

China Taiping Insurance (S) Pte Ltd
3 Anson Road
#16-00 Springleaf Tower
Singapore 079909
Attention: Motor Claims

“Without Prejudice”

Your Ref.
Our Ref.
Date
Subject

06 June 2022

ACCIDENT INVOLVING VEHICLE SMN7067J & SMV6130Z ON 04.12.2021

Dear Sirs

We refer to the above matter.

The accident was caused solely by the negligence on the part of your insured. As a result of the said accident, our client has suffered losses which are set out hereunder as follows:-

Cost of repair	:	S\$	21,213.70
Loss of use	:	S\$	7,200.00 (S\$120.00 x 60 days)
GIA search fee	:	S\$	2.00
Total	:	S\$	28,415.70

A copy of each of the following supporting documents is enclosed:

1. Copy of Final Repair bill
2. Copy of Accident Report & GIA Search Slip
3. Copy of Certificate of Insurance
4. Copy of Identification Card & Driving License
5. Copy of Letter of Authorisation

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

Should you have a counterclaim against our client arising out of the accident, you are also required to send a letter giving full particulars of the counterclaim together with all relevant supporting documents within eight (8) weeks of your receipt of this letter.

For any correspondence, please contact Ms Caroline Tan at **6308 8517** or email to caroline.tan@bisauto.com.sg

Yours sincerely

Caroline Tan
Claims Manager, Body & Repair Section

BIS AUTOMOBILES

30 Teban Gardens Crescent Singapore 608927

BIS Automobiles Pte Ltd

Co. Reg. No. 201908617D. GST Reg. No. 201908617D

TAX INVOICE

Invoice No. : 35006780
Invoice Date : 04/05/2022
WIP No. : 26177
Issued By : Gary Poh Chai Hoon

- CUSTOMER DETAILS -

Mr. Sandeep Chambocheri Veetil
C/O BIS Automobiles Pte Ltd
30 Teban Gardens Crescent
Singapore 608927

- ACCOUNT -

China Taiping Insurance (S) Pte Ltd
3 Anson Road
#16-00 Sringleaf Tower
Singapore 079909
Motor Claims Department

REGN. NO.	CHASSIS NO.	REGN. DATE	MODEL
SMN7067J	J646554	26/8/2019	MERCEDES

DESCRIPTION	NETT
To replace front bumper and attachments, rear bumper and attachments, boot lid include knocking out dents caused by the accident	2,160.00
To spray paint front bumper, rear bumper and boot lid	2,000.00
To replace air con condenser and air con hoses include vacuum system, top up freon gas and conducting checks for leak and proper function	720.00
To remove and install Rear windscreen glass to facilitate repairs including water leak tests	576.00
To transfer lock mechanism from old to new boot lid include conducting checks on new boot lid central locking system and sensor for proper function	360.00
To replace rear exhaust silencer include alignment and conducting checks for leak and proper function	360.00
To remove and install Rear boot compartment carpet and garnish to facilitate repairs	204.00
To transfer PDC assembly from old to new bumper include reconnecting to new bumper and conducting checks for proper function (x2)	200.00
To carry out body cavity preservation	80.00
To supply Front and Rear Emboss number plate	140.00
To carry out vehicle Diagnosis Tests	360.00
Sundries	150.00

BIS AUTOMOBILES

30 Teban Gardens Crescent Singapore 608927

BIS Automobiles Pte Ltd

Co. Reg. No. 201908617D. GST Reg. No. 201908617D

TAX INVOICE

	DESCRIPTION	UNIT PRICE	QTY	DISC. %	NETT
ZA1568851900	Bracket, left	173.86	1.00	5.00	165.17
ZA1568852000	Bracket, right*	110.39	1.00	5.00	104.88
ZMB15688036009999	Bumper cover, front	1,398.43	1.00	5.00	1,328.51
ZA1568853300	Bumper holder, left lower*	66.38	1.00	5.00	63.07
ZA1568880500	Carrier, Mercedes star	178.03	1.00	5.00	169.13
ZMB0008171801	Company sign, bumper	66.66	1.00	5.00	63.33
ZMB2465000454	Condenser	1,185.38	1.00	5.00	1,126.12
ZA0029953802	Exhaust clamp*	121.98	1.00	5.00	115.89
ZMB1564901300	Exhaust system	1,226.51	1.00	5.00	1,165.19
ZMB2019972281	Fastener grommet	2.64	2.00	5.00	5.02
ZA0008880060	Grille carrier	125.18	1.00	5.00	118.93
ZA15688826009982	Lower carrier	362.23	1.00	5.00	344.12
ZMB1568170016	Mercedes star	49.98	1.00	5.00	47.49
ZMB8171016	Mercedes star logo	140.01	1.00	5.00	133.01
ZMB1568171000	Model emblem	92.04	1.00	5.00	87.44
ZA1568809101	Parts kit, radiator grille	807.08	1.00	5.00	766.73
ZA1568806400	Radiator grille, carrier	298.09	1.00	5.00	283.19
ZMB1567401300	Rear door/boot lid	2,191.75	1.00	5.00	2,082.17
ZA1568850011	Step plate	217.60	1.00	5.00	206.72
ZMB0039987650	Stop plug	2.29	2.00	5.00	4.36
ZMB1564900127	Tail pipe left	283.61	1.00	5.00	269.43
ZMB1568851400	Trim bumper lower	1,052.97	1.00	5.00	1,000.33
ZA1568852600	Trim, bumper lower rear	1,052.97	1.00	5.00	1,000.33
ZA15688026409999	Trim, bumper, rear	1,451.00	1.00	5.00	1,378.45
ZA1567430082	Trunk lid finisher*	150.00	1.00	5.00	142.50
ZA15688806009982	Upper carrier	362.50	1.00	5.00	344.38

Total Labour :	7,310.00
Total Parts :	12,515.89
Total Labour & Parts :	19,825.89
Deduction for Excess :	
Total Repair Costs less Excess:	19,825.89
GST @7%:	1,387.81
Grand Total :	21,213.70

TP → China.

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	06/12/2021 17:40 (SGT)
Date of Accident	04/12/2021 12:57 (SGT)
Exact Location of Accident	AYE, Singapore
Additional Location Information	AYE TOWARDS THE CITY, UNDER BUONA VISTA FLYOVER
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMN7067J
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	SANDEEP CHAMBOCHERI VEETIL
NRIC No	SXXXX808B
Email Address	sveetil@gmail.com
Mobile Phone No	(Phone) +65-94597016
Alternative Phone No	+65-82007988

VEHICLE PARTICULARS

Manufacturer	Mercedes
Model	Gla180
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	1595

INSURANCE COMPANY

Name of Insurance Company	Aviva Ltd
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	11083238
Cover Note Number	-

DRIVER

Name of Driver	SANDEEP CHAMBOCHERI VEETIL
NRIC No	SXXXX808B

Date Of Birth	25/05/1967
Occupation	Indoor
Date Of Driving Pass	19/07/2003
Driving experience	18 YEARS AND 5 MONTHS
Gender	Male
Mobile Number	(Phone) +65-94597016
Alt. Phone Number	+65-82007988
Email Address	sveetil@gmail.com
Address	39G WEST COAST PARK #02-25
Address complement	-
Postcode	S127718
Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
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	Chain Collision
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	5
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)	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

PASSENGER 1

Name	MAYA SREEDHARAN
Gender	Female

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 ATTACHED 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	SLL8198E
Vehicle Manufacturer	Honda
Vehicle Model	Vezel
Vehicle Variant	-
Vehicle Colour	Gray
Vehicle Category	Private car

Name of Driver	HUANG YONG HONG
Contact Number	(Phone) +65-96548222
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	1ST CAR IN FRONT
No. Of Passenger (Including Driver)	-

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	SMV6130Z
Vehicle Manufacturer	Toyota
Vehicle Model	RAIZE
Vehicle Variant	-
Vehicle Colour	White
Vehicle Category	Private car
Name of Driver	WENDY LIM
Contact Number	(Phone) +65-98755785
Address	-
Address complement	-
Postcode	-
Insurance Company Name	China Taiping Insurance (Singapore) Pte. Ltd.
Nature Of Damage	-
Details of property damaged in accident	3RD CAR BEHIND
No. Of Passenger (Including Driver)	-

DETAILS OF OTHER VEHICLE PROPERTY 3

Vehicle Registration Number	SHA7289M
Vehicle Manufacturer	Toyota
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	Blue
Vehicle Category	Taxi
Name of Driver	JEFF TAY
Contact Number	(Phone) +65-96722167
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	4TH CAR BEHIND
No. Of Passenger (Including Driver)	-

DETAILS OF OTHER VEHICLE PROPERTY 4

Vehicle Registration Number	SKE5912D
Vehicle Manufacturer	Mercedes
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	Gray
Vehicle Category	Private car
Name of Driver	KOK TUCK LOY
Contact Number	(Phone) +65-97897533
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	5TH CAR BEHIND
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 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.
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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.
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 envelope/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.

Sketch Plan

Location - AYE, Under Buom Uta fly Over, towards City

Turong town wall

→ City

Time: 12:57 PM

Date: 04-12-2021

TAXI
SHA 7289M
96722167

MERCE-SMER
SKE 6912D
9789 7533

SMV6130Z
RAIZE
(98755 785)

HONDA VEEZ L
SLL 8198E
(HO 96548222)


Describe Circumstances of the Accident


On 4th Dec 21, I was going to city, on AYE.
 My speed was about 70 km/hr.
 Near Belina Vista fly over, car in front of me (Honda Vezel)
 Slowed down. I also slowed down.
 After about 100m, Honda Vezel stopped suddenly. I have
 immediately applied break and stopped just behind
 without touching the car. After a pause, suddenly car
 from behind my car hit me and pushed me forward.
 Because this push, my car came into contact with B2021.
 Again four and fifth car hit one by one. So chain
 collision happened.


INCIDENT REPORT: D/2021 1204 / 0100

Declaration

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


 Witnessed by Reporting Centre
 Personnel


INSURER ENQUIRY

Find
insurer

Vehicle reg. no.

SMV6130Z

Date of Accident

04/12/2021 

Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance China Taiping Insurance (Sing...

Period of Insurance 27/10/2021 - 23/11/2022

Requested By Caroline (BIS Automobiles Pte...

Requested Date 06/12/2021 14:18

Payment details

Request Amount: **S\$1.87**GST Amount: **S\$0.13**Total Amount Due (GST Inclusive): **S\$2**

General Insurance Association

Records Management Centre

GST Registration No: **M400017735**



AVIVA

Car Insurance Policy Schedule

POLICYHOLDER

INSURED:
FAMILY NAME Veetil
GIVEN NAME Sandeep Chambocheri

COVER

PLAN TYPE: Motor Standard
COVER TYPE: Comprehensive
PLAN TERM: Annual Plan

EXCESS

(Excess payable if the claim is admissible)

OWN DAMAGE POLICY EXCESS
If repairs at Approved repairers: S\$300.00
If repairs at non-Approved repairers: S\$600.00
YOUNG AND/OR INEXPERIENCED DRIVER EXCESS: S\$2,500.00
(Aged 24 and below or has held a valid driving license for less than 2 years.)
note: in addition to Own Damage Policy Excess if applicable
WINDSCREEN EXCESS: S\$100.00
All excess subject to GST if applicable

USE INSURED AGAINST

Use for social, domestic and pleasure purposes and for use in connection with the policyholders own business. The policy does not cover use for (i) Hire and rewards, (ii) Racing, pace making, reliability trial or speed testing, (iii) Driving tuition, (iv) The carriage of goods for hire and reward, (v) Any purpose in connection with the motor trade.

PREMIUM CALCULATION

PREMIUM	S\$ 1266.76
GST @ 7.00%	S\$ 88.67
TOTAL DUE	S\$ 1355.43
DATE ISSUED	10-Aug-2021 at 09:13hours

SPECIAL CLAUSE

Congratulations! Promo code NDP23 is applied successfully. Enjoy 23% off on your car insurance premium.

POLICY NO.: 11083238

PERIOD OF INSURANCE (both dates inclusive)

FROM: 26-Aug-2021 00:00hours
TO: 25-Aug-2022 23:59hours

AGENT'S DETAILS

CODE: 10000001
NAME: DIRECT (GEN-INS)
COMPANY NAME: DIRECT (GEN-INS)

CAR INSURED

MAKE & TYPE OF BODY:	MERCEDES-BENZ GLA180 1.6 1595cc
REGISTRATION NO.	SMN7067J
SUM INSURED	Market Value inclusive of COE 2019
YEAR OF REGISTRATION:	2019
OFF-PEAK CAR	No
MODIFICATIONS TO YOUR CAR	No
WHICH DO NOT COMPLY WITH AND/OR ARE NOT APPROVED BY LTA:	

ADDITIONAL COVERS

Loss of Use
No Claims Discount Protector

WHO MAY DRIVE YOUR CAR

You and any driver

NO CLAIMS DISCOUNT

NCD%: 40

BREAKDOWN ASSISTANCE

If your car breakdown and you need assistance, please call our hotline at 6333 2222

POLICY OWNERS' PROTECTION SCHEME (PPF)

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg).

ORIGINAL

Aviva Ltd 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 • Tel: (65) 6827 9966 • Website: www.aviva.com.sg
Company Reg. No.: 196900499K GST Reg. No.: MR-8500166-8

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S2719808B



Name

SANDEEP CHAMBOCHERI VEETIL

Race

INDIAN

Date of birth

25-05-1967

Sex

M

Country/Place of birth

INDIA



9517668

9517668



NRIC No. S2719808B

Nationality

INDIAN

Date of issue

27-02-2019

Address

39G WEST COAST PARK

#02-25

SINGAPORE 127718

Vehicle & Driving Licence

Driving Licence

QUALIFIED DRIVING LICENCE

Class/Issue Date

2B / 19 JUL 2003

Class/Issue Date

3 / 19 JUL 2003

Status

VALID

Certificate of Merit Status

NOT ELIGIBLE

Total Demerit Points

0

Photocard Serial Number

0006600275

LETTER OF AUTHORISATION

ACCIDENT INVOLVING SMN7067J & SMV 6130Z ON 04.12.2021


I, Sandeep Chambocheri ^{Veetil} owner of Vehicle Registration No. SMN7067J hereby authorise **BIS Automobiles Pte Ltd** to submit, correspond, negotiate and settle my claim for cost of repair and/or uninsured losses arising from the above accident.

I further authorise **BIS Automobiles Pte Ltd** to execute, sign, seal and deliver all documents whatsoever in relation to this matter and to accept and receive any payment due to me in respect of my claim above.


I hereby declare that all acts and documents done by virtue of this Letter of Authorisation on my behalf shall be good valid and effectual to all intents and purposes whatsoever as if the same had been done or executed by me in person.

I further confirm that the acceptance by **BIS Automobiles Pte Ltd** of the settlement amount in respect of such claim shall constitute the full discharge of my claim in respect of such loss and damage.

Signed by:

✓ 
Name: Sandeep Veetil (Date) 9/3/22
NRIC No.: S2719808A

In the presence of:


Name: _____ (Date) _____
NRIC No.: _____

