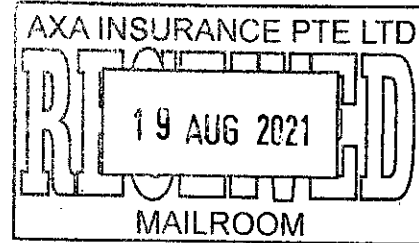


YSL LEGAL

ADVOCATES & SOLICITORS

Your ref: To be advised
Our ref: DY.04.0034.2021

60211776




19 August 2021

PRIVATE & CONFIDENTIAL
TO BE OPENED BY THE ADDRESSEE ONLY

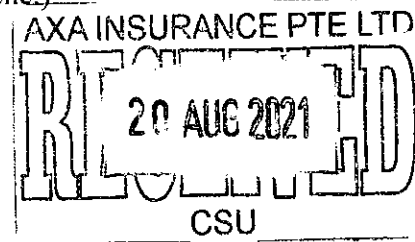
ANG TENG AI
350 Ang Mo Kio Street 32
#18-115
Singapore 560350

BY CERTIFICATE OF POSTING
(without enc.)

3019995477-

COMFORT TRANSPORTATION PTE LTD
383 Sin Ming Drive
Gas Building
Singapore 575717

BY CERTIFICATE OF POSTING
(without enc.)



Dear Sirs

CLAIMANT: NG SIEW CHEONG
ACCIDENT INVOLVING SDK3683D AND SHC1869T ALONG ANG MO KIO STREET 32 BLOCK 350 LOADING BAY AREA ON 15 APRIL 2021

1. We act for the abovenamed Claimant, Mr Ng Siew Cheong ("our Client"), owner of motor vehicle SDK3683D, who was involved in an accident on 15 April 2021.
2. We are instructed by our Client, to claim for damages against you in connection with a road traffic accident on 15 April 2021 at about 11:27pm along Ang Mo Kio Street 32 Block 350 Loading Bay Area involving our Client, SDK3683D and motor vehicle, SHC1869T, driven by you at the material time.
3. We are instructed that the accident was caused by your negligent driving and/or management of your vehicle. As a result of the accident, our Client's vehicle was damaged and our Client has been put to loss and expense, particulars of which are as follows:

S/No.	Description	Cost (S\$)
a.	Automax Surveyor's ("Automax") Report Fee	630.00
b.	Repair Cost	9,600.00
c.	Car Rental Fee	1,050.00
d.	One.Motoring Search Fee	7.49
e.	General Insurance Association of Singapore Records Management Centre's ("GIARMC") Search and Report Fees	29.00
f.	Costs of settlement at this juncture	900.00
g.	Photocopying, fax, postage charges and other Incidentals	100.00
TOTAL:		12,316.49

4. Singapore Police Force have completed their investigations which revealed that the driver of SHC1869T had committed the offence of Careless Driving Causing Hurt under Section 65(1)(a) of the Road Traffic Act Chapter 276 p/u Section 65(4)(a) of the same Act. Action has been initiated against the driver for the said offence.
5. A copy each of the following supporting documents is enclosed:-

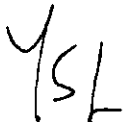
S/No.	Date	Description
a.	15 April 2021	Enquire Vehicle's Owner Details (SHC1869T)
b.	15 April 2021	Video
c.	16 April 2021	Singapore Accident Statement of SDK3683D
d.	16 April 2021	Police Report No. T/20210416/2128 of SDK3683D
e.	17 April 2021	Singapore Accident Statement of SHC1869T
f.	19 April 2021	One Motoring Receipt for the sum of S\$7.49- Search Fee (SHC1869T)
g.	19 April 2021 1531hrs	Email to AXA Insurance
h.	19 April 2021 1533hrs	Email to AXA Insurance
i.	19 April 2021 1557hrs	Email to AXA Insurance
j.	27 April 2021	Car Rental Invoice for the sum of S\$1,050.00
k.	7 May 2021	GIARMC's Tax Invoice for the sum of S\$29.00 – Search and Report Fee

YONG, SEOW & LIM LEGAL LLP

l.	20 May 2021	D's Graffiti's Repair Invoice for the sum of S\$9,600.00
m.	20 May 2021	Automax's Tax Invoice No. TP21040023 for the sum of S\$630.00
n.	20 May 2021	Automax's Report
o.	8 June 2021	Final Investigation Results
p.	Undated	Photos

6. We have on 19 April 2021 notified your insurer, AXA Insurance Pte Ltd of the incident and a pre-repair survey of our Client's vehicle was carried out on 20 April 2021.
7. Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.
8. Please note that you or your insurer should send to us an acknowledgment of receipt to us **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.
9. Please also note that if you have a counterclaim against our Client arising out of the accident, you are required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents **within 8 weeks of your receipt of this letter**.

Yours faithfully



YONG, SEOW & LIM LEGAL LLP

YONG, SEOW & LIM LEGAL LLP

Enc.

cc. 1. *Client*

2. **AXA INSURANCE PTE LTD**
8 Shenton Way
#24-01 AXA Tower
Singapore 068811

BY HAND ONLY
(with enc.)

Enquire Vehicle Owner Details (As At 15 Apr 2021 / 23:27:00)

Vehicle Owner Details

Owner ID Type:

Company

Owner ID:

199303821R

Owner Name:

COMFORT TRANSPORTATION PTE LTD

Registered Address Type:

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

Registered Block/House No.:

383

Registered Street Name:

SIN MING DRIVE

Registered Unit No.:

-

Registered Building Name:

GAS BUILDING

Registered Postal Code:

575717

Vehicle Insurance Details

Vehicle No.:

SHC1869T

Make Description/Model:

HYUNDAI / AE IONIQ HEV 1.6 DCT

Insurance Company Name:

AXA INSURANCE PTE LTD

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 16/04/2021 14:54 (SGT)
Date of Accident 15/04/2021 23:27 (SGT)
Exact Location of Accident Singapore
Additional Location Information ANG MO KIO ST 32 BLK 350 LOADING BAY AREA
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SDK3683D

INSURED/POLICYHOLDER

Is company? No
Name Of Registered Owner NG SIEW CHEONG
NRIC No SXXXX412A
Email Address littlekaiser92@gmail.com
Mobile Phone No (Phone) +65-90231919
Alternative Phone No +65-90231919

VEHICLE PARTICULARS

Manufacturer Honda
Model Civic
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 2000

INSURANCE COMPANY

Name of Insurance Company NTUC Income Insurance Co-operative Ltd
Type of Coverage Comprehensive
Fleet Policy No
Policy Number 5118858848 (DRIVO CLASSIC)
Cover Note Number -

DRIVER

Name of Driver DANNY NG ZHONG KAE
NRIC No SXXXX321F

Date Of Birth	16/10/1992
Occupation	Outdoor
Date Of Driving Pass	15/08/2011
Driving experience	9 YEARS AND 8 MONTHS
Gender	Male
Mobile Number	(Phone) +65-81337744
Alt. Phone Number	-
Email Address	littlekaiser92@gmail.com
Address	BLK 542 #06-17 SERANGOON NORTH AVENUE 4
Address complement	-
Postcode	550542
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Child
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?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER TO STATEMENT ATTACHED.

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Reasons for not uploading a video of the accident	SYSTEM UNABLE TO UPLOAD
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHC1869T
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Taxi
Name of Driver	ANG TENG AI
NRIC No	SXXXX854F
Contact Number	(Phone) +65-91280303

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	DANNY NG ZHONG KAE
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	NECK AND BACK PAIN INTEND TO CONSULT THE DOCTOR LATER ON.
Injured person in which vehicle?	SDK3683D
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This 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 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 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 a/orsua.

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.

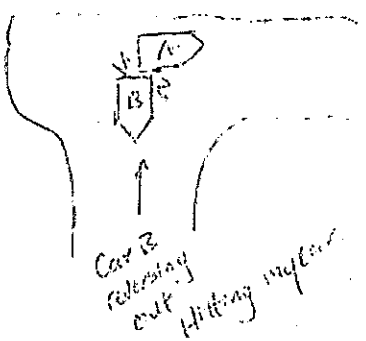
16 APR 2021

Policyholder's Signature / Date & Time

[Signature] 16/04/21 7:47:41
Driver's Signature (if driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel

Sketch Plan



A - SDK 3630
B - 3HL 1869T



Describe Circumstances of the Accident

At 11:27 AM,
 At the date 15/4/21, was stopped in the case of a robbery. File 350
 Newmarket Street 37. (SI 350, 50) waiting for a family member. The still 18411
 involved at a high speed killing injury (SDP 355, 57). My car was hit in the front
 right side window to the impact my car was being damaged

Declaration

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

16 APR 2021

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel



IMAGES













IMAGES #8



IMAGES #9





**SINGAPORE
POLICE FORCE**



T/20210416/2128

1 of 3

Report No. T/20210416/2128

Police Station Of Origin:
Serangoon North NPP
108 Serangoon North Ave 1 #01-709
SINGAPORE 550108
Tel No: 1800-2849999

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 16/04/2021 20:12	Vide Report No.:	Station Diary No.: 31
--	------------------	--------------------------

Informant's Particulars

Name of Informant: DANNY NG ZHONG KAE		Address: APT BLK 542 SERANGOON NORTH AVENUE 4 #06-17 SINGAPORE 550542	
ID Type / ID No.: NRIC NO / S9239321F		Contact No.: Home/Office: Mobile: 81337744	
Nationality: SINGAPORE CITIZEN		Email:	
Sex: Male	Age: 28	Date of Birth: 16/10/1992	Type of Informant: Driver
Race: Chinese		Language:	Institution / School Name:
Occupation: Electrical engineer (general)		Driving Licence Information: Class: 3 Date of Expiry:	

General Information of the Accident

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 15/04/2021 23:25	Type of Location: Loading/Unloading Area
Location: ANG MO KIO STREET 32				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: Two Way		Traffic Control:		Traffic Volume: No Traffic
Type of Collision: Between Stationary Vehicle and Moving Vehicle (Rear to Side)				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SDK3683D	Car	HONDA	CIVIC 2.0L A	Silver	Slightly Damaged	0
SHC1869T	Car	HYUNDAI	AE IONIQ HEV 1.6 DCT	Blue	Slightly Damaged	0

Details of Vehicle Insurance

Vehicle No.	Insurance Company	Insurance No.	Effective	Expiry Date
-------------	-------------------	---------------	-----------	-------------



Police Station Of Origin:
Serangoon North NPP
108 Serangoon North Ave 1 #01-709
SINGAPORE 550108
Tel No: 1800-2849999

Report No. T/20210416/2128

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No	Insurance Company	Insurance No	Effective	Expiry Date
SDK3683D	NTUC Income Insurance Co-Operative Limited	5118858848	09/09/2020	08/09/2021

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Driver			
Name	DANNY NG ZHONG KAE	ID No.	S9239321F
Related Vehicle	SDK3683D (Car)	Contact No.	81337744
Hospital/Clinic	TSI & PARTNERS FAMILY CLINIC	Class of Driving Licence & Expiry Date	Class: 3 Date of Expiry: NIL
Date Treatment	16/04/2021	Date Discharge	16/04/2021
No. of Days granted Medical Leave	03	Degree of Injury	Slight

Brief Details.

On 15/04/2021 at about 2327hrs when I was waiting in my vehicle (SDK3683D) for my relatives at the loading/unloading area at BLK 350 Ang Mo Kio Street 32, a ComfortDelgro taxi bearing license plate number (SHC1869T) reversed into my vehicle's rear bumper. I immediately alighted my vehicle and exchanged particulars with the taxi driver (Ang Teng Ai, S2167854F, HPN: 91280303) and was informed by him that he did not notice my vehicle parked stationary at the loading/unloading area and therefore, his vehicle collided into mine. At the point of the incident, I did not felt any discomfort nor any pain on my body and therefore, we agreed to settle this accident privately after getting my vehicle damage accessed by my workshop and we left the area. My vehicle rear side panel has been dented as a result of the accident and the taxi had minor scratches on his rear bumper.

On 16/04/2021 at about 0600hrs when I woke up from bed, I felt a strain on my left neck area and my left lower back area. As I needed to get my vehicle damage accessed, I did not go to see a doctor immediately. After getting my vehicle damage accessed, I inform the taxi driver about the repair cost and he informed me to proceed with insurance claim against him. At about 1900hrs, I went over to the nearest GP (TSI & Partners Family Clinic @ BLK 151 Serangoon North Avenue 2, #01-01) at my area to consult the doctor and was given 3 days MC (Ref No: 157218 1) as the doctor informed that my condition has to be monitored for 3 days.

I wish to state that at the point of the accident, there wasn't any passenger in my vehicle and in the taxi.



**SINGAPORE
POLICE FORCE**



T/20210416/2128

Police Station Of Origin:
Serangoon North NPP
108 Serangoon North Ave 1 #01-709
SINGAPORE 550108
Tel No: 1800-2849999

3 of 3

Report No. T/20210416/2128

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: F / Sgt 2 TONG KAI YONG, GODWIN	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 16/04/2021 20:12
Officer In Charge Of Case: TP / AEIT / Sgt 3 MUHAMMAD RIZWAN BIN KAMALUDIN Contact No.: 65476185	Classification Of Case:

Authentication Stamp
NP168

SINGAPORE
POLICE FORCE
SAFELANDING EVERY DAY

SN 16

SIGNATURE

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 17/04/2021 10:58 (SGT)
Date of Accident 15/04/2021 23:25 (SGT)
Exact Location of Accident 350 Ang Mo Kio Street 32, Block 350, Singapore 560350
Additional Location Information -
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SHC1869T

INSURED/POLICYHOLDER

Is company? Yes
Name Of Registered Owner COMFORT TRANSPORTATION PTE LTD

VEHICLE PARTICULARS

Manufacturer Hyundai
Model Ae ioniq
Variant -
Vehicle Category Taxi
Transmission Auto
CC 1580

INSURANCE COMPANY

Name of Insurance Company AXA Insurance Pte Ltd
Type of Coverage ThirdPartyFireTheft
Fleet Policy Yes
Policy Number VFX/P2419138
Cover Note Number -

DRIVER

Name of Driver ANG TENG AI
NRIC No S2167854F
Address BLK 350 ANG MO KIO STREET 32 #18-115
Address complement -
Postcode 560350
Does Driver Own Other Vehicles? No

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident Collided into Parked Vehicle
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

ON 15/04/2021 @ 2325HRS, I WAS REVERSING MY VEHICLE SHC1869T ALONG BLOCK 350 ANG MO KIO ST 32 (DRIVEWAY), WHILE REVERSING AT NARROW ROAD, MY VEHICLE REAR BUMPER KNOCKED ONTO PARKED VEHICLE SDK3683D. NOBODY WAS INJURED AT THE POINT OF ACCIDENT.

ATTACHMENT(S)

Are accident photos available for attachment? Yes
Was there any video captured by Car Camera? Yes
Reasons for not uploading a video of the accident FILE IS NOT SUITABLE
Was there any audio recorded? No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SDK3683D
Vehicle Manufacturer Honda
Vehicle Model Civic
Vehicle Variant -
Vehicle Colour -
Vehicle Category Private car
Name of Driver DANNY NG ZHONG KAE
Insurance Company Name -



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 Authorized 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 renege on 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

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.

[Handwritten signature]

Policyholder's Signature / Date & Time

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

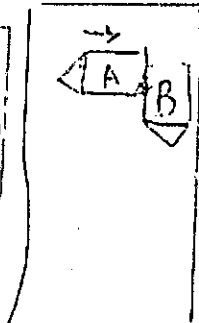
[Handwritten signature]

Witnessed by: Reporting Centre Personnel

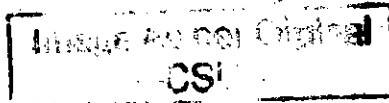
Sketch Plan

16/3/2021 - 1200H

BLOCK 350
any no. kio
2732.



A- SHC 1F6 1T
B- SBK 36+3D



Describe Circumstances of the Accident

On 15/11/2021, at 2325hrs, I was reversing my vehicle off the 15077 along block 350 and back to 32 (sic) (sic) (sic). While reversing at various times my vehicle rear bumper was knocked into parked vehicle SJR 5685D. No body was injured at the point of accident.

Declaration

We declare the foregoing particulars are true in every respect

Policyholder's Signature / Date & Time

[Handwritten Signature]

Driver's Signature (if driver is not the policyholder) / Date & Time 16/11/21 - 1700hrs.

[Handwritten Signature]
Witnessed by Reporting Centre Personnel *[Handwritten Signature]*

IMAGES







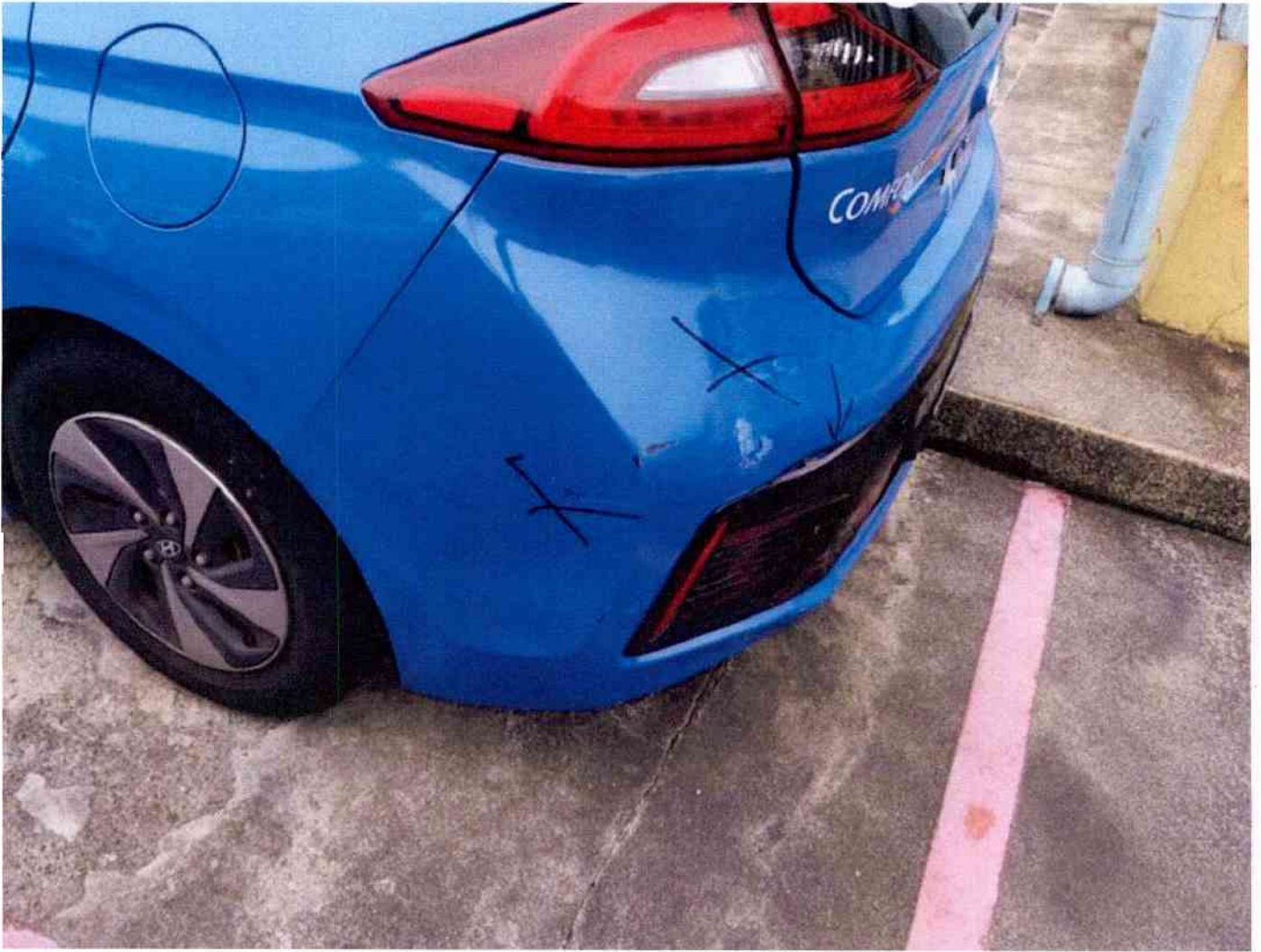
IMAGES #4





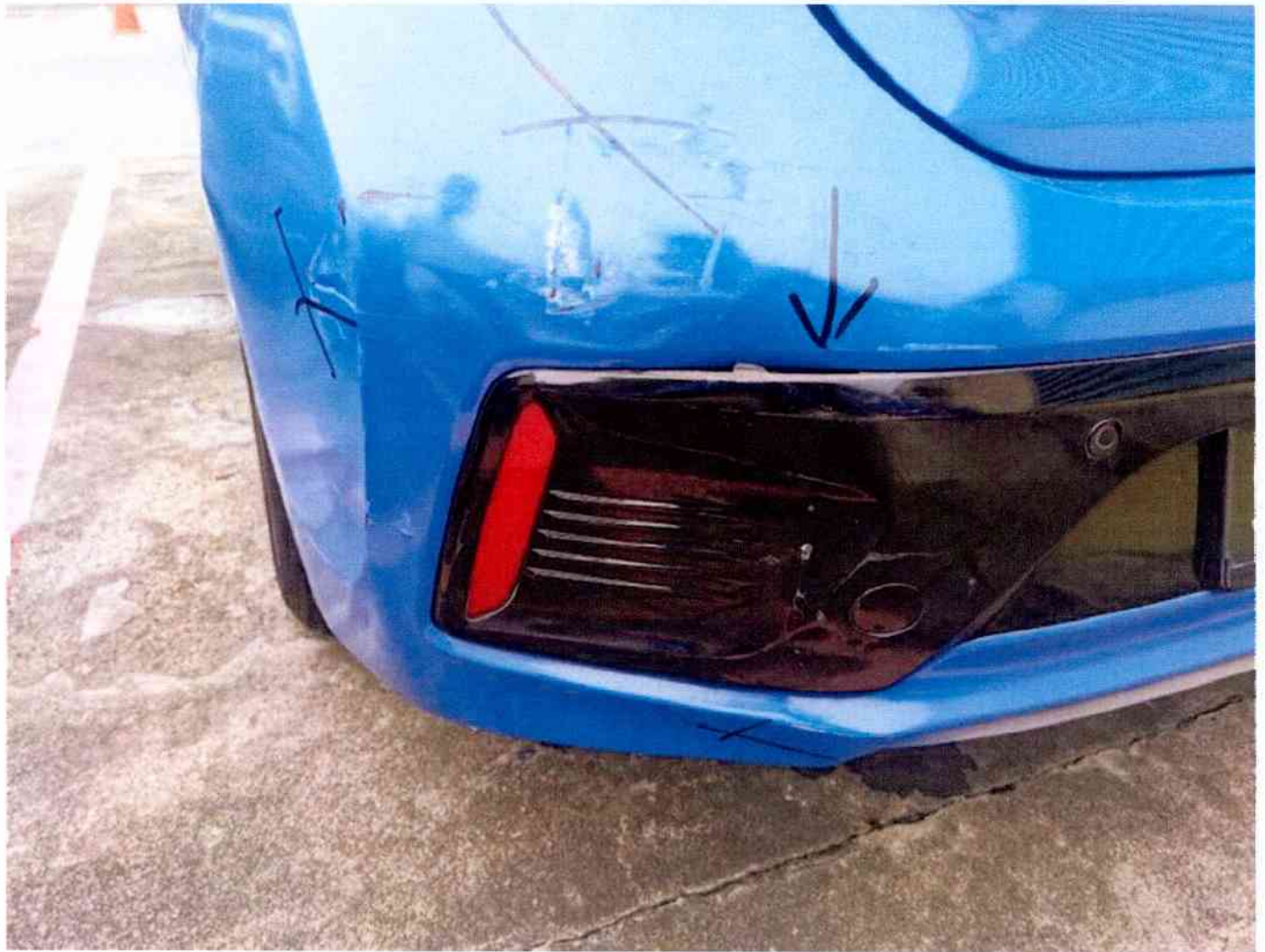














IMAGES #13









Thank you

Low Mong Han Jolene has successfully logged out.

Your last login date and time was 19 Apr 2021, 15:10:12.

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

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

Session Transaction History

<u>S/No</u>	<u>Asset Type</u>	<u>Asset ID</u>	<u>Asset Owner ID</u>	<u>Transaction Type</u>	<u>Transaction Amount(\$\$)</u>
1	Vehicle	SHC1869T	-	18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49
• Log Date/Time 19 Apr 2021/ 15:10:55					

Our Ref: DY.04.0034.2021 - Pre-Repair Survey - Notification of Inspection

admin admin <admin@ysllegal.com>

Mon 19/4/2021 3:31 PM

To: Motor.survey@axa.com.sg <Motor.survey@axa.com.sg>

Cc: David Yong <dy@ysllegal.com>

CLAIMANT: NG SIEW CHEONG**ACCIDENT INVOLVING SDK3683D AND SHC1869T ALONG ANG MO KIO STREET 32 BLK 350 LOADING BAY AREA ON 15 APRIL 2021**

Dear Sirs,

We are instructed by D'S Graffiti Concepts Pte Ltd to notify you of a road traffic accident on 15 April 2021 **along ANG MO KIO STREET 32 BLK 350 LOADING BAY AREA** involving our Client's vehicle registration number **SDK3683D** and vehicle registration number **SHC1869T** driven by your insured at the material time. A copy of the Singapore Accident Statement is enclosed herewith.

As a result of the accident, our Client's vehicle has been damaged. Before our Client proceed to repair the damaged vehicle, please let us know **within two (2) working days of your receipt of this notice** whether you would like to conduct a pre repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our Client shall proceed to repair the vehicle without further reference to you.

Thank you.

Best regards,

Rayna Tan

For and on behalf of Mr David Yong

T: +65 62922388 | F: +65 62922088

Website: www.yssllegal.com**YSL LEGAL**

ADVOCATES & SOLICITORS

YONG, SEOW & LIM LEGAL LLP

Address: 114 Lavender Street #11-72 CT Hub 2 Singapore 338729

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Re: Our Ref: DY.04.0034.2021 - Pre-Repair Survey - Notification of Inspection

admin admin <admin@ysllegal.com>

Mon 19/4/2021 3:33 PM

To: Motor.survey@axa.com.sg <Motor.survey@axa.com.sg>

Cc: David Yong <dy@ysllegal.com>

 1 attachments (4 MB)

2021.04.16-SAS-SDK3683D (Black and White).pdf;

Dear Sirs,

We refer to our email of 19 April 2021.

Please find attached a copy of the Singapore Accident Statement, for your attention and records.

Best regards,

Rayna Tan

For and on behalf of Mr David Yong

T: +65 62922388 | F: +65 62922088

Website: www.yssllegal.com

YSL LEGAL

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From: admin admin <admin@ysllegal.com>**Sent:** Monday, 19 April 2021 3:31 PM**To:** Motor.survey@axa.com.sg <Motor.survey@axa.com.sg>**Cc:** David Yong <dy@ysllegal.com>**Subject:** Our Ref: DY.04.0034.2021 - Pre-Repair Survey - Notification of Inspection**CLAIMANT: NG SIEW CHEONG****ACCIDENT INVOLVING SDK3683D AND SHC1869T ALONG ANG MO KIO STREET 32 BLK 350 LOADING BAY AREA ON 15 APRIL 2021**

Dear Sirs,

7/27/2021

Mail - admin admin - Outlook

We are instructed by D'S Graffiti Concepts Pte Ltd to notify you of a road traffic accident on 15 April 2021 along **ANG MO KIO STREET 32 BLK 350 LOADING BAY AREA** involving our Client's vehicle registration number **SDK3683D** and vehicle registration number **SHC1869T** driven by your insured at the material time. A copy of the Singapore Accident Statement is enclosed herewith.

As a result of the accident, our Client's vehicle has been damaged. Before our Client proceed to repair the damaged vehicle, please let us know **within two (2) working days of your receipt of this notice** whether you would like to conduct a pre repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our Client shall proceed to repair the vehicle without further reference to you.

Thank you.

Best regards,
Rayna Tan
For and on behalf of Mr David Yong

T: +65 62922388 | F: +65 62922088
Website: www.ysllegal.com

YSL LEGAL
ADVOCATES & SOLICITORS

YONG, SEOW & LIM LEGAL LLP

Address: 114 Lavender Street #11-72 CT Hub 2 Singapore 338729

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Re: S1M0389Z_[TP REF:SDK3683D] _Accident Involving SHC1869T & SDK3683D_along_350 Ang Mo Kio Street 32 Block 350 Singapore 560on 15/04/2021 23:25_PersonalAutoLine

admin admin <admin@ysllegal.com>

Mon 19/4/2021 3:57 PM

To: Motor.survey@axa.com.sg <Motor.survey@axa.com.sg>

Cc: filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>; YU Dominic Yishan <dominic.yuys@axa.com.sg>; David Yong <dy@ysllegal.com>

Dear Sirs,

We refer to your email of 19 April 2021.

Pursuant to the State Courts Practice Directions Amendment No. 1 of 2016, our Client's appointed surveyor is Mr Fong Kok Heng (Automax Survey).

Please contact and liaise with the workshop directly to arrange for the pre-repair survey of our Client's damaged vehicle and obtain the requisite documents from them.

Workshop	Merlin Motorworks
Address	10 Ang Mo Kio Ind Park 2A Amk Autopoint #03-13 Singapore 568047
Contact Person	Mr Charlie
Contact No.	9667 2926

Thank you.

Best regards,

Rayna Tan

For and on behalf of Mr David Yong

T: +65 62922388 | F: +65 62922088

Website: www.yssllegal.com

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ADVOCATES & SOLICITORS

YONG, SEOW & LIM LEGAL LLP

Address: 114 Lavender Street #11-72 CT Hub 2 Singapore 338729

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From: do not reply <donotreply@axa.com.sg>
Sent: Monday, 19 April 2021 3:54 PM
To: admin admin <admin@ysllegal.com>
Cc: filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>; YU Dominic Yishan <dominic.yuys@axa.com.sg>
Subject: S1M0389Z_[TP REF:SDK3683D] _Accident Involving SHC1869T & SDK3683D_along_350 Ang Mo Kio Street 32 Block 350 Singapore 560on 15/04/2021 23:25_PersonalAutoLine

'WITHOUT PREJUDICE'

SAVE AS TO COSTS

Please do not reply to this email as we are not able to respond to messages sent to this email. We seek your cooperation to send all replies to motor.survey@axa.com.sg

Dear Sir,

We want to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list below to conduct the joint pre-repair survey as a Single Joint Expert.

List of our motor surveyors:	
1.	LKK Auto Consultants Pte Ltd
2.	Vicom Ltd
3.	AXA in house surveyor

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert. Meanwhile, please furnish us with estimate quotation in order for our surveyor to complete the pre repair survey.

If there be any injury claims by your client, please combine it in one Letter of Demand in light of one cause of action, save as to costs and expenses.

Should you have any other queries, please feel free to contact our Claims Service Team at 1800-8804888.

Santosh

From: admin admin [mailto:admin@ysllegal.com]
Sent: Monday, April 19, 2021 3:32 PM
To: SG AXA Insurance SM AXA SGP - Motor Survey <motor.survey@axa.com.sg>
Cc: David Yong <dy@ysllegal.com>
Subject: [EXTERNAL] Our Ref: DY.04.0034.2021 - Pre-Repair Survey - Notification of Inspection

**CLAIMANT: NG SIEW CHEONG
 ACCIDENT INVOLVING SDK3683D AND SHC1869T ALONG ANG MO KIO STREET 32 BLK
 350 LOADING BAY AREA ON 15 APRIL 2021**

Dear Sirs,

We are instructed by D'S Graffiti Concepts Pte Ltd to notify you of a road traffic accident on 15 April 2021 **along ANG MO KIO STREET 32 BLK 350 LOADING BAY AREA** involving our Client's

7/27/2021

Mail - admin admin - Outlook

vehicle registration number **SDK3683D** and vehicle registration number **SHC1869T** driven by your insured at the material time. A copy of the Singapore Accident Statement is enclosed herewith.

As a result of the accident, our Client's vehicle has been damaged. Before our Client proceed to repair the damaged vehicle, please let us know **within two (2) working days of your receipt of this notice** whether you would like to conduct a pre repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our Client shall proceed to repair the vehicle without further reference to you.

Thank you.

Best regards,
Rayna Tan
For and on behalf of Mr David Yong

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Website: www.ysllegal.com

YSL LEGAL
ADVOCATES & SOLICITORS

YONG, SEOW & LIM LEGAL LLP

Address: 114 Lavender Street #11-72 CT Hub 2 Singapore 338729

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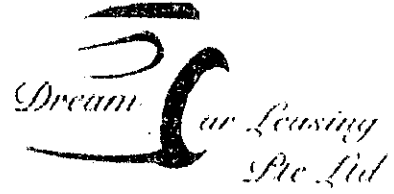
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7/27/2021

Mail - admin admin - Outlook

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INVOICE



Dream Car Leasing Pte. Ltd. (Co. Reg. 201420013Z)

155 Shun Li Industrial Park, Kaki Bukit Ave 1, #02-01, S(416012)

Tel: 6748 9747

Mobile: 8128 8789 / 9845 1151

BILL TO

INVOICE #

858

INVOICE DATE

27/4/2021

ATTN: DANNY NG ZHONG KAE (S9239321F)

C/O D's GRAFFITI CONCEPTS PTE LTD

50 SERANGOON NORTH AVENUE 4

#02-19

SINGAPORE 555856

DESCRIPTION

AMOUNT

Rental of KIA OPTIMA K5 (SMA 6882Y) from 16/4/2021 to 20/4/2021

1,050

& MAZDA 6 (SLS 9246G) from 20/4/2021 to 23/4/2021

Remarks : **SDK3583D**

TOTAL

\$1,050



**GENERAL
INSURANCE
ASSOCIATION**

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: 07/05/2021

Your Ref No: **DY.04.0035.2021**

Dear Sir/Madam,

Date of Accident: 15/04/2021 00:00 (SGT)

Vehicle No: SDK3683D

Place of Accident: 350 Ang Mo Kio Street 32, Block 350, Singapore 560350

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\$)
SHC1869T	350 Ang Mo Kio Street 32, Block 350, Singapore 560350	(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.

AUTOMAX SURVEY

Blk 110 Bedok Reservoir Road , #07-280, Singapore 470110
Mobile : 9855 6879 Email : automaxsurvey@gmail.com
Registration No. 53110062J

Billing To: Ng Siew Cheong
c/o D's Graffiti Concepts Pte Ltd
10 ang mo kio ind park 2A
Amk autopoint #03-13
Singapore 568047

Invoice no.: TP21040023
Date: 20 MAY 2021

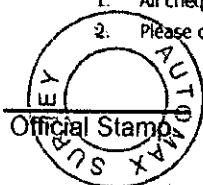
Vehicle no: SDK3683D

Model : HONDA CIVIC 2.0L A

ITEM	DESCRIPTION	AMOUNT
1	Date of Inspection : 20 APR 2021 Copies of the inspection / survey report Correspondence, postages and etc.	\$ 630.00
2	Photography Services Develop photographs Storage of digital photographs	
3.	To submit report by hand.	
4.	Charges on photocopies, posting, faxes and others incidental works entrusted.	
5	Transportation Charges	
6	Reinspection Charges	
	TOTAL :	\$ 630.00

Notes :

1. All cheque payment should be "crossed" and made payable to "Automax Survey".
2. Please contact us if there are further enquiries on the invoice.



AUTOMAX SURVEY

Blk 110 Bedok Reservoir Road , #07-280, Singapore 470110
Mobile : 9855 6879 Email : automaxsurvey@gmail.com
Registration No. 53110062J

3. DESCRIPTION OF DAMAGES

At the time of inspection, we noted that the vehicle has sustained an impact damages on the side portion(s). For more detail of the damages, please see photograph attached.

4. Estimated normal period of repair : 10 working days to complete

5. In accordance to your instruction, we have Not Authorised repair to the vehicle and the survey done on a "Without Prejudice" basis. We hope that this report will be of assistance to you in dealing with the matter.

6. Should you discover any discrepancy in the report, please kindly notify us within 1 week, or the report will be treated as correct.

Disclaimer

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

Vehicle Number : SDK3683D

SPARE PARTS

QTY	PARTS DESCRIPTION	CONDITION	Workshop Estimation (S\$)	Our Revised Estimation (S\$)
<i>List Items</i>				
1 pc	Rear bumper	bent	\$ 1,450.00	\$ 1,450.00
1 pc	Rear bumper side retainer	bent	\$ 45.00	\$ 45.00
1 pc	Rear bumper bracket	bent	\$ 65.00	\$ 65.00
5 pcs	Rear bumper clips	necessary	\$ 40.00	\$ 40.00
1 pc	Taillamp sealant	necessary	\$ 50.00	\$ 50.00
2 pcs	Taillamp clips	necessary	\$ 20.00	\$ 20.00
1 pc	Taillamp base panel	dent	\$ 105.80	\$ 105.00
1 pc	Rear fender	bent	\$ 1,350.00	\$ 1,350.00
1 pc	Rear fender air vent	damaged	\$ 95.00	\$ 95.00
1 pc	Rear fender inner trim board	bent	\$ 295.00	\$ 295.00
1 pc	Rear windscreen glass moulding	deformed	\$ 85.00	\$ 85.00
1 pc	Rear windscreen glass inner seal	necessary	\$ 50.00	\$ 50.00
14 pcs	Rear windscreen glass clips	necessary	\$ 60.00	\$ 60.00
1 pc	Boot lid	bent	\$ 1,285.00	\$ 1,285.00
1 pc	Boot lid lock	distorted	\$ 215.00	\$ 215.00
1 pc	Boot lid weatherstrip	deformed	\$ 110.80	\$ 110.80
1 pc	Boot lid reflector	cracked	\$ 325.00	\$ 325.00
1 pc	Boot lid reflector sealant	necessary	\$ 35.00	\$ 35.00
1 pc	Boot lid badge	bent	\$ 65.00	\$ 65.00
1 pc	Boot lid emblem 'Civic'	necessary	\$ 45.00	\$ 45.00
1 pc	Boot lid emblem '2.0'	necessary	\$ 45.00	\$ 45.00
1 pc	Boot lid emblem 'i-vtec'	necessary	\$ 45.00	\$ 45.00
		Parts Sub-Total	\$ 5,881.60	\$ 5,880.80
		Discount 20.00%	\$ 1,176.32	\$ 1,176.16
			\$ 4,705.28	\$ 4,704.64

Vehicle Number : SDK3683D

SPARE PARTS

QTY	PARTS DESCRIPTION	CONDITION	Workshop Estimation (S\$)	Our Revised Estimation (S\$)
<i>Special Nett Items</i>				
1 pc	Sport rim	deformed	\$ 800.00	\$ 800.00
1 pc	Tire	damaged	\$ 700.00	\$ 650.00
		Special Nett Sub-Total	\$ 1,500.00	\$ 1,450.00
		Spare Parts Total	\$ 6,205.28	\$ 6,154.64

LABOUR COST

S/No	JOB DESCRIPTIONS	Workshop Estimation (S\$)	Our Revised Estimation (S\$)
	Spare Parts Total c/f	\$ 6,205.28	\$ 6,154.64
1	Towing fees	\$ 120.00	\$ 120.00
2	Labour charges to repair and panel beating and replacing the above mentioned parts.	\$ 1,800.00	\$ 1,600.00
3	To tuff coat affected areas	\$ 180.00	\$ 150.00
4	To remove and refix interior upholstery	\$ 180.00	\$ 150.00
5	To respray affected areas	\$ 1,600.00	\$ 1,400.00
6	To check & adjust computer wheel alignment . (Before & After)	\$ 180.00	\$ 150.00
7	To check wiring functions & conduct water leakage test.	\$ 180.00	\$ 150.00
8	To apply cermainc coating for new paint	\$ 1,400.00	\$ 1,400.00
	Total	\$ 11,845.28	\$ 11,274.64

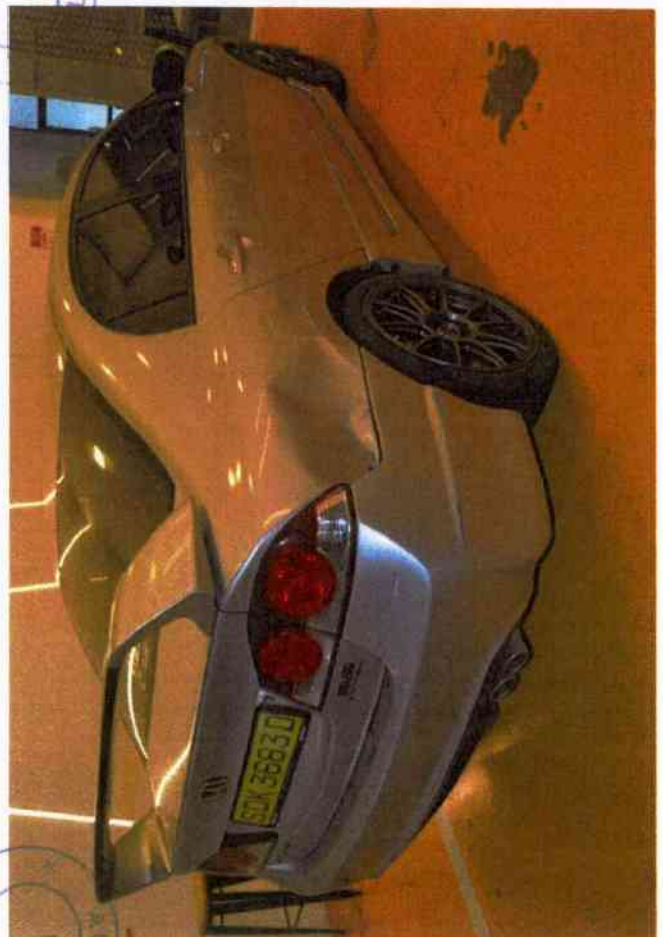
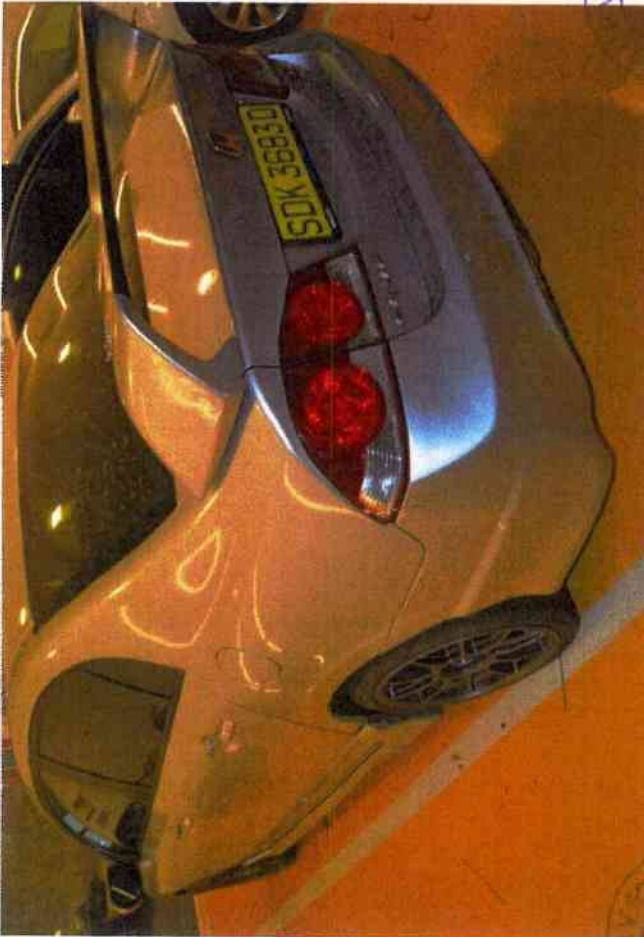
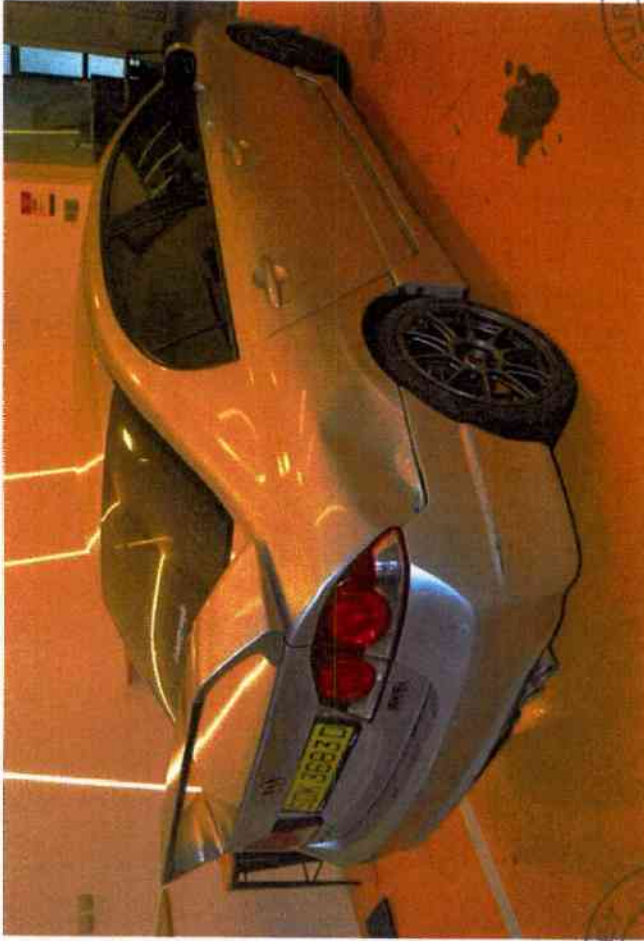
The repairer has agreed to undertake the repair under a Lump Sum Basis. We have further adjusted the amount to a Lump Sum Repair of :

\$ 9,600.00


 Fong Kok Heng
 Qualified Appraiser



AUTOMAX
VEY



AUTOMAX
SIBS

KEY AUTO



KEY AUTO





AUT

MAX SURT

KEY * AUTO



AUTOMAX SURV

AU



OMAX SURVEY

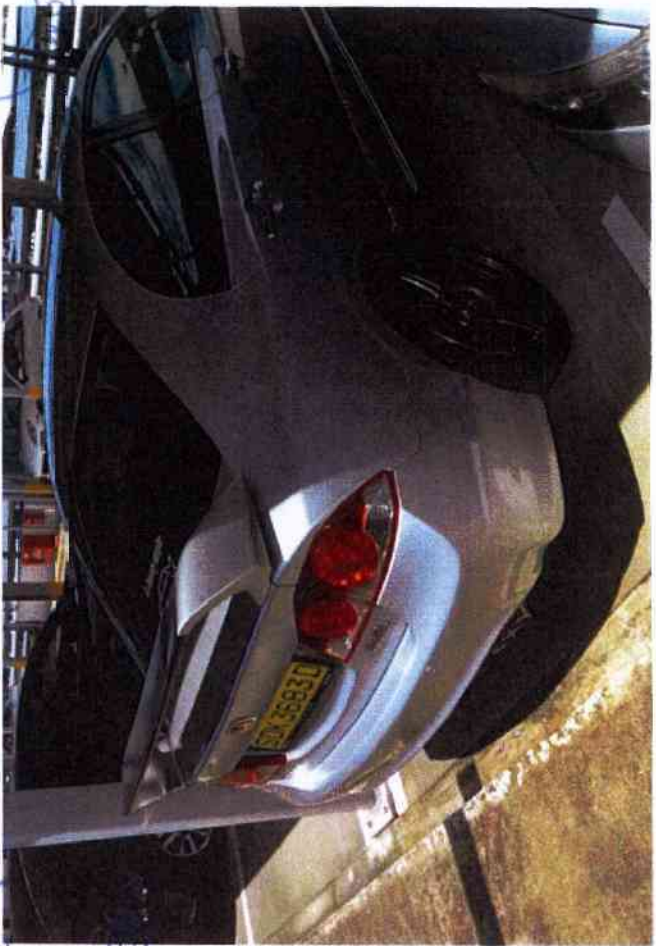




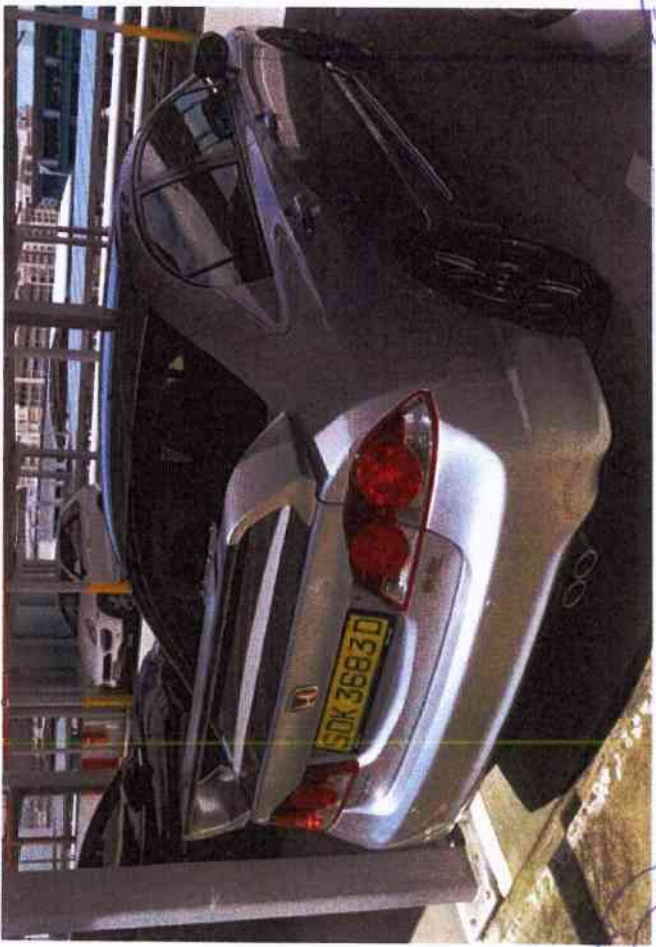
VEY
AUTOMAX
SD



AUTOSURVEILLANCE



CALEY



OMAX SURVEILLANCE





**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Avenue 3
Singapore 408865
Tel +65 6547 0000
Fax +65 6547 4883
www.police.gov.sg

Our Ref : TP/IP/19729/2021
Date : 08 June 2021

DANNY NG ZHONG KAE
BLK 542 SERANGOON NORTH AVENUE 4
#06-17
SINGAPORE 550542

Dear Sir/Madam

ROAD TRAFFIC ACCIDENT INVOLVING SHC1869T AND SDK3683D ALONG ANG MO KIO STREET 32 ON 15.04.2021 AT ABOUT 11.25 P.M

I refer to the above accident.

2. Please be informed that we have completed our investigations which revealed that the driver/rider of **SHC1869T** had committed an offence of **Careless Driving Causing Hurt under Section 65(1)(a) of the Road Traffic Act Chapter 276 p/u Section 65(4)(a) of the same Act.** Action has been initiated against the driver/rider for the said offence.
3. If you have any clarification, you may contact the Investigation Officer, Sergeant 3 Muhammad Rizwan Kamaludin at office number: 65476219.
4. Thank you.

Yours faithfully

**HEAD INVESTIGATION
TRAFFIC POLICE
SINGAPORE POLICE FORCE**

This is a computer-generated letter. No signature is required



