



Chambers Law LLP

Advocates & Solicitors, Commissioner for Oaths & Notary Public

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LLB (Hons)(UK)

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Our Ref: CCL.hy.220401 VA

3 June 2022

BY CERTIFICATE OF POSTING

Mao Seng Construction Pte. Ltd.

100 Tras Street

#16-03 100 AM

Singapore 079027

And

BY CERTIFICATE OF POSTING

Mosharof MD Amir Hossain

74 Changi Coast Road

#01-103 Block A Changi Lodge 2 Dormitory

Singapore 498753

Dear Sir/Madam

**KOK TONG TRANSPORT AND ENGINEERING WORK PTE LTD c/o VFIX AUTO PTE LTD OF 7 PENJURU CLOSE LEVEL 1 SINGAPORE 608779
ACCIDENT ON 11.08.2021 INVOLVING YQ 2538S AND YP 7530K**

1. We are instructed by the abovenamed to claim damages against you and/or your servant, agent and/or employee, one Mosharof MD Amir Hossain in connection with a road traffic accident on 11 August 2021 at about 0910 hours at Changi East Pass Office Carpark along 35A Tanah Merah Coast Road, involving our clients' vehicle registration number **YQ 2538S** and vehicle registration number **YP 7530K** driven by you and/or your servant, agent and/or employee, one Mosharof MD Amir Hossain at the material time.
2. We are instructed that the accident was caused by you and/or your servant, agent and/or employee's negligent driving and/or management of your vehicle in that your vehicle had reversed and collided onto the front portion of our clients' said motor vehicle at the material time. As a result of the accident, our clients' vehicle was damaged and our clients have been put to loss and expenses, particulars of which are as follows:-

(a) Cost of repairs + 7% GST	S\$	18,267.83
(b) Loss of use for 8 days at \$250.00 per day	S\$	2,250.00
(c) Surveyor Fees	S\$	942.00
(d) GIA Search & Report Fees	S\$	29.00
(e) LTA Search Fees	S\$	14.94
(f) 49 pages of scanned colour photographs	S\$	49.00

(g)	Cost for CD video evidence (3 copies)	S\$	30.00
(h)	Postage, scanning & other incidentals	S\$	50.00
(i)	Legal Costs	S\$	1,200.00
Total		S\$	22,832.77

3. A copy of each of the following supporting documents are enclosed for your attention:-
 - a. GIA Report of our clients' vehicle;
 - b. GIA Report of vehicle no. YP 7530K;
 - c. LTA Search Result of vehicle no. YP 7530K;
 - d. Notification of Accident on the pre-repair inspection;
 - e. Certificate of Insurance of our clients' vehicle;
 - f. Repairer's Invoice;
 - g. Surveyor's Invoice and Report with 122 scanned photographs; and
 - h. 1 video recording of the accident; and
 - i. 11 scanned photographs of the accident scene.
4. Our clients' workshop had on **24 August 2021** notified your insurer, **AXA Insurance Pte Ltd**, of the said accident and a pre-repair inspection of our clients' vehicle was carried out by your insurer's surveyor on **26 August 2021**.
5. We propose using **Impact Analysis Consultant** as a single joint expert in the event should the matter proceed to Court. Kindly let us know if you are agreeable.
6. 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.
7. Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our clients will have no alternative but to commence proceedings against you without further notice to you or your insurer.
8. Please also note that if you have a counterclaim against our clients arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaims together with all relevant supporting documents **within 8 weeks** of your receipt of this letter.

Yours faithfully



.....
Wong Yan Ying

Enc.

c.c. **BY EMAIL (motor.survey@axa.com.sg) & REGISTERED SERVICE**

AXA Insurance Pte Ltd
Motor Claims Department
9 North Buona Vista Drive
#18-01/06
Tower 1 The Metropolis
Singapore 138588

c.c. Clients

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	12/08/2021 09:55 (SGT)
Date of Accident	11/08/2021 09:10 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	CHANGI EAST PASS OFFICE CARPARK
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	YQ2538S
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INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	KOK TONG TRANSPORT AND ENGINEERING WORK PTE LTD
Company Reg No	1XXXXX117E
Email Address	WSKOH@VFIXAUTO.COM.SG
Mobile Phone No	(Phone) +65-64552957
Alternative Phone No	+65-64552957

VEHICLE PARTICULARS

Manufacturer	Hino
Model	XZU710R 14FT
Variant	-
Exact purpose for which vehicle was being used at time of accident	Employment
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Commercial vehicle
Transmission	Auto
CC	4009

INSURANCE COMPANY

Name of Insurance Company	MS First Capital Insurance Ltd
Type of Coverage	Comprehensive
Fleet Policy	Yes
Policy Number	D20096342MCVS
Cover Note Number	-

DRIVER

Name of Driver	GUO XIN JIANG
Work Permit No	GXXXX662X

Date Of Birth	16/09/1977
Occupation	Outdoor
Date Of Driving Pass	11/10/2017
Driving experience	3 YEARS AND 10 MONTHS
Gender	Male
Mobile Number	(Phone) +65-81321466
Alt. Phone Number	-
Email Address	WSKOH@VFIXAUTO.COM.SG
Address	BLK 27 PANDAN CRESCENT
Address complement	-
Postcode	128476
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Employee
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?	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

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	YP7530K
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
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

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7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.


 Policyholder's Signature
 Date & Time:


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


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













SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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2. This Form must be completed by the Policyholder and/or the Authorised Driver
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ACCIDENT STATEMENT

Date of Submission	12/08/2021 13:19 (SGT)
Date of Accident	11/08/2021 08:30 (SGT)
Exact Location of Accident	Tanah Merah Coast Rd, Singapore
Additional Location Information	Tanah Merah Coast Road T5 Check Pass Office Outside Carpark
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	YP7530K
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INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	Legend Motors & Leasing Pte Ltd

VEHICLE PARTICULARS

Manufacturer	Isuzu
Model	Fvr34suqdc
Variant	Canopy Truck
Vehicle Category	Commercial vehicle
Transmission	Manual
CC	7790

INSURANCE COMPANY

Name of Insurance Company	AXA Insurance Pte Ltd
Type of Coverage	Comprehensive
Fleet Policy	Yes
Policy Number	VFX/P1847906
Cover Note Number	-

DRIVER

Name of Driver	Mosharof MD Amir Hossain
Passport No/FIN	G8420035U
Address	74 Changi Coast Road #01-103 Block A Changi Lodge 2 Dormitory
Address complement	-
Postcode	498753
Does Driver Own Other Vehicles?	No

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident Collision - Head to Rear
Weather Conditions Drizzling

OTHER INFORMATION

Was any foreign vehicle involved in the accident? No
Was anybody injured in the Accident? No
Was any other vehicle or property damaged? Yes
Number of Passengers (Including Driver) 1

CIRCUMSTANCES OF ACCIDENT

On 11/08/2021 @ 08:30 hours, I had gone back to collect my parked lorry YP7530K along Tanah Merah Coast Road T5 Check Point Pass Office outside Carpark. While I was trying to reverse out of the carpark lot. My lorry rear left had accidentally collided onto the rear parked truck YQ2538S front centre .

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 YQ2538S
Vehicle Manufacturer -
Vehicle Model -
Vehicle Variant -
Vehicle Colour -
Vehicle Category Commercial vehicle
Name of Driver Guo XinJiang
Insurance Company Name -

SKETCH PLAN**IMPORTANT NOTICE**

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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.
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6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
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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' law yers/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' law yers/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 law yers/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

Tanah Merah Coast Road T5 Check Pass Office Outside Carpark

Describe Circumstances of the Accident

On 11/08/2021 @ 08:30 hours, I had gone back to collect my parked lorry YP7530K along Tanah Merah Coast Road T5 Check Point Pass Office outside Carpark. While I was trying to reverse out of the carpark lot. My lorry rear left had accidentally collided onto the rear parked truck YQ25385 front centre .



Please note that your insurer may have 14 days' time frame for you to submit an own damage claim under your own policy, please check your policy for more information.


Declaration

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



Policyholder's Signature / Date & Time

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

 12/08/21 11:25 AM

Witnessed by Reporting Centre Personnel





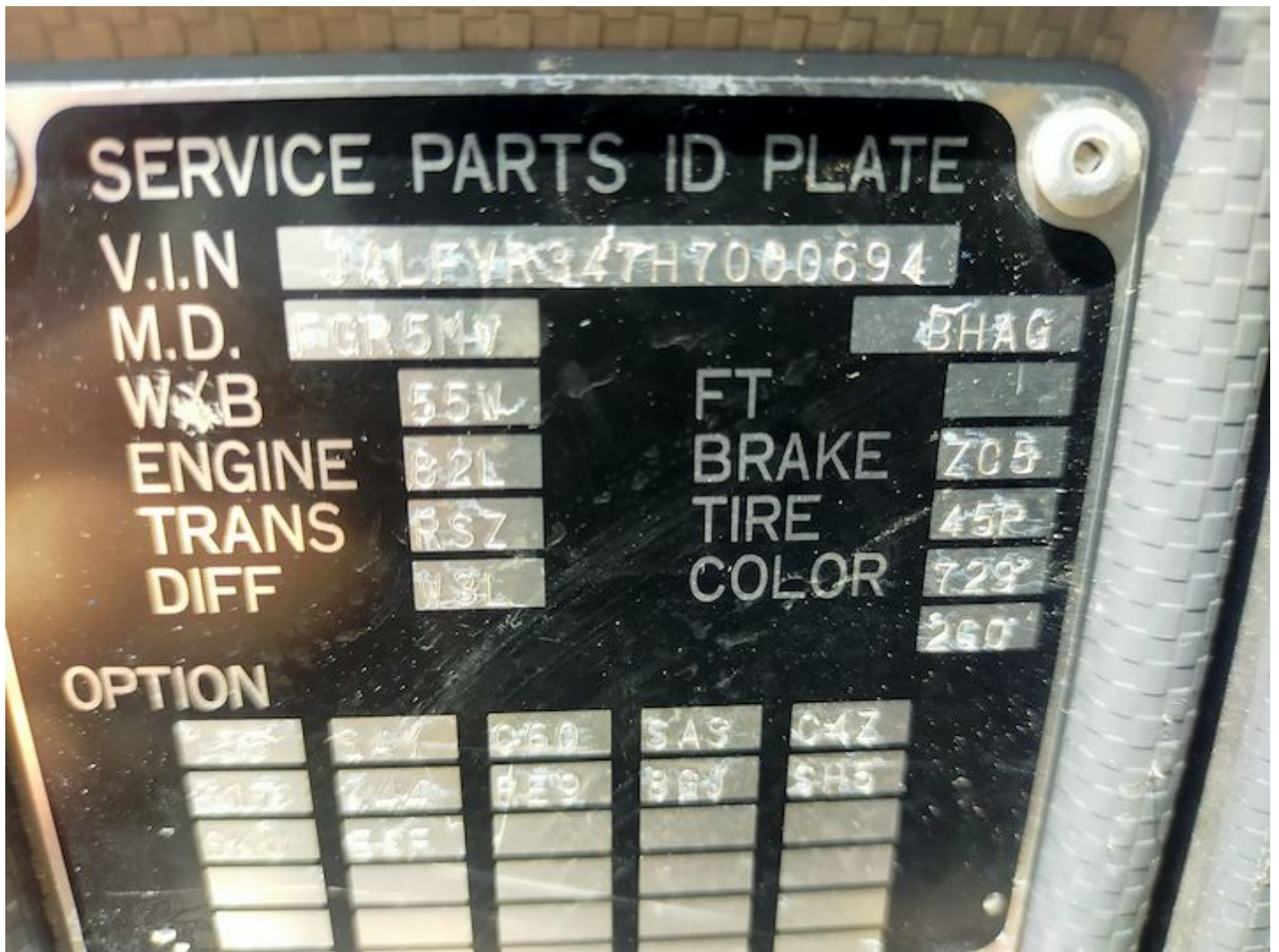






























AXA INSURANCE PTE LTD
8 Shenton Way, #24-01
AXA Tower, Singapore 068811
Customer Centre #01-21
Tel: 1800 8804888 Fax:
Website: www.axa.com.sg
GST Registration Number: 199903512M
customer.care@axa.com.sg



CERTIFICATE OF INSURANCE

■ Motor Vehicles (Third-Party Risks and Compensation) Act. (Chapter 189) ■ Motor Vehicles (Third-Party Risks and Compensation) Rules. 1960 ■ Road Transport Act. 1987 (Malaysia) ■ Motor Vehicles (Third-Party Risks) Rules. 1959 (Malaysia)

CERTIFICATE NO. : VFX/P1847906 Account No. : 03936
Coverage : Comprehensive
Sum Insured : Market Value At The Time Of Loss
Name of Policy Holder : LEGEND MOTORS & LEASING PTE LTD
Vehicle Registration No. : YP7530K
Period of Insurance : From 01/01/2021 To 31/12/2021 (Both Dates Inclusive)

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE*

- (a) Whilst the vehicle is being used in connection with the Policyholder's business by any person provided he is in the Policyholder's employ and is driving on their order or with their permission.
(b) Whilst the vehicle is being used for social, domestic or pleasure purposes by any person who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

LIMITATIONS AS TO USE*

- (a) Use in connection with the Policyholder's business
(b) Use for the carriage of passengers (other than for hire or reward) in connection with the Policyholder's business
(c) Use for social, domestic and pleasure purposes
This Policy does not cover
(a) Use for racing, pace-making, reliability trial or speed-testing
(b) Use for the carriage of passengers for hire or reward
(c) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle

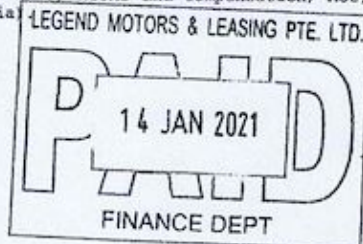
(09)

EXCESS :

All Claims-Any Author'd Driver :
Windscreen Excess :

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).



AXA INSURANCE PTE LTD

Authorized Signature

Issued by - SGOVKRS2 on 31/12/2020

IMPORTANT :

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation Act (Cap. 189)).

FOR INDIVIDUAL CUSTOMERS : Cover Under the policy is valid only upon the payment of the full premium stated on the policy.

FOR NON-INDIVIDUAL CUSTOMERS : Please refer to the Premium Warranty Clause on the policy

Enquire Vehicle Owner Details (As At 11 Aug 2021 / 09:10:00)

Vehicle Owner Details

Owner ID Type:

Company

Owner ID:

200909442H

Owner Name:

LEGEND MOTORS & LEASING PTE. LTD.

Registered Address Type:

Private Residential (non-Condo Apt / non-House)

Registered Block/House No.:

20

Registered Street Name:

TUAS AVENUE 2

Registered Unit No.:

-

Registered Building Name:

-

Registered Postal Code:

639451

Vehicle Insurance Details

Vehicle No.:

YP7530K

Make Description/Model:

ISUZU / FVR34SUQDC

Insurance Company Name:

AXA INSURANCE PTE LTD



Vfix Auto Pte Ltd
7 Penjuru Close
Singapore 608779
E-mail: contact@vfixauto.com.sg
Tel: 64552957 Fax: 64452368
UEN/GST Reg. No.: 201830761R

Your Vehicle No. : YP7530K

Our Vehicle No. : YQ2538S

24 AUGUST 2021

M/S AXA INSURANCE (S'PORE) PTE LTD
8 SHENTON WAY
#24-01 AXA TOWER
SINGAPORE 068811

Attention: Claim Officer in charge

Dear Sir / Madam

ACCIDENT INVOLVING YQ2538S AND YP7530K ON 24 AUGUST 2021

We refer to the above matter.

We hereby give 2 days' notice to conduct a pre-repair inspection of vehicle number **YQ2538S** at 7 Penjuru Close Singapore 608779

Please take note that the vehicle will be at our workshop on 26 August 2021

Thank you.

Yours faithfully,

Vfix Auto Pte Ltd

CERTIFICATE OF INSURANCE

ORIGINAL

Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189)

Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960

Road Transport Act, 1987 (Malaysia)

Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Type of Policy. : COMMERCIAL VEHICLE - HEAVY / SPECIAL TYPE
Type of Cover. : Comprehensive
Certificate No. : D-20096342MCVS
Vehicle No / Chassis No : YQ2538S / JHHUCW2F60K033745
Name of Insured : KOK TONG TRANSPORT & ENGINEERING WORKS PTE LTD
Period Of Insurance : 03.09.2020 To 02.09.2021
Insured Estimated Value : Market Value At Time Of Loss
Financial Institution : MAYBANK SINGAPORE LIMITED

Excess :

SGD3,500.00 SECTION I - OWN DAMAGE ONLY

AN ADDITIONAL EXCESS OF SGD3,500.00 ON SECTION I IS IMPOSED ON THOSE DRIVERS

WHO ARE BELOW 23 YEARS OLD AND/OR WHO HAVE LESS THAN 3 YEARS OF DRIVING LICENCE

TYPE OF COVER :

COMPREHENSIVE (OWN DAMAGE - SECTION I ONLY)

Authorised Driver*

ANY AUTHORISED DRIVERS

Persons or classes of persons entitled to drive*

(1) Whilst the vehicle is being used in connection with the Insured's business :-

(a) Any Person provided he is in the Insured's employ and is driving on their order or with their permission.

(2) Whilst the vehicle is being used for social, domestic or pleasure purposes :-

(a) Any person who is driving on the Insured's order or with their permission.

* Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

Limitations as to use*

Use in connection with the Insured's business.

Use for the carriage of passengers (other than for hire or reward) in connection with the Insured's business.

Use for social, domestic and pleasure purposes.

The Policy does not cover:-

(1) Use for racing, pace-making, reliability trial or speed-testing.

(2) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.

(3) Use for carriage of passengers for hire or reward.


* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I/We HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

MS First Capital Insurance Limited
(Approved Insurers)

KARENS/B0032/MZ301 

Issued at Singapore on 04.09.2020


Authorised Signature

CERTIFICATE OF INSURANCE

ORIGINAL

Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189)

Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960

Road Transport Act, 1987 (Malaysia)

Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Type of Policy. : MOTOR COMMERCIAL VEHICLE / TANKER
Type of Cover. : Third Party
Certificate No. : D-20096343MCVT
Vehicle No / Chassis No : YQ2538S / JHHUCW2F60K033745
Name of Insured : KOK TONG TRANSPORT & ENGINEERING WORKS PTE LTD
Period Of Insurance : 03.09.2020 To 02.09.2021
Insured Estimated Value : 0.00

Excess :

SGD3,500.00 ALL CLAIMS

COVERAGE: THIRD PARTY ONLY UNDER MOTOR VEHICLE/TANKER

GEOGRAPHICAL AREA: THE REPUBLIC OF SINGAPORE ONLY

Authorised Driver*

ANY AUTHORISED DRIVERS

Persons or classes of persons entitled to drive*

- (1) Whilst the vehicle is being used in connection with the Insured's business :-
(a) Any Person provided he is in the Insured's employ and is driving on their order or with their permission.
(2) Whilst the vehicle is being used for social, domestic or pleasure purposes :-
(a) Any person who is driving on the Insured's order or with their permission.

* Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

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(3) Use for carriage of passengers for hire or reward.


* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I/We HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

MS First Capital Insurance Limited
(Approved Insurers)

KARENS/B0032/MZ301 

Issued at Singapore on 04.09.2020



Authorised Signature



Vfix Auto Pte Ltd

7 Penjuru Close

Singapore 608779

E-mail: wskoh@vfixauto.com.sg

Tel: 64552957 Fax: 68628669

UEN/GST Reg. No.: 201830761R

AXA INSURANCE SINGAPORE PTE LTD
8 SHENTON WAY
#27-01 AXA TOWER
SINGAPORE 068811

FINAL REPAIR BILL

DATE : 06-04-22
VEHICLE NO : YQ2538S
MAKE/MODEL : HINO 300
ACC DATE : 11-08-21
CLAIM NO : VFIX-TP20210846
POLICY NO :

AMOUNT S\$

LUMP SUM REPAIR COST

Repair Amount	17,072.74
7% GST	1,195.09
Total	18,267.83

SINGAPORE DOLLARS : EIGHTEEN THOUSAND TWO
HUNDRED SIXTY SEVEN AND EIGHTY THREE ONLY

VFIX AUTO PTE LTD

Ken Tan

Ken Tan

Operation Director

Our reference: 21-8-8060

Date: 25/9/2021

INVOICE NO. 8060

Kok Tong Transport And Engineering Work Pte Ltd
c/o Vfix Auto Pte Ltd
7 Penjuru Close
#01-00 Soon Hock Holding Logistics Building
Singapore 608779

Registration No. **YQ2538S**

We enclose our fee note for your kind attention, which remains payable irrespective of the outcome of this case.

S/No.	Description of Services Provided	Qty	Amount
1	Being vehicle damage assessment report, inspection, photographs, transport and miscellaneous.	1	\$ 942.00
Total amount			<u>\$ 942.00</u>

Please kindly cross all cheques made payable to "Impact Analysis Consultant".

We thank you in anticipation for your prompt payment.



L. L. Tan (Ms)
Principal Consultant

Subsidiaries of Impact Analysis Consultant:

● Impact Analysis Consulting Pte Ltd ● Impact Analysis Academy Pte Ltd ● IA Racking Solutions Pte Ltd
● IA Accounting & Consultancy Pte Ltd ● Infoknights International Services (Philippines) ● IABN Pte Ltd
www.iaconsultingsg.com

Our reference: 21-8-8060

Date: 25/9/2021

c/o Vfix Auto Pte Ltd
7 Penjuru Close
#01-00 Soon Hock Holding Logistics Building
Singapore 608779

Dear Sirs

RE: Road Traffic Accident on 11/8/2021
Kok Tong Transport And Engineering Work Pte Ltd

In accordance with your instructions received in this office on 26/8/2021, we made arrangements to examine the vehicle on 26/8/2021 at above-mentioned address. The following data was recorded:

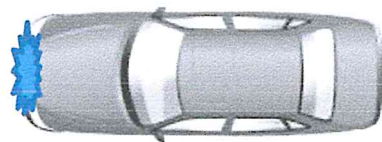
Vehicle details

Make	Hino	Registration	YQ2538S
Model	XZU710R	Chassis	JHHUCW2F60K033745
Colour	White	Gearbox	Manual
Odometer	42290km	Paintwork	Good
Steering	Good	Brakes	Good
Condition	Good		

Tyre Depths

Front left	215/75R17.5	85% Yokohama
Front right	215/75R17.5	85% Yokohama
Rear left	215/75R17.5	80% Bridgestone
Rear right	215/75R17.5	80% Bridgestone

Impact Direction & Area of Damage:



Status	REPAIRABLE
Magnitude	Medium
Legal status	Unroadworthy

Following our examination of the accident damage, we have calculated repair times and method, which are detailed on page 2 & 3. We would recommend a sum of \$17,072.74 and 9 working days for repair, which is sufficiently lower than the pre accident value to render the vehicle an economically and physically reliable proposition.

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Our reference 21-8-8060
Date 25/9/2021
Page 2

Section A: Damaged Parts Assessment

Part's Description	Qty	Condition As inspected	Repairer's Estimate	Our Adjustment
List Items:				
Front bumper	1	repair	1859.00	0.00
Front panel	1	damaged	2345.00	2345.00
Front panel inner	1	repair	1758.40	0.00
Front radiator grille	1	damaged	866.50	866.50
Front radiator grille logo	1	necessary	120.00	120.00
Front radiator grille inner (black)	1	damaged	245.80	245.80
Front windscreen glass	1	damaged	1756.00	1756.00
Front windscreen glass rubber	1	necessary	354.20	354.20
Front wiper link	1	damaged	304.00	304.00
Front wiper motor	1	damaged	415.00	415.00
Front wiper garnish	1	damaged	220.00	220.00
Front wiper arm @\$210.00	2	damaged	420.00	420.00
Headlamp @\$1358.60	2	damaged	2717.20	2717.20
Aircon blower assy	1	damaged	1458.70	1458.70
Aircon cooling coil unit	1	damaged	1147.00	1147.00
Dashboard	1	damaged	865.00	865.00
Dashboard speedometer	1	damaged	342.00	342.00
Dashboard reinforcement	1	repair	458.00	0.00
Dashboard aircon louver	1	damaged	204.80	204.80
Front corner panel @\$311.20	2	damaged	622.40	622.40
Engine wireharness / cover rh	1	damaged	355.00	355.00
Sub- Total costs			18834.00	14758.60
Percentage discount : 10%			1883.40	1475.86
Sub-Total costs for parts			16950.60	13282.74
Special Nett Items:				
Front windscreen glass sealant	1	necessary	100.00	100.00
Front panel sticker HINO	1	necessary	80.00	80.00
Front panel sticker 300	1	necessary	80.00	80.00
Front panel sticker flammable	1	necessary	30.00	30.00
Sub-Total costs for parts			290.00	290.00
Parts Repair				
*	*	*	0.00	0.00
Sub- Total costs			0.00	0.00
Total costs for parts			17240.60	13572.74

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Our reference 21-8-8060

Date 25/9/2021

Page 3

Section B: Labour Cost Calculation

	Hourly rate	Manhr. Req.	Total
To dismantle, replace, cut, weld, knock out dents to straighten accident parts as-mentioned on the 'Parts Repair' column inclusive of replacement parts.	*	*	\$ 1,500.00
Putty & Spray painting to adjacent panels. Job allowance. Paint / material.		*	\$ 1,200.00
Apply rust proofing on the adjacent panels.		*	\$ 120.00
Wiring and bulb checking	*	*	\$ 80.00
Remove / replace aircon blower assy and refill aircon gas	*	*	\$ 150.00
Remove / replace front windscreen glass (2-man job)	*	*	\$ 250.00
To remove and replace dashboard and internal wiring	*	*	\$ 200.00
Total labour cost			\$ 3,500.00

Manhour rate and the number of manhours required for each repairing task are formulated based on individual workshop's operating cost and in-house@ IA Research Guidelines respectively.

Our reference 21-8-8060

Date 25/9/2021

Section C: Summary Table of Total Repair Cost

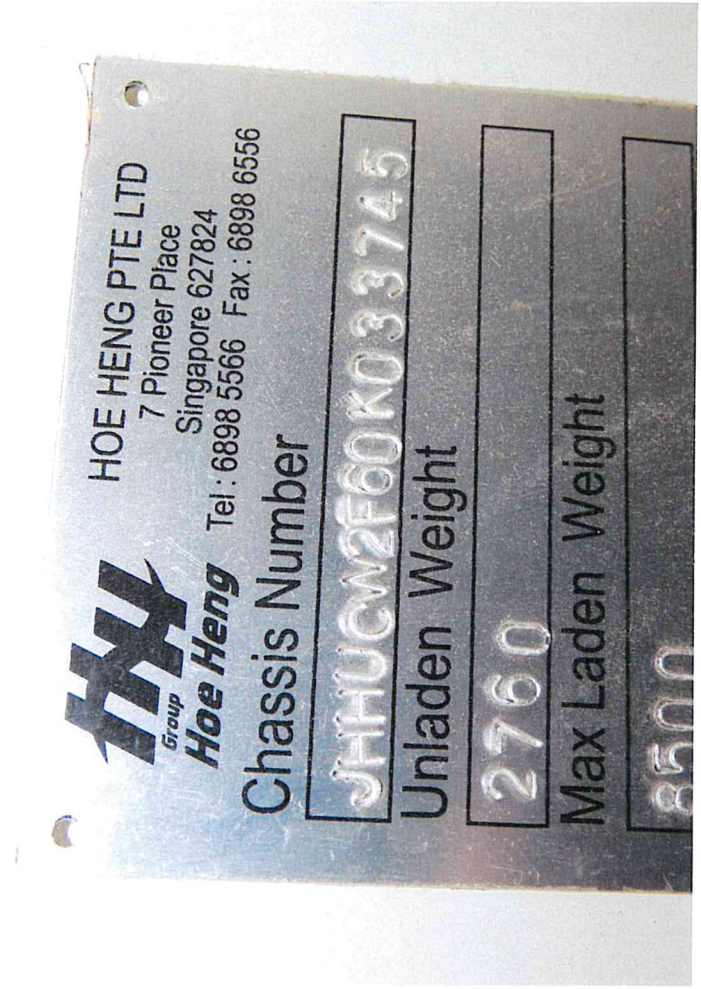
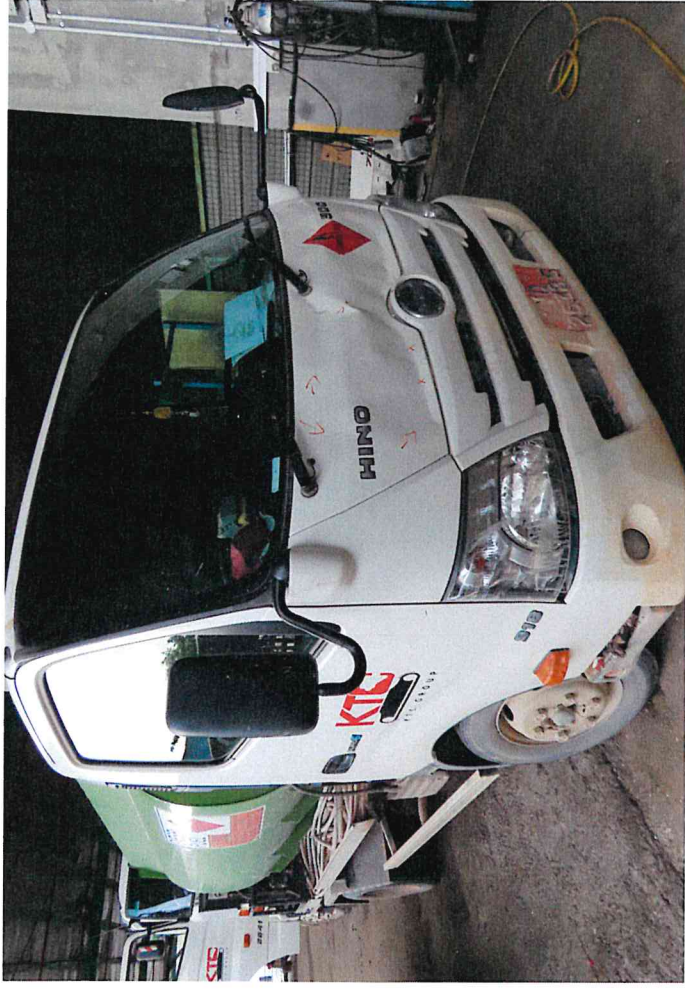
Description		Cost	
Damaged Parts Assessment (See section A)		\$13,572.74	
Part-By-Part		\$0.00	
Further discount	0%		
Recommended cost of parts		\$13,572.74	(1)
Labour Cost Calculation (See section B)		\$3,500.00	(2)
Total Repair Cost (Round off to hundred)		\$17,072.74	(1) + (2)

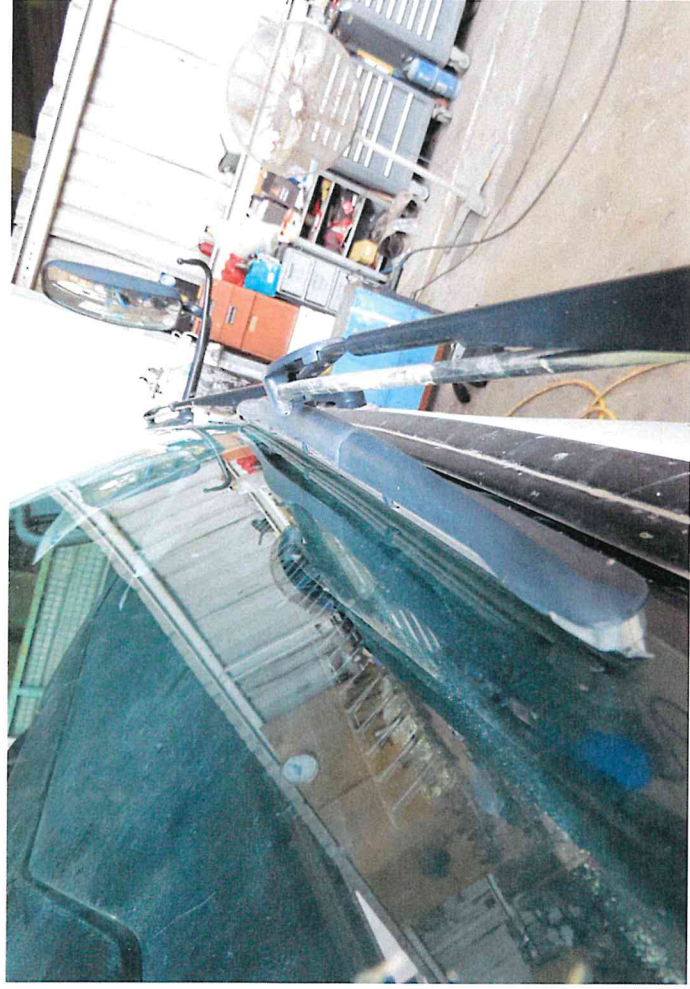
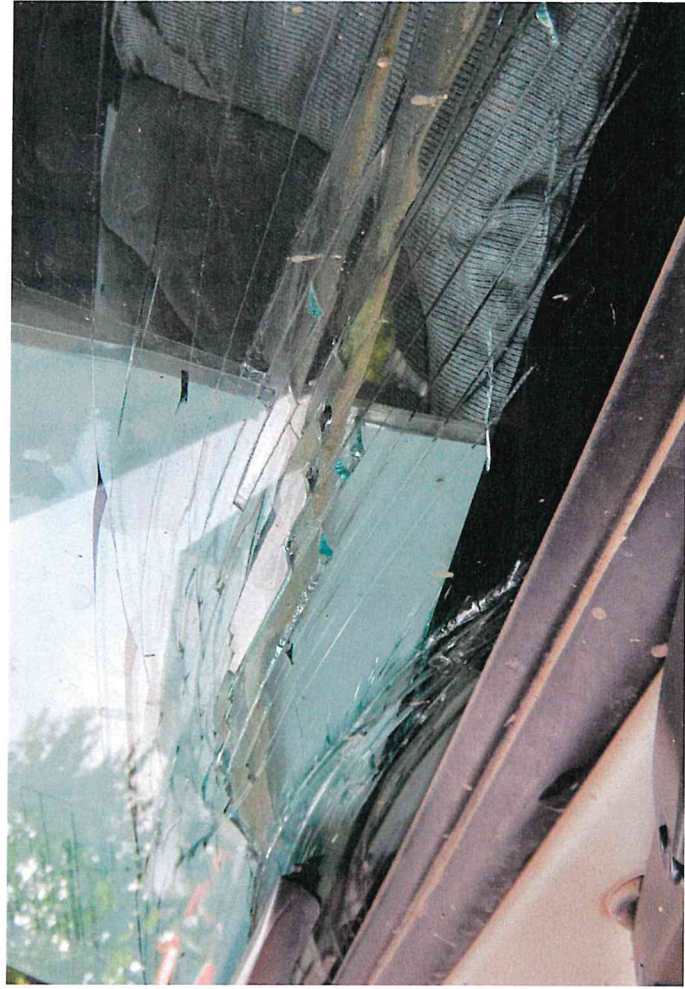
We would recommend a sum of \$17,072.74 and 9 working days for repair.
No further items will be approved without our expressed written agreement. Any significant additional items will be subject to a supplementary report.

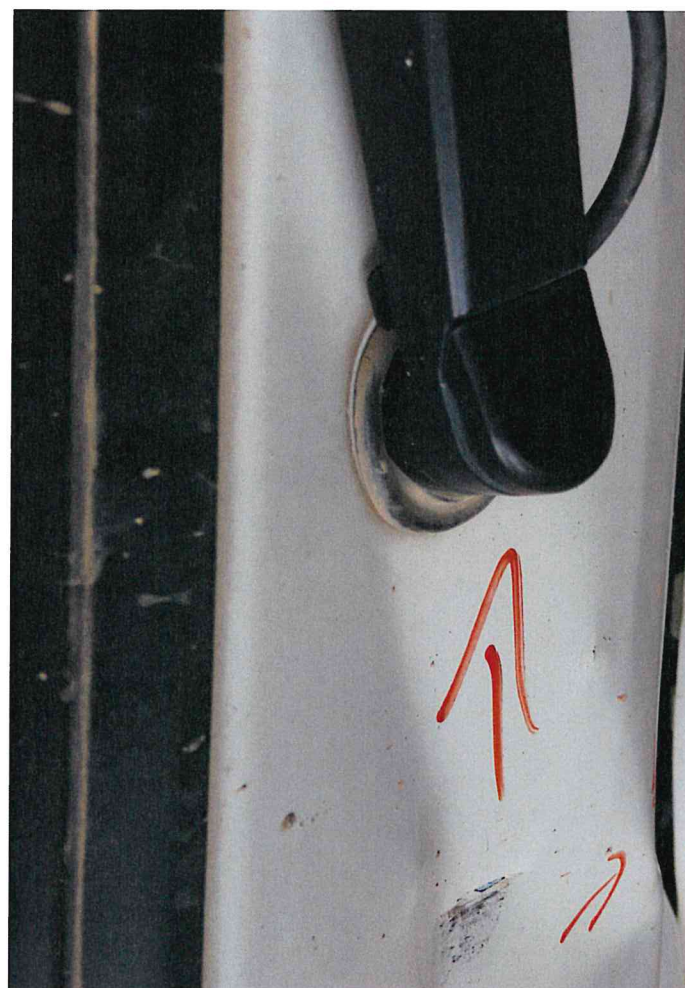
Mechanical Engineer, Accident Expert Witness, Licensed Appraiser (Automobile)
B.Eng. (Hons, NUS)
Diploma.Mechanical Engineering
NTC-2 Automovite Technology
Sr.MIES, Institution of Engineers, Singapore (#20100091)
MATAI, Maryland Association of Traffic Accident Investigators
IAARS, International Association of Accident Reconstruction Specialists
PMC of Singapore Business Advisors & Consultants Council
ACTA certified Trainer, Singapore
SPRING- Recognised Certification for Management Consultants

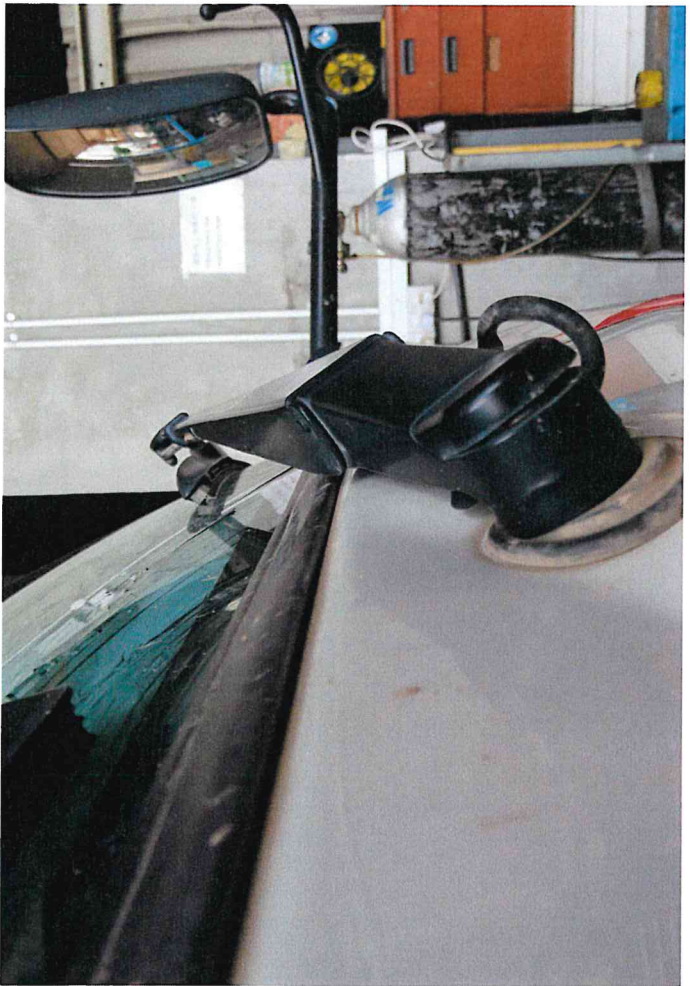
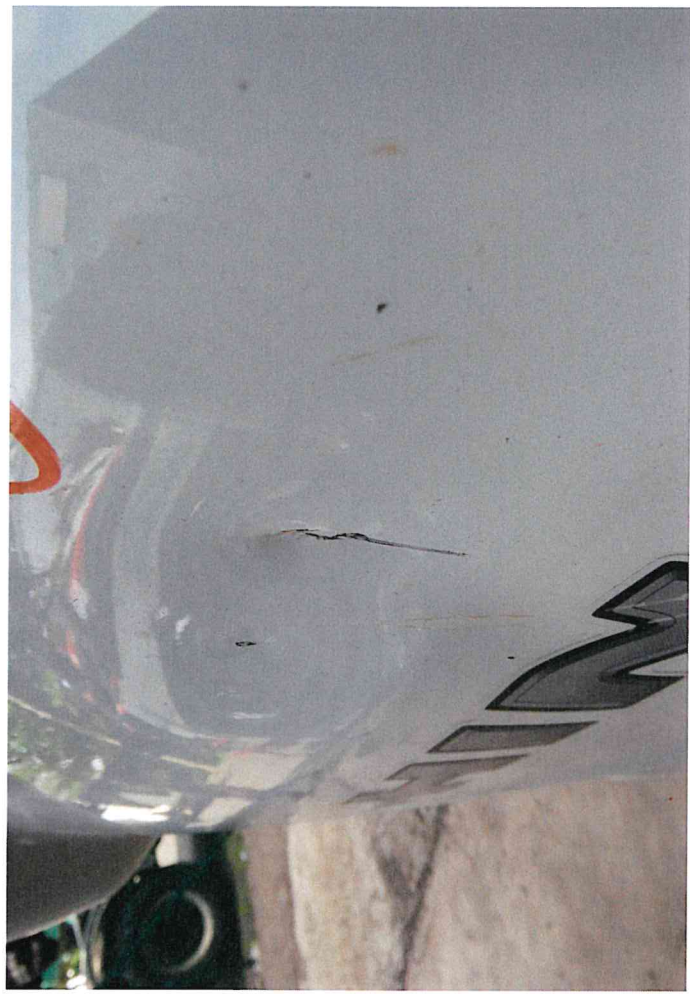
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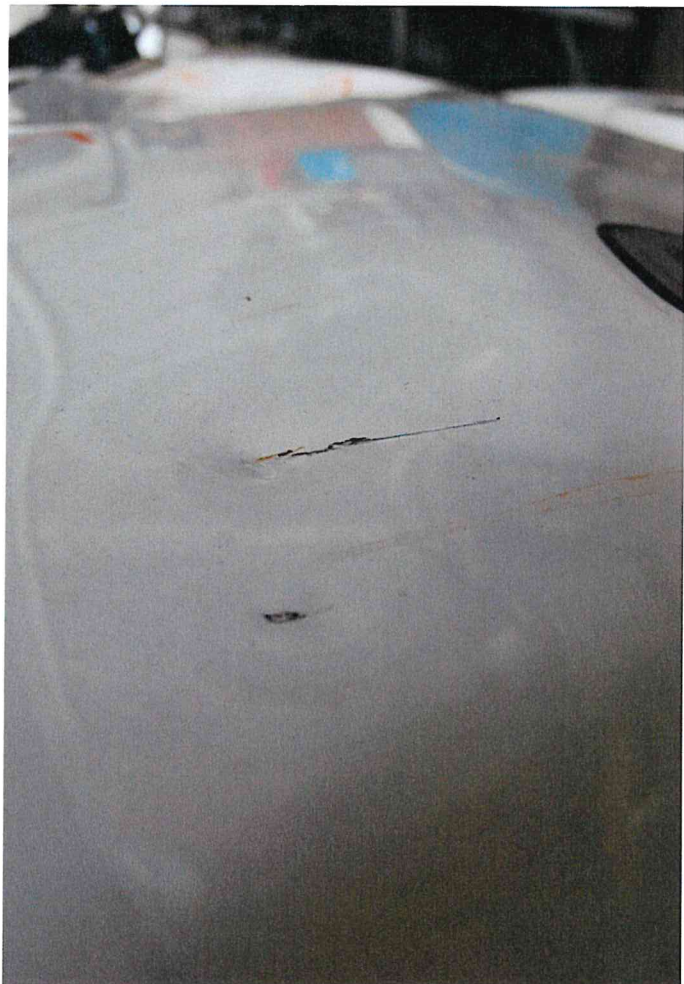
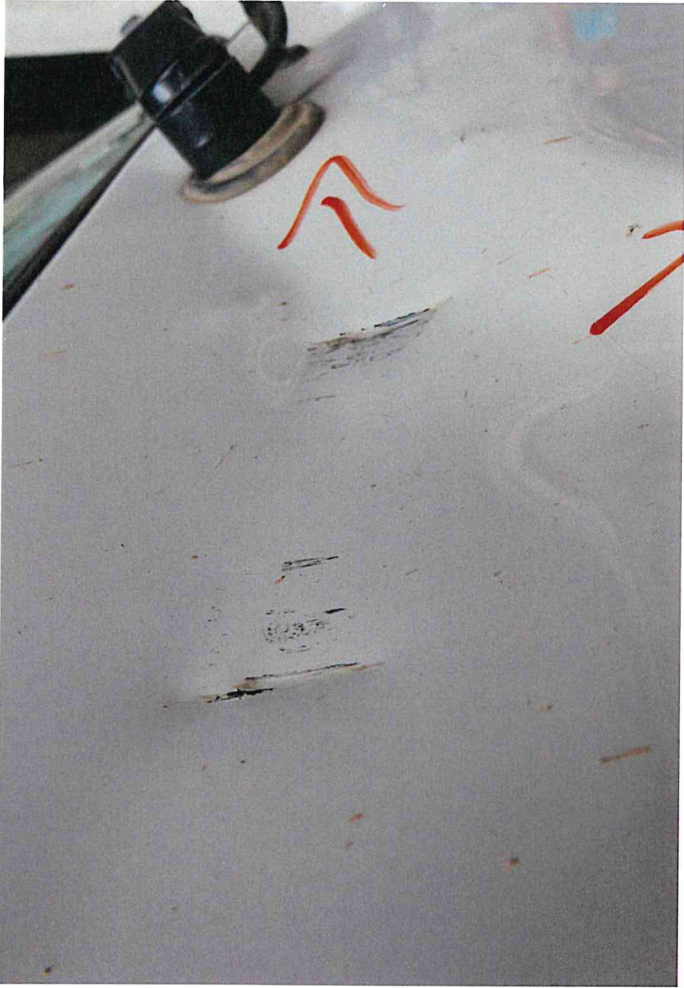
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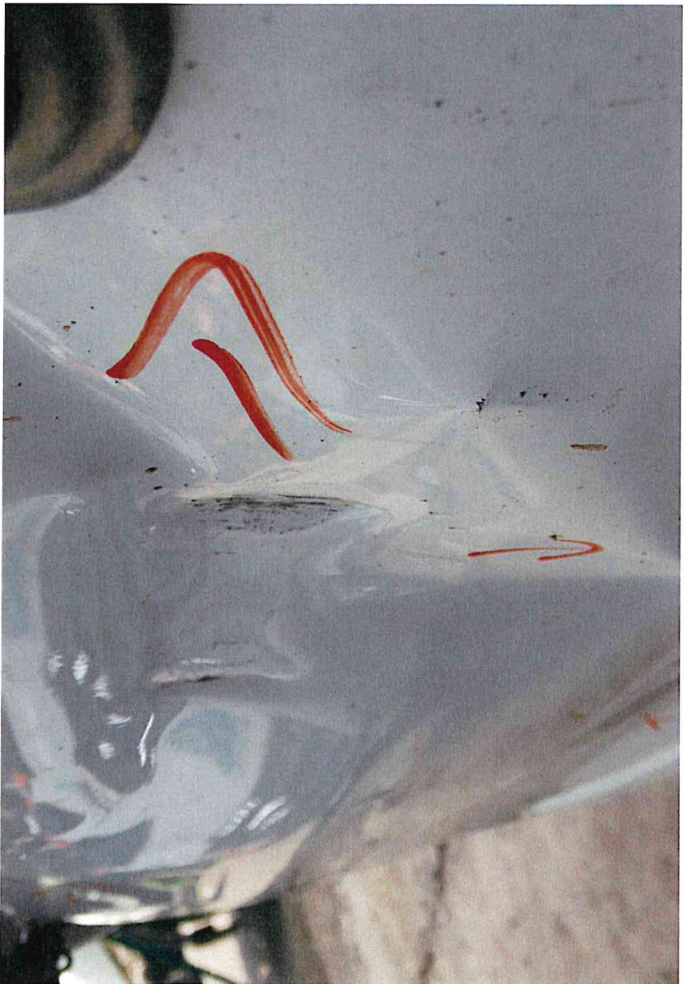




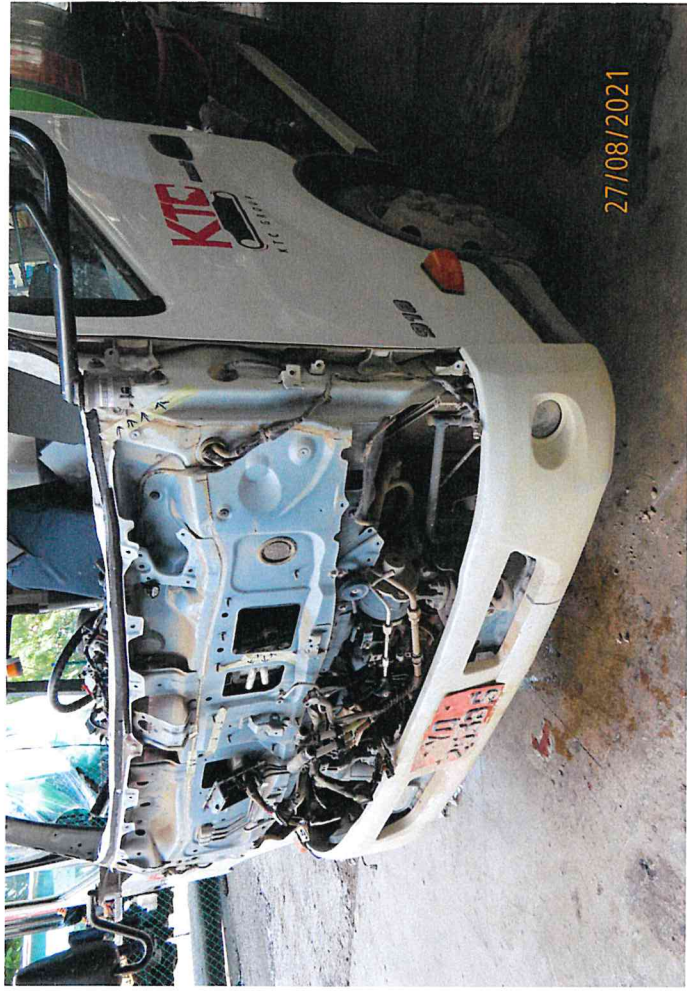
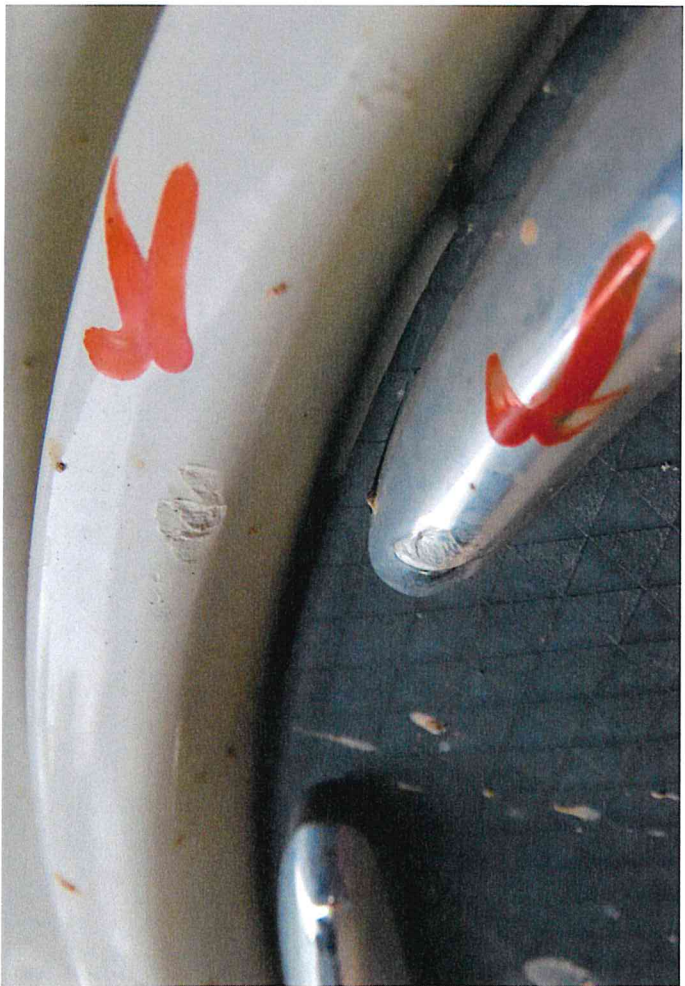


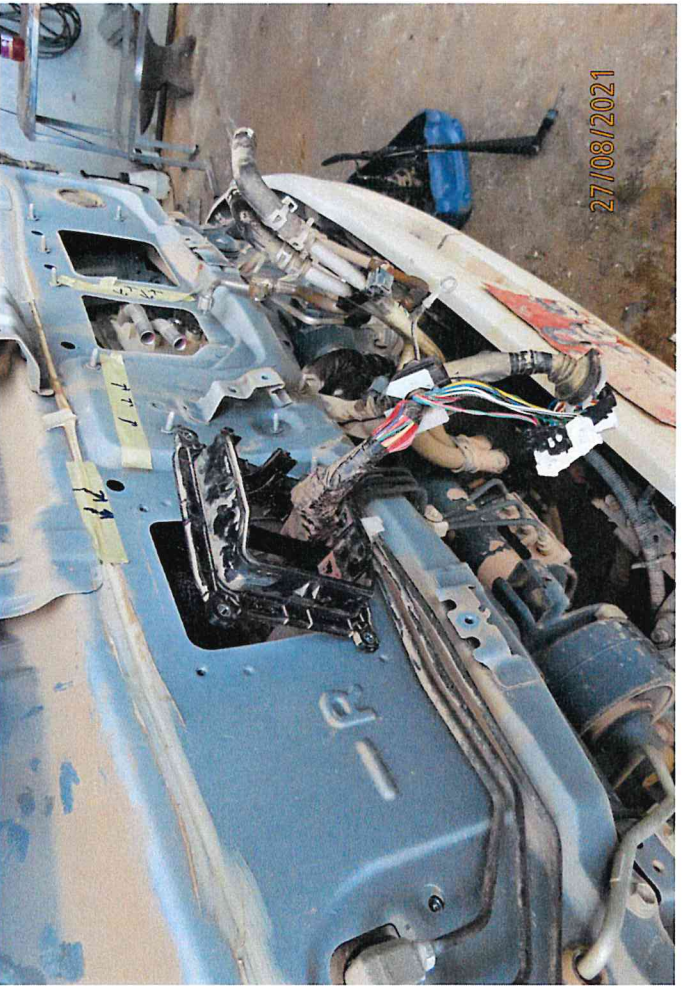
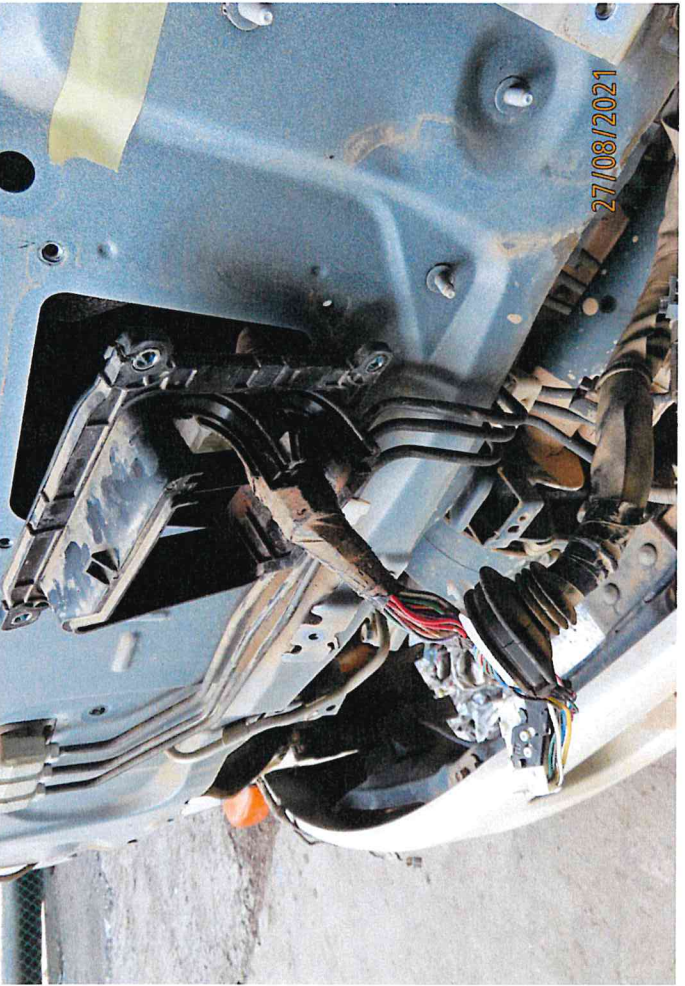
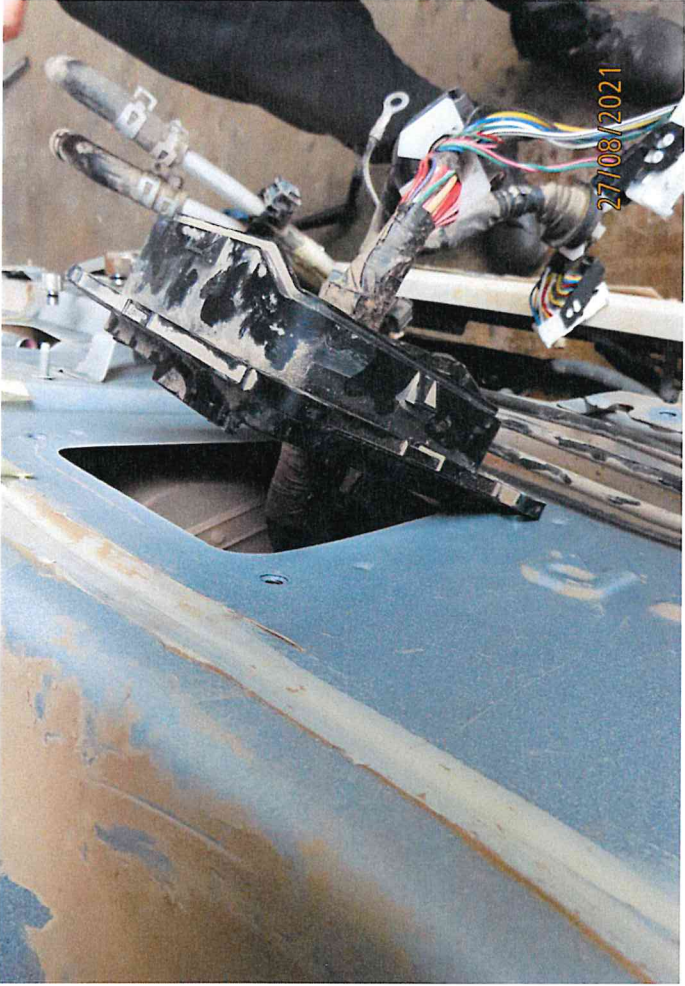


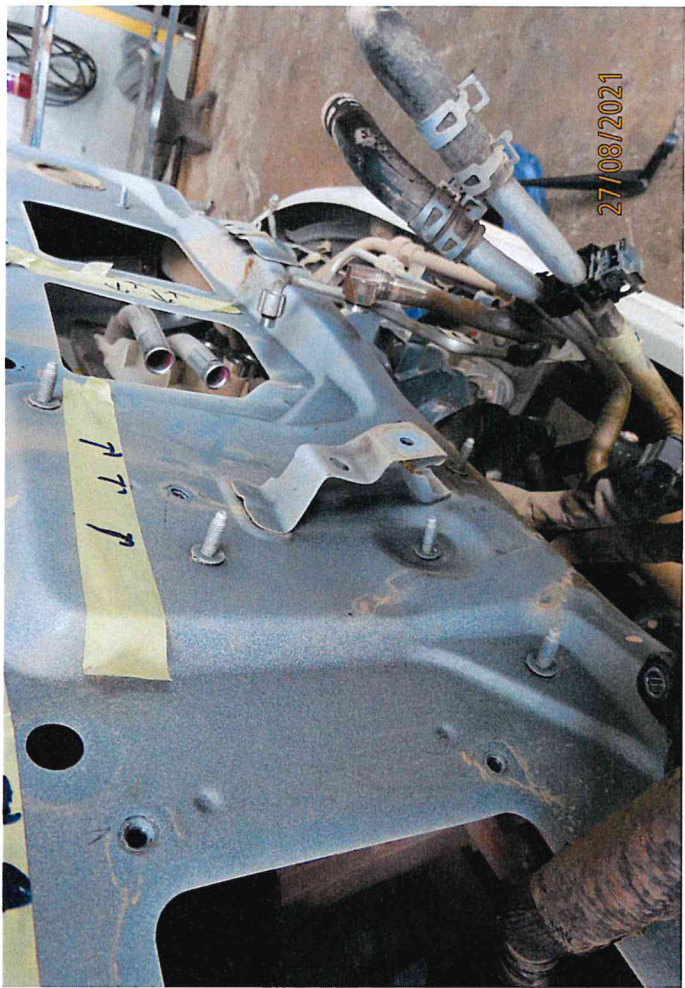
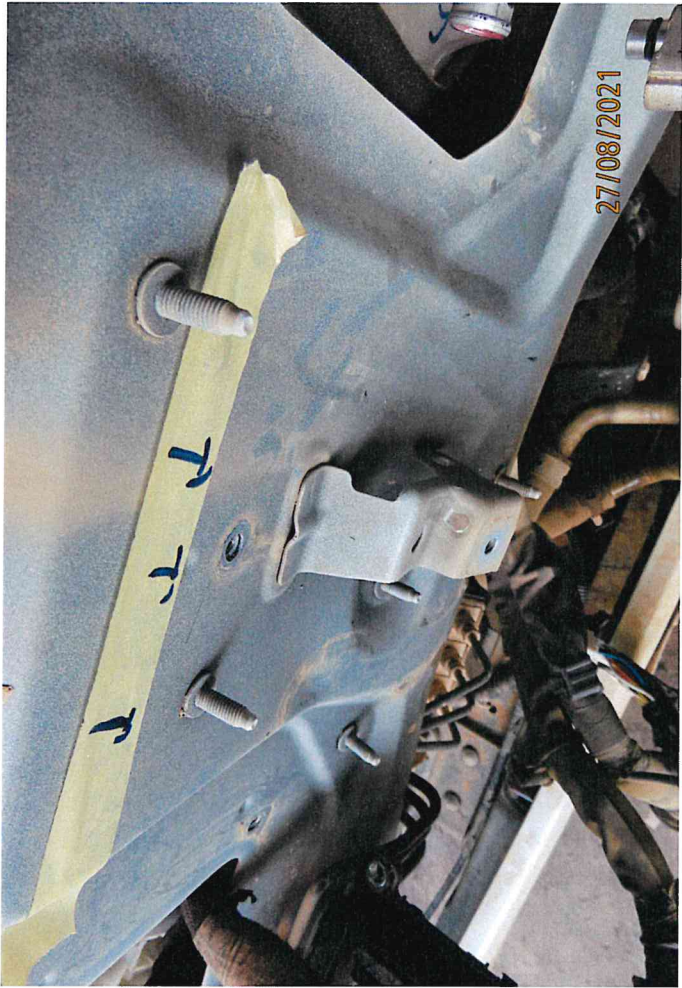


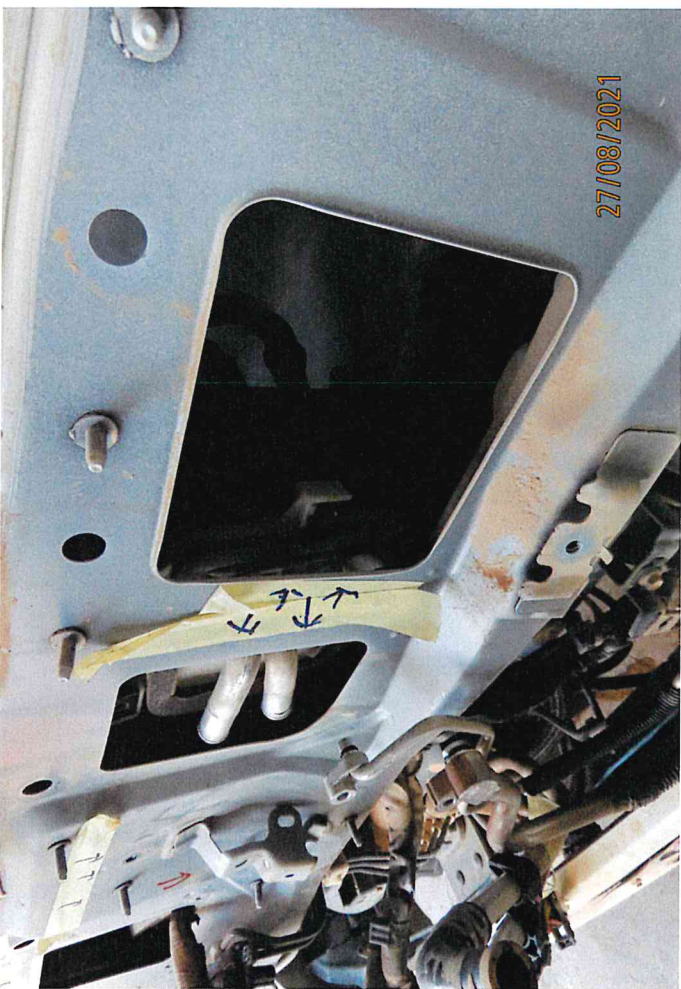


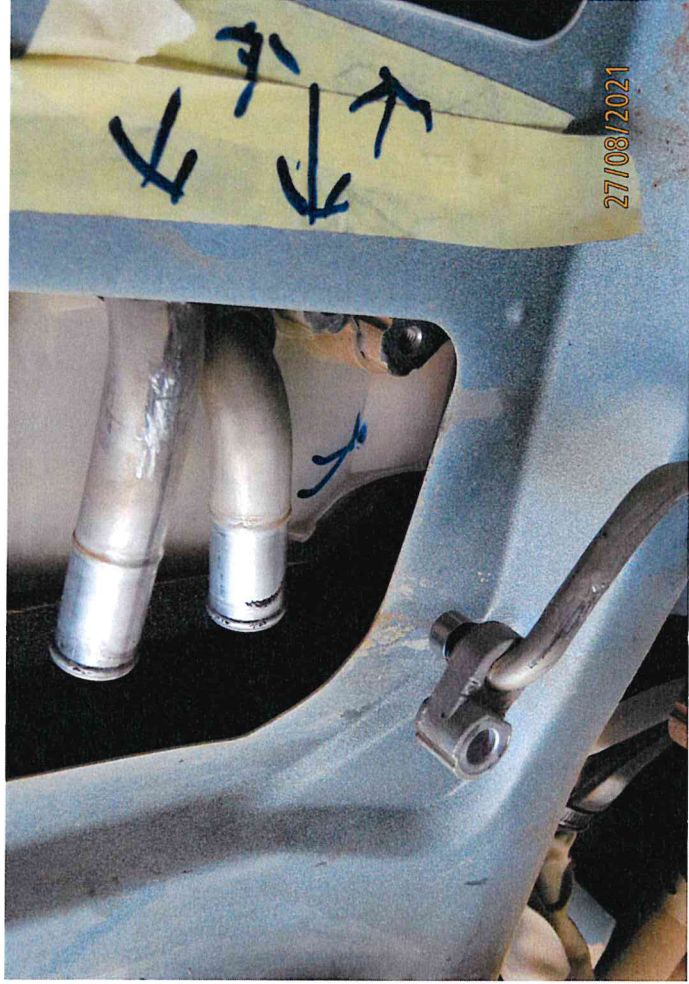
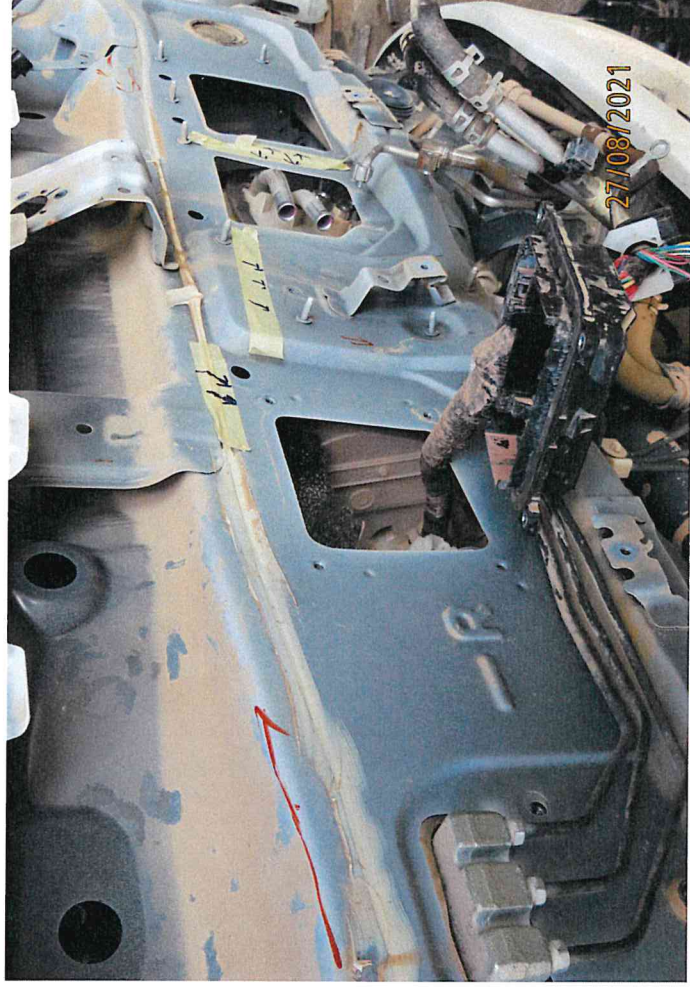


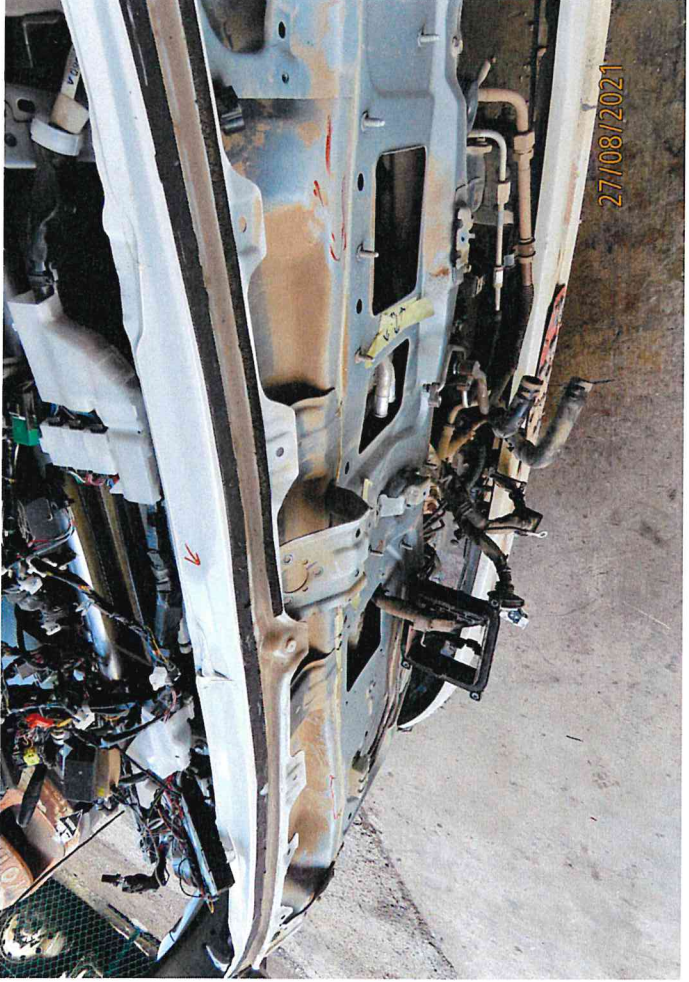
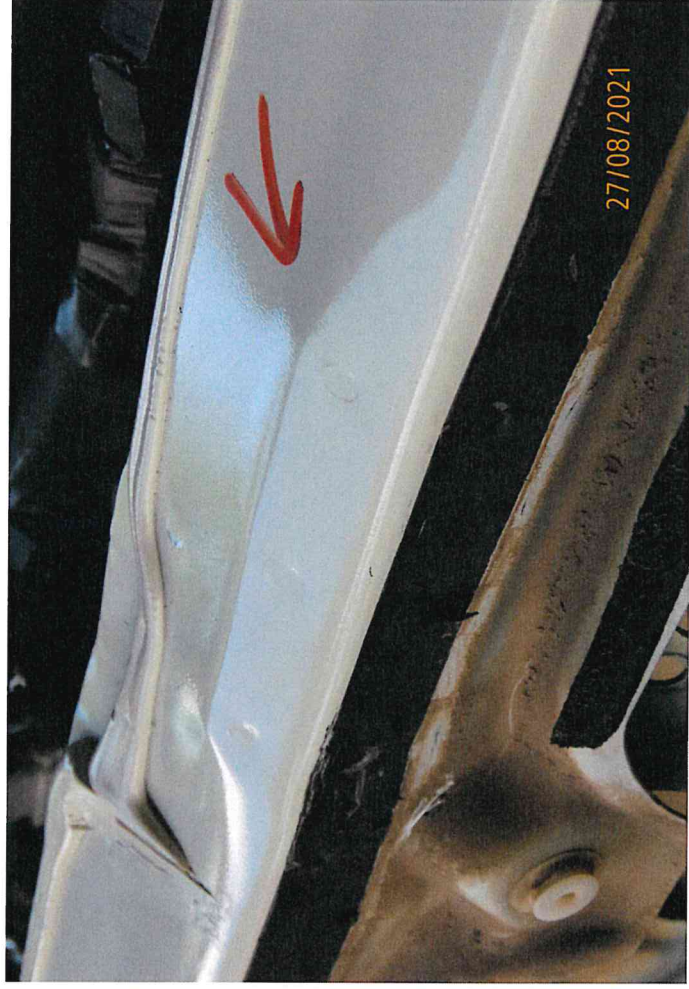
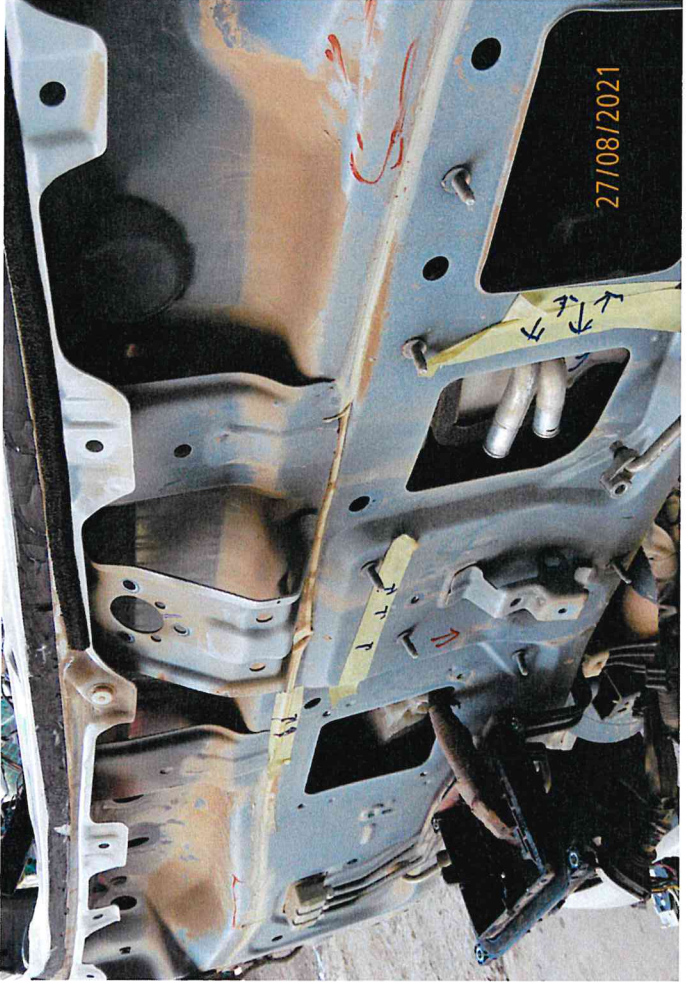
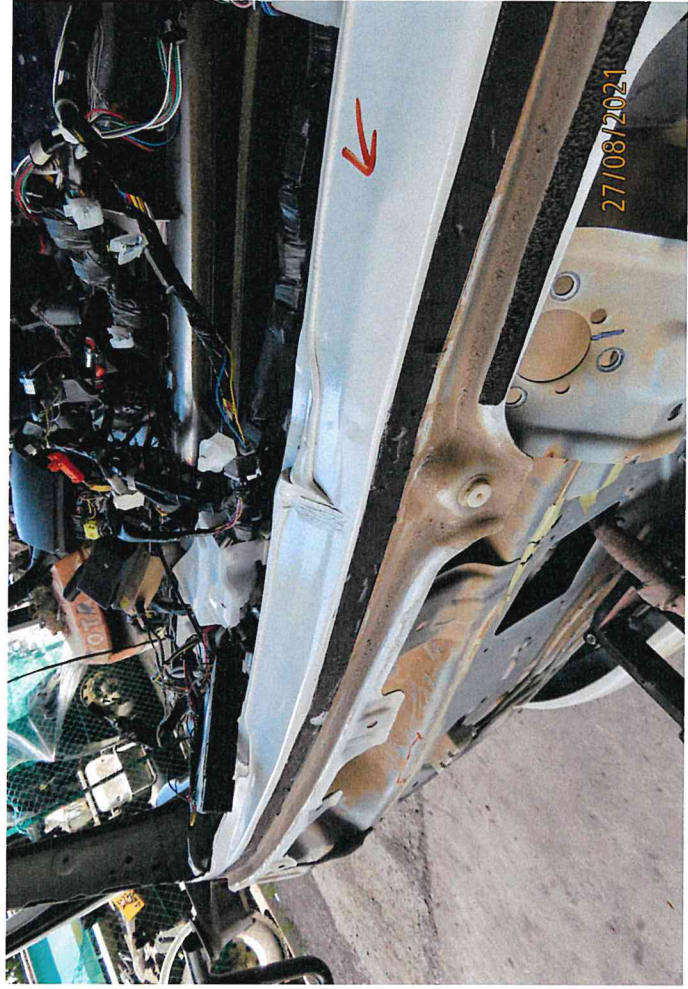


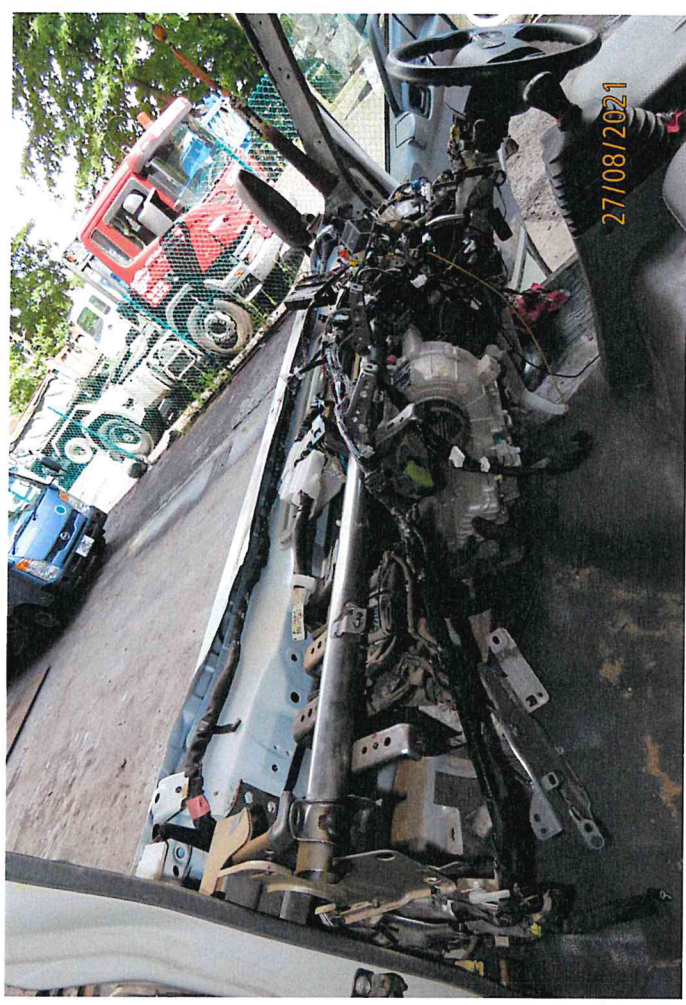


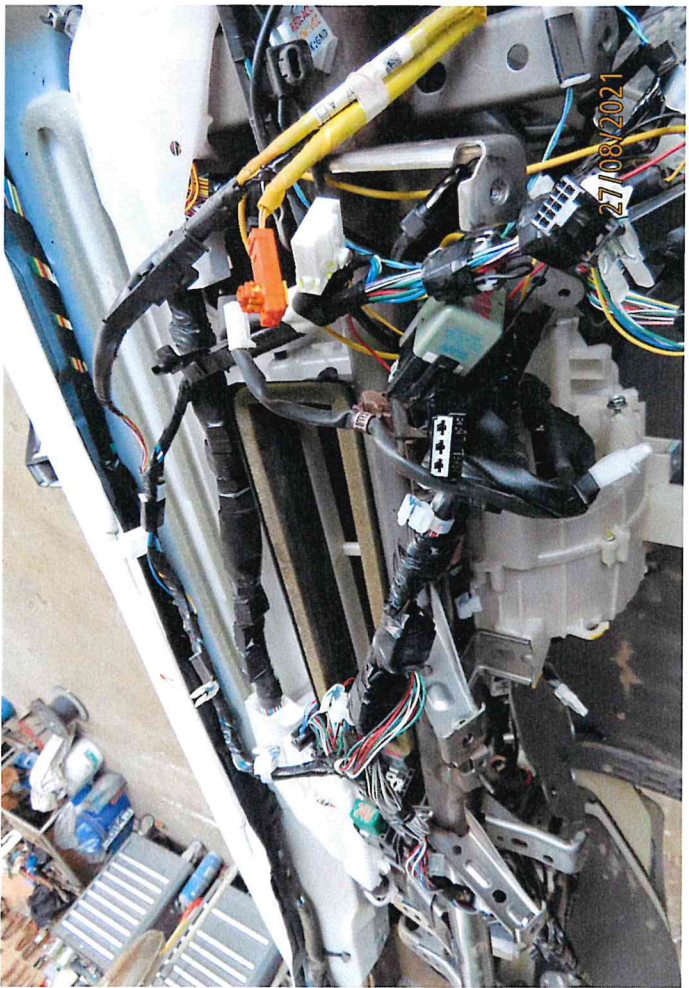
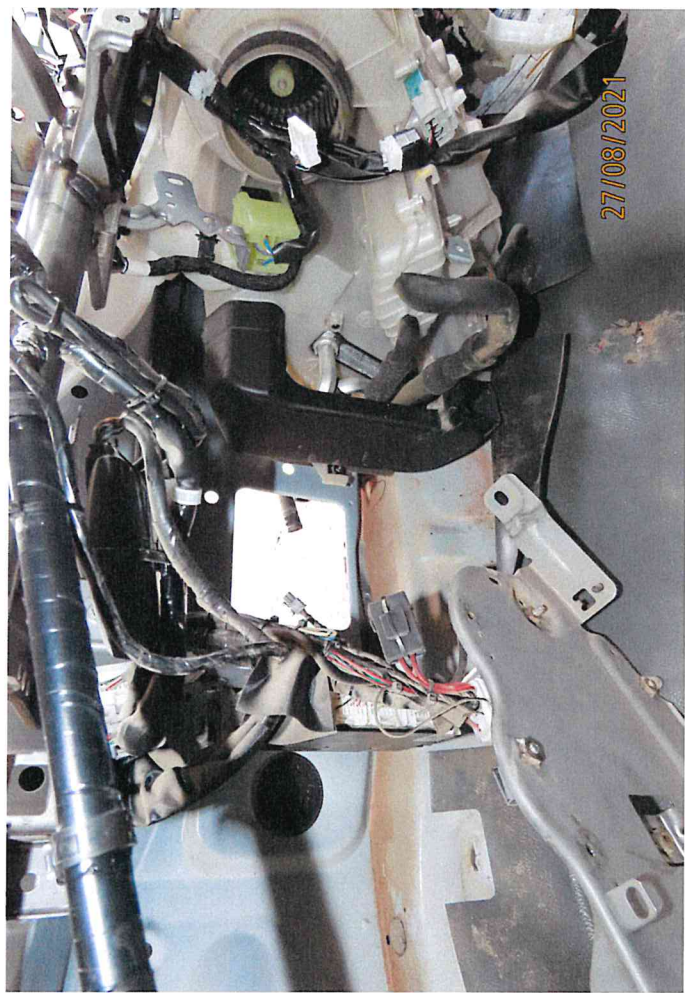
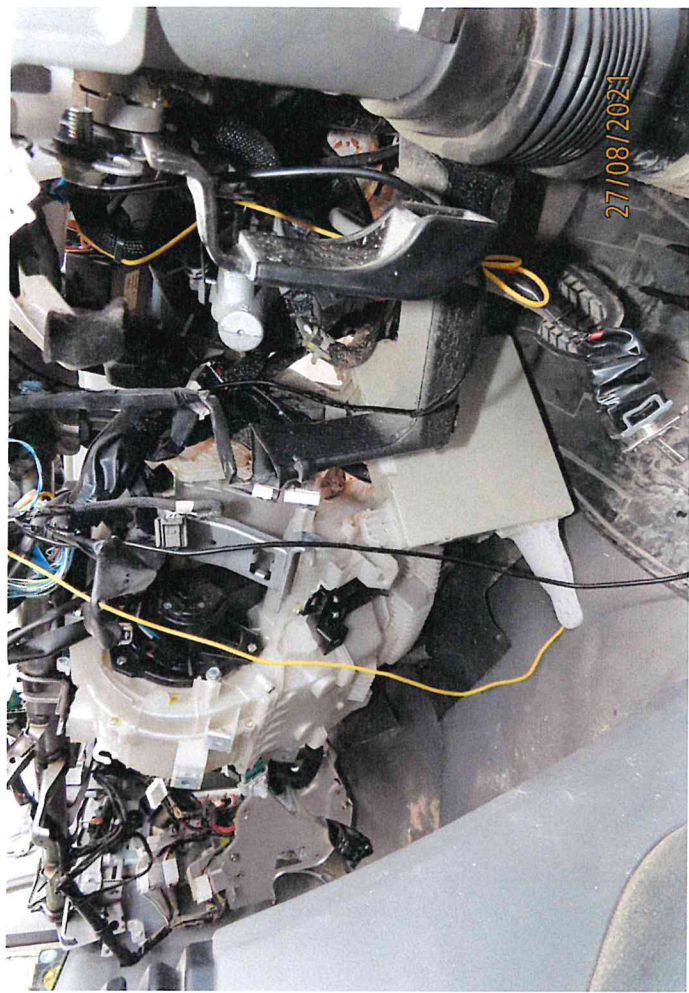




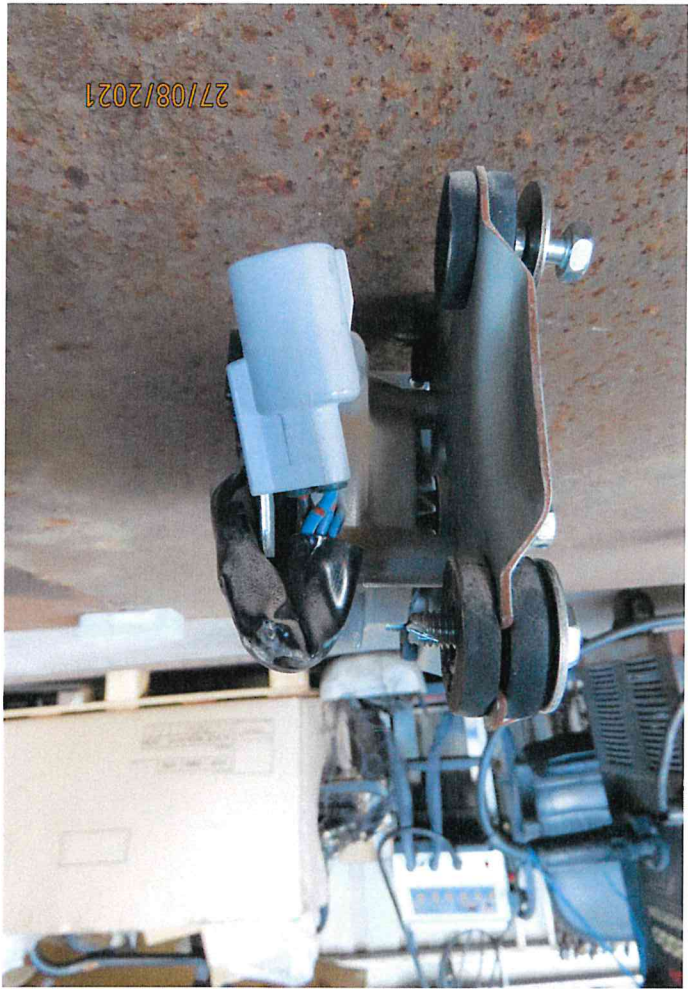


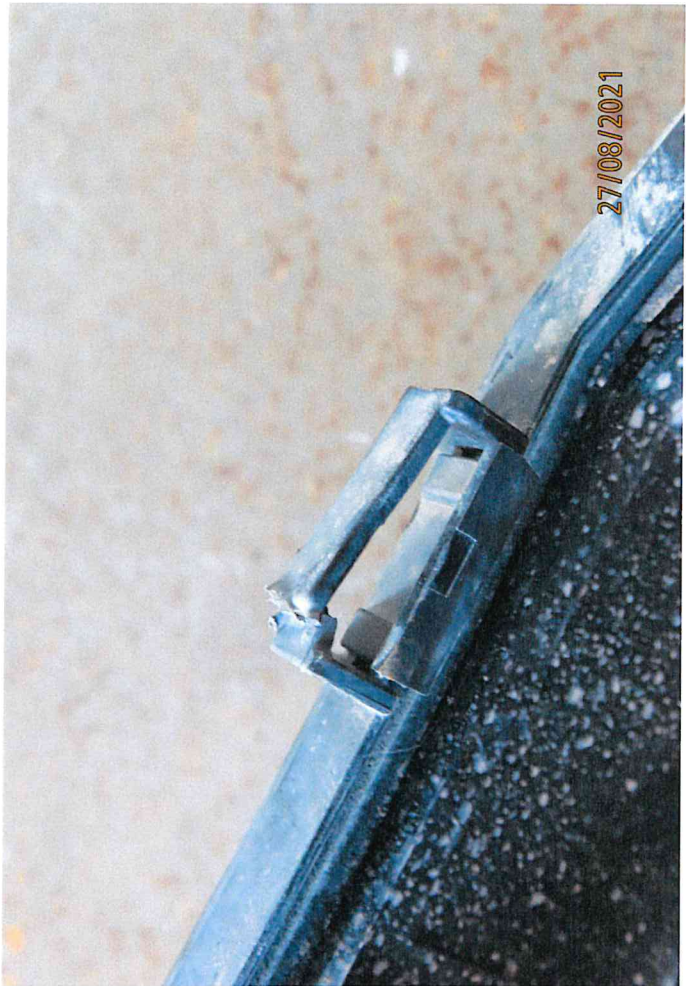
















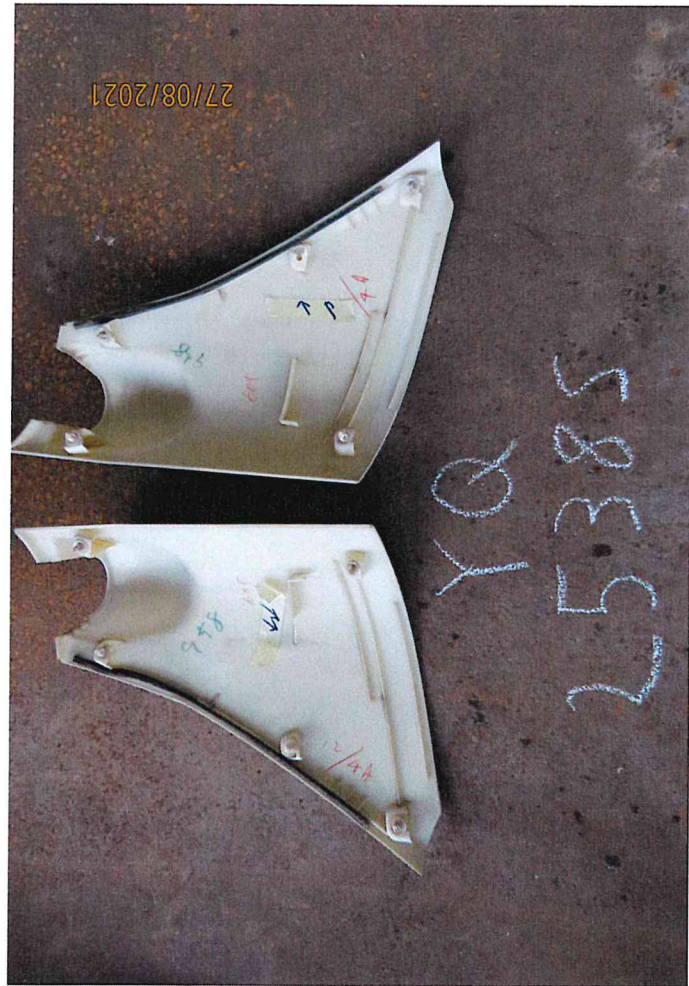
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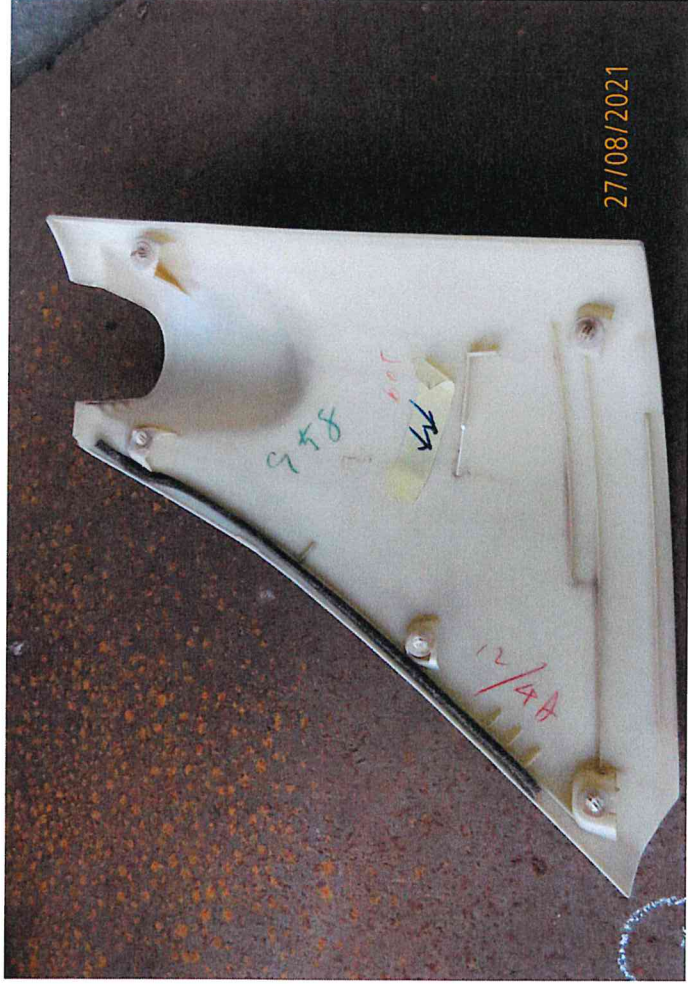
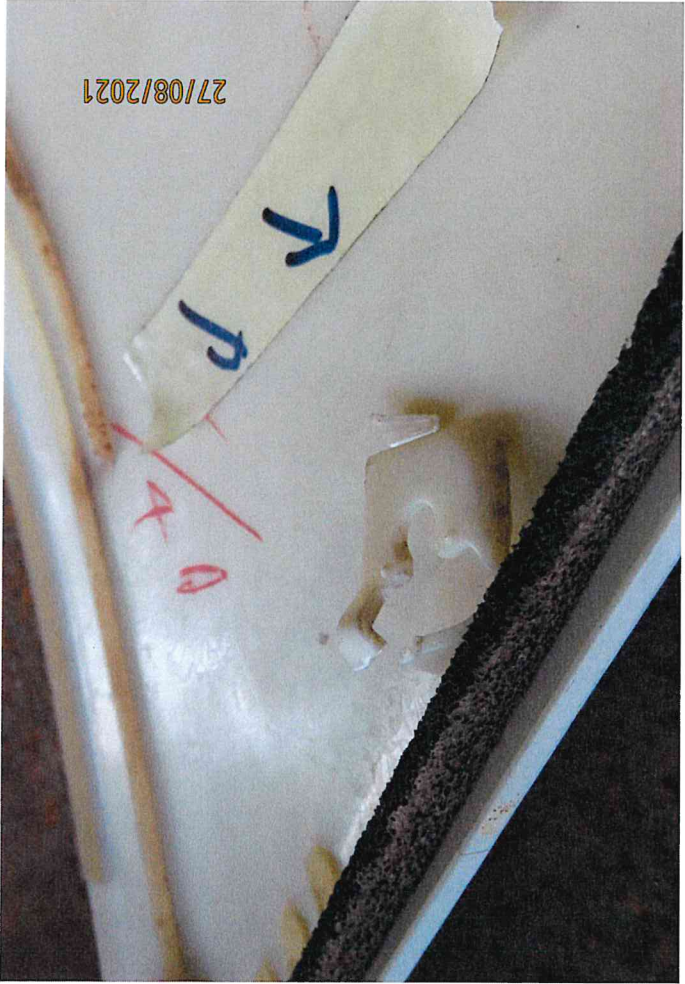


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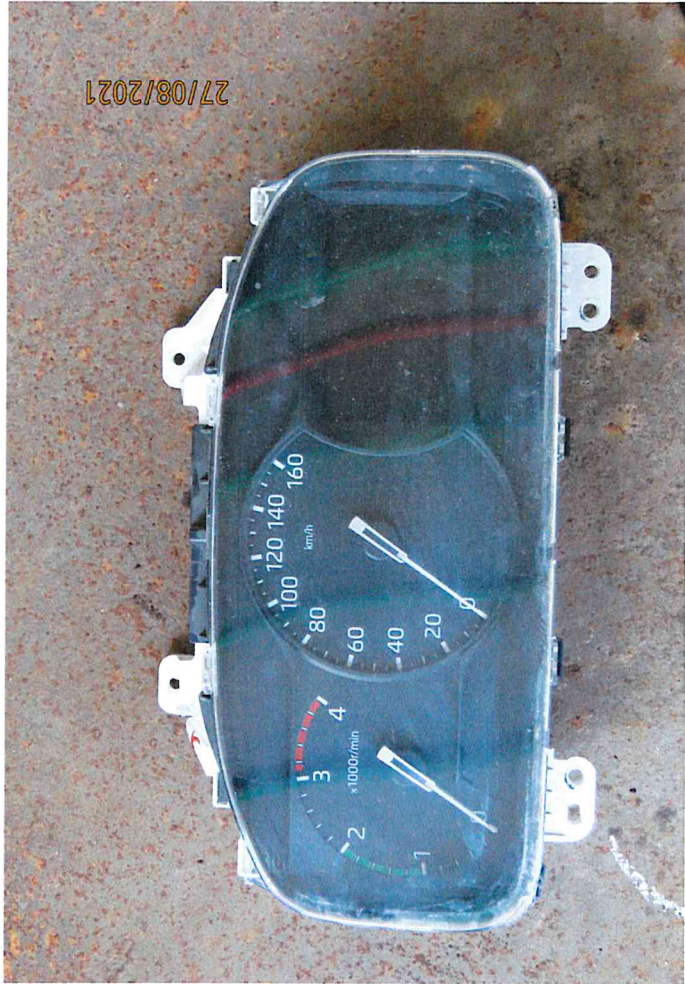
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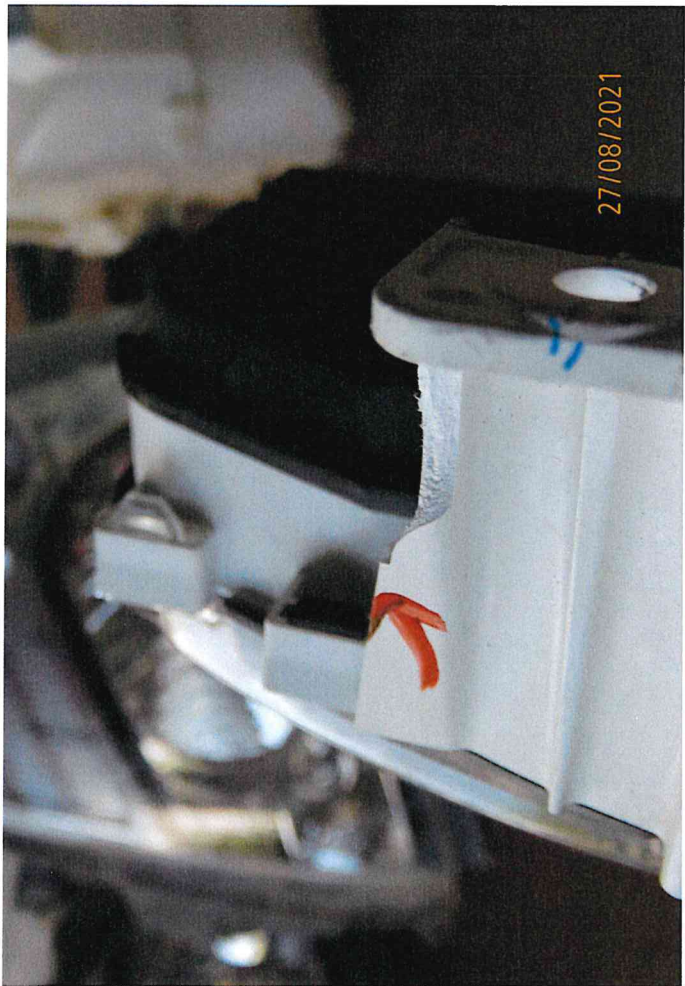
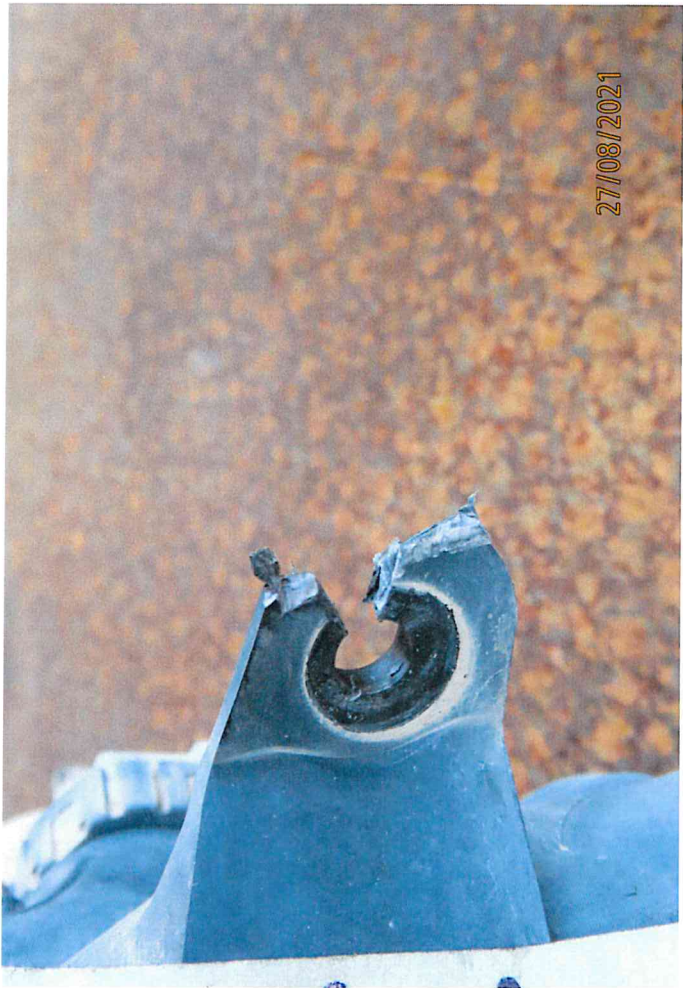
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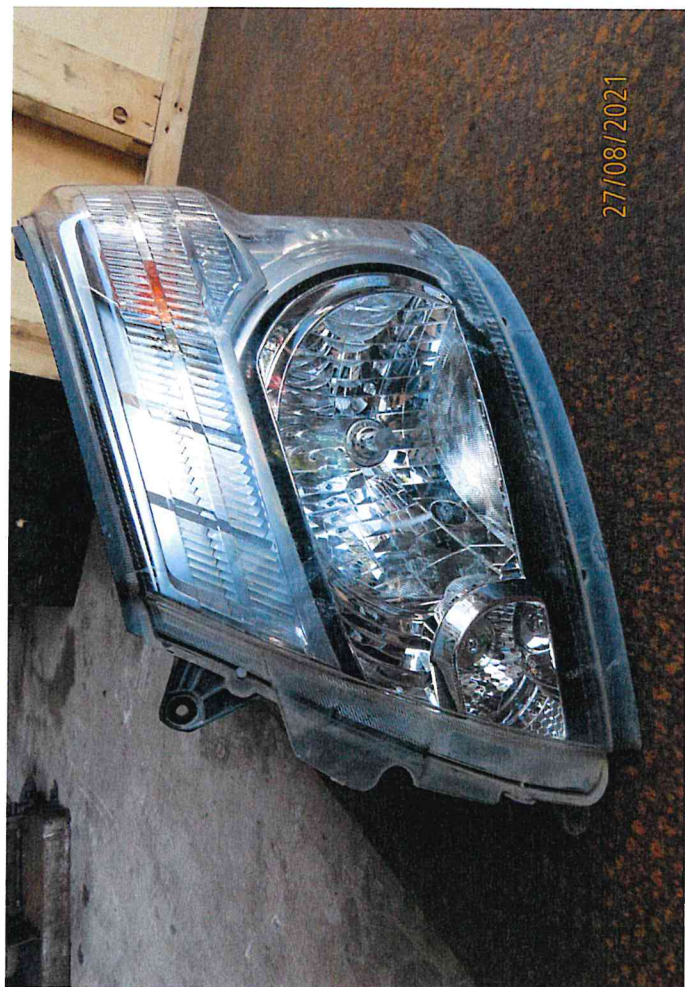
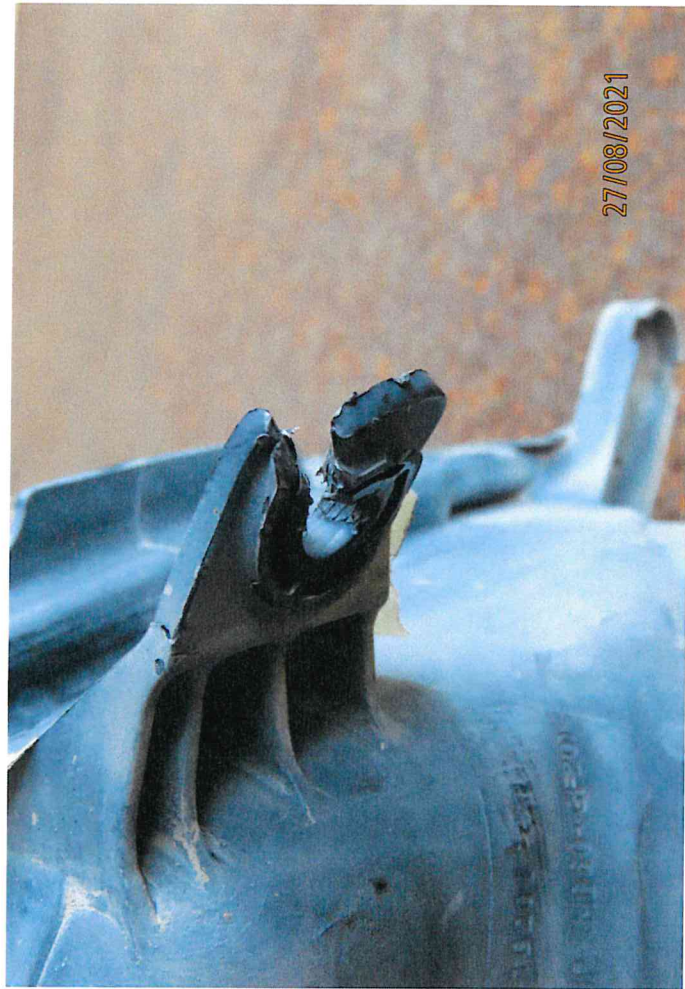


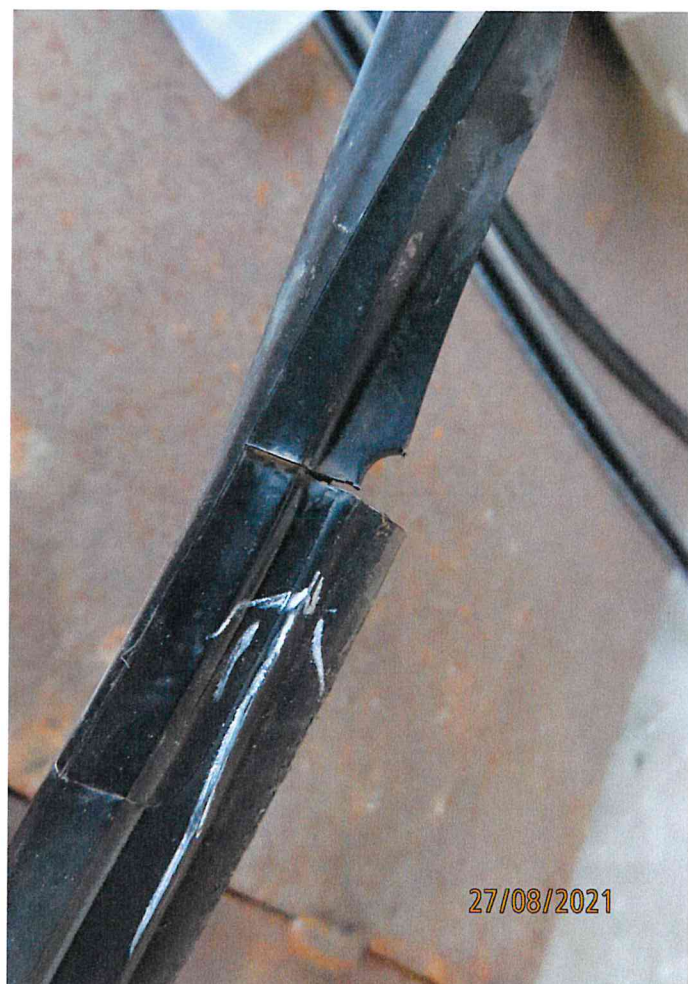
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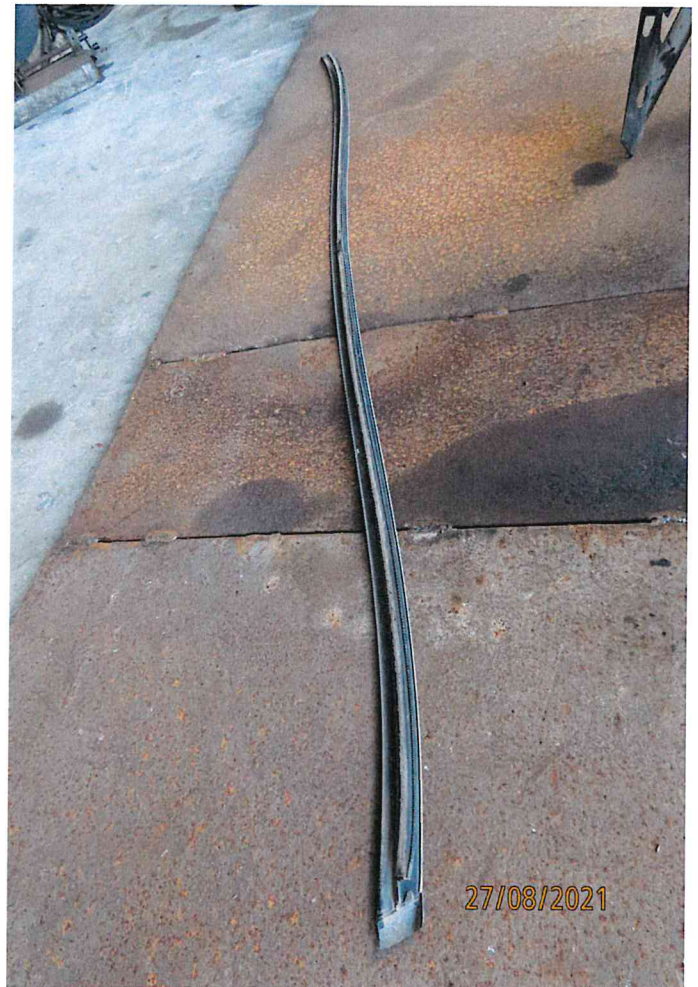


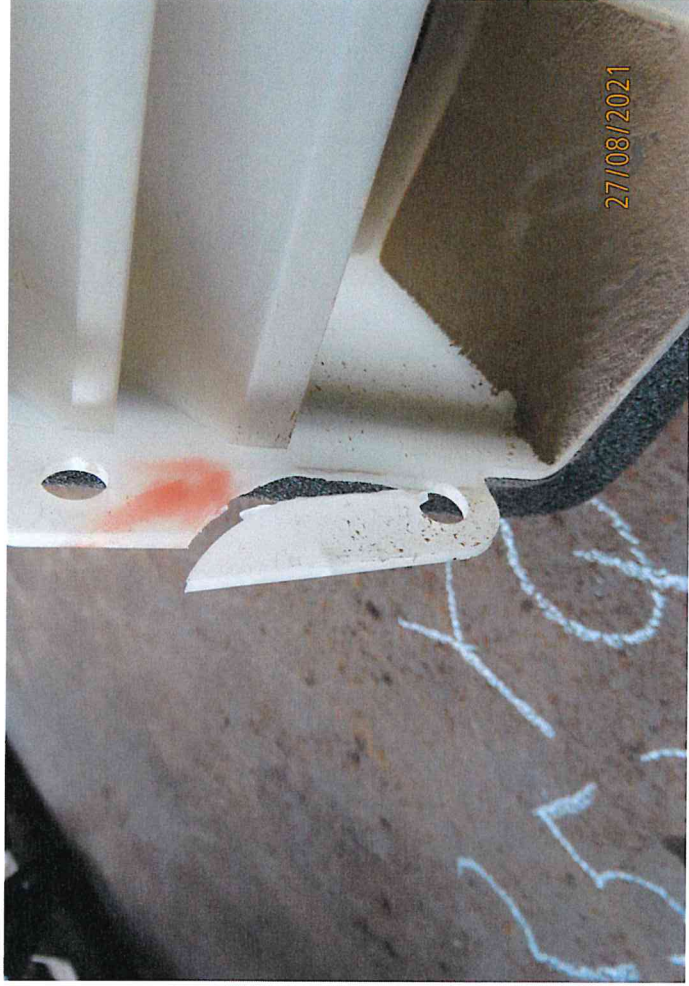
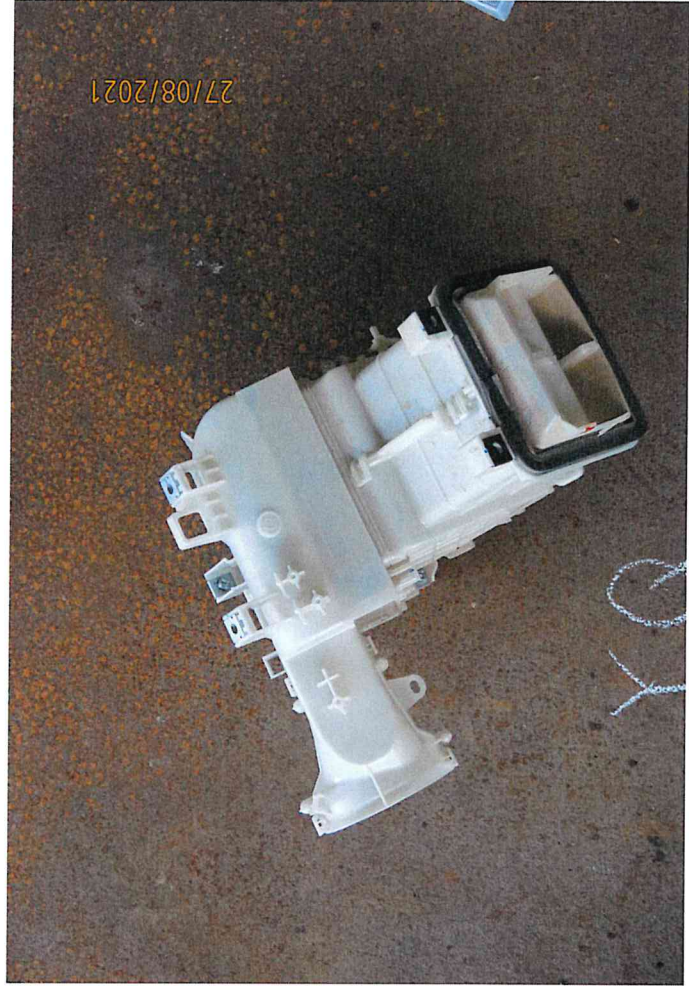
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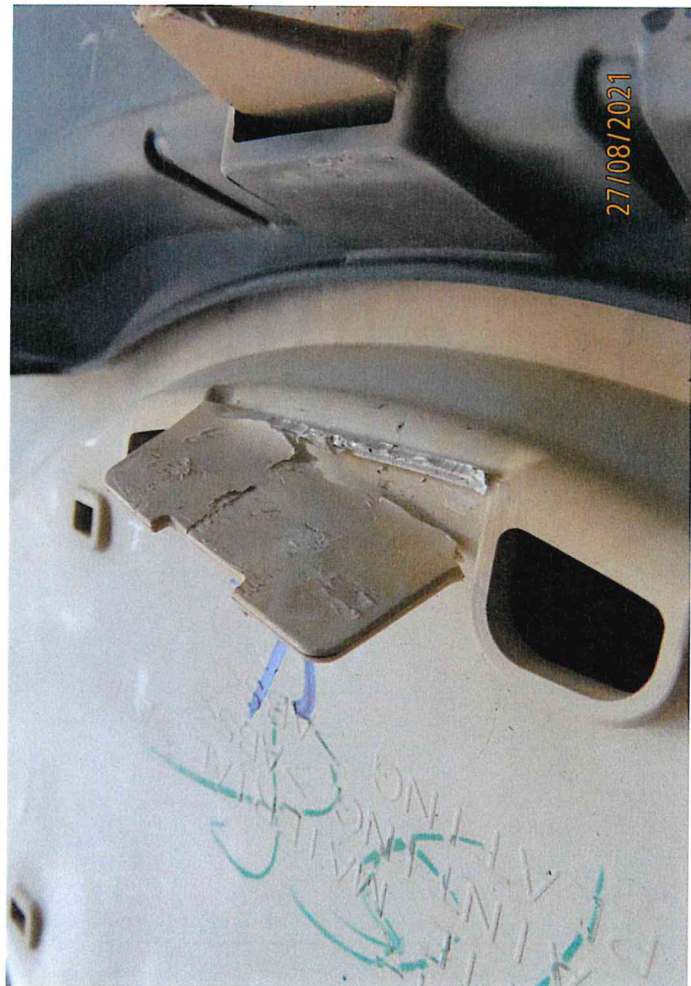
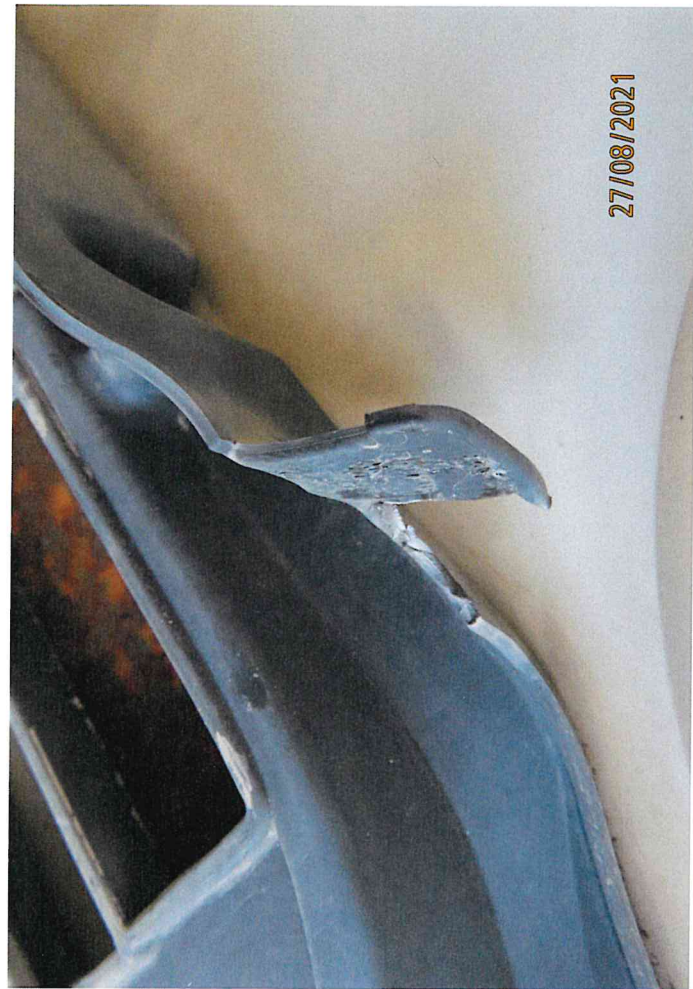
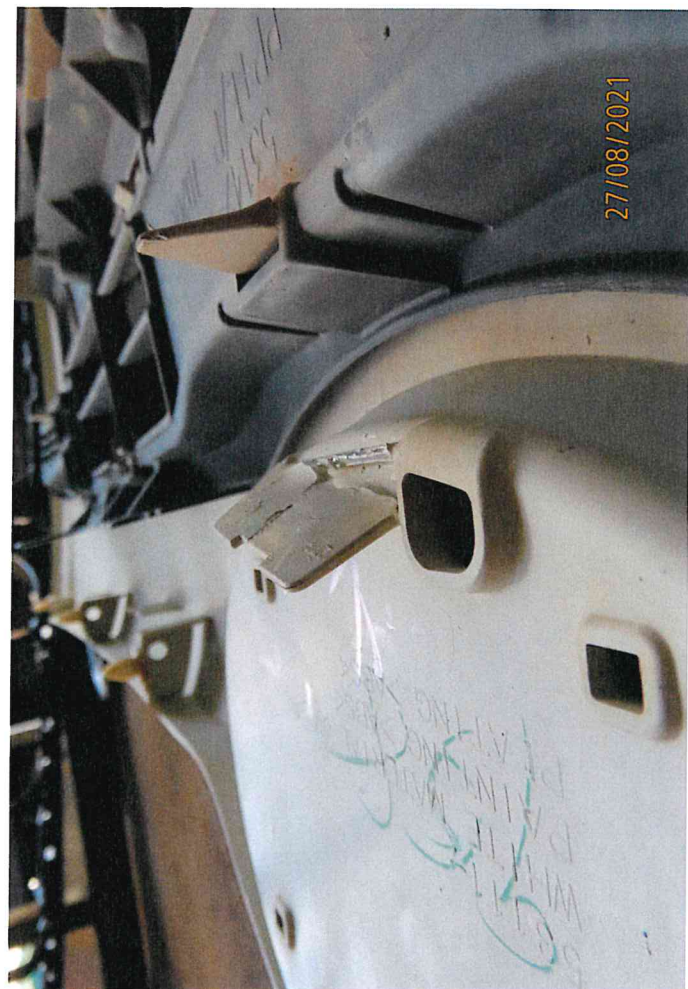


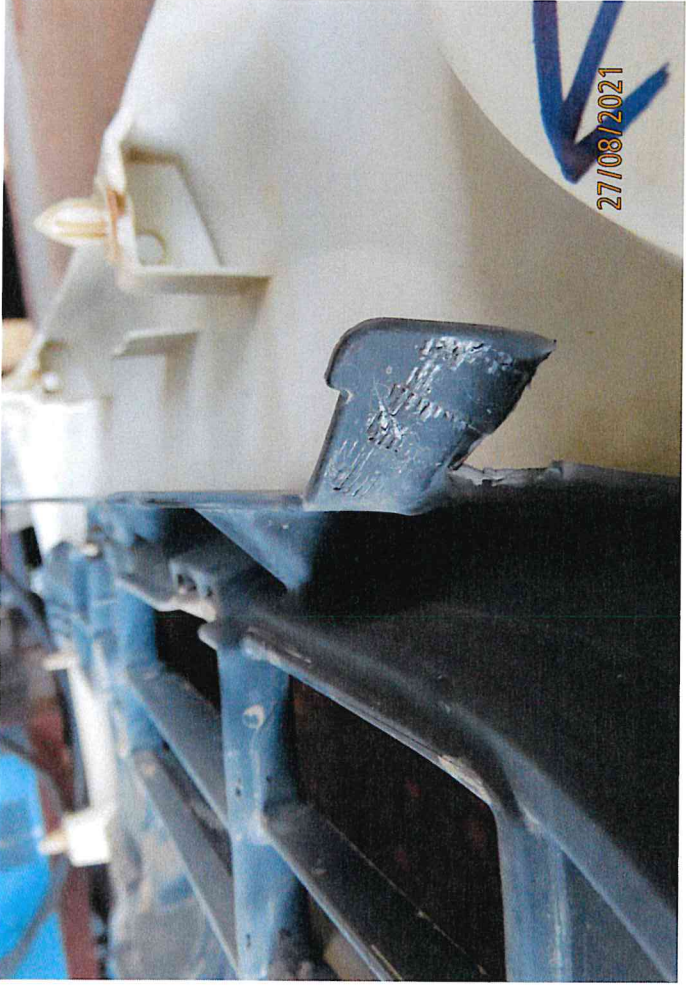
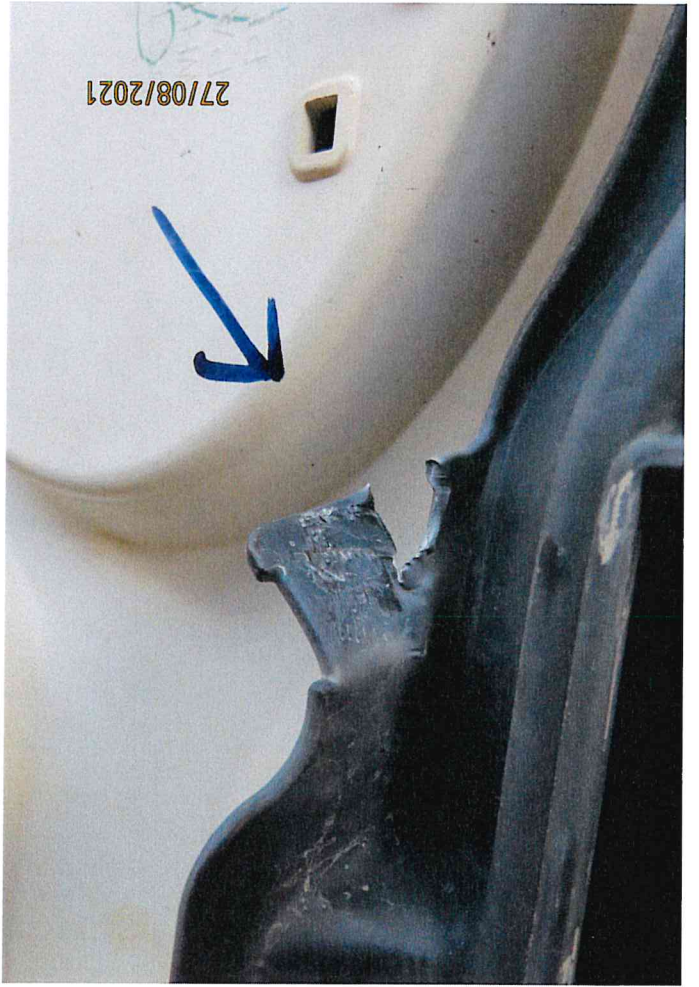


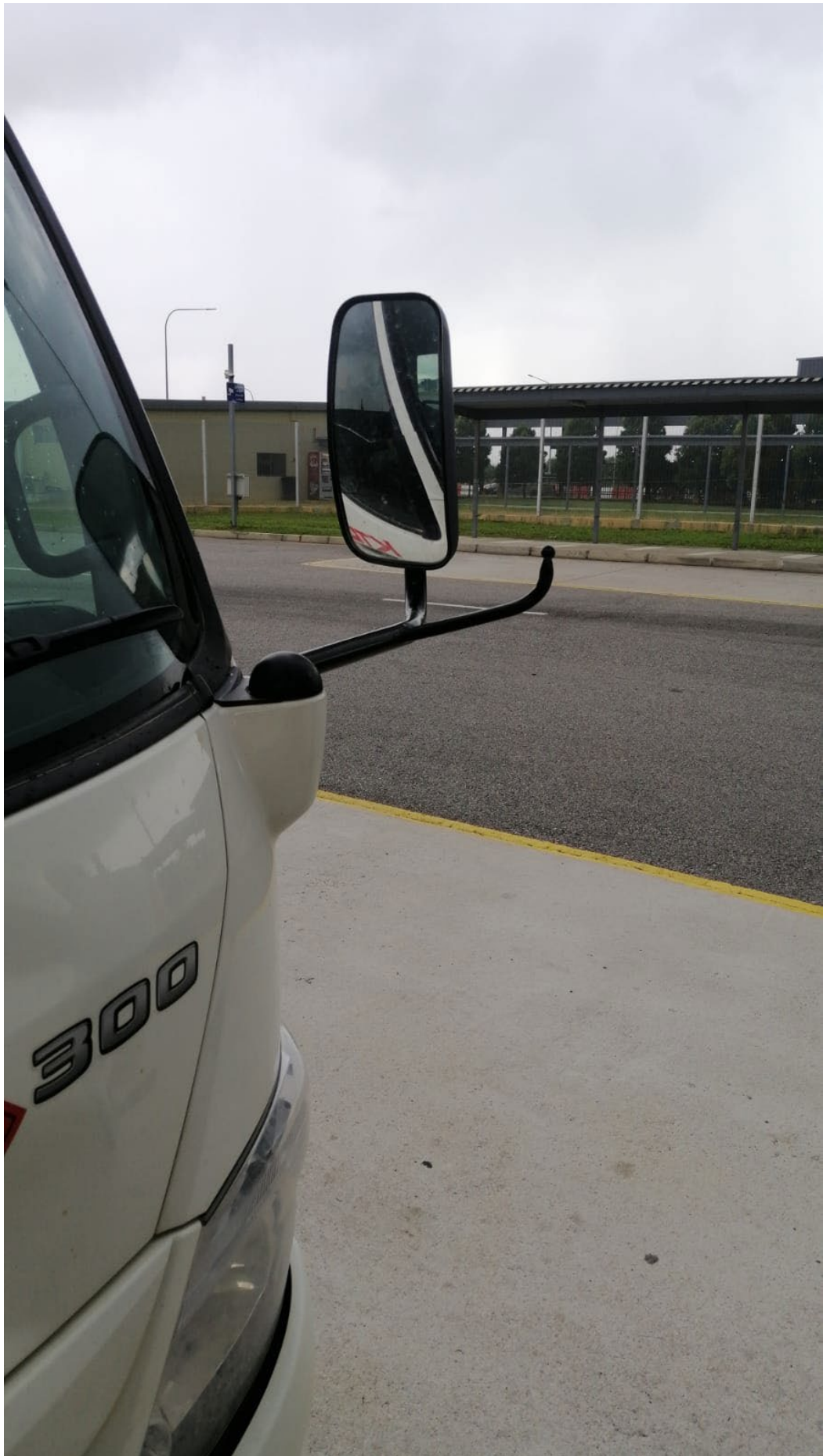




























11 Aug 2021 at 10:26:11

Singapore

REPUBLIC OF SINGAPORE **DRIVING LICENCE**

Licence Number: **G8420035U**
Name: **MOSHAROF MD AMIR HOSSAIN**

Birth Date: **20 Mar 1986**
Issue Date: **22 May 2018**
Valid Till: **01/07/2023**

002805356C

S PASS
Employment of Foreign Manpower Act (Chapter 91A)
Republic of Singapore

Employer
MAO SENG CONSTRUCTION PTE. LTD.

Name
MOSHAROF

S Pass No.
0 63084204

Sector:
CONSTRUCTION

0 63084204

K1572722

11 Aug 2021 at 10:24:11

Singapore

VISIT PASS
Immigration Regulations

02-09-2019

Name
GUO XINJIANG

FIN
G5216662X

Date of Birth
16-09-1977

Sex
M

Nationality
CHINESE

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MULTIPLE JOURNEY VISA ISSUED

YOU ARE TO SURRENDER THIS CARD WHEN IT IS CANCELLED OR HAS EXPIRED, OR WHEN A NEW CARD IS ISSUED TO YOU.



YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

		EFFECTIVE DATE
Class 3	Motor cars with unladen weight \leq 3000kg with \leq 7 passengers, exclusive of driver; and other motor vehicles with unladen weight \leq 2500kg	28 Nov 2011
Class 4	Motor vehicles which are constructed to carry load or passengers and the unladen weight $>$ 2500kg Motor vehicles which are not constructed to carry load or passengers and the unladen weight \leq 7250kg	21 Nov 2012

NP 428A

Licence No:G5216662X

