

ORACLE LAW CORPORATION

Advocates & Solicitors

BRN:200904572Z

Our Reference : SB/PO/Acc/2021-9554
Date : 24th June 2021

60209610

AXA Insurance Singapore Pte Ltd

8 Shenton Way
#27-01 AXA Tower
Singapore 068811
Attention: Motor Claims Department

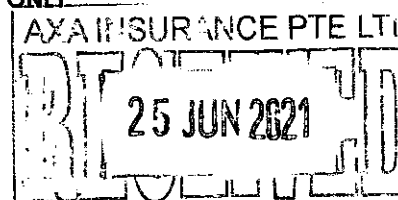
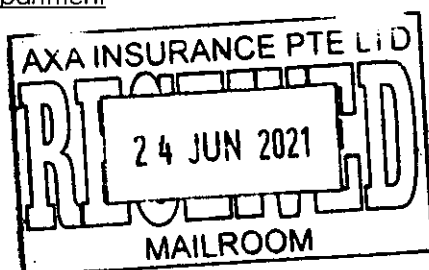
**** BY HAND ONLY ****

3019995468--

Liu Zhibo

Block 182 Canberra Drive
#10-26
Singapore 767953

**** BY POST ONLY ****



Dear Sirs

ACCIDENT INVOLVING SMK 6892R & SKT 2878K ALONG SEMBAWANG ROAD ON 05-03-2021 CSU

We act for Mr Loh Jin Wen Jim, the owner of vehicle registration no. SMK 6892R which was involved in the above captioned accident. We are instructed by our client to claim damages against your insured in connection with the above captioned accident.

We are instructed that the accident was caused by your insured's negligent driving and management of his said vehicle registration no. SKT 2878K. As a result of the above captioned accident, our client's said vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:-

PROPERTY DAMAGE			
S/No	Date	Description	Amount (\$\$)
1	25-05-2021	Cost of repair	10,400.00
2	26-02-2021	Rental fees (20 days @ S\$120.00 per day- PRI & weekend)	2,400.00
3	-	Disbursements	
		a. Survey report fees	779.00
		b. GIA, Traffic Police report & LTA search fees;	36.49
		c. Xerox, transport & postage charges	150.00
Total			13,765.49
PERSONAL INJURIES			
No.	Date	Description	Amount (\$\$)
I. GENERAL DAMAGES - PAIN & SUFFERING			
1		Whiplash Injury (Grade 1)	3,000.00
2		Lower back strain	3,000.00
3.		Contusion of right thigh & shin	4,500.00
II. SPECIAL DAMAGES			
1	-	Medical expenses - refer to Schedule A	66.00
2	-	Transport - refer to Schedule C	90.00
III. DISBURSEMENTS			
1	-	Medical report fee - Refer to Schedule B	1,320.00
2	-	Public Trustee fees	225.00
Total			12,201.00
Costs			To be agreed/taxed

.../2

STANLEY BAY
LLB (Honours), Sheffield

PAULINE ONG
LLB (Honours), Sheffield

ALAN KOH
LLB (Honours), NUS

237 Alexandra Road
#04-11 The Alexcier
Singapore 159929

T (65) 6538 6250
F (65) 6538 1860
E mail@oraclelaw.sg

Oracle Law Corporation

• Advocates & Solicitors

237 Alexandra Road #04-11
The Alexcier, Singapore 159929
Telephone: 6538 6250 Facsimile: 6538 1860

Our Reference : SB/PO/Acc/2021-9554
Date : 24th June 2021

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We enclose herewith a copy each of the following supporting documents for your kind attention: -

- a. Singapore Accident Statement of vehicle registration no. SMK 6892R & SKT 2878K;
- b. LTA search result on vehicle registration no. SKT 2878K;
- c. MJE Motor's Invoice No. 50087 dated 25th May 2021 for the sum of S\$10,400.00;
- d. MJE Motor's Vehicle Rental Agreement No. 0139 and Invoice No. 50057 dated 26th March 2021 for the sum of S\$2,400.00;
- e. Absolute Appraisal Services Pte Ltd's Invoice No. NS-2021-067 dated 2nd April 2021 for the sum of S\$779.00;
- f. Original copy of Absolute Appraisal Services Pte Ltd's Vehicle Inspection Report, Report No. AAS/2021/067 dated 2nd April 2021 together with coloured photographs showing the damages sustained by our client's said vehicle;
- g. Certificate of Insurance of our clients' said vehicle;
- h. All medical receipt of Wen & Weng Family Clinic as referred in Schedule A;
- i. Medical Certificate NoS. 129502 & 129327 dated 5th March 2021 and 8th March 2021 respectively issued by Wen & Weng Family Clinic;
- j. Wen & Weng Family Clinic's Receipt No. 302990 dated 25th March 2021 for the sum of S\$250.00 being medical report fees;
- k. Medical Report dated 25th March 2021 by Dr Lee Tee Kit of Wen & Weng Family Clinic;
- l. Raffles Neuroscience Centre's Invoice No. PS05721007418-1 dated 18th May 2021 for the sum of S\$1,070.00 being medical report fees;
- m. Medical Report dated 7th May 2021 by Dr David choy Kim Seng of Raffles Neuroscience Centre;
- n. Our client's Identity Card; and
- o. Schedules A, B & C.

We have on 8th March 2021 notified you of the above captioned accident and requested for a pre-repair inspection to be conducted.

In compliance with the pre-action protocol under the State Courts' Practice Directions 38, we propose using our client's consulting doctor, Dr David Choy Kim Seng of Raffles Neuroscience Centre, as a single joint medical expert.

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

Please note that you should send to our firm an acknowledgement of receipt of this letter **within fourteen (14) days from the receipt of this letter**, failing which our client will have no alternative but to commence proceedings without further notice to you or your insured.

Yours faithfully



Mr Stanley Bay / Miss Pauline Ong
Enc (for AXA Insurance Singapore Pte Ltd only)

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date of Submission 08/03/2021 11:39 (SGT)
Date of Accident 05/03/2021 16:00 (SGT)
Exact Location of Accident Sembawang Rd, Singapore
Additional Location Information -
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SMK6892R

INSURED/POLICYHOLDER

Is company? No
Name Of Registered Owner Loh Jin Wen Jim (Luo Jingwen)
NRIC No SXXXX791B
Email Address jimlohkh@hotmail.com
Mobile Phone No (Phone) +65-81391659
Alternative Phone No +65-81391659

VEHICLE PARTICULARS

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

INSURANCE COMPANY

Name of Insurance Company AIG
Type of Coverage Comprehensive
Fleet Policy No
Policy Number 1900083477
Cover Note Number -

DRIVER

Name of Driver Loh Jin Wen Jim (Luo Jingwen)
NRIC No SXXXX791B
Date Of Birth 06/10/1991
Occupation Indoor

Date Of Driving Pass	28/08/2013
Driving experience	7 YEARS AND 7 MONTHS
Gender	Male
Mobile Number	(Phone) +65-81391659
Alt. Phone Number	+65-81391659
Email Address	jimlohkh@hotmail.com
Address	Blk 589B Montreal Drive #04-148
Address complement	-
Postcode	752589
Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Major/Minor Rd
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	Yes
Was any injured conveyed to hospital by ambulance?	No
Was any other material or property damaged?	Yes
Number of Passengers (Including Driver)	1
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

DETAILS OF POLICE ACTION

Was the accident reported to the police?	Yes
Police Station Name	Sembawang Neighbourhood Police Centre
Police Station Phone No	(Phone) +65-18005549999
Police Station Address	4 Sembawang Crescent Singapore 757633
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

Please refer to the sketch plan / police report no: T/20210308/2011

ATTACHMENT(S)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SKT2878K
Vehicle Manufacturer	Mazda
Vehicle Model	6
Vehicle Variant	-
Vehicle Colour	Red
Vehicle Category	Private car
Name of Driver	Liu Zhibo
NRIC No	SXXXX542Z
Contact Number	(Phone) +65-91998177

Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	1

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	Loh Jin Wen Jim (Luojingwen)
Address	Blk 589B Montreal Drive #04-148
Address Complement	-
Post Code	752589
Approximate Age Years Old	29
Injuries Sustained	-
Injured person in which vehicle?	SMK6892R
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No




SKETCH PLANIMPORTANT NOTICE


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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 lodgment 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)**

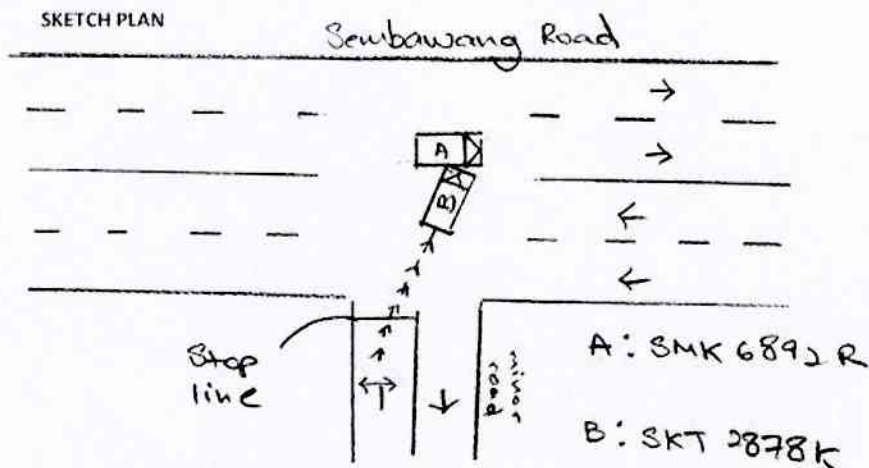
I understand, acknowledge, agree and consent that:

- (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' lawyers/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 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' 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 lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.


 Policyholder's Signature
 Date & Time: 8 MAR 2021

Driver's Signature
 (If driver is not the policyholder)
 Date & Time:


 Reporting Centre Personnel's Signature
 Name: Jenny Lim
 NRIC/FIN No.:



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was driving vehicle A along Sembawang Road towards Canberra Link in the main road. Approaching the above junction, the traffic in front of me was clear and I proceeded straight. Suddenly, vehicle B failed to stop at the 'stop-line', turned right from the minor road, cut into my lane and collided into the right of my vehicle. A video footage of the accident is available.

DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature

Date & Time: - 8 MAR 2021

Driver's Signature

(If driver is not the policyholder)
Date & Time:

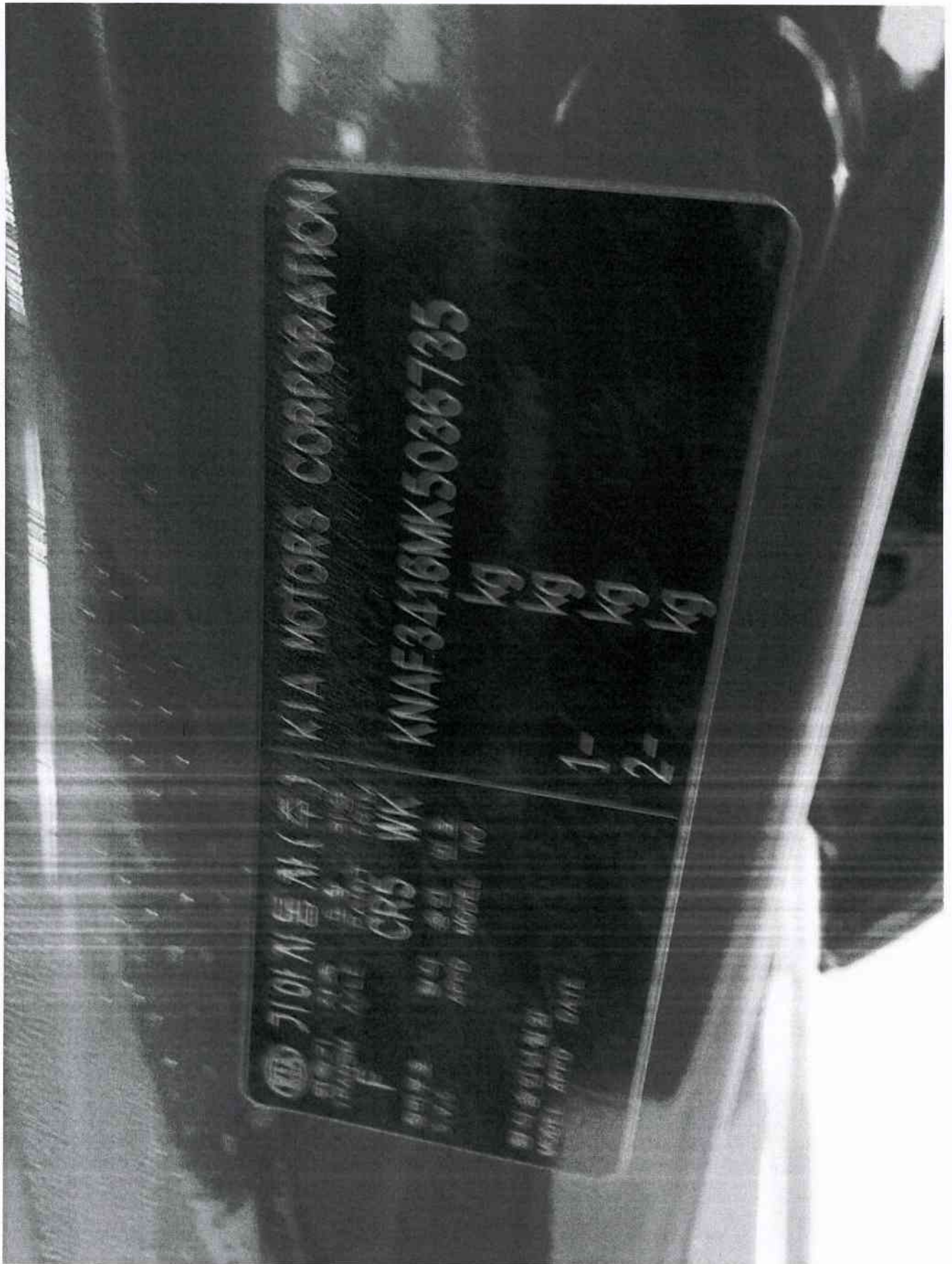
Reporting Centre Personnel's Signature

Name: Jenny Lim
NRIC/FIN No.:












**SINGAPORE
POLICE FORCE**


T/20210308/2011

1 of 3

Police Station Of Origin:
Sembawang N.P.C
4 Sembawang Crescent SINGAPORE
757633
Tel No: 1800-5549999

Report No. T/20210308/2011

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 08/03/2021 10:12	Vide Report No.:	Station Diary No.: 16
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Informant's Particulars

Name of Informant: LOH JIN WEN, JIM			Address: APT BLK 589B MONTREAL DRIVE #04-148 SINGAPORE 752589		
ID Type / ID No.: NRIC NO / S9136791B			Contact No.: Home/Office: Mobile: 81391659		
Nationality: . SINGAPORE CITIZEN			Email:		
Sex: Male	Age: 29	Date of Birth: 06/10/1991	Type of Informant: Driver		
Race: Chinese			Language: English		Institution / School Name:
Occupation: Sales Engineer			Driving Licence Information: Class: 2B,3 Date of Expiry:		

General Information of the Accident

Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 05/03/2021 16:00	Type of Location: T-Junction
Location: SEMBAWANG ROAD				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: Two Way		Traffic Control: Not Controlled		Traffic Volume: Light
Type of Collision: Between Moving Vehicles - Head To Side				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SKT2878K	Car	MAZDA	6	Red	Slightly Damaged	0
SMK6892R	Car	KIA	CERATO 1.6(A) EX	Red	Seriously Damaged	0

Details of Vehicle Insurance

Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SMK6892R	AIG ASIA PACIFIC INSURANCE PTE. LTD.	1900083477	22/04/2019	21/04/2021



**SINGAPORE
POLICE FORCE**



T/20210308/2011

2 of 3

Police Station Of Origin:
Sembawang N.P.C
4 Sembawang Crescent SINGAPORE
757633
Tel No: 1800-5549999

Report No. T/20210308/2011

CONTINUATION OF REPORT

Details of Person Involved			
Any Pedestrian Involved: No		Use of Pedestrian Crossing: NA	
No. of Pedestrians Injured: NIL			
Driver Name		ID No.	S8264542Z
Related Vehicle		Contact No.	91998177
Hospital/Clinic		Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
Driver Name			
Name		ID No.	S9136791B
Related Vehicle		Contact No.	81391659
Hospital/Clinic		Class of Driving Licence & Expiry Date	Class: 2B,3 Date of Expiry: NIL
Date Treatment	05/03/2021	Date Discharge	05/03/2021
No. of Days granted Medical Leave	04	Degree of Injury	Slight

Brief Details.

On 05/03/2021 at about 1600hrs, I was driving my vehicle bearing registration number SMK6892R along Sembawang Road towards Canberra Link in the main road. While approaching the junction of Sembawang Road and the road near 593B Montreal link, the traffic in front of me was clear and I proceeded straight.

Out of a sudden, a vehicle bearing registration number SKT2878K failed to stop at the 'stop line', came out from the road near 593B Montreal Link, cut into my lane and as a result, collided into the right side of my vehicle. I do have the video footage of the incident if required. The traffic police did attend to us at the time and they advised us to make an insurance report. There were no ambulance at that point of time.

I went to see the doctor because of back pain and I received a total of 4 days MC.



**SINGAPORE
POLICE FORCE**



T/20210308/2011

Police Station Of Origin:
Sembawang N.P.C
4 Sembawang Crescent SINGAPORE
757633
Tel No: 1800-5549999

3 of 3


Report No. T/20210308/2011

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report: L / Staff Sgt HAZIQ HAMIZI BIN MAZURI	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 08/03/2021 10:12
Officer In Charge Of Case: TP / GIT / Sgt 2 DAVID YAP Contact No.: 96192349	Classification Of Case: SN 130
Authentication Stamp NP168	Signature:
 Singapore Police Force	

AIG CERTIFICATE OF INSURANCE

AIG AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : LOH JIN WEN, JIM (LUO JINGWEN)
 Period of Insurance : 22 Apr 2019 To 21 Apr 2021
 Engine No. : G4FGKH728976
 Chassis No. : KNAF3416MK5036735

Vehicle No. : SMK6892R
 Policy No. : 1900083477
 Endorsement No. :
 Issued Date : 29 Apr 2019

ABOUT THE COVER

Make/Model : KIA Cerato
 Engine Capacity/Tonnage : 1,591.00 CC
 Driver Restriction : NA
 Sum Insured : Market Value
 Off Peak Car : No
 First Year of Registration : 2019
 Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive*

a) The Policyholder
 b) Any other person who is driving on the Policyholder's order or with his/her permission.
 This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDIE") if you are or your authorised driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.
 The Policy does not cover use for hire or reward, driving tuition, driving test, racing, speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 1500cc - 1500cc

* Exclusions rendered inoperative by Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 105) and Section 93 of the Road Transport Act, 1987 (Malaysia), and not to be included under these headings.

EXCESS

Section 1
 Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$0

Section 2
 Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

LOH JIN WEN, JIM (LUO JINGWEN) - \$600 (Own Damage)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

- 1 Cycle & Carriage Authorized Service Centre (For accident reporting & windscreen claim only) Add: 600 Sin Ming Ave Singapore 670733 64329000
- 2 Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 089330 65884501
- 3 Cycle & Carriage Authorized Service Centre (For accident reporting & windscreen claim only) Add: 241 Alexandra Road Singapore 159951 64276900
- 4 Cycle & Carriage Authorized Service Centre (For accident reporting & windscreen claim only) Add: 330 Lta Rd 3 Singapore 408650 67451100

For other Approved Reporting Centres/AIG Authorized Repairers, please contact our 24-hour accident emergency hotline at +65 6330 6200. Alternatively, you may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: MayBank

into hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 105), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1989 (Malaysia).

0504622224

C&CKICP2 - MELVIN
 239 ALEXANDRA ROAD
 SINGAPORE 159930

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

M. J. Tan
 AIG Asia Pacific Insurance Pte. Ltd.
 AUTHORISED REPRESENTATIVE

29/04/19



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Date of Request: 08/03/2021

Your Ref No: SB/PO/ACC/2021-9554

Dear Sir/Madam,

Date of Accident: 05/03/2021 00:00 (SGT)

Vehicle No: SMK6892R

Place of Accident: 2125 Sembawang Rd, Singapore 758528

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

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SKT2878K	2125 Sembawang Rd, Singapore 758528	(29.00)	1	(27.10)
GST Amount				(1.90)
Total Amount Due (GST Inclusive)				(29.00)

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

Thank you.

This is a computer generated document and requires no signature.

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
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3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
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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 06/03/2021 12:53 (SGT)
Date of Accident 05/03/2021 16:30 (SGT)
Exact Location of Accident 2125 Sembawang Rd, Singapore 758528
Additional Location Information SEMBAWANG CC
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SKT2878K

INSURED/POLICYHOLDER

Is company? No
Name Of Registered Owner LIU ZHIBO

VEHICLE PARTICULARS

Manufacturer Mazda
Model 6
Variant -
Vehicle Category Private car

INSURANCE COMPANY

Name of Insurance Company Axa
Type of Coverage Comprehensive
Fleet Policy No
Policy Number GA542566/1
Cover Note Number -

DRIVER

Name of Driver LIU ZHIBO
NRIC No S8264542Z
Address 182 CANBERRA DRIVE
Address complement #10-26
Postcode 767953
Does Driver Own Other Vehicles? No

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident Collision - U-Turn

Weather Conditions Clear

OTHER INFORMATION

Was any foreign vehicle involved in the accident? No
Was anybody injured in the Accident? No
Was any other material or property damaged? Yes
Number of Passengers (Including Driver) 1

CIRCUMSTANCES OF ACCIDENT

PLEASE REFER TO ATTACHED.

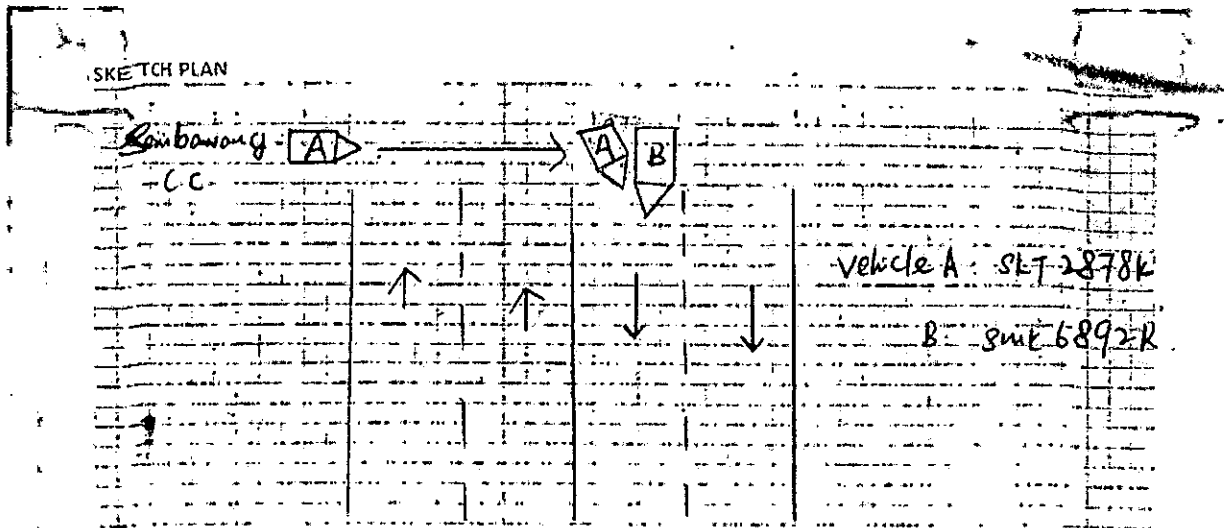
ATTACHMENT(S)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SMK6892R
Vehicle Manufacturer -
Vehicle Model -
Vehicle Variant -
Vehicle Colour -
Vehicle Category Private car
Name of Driver LOH JIN WEN, JIM (LUO JINGWEN)
Insurance Company Name -





DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

从三巴旺CC出来转右, 撞到一辆直行的车。
和对方司机交换电话 IC, 就离开事发地点。

DECLARATION

I/We declare the foregoing particulars are true in every respect.


Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time:

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

SKETCH PLAN

IMPORTANT NOTICE

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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 lodgment 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)

I understand, 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' lawyers/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 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' 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 lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature
Date & Time:

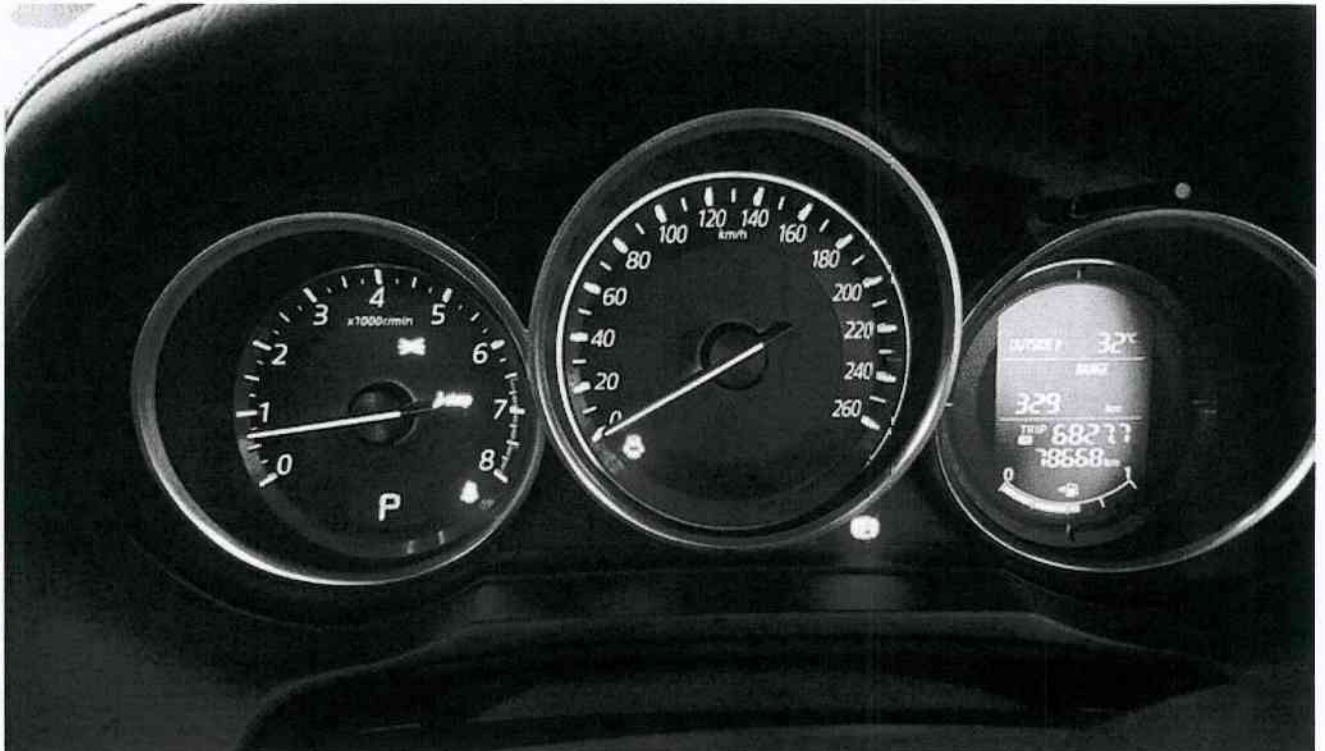
Driver's Signature
(If driver is not the policyholder)
Date & Time:

Reporting Centre Personnel's Signature
Name:
NRIC/FN No.:

















redefining / insurance

AXA Insurance Pte Ltd
 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 (65) 6880 4740
 customer.care@axa.com.sg
 www.axa.com.sg

Certificate of Insurance

account number
15277

-Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules, 1980 - Road Transport Act, 1987 (Malaysia)
 -Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	LIU ZHIBO	Certificate number	GA542566 / 1
Cover	Comprehensive	Chassis number	JM6G1107200207667
Plan name	Essential	Engine number	PE20652170
NCD applicable	50%		
Vehicle registration number	SKT2878K		
Period of insurance	from 23/06/2020 to 22/06/2021 (both dates inclusive)		
Finance loan company	UNITED OVERSEAS BANK LIMITED		

Persons or classes of persons entitled to drive*

- (a) The Policyholder
 (b) Any Named Driver as stated in the Policy:
 1. ZOU HUI
 (c) Any person who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS Windscreen Excess

S\$1,000.00

An Additional Excess is applicable as follows:

- \$5500 for unnamed Authorized Driver
- \$5500 for declared Young and Inexperienced Driver
- \$55,000 for undeclared Young and Inexperienced Drivers. This additional excess is reduced to \$52,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd

Authorized signatory

Important note

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189). The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

AXA Insurance Pte Ltd (199903512M)
 8 Shenton Way, #24-01, AXA Tower,
 Singapore 068811
 Customer Centre, #B1-01

1 of 2

Enquire Vehicle Owner Details (As At 05 Mar 2021 / 16:00:00)

Vehicle Owner Details

Owner ID Type:

Singapore NRIC

Owner ID:

S8264542Z

Owner Name:

LIU ZHIBO

Registered Address Type:

**Private Residential (Condo Apt or House) /
Shopping / Office Complexes**

Registered Block/House No.:

182

Registered Street Name:

CANBERRA DRIVE

Registered Unit No.:

10 - 26

Registered Building Name:

-

Registered Postal Code:

767953

Vehicle Insurance Details

Vehicle No.:

SKT2878K

Make Description/Model:

**MAZDA / MAZDA6 4-DOOR SEDAN 2.0L SP.
6EAT**

Insurance Company Name:

AXA INSURANCE PTE LTD

Printed on 09 Mar 2021 11:18:05

Copyright © Land Transport Authority of Singapore 2021



Thank you

Ong Hwee Ling Pauline has successfully logged out.

Your last login date and time was 08 Mar 2021, 17:36:42.

To return to ONE.MOTORING, please click [here](#)

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

Session Transaction History

S/N	Asset Type	Asset ID	Asset Owner ID	Transaction Type	Transaction Amount(S\$)
1	Vehicle	SKT2878K	-	18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49



Blk 7 Sin Ming Industrial Estate Sector C
#01-94 Singapore 575642
HP: 9225 1391 Email: mjemotor@gmail.com
Business Reg. No.: 53293984X

SMK 6892 R KIA CERATO

Invoice No : **50087**
Date : **May 25, 2021**
Terms : **Terms**

[illegible]

Work accepted by

MJE Motor

Name & Signature

A sincere commitment to quality service . . .

MJE Motor

HP: 9225 1391 Email: mjemotor@gmail.com

oracle Law

VRA No.: 0139

Business Reg. No.: 53293984X

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR Name: (as in I/C) <u>LOH JIN WEN, JIM</u> NRIC/PASSPORT No: <u>S9136791B</u> Address (Res) <u>589B MONTREAL DRIVE #04-148</u> <u>S(752589)</u> Name & Address of Employer _____ Occupation: _____ Driving Exp: _____ Driving Licence No: _____ D/L Type: Local / International Issue Date: _____ Date of Birth: _____ Tel: (O): _____ (R) _____ HP _____ ADDITIONAL DRIVER'S PARTICULARS Name: (as in I/C) _____ NRIC/PASSPORT No: _____ Address (Res): _____ Driving Licence No: _____ D/L Type: Local / International Issue Date: _____ Date of Birth: _____ Occupation: _____ Driving Exp: _____	Vehicle No: <u>SKW 9706 L</u> Replace Veh No: <u>SMK 6892 R</u> Mileage Out: _____ Mileage Out: _____ Make & Model: <u>HONDA VEZEL</u> Auto / Manual: _____ Group: _____ Out : Date <u>6/3/21</u> Time: <u>14:30</u> HIRE / PERIOD EXPIRY _____ Time: _____ NON-WAIVER EXCESS=\$ <u>2000</u> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="3">CHARGES</th> <th></th> <th></th> </tr> <tr> <td>Daily</td> <td>@\$</td> <td>per day</td> <td></td> <td></td> </tr> <tr> <td>Weekly</td> <td>@\$</td> <td>per week</td> <td></td> <td></td> </tr> <tr> <td>Monthly</td> <td>@\$</td> <td>per month</td> <td></td> <td></td> </tr> <tr> <td>Hours</td> <td>@\$</td> <td>per hour</td> <td></td> <td></td> </tr> <tr> <td>Others</td> <td>@\$</td> <td></td> <td></td> <td></td> </tr> <tr> <td>CDW</td> <td>@\$</td> <td>per day/month</td> <td></td> <td></td> </tr> <tr> <td>PAI</td> <td>@\$</td> <td>per day/month</td> <td></td> <td></td> </tr> <tr> <td colspan="3">Delivery/Collection Service</td> <td></td> <td></td> </tr> <tr> <td colspan="3" style="text-align: right;">SUB-TOTAL \$</td> <td></td> <td></td> </tr> </table> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="7">PETROL LEVEL</th> </tr> <tr> <td>Out</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> <td></td> </tr> <tr> <td>In</td> <td>E</td> <td>1/4</td> <td>1/2</td> <td>3/4</td> <td>F</td> <td></td> </tr> <tr> <th colspan="7">EXTENSION</th> </tr> <tr> <td colspan="7">Misc.</td> </tr> <tr> <td colspan="6" style="text-align: right;">TOTAL CHARGES \$</td> <td></td> </tr> </table> <div style="text-align: right;"> Hirer's Signature _____ Additional Driver's Signature _____ </div>	CHARGES					Daily	@\$	per day			Weekly	@\$	per week			Monthly	@\$	per month			Hours	@\$	per hour			Others	@\$				CDW	@\$	per day/month			PAI	@\$	per day/month			Delivery/Collection Service					SUB-TOTAL \$					PETROL LEVEL							Out	E	1/4	1/2	3/4	F		In	E	1/4	1/2	3/4	F		EXTENSION							Misc.							TOTAL CHARGES \$						
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VEHICLE CHECK LIST

INDICATE:
D - DENTS
S - SCRATCHES
A - ACCIDENTS

RIGHT

FRONT

TOP

LEFT

ACCESSORIES CHECK

☐ Ashtray

☐ Cig Lighter

☐ S/Tyre

☐ STD Tools

☐ Jack

☐ Hub Caps

☐ Radio/Cass

☐ CD

☐ Cartridges

I have read and agree to the terms and condition on both sides of the agreement. If i have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given MJE Motor in connection with this agreement is true.

* IMPORTANT

1. ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
2. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
3. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
4. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
5. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY 159 VEHICLE RENTAL LLP.

RETURN OF VEHICLE. THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN " SINGAPORE OF HIRER / DRIVER " FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO 159 VEHICLE RENTAL LLP AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	
<u>26/3/21</u>	<u>P:00</u>				 SIGNATURE OF HIRER/DRIVER



Motor

**Blk 7 Sin Ming Industrial Estate Sector C
#01-94 Singapore 575642
HP: 9225 1391 Email: mjemotor@gmail.com
Business Reg. No.: 53293984X**

TO: SMK 6892 R / LOH JIN WEN JIM
BLK 589B MONTREAL DRIVE #04-148
SINGAPORE 752589

Invoice No : 50057
Date : March 26, 2021
Terms : Terms

[illegible]

Work accepted by

MJE Motor

Name & Signature

A sincere commitment to quality service . . .



ABSOLUTE APPRAISAL SERVICES PTE LTD
LOSS ADJUSTERS & MOTOR APPRAISERS
160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722
Mobile: 9688-0413 Fax: 6266-7396
Email: absolute.app.svcs@gmail.com

Invoice

Customer: Loh Jin Wen Jim
C/o: 7 Sin Ming Industrial Estate Sector C #01-94
Singapore 575642

Date: 02.04.2021

Invoice No: NS-2021-067

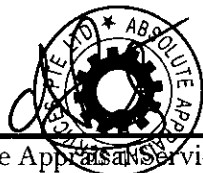
Description		Amount
Vehicle No:	SMK6892R	
Make & Model:	Kia Cerato (A)	
Our reference:	AAS/2021/067	
Services rendered for appraiser / inspection report		
Survey Fee		
Photographs		
Transport Fees		
Re-inspection Fees		
SGD Dollar : Seven hundred seventy nine dollar only	Total:	SGD \$ 779.00

Notes:

All cheques payment should be crossed and made payment to "Absolute Appraisal Services Pte Ltd"

Please indicate our "Invoice No." on the reverse side of the cheque.

Please do not hesitate to contact us should you have any enquires.



Absolute Appraisal Services Pte Ltd



ABSOLUTE APPRAISAL SERVICES PTE LTD
LOSS ADJUSTERS & MOTOR APPRAISERS

160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722

Mobile: 9688-0413 Fax: 6266-7396

Email: absolute.app.svcs@gmail.com

Vehicle Inspection Report

To: Loh Jin Wen Jim
C/o: 7 Sin Ming Industrial Estate Sector C #01-94
Singapore 575642

Date of report: 02.04.2021
Date of request: 08.03.2021
Date of inspection: 08.03.2021
Date of accident: 05.03.2021
Claim type: Third Party Claim

Report No: AAS/2021/067

Particulars of affected vehicle:

Registration no: SMK6892R
Make/Model: Kia Cerato (A)
Year of registration: 2018/19
Colour: Metallic Red

Odometer: 44073 km
Engine Capacity: 1591 cc
Engine no: G4FGKH728976
Chassis no: KNAF3416MK5036735

Condition of tires:

Front Left: 7mm
Make: Nexen
Rear Left: 7mm
Make: Nexen

Front Right: 7mm
Make: Nexen
Rear Right: 7mm
Make: Nexen

Type of road wheel: Alloy (The above represent the remaining life of the tire thread)

Pre-accident condition (Static tests only)

General Bodywork : Good
Paintwork : Good
Handbrake : In order
Footbrake : In order
Steering : In order
Apparent engine modification : Nil

The Assignment

The inspection was conducted at M/s. MJE Motor
7 Sin Ming Industrial Estate Sector C #01-94
Singapore 575642

(Subsequent inspection was conducted)

Assessment

Repairer's estimate: \$ 16,524.80
Revised estimate: \$ 13,004.20
Recommended reserve: \$ 10,400.00 (Lump sum)

Estimated normal duration of repairs : 10 Working days



ABSOLUTE APPRAISAL SERVICES PTE LTD
LOSS ADJUSTERS & MOTOR APPRAISERS

160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722

Mobile: 9688-0413 Fax: 6266-7396

Email: absolute.app.svcs@gmail.com

Vehicle No: SMK6892R

Report No: AAS/2021/067

W/O PREJUDICE

Point of impact

At the RHS portion.

General description of damages

The RH headlamp, RHF fender, RHF door, RHF door pillar, RHR door, RH door centre pillar, RH sill panel, RHR fender, RHF road wheel, RHR road wheel, RHF undercarriages, etc.

Other parts were also found damaged. (See schedule for details)

Recommendation

The estimate cost of repair submitted by M/s MJE Motor as per schedule attached have been revise and scrutinize. We list the breakdown of our findings and recommendation as per attached.

.Our adjusted amount for the cost of repair is SGD \$13,004.20

Conclusion

The repairer has agreed to undertake the repair at a lumpsum of SGD \$10,400.00

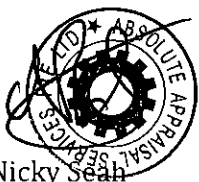
Under normal circumstances, the repair of the damaged vehicle should be completed within a reasonable period of 10 working days.

We have **Not Authorised** and/or instruction to the repairer to proceed with the repairs. This inspection was conducted entirely on a '**Without Prejudice**' basis.

We are pleased to advise that the inspection was carried out accordingly and hereby submit our appraisal report which includes 84 photographs.

Your Faithfully

Absolute Appraisal Services Pte Ltd



Nicky Seah

Automobile Appraiser

MSAAA / MSMCTA



ABSOLUTE APPRAISAL SERVICES PTE LTD LOSS ADJUSTERS & MOTOR APPRAISERS

160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722

Mobile: 9688-0413 Fax: 6266-7396

Email: absolute.app.svcs@gmail.com

Vehicle No: SMK6892R

Report No: AAS/2021/067

Appraisement Schedule

S/N	Parts Description	Qty	Condition	Repairer's Est	Revised Est
1	Headlamp RH ✓	1	Cracked	\$ 1,723.00	1219 \$ 1,723.00
2	Front fender RH ✓	1	Dented	\$ 493.00	430 \$ 493.00
3	Front sport rim RH ✓	1	Dented/Grazed	\$ 766.00	380(SN\$ 766.00
4	Front wheel bearing hub RH ✓	1	Warped/Distorted	\$ 365.00	✓ \$ 365.00
5	Front knuckle arm RH ✓	1	Distorted	\$ 377.00	✓ \$ 377.00
6	Front lower arm RH ✓	1	Bent	\$ 482.00	286 \$ 482.00
7	Front lower arm balljoint RH ✓	1	Distorted	\$ 122.00	52 \$ 122.00
8	Front shock absorber RH ✓	1	Bent/Jammed	\$ 482.00	290 \$ 482.00
9	Driveshaft RH SVC	1	Refit	\$ 1,002.00	-
10	Front door RH ✓	1	Dented/Torn	\$ 1,377.00	1277 \$ 1,377.00
11	Front door outer handle RH SVC	1	Refit	\$ 196.00	-
12	Front door frame tape RH (Frt) ✓	1	Necessary	\$ 17.00	\$ ✓ 17.00
13	Front door frame tape RH (Rr) ✓	1	Necessary	\$ 12.00	\$ ✓ 12.00
14	Front door hinge RH ✓	2	Distorted	\$ 72.00	\$ ✓ 144.00
15	Front door checker RH SVC	1	Refit	\$ 56.00	-
16	Front door lock RH ✓	1	Distorted	\$ 370.00	309 \$ 370.00
17	Front door weather seal RH ✓	1	Necessary	\$ 122.00	\$ ✓ 122.00
18	Front door regulator panel RH ✓	1	Deformed/Cracked	\$ 682.00	111 \$ 682.00
19	Front door trim board RH SVC	1	Refit	\$ 567.00	-
20	Rear door RH ✓	1	Dented/Torn	\$ 1,477.00	1377 \$ 1,477.00
21	Rear door frame tape RH (Frt) ✓	1	Necessary	\$ 17.00	\$ ✓ 17.00
22	Rear door frame tape RH (Rr) ✓	1	Necessary	\$ 12.00	\$ ✓ 12.00
23	Rear door hinge RH ✓	2	Distorted	\$ 46.00	\$ ✓ 92.00
24	Rear door checker RH SVC	1	Refit	\$ 56.00	-
25	Rear door weather seal RH ✓	1	Necessary	\$ 105.00	\$ ✓ 105.00
26	Rear door regulator panel RH ✓	1	Deformed/Cracked	\$ 663.00	111 \$ 663.00
27	Rear door trim board RH SVC	1	Refit	\$ 607.00	-
28	Rear fender stone guard RH ✓	1	Necessary	\$ 22.00	\$ ✓ 22.00
29	Rear sport rim RH X SVC	1	Grazed	\$ 766.00	\$ 766.00
30	Front door pillar RH		Dented/Repair		
31	Sill panel RH		Dented/Repair	-	-
32	Centre pillar RH		Dented/Repair		
33	Rear fender RH		Dented/Repair	-	-

6747

Total:

\$ 13,172.00

\$ 10,688.00

-10%

\$ 1,317.20

\$ 1,068.80

6072.3

List total:

\$ 11,854.80

\$ 9,619.20

2 Front tyre RH ✓

1

Affected

90%

\$ 250.00

150 \$ 225.00

530

Special nett total:

\$ 250.00

\$ 225.00

Parts Total:

\$ 12,104.80

\$ 9,844.20



ABSOLUTE APPRAISAL SERVICES PTE LTD LOSS ADJUSTERS & MOTOR APPRAISERS

160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722

Mobile: 9688-0413 Fax: 6266-7396

Email: absolute.app.svcs@gmail.com

Vehicle No: SMK6892R

Report No: AAS/2021/067

S/N Labour Description

Repairer's Est

Revised Est

1 Check lightings & wirings.

\$ 40.00

\$ ✓ 30.00

2 Replace RHF undercarriages.

\$ 280.00

200 \$ 250.00

3 Replace RHF, RHR sport rim & tyre.

\$ 50.00

30 \$ 40.00

4 Check wheel alignment. 2x

\$ 150.00

60 \$ 120.00

5 Dismantle, transfer RHF & RHR door components.

\$ 250.00

120 \$ 200.00

6 Anti rust treatment on affected panels.

\$ 150.00

60 \$ 120.00

7 To conduct panel beating, welding, straightening of damaged panels, renew damaged parts, realign affected area.

\$ 1,500.00

800 \$ 1,000.00

8 Spray painting on replacement & affected parts.

\$ 2,000.00

1200 \$ 1,400.00

Labour Total:

\$ 4,420.00

\$ 3,160.00

2500

Grand Total:

\$ 16,524.80

\$ 13,004.20

The final adjusted lump sum amount is \$10,400.00

Under normal circumstances, the repair should be completed within a reasonable period of 10 working days.

9102.3

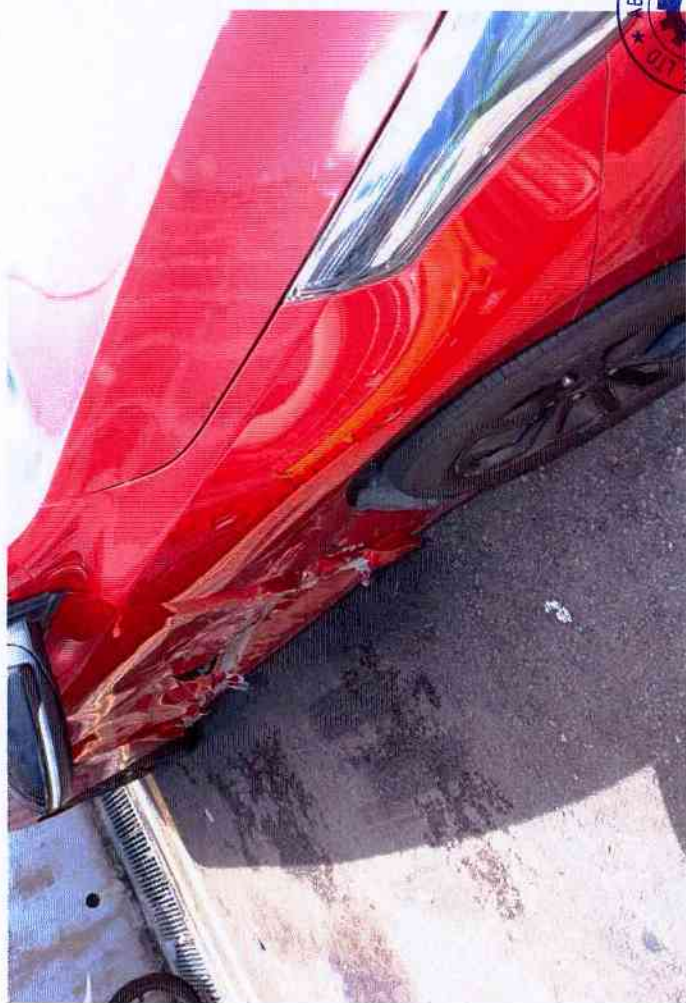
-20%: 7300

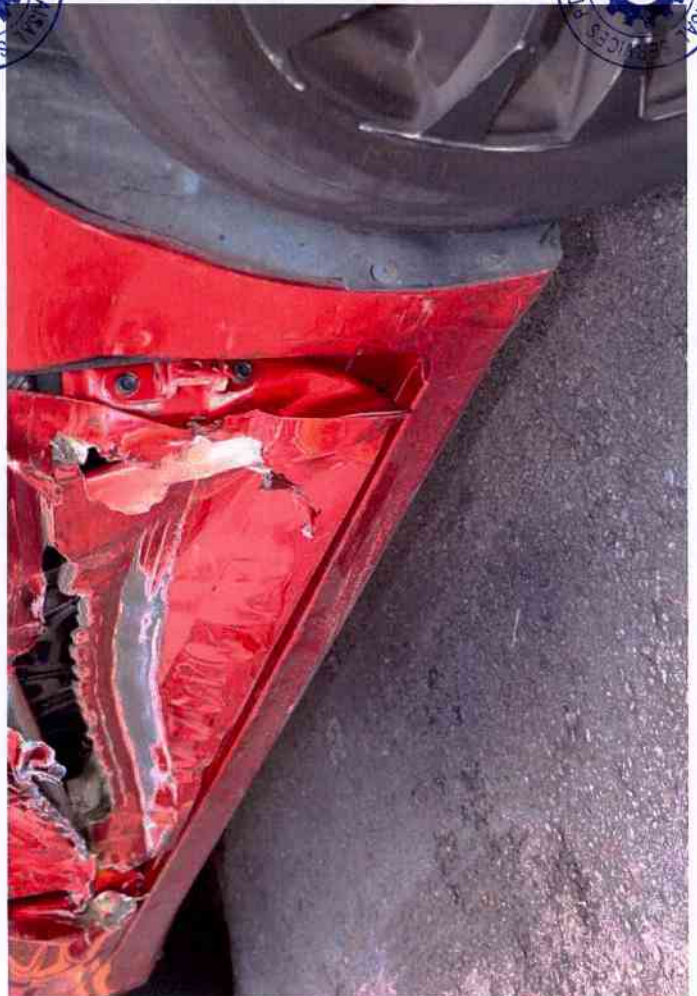
84 Photographs were taken at the time of inspection.

7 Days

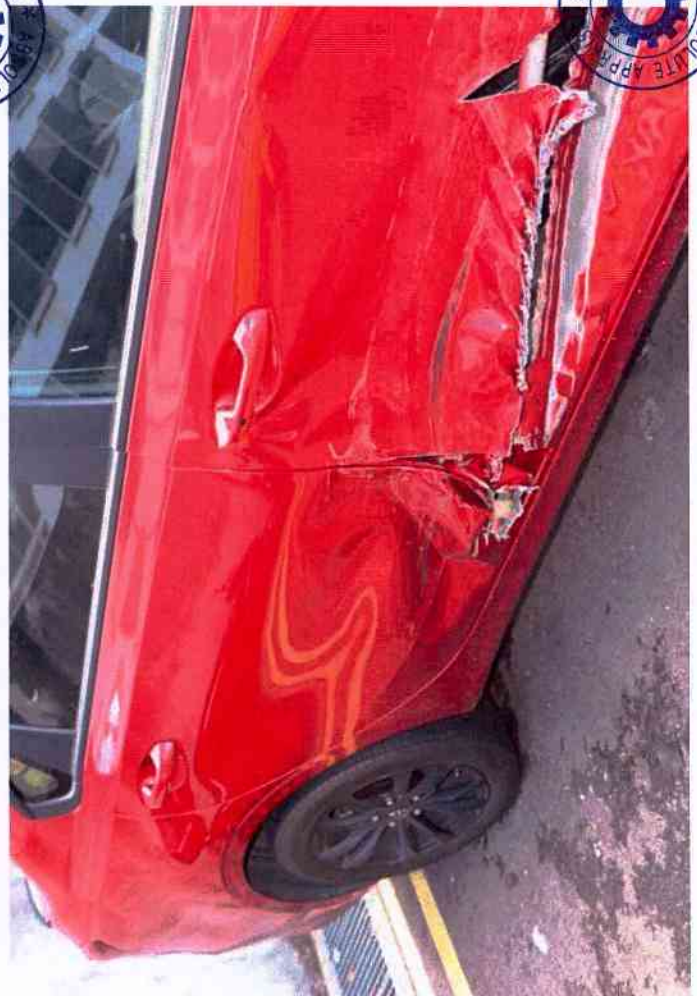
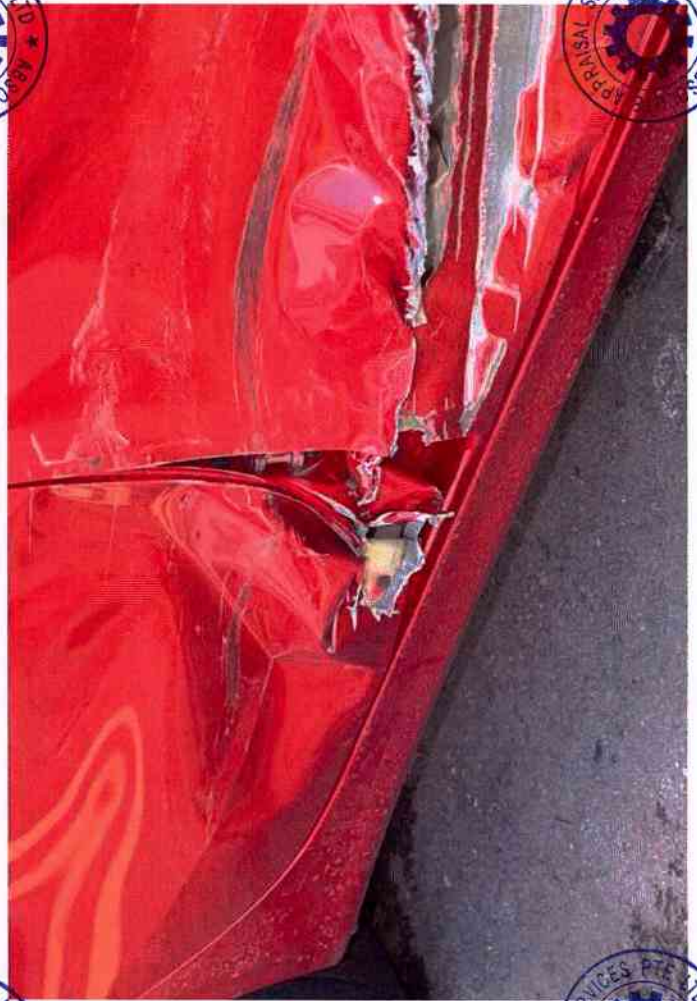
Disclaimer: This report is intended for the exclusive use of the address solely in relation to the loss occurrence in which the assessed vehicle involved. No liability or responsibility whatsoever shall be held by Absolute Appraisal Service Pte Ltd for any reliance on this report by any third party.



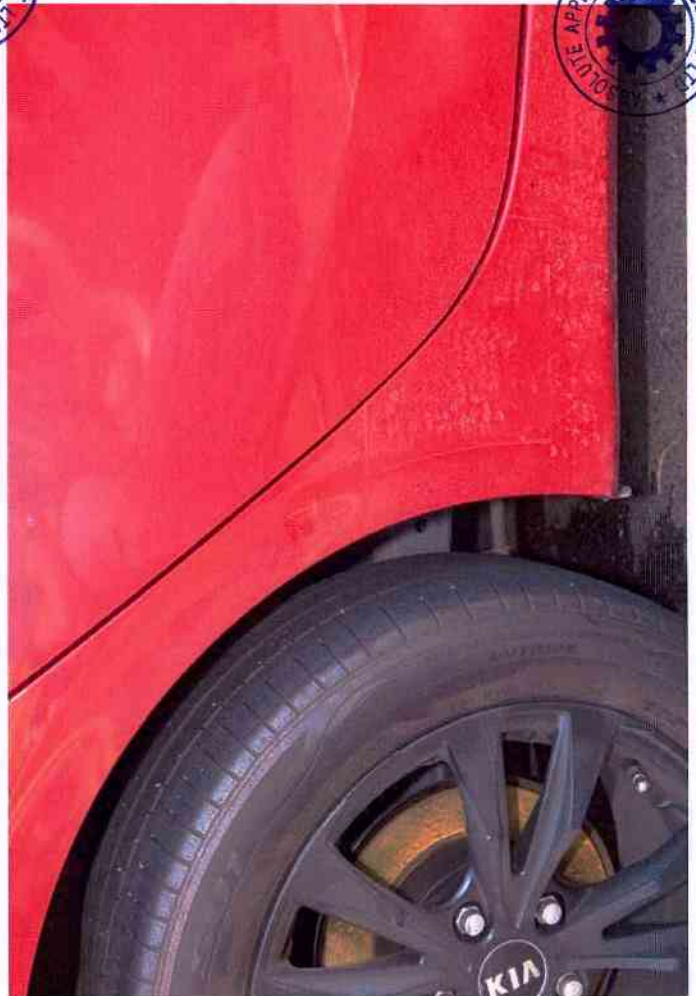












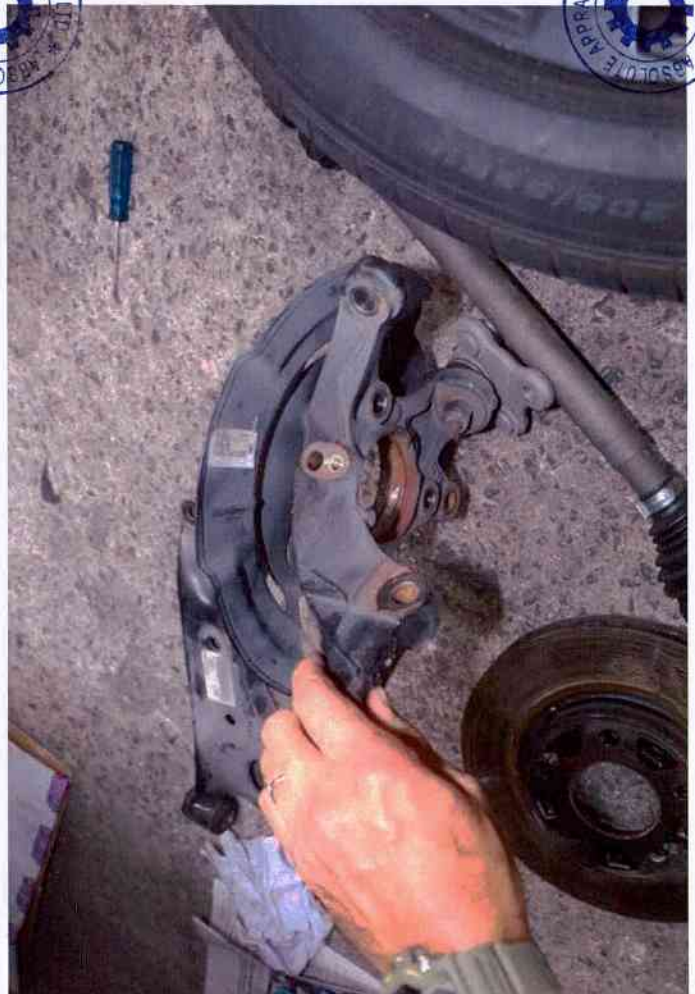










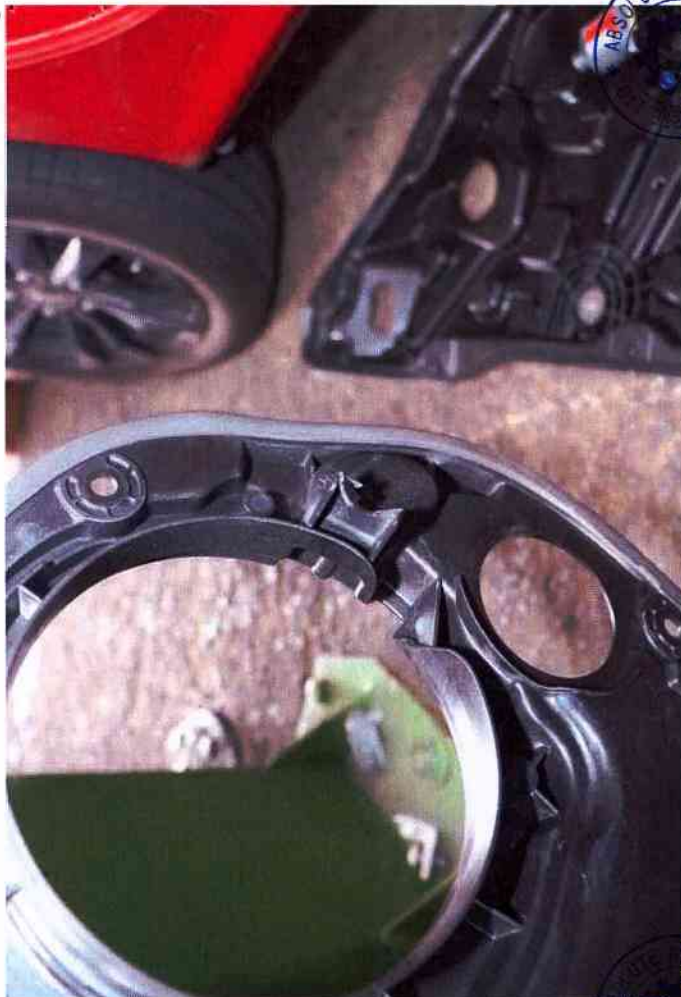


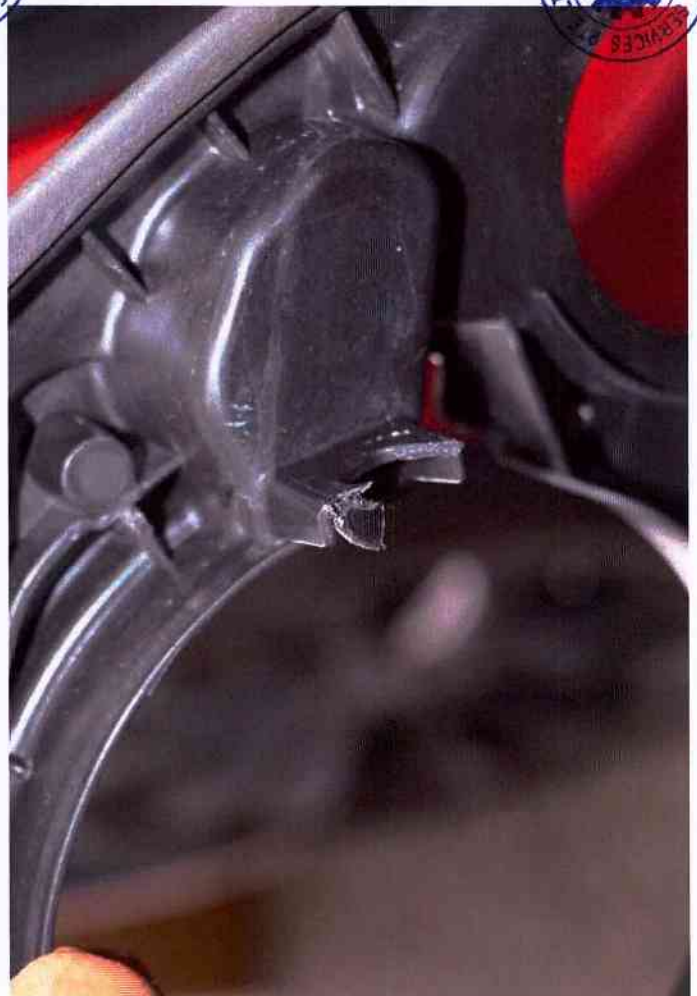




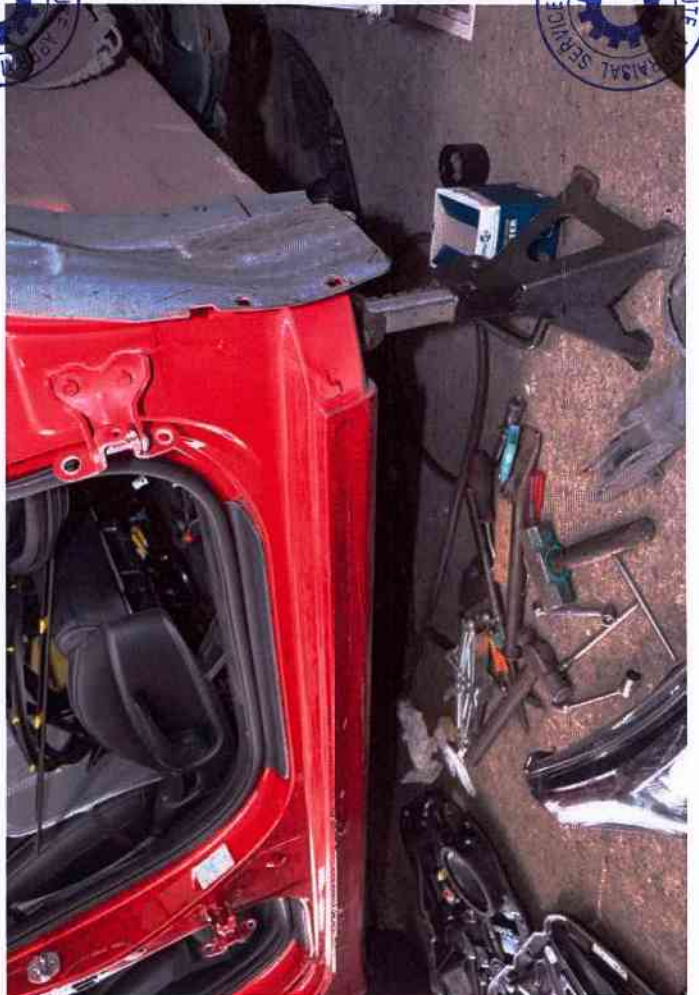


















CERTIFICATE OF INSURANCE

KIA AUTO PROTECTOR - PRIVATE VEHICLE

Name of Policyholder : LOH JIN WEN, JIM (LUO JINGWEN)
Period of Insurance : 22 Apr 2019 To 21 Apr 2021
Engine No. : G4EGKH728976
Chassis No. : KNAF0416MK5036735

Vehicle No. : SMK6892R
Policy No. : 1900083477
Endorsement No. :
Issued Date : 29 Apr 2019

ABOUT THE COVER

Make/Model : KIA Cerato
Engine Capacity/Tonnage : 1,591.00 CC
Driver Restriction : NA
Sum Insured : Market Value
Off Peak Car : No
First Year of Registration : 2019
Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive* :

- a) The Policyholder
b) Any other person who is driving on the Policyholder's order or with his/her permission.
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use* :

Use only for social, domestic and pleasure purposes and for the Policyholder's business.
This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 1500cc - 1600cc

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS

Section 1
Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$0

Section 2
Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

LOH JIN WEN, JIM (LUO JINGWEN) - \$600 (Own Damage)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 800 Sin Ming Ave Singapore 575733 69328006
2. Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 809339 65884501
3. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 241 Alexandra Road Singapore 159931 64278900
4. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 330 Ubi Rd 3 Singapore 408650 67461000

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: MayBank

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504622224

C&CKICP2 - MELVIN
239 ALEXANDRA ROAD
SINGAPORE 159930

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.


AIG Asia Pacific Insurance Pte. Ltd.
AUTHORISED REPRESENTATIVE

59CM30

1002166501AC10021

WEN & WENG FAMILY CLINIC

Blk 505 #01-03 Canberra Link S(750505) Tel : 62571198 Fax : 62576502

OFFICIAL RECEIPT

Page No : 1

Name : LOH JIN WEN JIM

NRIC : S9136791B

Co Reg No:

Receipt Date : 05/03/2021

Receipt No : 302339

Anarex(Orphenadrine/Paracet)
CONSULTATION

20Tab \$6.00
\$35.00

WEN & WENG FAMILY CLINIC

BLK 505 CANBERRA LINK #01-03

SINGAPORE 750505

TEL: 6257 1198 FAX: 6257 6502

Payment : \$41.00 Cash

Total Fee : \$41.00

Prev Outstanding : \$0.00

Total Payable : \$41.00

This is a computer generated receipt which requires no signature.

WEN & WENG FAMILY CLINIC

Blk 505 #01-03 Canberra Link S(750505) Tel : 62571198 Fax : 62576502

OFFICIAL RECEIPT

Page No : 1

Name : LOH JIN WEN JIM

NRIC : S9136791B

Co Reg No:

Receipt Date : 08/03/2021

Receipt No : 302393

CONSULTATION

\$25.00

WEN & WENG FAMILY CLINIC

BLK 505 CANBERRA LINK #01-03

SINGAPORE 750505

TEL: 6257 1198 FAX: 6257 6502

Payment : \$25.00 Cash

Total Fee : \$25.00

Prev Outstanding : \$0.00

Total Payable : \$25.00

This is a computer generated receipt which requires no signature.

Wen & Weng Family Clinic

Blk 505 #01-03 Canberra Link Singapore 750505.
Tel: 6257 1198 Fax: 6257 6502
(Branch of Wen & Weng Medical Group)

No. 129502

Date 05/3/21

MEDICAL CERTIFICATE

This is to certify that Loh Jin Wen Jim I/C No. S9136791B is

(i) unfit for work / school for two days from 05/3/21 to 06/3/21

(ii) fit for light duty for _____ days from _____ to _____

was attended as from _____ am / pm to _____ am / pm.

Remark / Diagnosis RTA - for X-ray examination

* This certificate is not valid for absence from court or other judicial proceedings unless specifically stated.

Doctor _____ Name & Signature _____

Dr M Lee 02028A

Wen & Weng Family Clinic

Blk 505 #01-03 Canberra Link Singapore 750505.
Tel: 6257 1198 Fax: 6257 6502
(Branch of Wen & Weng Medical Group)

No. 129327

Date 08 MAR 2021

MEDICAL CERTIFICATE

This is to certify that Loh Jin Wen Jim I/C No. S9136791B is

(i) unfit for work / school for 02 days from 8/3/21 to 9/3/21

(ii) fit for light duty for _____ days from _____ to _____

was attended as from _____ am / pm to _____ am / pm.

Remark / Diagnosis _____

* This certificate is not valid for absence from court or other judicial proceedings unless specifically stated.

Dr Lee Tee Kit
MB BCh BAO (Ireland)
Doctor _____ Name & Signature _____

WEN & WENG FAMILY CLINIC

Blk 505 #01-03 Canberra Link S(750505) Tel : 62571198 Fax : 62576502

OFFICIAL RECEIPT

Page No : 1

Name : LOH JIN WEN JIM

NRIC : S9136791B

Co Reg No:

Receipt Date : 25/03/2021

Receipt No : 302990

MEDICAL REPORT

\$250.00

WEN & WENG FAMILY CLINIC
BLK 505 CANBERRA LINK #01-03
SINGAPORE 750505
TEL: 6257 1198 FAX: 6257 6502

Payment : \$250.00 Cheque

Ref No : DBS300341

Total Fee : \$250.00
Prev Outstanding : \$0.00
Total Payable : \$250.00

This is a computer generated receipt which requires no signature.

Wen & Weng Family Clinic

Blk 505 Canberra Link #01-03 Singapore 750505 Tel 62571198 Fax 62576502

25th March 2021

Oracle Law Corporation,
Advocates & Solicitors,
237 Alexandra Road,
#04-11 The Alexier,
Singapore 159929

Dear Sir/Madam,

Loh Jin Wen Jim S9136791B (SB/PO/ACC/2021-9554)

Mr Loh was involved in a road traffic accident on 5th March 2021 when the vehicle that he was driving was collided by another vehicle. As a result of the impact, he injured his neck and back. He complained of neckache and backache.

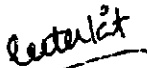
Clinically there were no musculoskeletal signs.

My diagnosis is

- Whiplash injury of Quebec Grade 1 – Neck complaint of pain only
- Lower Backstrain

For your information. Thank you.

Yours Faithfully



Dr Lee Tee Kit

DUPLICATE

TAX INVOICE

GST REGN NO. : M9-0000467-N PAGE : 1 of 1
VISIT NO. : S05721007418 BILL TYPE : PATIVNOUT
VISIT DATE/TIME : 18-MAY-2021 05:14PM BILL DATE : 18-MAY-2021
INVOICE NO. : PS05721007418-1 PATIENT NAME : LOH JIN WEN, JIM (LUO JINGWEN)
PAY BY : SELF PATIENT ID NO. : *****791B
PAYER NAME : LOH JIN WEN, JIM (LUO JINGWEN) POLICY NO. :
ADDRESS : 589B MONTREAL DRIVE MONTREAL SPRING #04-148 SINGAPORE 752589

DESCRIPTION	QTY	S\$	S\$
MEDICAL REPORT/LETTER			
SPECIALIST MEDICAL REPORT - LEGAL	1.0	1,000.00	
			1,000.00
SUB-TOTAL			1,000.00
TOTAL CHARGES BEFORE GST			1,000.00
GST @ 7%			70.00
TOTAL CHARGES AFTER GST			1,070.00
TOTAL AMOUNT PAID			(1,070.00)
RES2100558853 - 18/05/2021 - CHEQUE		1,070.00	
TOTAL BALANCE DUE			0.00

REMARKS: DBS

Your reference: SB/PO/ACC/2021-9554

7th May 2021

ORACLE LAW CORPORATION
237 Alexandra Road
#04-11 The Alexcior
Singapore 159929

Dear Sir/Mdm

Medical Report: LOH JIN WEN S9136791B

I refer to your letter dated 3rd May 2021 requesting for a medical report regarding the abovenamed.

The abovenamed was reviewed in my Neurosurgery clinic on 8th March 2021.

He was involved in a road traffic accident on 5th March 2021. He was the driver of a car which was apparently involved in a side collision with another vehicle which had collided with his car from the driver's side. He had his seat belt on at the time of the accident and the airbag did not deploy.

His right thigh and shin were slightly swollen likely secondary to local contusions as a result of the accident. He did not report any other symptoms to indicate any head or neck injuries. His back and sciatica were also not dissimilar in severity following the accident.

Hence following the accident, he sustained **contusions of the right thigh and shin**.

Mr Loh had earlier on 3rd March 2021 came for a review of his back condition. The condition dates back to 1st September 2020 when he had first been admitted under my care via the Emergency Department and an MRI lumbar spine at that point in time showed L4/5 right posterolateral disc herniation.

I had previously recommended surgical intervention to resolve his symptoms but he was not keen and preferred conservative treatment.

Dr N. Venketasubramanian Ramani
MBBS (S'pore), M Med (Int Med),
FAMS (Neurology),
Cert Neurosonology (ASN),
PG Dip (Epidemiology),
MSc (Epidemiology),
DLSHTM (Epidemiology),
MHlthSc (Stroke Management),
FRCP (Edin)
Consultant
Specialist in Neurology

Dr Alvin Seah Boon Heng
MBBS (S'pore), M Med (Int Med),
MRCP (UK), FAMS (Neurology)
Consultant
Specialist in Neurology

Dr David Choy Kim Seng
MBBS (S'pore),
FRCS (Neurosurgery) (Edin)
Consultant
Specialist in Neurosurgery

Enquiries:
Tel: (65) 6311 2250
Fax: (65) 6311 2259
Email:
neuroscience@rafflesmedical.com

RafflesNeuroscienceCentre

On 3rd March 2021 when he was reviewed in my outpatient clinic, the back pain and sciatica were still present but he had indicated that he preferred to avoid surgery.

However on 8th March 2021 when he came for his review, he affirmed his decision to proceed with surgery despite the pain being similar following the accident on the 5th March 2021.

The contusions of the right thigh and shin were treated conservatively. They should make good recovery without any permanent disability.

Yours Sincerely,



Dr David Choy Kim Seng

MBBS (S'pore), MMed (S'pore), MRCS (Edin), FRCS (Neurosurgery) (Edin)
Specialist in Neurosurgery

RafflesNeuroscienceCentre

REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S9136791B



Name

LOH JIN WEN, JIM
(LUO JINGWEN)

羅景文

Race

CHINESE

Date of birth

06-10-1991

Sex

M

Country of birth

SINGAPORE

3973331



NRIC No. S9136791B

Date of issue

12-12-2006

Address

APT BLK 589B MONTREAL DRIVE
#04-14B
SINGAPORE 752589

SCHEDULE A

WEN & WENG FAMILY CLINIC

Date	Receipt/Invoice/Case No.	Description	Amount S\$
05.03.2021	302339	Consultation & Medicine	41.00
08.03.2021	302393	Consultation	25.00
			Total
			66.00

Total Amount (S\$) 66.00

SCHEDULE B

WEN & WENG FAMILY CLINIC

Date	Receipt/Invoice/Case No.	Description	Amount S\$
25.03.2021	302990	Requested for Medical Report	250.00
Total			250.00

RAFFLES NEUROSCIENCE CENTRE

Date	Receipt/Invocie/Case No.	Description	Amount S\$
18.05.2021	PS0572100718-1	Requested for Specialist Medical Report	1,070.00
Total			1,070.00

Total Amount (S\$) 1,320.00

SCHEDULE C

TRANSPORT

Date	Per Trip S\$		Amount S\$
05.03.2021	30.00	1	30.00
08.03.2021	30.00	1	30.00
18.05.2021	30.00	1	30.00
Total			90.00

Total Amount (S\$) 90.00