

AXA INSURANCE PTE LTD

No. 8 Shenton Way

#27-01 AXA Tower

Singapore 068811

Date Assigned: 15 Oct 2020

Date Contacted Insured: 15 Oct 2020

No. of days to complete assignment: 10 days

Reason for delay : NA

Attention: Ms Kitty Teo/ Tan Wancong

30 October 2020

### INTERIM REPORT

<b>YOUR REF.</b>	S0M02VJ5
<b>OUR REF.</b>	AAS2020-30133/WWK
<b>POLICY NO.</b>	GA508649
<b>PERIOD OF INSURANCE</b>	27/10/2019 –26/10/2020
<b>NAME OF INSURED</b>	Direct Builders Pte Ltd 7030 Ang Mo Kio Avenue 5 #08-81 Northstar@AMK Singapore 569880
<b>EMAIL ADDRESS &amp; CONTACT NO:</b>	Email: kk@directbuilders.com.sg Mobile: 9026 7848 (Insured's director: Mr Jayaraman)
<b>NAME OF AUTHORISED DRIVER &amp; ADDRESS</b>	Mr Perathaban Parry, 37 years old, Indian national (Insured's direct employee) Block 180 Bukit Batok West Ave 8 #03-191Singapore 650180
<b>EMAIL ADDRESS &amp; CONTACT NO:</b>	No Email Mobile: 8574 2141
<b>TIME , DAY &amp; DATE OF ACCIDENT:</b>	At about 2110 hours on Tuesday 13 October 2020
<b>LOCATION OF ACCIDENT</b>	Along Jurong West Avenue 2 towards Jurong West Avenue 4 before signalized junction of Bulim Avenue
<b>INSURED VEHICLE</b>	An Isuzu CYZ52K Tipper Truck, bearing registration number <b>XE2353H</b>
<b>THIRD PARTIES</b>	1) Mr Neo Sin Gee, 59 years old, Singapore citizen, driving a Toyota Altis vehicle <b>SKZ3582A (NTUC)</b>  2) Mr Chang Yang Sek, 61 years old, Singapore citizen, driving a Toyota Axio vehicle <b>SLE9272D (TMIS)</b>
<b>TYPE OF ACCIDENT</b>	Insured Vehicle's left center outer wheel was dislodged and collided onto the Third Party Vehicles

**AJAX Adjusters & Surveyors Pte Ltd**

120 Lower Delta Road, #08-08, Cendex Centre, Singapore 169208. Tel: +65 6255 0808 Fax: +65 6849 9155

Email: info@ajaxadjusters.com Website: www.ajaxadjusters.com Co. Reg. No.: 200912520Z

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We refer to AXA's instructions of 15 October 2020 and now report as follows:

### 1. GENERAL

#### Insured

- 1.1 The Insured, Direct Builders Pte Ltd are general contractors in the construction industry.
- 1.2 They are also the registered owner of the Insured Vehicle, an Isuzu CYZ52K Tipper Truck, bearing registration number **XE2353H**.

#### Authorised Driver

- 1.3 The Authorised Driver, Mr Perathaban Parry, 37 years old is an Indian national and the Insured's direct employee.
- 1.4 He is employed by the Insured as a driver for about 1 years plus and he is authorised by the Insured to drive the Insured Vehicle.
- 1.5 He possesses a valid Singapore Class 4 Driving Licence since 18 August 2015.
- 1.6 His work-scope is to collect and deliver soil to and fro various work sites and he has been driving the Insured Vehicle for about a month
- 1.7 At the time of accident, he was travelling alone, proceeding from a worksite at Hougang and on his way to another worksite at Bulim Avenue to collect soil.
- 1.8 Prior to the accident, he advised that he did not consume any alcohol, drugs or medication.
- 1.9 He was not involved in any accident within the past 3 years.

### 2. THIRD PARTY DRIVER'S DETAILS

- 2.1 The Third Parties' details are as follows:-

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**THIRD PARTY VEHICLE - SKZ3582A (NTUC)**

Driver	Mr Neo Sin Gee, 59 years old Singapore citizen Mobile: 8198 9307
Rear Passenger (seat-belt fastened)	Ms Maslinda, 26 years old Singapore citizen Mobile: 9777 4111

**THIRD PARTY VEHICLE - SLE9272D (TMIS)**

Driver	Mr Chang Yang Sek, 61 years old Singapore citizen Mobile No: 9696 0986
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**3. CIRCUMSTANCES (INSURED'S VERSION - STATEMENT)**

3.1 We met and interviewed the Authorised Driver and a copy of his statement is enclosed to report.

Briefly, his version of the accident is as follows:-

- I. He was driving the Insured Vehicle and travelling alone along Jurong West Avenue 2 towards Jurong West Avenue 4. At that time, the weather was clear and the road surface was dry.
- II. Upon approaching the signalised cross junction between Jurong West Avenue 2 and Bulm Avenue which was further ahead, he was traveling in the 2<sup>nd</sup> lane from the right at an estimated speed of about 50km/hr.
- III. As he was intending to make a right into Bu Lim Avenue, he filtered into the extreme right lane.
- IV. Whilst filtering right, he heard a loud sound and he thought one of the Insured Vehicle's tyres had punctured.

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- v. He immediately came to a stop and upon alighting to check, he noticed a tyre had rolled onto the opposite side of the road before landing near the zebra crossing.
- vi. At the same time, he was approached by motorists informing him of a vehicle (**SKZ3582A**) behind him being involved in an incident.
- vii. He subsequently realized that the left center outer tyre (Note: 3 sets of tyres on each side of vehicle) was dislodged.
- viii. It then rolled out onto the road and hit onto the rear of vehicle **SKZ3582A** which was traveling in the same direction as him.
- ix. He later learnt that vehicle **SKZ3582A** was initially beside on his left and the Insured Vehicle's tyre had rolled onto the road when he was filtering right while vehicle **SKZ3582A** was proceeding straight and traveling past him.
- x. He also realized the tyre rolled and bounced across the center divider and hit onto another vehicle **SLE9272D** which was traveling from the opposite direction.

Discussion/ Observations on site:

- xi. The driver of **SLE9272D** who was traveling from the opposite direction was traveling alone.
- xii. He was fine, had no visible injuries and did not complain or any discomfort on any part of his body.
- xiii. The driver of **SLE9272D** took his details but he did not manage to take down his.
- xiv. The vehicle **SKZ3582A** which was traveling in the same direction as him stopped in the 3<sup>rd</sup> lane from the right.

- xv. When he approached vehicle **SKZ3582A**, he noticed the rear portion of it was badly damaged, its rear windscreen was shattered and the roof top dented.
- xvi. The driver of **SKZ3582A** was ferrying a female Malay passenger who was seated on the rear passenger seat.
- xvii. He observed the driver and passenger of **SKZ3582A** were both fine with no visible injuries.
- xviii. He contacted his boss, Mr Jayaraman to inform him of the incident and he also took some scene photos.
- xix. Shortly after, the Traffic Police and ambulance arrived. The female passenger of **SKZ3582A** was conveyed to the hospital.
- xx. After being interviewed by the Traffic Police, the Insured Vehicle was compounded and he was permitted to leave the scene.
- xxi. None of the involved parties were subjected to any breathalyzer test and he was instructed to lodge a Police report for this incident.
- xxii. Thereafter, he went to Jurong West NPC to lodge a Police report.

### Additional Note

- xxiii. The Insured Vehicle is not fitted with an in-car camera.

### Interview with the Insured's Director, Mr Jayaraman

- xxiv. We also conduct an interview with the Insured's Director and he advised that the Insured Vehicle was previously serviced at a workshop, 'Tiong Heng Transport' located at 11 Tuas Bay Close, West Star #06-03 Singapore 636996.
- xxv. On Saturday, 26 September 2020, the Authorised Driver sent the Insured Vehicle to the workshop.



- xxvi. The Insured Vehicle was only collected back on 30 September 2020 after a list of items were replaced.
- xxvii. As he opined that the incident was caused by the poor workmanship by the mechanics from the workshop, he texted the boss but the latter refuted his allegations.

#### 4. ENQUIRY WITH THE THIRD PARTY DRIVER

- 4.1 On a 'without prejudice' basis, we contacted the Third Parties and gathered the following:-

Driver of **SKZ3582A**, Mr Neo Sin Gee (Mobile: 8198 9307)

- 4.2 He advised he was traveling with his female passenger in the 3<sup>rd</sup> lane from the right along Jurong West Avenue 2.
- 4.3 Out of sudden, he felt a huge impact and heard a loud crashing sound from the rear of his vehicle.
- 4.4 He initially thought he was hit by a vehicle but later learnt that it was the dislodged tyre from the Insured Vehicle which collided onto his vehicle.
- 4.5 As his passenger was injured by the shattered glass from his vehicle's rear windscreen, he called for the Police and ambulance.
- 4.6 He later realised that another vehicle from the opposite direction was also involved in the accident as the tyre rolled over the divider.

Driver of **SLE9272D**, Mr Chang Yang Sek (Mobile: 9696 0986)

- 4.7 He provided a similar version to that of his SAS report where he advised that he noticed a tyre rolling towards his direction as he was driving.
- 4.8 The tyre subsequently collided onto the right front portion of his vehicle.
- 4.9 The Traffic Police attended to the scene and seized his SD card from his in-car camera.

### 5. INVESTIGATIONS

#### Clarification with Authorised Driver on identity of driver of **SLE9272D**

- 5.1 Based on the SAS/ Police report lodged by the driver of **SKZ3582A**, he reported that the driver of **SLE9272D** is Mr Teo (Mobile: 8908 8809).
- 5.2 However, the driver's details differs from that of the SAS lodged by the driver of **SLE9272D** himself (Mr Chang Yang Sek).
- 5.3 We have showed the photos of Mr Chang Yang Sek to the Authorised Driver and he confirmed Mr Chang Yang Sek was indeed the driver of **SLE9272D**.

#### LTA Inspection Certificate

- 5.4 The Insured Vehicle was last inspected on 12 October 2019 which is about a year ago prior to the accident.
- 5.5 It was certified to have complied to the statutory requirement and a copy of the certificate is enclosed to our report under **ANNEX A**.

#### Insured Vehicle's service maintenance records

- 5.6 The Insured's Director, Mr Jayaraman advised they used to have their vehicles serviced at Tong Heng Motor at Kranji (Invoice under **ANNEX B** refers).
- 5.7 However, he was recently being recommended to try out another workshop, **Tiong Heng Transport**.
- 5.8 They have been sending a total of 3 of their company vehicles (including Insured Vehicle) to the workshop since September 2020.
- 5.9 On Saturday, 26 September 2020, the Authorised Driver drove the Insured Vehicle to Tiong Heng Transport for servicing/ maintenance as instructed by the Insured.
- 5.10 It was only on 30 September 2020 that the Insured Vehicle was collected back from the workshop.

5.11 The Insured had provided us with the invoice dated 30 September 2020 which was issued by Tiong Heng Transport (**Annex C** refers).

5.12 Based on the invoice, a list of items were replaced as follows:-

Replaced REAR R REAR Brake Drum & Lining & Inner Pump	Replaced ALL 6 Brake Shoe Springs
Replaced REAR L FRONT Brake Drum & Lining & Inner Pump	Installed NEW tyre bolt & nut on NEW brake drum
Replaced FRONT L&R Lining & Inner Pump & Oil Seal & Bearings	Replaced FRONT L Brake Shoe
Replaced ALL 4 Rear Drum Inner and Outer Oil Seal	
Labour fee including repair and diagnosis of uneven braking power on ALL 6 wheels & WORN U-joint	

Terms & Conditions

4	Brake, Front Brake Shoe	2	\$
5	Brake, Front Brake Drum Oil Seal	2	\$
6	Brake, Rear Drum	2	\$
7	Brake, Rear Brake Lining	8	\$
8	Brake, Rear Drum Inner Oil Seal	4	\$
9	Brake, Rear Drum Outer Oil Seal	4	\$
10	Tyre, Bolt & Nut	20	\$
11	Rear Axle, Driveshaft U-Joint	1	\$
12	Brake, Inner Pump	4	\$
13	Brake, Spring	6	\$
14	2nd Hand Rim (REAR L REAR OUTER)	1	\$
15	Tyre, 2nd Hand 295/80R22.5 (REAR R REAR)	2	\$

5.13 It was however not indicated exactly which tyre(s) of the Insured Vehicle on the above items were being replaced.

5.14 Similarly, the Insured and the Authorised Driver was also not aware of it.

#### Insured's direction allegation against Tiong Heng Transport

5.15 After the accident, the Insured's director texted Mr Neo Say Pheng who is the boss of Tiong Heng Transport alleging them of poor workmanship.



5.16 However, the workshop's boss refuted the allegation citing that the dislodged wheel would have came off much earlier (i.e 3 days) instead of about 13 days after the servicing if it was due to their poor workmanship.

5.17 Copies on screenshot of their communication via 'Whatsapp' is enclosed to our report under **ANNEX D** refers.

Insured Vehicle's dislodged wheel

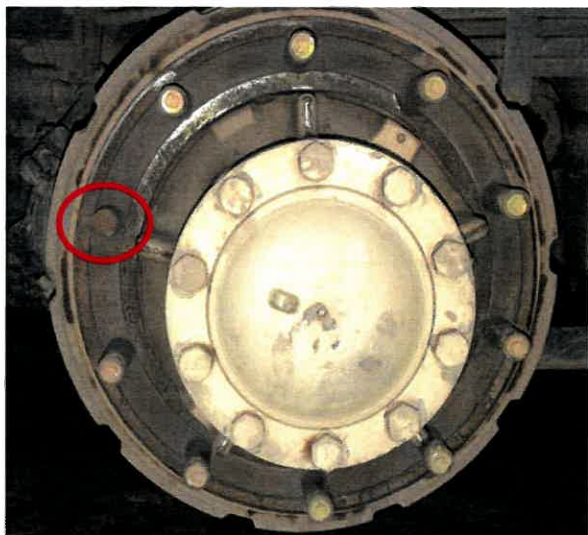
5.18 The Authorised Driver advised is required to perform daily checks of the vehicle (i.e tyre pressure) before commencing to drive the Insured Vehicle

5.19 He started driving the Insured Vehicle for about a month and never encountered any similar incident.

5.20 He inspected the dislodged wheel at the accident scene and noted that one of the wheel bolts was broken.

5.21 He also managed to retrieved 7 bolts which were supposed to secured the dislodged tyre with the remaining scattering off on the road.

5.22 The photos taken by him are as follows:-



One of the wheel bolts mounted to the wheel drum was broken ('red' circle)



The dislodged tyre



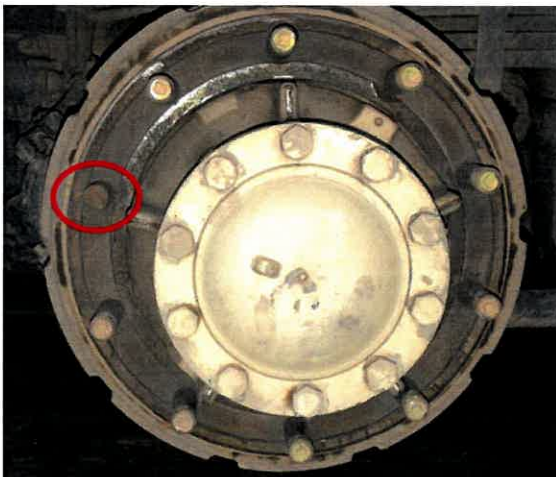
The dislodged tyre from left center outer tyre



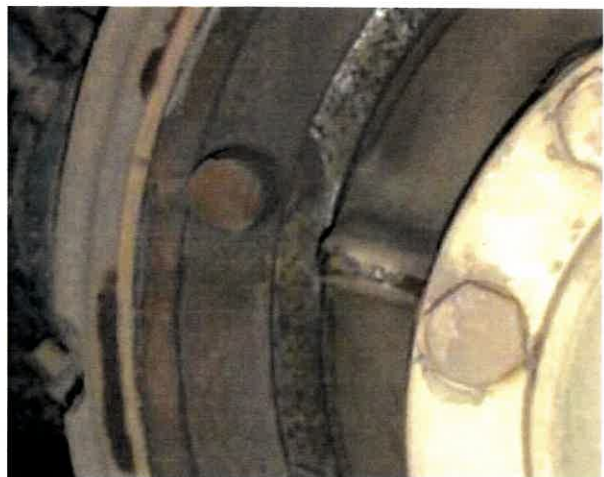
7 nuts retrieved after the accident with remaining scattered off

### Broken Bolt

5.23 Based on the following photograph taken at the scene by the Authorised Driver, the 'Red' circle shows the broken bolt.



One of the wheel bolts mounted to the wheel drum was broken



Evidence of rust on broken section

5.24 We noted that the broken section of the bolt is already rusted which suggest the broken bolt could have already existed prior to the accident.

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### Probable cause

5.25 The dislodged wheel is held by 10 bolts where one of it broke. However, we opined it may not be the probable cause since there are still 9 other bolts holding it and in addition, the wheel is still being secured by 10 nuts around it.

5.26 There could be a possibility that the nuts may not have been properly tightened but it is not known whether Tiong Heng Transport had loosened/ tightened the nuts of the dislodged tyre during the maintenance/ servicing of the Insured Vehicle.

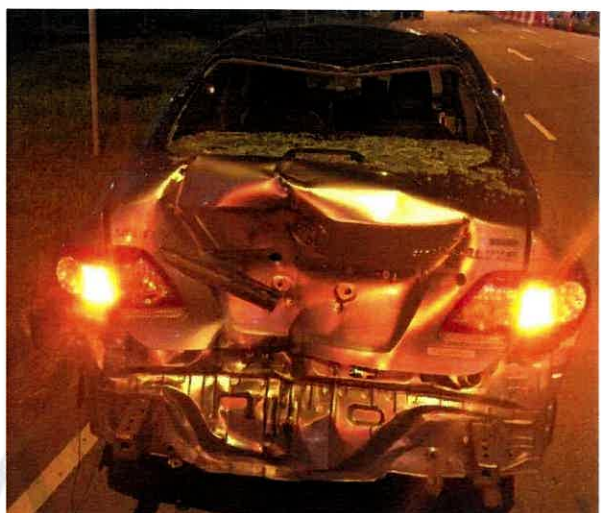
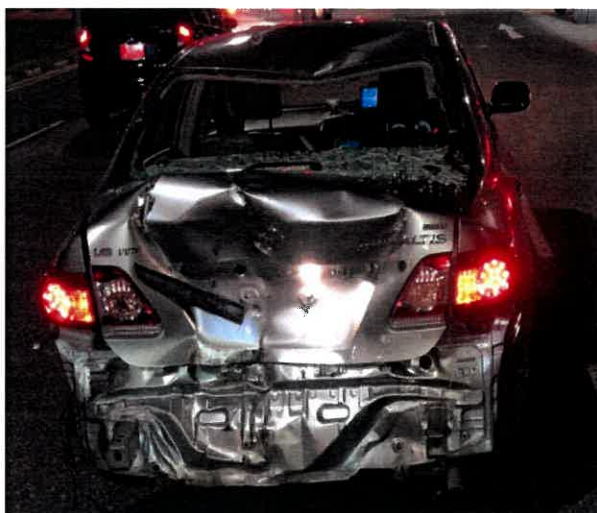
5.27 The Insured's director and Authorised Driver advised that after the Insured Vehicle was collected on 30 September 2020, they did not meddle with the dislodged wheel.

## 6. NATURE & EXTENT OF LOSS AND INJURY

6.1 Damages to Vehicles:

6.2 The left center outer tyre of the Insured Vehicle was dislodged.

### THIRD PARTY VEHICLE - SKZ3582A (NTUC)



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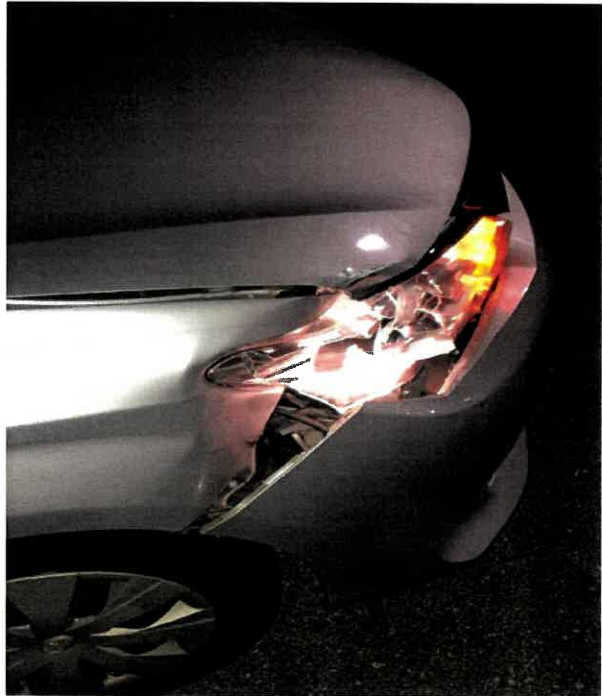
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## THIRD PARTY VEHICLE - SLE9272D (TMIS)



### 6.3 Injury & Claim Status of Third Parties

#### THIRD PARTY VEHICLE - SKZ3582A (NTUC)

Driver	Mr Neo Sin Gee, 59 years old  ( <i>Considering on his next course of action</i> )	<ul style="list-style-type: none"> <li><b>Strain on both arms</b></li> </ul> <p>He went to Yishun Polyclinic to seek medical treatment and as given 3 days MC.</p>
Rear Passenger (seat-belt fastened)	Ms Maslinda, 26 years old  (m/s <b>Clifford Law</b> )	<ul style="list-style-type: none"> <li><b>Whiplash injury</b></li> <li><b>Cuts on right hand</b></li> </ul> <p>He went to Yishun Polyclinic to seek medical treatment and as given 3 days MC</p>



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THIRD PARTY VEHICLE - SLE9272D (TMIS)		
Driver	Mr Chang Yang Sek, 61 years old  (m/s <b>Teo Keng Siang LLC</b> )	<ul style="list-style-type: none"> <li><b>Neck &amp; back strain</b></li> </ul> <p>He was conveyed to 'Doctors Inc Medical Group, clinic to seek medical treatment and was given 3 days MC.</p>

## 7. POLICE ACTION

- 7.1 We are unable to establish contact with Traffic Police IO Intan (DID: 6547 6415) as he did not answer to our calls.
- 7.2 The Insured Vehicle is presently still compounded by the Traffic Police.
- 7.3 Both the Insured's director and Authorised Driver have been interviewed by the Traffic Police IO.
- 7.4 The Insured's director was advised to provide the Traffic Police with the servicing/ maintenance records of the Insured Vehicle.
- 7.5 The Traffic Police. investigation is presently still ongoing.

## 8. ISSUES FOR INSURER:

- 8.1 We highlight the following issues for Insurers to review with their panel solicitors and with the policy

### WITH PANEL SOLICITORS:

1. Our comments under '**Para 5**'.



### **WITH THE POLICY:**

2. Our comments under '**Para 5**'.

### **9. REMARKS / PENDING MATTERS**

- 9.1 The Insured had since lodged the SAS report at 'Ah Lim Motor Company' on this incident.
- 9.2 As instructed by Insurers, we have informed the Insured and their agent, Virtual Insurance Agency that they are not allowed to conduct any repair before the inspection of the Insured Vehicle by AXA's appointed surveyor.
- 9.3 The Insured acknowledged that they are required to notify Insurers upon release of the Insured Vehicle from the Traffic Police compound (Email enclosed refers).
- 9.4 Meanwhile, we submit a note of our charges for Insurers consideration.

### **AJAX ADJUSTERS & SURVEYORS PTE LTD**



-----  
**ALEX WONG**  
**DIRECTOR**

E-mail : alexwong@ajaxadjusters.com

Contact : 9841 2607

*Enc. Insured Vehicle log card*  
*Authorised Driver's Work Permit & Driving Licence*  
*Authorised Driver's Statement*  
*Insured Director's Statement*  
*Insured Director's Employment Pass*  
**ANNEX A** - LTA inspection certificate  
**ANNEX B** - Servicing records of Insured Vehicle  
**ANNEX C** - Invoice dated 30 September 2020 which was issued by Tiong Heng  
Transport

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Certificate No.: 8382QMS001

Your Ref : S0M02VJ5

Insured : Direct Builders Pte Ltd

# AJAX

## Adjusters & Surveyors Pte Ltd

**ANNEX D** - Communication via 'Whatsapp' between Insured & boss of Tiong Heng Transport

Photos of accident scene

Letter and email to Insured and Insured's agent informing not to repair Insured

Vehicle before Inspection by AXA's surveyor

# AJAX

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**S PASS**  
Employment of Foreign Manpower Act (Chapter 91A)  
Republic of Singapore

Employer  
DIRECT BUILDERS PTE. LTD.



Name  
PERATHABAN PARRY

S Pass No  
0 3271191-

Sector  
CONSTRUCTION



K2224693

**VISIT PASS**  
Immigration Regulations

29-06-2020

Name  
PERATHABAN PARRY

FIN  
G7402252P

Date of Birth  
28-09-1983

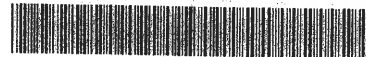
Sex  
M

Nationality  
INDIAN


MULTIPLE JOURNEY VISA ISSUED




Download SGWorkPass  
App to check status



**REPUBLIC OF SINGAPORE** **DRIVING LICENCE**


 Licence Number: **G7402252P**  
 Name: **PERATHABAN PARRY**  
 Birth Date: **28 Sep 1983**  
 Issue Date: **13 Aug 2018**  
 Valid Till: **02/09/2023**

002834009F

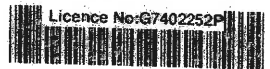


**YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)**

		EFFECTIVE DATE
Class 2B	Motorcycles =< 200 cc	03 Sep 2013
Class 3	Motor cars with unladen weight =< 3000kg with =< 7 passengers, exclusive of driver; and other motor vehicles with unladen weight =< 2500kg	03 Sep 2013
Class 4	Motor vehicles which are constructed to carry load or passengers and the unladen weight > 2500kg Motor vehicles which are not constructed to carry load or passengers and the unladen weight =< 7250kg	18 Aug 2015

NP 428A

Licence No: G7402252P



## STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Recorded from Perathaban Parry			Address: Block 180 Bukit Batok West Ave 8 #03-191		
Sex M	Age 37	NRIC.: G7402252P	Nationality India National	Occupation Driver	
Recorded by Alex Wong		Date 27/10/2020	Time 1120 hours	Place Northstar@AMK #08-81	
Language spoken English		Interpreted by ---		Witnessed by ---	

I hereby declare that the following statement is voluntarily made by me for insurance purpose. This statement is true and correct to the best of my knowledge and belief.

I am presently employed as a driver by my company, Direct Builders Pte Ltd for about 1 years plus.

They are the registered owner of the tipper truck, bearing registration number **XE2353H**.

My work-scope is to collect and deliver soil to and fro various work sites.

My working hours are generally from 0800 hour to 1900hours, Monday to Friday. On Saturday, I will start work slightly later and report off at 1900 hrs. I am required to work overtime if necessary. My off day is on Sunday.

I hold a valid Class 4 Singapore Driving Licence since 18 Aug 2015.

I am not involved in any road traffic accident for the past 3 years.

On Tuesday 13 October 2020, I reported for work as usual. On the same day at about 2110 hours, I was driving the vehicle **XE2353H** and traveling alone along Jurong West Avenue 2 towards Jurong West Avenue 4. I left from a site at Hougang and was proceeding to a work site at Bulim Avenue to check if there are soil to be collected. I was working overtime at that time.

Upon approaching the signalized junction of Jurong West Avenue 2 and Bulm Avenue which was further ahead, I was traveling in 2<sup>nd</sup> lane from the right and traveling at an estimated speed of about 50km/hr.





## STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

As I was intending to make a right into Bu Lim Avenue, I filtered into the extreme right lane.

Whilst filtering right, I heard a loud sound and I thought one of the vehicle's tyres had punctured. I immediately came to a stop and upon alighting to check, I noticed a tyre had rolled onto the opposite side of the road before landing near the zebra crossing.

At the same time, I was approached by motorists informing me of a vehicle (**SKZ3582A**) behind me being involved in an incident. I subsequently realized that the left center outer tyre (Note: 3 sets of tyres on each side of vehicle) was dislodged. It then rolled out onto the road and hit onto the rear of a vehicle (**SKZ3582A**) which was traveling in the same direction as me. I later learnt that the vehicle (**SKZ3582A**) was initially beside my left and my vehicle's tyre had rolled onto the road when I was filtering right while the vehicle (**SKZ3582A**) was proceeding straight.

I also realized the tyre rolled and bounced across the center divider and hit onto another vehicle (**SLE9272D**) which was traveling from the opposite direction.

The vehicle (**SLE9272D**) from the opposite direction was driven by a male Chinese in his 60's who was traveling alone. He was fine, had no visible injuries and did not complain or any discomfort on any part of his body. He took my details but I did not take down his. (Note: I was being shown a photo of the driver in his insurance accident report and confirmed him to be the driver of **SLE9272D**).

The other vehicle (**SKZ3582A**) which was traveling in the same direction as me stopped in the 3<sup>rd</sup> lane from the right. When I approached the vehicle, I realized that the rear portion of it was badly damaged, its rear windscreen was shattered and the roof dented.

The driver of vehicle (**SKZ3582A**) is a male Chinese in his late 50's and he was ferrying a female Malay passenger in her 30's who was seated on the rear passenger seat. I observed the driver and the female passenger were both fine with no visible injuries.

I contacted my boss, Mr Jayaraman Karikalan to inform him of the incident while waiting for the Traffic Police and ambulance arrival. I also took some scene photos.

Shortly after, the Traffic Police and ambulance arrived. The female passenger of vehicle (**SKZ3582A**) was conveyed to the ambulance.



## STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

After being interviewed by the Traffic Police, my vehicle was compounded and I was permitted to leave the scene. My boss, Mr Jayaraman Karikalan was also at the scene to assist me. None of the involved parties were subjected to any breathalyzer test. I was instructed to lodge a Police report for this incident. Thereafter, I went to Jurong West NPC to lodge a Police report.

I was not being informed that I need to lodge an insurance report for this incident.

The Traffic Police IO Intan had since interviewed me on the next day of the incident.

Prior to the accident, I was feeling fine and I did not consume any alcoholic beverages or medication.

The following questions were posed to me by the recorder:-

Q1) How long have you been driving vehicle **XE2353H**?

Ans I have been driving this vehicle **XE2353H** for about a month. This vehicle is parked at a heavy vehicle carpark at Tengah. I will cycle there to collect the vehicle when I am reporting for work. Likewise, I will park the vehicle back at the same place before cycling back to my home which is about 1km away.

Q2) Is this the first time you encountered that the tyre from vehicle **XE2353H** was dislodged?

Ans Yes

Q3) Was the tyre which was dislodged recently being replaced?

Ans No, but the nuts and bolts were replaced by Tiong Heng Transport when I sent the vehicle to the workshop on Saturday, 26 Sep 2020 for servicing/maintenance.

Q4) After sending the vehicle **XE2353H** on 26 Sep 2020 to Tiong Heng Transport, when was the vehicle collected?

Ans It was only on 30 September 2020 that I collected back the vehicle from the workshop. During this period when the vehicle was at the workshop, I was at the workshop the whole day as well on 26 Sep 2020 (Saturday), 28 Sep 2020 (Mon) till 30 Sep 2020 (Wed). As for Sunday, the workshop was closed for operation. I stayed at the workshop as I could not perform any work without the vehicle hence my boss instructed me to stay there and take the vehicle once it is already. We did not expect it takes about 3 days to complete the maintenance/servicing of the vehicle.



## STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Q5) Based on the invoice dated 30 Sep 2020 from Tiong Heng Transport, item no.6 states that 2 x brake rear drums were replaced @ \$840.00 (2 pcs x \$420.00). Do you know which 2 brake rear drums were being replaced from the vehicle? Was the tyre dislodged one of the drums which were being replaced?

Ans No, I do not know as I did not see which drums were being replaced from the vehicle.

Q6) Do you know what causes the tyre concerned to be dislodged?

Ans In my opinion, I think the bolts securing the tyre was loosened. Also, one of the nuts from the wheel drum broke after I inspected it at the scene. I managed to take a photo of it.

Q7) Prior to the incident after collecting back the vehicle on 30 Sep 2020, did you at any time meddle with the tyre which was dislodged?

Ans No.

Q8) Is there a daily check on your vehicle? What is the Standard Operating Procedures and how frequent was it being checked? (daily, weekly or monthly check)

Ans There is no SOP or checklist but I will visually check on the water and engine oil once every 2 weeks. However, tyre pressure I will check daily by using a hammer to softly hit on it to feel the pressure.

Q9) Is the vehicle **XE2353H** being fitted with any in-car camera? If so, please provide the accident footage.

Ans No, my vehicle is not fitted with an in-car camera.


I understand based on the circumstances and the merits of the case, AXA will take conduct of the claim(s) in relation to this accident. AXA shall settle the matter at best in order to minimize costs and expenses, subject to the policy terms and conditions attached with the motor insurance policy.



## STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Agree: Yes 

Comments: No 



Statement read and explained over in English  
I affirmed it to be true and correct  
Time concluded @ 1215 hrs

## STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Recorded from Jayaraman Karikalan			Address: Block 508 Serangoon North Avenue 4 # 05-394 S550508		
Sex M	Age 41	NRIC: G7592687T	Nationality India	Occupation Director	
Recorded by Alex Wong		Date 27/10/2020	Time 1020 hours	Place Northstar@AMK #08-81	
Language spoken English		Interpreted by ---		Witnessed by ---	

I hereby declare that the following statement is voluntarily made by me for insurance purpose. This statement is true and correct to the best of my knowledge and belief.

I am one of the directors of my company, Direct Builders Pte Ltd.

The company is the registered owner of the tipper truck, bearing registration number **XE2353H**.

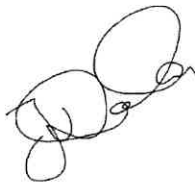
The company is aware of the incident which occurred on 13 October 2020 along Jurong West Avenue 2 involving **XE2353H** and 2 other vehicles.

Our employee, Mr Perathaban Parry was driving the vehicle when the incident occurred. He is a direct employee of Direct Builders Pte Ltd and he is authorized to utilize the vehicle. When the incident occurred, he was performing work for the company.

The following questions were posed to me by the recorder:-

Q1) Do you have any mechanic/ workshop which is maintaining the vehicle **XE2353H**?

Ans Recently, I was recommended by one of our drivers to try out this workshop, Tiong Heng Transport whom he used to work for previously. They are located at 11 Tuas Bay Close, West Star #06-03 Singapore 636996. I have been sending a total of 3 of my company vehicles (including **XE2353H**) to their workshop since Sep 2020.





## STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Q2) When was the most recent maintenance date where vehicle **XE2353H** was sent to Tiong Heng Transport?

Ans It was on 26 September 2020 where vehicle **XE2353H** was sent there. I have provided the invoice and the breakdown of the work done by the workshop.

Q3) After sending the vehicle **XE2353H** on 27 Sep 2020 to Tiong Heng Transport, when was the vehicle collected?

Ans It was only on 30 September 2020 that my driver, Mr Perathaban Parry collected back the vehicle. The vehicle was lying at the workshop until the collection date.

Q4) Was the tyre which was dislodged recently being replaced?

Ans No, but the nuts and bolts were replaced by Tiong Heng Transport.

Q5) Do you know what causes the tyre concerned to be dislodged? What did your mechanic/ workshop inform on this aspect?

Ans In my opinion, it could be due to the poor workmanship by the workshop. After the accident, I texted the boss of the workshop but he denied on this.

Q6) Prior to the incident, did anyone meddle with the tyre?

Ans No.

Q7) Is there a daily check on your vehicle? What is the Standard Operating Procedures and how frequent was it being checked? (daily, weekly or monthly check)

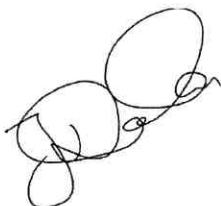
Ans There is no SOP or checklist but they will check on the water, engine oil and tyre pressure.

Q8) Is the first time such an incident occurred?

Ans Yes

Q9) When was the most recent LTA inspection conducted? Please provide the LTA Inspection certificate

Ans Around about a year ago, the vehicle was sent for LTA inspection.



## STATEMENT

AJAX ADJUSTERS & SURVEYORS PTE LTD

Q10) Is the vehicle **XE2353H** being fitted with any in-car camera? If so, please provide the accident footage.

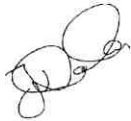
Ans No, my vehicle is not fitted with an in-car camera.

Q11) Where is the vehicle **XE2353H** currently at?

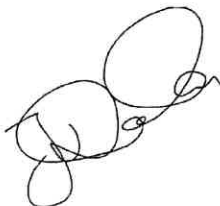
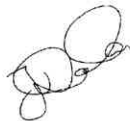
Ans It was compounded by the Traffic Police after the accident at the scene.

I understand based on the circumstances and the merits of the case, AXA will take conduct of the claim(s) in relation to this accident. AXA shall settle the matter at best in order to minimize costs and expenses, subject to the policy terms and conditions attached with the motor insurance policy.

Agree: Yes



Comments: No

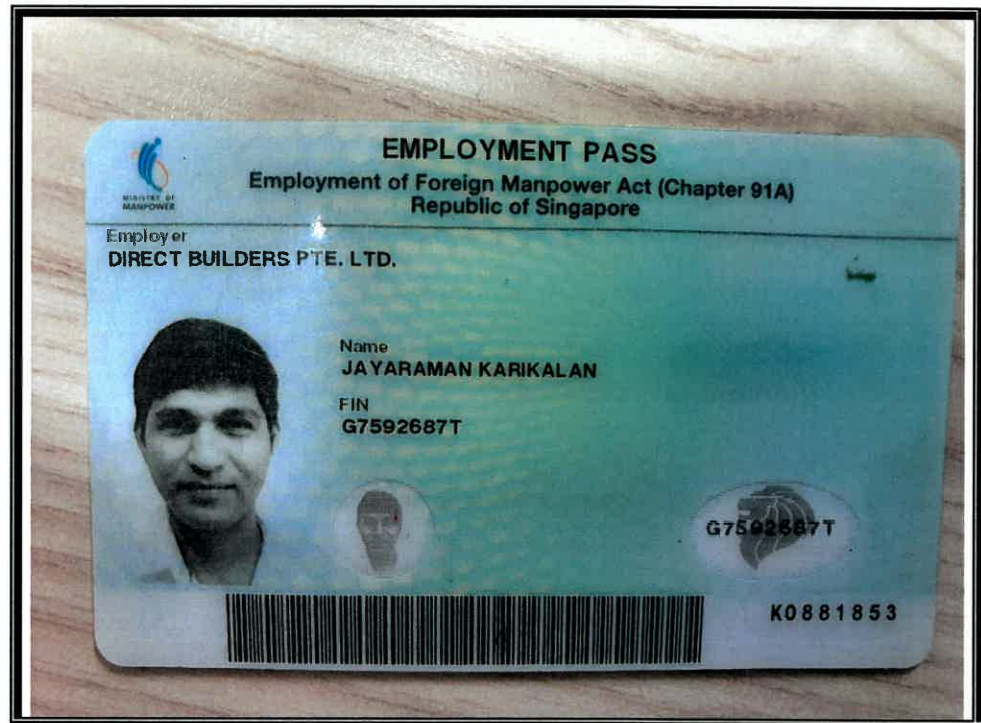


Statement read and explained over in English

I affirmed it to be true and correct

Time concluded @ 1115 hrs

*Photo  
No 1*



**Insured's director Employment Pass (Front)**

*Photo  
No 2*



**Insured's director Employment Pass (Back)**

## Vehicle Registration Details

Vehicle No. <b>XE2353H</b>	Make/ Model <b>ISUZU/CYZ52K</b>	Vehicle Scheme <b>-</b>
Current Propellant <b>Diesel</b>	Chassis No. <b>JALCYZ52KG7000019</b>	Vehicle Type <b>Goods (Open) Tipper /Dumper Truck</b>

### Owner's Details

Owner Name:  
**DIRECT BUILDERS PTE. LTD.**

Owner ID Type:  
**Company**

NRIC/Passport/Company Cert No.:  
**201105830D**

Registered Address  
**7030 ANG MO KIO AVENUE 5 #08-81  
NORTHSTAR @ AMK SINGAPORE 569880**

Mailing Address:  
**-**

Birth Date  
**-**

### Registration Details

Previous Vehicle No.:  
**-**

Effective Date of Ownership:  
**27 Oct 2016**

Original Registration Date:  
**27 Oct 2016**

Registration Date:  
**27 Oct 2016**

No. of Transfers:  
**0**

IU Label No.:  
**2010525846**

### Vehicle Specifications

Engine No.:  
**6WG1428400**

Chassis No.:  
**JALCYZ52KG7000019**

Year of Manufacture:  
**2016**

Primary Colour:  
**White**

Secondary Colour:

Passenger Capacity:

-	2
Engine Capacity / Power Rating :	Maximum Power Output:
15681 cc / -	-
Max Unladen Weight:	Maximum Laden Weight:
12120 kg	28000 kg
Vehicle Attachment 1:	Vehicle Attachment 2:
No Attachment	-
Vehicle Attachment 3:	
-	

#### Additional Registration Fee (ARF) and COE Information

Open Market Value:	Additional Registration Fee Rate:
\$93,192.00	5.00 %
Actual ARF Paid:	Vehicle Lifespan Expiry Date:
\$4,660.00	26 Oct 2036
OPC Cash Rebate Eligibility:	QP during COE Bidding Exercise:
No	\$48,702.00
COE No.:	COE Expiry Date:
2016110105000109H	26 Oct 2026
COE Category:	COE Registration Category:
C - Goods Vehicle & Bus	C - Goods Vehicle & Bus
Quota Premium (QP) / Prevailing Quota Premium :	Actual QP Paid
\$48,702.00 / -	\$48,702.00
QP (Regn Cat):	
\$48,702.00	

#### PARF Rebate Details

PARF Eligibility:	PARF Eligibility Expiry Date:
No	-
Minimum PARF Benefit:	
-	

#### Vehicle Emissions Details

CO2 Emission:



-

CO Emission:

-

NOx Emission:

-

Message:

-

HC Emission:

-

PM Emission:

-

*Printed on 30 Sep 2020 11:17:40*

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# ANNEX A

# TEST CERTIFICATE

NO. **STAA0220717**



THE ROAD TRAFFIC ACT  
(CHAPTER 276)

This is to certify that motor vehicle with registration No. **XE2353H** was examined under section 90 of the Road Traffic Act and that at the date of the examination the prescribed statutory requirements were complied with in relation to the vehicle.

Date of Issue : **12/10/2019**

Reference No : **LA191012021**

**STA Inspection Pte Ltd**



Authorised Signatory

## KEEP THIS CERTIFICATE SAFELY

CHECK carefully that the particulars specified above are correct. A test certificate showing any alteration should not be issued or accepted as this may delay the renewal of a vehicle licence.

For the purpose of renewing road tax, this Certificate must be presented within **3 months** from the date of issue.

### WARNING:

A test certificate should not be accepted as evidence of the satisfactory mechanical condition of a vehicle offered for sale.



**STA Inspection Pte Ltd**

**Sin Ming Centre**

302 Sin Ming Road

Singapore 575627

Tel : (65) 6452 1398

Fax : (65) 6453 8244

stai.com.sg

(Co. Regn. No.: 196204973D)

(GST Regn. No.: M2-0058358-2)

**Jalan Boon Lay Centre**

249 Jalan Boon Lay

Singapore 619523

Tel : (65) 6261 6178

Fax : (65) 6261 2291

# ANNEX B

No: 6673

Blk 6, Kranji Loop #01-26, Singapore 739542.

Tel: 6366 0537, 6366 0539

**Fax: 6366 0539**

GST Registration: M9-0002151-C

Messrs.

Date:

日 Date	摘要 Particulars	金額 Amount
	1pc clutch lining -	530 00
	1pc lower clutch Pump.	380 00
	1can clutch oil	8 00
	1st Front Spring bag.	450 00
	2pcs spring pin.	20 00
	2pcs Pin U bolt.	36 00
	Change clutch lining.	
	Change lower clutch Pump labor charge	300 00
	Change front Spring labor charge	60 00
	V.O.B 415-301-888-3	
	E. & O. E.	
	SUB-TOTAL \$	1784 00
	Add GST \$	124 88
	TOTAL \$	1908 88

# ANNEX C



長興運輸  
TIONG HENG TRANSPORT

Tiong Heng Transport  
11 Tuas Bay Close, West Star #06-03, Singapore 636996

Tel: +65 6262 2106

H/P: +65 9746 1868 (Neo Say Hong) +65 9797 1868 (Neo Say Pheng)

Email: sayhong@tiongheng.com.sg saypheng@tiongheng.com.sg

Business Reg No. : 32309400K GST Reg No. :M90009905M

## CASH SALES

Direct Builders Pte Ltd  
7030 Ang Mo Kio Avenue 5  
NORTHSTAR @ AMK #08-81  
Singapore 569880  
6392 0357

Reference No.  
Cash Sales No. THCS20090007  
Cash Sales Date 26 Sep 2020  
Payment Term CASH  
Vehicle No. XE2353H  
Technician Kamal, Lam

#	DESCRIPTION	QTY	PRICE/UNIT	TOTAL AMOUNT
1	Skilled Labour Fee	1	\$ 550.00	\$ 550.00

SGD: Three Hundred Twenty One Dollars Only

Subtotal	\$	550.00
GST (7%)	\$	38.50
Discount	\$	267.50
Total Amount Due	\$	321.00

Remarks: Labour fee including 1xpcs rear main seal, 1xpcs dust cover & repair and diagnosis of leaking engine oil from transmission dust cover  
Discount inclusive of repeated payment of THCS20090003 (\$267.50) via bank transfer on 21/09/20 & 23/09/20

Authorised Signature & Company Stamp



### Terms & Conditions:

- 1) Goods sold are not refundable
- 2) Cheques should be crossed and made payable to TIONG HENG TRANSPORT.





長興運輸  
TIONG HENG TRANSPORT

Business Reg No. : 32309400K GST Reg No. : M90009905M

Tiong Heng Transport  
11 Tuas Bay Close, West Star #06-03, Singapore 636996  
Tel: +65 6262 2106

H/P: +65 9746 1868 (Neo Say Hong) +65 9797 1868 (Neo Say Pheng)  
Email: sayhong@tiongheng.com.sg saypheng@tiongheng.com.sg

## CASH SALES

Direct Builders Pte Ltd  
7030 Ang Mo Kio Avenue 5  
NORTHSTAR @ AMK #08-81  
Singapore 569880  
6392 0357

Reference No.  
Cash Sales No. THCS20090008  
Cash Sales Date 30 Sep 2020  
Payment Term CASH  
Vehicle No. XE2353H  
Technician Tao, Kamal, Lam

#	DESCRIPTION	QTY	PRICE/UNIT	TOTAL AMOUNT
1	Front Axle, Outer Bearing	2	\$ 80.00	\$ 160.00
2	Front Axle, Inner Bearing	2	\$ 68.00	\$ 136.00
3	Brake, Front Brake Lining	8	\$ 15.00	\$ 120.00
4	Brake, Front Brake Shoe	2	\$ 250.00	\$ 500.00
5	Brake, Front Brake Drum Oil Seal	2	\$ 14.00	\$ 28.00
6	Brake, Rear Drum	2	\$ 420.00	\$ 840.00
7	Brake, Rear Brake Lining	8	\$ 15.00	\$ 120.00
8	Brake, Rear Drum Inner Oil Seal	4	\$ 22.00	\$ 88.00
9	Brake, Rear Drum Outer Oil Seal	4	\$ 14.00	\$ 56.00
10	Tyre, Bolt & Nut	20	\$ 26.00	\$ 520.00
11	Rear Axle, Driveshaft U-joint	1	\$ 115.00	\$ 115.00
12	Brake, Inner Pump	4	\$ 250.00	\$ 1,000.00
13	Brake, Spring	6	\$ 28.00	\$ 168.00
14	2nd Hand Rim (REAR L REAR OUTER)	1	\$ 80.00	\$ 80.00
15	Tyre, 2nd Hand 295/80R22.5 (REAR R REAR)	2	\$ 100.00	\$ 200.00
16	Skilled labour Fee	1	\$ 1,020.00	\$ 1,020.00
SGD: Five Thousand Five Hundred Eleven Dollars and Fifty Seven Cents Only				
			Subtotal	\$ 5,151.00
			GST (7%)	\$ 360.57
			Discount	\$
			Total Amount Due	\$ 5,511.57

Remarks: Replaced REAR R REAR Brake Drum & Lining & Inner Pump  
Replaced REAR L FRONT Brake Drum & Lining & Inner Pump  
Replaced FRONT L&R Lining & Inner Pump & Oil Seal & Bearings  
Replaced ALL 4 Rear Drum Inner and Outer Oil Seal  
Labour fee including repair and diagnosis of uneven braking power on ALL 6 wheels & WORN U-joint

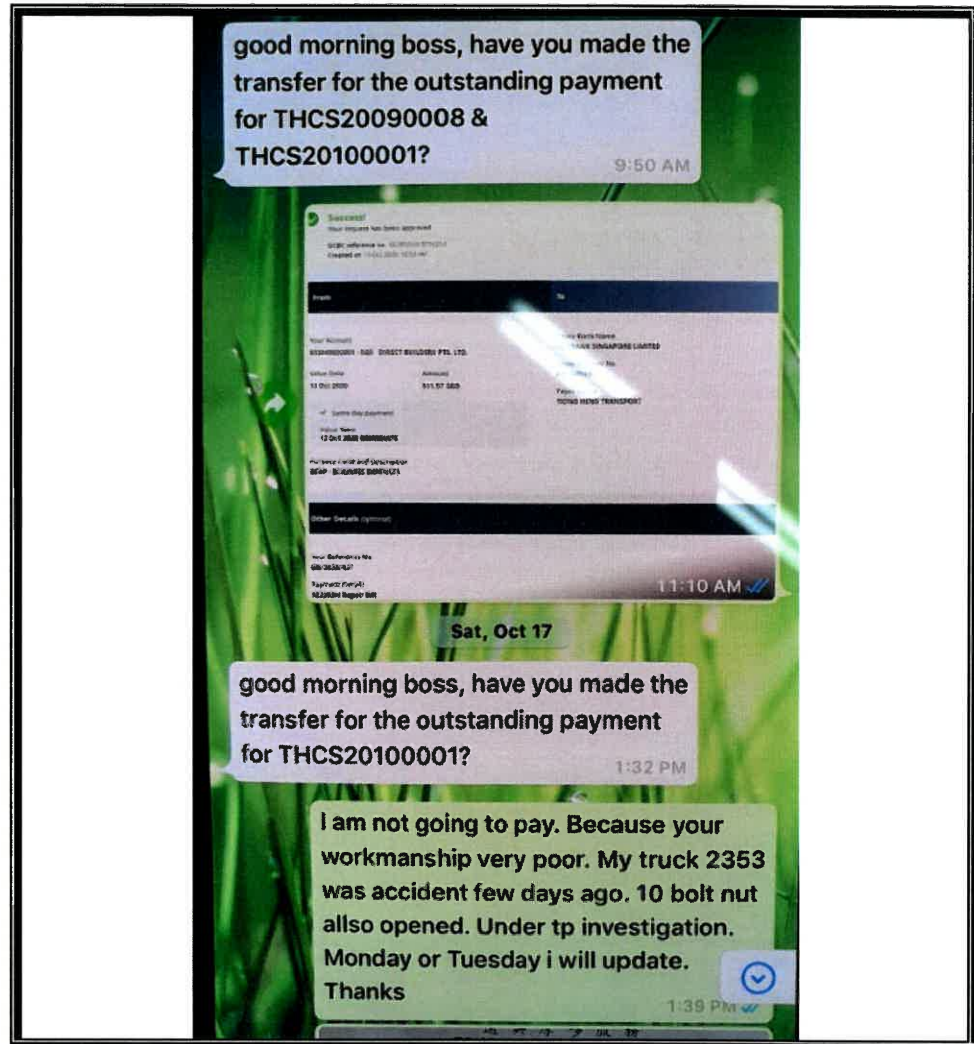
Replaced ALL 6 Brake Shoe Springs  
Installed NEW tyre bolt & nut on NEW brake drum  
Replaced FRONT L Brake Shoe

Authorised Signature & Company Stamp

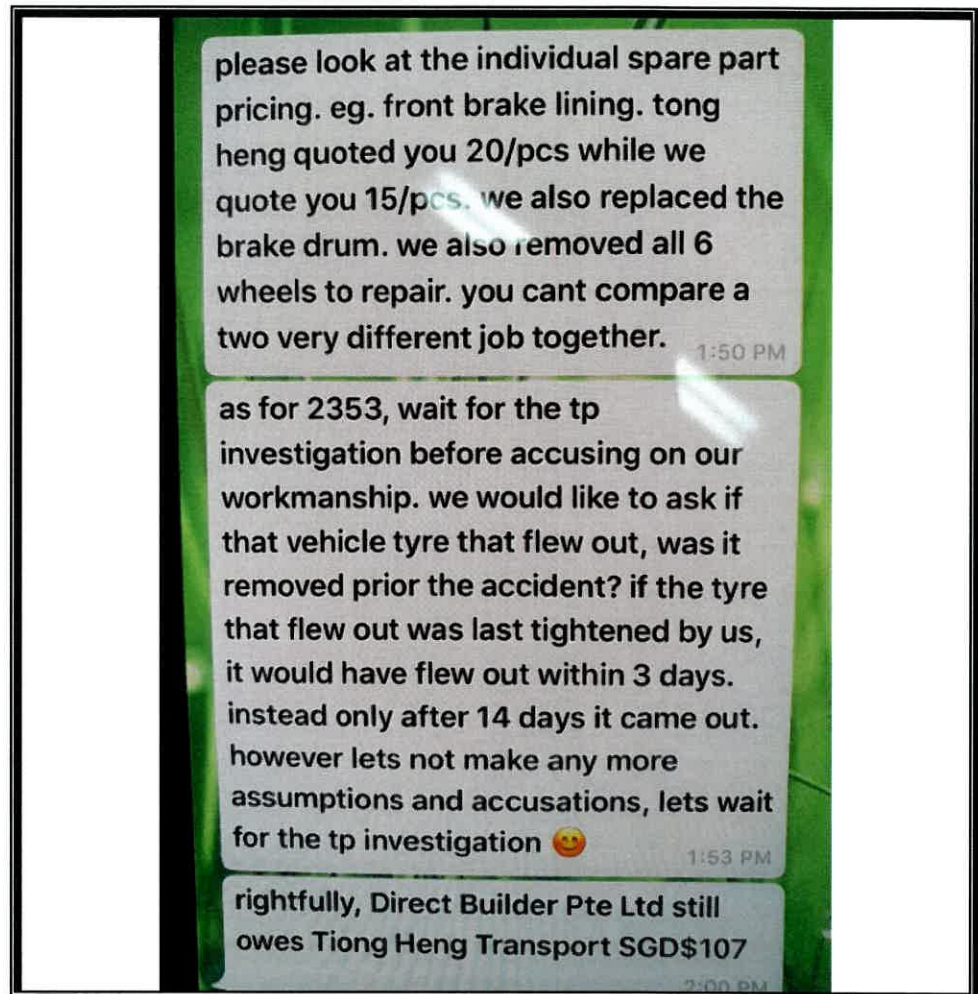
Terms & Conditions:  
1) Goods sold are not refundable  
2) Cheques should be crossed and made payable to  
TIONG HENG TRANSPORT.

# ANNEX D

**Photo  
No 1**



***Photo  
No 2***



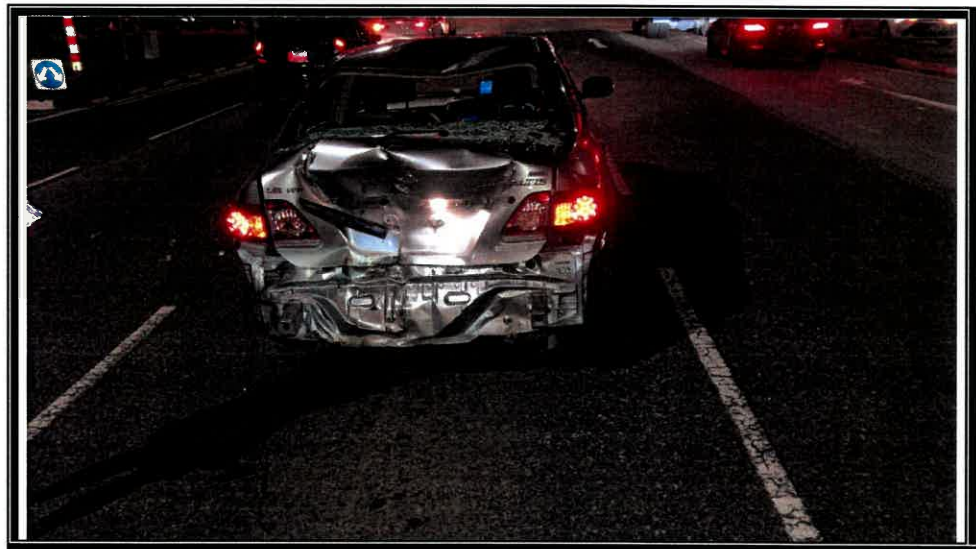


***Photo  
No 1***



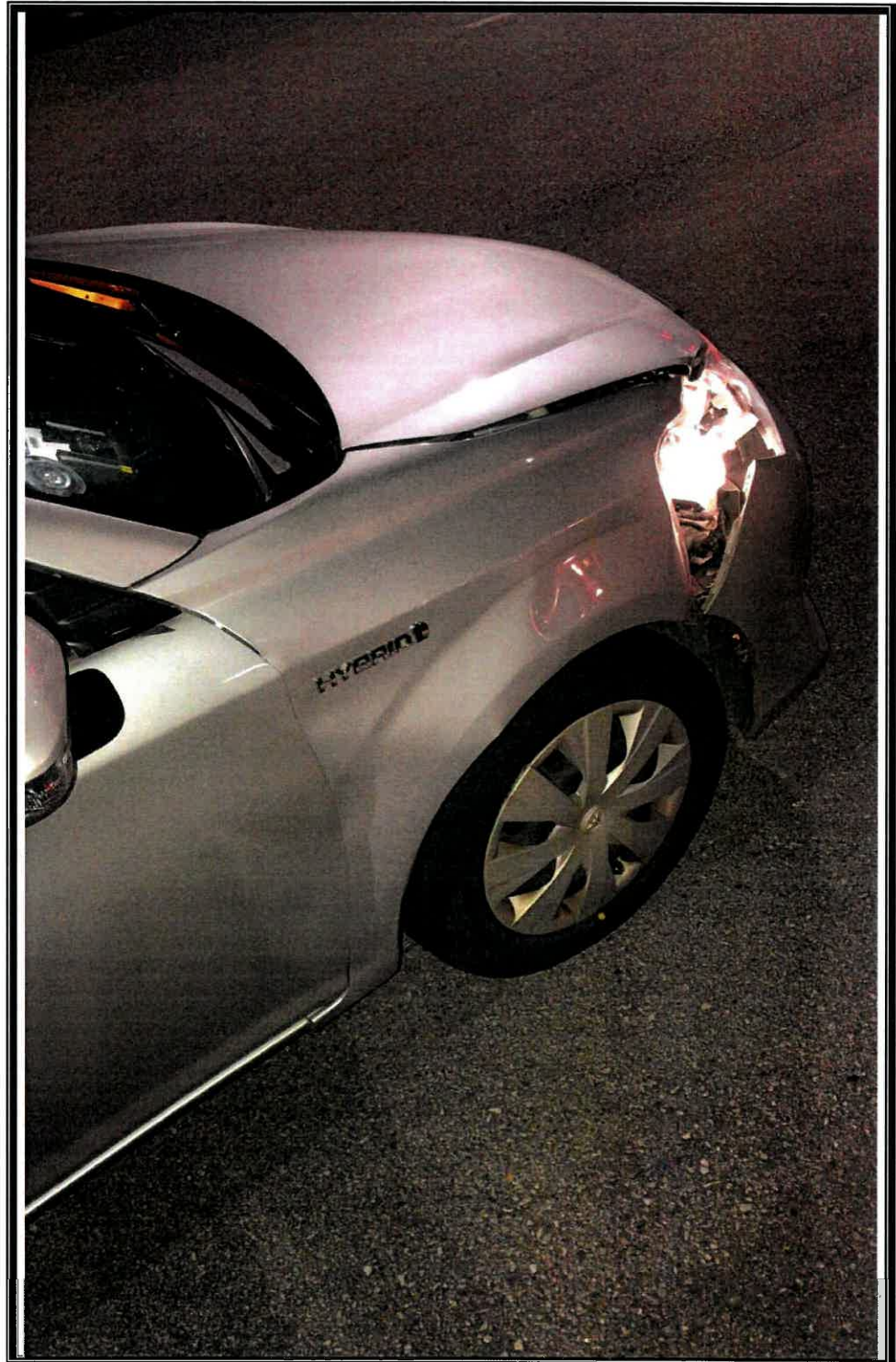
**View of Insured Vehicle**

***Photo  
No 2***



**View of vehicle SKZ3582A**

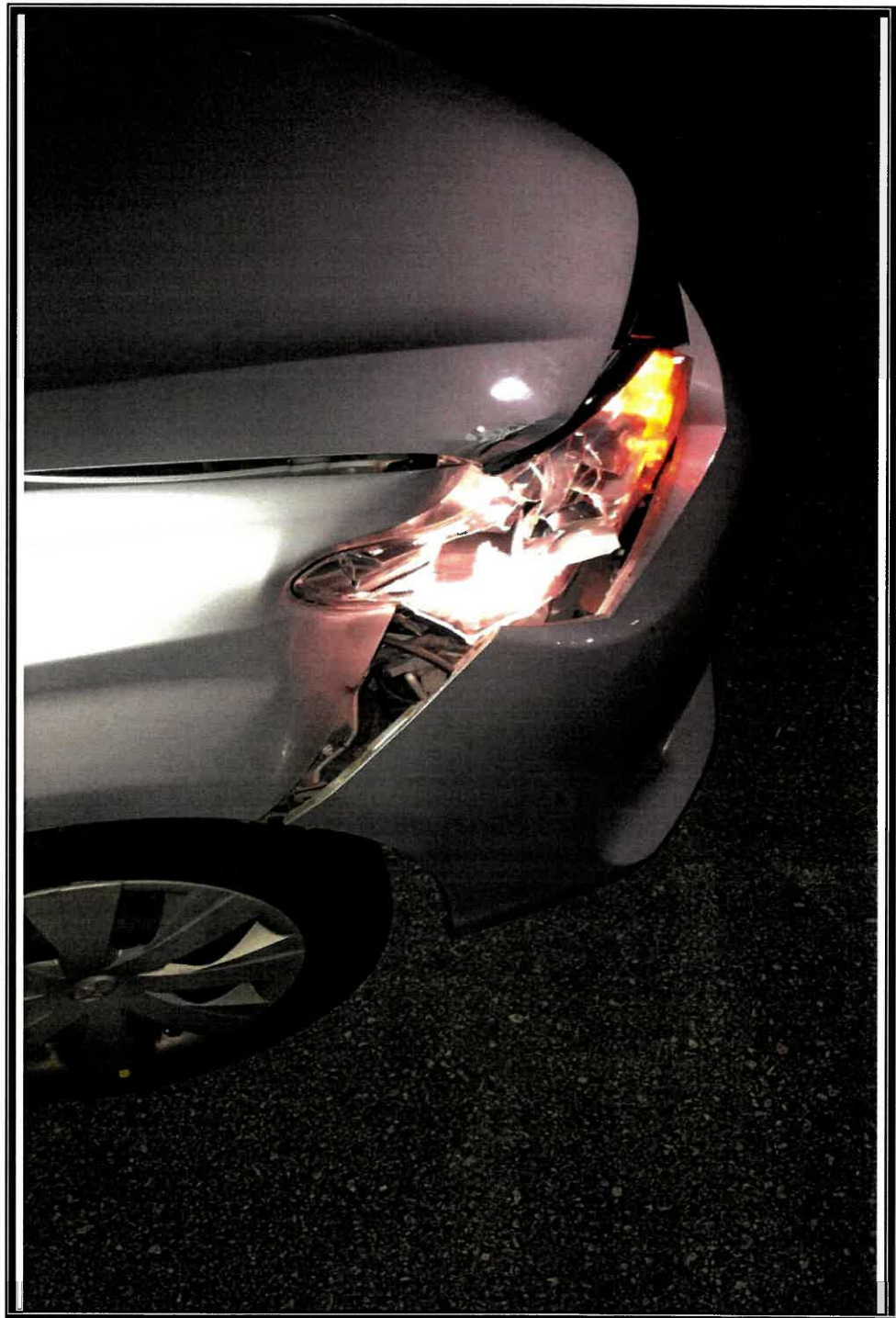
*Photo  
No 3*



**View of vehicle SLE9272D**

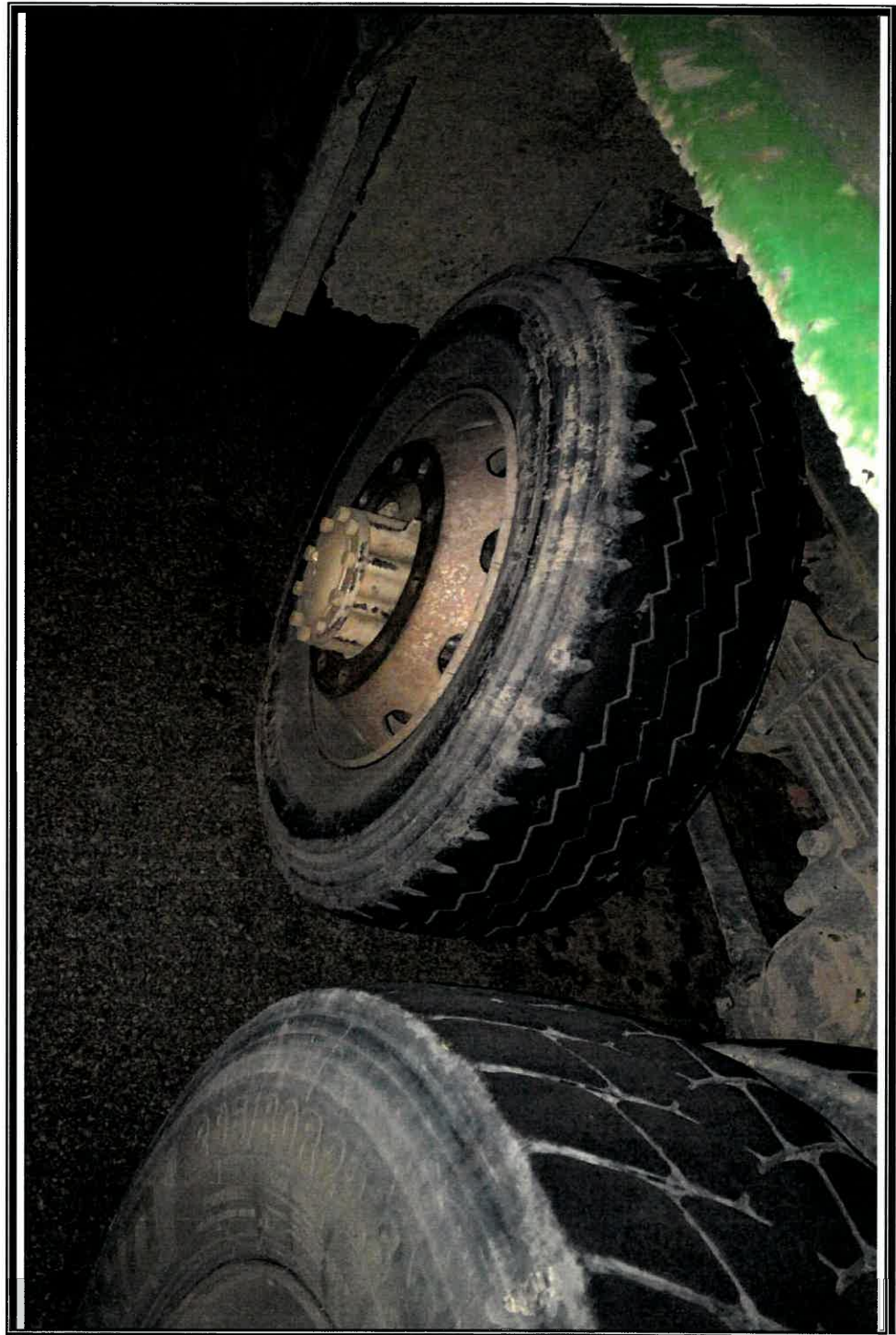


*Photo  
No 4*



**View of vehicle SLE9272D**

*Photo  
No 5*



**The dislodged tyre from left center outer tyre of Insured Vehicle**

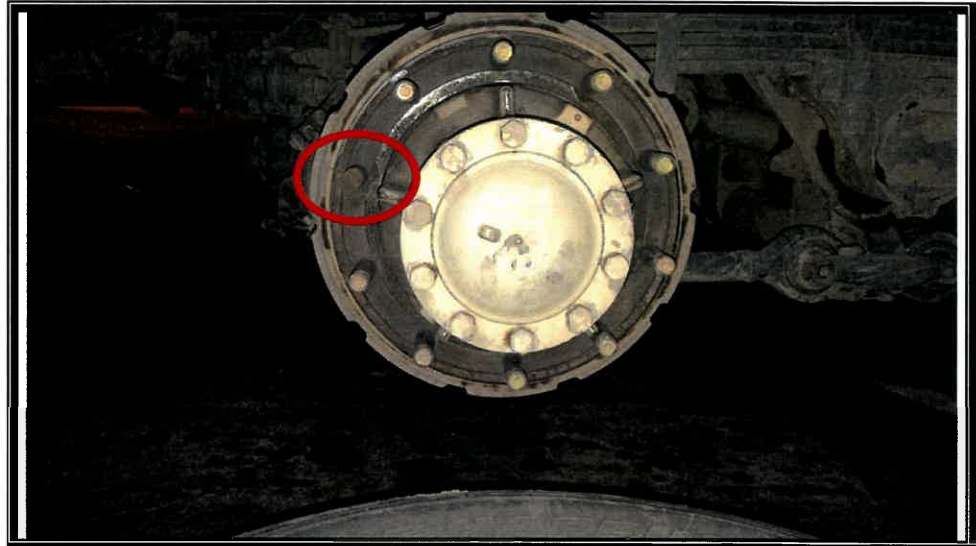


***Photo  
No 6***



**The dislodged tyre from left center outer tyre of Insured Vehicle**

***Photo  
No 7***



**One of the wheel bolts mounted to the wheel drum was broken ('red' circle)**



***Photo  
No 8***



**7 nuts retrieved after the accident with remaining scattered off**

# AJAX

Adjusters & Surveyors Pte Ltd

Our Ref : AAS2020-30133/WWK  
AXA Ref : S0M02VJ5

29 October 2020

Direct Builders Pte Ltd  
7030 Ang Mo Kio Avenue 5  
#08-81 Northstar@AMK  
Singapore 569880

Dear Mr Jayaraman,

**ACCIDENT INVOLVING VEHICLES XE2353H, SKZ3582A & SLE9272D ALONG  
JURONG WEST AVENUE 2 ON 13 OCTOBER 2020**

We refer to our meeting on 27 October 2020.

From our interview, we gathered that the company vehicle **XE2353H** is presently still being compounded by the Traffic Police.

Once the vehicle **XE2353H** has been released by the Traffic Police, you are required to notify us immediately as AXA Insurance will be appointing their panel of surveyors to conduct an inspection of the vehicle hence please **do not** proceed with any repair before the inspection.

Thank you.

Yours faithfully  
AJAX ADJUSTERS AND SURVEYORS PTE LTD

  
ALEX WONG

Email : alexwong@ajaxadjusters.com  
Mobile: 9841 2607  
Tel : 6255 0808

**AJAX Adjusters & Surveyors Pte Ltd**

120 Lower Delta Road, #08-08, Cendex Centre, Singapore 169208. Tel: +65 6255 0808 Fax: +65 6849 9155  
Email: info@ajaxadjusters.com Website: www.ajaxadjusters.com Co. Reg. No.: 200912520Z

SE Asia • China • UK • US • South Pacific



Certificate No.: 8382QMS001

**From:** KK <kk@directbuilders.com.sg>  
**Sent:** Thursday, 29 October 2020 11:08 am  
**To:** alexwong@ajaxadjusters.com  
**Cc:** Admin@virtual; Stanley  
**Subject:** Re: Wheel off incident involving XE2353H, SKZ3582A & SLE9272D on 13 Oct 2020  
AXA Ref:S0M02VJ5 <AJAX REF: AAS2020-30133/WWK>

Dear Mr Alex Wong,

We will inform to parry. Make sure report by today. Also bring along with necessary document

Thanks

KK

Sent from my iPhone

On Oct 29, 2020, at 10:31 AM, alexwong@ajaxadjusters.com wrote:

Dear Mr Jayaraman,

Further to our earlier email, please also inform your driver to bring along a copy of certificate of insurance for the reporting.

We have attached a copy for your easy reference.

Address of AH Lim Company is stated in the certificate as well.

**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**

*In view of the current Covid-19 situation, we have started to implement business contingency plans to ensure the continuity of our services and operations. All enquiries, calls and replies may be delayed. Please bear with us during this period*

Best Regards,

Alex Wong  
email: [alexwong@ajaxadjusters.com](mailto:alexwong@ajaxadjusters.com)

**AJAX Adjusters & Surveyors Pte Ltd**  
120 Lower Delta Road  
#08-08 Cendex Centre  
Singapore 169208

Tel: (65) 6255 0808 Fax: (65) 6849 9155  
Hp: (65) 9841 2607

<http://www.ajaxadjusters.com>

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In association with Actura Risk Management Pte Ltd and Hayden Lloyd & Associates Ltd

<image001.png>

<image002.png>

<image003.jpg>

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If you have received this message in error, please immediately notify the sender and delete the mail.  
Thank you.

---

**From:** alexwong@ajaxadjusters.com <alexwong@ajaxadjusters.com>

**Sent:** Thursday, 29 October 2020 10:24 am

**To:** 'kk@directbuilders.com.sg' <kk@directbuilders.com.sg>

**Cc:** Admin@virtual (admin@virtualinvest.biz) <admin@virtualinvest.biz>; 'Stanley' (stanley@virtualinvest.biz) <stanley@virtualinvest.biz>

**Subject:** RE: Wheel off incident involving XE2353H, SKZ3582A & SLE9272D on 13 Oct 2020 AXA  
Ref:S0M02VJ5 <AJAX REF: AAS2020-30133/WWK>

Dear Mr Jayaraman,

We acknowledged receipt of the LTA Inspection cert and vehicle log card.

**Accident Reporting**

Meanwhile, we have spoken to AXA pertaining to the accident reporting and they advised that they have informed their reporting centre, **Ah Lim Motor** to allow your driver to lodge the report without having the vehicle around for photo taking first since the vehicle is being compounded by the Traffic Police.

Please remind your driver, Mr Parry to bring along the following docs for the reporting:-

- 1) His work permit,
- 2) driving licence,
- 3) A copy of the company authorize letter & company stamp

Please look for **Ms Zila** at Ah Lim Motor and she will assist in lodging the report.

When the OI vehicle is released from the Traffic Police, please bring the vehicle back to Ah Lim Motor for the photo taking of the vehicle so that the photos will be enclosed to the report.



## **Inspection of vehicle**

***At the same time, AXA wish to conduct an inspection of the vehicle as well hence please do not proceed with any repair before the inspection.***

***Once the vehicle XE2353H has been released by the Traffic Police, you are required to notify us immediately so that AXA can make arrangement for their surveyors to conduct the inspection.***

Aside to Jeunesse,

Please refer to attached email dated 28 Oct 2020 on the interview update.

*In view of the current Covid-19 situation, we have started to implement business contingency plans to ensure the continuity of our services and operations. All enquiries, calls and replies may be delayed. Please bear with us during this period*

Best Regards,

Alex Wong  
email: [alexwong@ajaxadjusters.com](mailto:alexwong@ajaxadjusters.com)

**AJAX Adjusters & Surveyors Pte Ltd**  
120 Lower Delta Road  
#08-08 Cendex Centre  
Singapore 169208  
Tel: (65) 6255 0808 Fax: (65) 6849 9155  
Hp: (65) 9841 2607

<http://www.ajaxadjusters.com>

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**In association with Actura Risk Management Pte Ltd and Hayden Lloyd & Associates Ltd**

<image001.png>

<image002.png>

<image003.jpg>

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If you have received this message in error, please immediately notify the sender and delete the mail.

Thank you.

---

**From:** [alexwong@ajaxadjusters.com](mailto:alexwong@ajaxadjusters.com) <[alexwong@ajaxadjusters.com](mailto:alexwong@ajaxadjusters.com)>

**Sent:** Wednesday, 28 October 2020 2:58 pm

**To:** 'kk@directbuilders.com.sg' <kk@directbuilders.com.sg>

**Cc:** Admin@virtual (admin@virtualinvest.biz) <admin@virtualinvest.biz>

**Subject:** Wheel off incident involving XE2353H, SKZ3582A & SLE9272D on 13 Oct 2020 AXA  
**Ref:**SOM02VJ5 <AJAX REF: AAS2020-30133/WWK>

Dear Mr Jayaraman,

We refer to our meeting at your office yesterday.

As requested, attached are copies of the statements recorded.

Meanwhile, please provide us with the following docs:-

- 1) LTA Inspection Cert which was issued during the last inspection for vehicle XE2353H
- 2) Vehicle log card of XE2353H

We look forward in receiving the requested docs.

*In view of the current Covid-19 situation, we have started to implement business contingency plans to ensure the continuity of our services and operations. All enquiries, calls and replies may be delayed. Please bear with us during this period*

Best Regards,

Alex Wong  
email: [alexwong@ajaxadjusters.com](mailto:alexwong@ajaxadjusters.com)

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**In association with Actura Risk Management Pte Ltd and Hayden Lloyd & Associates Ltd**

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<image002.png>

<image003.jpg>

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<GA508649-Certificate of Insurance.pdf>