

GURDEEP SINGH SEKHON
CHIA KOK SENG
REY FOO JONG HAN
GOH LAM CHUAN
NAVINDER SINGH
P. PADMAN
DR. KWEH SOON HAN
EMMANUEL-PREMNATH MAHESWARY
HUE JIAPEI
JAGA NAIDU
TAN XIN ER
LIM YUN HENG
FARAH NAZURA BINTE ZAINUDIN
PAUL AMAN SINGH SAMBHI



*Celebrating 28 Years of
Professional and Personalised
Legal Service*

CHINATOWN POINT OFFICE:

133 New Bridge Road
#17-03 Chinatown Point
Singapore 059413
Tel: 6538 3611
Fax: 6538 3708

Website: <http://www.kscgp.com/>
(Fax/Email not for service of court documents)
Registered in Singapore with limited liability
as a Limited Liability Partnership
Registration Number T10LL1855L

Your Ref: SLP 449M
Our Ref : JP/DS(ej)/22/3108/SHLS
Date : 25 April 2022

DID: 3152 0985
Email: jiapei@kscgp.com

AXA Insurance Pte Ltd

By Email Only

Harjinder Singh
Block 273 Bangkit Road
#01-148
Singapore 670273

By Certificate of Posting

Jagjit Singh S/o Harjinder Singh
Block 273 Bangkit Road
#01-148
Singapore 670273

By Certificate of Posting

Dear Sirs,

EASE SOH (SU YIXI)
C/o 133 New Bridge Road, #17-03 Chinatown Point, Singapore 059413
ACCIDENT INVOLVING SNC 7770H AND **SLP 449M** ALONG JURONG PIER
ROAD INTO AYE ON 12.04.2022

We are instructed by the above named to claim damages against you / your authorised driver / your insured in connection with a road traffic accident on 12 April 2022 along Jurong Pier Road into AYE, involving our client's motor vehicle bearing registration number SNC 7770H, and the motor vehicle registration number **SLP 449M**, which was driven / owned / insured by you at the material time.

We are instructed that the accident was caused by the negligent driving and/or management of the motor vehicle **SLP 449M**. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

MAIN OFFICE: PRIVATE PROPERTY CONVEYANCING
490 Lorong 6 Toa Payoh Biz 3 Lobby 2
#09-18 HDB Hub
Singapore 310490
Tel: 6591 7696 Fax: 6258 1825

MAIN OFFICE: HDB CONVEYANCING
490 Lorong 6 Toa Payoh Biz 3 Lobby 2
#09-18 HDB Hub
Singapore 310490
Tel: 6591 7696 Fax: 6258 1409

BRANCH: SHIPPING, ADMIRALTY & COMMERCIAL
92 Arab Street
#03-01 & #03-02
Singapore 199788
Tel: 6634 1346 Fax: 6634 1358

BRANCH: CORPORATE & LITIGATION
39 Robinson Road
#14-01 Robinson Point
Singapore 068911
Tel: 6817 8795 Fax: 6224 1612

(1)	Cost of repairs	-	\$	8,101.90
(2)	Loss of use	-	\$	1,200.00
(3)	Survey fee	-	\$	847.00
(4)	GIA search & report	-	\$	31.00
(5)	LTA search fee	-	\$	10.00
(6)	Incidentals	-	\$	100.00
(7)	Costs	-	\$	900.00
(8)	GST on items (6) & (7)	-	\$	70.00
		-	\$	11,259.90

A copy each of the supporting documents are enclosed.

<u>S/NO.</u>	<u>AVAILABLE DOCS</u>	<u>PARTICULARS</u>
	<u>Plaintiff's Documents</u>	
1.	13.04.2022	GIA Statement / Traffic Police report
2.		Video footage / CCTV / CD recording & photos taken at the accident site
3.		Traffic police investigation results
4.	22.04.2022	Repair bill / invoice / Excess Tax invoice
5.		Rental bill / invoice and agreement / receipts
6.	22.04.2022	Survey invoice and surveyor's report
7.	22.04.2022	<u>142</u> Original/ Copies of damage photographs
8.	13.04.2022 14.04.2022	Pre-repair Inspection Notice
9.	16.04.2022	Tax invoices and search results from General Insurance Association of Singapore (GIA) and Traffic Police search fees
10.		Photos taken at the accident site
11.		Witnesses Statutory Declaration
12.		Vehicle Entry Permit receipt / E-day license for off-peak vehicle
13.		Towing fees / receipt (Singapore / Malaysia)
14.		Client sold off vehicle and produce letter from LTA
15.		Spare Part Ordering Form
16.		Levy at Custom / receipts
17.		Enquire PARF / COE Rebate for Registered Vehicle
18.		Enquire Transfer fee
19.		Certificate of Insurance / Motor Cover Note / New Policy Schedule / Registration Card / Grant / Road Tax
20.		Estimate of repairs with agreement by surveyors
	<u>Defendant's Documents</u>	
21.	13.04.2022	GIA Statement / Traffic Police report and photos taken at the accident site
22.	13.04.2022	LTA search on SLP 449M / receipt / tax invoice
23.		RCB / ACRA search

24.		Admission Note
25.		Malaysia Vehicles Searches / service
26.		Enhanced Individual search / receipt
27.		Property tax search / receipt
28.		TP Insurer Enquiry
	<u>Others</u>	
29.	Various	Correspondences of diverse dates exchanged between the Plaintiff's solicitors with the Defendant and/or his insurer/appointed adjusters/solicitors.

We have on 13 April 2022 and 14 April 2022 notified you / your insurer of the accident and a pre-repair inspection of our client's motor vehicle was carried out by the appointed surveyors.

Subject to our client's instructions, please confirm in writing within 7 days hereof if you / your insured wish to inspect our client's vehicle.

Please note that you / your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you / your insurer. In this event, you / your insurer will be liable for any and all further legal costs incurred.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter, which we will then forward to our client and/or the insurers for consideration on a without prejudice basis.

For avoidance of doubt, kindly note that this claim is made without prejudice to our client's personal injury claim.

In light of the COVID-19 outbreak, our staff members are working from home. Please expect delays in our replies during this time. We apologize for any inconvenience caused.

Yours faithfully,

f KSCGP

(Chinatown Point Office)

Enc.

Cc client



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	13/04/2022 14:42 (SGT)
Date of Accident	12/04/2022 18:00 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	JURONG PIER ROAD INTO AYE
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SNC7770H
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	EASE SOH (SU YIXI) @SOH LI LI
NRIC No	
Email Address	
Mobile Phone No	
Alternative Phone No	

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Corolla
Variant	ALTIS
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

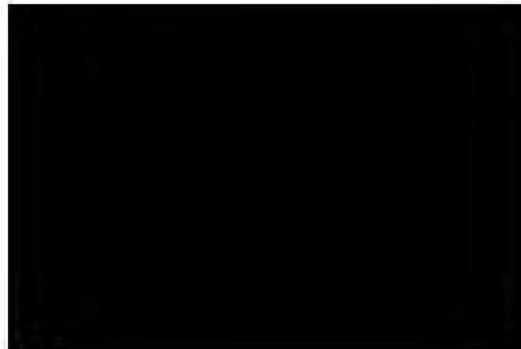
Name of Insurance Company	NTUC Income Insurance Co-operative Ltd
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	5124281746
Cover Note Number	27/10/2021 - 26/10/2022

DRIVER

Name of Driver	EASE SOH (SU YIXI) @SOH LI LI
NRIC No	



Date Of Birth _____
Occupation _____
Date Of Driving Pass _____
Driving experience _____
Gender _____
Mobile Number _____
Alt. Phone Number _____
Email Address _____
Address _____
Address complement _____
Postcode _____
Is the driver the policyholder? _____
If No, Relationship of the Driver with the Insured _____
Does Driver Own Other Vehicles? _____
Vehicle Registration Number of Other Vehicle Owned by Driver _____
Insurance Company of Other Vehicle Owned by Driver _____



Yes

-

No

-

-

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

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

REER 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 TOO LARGE
Was there any audio recorded? _____ No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number _____ SLP449M
Vehicle Manufacturer _____ Mazda
Vehicle Model _____ -
Vehicle Variant _____ -
Vehicle Colour _____ -
Vehicle Category _____ Private car
Name of Driver _____ JAGJIT SINGH S/O HARJINDAR SINGH
NRIC No _____ S9042551Z
Contact Number _____ -



Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	FRONT PORTION
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	1

NTUC Income Motor Service Centre

Report No: MT

DOTA

Vehicle No:

Make / Model:

Report Date: 13/4/2022 Start Time: 2:32 PM

Reporting Type: TP

End 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 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 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:

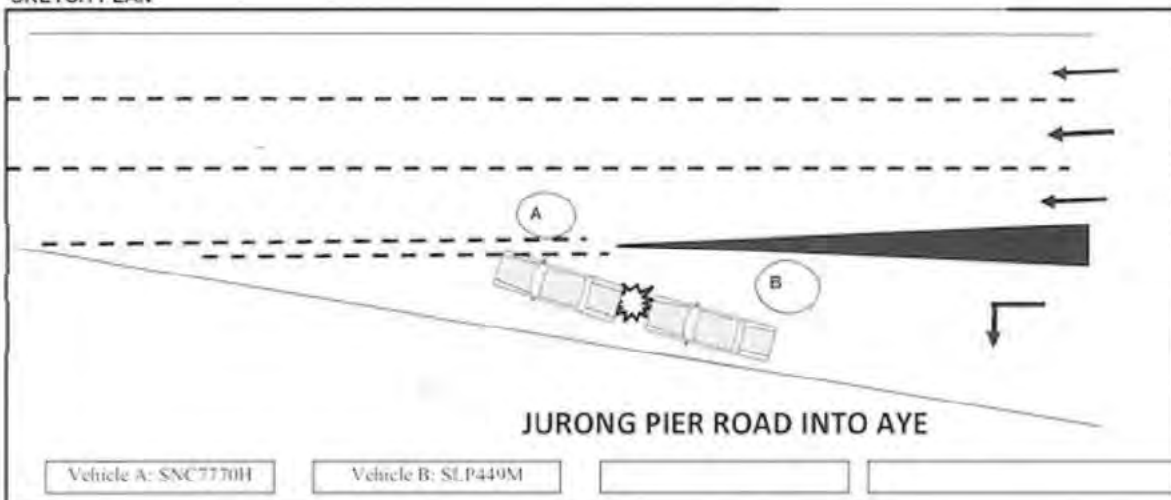
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "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.
- (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 reasonable required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, law or court orders.


 Policyholder's Signature
 Date & Time: 13/4/2022 14:32


 Driver's Signature (if driver is not the policyholder)
 Date & Time: 13/4/2022 14:32


 Reporting Centre Personnel's Signature
 Name: Chen JunLiang
 NRIC/ Fin No: S990765


SKETCH PLAN



I WAS DRIVING ALONG THE SLIP ROAD OF JURONG PIER ROAD INTO AYE. VEHICLE B BEHIND MY VEHICLE SUDDENLY SPEED UP AND HIT ONTO MY VEHICLE REAR PORTION. NO ONE WAS INJURED.

DECLARATION

We declare the foregoing particulars are true in every respect.


 13/4/2022 14:32
 Policyholder's Signature
 Date & Time:

13/4/2022 14:32
 Driver's Signature (If driver is not the policyholder)
 Date & Time:


 Reporting Centre Personnel's Signature
 Name: Chen JunLiang
 NRIC/ Fin No: S990765























Sin Hup Lee Service Co.,

Block 1005 Bukit Merah Lane 2

#01-20 Singapore 159761

Tel: 6278-2482 Fax: 6271-9802

Email: sinhuplee@gmail.com

Company Registration No.: 08399500E

Our Ref:

Date: 22 April 2022

Ms. Ease Soh (Su Yixi) @ Soh Li Li
Block 98 Commonwealth Crescent
#10-46
Singapore 140098

Vehicle No: SNC 7770 H
Make/Model: Toyota Corolla Altis Elegance 1.6 A
Date of Accident: 12 April 2022

No	Qty	Particulars	Amount	
1	1	Trunk Lid	905.20	
2	1	Trunk Lid Toyota Badge	66.20	
3	1	Trunk Lid Combination Lamp – LH	775.70	
4	1	Trunk Lid COROLLA Emblem	43.30	
5	1	Trunk Lid ALTIS Emblem	48.30	
6	2	Trunk Lid Arm @\$75.30 each	150.60	
7	11	Trunk Lid Inner Trim Finisher Clip @\$3.10 each	34.10	
8	1	Trunk Lid Lock Assembly	423.90	
9	1	Spare Wheel Floor Panel Insulator Sheet	219.90	
10	1	Spare Wheel Carrier	21.90	
11	1	Rear End Panel	653.20	
12	1	Rear End Panel Inner Garnish	286.60	
13	1	Trunk Lid Lock Striker	16.20	
14	1	Trunk Lid Weather-strip	219.20	
15	1	Rear Smart Remote Antenna	76.30	
16	1	Rear Combination Lamp – LH	1,297.70	
17	1	Rear Combination Lamp Cover – RH	37.00	
18	1	Rear Combination Lamp Cover – LH	37.00	
19	1	Rear Combination Lamp Trough Panel – LH	85.30	
20	1	Rear Bumper Face	563.00	
21	10	Rear Bumper Clip @\$5.00 each	50.00	
22	4	Rear Bumper Insulation @\$17.20 each	68.80	
23	1	Rear Bumper Parking Sensor – LH	190.00	
24	1	Rear Bumper Corner Support – LH	106.70	
25	1	Rear Bumper Reinforcement	353.10	
			6,729.20	
			Less 20%	1,682.30
			Sub - Total	5,046.90
<u>Special Nett Items</u>				
26	1	Trunk Lid Inner Sealer	60.00	
27	1	Rear End Panel Joint Sealant	60.00	

Sin Hup Lee Service Co.,

Block 1005 Bukit Merah Lane 2

#01-20 Singapore 159761

Tel: 6278-2482 Fax: 6271-9802

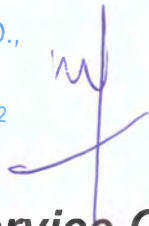
Email: sinhuplee@gmail.com

Company Registration No.: 08399500E

Total Part (S\$) 5,166.90

No	Particulars	Amount
1	To cut/weld left rear combination lamp trough panel, rear end panel to renew; panel beat right rear combination lamp trough panel and spare wheel floor panel including replacement of the left rear accident damaged parts.	1,375.00
2	To transfer trunk lid locking mechanism and other components to new trunk lid include checking components for proper functions.	120.00
3	To transfer trunk lid parking aid camera and wiring system t new trunk lid include testing camera for functions.	80.00
4	To remove/install trunk compartment trim finishers, garnishes and interior upholstery to facilitate the replacement of the left rear combination lamp trough panel and rear end panel include repairing of the spare wheel floor panel and right rear combination lamp trough panel.	150.00
5	To check rear lightings and electrical wiring system include performing water leakage test on the trunk compartment.	50.00
6	To remove/install rear bumper parking sensors to replace damaged parking sensor and transfer the rest to new rear bumper face include testing for functions.	80.00
7	To putty and re-spray painting on trunk lid, spare wheel floor panel, rear end panel and rear bumper face.	1,000.00
8	Rustproofing on the rear accident affected portions.	80.00
Total Labour (S\$)		<u>2,935.00</u>
Total Repair Cost (S\$)		<u>8,101.90</u>

新合利服務公司
SIN HUP LEE SERVICE CO.,
Blk 1005, Bukit Merah Lane 2,
#01-20, Singapore 159761
Tel: 6278 2482 Fax: 6271 9802



Sin Hup Lee Service Co.,

Our Reference : 22/0019/TP
Invoice Number : 1736

Date: 22 April 2022

Ms Ease Soh (Su Yixi) @ Soh Li Li
C/o Block 1005 Bukit Merah
Lane 2 #01-20
Singapore 159761

AMENDED INVOICE

DESCRIPTION	AMOUNT S\$
Professional Inspection Fee (SNC 7770 H)	\$405.00
Coloured Photographs (142 pieces)	\$142.00
Transport Fee	\$60.00
Re-inspection Fee (18/04/2022, 20/04/2022 & 22/04/2022)	\$240.00
TOTAL	<u>\$847.00</u>

*Terms of payment: Cash on delivery
All payments payable to "Ng Heng Chai"*



Allied Auto Appraisal

Our Ref : 22/0019/TP
Your Ref : Not Advised

Date: 14 April 2022

Ms Ease Soh (Su Yixi) @ Soh Li Li
C/o Block 1005 Bukit Merah
Lane 2 #01-20
Singapore 159761

ACCIDENT DAMAGED VEHICLE INSPECTION REPORT (WITHOUT PREJUDICE)

Detailed accounts of our inspection are as follows:

(1) REFERENCE

Name of Claimant	: Ms. Ease Soh (Su Yixi) @ Soh Li Li	Date of Request	: 14 April 2022
Policy Number	: 5124281746	Referred By	: Insured
Claim Number	: Not Advised	Date of Inspection	: 14 April 2022
Accident Date	: 12 April 2022	Date of Re-inspection	: 18, 20 Apr & 22 Apr 22
Repairer	: Sin Hup Lee Service Co., Block 1005 Bukit Merah Lane 2 #01-20 Singapore 159761	Sum Insured	: Not Applicable
		Excess Amount	: Not Applicable
		3 rd Party Vehicle	: SLP 449 M
		3 rd Party Insurer	: AXA Insurance Singapore Pte Ltd

(2) PARTICULARS OF VEHICLE

Registration Number	: SNC 7770 H	Mileage	: 6,357 km
Make & Model	: Toyota Corolla Altis Elegance 1.6A	Chassis Number	: MR2BE3BE900016307
Date of Registration	: 27 October 2021	Engine Number	: 1ZR0H38076
Colour	: Silver	Engine Capacity	: 1,598 cc

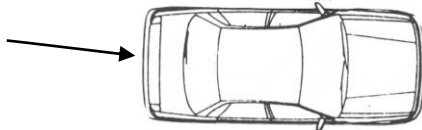
(3) PRE-ACCIDENT CONDITION (STATIC TEST ONLY)

Steering	: In order	Paint Work	: Good
Footbrake	: In order	Modification	: Sports rim
Handbrake	: In order	General Condition	: Fair

(4) TYRE CONDITION

	Remaining Thread Depth (%)	Make	Size
Front right tyre	95%	Dunlop	225/45R17
Front left tyre	95%	Dunlop	225/45R17
Rear right tyre	95%	Dunlop	225/45R17
Rear left tyre	95%	Dunlop	225/45R17

(5) POINT OF IMPACT

Mainly on the rear near-side portion.	
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(6) GENERAL DESCRIPTION OF DAMAGES

The impact of the collision has damaged/affected the trunk lid, left trunk lid combination lamp, left rear combination lamp, rear combination lamp trough panels, spare wheel floor panel, rear end panel and rear bumper face etc.
Please refer to the Annex for a detailed account of the damages and photographs taken.

(7) RECOMMENDATION

We have inspected thoroughly the actual damages found on the vehicle before we conclude as to whether the parts needed replacement or repairs. The estimated cost of repair submitted by the repairer is **\$10,341.37**. We have adjusted the cost and recommend that the repairs to be taken on a part-by-part basis of **\$8,101.90**. In our opinion, the damaged parts are consistent with that caused by the accident.

(8) REMARKS

We have not authorised the repairs. However, for information, under normal circumstances, the period of repair should not exceed **8** working days.

This inspection was conducted on a "**Without Prejudice**" basis.

We are pleased to advise that the inspection work was carried out accordingly, and hereby submit our Appraisal Report and photographs.

Allied Auto Appraisal



H. C. Ng
Motor Vehicle Appraiser

ANNEX

REPAIR DETAILS (SNC 7770 H)

Recommended Parts

No	Qty	Particulars	Condition	Repairer's Amount	Adjuster's Amount
1	1	Trunk Lid	N/s Dented/Buckled	905.20	905.20
2	1	Trunk Lid Toyota Badge	Necessary	66.20	66.20
3	1	Trunk Lid Outer Chrome Garnish	Serviceable	209.50	0.00
4	1	Trunk Lid Combination Lamp - N/s	Chipped/Grazed	775.70	775.70
5	1	Trunk Lid COROLLA Emblem	Necessary	43.30	43.30
6	1	Trunk Lid ALTIS Emblem	Necessary	48.30	48.30
7	2	Trunk Lid Arm @\$75.30 each	Bent/Twisted	150.60	150.60
8	1	Trunk Lid Inner Trim Finisher	Serviceable	274.70	0.00
9	11	Trunk Lid Inner Trim Finisher Clip @\$3.10 each	Necessary	34.10	34.10
10	1	Trunk Lid Lock Assembly	Dented/Bent	423.90	423.90
11	1	Spare Wheel Floor Panel	Dented - To Repair	996.90	0.00
12	1	Spare Wheel Floor Panel Insulator Sheet	Necessary	219.90	219.90
13	1	Spare Wheel Carrier	Knob Deformed	21.90	21.90
14	1	Rear End Panel	Badly Dented/Crumpled	653.20	653.20
15	1	Rear End Panel Inner Garnish	Holder Cracked	286.60	286.60
16	1	Trunk Lid Lock Striker	Bent	16.20	16.20
17	1	Trunk Lid Weather-strip	Torn/Kinked	219.20	219.20
18	1	Rear Smart Remote Antenna	Holder Broken	76.30	76.30
19	1	Rear Combination Lamp - N/s	Chipped/Grazed	1,297.70	1,297.70
20	1	Rear Combination Lamp Cover - O/s	Dented/Scratched	37.00	37.00
21	1	Rear Combination Lamp Cover - N/s	Dented/Scratched	37.00	37.00
22	1	Rear Combination Lamp Trough Panel - N/s	Dented - To Repair	85.30	0.00
23	1	Rear Combination Lamp Trough Panel - N/s	Badly Dente/Buckled	85.30	85.30
24	1	Rear Bumper Face	Dented/Deformed	563.00	563.00
25	10	Rear Bumper Clip @\$5.00 each	Necessary	50.00	50.00
26	4	Rear Bumper Insulation @\$17.20 each	Necessary	68.80	68.80
27	2	Rear Bumper Parking Sensor @\$190.00 each	N/s Dented/Damaged	380.00	190.00
28	1	Rear Bumper Reflector - O/s	Serviceable	41.40	0.00
29	1	Rear Bumper Reflector - N/s	Serviceable	41.40	0.00
30	1	Rear Bumper Corner Support - O/s	Serviceable	106.70	0.00
31	1	Rear Bumper Corner Support - N/s	Cracked	106.70	106.70
32	1	Rear Bumper Reinforcement	Badly Dented	353.10	353.10
33	1	Rear Bumper Side Retainer - O/s	Serviceable	106.70	0.00

34	1	Rear Bumper Side Retainer - N/s	Serviceable	106.70	0.00
				8,888.50	6,729.20
			Less 25%	2,222.13	1,682.30
			Sub-Total	6,666.37	5,046.90
		<u>Special Nett Items</u>			
35	1	Trunk Lid Inner Sealer	Necessary	80.00	60.00
36	1	Rear End Panel Joint Sealant	Necessary	80.00	60.00
		Total Parts (S\$)		6,826.37	5,166.90

Recommended Labours

No	Particulars	Repairer's Amount	Adjuster's Amount
1	To cut/weld left rear combination lamp trough panel, rear end panel to renew; panel beat right rear combination lamp trough panel and spare wheel floor panel including replacement of the left rear accident damaged parts.	1,625.00	1,375.00
2	To transfer trunk lid locking mechanism and other components to new trunk lid include checking components for proper functions.	150.00	120.00
3	To transfer trunk lid parking aid camera and wiring system to new trunk lid include testing camera for functions.	120.00	80.00
4	To remove/install trunk compartment trim finishers, garnishes and interior upholstery to facilitate the replacement of the left rear combination lamp trough panel and rear end panel include repairing of the spare wheel floor panel and the right rear combination lamp trough panel.	180.00	150.00
5	To check rear lightings and electrical wiring system include performing water leakage test on the trunk compartment.	80.00	50.00
6	To remove/install rear bumper parking sensors to replace damaged parking sensor and transfer the rest to new rear bumper face include testing for functions.	120.00	80.00
7	To putty and re-spray painting on trunk lid, spare wheel floor panel, rear end panel and rear bumper face.	1,120.00	1,000.00
8	Rustproofing on the rear accident affected portions.	120.00	80.00
	Total Labour (S\$)	3,515.00	2,935.00
	Total Repair Cost (S\$)	10,341.37	8,101.90
Adjusted Repair Cost (Part by Part basis)			S\$8,101.90



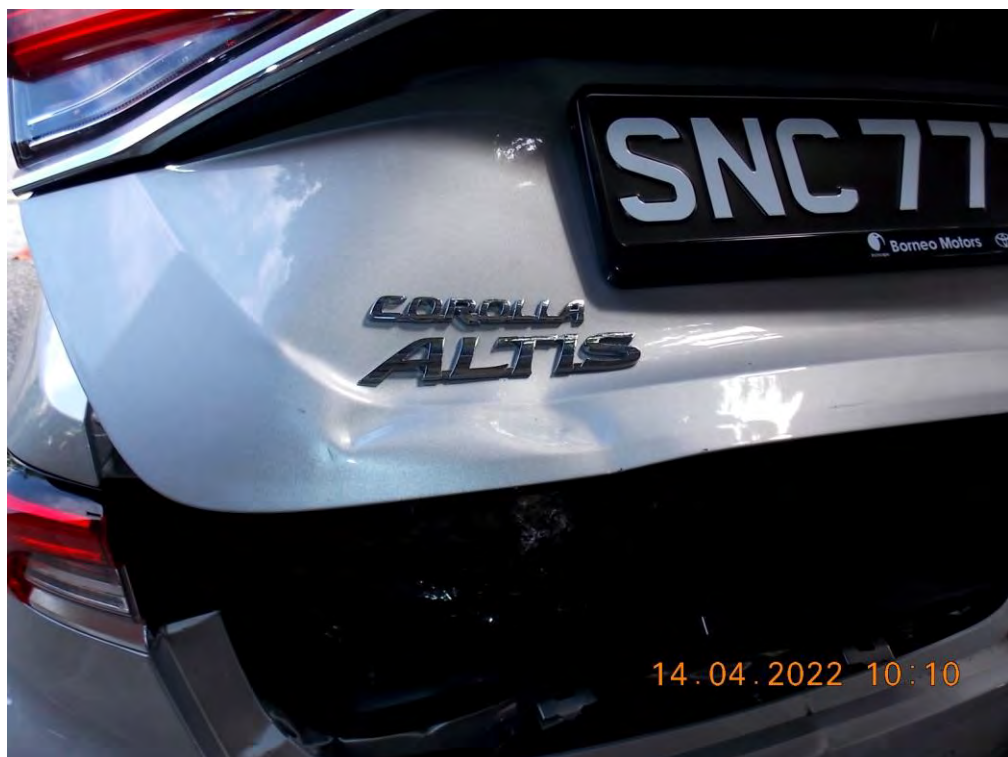




















































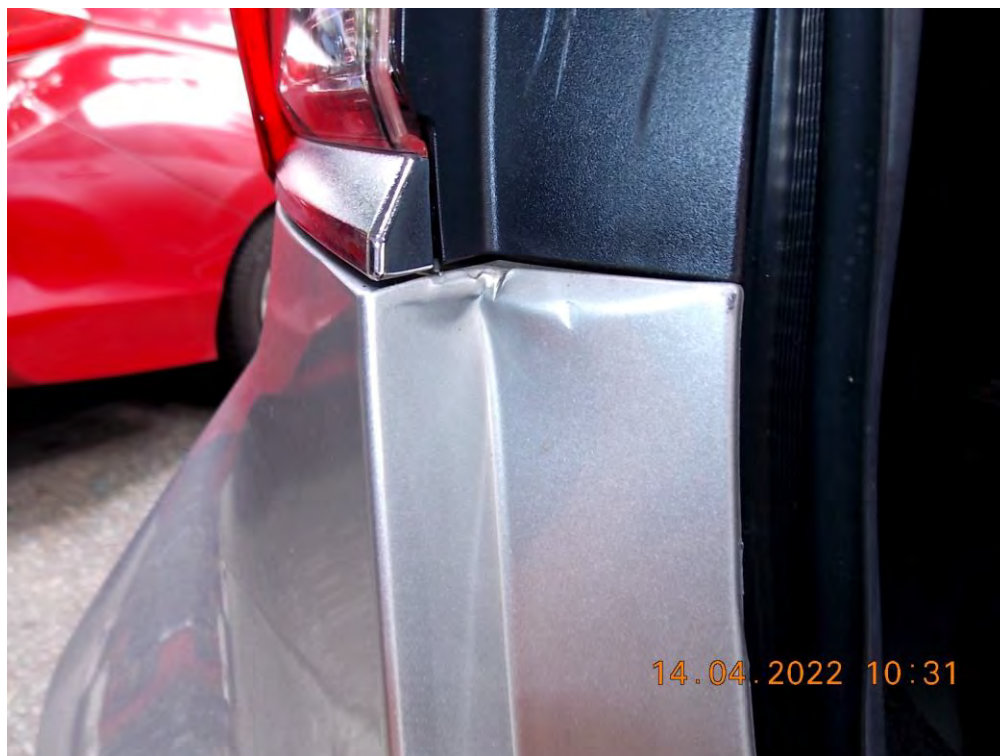
























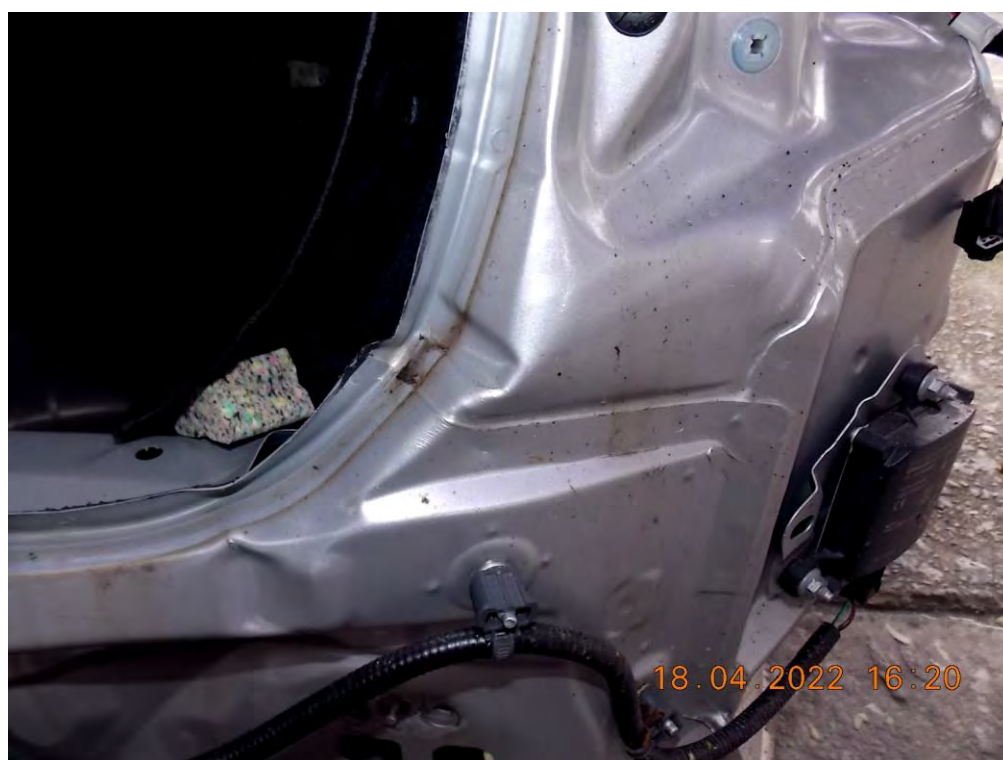


RESURVEY (18/04/2022)





















































BEFORE PAINTING (20/04/2022)







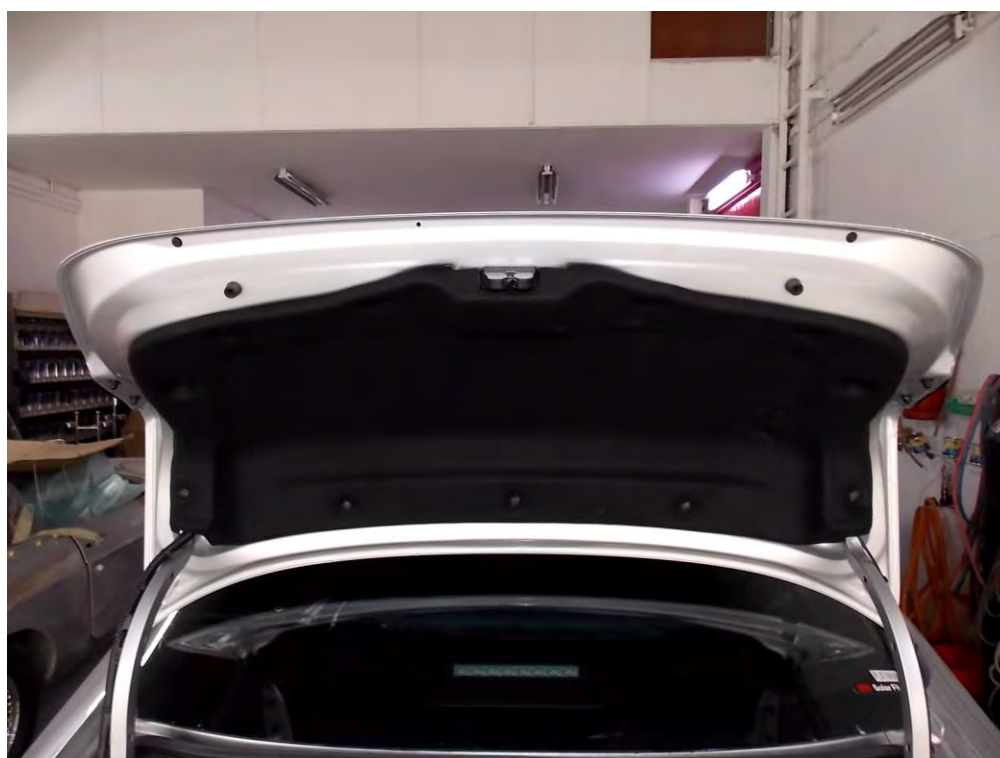






AFTER REPAIR (22/04/2022)







Your Ref : **SLP 449M**
Our Ref : **JP/DS/22/SNC 7770H/SHLS**
Date 13 April 2022

Fax : **6538 3708**
Tel : **3152 0985**
Email : **jiapei@kscgp.com**

AXA INSURANCE SINGAPORE PTE LTD

BY EMAIL ONLY

DATE OF ACCIDENT: 12 APRIL 2022

NOTICE TO INSURER TO CONDUCT PRE-REPAIR SURVEY / INSPECTIONS

We are instructed by the owner of SNC 7770H to notify you of a road traffic accident on 12 April 2022 at 18.00 pm at Jurong Pier Road into AYE, involving our client's vehicle registration number SNC 7770H and vehicle registration number **SLP 449M** which was insured by you at the material time. A copy of the Singapore accident statement is enclosed.

As a result of the accident, our client's vehicle has been damaged. Before our client proceeds to repair the damaged vehicle, please let us know within 2 working days excluding any intervening Saturday, Sunday and/or Public Holiday of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you.

NB. Any settlement or offer is on the express condition that this settlement is in respect of our client's claim for property-related damages only and shall not preclude client's driver/passenger from claiming injury-related damages arising from this accident.

Yours faithfully,

DS

Enc.

Your Ref : **SLP 449M**
Our Ref : **JP/DS/22/SNC 7770H/SHLS**
Date : 14 April 2022

Fax : **6538 3708**
Tel : **3152 0985**
Email : **jiapei@kscgp.com**

AXA INSURANCE SINGAPORE PTE LTD

BY EMAIL ONLY

DATE OF ACCIDENT: 12 APRIL 2022

NOTICE TO INSURER TO CONDUCT PRE-REPAIR SURVEY / INSPECTIONS

We refer to your email of even date.

Please be informed that our client is not agreeable to your proposed motor surveyors. Instead please find below surveyor from our client as appended below :-

S/No.	Name of Surveyor	Company Name
1.	William Ng	Allied Auto Appraisal

Please be informed that if we do not hear from you within 2 working days from the date hereof, we will assume, as per the Protocol, that you have no objections to our list of motor surveyors. You will be deemed to have agreed to any of the above motor surveyors as a "single joint expert". We will inform you who the "single joint expert" is in due course.

If you object to our client's list of motor surveyors, we will accordingly inform the client to instruct his choice of motor surveyor to conduct the pre-repair survey. Also, please let us know within 2 working days excluding any intervening Saturday, Sunday and/or Public Holiday of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle failing which our client will commence repairs thereafter without any further notice or reference to you. Please be informed that the said vehicle can be surveyed / inspected at:

Address : Sin Hup Lee Services Co
Blk 1005 Bukit Merah Lane 2 #01-20
Singapore 159761

Contact Person/Tel : Mr Wong Sau Beng
6278 2482

Yours faithfully,

Ds

(Chinatown Office)
Enc



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Date of Request: 16/04/2022

Your Ref No: JP/DS/22/3108/SHLS

Dear Sir/Madam,

Date of Accident: 12/04/2022 00:00 (SGT)

Vehicle No: SNC7770H

Place of Accident: Singapore

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SLP449M	Singapore	(31.00)	1	(28.97)
GST Amount				(2.03)
Total Amount Due (GST Inclusive)				(31.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no 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	13/04/2022 19:15 (SGT)
Date of Accident	12/04/2022 18:10 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	SLIPS RD TOWARDS AYE
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLP449M
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	HARJINDAR SINGH

VEHICLE PARTICULARS

Manufacturer	Mazda
Model	6
Variant	-
Vehicle Category	Private car
Transmission	Auto
CC	1998

INSURANCE COMPANY

Name of Insurance Company	AXA Insurance Pte Ltd
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	GA469061/1
Cover Note Number	-

DRIVER

Name of Driver	JAGJIT SINGH S/O HARJINDAR SINGH
NRIC No	S9042551Z
Address	BLK 273 BANGKIT ROAD
Address complement	#01-148
Postcode	670273
Does Driver Own Other Vehicles?	No

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Head to Rear
Weather Conditions	Clear

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Was anybody injured in the Accident?	No
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	1

CIRCUMSTANCES OF ACCIDENT

PLEASE REFER TO ATTACHED.

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	SNC7770H
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	EASE SOH
Insurance Company Name	-



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: 13/4/22 1820 hrs

Driver's Signature
(If driver is not the policyholder)

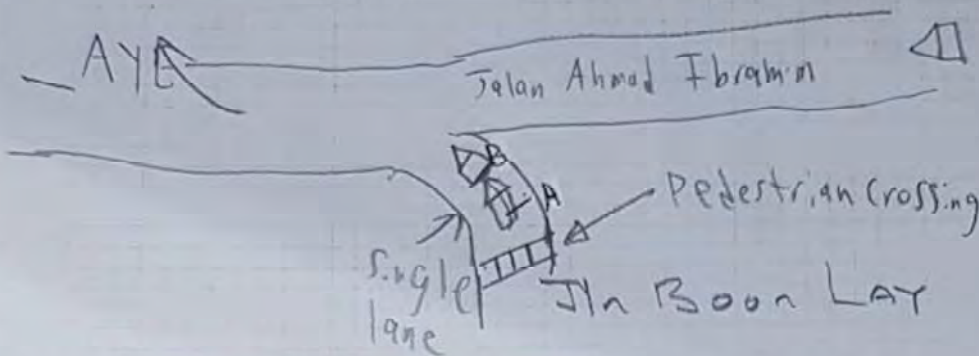
Date & Time: 13/4/22 1820 hrs

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

SKETCH PLAN



Vehicle A: SLP449M
B: SNC7770H

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was driving and about to turn in to Jalan Ahmad Ibrahim to head towards AYE. The accident occurred at the slip lane. The car in front of me was moving already as the vehicles were quite far away. I just looked to the right side to ensure it was clear to go. When I accelerated, the driver in front of me suddenly stopped and I hit into the car.

DECLARATION

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

Policyholder's Signature

Date & Time: 13/4/22 18:06hr

Driver's Signature

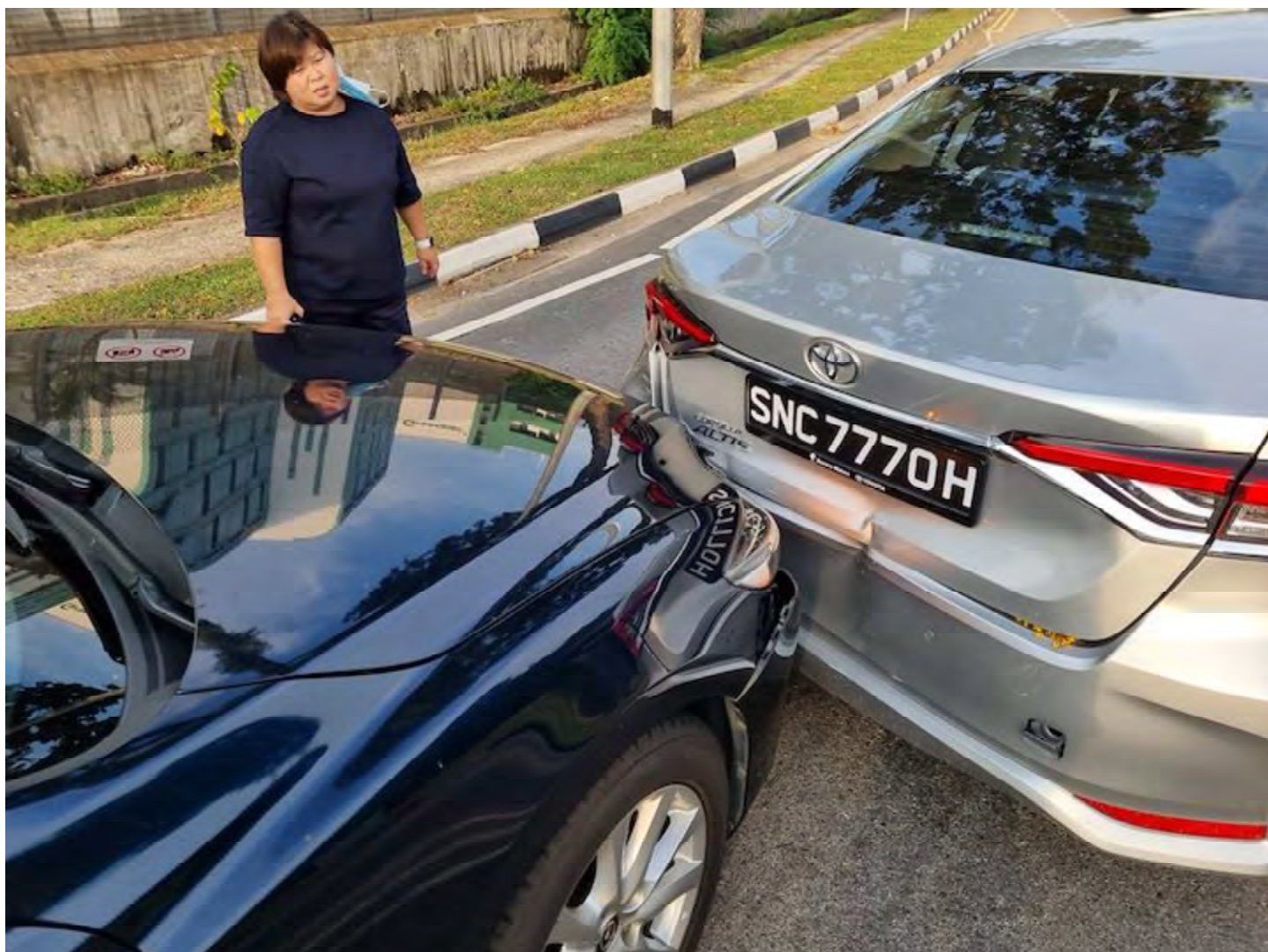
(If driver is not the policyholder)

Date & Time: 13/4/22 18:06hr

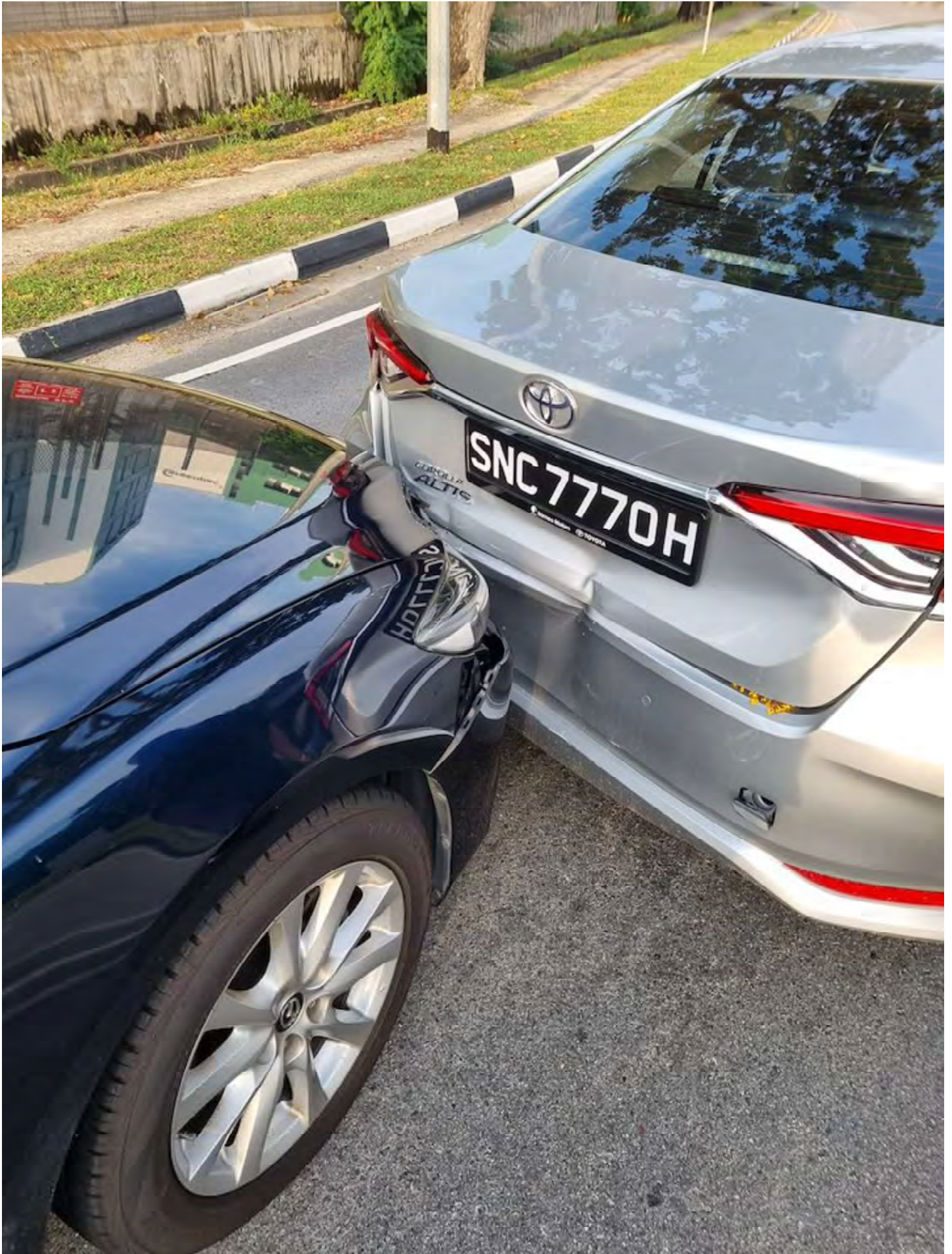
Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:



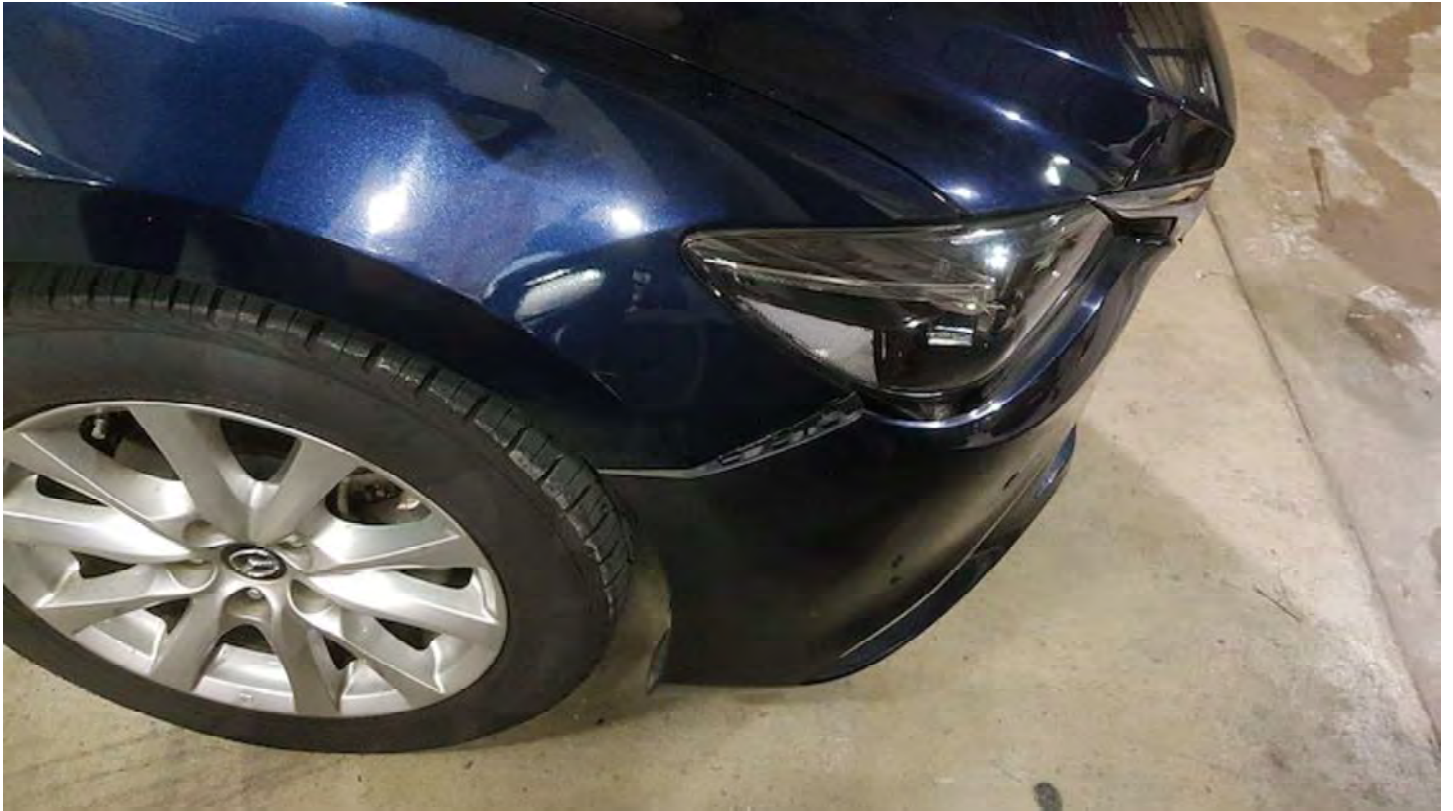


















redefining / insurance

AXA Insurance Pte Ltd

1800 880 4888 (Within Singapore)
(65) 6880 4888 (International)

(65) 6880 4740

customer.care@axa.com.sg

www.axa.com.sg

Certificate of Insurance

account number
15277

-Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 - Road Transport Act, 1987 (Malaysia)
-Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	HARJINDAR SINGH	Certificate number	GA469061 / 1
Cover	Comprehensive	Chassis number	JM6GL1071H0124386
Plan name	Essential*	Engine number	PE20919029
NCD applicable	50%		
Vehicle registration number	SLP449M		
Period of Insurance	from 24/05/2021 to 23/05/2022 (both dates inclusive)		
Finance loan company	Nil		

Persons or classes of persons entitled to drive*

- (a) The Policyholder
(b) Any person who is driving on the Policyholder's order or with their 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.

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (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.

EXCESS Windscreen Excess SGD 100.00

An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorised Driver*
2. S\$500 for declared *Young and Inexperienced Driver*
3. S\$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Additional Clause 1

Loss of use benefit is amended to :

Daily transport allowance of \$50 for a maximum of ten (10) days

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd

Authorised signature

Important note

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company, if the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

AXA Insurance Pte Ltd (199903512M)
8 Shenton Way, #24-01, AXA Tower,
Singapore 068811
Customer Centre, #B1-01

1 of 2

Enquire Vehicle's Insurance Particulars (As At 12 Apr 2022 / 18:00:00)

Vehicle No.:

SLP449M

Make Description/Model:

**MAZDA / MAZDA6 SEDAN 2.0 AT
EXECUTIVE EU6**

Insurance Company Name:

AXA INSURANCE PTE LTD

Business Transaction Reference No.:

20220413173138850704

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