

# *Centro-Legal Law Corporation*

151 Chin Swee Road  
#02-21 Manhattan House  
Singapore 169876  
Tel: 6235 0633  
Fax: 6235 6939

ADVOCATES AND SOLICITORS

Your Ref : To be advised

Our Ref: CLLC.PD.108.2021

30 JUNE 2021

**India International Insurance Pte Ltd**

**WITHOUT PREJUDICE BY HAND**

64 Cecil Street

#04/06-00 IOB Building

Singapore (670153)

**Attn: Manager/Motor Claims Department**

Dear Sirs,

**ACCIDENT ON 16.06.2021 ALONG MACPHERSON ROAD INVOLVING MOTOR VEHICLES SMA 8493Z AND SLX 6561P**

We act for LOW MANCAI ALEX, the owner of the motor vehicle SMA 8493Z involved in the captioned accident.

From our insurance search, you are the insurer of motor vehicle SLX 6561P.

We are instructed by our client to claim damages against your insured in connection with a road traffic accident on 16.06.2021 along MACPHERSON ROAD involving our client's motor vehicle no SMA 8493Z and motor vehicle no SLX 6561P was driven by your insured and/or your insured's servant and/or agent at the material time.

We are instructed that the accident was caused by your insured and/or your insured's servant and/or agent negligent driving and/or management of the motor vehicle. As a result of the accident, our client's motor vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

# *Centro-Legal Law Corporation*

151 Chin Swee Road  
#02-21 Manhattan House  
Singapore 169876  
Tel: 6235 0633  
Fax: 6235 6939

ADVOCATES AND SOLICITORS

Your Ref : To be advised

Our Ref: CLLC.PD.108.2021

30 JUNE 2021

**India International Insurance Pte Ltd**

**WITHOUT PREJUDICE BY HAND**

64 Cecil Street

#04/06-00 IOB Building

Singapore (670153)

**Attn: Manager/Motor Claims Department**

Dear Sirs,

**ACCIDENT ON 16.06.2021 ALONG MACPHERSON ROAD INVOLVING MOTOR VEHICLES SMA 8493Z AND SLX 6561P**

We act for LOW MANCAI ALEX, the owner of the motor vehicle SMA 8493Z involved in the captioned accident.

From our insurance search, you are the insurer of motor vehicle SLX 6561P.

We are instructed by our client to claim damages against your insured in connection with a road traffic accident on 16.06.2021 along MACPHERSON ROAD involving our client's motor vehicle no SMA 8493Z and motor vehicle no SLX 6561P was driven by your insured and/or your insured's servant and/or agent at the material time.

We are instructed that the accident was caused by your insured and/or your insured's servant and/or agent negligent driving and/or management of the motor vehicle. As a result of the accident, our client's motor vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

.

# Centro-Legal Law Corporation

151 Chin Swee Road  
#02-21 Manhattan House  
Singapore 169876  
Tel: 6235 0633  
Fax: 6235 6939

## ADVOCATES AND SOLICITORS

a)	Cost of repairs	\$ 9,950.00
b)	Loss of use/ rental	\$ 1,000.00
c)	Loss of use (PRI) \$200X2 days	\$ 400.00
d)	Survey report fee	\$ 832.00
e)	Colour copies \$1.00X24	\$ 24.00
f)	LTA search fee	\$ 7.49
g)	GIA reports fee	\$ 29.00
h)	Costs contribution	<u>\$ 1,000.00</u>
		<u>\$13,242.49</u>

A copy each of the following supporting documents marked [X] is enclosed:-

- [x] GIA reports
- [x] Repairers bill and evidence of payment
- [ ] Excess bill/receipt
- [ ] Vehicle Registration Card
- [ ] COE/PARF Certificate
- [ ] Names and addresses of witnesses
- [ ] Photographs of damage to our client's motor vehicle
- [x] Photocopied photographs of damage to our client's motor vehicle
- [ ] Rental Agreement, Invoice and receipt for rental
- [x] Supporting documents for all other expenses claimed

Please take note that you 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 without further notice to you.

Yours faithfully,



**P KAMALA DEWI**  
**CENTRO-LEGAL LAW CORPORATION**  
Enc.

# *Centro-Legal Law Corporation*

ADVOCATES AND SOLICITORS

151 Chin Swee Road  
#02-21 Manhattan House  
Singapore 169876  
Tel: 6235 0633  
Fax: 6235 6939

Please note that we have notified your insurers. Please inform them of the claim. If your insurers are not the above-named and if you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

Please note that you or your insurer should send 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 you without further notice to you or your insurer.

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

# Constant Appraiser Services

Qualified Automobile Accident Damage Appraisers/Loss Adjusters

Blk 2 Rivervale Link, #09-02 Singapore 545040

Tel/Fax: 6886 1106 Mobile: 9007 5234

Email: constant\_as@yahoo.com.sg

RCB No. 53138015K

## INVOICE

To: Low Mancai Alex  
Blk 58 Circuit Road  
#06-153  
Singapore 370058

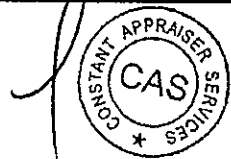
Date : 25/06/2021

Invoice No : IV21-06030/CAS

Particulars	Amount
Fee For Services Rendered In Respect Of:  Surveying, Adjusting, and Re-inspection Of Accident Damaged Vehicle SMA 8493Z (Inclusive Of Photographs And Transport Charges)  Our reference : CAS/21-06/030	\$832.00
Total	\$832.00

E. & O.E

Constant Appraiser Services



Cheque Should Be Crossed And Made Payment To 'Constant Appraiser Services'

# Constant Appraiser Services

Qualified Automobile Accident Damage Appraisers/Loss Adjusters

Blk 2 Rivervale Link, #09-02 Singapore 545040

Tel/Fax: 6886 1106 Mobile: 9007 5234

Email: constant\_as@yahoo.com.sg

RCB No. 53138015K

## Automobile Inspection Report

To: Low Mancai Alex Blk 58 Circuit Road #06-153 Singapore 370058	Date : 25/06/2021 Reference No : CAS/21-06/030																				
<b><u>General Information</u></b> Registration No. : SMA 8493Z Accident Date : 16/06/2021																					
<b><u>Particulars of Damaged Vehicle</u></b> <table><tr><td>Colour</td><td>: Brown</td><td>Make &amp; Model</td><td>: Toyota Harrier</td></tr><tr><td>Engine Capacity</td><td>: 1986 cc</td><td>Pre-Accident Condition</td><td>: Good</td></tr><tr><td>Mileage (KM)</td><td>: 136466</td><td>Engine No.</td><td>: 3ZRB438552</td></tr><tr><td>Chassis No.</td><td>: ZSU600023159</td><td>Steering</td><td>: In Order</td></tr><tr><td>Registration Date</td><td>: 18/12/2014</td><td>Brake</td><td>: In Order</td></tr></table>		Colour	: Brown	Make & Model	: Toyota Harrier	Engine Capacity	: 1986 cc	Pre-Accident Condition	: Good	Mileage (KM)	: 136466	Engine No.	: 3ZRB438552	Chassis No.	: ZSU600023159	Steering	: In Order	Registration Date	: 18/12/2014	Brake	: In Order
Colour	: Brown	Make & Model	: Toyota Harrier																		
Engine Capacity	: 1986 cc	Pre-Accident Condition	: Good																		
Mileage (KM)	: 136466	Engine No.	: 3ZRB438552																		
Chassis No.	: ZSU600023159	Steering	: In Order																		
Registration Date	: 18/12/2014	Brake	: In Order																		
<b><u>Tyre Condition</u></b> <table><thead><tr><th></th><th>Size</th><th>Make</th><th>Balance</th></tr></thead><tbody><tr><td>R/H Front Tyre</td><td>235/60R18</td><td>MICHELIN</td><td>90%</td></tr><tr><td>L/H Front Tyre</td><td>235/60R18</td><td>MICHELIN</td><td>90%</td></tr><tr><td>R/H Rear Tyre</td><td>235/60R18</td><td>MICHELIN</td><td>90%</td></tr><tr><td>L/H Rear Tyre</td><td>235/60R18</td><td>MICHELIN</td><td>90%</td></tr></tbody></table>			Size	Make	Balance	R/H Front Tyre	235/60R18	MICHELIN	90%	L/H Front Tyre	235/60R18	MICHELIN	90%	R/H Rear Tyre	235/60R18	MICHELIN	90%	L/H Rear Tyre	235/60R18	MICHELIN	90%
	Size	Make	Balance																		
R/H Front Tyre	235/60R18	MICHELIN	90%																		
L/H Front Tyre	235/60R18	MICHELIN	90%																		
R/H Rear Tyre	235/60R18	MICHELIN	90%																		
L/H Rear Tyre	235/60R18	MICHELIN	90%																		
<b><u>Inspection</u></b> Repairer : A S Auto Service 1 Kaki Bukit Ave 6, #01-106 Autobay@Kaki Bukit, Singapore 417883																					
<b><u>Adjustment And Recommendation Cost Of Repair</u></b> Repairer's Estimate : \$14,980.86 Revised Amount : \$9,950.00 Less Excess : - Nett Total : \$9,950.00																					
<b><u>Remarks</u></b> (A) Survey was done on 17/06/2021 (B) Re-survey was done on 18/06/2021 (C) Re-survey after repair was done on 22/06/2021 (D) The survey was conducted entirely on WITHOUT PREJUDICE basis. (E) We have NOT given any instruction to authorize the repair of the vehicle.																					

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

**Adjustment On Repair Costs And Replacement Of Parts:**

S/No	Qty	Descriptions	Assessed Condition	Estimate by Workshop (\$)	Revised Amount (\$)
		<u>PARTS REPLACEMENT – LIST ITEMS</u>			
1	1pc	Tailgate	Dented/Warped	1,803.50	1,803.50
2	1set	Tailgate glass moulding	Necessary	297.54	297.54
3	1pc	Tailgate glass	Necessary	1,218.20	1,218.20
4	1pc	Tailgate outer garnish	Serviceable	591.65	-
5	1pc	Tailgate emblem 'Harrier'	Necessary	96.65	96.65
6	2pcs	Tailgate lamp @ \$411.35	Cracked/Water Seeped In	822.70	822.70
7	1pc	Tailgate inner lock	Bent/Jammed	681.59	681.59
8	1pc	Tailgate inner board	Mounting Deformed	481.93	481.93
9	1pc	Tailgate weatherstrip	Serviceable	341.66	-
10	2pcs	Tailgate auto damper @ \$1,353.10	Twisted/Jammed	2,706.20	2,706.20
11	2pcs	Tailgate stopper @ \$12.60	Necessary	25.20	25.20
12	1pc	Computer multiplex network door	Malfunction	489.97	489.97
13	2pcs	Taillamp @ \$491.75	Serviceable	983.50	-
14	1pc	Rear bumper	Dented/Deformed	1,389.30	1,389.30
15	1pc	Rear bumper diffuser	Grazed/Deformed	491.90	491.90
16	2pcs	Reverse sensor @ \$481.90	Damaged/Broken	963.80	963.80
17	2pcs	Rear bumper reflector @ \$126.20	Serviceable	252.40	-
18	1pc	Rear bumper sponge	Broken	241.33	241.33
19	2pcs	Rear bumper side retainer @ \$110.25	Necessary	220.50	220.50
20	1pc	Rear end panel	Dented/Warped	1,006.40	1,006.40
21	1pc	Rear end panel trim	Serviceable	361.89	-
				15,467.81	12,936.71
		Less 25%		(3,866.95)	(3,234.17)
			Sub total	11,600.86	9,702.54
		<u>PARTS REPLACEMENT – SPECIAL NETT ITEMS</u>			
1	1set	Tailgate glass sealant	Necessary	80.00	80.00
2	1set	Tailgate glass foam tape	Necessary	65.00	65.00
3	1set	Tailgate outer garnish clip	Necessary	80.00	80.00
4	1set	Rear bumper clip	Necessary	45.00	45.00
			Sub total	11,870.86	9,972.54

S/No	Qty	Descriptions	Assessed Condition	Estimate by Workshop (\$)	Revised Amount (\$)
		<b><u>LABOUR &amp; MISC. CHARGES</u></b>			
1		To remove, refix tailgate glass		180.00	120.00
2		To checking rear electrical wiring system		50.00	20.00
3		To remove, refix rear interior trim to assist repair		100.00	80.00
4		To remove, refix reverse camera & sensor		80.00	60.00
5		Transfer & reinstall tailgate components to new tailgate		180.00	80.00
6		To respray undercoating		120.00	60.00
7		To respray painting & etc		1,200.00	1,000.00
8		Panel beating, cut, weld, remove & replacing above parts		1,200.00	1,000.00
		<b>Grand total</b>		<b>14,980.86</b>	<b>12,392.54</b>
Recommended cost of lump sum repair (To its pre-accident condition)					<b>9,950.00</b>

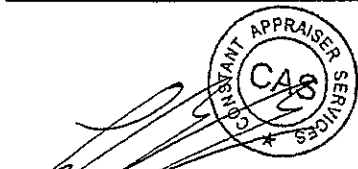
**Adjustment/Recommendations**

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 **\$9,950.00** on a contractual basis. Under normal circumstances, the repair period would be about **5 (Five)** working days.

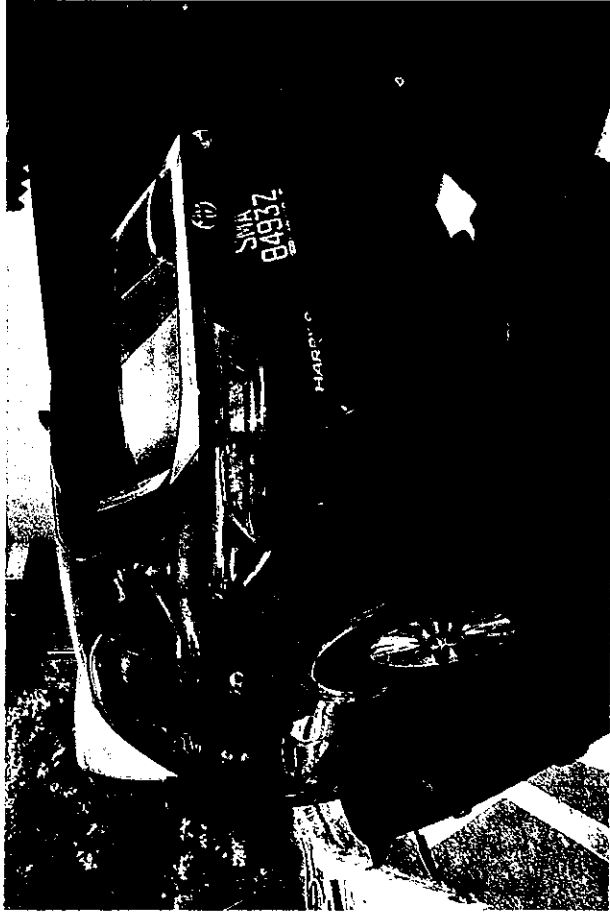
Yours faithfully,

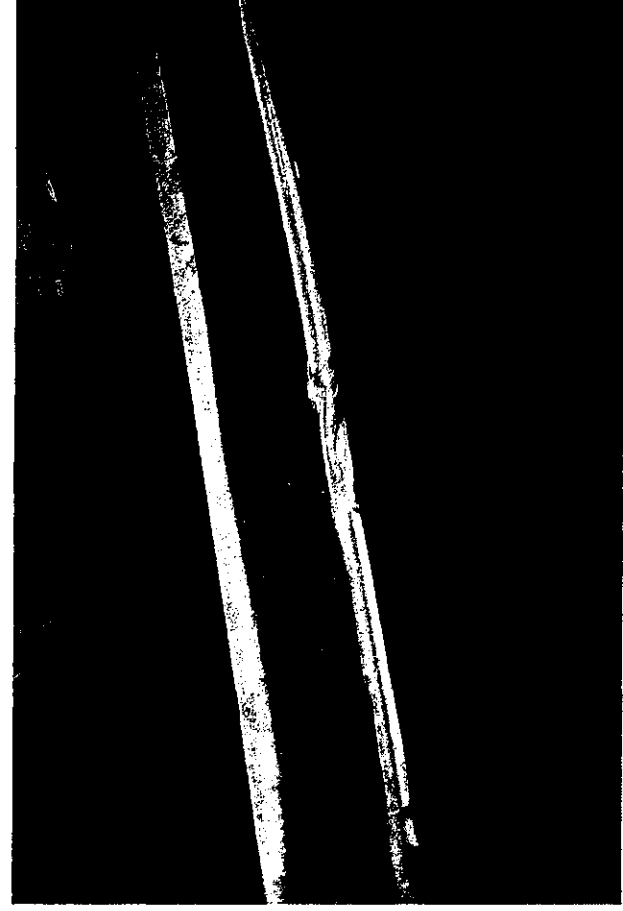
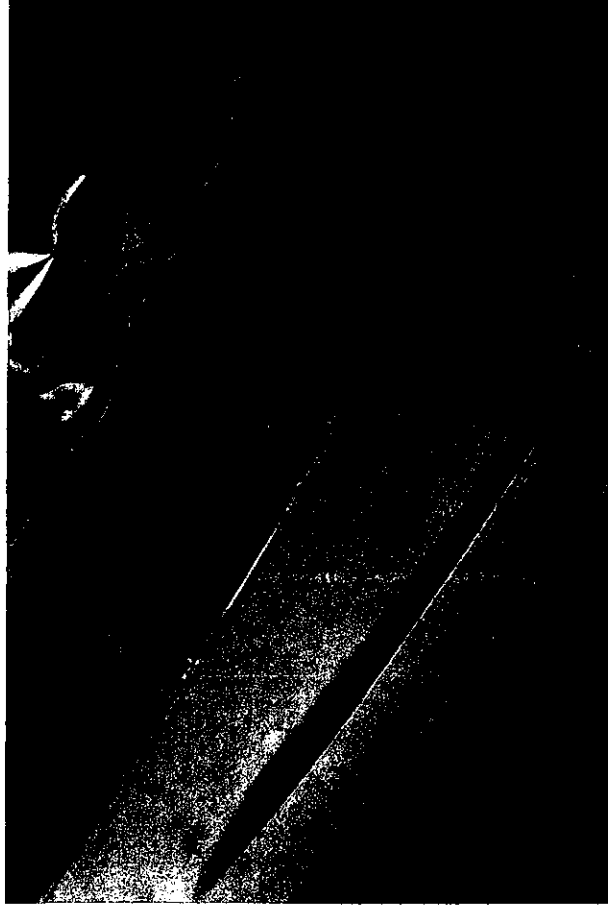
**Constant Appraiser Services**

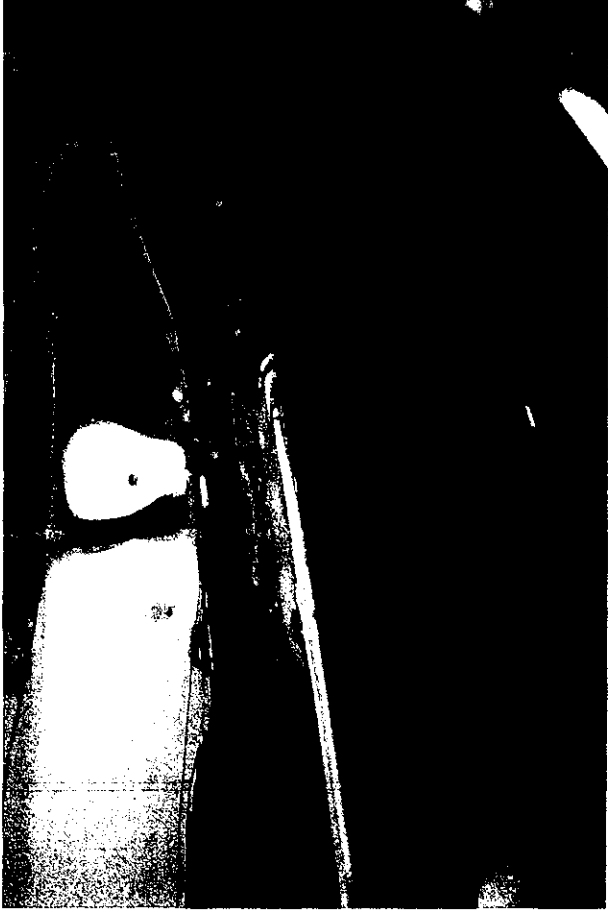


Lim Yong Tian (Sebastian)  
Licensed Appraiser  
Adv. Dip. In Mechanical Engineering (AUS)  
MSAAA

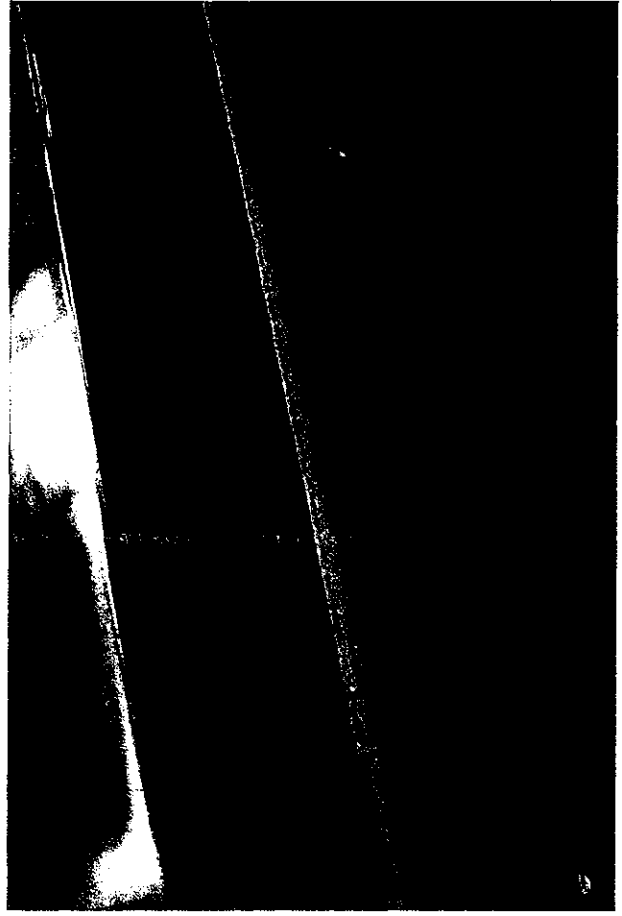
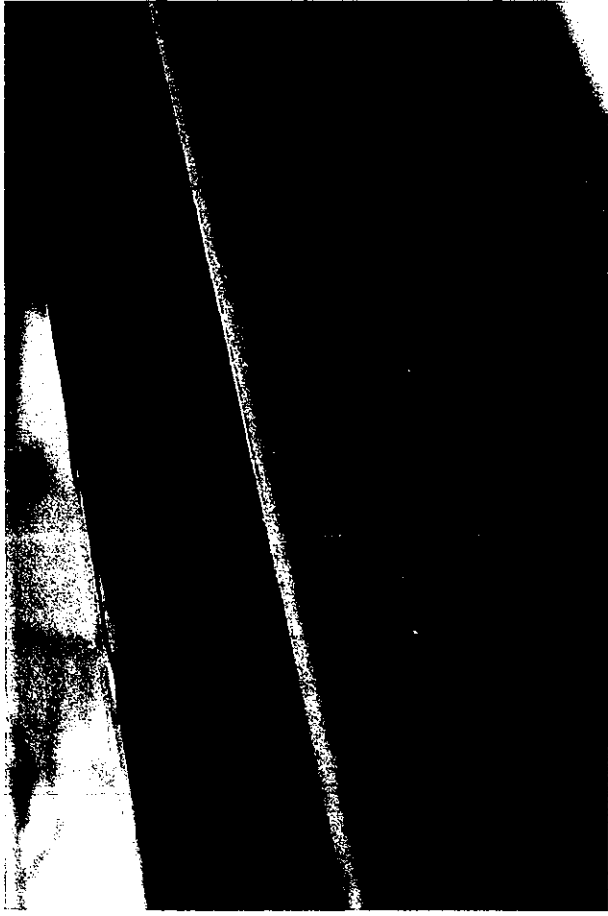






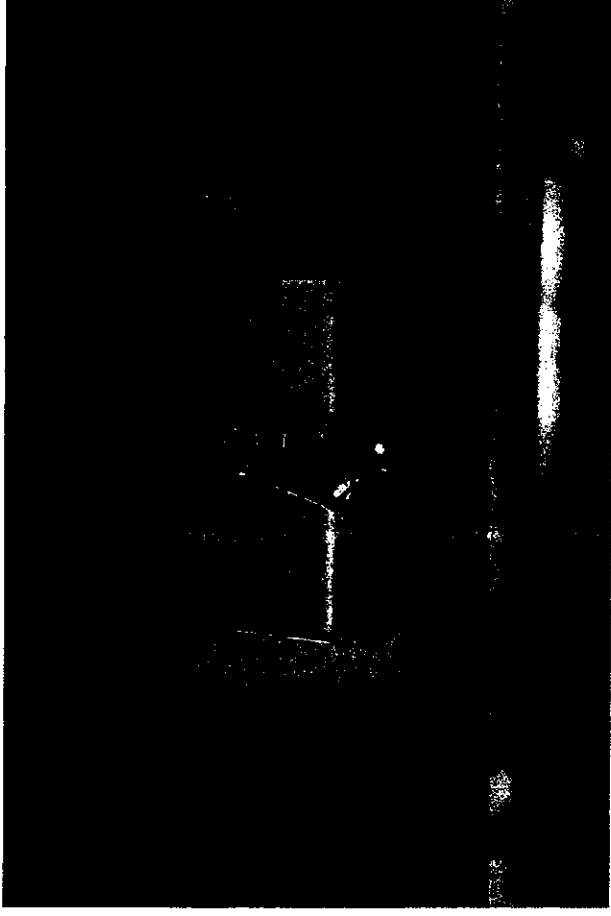


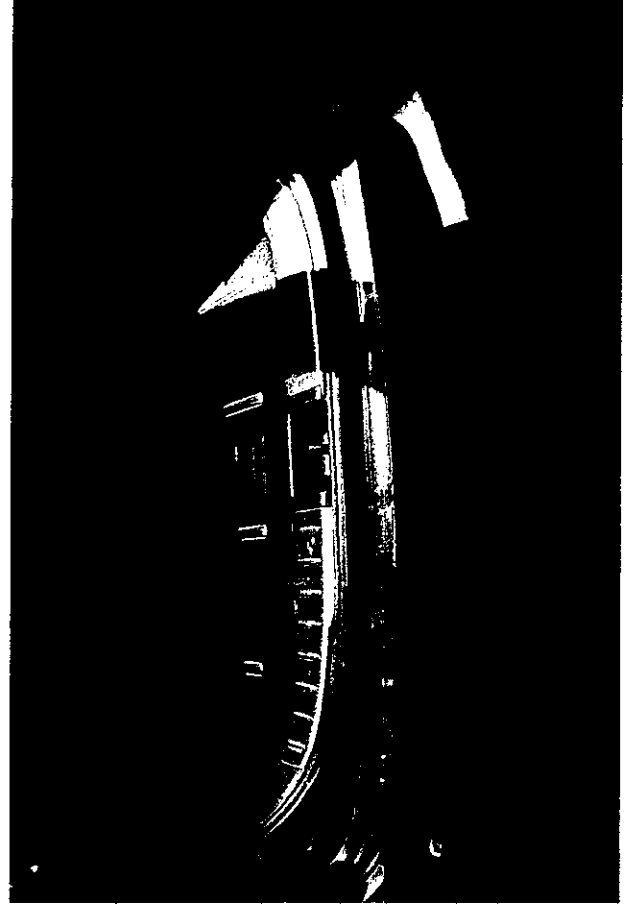
Constant Appraiser Services





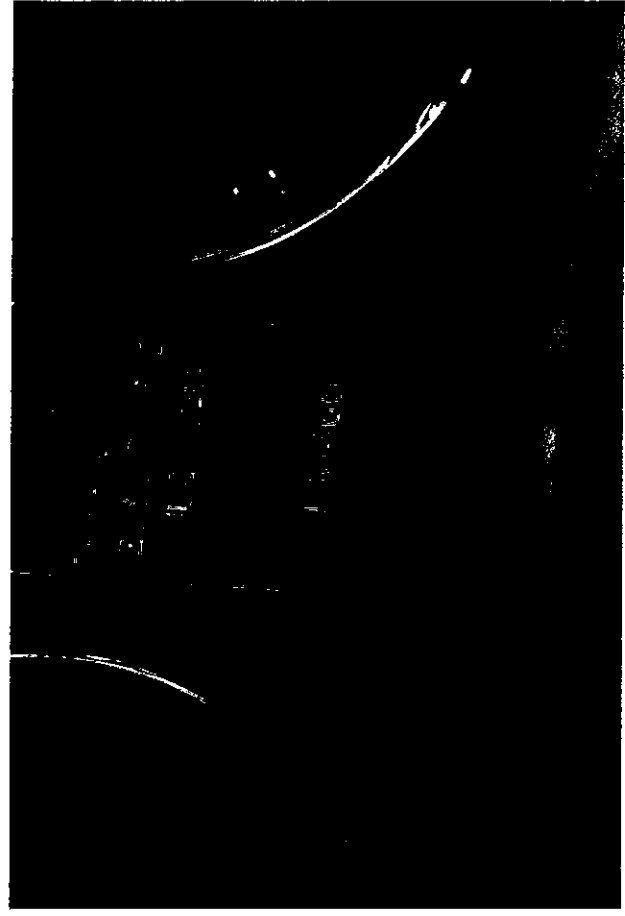
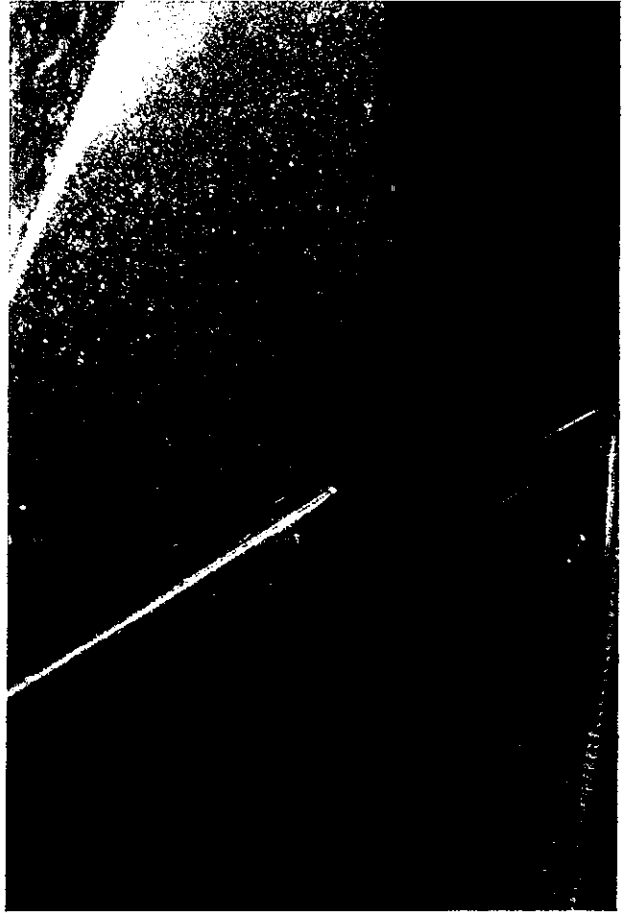
Constant Appraiser Services



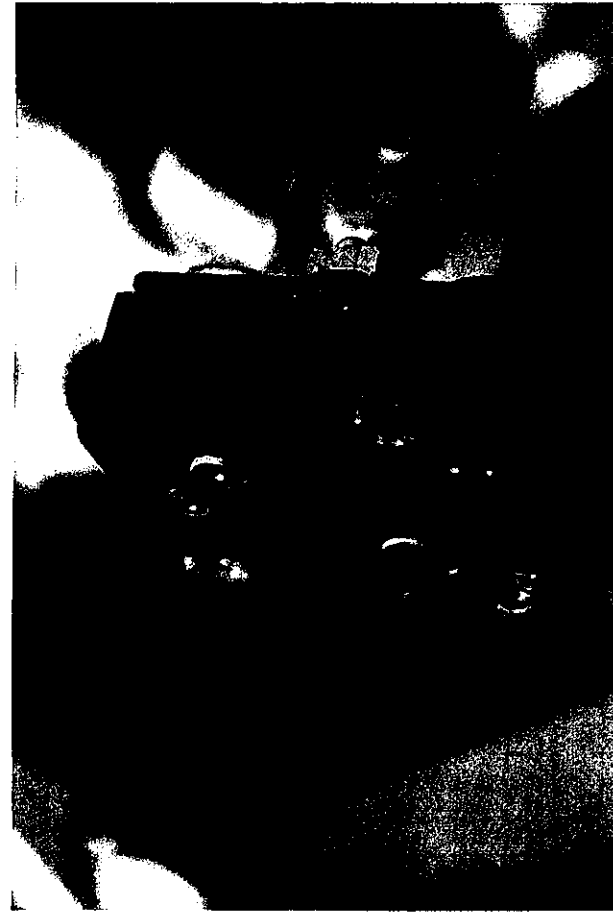
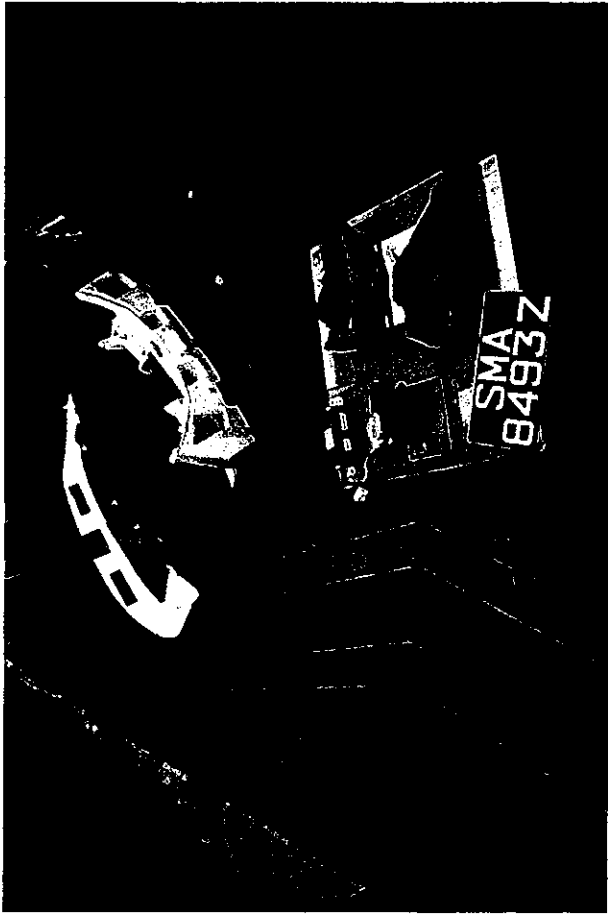


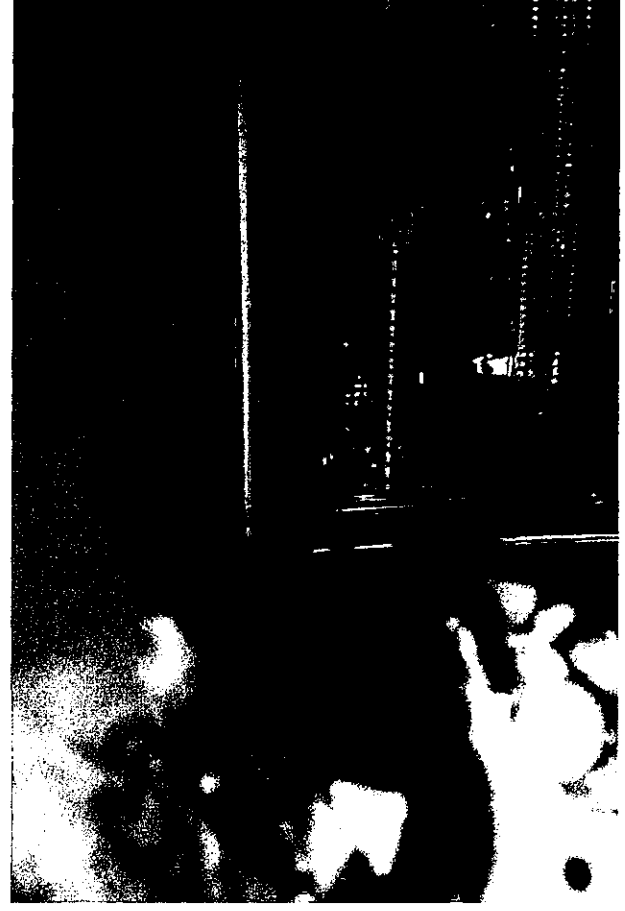
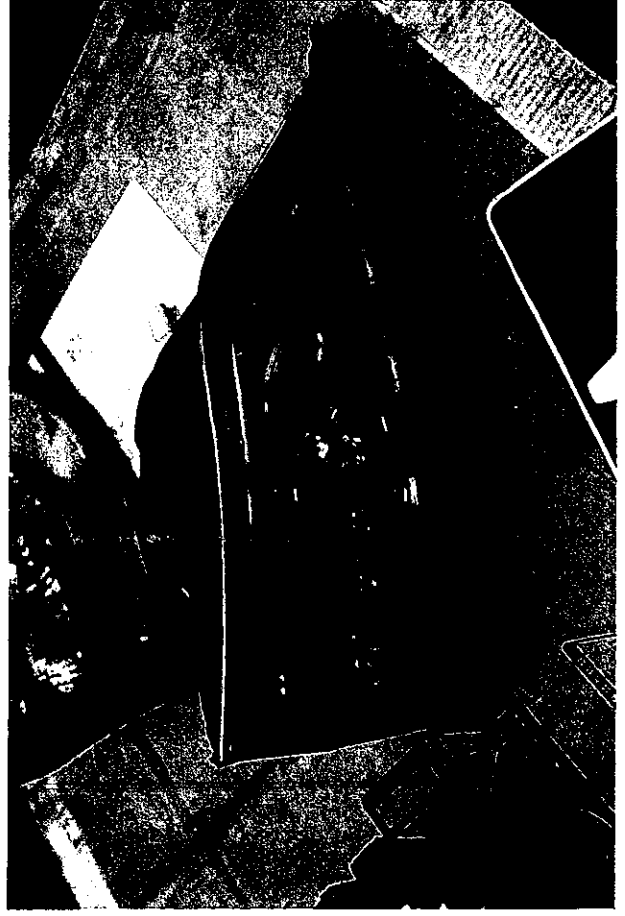
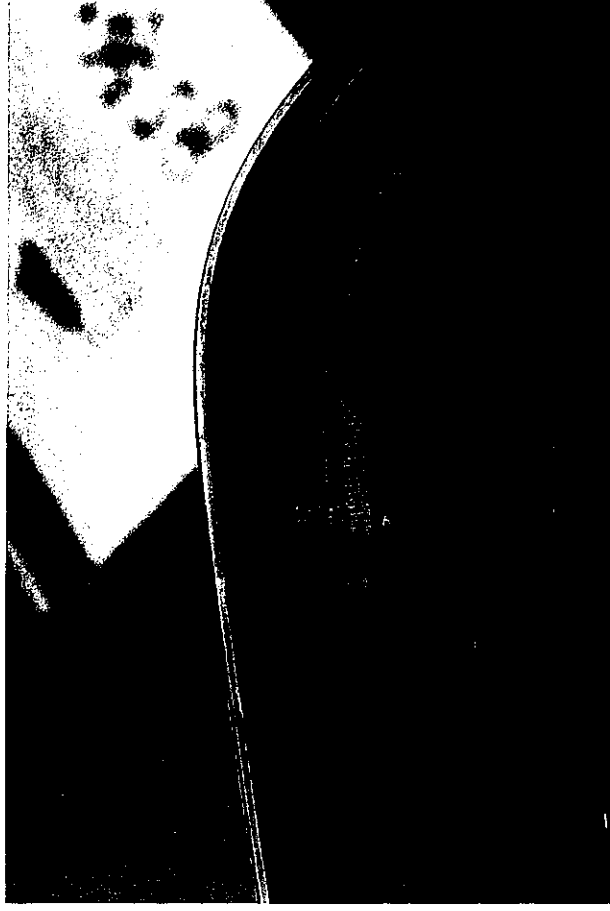
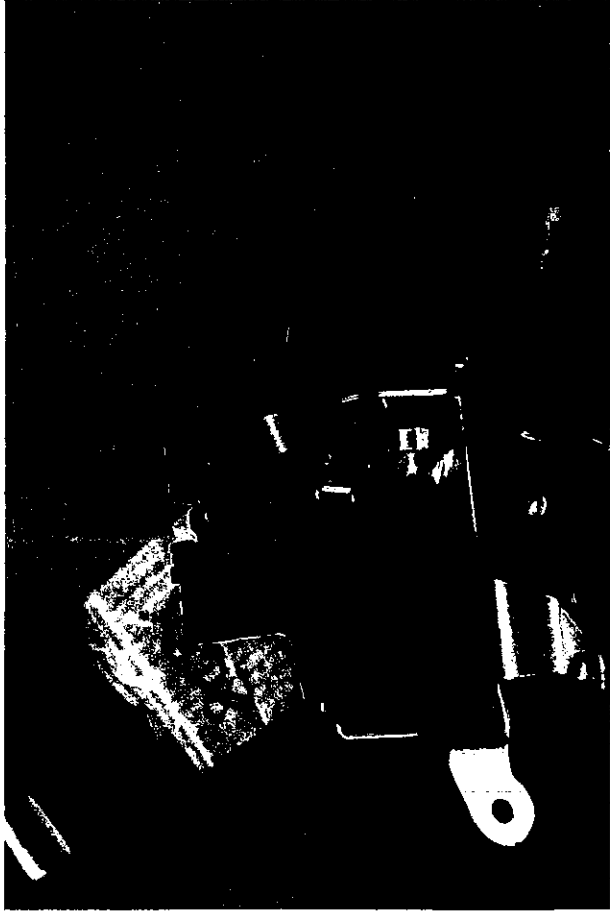


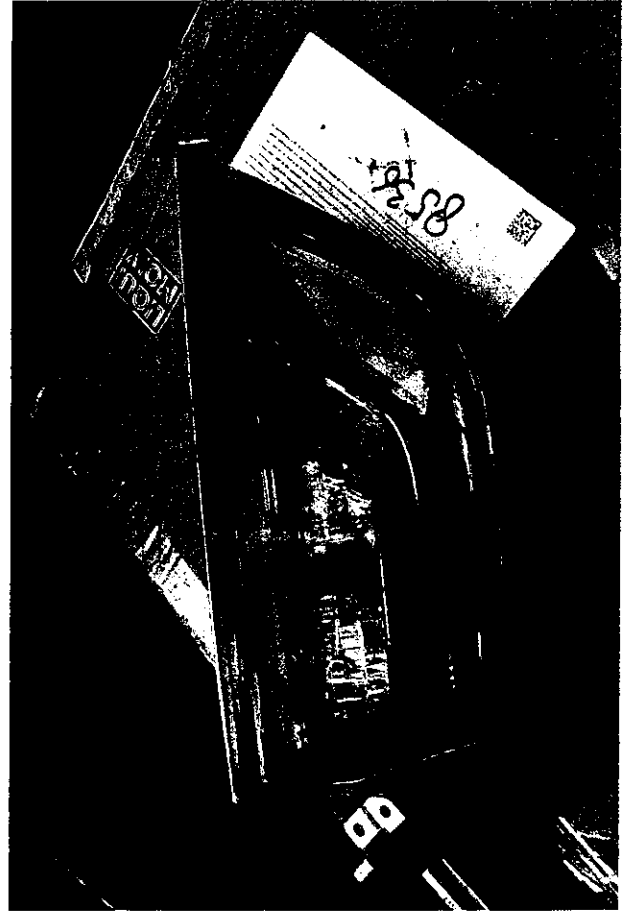


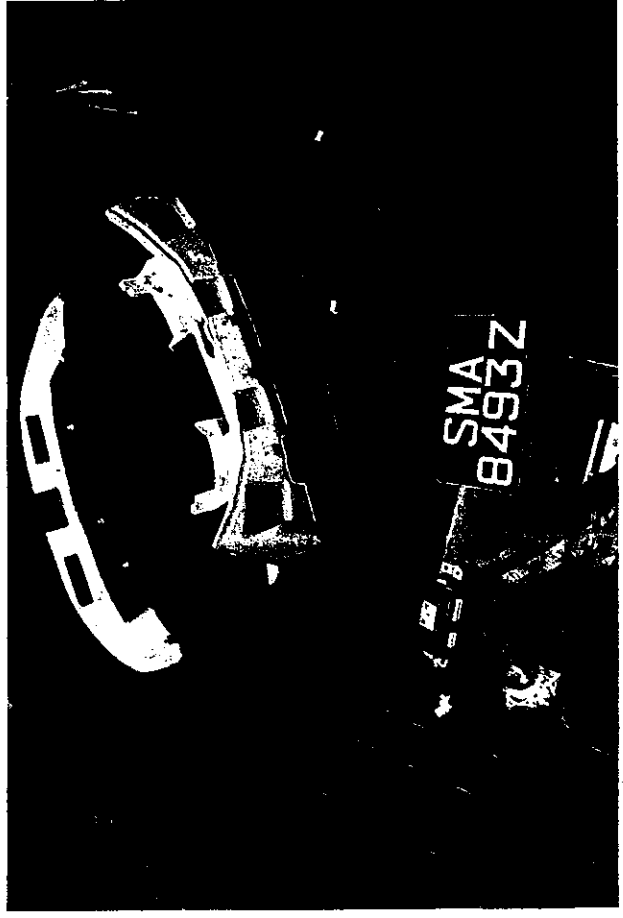


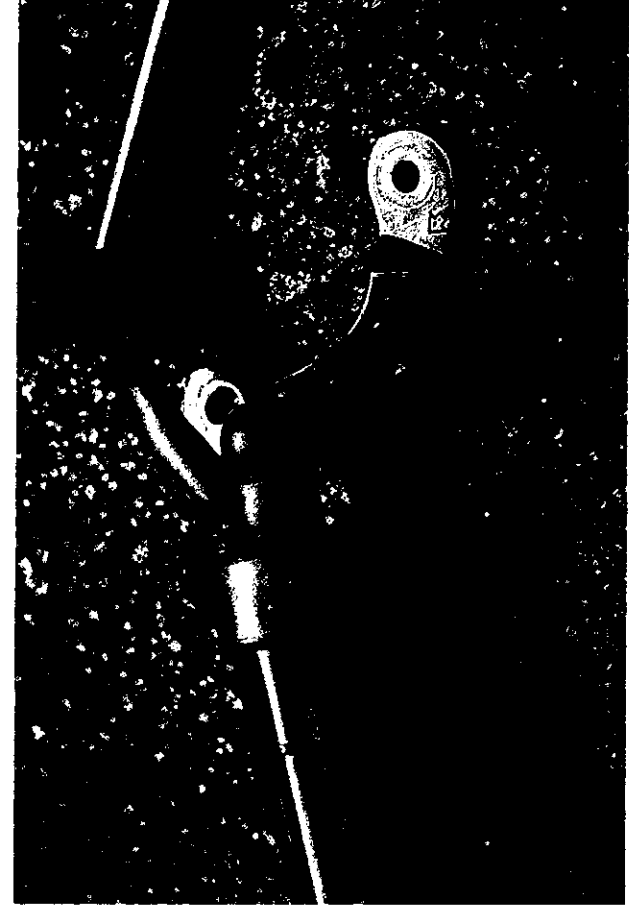
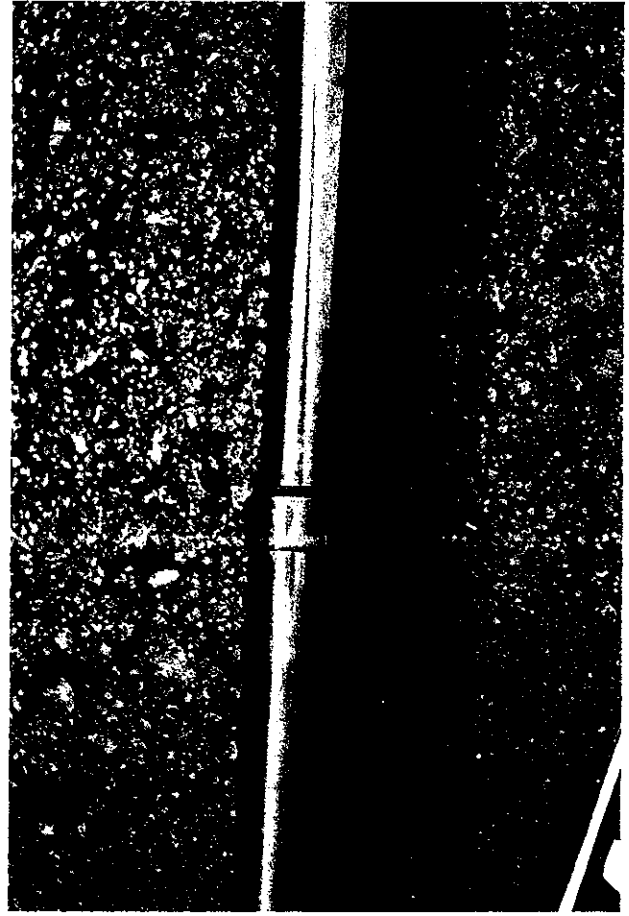
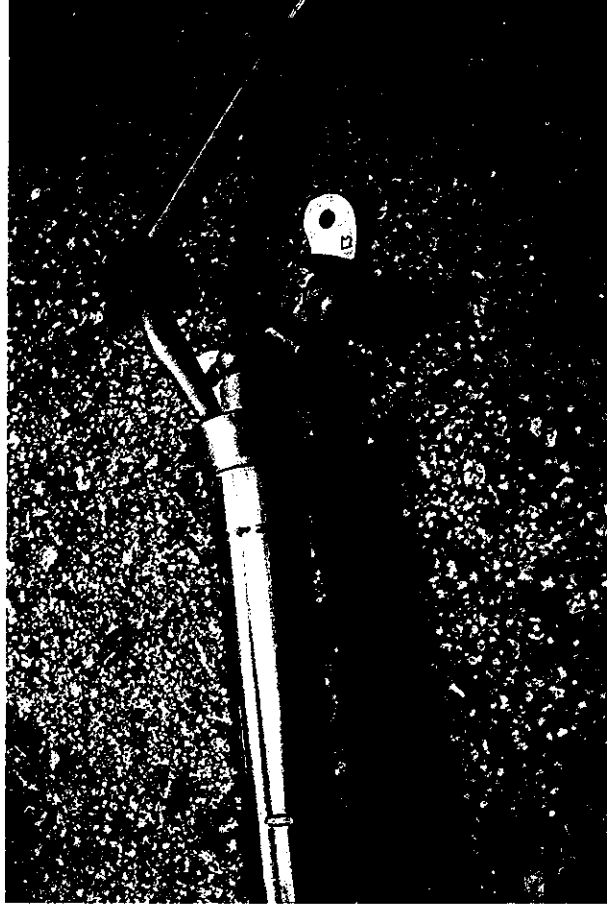


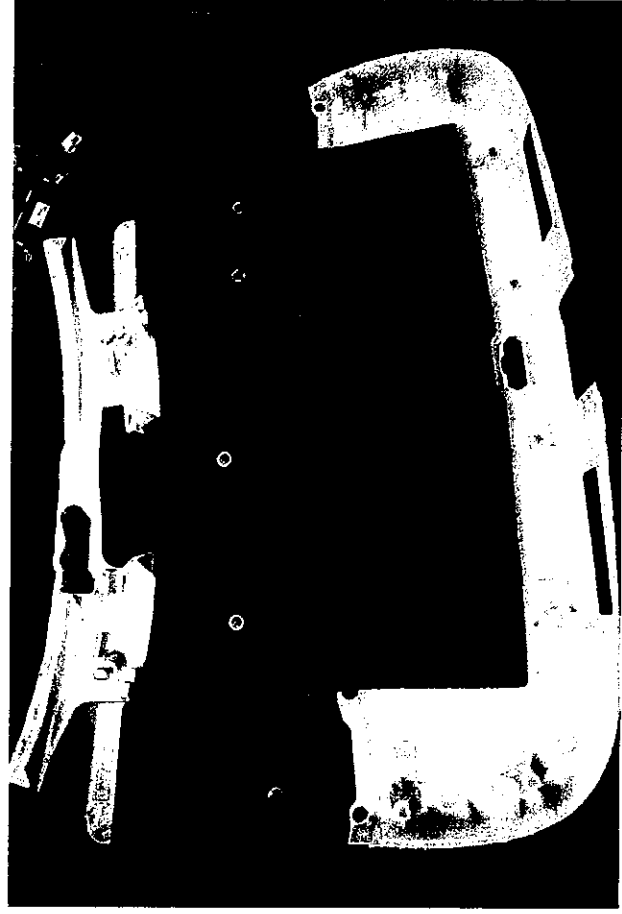
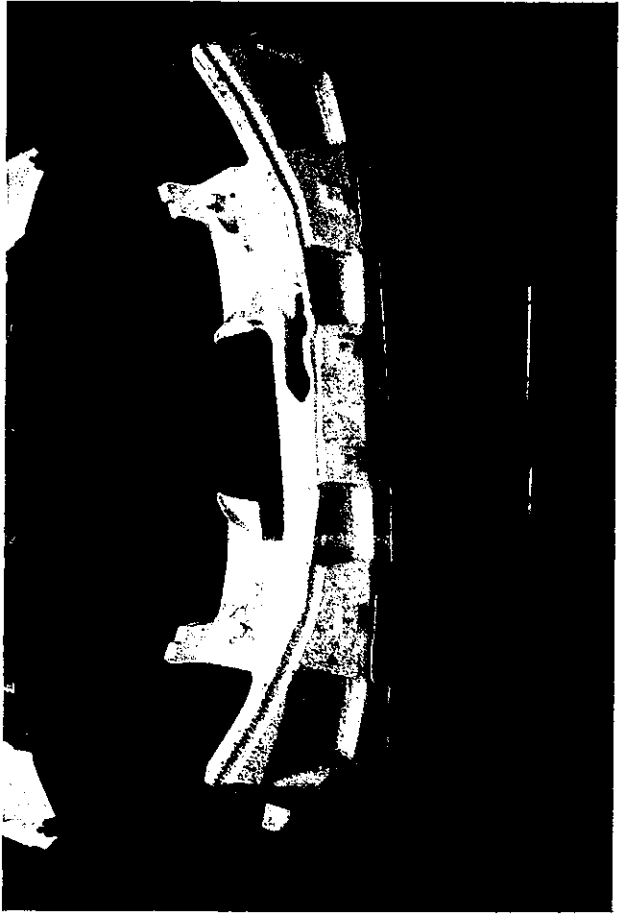
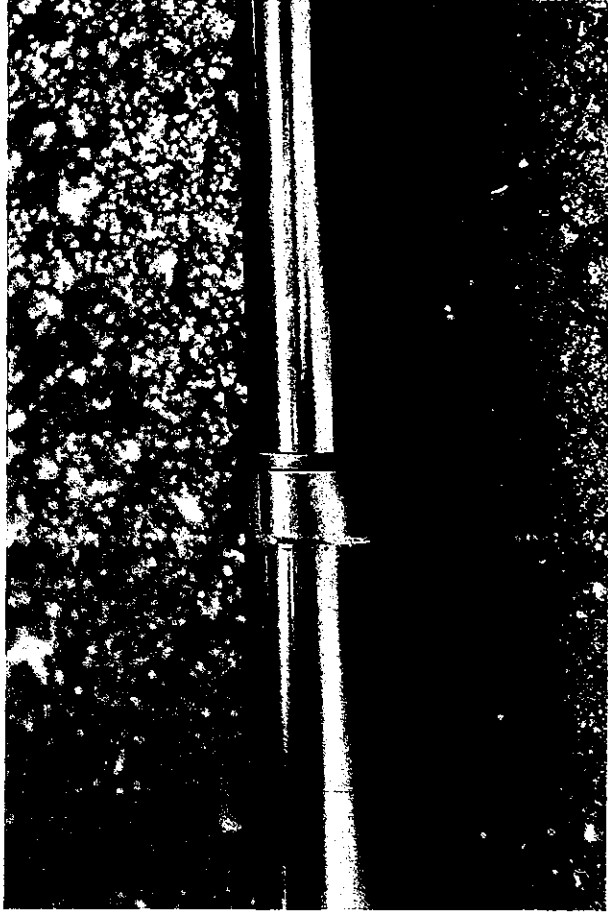




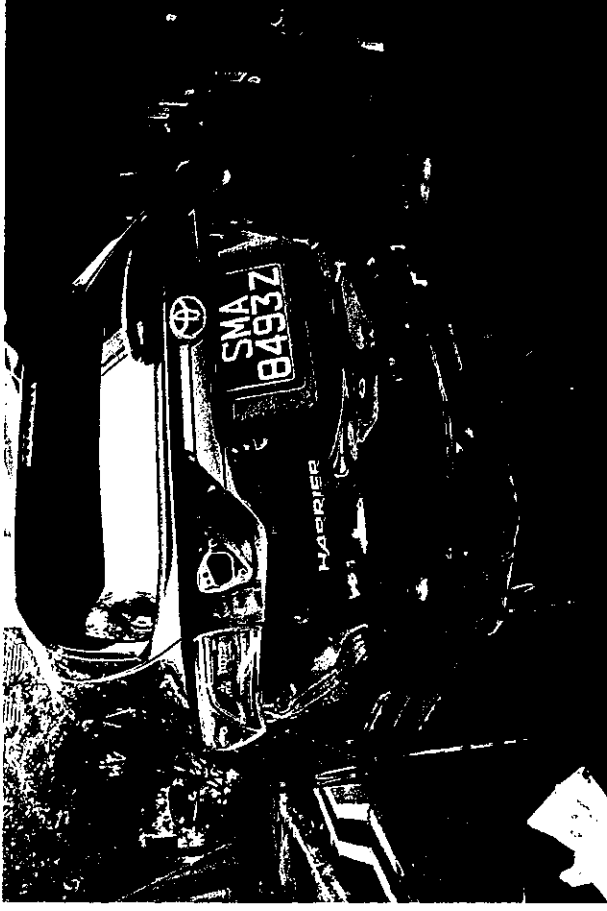
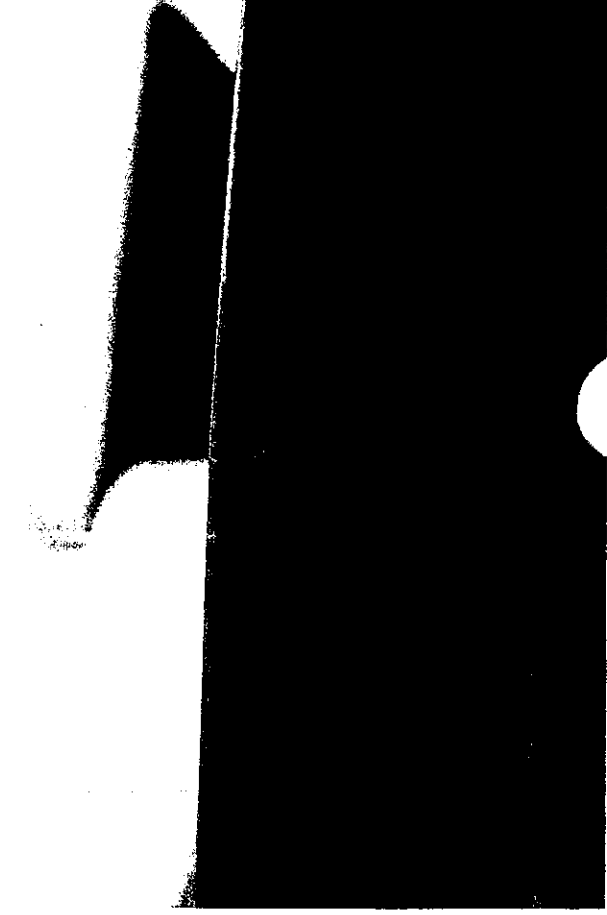




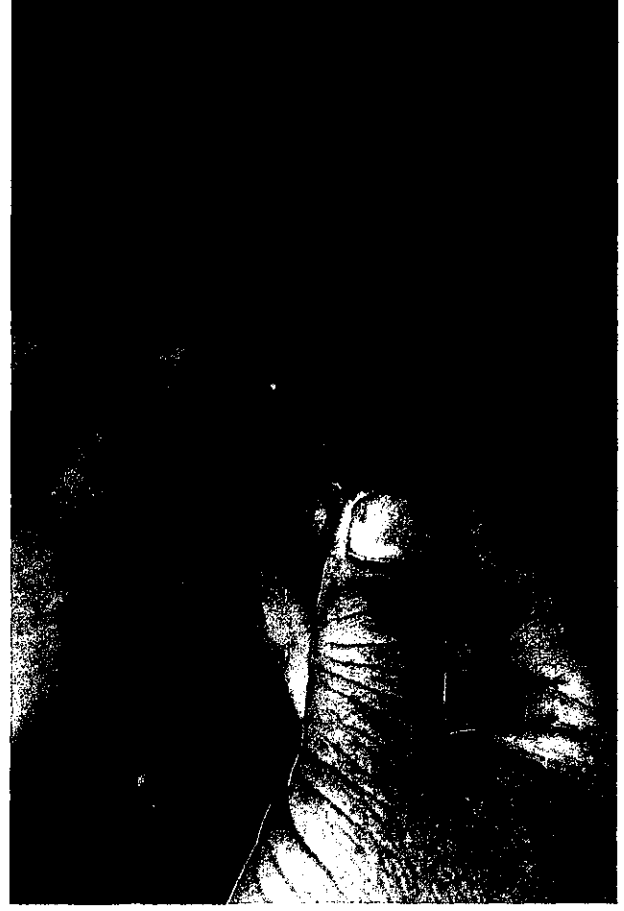
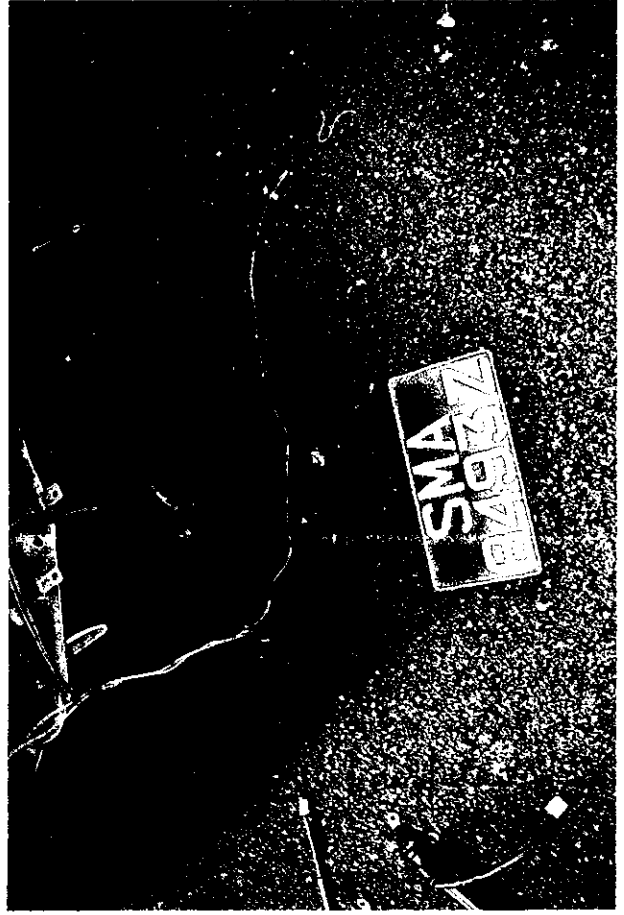


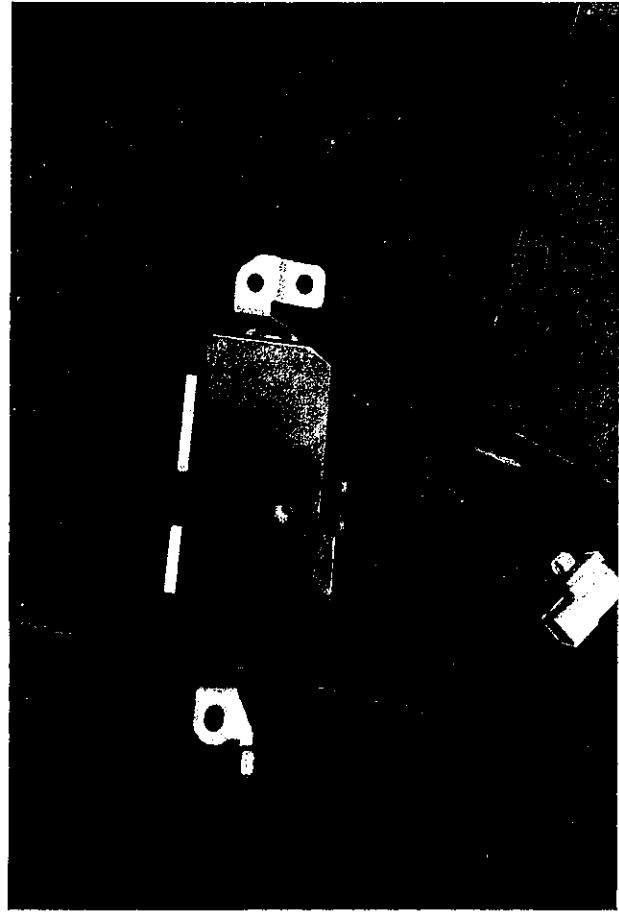
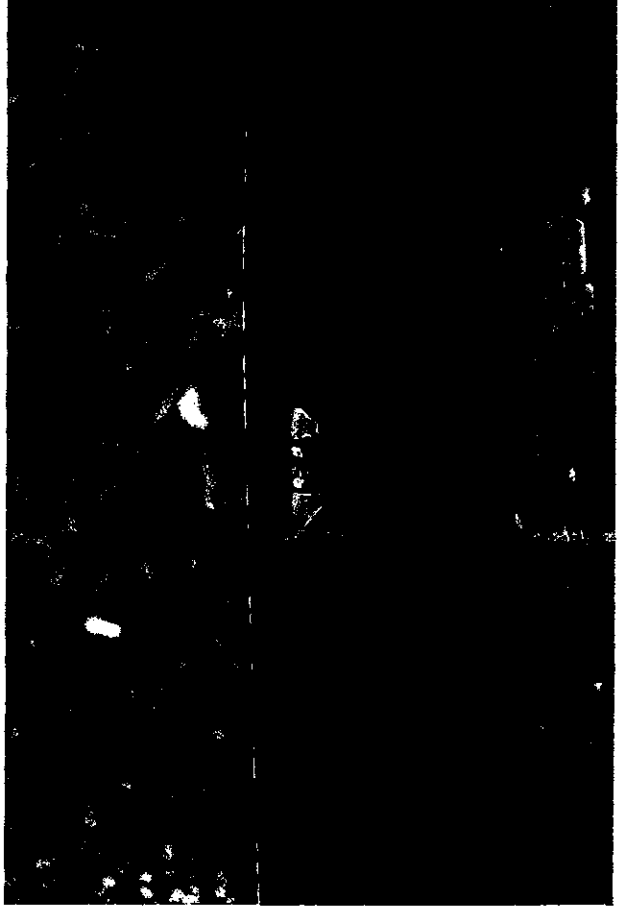




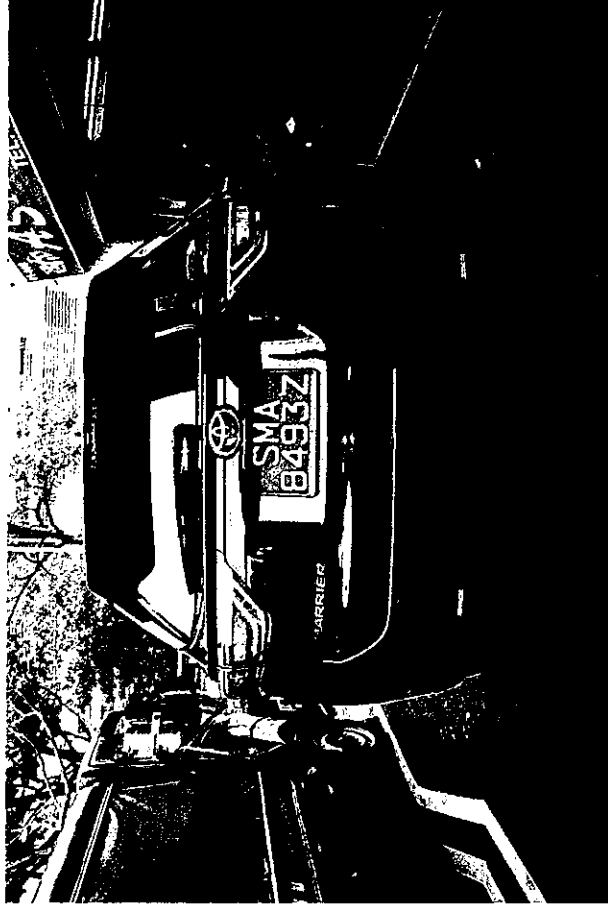
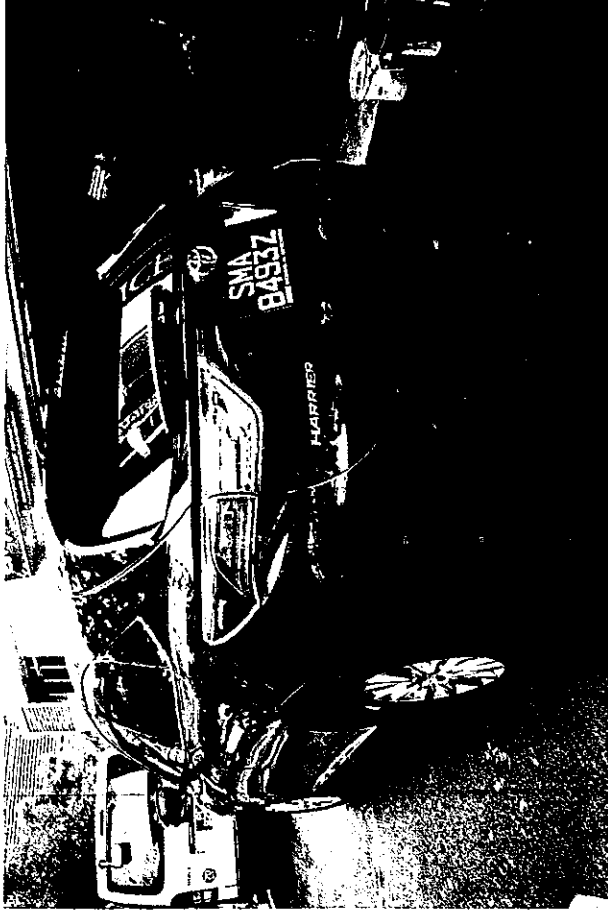


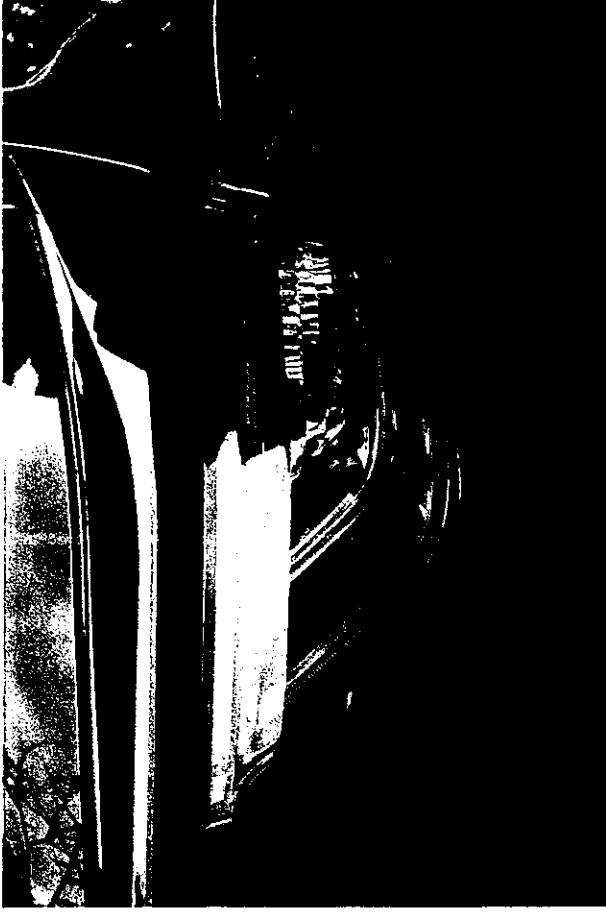
















## SINGAPORE ACCIDENT STATEMENT

### 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	17/06/2021 13:05 (SGT)
Date of Accident	16/06/2021 15:55 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	MACPHERSON ROAD - CITY
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMA8493Z
-----------------------------	----------

#### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	LOW MANCAI ALEX
NRIC No	SXXXX121I
Email Address	ALEX.LOW@HOMECINEMAPIT.COM.SG
Mobile Phone No	(Phone) +65-97866755
Alternative Phone No	(Home) +65-97866755

#### VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Harrier
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
Transmission	Auto
CC	1986

#### INSURANCE COMPANY

Name of Insurance Company	ECICS Limited
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	MPC20P00215800
Cover Note Number	-

#### DRIVER

Name of Driver	LOW MANCAI ALEX
NRIC No	SXXXX121I

Date Of Birth	24/07/1981
Occupation	Indoor
Date Of Driving Pass	20/09/2005
Driving experience	15 YEARS AND 9 MONTHS
Gender	Male
Mobile Number	(Phone) +65-97866755
Alt. Phone Number	(Home) +65-97866755
Email Address	ALEX.LOW@HOMECINEMAPIT.COM.SG
Address	APT BLK 58 CIRCUIT ROAD
Address complement	#06-153
Postcode	370058
Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

#### GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Head to Rear
Weather Conditions	Clear
Road Surface	Dry

#### OTHER INFORMATION

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

#### PASSENGER 1

Name	VALARIE WONG
Gender	Female

#### DETAILS OF POLICE ACTION

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

#### CIRCUMSTANCES OF ACCIDENT

#### REFER TO ATTACHED

#### ATTACHMENT(S)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SLX6561P
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car


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


-  
-  
-  
-  
-  
-  
-  
-  
-


# SKETCH PLAN

## IMPORTANT NOTICE

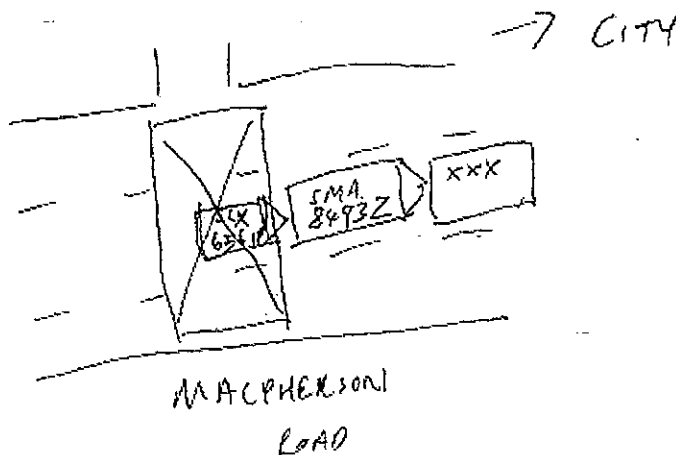
1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to regulate 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. 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)**  
(Understand, acknowledge, agree and consent that:
  - (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may be 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/containers); and/or
    - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
  - (b) collectively the "Purposes";
  - (c) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may be permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
  - (d) my Personal Information may also be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their law/lawyer firms), which may be sited outside of Singapore, for one or more of the above Purposes.

  
 Policyholder's Signature - Date & Time  
 17/6/21 1145HRS

  
 Driver's Signature (if driver is not the policyholder) - Date & Time  
 17/6/21 1145HRS

  
 Witnessed By - Reporting Centre Personnel

Sketch Plan



Describe Circumstances of the Accident

- FRONT VEHICLES SLOW DOWN & STOP.


- SLX 6561P CAME FROM BEHIND, WITHOUT SLOWING DOWN AND HIT MY CAR REAR SIDE.


- SLX 6561P SHOULD STOP BEFORE YELLOW BOX.


- REFER ATTACHED PHOTOS & VIDEOS

Declaration

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

 17/6/21  
Policyholder's Signature / Date & Time

 17/6/21  
Driver's Signature (if driver is not the policyholder) / Date & Time

  
Witnessed by Reporting Centre Personnel

# Enquire Vehicle's Insurance Particulars

Enquire Vehicle's Insurance Particulars ( As At 16 Jun 2021 / 15:55:00 )

## Vehicle Insurance Details

Vehicle No.:

SLX6561P

Make Description/Model:

HONDA / VEZEL HYBRID 1.5X AUTO

Insurance Company Name:

MSIG INSURANCE (SINGAPORE) PTE LTD

Insurance Company Name:

INDIA INT'L INS PTE LTD

Business Transaction Reference No.:

20210618102446323852

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

Disclaimer message:

Your search is displaying 2 records as there is an overlap in the period covered by the insurance policies. You may wish to contact the insurance companies for more information.

Save as PDF

OK ➔

Print



THANK YOU

Kasturi D/o Devasahayam has successfully logged out.

Your last login date and time was 18 Jun 2021, 10:23:00.

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

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

Session Transaction History

S/No	Asset Type	Asset ID	Asset Owner ID	Transaction Type	Transaction Amount (\$)
1	Vehicle	SLX6561P	-	18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49
2	-	-	-	20.14 Change Password for VRL User Account	-