

CATHERINE LIM LLC

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

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

Our Ref: CL/220928/T/KM.sg

06 October 2022

India International Insurance Pte Ltd
64 Cecil Street #04-05
IOB Building
Singapore 049711
Attn: Motor Claims Dept

WITHOUT PREJUDICE

(to the personal injury claim)

BY EMAIL

Dear Sir

ACCIDENT INVOLVING FU 1111A / GBK 8763Y ON 10.09.2022 AT NEAR BLK 701 WOODLANDS DRIVE 40

We act for FONG KENG SOON, the owner of motor vehicle No. FU 1111A, 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. GBK 8763Y.

We quantify our client's claim as follows:-

1. Cost of Repairs	\$ 4,800.00
2. Loss of use (7 days x \$40)	\$ 280.00
3. Survey fee	\$ 580.00
4. LTA search/GIA report fee	\$ 39.00
5. Incidentals, transport & photocopying etc	\$ 53.50
6. Cost contribution	\$ 749.00

	\$ 6,501.50

We enclose herewith photocopies of our client's accident report, LTA/GIA search, repair 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 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 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	12/09/2022 14:58 (SGT)
Reported by	Both
Date of Accident	10/09/2022 14:00 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	NEAR BLK 701 WOODLANDS DR 40
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	FU1111A
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	FONG KENG SOON
NRIC No	S7131546J
Email Address	fongtaxi@gmail.com
Mobile Phone No	(Phone) +65-92719479
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Yamaha
Model	NMAX 155 ABS CVT
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	Motorcycle
Transmission	Manual
CC	155

INSURANCE COMPANY

Name of Insurance Company	EQ Insurance Company Ltd
Policy Number / Cover Note Number	DMMCHQ22-000079

DRIVER

Name of Driver	FONG KENG SOON
NRIC No	S7131546J
Date Of Birth	06/09/1971
Occupation	Indoor

Date Of Driving Pass	10/03/1989
Driving experience	33 YEARS AND 6 MONTHS
Gender	Male
Mobile Number	(Phone) +65-92719479
Alt. Phone Number	-
Email Address	fongtaxi@gmail.com
Address	BLK 210 YISHUN ST 21 #07-41
Address complement	-
Postcode	760210
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	Hit and run / Vandalism / Damaged whilst parked
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)	0
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

REFER SKETCH ATTACHED

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	GBK8763Y
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
Name of Driver	MUHAMMAD NASYARUDDIN
NRIC No	S9308020C

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

VEH NO. FU1111A
INSURER EQ
DATE OF ACC 10/9/22 @ 12pm

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 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/small 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 be permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes, and

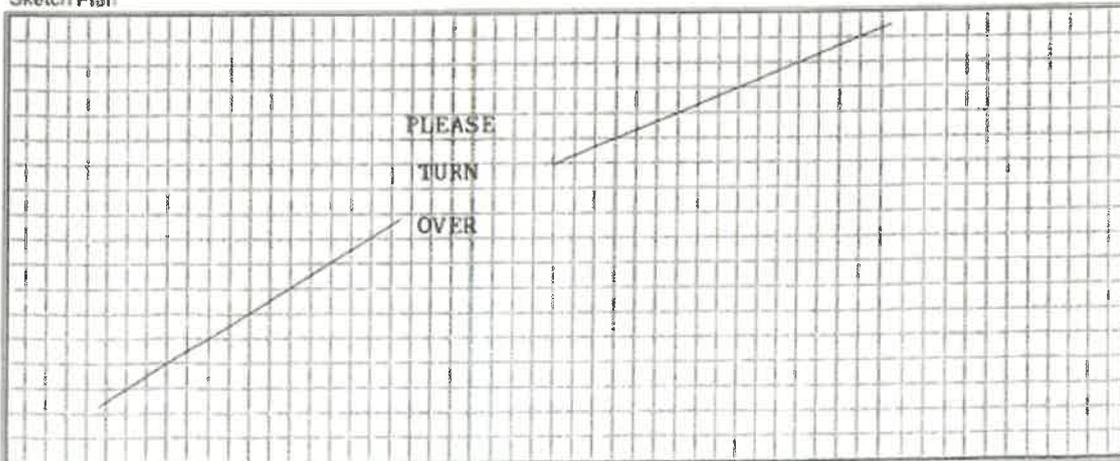
(c) my Personal Information may be disclosed by any of the Insurers and/or GIA to their third-party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.


Policyholder's Signature / Date & Time

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

 12/9/22
Witnessed by Reporting Centre Personnel (Name as in NRIC/ID card) *Sofia* (YS)

Sketch Plan



Describe Circumstance of the Accident

NOTE PLEASE TAKE NOTE THAT YOUR INSURER HAVE 14DAYS TIME FRAME for you to submit OWN DAMAGE Claim under your Own Comprehensive policy. Pls check your policy for more information.

Claim Own Policy Claim Third party Reporting Only

Claim TP at other workshop (_____)

Sketch Plan

Near Bk 701
Woodlands Dr 40

A = FU 1111 A
B = GBK 8763 Y
Muhammad Nasyaruddin
SQ 308020 C

Date = 10/9/22 Time = 2pm Ins: EG

my bike was parked stationary at the service rd near BK 701 woodlands Dr 40. I was not at my bike as I was delivering order. When I got back to my bike, I realized that my bike had fallen on the ground. Driver of m/van (B) admitted that he had accidentally colluded onto my parked bike.

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

 12/9/22
Witnessed by Reporting Centre Personnel (Name as in NRIC/ID card): Efecta (YS)
2





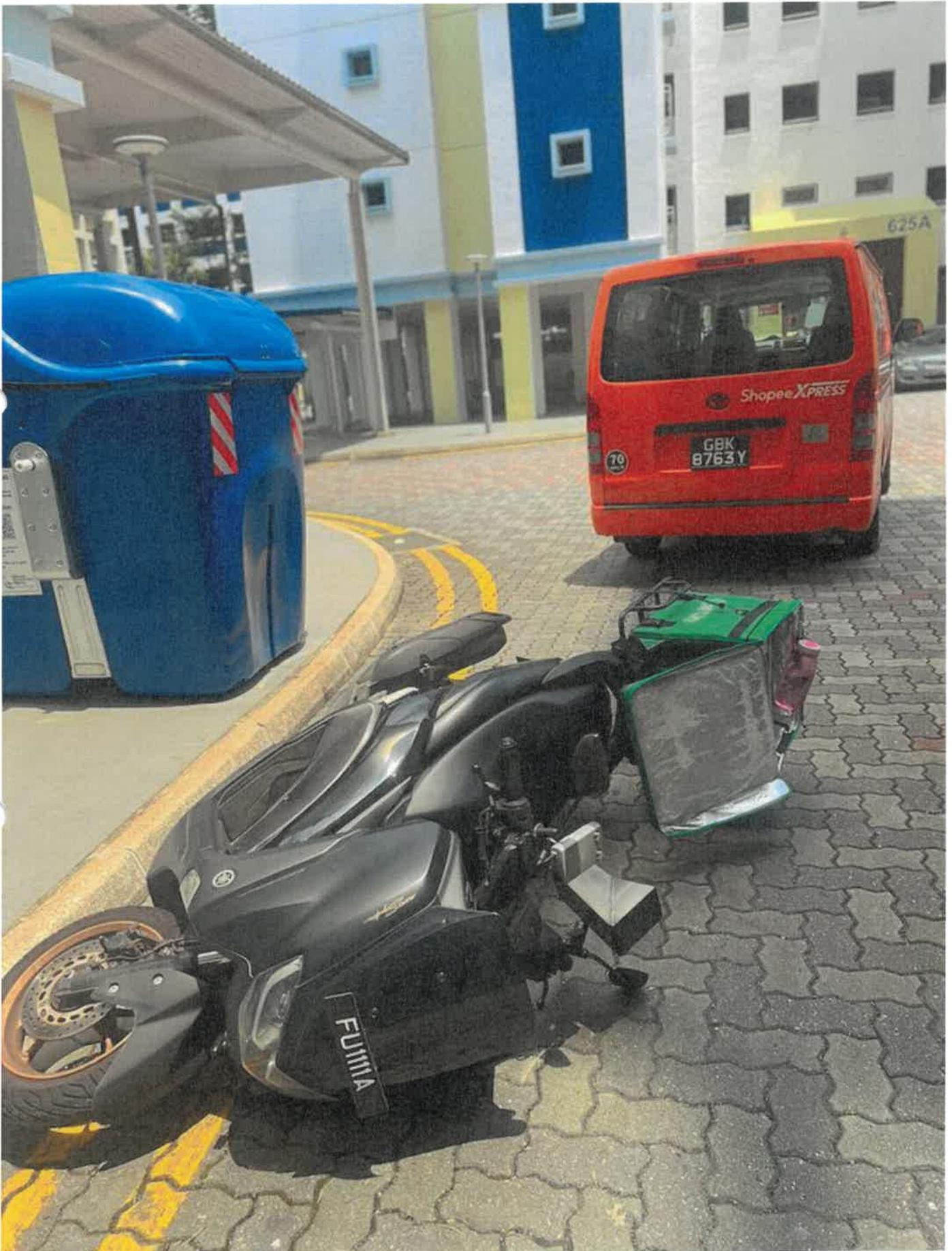












REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number: S7131546J

Name:

FONG KENG SOON

Birth Date: 06 Sep 1971

Issue Date: 10 May 2004



REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S7131546J



Name

FONG KENG SOON

洪 庚 順

Race

CHINESE

Date of birth

06-09-1971

Sex

M

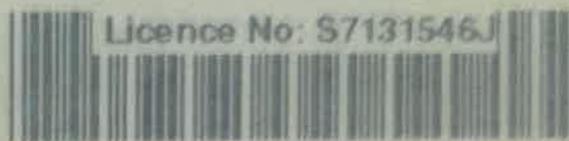
Country of birth

SINGAPORE



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

		PASS DATE
Class 2B	Motorcycles not exceeding 200 cc	10 Mar 1989
Class 3	Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms	26 Apr 1996



NP 428A

4910021



NRIC No. S7131546J

Date of issue
14-11-2012

Address
APT BLK 210 YISHUN STREET 21
#07-41
SINGAPORE 760210

Enquire Vehicle's Insurance Particulars

Enquire Vehicle's Insurance Particulars (As At 10 Sep 2022 / 14:00:00)

Vehicle Insurance Details ^

Vehicle No.:

GBK8763Y

Make Description/Model:

TOYOTA / HIACE VAN TURBO 5DR MT

Insurance Company Name:

INDIA INT'L INS PTE LTD

Business Transaction Reference No.:

20220912153401918793

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

Save as PDF

OK →

Print

KM Plus Service Pte Ltd

61 Woodlands Industrial Park E9
#01-14 E9 Premium, Singapore 757047

28 September 2022

Accident Date : 10 September 2022

Vehicle No : FU 1111 A
Make / Model : Yamaha Nmax 155

Owner : Fong Keng Soon
Address : C/o: KM Plus Service Pte Ltd
61 Woodlands Industrial Park E9
#01-14 E9 Premium, Singapore 757047

Description	Amount (SGD\$)
Lump Sum Repair as per recommendation	\$ 4,800.00
TOTAL	\$ 4,800.00

CL APPRAISER PTE LTD

24 Penshurst Place, Singapore 556440
Email: clappraiser@yahoo.com Hp: 9068 8689 Fax: 6452 9783
Reg No: 201000228E

INVOICE

Fong Keng Soon
C/o: KM Plus Service Pte Ltd
61 Woodlands Industrial Park E9
#01-14 E9 Premium, Singapore 757047

Invoice No. : CL/220491
Ref No. : KM/09/2201/TP
Date : 28 September 2022

DESCRIPTION	AMOUNT
OUR SERVICE FEE CHARGES:	
<ul style="list-style-type: none">SURVEY INSPECTION FOR VEHICLE NO. <u>FU 1111 A</u>RESURVEY INSPECTIONDIGITAL PHOTOGRAPHS SERVICES <i>(INCLUSIVE OF STORAGE AND SUBMISSION OF DIGITAL PHOTOGRAPHS)</i>TRANSPORTATION	
GRAND TOTAL	S\$ 580.00

E & O. E

All cheque payment should be "Crossed" and made payable to " **C L APPRAISER PTE LTD** "

We shall be grateful if you could forward our payment at your early convenience.



CL Appraiser Pte Ltd

LCL APPRAISER PTE LTD

24 Penshurst Place, Singapore 556440

Email: clappraiser@yahoo.com Hp: 9068 8689 Fax: 6452 9783

Reg No: 201000228E

VEHICLE INSPECTION REPORT

To: Fong Keng Soon
C/o: KM Plus Service Pte Ltd
61 Woodlands Industrial Park E9
#01-14 E9 Premium, Singapore 757047

Date : 28 September 2022
Our ref : KM/09/2201/TP

Accident Date : 10 September 2022
Inspection Date : 13 September 2022
Repairer Name : KM Plus Service Pte Ltd
61 Woodlands Industrial Park E9
#01-14 E9 Premium, Singapore 757047

Type of Survey : Third Party

PARTICULARS OF VEHICLE

Registration No	: FU 1111 A	Year / Capacity	: 2021 / 155 cc
Make / Model	: Yamaha Nmax 155	Colour	: Black
Chassis No	: MH3SG5680MK086264	Mileage	: 46605
Engine No	: G3L8E0606190		

CONDITION OF TYRES

	Make	Size	Thread Balance	Rim
Front	: IRC	110/80 -13	5 mm	Sport
Rear	: IRC	130/70 -13	5 mm	Sport

GENERAL DESCRIPTION OF DAMAGE VEHICLE

The impact damages sustained on the vehicle at the time of inspection is on the rear and n/s portion.
(Details refer to the photographs attached)

Enclosed number of photographs: 100 copies

REMARKS

This inspection was conducted entirely on a "**WITHOUT PREJUDICE**" basis and we have not given authorization and instruction to the repairer to proceed with the repair.

RECOMMENDATIONS

We have thoroughly inspected each and every item on the estimate against the physical damage found on the vehicle and we have listed the breakdown of our finding and our recommendation.

The repairer has agreed to undertake the job at a **Lump Sum of \$4,800.00** on a contractual basis.

Under normal circumstances, the repair period would be about 7 (Seven) working days.

Vehicle Registration No.: FU 1111 A

Our Ref No.:

KM/09/2201/TP

Qty	Description	Conditions	Repairer's Estimate	Revised Amount
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SPARE PARTS - LIST ITEMS

1	Side fork tube assy	Repair	\$ 980.00	
1	Fork under bracket	Intact	\$ 190.00	
1	Front sport rim	Damage	\$ 650.00	\$ 650.00
1	Headlamp	Damage	\$ 800.00	\$ 800.00
1	N/s side mirror	Damage	\$ 120.00	\$ 120.00
1	Handle bar	Damage	\$ 180.00	\$ 180.00
1	N/s handle bar balancer	Damage	\$ 60.00	\$ 60.00
1	Clutch lever	Damage	\$ 58.00	\$ 58.00
1	Lower belly panel	Damage	\$ 250.00	\$ 250.00
1	Rear passenger handle set	Damage	\$ 190.00	\$ 190.00
1	Rear taillamp	Damage	\$ 285.00	\$ 285.00
1	Engine cover	Damage	\$ 350.00	\$ 350.00
1	Air filter box cover	Damage	\$ 220.00	\$ 220.00
1	Main stand	Damage	\$ 145.00	\$ 145.00
1	Side stand	Damage	\$ 95.00	\$ 95.00
1	Rear fender	Damage	\$ 148.00	\$ 148.00
1	Horn	Damage	\$ 158.00	\$ 158.00
1	Fairing cover (1 set)	Damage	\$ 1,350.00	\$ 1,350.00
			\$ 6,229.00	\$ 5,059.00
		<i>Less 10%</i>	<i>\$ 622.90</i>	<i>\$ 505.90</i>
	Total Cost - List Items		\$ 5,606.10	\$ 4,553.10

SPECIAL NETT ITEMS

1	Rear number plate	Damage	\$ 18.00	\$ 18.00
1	Rear box bracket	Damage	\$ 250.00	\$ 250.00
1	Steering cone (1 set)	Necessary	\$ 120.00	\$ 120.00
1	Rear camera	Damage	\$ 450.00	\$ 450.00
	Total Cost - Special Nett items		\$ 838.00	\$ 838.00

Total cost of parts

\$ 6,444.10 \$ 5,391.10

Vehicle Registration No.: FU 1111 A

Our Ref No.: KM/09/2201/TP

S/No	Description	Repairer's Estimate	Revised Amount
Total cost of parts c/f		\$ 6,444.10	\$ 5,391.10
<u>LABOUR</u>			
1	To provide towing service.	\$ 50.00	\$ 50.00
2	To remove, refit and straighten front fork tubes.	\$ 180.00	\$ 160.00
3	To check electrical system, wire harness and focus headlamp.	\$ 80.00	\$ 50.00
4	To provide labour charges, workmanship to dismantle above damaged parts ; re-align body structure and damaged consistent to the accident.	\$ 480.00	\$ 400.00
GRAND TOTAL		\$ 7,234.10	\$ 6,051.10

Vehicle Registration No.: FU 1111 A

Our Ref No.: KM/09/2201/TP

The repairer has agreed to undertake the repair under a Lump Sum Basis. We have further adjusted the amount to a **Lump Sum Repair Contract of : \$ 4,800.00**

By accepting to carry out the repairs on a contract lump sum basis, the repairer has the discretion to replace the damaged parts with used, reconditioned or new parts, or to repair it to a roadworthy condition.

Note: The revised estimate was made from a visual inspection. Should there be any discrepancy or unseen damage / item in this survey, kindly notified the company within seven (7) from the date hereof. Otherwise, the revised amount shall be deemed to be void.

Disclaimer

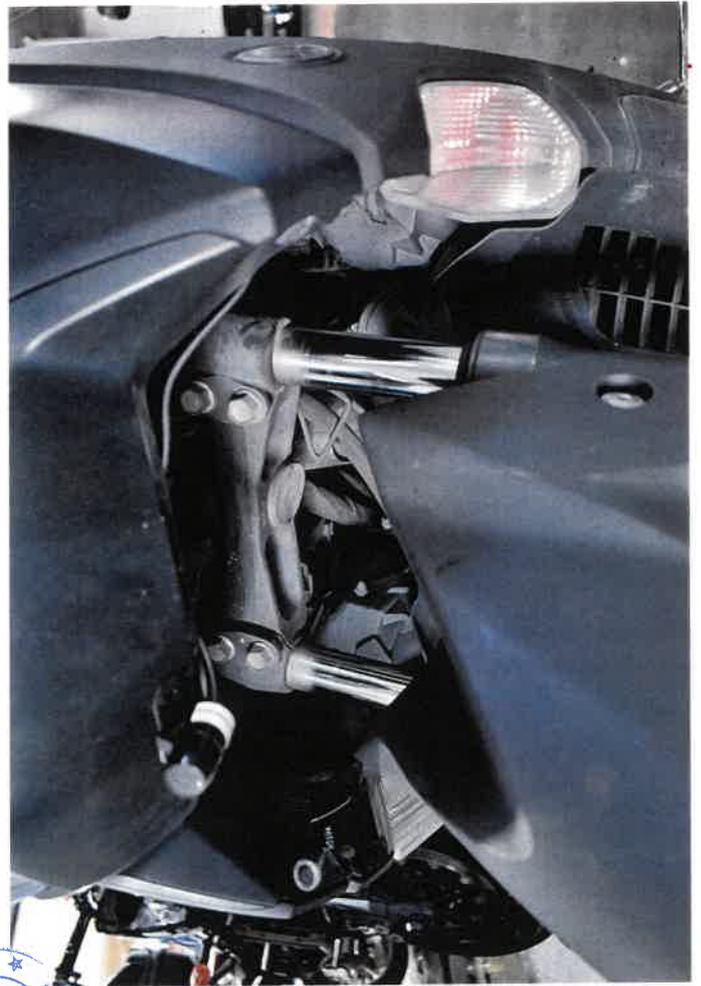
The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in. The rates and assessment of damages must not be used in any circumstances for comparison with other vehicle and/or other accident in other legal proceedings.

C L APPRAISER PTE LTD

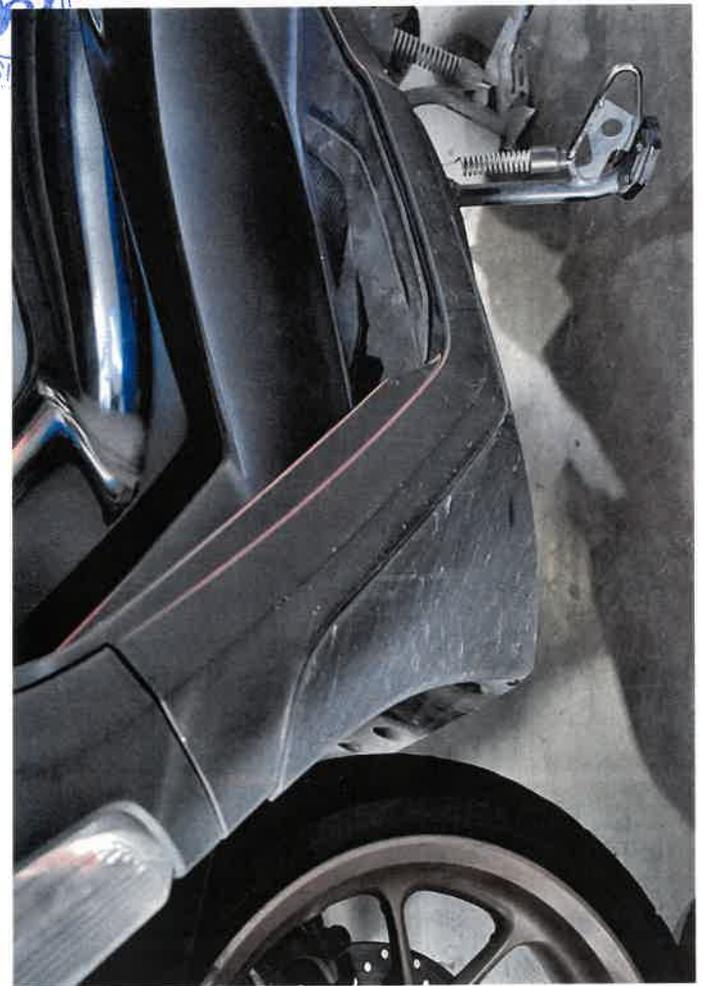


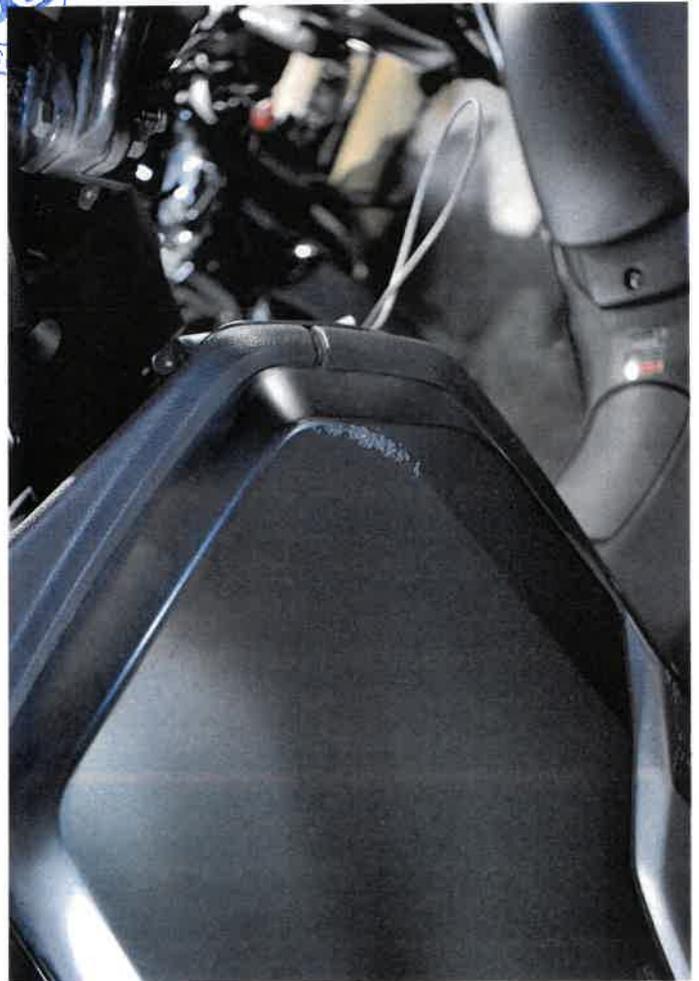
Cheong K. H
Automotive Appraiser

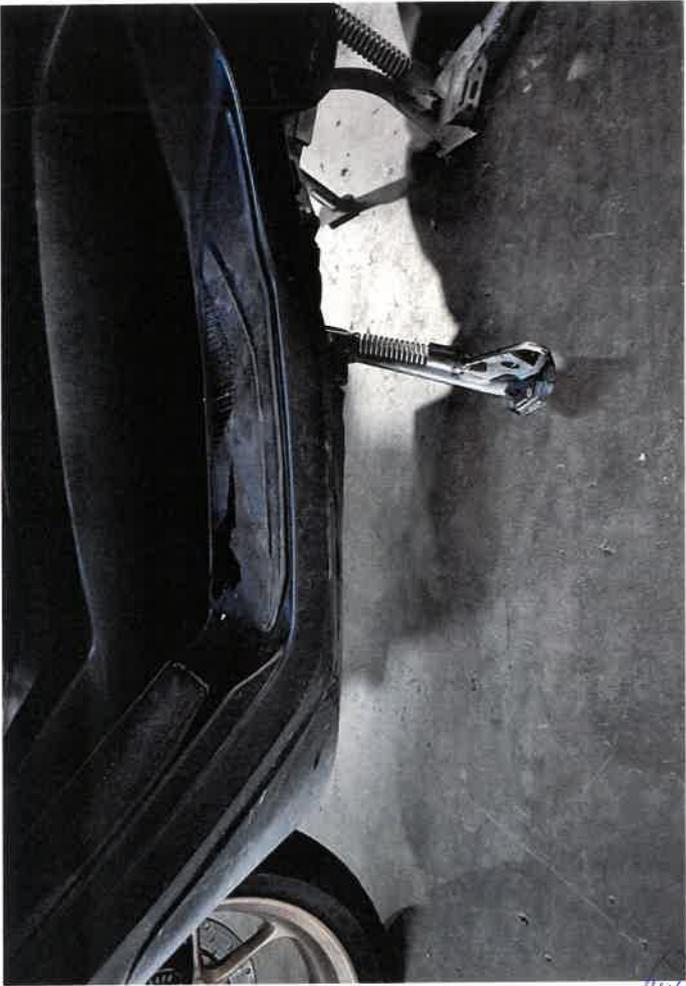




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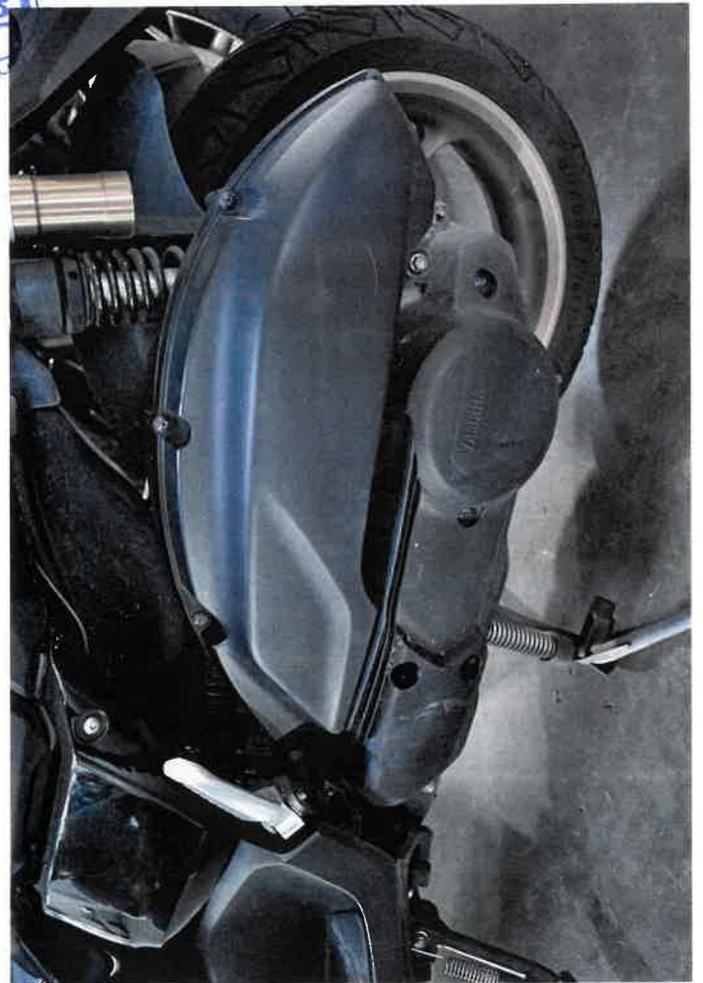
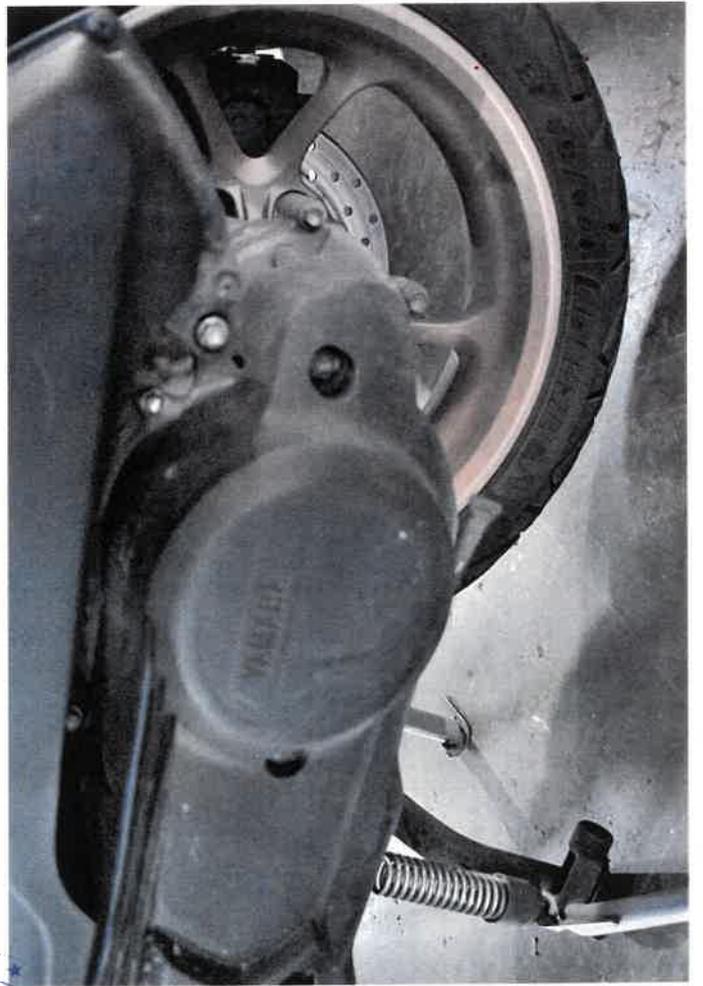




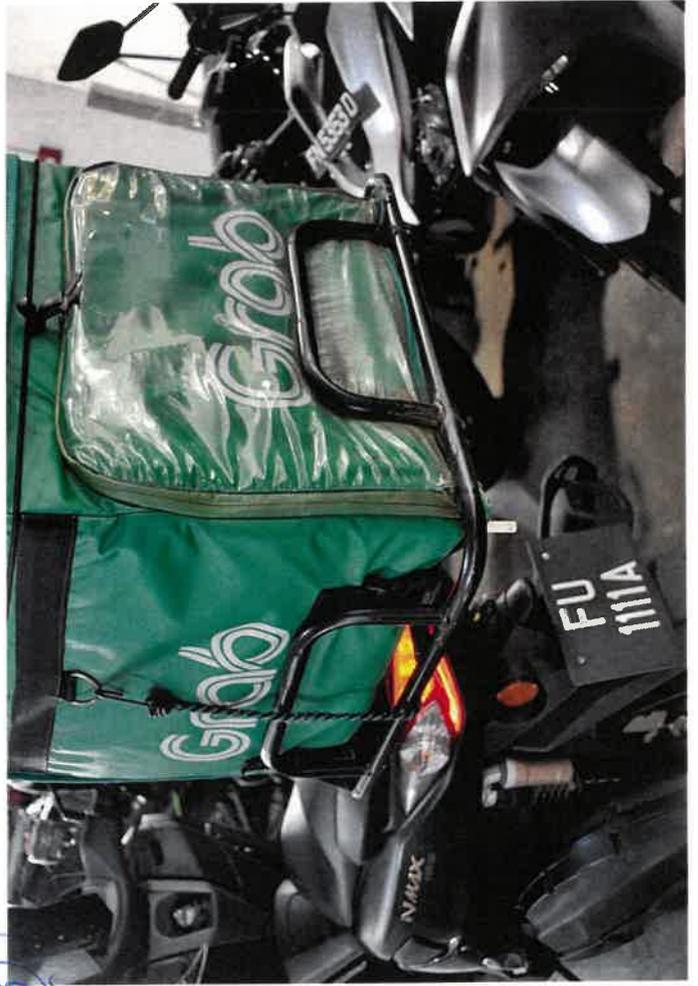


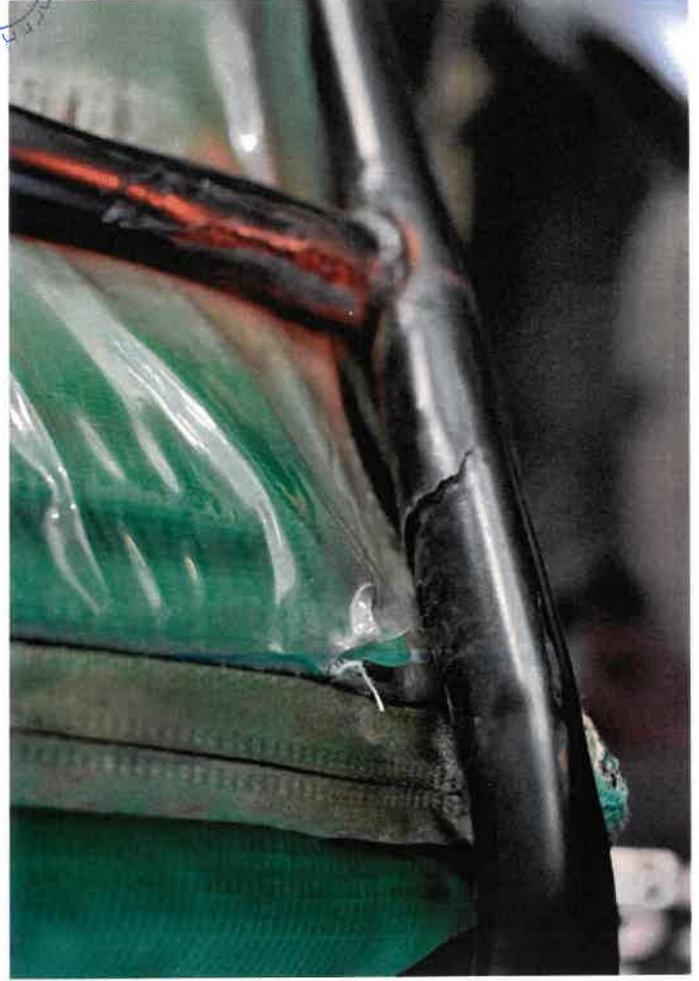
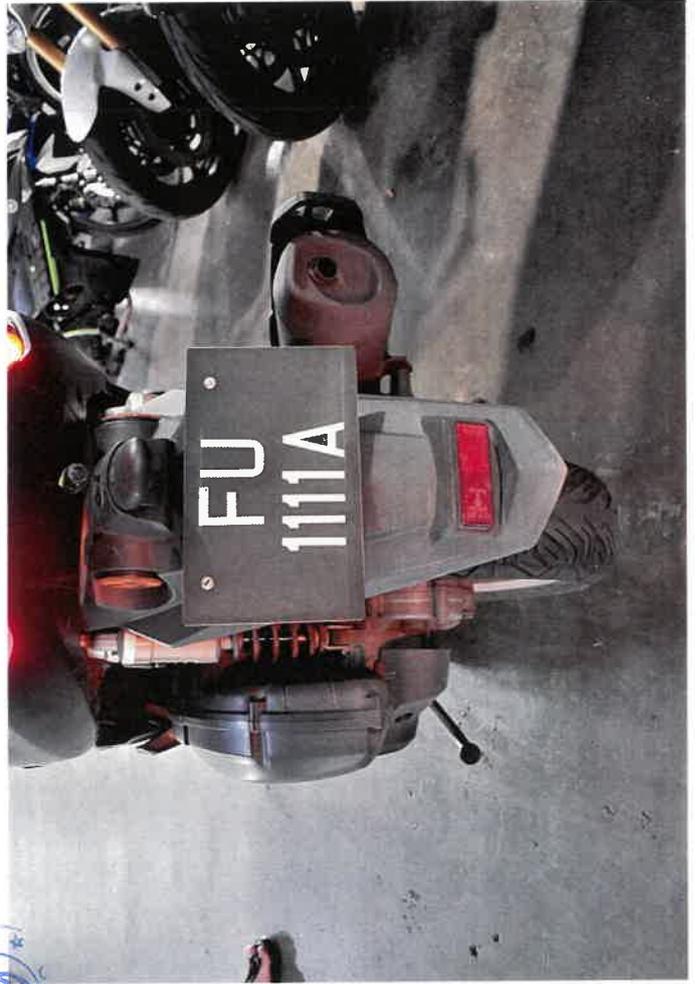
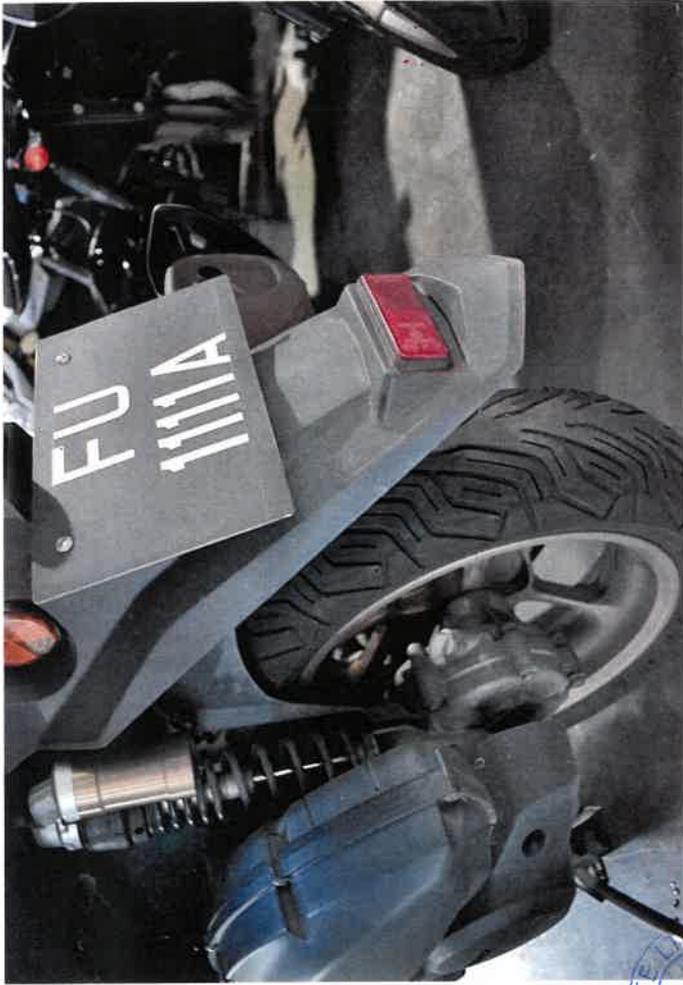


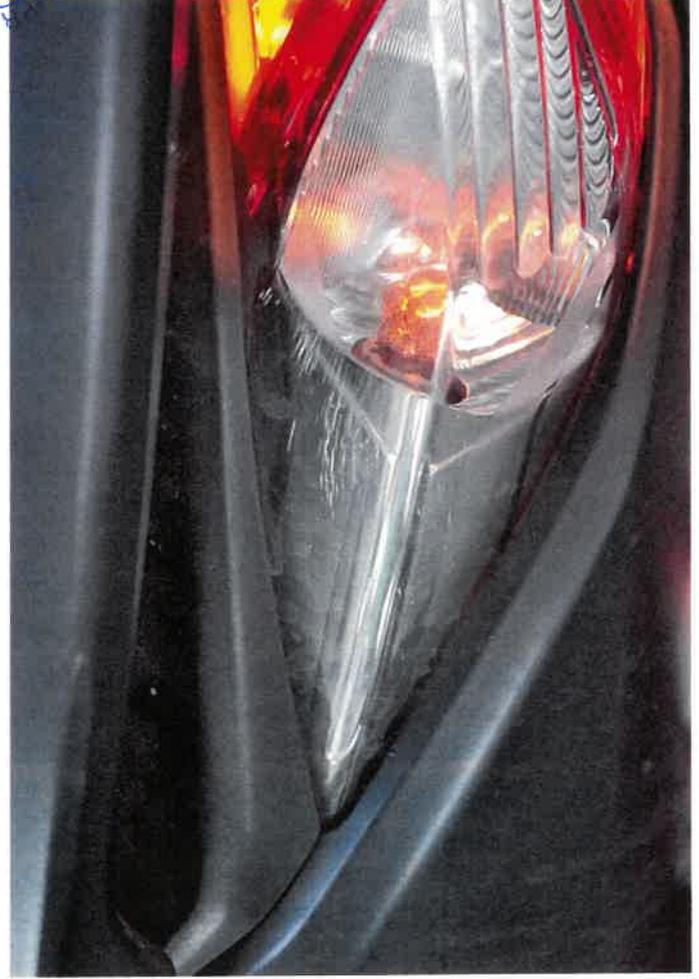
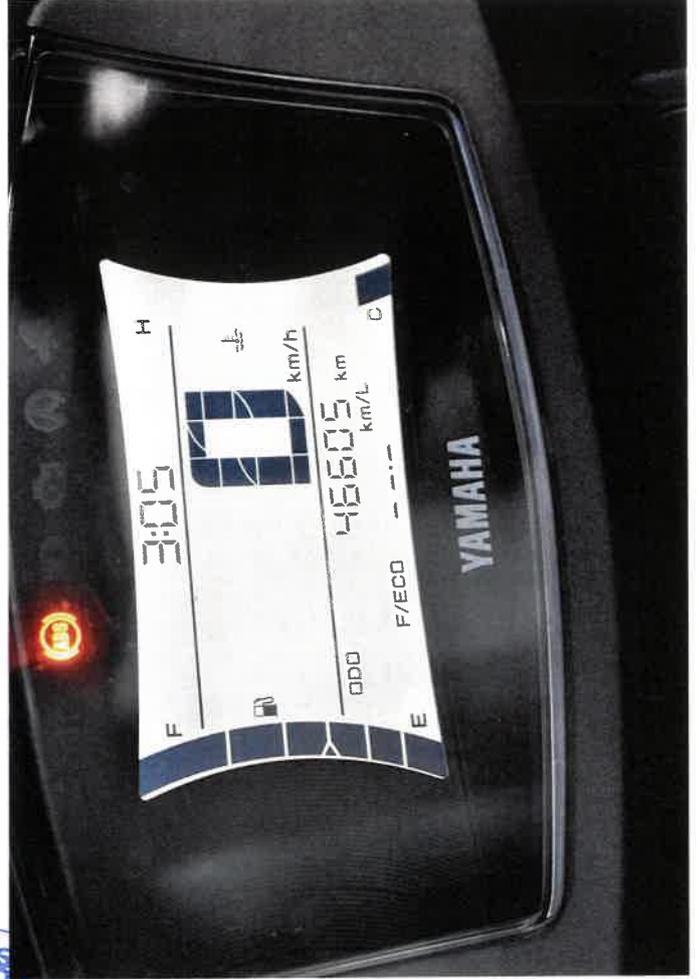
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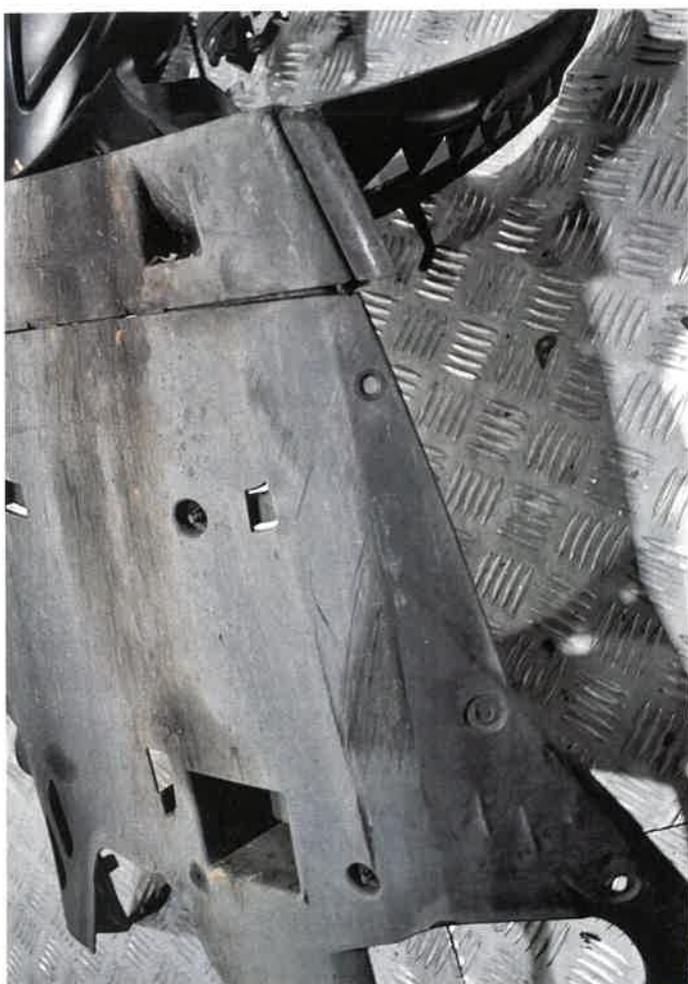


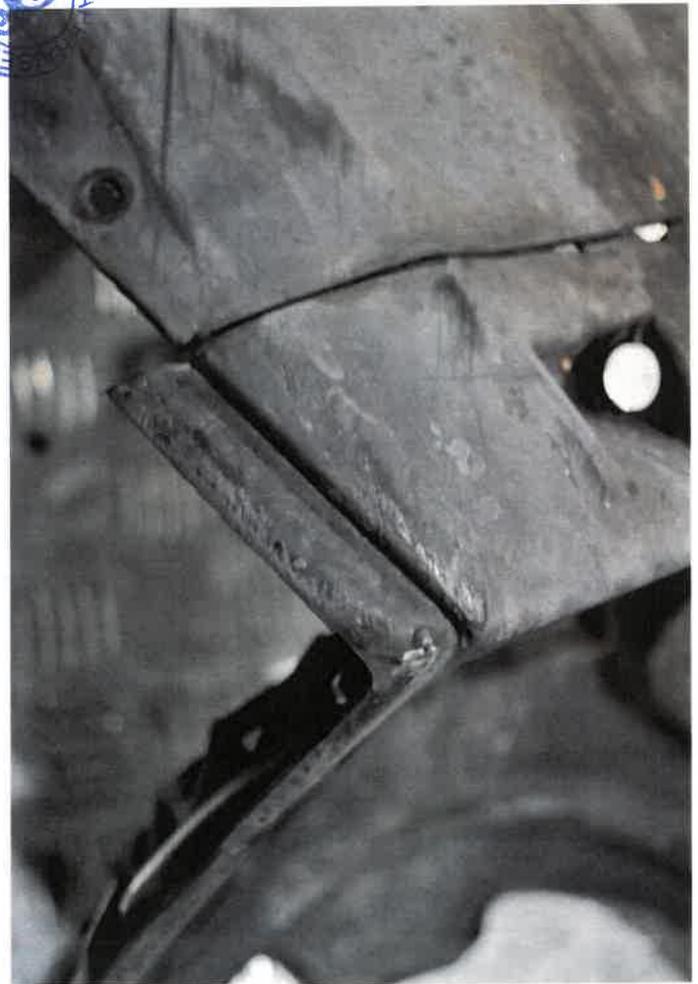
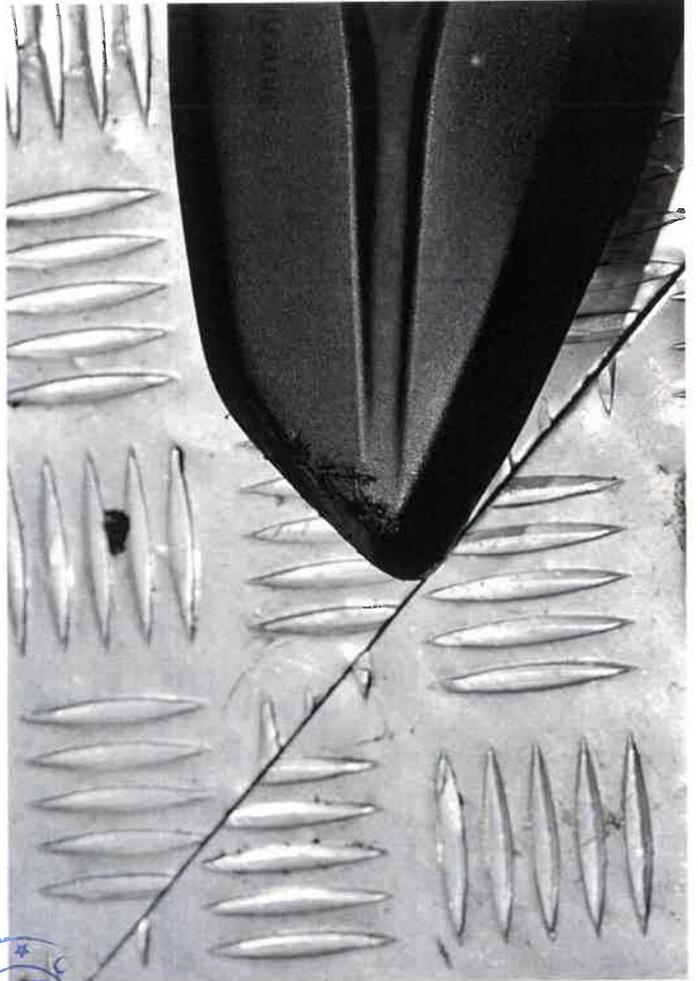
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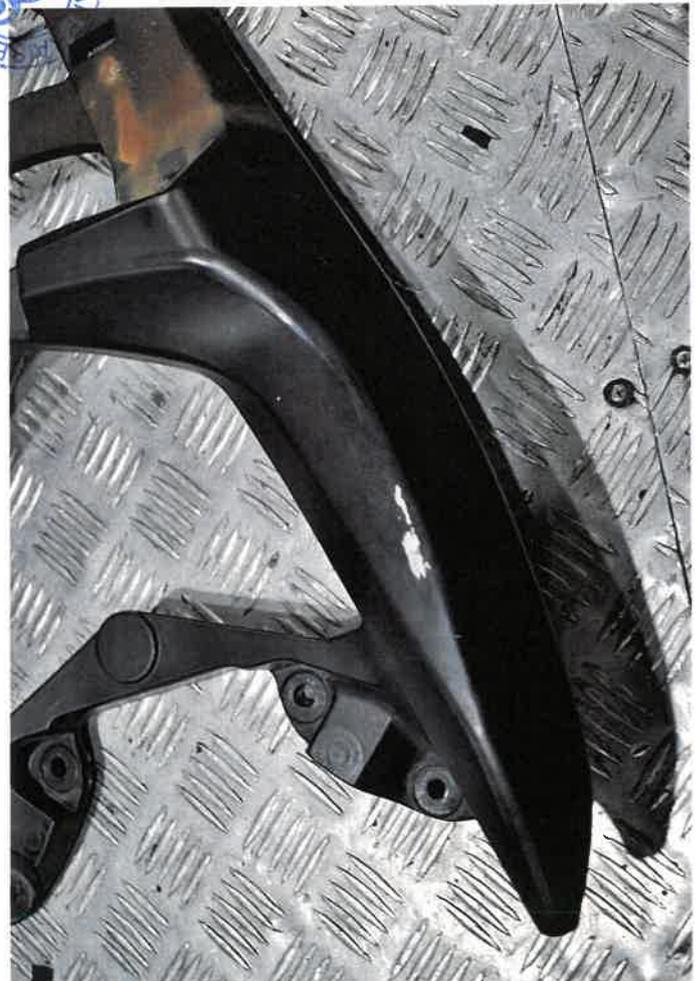
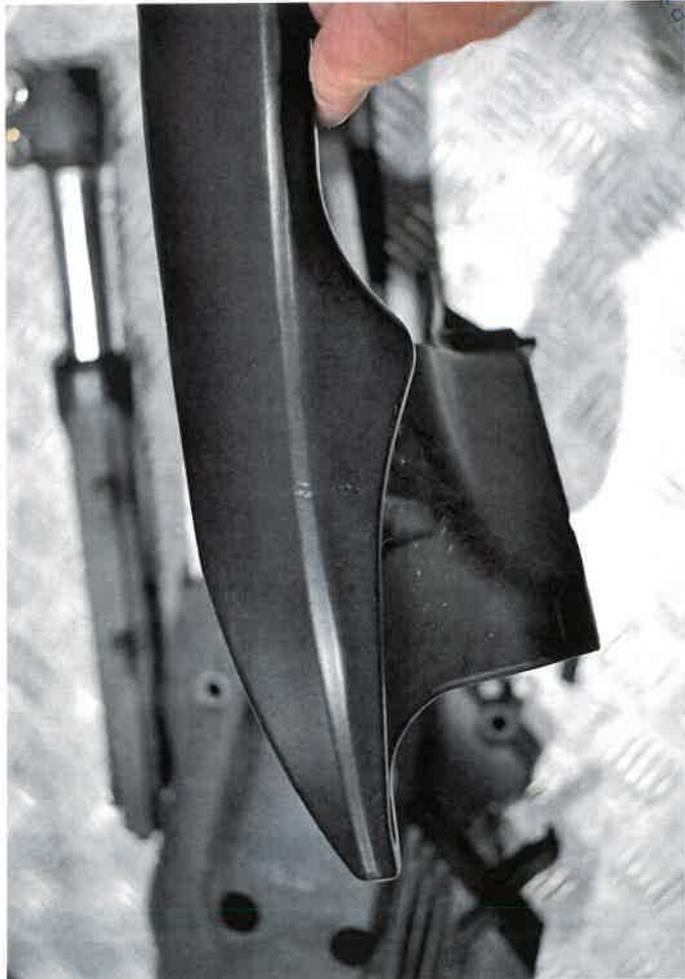




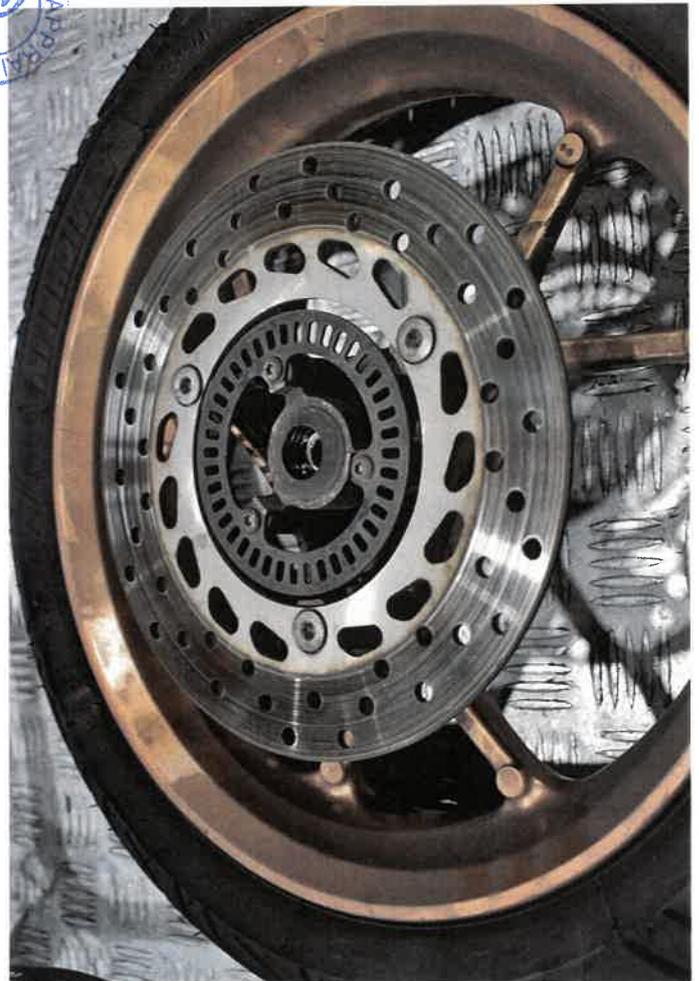
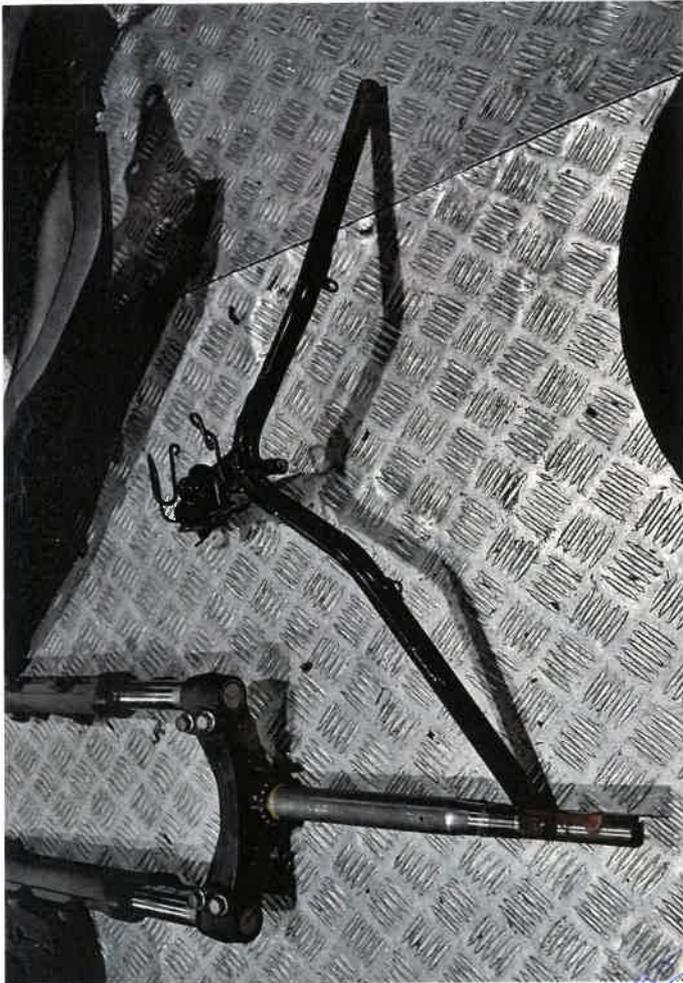


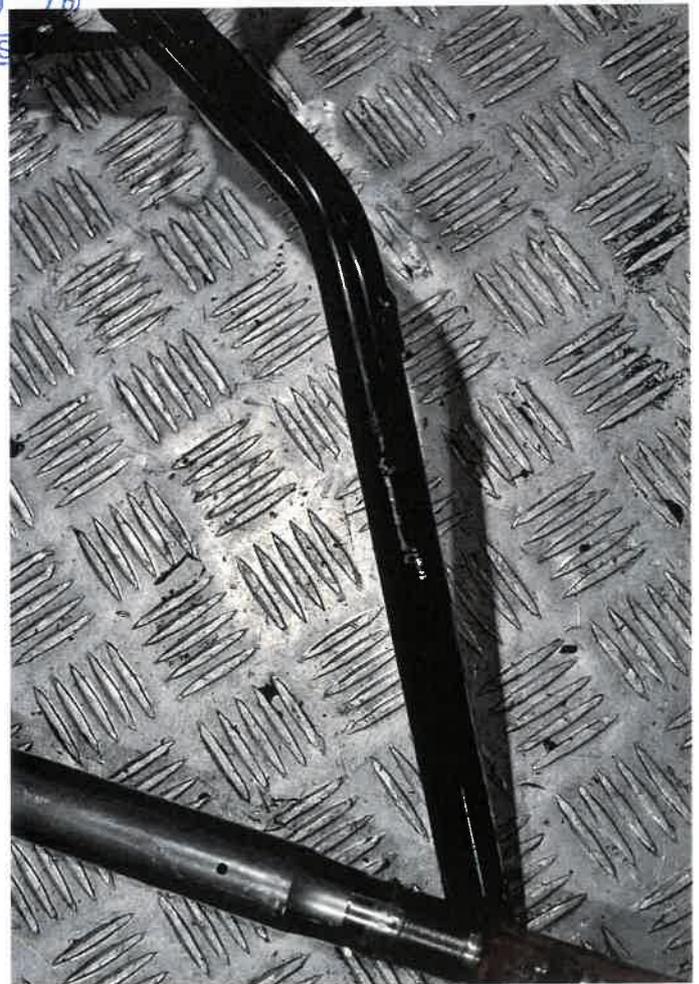




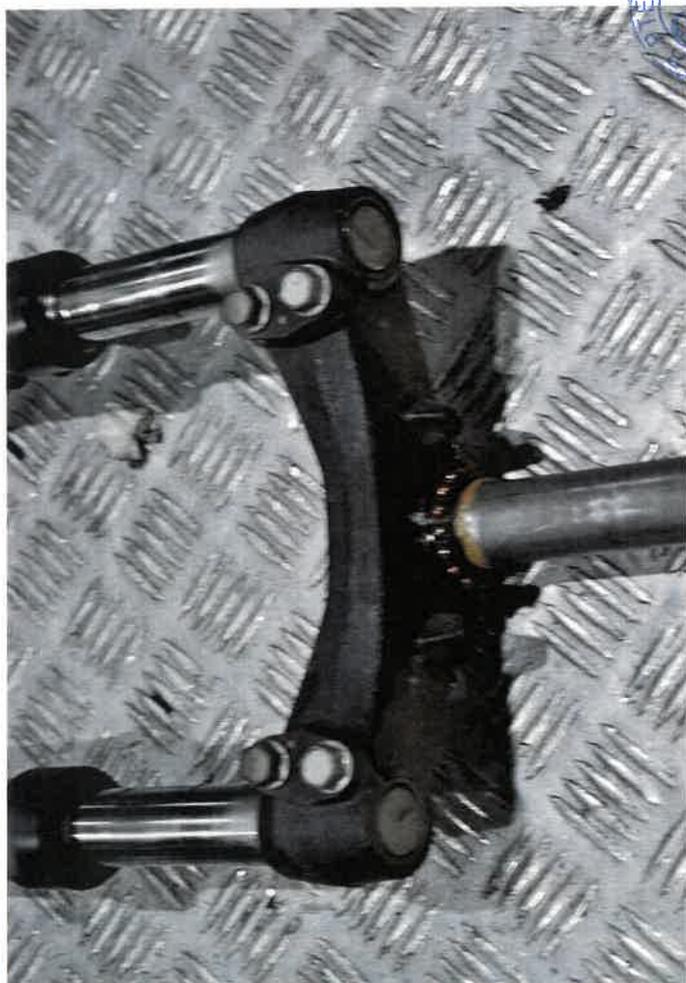


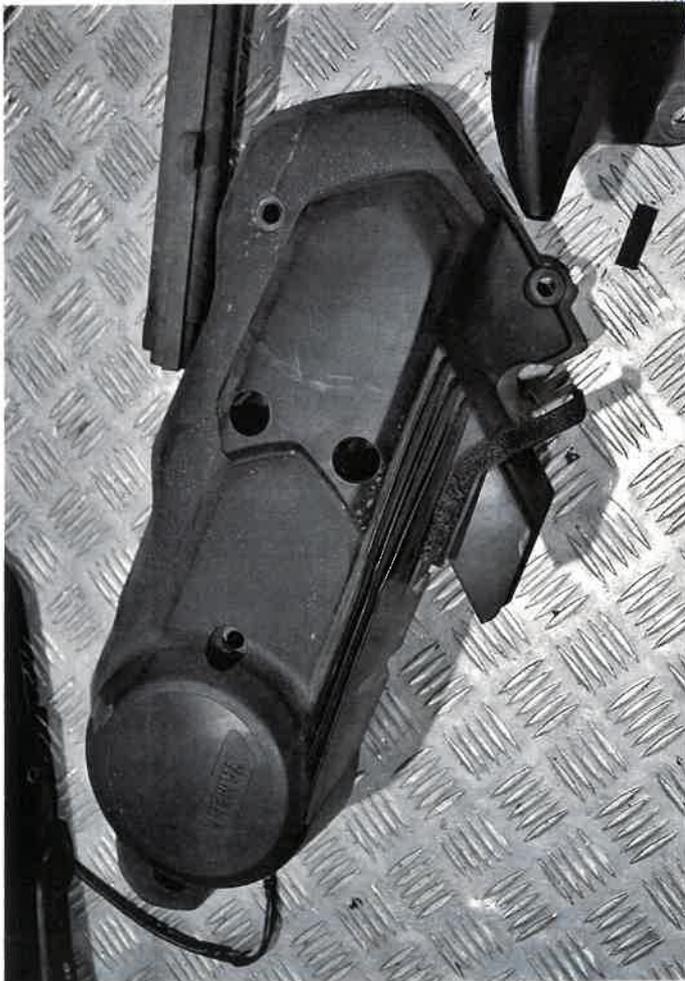






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SE
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APPRASER
DICK & TID
C





