



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

**"Without Prejudice"**

Your Ref:

Our Ref:

Date: 16 July 2022

Subject: **ACCIDENT INVOLVING VEHICLE SJN5189P & SMG1139L ON 04.05.2022**

Dear Sirs

We refer to the above matter.

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

Cost of repair	:	S\$	4,535.34
Car rental fee (inclusive of GST)	:	S\$	535.00 (S\$100.00 x 5 days) + 7% GST
GIA search fee	:	S\$	2.00
Total	:	S\$	5,072.34

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

1. Copy of Final Repair Bill
2. Copy of Accident Report & GIA Search Slip
3. Copy of Car Rental Bill & Agreement
4. Copy of Letter of Authorisation & Discharge Voucher

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

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

For any correspondence, please contact Ms Caroline Tan at **6308 8517** or email to [caroline.tan@bisauto.com.sg](mailto:caroline.tan@bisauto.com.sg)

Yours sincerely

Caroline Tan  
Claims Manager, Body & Repair Section

# BIS AUTOMOBILES

30 Teban Gardens Crescent Singapore 608927

BIS Automobiles Pte Ltd

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

## TAX INVOICE

Invoice No. : 35007142  
Invoice Date : 18/06/2022  
WIP No. : 28522  
Issued By : Gary Poh Chai Hoon

### - CUSTOMER DETAILS -

Mr. Ng Shou Chuan  
C/O BIS Automobiles Pte Ltd  
30 Teban Gardens Crescent  
Singapore 608927

### - ACCOUNT -

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

REGN. NO.	CHASSIS NO.	REGN. DATE	MODEL
SJN5189P	W203001992	19/2/2009	TOYOTA WISH

DESCRIPTION	NETT
To replace rear bumper and attachments, tail end panel, boot lid include knocking out dents caused by the accident	1,050.00
To spray paint rear bumper, tail end panel and boot lid	1,050.00
To transfer PDC assembly from old to new bumper include resetting and conducting checks for proper function	50.00
To remove and install Rear windscreen glass to facilitate repairs including water leak tests	150.00
To transfer lock mechanism from old to new boot lid include conducting checks on all doors sensor and central locking system for proper function	80.00
To reconnect all electrical components and wirings at the Rear section include conducting checks for proper function	50.00
Sundries	30.00

DESCRIPTION	UNIT PRICE	QTY	DISC. %	NETT
ZT52156-68021 Bumper retainer, rear left	70.00	1.00	20.00	56.00
ZT52155-68021 Bumper retainer, rear right	70.00	1.00	20.00	56.00
ZT67005-68010 Trunk lid	1,239.35	1.00	20.00	991.48
ZT52159-68906 Rear bumper cover	570.00	1.00	20.00	456.00
B83.19.2.289.285 Repair Kit windscreen	131.55	2.00	20.00	210.48
B63.21.7.160.797 Bulb longlife 5W	10.85	1.00	20.00	8.68

Total Labour :	2,460.00
Total Parts :	1,778.64
Total Labour & Parts :	4,238.64
Deduction for Excess :	
Total Repair Costs less Excess:	4,238.64
GST @7%:	296.70
Grand Total :	4,535.34



## 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	04/05/2022 17:04 (SGT)
Date of Accident	04/05/2022 07:37 (SGT)
Exact Location of Accident	Eng Neo Ave, Singapore
Additional Location Information	-
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJN5189P
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#### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	NG SHOU CHUAN
NRIC No	SXXXX708G
Email Address	ngsc2008@yahoo.com
Mobile Phone No	(Phone) +65-97900778
Alternative Phone No	+65-67282547

#### VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Wish
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	1800

#### INSURANCE COMPANY

Name of Insurance Company	AXA Insurance Pte Ltd
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	GA615106
Cover Note Number	-

#### DRIVER

Name of Driver	NG SHOU CHUAN
NRIC No	SXXXX708G



Date Of Birth	05/03/1970
Occupation	Indoor
Date Of Driving Pass	03/05/1993
Driving experience	29 YEARS
Gender	Male
Mobile Number	(Phone) +65-97900778
Alt. Phone Number	+65-67282547
Email Address	ngsc2008@yahoo.com
Address	504 CHOA CHU KANG STREET 51 #09-175
Address complement	-
Postcode	S680504
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	Raining
Road Surface	Wet

#### OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

#### PASSENGER 1

Name	SHANNON NG
Gender	Female

#### DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

#### CIRCUMSTANCES OF ACCIDENT

REFER TO ATTACHED SKETCH PLAN

#### ATTACHMENT(S)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SMG1139L
Vehicle Manufacturer	BMW
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	NA / Unknown

Name of Driver	AGNES KWEN
Contact Number	(Phone) +65-93895608
Address	-
Address complement	-
Postcode	-
Insurance Company Name	China Taiping Insurance (Singapore) Pte. Ltd.
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (including Driver)	-

$$x = \begin{pmatrix} x_1 \\ x_2 \\ x_3 \end{pmatrix} \in \mathbb{R}^3, \quad y = \begin{pmatrix} y_1 \\ y_2 \\ y_3 \end{pmatrix} \in \mathbb{R}^3, \quad z = \begin{pmatrix} z_1 \\ z_2 \\ z_3 \end{pmatrix} \in \mathbb{R}^3, \quad w = \begin{pmatrix} w_1 \\ w_2 \\ w_3 \end{pmatrix} \in \mathbb{R}^3, \quad v = \begin{pmatrix} v_1 \\ v_2 \\ v_3 \end{pmatrix} \in \mathbb{R}^3, \quad u = \begin{pmatrix} u_1 \\ u_2 \\ u_3 \end{pmatrix} \in \mathbb{R}^3, \quad t = \begin{pmatrix} t_1 \\ t_2 \\ t_3 \end{pmatrix} \in \mathbb{R}^3, \quad s = \begin{pmatrix} s_1 \\ s_2 \\ s_3 \end{pmatrix} \in \mathbb{R}^3, \quad r = \begin{pmatrix} r_1 \\ r_2 \\ r_3 \end{pmatrix} \in \mathbb{R}^3, \quad q = \begin{pmatrix} q_1 \\ q_2 \\ q_3 \end{pmatrix} \in \mathbb{R}^3, \quad p = \begin{pmatrix} p_1 \\ p_2 \\ p_3 \end{pmatrix} \in \mathbb{R}^3, \quad o = \begin{pmatrix} o_1 \\ o_2 \\ o_3 \end{pmatrix} \in \mathbb{R}^3, \quad n = \begin{pmatrix} n_1 \\ n_2 \\ n_3 \end{pmatrix} \in \mathbb{R}^3, \quad m = \begin{pmatrix} m_1 \\ m_2 \\ m_3 \end{pmatrix} \in \mathbb{R}^3, \quad l = \begin{pmatrix} l_1 \\ l_2 \\ l_3 \end{pmatrix} \in \mathbb{R}^3, \quad k = \begin{pmatrix} k_1 \\ k_2 \\ k_3 \end{pmatrix} \in \mathbb{R}^3, \quad j = \begin{pmatrix} j_1 \\ j_2 \\ j_3 \end{pmatrix} \in \mathbb{R}^3, \quad i = \begin{pmatrix} i_1 \\ i_2 \\ i_3 \end{pmatrix} \in \mathbb{R}^3, \quad h = \begin{pmatrix} h_1 \\ h_2 \\ h_3 \end{pmatrix} \in \mathbb{R}^3, \quad g = \begin{pmatrix} g_1 \\ g_2 \\ g_3 \end{pmatrix} \in \mathbb{R}^3, \quad f = \begin{pmatrix} f_1 \\ f_2 \\ f_3 \end{pmatrix} \in \mathbb{R}^3, \quad e = \begin{pmatrix} e_1 \\ e_2 \\ e_3 \end{pmatrix} \in \mathbb{R}^3, \quad d = \begin{pmatrix} d_1 \\ d_2 \\ d_3 \end{pmatrix} \in \mathbb{R}^3, \quad c = \begin{pmatrix} c_1 \\ c_2 \\ c_3 \end{pmatrix} \in \mathbb{R}^3, \quad b = \begin{pmatrix} b_1 \\ b_2 \\ b_3 \end{pmatrix} \in \mathbb{R}^3, \quad a = \begin{pmatrix} a_1 \\ a_2 \\ a_3 \end{pmatrix} \in \mathbb{R}^3, \quad \text{etc.}$$
[illegible]

and the government's commitment to the policy. The government's commitment to the policy is a key factor in the success of the policy.

Any sales or contracts may be referred to the Office for investigation.

(c) The request will be fully satisfied by the release of the 1966 Bureau of Land Management report, referenced above, and the 1966 report of the San Diego Wildlife Laboratory on the status of the population of the California condor in the San Diego area.

7. By the same token, if the response to the question "Do you have a good idea of what you are doing?" is "No," the respondent is asked to indicate how he or she feels about the situation.

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partly because they were engaged in the financial transactions as a matter of business with GIA. It is not possible to tell whether the above are the precise and complete details of the information and if in the first and the other parts the "information" is directly or indirectly passing on to the subject of the **Personal Information** and to be used for the same purpose. It is not possible to tell whether the above information is completely correct, accurate and complete as stated. It is not possible to tell whether the above information is the information that is actually the problem for the Ministry of Education of Singapore and the other government agencies, thereby affecting the normal educational process of

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1) monitoring of the following parameters of correspondence: systematic omissions, delays in delivery of mail, delivery of mail to the wrong address, etc.;

For the first part of the proof, we need the following lemma.

[illegible]

the following are the commonest: *Staphylococcus aureus*, *Staphylococcus epidermidis*, *Staphylococcus saprophyticus*, *Staphylococcus sciuri*, *Staphylococcus carnosus*, *Staphylococcus*

As a result of the above analysis, we conclude that the proposed algorithm is able to detect the presence of a target in the environment. The algorithm is able to detect the presence of a target in the environment. The algorithm is able to detect the presence of a target in the environment.

John W. Johnston      John W. Johnston

[illegible]

...the ... ..

∴ ∠A = 90°

### Sketch Plan

4/5/2022

4/8/2022

44-38861-1000

[illegible]
$$\{x_{i,j}^k, y_{i,j}^k\}_{i,j,k=1}^n$$

1902

Another car [My car] ← → [John's car]  
Signed \_\_\_\_\_

Describe Circumstances of the Accident

I stopped my car as the car in front of me stopped. Shortly after that I felt that my car was bumped at the rear. I checked and my car was still a good distance from the front car. I applied hand brake to check my car.

Declaration

I hereby declare that the above is a true and correct statement of the facts of the accident.

*[Signature]*  
4/8/2022

*[Signature]*  
4/8/2022

*[Signature]*  
4/8/2022


INSURER ENQUIRY

## Find insurer

Vehicle reg. no.

SMG1139L

Date of Accident

04/05/2022 

Reset

## % RESULT & RECEIPT

### TP Insurer Enquiry

Insurance ..... China Taiping Insurance (Sing...

Period of Insurance ..... 30/05/2021 - 29/05/2022

Requested By ..... Caroline (BIS Automobiles Pte...

Requested Date ..... 04/05/2022 15:44

#### Payment details

Request Amount: **S\$1.87**

GST Amount: **S\$0.13**

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

#### General Insurance Association

Records Management Centre

GST Registration No: **M400017735**



SJN 5189P Toyota wish

# Tax Invoice

**chan's**

www.chans.com.sg

**CHAN'S & SONS ENTERPRISE**

Company Reg No:51936900M

363 Sembawang Road, Goodlink Park,

Singapore - 758379

Email: admin@chans.com.sg

Tax Invoice No:  
**INV0601192022-06**

Dated:  
**June 13, 2022**

Rental Agreement No:  
**RA 012077 2022-05**

Terms of Payment:  
**Due upon receipt**

Customer Reference:  
**SJN5189P**

Notes:  
**SJN5189P**

## Customer Details

**BIS AUTOMOBILES PTE. LTD.**

NO. 30 TEBAN GARDENS CRESCENT Singapore  
608927

Executive Name: **BIS GARY**

S.No	Product	Description	From Date	To Date	No. of Periods	Price (SGD)	Amount (SGD)
1	SMG2372Y	Model: Kia Cerato 1.6 - Ng Shou Chuan	2022-05-23	2022-05-27	5	100.00	500.00
							500.00

emailed  
on 13/06/2022

**GST 7% (7%) 35.00**

Amount in words :  
**Five Hundred Thirty Five Singapore Dollar (SGD)**

**Total (SGD) 535.00**

**Declaration:**  
Please make your cheques payable to : **CHAN'S & SONS ENTERPRISE**

**For CHAN'S & SONS ENTERPRISE**

**This is a Computer generated document.  
No signature is required.**

**Income Terms**  
Terms

RA 012077 2022-05.

CHECK OUT	Date 23.5.22	Time 9.30 ~	Mileage KM	E 1/4 1/2 3/4 F
CHECK IN	Date 27.5.22	Time 5pm	Mileage KM	Remarks Christ Targ...

- ❑ Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- ❑ No refund will be given for vehicle that returns early.
- ❑ Own Damage Liability – First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- ❑ Third Party Liability – First \$2000 for any Third Party Accident Claim.
- ❑ Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- ❑ Hirer is responsible for all parking fines & traffic summons.
- ❑ Extension:- One day's advance notice is required otherwise no extension will be allowed.
- ❑ Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- ❑ Vehicle returned after office hour will be charged to the next working day.
- ❑ Hourly extension is charged at 1/5 of the daily rate.
- ❑ As preventive maintenance, please check water & engine oil daily.
- ❑ Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- ❑ For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- ❑ Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT		RATE (\$)	TOTAL (\$)
RATE	5	@	100 + gst	500.00
DISCOUNT				
GST @ 7%				35.00
TOTAL				535.00
EXTENSION				
DEPOSIT (refundable) \$\$			NW	
CHANGED OVER FROM VEH.			DATE	

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.  
I/We declare that all information given on this form is true and accurate.

Hirer's Signature \_\_\_\_\_

Joint Hirer's/ Guarantor's Signature

for CHAN'S &amp; SONS ENTERPRISE

VEHICLE NO.	Inv 2392	MODEL	Kia Cerato 1.6 (A)
FROM		RETURN	Estimate Date. For actual return see CHECK IN

OPERATING HOURS: MONDAY TO FRIDAY 8.30AM TO 5.00PM. SATURDAY 8.30AM TO 12.00PM. CLOSED ON SUNDAY & PUBLIC HOLIDAY

## LETTER OF AUTHORISATION

ACCIDENT INVOLVING SJN 5189P & SMG 1139L ON 24/5/2022

I, Ng Shun Chuan owner of Vehicle Registration No. SJN 5189P  
hereby authorise **BIS Automobiles Pte Ltd** to submit, correspond, negotiate and settle  
my claim for cost of repair and/or uninsured losses arising from the above accident.

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

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

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

Signed by:



Name: Ng Shun Chuan (Date)

NRIC No.: S7075708G

In the presence of:



Name: \_\_\_\_\_ (Date)

NRIC No.: \_\_\_\_\_



## BIS Automobiles Pte Ltd

30 Teban Garden Crescent Singapore 608927  
Contact: +65 6566 7666 Fax: +65 6565 9098

### SATISFACTION cum DISCHARGE VOUCHER

Policy No. : GA615106

Claim No. :

Vehicle No. : SJN 5189 P

Date of Loss : 04/05/2022

Insured : NG SHOU CHUAN

Repairers : BIS Automobiles Pte Ltd

Gross cost of repairs : \$ 4,238.64

Policy excess : \$ 0

Cost of repairs net of policy excess : \$ 4,238.64

GST, if applicable : \$ 296.70

Total amount payable : \$ 4,535.34

I/We hereby declare and confirm that I/we have received from the aforesaid Repairers my/our aforesaid vehicle which is repaired to my/our entire satisfaction and is now in good running order and in consideration **China Taiping Insurance Singapore Pte. Ltd** (hereinafter referred to as Insurers) settling the repair costs stated above with the said Repairers, I/we hereby release and discharge the Insurers from all further obligations in respect of damage to my/our aforesaid motor vehicle on the abovementioned date. Insurers will continue to be liable in respect of the third party injury and property damage claims, if any.

I/We confirm that there is no other insurance covering this loss or damage and no other person has any interest in the subject matter of this claim. In consideration of the above payment, I/we have no further claims whatsoever on the Insurers and I/we hereby undertake to indemnify and hold harmless the Insurers against any claim which may be made against them in respect of damage to my/our aforesaid motor vehicle on the abovementioned date.

I/We hereby agree that by virtue of the aforesaid payment the Insurers are subrogated to all my/our rights and remedies in accordance with the laws governing the contract of insurance. I/We hereby authorize the Insurers to use my/our name to the extent necessary to exercise all or any of such rights and remedies. I/We further agree to co-operate with and render all assistance to the Insurers which they may reasonably require when exercising such rights and remedies.

I/We agree that if at any time subsequent to the settlement of the claim, the Insurers become aware of any material fact which if known earlier would have prejudiced my / our claim wholly or in part, I/we will refund the entire claim amount incurred by the Insurers within 7 (seven) days from the date on which Insurers make a demand in writing for such a refund.

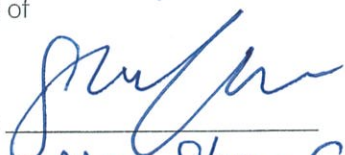
Date: 27/5/2022

Signature of

Insured :


Name :

NRIC :

  
Ng Shou Chuan  
S70757084

Witness :

Name :

  
GARU

Designation & Company Stamp :