



JusEquity Law Corporation

ADVOCATES & SOLICITORS • COMMISSIONER FOR OATHS

133 New Bridge Road #10-03 Chinatown Point Singapore 059413
Telephone (65) 6536 9339, Fax : (65) 6536 5368 (Litigation)
Email : claims@juseq.com.sg Website: www.juseq.com.sg

Our Ref: JEQ/210343/0621/AD

Writer's Name: Caleb Tan

Your Ref: SLS5230C

30 November 2021

INDIA INTERNATIONAL INSURANCE PTE LTD

64 Cecil Street
#04/05 IOB Building
Singapore 049711
Attn: Motor Claims Dept

**BY EMAIL
WITHOUT PREJUDICE**

CHOW WING CHUEN RICHARD

67 Lucky Garden
Singapore 467701

**BY POST
WITHOUT PREJUDICE**

Dear Sirs

PROPERTY DAMAGE CLAIM ARISING FROM ACCIDENT INVOLVING VEHICLE GBG4166T AND SLS5230C AT REFLECTION CONDO BASEMENT CARPARK ON 22 JUNE 2021.

We act for Megazz Electronics, the owner of motor vehicle no.GBG4166T, in his claim for damages as a result of the above accident.

We are instructed that on the 22 June 2021, the driver of your insured motor vehicle no. SLS5230C so negligently drove, managed and controlled the said motor vehicle that he caused or permitted the same to collide into our client's motor vehicle no GBG4166T.

The said collision was solely caused by the negligence of the driver of your insured motor vehicle no. SLS5230C.

As a result of the said collision, our client has suffered loss and damage which are set out hereunder as follows: -

A	Damages		
	a. Cost of repairs	\$	6,200.00
	b. Rental charges	\$	840.00

CONFIDENTIALITY CAUTION

This message is intended only for the use of the individual or entity to whom it is addressed and contains information that is privileged and confidential. If you, the reader of this message, are not the intended recipient, you should not disseminate, distribute or copy this communication. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address at our expense. Thank you.

B	Disbursements		
	a. LTA/ GIA Search/ Report Fees	\$	36.49
C	Cost with GST (at this stage)	\$	749.00

We enclose herewith copies of the following documents in support of our client's claim: -

- a) GIA report with sketch plan lodged by the driver of our clients' vehicle;
- b) GIA report with sketch plan lodged by the driver of vehicle no. SLS5230C;
- c) LTA Search Result ;
- d) Invoices from GIA;
- e) Final repair bill from Auto Daytona; and
- f) Vehicle rental agreement and invoice from Zeal Automobile.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all enclosed documents to your insurer.

Please note that you as insurers / owner should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against your insured(s) / you without further notice to you.

Please also note that if you have a counterclaim against our clients arising out of the accident, you are also 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



Enc.
cc client

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	23/06/2021 14:24 (SGT)
Date of Accident	22/06/2021 13:15 (SGT)
Exact Location of Accident	Keppel Bay View, Singapore
Additional Location Information	REFLECTIONS CONDO BASEMENT CARPARK
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBG4166T
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INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	MEGAZZ ELECTRONICS
Company Reg No	5XXXX647W
Email Address	swkvincent@icloud.com
Mobile Phone No	(Phone) +65-84883659
Alternative Phone No	+65-84883659

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Proace
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	1997

INSURANCE COMPANY

Name of Insurance Company	Tokio Marine Insurance Singapore Ltd
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	MQ002423
Cover Note Number	-

DRIVER

Name of Driver	SOH WEE KIAN VINCENT
NRIC No	SXXXX134H

Date Of Birth	27/08/1984
Occupation	Outdoor
Date Of Driving Pass	31/07/2004
Driving experience	16 YEARS AND 11 MONTHS
Gender	Male
Mobile Number	(Phone) +65-84883659
Alt. Phone Number	-
Email Address	swkvincent@icloud.com
Address	BLK 443C FAJAR ROAD #14-68
Address complement	-
Postcode	673443
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 - 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?	No
Was any injured conveyed to hospital by ambulance?	-
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 SKETCH PLAN

ATTACHMENT(S)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SLS5230C
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	RICHARD CHOW
Contact Number	(Phone) +65-97585067
Address	-
Address complement	-

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

SKETCH PLAN

IMPORTANT NOTICE

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

I AM AWARE THAT MY INSURER MAY HAVE A **14 DAYS TIMEFRAME** FOR ME TO SUBMIT AN OWN DAMAGE CLAIM UNDER MY OWN POLICY. I WILL CHECK MY POLICY FOR MORE DETAILS.

 Policyholder's Signature
 Date & Time:

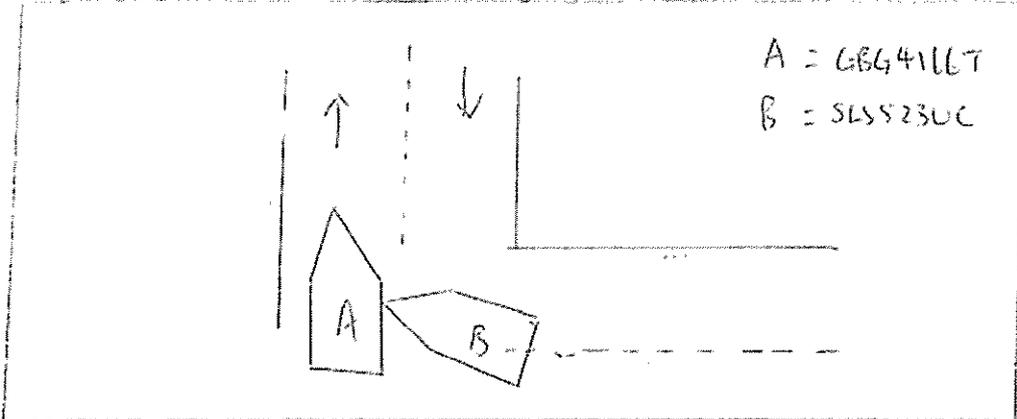


 Driver's Signature
 (if driver is not the policyholder)
 Date & Time:



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

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

The accident happened on 22nd Jun 2021 at around 13:5hr at basement carpark in the reflection I was driving vehicle A, 6BG4166T towards the carpark exit when the accident happened.

I was going straight and was approaching upslope to first floor when I experienced an impact on the right side. Vehicle B, 5L5523UC, was driving ~~from~~ from the right side and was attempting to turn right towards exit when he hit into my right side door.

There was no damage injury.

Claim OD/IP at Su Brothers Claim OD/IP at other workshop Reporting Only

Remarks: Please forward a copy of my efile accident report to:

My workshop : Sin Beng Long Motor work
 Email address : SMLmotorwork@gmail.com
 & myself :
 Email address :

Note: Please take note that your insurer have 14 days timeframe for you to submit own damage claim under your own policy. Kindly check with your own insurer for more information.

DECLARATION

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



Reference No: SS1F216N0001
 Date: 22/6/2021

[Signature]
 Driver's Signature

If driver is not the policyholder
 Date: 22/6/2021

[Signature]

Reporting Centre Personnel Signature
 Name
 (Print Name)







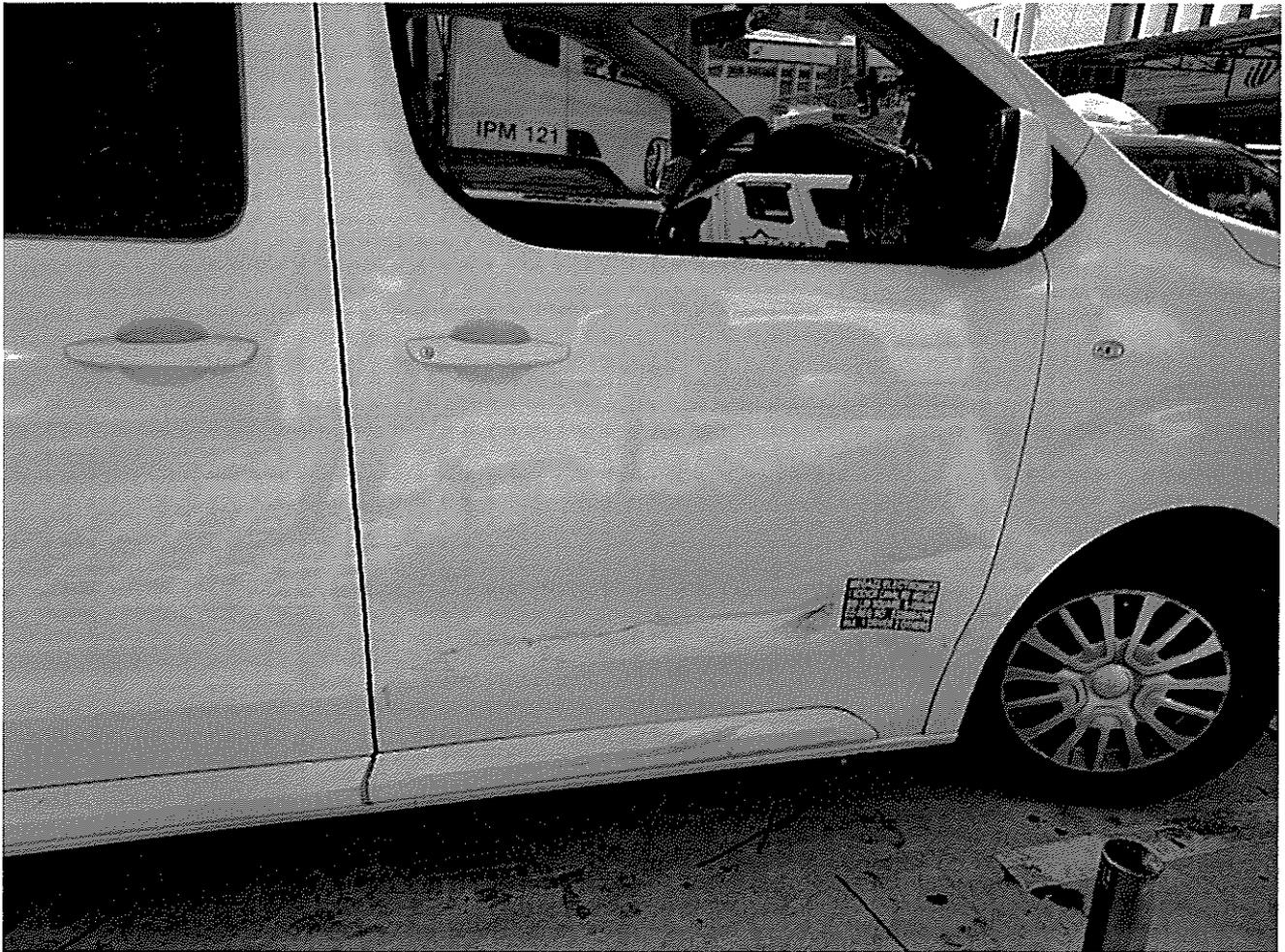






IMAGES #7





AUTO DAYTONA

1 BUKIT BATOK CRESCENT #02-54 WCEGA PLAZA SINGAPORE 658064

Tel: 6684 8884, Fax: 6684 8885

Reg: 53290185A

Attention To : MEGAZZ ELECTRONICS

Invoice No : AUTO21-0920

Invoice Date : 20/09/2021

ROC No : 53266647W

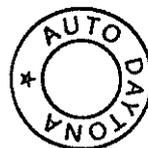
Car Model : TOYOTA PROACE

Car Plate No : GBG4166T

S/N	Description	Amount S\$
1	Total Repair Cost (Lumpsum Repair)	\$6,200.00

Sub-Total \$6,200.00

=====



Date and Customer's Signature/Co. Stamp

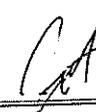
AUTO DAYTONA

Zeal Automobile

No.1 Bukit Batok Crescent #02-54 WCEGA Plaza Singapore 658064
 Tel: 6684 8884 Fax: 6684 8885
 Reg: 52900870W

VRANO

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		Vehicle No: SJV8487S	
Hirer: <u>Soh Wee Kian Vincent</u>		Make & Model: <u>Honda Stream</u>	Auto/Manual
NRIC: <u>S84253447</u>		Check Out -:	
Address: <u>Blk 443C Pnjay Pond #14-66</u>		Date: <u>28/06/2021</u>	Mileage Out
<u>(S) 673443</u>		Time: <u>10:05am</u>	
Contact Number: <u>84883659</u>			
Insurance Policy Term & Condition -:		CHARGES	
1. EXCESS FOR HIRER- S\$4000.00		Daily @S per day	SS
2. NOT PERMITTED TO DRIVE- NO COVERED		Weekly @S per week	
DRIVER AGE 22 YEARS AND BELOW		Monthly @S per month	
DRIVER AGE 70 AND ABOVE		Others @S	
DRIVER LESS THAN 2 YEARS DRIVING EXPERIENCE		Sub-Total S	
3. ADDITIONAL EXCESS- S\$4000.00		IMPORTANT !!!	
DRIVER AGE 23 TO 26 YRS OLD WITH 2 YRS DRIVING EXPERIENCE		FOR SINGAPORE USE ONLY	
DRIVER AGE 65 TO 70 YRS OLD WITH 2 YRS DRIVING EXPERIENCE		Towing Fee to Malaysia: As Per Market Rate	
REMARKS		Malaysia Excess(With Prior Consent):	
<u>Replace For Vehicle G8H4166T Accident Repair.</u>		Hirer's Signature: 	

I have read agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given ZEAL AUTOMOBILE in connection with this agreement is true.

IMPORTANT

- ONLY PERSONS ABOVE 21 TO BELOW 65 YEARS OLD WITH MORE THAN 3 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE. OTHERWISE ADDITIONAL S\$3000.00 EXCESS IS APPLICABLE.
- ALL THE PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER AND ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY-ZEAL AUTOMOBILE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- IN THE EVENT OF VEHICLE BREAKDOWN, TOWING FEE WILL BE RESPONSIBLE BY RENTER.

RETURN OF VEHICLE: THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO ZEAL AUTOMOBILE AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	SIGNATURE OF HIRER
<u>5/7/2021</u>	<u>4:30pm</u>			

Name of Handler _____

Zeal Automobile

1 BUKIT BATOK CRESCENT #02-54 WCEGA PLAZA SINGAPORE 658064

Tel: 6684 8884, Fax: 6684 8885

Reg: 52900870W

INVOICE

Invoice To:

AUTO DAYTONA

Invoice No: Z.A. 21-07/08

Date: 8/7/2021

Hirer's Car Vehicle No: SJV8487S

Vehical Description : HONDA STREAM

No: of Days	Description	Total Rental Amount (SGD)
7	Rental fees for 28th Jun 2021 to 5th Jul 2021 (1 Day = \$120)	\$ 840.00
Total (SGD)		\$ 840.00

*** For Cheque Payments - Please make cheque payable to " Zeal Automobile "





**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: 17/08/2021

Your Ref No: JEQ/210343/0621/AD

Dear Sir/Madam,

Date of Accident: 22/06/2021 00:00 (SGT)

Vehicle No: GBG4166T

Place of Accident: Keppel Bay View, Singapore 098417

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\$)
SLS5230C	Keppel Bay View, Singapore 098417	(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.

PAR Automotive Consultancy

Regn. No: 52986974L

Mailing Address : Blk 310 Shunfu Road #07-213, Singapore 570310. Tel : 645 31173, Fax : 645 36131.

Report No: 0051-21-SHLM

17 September 2021

Megazz Electronics
c/o Sin Heng Long Motor Work
Blk 5032 Ang Mo Kio Ind Pk 2 #01-287/305
Singapore 569535

INVOICE No. 0051-21-SHLM

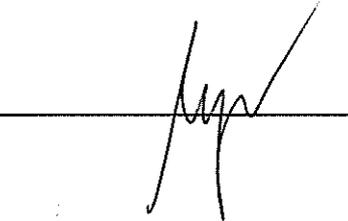
Vehicle No. GBG4166T

<u>S/NO.</u>	<u>SERVICES RENDERED</u>	<u>Amount due</u>
1	Being accident vehicle appraisal services, transport, photographs and re-inspection (work in progress and post repair inspection).	\$661.00
Total amount payable		<u>\$661.00</u>

Kindly cross your cheque in favour of "PAR Automotive Consultancy"

We thank you in anticipation for your prompt payment.

PAR Automotive Consultancy



Report No: 0051-21-SHLM

17 September 2021

ACCIDENT VEHICLE SURVEY REPORT

Megazz Electronics
c/o Sin Heng Long Motor Work
Blk 5032 Ang Mo Kio Ind Pk 2 #01-287/305
Singapore 569535

VEHICLE INFORMATION:

<i>Vehicle Reg No.:</i>	GBG4166T	<i>Odometer:</i>	044782km
<i>Make & Model:</i>	Toyota Proace	<i>Colour:</i>	White
<i>Chassis number:</i>	YARVFAHKGZ069481	<i>Date of accident:</i>	22/06/2021
<i>Year of Regn.:</i>	08/08/2017	<i>Date inspected:</i>	28/06/2021
<i>Repairer at:</i>	Sin Heng Long Motor Work Blk 5032 Ang Mo Kio Ind Pk 2 #01-287/305 Singapore 569535	<i>Date inspected (After Repair):</i>	05/07/2021

STATIC CHECKS, where applicable:

<i>Steering :</i>	serviceable
<i>Footbrake :</i>	serviceable
<i>Handbrake :</i>	serviceable
<i>Paintwork :</i>	Good
<i>General condition :</i>	Good

TIRE CONDITION:

	<u>LH / Make</u>	<u>RH / Make</u>	<u>Size</u>
<i>Front:</i>	4mm/Goodyear	4mm/Goodyear	215/65R16
<i>Rear:</i>	6mm/Bridgestone	6mm/Bridgestone	215/65R16

POINT OF IMPACT AND DAMAGE, where applicable:

Impact on the front RH portion.
Please see details as described in the Annex for parts and labour.

REMARKS:

We have inspected the above-mentioned vehicle on a "Without Prejudice" basis.

Parts and Labour Assessment

Report No: 0051-21-SHLM

Vehicle No: GBG4166T

Description of part	Qty	Condition as inspected	Repairer's estimate	Our adjustment
Front fender RH	1	buckled	1,444.00	1,444.00
Front fender inner shield RH	1	deformed	195.00	195.00
Front door RH	1	buckled	2,400.00	2,400.00
Front door glass outer moulding	1	necessary	192.00	192.00
Front door glass regulator	1	bent	285.70	285.70
Front door glass regulator motor	1	shorted	355.20	355.20
Front door outer lock handle	1	distorted	192.00	192.00
Front door key lock	1	jammed	235.40	235.40
Front door lock	1	bent	214.00	214.00
Front door inner trim board RH	1	fractured	256.80	256.80
Front door protector RH	1	necessary	125.00	125.00
Front door wealtherstrip vertical RH	1	deformed	149.80	149.80
Front door side mirror inner garnish RH	1	deformed	58.00	58.00
Front door inner trim board garnish RH	1	fractured	110.00	110.00
Front door glass control switch RH	1	fractured/shorted	115.20	115.20
<i>Subtotal before discount</i>			6,328.10	6,328.10
<i>Percentage discount</i>	<i>0%</i>	<i>and 25%</i>	0.00	1,582.03
Sub-total 1			6,328.10	4,746.08
Door speaker	1	distortion	180.30	180.30
Door LTA sticker	1	necessary	25.00	25.00
Door inner trim board clips - set	1	necessary	30.00	30.00
Fender inner shield clips - set	1	necessary	25.00	25.00
<i>Subtotal before discount</i>			260.30	260.30
<i>Percentage discount</i>	<i>0%</i>	<i>and 0%</i>	0.00	0.00
Sub-total 2			260.30	260.30
Parts-total			6,588.40	5,006.38
LABOUR				
1. To straighten and panel beating front door pillar RH, rear door RH, front bumper and front RH frame members. To remove and refit above parts.			1,200.00	750.00
2. To putty, re-spray painting and polish affected areas.			1,600.00	1,000.00
3. To check and rectify wiring system.			80.00	50.00
4. To remove and refit front door RH components.			150.00	120.00
5. To rust proof affected areas.			120.00	60.00
Labour total			3,150.00	1,980.00
Parts & Labour total			9,738.40	6,986.38

PAR Automotive Consultancy

Results of inspection of the accident vehicle are as shown above.

We have taken into consideration the age and condition of the vehicle in our recommendation.

Hence, the recommended cost of repairs based on LUMP SUM repairs is :

\$6,200.00

and the recommended number of working days for the repairs is :

6



B J Loi (I Eng. MIMI, AIRTE)

Automotive Appraiser