

Oracle Law Corporation

• Advocates & Solicitors •

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

60213485

Our Reference : SB/PO/Acc/2021-9644
Date : 30th September 2021



AXA Insurance Singapore Pte Ltd

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

** BY HAND ONLY **

3019995486-000

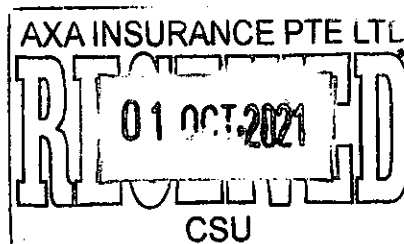
Accor Transport & Trading Services Pte Ltd

25 Lenton Loop
Florissa Park
Singapore 789082

** BY POST ONLY **

Mr Ong Choon Seng

Block 145 Tampines Street 12
#05-316
Singapore 521145



** BY POST ONLY **

Dear Sirs

ACCIDENT INVOLVING XE 3169S & XD 2091T AT BEDOK NORTH STREET 5 CAR PARK ON 19.8.2021

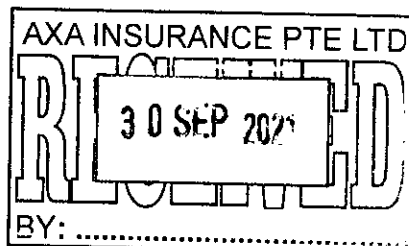
We act for Koh Kock Leong Construction Pte Ltd, the owner of vehicle registration no. XE 3169S which was involved in the above captioned accident.

We are instructed by our client to claim damages against your insured and the authorized driver of your insured's vehicle registration no. XD 2091T, namely Mr Ong Choon Seng, in connection with the above captioned accident.

We are instructed that the accident was caused by Mr Ong Choon Seng's negligent driving and management of your insured's said vehicle registration no. XD 2091T. As a result of the above captioned accident, our client's said vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

	DESCRIPTION	PARTICULARS	Amount
1.	Cost of repair		S\$29,450.00
2.	Loss of use (28 days @ S\$350.00 per day- weekend and PRI)		S\$ 9,800.00
3.	Costs contribution		S\$ 1,500.00
4.	Disbursements: -		
a.	Survey report fees	S\$1,428.00	
b.	GIA report & LTA search fees	S\$ 36.49	
c.	Xerox, transport & postage charges	S\$ 150.00	
			<u>S\$ 1,614.49</u>
			<u>S\$ 42,364.49</u>

.../2



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

- a. Singapore Accident Statements of vehicles registration nos. XE 3169S & XD 2091T;
- b. LTA search result on vehicle registration no. XD 2091T;
- c. Koh Kock Leong Enterprise Pte Ltd Repair Ref No. 3169/2021/KKLE dated 20th September 2021 for the sum of S\$29,450.00;
- d. Constant Appraiser Services' Invoice No. IV21-09015/CAS dated 10th September 2021 for the sum of S\$1,428.00; and
- e. Constant Appraiser Services' Automobile Inspection Report No. CAS/21-09/015 dated 10th September 2021 together with colored photographs showing the damages sustained by our client's said vehicle.

We have on 20th August 2021 notified you of the above captioned accident and requested for a pre-repair inspection to be conducted.

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

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

Yours faithfully



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

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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

ACCIDENT STATEMENT

Date of Submission	19/08/2021 16:24 (SGT)
Date of Accident	19/08/2021 08:35 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	Bedok North Street 5 Carpark
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	XE3169S
INSURED/POLICYHOLDER	
Is company?	Yes
Name Of Registered Owner	KOH KOCK LEONG CONSTRUCTION PTE. LTD.
Company Reg No	2XXXXXX767G
Email Address	admin@kkle.com.sg
Mobile Phone No	(Phone) +65-68978787
Alternative Phone No	(Office) +65-68978787

VEHICLE PARTICULARS

Manufacturer	Mitsubishi
Model	FUSO FV51SJD2DEA
Variant	-
Exact purpose for which vehicle was being used at time of accident	Employment
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Commercial vehicle
Transmission	Manual
CC	11967

INSURANCE COMPANY

Name of Insurance Company	Liberty Insurance Pte Ltd
Type of Coverage	Comprehensive
Fleet Policy	Yes
Policy Number	SD21V04485/VCH/R02
Cover Note Number	-

DRIVER

Name of Driver	IVAN CHONG CHUNG YUNG
Passport No/FIN	FXXXX826U

Date Of Birth	01/09/1991
Occupation	Outdoor
Date Of Driving Pass	16/02/2016
Driving experience	5 YEARS AND 6 MONTHS
Gender	Male
Mobile Number	(Phone) +65-93692216
Alt. Phone Number	-
Email Address	admin@kkle.com.sg
Address	24 TUAS AVE 2
Address complement	-
Postcode	639455
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Employee
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 vehicle 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

On 19 Aug 2021 at around 8.30am, I driving vehicle XE3169S at Bedok North St 5 Carpark. I was driving straight and want to turn left in inside the carpark. Suddenly the third party vehicle XD2091T reverse out from the parking lot and hit into my left side. My vehicle serious damage. No one is injure. I do not have video footage for this accident.

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	XD2091T
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
Name of Driver	ONG CHOON SENG
NRIC No	SXXXX557Z

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

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3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
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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 to my insurer, reports to my insurer, which may involve disclosure of certain personal data about me, including personal data about my vehicle(s) and/or the date and other of my accident, on postage), 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 used outside of Singapore, for one or more of the above Purposes;
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims;
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

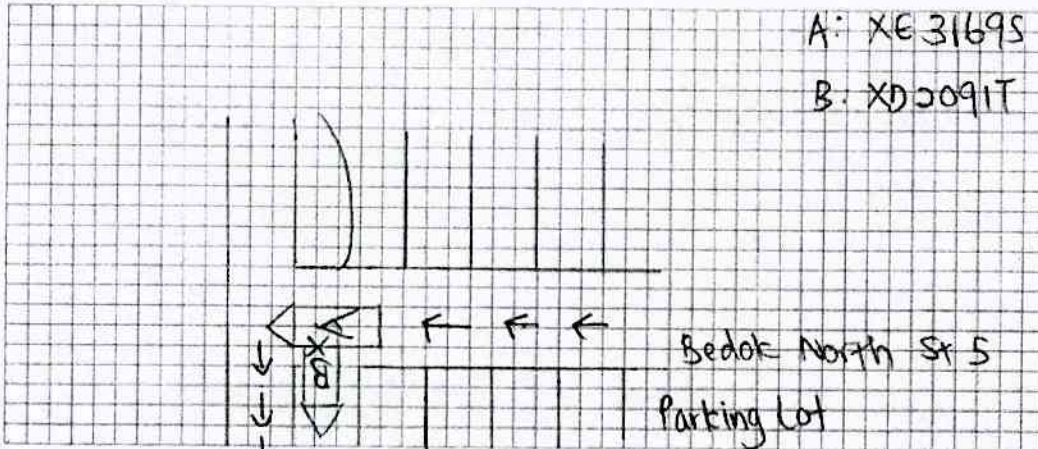

 Policyholder's Signature
 Date & Time:




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

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

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 19 Aug 2021 at around 8:35am, I driving company vehicle XE3169S at Bedok North St 5 carpark. I was driving straight and want to turn left in inside the carpark. Suddenly the third party vehicle XD0091T reverse out from the parking lot and hit into my left side.

my vehicle serious damage. No one is injure.

I do not have video footage for this accident.

DECLARATION

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

Policyholder's Signature
Date & Time:

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

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

GIARMC SketchPlanForm_V3





















GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE
 6 Raffles Quay #18-00 Singapore 048580
 Tel (65) 6224 0010 Fax (65) 6224 0030
 Operating Hours : Monday to Friday, 09:00 – 17:00
 UEN S66550020G / GST Reg. No.: M400017735

IMPORTANT NOTE: Please submit the completed Addendum form to the same Authorised Reporting Centre with whom you submitted the Original Report.

ADDENDUM

(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No : SA1G218J0004 Vehicle Registration No: XE3169S
 Name (as shown in NRIC) : KOH KOCK LEONG CONSTRUCTION PTE. LTD. NRIC/FIN/Passport No : 200617767G
 (* Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate
 Address : 24 Tuas Ave 2 Singapore (639455)
 Contact (Tel) : 68978787 Mobile No. : _____
 Email Address : admin@kkle.com.sg
 Date of Accident : 19/08/2021 Time of Accident : 08:35
 Place of Accident : Bedok North Street 5 Carpark
 Insurance Company : Liberty Insurance Pte Ltd

(B) ADDITIONAL INFORMATION / AMENDMENTS:

I have made a report on the above mentioned accident and would like to include additional information or make the following amendments:

Add accident photos

Policyholder / Driver's Signature
 Date:

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



Liberty Insurance Pte Ltd
 Registration no. 105002701D
 51 Club Street
 #03-00 Liberty House
 Singapore 069420
 Tel: (65) 6221 8611
 Website: <http://www.libertyinsurance.com.sg>

CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
 MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1980
 ROAD TRANSPORT ACT, 1987
 ROAD TRANSPORT (AMENDMENT) ACT 2016
 THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959

Certificate No.	SD21V04485 /VGH/R02
Form	MZ301A
Date Of Issue	16-MAR-2021
1. Index Mark and Registration No. of Vehicle:	XE3169S
2. Chassis number of Vehicle:	FV51SJA20241
3. Name of Policyholder:	KOH KOCK LEONG CONSTRUCTION PTE. LTD.
4. Effective date of Commencement of Insurance for the purposes of the Act:	12-MAR-2021 00:00 AM
5. Date of Expiry of Insurance:	11-MAR-2022 23:59 PM
6. Persons or Classes of Persons entitled to drive*:	
<p>A) Whilst the vehicle is being used in connection with the Policyholder's business :- Any person provided he is in the Policyholder's employ and is driving on their order or with their permission B) Whilst the vehicle is being used for social, domestic and pleasure purposes :- Any person who is driving on the Policyholder's order or with their permission</p> <p>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.</p> <p>And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.</p>	
7. Limitations as to use:	
<p>A) Use in connection with the Policyholder's business. B) Use for the carriage of passengers (other than for hire or reward) in connection with the Policyholder's business. C) Use for social, domestic and pleasure purposes.</p>	
8. The Policy does not cover:	
<p>A) Use for racing, pace-making, reliability trials or speed testing. B) Use whilst driving a trailer except the towing of only one trailer for the purpose of the Road Transport Act, 1987. C) Use for the carriage of passengers for hire or reward.</p> <p>* Where the vehicle is used for any purpose not covered by the above, the driver shall be deemed to be driving the vehicle in contravention of the Road Transport Act, 1987 and the provisions of the Road Transport (Amendment) Act 2016.</p> <p>I/We hereby certify that the Policy in which this Certificate is issued is 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.</p>	
<p>陳保險經紀有限公司 TAN INSURANCE BROKERS PTE LTD 3A/5A Alkal Street, Chenn Leong Building Singapore 199596 www.tb.com.sg Tel: (65) 6742 6766 Fax: (65) 6742 6869</p>	
<p>For and on behalf of LIBERTY INSURANCE PTE LTD Approved Signature Authorized Signature</p>	
For Information only:	
COVERAGE :	Comprehensive, Unlimited Windscreen, Third Party Property Damage
SUM INSURED:	MARKET VALUE AT THE TIME OF LOSS
EXCESS:	Section I S\$1500, Section II S\$1000, Additional Excess - All Claims - Young, Elderly & Inexperienced Drivers S\$1000, Windscreen Excess S\$0
FINANCE COMPANY:	OBS BANK LTD
PRODUCER NAME:	TAN INSURANCE BROKERS PTE LTD

PLFM/16-MAR-21

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16-MAR-21

Mar 16, 2021, 5:16 PM



**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: 27/09/2021

Your Ref No: SB/PO/Acc/2021-9644

Dear Sir/Madam,

Date of Accident: 19/08/2021 00:00 (SGT)

Vehicle No: XE3169S

Place of Accident: Bedok North Ave 4, Singapore

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\$)
XD2091T	Bedok North Ave 4, Singapore	(29.00)	1	(27.10)
GST Amount				(1.90)
Total Amount Due (GST Inclusive)				(29.00)

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

Thank you.

This is a computer generated document and requires no signature.

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
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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	31/08/2021 15:50 (SGT)
Date of Accident	19/08/2021 08:35 (SGT)
Exact Location of Accident	Bedok North Ave 4, Singapore
Additional Location Information	Heavy vehicle car park
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	XD2091T
-----------------------------	---------

INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	ACCOR TRANSPORT & TRADING SERVICES PRIVATE LIMITED

VEHICLE PARTICULARS

Manufacturer	Hino
Model	Fs1etka
Variant	-
Vehicle Category	Commercial vehicle
Transmission	Manual
CC	12913

INSURANCE COMPANY

Name of Insurance Company	AXA Insurance Pte Ltd
Type of Coverage	ThirdPartyFireTheft
Fleet Policy	Yes
Policy Number	-
Cover Note Number	CN135173

DRIVER

Name of Driver	ONG CHOON SENG
NRIC No	S2060557Z
Address	APT BLK 145 TAMPINES STREET 12
Address complement	#05-316
Postcode	521145
Does Driver Own Other Vehicles?	No

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident
Weather Conditions

Collision - Head to Rear
Raining

OTHER INFORMATION

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

CIRCUMSTANCES OF ACCIDENT

On 19/8/2021, around 08:35hrs, I was driving vehicle XD2091T at Bedok North Ave 4, heavy vehicle car park. While I was reversing my vehicle, there was a vehicle XE3169S came from behind. My rear vehicle hit onto the vehicle XE3169S front left. No injury.

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	XE3169S
Vehicle Manufacturer	Mitsubishi
Vehicle Model	Fuso
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
Name of Driver	-
Insurance Company Name	-

SKETCH PLAN

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8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes;
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims;
- (e) the Information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.



Policyholder's Signature
Date & Time:

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

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

SKETCH PLAN



A: XD20917

B: XE31695

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 19/8/2021 around 08:35hrs, I was driving vehicle XD20917 at Bedok North Ave 4, heavy vehicle carpark. While I was reversing my vehicle, there was a vehicle XE31695 came from my behind. My rear vehicle hit onto the vehicle XE31695 front left. No injury.

DECLARATION

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

Policyholder's Signature
Date & Time:

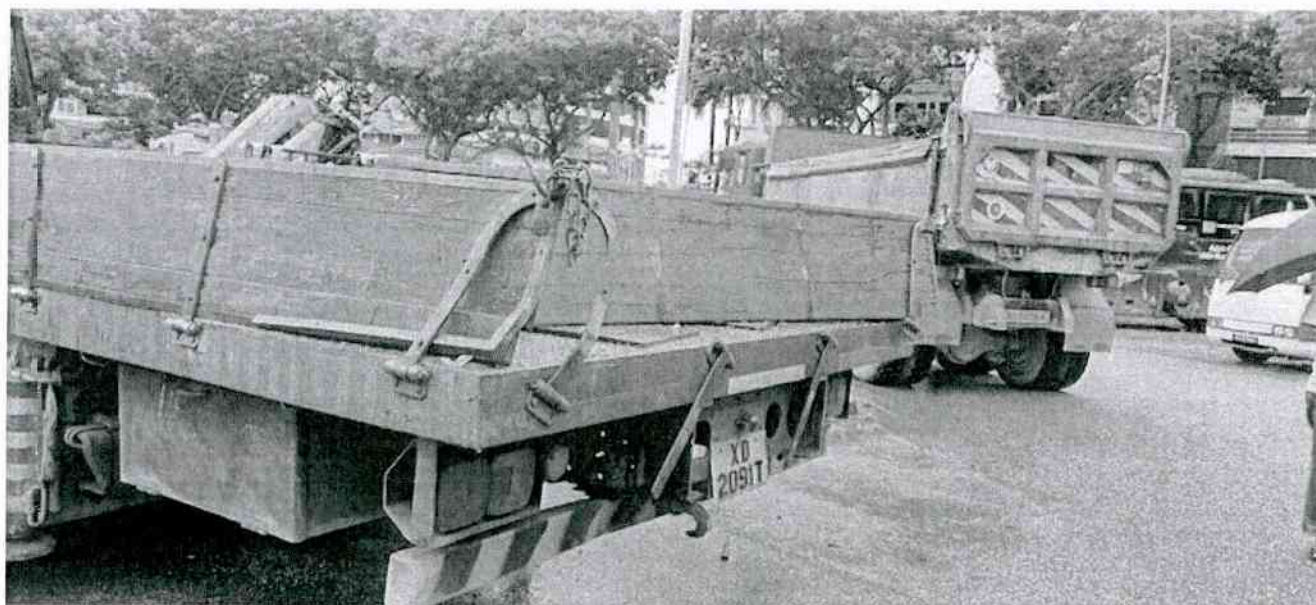
王康文

Driver's Signature
(If driver is not the policyholder)
Date & Time:Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:











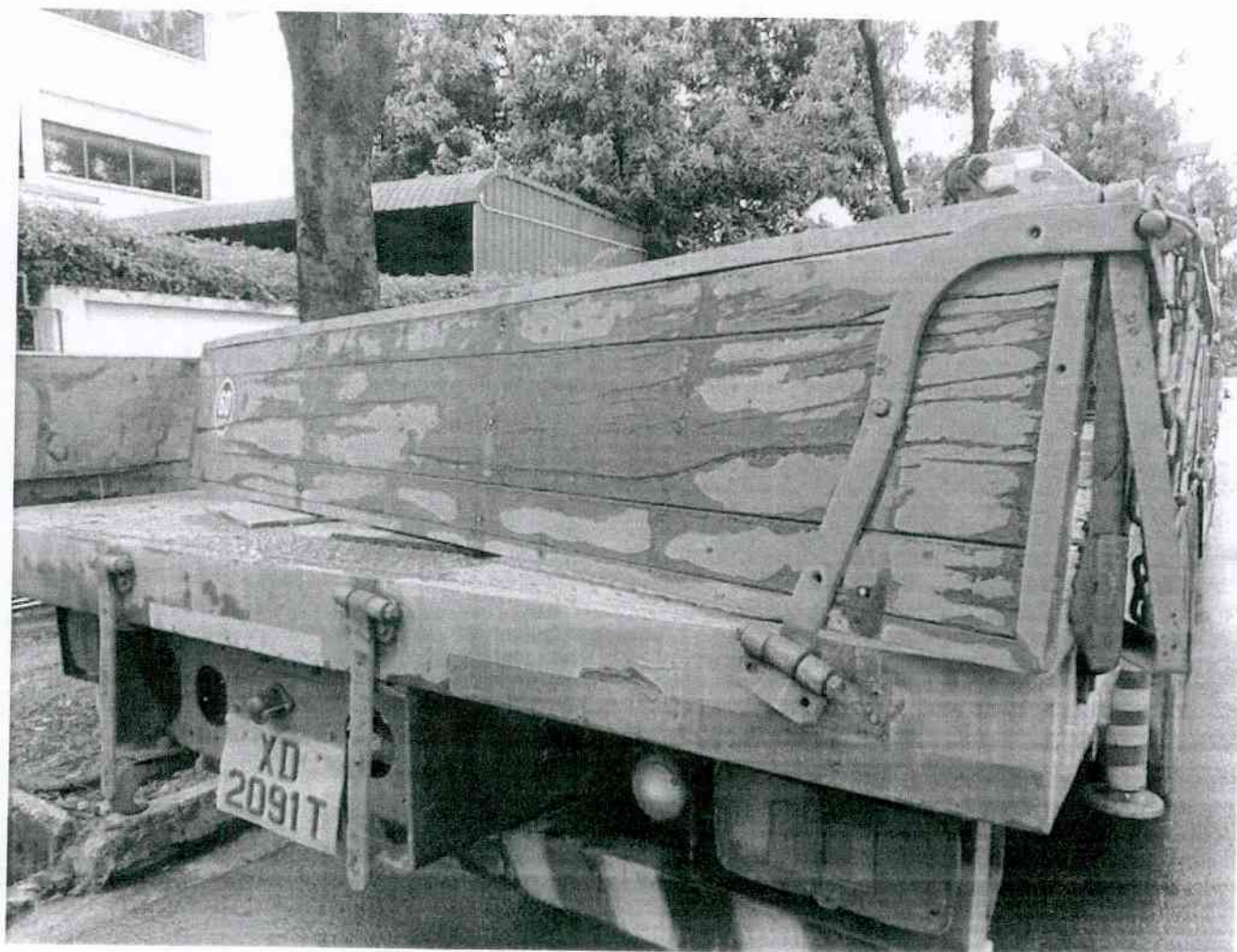












AXA INSURANCE PTE LTD

8, Shenton Way, #24-01
 AXA Tower, Singapore 068811
 Customer Centre #01-21
 Tel: 1800 8804888
 Website: www.axa.com.sg
 GST Registration Number: 199903512M
 customer-care@axa.com.sg



Original

Agent Code: 03936

Policy No. (if any):

New Business

SmartDrive Quote Ref:

MOTOR COVER NOTE

No. CN135173

- The Motor Vehicle (Third Party Risks and Compensation) Act (Cap 189) - Republic of Singapore, -
 - The Road Transport Act 1987 of Malaysia, or
 - The Agreement between the Minister of Finance (Singapore) and the Motor Insurers' Bureau of Singapore dated 22 February 1975; or
 - The Agreement between the Minister for Transport (Malaysia) and the Motor Insurers' Bureau of West Malaysia dated 30 March 1992;
 - And any subsequent revisions to the above Acts and Agreements
- The Insured mentioned in the Schedule, having proposed for insurance in respect of the Motor Vehicle described in the Schedule, is hereby HELD COVERED under the terms of the Company's usual form of Motor Policy applicable thereto for the period mentioned in the Schedule unless the cover be terminated by the Company by notice in writing in which case the insurance will thereupon cease and a proportionate part of the annual premium otherwise payable for such insurance will be charged for the time the Company has been on risk.

SCHEDULE

THE COMPANY	AXA INSURANCE PTE LTD
INSURED	ACCOR TRANSPORT & TRADING SERVICES PRIVATE LIMITED
INSURED BUSINESS REGISTRATION NO.	201010120C
MAKE AND DESCRIPTION OF VEHICLE	HINO FS1ETKA
VEHICLE REGISTRATION NO.	XD2091T
YEAR OF MANUFACTURE	2007
ENGINE NO.	F13CUN11428
CHASSIS NO.	JHDFS1ETKXXX10101
ENGINE CAPACITY/TONNAGE	11.99 TONS
COVER TYPE	THIRD PARTY, FIRE AND THEFT
HIRE PURCHASE	TATCO CREDIT PTE LTD
VALUE (\$S)	AS PER MARKET VALUE
PERIOD OF INSURANCE	FROM 23/06/2021 TO 22/06/2022
EXCESS (\$S)	AS PER POLICY
AXA PREMIUM WORKSHOP?	NO

WE HEREBY CERTIFY THAT POLICY TO WHICH THIS ENDORSEMENT 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).

AXA INSURANCE PTE LTD

ISSUED BY VIRTUAL INSURANCE AGENCIES PTE LTD on 23/06/2021 10:45
 a/h

Authorised Signature

- Note:** This Cover Note is only valid for 60 days from the date of issue unless replaced by the Certificate of Insurance issued by the Company.
- Premium for time on risk will be charged subject to minimum of S\$53.50 (inclusive of GST) if the policy is cancelled after the inception date.
 - An administrative fee of S\$26.75 (inclusive of GST) will be charged
 - Cover note issued and cancelled before inception.
 - Retaining the old registration number for a new vehicle insuring with AXA.

PREMIUM WARRANTY

For Individual Customers
 Please note that the premium in full should be paid before inception date shown above in order for the insurance cover to be valid.
 For Non-Individual Customers
 Please note that where the period of cover is for more than 60 days, the premium in full should be paid within 60 days on inception / renewal / endorsement. For all other cases, the premium in full should be paid before inception.

MTRX/NOTE/01303

Enquire Vehicle Owner Details (As At 19 Aug 2021 / 08:35:00)

Vehicle Owner Details

Owner ID Type:	Owner ID:
Company	201010120C
Owner Name:	Registered Address Type:
ACCOR TRANSPORT & TRADING SERVICES PRIVATE LIMITED	Private Residential (Condo Apt or House) / Shopping / Office Complexes
Registered Block/House No.:	Registered Street Name:
25	LENTOR LOOP
Registered Unit No.:	Registered Building Name:
-	FLORISSA PARK
Registered Postal Code:	
789082	

Vehicle Insurance Details

Vehicle No:	Make / Description / Model:
XD2091T	HINO / FS1ETKA
Insurance Company Name:	
AXA INSURANCE PTE LTD	

Printed on 23 Aug 2021 12:58:44

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Thank you

Qing Hwee Ling Pauline has successfully logged out.
Your last login date and time was 20 Aug 2021, 11:51:10.
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(S\$)	Log Date/Time
1	Vehicle	XD2091T	-	18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49	20 Aug 2021 /



KOH KOCK LEONG ENTERPRISE PTE. LTD.

NO. 24/26 TUAS AVE 2 SINGAPORE 639455/639457 TEL: 6897 8787 FAX: 6862 1223 EMAIL: BUSINESS@KKLE.COM.SG
COMPANY REGISTRATION NO.: 199104084W GST REGISTRATION NO.: M2-0101469-7

20 September 2021

To:

Koh Kock Leong Construction Pte Ltd
24/26 Tuas Avenue 2
Singapore 639455

Our Ref: 3169/2021/KKLE

ACCIDENT INVOLVING XE3169S & XD2091T ON 19/08/2021 AT BEDOK NORTH ST 52 CARPARK.

We hereby quote to you the repair cost for the below mentioned vehicle, as follows:

Description	Amount (S\$)
Vehicle No. <u>XE3169S</u> LUMP SUM REPAIR COST	\$29,450.00
Total:	<u>\$29,450.00</u>

Singapore Dollars:

Twenty-Nine Thousand Four Hundred and Fifty Dollars Only.

Yours faithfully,

SINGAPORE
QUALITY CLASS



DATA PROTECTION
ASSURED

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: Koh Kock Leong Construction Pte Ltd
24/26 Tuas Avenue 2
Singapore 639455

Date : 10/09/2021

Invoice No : IV21-09015/CAS

Particulars	Amount
Fee For Services Rendered In Respect Of: Surveying, Adjusting, and Re-inspection Of Accident Damaged Vehicle XE 3169S (Inclusive Of Photographs And Transport Charges) Our reference : CAS/21-09/015	\$1,428.00
Total	\$1,428.00

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: Koh Kock Leong Construction Pte Ltd 24/26 Tuas Avenue 2 Singapore 639455		Date : 10/09/2021	Reference No : CAS/21-09/015
<u>General Information</u>			
Registration No.	: XE 3169S		
Accident Date	: 19/08/2021		
<u>Particulars of Damaged Vehicle</u>			
Colour	: White	Make & Model	: Mitsubishi Fuso FV51SJD2DEA
Engine Capacity	: 11967 cc	Pre-Accident Condition	: Good
Mileage (KM)	: 327788	Engine No.	: OM457LA457972C0333223
Chassis No.	: FV51SJA20241	Steering	: In Order
Registration Date	: 14/07/2017	Brake	: In Order
<u>Tyre Condition</u>			
	Size	Make	Balance
R/H Front Tyre	315/80R22.5	EFFIPLUS	80%
L/H Front Tyre	315/80R22.5	EFFIPLUS	80%
R/H Rear Tyre	295/80R22.5 X 4	TRIANGLE	50%
L/H Rear Tyre	295/80R22.5 X 4	TRIANGLE	50%
<u>Inspection</u>			
Repairer	: Koh Kock Leong Enterprise Pte Ltd 24/26 Tuas Avenue 2, Singapore 639455		
<u>Adjustment And Recommendation Cost Of Repair</u>			
Repairer's Estimate	: \$38,900.99		
Revised Amount	: \$29,450.00		
Less Excess	: -		
Nett Total	: \$29,450.00		
<u>Remarks</u>			
(A) Survey was done on 19/08/2021			
(B) Re-survey was done on 02/09/2021			
(C) Re-survey after repair was done on 06/09/2021			
(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 deem to be valid.

Constant Appraiser Services

Vehicle No : XE 3169S

Our ref : CAS/21-09/015

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	Front windscreen glass	Cracked	2,443.88	2,443.88
2	1pc	Front windscreen glass rubber	Necessary	485.10	485.10
3	1pc	Front fire wall panel	Dented/Twisted	1,174.23	1,174.23
4	1pc	Cabin front damper LH	Bent	278.90	278.90
5	1pc	Cabin lifter motor pump assy	Dented/Damaged	5,321.02	5,321.02
6	1pc	Front cab panel damper	Broken	160.25	160.25
7	1pc	Front bumper	Dented/Twisted	2,493.97	2,493.97
8	1pc	Front bumper lamp LH	Serviceable	278.67	-
9	1pc	Front bumper lamp garnish LH	Grazed	105.11	105.11
10	1pc	Front bumper bracket LH	Bent	257.89	257.89
11	1pc	Front bumper end trim LH	Grazed	67.40	67.40
12	1pc	Headlamp LH	Broken	727.54	727.54
13	1pc	Headlamp garnish LH	Broken	174.20	174.20
14	1pc	Front corner panel LH	Broken	1,268.05	1,268.05
15	1pc	Front corner panel bracket LH	Bent	299.56	299.56
16	1pc	Front corner panel rubber LH	Cut	96.12	96.12
17	1pc	Front corner panel lower rubber LH	Cut	77.20	77.20
18	1pc	Front corner panel lamp LH	Broken	220.43	220.43
19	1pc	Front wiper panel	Dented/Twisted	1,100.60	1,100.60
20	1pc	Front upper aluminium step LH	Broken	493.37	493.37
21	1pc	Front center aluminium step LH	Twisted	493.37	493.37
22	1pc	Front upper step garnish LH	Broken	616.79	616.79
23	1pc	Front lower step garnish LH	Serviceable	253.70	-
24	1pc	Front door LH	Buckled	4,195.85	4,195.85
25	1pc	Front door outer handle LH	Twisted	241.63	241.63
26	1pc	Front door outer keyset LH	Damaged/Jamrned	280.96	280.96
27	1pc	Front door signal lamp LH	Cracked	202.65	202.65
28	1pc	Front door glass LH	Serviceable	581.63	-
29	1pc	Front door glass outer moulding LH	Twisted	180.65	180.65
30	1pc	Front door glass channel LH	Twisted	211.45	211.45
31	1pc	Front door glass regulator LH	Bent/Jammed	560.50	560.50
32	1pc	Front door glass regulator motor LH	Damaged/Jammed	541.59	541.59
33	1pc	Front door inner lock LH	Jammed	461.53	461.53

Constant Appraiser Services

Vehicle No : XE 3169S

Our ref : CAS/21-09/015

S/No	Qty	Descriptions	Assessed Condition	Estimate by Workshop (\$)	Revised Amount (\$)
		<u>PARTS REPLACEMENT – LIST ITEMS (CONT'D)</u>			
34	1pc	Front door inner trim board LH	Deformed	1,061.95	1,061.95
35	1pc	Front door inner pull handle LH	Jammed	281.63	281.63
36	1pc	Front door power window control LH	Damaged	280.95	280.95
37	1pc	Front door wire harness LH	Broken	412.60	412.60
38	1pc	Front door weatherstrip LH	Distorted/Torn	241.63	241.63
39	1pc	Front door opening weatherstrip LH	Distorted/Torn	281.96	281.96
40	1pc	Front door checker LH	Bent	181.65	181.65
41	2pcs	Front door hinge LH @ \$251.50	Bent	503.00	503.00
42	1pc	Front door lower edge rubber LH	Necessary	86.93	86.93
43	1pc	Front door pillar LH	Bent/Twisted	1,450.29	1,450.29
44	1pc	Side sill fr floor LH	Dented/Buckled	1,595.31	1,595.31
45	1pc	Front side ¼ panel LH	Dented/Buckled	1,261.60	1,261.60
46	1pc	Front side ¼ panel inner member LH	Dented/Twisted	851.26	851.26
47	1pc	Front side mirror stay LH	Bent	561.95	561.95
48	1pc	Front mirror stay bracket lower LH	Broken	136.59	136.59
49	1pc	Front wheel arch panel	Broken	1,354.86	1,354.86
50	1pc	Front wheel arch panel garnish	Broken	891.42	891.42
51	1pc	Front wheel arch shield	Broken	425.63	425.63
52	1pc	Front wheel arch shield extension	Broken	281.42	281.42
53	1pc	Front wheel guard LH	Broken	481.95	481.95
54	1pc	Front mudflap LH	Broken	180.95	180.95
55	1pc	Blower assy	Broken	1,243.97	1,243.97
56	1pc	Cooling unit	Broken	2,317.22	2,317.22
57	1pc	Dashboard bottom cover LH	Deformed	271.60	271.60
58	1pc	Dashboard center bottom cover	Deformed	97.20	97.20
				43,081.31	41,967.31
		Less 25%		(10,770.32)	(10,491.82)
			Sub total	32,310.99	31,475.49
		<u>PARTS REPLACEMENT – SPECIAL NETT ITEMS</u>			
1	1pc	Company logo	Necessary	160.00	160.00
			Sub total	32,470.99	31,635.49

Constant Appraiser Services

Vehicle No : XE 3169S

Our ref : CAS/21-09/015

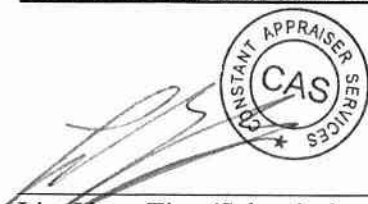
S/No	Qty	Descriptions	Assessed Condition	Estimate by Workshop (\$)	Revised Amount (\$)
		<u>LABOUR & MISC. CHARGES</u>			
1		To remove damaged body panel with all necessary components / attachments Apply hot-works where necessary repair / reshape dented panels in accordance with factory specifications Replace new parts refit & align into position Refit all necessary components / attachments		3,000.00	2,400.00
2		To spray paint replaced / repaired body panels inclusive of preparatory works & painting materials		2,200.00	1,800.00
3		To remove, refix trim board & garnish		120.00	80.00
4		To remove, refix seat & carpet		200.00	150.00
5		To remove, replace dashboard panel with necessary attachments		300.00	250.00
6		To remove & renew front windscreen glass		250.00	220.00
7		To remove, replace aircon evaporator with all necessary components & refill gas		150.00	120.00
8		Check wiring & refocus headlamp		60.00	20.00
9		Tuff kote		150.00	100.00
Grand total				38,900.99	36,775.49
Recommended cost of lump sum repair (To its pre-accident condition)					29,450.00

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 **\$29,450.00** on a contractual basis. Under normal circumstances, the repair period would be about **18 (Eighteen)** working days.

Yours faithfully,

Constant Appraiser Services


Lim Yong Tian (Sebastian)

Licensed Appraiser

Adv. Dip. In Mechanical Engineering (AUS)

MSAAA

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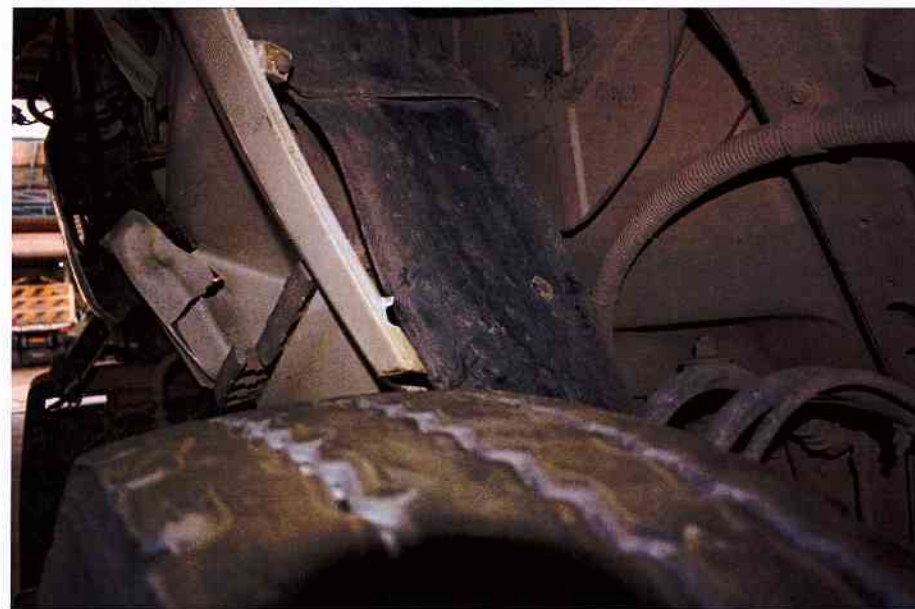






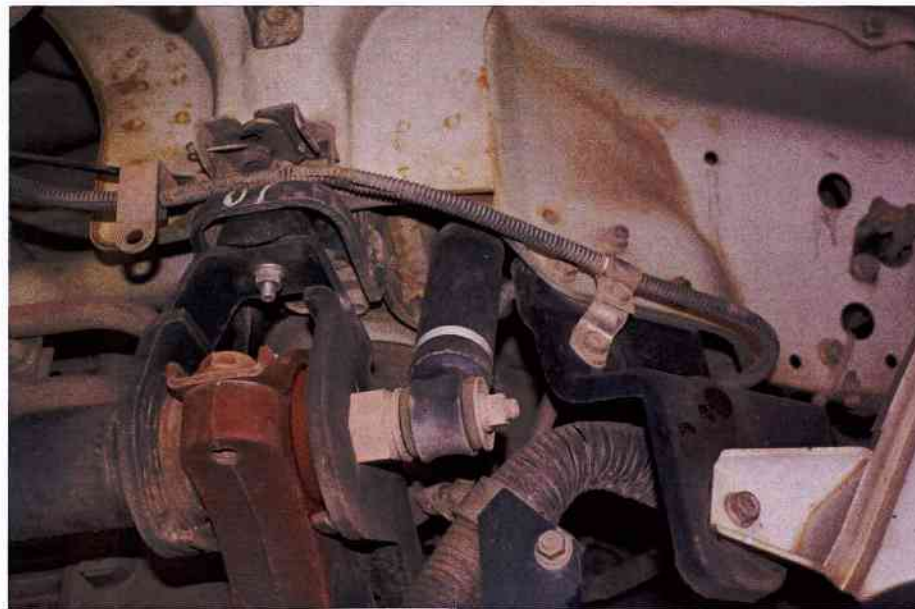


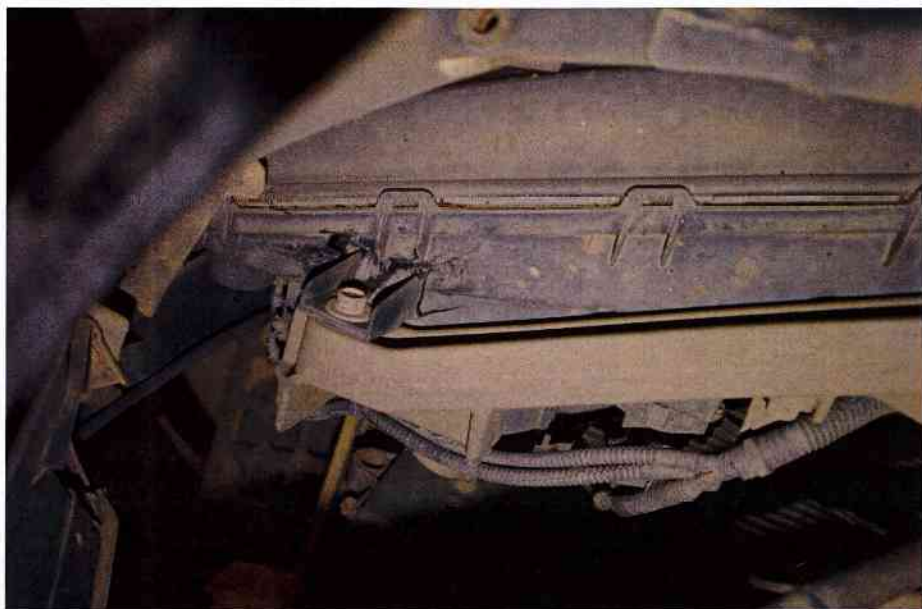
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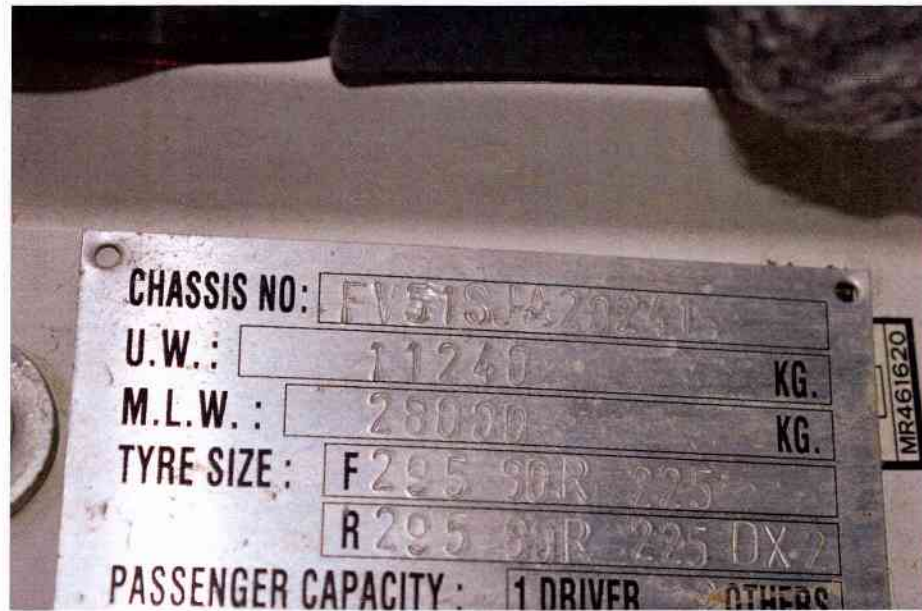
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