1/2	3/4	F	
IN	E	1/4	1/2	3/4	F	
Extension of Rental						
Repairs/Damages						
Collection Service						
MISC						
GST @ 7%						
TOTAL CHARGES \$						



Security Deposit (Refundable after 3 working days)				
Advance Rental Paid By:				
CASH	NETS	CHEQUE	BILL	CARD
Cheque/Card No:				
Expiry Date				
Amount Due/Refund				

A-Accidents C-Cracked D-Dents S-Scratches

x	x
x	x
Hirer's Signature & Stamp	Driver's Signature & Stamp

Refund	By
Received \$	Receiver

I/We have read and agree to the Terms & Conditions on both sides of this agreement. If I/We have presented a cheque/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/our signature above will be considered to have been made on the cheque/credit card voucher. All information I/We have given SAT LEASING PTE LTD in connection with this agreement are true and accurate.

- IMPORTANT**
- Only persons above 24 and below 65 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
 - Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company **SAT LEASING PTE LTD**.
 - Use of the vehicle for illegal purpose (for instance : In connection with theft, drug peddling or trafficking, smuggling is strictly prohibited and is not covered by the insurance cover.
 - Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
 - The hirer shall be liable for excess charges for any late return of the rate shown per hour or per day.
 - In case of accident, the hirer shall report to the owner immediately, if there is bodily injuries, a police report must be made within 24 hours.
 - No refund will be given for early return of vehicle.
 - The hirer is responsible for the first **\$52,500** excess to the **THIRD PARTY DAMAGE OR INJURY** claims and/or also the first **\$52,500** excess to the **FIRST PARTY DAMAGE**, property of **SAT LEASING PTE LTD**, upon payment for each and every accident/damage.

SAT LEASING PTE LTD
 24 DEFU LANE 12, SINGAPORE 539131
 TEL: 6748 1141 FAX: 6749 1141

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 deemed to be the day and time the vehicle is returned to SAT LEASING PTE LTD and the same shall be accepted as conclusive evidence of the same and shall not challenged or questioned on any account whatsoever.

Date In	Time In	Mileage In	Checked By	Remarks

Signature of Hirer/Driver



ALLIN AUTOMOTIVE APPRAISERS
Block 805D, Keat Hong Close. #13-88 Singapore 684805

INVOICE

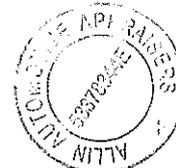
Bill To: AUTO MEGA MALL PTE. LTD.
24, DEFU LANE 12
SINGAPORE 539131
On behalf of DZULKIFLEE BIN ABDUL HALIK

Invoice No : ALLIN-11-0130

Date : 17.11.2018

Being:	
Survey Fees (including 46 photographs and transport charges)	\$ 600.00
Singapore Dollars : Six Hundred Only.	\$ 600.00
Our Reference No. : ALLIN-11-0270	
Vehicle No. : SLV3715T	

SURVEYED WITHOUT PREJUDICE



Appraiser Name:
Lim Chang Liang



ALLIN AUTOMOTIVE APPRAISERS

Block 805D, Keat Hong Close. #13-88 Singapore 684805

DZULKIFLEE BIN ABDUL HALIK

c/o Auto Mega Mall Pte Ltd

24, Defu Lane 12

Singapore 539131

Report No : ALLIN-11-0270

Date : 17.11.2018

Reference

Requested by : Workshop, owner's behalf
Date of Request : 17/11/2018
Date of Accident : 7/11/2018
Date of Inspection : 17/11/2018
Inspected at : Auto Mega Mall Pte Ltd
24, Defu Lane 12
Singapore 539131

Vehicle Details

Vehicle No.	: SLV3715T	Make & Model	: TOYOTA CHR
Year Make	: 2017	Colour	: RED
Engine No.	: 2ZR8200461	Chassis No.	: ZYX102077264
Engine Capacity	: 1,797cc	Mileage	:
Air-Con	: YES	Radio/CD/Cassette	: YES
Seat Belt	: YES	Rims	: SPORT

General Condition of Vehicle

General Condition	: GOOD	Modification	: NIL
Brakes	: SERVICEABLE	Handbrake	: SERVICEABLE
Steering	: SERVICEABLE		

<u>Tyres</u>	<u>Make</u>	<u>Size</u>	<u>Rim</u>	<u>Tread Balance</u>
Front Right	DUNLOP	215/60/R17	SPORT	70%
Front Left	DUNLOP	215/60/R17	SPORT	70%
Rear Right	DUNLOP	215/60/R17	SPORT	70%
Rear Left	DUNLOP	215/60/R17	SPORT	70%

Assessment

	<u>Repairer's Estimate</u>	<u>Recommendation</u>
Spare Parts :	\$ 8,399.70	\$ 6,719.76
Labour Charges :	\$ 1,840.00	\$ 1472.00
Paint Work :	\$ 800.00	\$ 640.00
Towing Charges :	\$	
Total :	<u>\$ 11,039.70</u>	<u>\$ 8,831.76</u>

Recommend Lum Sum Repairs : \$ 8,800.00
Reduction : \$ 2,239.70

Estimated Period Required for Repair : 12 Days



ADJUSTMENT ON REPAIR COST & REPLACEMENT OF PARTS

Vehicle No: SLV3715T
Chassis No: ZYX102077264
Engine No: 2ZR8200461

Report No : ALLIN-11-0270
Date : 17.11.2018

Replacement of Damaged Parts

<u>S/No.</u>	<u>Quantity</u>	<u>Description</u>	<u>Condition / Remarks</u>	<u>Repairer's Estimates</u>	<u>My Recommendation</u>
1	1	Front Bumper	Damaged	\$ 898.00	\$ 718.40
2	2	Bumper Bracket	Necessary	\$ 666.40	\$ 533.12
3	1	Front Pre collision Module	Faulty	\$ 2,005.00	\$ 1,604.00
4	1	Front left Headlamp	Broken	\$ 3,808.30	\$ 3,046.64
5	1	Front Reinforcement	Impacted	\$ 902.00	\$ 721.60
6	1	Car Plate with Holder	Necessary	\$ 120.00	\$ 96.00
				\$ 8,399.70	\$ 6,719.76

Total (Parts): \$ 8,399.70 Less 20% \$ 6,719.76

Labour Charges

7	To fix & dismantle and remove damaged parts and affected Front Left affected damaged portion.	\$ 800.00	\$ 640.00
8	To apply anti rust coat and affected areas	\$ 60.00	\$ 48.00
9	To check wiring	\$ 80.00	\$ 64.00
10	Welding and cutting of affected panels, including chassis alignment.	\$ 800.00	\$ 640.00
11	Spray painting for Front Left affected parts.	\$ 800.00	\$ 640.00
12	To apply waterproofing sealer on end panels	\$ 100.00	\$ 80.00
		Total Labour: \$ 2,640.00	Less 20% \$ 2,112.00

Total cost of repairs (Total cost of parts + Total Labour Cost) \$11,039.70 \$ 8,831.76

1/25/2019

Invoice



**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**
 6 Raffles Quay #18-00, Singapore 048580
 Phone: +65 6224 0010 Fax: +65 6224 0030
 Operating Hours: Monday to Friday 9am to 5pm
 GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-19-014465
 Date of Request: 25/01/2019

Your Ref No: KK.PL.18002.2018.WEN

K KRISHNA & PARTNERS
 101 Cecil Street #24-03/04
 Tong Eng Building
 Singapore 069533

Dear Sir/Madam,

Date of Accident: 07/11/2018
 Vehicle No: SLV3715T
 Place of Accident: STILL RD TOWARDS EUNOS
 Invoking Vehicle No: SLC1905A

In reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
		14.00	1	13.08
SLC1905A	STILL RD TOWARDS EUNOS			0.92
GST Amount				14.00
Total Amount Due (GST Inclusive)				

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

GIRO Cash Cheque