

COMPANY REGISTRATION NO : 200302898Z  
ADVOCATES & SOLICITORS  
NOTARIES PUBLIC  
COMMISSIONERS FOR OATHS  
TRADE MARK AGENTS

BLK 131 #03-243  
JURONG GATEWAY ROAD  
SINGAPORE 600131  
TEL : 6561 8228  
FAX : 6561 4262  
EMAIL : jurong@hoh.com.sg

WRITER DID : 6665 1250  
WRITER EMAIL : bryan@hoh.com.sg  
SECRETARY DID : 6899 5864

Please send all correspondences, documents and facsimile transmissions to the abovementioned Office. Facsimile numbers are not for service of Court documents.

*(When replying, please reply to our Jurong Office)*

Your Ref: Please advise  
Our Ref: BL.jl.20220030110PI

18 February 2022

**M/S CHINA TAIPING INSURANCE  
(SINGAPORE) PTE. LTD.**  
3 Anson Road  
#15-00 Springleaf Tower  
Singapore 079909

**OPEN LETTER  
BY C.O.P AND BY EMAIL  
(Email:  
claimsdept@cntaiping.com)**

*Attn: Motor claims department*

Dear Sirs,

**ROAD TRAFFIC ACCIDENT INVOLVING VEHICLES FBL8211T AND SMU9786S ON 8 JANUARY  
2022 AT 11:30 AM  
CLAIM BY MR. MUHAMMAD FERDAUS BIN ABDUL RAHIM ("OUR CLIENT")  
YOUR INSURED VEHICLE: SMU9786S**

1. We refer the above matter, and have been instructed to act for Mr. Muhammad Ferdaus Bin Abdul Rahim ("our Client") in an intended claim against your insured driver, Mr. Pang Kim Hsing, the driver of vehicle SMU9786S (the "Car") at the material time.
2. We are instructed that at the material time, our Client was riding his motorcycle with registration number FBL8211T (the "Motorcycle") on the second lane of the Central Expressway ("CTE") when suddenly, the Car changed lanes abruptly and moved onto our Client's path of travel, causing an collision (the "Accident"). As a result of the Accident, our Client suffered from injuries and losses, including damage to his Motorcycle.
3. In the premises, we are instructed that our Client losses were caused by the negligence of your insured driver, and have been instructed accordingly to proceed to make a claim against your office.
4. We attach a copy of our Client's police report and GIA report for your kind attention.
5. We note that an LTA search (also attached) has revealed that your office is the insurer of the Car at the material time.
6. We are presently taking our Client's instructions about the quantification of his claim and will send our letter of claim containing the relevant quantification in due course.
7. Nevertheless, and as our Client's Motorcycle has been damaged, he is desirous of proceeding to repair the same for his own use and to mitigate his losses in respect of the loss of use of the Motorcycle.
8. We are instructed that our Client's Motorcycle is presently at the workshop "Southern Motor" (the "Workshop") at 1006 Bukit Merah Lane 2, #01-10 Singapore 159762, and the Workshop has preliminarily assessed the repair cost of the Motorcycle to be approximately \$4,000.00 (though the specific quantum is still to be determined).

9. In line with the relevant Pre-Action Protocol, we are giving the appropriate 2 working days notice to your good office to consider whether you wish to carry out a pre-repair inspection of the Motorcycle.
10. Thus, and in the event that your good office wishes to carry out a pre-repair inspection of the Motorcycle, please let us hear from you by no later than **22 February 2022**, failing which our Client will proceed to carry out the necessary repair works on the Motorcycle without further reference to you.
11. Thank you.

Yours faithfully,

  
**LIM WEN YANG, BRYAN**  
**HOH LAW CORPORATION**  
Encs.



**SINGAPORE  
POLICE FORCE**



T/20220108/2106

Police Station Of Origin:  
Bukit Panjang N.P.C  
1 Segar Road #01-05 SINGAPORE 677738  
Tel No: 1800-8929999

1 of 3

Report No. T/20220108/2106

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 08/01/2022 21:27		Vide Report No.: A/20220108/0064		Station Diary No.: 118	
<b>Informant's Particulars</b>					
Name of Informant: MUHAMMAD FERDAUS BIN ABDUL RAHIM			Address: APT BLK 529 JELAPANG ROAD #02-15 SINGAPORE 670529		
ID Type / ID No.: NRIC NO / S8219066Z			Contact No.: Home/Office: Mobile: 90012694		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Male	Age: 39	Date of Birth: 02/07/1982	Type of Informant: Rider		
Race: Malay			Language: English		Institution / School Name:
Occupation: SERVICE ENGINEER			Driving Licence Information: Class: 2B,2A,2,3,4,5		Date of Expiry:

**General Information of the Accident**

Type of Accident:	Injury Conveyed By Ambulance	Drink Drive: No	Date/Time of Accident: 08/01/2022 11:30	Type of Location: Straight Road
Location:  AYER RAJAH EXPRESSWAY				
Lamp Post Number: 458				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: Two Way		Traffic Control: Not Controlled		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: Yes

**Details of Vehicle Involved**

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
FBL8211T	Motorcycle	HONDA	NC750XA	Black	Slightly Damaged	0
SMU9786S	Car	MERCEDES BENZ		Blue	Slightly Damaged	2

**Details of Vehicle Insurance**

Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
FBL8211T	NTUC Income Insurance Co-Operative Limited	5089792982-04	03/04/2021	02/04/2022



**SINGAPORE  
POLICE FORCE**



T/20220108/2106

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Police Station Of Origin:  
Bukit Panjang N.P.C  
1 Segar Road #01-05 SINGAPORE 677738  
Tel No: 1800-8929999

Report No. T/20220108/2106

**CONTINUATION OF REPORT**

<b>Details of Person Involved</b>			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
<b>Rider</b>			
Name	MUHAMMAD FERDAUS BIN ABDUL RAHIM	ID No.	S8219066Z
Related Vehicle	FBL8211T (Motorcycle)	Contact No.	90012694
Hospital/Clinic	NATIONAL UNIVERSITY HOSPITAL	Class of Driving Licence & Expiry Date	Class: 2B,2A,2,3,4,5 Date of Expiry: NIL
Date Treatment	08/01/2022	Date Discharge	08/01/2022
No. of Days granted Medical Leave	07	Degree of Injury	Slight

**Brief Details.**

On 8th Jan 2022 at about 1130hrs, I was riding (Black Honda, FBL8211T) along AYE towards CTE. I was riding on the second lane. While I was riding, suddenly, an unknown car (Blue Mercedes Benz, SMU9786S) applied emergency brake on the first lane and moved on to second lane. I did not had the time to apply emergency brake and hit on the left rear side of the car with the front side of my motorcycle. There was a Police vehicle at AYE and they stopped their vehicle to check on the incident.

The driver (Pang Kim Hsing, S7829863D, 97940318) came out of his car to check on me. We both exchanged our particulars. I had injury on the right side of my hip and right knee. I felt pain on my chest. As of now there were no sign of injury on the driver and the two passengers who were in the car. There were some damage on the left rear side of the car and there were some damages on the front side of my motorcycle.

Subsequently, Ambulance came to the incident location and I was conveyed to NUH. After my medical check up, doctor gave me seven days medical certificate.



**SINGAPORE  
POLICE FORCE**



T/20220108/2106

Police Station Of Origin:  
Bukit Panjang N.P.C  
1 Segar Road #01-05 SINGAPORE 677738  
Tel No: 1800-8929999

3 of 3

Report No. T/20220108/2106

**CONTINUATION OF REPORT**

**Sketch Plan**

Informant is not able to provide sketch plan

**IMPORTANT:** Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature of Officer Recording The Report  
J/  
Sgt 1 PRASANTH S/O  
ELENGOVAN

Signature Of Interpreter:  
Not applicable

Signature Of Informant:

Date/Time:  
08/01/2022 21:27

Officer In Charge Of Case:  
TP / GIT /  
Staff Sgt LEE GUANG HUI  
Contact No.: 65476423



Classification Of Case:

Authentication Stamp  
NP168



## 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	21/01/2022 14:50 (SGT)
Date of Accident	08/01/2022 11:30 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	AYE TOWARDS CTE NEAR LAMP POST 458
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	FBL8211T
-----------------------------	----------

#### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	MUHAMMAD FERDAUS BIN ABDUL RAHIM
NRIC No	S8219066Z
Email Address	DAUS_MANJE@YAHOO.COM.SG
Mobile Phone No	(Phone) +65-90012694
Alternative Phone No	+65-90012694

#### VEHICLE PARTICULARS

Manufacturer	Honda
Model	NC750X
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	Motorcycle
Transmission	Manual
CC	750

#### INSURANCE COMPANY

Name of Insurance Company	NTUC Income Insurance Co-operative Ltd
Type of Coverage	ThirdPartyFireTheft
Fleet Policy	No
Policy Number	5089792982-04
Cover Note Number	-

#### DRIVER

Name of Driver	MUHAMMAD FERDAUS BIN ABDUL RAHIM
NRIC No	S8219066Z





Date Of Birth	02/07/1982
Occupation	Indoor
Date Of Driving Pass	22/05/2007
Driving experience	14 YEARS AND 8 MONTHS
Gender	Male
Mobile Number	(Phone) +65-90012694
Alt. Phone Number	+65-90012694
Email Address	DAUS_MANJE@YAHOO.COM.SG
Address	BLK 529 JELAPANG ROAD #02-15
Address complement	-
Postcode	670529
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	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?	Yes
Was any injured conveyed to hospital by ambulance?	Yes
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?	Yes
Police Station Name	Bukit Panjang Neighbourhood Police Centre
Police Station Address	No.1 Segar Road #01-05 Singapore 677738
Was notice of intended Prosecution given?	No
If yes, against whom?	-

#### CIRCUMSTANCES OF ACCIDENT

#### REFER TO POLICE REPORT

#### 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	SMU9786S
Vehicle Manufacturer	Mercedes
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	PANG KIM HSING
NRIC No	S7829863D

Contact Number	(Phone) +65-97940318
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	3

PASSENGER 1

Name	UNKNOWN
Gender	Female

PASSENGER 2

Name	UNKNOWN
Gender	-

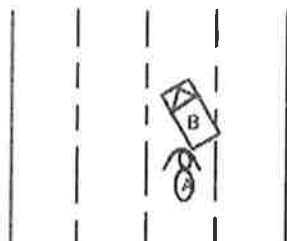
## INJURED PERSONS DETAILS

INJURED 1

Name of injured person	MUHAMMAD FERDAUS BIN ABDUL RAHIM
Gender	Male
Phone No	-
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	39
Injuries Sustained	RIGHT KNEE BRUISES RIGHT HIP BRUISE PAIN ON RIGHT CHEST FBL8211T
Injured person in which vehicle?	
Were seat belts worn?	No
Was this injured conveyed to hospital by ambulance?	Yes



### SKETCH PLAN



AYE TOWARDS CTE NEAR  
LAMPOST 158

**DESCRIBE CIRCUMSTANCES OF THE ACCIDENT**

REFER TO GEARS

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

Reporting Centre Personnel's Signature  
Name **GADDAFI**  
NRIC/Fin No **S993841**

## SKETCH PLAN

### IMPORTANT NOTICE

1. Please report **correctly** the details of the accident to speed up the claims process.
2. This Form must be **completed by the Policyholder and/or the Authorised Driver**.
3. Information provided must be as **truthful and accurate as possible**. Any willful misrepresentation or withholding of material facts may allow insurance companies to **repudiate policy liability**.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. The report will be forwarded by the insurers of the G&A 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, 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: 21/01/2022

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

  
 Reporting Centre Personnel's Signature  
 Name: GADDAFI  
 NRIC / FIN No. S993841





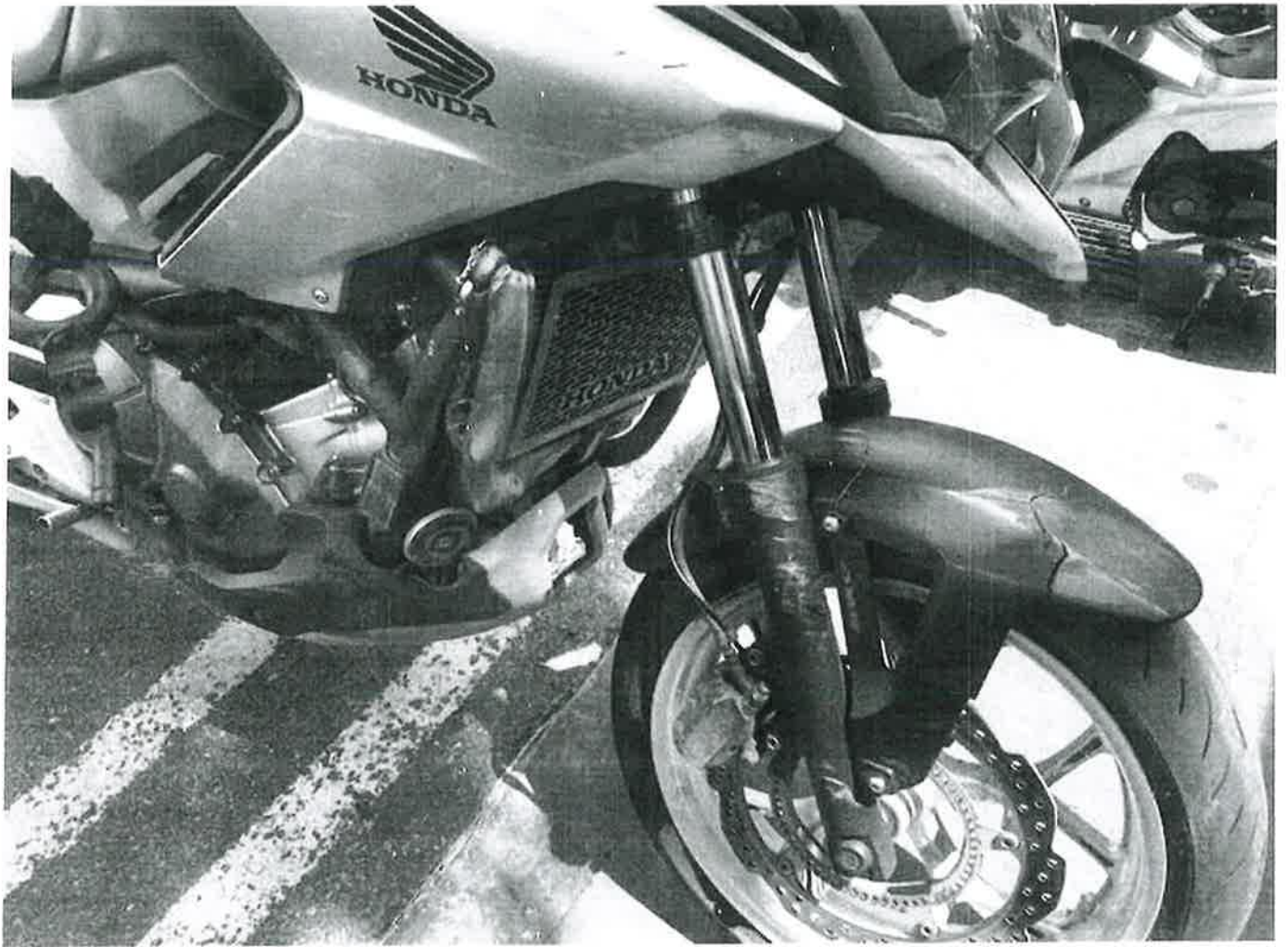






















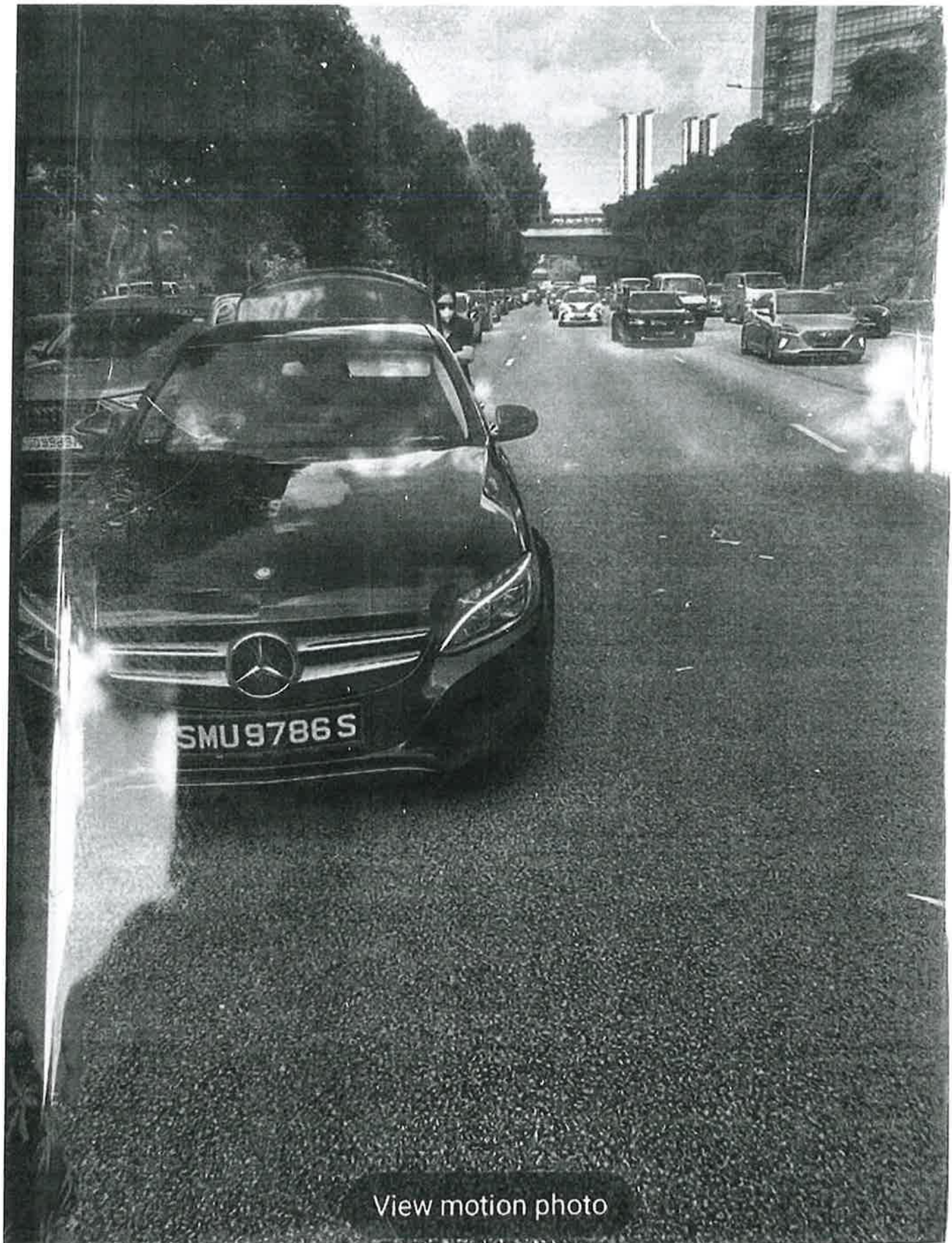













**SINGAPORE  
POLICE FORCE**

Police Station Of Origin  
Bukit Panjang N P C  
1 Segar Road #01-05 SINGAPORE 677738  
Tel No: 1800-8929999



T/20220108/2106

Report No: T/20220108/2106

**CONTINUATION OF REPORT**

<b>Details of Person Involved</b>			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
<b>Rider</b>			
Name	MUHAMMAD FERDAUS BIN ABDUL RAHIM	ID No.	S8219066Z
Related Vehicle	FBL8211T (Motorcycle)	Contact No.	90012694
Hospital/Clinic	NATIONAL UNIVERSITY HOSPITAL	Class of Driving Licence & Expiry Date	Class: 2B,2A,2,3,4,5 Date of Expiry: NIL
Date Treatment	08/01/2022	Date Discharge	08/01/2022
No. of Days granted Medical Leave	07	Degree of Injury	Slight

**Brief Details.**

On 8th Jan 2022 at about 1130hrs, I was riding (Black Honda, FBL8211T) along AYE towards CTE. I was riding on the second lane. While I was riding, suddenly, an unknown car (Blue Mercedes Benz, SMU9786S) applied emergency brake on the first lane and moved on to second lane. I did not had the time to apply emergency brake and hit on the left rear side of the car with the front side of my motorcycle. There was a Police vehicle at AYE and they stopped their vehicle to check on the incident.

The driver (Pang Kim Hsing, S7829863D, 97940318) came out of his car to check on me. We both exchanged our particulars. I had injury on the right side of my hip and right knee. I felt pain on my chest. As of now there were no sign of injury on the driver and the two passengers who were in the car. There were some damage on the left rear side of the car and there were some damages on the front side of my motorcycle.

Subsequently, Ambulance came to the incident location and I was conveyed to NUH. After my medical check up, doctor gave me seven days medical certificate.





# SINGAPORE POLICE FORCE

Police Station Of Origin  
Bukit Panjang N P C  
1 Segar Road #01-05 SINGAPORE 677738  
Tel No 1800-8929999



1/20220108/2106

Report No: 1/20220108/2106

## REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made 08/01/2022 21:27		Video Report No. A/20220108/0084		Station Diary No 118	
<b>Informant's Particulars</b>					
Name of Informant MUHAMMAD FERDAUS BIN ABDUL RAHIM			Address: APT BLK 529 JELAPANG ROAD #02-15 SINGAPORE 670529		
ID Type / ID No. NRIC NO / S8219086Z			Contact No.: Home/Office: Mobile: 90012694		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Male	Age: 39	Date of Birth: 02/07/1982	Type of Informant: Rider		
Race: Malay			Language: English		Institution / School Name:
Occupation: SERVICE ENGINEER			Driving Licence Information: Class: 2B, 2A, 2, 3, 4, 5 Date of Expiry		

General Information of the Accident				
Type of Accident:	Injury Conveyed By Ambulance	Drink Drive: No	Date/Time of Accident: 08/01/2022 11:30	Type of Location Straight Road
Location:  AYER RAJAH EXPRESSWAY				
Lamp Post Number: 458				
Weather: Clear		Road Surface: Dry	Road Speed Limit	
Traffic Flow: Two Way		Traffic Control: Not Controlled	Traffic Volume: Moderate	
Type of Collision: Between Moving Vehicles - Head To Rear			Anyone conveyed by ambulance: Yes	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
FBL8211T	Motorcycle	HONDA	NC750XA	Black	Slightly Damaged	0
SMU9786S	Car	MERCEDES BENZ		Blue	Slightly Damaged	2

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
FBL8211T	NTUC Income Insurance Co-Operative Limited	5089792982-04	03/04/2021	02/04/2022


**SINGAPORE  
POLICE FORCE**


1/2022 5158/2156

3 of 3

Report No: 1/2022000K 2156

Police Station Of Origin  
Bukit Panjang N P C  
1 Segar Road #01-05 SINGAPORE 677738  
Tel No: 1800-8929999

**CONTINUATION OF REPORT**
**Sketch Plan**

Informant is not able to provide sketch plan

**IMPORTANT:** Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference

**Signature of Officer Recording The Report**

J /

Sgt 1 PRASANTH S/O  
ELENGOVAN

**Signature Of Informant:**

**Signature Of Interpreter:**  
Not applicable

**Date/Time:**  
08/01/2022 21:27

**Officer In Charge Of Case:**  
TP / GIT /  
Staff Sgt LEE GUANG HUI  
Contact No.: 65476423

**Classification Of Case:**

**Authentication Stamp**  
NP168



**Enquire Vehicle's Insurance Particulars ( As At 08 Jan 2022 / 11:30:00 )**

Vehicle No.:

**SMU9786S**

Make Description/Model:

**MERCEDES BENZ / C180 AVANTGARDE  
(R17 LED)**

Insurance Company Name:

**LIBERTY INS P L**

Insurance Company Name:

**CHINA TAIPING INSURANCE (SINGAPORE)  
PTE LTD**

Business Transaction Reference No.:

**20220218101524817036**

Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).

*Printed on 18 Feb 2022 10:15:33*

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