

ASS. REQ. BY:

REF:

C12/22008426/KC

C

Kenneth

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No: _____

at Workshop m/s _____

of _____

Insured: _____

Policy No. _____

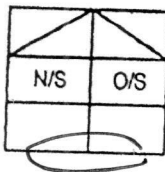
Claims No. _____

Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.

Bal. or Market Value: _____

IDAC Accident Rpt: _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repairs: 07 days Res.: Yes or NoLum Sum: 20 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____

Vehicle: IN / OUT

Veh No: SOS 68836 Yr Regn: 01, 16Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Levis RX 200t c.c. 1998Colour: M. Black A/C: Insured / Std / NI / NASp. Reading: 14522 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: JT J8AMCA 802000152Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orModl: Nil / S/Rlm / STD A/Rlm orTyre Size: F: 235/60R18

R: _____

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
TOYO / YOKO or

Front

R/Bal. 6 mmL/Bal. 6 mmD.O.A. 28/8/22

Survey held at

Rear

R/Bal. 6 mmL/Bal. 6 mmD.O.A. 30/8/2022Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

1 Got BZ

19/5 C/Lyn @ 7000k C/Lyn (Red 85500.75, H4?)

Date/Time, File Pass to?

☐ : Prel. Report

1)

☒ : Final Report

Date/Time, File Return to?

2)

Days Of Repair: 7

Resurvey No. of Trip: _____

Add Fee: ☐ : Site Insp (\$☐ : Interview (\$☐ : Tech Invs (\$☐ : Weekend (\$

Survey Fee:

Transportation:

S + RS. SI

Fees

Others

TOTAL

Report Format: TPLump Sum / I.B.I: (\$ 7,000k)

SINGAPORE ACCIDENT STATEMENT**BASIC INFORMATION**

Date of Accident:	28/8/2022	Time of Accident:	4:30 AM
Exact Location:			

DETAILS OF OWN VEHICLE

Vehicle Registration No.	SAS 6883 G	NRIC / FIN / Passport no:	S1218792J
Name of Registered Owner:	QUEK CHEAN KWANG		
Owner's Email:			
Owner's Address:	228 PENDING ROAD #06-237 @ 670228		
Vehicle Make:	TOYOTA	Vehicle Model:	LEXUS RX400
Engine Capacity (cc):		Transmission:	Auto / Manual
Type of Claim:	Own Damage / Third Party / Reporting Only		
Vehicle Category:	Private / Commercial / Motorcycle / Private Hire		
Name of Insurance Co:	SOMPO		
Type of Policy:	Comprehensive / Third Party / Third Party, Fire & Theft		
Policy Number:	DDJ MTPV 01010570		

DRIVER

Name of Driver:	CLINTON CHEONG HAN HUI	<input type="checkbox"/>	same as
NRIC / FIN / Passport no:	S9244268C	Date of Birth:	24/11/1992
Occupation:	Indoor / Outdoor	Driving Pass Date:	
Contact Number:	9068008X	Gender:	Male / Female
Address:	21K J12 YISHUN Ring Rd #11-4183 @ 760812		
Relationship with Owner:	Owner / Employee / Spouse / Child / Hirer / Other: Friend		

GENERAL INFORMATION OF THE ACCIDENT

Type of Collision:	Chain collision / Side Swipe / Front to Rear / Others: REAR		
Weather Condition:	Clear / Raining / Others:		
Road Surface:	Dry / Wet / Others:		
Was anybody injured?	Yes / No	Police Report Made?	Yes / No
No. of passenger onboard (including driver):	2	T/20220829/2155	

DETAILS OF OTHER VEHICLE

	Vehicle 1	Vehicle 2	Vehicle 3
Vehicle Registration No:	PC 3494 H		
Vehicle Make / Model:	VAN / BUS		
Name of Driver:			
NRIC / FIN / Passport no:			
Contact Number:			
Name of Insurance Co:	CHINA TAMPING		

DETAILS OF WITNESS

Name:		Contact Info:	
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DETAILS OF INJURED PERSON

	Person 1	Person 2	Person 3
Name / in which vehicle?:			

Driver's Declaration: I declare that the information given in this report are true and accurate to the best of my collection and I bear full responsibility for any consequences arising from incomplete or inaccurate information that are submitted.

Signature of Driver _____

Date and time _____

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 Actual 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 Traffic Police Department for investigation.**
6. This report will be forwarded by the insurers to the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

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

I understand, acknowledge, agree and consent that:

(a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:

(i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;

(ii) investigating the accident and/or my claims;

(iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;

(iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or

(v) complying with applicable law in administering, processing, handling and/or dealing with my claims.

(collectively the "Purposes")

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

(c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third-party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel
(Name as in NRIC/ID card)

Sketch Plan

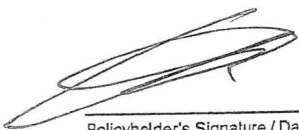
Describe Circumstance of the Accident

- AS PER POLICE REPORT.

T/20220829/2155

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

Witnessed by Reporting Centre Personnel
(Name as in NRIC/ID card)



SINGAPORE POLICE FORCE



T/20220829/2155

1 of 3

Report No. T/20220829/2155

Police Station Of Origin:
Thomson NPP
25 Sin Ming Road #01-180 SINGAPORE
570025
Tel No: 1800-4529999

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 29/08/2022 16:03		Vide Report No.:		Station Diary No.: 48	
Informant's Particulars					
Name of Informant: CLINTON CHEONG HAN HUI		Address: APT BLK 812 YISHUN RING ROAD #11-4163 SINGAPORE 760812			
ID Type / ID No.: NRIC NO / S9244268C		Contact No.: Home/Office:		Mobile: 90680084	
Nationality: SINGAPORE CITIZEN		Email:			
Sex: Male	Age: 29	Date of Birth: 24/11/1992	Type of Informant: Driver		
Race: Chinese		Language:		Institution / School Name:	
Occupation: 7-11 STORE MANAGER		Driving Licence Information: Class: 3		Date of Expiry:	

General Information of the Accident				
Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 28/08/2022 04:20	Type of Location: Straight Road
Location: WOODLANDS ROAD				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow:		Traffic Control:		Traffic Volume: Light
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
PC3494H	Van					1
SDS6883G	Car					1

Details of Person Involved	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE
POLICE FORCE**



T/20220829/2155

Police Station Of Origin:
Thomson NPP
25 Sin Ming Road #01-180 SINGAPORE
570025
Tel No: 1800-4529999

2 of 3

Report No. T/20220829/2155

CONTINUATION OF REPORT

Driver			
Name	CLINTON CHEONG HAN HUI	ID No.	S9244268C
Related Vehicle	SDS6883G (Car)	Contact No.	90680084
Hospital/Clinic	PHOENIX MEDICAL GROUP	Class of Driving Licence & Expiry Date	Class: 3 Date of Expiry: NIL
Date Treatment	29/08/2022	Date Discharge	NIL
No. of Days granted Medical Leave	02	Degree of Injury	Slight
Passenger			
Name	QUEK MING JIE	ID No.	S9216883B
Related Vehicle	SDS6883G (Car)	Contact No.	96633199
Hospital/Clinic	PROHEALTH 24-HOUR MEDICAL CLINIC	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	29/08/2022	Date Discharge	NIL
No. of Days granted Medical Leave	03	Degree of Injury	Slight

Brief Details.

On 28/08/2022 at about 0420hrs, I was traveling (SDS6883G) along Woodlands Road towards Yee Tee MRT near a Heavy Vehicle Car Park. I was traveling on the fourth lane. I was stationary waiting for the traffic light.

Suddenly, I felt an impact from the rear. I alighted from my vehicle and make a check. I realized that one vehicle (PC3494H) had hit onto my vehicle's rear. No one was injured at the point of time. No police or ambulance was activated. I did exchange particulars with the driver and took some photos of the accident. My vehicle does not have any in-car camera.

On 29/08/2022, I felt pain on my neck area, and I went to see a doctor. As such, I gotten 2 days of medical certificate. My passenger also felt pain on his neck area, and he went to see a doctor. He gotten 3 days of medical certificate.

Particulars of the driver:
Tan Kok Wah, S7123303J
HP: 84535808



**SINGAPORE
POLICE FORCE**



T/20220829/2155

Police Station Of Origin:
Thomson NPP
25 Sin Ming Road #01-180 SINGAPORE
570025
Tel No: 1800-4529999

3 of 3


Report No. T/20220829/2155


CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature of Officer Recording The Report: E / SGT 2 LIM HWEE JIE, SAMUEL 
Signature Of Interpreter: Not applicable
Officer In Charge Of Case: TP / AEIT / SR STAFF SGT FAHKRUL RAZI BIN SUHAIME Contact No.: 65470000

Signature Of Informant: 
Date/Time: 29/08/2022 16:03
Classification Of Case:

NP168



鴻運昇旺(新)有限公司
PRESTIGE FORTUNE (S) PTE. LTD.
 18 SENOKO WAY SINGAPORE 759040. RCE Reg. No. 2011206547
 Ordering TEL: 67692017, 67601565 FAX: 60182922 HP: 63601633
 Accounts TEL: 63635565 (8 Lines) FAX: 63635522
 Website: www.prestigefortune.com

No. 1

26/8/22



Sompo Insurance Singapore Pte. Ltd.
 26 Raffles Place, #21-02
 Singapore Land Tower, Singapore 048625
 Tel: 6450 1155 | Fax: 6731 3702 | www.sompo.co.sg
 Call Page No: 673036605 | 6731 3702 Fax: 673032202

Certificate of Insurance

ROAD TRAFFIC ACT (CHAPTER 276) (REPUBLIC OF SINGAPORE)
 MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
 ROAD TRANSPORT ACT 1987 (MALAYSIA)
 ROAD TRANSPORT (AMENDMENT) ACT 2010 (MALAYSIA)
 MOTOR VEHICLES (THIRD-PARTY RISKS) RULES 1959 (MALAYSIA)

Certificate/Policy No. : D22MTPV01010570
 Insured : QUER CHEAW KWANG
 Motor Vehicle (Registration No.) : SD38831G
 Coverage : Comprehensive - Excess/Drive GOLD
 Policy Commencement Date : 22 JULY 2022 00:00
 Policy Expiry Date : 21 JULY 2023 23:59
 Maximum Liability (Section I) : Market value at time of loss
 Excess* : \$700 - Section I
 Voluntary Excess* : N/A
 Windscreen Excess* : \$5100.00 for each and every applicable claim.
 * Subject to GST wherever applicable

Persons or Classes of Persons entitled to drive*

1. The Insured.
2. Any other person who is driving on the Insured's order or with his permission.
3. In the event of the death of the Insured,
 - a. any member of the Insured's family, or a paid driver who has been driving the Motor Vehicle during the life of the Insured and permission to drive had not been withdrawn prior to the death of the Insured; and
 - b. any other person who has been given permission to drive the Motor Vehicle prior to the death and such permission had not been withdrawn by the Insured.

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. And provided further that the Motor Vehicle is registered under the Road Traffic Act (Chapter 276) and (a) registration under the Road Traffic Act (Chapter 276) has not been cancelled at the time of the accident, loss or damage.

Limitations As To Use

Use only for social, domestic and pleasure purpose and for the Insured's business. The Policy does not cover use for hire or reward, racing, pace-making, speed testing, reliability trial, the carriage of goods other than samples in connection with any trade or business or use for any purposes in connection with the Motor Trade.

ExcelDrive Workshops and Accident Reporting

It is a condition precedent to liability that the Insured shall call at the Company's Accident Reporting Center with the Motor Vehicle within 24 hours of the accident or by the next working day thereof.

All accident repairs to the Motor Vehicle must be carried out at ExcelDrive Workshops; otherwise the claim is not payable under the Policy. For ExcelDrive Prestige Plan, accident repairs to the Motor Vehicle can be carried out at any workshop other than ExcelDrive Workshops.

For the list of Accident Reporting Centres and ExcelDrive Workshops, please visit our website at www.sompo.co.sg or call our Emergency Hotline: (65) 6226 3323.

WE HEREBY CERTIFY that the policy to which this Certificate relates is issued in accordance with (1) the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act 1987 (Malaysia); and (2) the Policy terms, conditions and exceptions of the Private Car Policy ref MTP 30.

Sompo Insurance Singapore Pte. Ltd.

Quat J

Authorised Signatory

Date/Time of Issue : 21 JUNE 2022 13:36

IMPORTANT NOTICE

- a. Keep the Certificate in your Motor Vehicle.
- b. Under the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189), it shall be unlawful for any person to use or to allow any other person to use a Motor Vehicle without a valid policy of insurance under the Act.
- c. On the date of the Motor Vehicle or if for any reason the insurance is terminated during its currency, the Insured must surrender his Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a statutory declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189).
- d. This Policy will cease to be valid once the Motor Vehicle has been sold to another person. The Policy is not transferable to the new owner of the Motor Vehicle.

Intermediary Code & Name : 11K01500 & KCB INVESTMENTS PTE LTD (NEW AND) CI Code : 22A 4004X RPDUMHRAO

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S1218792J



Name
QUEK CHEAW KWANG

郭 昭 莚

Race
CHINESE


Date of birth
17-11-1955

Sex
男

Country of birth
SINGAPORE



REPUBLIC OF SINGAPORE DRIVING LICENCE



17 Nov 1955


07 Apr 2008

001590422G

4209570



NRIC No. S1218792J



Date of issue
07-04-2008

Address
APT BLK 228 PENDING ROAD
#06-237
SINGAPORE 670228

ABLE TO DRIVE VEHICLES IN THE FOLLOWING CLASSES

PASS DATE

Class 2B	Motorcycles \leq 200cc / Electric Motorcycles \leq 15kW	11 Feb 1983
Class 3	Ambulances / Motor cars \leq 3000kg with \leq 7 passengers, exclusive of the driver / motor tractors or vehicles \leq 2500kg	31 Dec 1975

S1218792J

S / No. 9000342797

Licence No: S1218792J

NP

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. **S9244268C**



Name

CLINTON CHEONG HAN HUI

鍾 漢 偉

Race

CHINESE

Date of birth

24-11-1992

Sex

M

Country of birth

SINGAPORE



4140699



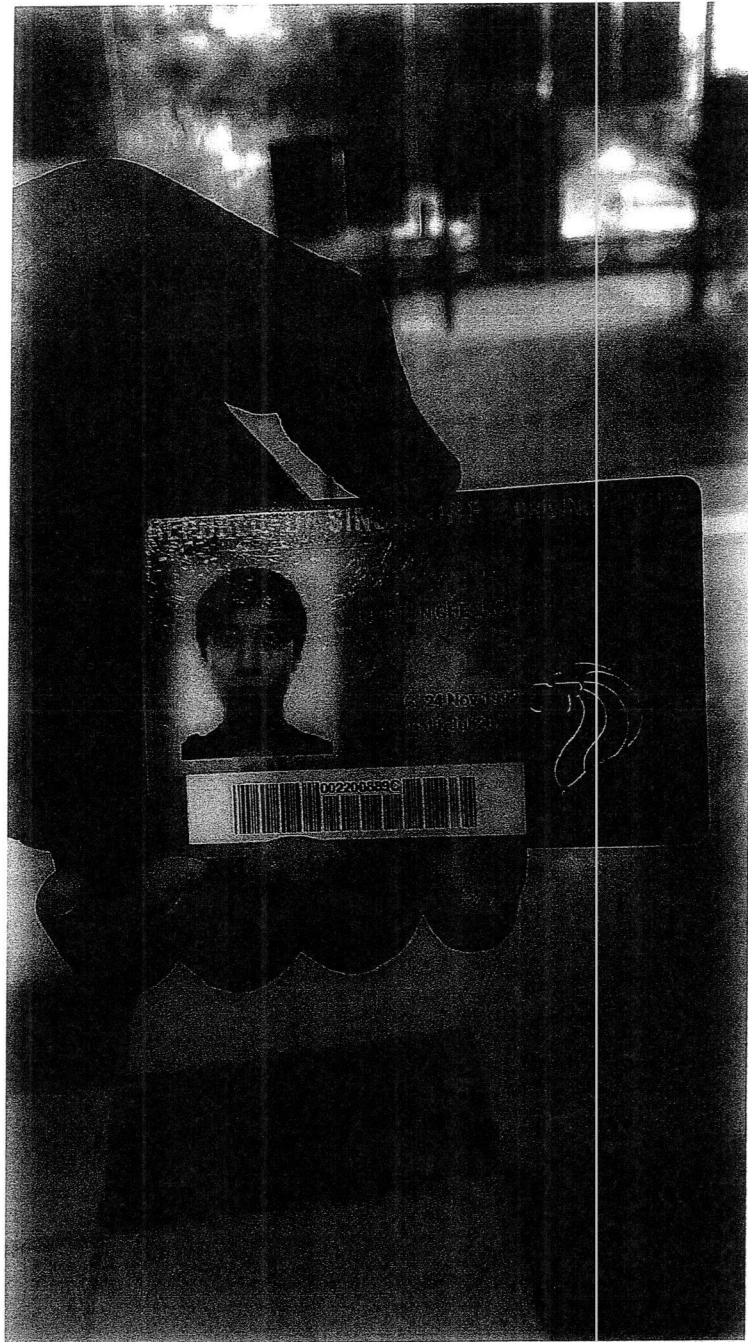
NRIC No. **S9244268C**

Date of issue

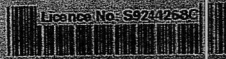
05-12-2007

Address

**APT BLK 812 YISHUN RING ROAD
#11-4163
SINGAPORE 760812**



Class 3 Motor Cars < 3000 kg with < 7 passengers, exclusive of the driver, and other motor vehicles < 2500 kg 11 Jul 2013



Licence No. S92442680

NP 472A

Thank You!

The insurance details of the vehicle you enquired can be found below. If you have entered a valid email address, a copy would have been sent to you.

Vehicle No.	Incident Date/Time	Insurance Company Name
PC3494H	28 Aug 2022 / 11:00:00	CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD



Kenneth
China

KANG

AUTO ENGINEERING PTE LTD

Sin Ming Auto City

160 Sin Ming Drive #02-16 Singapore 575722 Tel: 6556 0103 (Main Line) Fax: 6556 1015

Email: kangauto@singnet.com.sg



Not Notified
11 Pm @ 7000h
Accident After Rain

M/S QUEK CHEAW KWANG
BLK 228 PENDING ROAD
#06-237
SINGAPORE 670228

POLICY NO : THIRD PARTY CLAIMS
OUR REF : TP22/08-1169
VEHICLE NO : SDS6883G
MAKE/MODEL : Toy. Lexus RX200T
DATE OF ACCIDENT : 28-Aug-22

1	PC	TAILGATE GLASS MOULDING		S\$	<i>Me</i>	135.00	✓
1	PC	TAILGATE			<i>By</i>	1856.50	✓
1	PC	TAILGATE LOCK	<i>322.40</i>		<i>Me</i>	485.00	✓
1	PC	TAILGATE LOCK SENSOR			<i>Sm</i>	355.00	X
1	PC	TAILGATE HINGE			<i>Me</i>	223.00	X
1	PC	TAILGATE 'LEXUS' LOGO			<i>Me</i>	55.00	✓
1	PC	TAILGATE 'LEXUS' EMBLEM			<i>Me</i>	65.00	✓
1	PC	TAILGATE 'RX200t) BADGE			<i>Me</i>	48.00	✓
2	PCS	TAILGATE LAMPS	<i>o/s mgmt</i>	680 EA	<i>N/S Sm</i>	1360.00	X
1	PC	REAR BUMPER	<i>1155.30</i>		<i>Accident</i>	1526.00	✓
1	PC	REAR BUMPER REINFORCEMENT			<i>By</i>	486.00	✓
1	PC	REAR BUMPER SPONGE	<i>147.80</i>		<i>CMT</i>	221.00	✓
1	SET	REAR BUMPER CLIPS			<i>Me</i>	75.00	✓
2	PCS	REAR BUMPER SIDE RETAINER	36.20	EA	<i>Sm</i>	72.40	X
2	PCS	REAR BUMPER BRACKETS	135.00	EA	<i>o/s m/s</i>	270.00	X
1	PC	REAR END PANEL			<i>By</i>	814.00	✓
1	PC	REAR END PANEL TOP GARNISH			<i>Sm</i>	344.00	X
1	PC	REAR UNDER COVER			<i>By</i>	562.30	✓
1	PC	REAR UNDER COVER CLIPS			<i>Me</i>	128.00	✓
2	PCS	REAR EXHUAUST COVER - CHROME	115.20	EA	<i>By</i>	230.40	✓
						9,311.60	
						LESS 25%	2,327.90
						6,983.70	

Rear exhaust pipe By 1865.40 ✓

1	SET	REVERSE SENSOR		S\$	<i>Shon</i>	400.00	S'NETT 25000
1	SET	CAMERA			<i>Me</i>	300.00	X
2	PCS	REAR NUMBER PLATE LAMPS			<i>Sm</i>	120.00	X
1	PC	REAR NUMBER PLATE			<i>Me</i>	60.00	X

Specialised in :

• Motor Insurance Claims • Repairs all Types of Motor Cars • Vehicle Inspection Services • Car Rental • Sourcing of Motor Insurance Premium

KANG

AUTO ENGINEERING PTE LTD

Sin Ming Auto City



160 Sin Ming Drive #02-16 Singapore 575722 Tel: 6556 0103 (Main Line) Fax: 6556 1015
Email: kangauto@singnet.com.sg

M/S QUEK CHEAW KWANG
BLK 228 PENDING ROAD
#06-237
SINGAPORE 670228

POLICY NO : THIRD PARTY CLAIMS
OUR REF : TP22/08-1169
VEHICLE NO : SDS6883G
MAKE/MODEL : Toy. Lexus RX200T
DATE OF ACCIDENT : 28-Aug-22

TO CHECK WIRING	S\$	30.00	201
TO REMOVE & REFIX TAILGATE		200.00	1201
TO APPLY RUST PROOFING ON REPLACED/REPAIRED PANELS		160.00	601
TO PUTTY AND SPRAY PAINT CHARGES		1,500.00	8001
LABOUR CHARGE		1,350.00	9001

S\$ 11,103.70

11,502.75

SGD ELEVEN THOUSAND ONE HUNDRED THREE AND CENTS SEVENTY ONLY.

YOUS FAITHFULLY

KANG AUTO ENGINEERING PTE LTD

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer
Signature: _____
Date: _____

Specialised in :

• Motor Insurance Claims • Repairs all Types of Motor Cars • Vehicle Inspection Services • Car Rental • Sourcing of Motor Insurance Premium