

# Teo Keng Siang LLC

Advocates & Solicitors • Notary Public • Commissioner For Oaths

111 North Bridge Road #29-07/08 Peninsula Plaza Singapore 179098 Tel: 6333 4222 Fax: 6333 5676 / 5688

ROC: 201510228C

GST Reg No.: 201510228C

Email: KSTEOCO@singnet.com.sg

(FAX – NOT FOR SERVICE OF COURT DOCUMENTS)

Our Ref : TKS/A1104-ACC-45505.21/sl (mc)  
Your Ref : SMW 6299 R  
Date : 12 May 2022

Secretary in charge: Shirley

Tel : 6333 4222

Fax : 6333 5676 / 6333 5688

Email : Shirley.loh@ksteoptr.com

To: **AIG Asia Pacific Insurance Pte. Ltd**  
AIG Building  
78 Shenton Way  
#07-16  
Singapore 079120  
Attn: Motor Claims Dept

**WITHOUT PREJUDICE**

**BY PDX# 8181**

cc. **Malini D/O Harikrishnan**  
Blk 661 Jalan Damai  
#13-129  
Singapore 410661

**BY CERTIFICATE OF POSTING**

Dear Sirs,

**RE: ACCIDENT INVOLVING SMM 2728 Z / SMW 6299 R ON 5/11/21 ALONG BLK 89 BEDOK NORTH ST 4 (CARPARK)**

We are instructed by **Trillium Leasing Pte Ltd** to claim damages against you in connection with a road accident on **5/11/21 ALONG BLK 89 BEDOK NORTH ST 4 (CARPARK)** involving our client's motor vehicle registration number **CLIENT'S SMM 2728 Z** and motor vehicle registration number **DEFENDANT'S SMW 6299 R** driven by you or your authorised driver at the material time.

We are instructed that your negligent driving and/or management of your vehicle caused the accident. As a result of the accident, our client's vehicle was damaged and our client was put to loss and expense, particulars of which are as follows:

• Cost of Repair plus GST	\$ 3,477.50
• Pre-repair fee (\$120 x 2 days)	\$ 240.00
• Loss of Use (\$120 x 5 days)	\$ 600.00
• Survey fee	\$ 505.00
• LTA search fee	\$ 7.49
• Costs incl. GST	\$ 856.00
<b>Total</b>	<b><u>\$ 5,685.99</u></b>

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ROC: 201510228C GST Reg No.: 201510228C Email: KSTEOCO@singnet.com.sg  
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Our Ref : TKS/A1104-ACC-45505.21/sl (mc)  
Your Ref : SMW 6299 R  
Date : 12 May 2022

Secretary in charge: Shirley  
Tel : 6333 4222  
Fax : 6333 5676 / 6333 5688  
Email : Shirley.loh@ksteoptr.com

A copy each of the following supporting documents is enclosed:  
*(Please note that the enclosures will only be given to insurance company)*


- GIA report of **CLIENT'S SMM 2728 Z**
- LTA search on **DEFENDANT'S SMW 6299 R**
- Repairer's bill.
- Surveyor's report.
- Photographs of damage of **CLIENT'S SMM 2728 Z** – 45 copies.

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

Please note that you or your insurer should send to us an acknowledgment of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully,



Teo Keng Siang LLC  
encs.



## AERO GARAGE PTE. LTD

BLK 160 SIN MING DRIVE, SIN MING AUTO CITY

#08-01 SINGAPORE 575722

TEL : 6266 9511

FAX:6266 9512

RCB NO : 201706720N

PAGE:1

M/S : CASH SALES

### TAX INVOICE

NO :ST1812820  
DATE :12/01/2022  
A/C CODE: :CS0001  
JOB NO :JC1812819  
VEH REG :SMM2728Z  
MILEAGE :0KM  
MAKE/MODEL :HONDA FREED

#### ACCIDENT CLAIM

Description	Quantity	Unit Price	Amount
		<u>S\$</u>	<u>S\$</u>
1 LUMP SUM REPAIR COST	1 PC	3,250.00	3,250.00
TOTAL QTY: 1 PC		TOTAL	<b>S\$ 3,250.00</b>
		ADD GST @ 7%	227.50
		GRAND TOTAL	<b>S\$ 3,477.50</b>

SINGAPORE DOLLAR THREE THOUSAND FOUR HUNDRED SEVENTY SEVEN AND CENTS FIFTY ONLY

For AERO GARAGE PTE. LTD.

AUTHORISED SIGNATURE



**ABSOLUTE APPRAISAL SERVICES PTE LTD**  
**LOSS ADJUSTERS & MOTOR APPRAISERS**  
160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722  
Mobile: 9688-0413 Fax: 6266-7396  
Email: absolute.app.svcs@gmail.com

### Invoice

Customer: Trillium Leasing Pte Ltd  
C/o: 160 Sin Ming Drive #08-01  
Sin Ming AutoCity (S) 575722

Date: 03.12.2021

Invoice No: NS-2021-279

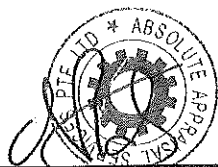
Description		Amount
Vehicle No:	SMM2728Z	
Make & Model:	Honda Freed Hybrid (A)	
Our reference:	AAS/2021/279	
<b>Services rendered for appraiser / inspection report</b>		
Survey Fee		
Photographs		
Transport Fees		
Re-inspection Fees		
SGD Dollar : Five hundred and five dollar only	Total:	SGD \$ 505.00

tes:

All cheques payment should be crossed and made payment to "Absolute Appraisal Services Pte Ltd"

Please indicate our "Invoice No." on the reverse side of the cheque.

Please do not hesitate to contact us should you have any enquires.



Absolute Appraisal Services Pte Ltd



**ABSOLUTE APPRAISAL SERVICES PTE LTD**  
**LOSS ADJUSTERS & MOTOR APPRAISERS**  
160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722  
Mobile: 9688-0413 Fax: 6266-7396  
Email: absolute.app.svcs@gmail.com

### Vehicle Inspection Report

To: Trillium Leasing Pte Ltd  
C/o: 160 Sin Ming Drive #08-01  
Sin Ming AutoCity (S) 575722

Date of report: 03.12.2021  
Date of request: 23.11.2021  
Date of inspection: 23.11.2021  
Date of accident: 05.11.2021  
Claim type: Third Party Claim

Report No: AAS/2021/279

### Particulars of affected vehicle:

Registration no: SMM2728Z  
Make/Model: Honda Freed Hybrid (A)  
Year of registration: 2018  
Colour: Metallic Blue

Odometer: 138460 km  
Engine Capacity: 1496 cc  
Engine no: LEB5600262  
Chassis no: GB71067079

### Condition of tires:

Front Left: 6mm  
Make: Sailun  
Rear Left: 6mm  
Make: Kapsen

Front Right: 6mm  
Make: Sailun  
Rear Right: 6mm  
Make: Kapsen

Type of road wheel: Alloy (The above represent the remaining life of the tire thread)

### Pre-accident condition (Static tests only)

General Bodywork : Good  
Paintwork : Good  
Handbrake : In order  
Footbrake : In order  
Steering : In order  
Apparent engine modification : Nil

### The Assignment

The inspection was conducted at M/s. Aero Garage Pte Ltd  
160 Sin Ming Drive #08-01  
Sin Ming AutoCity (S) 575722

(Subsequent inspection was conducted)

### Assessment

Repairer's estimate: \$ 6,028.00  
  
Revised estimate: \$ 4,034.40  
  
Recommended reserve: \$ 3,250.00 (Lump sum)

Estimated normal duration of repairs : 5 Working days



**ABSOLUTE APPRAISAL SERVICES PTE LTD  
LOSS ADJUSTERS & MOTOR APPRAISERS**

160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722

Mobile: 9688-0413 Fax: 6266-7396

Email: absolute.app.svcs@gmail.com

Vehicle No: SMM2728Z

Report No: AAS/2021/279

**W/O PREJUDICE**

**Point of impact**

At the RHS portion.

**General description of damages**

The RHF door, RH sliding door, RH sill panel, etc.

Other parts were also found damaged. (See schedule for details)

**Recommendation**

The estimate cost of repair submitted by M/s Aero Garage Pte Ltd as per schedule attached have been revise and scrutinize. We list the breakdown of our findings and recommendation as per attached.

Our adjusted amount for the cost of repair is SGD \$4,034.40

**Conclusion**

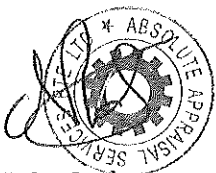
The repairer has agreed to undertake the repair at a lumpsum of SGD \$3,250.00

Under normal circumstances, the repair of the damaged vehicle should be completed within a reasonable period of 5 working days.

We have **Not Authorised** and/or instruction to the repairer to proceed with the repairs. This inspection was conducted entirely on a '**Without Prejudice**' basis.

We are pleased to advise that the inspection was carried out accordingly and hereby submit our appraisal report which includes 45 photographs.

Your Faithfully  
Absolute Appraisal Services Pte Ltd



Nicky Seah  
Automobile Appraiser  
MSAAA / MSMCTA



**ABSOLUTE APPRAISAL SERVICES PTE LTD**  
**LOSS ADJUSTERS & MOTOR APPRAISERS**  
 160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722  
 Mobile: 9688-0413 Fax: 6266-7396  
 Email: absolute.app.svcs@gmail.com

Vehicle No: SMM2728Z

Report No: AAS/2021/279

**Appraisement Schedule**

S/N	Parts Description	Qty	Condition	Repairer's Est	Revised Est
1	RHF door	1	Dented	\$ 1,445.90	\$ 1,445.90
2	RHF door frame tape	1	Necessary	\$ 29.70	\$ 29.70
3	RHF door weatherstrip	1	Necessary	\$ 122.80	\$ 122.80
4	RHF door lock	1	Distorted	\$ 270.10	\$ 270.10
5	RHF door glass regulator assy	1	Refit	\$ 347.70	-
6	RH sliding door	1	Dented	\$ 1,694.70	\$ 1,694.70
7	RH sliding door frame tape	1	Necessary	\$ 29.70	\$ 29.70
8	RH sliding door lock	1	Refit	\$ 587.90	-
9	RH sliding door weatherstrip	1	Necessary	\$ 37.60	\$ 37.60
1	RH sliding door glass regulator	1	Refit	\$ 367.90	-
11	RH sliding door latch actuator	1	Refit	\$ 788.50	-
Total:				\$ 5,722.50	\$ 3,630.50
-20%				\$ 1,144.50	\$ 726.10
List total:				\$ 4,578.00	\$ 2,904.40

S/N	Labour Description	Repairer's Est	Revised Est
1	Labour to replace damaged parts. Realign affected section.	\$ 600.00	\$ 440.00
2	Respray RHF door, RH sliding door & RH sill panel.	\$ 600.00	\$ 500.00
3	Check all lightings & wirings.	\$ 50.00	\$ 30.00
4	Remove & transfer RH both door fittings.	\$ 200.00	\$ 160.00
Labour Total:		\$ 1,450.00	\$ 1,130.00

Grand Total: \$ 6,028.00 \$ 4,034.40

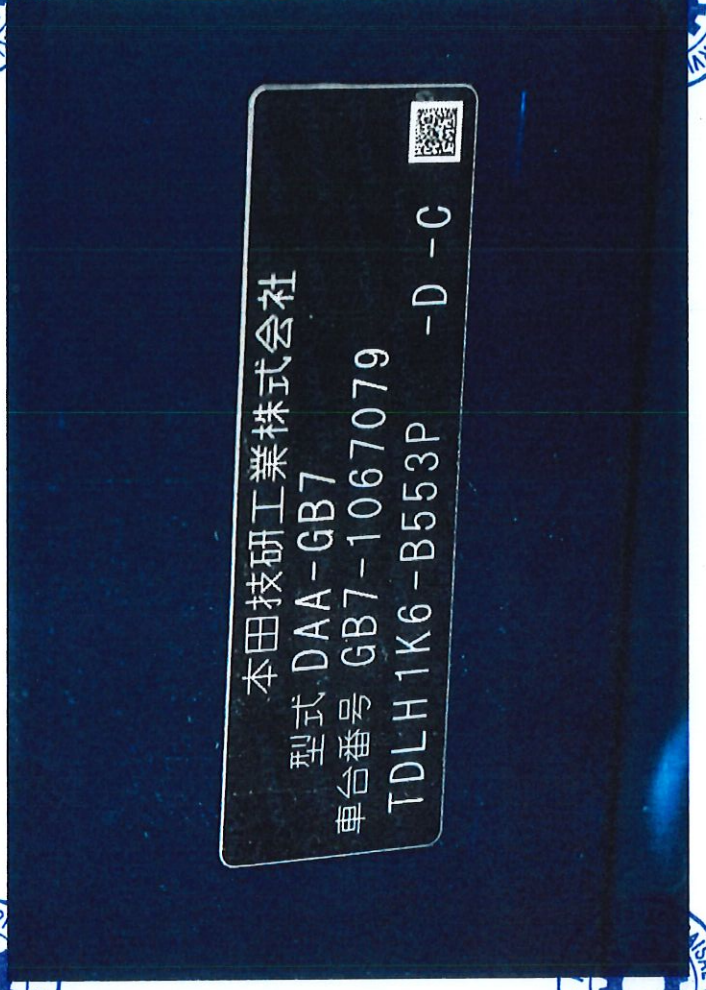
The final adjusted lump sum amount is \$3,250.00

Under normal circumstances, the repair should be completed within a reasonable period of 5 working days.

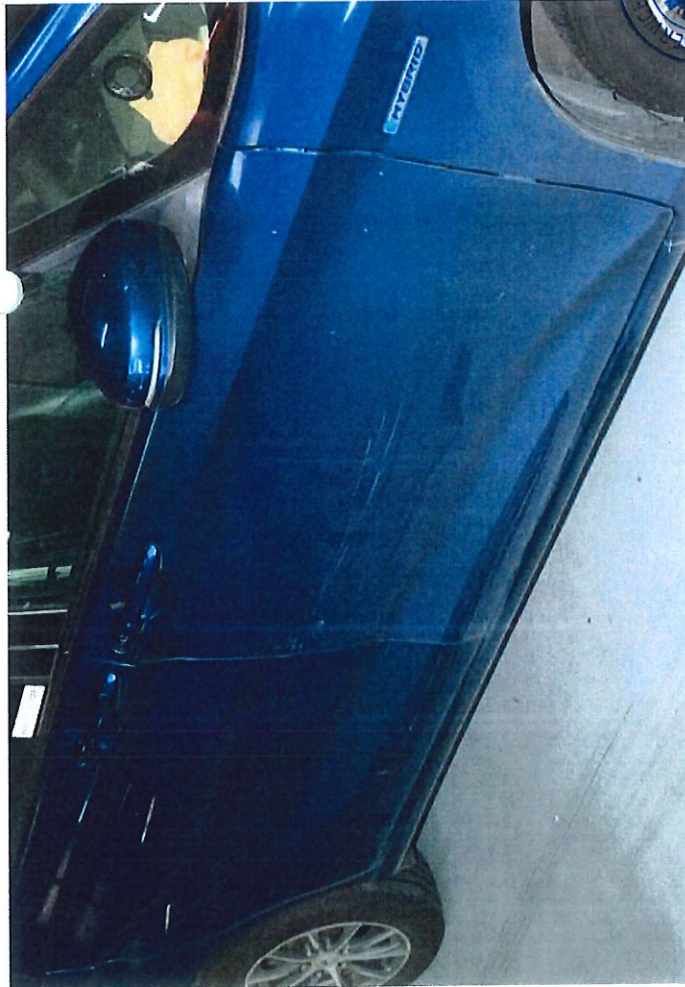
45 Photographs were taken at the time of inspection.

Disclaimer: This report is intended for the exclusive use of the address solely in relation to the loss occurrence in which the assessed vehicle involved. No liability or responsibility whatsoever shall be held by Absolute Appraisal Service Pte Ltd for any reliance on this report by any third party.

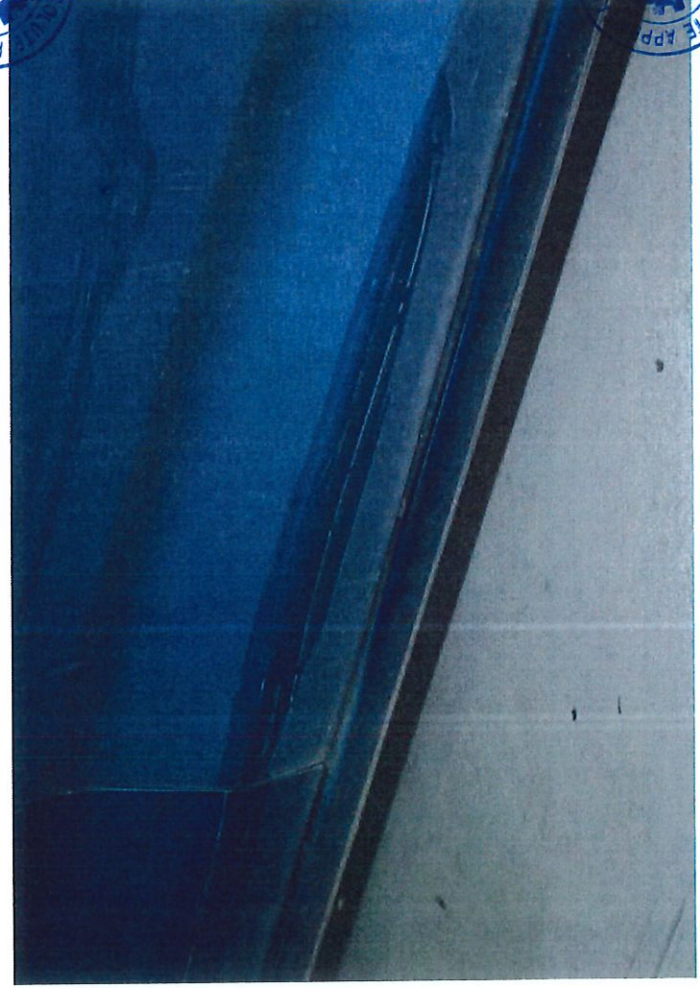
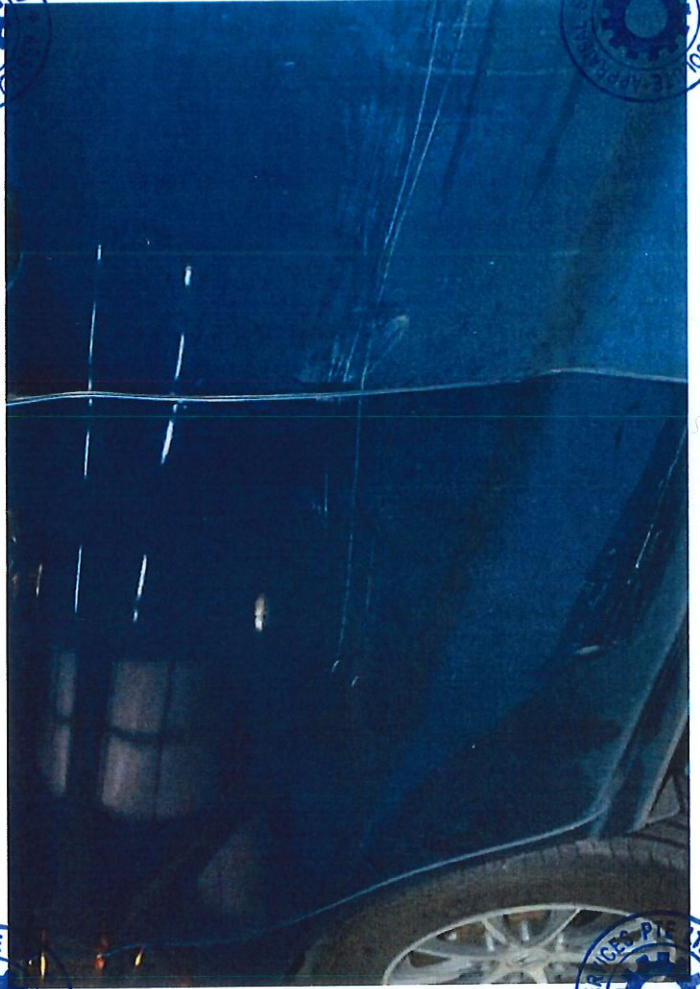




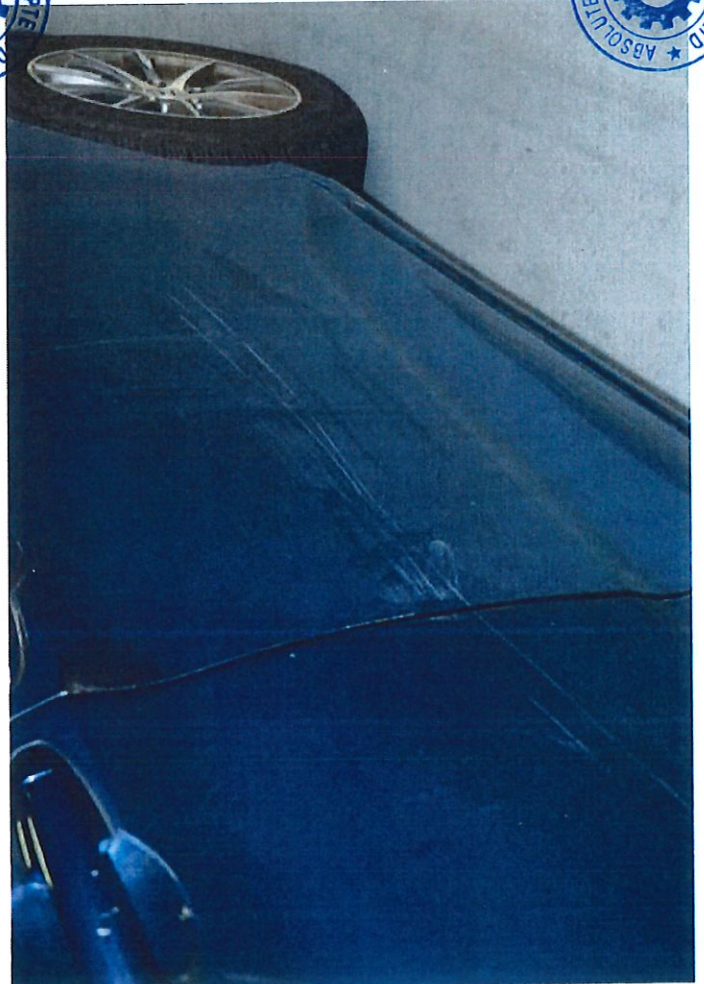
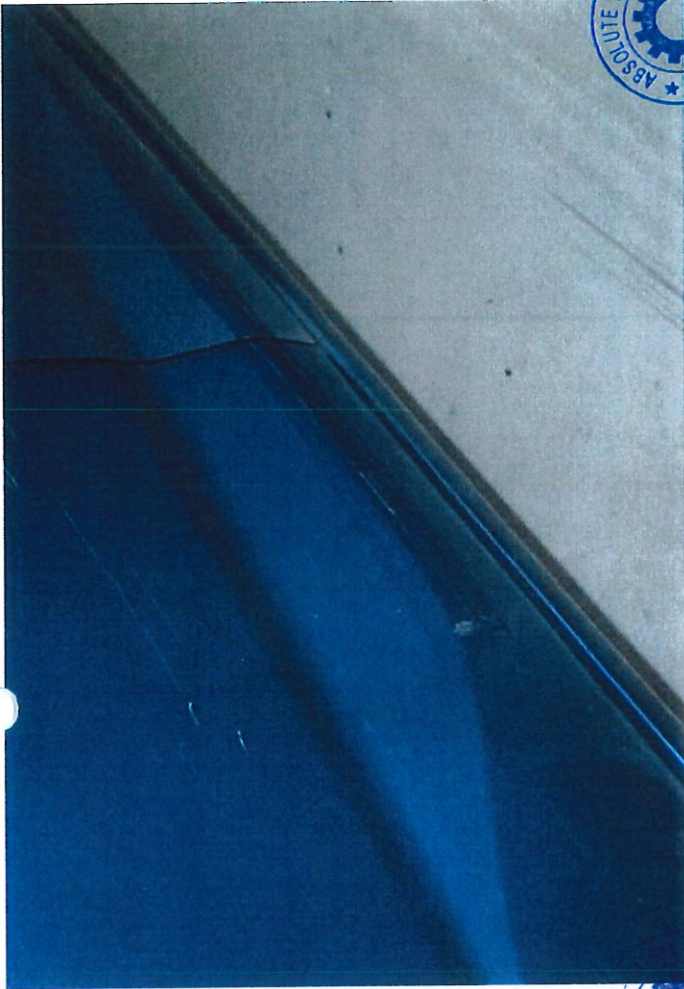




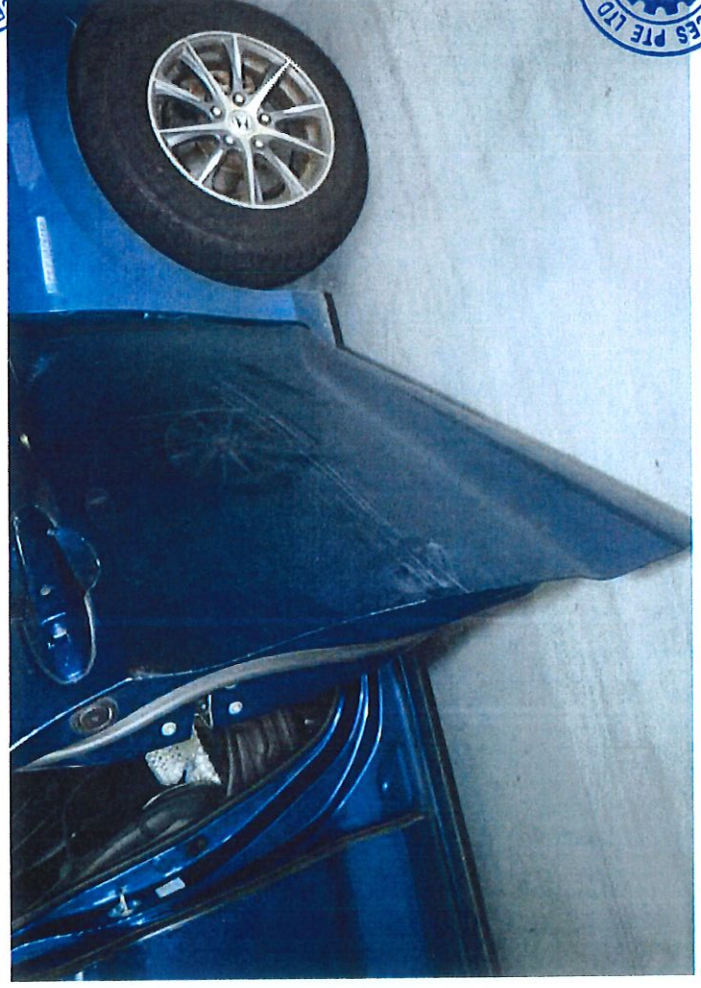








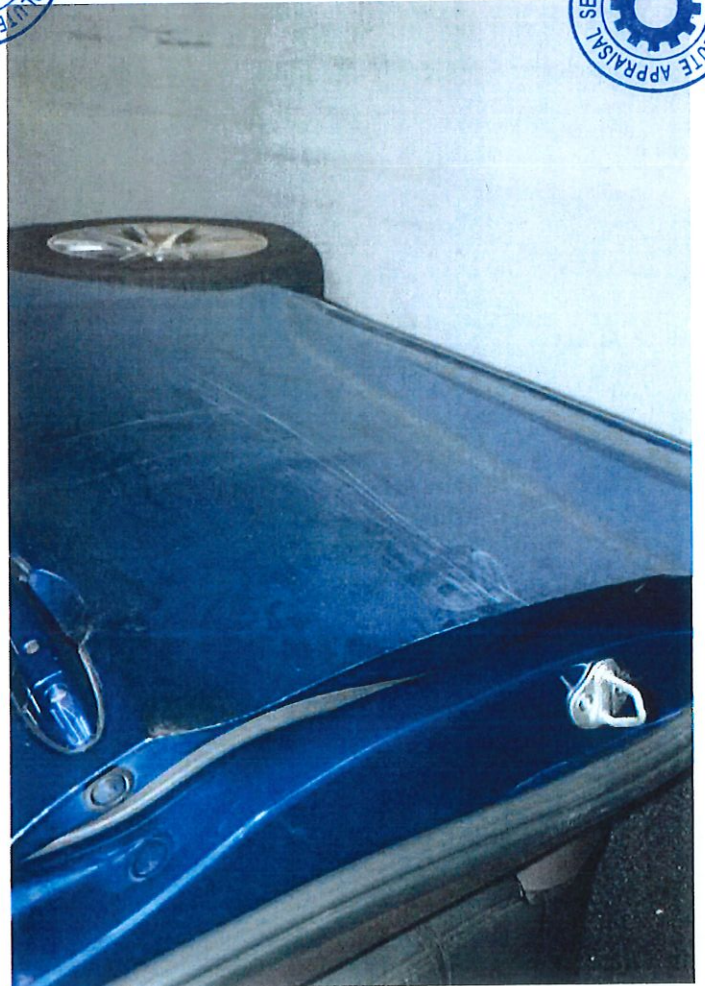
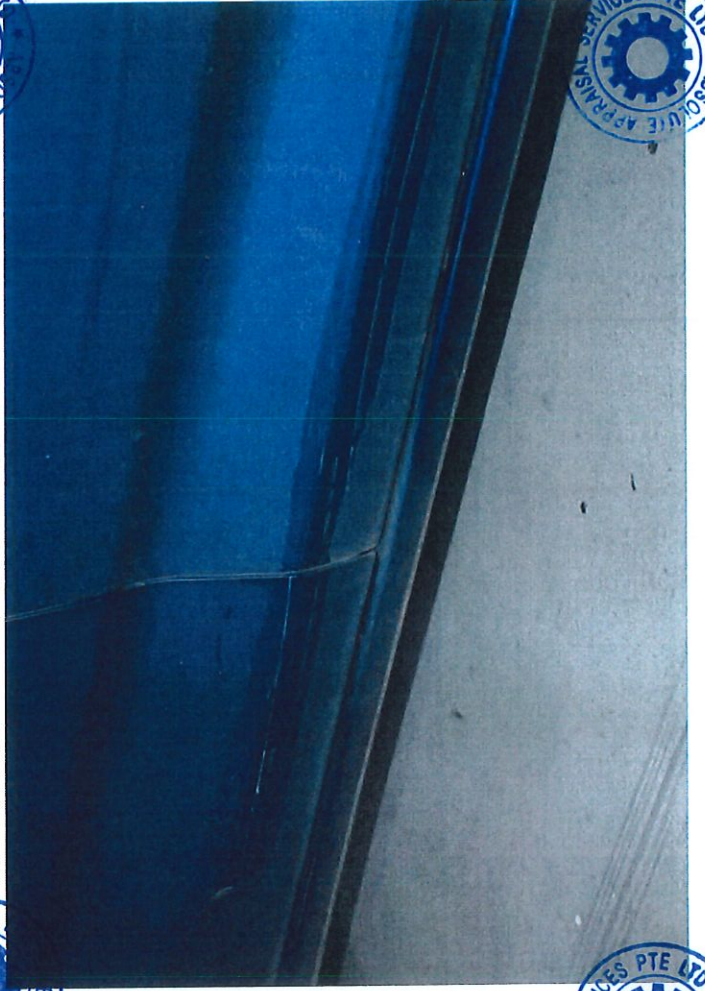
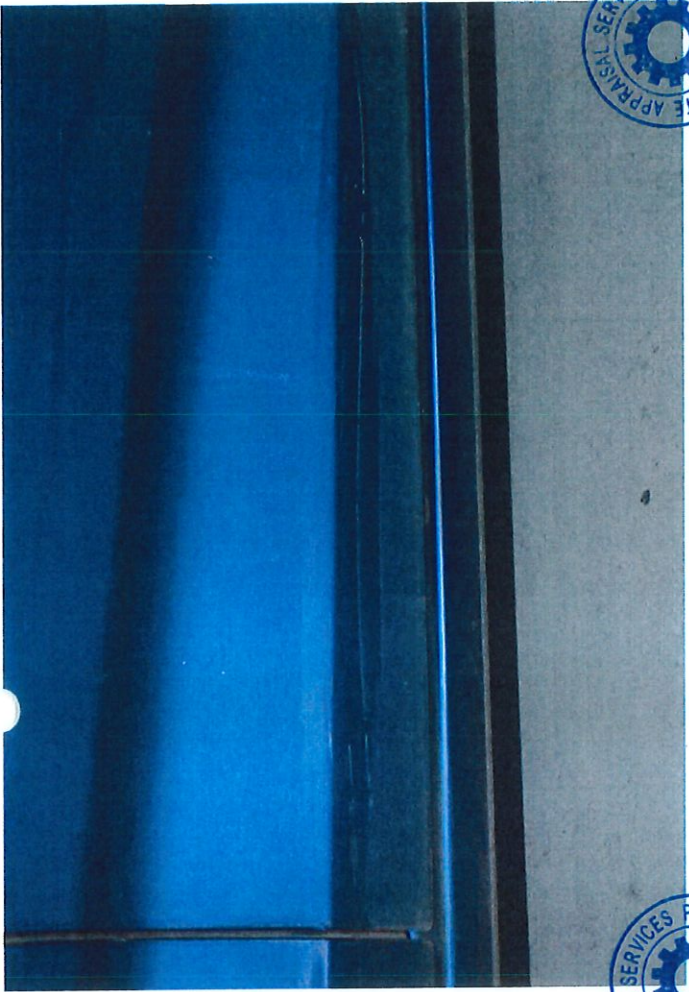




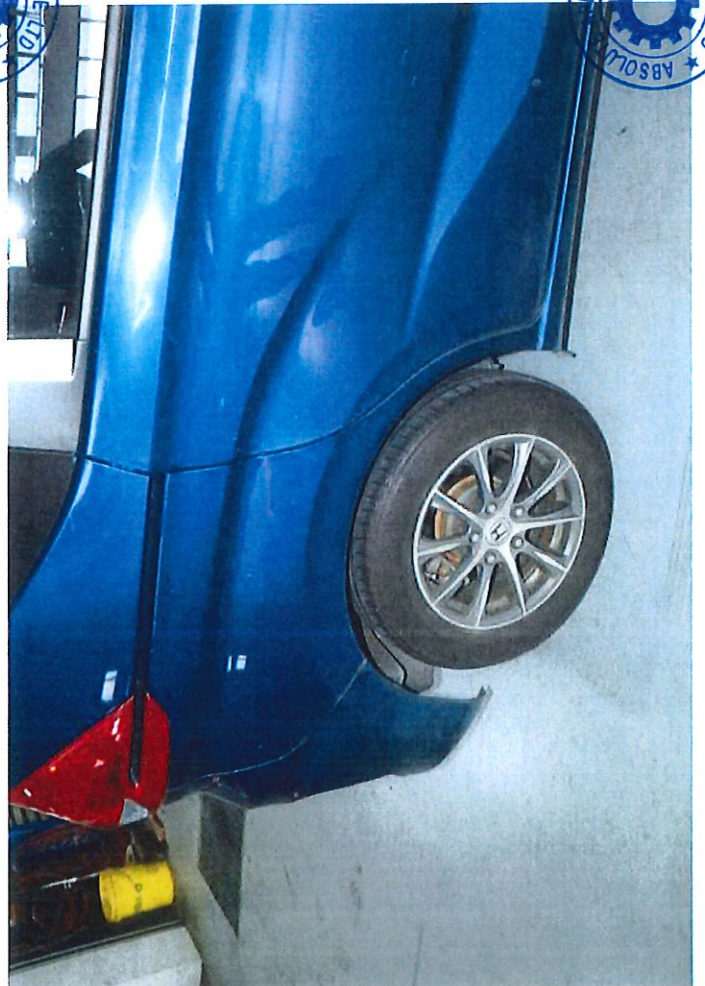
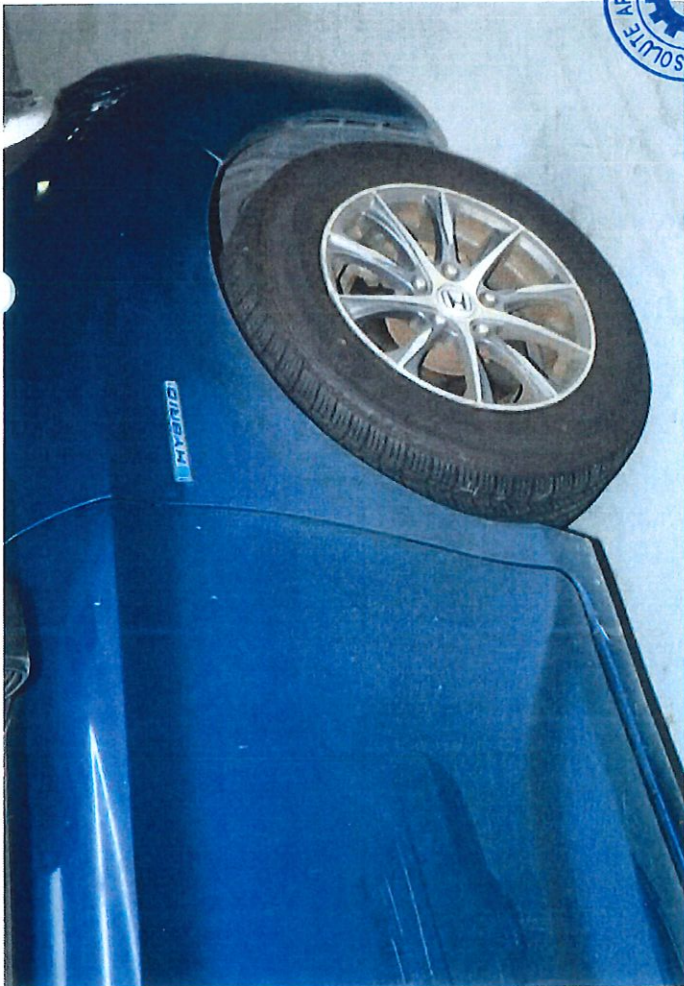












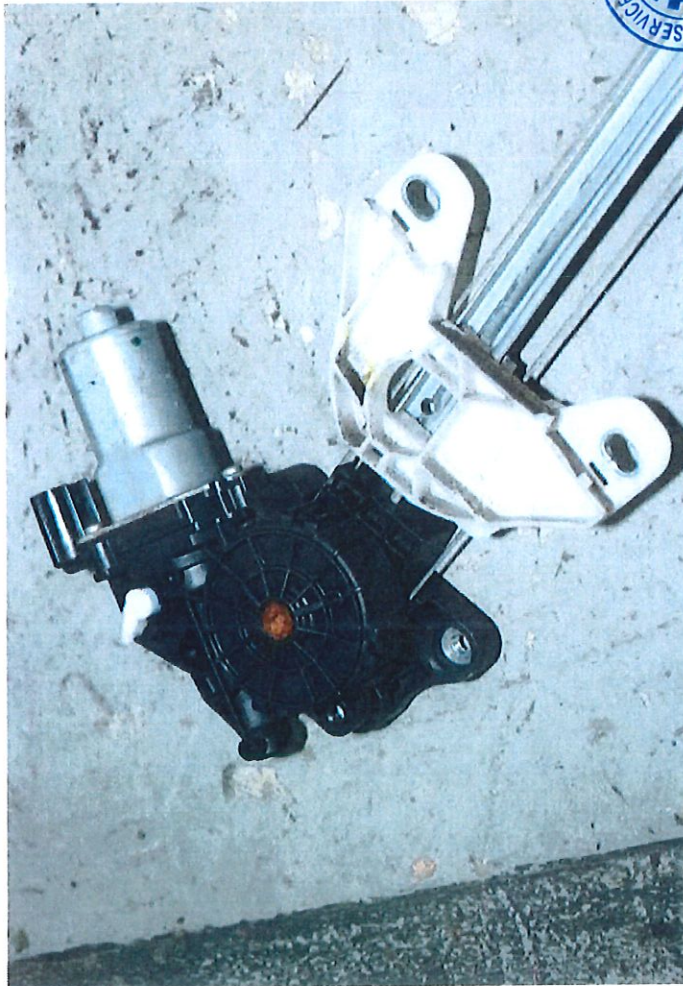
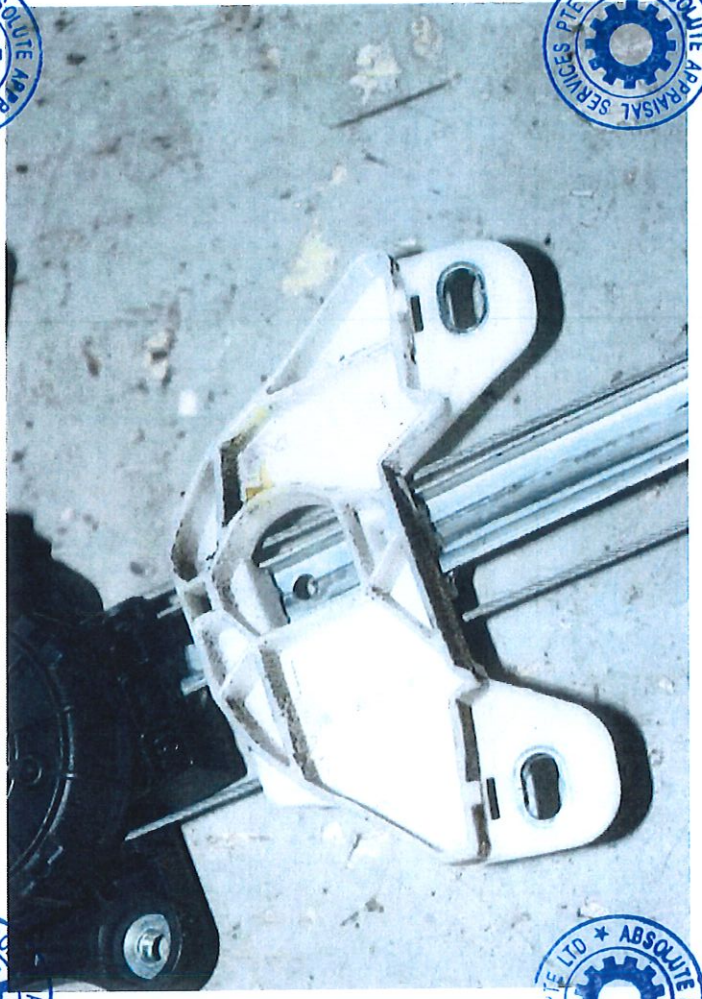
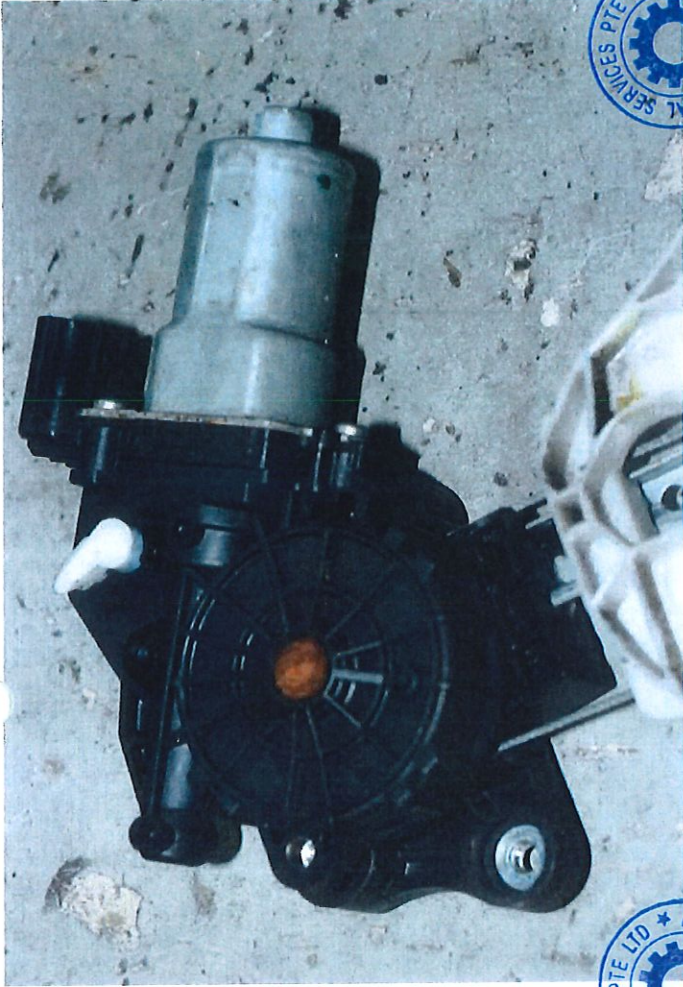




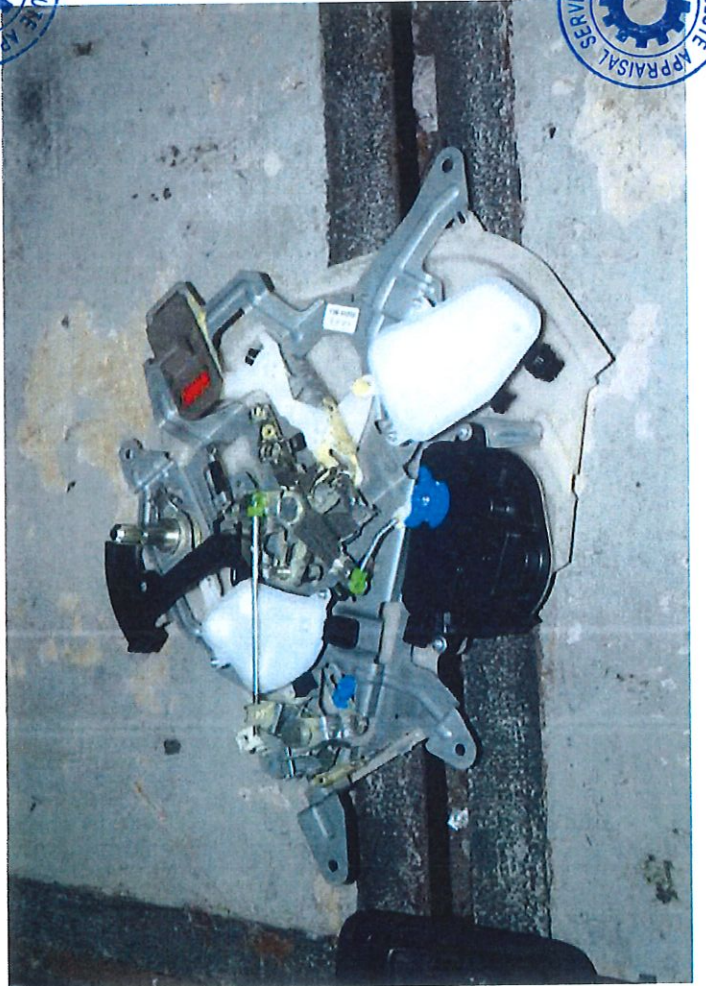
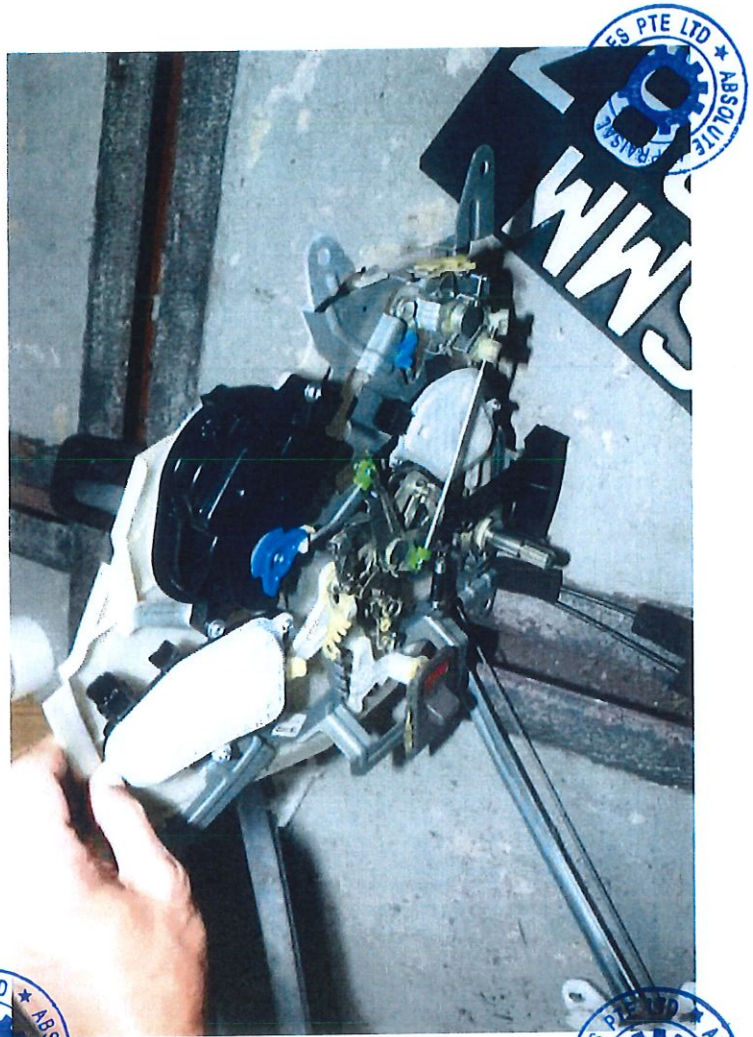














SK0J21B80002 / K. KIM HIN AUTO PTE LTD  
 ENTRY DATE & TIME: 08/11/2021 20:43 (SGT)  
 SUBMITTED BY: Ng Meng Huat  
 VERSION: 1 (08/11/2021 20:43 (SGT))

## 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 .....	08/11/2021 20:43 (SGT)
Date of Accident .....	05/11/2021 15:38 (SGT)
Exact Location of Accident .....	Singapore
Additional Location Information .....	BLK 89 BEDOK NORTH ST 4 (CAR PARK)
Country/State of Loss .....	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number .....	SMM2728Z
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#### INSURED/POLICYHOLDER

Is company? .....	Yes
Name Of Registered Owner .....	TRILLIUM LEASING PTE LTD
Company Reg No .....	201610925N
Email Address .....	ADMIN@AEROGARAGE.COM.SG
Mobile Phone No .....	(Phone) +65-64632050
Alternative Phone No .....	(Office) +65-64632050

#### VEHICLE PARTICULARS

Manufacturer .....	Honda
Model .....	Fit
Variant .....	-
Exact purpose for which vehicle was being used at time of accident .....	-
Are you claiming under your own insurance policy for repair to your vehicle? .....	No - Claiming third party
Vehicle Category .....	Private hire
Transmission .....	Auto
CC .....	0

#### INSURANCE COMPANY

Name of Insurance Company .....	NTUC Income Insurance Co-operative Ltd
Type of Coverage .....	Comprehensive
Fleet Policy .....	No
Policy Number .....	5108947623-03-00012
Cover Note Number .....	-

#### DRIVER

Name of Driver .....	LEE SWEE SENG BERNARD
NRIC No .....	S7517080G

Date Of Birth .....	21/06/1975
Occupation .....	Indoor
Date Of Driving Pass .....	08/09/1997
Driving experience .....	24 YEARS AND 2 MONTHS
Gender .....	Male
Mobile Number .....	(Phone) +65-86850320
Alt. Phone Number .....	-
Email Address .....	ADMIN@AEROGARAGE.COM.SG
Address .....	BLK 320 HOUGANG AVE 5 #10-26
Address complement .....	-
Postcode .....	530320
Is the driver the policyholder? .....	No
If No, Relationship of the Driver with the Insured .....	Hirer
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 .....	Side Swipe
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) .....	1
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance? .....	No

#### DETAILS OF POLICE ACTION

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

#### CIRCUMSTANCES OF ACCIDENT

PLEASE REFER TO 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 .....	SMW6299R
Vehicle Manufacturer .....	-
Vehicle Model .....	-
Vehicle Variant .....	-
Vehicle Colour .....	-
Vehicle Category .....	Private car
Name of Driver .....	-
Contact Number .....	-
Address .....	-
Address complement .....	-

Postcode ..... "

Insurance Company Name ..... "

Nature Of Damage ..... "

Details of property damaged in accident ..... -

No. Of Passenger (Including Driver) ..... -

**SKETCH PLAN**

**IMPORTANT NOTICE**

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the 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")

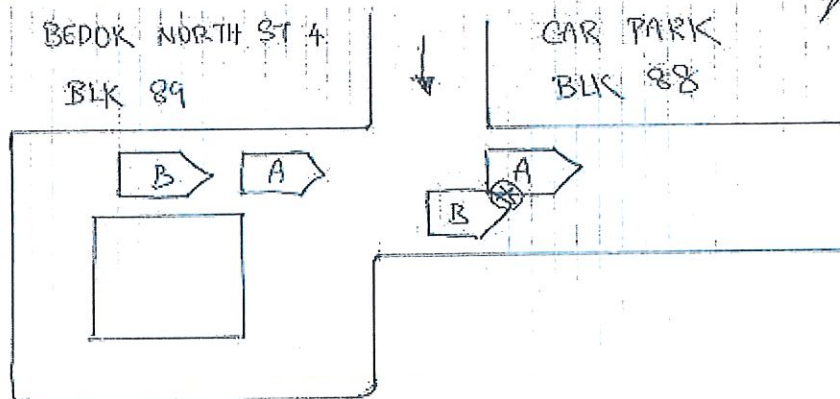
(b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and

(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.

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

Witnessed by Reporting Centre Personnel \_\_\_\_\_

**Sketch Plan**



A = SMW 2728Z  
B = SMW 6299R

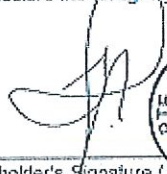




Describe Circumstances of the Accident


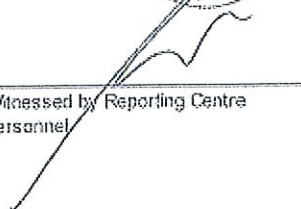
On 5<sup>th</sup> NOV 2021 @ 1538 HRS I WAS TRAVELLING  
 IN THE CARPARK OF BLK 84 BEDOK NORTH ST 4  
 TOWARDS THE EXIT WHEN I FELT A BANG ON  
 my ~~BEHIND~~ RIGHT SIDE OF MY CAR.  
 I FOUND THAT THE CAR TRAVELLING BEHIND ME  
 PREVIOUSLY HAD BANGED INTO THE RIGHT SIDE OF MY  
 CAR AS SHE TRIED TO OVERTAKE ME IN THE  
 CARPARK ALTHOUGH I WAS STILL MOVING TOWARDS THE  
 EXIT OF THE CARPARK.  
 TP: other workshop.

Declaration

We declare the foregoing particulars are true in every respect.

  
 Policyholder's Signature / Date  


  
 Driver's Signature (If driver is not the policyholder) / Date  
 & Time  
 8/11 @ 2357

  
 Witnessed by Reporting Centre  
 Personnel  


## Enquire Vehicle Owner Details ( As At 05 Nov 2021 / 15:38:00 )

### Vehicle Owner Details

Owner ID Type:	Owner ID:
Singapore NRIC	S7404905B
Owner Name:	Registered Address Type:
MALINI D/O HARIKRISHNAN	HDB / HUDC
Registered Block/House No.:	Registered Street Name:
661	JALAN DAMAI
Registered Unit No.:	Registered Building Name:
# 13 - 129	-
Registered Postal Code:	
410661	

### Vehicle Insurance Details

Vehicle No.:	Make Description/Model:
SMW6299R	KIA / CERATO 1.6(A) EX
Insurance Company Name:	
AIG ASIA PACIFIC INSURANCE PTE. LTD.	

**Enquire Vehicle's Insurance Particulars ( As At 05 Nov 2021 / 15:38:00 )**

Vehicle No.:

**SMW6299R**

Make Description/Model:

**KIA / CERATO 1.6(A) EX**

Insurance Company Name:

**AIG ASIA PACIFIC INSURANCE PTE. LTD.**

Business Transaction Reference No.:

**20211112112108982742**

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

Enquire Vehicle-Related Transaction History

Transaction History Details

Log Date/Time:	12 Nov 2021 / 11:21:08		
Asset Type:	Vehicle	Transaction Amount:	\$7.49
Asset ID:	SMW6299R		
Transaction Type:	18.19 Enquire Veh Owner Info (Others) by Law Firm	Channel:	External Agency
User ID:	ETKSCJJ1 - CHAI JING JING	Business Transaction Reference No.:	20211112112108982742
As at Date of Search:	05 Nov 2021		
As at Time:	15:38:00		
Vehicle No.:	SMW6299R		
Search Reason:	-		
Date of Filing:	-		
Suit No.:	-		
Law Firm Case No.:	-		

Information displayed is correct as at the log date and time.

Enquire Related Logs      OK