

# JusEquity Law Corporation

#### **ADVOCATES & SOLICITORS • COMMISSIONER FOR OATHS**

133 New Bridge Road #10-03, Chinatown Point, Singapore 059413 Telephone: (65) 6536 9339, Fax: (65) 6536 5368 Email: claims@juseq.com.sg website: www.juseq.com.sg

Our Ref:

JEQ/210076/0221/ JEM (tk)

Your Ref:

22 March 2021

WITHOUT PREJUDICE

**AXA Insurance Singapore Pte Ltd** 

BY EMAIL

8 Shenton Way #27-01 Singapore 068811

**GOH HOCK CHAI** 

**BY POSTING** 

34 CHENG SOON GARDEN SINGAPORE 599810

Dear Sirs

# PROPERTY DAMAGE CLAIM ARISING FROM ACCIDENT INVOLVING VEHICLES SLQ9111Y & SLM411L AT UPPER BUKIT TIMAH ROAD ON 7/2/2021

We act for the owner of motor vehicle no. SLQ9111Y, in his claim for damages as a result of the above accident.

We are instructed that on the 7 February 2021, the driver of your insured motor vehicle no. SLM411L so negligently drove, managed and controlled the said motor vehicle that he caused or permitted the same to collide into our client's vehicle.

The said collision was solely caused by the negligence of the driver of your insured motor vehicle no. SLM411L.

As a result of the said collision, our client has suffered loss and damage which are set out hereunder as follows: -

А	Damages	
	a. Cost of repairs	\$ 9,900.00
	b. Rental charges (7 days @ \$120.00 per day)	\$ 840.00
В	Disbursements	
	a. Search Fees / LTA (at this stage)	\$ 7.49
	b. Automobile Inspection Report	\$ 718.00

#### **CONFIDENTIALITY CAUTION**

This message is intended only for the use of the individual or entity to whom it is addressed and contains information that is privileged and confidential. If you, the reader of this message, are not the intended recipient, you should not disseminate, distribute or copy this communication. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address at our expense. Thank you.

We enclose herewith copies of the following documents in support of our client's claim: -

- a) GIA report lodged by the driver of our client's vehicle;
- b) LTA search result for SLM411L;
- c) Rental invoice from DAWN Enterprises;
- d) Repair invoice from Jementah Motor Works;
- e) Automobile Inspection Report & Invoice from CL Appraiser Pte Ltd;
- f) Seventy-three (73) colour photographs depicting the damage to our client's motor vehicle.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all enclosed documents to your insurer.

Please note that you as insurers / owner should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against your insured(s) / you without further notice to you.

Please also note that if you have a counterclaim against our clients arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully

Encl.

# 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 08/02/2021 16:35 (SGT) Date of Accident 07/02/2021 14:51 (SGT) Exact Location of Accident Singapore Additional Location Information UPP BT TIMAH RD ountry/State of Loss Singapore

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

Vehicle Registration Number **SLQ9111Y** 

INSURED/POLICYHOLDER

Is company? Name Of Registered Owner LOW SIEW HOON NRIC No SXXXX409B SPENCERKER@HOTMAIL.COM Email Address Mobile Phone No (Phone) +65-91126165 Alternative Phone No (Office) +65-91126165

VEHICLE PARTICULARS

\*anufacturer

Toyota .აdel Corolla Variant Exact purpose for which vehicle was being used at time of accident Are you claiming under your own insurance policy for repair to No - Claiming third party your vehicle? Vehicle Category Private car

INSURANCE COMPANY

Name of Insurance Company NTUC Type of Coverage Comprehensive Fleet Policy No Policy Number 5119395742 Cover Note Number

Name of Driver SPENCER KER CHING ANN NRIC No SXXXX357E Date Of Birth 01/01/1995 Indoor

Date Of Driving Pass	19/09/2013
Driving experience	7 YEARS AND 5 MONTHS
Gender	Male
Mobile Number	(Phone) +65-98252555
Alt. Phone Number	-
Email Address	SPENCERKER@HOTMAIL.COM
Address	B/514 HOUGANG AVE 10 #04-155
Address complement	-
Postcode	530514
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured  Does Driver Own Other Vehicles?	Child
	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 - Change/cross lane
Weather Conditions	Clear
Road Surface	Dry
7,000 04,1000	ыу
OTHER INFORMATION	
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)  Has the driver been approached by unknown person(s)	2
soliciting/offering accident claims assistance?	No
	110
PASSENGER 1	
Name	LIM WAN LENG
Gender	Female
DETAILS OF POLICE ACTION	
Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No No
If yes, against whom?	-
( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	-
CIRCUMSTANCES OF ACCIDENT	
REFER TO ATTACHED REPORT	
ATTACHMENT(S)	
4	
Are accident photos available for attachment?	Vos
Was there any video captured by Car Camera?	Yes Yes
Was there any audio recorded?	
Trus alore any addictionates:	No
DETAILS OF OTHER	R VEHICLE PROPERTY 1
DETAILS OF OTHER	VEHICLE PROPERTY I
Vehicle Registration Number	CI MA444
Vehicle Manufacturer	SLM411L
Vehicle Model	-
Vehicle Variant	-

Private car

Vehicle Colour
Vehicle Category

Name of Driver

Address	-
^ ddraaa aamalamaamt	_
Postcode	_
nsurance Company Name	_
Nature Of Damage	_
Details of property damaged in accident	_
No. Of Passenger (Including Driver)	_

#### SKETCH PLAN

#### IMPORTANT NOTICE

- 1. Rease 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.
- 3. Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- 6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

Lunderstand, acknowledge, agree and consent that

- (a) My insurer , my w orkshop 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, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims:
- (ii) investigating the accident and/or my clams:
- (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 ma, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
- (v) complying with applicable law in administering, processing, handling and/or dealing with my claims. (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

	L 8/2/21 3pm	
Policyholder's Signature / Date & Time	Driver's Signature (# driver is not the policyholder) / Date & Time	Witnessed by Reporting Centre Personnel
Sketch Plan	e (a 9 111 Y	~~>

Describe Circumstances of the Accident

I was travelly along upp BT Timah,	+nffc
· • • • • • • • • • • • • • • • • • • •	
was heavy & I was movy 810014.	endelenly
J	
I felt an impact & realised that v	dirle
The same of the sa	
is has cut into my lane & hit outs	54.a t 1
3 has cut into my lane & hit outs	
right side parties.	
444646000000000000000000000000000000000	
A 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	
Declaration	
IWe declare the foregoing particulars are true in every respect.	
take debiate interpredated barromary are not in exert replace.	(4NO 70)
	(8/1 1/8)
Zz 8/2/21 3pm	

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

Tme

Policyholder's Signature / Date &

& Time

Witnessed by Reporting Centre

Personnel



# Enquire Vehicle Owner Details (As At 07 Feb 2021 / 14:51:00)

**Vehicle Owner Details** 

Owner ID Type:

Singapore NRIC

Owner Name:

**GOH HOCK CHAI** 

Registered Block/House No.:

34

Registered Unit No.:

-

Registered Postal Code:

599810

Owner ID:

S0299446A

Registered Address Type:

Private Residential (Condo Apt or House) /

Shopping / Office Complexes

Registered Street Name:

CHENG SOON GARDEN

Registered Building Name:

\_

**Vehicle Insurance Details** 

Vehicle No.:

Make Description/Model:

SLM411L

TOYOTA/WISH 1.8 CVT

Insurance Company Name:

**AXA INSURANCE PTE LTD** 

Printed on 22 Mar 2021 15:17:36

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### Tan Mei Ling has successfully logged out.

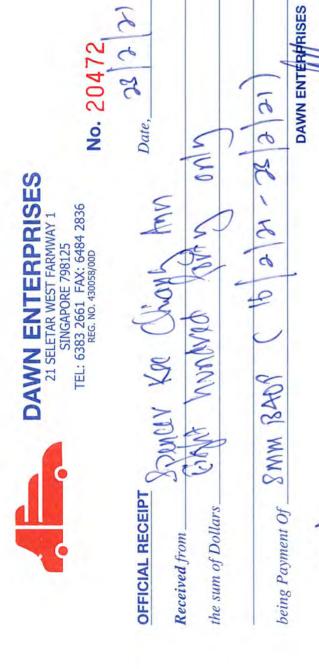
Your last login date and time was 08 Feb 2021, 17:20:09.

To return to ONE.MOTORING, please click here

For security reasons, please CLEAR YOUR CACHE after each session.

#### Session Transaction History

S/No.Ji	Asset Type⊕	Asset ID‡	Asset Owner ID\$	Transaction Type\$	Transaction Amount(S\$)\$	Log Date/Time
1	Vehicle	SLM411L	-	18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49	08 Feb 202



Sash/Cheque No.



21 Seletar West Farmway 1 Singapore 798125 Tel: 63832661 Fax: 64842836 Reg No.430058/00D

Nº 37778

RENTAL AGREEMENT

DATE \_

16/2/21

Name Some Ku Chang Ann Address # 04-151	DRIVER'S PARTICULARS  Name  Address
I/C or Passport No.       9500357 Country         Occupation       Age         Date of Birth       Age         Driving Licence No.       Date Passed         Tel: (HP)       (Residence)	Country
IMPORTANT NOTES:  1 No Insurance Coverage if the driver is below 24yrs old or less than 2 years driving licence. 2 This vehicle is licenced to carry passengers only. 3 Hirer is liable to pay first \$ 0 0 as excess all claims any accident plus loss of earning while damaged vehicle is under repair. 4 For usage to Malaysia suject to higher excess all claims of \$\$5,000.00 and different rental rate 5 Please notify our office should there be any accident involving this hired vehicle within 24 hrs 6 No refund will be given for vehicle returns early. 7 No refund will be given for petrol left in vehicle.	CHARGES  Day at \$ 120.00 per days  Day at \$ per week  Day at \$ per month
Hirer is liable to pay all parking fee and traffic summonses.  9 Vehicles to be return during office hour only.  10 No Service on Public Holiday and Sunday.  SCHEDULE  Date  Time  Mileage	TOTAL AMOUNT  AMOUNT PAID  BALANCE DUE  Days Extension From To
73 721 FROM	Amount Deposit (refundable) \$  TO 22 2 21

I/we have read and understood the terms and conditions above and hereby agreed to abide

Hirer's Signature

Driver/Gurantor's Signature

DAWN ENTERPRISES



# Jementah Motor Works

Blk 14 Defu Lane 10 #01-406 Singapore 539195

H/P: 9299 6636 Fax: 6285 7054

Date of accident

: 07 February 2021

Name

: Low Siew Hoon

Address

: C/o: Blk 14 Defu Lane 10 #01-406

Singapore 539195

Final repair cost of SLQ 9111 Y

Lump Sum Repair Costs

\$ 9,900.00

李烟 %

利民选摩多 JEMENTAH MOTOR WORKS Blk 14#01-406 Defu Lane10 Singapore 539195

Singapore Dollars: Nine Thousand And Nine Hundred Only.

24 Penshurst Place, Singapore 556440 Email: clappraiser@yahoo.com Hp: 9068 8689 Fax: 6452 9783 Reg No: 201000228E

#### INVOICE

Invoice No.:

CL/210116

Low Siew Hoon

C/o: Jementah Motor Works

Blk 14 Defu Lane 10

#01-406 Singapore 539195

Ref No.:

JMW/02/2101/TP

Date:

3 March 2021

#### DESCRIPTION

AMOUNT

#### **OUR SERVICE FEE CHARGES:**

SURVEY INSPECTION FOR VEHICLE NO.

SLQ 9111 Y

- RESURVEY INSPECTION
- DIGITAL PHOTOGRAPHS SERVICES (INCLUSIVE OF STORAGE AND SUBMISSION OF DIGITAL PHOTOGRAPHS)
- TRANSPORTATION

GRAND TOTAL

S\$ 718.00

E & O. E

All cheque payment should be "Crossed" and made payable to "CLAPPRAISER PTE LTD"

We shall be grateful if you could forward our payment at your early convenience.

CL Appraiser Pte Ltd

24 Penshurst Place, Singapore 556440 Email: clappraiser@yahoo.com Hp: 9068 8689 Fax: 6452 9783 Reg No: 201000228E

#### VEHICLE INSPECTION REPORT

To: Low Siew Hoon

Date

: 3 March 2021

C/o: Jementah Motor Works

Our ref

: JMW/02/2101/TP

Blk 14 Defu Lane 10

#01-406 Singapore 539195

Type of Survey: Third Party

Accident Date Inspection Date : 07 February 2021 : 16 February 2021

Repairer Name

: Jementah Motor Works

Blk 14 Defu Lane 10

#01-406 Singapore 539195

PARTICULARS OF VEHICLE

Registration No

: SLQ 9111 Y

Year / Capacity:

2015 / 1598 cc

Make / Model

: Toyota Corolla Altis

Colour

White

Chassis No

: MR053REH104540929

Mileage

177769

Engine No

: 1ZRX536525

#### CONDITION OF TYRES

-		Make	Size	<b>Thread Balance</b>	Rim
Front Nearside		Yokohama	205/55 R16	5 mm	Sport
Front Offside		Yokohama	205/55 R16	5 mm	Sport
Rear Nearside	*	Yokohama	205/55 R16	5 mm	Sport
Rear Offside		Yokohama	205/55 R16	5 mm	Sport

#### GENERAL DESCRIPTION OF DAMAGE VEHICLE

The impact damages sustained on the vehicle at the time of inspection is on the o/s portion.

(Details refer to the photographs attached)

Enclosed number of photographs:

73

copies

#### REMARKS

This inspection was conducted entirely on a "WITHOUT PREJUDICE" basis and we have not given authorization and instruction to the repairer to proceed with the repair.

#### RECOMMENDATIONS

We have thoroughly inspected each and every item on the estimate against the physical damage found on the vehicle and we have listed the breakdown of our finding and our recommendation.

The repairer has agreed to undertake the job at a Lump Sum of \$9,900.00 on a contractual basis.

Under normal circumstances, the repair period would be about 9 (Nine) working days.



Vehicle Registration No.: SLQ 9111 Y

Our Ref No.:

JMW/02/2101/TP

Qty	Description	Conditions	 Repairer's		Revised
~~	2 Coort		 Estimate		Amount
	SPARE PARTS - LIST ITEMS				
1	Front o/s fender	Damage	\$ 908.70	\$	908.70
1	Front o/s fender inner shield	Intact	\$ 209.10		
1	Front o/s fender "VVT-I" emblem	Necessary	\$ 100.10	\$	100.10
1	Front o/s door	Damage	\$ 1,345.60	\$	1,345.60
1	Front o/s door lock	Damage	\$ 642.80	\$	642.80
1	Front o/s door rubber	Necessary	\$ 248.70	\$	248.70
1	Front o/s door side mirror	Damage	\$ 525.30	\$	525.30
1	O/s rocker panel	Damage	\$ 785.00	\$	785.00
1	Rear o/s door	Damage	\$ 1,270.80	\$	1,270.80
1	Rear o/s door inner board	Damage	\$ 632.50	\$	632.50
1	Rear o/s door inner lock	Damage	\$ 548.30	\$	548.30
1	Rear o/s door rubber	Necessary	\$ 267.50	\$	267.50
1	Rear windscreen moulding	Necessary	\$ 156.80	\$	156.80
1	Rear o/s fender	Damage	\$ 1,120.70	\$	1,120.70
			\$ 8,761.90	\$	8,552.80
		Less 25%	\$ 2,190.48	\$	2,138.20
	<b>Total Cost - List Items</b>		\$ 6,571.43	\$	6,414.60
	SPECIAL NETT ITEMS				
1	Front ola type (Denyagistion)	Damage	\$ 450.00	\$	225.00
1	Front o/s tyre (Depreciation)	Damage	\$ 800.00	\$	800.00
1	Front o/s wheel rim		\$ 120.00	\$ \$	120.00
1	Front o/s door black tape	Necessary	120.00	\$ \$	120.00
1	Rear o/s door black tape	Necessary	\$ 80.00	\$ \$	50.00
1	Rear windscreen sealant	Necessary	\$ 450.00	\$	225.00
1	Rear o/s tyre (Depreciation)	Damage	\$	\$	800.00
1	Rear o/s wheel rim	Damage	\$ 800.00		2,340.00
	Total Cost - Special Nett items		\$ 2,820.00	\$	4,340.00

Total cost of parts

S	9.391.43	\$ 8.754.60



Vehicle Registration No.: SLQ 9111 Y

Our Ref No.:

JMW/02/2101/TP

S/No	Description	1	Repairer's	Revised		
5/110	Estimate				Amount	
	Total cost of parts c/f	\$	9,391.43	\$	8,754.60	
	<u>LABOUR</u>					
1	To remove, refit, replaced damaged lamps and check up rear electrical wiring	\$	80.00	\$	50.00	
2	To remove and refit inner garnishes, inner trim to assist repair.	\$	150.00	\$	120.00	
3	To conduct wheel alignment.	\$	150.00	\$	120.00	
4	To remove and refit rear windscreen glass.	\$	180.00	\$	120.00	
5	To remove and refit doors complete fittings and replace damaged parts, transfer all fittings to new door.	\$	700.00	\$	240.00	
6	To apply undercoating on repaired and replaced panel.	\$	200.00	\$	150.00	
7	To provide labour charges, workmanship to dismantle above damaged parts, repair including cut and weld; re-align body structure and damaged consistent to the accident.	\$	1,800.00	\$	1,500.00	
8	To respray painting include polishing and waxing on the changed body parts, repaired portions where consistent to the accident.	\$	1,600.00	\$	1,320.00	
	GRAND TOTAL	\$	14,251.43	\$	12,374.60	



Vehicle Registration No.: SLQ 9111 Y

Our Ref No.:

JMW/02/2101/TP

The repairer has agreed to undertake the repair under a Lump Sum Basis. We have further adjusted the amount to a Lump Sum Repair Contract of: \$ 9,900.00

By accepting to carry out the repairs on a contract lump sum basis, the repairer has the discretion to replace the damaged parts with used, reconditioned or new parts, or to repair it to a roadworthy condition.

Note: The revised estimate was made from a visual inspection. Should there be any discrepancy or unseen damage / item in this survey, kindly notifed the company within seven (7) from the date hereof. Otherwise, the revised amount shall be deem to be vaild.

#### Disclaimer

The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in. The rates and assessment of damages must not be used in any circumstances for comparison with other vehicle and/or other accident in other legal proceedings.

C L APPRAISER PTE LTD

Cheong K. H

Automotive Appraiser

























