

60220474

## 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

Our Ref: CL/220331/T/SW.sg

23 May 2022



12 Eu Tong Sen Street  
The Central (SOHO 2) #05-172  
Singapore 059819  
UEN No. 201310922K  
Tel: (65) 6438 5500  
Fax: (65) 6438 0111  
www.catherinelimllc.com  
Email: info@catherinelimllc.com  
CATHERINE LIM LLC is a law  
corporation with limited liability

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

3019995526

Tubi Bin Moulood  
139 Petir Road  
#04-458  
Singapore 670139

CERTIFICATE OF POSTING  
(Please be informed that all supporting documents  
have been forwarded to your insurers)

Dear Sir

### ACCIDENT INVOLVING FBK 8373P / SHA 6792H ON 14.03.2022 ALONG CHOA CHU KANG STREET 62 BY CHOA CHU KANG DRIVE

We act for MOHAMMAD FADLI BIN ALI, the owner of motor vehicle No. FBK 8373P, 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. SHA 6792H.

We quantify our client's claim as follows:-

1. Cost of repairs	\$12,519.00
2. Rental	\$ 300.00
3. Survey fee	\$ 659.00
4. Incidentals, transport & photocopying etc	\$ 53.50
5. Cost contribution	\$ 963.00
	-----
	\$14,494.50
	-----



We enclose herewith photocopies of our client's accident report, rental bill, 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 ..... 17/03/2022 14:30 (SGT)  
Date of Accident ..... 14/03/2022 00:00 (SGT)  
Exact Location of Accident ..... Singapore  
Additional Location Information ..... Along Choa Chu Kang St 62 by Choa Chu Kang Drive  
Country/State of Loss ..... Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number ..... FBK8373P

### INSURED/POLICYHOLDER

Is company? ..... No  
Name Of Registered Owner ..... MOHAMMAD FADLI BIN ALI  
NRIC No ..... S8713466J  
Email Address ..... Fadlimatswan@gmail.com  
Mobile Phone No ..... (Phone) +65-91625901  
Alternative Phone No ..... +65-91625901

### VEHICLE PARTICULARS

Manufacturer ..... Honda  
Model ..... Cb400  
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 ..... Motorcycle  
Transmission ..... Manual  
CC ..... 400

### INSURANCE COMPANY

Name of Insurance Company ..... NTUC Income Insurance Co-operative Ltd  
Type of Coverage ..... ThirdPartyFireTheft  
Fleet Policy ..... No  
Policy Number ..... 5119928376-01  
Cover Note Number ..... -

### DRIVER

Name of Driver ..... MOHAMMAD FADLI BIN ALI  
NRIC No ..... S8713466J

Date Of Birth .....	08/05/1987
Occupation .....	Outdoor
Date Of Driving Pass .....	26/12/2006
Driving experience .....	15 YEARS AND 3 MONTHS
Gender .....	Male
Mobile Number .....	(Phone) +65-91625901
Alt. Phone Number .....	+65-91625901
Email Address .....	Fadlimatswan@gmail.com
Address .....	160 Jalan Teck Whye #04-244
Address complement .....	-
Postcode .....	680160
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 - Cross Junction
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? .....	Yes
Was any injured conveyed to hospital by ambulance? .....	Yes
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? .....	Yes

#### DETAILS OF POLICE ACTION

Was the accident reported to the police? .....	Yes
Police Station Name .....	Traffic Police
Police Station Phone No .....	(Phone) +65-65470000
Alt. Police Station Phone No .....	(Fax) +65-65474900
Police Station Address .....	10 Ubi Avenue 3 Singapore 408865
Was notice of intended Prosecution given? .....	No
If yes, against whom? .....	-

#### CIRCUMSTANCES OF ACCIDENT

Refer to Police Report.

#### 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 .....	SHA6792H
Vehicle Manufacturer .....	-
Vehicle Model .....	-
Vehicle Variant .....	-
Vehicle Colour .....	-
Vehicle Category .....	Taxi

Name of Driver .....	Tubi Bin Maulood
NRIC No .....	S2168872Z
Contact Number .....	(Phone) +65-90516098
Address .....	-
Address complement .....	-
Postcode .....	-
Insurance Company Name .....	-
Nature Of Damage .....	-
Details of property damaged in accident .....	-
No. Of Passenger (Including Driver) .....	1

#### INJURED PERSONS DETAILS

##### INJURED 1

Name of injured person .....	MOHAMMAD FADLI BIN ALI
Gender .....	Male
Phone No .....	(Phone) +65-91625901
Address .....	-
Address Complement .....	-
Post Code .....	-
Approximate Age Years Old .....	34
Injuries Sustained .....	Abrasions and swelling on the back.
Injured person in which vehicle? .....	FBK8373P
Were seat belts worn? .....	No
Was this injured conveyed to hospital by ambulance? .....	Yes





**SINGAPORE  
POLICE FORCE**



T/20220314/7010

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

Aff: Sally

1 of 3

Report No. T/20220314/7010

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 14/03/2022 11:12		Vide Report No.:		Station Diary No.:	
Name of Informant: MOHAMMAD FADLI BIN ALI			Address: 160 JALAN TECK WHYE #04-244 SINGAPORE 680160		
ID Type / ID No.: NRIC NO / S8713466J			Contact No.: Home/Office: Mobile: 91625901		
Nationality: SINGAPORE CITIZEN			Email: FADLIMATSWAN@GMAIL.COM		
Sex: Male	Age: 34	Date of Birth: 08/05/1987	Type of Informant: Rider		
Race: Boyanese			Language: English		Institution / School Name:
Occupation: Service Technician			Driving Licence Information: Class: 2B,2A,2,3 Date of Expiry:		

Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 14/03/2022 00:00	Type of Location: T-Junction
Location:  CHOA CHU KANG STREET 62				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: Two Way		Traffic Control: Traffic Light - Working		Traffic Volume: Light
Type of Collision: Between Moving Vehicles - Head To Side				Anyone conveyed by ambulance: Yes

FBK8373P	Motorcycle	HONDA	CB400 SUPER FOUR	Black		0
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FBK8373P	NTUC Income Insurance Co-Operative Limited	5119928376-01	03/02/2022	02/02/2023
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**SINGAPORE  
POLICE FORCE**



T/20220314/7010

Police Station Of Origin:  
Traffic Police  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

2 of 3

Report No. T/20220314/7010

**CONTINUATION OF REPORT**

Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Name	MOHAMMAD FADLI BIN ALI	ID No.	S8713466J
Related Vehicle	FBK8373P (Motorcycle)	Contact No.	91625901
Hospital/Clinic	NG TENG FONG GENERAL HOSPITAL	Class of Driving Licence & Expiry	Class: 2B,2A,2,3 Date of Expiry: NIL
Date	14/03/2022	Date	14/03/2022
No. of Days granted Medical Leave	03	Degree of	Slight

**Brief Details.**

Around 12.00am, i was sending at grab food order to block 684c Choa Chu kang Crescent. Along Choa Chu Kang Street 62, right after yew tee mrt station, as i was approaching a t junction, a blue comfort Delgro taxi ,SHA 6792H, driven by Tubi Bin Maulood(S2168872Z), on the opposite direction decided to make abrupt right turn although it was my right of way going straight. While making that right turn, said vehicle had slowed down while making that right turn. The traffic light was green in my favour as i was going straight. I was travelling around 40-50 km/h. The abrupt right turn and sudden slow down of the taxi caused me to hard brake to try to avoid his reckless actions but to no avail. Causing a collision between me and the taxi. The impact caused me to fall to the right side. The accident had caused damages to the front end of my Motorcycle(FBK8373P). I was assisted my two motorcyclist who helped pushed my motorcycle to the side. I called 999 for assistance. Ambulance arrived soon after followed by two traffic police officers. Myself and the taxi drivers exchanged details as well. The traffic police officer took down details before i was conveyed to Ng Teng Fong Hospital where i received treatment.



### RENTAL AGREEMENT

Hirer's Name:	MUHAMMAD FADLI BIN ALI
Hirer's Address:	160 JLN TECK WAYE #04-244 S (680160)
NRIC / Passport No:	S6713466J
Driving License No:	002817806
Contact No:	91625901
Email:	fadli.marswan@gmail.com
Occupation:	service technician

Emergency Contact Person:	Relation:	Contact:
norahina ALI	Sister	8742 3476

### RENTAL DETAILS

License Plate:	FBE 6646Y	Make / Model:	Spark	Petrol: Full
Rate:	\$1501-	Deposit:	\$	Daily / <del>Weekly</del> / Monthly
Start Date / Time:	16th March 22 / 6:45 pm	End Date / Time:		Comments:

### Key Terms & Conditions:

1. Singapore NRIC or Passport & Valid Singapore Driving License must be presented.
2. Only Registered Hirer is authorized to ride the vehicle.
3. Hirer is responsible for any damages, loss or fines to the rental bike.
4. In case of any accident, be it you are in the right or wrong, Hirer is responsible to pay for 3rd party section 2 excess of \$1500, \$3000 for drivers at least 21yrs old and with at least 1-year experience, \$4500 for drivers below 21 years old and less than 1-year experience.
5. It is the Hirer's Responsibility to make payment in advance if any extension of rental is required.
6. Servicing and maintenance of vehicle to be done every 2 weeks / 1500km at authorized workshop.
7. All wear and tear cost will be covered by the company except: Tyre Punctures, Bike Damages, Chain loose, and Engine Overhaul due to hirer's wilful negligence.
8. Collection and returning will be at authorized workshop,  
**RWAVE PTE LTD, 50 Bukit Batok Street 23 #02-25 S (659578) Operating Hours: (Mon-Sat 10am - 9pm)**
9. Any Traffic / Accident / Rental related issues contact James: 9369 6861
10. Payment mode: Cash / Bank transfer to DBS Current 054-9064-327 / PayNow UEN. 201909822G or scan QR code below:
11. Refer to 2nd page for full terms & conditions.

**RWAVE PTE. LTD.**  
Reg. No. 201909822G

RWAVE Pte Ltd

Hirer's Signature



16 Mar

Description

PayNow Transfer To: RWAVE PTE. LTD. OTHR FBFB6646Y

Transaction Type

FAST / PayNow Transfer

SHARE

Today 23 Mar

Description

PayNow Transfer To: RWAVE PTE. LTD. OTHR F13E6646Y

Transaction Type

FAST / PayNow Transfer

SHARE

900331

# SPEEDWAY MOTOR PTE LTD

No. 36 Toh Guan Road East

#01-32 Enterprise Hub

Singapore 608580

Tel : (65) 6316 1611 Fax : (65) 6316 7881

## TAX INVOICE

M/s MOHAMMAD FADI BIN ALI

160 JALAN TECK WHYE

#04-244

Singapore 680160

Invoice No : 0744/2022

Date : 19.05.2022

Vehicle No. : FBK8373P

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### DESCRIPTION

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Repair of Vehicle

Colour : BLACK

Make : HONDA

Model : CB400SF

Engine No. : NC42E1205017

Chassis No : NC421605015

Year : 2015

Adjusted total repair lump sum costs

**S\$ 11,700.00**

GST 7%

**S\$ 819.00**

**Total amount payable**

**S\$ 12,519.00**



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**Speedway Motor Pte Ltd**



# LEE APPRAISAL SERVICES

220A Sumang Lane #06-75 (S)821220

Business Reg. No.: 53387981K

Tel: 9101 7844

Fax: 6996 6442

Email: dylanlee.as@gmail.com

*Loss Adjuster, Automotive Inspection, Evaluation & Consultation*

Our Reference : TP/2204/FBK8373P/IM

Mr Mohammad Fadli Bin Ali

Bill No. : LA22050007

160 Jalan Teck Whye #04-244  
Singapore 680160

Bill Date : 17 May 2022

To our services rendered in connection with the below matters:-

<u>Description</u>	<u>Amount</u>
Survey fees	\$ 530.00
Transportation	\$ 60.00
Photographs ( 69 ) Copies	\$ 69.00
<b>Total:</b>	<b>\$ 659.00</b>

Dollars: Six Hundred And Fifty Nine Only.

Please quote our Bill No. or return a copy of our bill with your remittance.

Cheque should be made payable to "Lee Appraisal Services",

or via PayNow Corporate to UEN "53387981K".

LEE APPRAISAL SERVICES



Lee Kah Pang

*Dip Mech Engr, BCompSc*



# LEE APPRAISAL SERVICES

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Business Reg. No.: 53387981K

Tel: 9101 7844

Fax: 6996 6442

Email: dylanlee.as@gmail.com

*Loss Adjuster, Automotive Inspection, Evaluation & Consultation*

Our Reference : TP/2204/FBK8373P/IM

## VEHICLE APPRAISAL REPORT

Mr Mohammad Fadli Bin Ali

Report Date : 17 May 2022

160 Jalan Teck Whye #04-244  
Singapore 680160

### REFERENCE

Your Reference No. : Not Advised  
Type of Appraisal : Third Party  
Date of Accident : 14 Mar 2022

Date of Inspection : 06 Apr 2022  
Date of Re-inspection 1 : N.A.  
Date of Re-inspection 2 : N.A.

### PARTICULARS OF VEHICLE

Registration No. : FBK8373P  
Make : Honda  
Model : CB400SF  
Color : Black  
Manufacturing Year : 2015

First Reg Date : 03 Feb 2016  
COE Expiry : 02 Feb 2026  
Odometer : Meter Broken  
Engine No. : NC42E1205017  
Chassis No. : NC421605015

### CONDITIONS OF VEHICLE (STATIC CHECK AT TIME OF INSPECTION ONLY)

Front Brake : Serviceable  
Rear Brake : Serviceable

Steering : Damaged  
Modification : None

### TYRE / CONDITION

<u>Location</u>	<u>Make &amp; Size</u>	<u>Thread</u>
Front	Timsun 120/60-17	5 mm
Rear	Timsun 160/60-17	5 mm

### DAMAGE PROFILE

The vehicle sustained damages on all sides.

Please refer to photographs and assessment of repairs for details.

### ASSESSMENT SUMMARY

Repair cost to the vehicle is assessed as **\$11,700.00** on **lump sum basis**

Estimated period required for repairs: **(7) days**

This vehicle has a net value of about \$14,411.00 at the time of survey.

Survey conducted at: **I-Motoring Credit Pte Ltd**

Enclosed (69) photographs depicting damages to the vehicle

The survey was conducted on a *WITHOUT PREJUDICE* basis.



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*Loss Adjuster, Automotive Inspection, Evaluation & Consultation*

Our Reference : TP/2204/FBK8373P/IM

## ASSESSMENT FOR REPAIR : FBK8373P

<u>Qty</u>	<u>Description</u>	<u>Condition</u>	<u>Repairer's Estimate</u>	<u>Our Assessment</u>
1 pc	Handle bar	Cracked	170.00	170.00
1 set	Handle bar end	Cut	100.00	100.00
1 set	Mirror assy	Cut	120.00	120.00
1 pc	Meter complete	Broken	1,465.00	1,465.00
1 pc	Meter stay	Bent	56.00	56.00
1 pc	Headlight unit	Dented	485.00	485.00
1 pc	Headlight rear case	Dented	265.00	265.00
1 pair	Front winker assy	RH Cut	160.00	160.00
1 pc	Fork top bridge	Broken	215.00	215.00
2 pcs	Fork assy @750.00	Bent	1,500.00	1,500.00
1 pc	Fork under bracket	Bent	265.00	265.00
1 pc	Front fender	Torn	235.00	235.00
1 pc	Front wheel	Cut	780.00	780.00
1 pc	Front wheel axle	Cut	65.00	65.00
1 pc	Front brake disc RH	Cut / Bent	420.00	420.00
1 pc	Radiator assy	Bent	820.00	820.00
1 pc	Radiator front grille	Bent	64.00	64.00
2 pcs	Radiator side protector @40.00	Cut	80.00	80.00
1 pc	Fuel tank	Dented	980.00	980.00
2 pcs	Body side cover @84.00	Broken	168.00	168.00
1 pc	Crankcase cover complete RH	Cut	357.00	357.00
1 pc	Crankcase cover gasket	Necessary	28.00	28.00
1 pc	Gear shift pedal	Usable	80.00	~
1 pc	Brake pedal	Bent	84.00	84.00
2 pcs	Front footrest @75.00	RH Cut	150.00	75.00
2 pcs	Pillion footrest @52.00	LH Cut	104.00	52.00
2 pcs	Footrest holder @185.00	RH Bent	370.00	185.00
1 pc	Tail cover	Dented	325.00	325.00
1 pc	Exhaust header	Cut / Dented	1,400.00	1,400.00
4 pcs	Exhaust header gasket @12.00	Necessary	48.00	48.00
			11,359.00	10,967.00
Less 10%			1,135.90	1,096.70
			10,223.10	9,870.30

### Special Nett Items

1 set	Brake lever, Brembo	Cut	495.00	495.00
1 pc	Head cowling, carbon	Cracked	445.00	445.00
1 pc	Fork stabilizer	Bent	85.00	85.00
1 set	Steering cone & bearing	Necessary	120.00	100.00
1 pc	Front brake caliper RH, Brembo	Cut	1,170.00	1,170.00
1 btl	Radiator coolant	Necessary	28.00	28.00



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*Loss Adjuster, Automotive Inspection, Evaluation & Consultation*

Our Reference : TP/2204/FBK8373P/IM

1 set	Body frame slider	Cut	200.00	180.00
1 pc	Exhaust slider	Cut & Bent	90.00	75.00
1 pc	Exhaust muffler, Yoshimura	Dented	972.00	972.00
			<u>3,605.00</u>	<u>3,550.00</u>
	Total Parts		<u>13,828.10</u>	<u>13,420.30</u>

## Labour Charges

1	Towing fee	80.00	60.00
2	Spray painting for fuel tank	350.00	300.00
3	Transfer front tyre & balance wheel	100.00	80.00
4	Align steering components	100.00	80.00
5	Renew damaged parts & repair affected areas	800.00	700.00
		<u>1,430.00</u>	<u>1,220.00</u>

Total Parts & Labours Concluded 15,258.10 14,640.30

Lump Sum Repair Adjustment 11,700.00

## ADJUSTMENT/RECOMMENDATIONS

We have thoroughly inspected each and every item on the estimate against the physical damages found on the vehicle. We have listed the breakdown of our findings and our recommendations as per assessment above.

Yours faithfully,  
LEE APPRAISAL SERVICES



Lee Kah Pang

*Dip Mech Engr, BCompSc*













































