

YSL LEGAL

ADVOCATES & SOLICITORS

Your ref: To be advised
Our ref: DY.05.0040.2021

22 October 2021

PRIVATE & CONFIDENTIAL
TO BE OPENED BY THE ADDRESSEE ONLY

NG CHAN HOCK
174 Yishun Avenue 7
#11-847
Singapore 760174

BY CERTIFICATE OF POSTING
(without enc.)

TRANS-CAB SERVICES PTE. LTD.
2 Ang Mo Kio Street 63
Singapore 569111

BY CERTIFICATE OF POSTING
(without enc.)

Dear Sirs

CLAIMANT: CHEW TEE YEW (ZHOU SHIYOU)
ACCIDENT INVOLVING SMD9888X AND SHB7950G ALONG YISHUN AVENUE 1
ON 3 MAY 2021

1. We act for the abovenamed Claimant, Mr Chew Tee Yew (Zhou Shiyou) (“**our Client**”), owner and driver of motor vehicle SMD9888X, who was involved in an accident on 3 May 2021.
2. We are instructed by our Client, to claim for damages against you in connection with a road traffic accident on 3 May 2021 about 08:15am along Yishun Avenue 1 involving our Client, SMD9888X and motor vehicle, SHB7950G driven by you/your hirer at the material time.
3. We are instructed that the accident was caused by your negligent driving and/or management of your vehicle. As a result of the accident, our Client’s vehicle was damaged and our Client has suffered personal injuries. His injuries are set out in the medical report annexed to this letter. Our Client has been put to loss and expense, particulars of which are as follows:

GENERAL DAMAGES		
1.	Pain and Suffering	S(\$)
	(a) Musculoskeletal Strain of the Back	3,000.00
	TOTAL:	<u>3,000.00</u>

SPECIAL DAMAGES		
1.	Medical Related Expenses	S(\$)
	(a) Royal Care Medical Yishun Grove ("RCM") medical consultation	97.00
	Sub-Total:	97.00
2.	Vehicle Related Expenses	S(\$)
	(a) Asia Service and Trade Pte Ltd for Rental Invoice no. 21/2021 (8 days x \$150.00)	1,200.00
	(b) Repair Cost	12,250.00
	Sub-Total:	13,450.00
	TOTAL:	<u>13,547.00</u>

COST AND DISBURSEMENTS		S(\$)
1.	One.Motoring's Search Fee	7.49
2.	General Insurance Association of Singapore Records Management Centre's ("GIARMC") Search and Report Fees	29.00
3.	RCM's Medical Report Invoice No. RCMYG021-001	300.00
4.	Automax Survey's ("Automax") Survey Report Fee Tax Inv: TP21050022	780.00
5.	Costs for settlement at this juncture	3,400.00
6.	Photocopying, fax, postage charges and other incidentals	100.00
	TOTAL:	<u>4,616.49</u>

Our Client was diagnosed to have Musculoskeletal Strain of the Back.

4. A copy each of the following supporting documents is enclosed:-

S/No.	Date	Description
a.	3 May 2021	Enquire Vehicle's Insurance Particulars (SHB7950G)
b.	3 May 2021	Enquire Vehicle Owner Details (SHB7950G)
c.	3 May 2021	RCM's Medical Certificate (5) Days

d.	3 May 2021	Rental Agreement from Asia Service and Trade Pte Ltd
e.	3 May 2021	Singapore Accident Statement of SMD9888X
f.	3 May 2021	Videos
g.	3 May 2021	RCM's Receipt No. 13102 for the sum of 97.00 - Medical Consultation
h.	4 May 2021 1259 Hrs	Email to AXA Insurance Pte Ltd for Pre-Repair Survey – Notification of Inspection
i.	4 May 2021 1451 Hrs	Email from AXA Insurance Pte Ltd
j.	4 May 2021 1457 Hrs	Email to AXA Insurance Pte Ltd
k.	4 May 2021 1526 Hrs	Email from AXA Insurance Pte Ltd
l.	4 May 2021	One.Motoring's Receipt for the sum of S\$7.49 – Search Fee
m.	7 May 2021	GIARMC's Tax Invoice for the sum of S\$29.00 – Search and Report Fees
n.	10 May 2021	Asia Service and Trade Pte Ltd Invoice no. 21/2021 for the sum of \$1,200.00
o.	17 May 2021	Singapore Accident Statement of SHB7950G
p.	5 June 2021	D's Graffiti's Repair Invoice for the sum of S\$12,250.00
q.	5 June 2021	Automax's Tax Invoice No. TP21050022 for the sum of S\$780.00
r.	5 June 2021	Automax's Surveyor's Report
s.	7 September 2021	RCM's Invoice No. RCMYG021-001 for the sum of \$300.00 – Medical Report
t.	30 September 2021	RCM's Medical Report
u.	Undated	Photos

5. We have on 4 May 2021 notified your insurer, AXA Insurance of the incident and a pre-repair survey of our Client's vehicle was carried out on 6 May 2021.

6. In compliance with the pre-action protocol under the State Courts' Practice Direction 38, we propose the following medical experts as a Single Joint Expert in their respective fields:-

Doctor	Expertise	Address of Place of Practice
Dr Peter Pang	Family Physician	Royal Care Medical Yishun Grove 675 Yishun Avenue 4 #01-07 Singapore 760675

7. Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.
8. Please note that you or your insurer should send to us an acknowledgment of receipt to us **within 14 days of your receipt of this letter**. Please also inform us, **within 14 days of your acknowledgement of receipt of this letter**, whether you have any objections to our proposed medical expert or whether you wish to propose other medical experts.
9. Should you fail to acknowledge receipt of this letter **within 14 days**, our Client may commence proceedings against you without further notice to you or your insurer.
10. Please also note that if you have a counterclaim against our Client arising out of the accident, you are 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



YONG, SEOW & LIM LEGAL LLP

Enc.

- cc. 1. Client
2. **AXA INSURANCE SINGAPORE PTE LTD** **BY EMAIL ONLY**
8 Shenton Way (with enc.)
#24-01 AXA Tower (motor.doc@axa.com.sg)
Singapore 068611 (cst@axa.com.sg)
(motor.survey@axa.com.sg)

Enquire Vehicle's Insurance Particulars (As At 03 May 2021 / 08:15:00)

Vehicle No.:

SHB7950G

Make Description/Model:

TOYOTA / PRIUS 5DR HATCHBACK (AUTO)

Insurance Company Name:

AXA INSURANCE PTE LTD

Business Transaction Reference No.:

20210504125049136410

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

Enquire Vehicle Owner Details (As At 03 May 2021 / 08:15:00)

Vehicle Owner Details

Owner ID Type:

Company

Owner ID:

200303878K

Owner Name:

TRANS-CAB SERVICES PTE. LTD.

Registered Address Type:

**Private Residential (Condo Apt or House) /
Shopping / Office Complexes**

Registered Block/House No.:

2

Registered Street Name:

ANG MO KIO STREET 63

Registered Unit No.:

-

Registered Building Name:

-

Registered Postal Code:

569111

Vehicle Insurance Details

Vehicle No.:

SHB7950G

Make Description/Model:

TOYOTA / PRIUS 5DR HATCHBACK (AUTO)

Insurance Company Name:

AXA INSURANCE PTE LTD

ROYAL CARE MEDICAL YISHUN GROVE

675 YISHUN AVENUE 4

#01-07 SINGAPORE 760675

Medical Certificate

Date : 03 May 2021

MC No. : 0000009959

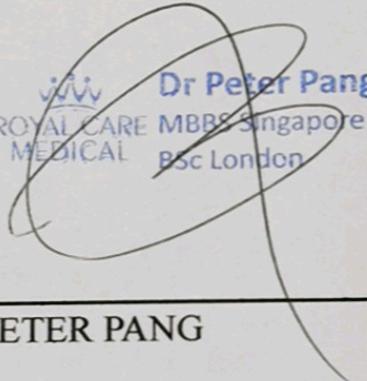
This is to certify that :

Name : CHEW TEE YEW

NRIC : S8533541C

is Unfit for Duty for 5 days

from 03/05/2021 to 07/05/2021 inclusive.


ROYAL CARE MEDICAL Dr Peter Pang
MBBS Singapore
BSc London

DR PETER PANG

**This certificate is not valid for absence from court or other judicial proceedings unless specifically stated.*

ASIA SERVICE AND TRADE PTE LTD

Company Registration No: 201906847W

Details of Vehicle

Date of Contract: 3/5/2021

Car Make/ Model	Toyota Voltex		
Registration No	SMD 8887	Insurance Excess	SGD \$
Engine No		Chassis Number	

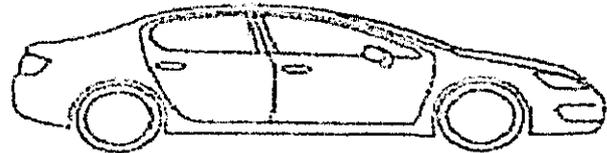
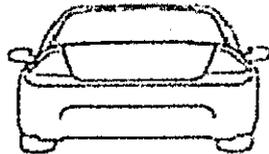
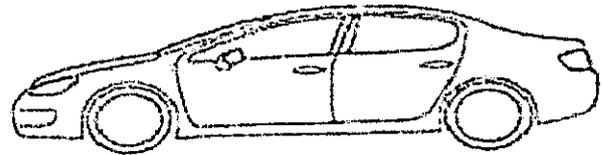
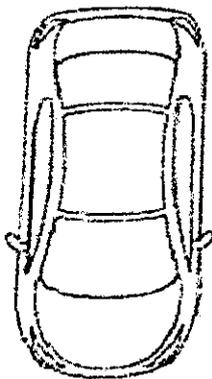
Details of Hirer

Name	CHEN TEE YEN
NRIC/Passport/ROC	S8533541C
Address	BK 0118 VISHN AVE 4 #12-094 S(762674)
Contact Number	94589888

HEREBY AGREES TO RENT THE VEHICLE MENTIONED ABOVE

Contract Date	Commence:	Ceases:
Agreed Rental	Daily/Weekly/Monthly	
Deposit Paid	Paid (Cheque/C.O/Cash)	
Adv Installment	Paid (Cheque/C.O/Cash)	
Msia Surcharge	Paid (Cheque/C.O/Cash)	
Handover Date and Time	3/5/2021	4:20 PM

**It is hereby agreed that the hirer will be fully responsible for the vehicle from date and time stated above for any damages and/or any illegal acts done to arising from the use thereof including traffic offences.



Legend	D: Dent	C: Cracks	S: Scratch	G: Gap	P: Paint Off
Petrol Level	BAR	1/2	Mileage on Handover		KM

Hirer's Signature & Date
 Name:
 ID:

ASIA SERVICE AND TRADE PTE.
 LTD.
 Name: Dave
 ID:

Returned Date/Time 10/5/21 (1845 HRS)

REMARK: REPLACEMENT FOR VEHICLE SMD 9888 X

ASIA SERVICE AND TRADE PTE LTD

Company Registration No: 201906847W

Dear Valued Customer,

Please find below a list of fees and charges as well as important details when using our services with Motorway Car Rentals :

Summary List Of Fees

Mileage is limited to 200km per day or 1200km per week for daily rental. Any excess mileage would be calculated as	\$ 0.40 per km
Malaysia drive fee - Unlimited mileage NOTE: To notify Motorway 1 working day in advance before driving into Msia If customer is caught without disclosing Malaysia use: - Malaysia usage fee of \$40 per day would be calculated for the whole rental period and fine of \$200 for non-disclosure	\$ 40 per day
Delivery / Collection charge (during office hours)	\$ 30 per trip
Any fuel shortage upon vehicle return will be charged. Refuel Vehicle – Min. 95 Octane Petrol / 98 Octane Petrol (For Premium Continental) / Diesel Euro 5.	\$ 20 per 1/8 tank
Returned time of vehicle after stipulated time in agreement, the rate of each overdue hour	\$ 1/5 of the daily rate
Service charge to change punctured tyre / fill empty fuel tanks / misplaced car keys	\$ 50 per trip
No smoking in our vehicles, a cleaning charge will be imposed	\$ 200
Rental of child seats	\$ 10 per day
Deposit for local use	\$ 300
Deposit for Malaysia use	\$ 500
Full cost of cleaning if the vehicle is returned in unacceptable / dirty e.g excessive dog fur, muddy condition etc and stench smell like durian smell etc	From \$200
Administrative charge for settlement of all summons in Singapore and Malaysia on behalf of our Hirer in addition to the summons amount	\$ 20 (Spore) SGD 30 (Msia)
*No deposit refund during festival / rental peak period for any advance booking cancellation	

Requirements

1. Minimum age: 24 – 60 / Possess at least 2 years of driving experience with valid driving license.

Insurance

1. All vehicles are covered with insurance subject to vehicle excess liability.
2. Insurance excess is double for accidents and damages occurring in Malaysia.

RCR shall provide a 24 hours emergency breakdown and towing services only in the event the vehicle cannot be driven.

1. Our 24 hours emergency breakdown services DO NOT include the following:
 - Puncture – Hirer is advised to replace punctured tyre with spare tyre provided in our vehicles. (Replacement of damaged punctured tyre(s) chargeable)
 - Empty Fuel – Hirer is advised to purchase fuel from a kiosk for temporary measure until the vehicle reaches a petrol station.
 - Misplaced keys – Hirer is advised to call asia service and trade at 6292 2388 during office hours recovery.
Closed on Sun and Public Holiday. (Replacement of lost car keys/remote chargeable)
2. Vehicle wear and tear and items that would not affect the driving of the vehicle.

Loss of car accessories

1. Replacement for loss of accessories – e.g Hub caps, fuel cap, ashtrays, CD/Radio sets, carpets, car plate etc will be charged at retail rate and borne fully by The Hirer.

ASIA SERVICE AND TRADE PTE LTD

Company Registration No: 201906847W

T&C151217

Terms and Conditions of Rental Agreement No. _____

This Rental Agreement is made between ASIA SERVICE AND TRADE PTE LTD. (hereinafter referred to as "The Owner") and the Hirer whose particulars and signature appear overleaf (hereinafter referred to as "The Hirer") is subject to all the terms and conditions herein provided.

1. Commencement of Rental will be on the date and time the Hirer takes delivery of the Vehicle.
2. Unless the Hirer notify to the Owner and state the same in the Vehicle Check List any defects to the vehicle at time of the delivery, the vehicle shall be deemed to have been delivered and accepted by the Hirer in good repair and working condition with all fittings, accessories, tools, fuel tank and spares etc.
3. At the end of the rental period, the Hirer shall return the Vehicle to the Owner in the same good order and working condition as was delivered. The full cost of all damaged and missing items will be borne by the Hirer and payable in full.
4. The Vehicle may only be driven by the Hirer or by the person(s) who have been expressly designated and authorised in the Rental Agreement. There shall be no insurance coverage for unauthorised drivers.
5. The Hirer confirms that he and any other person(s) authorised driver to drive the Vehicle: -
 - a. are between the ages of 24 and 60.
 - b. each holds a current driving license valid under the laws of Singapore enabling him to drive the Vehicle.
 - c. each has at least 2 years of satisfactory driving experience of a Vehicle in the same category or class as that of the Vehicle.
 - d. are currently not under any disqualification or suspension from driving any Vehicle.
 - e. it is mandatory that the authorized driver/Hirer must convert from foreign driving license into a valid Singapore driving license so as to continue driving in Singapore after 12 months of staying here (from the date of the last entry into Singapore) Thereafter the Hirer shall provide a copy of the converted license to the Owner.
 - f. do not suffer from any mental or physical infirmity or uncorrected defective vision or hearing.
 - g. agree that the Vehicle will not be used for racing or speed trials, towing of other vehicles, carrying goods or passengers for hire or reward, driving on unpaved road, giving driving lessons, and other illegal or immoral activities.
 - h. have been notified that the Vehicle can only be driven within Singapore. Please refer to Clause 13.
 - i. shall not make any alterations, changes or remove any parts whatsoever from the Vehicle without the prior written consent of the Owner.
 - j. agree to protect the interest of the Owner and the Owner's insurance company in the event of an accident during the period of hire by :-
 - I. obtaining names and addresses of parties involved and witnesses
 - II. not admitting fault and liability to the accident
 - III. immediately notify the Owner of the accident
 - IV. giving a detailed report including an accurate diagram even in the case of slight damage within 24 hours to the Owner's insurance company, or to the Police station if there are any injuries involved
 - k. have been notified that the Vehicle will not be insured after the agreed return date and/or date on which advance rental paid expired. The Owner must be notified of intended extension of rental at least 3 hours prior to expiry of rental and payment for the extended rental must be made to the Owner within 24 hours. Failure by Hirer to comply will leave the Owner with no alternative but to treat the matter as a fraud/theft case and a police report will be lodged forthwith.
6. The Vehicle has been insured for Singapore use only to cover :-
 - a. all Third Party risks and liabilities as required by Singapore law.
 - b. all damage to Third Party property.
 - c. damage to Vehicle (subject to Clause 7 below).
 - d. loss or theft of Vehicle.
7. In the event that the Vehicle or any part thereof is damaged as a result of any accident, the following will apply:-
 - a. The Hirer shall pay to the Owner that Excess amount or the reduced non-waiverable Excess amount (Hirer paid this CDW fee from the onset of Hire) in respect of each and every accident regardless on whether the Hirer is at fault. Accident excess of \$2500.00 own damage and \$2000.00 3rd party damage. The Excess is DOUBLE for accidents and damage occurring in Malaysia.
 - b. Only upon the successful claim from the third party insurance will the Excess be refunded back to the Hirer.
 - c. The Hirer agrees that after the windscreen or window glass claim, the Excess amount or the reduced non-waiverable Excess amount will be borne by the Hirer.
 - d. The Hirer also agrees that the Owner may in its absolute discretion conduct any negotiations and effect any settlement with the insurers and agrees to abide by any such settlements.
 - e. In the event of any damage and loss to the Vehicle caused by negligence and/or contravention of any statutes or regulations by the Hirer or his authorised drivers which result in the insurers repudiating liability for such damage and loss the Hirer shall be liable for all damage to the Vehicle (including loss of use) and shall indemnify the Owner against all cost, claims and liabilities arising out of such negligence or contravention. Damage to the undercarriage is not covered by insurance.
 - f. The excess for Inexperienced and Elderly Driver, less than 2 years of satisfactory driving experience or less than 24 years old and elderly drivers more than 60 years old, will carry additional \$3,000 on top of the applicable excess.
8. Further to Clause 7.a above, the Hirer may elect to partially waive the first Excess amount (specified in the Rental Agreement) in respect of any single accident with the payment of an additional Collision Damage Waiver fee as specified overleaf. The partial waiver of Excess is expressly subject to and conditional upon the following:-
 - a. Damage to the Vehicle (even for slight damage) resulting from each and every accident must be reported to the Owner and the insurance company within 24 hours from the time of accident.
 - b. Damage to the Vehicle was not the result of negligence and/or the contravention of any statute or regulation by the Hirer or his authorised drivers.
 - c. The Hirer's agreement to pay to the Owner the Non-Waiverable Excess amount as stated in the Rental Agreement.
 - d. Non-collision Damage to the Vehicle (e.g. vandalism) and/or missing items are not covered by Collision Damage Waiver.
9. The Hirer shall pay to the Owner: -
 - a. rental for the hire of the Vehicle at the rate specified overleaf.
 - b. any new-found damages upon vehicle return. The owner reserves the right to offset the damage cost from the security deposit or any other forms of payment.
 - c. the Collision Damage Waiver and Malaysia use fees where applicable.
 - d. additional rental charges calculated at one fifth the daily rate for each overdue hour for the return of the Vehicle.
 - e. \$20 for every 1/8 tank (as indicated on the vehicle checklist) for shortage of fuel upon vehicle return.
 - f. 50% of the deposit, which will be forfeited for any cancellation of reservation. No refund of deposit for bookings made during any public holidays.
 - g. any excess mileage travelled will be calculated at 40 cents per kilometer. Mileage is limited to 200 km per day or 1200 km per week (Applicable to Singapore usage)
 - h. a penalty charge of \$200 and surcharge for Malaysia use at \$40 per day for the whole rental period for any non-disclosure of Malaysia usage
 - i. a cleaning charge of \$200 will be imposed for smoking in the vehicles.
 - j. full cost of cleaning if the vehicle is returned in unacceptable dirty condition.
 - k. full cost of restoration of damaged paint work due to sandblasting.
 - l. all other sums which may become due and payable under this Rental Agreement.
 - m. early returning of vehicle, hirer will bear remaining balance amount of contract, deposit will be forfeited as well.
10. The Hirer shall be responsible for and shall indemnify the Owner against all fines, penalties, summons, court expenses or any other legal imposition in respect of this Vehicle and the driver of the Vehicle during the period of hire. An administrative charge of SG\$20 for Singapore and SG\$30 for Malaysia in addition to the fines or summons amount for the settlement of any traffic offence on behalf of the Hirer will be chargeable.
11. The Owner shall provide a 24-hours Breakdown and Towing Service to the said Vehicle within Singapore only, provided that the hirer purchase the CDW insurance, otherwise should the owner attend to such cases, it is chargeable at \$50 per trip. Punctured tyres, empty fuel tanks and/or misplaced Vehicle keys do not constitute a breakdown and the Owner is not obliged to attend to such cases. In the event that the Owner attends to such cases, the Hirer will bear the cost of \$550.00 for each and every case.
12. The Owner shall provide the Hirer with a Replacement Vehicle (within Singapore only) of similar capacity subject to the following: -
 - a. That the damages/loss caused to the Vehicle was not the result of the deliberate act omission negligence and/or contravention of the terms and conditions of this Rental Agreement and/or any statute or regulation by the Hirer or his authorised drivers.
 - b. The Hirer's acceptance that the replacement Vehicle will be subjected to the same terms and conditions of this Rental Agreement.
13. Further to Clause 5.h above, the Vehicle can only be driven into Malaysia if the Hirer agrees to pay the additional surcharge (as specified in Rental Agreement) for Malaysia use. Only upon the payment of the surcharge will the Owner effect the Vehicle's Motor Insurance and 24-hours Breakdown and Towing Service in Malaysia. However, this is conditional upon the Hirer making every attempt to contact the owner in the event of an accident or breakdown, not leaving the broken-down and/or accident Vehicle unattended or permit any unauthorized persons to tow away the Vehicle.
If the Hirer drives the Vehicle into Malaysia without paying the additional surcharge and if the Vehicle encounters an accident or breakdown, then the Hirer shall be liable for all the resultant cost (total cost of repairs and/or loss to the Vehicle, all claims and cost associated with third party personal injury claims and property damage, all costs to recover and tow the Vehicle back to Singapore, and loss of rental income suffered by the Owner whilst the Vehicle is undergoing repairs).
14. No condition warranty or stipulation of any kind is given by the Owner in respect of the Vehicle and the Owner shall not be held liable for any injury and/or loss of any kind whatsoever suffered by the Hirer and/or any third parties as a result of the Vehicle or any part of it being unusable, faulty, out of order or unserviceable.

Signature of Hirer

ASIA SERVICE AND TRADE PTE LTD

Company Registration No: 201906847W

15. In the event of any breach of this Rental Agreement by the Hirer, the Owner will without prior notice to the Hirer resume possession of the Vehicle and for this purpose the Hirer hereby irrevocably authorizes the Owner by its agents and servants without notice to enter any premise in which the Vehicle may for the time being be kept and to take possession thereof without being liable for any action or proceeding at the suit of the Hirer or any person claiming under or through him.
16. No relaxation, forbearance delay or indulgence by the Owner in enforcing any of the terms of this Agreement at the granting of time by the Owner to the Hirer shall prejudice, affect or restrict the rights and powers of the Owner hereunder nor shall any waiver of any breach hereof operate as a waiver of any subsequent or continuing breach thereof.
17. This agreement shall be governed by and construed in accordance with the Laws of Singapore and the parties agree to submit to the jurisdiction of the Courts of Singapore.
18. The Vehicle Check List is an integral part of this Rental Agreement.

X



Signature of Hirer _____

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	03/05/2021 13:42 (SGT)
Date of Accident	03/05/2021 08:15 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	YISHUN AVENUE 1
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMD9888X
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	CHEW TEE YEOW
NRIC No	SXXXX541C
Email Address	gabrielchew.gc@gmail.com
Mobile Phone No	(Phone) +65-84589888
Alternative Phone No	+65-84589888

VEHICLE PARTICULARS

Manufacturer	Honda
Model	Vezele
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	1500

INSURANCE COMPANY

Name of Insurance Company	NTUC Income Insurance Co-operative Ltd
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	5115242320-01 (CLASSIC)
Cover Note Number	-

DRIVER

Name of Driver	CHEW TEE YEOW
NRIC No	SXXXX541C

Date Of Birth	11/10/1985
Occupation	Indoor
Date Of Driving Pass	02/11/2006
Driving experience	14 YEARS AND 6 MONTHS
Gender	Male
Mobile Number	(Phone) +65-84589888
Alt. Phone Number	+65-84589888
Email Address	gabrielchew.gc@gmail.com
Address	BLK 674B #12-694 YISHUN AVENUE 4 FERN GROVE @ YISHUN
Address complement	-
Postcode	762674
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?	No
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?	Yes
Police Station Name	Yishun North Neighbourhood Police Centre
Police Station Phone No	(Phone) +65-18008529999
Alt. Police Station Phone No	(Fax) +65-68522299
Police Station Address	31 Yishun Central Singapore 768827
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER POLICE REPORT

(ATTENDED BY: JAMES NG)

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Reasons for not uploading a video of the accident	CANNOT BE UPLOADED INTO SYSTEM
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHB7950G
Vehicle Manufacturer	-
Vehicle Model	-

Vehicle Variant	-
Vehicle Colour	Red
Vehicle Category	Taxi
Name of Driver	NG CHAN HOCK
NRIC No	SXXXX404I
Contact Number	(Phone) +65-96930751
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	1

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	CHEW TEE YEW
Address	BLK 674B #12-694 YISHUN AVENUE 4 FERN GROVE @ YISHUN
Address Complement	-
Post Code	762674
Approximate Age Years Old	35
Injuries Sustained	NECK AND BACK PAIN
Injured person in which vehicle?	SMD9888X
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

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 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 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.

[Handwritten Signature]

Policyholder's Signature / Date & Time

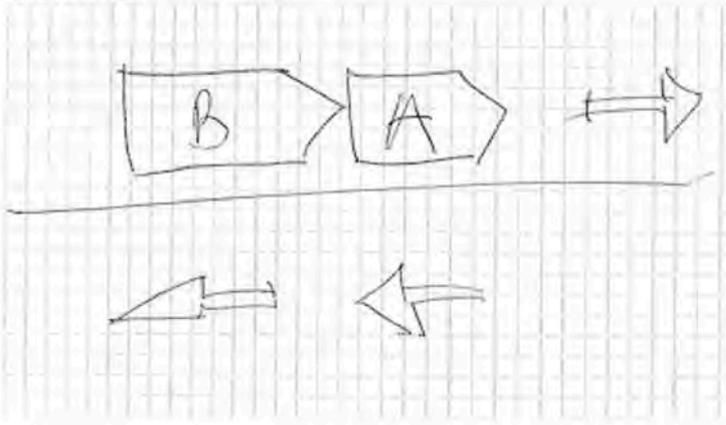
Driver's Signature (if driver is not the policyholder) / Date & Time



Witnessed by Reporting Centre Personnel

Sketch Plan 07 MAY 2021

NG WING KIN JAMES
admin.vac@vicom.com.sg



A: SMD9888X

B: SHB7950G

Describe Circumstances of the Accident

Refer
Police
Report

Declaration

We declare the foregoing particulars are true in every respect.


Policyholder's Signature / Date &
Time

03 MAY 2021

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



Witnessed by Reporting Centre
Personnel
NG WING KIN JAMES
admin.vac@vicom.com.sg

















**SINGAPORE
POLICE FORCE**



T/20210503/2014

Police Station Of Origin:
Yishun North N.P.C
31 Yishun Central SINGAPORE 768827
Tel No: 1800-8529999

1 of 3

Report No. T/20210503/2014

YISHUN NORTH NPC
31 YISHUN CENTRAL
SINGAPORE 768827
TEL: 6852 9999
FAX: 6852 2299

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 03/05/2021 10:21	Vide Report No.:	Station Diary No.: 40
--	------------------	--------------------------

Informant's Particulars

Name of Informant: CHEW TEE YEW		Address: APT BLK 674B YISHUN AVENUE 4 #12-694 SINGAPORE 762674	
ID Type / ID No.: NRIC NO / S8533541C		Contact No.:	Mobile: 84589888
Nationality: SINGAPORE CITIZEN		Email:	
Sex: Male	Age: 35	Date of Birth: 11/10/1985	Type of Informant: Driver
Race: Chinese		Language:	Institution / School Name:
Occupation: BANKER		Driving Licence Information: Class: 2B,2A,3	Date of Expiry:

General Information of the Accident

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 03/05/2021 08:15	Type of Location: Straight Road
Location: YISHUN AVENUE 1				
Weather: Clear		Road Surface: Dry	Road Speed Limit:	
Traffic Flow:		Traffic Control:	Traffic Volume: Heavy	
Type of Collision: Between Moving Vehicles - Head To Rear			Anyone conveyed by ambulance: No	

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SHB7950G	Car				No Damage	0
SMD9888X	Car	HONDA	VEZEL HYBRID 1.5X A	Red	Seriously Damaged	0

Details of Vehicle Insurance

Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date



**SINGAPORE
POLICE FORCE**



T/20210503/2014

Police Station Of Origin:
Yishun North N.P.C
31 Yishun Central SINGAPORE 768827
Tel No: 1800-8529999

2 of 3

Report No. T/20210503/2014

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SMD9888X	NTUC Income Insurance Co-Operative Limited	5115242320-01	04/01/2021	03/01/2022

Details of Person Involved				
Any Pedestrian Involved: No				
No. of Pedestrians Injured: NIL			Use of Pedestrian Crossing: NA	
Driver				
Name	CHEW TEE YEW	ID No.	S8533541C	
Related Vehicle	SMD9888X (Car)	Contact No.	84589888	
Hospital/Clinic	ROYAL CARE MEDICAL YISHUN GROVE	Class of Driving Licence & Expiry Date	Class: 2B,2A,3 Date of Expiry: NIL	
Date Treatment	03/05/2021	Date Discharge	03/05/2021	
No. of Days granted Medical Leave	05	Degree of Injury	Serious	
Driver				
Name	Ng Chan Hock	ID No.	S6826404I	
Related Vehicle	NIL	Contact No.	96930751	
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL	
Date Treatment	NIL	Date Discharge	NIL	
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL	

Brief Details.

On 03/05/2021 at about 8:15am, I was driving my vehicle SMD9888X at along Yishun Avenue 1 towards Lentor Avenue. When I reached near to estuary condominium, a taxi SHB7950G and knocked on to the rear of my vehicle. My vehicle's rear bumper dislodge halfway. I sustain injury on my back hip and my rear neck. I had seen a doctor and I was given 5 days of MC.



**SINGAPORE
POLICE FORCE**



T/20210503/2014

Police Station Of Origin:
Yishun North N.P.C
31 Yishun Central SINGAPORE 768827
Tel No: 1800-8529999

3 of 3

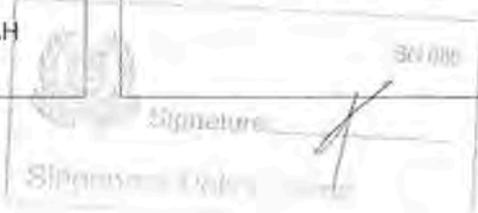
Report No. T/20210503/2014

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: L / SI MOHAMED SAHIR	Signature Of Informant
Signature Of Interpreter: Not applicable	Date/Time: 03/05/2021 10:21
Officer In Charge Of Case: TP / AEIT / SI MOHAMAD ZULFAZDLI BIN ABDULLAH Contact No.: 65476204	Classification Of Case:
Authentication Stamp NP168	

ROYAL CARE MEDICAL YISHUN GROVE

675 YISHUN AVENUE 4

#01-07 SINGAPORE 760675

Receipt

Date : 03 May 2021
Receipt No. : 13102
Ref : 02884

For medical services rendered to

Name : CHEW TEE YEW

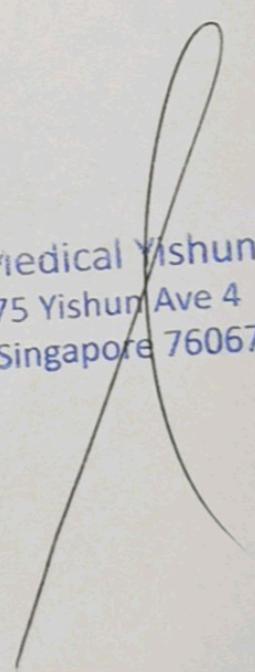
NRIC : S8533541C

Total amount \$ 97.00

(Dollars Ninety Seven Only)

in payment of invoice no. 10929

Royal Care Medical Yishun Grove
Blk 675 Yishun Ave 4
#01-07 Singapore 760675



Signature

Our Ref: DY.05.0040.2021 - Pre-Repair Survey - Notification of Inspection

admin admin <admin@ysllegal.com>

Tue 4/5/2021 12:59 PM

To: Motor.survey@axa.com.sg <Motor.survey@axa.com.sg>

Cc: David Yong <dy@ysllegal.com>

**CLAIMANT: CHEW TEE YEW (ZHOU SHIYOU)
ACCIDENT INVOLVING SMD9888X AND SHB7950G ALONG YISHUN AVENUE 1 ON 3
MAY 2021**

Dear Sirs,

We are instructed by D'S Graffiti Concepts Pte Ltd to notify you of a road traffic accident on 3 May 2021 **along YISHUN AVENUE 1** involving our Client's vehicle registration number **SMD9888X** and vehicle registration number **SHB7950G** driven by your insured at the material time. A copy of the Singapore Accident Statement is enclosed herewith.

As a result of the accident, our Client's vehicle has been damaged. Before our Client proceed to repair the damaged vehicle, please let us know **within two (2) working days of your receipt of this notice** whether you would like to conduct a pre repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our Client shall proceed to repair the vehicle without further reference to you.

Thank you.

Best regards,

Rayna Tan

For and on behalf of Mr David Yong

T: +65 62922388 | F: +65 62922088

Website: www.yssllegal.com**YSL LEGAL**

ADVOCATES & SOLICITORS

YONG, SEOW & LIM LEGAL LLP

Address: 114 Lavender Street #11-72 CT Hub 2 Singapore 338729

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This communication contains information that is intended for the individual or entity named as recipient. Such information may be confidential and/or protected by legal professional privilege. If you are not the intended recipient, please take notice that any disclosure, copying, distribution or use of any part of the contents of this communication is strictly prohibited by law. If you have received this communication in error, please notify us immediately by return email to admin@ysllegal.com and delete this communication wholly from any storage media.

S1M039CP_TP REF:DY.05.0040.2021 _Accident Involving SHB7950G & SMD9888X_along_on 03/05/2021_PersonalAutoLine

do not reply <donotreply@axa.com.sg>

Tue 4/5/2021 2:51 PM

To: admin admin <admin@ysllegal.com>

Cc: filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>

“Without Prejudice”

Dear Sir/Mdm

Please do not reply to this email as we are not able to respond to messages sent to this email. We seek your cooperation to send all replies to motor.survey@axa.com.sg

We want to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list below to conduct the joint pre-repair survey as a single joint expert.

List of our motor surveyors:-

Mohd Fadhilah Bin Osman/ Chris Ang (LBS Automotive Appraisal Pte Ltd)

Stan See Chee Seng/ T. Thiyagarajan (LBS Automotive Appraisal Pte Ltd)

Tay Beng Hee (AutoProbe Consultants)

Samuel Phun (AutoProbe Consultants)

LKK Auto Consultants Pte Ltd

AXA In House Surveyors (AXA Insurance Pte Ltd)

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert. Meanwhile, please furnish us with estimate quotation in order for our surveyor to complete the pre repair survey.

If there be any injury claims by your client, please combine it in one Letter of Demand in light of one cause of action, save as to costs and expenses.

Should you have any queries, please feel free to contact our Claims Service Team at 1800-8804888.

Regards,

Shekhar Batham

AXA Singapore



From: admin admin [mailto:admin@ysllegal.com]

Sent: Tuesday, May 04, 2021 12:59 PM

To: SG AXA Insurance SM AXA SGP - Motor Survey <motor.survey@axa.com.sg>

Cc: David Yong <dy@ysllegal.com>

Subject: [EXTERNAL] Our Ref: DY.05.0040.2021 - Pre-Repair Survey - Notification of Inspection

Re: S1M039CP_TP REF:DY.05.0040.2021_Accident Involving SHB7950G & SMD9888X_along_on 03/05/2021_PersonalAutoLine

admin admin <admin@ysllegal.com>

Tue 4/5/2021 2:57 PM

To: Motor.survey@axa.com.sg <Motor.survey@axa.com.sg>

Cc: filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>; David Yong <dy@ysllegal.com>

Dear Sirs,

We refer to your email of 4 May 2021.

Pursuant to the State Courts Practice Directions Amendment No. 1 of 2016, our Client's appointed surveyor is Mr Fong Kok Heng (Automax Survey).

Please contact and liaise with the workshop directly to arrange for the pre-repair survey of our Client's damaged vehicle and obtain the requisite documents from them.

Workshop	Merlin Motorworks
Address	10 Ang Mo Kio Ind Park 2A Amk Autopoint #03-13 Singapore 568047
Contact Person	Mr Dave
Contact No.	9667 2926

Thank you.

Best regards,
Rayna Tan
For and on behalf of Mr David Yong

T: +65 62922388 | F: +65 62922088

Website: www.yssllegal.com

YSL LEGAL
ADVOCATES & SOLICITORS

YONG, SEOW & LIM LEGAL LLP

Address: 114 Lavender Street #11-72 CT Hub 2 Singapore 338729

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From: do not reply <donotreply@axa.com.sg>

Sent: Tuesday, 4 May 2021 2:50 PM

To: admin admin <admin@ysllegal.com>

Cc: filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>

RE: S1M039CP_TP REF:DY.05.0040.2021 _Accident Involving SHB7950G & SMD9888X_along_on 03/05/2021_PersonalAutoLine

do not reply <donotreply@axa.com.sg>

Tue 4/5/2021 3:26 PM

To: admin admin <admin@ysllegal.com>

Cc: filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>

WITHOUT PREJUDICE

Hi,

We regret that we are objecting to your proposed list of surveyors.

We will be appointing, M/s LKK Auto Consultants Pte Ltd to conduct the pre-repair survey (PRS) on your client's vehicle. We seek your cooperation to inform your client's workshop to arrange the vehicle readily for dismantling with repair estimates during the pre-repair survey.

If you have not provided us with the workshop details, please let us have the workshop details.

If there is a change in your client's workshop, please inform us soon. We reserve our rights for re-inspection.

Regards

From: admin admin [mailto:admin@ysllegal.com]

Sent: Tuesday, May 04, 2021 2:58 PM

To: SG AXA Insurance SM AXA SGP - Motor Survey <motor.survey@axa.com.sg>

Cc: filenet-ctom-p-sg <filenet-ctom-p-sg@axa.com.hk>; David Yong <dy@ysllegal.com>

Subject: [EXTERNAL] Re: S1M039CP_TP REF:DY.05.0040.2021 _Accident Involving SHB7950G & SMD9888X_along_on 03/05/2021_PersonalAutoLine

Dear Sirs,

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Please contact and liaise with the workshop directly to arrange for the pre-repair survey of our Client's damaged vehicle and obtain the requisite documents from them.

Workshop	Merlin Motorworks
Address	10 Ang Mo Kio Ind Park 2A Amk Autopoint #03-13 Singapore 568047
Contact Person	Mr Dave
Contact No.	9667 2926

Thank you.

Best regards,
Rayna Tan



Thank you

Low Mong Han Jolene has successfully logged out.
Your last login date and time was 04 May 2021, 12:49:35.
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(\$)
1	Vehicle	SHB7950G	-	18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49

- Log Date/Time 04 May 2021 / 12:50:49



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: 07/05/2021

Your Ref No: DY.05.0040.2021

Dear Sir/Madam,

Date of Accident: 03/05/2021 00:00 (SGT)

Vehicle No: SMD9888X

Place of Accident: Yishun Ave 1, 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\$)
SHB7950G	Yishun Ave 1, 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.

Asia Service and Trade Pte. Ltd.

50 serangoon North Ave 4. First center building. 02 - 19. S555856

Invoice No.21./2021

Date: 10/05/2021

Bill To: D's Graffiti Concepts PTE LTD
SYNERGY@KB 25 KAKI BUKIT ROAD 4
#06-26 SINGAPORE 417800

**KINDLY MAKE PAYMENT INFAVOR TO " Asia Service and Trade Pte Ltd"
BANK NAME: UNITED OVERSEAS BANK LTD**

DESCRIPTION	AMOUNT
BEING RENTAL OF: \$150/DAY VEHICLE NO. : SMU887T MAKE AND MODEL: VELLFIRE 2.5A RENTAL DATE: 03/05/2021 to 10/05/2020 (8days) DATE OF ACCIDENT: 03/05/2021	\$1200
GRAND TOTAL	\$1200

BANK ACCOUNT: 3643239343

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 17/05/2021 21:18 (SGT)
Date of Accident 03/05/2021 08:15 (SGT)
Exact Location of Accident Yishun Ave 1, Singapore
Additional Location Information YISHUN AVE 1 TOWARDS LENTOR AVE
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SHB7950G

INSURED/POLICYHOLDER

Is company? Yes
Name Of Registered Owner TRANS-CAB SERVICES PTE LTD

VEHICLE PARTICULARS

Manufacturer Toyota
Model Prius
Variant -
Vehicle Category Taxi
Transmission Auto
CC 1767

INSURANCE COMPANY

Name of Insurance Company AXA Insurance Pte Ltd
Type of Coverage ThirdParty
Fleet Policy Yes
Policy Number VFX/P2413997
Cover Note Number NA

DRIVER

Name of Driver NG CHAN HOCK
NRIC No S6826404I
Address HDB Yishun, 174 Yishun Avenue 7 760174
Address complement #11-847
Postcode 760174
Does Driver Own Other Vehicles? No

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident Collision - Head to Rear
Weather Conditions Clear

OTHER INFORMATION

Was any foreign vehicle involved in the accident? No
Was anybody injured in the Accident? No
Was any other material or property damaged? Yes
Number of Passengers (Including Driver) 2

CIRCUMSTANCES OF ACCIDENT

REFER TO POLICE REPORT NO.T/20210514/2036

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 UNKNOWN
Vehicle Manufacturer -
Vehicle Model -
Vehicle Variant -
Vehicle Colour -
Vehicle Category Private car
Name of Driver -
Insurance Company Name -

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 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. 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, 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.

**VERIFY BY AJAX MARS (ARC)
REPORTING OFFICER
WONG JUN KEAT**

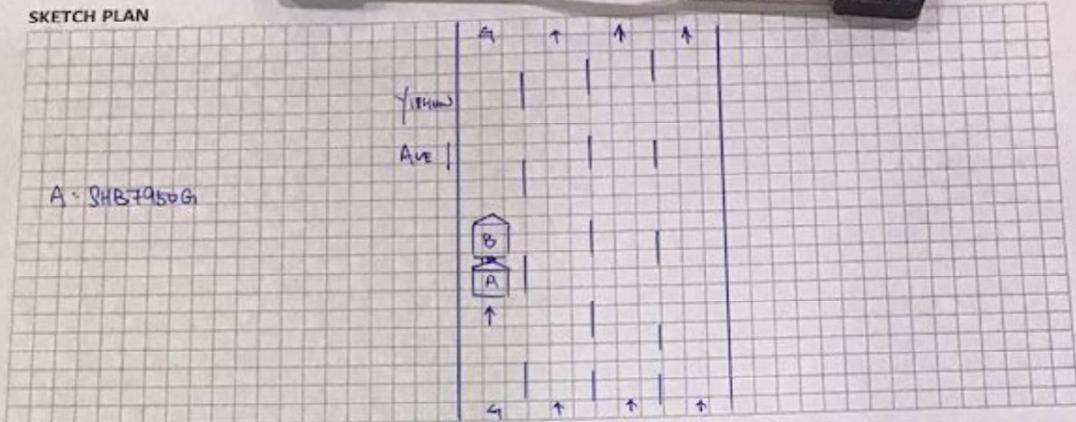
Policyholder's Signature
Date & Time:

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

17/5/2021

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

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

REFER TO ATTACHED STATEMENT.

DECLARATION

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

VERIFY BY AJAX MARS (ARC)
REPORTING OFFICER
WONG JUN KEAT

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.:












**SINGAPORE
POLICE FORCE**


T/20210514/2036

1 of 3

Report No. T/20210514/2036

Police Station Of Origin:
Hong Kah South NPP
510 Jurong West Street 52 #01-90
SINGAPORE 640510
Tel No: 1800-5648999

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 14/05/2021 13:23	Vide Report No.:	Station Diary No.: 20
--	------------------	--------------------------

Informant's Particulars

Name of Informant: NG CHAN HOCK		Address: APT BLK 174 YISHUN AVENUE 7 #11-847 SINGAPORE 760174	
ID Type / ID No.: NRIC NO / S6826404I		Contact No.:	Mobile: 96930751
Nationality: SINGAPORE CITIZEN		Email:	
Sex: Male	Age: 52	Date of Birth: 20/07/1968	Type of Informant: Driver
Race: Chinese		Language:	Institution / School Name:
Occupation: Taxi driver		Driving Licence Information: Class: 2B,3 Date of Expiry:	

General Information of the Accident

Type of Accident:	Non-Injury Others	Drink Drive: No	Date/Time of Accident: 03/05/2021 08:15	Type of Location: Y-Junction
Location: YISHUN AVENUE 1				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow:		Traffic Control:		Traffic Volume: Heavy
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SHB7950G	Car				Slightly Damaged	1

Details of Person Involved

Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE
POLICE FORCE**



T/20210514/2036

2 of 3

Police Station Of Origin:
Hong Kah South NPP
510 Jurong West Street 52 #01-90
SINGAPORE 640510
Tel No: 1800-5648999

Report No. T/20210514/2036

CONTINUATION OF REPORT

Driver			
Name	NG CHAN HOCK	ID No.	S68264041
Related Vehicle	NIL	Contact No.	96930751
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 2B.3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

On the 03/05/2021 at about 0815hrs, I was travelling along Yishun Ave 1 turning left into Lentor Avenue. I was following another vehicle, which I have forgotten the car model and plate number. As I was inched forward along the slip road towards Lentor Avenue, suddenly my vehicle has accidentally hit onto the rear side of the front vehicle (unknown car plate number and model). The front side of my vehicle, and the rear side of the vehicle were slightly damaged due to the accident.

I wish to state that I could not remember much about the accident. I did contact with the driver after the accident, +6584589888 (Male/Chinese/in his 30yrs) however I was blocked by him. I wish to state that I did not report to the police as no one was injured during the accident.

On the 12/05/2021, I have received a letter from Traffic Police (ref: TP/IP/22957/2021) which advised me to lodge a police report. There was in-car camera installed in my vehicle.



**SINGAPORE
POLICE FORCE**



T/20210514/2036

3 of 3

Report No. T/20210514/2036

Police Station Of Origin:
Hong Kah South NPP
510 Jurong West Street 52 #01-90
SINGAPORE 640510
Tel No: 1800-5648999

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 3 PERRY P NG WEE PHONG

Signature Of Informant:

Signature Of Interpreter:
Not applicable

Date/Time:
14/05/2021 13:23

Officer In Charge Of Case:
TP / GIA /
SI TAN JEOK LENG
Contact No.: 65476151

Classification Of Case:

Authentication Stamp
NP168



SN 125

Signature :

Singapore Police Force

AUTOMAX SURVEY

Blk 110 Bedok Reservoir Road , #07-280, Singapore 470110
Mobile : 9855 6879 Email : automaxsurvey@gmail.com
Registration No. 53110062J

Billing To: Chew Tee Yew
c/o D's Graffiti Concepts Pte Ltd
10 ang mo kio ind park 2A
Amk autopoint #03-13
Singapore 568047

Invoice no.: TP21050022

Date: 05 JUN 2021

Vehicle no: SMD9888X

Model : HONDA VEZEL 1.5X CVT

ITEM	DESCRIPTION	AMOUNT
1	Date of Inspection : 06 May 2021 Copies of the inspection / survey report Correspondence, postages and etc.	\$ 780.00
2	Photography Services Develop photographs Storage of digital photographs	
3	To submit report by hand.	
4	Charges on photocopies, posting, faxes and others incidental works entrusted.	
5	Transportation Charges	
6	Reinspection Charges	
	TOTAL :	\$ 780.00

Notes :

1. All cheque payment should be "crossed" and made payable to "Automax Survey".
2. Please contact us if there are further enquiries on the invoice.



AUTOMAX SURVEY

Blk 110 Bedok Reservoir Road , #07-280, Singapore 470110

Mobile : 9855 6879

Email : automaxsurvey@gmail.com

Registration No. 53110062J

Report Ref : TP21050022

Date: 05 JUN 2021

Chew Tee Yew
c/o D's Graffiti Concepts Pte Ltd
10 ang mo kio ind park 2A
Amk autopoint #03-13
Singapore 568047

THIRD PARTY SURVEY ACCIDENT OCCURED ON 03 MAY 2021

Workshop Name and Address

D's Graffiti Concepts Pte Ltd
10 ang mo kio ind park 2A
Amk autopoint #03-13
Singapore 568047

As per your instruction dated 06 May 2021
We have carried out a physical inspection on the said
We enclosed herewith our report and findings as follows:

with regard to the above matter.
SMD9888X

1. VEHICLE PARTICULARS

Registration No : SMD9888X
Model : HONDA VEZEL 1.5X CVT
Year / Capacity : JAN 2017/ 1496 cc
Chassis No : RU31214933

Engine No : LEB5914943
Mileage : 078 500 km
Colour : Metallic Red

2. TYRES CONDITION

	<u>Size</u>	<u>Made</u>	<u>Balance</u>	<u>Rim</u>
FRONT O/S :	215/50/R17	Bridgestone	9.00 mm	Sport
REAR O/S :	215/50/R17	Bridgestone	9.00 mm	Sport
FRONT N/S :	215/50/R17	Bridgestone	9.00 mm	Sport
REAR N/S :	215/50/R17	Bridgestone	9.00 mm	Sport

AUTOMAX SURVEY

Blk 110 Bedok Reservoir Road , #07-280, Singapore 470110

Mobile : 9855 6879

Email : automaxsurvey@gmail.com

Registration No. 53110062J

3. DESCRIPTION OF DAMAGES

At the time of inspection, we noted that the vehicle has sustained an impact damages on the rear portion(s). For more detail of the damages, please see photograph attached.

4. Estimated normal period of repair : 08 working days to complete

5. In accordance to your instruction, we have Not Authorised repair to the vehicle and the survey done on a "Without Prejudice" basis. We hope that this report will be of assistance to you in dealing with the matter.

6. Should you discover any discrepancy in the report, please kindly notify us within 1 week, or the report will be treated as correct.

Disclaimer

The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in. The rates and assessment of damages must not be used in any circumstances for comparison with other vehicles and/or other accidents in other legal proceedings.

Vehicle Number : SMD9888X

SPARE PARTS

	PARTS DESCRIPTION	CONDITION	Workshop Estimation (S\$)	Our Revised Estimation (S\$)
<i>List Items</i>				
1 pc	Tailgate	bent/distorted	\$ 1,854.70	\$ 1,854.70
1 pc	Tailgate lock	damaged	\$ 359.40	\$ 359.40
1 pc	Tailgate lock stiker	bent	\$ 60.00	\$ 60.00
1 pc	Tailgate inner trim	distorted	\$ 233.40	\$ 233.40
1 pc	Tailgate weatherstrip	necessary	\$ 157.80	\$ 157.80
1 pc	Tailgate outer garnish	grazed/deformed	\$ 412.40	\$ 412.40
2 pcs	Tailgate reflector	grazed/deformed	\$ 540.00	\$ 540.00
1 pc	Rear windscreen glass moulding	bent	\$ 120.00	\$ 120.00
1 pc	Rear windscreen glass inner seal	bent	\$ 50.00	\$ 50.00
14 pcs	Rear windscreen glass clips	bent	\$ 84.00	\$ 84.00
1 pc	Rear bumper center	bent	\$ 1,250.00	\$ 1,250.00
2 pcs	Rear bumper omer	bent	\$ 710.00	\$ 710.00
2 pcs	Rear bumper side retainer	bent	\$ 80.00	\$ 80.00
2 pcs	Rear bumper bracket	bent	\$ 120.00	\$ 120.00
10 pcs	Rear bumper clips	bent	\$ 80.00	\$ 80.00
1 pc	Rear end panel	bent	\$ 870.00	\$ 870.00
1 pc	Rear end panel top trim	cracked	\$ 258.80	\$ 258.80
4 pcs	Rear end panel top trim clips	necessary	\$ 60.00	\$ 60.00
1 pc	Rear bumper under cover	distorted	\$ 325.00	\$ 325.00
1 pc	Rear fender arch trim	distorted	\$ 160.00	\$ 160.00
		Parts Sub-Total	\$ 7,785.50	\$ 7,785.50
		Discount 20.00%	\$ 1,557.10	\$ 1,557.10
			\$ 6,228.40	\$ 6,228.40

SPARE PARTS

QTY	PARTS DESCRIPTION	CONDITION	Workshop Estimation (S\$)	Our Revised Estimation (S\$)
<i>Special Nett Items</i>				
1 set	Reverse sensor	electronically shocked	\$ 280.00	\$ 250.00
1 set	Reverse camera	electronically shocked	\$ 450.00	\$ 450.00
1 pc	Rear windscreen glass sealant	necessary	\$ 180.00	\$ 180.00
1 pc	Rear number plate	distorted	\$ 65.00	\$ 65.00
1 pc	Rear number plate casing	distorted	\$ 45.00	\$ 45.00
1 pc	Rear bumper lower trim (acc)	distorted	\$ 550.00	\$ 550.00
2pcs	Rear bumper refelctor (LED)	electronically shocked	\$ 250.00	\$ 250.00
1 pc	Rear end panel top trim moulding	wraped	\$ 180.00	\$ 180.00
1 pc	Rear exhaust pipe	distorted	\$ 980.00	\$ 980.00
		Special Nett Sub-Total	\$ 2,980.00	\$ 2,950.00
		Spare Parts Total	\$ 9,208.40	\$ 9,178.40

LABOUR COST

S/No	JOB DESCRIPTIONS	Workshop Estimation (S\$)	Our Revised Estimation (S\$)
	Spare Parts Total c/f	\$ 9,208.40	\$ 9,178.40
1	Towing	\$ 180.00	\$ 180.00
2	To tuff coat affected areas	\$ 180.00	\$ 150.00
3	To remove and replace interior upholstery	\$ 180.00	\$ 150.00
4	To remove & transfer tailgate mechanism	\$ 250.00	\$ 240.00
5	To respray affected areas	\$ 1,800.00	\$ 1,600.00
6	To renew damaged parts, straighten and repair rear fender inner, front and rear chassis member and aligned all parts	\$ 2,000.00	\$ 1,800.00
7	To remove and refix rear windscreen glass	\$ 180.00	\$ 150.00
8	To check and reconnect snap wiring	\$ 180.00	\$ 150.00
9	To remove and replace reverse sensor & camera	\$ 180.00	\$ 150.00
10	To polish and coating for new paint	\$ 800.00	\$ 600.00
	Total	15,138.40	14,348.40

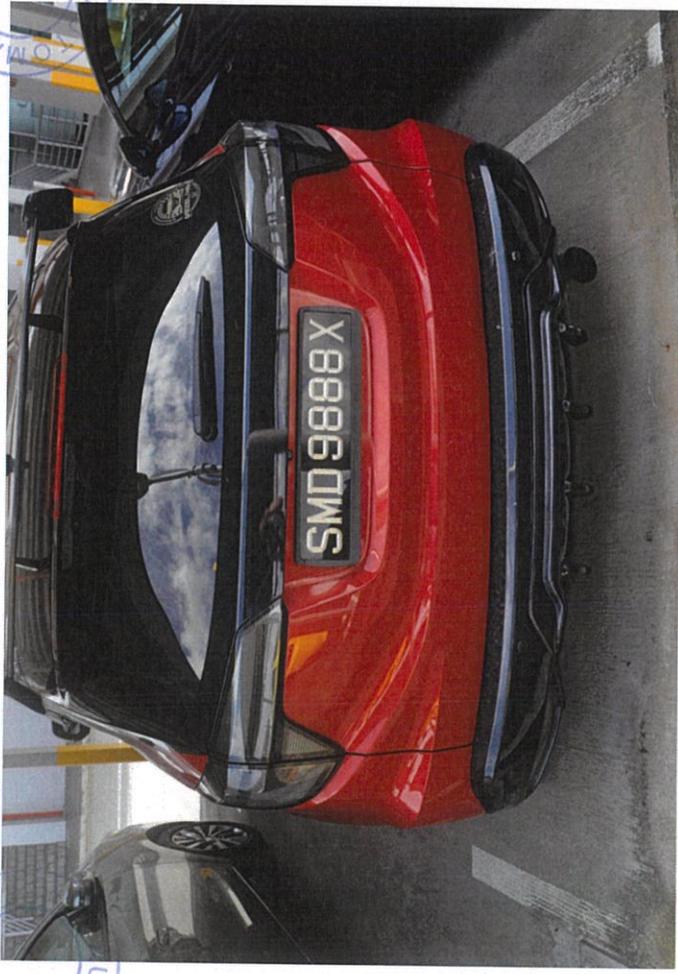
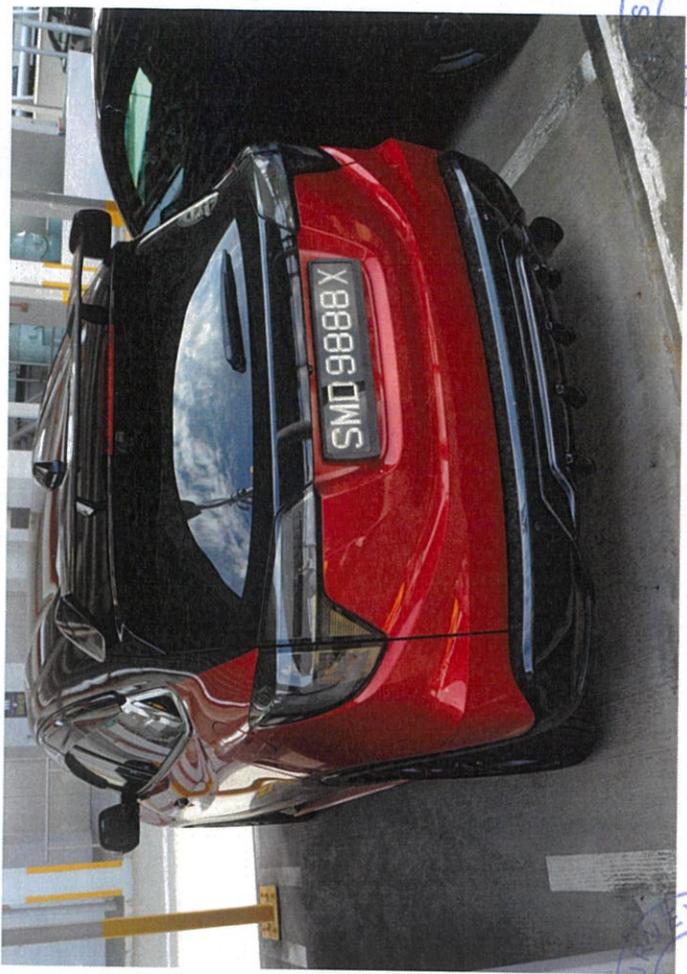
The repairer has agreed to undertake the repair under a Lump Sum Basis. We have further adjusted the amount to a Lump Sum Repair of :

\$ 12,250.00


 Fong Kok Heng
 Qualified Appraiser



SURVEY

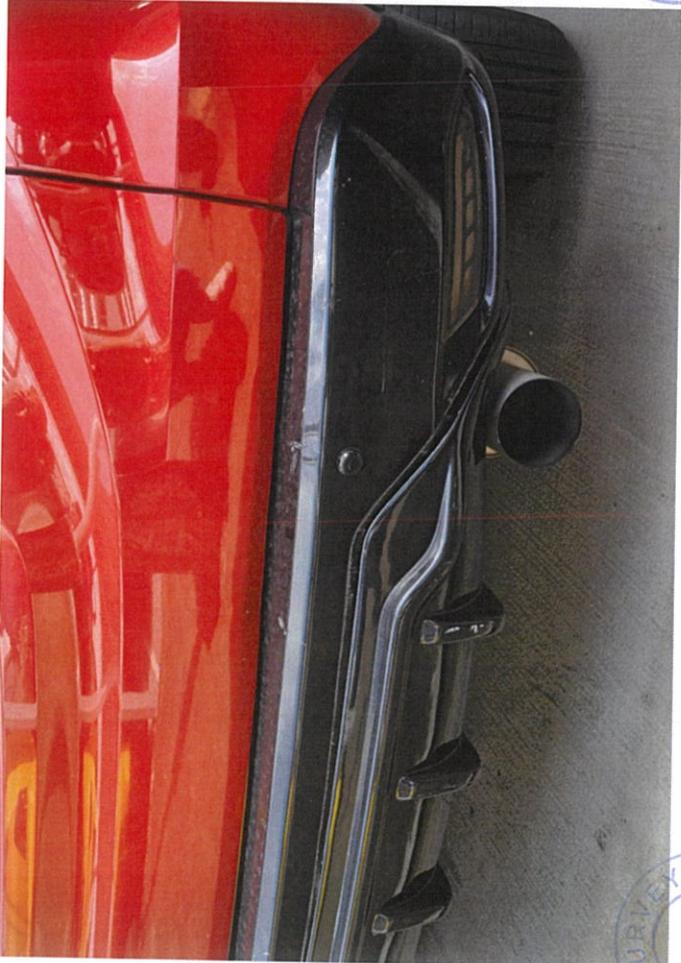


UTOMAX SURVEY

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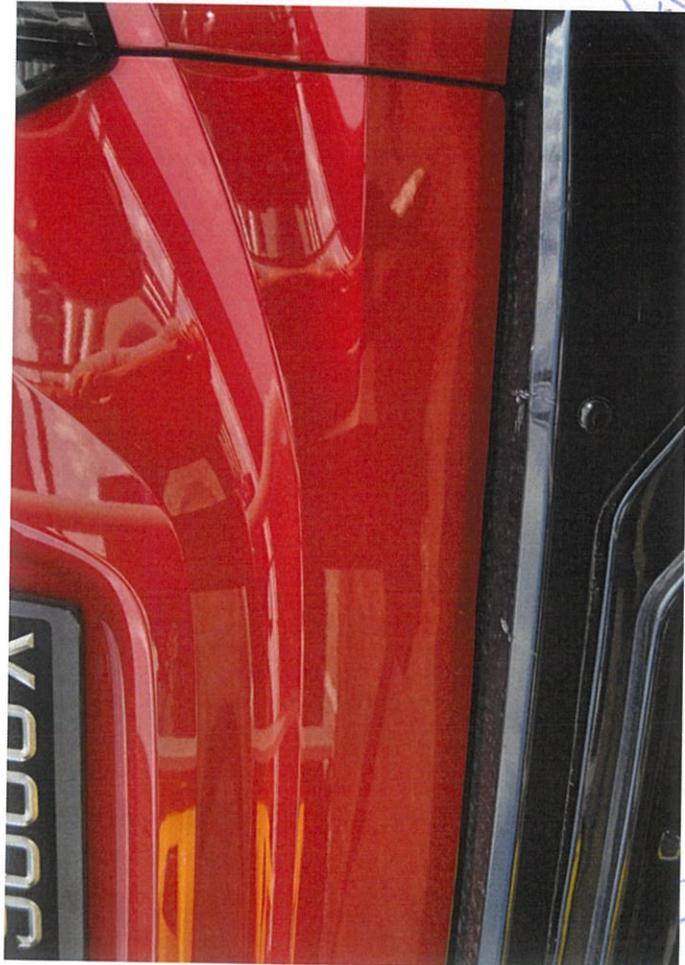
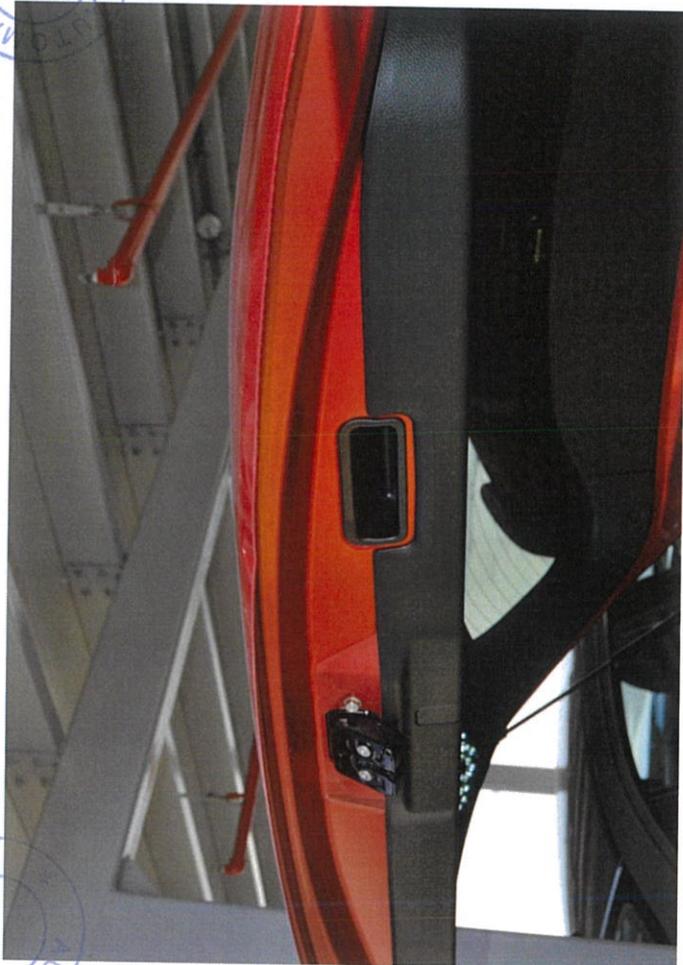


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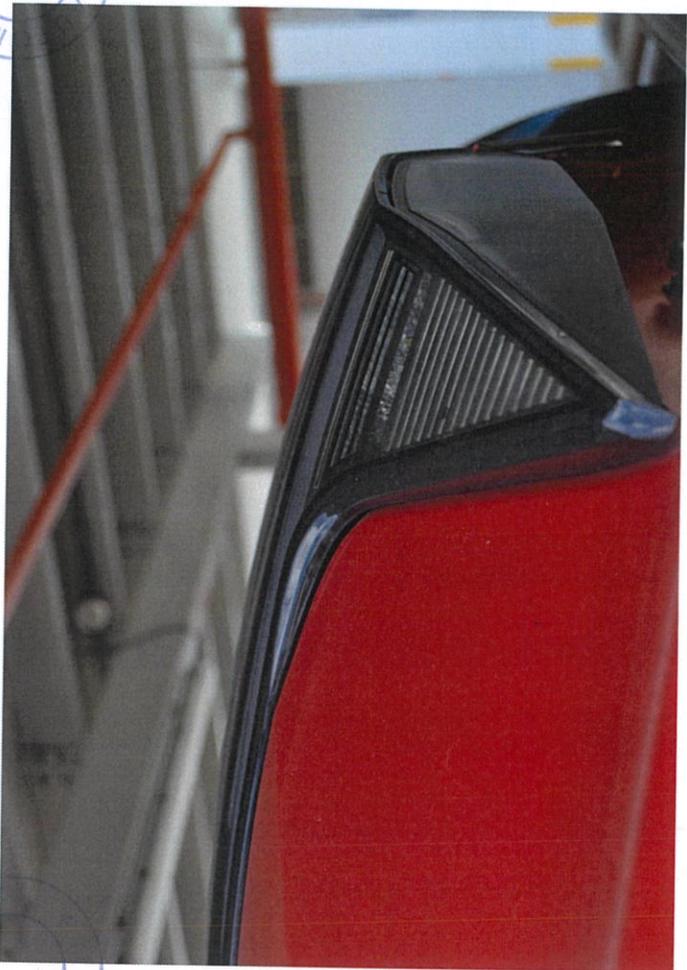
AUTOMAX SURVEY *

SURVEY



AUTOMAX

SURVEY



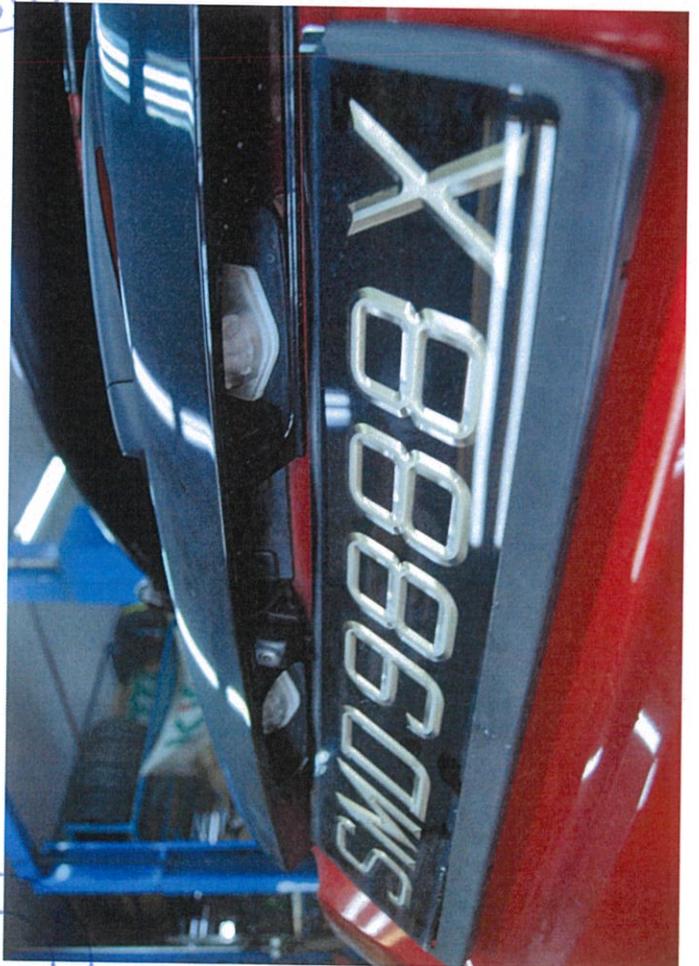
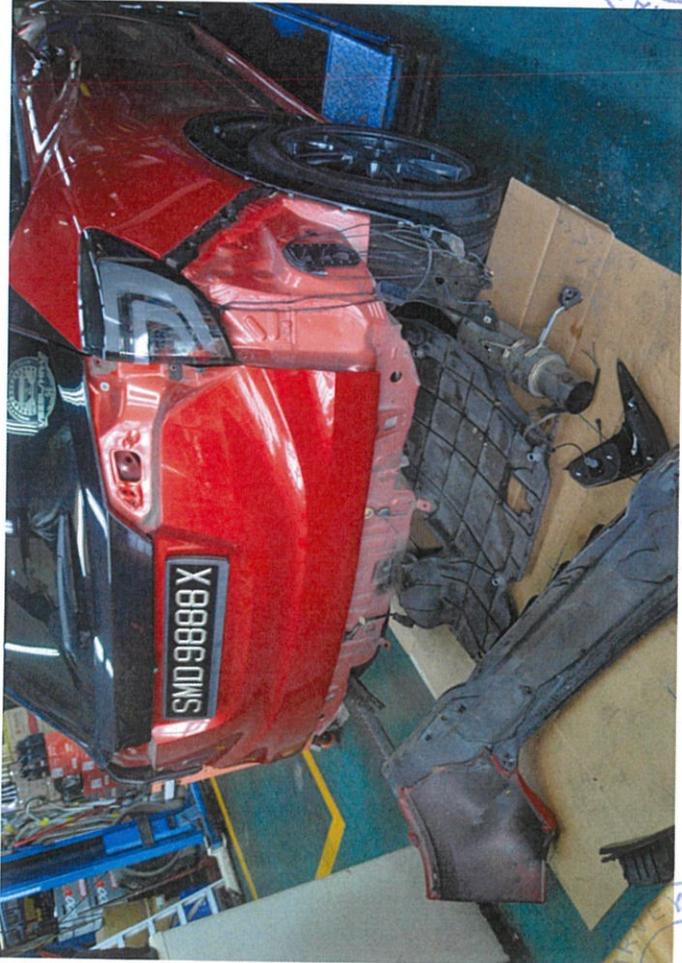
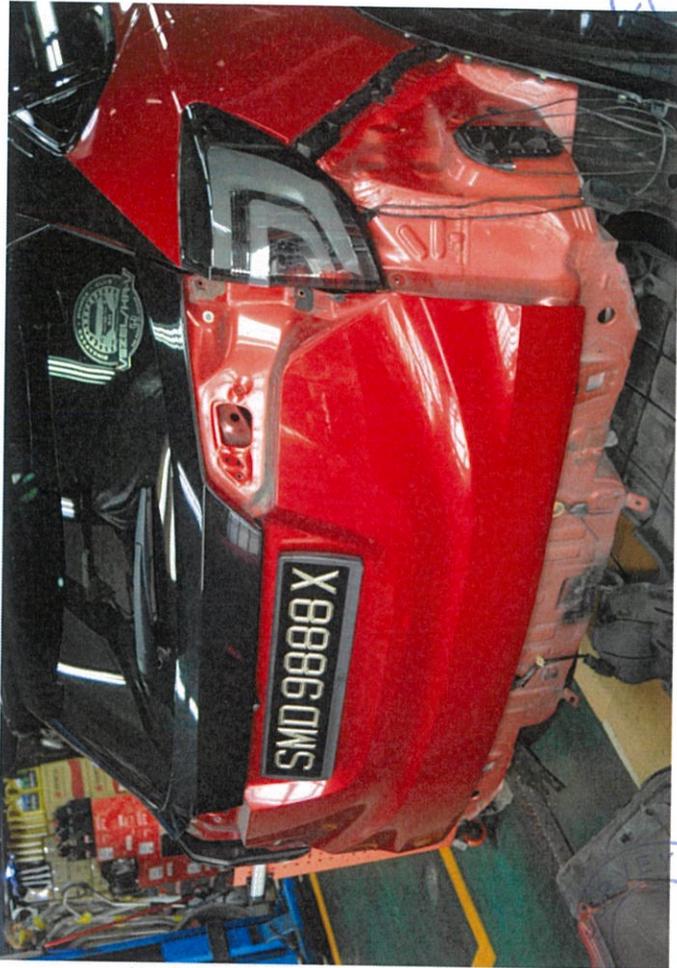
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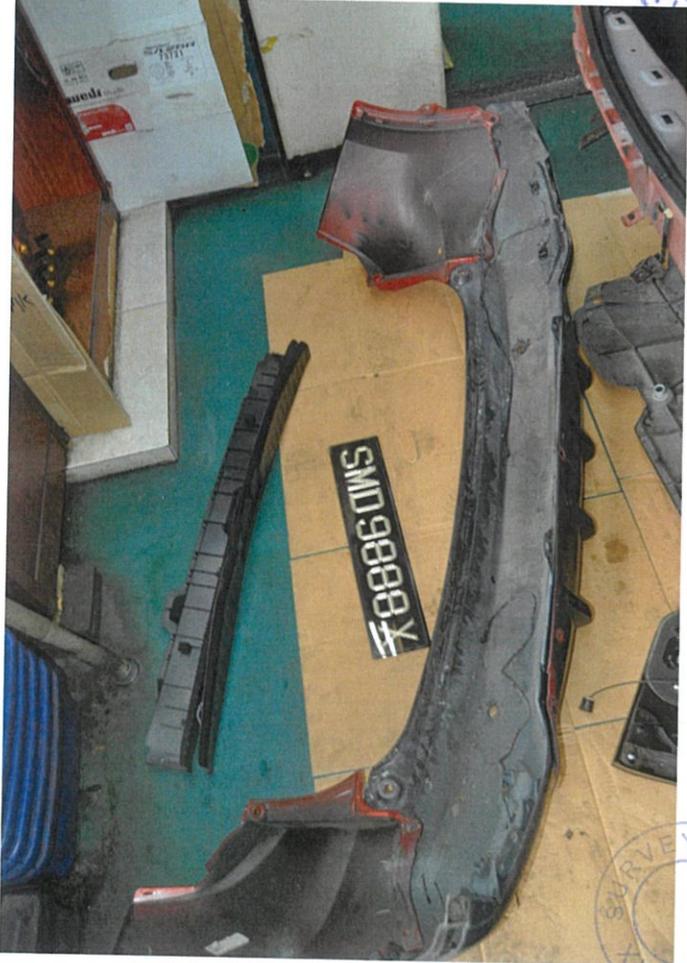


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AUTOMAX

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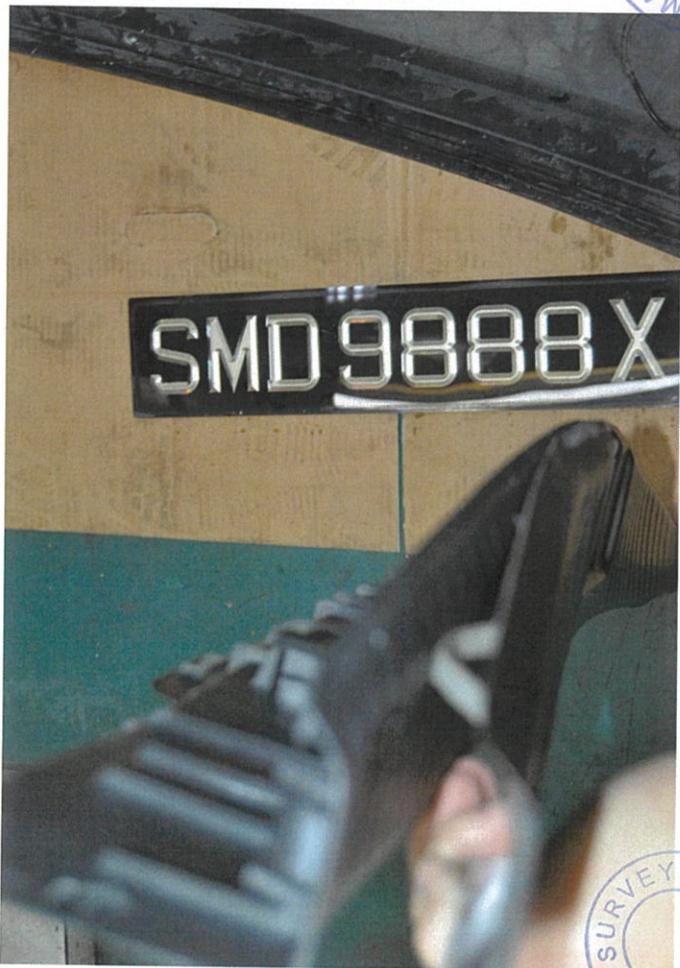


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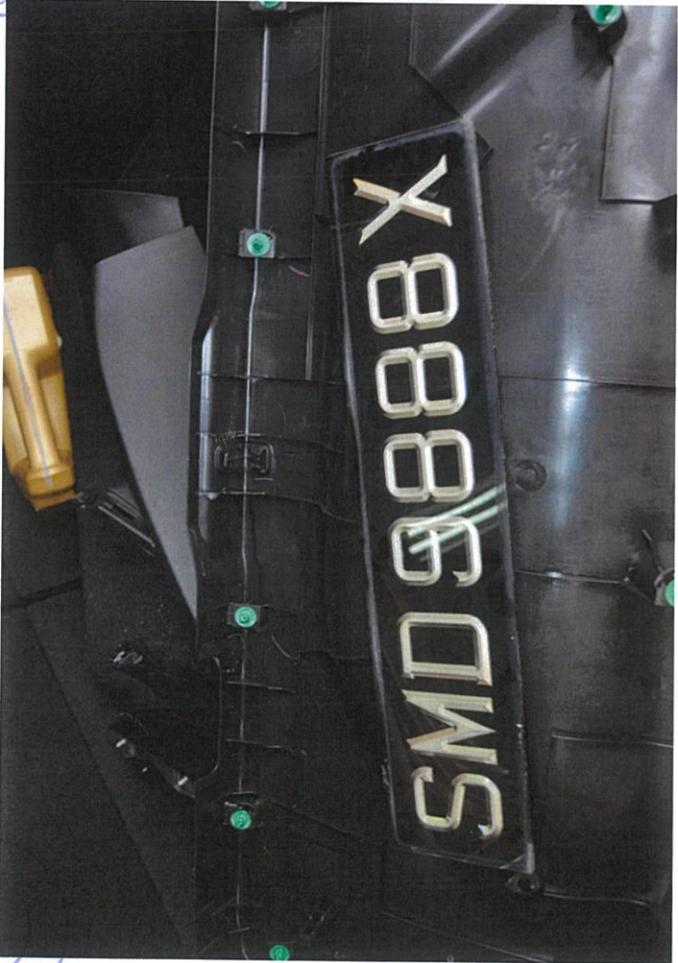
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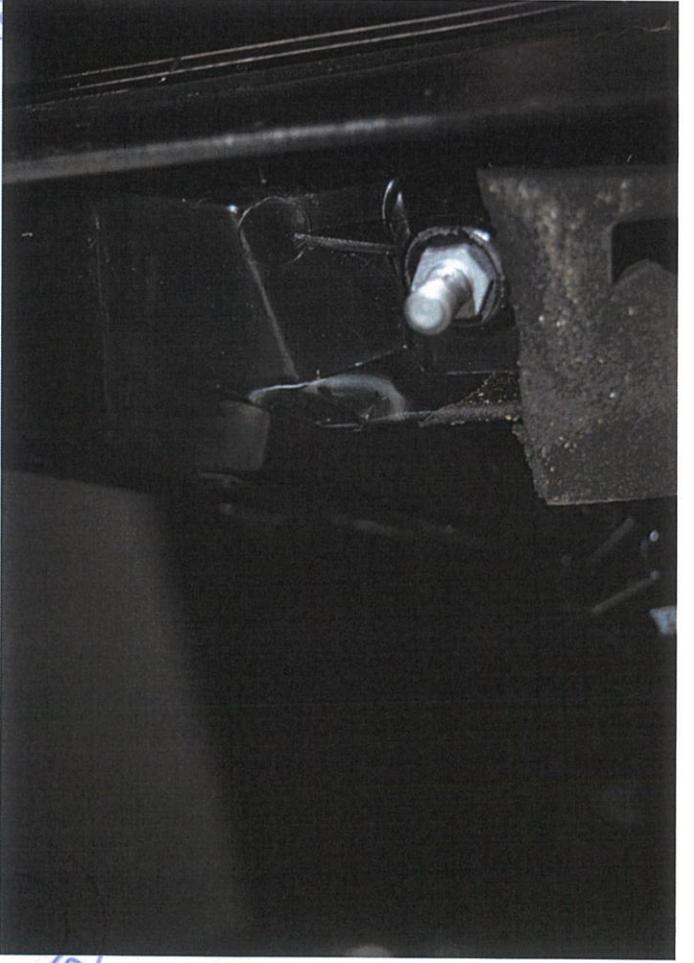
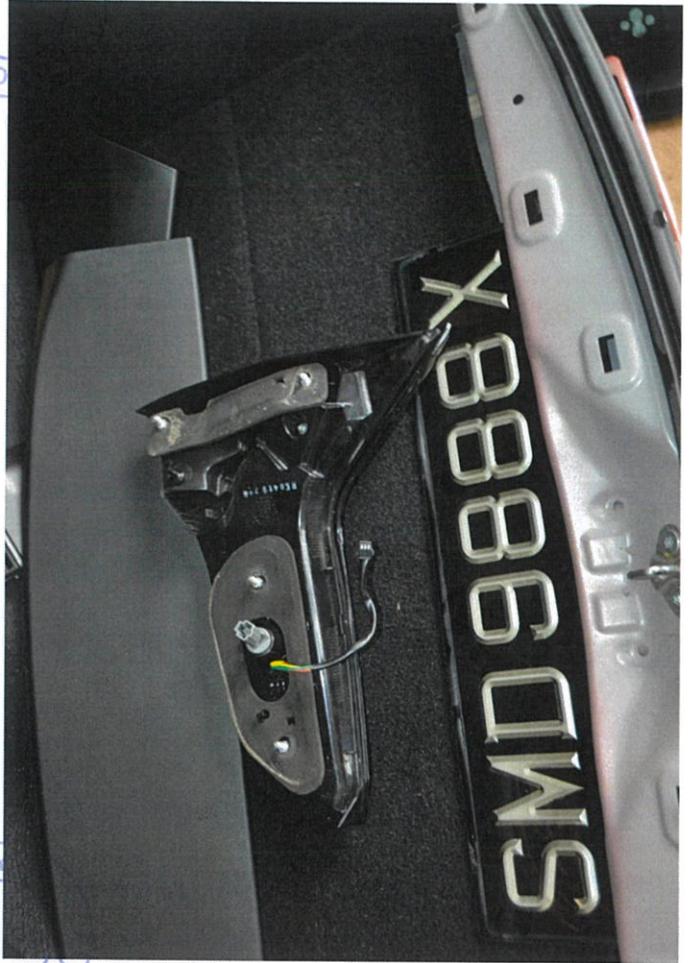
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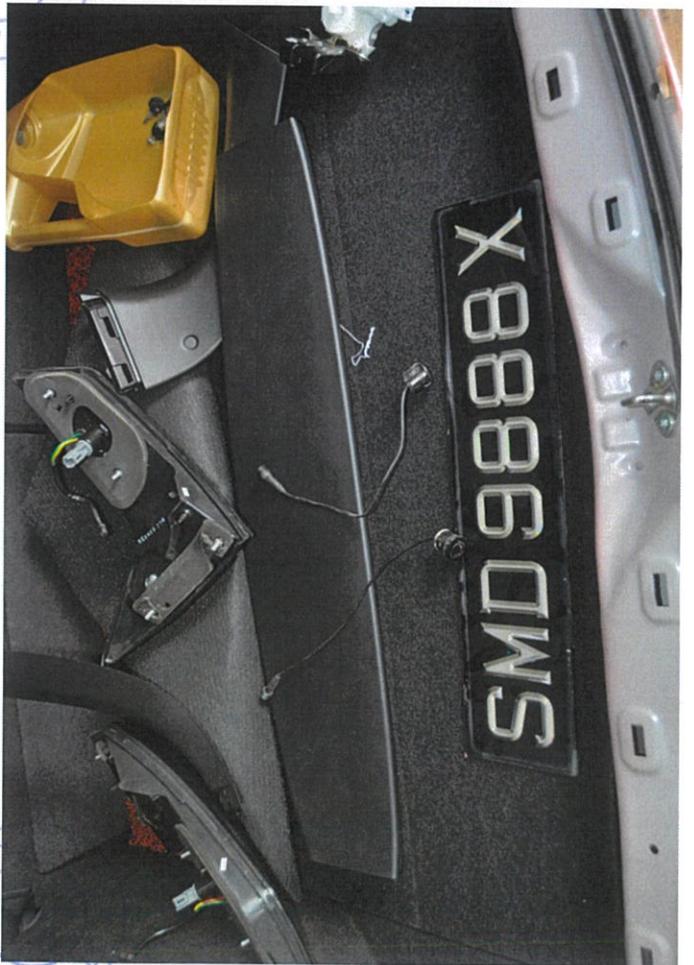
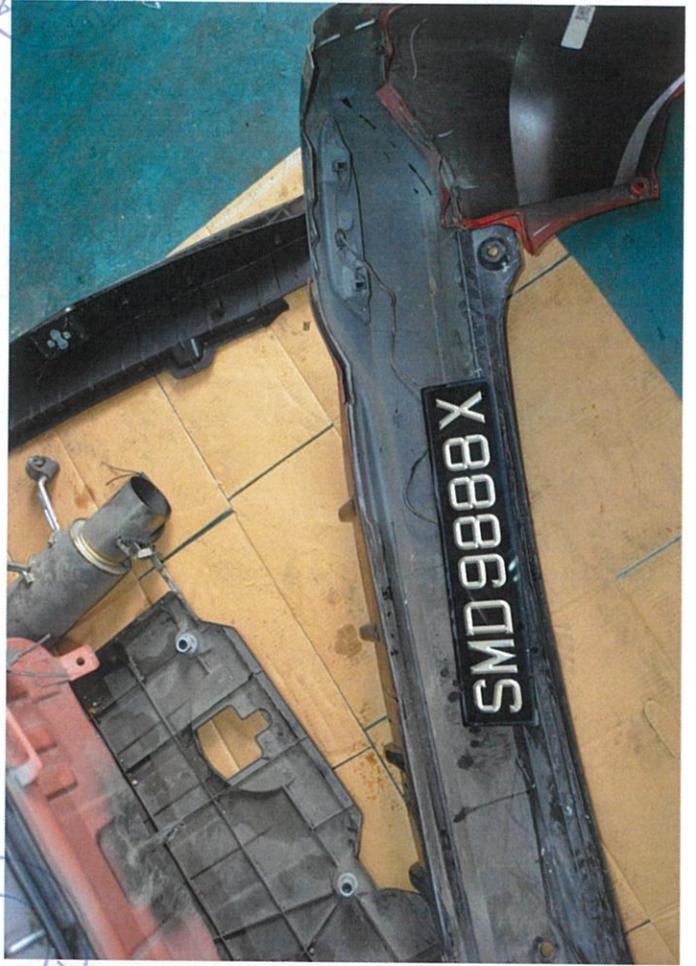


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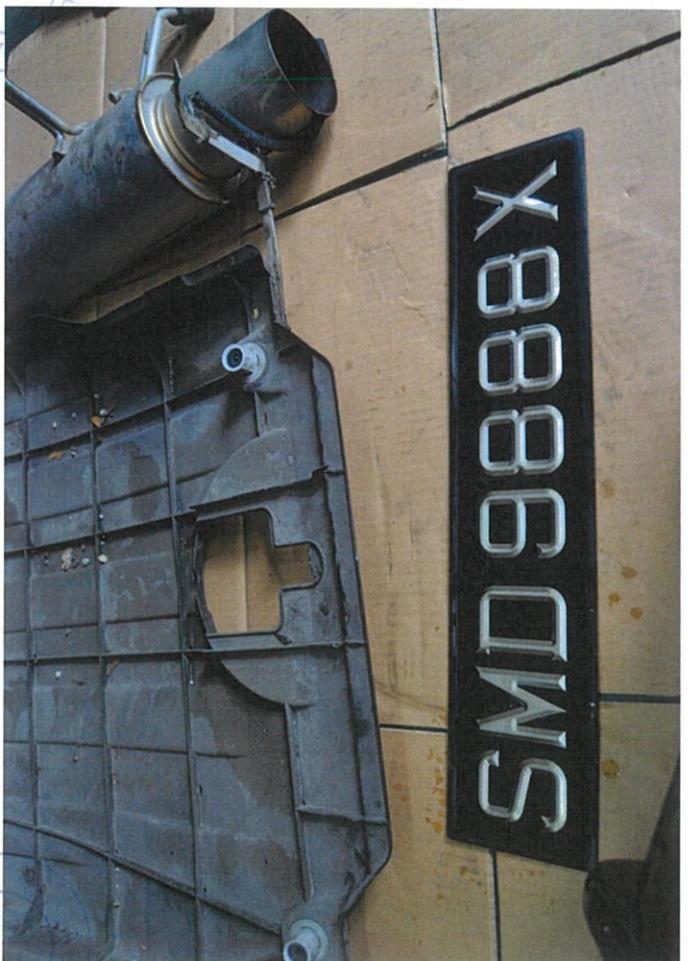
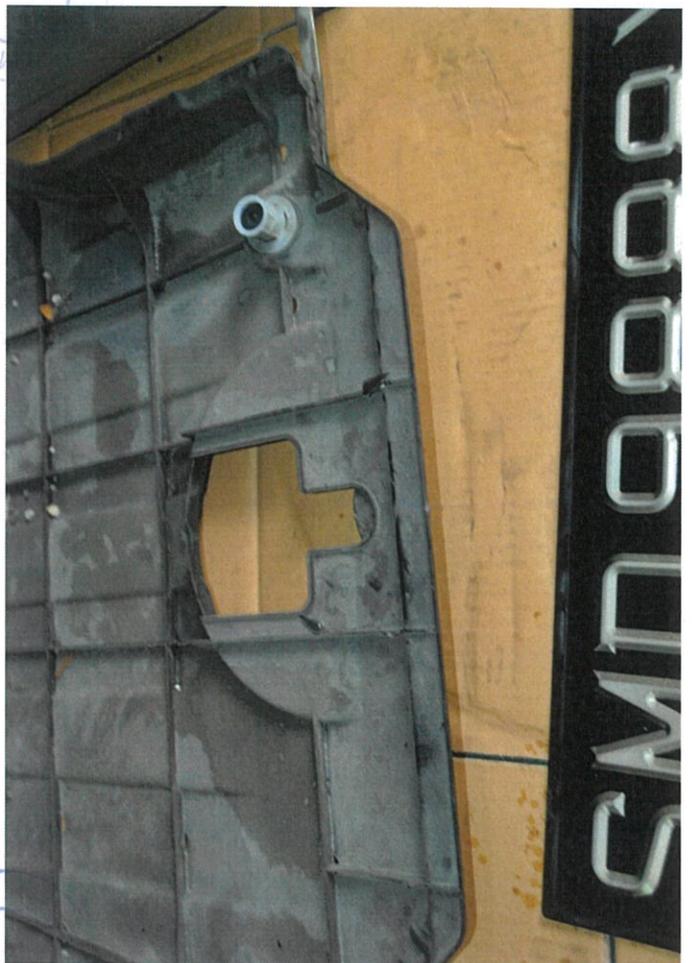
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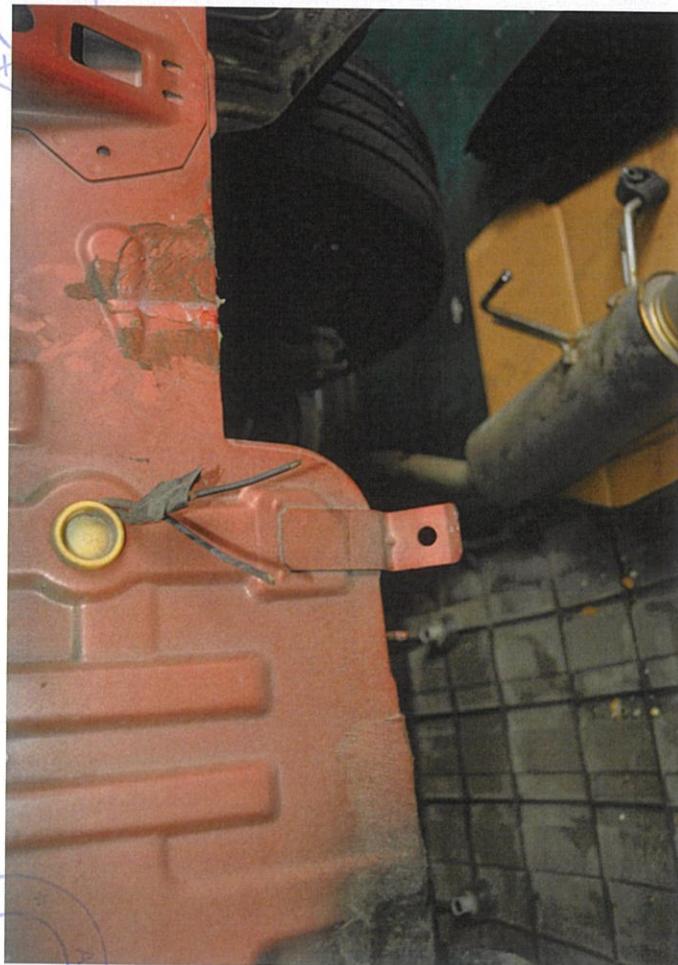
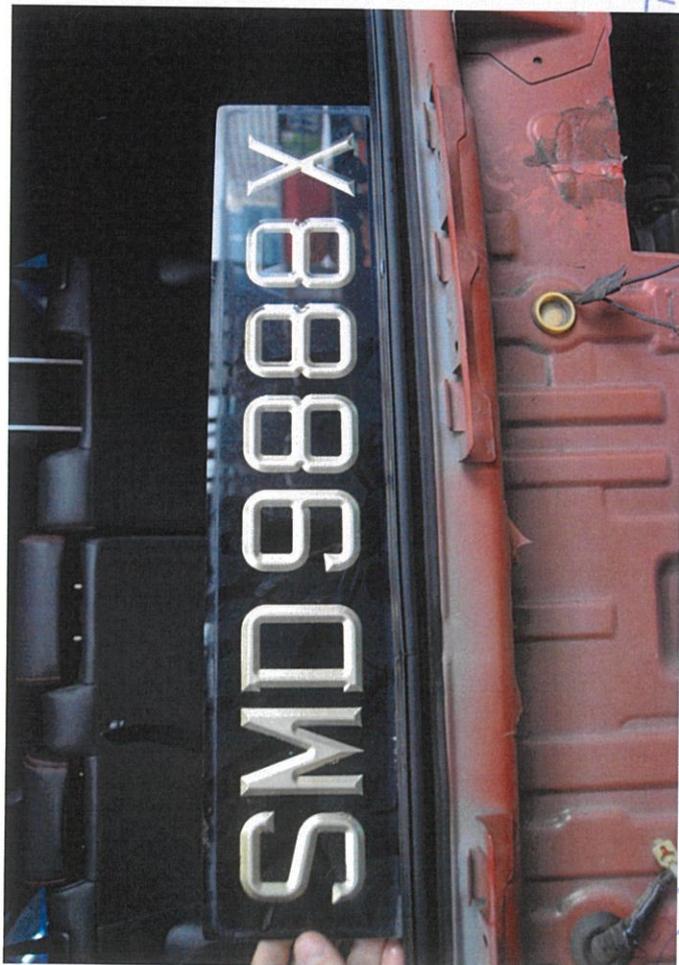
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TOMAX

INSURANCE SURVEY

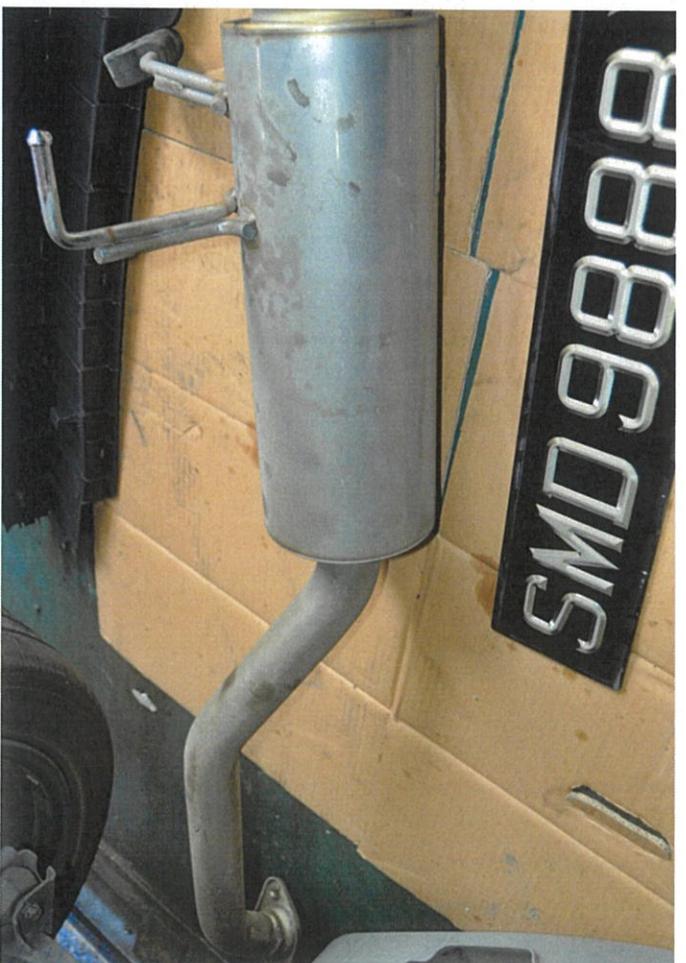


UTOMAX SURVEY

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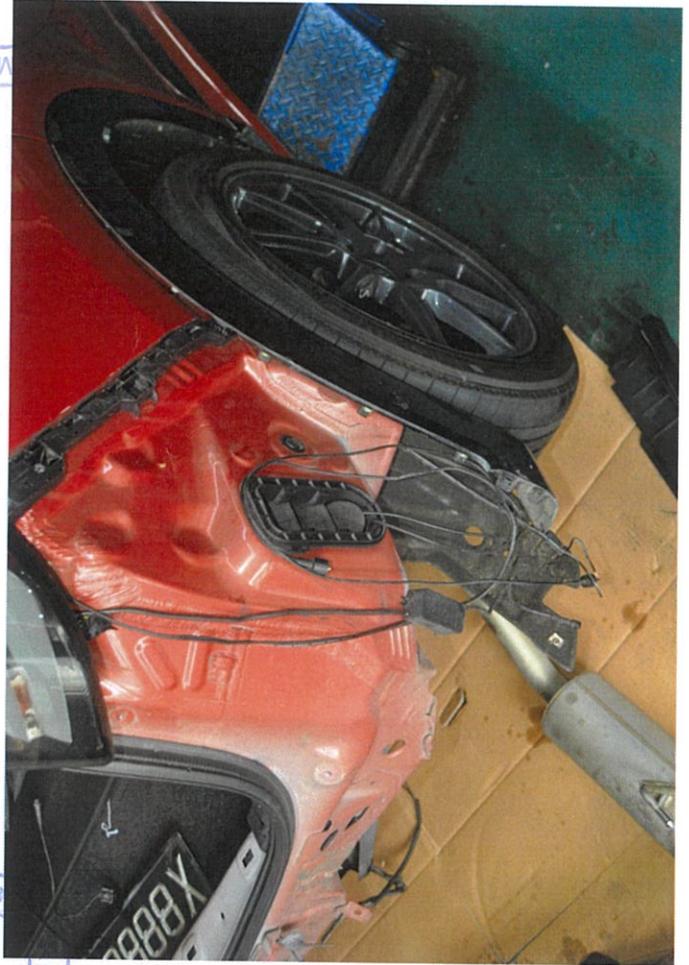


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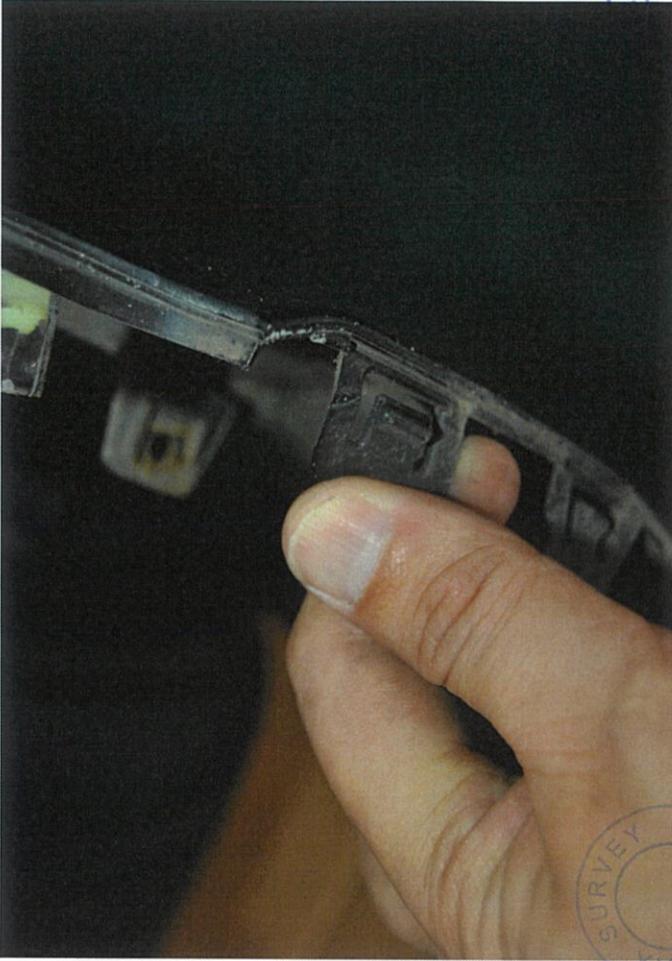


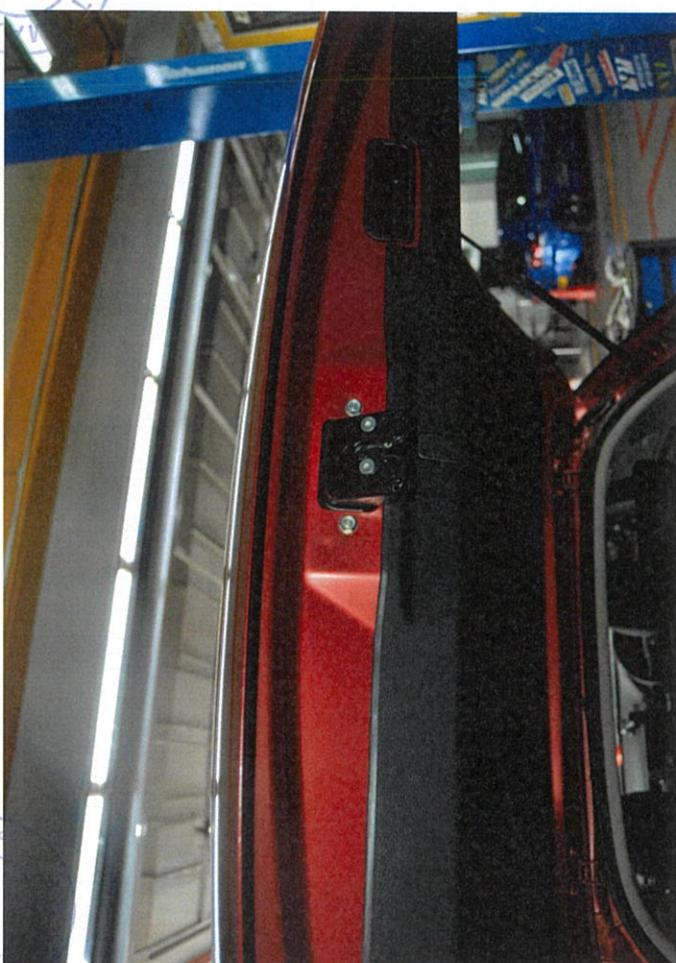
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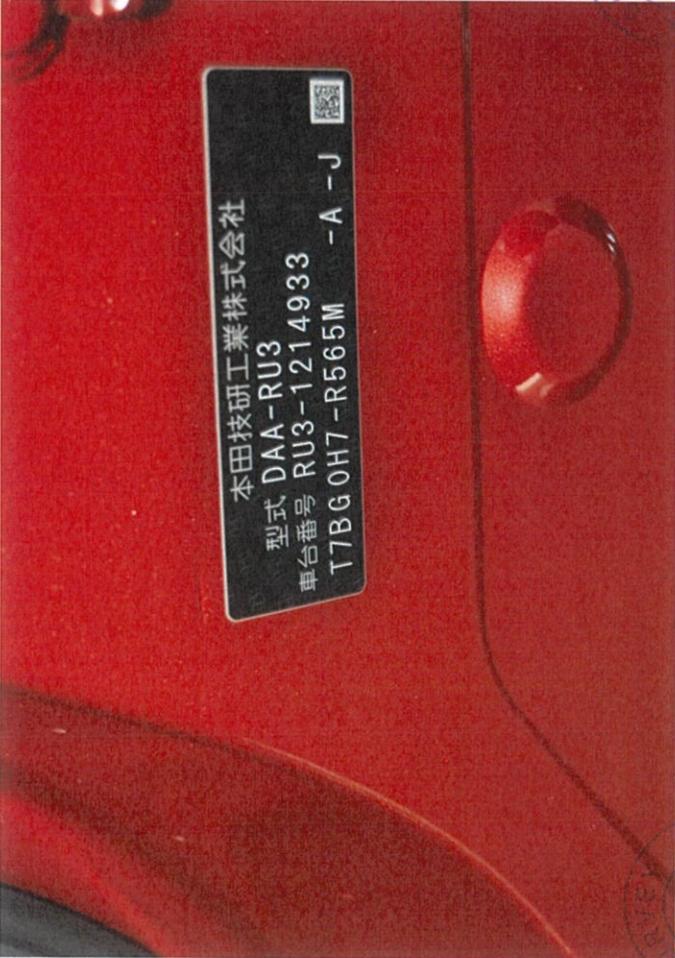
SURVEY *



AUTOMAX SURVEY







Your Ref: DY.05.0040.2021

Royal Care Medical Yishun Grove
Blk 675, Yishun Ave 4
#01-07
Singapore 760675



September 7, 2021

INVOICE

INVOICE TO

YSL LEGAL ADVOCATES & SOLICITORS
114 Lavender Street
#11-72 CT Hub 2
Singapore 338729

INVOICE NO: RCMYG021-001
DATE: 07.09.2021

INVOICE

Description	Amount
Medical Report for CHEW TEE YEW (T1804207F)	\$300.00

Total: \$300.00
Amount due: \$300.00

1. Please notify Royal Care Medical within 3 working days of receipt if you notice any discrepancy.
2. All cheques should be crossed and make payable to **PANG CHUN YAT**

Thank you.

September 30, 2021



YSL LEGAL
114 Lavender Street
#11-72, CT Hub 2
Singapore 338729

Dear Sir/Mdm,

RE: Medical Report for Patient **CHEW TEE YEW (S8533541C)**

TEE YEW was seen on 3rd May 2021 at 09:35 hours and at 19:27 hours.

According to TEE YEW, he was involved in an accident. He was the driver of the vehicle and it was hit by another car from the back. His presenting complaint was right upper back, lower back pain and palpitations. There was no head injury, no chest pain and no shortness of breath.

Examination revealed full ROM for his neck. His cervical spine was intact with no step deformity. There was no paresthesia, no dizziness or vomiting.

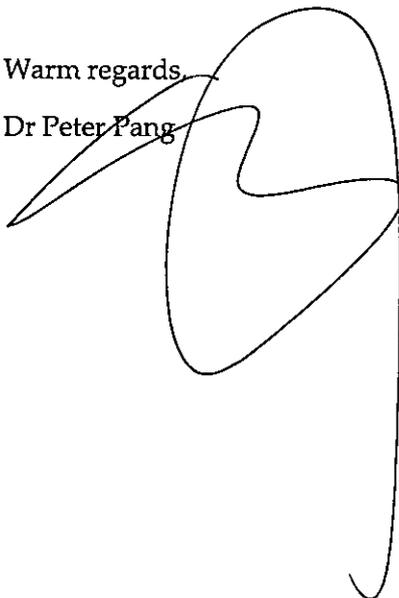
He was discharged with painkillers, anti-dizziness and anti-inflammatories medications and was to follow up further with a specialist should his pain and symptoms persist. He was advised to follow up with an X-Ray if there are any new symptoms.

His preliminary diagnosis is that of Musculoskeletal Strain of the Back.

Please kindly assist him in any way possible.

Warm regards,

Dr Peter Pang











SMD 9888 X