



**江氏修理汽車私人有限公司**  
**KANG CAR REPAIRERS PTE LTD**

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR0720223341AIG

Your Ref : SNE9477G

Date : 30 MAR 2023

WITHOUT PREJUDICE

**AIG Asia Pacific Insurance Pte Ltd**

C/O LKK Auto Consultants Pte Ltd

51 Ubi Ave 1

#01-25 Paya Ubi Industrial Pk

Singapore 408933

Attention : Motor Claim Department

Dear Sirs,

**Accident involving SLG3341R and SNE9477G on 15.07.2022 along KPE/MCE BEFORE SIMS AVE.**

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SNE9477G.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by Mr Sahar Bin Mohd Jahari, the owner of motor-vehicle no: SLG3341R, we submit his claim to you:

Cost of repairs (Inclusive of GST)	\$ 6,588.00
Loss of rental w/gst (7 days x \$120.00)	\$ 840.00
GIA search fee	\$ 2.00
	\$ 7,430.00
	=====

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV2300173
- 2) GIA report and certificate insurance of SJG3341R
- 3) Rental agreement and rental invoice
- 4) GIA search fee and invoice

We hope to receive your early reply soon.

Thank you.

Yours faithfully,

**KANG CAR REPAIRERS PTE LTD**



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TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S : AIG ASIA PACIFIC INSURANCE PTE LTD  
78 SHENTON WAY #07-16  
AIG BUILDING, SINGAPORE 079120

TEL: 64193000 FAX: 68357416  
ATTN: Motor Claim Department

Your Ref No: SNE9477G  
Claim Type: Third Party  
Accident Date: 15/07/2022  
TP Veh Reg No: SNE9477G

Final No: KCR-INV2300173  
Claim No: EST2200228  
Date: 30 Mar 2023  
Policy No: 5126976122  
Veh Reg No: SJG3341R  
Make/Model: CHEVROLET OPTRA  
1.6MT MY7.5  
FACELIFT  
Chassis No: KL1NF196E8H103476  
Engine No: F16D311109321  
Reg. Date: 26/06/2008

**Tax Invoice to Vehicle No :SJG3341R**

PAGE:1

Description	Quantity	List Price	Amount
		S\$	S\$

As recommended by surveyor to proceed repair at total cost/lumpsum cost	S\$ 6,100.00
Add GST @ 8%	488.00
Total Amount payable	S\$ 6,588.00

TOTAL: SINGAPORE DOLLAR SIX THOUSAND FIVE HUNDRED EIGHTY EIGHT ONLY  
SY

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE



## 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	16/07/2022 15:29 (SGT)
Reported by	Both
Date of Accident	15/07/2022 18:45 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	KPE(MCE) before sims Ave lane 2
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJG3341R
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#### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	SAHAR BIN MOHD JAHARI
NRIC No	S7924383C
Email Address	REOSAHAR@gmail.com
Mobile Phone No	(Phone) +65-96635619
Alternative Phone No	-

#### VEHICLE PARTICULARS

Manufacturer	Chevrolet
Model	Optra
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	1600

#### INSURANCE COMPANY

Name of Insurance Company	NTUC Income Insurance Co-operative Ltd
Policy Number / Cover Note Number	5126976122

#### DRIVER

Name of Driver	SAHAR BIN MOHD JAHARI
NRIC No	S7924383C
Date Of Birth	28/08/1979
Occupation	Indoor



Date Of Driving Pass	29/11/2019
Driving experience	2 YEARS AND 8 MONTHS
Gender	Male
Mobile Number	(Phone) +65-96635619
Alt. Phone Number	-
Email Address	REOSAHAR@gmail.com
Address	BLK 6 St. George's lane 04-213
Address complement	-
Postcode	320006
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?	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
Translator's name	-
Translator's ID	-
Translator's phone number	-
Translator's email	-
Original language used in the statement	-

#### 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

I was driving my vehicle (SJG3341R) slowly moving forward as there was a massive jam, when suddenly I felt a impact from the rear. I then came down of my vehicle and realise (SNE9477G) hit onto my rear.

#### ATTACHMENT(S)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SNE9477G
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	Gabriel Goh de en

NRIC No	S8520185I
Contact Number	(Phone) +65-98418603
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 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.

Policyholder's Signature  
Date & Time: 16/7/2022 1400

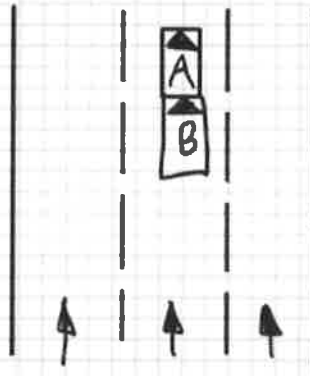
Driver's Signature  
(If driver is not the policyholder)  
Date & Time:

Reporting Centre Personnel's Signature  
Name: HONG DA  
NRIC/FIN No.: S9431583B

### SKETCH PLAN

KPE(MCE) bef Sims Ave exit		A:SJG3341R B:SNE9477G
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A:SJG3341R  
B:SNE9477G



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

REFER TO Gears report

REFER TO Gears report

**DECLARATION**

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

Policyholder's Signature \_\_\_\_\_

Date & Time: 16/7/2022 1400

Driver's Signature \_\_\_\_\_

{If driver is not the policyholder}

**Date & Time:**

Reporting Centre Personnel's Signature

Name: ~~HONG~~ DA

NR/C/FIN No S9431583B

## 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)  
 ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)  
 MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

**Certificate Number:** 5126976122

**Cover :** drivo CLASSIC

- |   |   |
|---|---|
| 1. Index mark and Registration Number of Vehicle  | : <b>SJG3341R</b>   |
| Chassis Number  | : KL1NF196E8H103476   |
| 2. Name of Policyholder   | : SAHAR BIN MOHD JAHARI   |
| 3. Effective Date of Insurance  | : 20 Apr 2022   |
| 4. Expiry Date of Insurance   | : 25 Jun 2023   |
| 5. Persons or Classes of Persons entitled to drive#   |   |
| (a) The Policyholder.   |   |
| (b) Any other person who is driving on the Policyholder's order or with his/her 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. |
| 6. Limitations as to Use#   |   |
| (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession. |   |

**This Policy does not cover**

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) Use for any purpose in connection with the Motor Trade.

# Limitations rendered inoperative by Section 8 of the Motor Vehicle (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.

This Policy, the Schedule, Endorsement and the Certificate of Insurance are to be read together as one document.

EXCESS (SECTION 1)	: S\$600
EXCESS (SECTION 2)	: N/A
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: NO
ROADSIDE ASSISTANCE AND WELLNESS COVER	: YES
TRANSPORT ALLOWANCE	: NO
EXCESS WAIVER	: NO
PRIMARY DRIVER	: SAHAR BIN MOHD JAHARI
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: MAYBANK SINGAPORE LIMITED
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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)

Agency : IVAN INSURANCE BROKERS PTE LTD (00000691209)

Date of Issue : 19 Apr 2022 14:33 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Chief Executive



**TAX INVOICE**

GST REG. NO.: 200106276D

INVOICE TO.
SAHAR BIN MOHD JAHARI BLK 6 ST GEORGE'S LANE #04-213 SINGAPORE 320006

DATE	INVOICE NO.
27/7/2022	A 45000

	VHA NO.	DUE DATE	VEH NO.
	A 45000	27/7/2022	SLE 5561 X
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 16 JULY 2022 TO 23 JULY 2022 YOUR REF: SJG 3341 R	7	112.15	785.05
Account Name: <b>BKW RENT A CAR PTE LTD</b> Account No: 118-312-9991 Paynow UEN: 200106276D Bank: UNITED OVERSEAS BANK LTD (UOB) Branch: UOB Shaw Centre Branch Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG  All cheques must be made payable to <b>BKW RENT A CAR PTE LTD</b> . *Please indicate the invoice number and vehicle number in the reference.	Subtotal	\$785.05	
	GST @ 7%	\$54.95	
	<b>TOTAL</b>	<b>\$840.00</b>	

## HIRER'S PARTICULARS

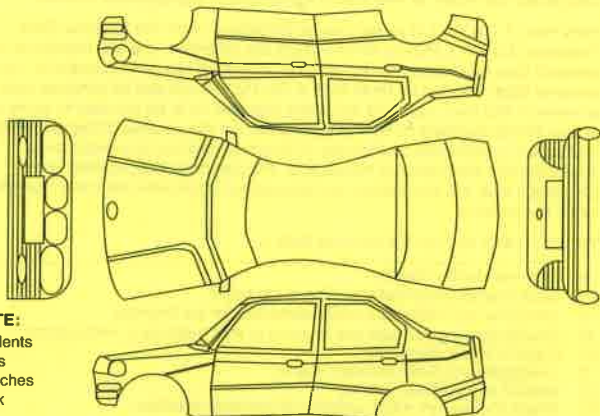
Name (as in I/C): SAHAR BIN MOHD SAHAR  
 NRIC/Passport No: [REDACTED] Date of Birth: 28/8/1979  
 Address: BK 6 St George's Lane Age: 42  
#04-213 S( 220006 )

Name & Address of Employer

Occupation [REDACTED] Driving Exp: [REDACTED]  
 Driving Licence No: [REDACTED] Passed Date: 21/1/2017  
 D/L Type: Local/Int'l/Others: [REDACTED]

## DRIVER'S PARTICULARS

Name (as in I/C) [REDACTED]  
 NRIC/Passport No: [REDACTED] Date of Birth: [REDACTED]  
 Address: [REDACTED] Age: [REDACTED]  
 Occupation [REDACTED] Driving Exp: [REDACTED] Yrs [REDACTED]  
 Driving Licence No: [REDACTED] Passed / Expiry Date: [REDACTED]  
 D/L Type: Local/Int'l/Others: [REDACTED] Contact No: [REDACTED]



I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

### IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 70 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

Hirer's Own Vehicle No: <u>SJ63341R</u>		Replace Veh No:	
Loan Vehicle No: <u>SL2 561</u>		VR No:	
Make & Model: <u>MIT LANCER</u>		Auto/Manual Group:	
CHARGES : \$ cts			
Daily	<u>7</u> day @ \$ <u>120</u>	Per day	<u>\$840</u>
Weekly/Monthly	week @\$	Per week/Monthly	
Others			
CDW/PAI	@ \$	Per day/Monthly	
Delivery/Collection Svc			
GST			
OR No:		(A) SUB-TOTAL <u>\$840</u>	
Petrol Level & Surcharge	OUT	E	1/4
	IN	1/2	3/4
		F	
First _____ km FREE per day		GST	
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES	

NON WAIVER EXCESS (Subject to GST): \$ 2000

### ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature : [Signature] Additional Driver's Signature : [Signature]  
 SINGAPORE Use Only

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$300 - \$500.
  - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$60.00 per trip.
  - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
  - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
  - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
  - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
<u>16/7/22</u>	<u>4 pm</u>			

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
<u>23/7/22</u>	<u>11.40 am</u>			

Hirer's/Driver Signature

## INSURER ENQUIRY

Find  
insurer

Vehicle reg. no.

SNE9477G

Date of Accident

15/07/2022 

Reset

## % RESULT &amp; RECEIPT

## TP Insurer Enquiry

Insurance ..... **AIG Asia Pacific Insurance Pte....**Period of Insurance ..... **22/04/2022 - 21/04/2024**Requested By ..... **SHARON YEE (KANG CAR REPA...**Requested Date ..... **18/07/2022 10:38****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**