## **CATHERINE LIM LLC**

林 ADVOCATES & SOLICITORS

翠 NOTARY PUBLIC -公证官

玲 COMMISSIONER FOR OATHS- 宣誓官

律

師 CATHERINE C.L.LIM

馆 DIRECTOR

LL.B (HONS) SINGAPORE-法律系-律師 M.B.A. (BUSINESS LAW)-商业系-硕士

Our Ref: CL/210510/T/APEX.sg

11 May 2021

Sompo Insurance Singapore Pte Ltd 50 Raffles Place

#05-01/06 Singapore Land Tower

Singapore 046623

Attn: Motor Claims Dept

Wong Kin Sum

Blk 313B Sumang Link

#04-121

Singapore 822313

20 Havelock Road #03-01 Central Square Singapore 059765

UEN No. 201310922K

Tel: (65) 6438 5500

Fax: (65) 6438 0111 www.catherinelimllc.com

Email: info@catherinelimllc.com

CATHERINE LIM LLC is

a law

corporation with limited liability

CILIDI-EDIMO

WITHOUT PREJUDICE

(to any personal injury claims)

By Hand

1 4 MAY 2021

CERTIFICATE OF POSTING

(Please be informed that all supporting documents

have been forwarded to your insurer.)

Dear Sir

## ACCIDENT INVOLVING SMK 3564H / SLB 4697K ON 9.4.2021 ALONG PUNGGOL DRIVE/ROAD

We act for ASIA EXPRESS CAR RENTAL PTE LTD, the owner of motor vehicle No. SMK 3564H, which was involved in the above accident.

Our client has suffered loss and damage as a result of your Insured's negligence in the driving of motor vehicle No. SLB 4697K.

We quantify our client's claim as follows:-

1.	Cost of Repairs	\$4,250.00
2.	Rental	\$1,500.00
3.	Survey fee	\$ 518.00
4.	LTA/GIA search	\$ 37.00
5.	Incidentals, transport & photocopying etc	\$ 53.50
6.	Cost contribution	\$ 749.00
		\$7,107.50



We enclose herewith photocopies of our client's accident report, LTA/GIA search, rental bill, repair bill, survey fee, survey report and colour photographs of our client's damaged vehicle for your immediate attention.

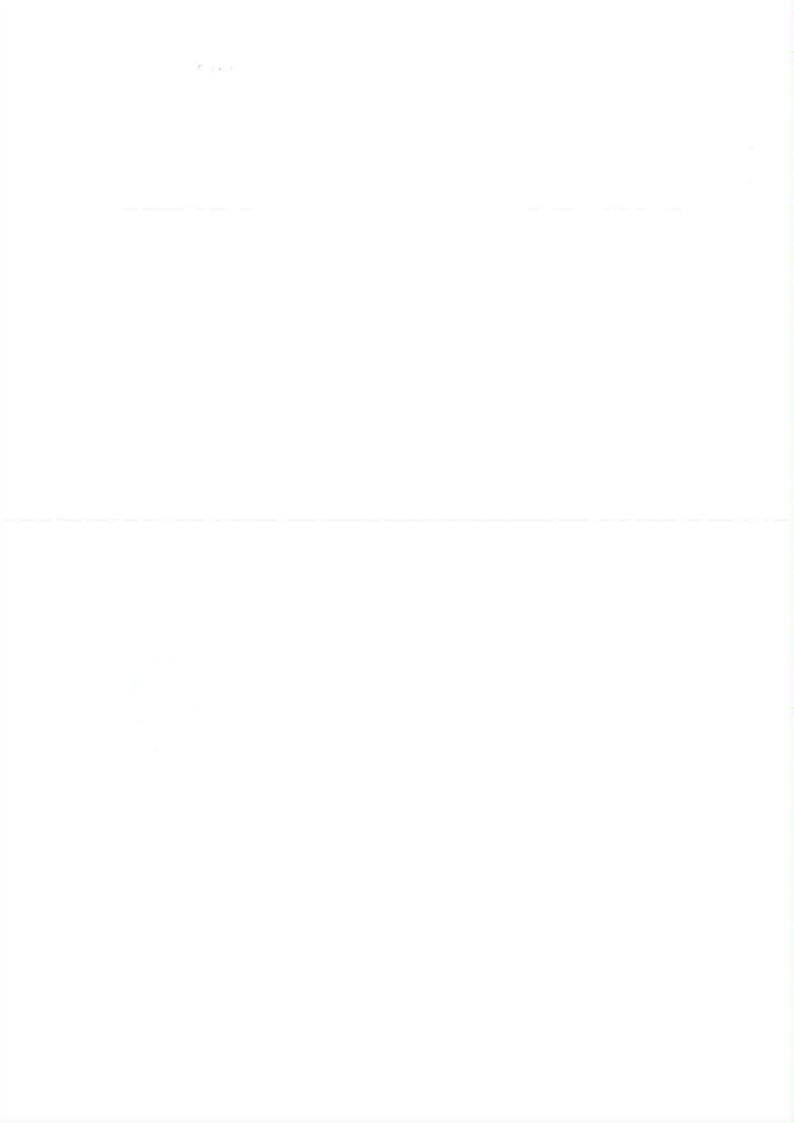
Please let us know within the next 14 days from the receipt of this letter, whether you are prepared to admit liability and revert with a settlement proposal, failing which our clients shall have no alternative but to commence legal proceedings against your insured.

Yours faithfully

Encs

cc: clients

(Please note that if your motor vehicle was not driven by you, there is a presumption in law that the said driver was driving as your agent/ servant unless you let us know the particulars of your driver if your motor vehicle was not driven by you.)



SJ08214A0001 / JOO HAK KEE AUTO PTE LTD ENTRY DATE & TIME: 10/04/2021 11:17 (SGT) SUBMITTED BY: Poh Shi Min VERSION: 1 (10/04/2021 11:17 (SGT))



# 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 witholding of material facts may allow insurance companies to repudiate
- 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 10/04/2021 11:17 (SGT) Date of Accident 09/04/2021 09:45 (SGT) **Exact Location of Accident** Punggol, Singapore Additional Location Information TOWARDS PUNGGOL DRIVE/ROAD Country/State of Loss Singapore

#### **DETAILS OF OWN VEHICLE**

Honda

Vehicle Registration Number SMK3564H

#### INSURED/POLICYHOLDER

Is company? Name Of Registered Owner ASIA EXPRESS CAR RENTAL PTE LTD Company Reg No 2XXXXX882D Email Address peijie@expresscar.com.sg Mobile Phone No (Phone) +65-91998131 Alternative Phone No +65-96253682

#### VEHICLE PARTICULARS

Manufacturer

Model Freed Variant Exact purpose for which vehicle was being used at time of Private hire accident Are you claiming under your own insurance policy for repair to your vehicle? No - Claiming third party Vehicle Category Private hire Transmission Auto CC 1496

#### INSURANCE COMPANY

Name of Insurance Company NTUC Income Insurance Co-operative Ltd Type of Coverage ThirdPartyFireTheft Fleet Policy Yes Policy Number 5121569529 Cover Note Number 5121569529-000277

#### DRIVER

Name of Driver KHOO YAN HAO (QUI YANHAO) NRIC No SXXXX535A

Date Of Birth 18/03/1991 Outdoor Occupation 10/06/2011 Date Of Driving Pass 9 YEARS AND 10 MONTHS Driving experience Gender (Phone) +65-87805538 Mobile Number Alt. Phone Number peijie@expresscar.com.sg Email Address 3 LORONG 6 GEYLANG #03-02 Address Address complement 399165 Postcode Is the driver the policyholder? Nο Hirer If No, Relationship of the Driver with the Insured No Does Driver Own Other Vehicles? Vehicle Registration Number of Other Vehicle Owned by Driver Insurance Company of Other Vehicle Owned by Driver GENERAL INFORMATION OF THE ACCIDENT Collision - Head to Rear Type of Accident Clear Weather Conditions Dry Road Surface 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? Yes Was any injured conveyed to hospital by ambulance? No Was any other material or property damaged? Yes Number of Passengers (Including Driver) Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance? PASSENGER 1 UNKNOWN Name Male Gender PASSENGER 2 UNKNOWN Name Female **DETAILS OF POLICE ACTION** Was the accident reported to the police? Yes Traffic Police Police Station Name (Phone) +65-65470000 Police Station Phone No (Fax) +65-65474900 Alt. Police Station Phone No 10 Ubi Avenue 3 Singapore 408865 Police Station Address Was notice of intended Prosecution given? No If yes, against whom? CIRCUMSTANCES OF ACCIDENT REFER TO SKETCH PLAN ATTACHMENT(S) Are accident photos available for attachment? Yes Was there any video captured by Car Camera? No

No

Was there any audio recorded?

# DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SLB4697K
Vehicle Manufacturer	Toyota
Vehicle Model	Sienta
Vehicle Variant	<del>-</del> .
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	5#
Contact Number	(Phone) +65-97838024
Address	02-
Address complement	-
Postcode	-
Insurance Company Name	(€
Nature Of Damage	( <del>-</del>
Details of property damaged in accident	
No. Of Passenger (Including Driver)	1.E

## INJURED PERSONS DETAILS

## INJURED 1

Name of injured person	KHOO YAN HAO (QIU YANHAO)
Address	•
Address Complement	3.
Post Code	¥
Approximate Age Years Old	(#C
Injuries Sustained	*
Injured person in which vehicle?	SMK3564H
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

#### SKETCH PLAN

#### IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Formmust be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as truthful and accurate as possible. Any wiful 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
- Any false reporting may be referred to the Police for investigation.
- The report will be forw arded 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)

lunderstand, 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' law yers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of
- (i) processing, handing 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' law yers/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 law yers/faw. firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Poicyholder's Signature / Date & Time 9 4 WW

Driver's Signature (if driver is not the policyholder) / Date

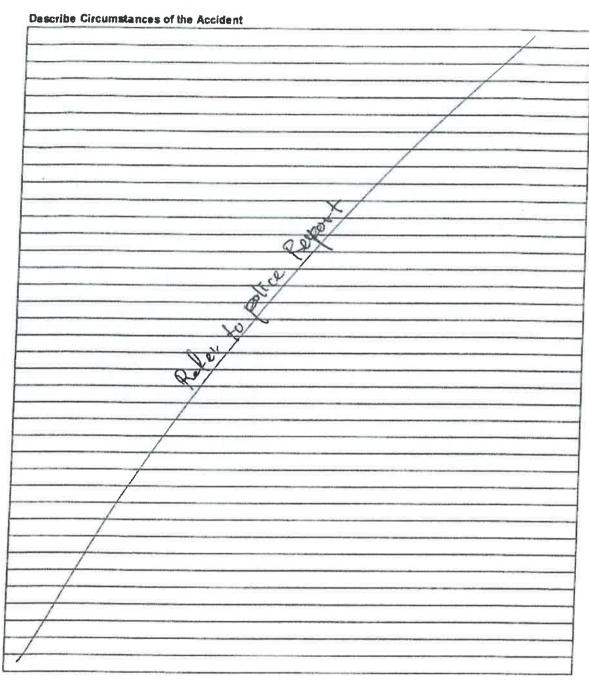
8 Time 914/2021

Witnessed by Personne!

Sketch Plan

HPOCESM?

AFRYHAIZ B



## Declaration

IWe declare the foregoing particulars are true in every respect

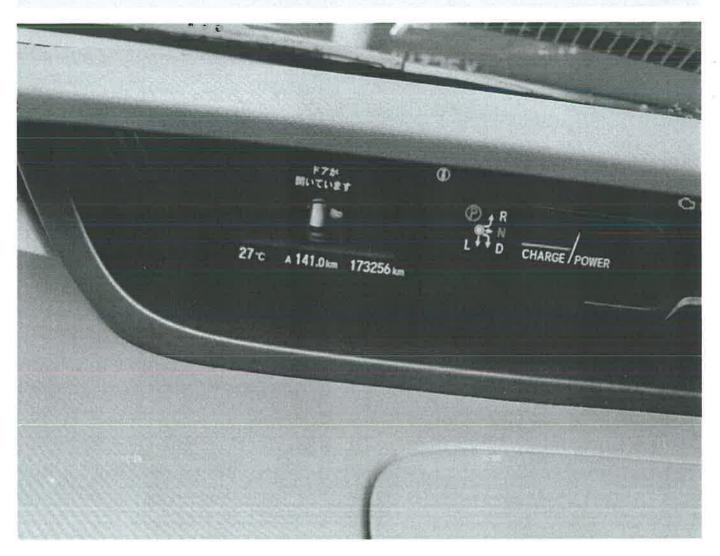
Poscyholder's Signature / Date & Time q141204

Driver's Signature (if driver is not the policyholder) / Dato & Time 9 (41202)

Witnessed by Reporting Centre Personnel



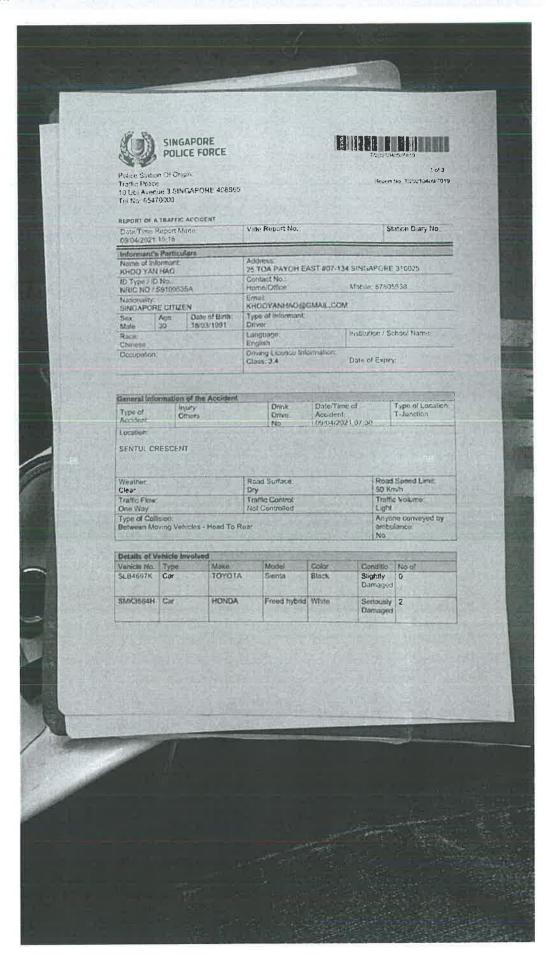


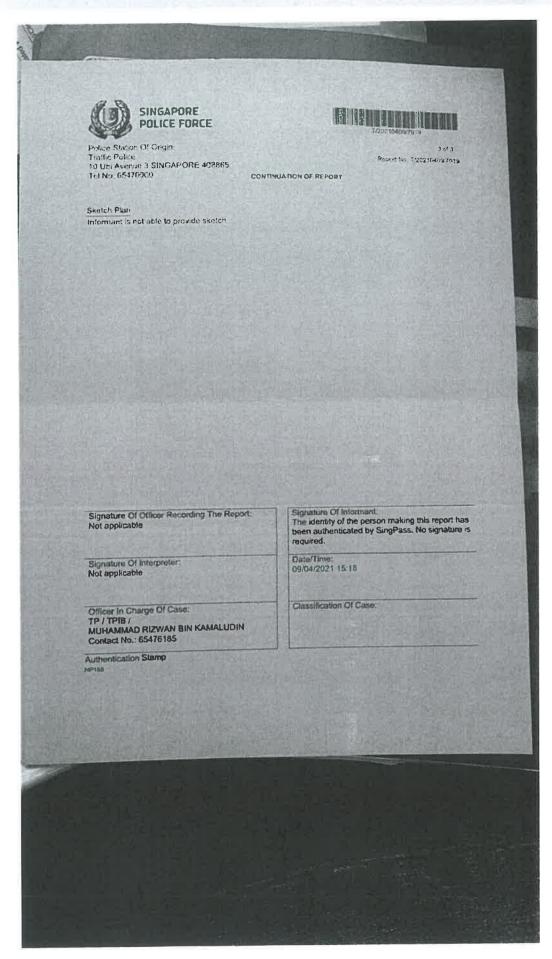


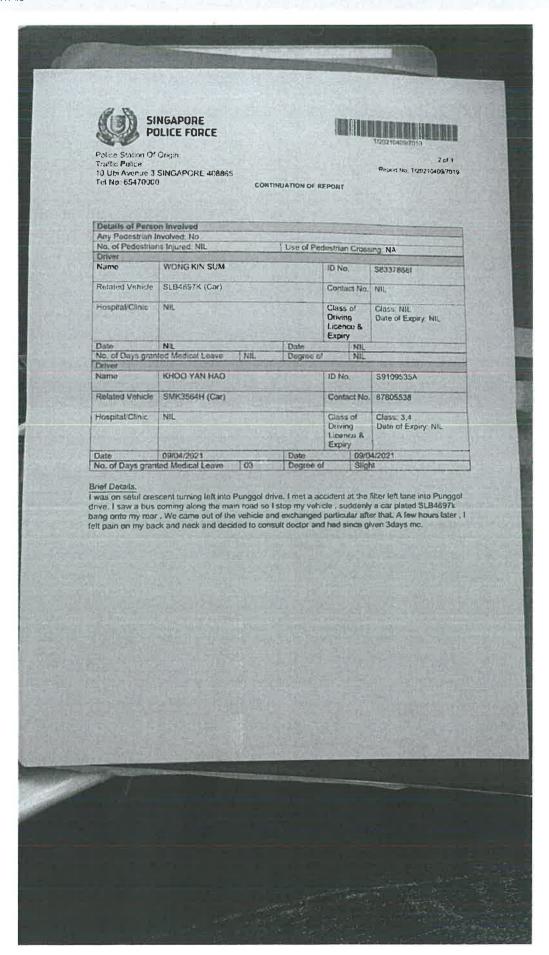














## > Back to OneMotoring



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

09 Apr 2021 / 17:48:24

Receipt Date/Time : 09 Apr 2021 / 17:48:24

## Tax Invoice/Receipt

Receipt No.: ITNET-00000-210409-003632

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Resu	It of Insurance Enquiry - SLB4697K				
As at	09 Apr 2021/09:45:00				
Insur	ance Co: SOMPO INSURANCE SING	APORE PTE. LTD.			
1	Insurance Enquiry - SLB4697K				=
	Enquiry Fee 20210409174742263496		7.00	0.49	7.49
		Sub-Total	7.00	0.49	7.49
		Total Before Rounding	7.00	0.49	7.49
		Rounding Difference			0.04
		Total Amount Payable			7.45
		Paid By			
		426588XXXXXX9400	eNETS	Credit Card	7.45
		Total			7.45
		Cash Change			0.00
		Tendered Amount			7.45
		Excess Refundable Amount			0.00

## THANK YOU AND HAVE A NICE DAY!

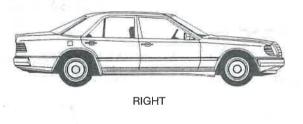
Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



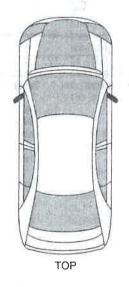
#### **VEHICLE HIRING AGREEMENT**

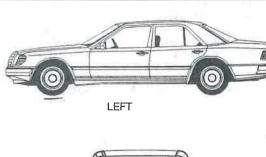
#### 6747 4649: EMERGENCY BREAKDOWN SERVICE (24 HOURS)

Vehicle No: 6K776X	Vehicle Out Date: 07104121 630
Make & Model: Toyofa Dins	Vehicle In Date: 19 (04/>)
THIRD PARTY INSURANCE NON WAIVER EXCESS:	Total Charges: 10 days x \$150
	= \$1200
HIRER'S PARTICULARS	ADDITIONAL DRIVER'S PARTICULARS
Name (as in I/C): Khoo Yan Hao	Name (as in I/C):
NRIC / Passport No: \$9109535 A	NRIC / Passport No:
Date of Birth:	Date of Birth:
Address:	Address:
Employment Details:	Employment Details:
Driving License Passed Date:	Driving License Passed Date:
Tel: HP H O	Tel: HP H O











MILEAGE OUT: 25 \$427

D: DENT | C: CRACK | S: SCRATCH | G: GAP | P: PAINT OFF

1/4

## **IMPORTANT**

PETROL LEVEL (OUT)

1/8

1. Only persons above 21 & below 65 years of age and signing this agreement may drive the vehicle.

3/8

2. Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of Asia Express Car Rental Pte Ltd.

1/2

5/8

3. All vehicles are fitted with anti theft device which will response to the RF at the Singapore customs. Hirer will be fully liable for all cost and charges incurred in event that the immobiliser is being activated at the Singapore customs. There will be no refund of unused rental and the hirer shall bear the cost of the following charges i) \$\$300.00 for towing from Singapore Customs ii) \$\$200.00 for resetting of immobiliser.

4. Use of vehicle for illegal purposes (e.g. In connection with theft, drug pedaling or trafficking, smuggling) is strictly prohibited.

- 5. In case of accident, the hirer shall report to the rental office immediately. If there are bodily injuries, a police report must be made within 24 hours.
- 6. Punctured tyres, empty petrol tank, flat battery due to negligence, loss of vehicle's key or locked key inside the vehicle, by itself does not constitute to a breakdown and that in the event, the Owner's 24 hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$\$50 per trip (from 8AM to 10.59PM) and \$\$80 per trip (from 11PM to 7.59AM). Punctured and demaged tyres that cannot be reused will be charged accordingly from \$\$90-\$\$250 per tyre.
- 7. Emergency Breakdown and Towing Service is only available up to 400km from the Malaysia Custom, excluding Genting Highlands.
- 8. All vehicles are supplied with petrol and should be returned with petrol level likewise. There will be no refund for excess petrol.
- 9. The hirer shall be liable for late return charges at rate shown per hour per day. Latest returning time is 6pm.

10. Windscreen and windows damages are not covered under insurance.

11. No Smoking, Durians and Transportation of Pets are allowed. Hirer is responsible for a penalty of S\$300.

I have read and agree to the terms and conditions on both sides of this agreement. All information I have drovided Asia Express Car Rental Pte Ltd in connection with this agreement is true.

- a =



## 25 Kaki Bukit Road 4 #01-55 S417800

S/no AX-6201

S/no	Description	Amount
1	Parts and labour for repair of Honda Freed Hybrid SMK3564H (Lump Sum)	\$4,250
		64.050
	Total:	\$4,250

Vehicle No:

Date:

SMK3564 H 21 April 2021

**Apex Motoring** 



tel: 6746 2118 fax: 6746 1148

reg no: 53058468m

Claim Reference : Insured Vehicle No. : Thirty Party Veh No. : Officer-In-Charge : -

Our Reference

: KAAS/6201/3564/TP/04.21

Invoice No.

: 6201

Date

21 April 2021

To: Asia Express Car Rental Pte Ltd

c/o 25 Kaki Bukit Road 4

#01-55, Synergy @ Kaki Bukit

Singapore 417800

INVOICE					
PARTICULARS		AMOUNT			
Vehicle No. : SMK3564H Make/Model : Honda Freed Hybrid 1.5G (A)  Inspection of Vehicle					
Appraisal Report  38 Colored Photographs		SGD 518.00			
Transport charges  Re-inspection					
Others ( Specify )	otal	SGD 518.00			

Dollars: Five Hundred and Eighteen Only

( Cheque should be crossed and make payable to " Kelvin Automotive Appraising Services " )



Kelvin Automotive Appraising Services



tel: 6746 2118 fax: 6746 1148

reg no: 53058468m

Claim Reference Insured Vehicle No. Thirty Party Veh No. Officer-In-Charge

Our Reference

: KAAS/6201/3564/TP/04.21

Date

21 April 2021

Asia Express Car Rental Pte Ltd

25 Kaki Bukit Road 4 c/o

#01-55, Synergy @ Kaki Bukit

Singapore 417800

# VEHICLE APPRAISAL REPORT

Name of Workshop

: Apex Motoring

Place of inspection

25 Kaki Bukit Road 4 #01-55, Synergy @ Kaki Bukit, Singapore 417800

Freed Hybrid 1.5G (A)

Date of Assignment

12 April 2021

Date of Accident

: 09 April 2021

Date of Inspection

. 12 April 2021

## PARTICULARS OF INSPECTED VEHICLE

Registration No.

: SMK3564H

Chassis Frame No.

: GB71085174

Make / Model

: Honda

Engine No. (Logcard)

: LEB5622719

Year of Manufacture/Reg

: 2018

Odometer Reading

: 173.256KM

Colour

: White

Class / Type

: MPV

## CONDITION OF VEHICLE DURING SURVEY (Visual & Static Check Only)

**General Condition** 

: Excellent

Paintwork

# Excellent

Market Value

Scrap Value

#### CONDITION OF TYRES ON VEHICLE

		Make/Size	Thread Balance
Front	L	DUNLOP 185 / 65 R15	8 mm
Front	L	DUNLOP 185 / 65 R15	8 mm
Rear	R	DUNLOP 185 / 65 R15	8 mm
Rear	R	DUNLOP 185 / 65 R15	8 mm

<sup>\*</sup>The above is an estimate of the remaining life of the tyre thread in millimeters

The information contained in these documents may be privileged and confidential, and is intended for the exclusive use of the addressee designation. If you are not the addressee, any enclosure, reproduction, distribution or other dissemination or use of this communication is strictly prohibited. If you have received this survey report in error, please contact us immediately by phone so that we can arrange for its return.



tel: 6746 2118 fax: 6746 1148

reg no: 53058468m

## Our Reference Vehicle Number

: KAAS/6201/3564/TP/04.21

:SMK3564H

# **APPRAISEMENT SCHEDULE**

S/N	Qty	Descriptions	Conditions	F	Repairer's		Revised
					Estimate		Amount
		LIST ITEMS:-					
1	1 pc	rear bumper	deformed	\$	1,064.20		1,064.2
2	1 pc	tailgate	buckled	\$	1,265.50	74.00	1,265.5
3	1 pc	tailgate " freed " emblem	necessary	\$	64.20	\$	64.2
4	1 pc	tailgate " hybrid " emblem	necessary	\$	62.10	\$	62.1
5	1 pc	tailgate inner lock	shifted	\$	181.00		Realign
6	1 pc	tailgate inner trim board	deformed	\$	331.90		331.9
7	1 pc	rear windscreen moulding	necessary	\$	91.10	\$	91.1
8	1 pc	rear end panel	dented	\$	717.25		Repair
9	1 pc	rear end panel top garnish	deformed	\$	178.95	\$	178.9
10	1 pc	tailgate weatherstrip	deformed	\$	194.00		194.0
11	1 pc	rear bumper I/h side retainer	necessary	\$	47.00	\$	47.0
12	1 pc	rear bumper r/h side retainer	necessary	\$	47.00	\$	47.0
		1 2007	٥	\$	4,244.20	\$	3,345.9 669.1
		Less 20%		\$	4,244.20	\$	2,676.7
		SPECIAL NETT ITEMS:-					
13	1 tube	rear windscreen silicon sealant	Necessary	\$	100.00	\$	60.0
14	1 set	reverse sensor	broken	\$	300.00	\$	250.0
- 1				<b> </b> \$	400.00	\$	310.0
- 1		,		'		,	
- 1							
			1				
- 1							
		M )					
					Err.		
			The same	4000			
			Sub - Total	\$	4,644.20	\$	2,986.7

6 tampines st 73, #01-03, singapore 528825 tel: 6746 2118 fax: 6746 1148

reg no: 53058468m

## Our Reference Vehicle Number

KAAS/6201/3564/TP/04.21

: SMK3564H

# APPRAISEMENT SCHEDULE

S/N	Qty	Descriptions	Conditions	Repairer's Estimate	Revised Amount
		B/F		\$ 4,644.20	\$ 2,986.7
		LABOUR & OTHER CHARGES:-			
1		To panel beat and renewal of all necessary damaged body parts		\$ 1,200.00	\$ 1,000.0
2		To check rear wiring and rewire		\$ 60.00	\$ 50.0
3		To remove and reinstall tailgate components		\$ 80.00	\$ 60.0
4		To remove and reinstall rear windscreen		\$ 150.00	\$ 120.0
5		To remove and reinstall reverse sensor		\$ 140.00	\$ 100.0
6		To apply anti-rust		\$ 160.00	\$ 140.0
7		To putty and spray-paint of affected areas		\$ 1,000.00	\$ 850.0
-				\$ 2,790.00	\$ 2,320.0
			Sub - Total	\$ 7,434.20	\$ 5,306.76



tel: 6746 2118 fax: 6746 1148

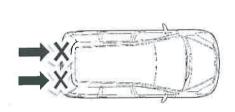
reg no: 53058468m

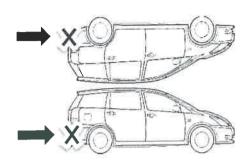
Our Reference Vehicle Number KAAS/6201/3564/TP/04.21

SMK3564H

# ASSESSMENT SUMMARY

Damages sustained were consistent with the subject vehicle being involved in a collision with another vehicle and the impact was delivered Squarely to the Rear portion of the vehicle.







The general area of damages is at the

Rear portion

( Please refer to the parts list and photographs as attached for more information )

## ASSESSOR'S RECOMMENDATIONS

The estimated repair costs submitted by Messrs

**Apex Motoring** 

is \$ 7,434.20 ...

We have adjusted the cost to

5,306.76 and the repairer has agreed to undertake the repairs at a

**Contract Lump Sum of** 

\$ 4,250.00 to a acceptable quality and standards.

However, we have not given authorization and instruction to the repairer to proceed with the repairs.

The repairs should be completed within a reasonable period of

working days.

38 photographs were taken at the time of static inspection.

This report is strictly done in a Without Prejudice Basis.

We are reverting the matter to you a decision.

We enclose herewith our Invoice No. we thank you for engaging our services.

6201

for our services rendered and

Approved By

fer

**KELVIN TEO** 

Licensed Automotive Appraiser
Nitec in Automotive Technology
Cert. Crash Investigation & Reconstruction
Dip MS
MSAAA, AM SAE-A

NOTE: This revised estimate was from a visual inspection. Should there be any discrepancy or unseen items not listed in this survey, kindly notify the company within Seven (7) days from the date hereof. Otherwise this revised amount shall be treated as valid.



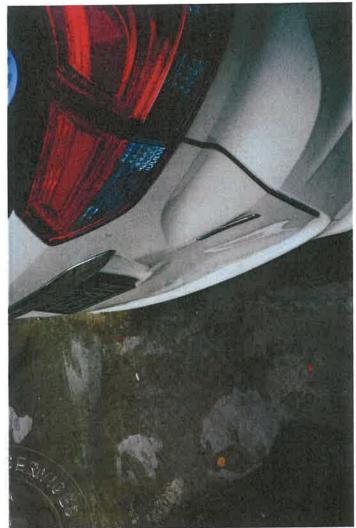






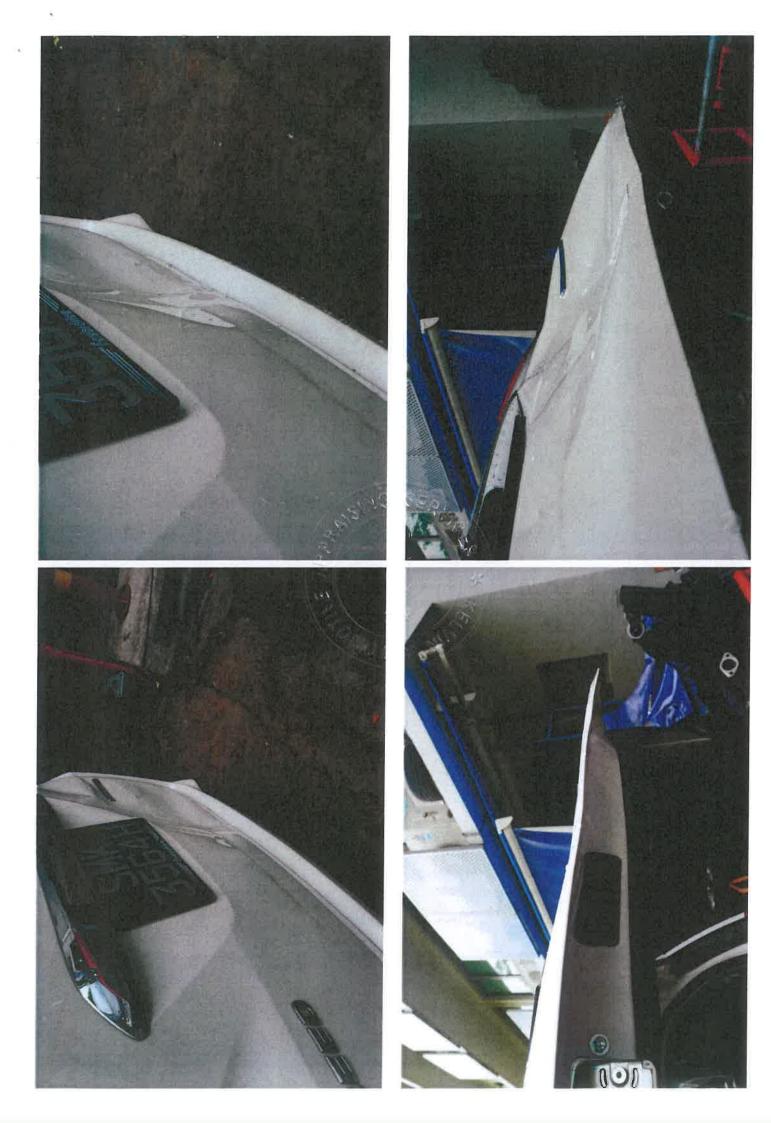












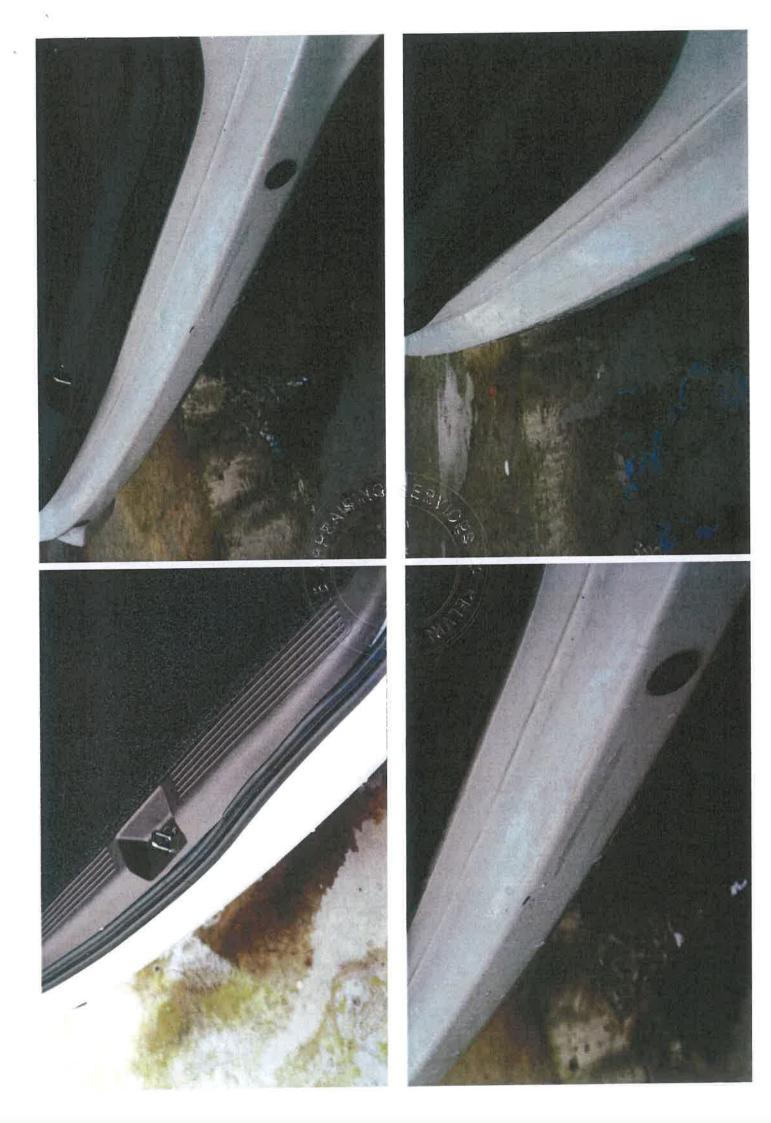
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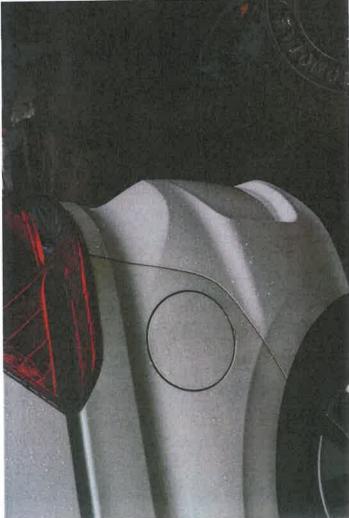
















# # is:



