

# CATHERINE LIM LLC

林 林 ADVOCATES & SOLICITORS  
翠 NOTARY PUBLIC - 公证官  
玲 COMMISSIONER FOR OATHS- 宣誓官  
律  
師 CATHERINE C.L.LIM  
館 DIRECTOR  
LL.B (HONS) SINGAPORE-法律系-律師  
M.B.A. (BUSINESS LAW)-商业系-硕士

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CATHERINE LIM LLC is a law  
corporation with limited liability

Our Ref: CL/210924/T/WY.sg

12 November 2021

M/s AXA Insurance Singapore Pte Ltd  
8 Shenton Way  
#27-01 AXA Tower  
Singapore 068811  
Attn: Motor Claims Dept

WITHOUT PREJUDICE  
(TO THE PERSONAL INJURY CLAIM)  
BY HAND

Dear Sir

## ACCIDENT INVOLVING SKD 3666H / SHC 2987D ON 11.09.2021 ALONG GEYLANG ROAD

We act for CHIA CHENG EE, the owner of motor vehicle No. SKD 3666D, which was involved in the above accident.

Our client has suffered loss and damage as a result of your Insured's negligence in the driving of motor vehicle No. SHC 2987D.

We quantify our client's claim as follows:-

1. Cost of repairs	\$6,300.00
2. Loss of use (6 days x \$150)	\$ 900.00
3. Survey fee	\$ 533.00
4. LTA/GIA search	\$ 37.00
5. Incidentals, transport & photocopying etc	\$ 53.50
6. Cost contribution	\$ 749.00
	-----
	\$8,572.50
	-----



We enclose herewith photocopies of our client's accident report, LTA/GIA search, survey fee, survey report and colour photographs of our client's damaged vehicle for your immediate attention.

Please let us know within the next 14 days from the receipt of this letter, whether you are prepared to admit liability and revert with a settlement proposal, failing which our clients shall have no alternative but to commence legal proceedings against your insured.

Yours faithfully

Encs

cc: clients

(Please note that if your motor vehicle was not driven by you, there is a presumption in law that the said driver was driving as your agent/ servant unless you let us know the particulars of your driver if your motor vehicle was not driven by you.)

## 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	12/09/2021 11:41 (SGT)
Date of Accident	11/09/2021 21:50 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	Along Geylang Rod
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKD3666H
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#### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	CHIA CHENG EE
NRIC No	S1746760C
Email Address	leoJuly@singnet.com.sg
Mobile Phone No	(Phone) +65-91377883
Alternative Phone No	+65-91377883

#### VEHICLE PARTICULARS

Manufacturer	Mazda
Model	3
Variant	-
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private car
Transmission	Auto
CC	1500

#### INSURANCE COMPANY

Name of Insurance Company	NTUC Income Insurance Co-operative Ltd
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	5112415732-01
Cover Note Number	-

#### DRIVER

Name of Driver	CHIA CHENG EE
NRIC No	S1746760C

Date Of Birth	31/07/1966
Occupation	Indoor
Date Of Driving Pass	27/03/1992
Driving experience	29 YEARS AND 6 MONTHS
Gender	Female
Mobile Number	(Phone) +65-91377883
Alt. Phone Number	+65-91377883
Email Address	leoJuly@singnet.com.sg
Address	803 ANG MO KIO AVENUE 2
Address complement	-
Postcode	S567813
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 - Change/cross lane
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?	Yes
Reasons for not uploading a video of the accident	File size exceeding limit
Was there any audio recorded?	No

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHC2987D
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Taxi
Name of Driver	ROSZINI BIN BUANG
NRIC No	S0044151A
Contact Number	(Phone) +65-90020142

	Address	-
-	Address complement	-
	Postcode	-
	Insurance Company Name	-
-	Nature Of Damage	-
	Details of property damaged in accident	-
	No. Of Passenger (Including Driver)	-



SKETCH PLAN

Image As per Original  
--CSU--

**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.
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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 be 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 also be 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 for;
  - (ii) for complying with requirements under any regulations, laws or court orders;

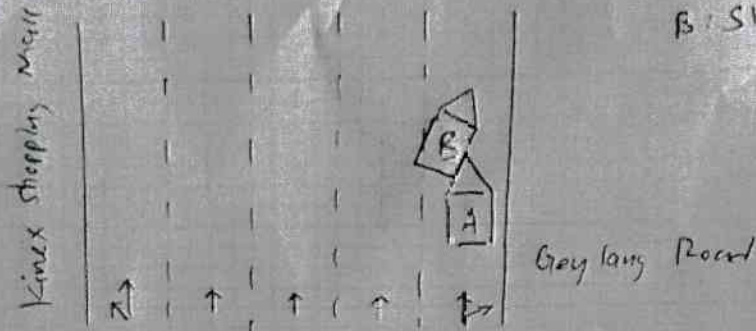
Policyholder's Signature  
Date & Time: 11.05.2021  
11.15 hrs

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

Receiving Centre Person's Signature  
Name: PUSINE KATU  
NATIONAL ID: 5701383

Image As per Original  
CSU

SKETCH PLAN



A: SKD2660H  
B: SHC2987D

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was travelling on first lane along Grey lang Road. While I was driving straight on my lane, vehicle B suddenly make an abrupt lane change from my left and filter into my lane and collided onto my vehicle.

DECLARATION

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

Policyholder's Signature  
Date & Time: 13/09/2014  
11:15 hrs

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

Reporting Centre Personnel's Signature  
Name: Eugene Igers  
NRIC/ID No: 5441833

















# Enquire Vehicle's Insurance Particulars

Enquire Vehicle's Insurance Particulars ( As At 11 Sep 2021 / 21:50:00 )

## Vehicle Insurance Details

Vehicle No.:

**SHC2987D**

Make Description/Model:

**TOYOTA / PRIUS 5DR HATCHBACK (AUTO)**

Insurance Company Name:

**AXA INSURANCE PTE LTD**

Business Transaction Reference No.:

**20210913121329274718**

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

Save as PDF

OK →

Print

# AUTO PERFORMANCE APPRAISAL

APA

## TAX INVOICE

Chia Cheng Ee  
C/O Wah Yu Automotive Body Work  
176 Sin Ming Drive  
Sin Ming AutoCare #05-09  
Singapore 575721

INVOICE NO : APA21002256

DATE : 23/09/2021

VEHICLE NO : SKD3666H

JOB REFERENCE NO : 21/002359

ACCIDENT DATE : 11/09/2021

SURVEY DATE : 13/09/2021

<u>DESCRIPTION</u>	<u>AMOUNT</u>
Survey Fees Inclusive Of	\$480.00
Transportation	
Photographs (\$1) Per Copies : 53	\$53.00

**TOTAL AMOUNT : \$533.00**

**Notes :**

All cheque payment should be "Crossed" and made payable to "Auto Performance Appraisal"

Auto Performance Appraisal



## VEHICLE SURVEY REPORTS

Chia Cheng Ee  
C/O Wah Yu Automotive Body Work  
176 Sin Ming Drive  
Sin Ming AutoCare #05-09  
Singapore 575721

### 1 Reference

Job Reference No : 21/002359  
Claim No : -  
Claim Type : Third Party  
Accident Date : 11/09/2021  
Survey Date : 13/09/2021  
Survey Report Date : 23/09/2021

### 2 Particulars Of Vehicle

Vehicle Registration No : SKD3666H  
Make & Model : Mazda 3 4-Door Sedan 1.5L  
Vehicle Registration Date : 24/09/2014  
Chassis No : JM6BM42A8F0144666  
Engine No : Blocked  
Colour : Red

### 3 Condition Of Vehicle And Tyres

<u>Mileage (KM)</u>	<u>Brakes</u>	<u>Steering</u>	<u>Modification</u>
81785	Serviceable	Serviceable	None

<u>Tyres</u>	<u>Make</u>	<u>Size</u>	<u>Balance (MM)</u>
Front RHS	Yokohama	205/60R16	5
Front LHS	Yokohama	205/60R16	5
Rear RHS	Yokohama	205/60R16	6
Rear LHS	Yokohama	205/60R16	6

### 4 Description Of Damages

The vehicle sustained damages at front left hand portion.  
(For information of damages please refer to Parts/Labour/Photographs attached)

### 5 Instruction

This survey was conducted entirely on a "WITHOUT PREJUDICE" basis, and we have not authorised any repair.



# AUTO PERFORMANCE APPRAISAL

Annex A

## Vehicle Assessment Reports

Ref No : 21/002359

### Damage And Repair Cost Adjustment

<u>S/No</u>	<u>Qty</u>	<u>Parts Description</u>	<u>Comments/condition</u>	<u>Workshop Estimate (\$)</u>	<u>Our Assessment (\$)</u>
			<u>List Items</u>		
1	1	Front bumper	Deformed/broken	1,083.00	1,083.00
2	1	Front bumper LH signal lamp cover	LH cut/RH reuse	90.00	45.00
3	1	Front bumper LH signal lamp	Broken/smashed	164.00	164.00
4	1	Front bumper LH fog lamp cover	Broken/cut	48.80	48.80
5	1	Front bumper LH fog lamp	Grazed/cut	111.50	111.50
6	1	Front bumper LH fog lamp bracket	Broken/bent	18.20	18.20
7	2	Front bumper lower grille side cover	LH broken/RH reuse	58.80	29.40
8	2	Front bumper side retainer	LH broken/RH reuse	64.80	32.40
9	1	Front bumper inner reinforcement outer cover	Serviceable/reuse	165.00	-
10	1	Front bumper inner reinforcement	Dented/bent	593.00	593.00
11	1 set	Front bumper clips	Broken/necessary	40.00	40.00
12	1	LH Headlamp (HID)	Broken/smashed	2,357.30	2,357.30
13	1	LH headlamp washer nozzle	Bent/broken	254.60	254.60
14	1	LH headlamp washer nozzle cover	Broken	89.60	89.60
15	1	Front grille	Deformed/broken	126.00	126.00
16	1	Front grille centre "MAZDA" logo	Necessary	36.00	36.00
17	1	Front grille LH chrome moulding	Bent/dented	185.60	185.60
18	1	Front grille LH inner bracket	Broken	106.00	106.00
19	1	Front grille top cover	Deformed/broken	264.80	264.80
20	1	Front bonnet	Dented/bent	1,120.00	1,120.00
21	1	Front bonnet under rubber seal	Deformed/cut	86.00	86.00
22	1	Front support panel	Broken	426.30	426.30
23	1	Front LH fender	Badly dented/bent	350.60	350.60
				7,839.90	7,568.10
Less discount 20%				1,567.98	1,513.62
Total :				6,271.92	6,054.48
			<u>Special Nett Items</u>		
24	1	Front number plate	Serviceable/reuse	60.00	-
25	1L	Radiator coolant	Necessary	30.00	30.00
Total :				90.00	30.00
Total Spare Parts :				6,361.92	6,084.48

# AUTO PERFORMANCE APPRAISAL

## Vehicle Assessment Reports

Annex B

Ref No : 21/002359

### Damage And Repair Cost Adjustment

<u>Items</u>	<u>Job Description</u>	<u>Workshop Estimate (\$)</u>	<u>Adjusted Costs (\$)</u>
1	To remove, cut out damage portion, jack out, straighten, panel beating, welding, align and renew replaced parts.	1,000.00	700.00
2	To putty and respray painting on affected areas.	1,200.00	900.00
3	To remove, refix aircon condenser, pipes, drier vacuum and recharge gas.	140.00	120.00
4	To check wirings and lightings.	50.00	30.00
5	To supplied and applied anti rust treatments.	100.00	60.00
Total Labour :		2,490.00	1,810.00
Total Spare Parts :		6,361.92	6,084.48
Total Labour :		2,490.00	1,810.00
Total Repair Costs :		8,851.92	7,894.48

### Assessor's Recommendation

Repairer Estimate :	<u>8,851.92</u>
Our Adjustment :	<u>7,894.48</u>

### Remarks

The repairer has agreed to undertake the repair on a lump sum basis of \$6,300.00, with a repair period of 6 working days.

Surveyed By:



Lek Boon Hwee  
Automobile Appraiser



Job Reference No : 21/002359

APA





Job Reference No : 21/002359

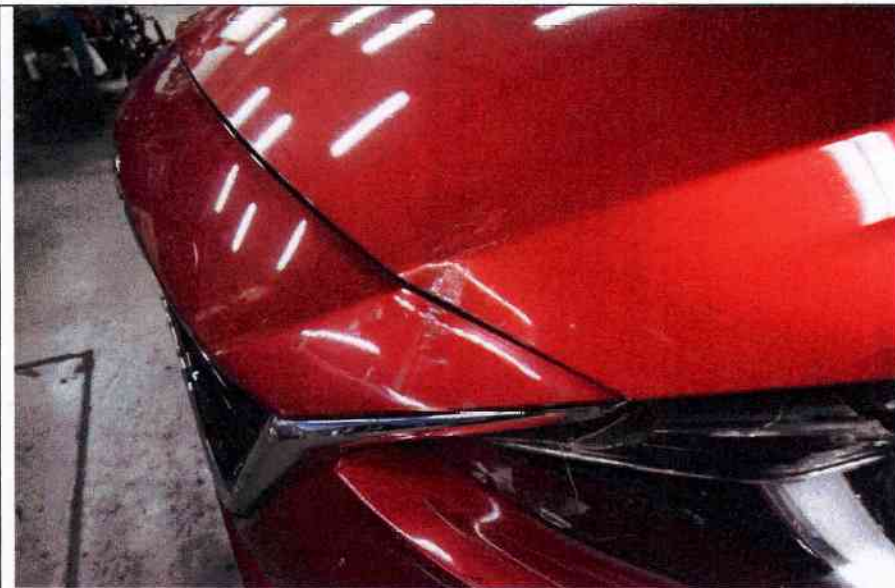
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Job Reference No : 21/002359

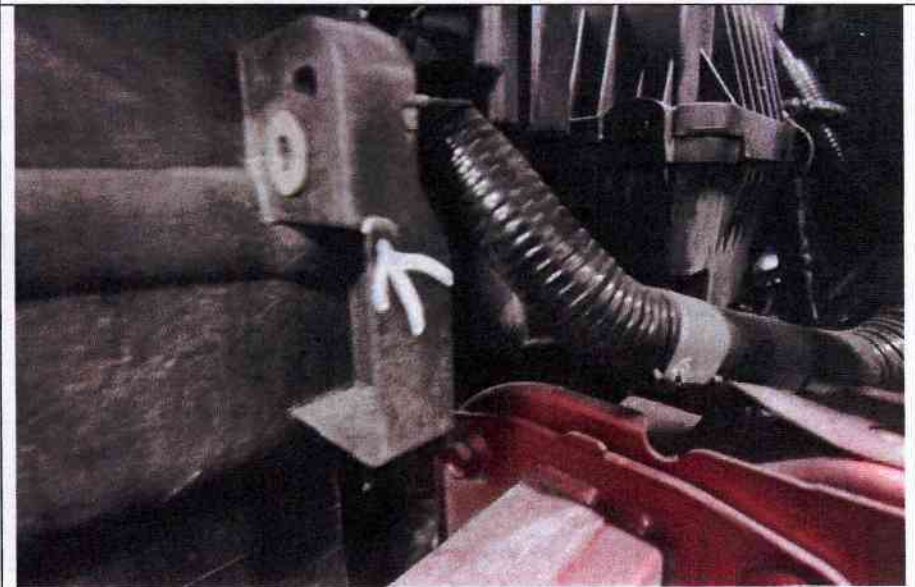
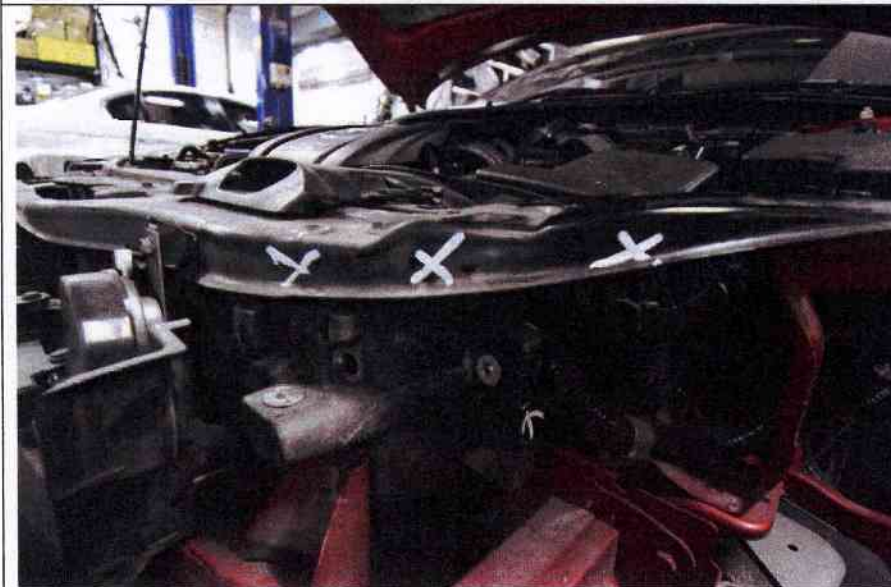
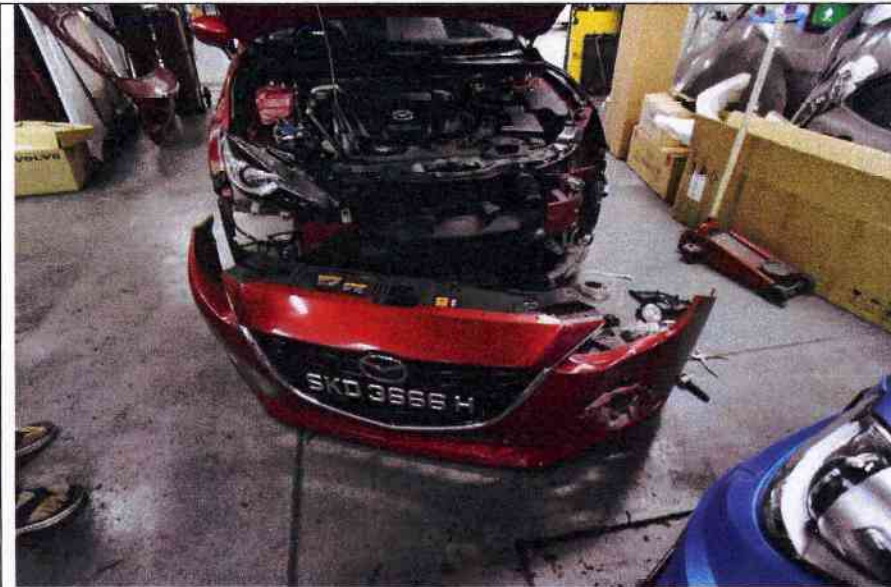
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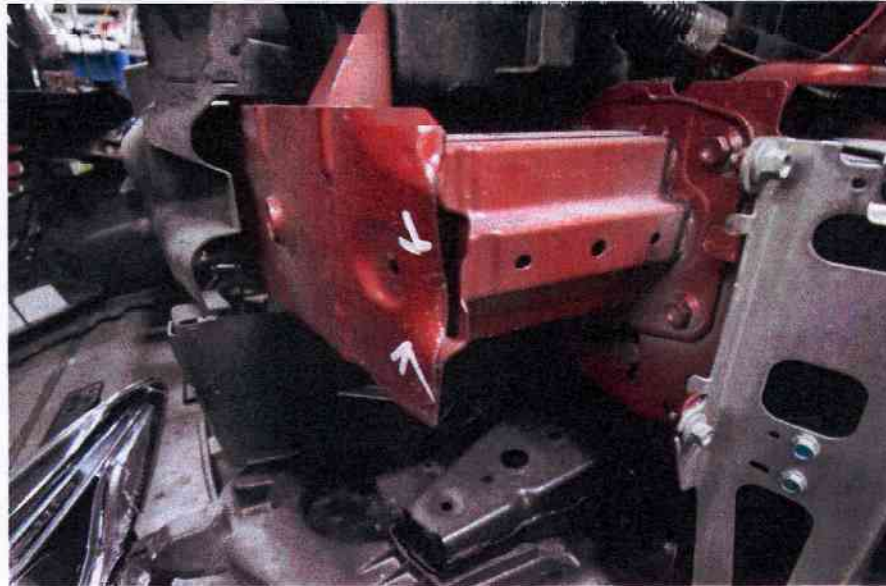
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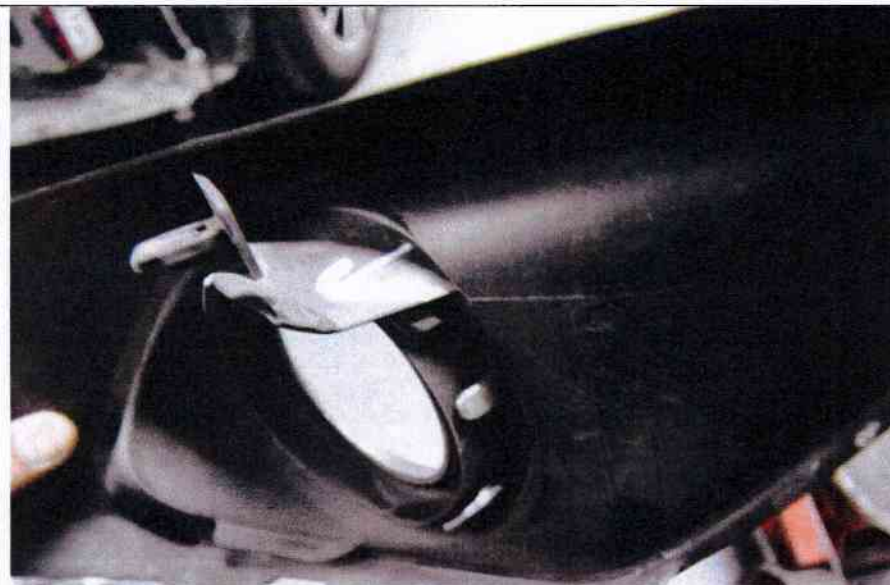
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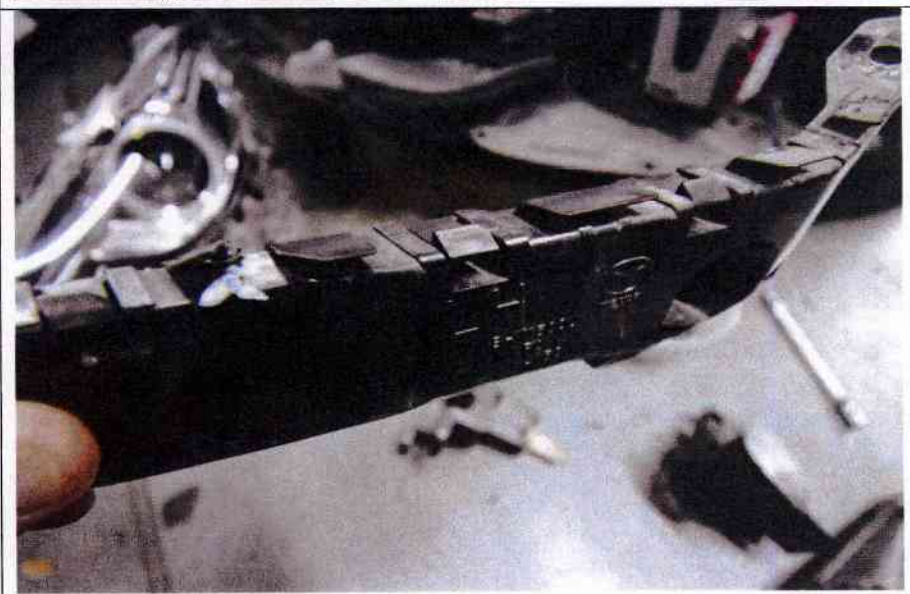
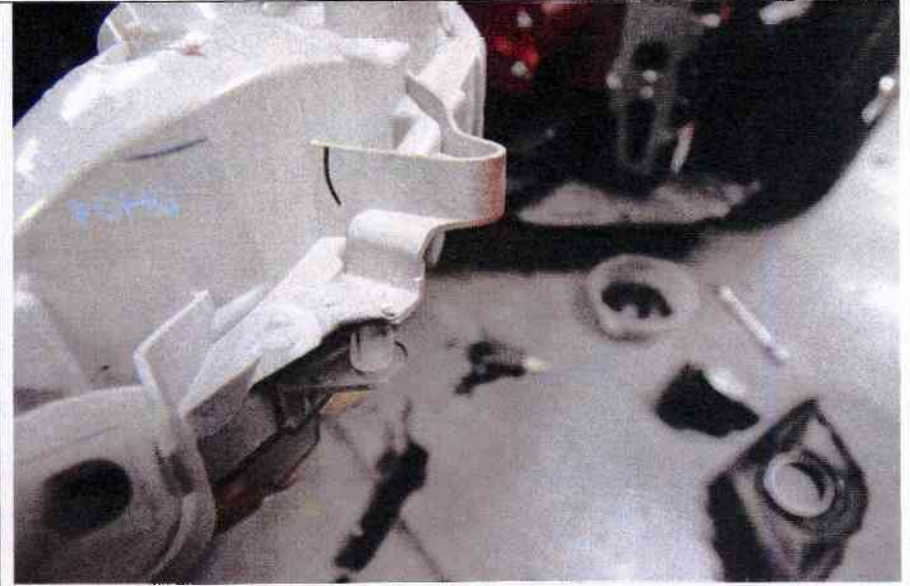
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