

THIRD PARTY CLAIM

Date: 8.6.2021

Name & Address Of Claimant: J JAYANTHI
C/O: KAN FOOK SING MOTOR WORKSHOP 61 DEFU LANE 12 SINGAPORE 539147
Name & Address Of Third Party Insured: AXA INSURANCE SINGAPORE PTE LTD
8 SHENTON WAY #27-01 AXA TOWER SINGAPORE 068811

Dear Sir/Madam,

Accident involving vehicles SLU4345B & SLB6865D
on 26/7/018 along/ at
JURONG ISLAND CHECKPOINT

I am the owner of vehicle registration no: SLU4345B which was involved in the
above mentioned vehicle registration no: SLB6865D which I understand is insured
with you.

The accident was clearly caused by your insured's negligence and I am therefore claiming compensation
from you for all financial losses as itemized below:-

1 Repair Costs	S\$ <u>1,551.50</u>
2 Miscellaneous Items	S\$ <u>-</u>
3 Surveyor Fee	S\$ <u>-</u>
4 LTA/GIA Search Fee	S\$ <u>2.00</u>
5 Loss of Use / Rental for <u>5</u> days @ S\$ <u>128.40</u> per day	S\$ <u>642.00</u>
6 Excess	S\$ <u>-</u>
TOTAL:	S\$ <u>2,195.50</u>

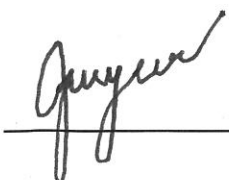
I enclosed the relevant copies of documents in support of my claims. Your prompt settlement of my claim
would be much appreciated. If you require any other information, please contact my workshop at **KAN
FOOK SING MOTOR WORKSHOP**, 61 Defu Lane 12 Singapore (539147), Tel: 6747 9560 Fax: 6748 1006,
Email: ryan@kanfs.net / patricia@kanfs.net. I have authorized the said workshop to deal with my repairs
& accept payment in relation to the claim for repairs/loss of use & execute documents on my behalf for
the purpose of my convenience.

**** Please be informed that this Letter of Demand is SOLELY for the claimant's claim for damage to motor
vehicle/ motor cycle no.: SLU4345B and it does not include the claimant's claim for personal
injuries and medical expenses.**

**** Please note that the claimant will only execute Discharge Voucher in respect of his/ her claim for the
damage to his/ her motor vehicle/ motor cycle no: SLU4345B.**

Thank you.

Your faithfully

 (X)

AUTHORISATION FORM

TO:-

KAN FOOK SING MOTOR WORKSHOP
61 DEFU LANE 12
SINGAPORE 539147

FROM:-

NAME: J JAYANTHI
NRIC NO: S7418548G

Dear Sir/Madam

Accident on 26/7/018 involving vehicles SLU4345B & SLB6865D
along/at JURONG ISLAND CHECKPOINT


I/We J JAYANTHI the owner of
vehicle registration no: SLU4345B hereby do authorize you. Kan Fook Sing Motor
Workshop to commence repairs to my above mentioned vehicle.

I/ We confirm that Kan Fook Sing Motor Workshop is hereby authorized to handle the repairs of my/ our
vehicle and/ or to negotiate and settle any claims relating to the above accident which I/ We may have
against other third party/ parties or insurers and/ or to instruct lawyers on my/ our behalf to facilitate the
third party claim for me/ us.

Kan Fook Sing Motor Workshop is here by authorized to execute and /or sign my documents/ discharge
vouchers/ discharge agreements regarding my/ our claim to facilitate my convenience. **ALL PAYMENT
WILL BE MADE TO KAN FOOK SING MOTOR WORKSHOP.**

Thank you.

Yours faithfully





簡福星摩多工廠
KAN FOOK SING MOTOR WORKSHOP

Headquarter: 61 Defu Lane 12, Singapore 539147
Tel: (65) 6747 9560, 6743 5344, 6858 4361 • Fax: (65) 6748 1006, 6281 8428
E-mail: ryan@kanfs.net / patricia@kanfs.net
Branch: 1 Kaki Bukit Avenue 6 #01-13, Singapore 417883
Tel: (65) 6481 5150 • Fax: (65) 6481 8683

TAX INVOICE

No. 49674

Business Reg. No. 221468-00E
GST Reg. No. M9-0005333-E

AXA INSURANCE SINGAPORE PTE LTD
8 SHENTON WAY #27-01 AXA TOWER SINGAPORE 068811

INVOICE NO : 49674
DATE : 07-06-2021

VEHICLE NO. : SLU4345B
ACCIDENT DATE : 26-07-2018 07:40
THIRD PARTY REF. : SLB6865D

ATTN: MOTOR CLAIMS DEPT.

INVOICE COST OF REPAIRS TO VEHICLE SLU4345B VOLKSWAGEN JETTA

<u>Q</u>	<u>PARTS DESCRIPTION</u>	<u>AMOUNT (SG\$)</u>
	LABOUR CHARGES	
1	LUMP SUM REPAIRS	1450.00
TOTAL (D)		1,450.00
TOTAL REPAIR COST :		1,450.00
G S T % :		101.50
INVOICE AMOUNT :		1,551.50



IN PANEL-BEATING & BODY-WORK, OUR WORKSHOP IS WELL-EQUIPPED WITH THE LATEST TECHNOLOGY --- CELETTE BENCH PULLER SYSTEM WHICH ENABLE US TO MEASURE CORRECTLY & REPAIR MANY DIFFERENT KINDS OF DAMAGES, SERIOUS DAMAGES TO THE FLOOR-BOARD CHASSIS & WHEEL-HOUSING CAN BE RESTORED BACK TO THE ACCORDING MEASUREMENT. WE ARE ABLE TO REPAIR & RESTORE ANY BADLY DAMAGED VEHICLE BACK TO ITS ORIGINAL SPECIFICATIONS TO ENSURE SAFETY WHILE DRIVING.

在鈹金修理業，本廠有最精良，先進的機械，來準確測量及修理，在規格尺寸圖內，本公司有能力回復原來相符的程度。

**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

Third Party Insurer Enquiry

Our Ref No: GR-18-115595

Date of Request: 28/07/2018

Your Ref No: Online Purchase

Kan Fook Sing Motor Workshop
No. 61 Defu Lane 12
Singapore 539147

Dear Sir/Madam,

Enquiry Date 28/07/2018

Enquiry By Alice Chau

TP Vehicle No. SLB6865D

Accident Date 26/07/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLB6865D	AXA Insurance Pte Ltd	30/10/2017-29/10/2018	6338 7288

Thank You.

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.

This is a computer generated document and requires no signature.

SLU 4345B



Company Reg. No.: 200807224Z GST Reg. No: 200807224Z
 Tel: (65) 6747 9560 Fax: (65) 6478 1006
 61 Defu Lane 12 Singapore 539147

VEHICLE RENTAL AGREEMENT

VEHICLE'S PARTICULARS Veh. Reg. No.: SLZ 4286 L Engine C.C.: Make/Model: Mazda 3 Comprehensive/ Third Party Only Coverage		Date Out: 15/11/2021 Date In: 20/11/2021 Time Out: 15:20hr Time In: 19:00hr Mileage Out: Mileage In: Fuel Level: E - 1/4 - 1/2 - 3/4 - (F)	
HIRER'S PARTICULARS Name: J Jayanthi Tel no. (R/O): Address: BIK 450 #02-74 Mobile No.: 82260474 Jurong West St 42 Nationality: Singaporean (s/ 640450) Gender: F NRIC/ FIN No.: S7418548 Driving Lic. No.: Date of Birth: Driving Exp:		5 DAYS @ \$ 120.00 per Day \$ 600.00 WEEKS @ \$ per Week MONTHS @ \$ per Month ADD. @ \$ per Hour SUB TOTAL \$ 600.00 7% GST \$ 42.00 TOTAL CHARGE \$ 642.00 PAYMENT METHOD	
DRIVER'S PARTICULARS Name: Ramesh S/O Tel no. (R/O): Address: Subramaniam Mobile No.: 9320 6097 Ppt BIK 450 #02-74 Nationality: Singaporean Jurong West Street (s/ 640450) Gender: M NRIC/ FIN No.: S7348325 Driving Lic. No.: Date of Birth: 3/10/1973 Driving Exp: 24 year		LH RR FRT RH 	
ADDITIONAL DRIVER'S PARTICULARS Name: Tel no. (R/O): Address: Mobile No.: Nationality: (s/) Gender: NRIC/ FIN No.: Driving Lic. No.: Date of Birth: Driving Exp:		Remarks: ** FOR SINGAPORE USE ONLY ** TP / OD Excess S\$ 2,000.00 ** All damages borne by hirer Third Party Coverage vehicle	
IMPORTANT 1. The Hirer and the Authorized Driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer/ the Authorized Driver. 2. All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the Hirer should he fail to return the vehicle at the appropriate petrol level. 3. No refund for early return of vehicle. The Hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and /or PAI where applicable. Any returns after our operation hours will be charges as a full day rental. 4. Use of the vehicle for illegal purpose (For instance: In connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited. 5. Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of Lion's Auto Trading Pte Ltd. The Hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage. 6. The Hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of of in connection with it's use or operation. 7. The Hirer and/or Driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-wavier excess and cost expense		(including legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle of the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident occurred. Any damage to the vehicle will be repaired at Lion's Auto Trading Pte Ltd authorized workshop. 8. Smoke or permit smoking and transport of pets in the vehicles are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the Hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400. 9. The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the coast of such responses at \$50.00 per trip. 10. In case of accident, the Hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the Hirer will have to borne all liability from all parties claim. Full excess amount have to paid immediately in the event of accident. 11. The Hirer/ Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and so not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the Hire/Driver. 12. All customer's data will be kept strictly confidential and is solely used for the purpose of completing the sales transaction and other relating matters. 13. I understand and agree to the personal data & collection statement.	
ACKNOWLEDGEMENT I have read and agree to the terms and conditions of this 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 the account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given to Lion's Auto Trading Pte Ltd in connection with this agreement is true.			
 Hirer's Signature		 Additional Driver's Signature	
		Alice Rented out by (Staff name)	

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 ability.
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 Report	28/07/2018 09:05
Date Of Accident	26/07/2018 07:40
Exact Location Of Accident	JURONG ISLAND CHECKPOINT
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLU4345B
Insured/Policyholder	
Name Of Registered Owner	J JAYANTHI
NRIC No	S7418548G
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-82260474
Alternative Phone No	OTHERS-82260474

Vehicle Particulars

Manufacturer	VOLKSWAGEN
Model	JETTA

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy for repair to your vehicle? NO

If No, Please state action to be taken THIRD PARTY

Vehicle Category PRIVATE CAR

Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5100192108
Cover Note Number	

Driver

Name of Driver	RAMESH S/O SUBRAMANIAM
NRIC No	S7348325E
Date Of Birth	03/10/1973
Occupation	INDOOR
Date Of Driving Pass	04/01/1994
Driving Experience	24 YEARS AND 6 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-93206097
Fax Number	
Contact Number	
EEmail Address	NOEMAIL

Address	APT BLK 450 JURONG WEST STREET 42 #02-74 S640450
Postcode	
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	SPOUSE
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

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 this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

REFER TO THE ATTACHED.

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	SLB6865D
Vehicle Make/Model/Colour	NIL
Details Of Properties	NIL
Vehicle Category	PRIVATE CAR
Name of Driver	SEE SIEW TIONG
NRIC/Passport Number	S1604698A
Contact Number	NIL
Address	NIL
	NIL
Postcode	NIL
Insurance Company Name	
Nature Of Damage	NIL
No. Of Passenger (Including Driver)	

97483937

SKETCH PLAN

Diagram illustrating the accident scene layout on a grid background.

Vehicle A is marked with a triangle and the letter A.

Vehicle B is marked with a triangle and the letter B.

Vehicle A is identified as SLU 4345B.

Vehicle B is identified as SLB 6865D.

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Was queuing to change pass. Suddenly I felt an impact and realised that SLB 6865D had collided onto the rear of my vehicle.

INSURER: NTUC

VEHICLE: SLU 4345B


DOA: 26.7.2018

CLAIM TYPE: T/P claim

WORKSHOP: KFS Motor

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: 27/7/18 6pm

Reporting Centre Personnel's Signature: 

Name:

NRIC/FIN No.:

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 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. 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: 27/7/18 6pm

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



Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
 MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960
 ROAD TRANSPORT ACT, 1987 (MALAYSIA)
 MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5100192108

Cover : drivo CLASSIC

1. Index mark and Registration Number of Vehicle : **SLU4345B**
 Chassis Number : **WVWZZZ16ZDM001168**
2. Name of Policyholder : **J JAYANTHI**
3. Effective Date of Insurance : **30 Apr 2018**
4. Expiry Date of Insurance : **29 Apr 2019**
5. Persons 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.
 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.
6. Limitations as to Use#
 (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) Use for any purpose in connection with the Motor Trade.

Limitations rendered inoperative by Section 8 of the Motor Vehicle (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 (SECTION 1)	: S\$600
EXCESS (SECTION 2)	: N/A
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: NO
TRANSPORT ALLOWANCE	: NO
EXCESS WAIVER	: NO
PRIMARY DRIVER	: RAMESH S/O SUBRAMANIAM
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: KENSO LEASING PTE LTD
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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

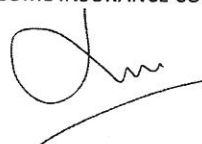
Agency : HUA YANG CREDIT PTE LTD (00000613824)
 Date of Issue : 30 Apr 2018 16:17 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Countersigned By:

Authorised Officer



Chief Executive