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FROM JOHN LAW CHAMBERS LLC  
PDX Box No. 8016**JOHN LAW CHAMBERS LLC**

Advocates &amp; Solicitors

UEN 201938836C

1<sup>st</sup> April 2021

Your Ref: SNM20D205085/C2/SMA7978Z

Our Ref: JLC.1704.2020.PD(G)

We Do Not Accept Service of Court  
Documents by Fax or Email.**WITHOUT PREJUDICE SAVE AS TO COSTS****CHINA TAIPING INSURANCE (S) PTE LTD****BY PDX(8178)**3 ANSON RD,  
#16-00 SPRINGLEAF TOWER,  
SINGAPORE 079909.**Attn: Motor Claims Department**

Dear Sir/Madam,

**CLAIMANT: GOH YEOW BOON DICKSON****PROPERTY DAMAGES CLAIMS AS A RESULT OF A ROAD TRAFFIC ACCIDENT INVOLVING  
MOTOR VEHICLES NO. SKR2592U AND SMA7978Z ALONG GAMBAS AVE ON 23.12.2020.**

1. We act for **GOH YEOW BOON DICKSON**, the owner of vehicle No. **SKR2592U** involved in the abovementioned road accident, in his claim for damages of the consequential property losses and expenses incurred as a result of the said accident.
2. We are instructed that the accident was caused solely or contributed by your / your authorized driver's / your insured's authorized driver's negligent driving, use and/or management of motor vehicle No. **SMA7978Z**.
3. Copies of the following supporting documents are enclosed herewith for your perusal: -

a.	Singapore Accident Statement / Police Report
b.	GIA / LTA Receipt
c.	Survey Report and Invoice
d.	Rental Agreement and Invoice

4. As a result of the accident, our client has been put to loss and expenses, particulars of which are as follows.

i.	Cost of Repair	S\$ 8,800.00
ii.	Pre-Inspection Days – 5 Days (inclusive of PH & Sunday)	S\$ 200.00
iii.	Rental / Loss of Use	S\$ 3,500.00
iv.	Survey Report Fee	S\$ 615.00
v.	LTA and GIA Search Fees	S\$ 36.49
vi.	Cost Contribution (at this stage)	S\$ 1,000.00
vii.	Incidentals (at this stage)	S\$ 150.00
viii.	Total	S\$14,301.49

E7 APR 2021



# JOHN LAW CHAMBERS LLC

Advocates & Solicitors

UEN 201938836C

1<sup>st</sup> April 2021

Your Ref: SNM20D205085/C2/SMA7978Z

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We Do Not Accept Service of Court  
Documents by Fax or Email.

**WITHOUT PREJUDICE SAVE AS TO COSTS**

5. **To the Defendants**, please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurers.
6. The demand herein is in respect of our client's claim for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice our clients claims in respects of damages and consequential loss in relation to his personal injuries.
7. Please note that you or your insurers should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter.
8. Please note that if you have a counterclaim against our client arising out of the accident, you/your insured are required to send us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 6 weeks of your receipt of this letter.
9. **To the Insurers**, pursuant to the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189), we hereby give your Insurers/you, **CHINA TAIPING INSURANCE (S) PTE LTD**, notice that we have our client's instructions to commence court proceedings against you/your insured driver without further notice should you fail to acknowledge receipt of this letter within 14 days and/or fail to reply substantively to the same within 8 weeks and/or to preserve our client's claim from being time-barred.
10. You may acknowledge receipt of this letter by email to:  
**executive@johnlawchambers.com**
11. Please revert.

Yours faithfully

JOHN LAW CHAMBERS LLC

cc: Clients

## 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	24/12/2020 18:56 (SGT)
Date of Accident	23/12/2020 18:30 (SGT)
Exact Location of Accident	Gambas Ave, Singapore
Additional Location Information	-
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKR2592U
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#### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	GOH YEOW BOON DICKSON
NRIC No	SXXXX085B
Email Address	dicksongoh2001@yahoo.com.sg
Mobile Phone No	(Phone) +65-91052583
Alternative Phone No	+65-91052583

#### VEHICLE PARTICULARS

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

#### INSURANCE COMPANY

Name of Insurance Company	MSIG
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	A 300243561 QMX
Cover Note Number	-

#### DRIVER

Name of Driver	GOH YEOW BOON DICKSON
NRIC No	SXXXX085B
Date Of Birth	23/11/1977
Occupation	Indoor

Date Of Driving Pass	26/08/2003
Driving experience	17 YEARS AND 4 MONTHS
Gender	Male
Mobile Number	(Phone) +65-91052583
Alt. Phone Number	+65-91052583
Email Address	dicksongoh2001@yahoo.com.sg
Address	BLK 21 CHOA CHU KANG GROVE
Address complement	#20-32
Postcode	188208
Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
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	Clear
Road Surface	Dry

#### OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other material or property damaged?	Yes
Number of Passengers (Including Driver)	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

#### PASSENGER 1

Name	SON
Gender	Male

#### DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

#### CIRCUMSTANCES OF ACCIDENT

#### PLEASE REFER TO SKETCH PLAN

#### ATTACHMENT(S)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

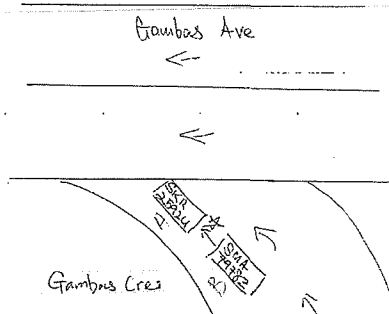
Vehicle Registration Number	SMA7978Z
Vehicle Manufacturer	Toyota
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	TONY TAN TUAN TIONG
NRIC No	SXXXX155C

Contact Number -  
Address -  
Address complement -  
Postcode -  
Insurance Company Name -  
Nature Of Damage -  
Details of property damaged in accident -  
No. Of Passenger (Including Driver) -



# SKETCH PLAN #2

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I am travelling along Gambas Cres towards Gambas Ave with motor car (SKR 25924) and was being by motor car (SMA 79782) from the back.

DECLARATION

*[Signature]* *[Signature]* *[Signature]*  
 I declare that the information provided is true and correct.  
 Date: 28/11/2020



# 1 STOP GARAGE PTE LTD

UEN No. 201510808D  
55 SERANGOON NORTH AVE 4  
#02-10 S9 BUILDING  
SINGAPORE 555859

Invoice 2021010016  
Quotation  
Date: 12TH JAN 2021  
Page: 1  
Cashier: CHIU PHENG  
Mechanics: KIAT

Bill To DICKSON GOH

Contact:

Car No. Plate: SKR 2592U  
Car Make/ Model: MINI COOPER COUNTRYMAN  
Mileage:

	Qty	Unit Price	Amount (S\$)
LUMP SUM REPAIR AS RECOMMENDED AND AGREED WITH SURVEYOR	1		\$8,800.00

Remarks:

Sub Total: \$8,800.00  
Discount:  
Total Amount Payable: \$8,800.00

Goods sold are not returnable or exchangeable

Cheque payment must be crossed and made payable to 1 Stop Garage Pte Ltd

1 Stop Garage Pte Ltd

Goods received in good order and condition.

Authorised Signatory

Company Stamp & Signature



# WG APPRAISAL SERVICES

Blk 224B, Compassvale Walk, #07-647.Singapore 542224

Email: Winsongkk@hotmail.com Contact: 9747 0063

Company Register No. 53326249J

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Our Ref: WG/TP/2021-32  
Invoice No: TP/1 STOP GARAGE/2021-32 Date 01 March 2021  
Vehicle No: SKR2592U  
Attn: DICKSON GOH YEOW BOON  
Company: 1 STOP GARAGE  
Address: S9 BUILDING, 55 SERANGOON NORTH AVE 4, #02-10. Singapore 555859

## Invoice

Surveyor Fee:	S\$415
Re-inspection Fee:	S\$80
Transport:	S\$60
Photographs:	S\$60/- (@ \$1 per photo, total 60 photos)
Total:	S\$615

Surveyor:  
Signature:  
Date:

Winson Goh

01 March 2021



# WG APPRAISAL SERVICES

Blk 224B, Compassvale Walk, #07-647, Singapore 542224

Email: winsongkk@hotmail.com Contact: 9747 0063

Company Register No. 53326249J

## ACCIDENT DAMAGED VEHICLE INSPECTION REPORT

M/S : DICKSON GOH YEOW BOON  
C/O 1 STOP GARAGE  
S9 BUILDING, 55 SERANGOON NORTH AVE 4, #02-10  
Singapore 555859

Date : 01 March 2021  
Our Ref : WG/TP/2021-32

### REFERENCE PARTICULARS

Date of Accident : 23 December 2020  
Date of Inspection : 07 January 2021

Type of Inspection : Third Party Claim  
Date of Re-Inspn : 12 January 2021

### VEHICLE PARTICULARS

Registration No : SKR2592U  
Make : MIN  
Model : COOPER S COUNTRYMAN FWD SR DSC HID  
Year : 2013

Engine No : A637J597N18B16A  
Chassis No : WMWZC32060WR77344  
Odometer : 1320664km  
Colour : Brown

### CONDITION OF VEHICLE (STATIC CHECKS AT TIME OF INSPECTION ONLY)

Engine condition : Good  
Foot Brake : Serviceable  
Hand Brake : Serviceable

General Body Work : Good  
Steering : Serviceable  
Lightings : Serviceable

### TYRE CONDITION (Remaining estimated life of tyre in mm)

	<u>Make</u>	<u>Size</u>
Front Near side	: Michelin	195/55R15
Front Off Side	: Michelin	195/55R15
Rear Near Side	: Michelin	195/55R15
Rear off Side	: Michelin	195/55R15

<u>Thread Balance</u>
5 mm
5 mm
5 mm
5 mm

### GENERAL DESCRIPTION OF DAMAGES

The vehicle sustained damage at the rear right portion.  
For details, refer to assessment for repairs and photographs attached.

### ASSESSMENT SUMMARY

Our assessment of the repair costs to pre-accident condition was **S\$8,800.00** nett at lump sum basis.(Subject to GST if applicable)

Under normal circumstances, estimated period required for repairs : Eight ( 08 ) working days.

Enclosed Sixty ( 60 ) photographs depicting damage to the vehicle.

Inspection conducted at : 1 STOP GARAGE  
S9 BUILDING, 55 SERANGOON NORTH AVE 4, #02-10, Singapore 555859

VEHICLE NO : SKR2592U  
MODEL : COOPER S COUNTRYMAN FWD SR DSC HID

Our Ref : WG/TP/2021-32

**ASSESSMENT OF REPAIRS AND SPARE PARTS COSTS**

**DESCRIPTION OF PARTS AND NATURE OF REPAIRS**

A)	SPARE PARTS	QTY PC/SET	ASSESSED CONDITION	ORIGINAL QUOTATION	REVISED QUOTATION
01	REAR BUMPER	1	CRACKED	\$ 1,195.00	\$ 1,195.00
02	REAR BUMPER RETAINER	2	NECESSARY	\$ 158.00	\$ 158.00
03	REAR BUMPER GARNISH	1	DEFORMED/CRACKED	\$ 780.00	\$ 780.00
04	REAR BUMPER TOW COVER	1	CRACKED	\$ 78.00	\$ 78.00
05	REAR BUMPER REINFORCEMENT	1	DENTED	\$ 558.00	\$ 558.00
06	REAR BUMPER INNER BRACKET	1	CRACKED	\$ 240.00	\$ 240.00
07	REAR BUMPER UNDER GARNISH	1	DEFORMED	\$ 1,450.00	\$ 1,450.00
08	END PANEL	1	DENTED	\$ 788.00	\$ 788.00
09	END PANEL TOP GARNISH	1	CRACKED	\$ 219.00	\$ 219.00
10	PDC SENSOR	2	MALFUNCTION	\$ 715.00	\$ 715.00
11	SENSOR HOLDER	2	NECESSARY	\$ 40.00	\$ 40.00
12	SENSOR WIRE HARNESS	1	MALFUNCTION	\$ 589.00	\$ 589.00
13	REAR EXHAUST SILENCER	1	BENT	\$ 1,044.00	\$ 1,044.00
14	EXHAUST MOUNTING	2	NECESSARY	\$ 42.00	\$ 42.00
15	EXHAUST CHROME TIP	1	GRAZED	\$ 180.00	\$ 180.00
16	EXHAUSTY BRACKET	2	BENT	\$ 170.00	\$ 170.00
18	REAR FENDER COWLING RH	1	CRACKED	\$ 286.00	\$ 286.00
				\$ 8,532.00	\$ 8,532.00
			Less 10%	\$ 853.20	\$ 853.20
				\$ 7,678.80	\$ 7,678.80

**B) S/NETT ITEM**

19	REAR NUMBER PLATE	1	BENT	\$ 90.00	\$ 80.00
20	REAR BUMPER CLIP	1 SET	NECESSARY	\$ 40.00	\$ 30.00
21	FENDER COWLING CLIP	1 SET	NECESSARY	\$ 20.00	\$ 10.00
22	JOINT SEALANT	1	NECESSARY	\$ 120.00	\$ 100.00
				\$ 270.00	\$ 220.00

**Parts Total :**

**\$ 7,948.80 \$ 7,898.80**

**C) LABOUR CHARGES & MISC**

23	CHECK REAR WIRING AND LIGHTNING SYSTEM			\$ 80.00	\$ 70.00
24	REMOVE, REFIT REAR LINING, TRIM AND GARNISH			\$ 200.00	\$ 180.00
25	REMOVE AND RENEW REAR EXHAUST ASSY			\$ 150.00	\$ 130.00
26	REMOVE AND RENEW REAR REVERSE SENSOR			\$ 120.00	\$ 100.00
27	DIAGNOIS CHECK AND REAR FAULT CODE			\$ 400.00	\$ 300.00
28	PANEL BEATING ON AFFECTED AREAS AND RENEW DAMAGE PARTS			\$ 1,400.00	\$ 1,200.00
29	SPRAY PAINTING AFFECTED AREAS			\$ 1,200.00	\$ 1,000.00
30	APPLY ANTI RUST ON AFFECTED AREAS			\$ 120.00	\$ 100.00

**Labour Total :**

**\$ 3,670.00 \$ 3,080.00**

**Total Parts and Laboure :**

**\$ 11,618.80 \$ 10,978.80**

**FINAL LUMP SUM ADJUSTMENT**

**\$ 8,800.00**

In accordance to your instruction, we have **not** authorise repairs and inspection was conducted strictly on a "**WITHOUT PREJUDICE BASIS**".

#### POINT OF IMPACT

The impact was confined to the rear right portion of the vehicle.  
The damages appeared to be consistent as per the accident report statement.  
Please refer the attached schedule and photographs for details.

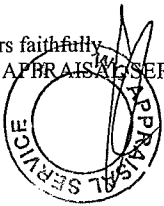
#### ADJUSTMENT/RECOMMENDATIONS

We have thoroughly inspected each and every item on the repairer's estimates against the actual damaged found on the vehicle. We have listed the breakdown of our findings and recommendations as per assessment above.

#### CONCLUSION

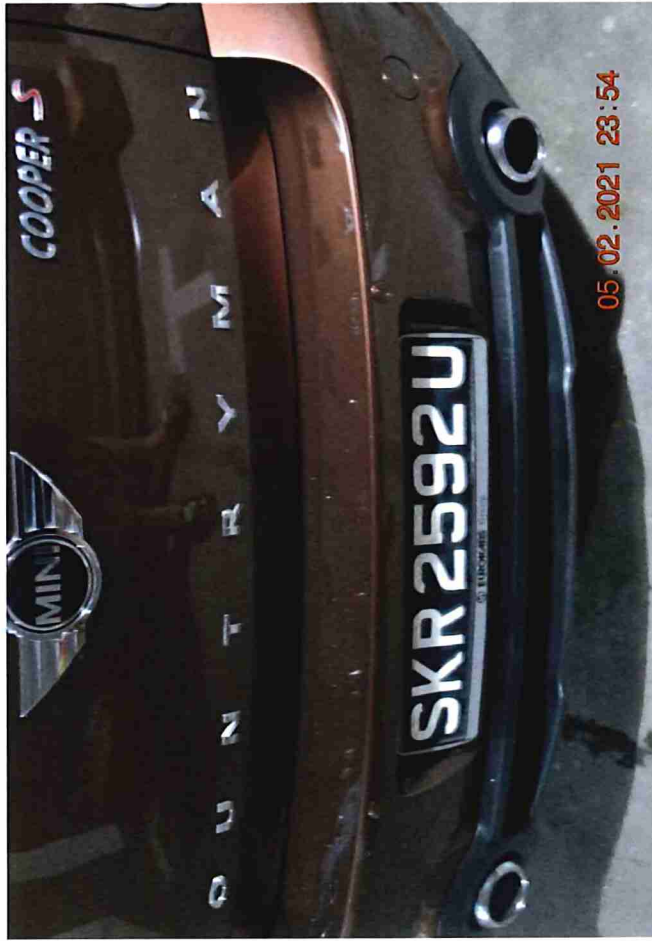
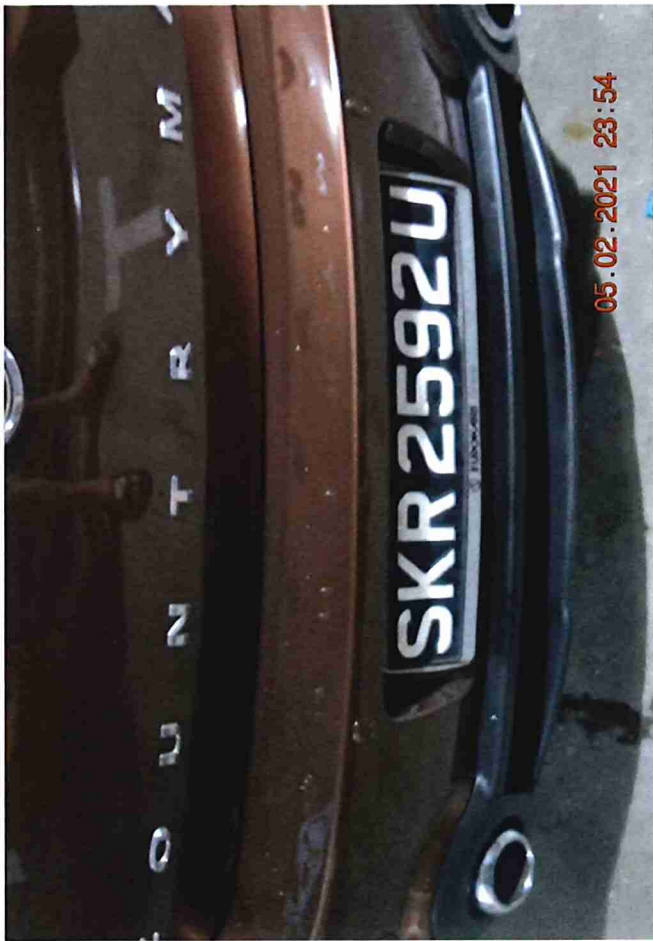
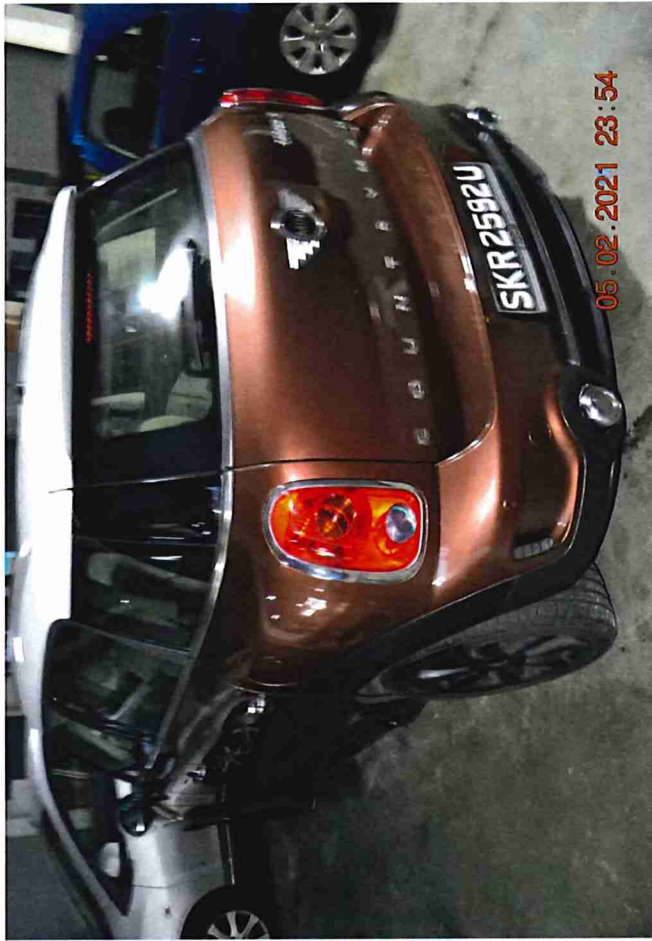
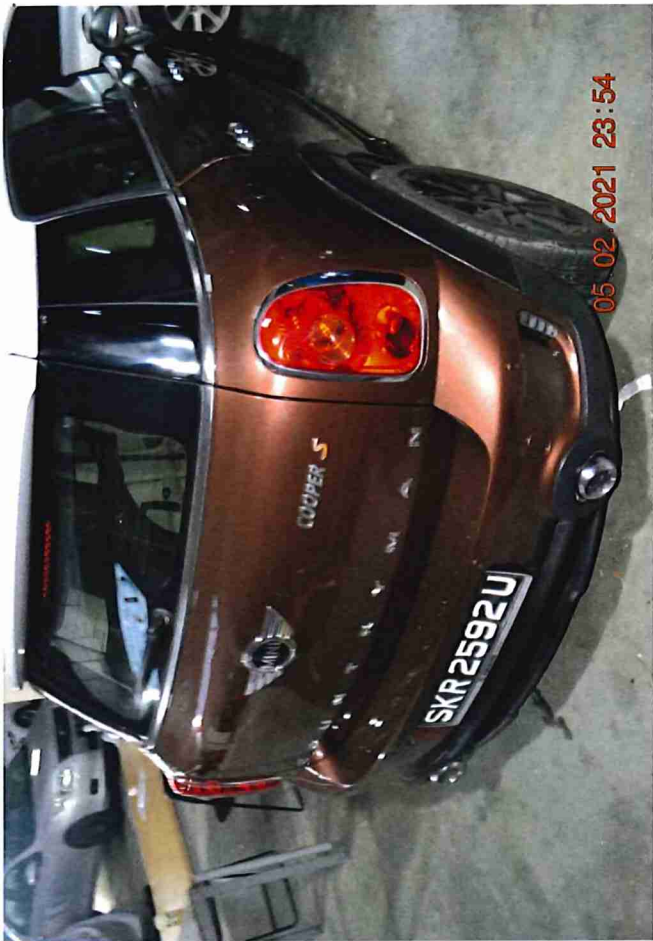
The repairer has agreed to undertake repair the vehicle at a lump sum basis of **\$8,800.00 nett** corresponding to replacement of parts, spray painting and labour charges. We now revert for your decision on the above claim.

Yours faithfully  
WG APPRAISAL SERVICES

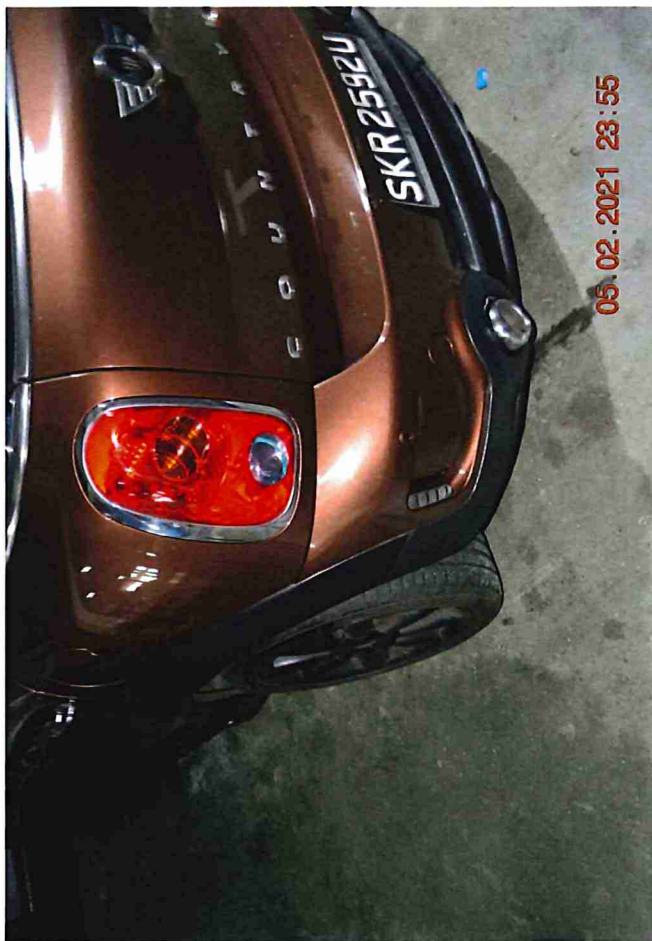
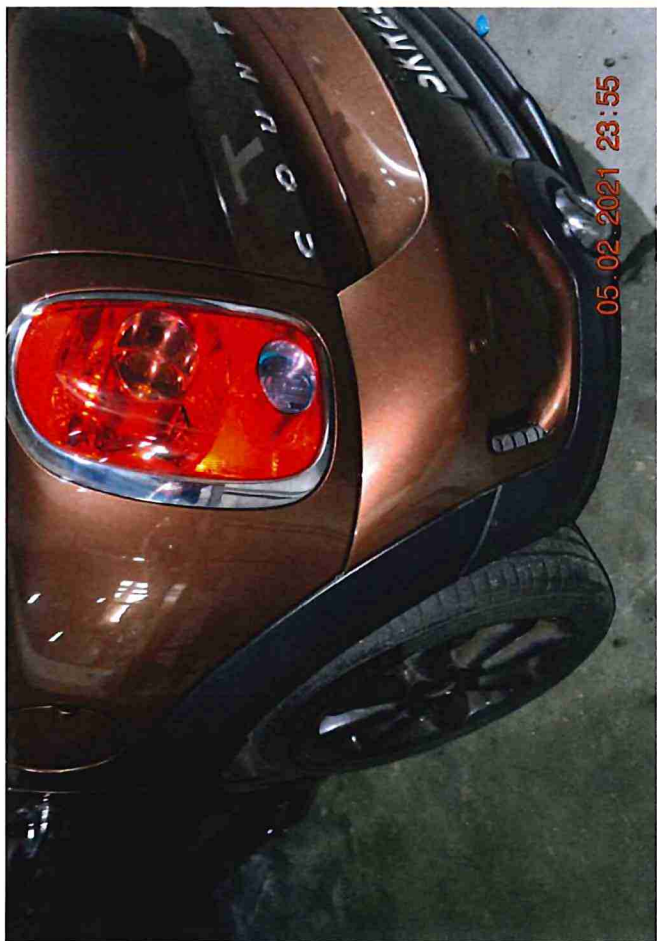
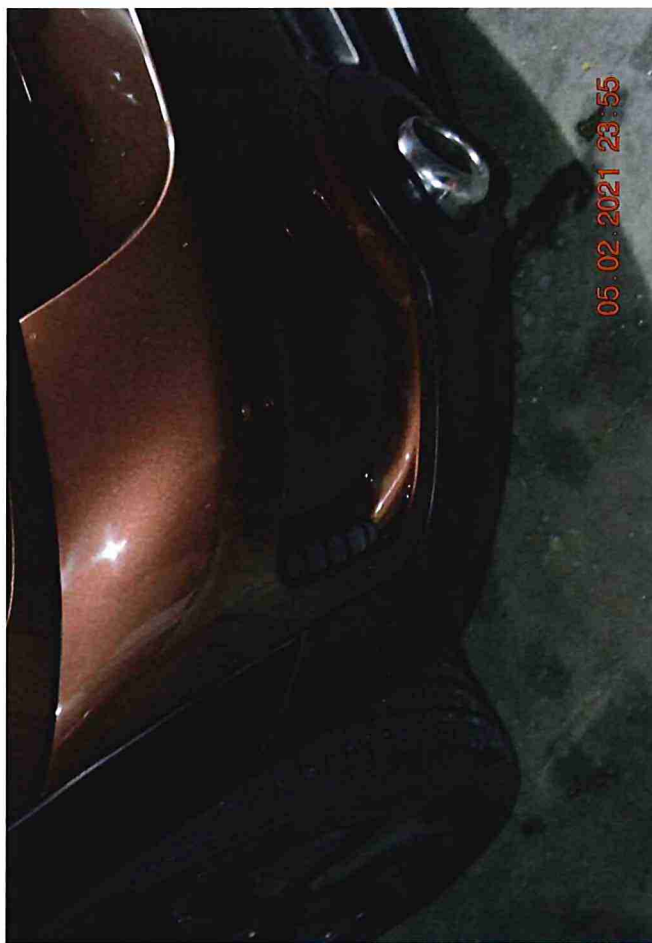
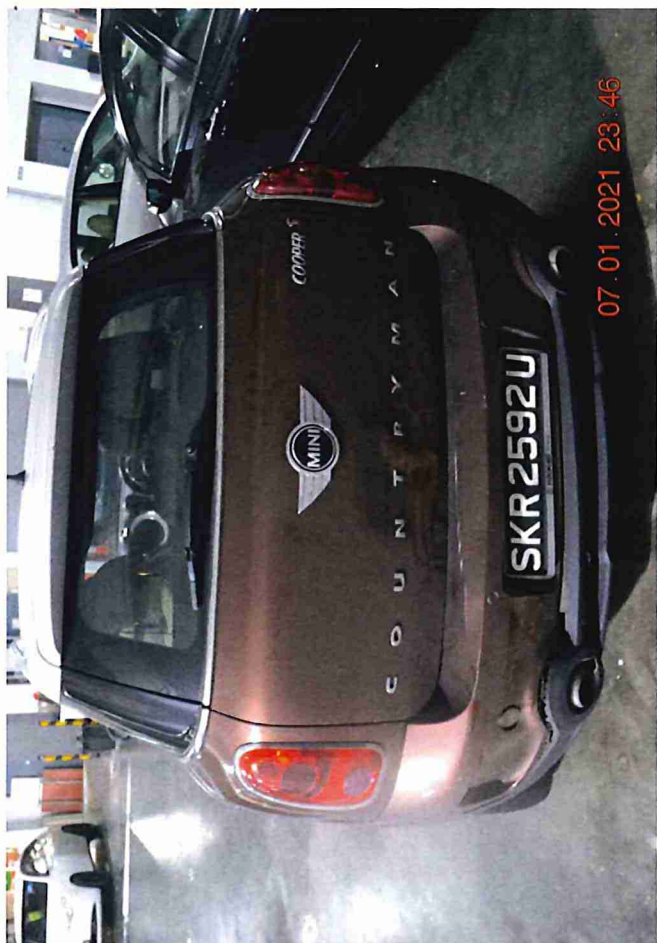


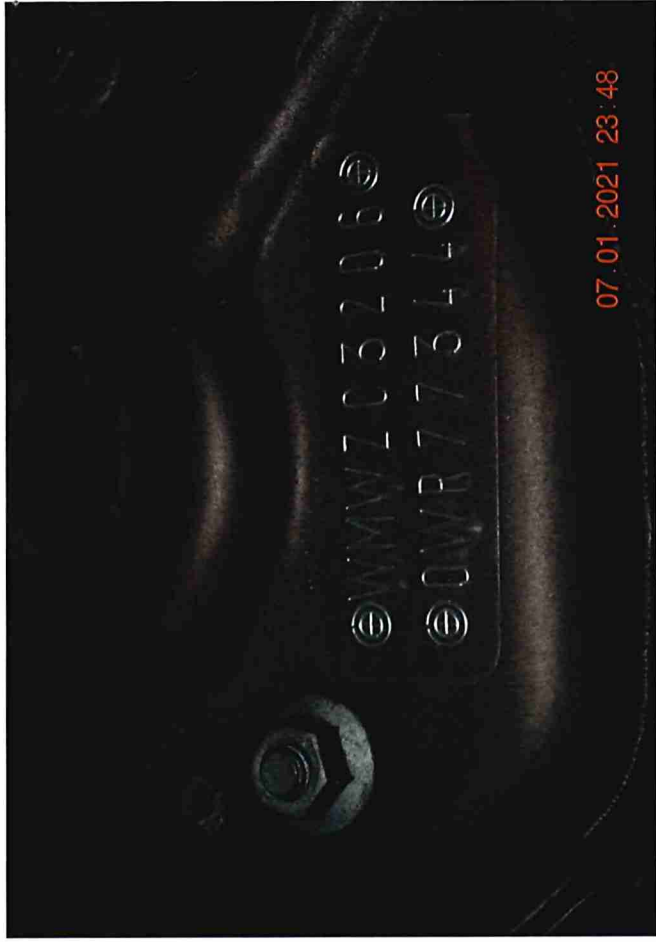
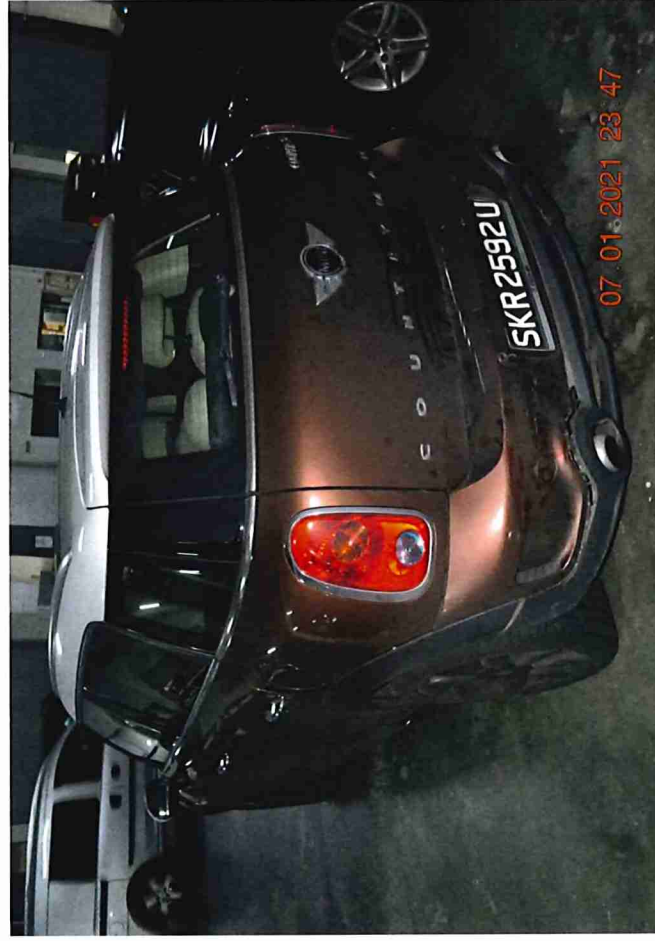
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Winson Goh  
Automotive Appraiser

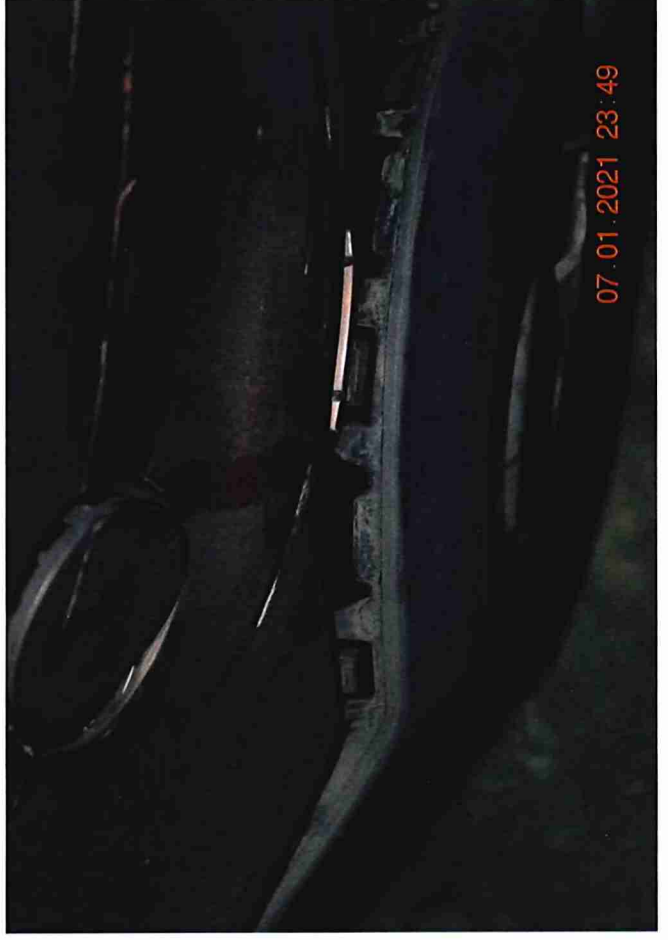
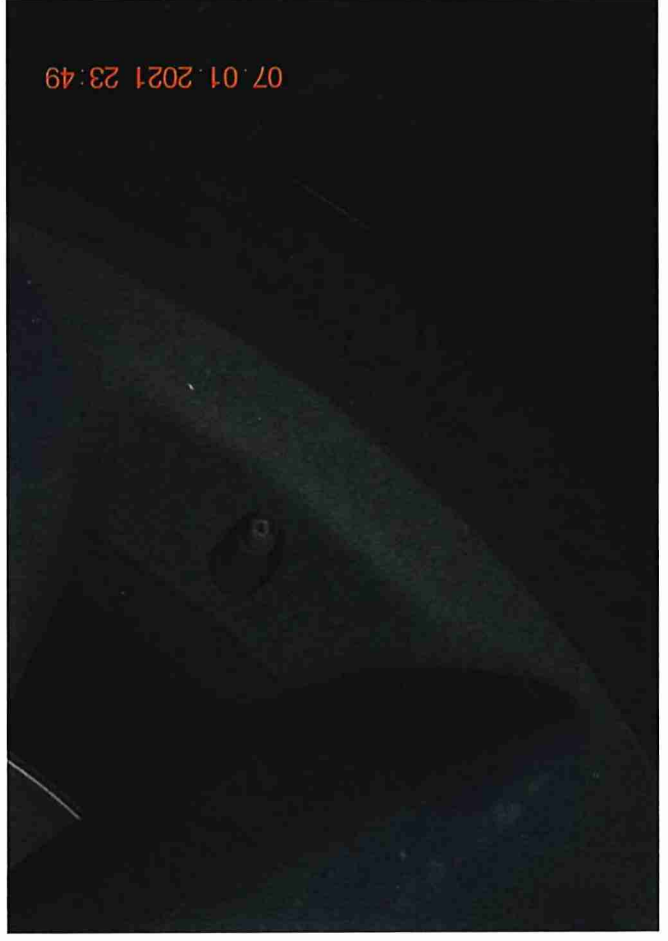
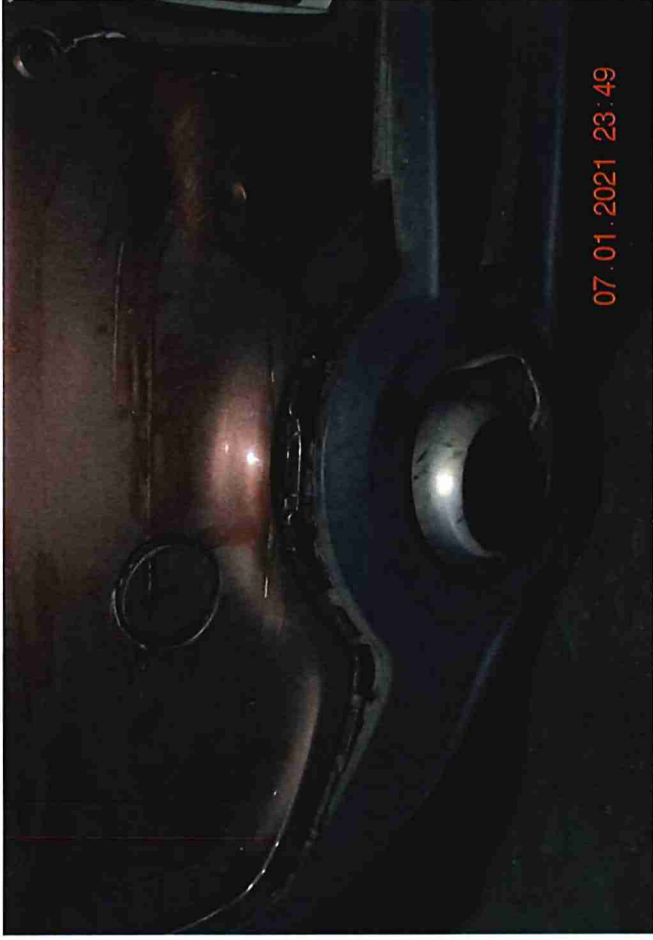










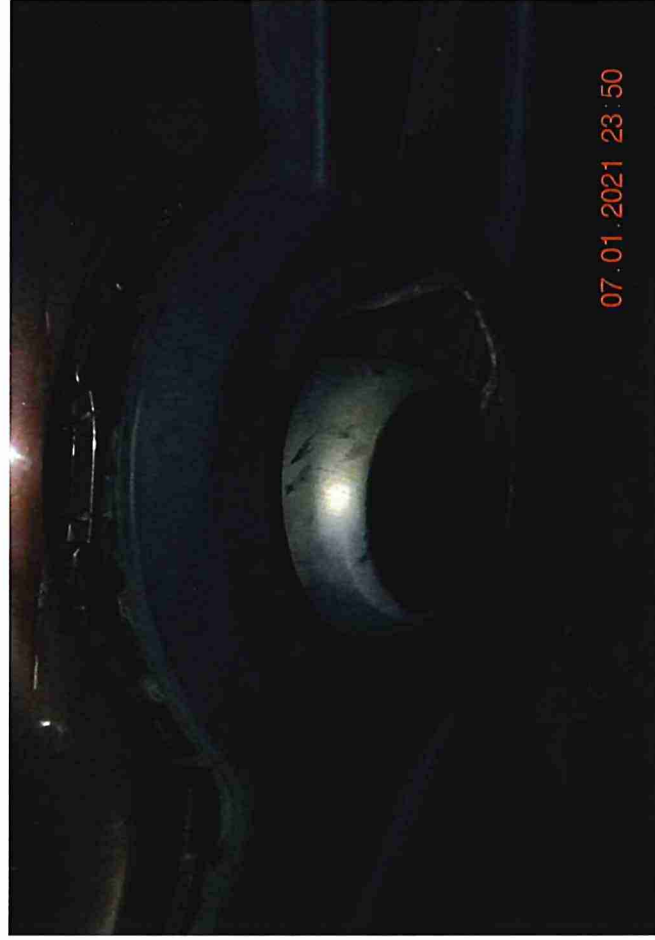




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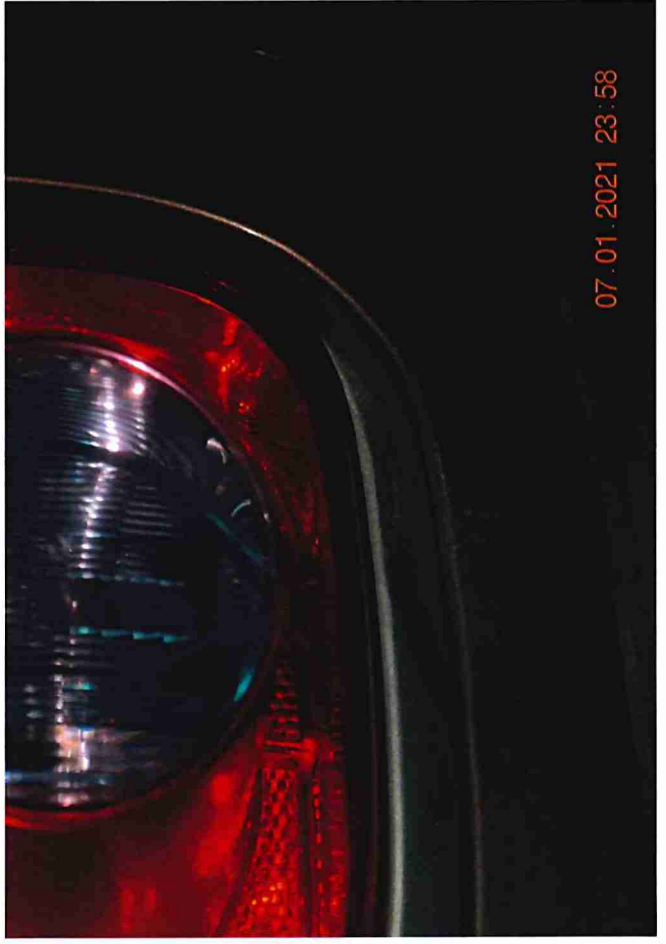
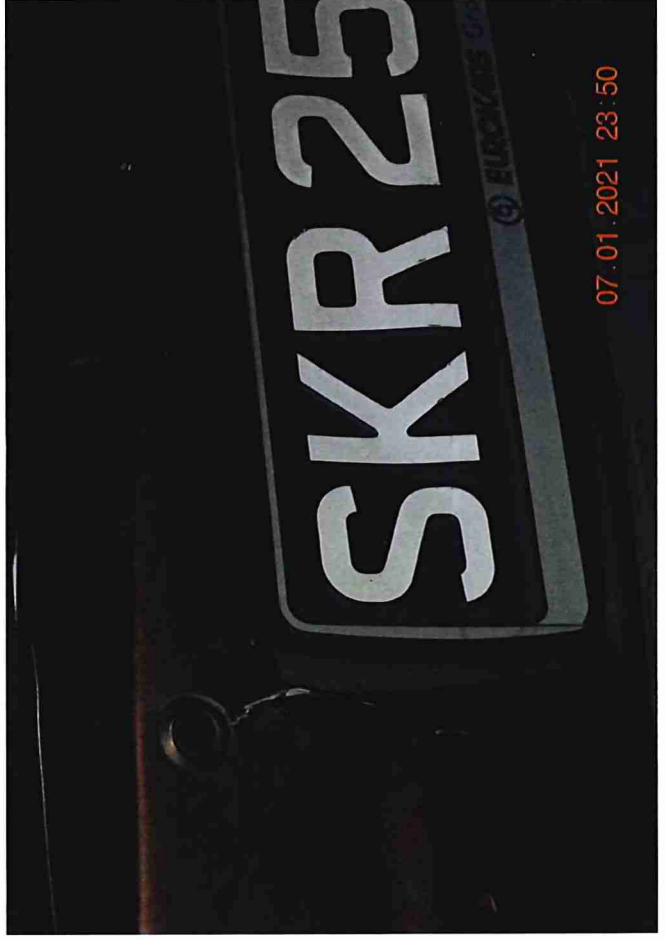
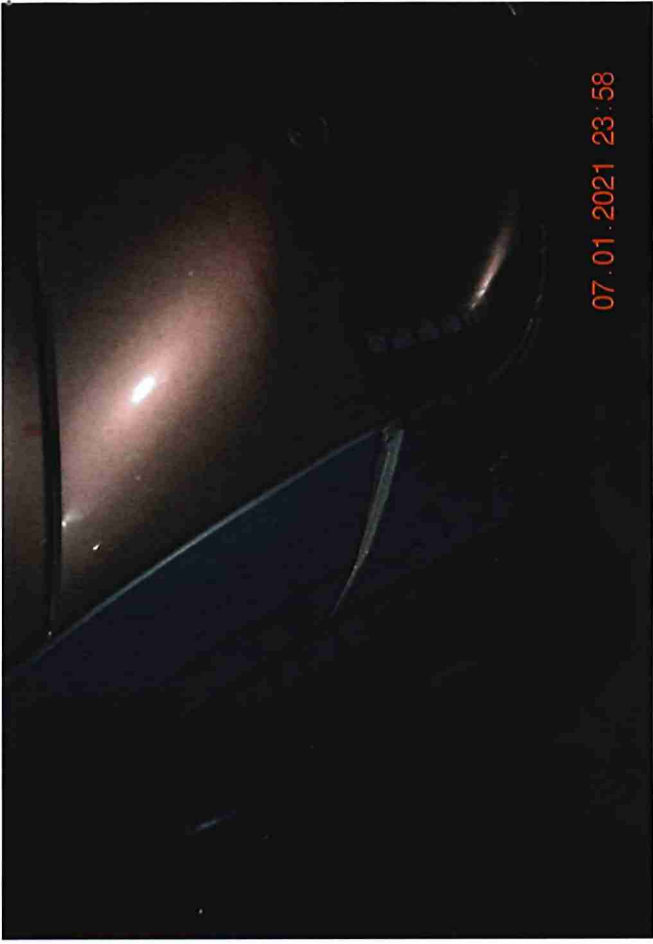
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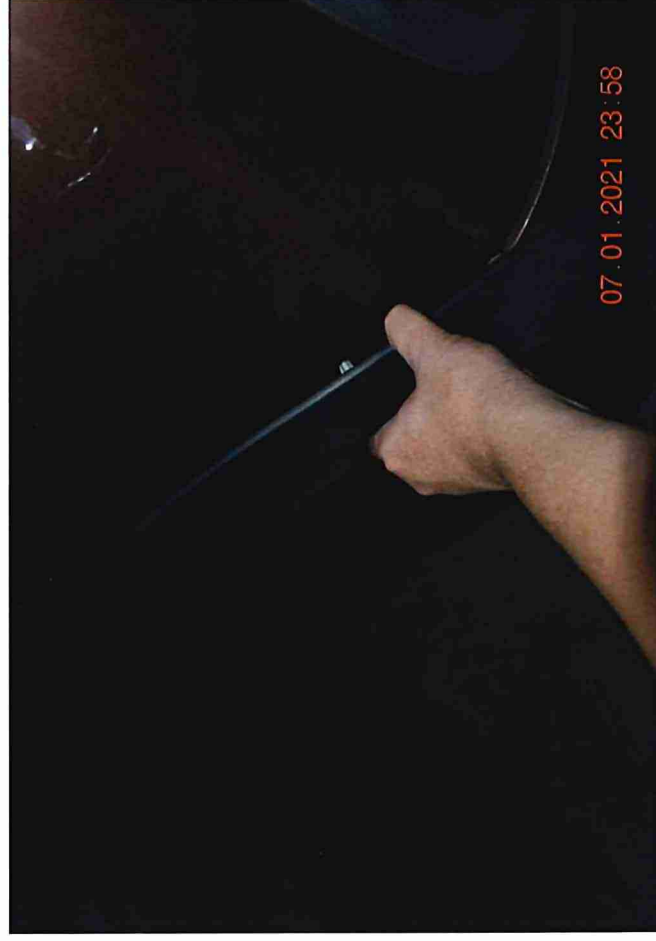
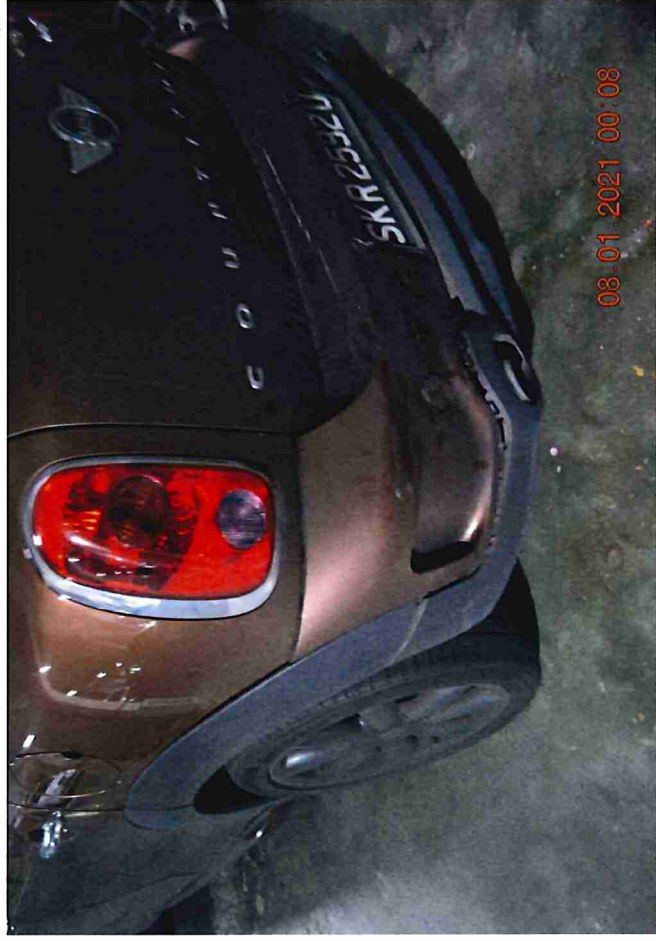
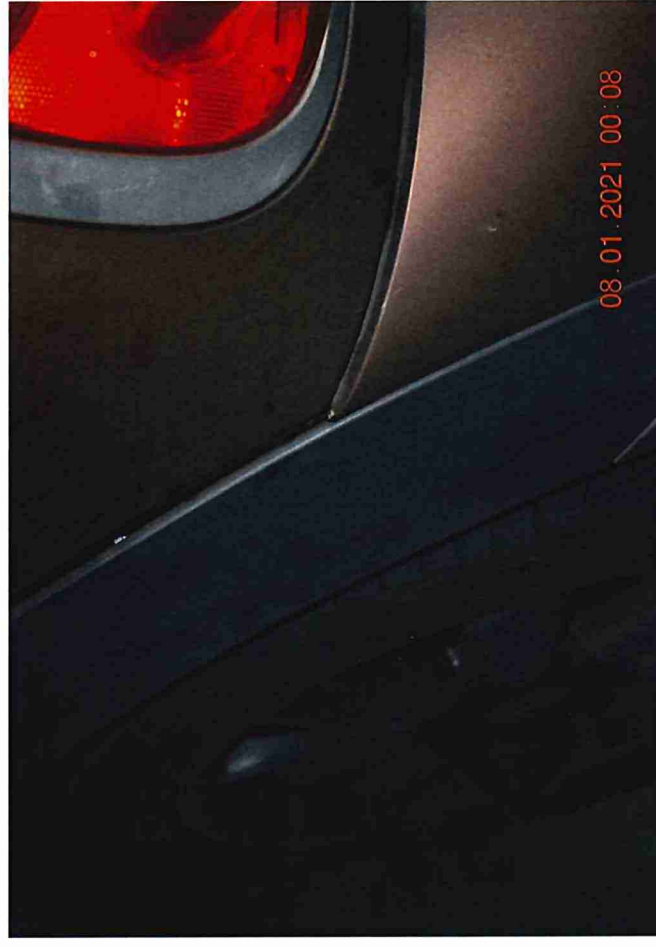
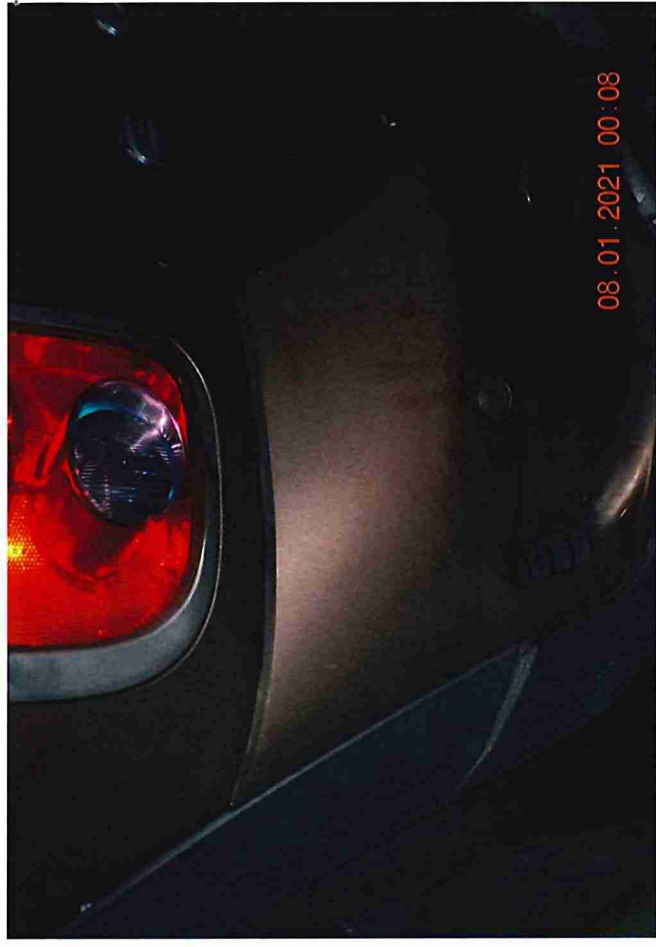


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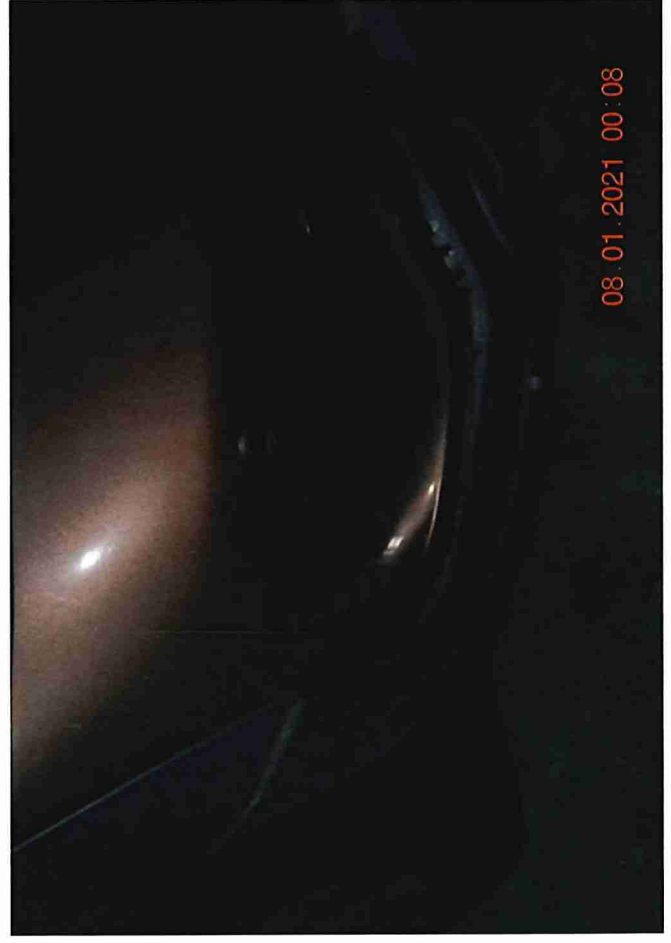
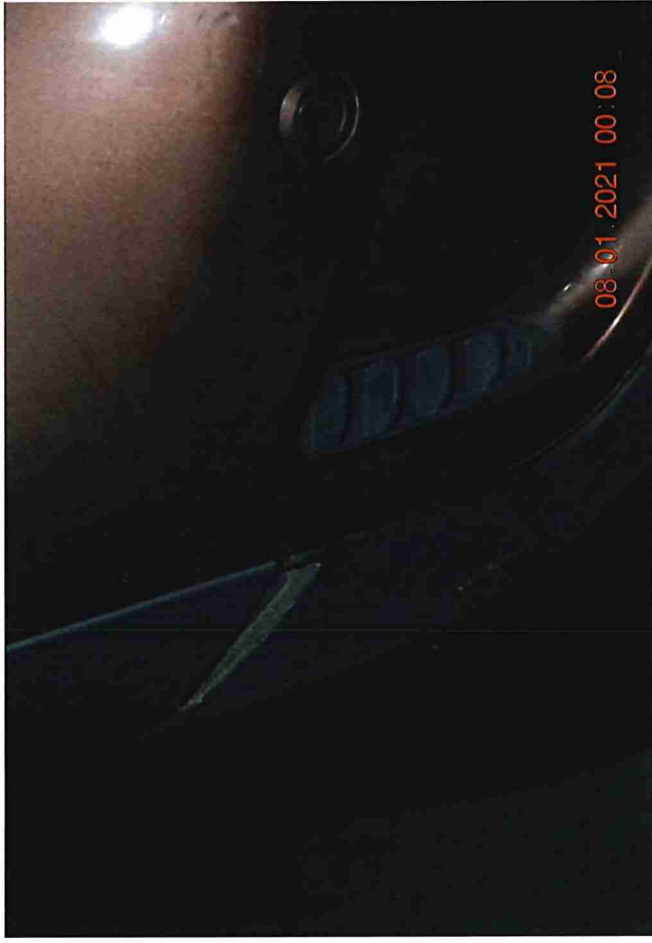
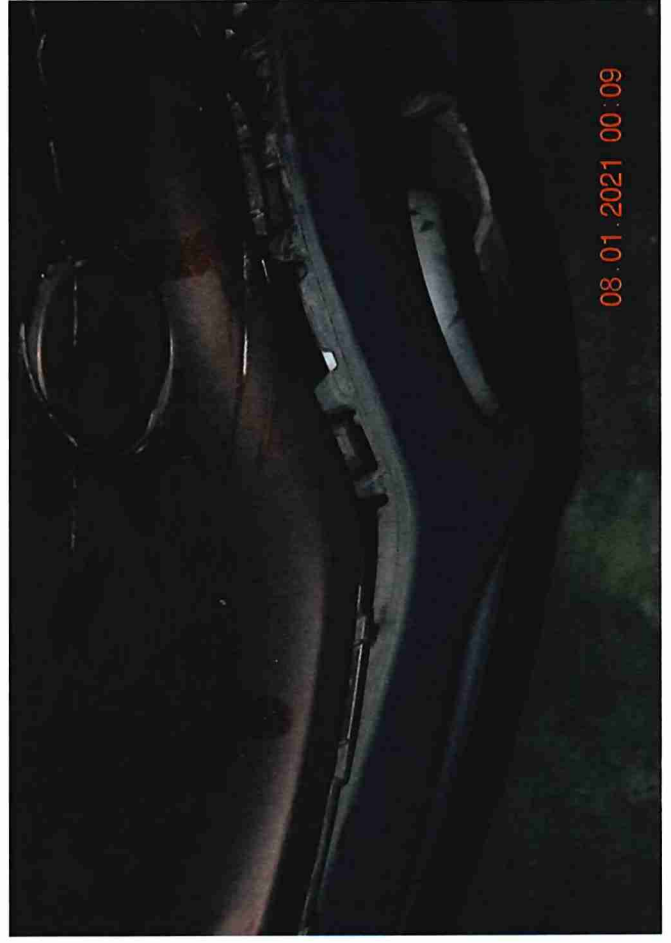
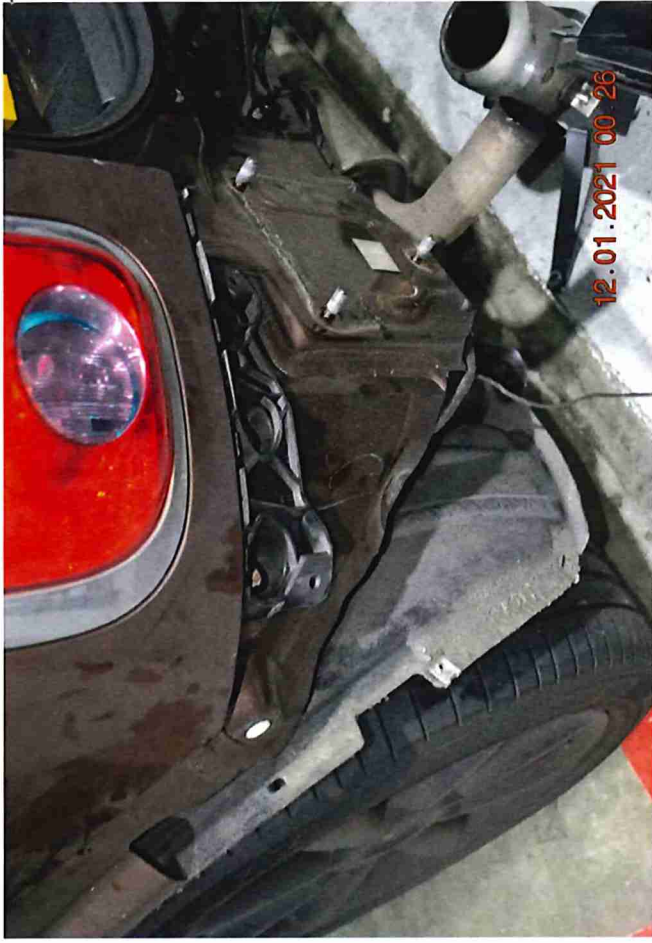


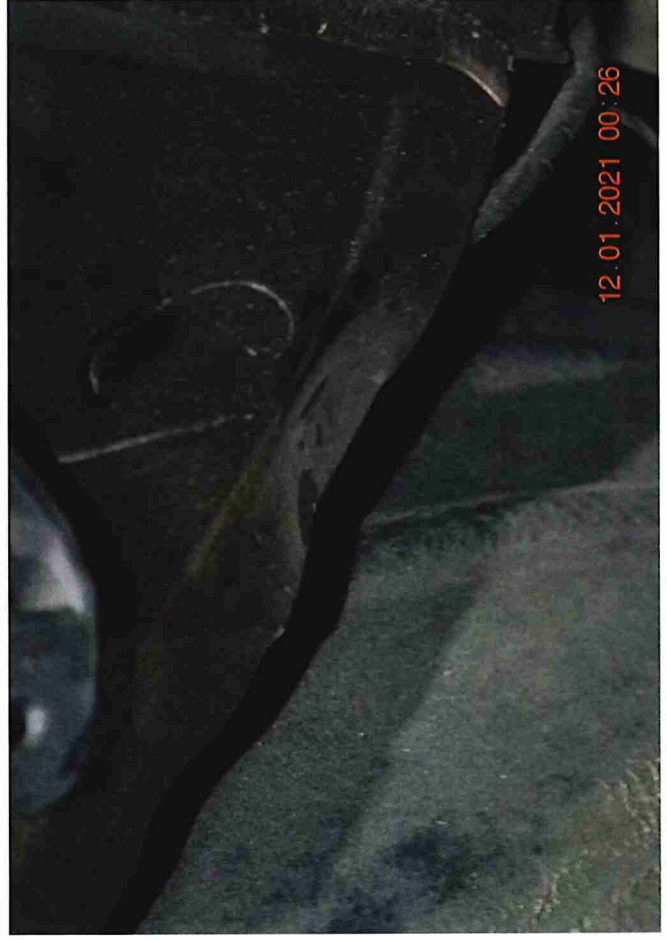
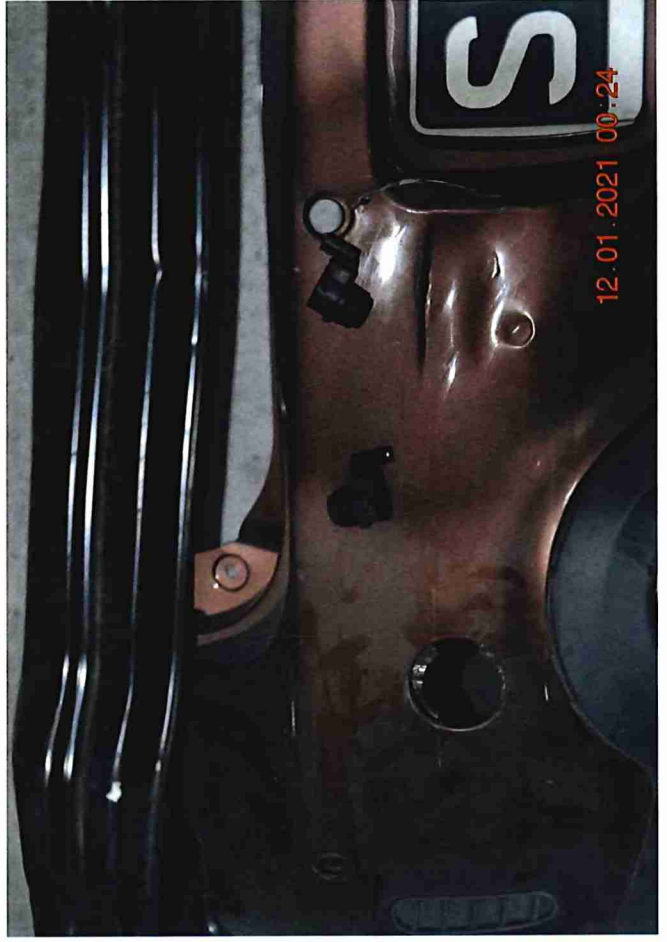
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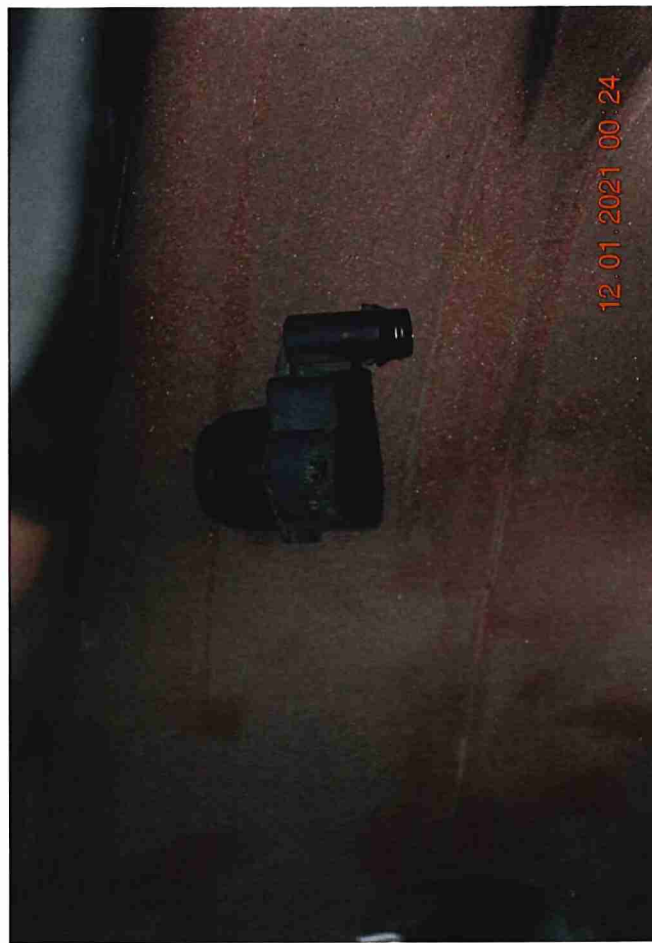




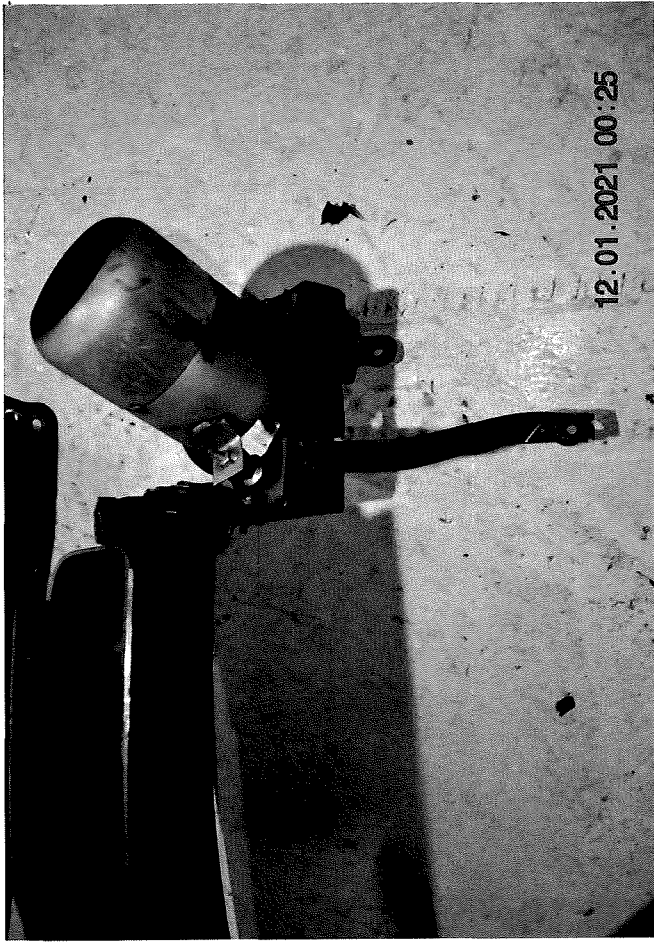




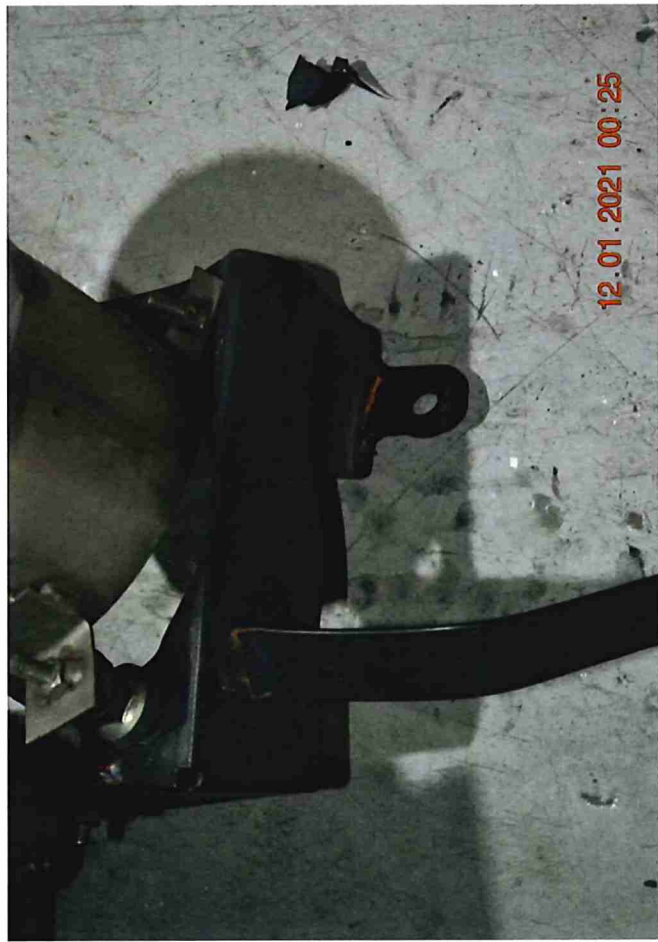
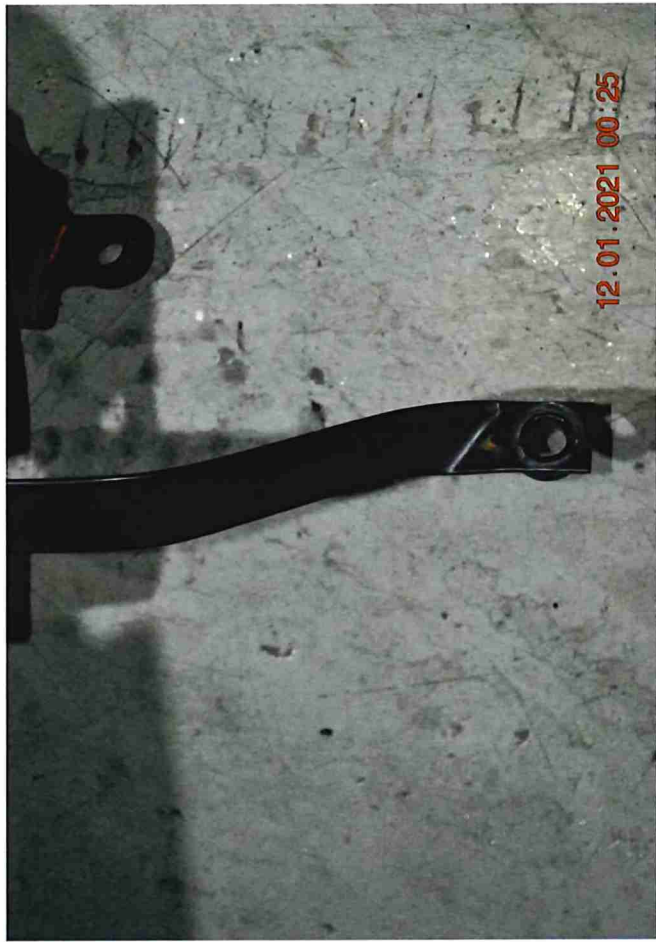


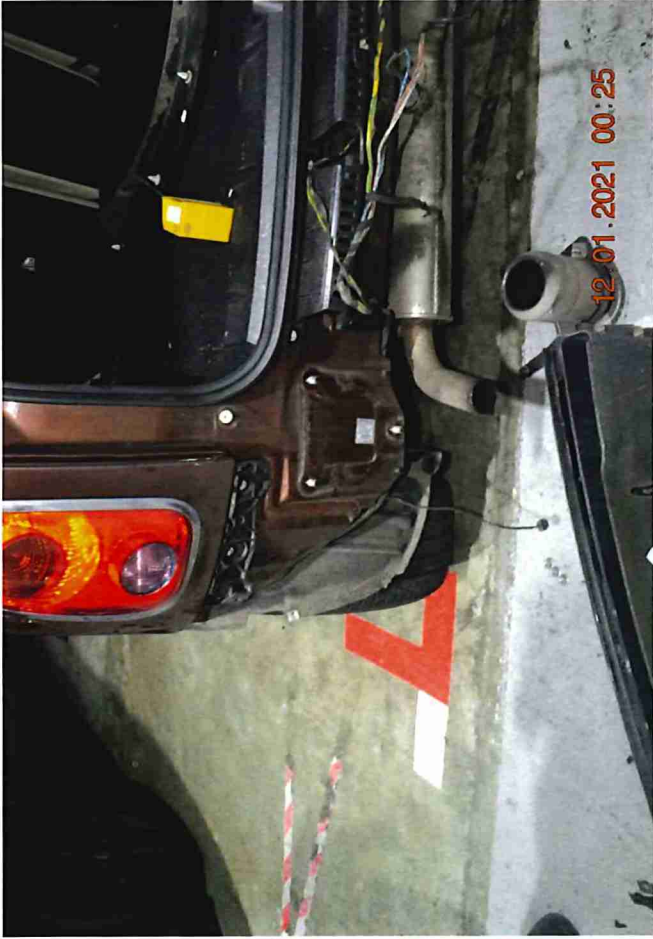
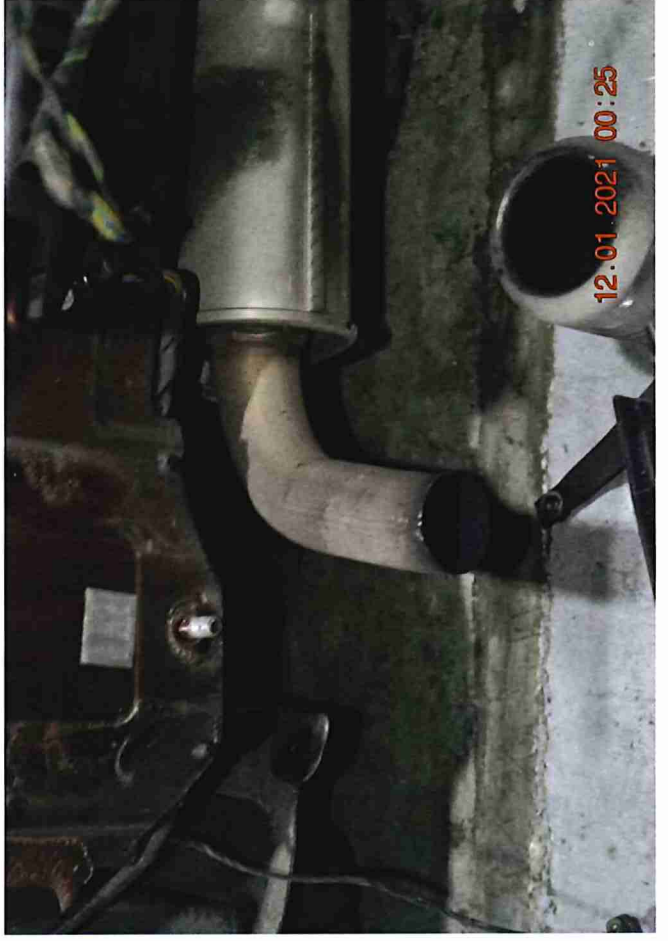




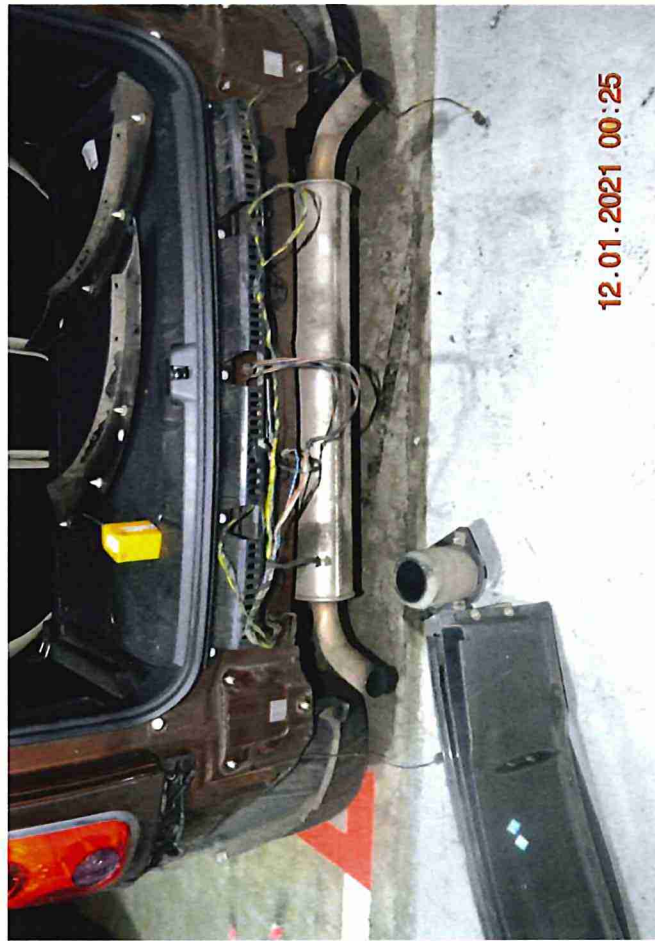
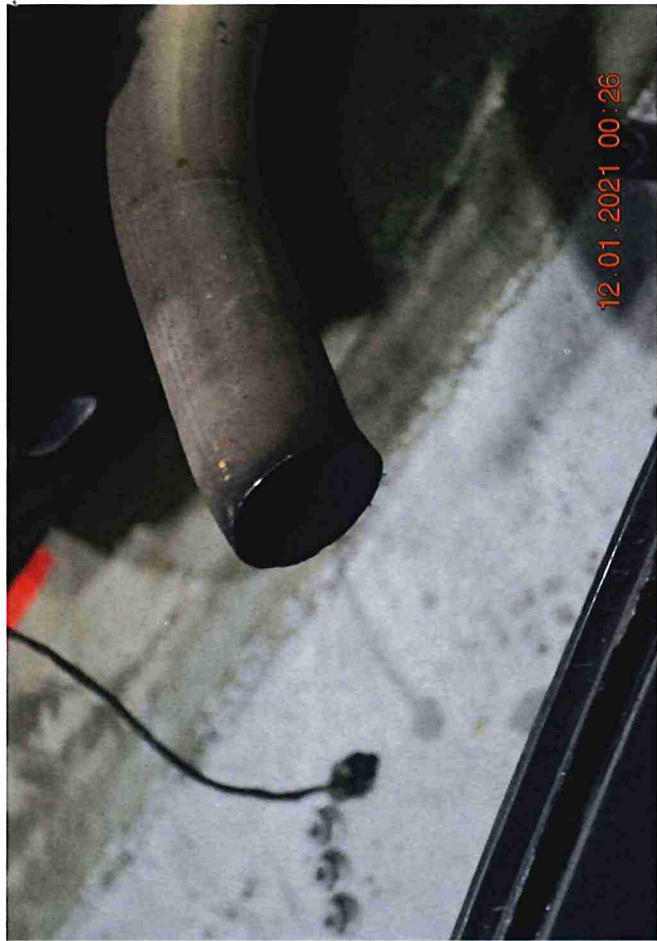


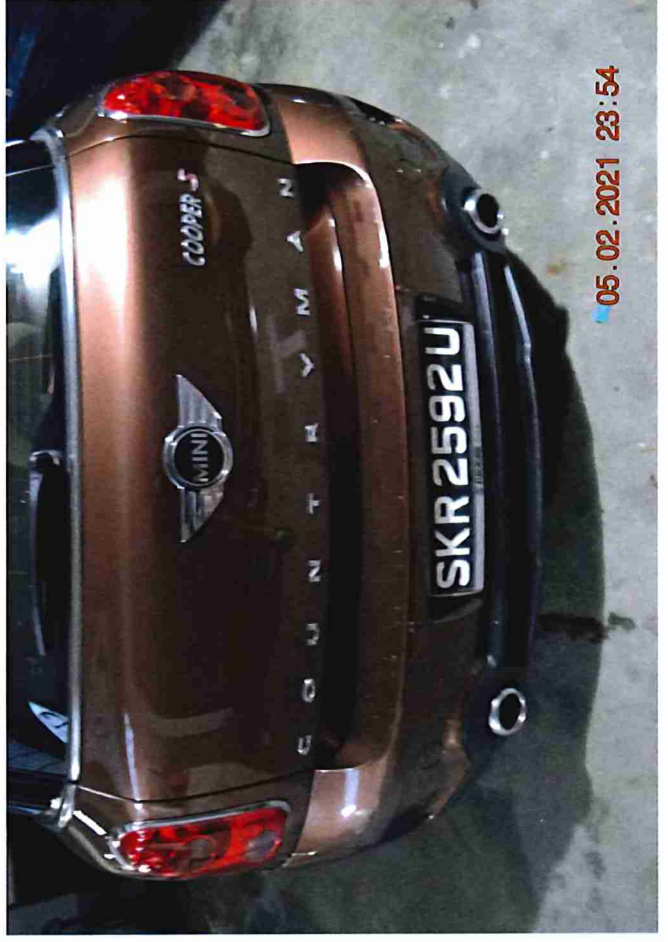
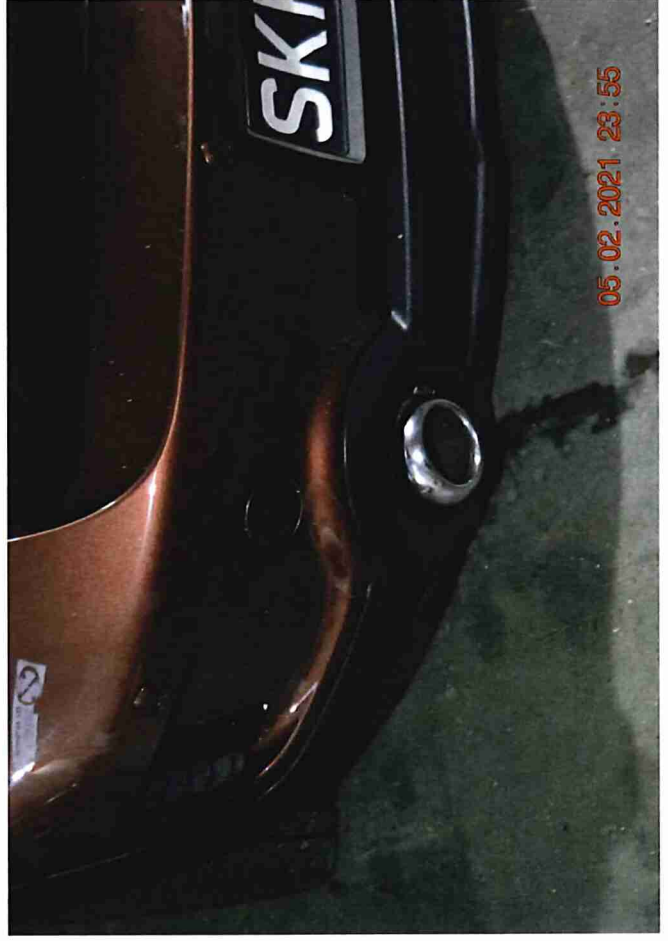
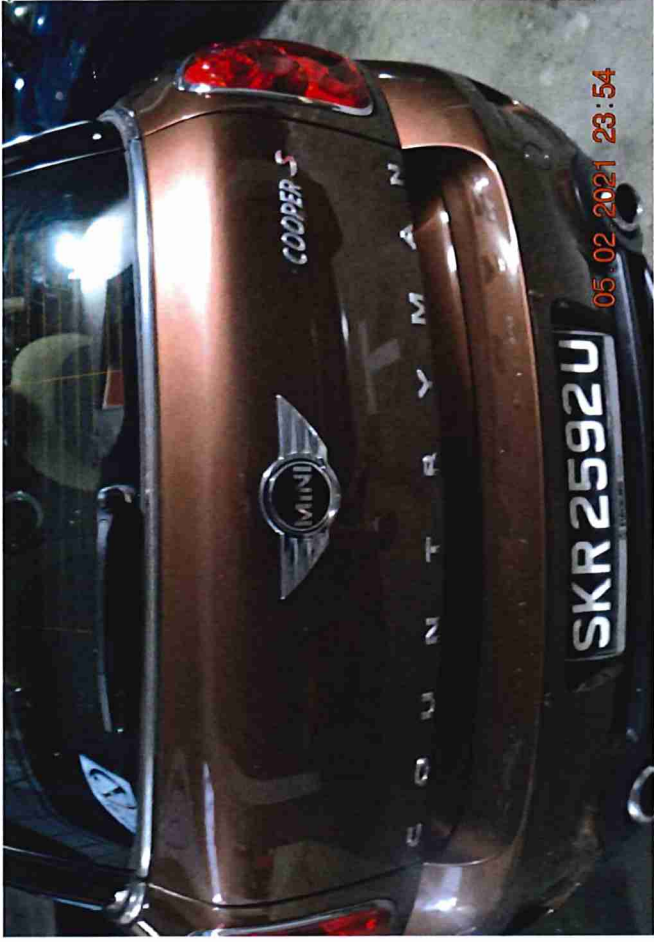














55 Serangoon North Ave 4 S9 Building  
#02-10 Singapore 555859  
Registration No: 201826382N

# RENTAL AGREEMENT

Contact : 91052583

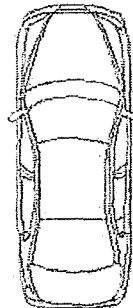
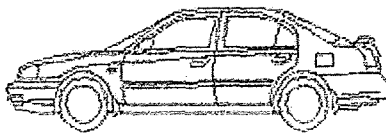
Date : 4-Jan-2021  
Invoice No.: OZ2021010027

Company Name NA  
Company Address NA  
Hirer's Name DICKSON GOH YEOW BOON (WU YAO WEN)  
Hirer's Address APT BLK 12 CHOA CHU KANG GROVE #02-32 SINGAPORE 688208  
NRIC/Passport No. S7733085B Country Of Issue SG DOB : 23-Nov-1977  
Driving License No. S7733085B Issue By TP  
Hirer Contact

## VEHICLE DETAILS

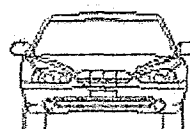
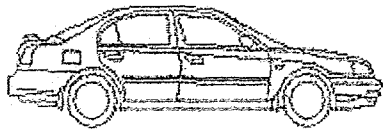
Left Side

Back



Right Side

Front



Top

Model TOYOTA WISH  
Licence Plate SGP9420U  
Colour  
Decal YES - NO

\* Rates do not include Petrol.

### Taken

E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

### Return

E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

\* Every 1/8 of petrol used is chargeable @ \$20 nett.

Remarks : D = Dent S = Scratches C = Chips R = Rust M = Missing

## RENTAL DETAILS

Start Date 4-Jan-2021 Start Time 5PM  
Return Date 8-Feb-2021 Return Time 3PM

## SALES INVOICE

	RATES	QTY	TOTAL
Rental Amount	\$100.00	35days	\$3,500.00
Deposit			
Malaysia Usage *Destination (NA )			
<b>Total Cost Of Rental</b>			<b>\$3,500.00</b>

Remarks:



OZ Car Rental Ptd Ltd

Hirer's Signature

**Enquire Vehicle's Insurance Particulars ( As At 23 Dec 2020 / 18:30:00 )**

Vehicle No.:

**SMA7978Z**

Make Description/Model:

**TOYOTA / C-HR HYBRID 1.8S CVT**

Insurance Company Name:

**CHINA TAIPING INSURANCE (SINGAPORE)  
PTE LTD**

Business Transaction Reference No.:

**20201229121641713758**

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