MARTECIEN: Throun 1 "HE CS/FCIZIO1186.6 (Vuf3 ASSIGNMENT FBSU159B / Yr Rogn: 19/4/21 Veh No: From Ciale. Type: M.Car / M.Cycle) / Bus / Van / Lorry / Taxl / Prime Mover / Estimated Cost: OD / TP / WS / TP RES / OD RES / EVA / INV / MV Truck / Trailer or Honela Cab 400xA c.c 399 To Inspect Vehicle No: Make: A/C: . Insured / Std / NI / NA at Workshop m/s T/Radlo: Insured / Std / NI / NA Sp.Reading Eng/No: Insured: 5H2Nes6901k000319 C/No: Policy No. Gen. Cond: God / Fair / Poor / Burnt Claims No. Steering: Inorder I Jammed I Leaked I Burnt or Sum Insured: Brake: Inorder I Jammed / Leaked / Burnt or (Client's Record) Modi: NII / SARIN / STD A/RIM or Make of Veh: F: 110/80 M9 Tyre Size: (Policy Condition) N/S O/S BS DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / Remark: The veh had commenced its repair at the time of inspection. TOYOTYOKO or Front Roar Bal. or Market Value: R/Bal. Consistent?: Yes or No R/Bal. mm mm IDAC Accident Rport: L/Bal. L/Bal. Consistent?: Yes or No mm GIA / PR Seen: 1200 D.O.A. 15/11/2 D.O.I. ZUIII/2/ Est. Repairs. Ban Hoch Hin 3 Val.: Yos or No Survey held at Lum Sum: Des. of Damages : (Frt.) Rear I OIS I (NIS) UIC I Rooftop or CA / REV / REP. / 24 HRS Vehicle: IN / OUT Person Contacted: The U/C / Chassis frame / Body Structure affected due to collision. Action / Instruction repate: 7288 exfiss: 1500 Days Of Repair: DANSTING Fle Pass W? : Prell, Report Survey Fee: Resurvey No. of Trlp: : Final Report Transportation: Desarrage Fle Return 107 : Site Insp (\$ S + FS \_\_ SI Add Fee: Interview (\$ Ftinlis

Tech, Inve (\$

Whelend in

Quert Formus :

MENT THAT LETTE

idiva:

7007 41.

### > Back to OneMotoring

# Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Company
Owner ID: Vehicle Details	882K
Vehicle No.:	FBS4159B
Vehicle to be Exported:	No
Intended Deregistration Date:	24 Nov 2021
Vehicle Make:	HONDA
Vehicle Model:	CB400XA
Primary Colour:	White
Manufacturing Year:	2019
Engine No.:	NC56E5000309
Chassis No.:	JH2NC5690KK000319
Maximum Power Output:	•
Open Market Value:	\$7,718.00
Original Registration Date:	19 Apr 2021
First Registration Date:	19 Apr 2021
Transfer Count:	0
Actual ARF Paid: Intended PARF Rebate Details	\$2,109.00
PARF Eligibility:	No
PARF Eligibility Expiry Date:	÷
PARF Rebate Amount: Intended COE Rebate Details	\$0.00
COE Expiry Date:	18 Apr 2031
COE Category:	D - Motorcycle
COE Period(Years):	10
QP Paid:	\$7,752.00
COE Rebate Amount:	\$7,288.00
Total Rebate Amount:	\$7,288.00

The information contained herein is correct as at 24 Nov 2021



# \*39514\*

Customer:

MS FIRST CAPITAL INSURANCE LTD

36 ROBINSON ROAD #16-01 CITY HOUSE SINGAPORE 068877

ATTN: MOTOR CLAIMS DEPT

TEL

FAX

VEHICLE NO. MAKE/MODEL

: FBS4159B : HON - HONDA CB400X

thewan echhauto. low

24/11/21 /200 PIP \*\* Paint phuto 9fter Excess 1500

QUOTATION

NO. : 39514

- Rev. 1

: 19/11/2021 DATE

: DLJB40277659 JOB NO.

: SHIWEI **FROM** 

MILEAGE: 13189

(Page 1 of 4)

S/N	Description	Action	Qty	Unit Price	/	Amount
1	BAR HANDLE P/N: 71324 Reason: CRACKED / BENT / BROKEN / DAMAGED- (R Stock Availability (Days): 1	REPLACE EPORTED BY	1.00 MECHANIC)	\$70.50	B1	\$70.50
2	BOX SIDE (MOTOMALL) ALUMINIUM 38L (MATT BLACK) P/N: 69470 Reason: CRACKED / BENT / BROKEN / DAMAGED- (R Stock Availability (Days): 1	REPLACE	1.00 MECHANIC)	\$529.50	Scv	\$529.50
3	BRACKET FOOTREST REAR LH P/N: 49262 Reason: CRACKED / BENT / BROKEN / DAMAGED- (R Stock Availability (Days): 1	REPLACE	1.00 MECHANIC)	\$60.00	Thus We?	
4	BRACKET IU METER (UNIVERSAL) S/STEEL P/N: 31712 Reason: CRACKED / BENT / BROKEN / DAMAGED- (F Stock Availability (Days): 1	REPLACE REPORTED BY	1.00 MECHANIC)	\$24.00	3T V	\$24.00
5	BRACKET LED XT12 PEDESTAL MOUNT WITH KIT P/N: 62717 Reason: CRACKED / BENT / BROKEN / DAMAGED- (F Stock Availability (Days): 1	REPLACE	1.00 MECHANIC)	\$46.50	Suc X	\$46.50
6	BRACKET SUPPORT CRASH BAR FRONT LH (CISCO P/N: 70242 Reason: CRACKED / BENT / BROKEN / DAMAGED- (F Stock Availability (Days): 1		1.00 MECHANIC)	\$82.50	Scv V	
7	BRACKET UPPER COWLING FRONT P/N: 71341 Reason: CRACKED / BENT / BROKEN / DAMAGED- (I Stock Availability (Days): 1	REPLACE	1.00 MECHANIC)	\$47.00	٦.	\$47.0





S/N	Description	Action	Qty	Unit Price		Amount
8	CAMERA REAR IP68 P/N: 71342	REPLACE	1.00	\$618.00	7	\$618.00
	Reason: CRACKED / BENT / BROKEN / DAMAGED- (RIStock Availability (Days): 60	EPORTED BY ME	CHANIC)		•	
9	COVER A FRONT UPPER P/N: 71316 Reason: CRACKED / BENT / BROKEN / DAMAGED- (R	REPLACE EPORTED BY ME	1.00 CHANIC)	\$53.50	Mr.	\$53.50
	Stock Availability (Days): 60					050.50
10	COVER B FRONT UPPER P/N: 71305 Reason: CRACKED / BENT / BROKEN / DAMAGED- (R Stock Availability (Days): 60	REPLACE EPORTED BY ME	1.00 CHANIC)	\$53.50 Sw	Mr 1.	\$53.50
11	COWLING FRONT LH Reason: CRACKED / BENT / BROKEN / DAMAGED- (R Stock Availability (Days): 1	REPLACE EPORTED BY ME	1.00 CHANIC)	\$363.70	Scr/	\$363.70
12	CRASH BAR OUTER LH FRONT WITH SIREN MOUNT (CISCO) P/N: 70239 Reason: CRACKED / BENT / BROKEN / DAMAGED- (R Stock Availability (Days): 1		1.00 CHANIC)	\$288.50 Sc,		\$288.50
13	CRASH BAR REAR LH (CISCO) P/N: 70238 Reason: CRACKED / BENT / BROKEN / DAMAGED- (R Stock Availability (Days): 1	REPLACE EPORTED BY ME	1.00 CHANIC)	\$155.00 \$	icr	\$155.00
14	LABOUR P/N: 06766 - LABOUR QUOTED FOR DISMANTLING AND INSTALI Stock Availability (Days): 1	Supply/Install	14.00 S.	\$45.00	560 x	\$630.00 3 60
15	LAMP SIGNAL FRONT LH Reason: CRACKED / BENT / BROKEN / DAMAGED- (R Stock Availability (Days): 1	REPLACE EPORTED BY ME	1.00 CHANIC)	\$103.10		\$103.10
16	LIGHT LED (JL) 12 LED RED / BLUE WITH CLEAR LENS P/N: 62716 Reason: CRACKED / BENT / BROKEN / DAMAGED- (R Stock Availability (Days): 1	REPLACE EPORTED BY ME	1.00 CHANIC)	\$297.00 \$	\ \(\nu\)	\$297.00
17	METER ASSY Reason: CRACKED / BENT / BROKEN / DAMAGED- (R Stock Availability (Days): 60	REPLACE EPORTED BY ME	1.00 CHANIC)	\$424.20	The sure	\$424.20
18	METER IU (12V) NEW MODEL P/N: 34351 Reason: CRACKED / BENT / BROKEN / DAMAGED- (R Stock Availability (Days): 1	REPLACE REPORTED BY ME	1.00 CHANIC)	\$296.00 S	cr	\$206.00
19	MIRROR LH P/N: 71300 Reason: CRACKED / BENT / BROKEN / DAMAGED- (R Stock Availability (Days): 1	REPLACE	1.00 CHANIC)	\$86.00	V	\$86.00





S/N	Description	<u>Action</u>	Qty	Unit Price		Amount
20	PANEL L. INNER P/N: 71286	REPLACE	1.00	\$20.50	$\checkmark$	\$20.50
	Reason: CRACKED / BENT / BROKEN / DAMAGED- (F Stock Availability (Days): 1	REPORTED BY N	MECHANIC)		DIS	
21	PANEL METER P/N: 71304 Reason: CRACKED / BENT / BROKEN / DAMAGED- (F Stock Availability (Days): 1	REPLACE	1.00 MECHANIC)	\$62.50	٦.	\$62.50
22	SCREW PAN Reason: CRACKED / BENT / BROKEN / DAMAGED- (F Stock Availability (Days): 60	REPLACE REPORTED BY M	2.00 MECHANIC)	\$4.60	nec	\$9.20
23	SPRAY PAINT ON COWLING FRONT LH Reason: CRACKED / BENT / BROKEN / DAMAGED- (F Stock Availability (Days): 1	Spray REPORTED BY M	1.00 MECHANIC)	\$145.00	440 3 C	\$145.00 OX 60
24	STAY COWLING FRONT UPPER P/N: 71340 Reason: CRACKED / BENT / BROKEN / DAMAGED- (F Stock Availability (Days): 1	REPLACE	1.00 MECHANIC)	\$117.50	V B+	\$117.50
25	STAY SCREEN LH P/N: 54749 Reason: CRACKED / BENT / BROKEN / DAMAGED- (F Stock Availability (Days): 1	REPLACE	1.00 MECHANIC)	\$41.50	Marc?	\$41.50
26	STAY SCREEN RH P/N: 54744 Reason: CRACKED / BENT / BROKEN / DAMAGED- (F Stock Availability (Days): 1	REPLACE	1.00 MECHANIC)	\$41.50	Make?	\$41.50
27	STICKER (CERTIS CISCO) WINDSHIELD P/N: 67401 Reason: CRACKED / BENT / BROKEN / DAMAGED- (F	REPLACE	1.00 MECHANIC)	\$36.50	Vnec	\$36.50
28	STICKER (CISCO) COWLING FRONT LH P/N: 69684 Reason: CRACKED / BENT / BROKEN / DAMAGED- (I Stock Availability (Days): 1	REPLACE	1.00 MECHANIC)		Valc	\$19.50
29	STICKER (CISCO) COWLING SIDE LH P/N: 69681 Reason: CRACKED / BENT / BROKEN / DAMAGED- (I Stock Availability (Days): 1	REPLACE	1.00 MECHANIC)	\$32.00	Vnec	\$32.00
30	STICKER (LTA) TRAFFIC MARSHALL SIDE BOX LH P/N: 69955 Reason: CRACKED / BENT / BROKEN / DAMAGED- (I Stock Availability (Days): 1	REPLACE	1.00 MECHANIC)	\$292.50	Jnic	\$292.50
31	STICKER NUMBER PLATE FRONT (BLACK) STRAIG P/N: 32921 Reason: CRACKED / BENT / BROKEN / DAMAGED- (I Stock Availability (Days): 1		1.00 MECHANIC)	\$20.00	Ine C	\$20.00





<u>S/N</u> 32	<u>Description</u> WINDSHIELD - CLEAR (PUIG) P/N: 69455	Action REPLACE	Qty 1.00		Amount \$222.00
33	Reason: CRACKED / BENT / BROKEN / DAMAGE Stock Availability (Days): 30 TRANSPORT CHARGES (MOTORCYCLE) CLAS		2.00	\$55.00 /n	\$110.00
	P/N: 45836	SUB TOTAL GST @ 7 %		_	\$5,308.70 \$371.61
			GRAND T	OTAL (SGD)	\$5,680.31

Remarks:

Validity: 30 days

For & on Behalf of

BAN HOCK HIN CO PTE LTD

Acknowledge & Accepted By



RAYMOND

This quotation is sent via email / LAN-Fax and will bear a computer generated signature.

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed <u>and</u> is subject to final approval from Insurance Company

Acknowledged by Repairer Signature:

Date:







## **Vehicle Details**

Vehicle No.

FBS4159B

Make / Model

HONDA/CB400XA

Vehicle Type:

P00 - Passenger Motorcycle/Autocycle /Moped

Vehicle Scheme:

Normal

Propellant:

Petrol

Motor No.:

-

Power Rating:

\*\*

Maximum Laden Weight:

386 kg

Year Of Manufacture:

2019

Lifespan Expiry Date:

-

Quota Premium:

\$7,752.00

Road Tax Expiry Date:

18 Oct 2022

Inspection Due Date:

18 Apr 2024

CO2 Emission:

CO Emission:

Vehicle Attachment 1:

No Attachment

Chassis No.:

JH2NC5690KK000319

Engine No.:

NC56E5000309

Engine Capacity:

399 cc

Maximum Power Output:

-

Unladen Weight:

197 kg

Original Registration Date:

19 Apr 2021

COE Category:

D - Motorcycle

COE Expiry Date:

18 Apr 2031

PARF Eligibility Expiry Date:

Intended Transfer Date:

24 Nov 2021

CEV/VES Rebate Utilised Amount:

-

HC Emission:

SC1521BH0001 / CHIN MENG MOTORS ENTRY DATE & TIME: 17/11/2021 09:34 (SGT) SUBMITTED BY: CMM02 VERSION: 1 (17/11/2021 09:34 (SGT))



# SINGAPORE ACCIDENT STATEMENT

1. Please report <u>correctly</u> the details of the accident to speed up the claims process.
2. This Form must be <u>completed by the Policyholder and/or the Authorised Driver</u>
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate

Information provided must be as truthful and accurate as possible. Any willful misrepresentation of withouring of material facts may allow insurance companies be reported by the insurance companies.
 The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
 Any false reporting may be referred to the Police for Investigation.
 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.
 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

17/11/2021 09:34 (SGT) Date of Submission 15/11/2021 21:30 (SGT) Date of Accident **Exact Location of Accident** Bedok S, Singapore BEDOK SOUTH AVE 1 Additional Location Information Country/State of Loss Singapore

#### **DETAILS OF OWN VEHICLE**

FBS4159B Vehicle Registration Number

INSURED/POLICYHOLDER

Is company? CERTIS CISCO AUXILIARY POLICE FORCE PTE LTD Name Of Registered Owner Company Reg No 2XXXXX882K JEREMYYC\_QUEK@CERTISGROUP.COM **Email Address** (Phone) +65-68428849 Mobile Phone No Alternative Phone No (Office) +65-68428849

VEHICLE PARTICULARS

Honda Manufacturer Cb400x Model Variant Exact purpose for which vehicle was being used at time of accident Are you claiming under your own insurance policy for repair to Yes your vehicle? Motorcycle Vehicle Category Manual Transmission CC 400

#### INSURANCE COMPANY

MS First Capital Insurance Ltd Name of Insurance Company Type of Coverage Comprehensive Fleet Policy D-2109290MFCE/133 Policy Number Cover Note Number

DRIVER

MOHAMAD ZULFADLY BIN MOHAMAD AEDEY Name of Driver SXXXX023E NRIC No



Date Of Birth Occupation Date Of Driving Pass Driving experience Gender Mobile Number Alt. Phone Number Email Address Address Address Address Address complement Postcode Is the driver the policyholder? If No, Relationship of the Driver with the Insured Does Driver Own Other Vehicles? Vehicle Registration Number of Other Vehicle Owned by Driver Insurance Company of Other Vehicle Owned by Driver	21/09/1996 Outdoor 18/05/2018 3 YEARS AND 6 MONTHS Male (Phone) +65-97886103 - JEREMYYC_QUEK@CERTISGROUP.COM BLK 141 PASIR RIS ST 11 #06-161 - No Employee No
GENERAL INFORMATION OF THE ACCIDENT	
Type of Accident Weather Conditions Road Surface	Side Swipe Clear Dry
OTHER INFORMATION	
Was any foreign vehicle involved in the accident? Number of vehicles involved in the accident Was anybody injured in the Accident? Was any injured conveyed to hospital by ambulance? Was any other vehicle or property damaged? Number of Passengers (Including Driver) Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No 1 No - No 1
DETAILS OF POLICE ACTION	
Was the accident reported to the police? Police Station Name Police Station Phone No Alt. Police Station Phone No Police Station Address Was notice of intended Prosecution given? If yes, against whom?	Yes Pasir Ris Neighbourhood Police Centre (Phone) +65-18005852999 (Fax) +65-65855261 1 Pasir Ris Drive 4 #01-01 Singapore 519457 No
CIRCUMSTANCES OF ACCIDENT	
REFER TO POLICE REPORT.	
ATTACHMENT(S)	
Are accident photos available for attachment? Was there any video captured by Car Camera? Was there any audio recorded?	Yes No No

### IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- This Form must be completed by the Procyholder and/or the Authorised Drivet. 3 Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow
- The issue and acceptance of this Form by insurance companies is not an admission of policy flability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Traffic Police Department for investigation.
- 6 This report will be forwarded by the insurers to the GIA Records Mangement Centra established by the General Insurance Association of Singaporo (GIA) for prohiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7 By the loggement of this report to the incurers, you hareby 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)

(a) My Insurer, my workshop and the General Insurance Association of Singapore ("G!A") may/are permitted to collect, use, disclose and/or process my parsonal 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 (at insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' law yers/law firms, the Monetary Authority of Sasgapore 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 daims;

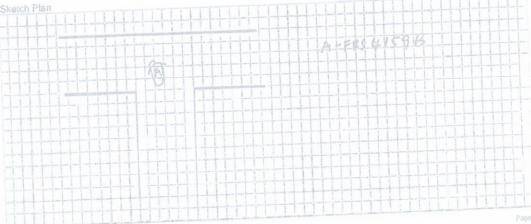
(iii) carrying out and/or dealing with my instructions or responding to any enquires by me;

(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

(v) complying with applicable law in deministering, processing, handling and/or dealing with my claims.

(b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' towyers flow 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 booksdaing their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposco.



Describe Circumstance of the Accident

Refer to attached police report T/20211116/2000.

Declaration
I/We declare the foliogoing particulars the true in every respect.





Police Station Of Origin:
Pasir Ris N.P.C
1 Pasir Ris Drive 4 #01-01 SINGAPORE
519457 Tel No. 1800-5852999

EPORT OF	A TRAFFIC.	ACCIDENT	Vide Report No	6
Date/Time 16/11/202	Report Ma 1 00:27	ide.	Vide Report No.	
Name of I	t's Particu Informant: AD ZULFAI		Address: APT BLK 141 PASIR RIS ST	REET 11 #06-161 SINGAPORE
MOHAMA ID Tupa /	AD AEDEY		610141 Contact No.: Home/Office:	Mobile: 97886103
Nationali		EN	Email:	
Sex: Male	Age: 25	Date of Birth: 21/09/1996	Type of Informant: Driver	Institution / School Name:
Race: Malay			Language:	
Occupa CERTIS	tion: 3 CISCO		Driving Licence Information: Class: 2B,2A,2,3,4	Date of Expiry:

General Infor	mation of the Accide	1   Drin	k Dat	e/Time of	Type of Location:
Type of Accident	Non-Injury Others	Driv No	e: Acc	ident: 11/2021 21:30	
Location:					
BEDOK SOUT	TH AVENUE 1				
Weather Weather		Road Surfa	ce:	R	oad Speed Limit:
Clear		Dry			
Traffic Flow.		Traffic Con	irol:	Ti	affic Volume:
Type of Collision	in)		A.		nyone conveyed by mbulance:

JE cle No.	rehicle involve	Make	Model	Color	Condition	No of Passenge
	Motorcycle	HONDA	CB400X	White	Slightly	0



Police Station Of Origin: 1 Pasir Ris Drive 4 #01-01 SINGAPORE Tel No: 1800-5852999

On the 15/11/2021 at 2130hrs, I was travelling along Bedok south avenue 1 just after exiting my base I had self-skidded on the company's motorcycle. No injuries. I had informed my supervisor and was had self-skidded to lodge this police report for their record. The damages on the motorcycle are the windshield advised to lodge this police report for their record. The damages on the motorcycle are the windshield was broken, clutch issue, crash bar side and rear, the left blinker, slight scratches on the fairing.

1 /2 /2/AM	
POLICE FO	
S y	
Acce Station Of Origin	
1 Pasir Ris Drive 4 #01-01 SI 519457	INGAPORE CONTINUATION OF REPORT
Tel No. 1800-5852999	
Sketch Plan	
Informant is not able to provid	de sketch plan
IMPORTANT: Please attach a	a copy of your vehicle's Insurance Certificate to this report. If you don't have
the centicate with you now, pr	lease lax a copy to 65414565 stating the report number as reference.
Signature of Officer Recording	ing The Report Signature Of Informant:
the centicate with you now, pr	ing The Report Signature Of Informant:
Signature of Officer Recording G / Sgt 2 MUHAMMAD FAIZ BIN MUHAMMAD FAIZAL Signature Of Interpreter:	ng The Report Signature Of Informant:
Signature of Officer Recording G / Sat 2 MUHAMMAD FAIZ BIN	ing The Report Signature Of Informant:
Signature of Officer Recording G / Sgt 2 MUHAMMAD FAIZ BIN MUHAMMAD FAIZAL Signature Of Interpreter:	ing The Report  Signature Of Informant:  Date/Time:
Signature of Officer Recording G / Sgt 2 MUHAMMAD FAIZAL Signature Of Interpreter: Not applicable	Signature Of Informant:  Date/Time: 18/11/2021 00:27
Signature of Officer Recording G / Sgt 2 MUHAMMAD FAIZ BIN MUHAMMAD FAIZAL Signature Of Interpreter: Not applicable	ing The Report  Signature Of Informant:  Date/Time: