

GARAGE 13 PTE LTD

8 KAKI BUKIT AVE 4 #03-46 PREMIER@KB SINGAPORE 415875
TEL: 9666 4445

15th September 2022

Our Ref: SGZ8733X
Your Ref: SNB8238C

AXA Insurance Singapore Pte Ltd
Motor Claims Department
8 Shenton Way
#24-01 AXA Tower
Singapore 068811

Dear Sirs,

ACCIDENT INVOLVING SGZ8733X AND SNB8238C ALONG ANG MO KIO AVENUE 10 ON 08.01.2022

We are the representative for YAP CHIN HONG, whose vehicle registration number **SGZ8733X** was damaged in the above accident.

We are instructed to claim for damages against your insured in connection with the above-captioned road traffic accident driven by your insured.

We are instructed that the accident was caused by your insured's negligence and/or management of motor vehicle registration **SNB8238C**. As a result of the accident, our client's vehicle was damaged and our client had been put to loss and expense, particulars of which are as follows:-

Cost of repairs	\$	3,745.00
Loss of rental for 04 days @\$120/day	\$	480.00
Survey report	\$	517.00
LTA search fee	\$	7.49
3 rd party GIA report fee	\$	29.00
	\$	<u>4,778.49</u>

Enclosed are the supporting documents for your perusal :-

GIA

Repair bill

Kindly let us have your payment of **\$4,778.49** in our workshop's name within the next 14 days.

Please do not hesitate to contact our Ms Irene at 63851171 or email motor@iaconsultingsg.com should you have any queries on your matter. We thank you for your kind attention and appreciate your quick remittance.

Yours faithfully,

Chang.

Encl.

GARAGE 13

8 Kaki Bukit Ave 4
Premier @ Kaki Bukit #03-46
Singapore 415875
Company Reg Number: 202005684D

LETTER OF AUTHORISATION

I/We, YAP CHIN HONG ("the third party claimant")
of NRIC/FIN/UEN No. S6831115B, owner of vehicle no. SGZ 8733X hereby authorize
M/s GARAGE 13 PTE LTD ("the workshop") to my claim for repair cost
and/or rental and/or loss of use and/or survey fee ("claim") for my vehicle no. SGZ 8733X that
was damaged pursuant to the accident which occurred on 08/01/2022 (1130HRS) along
ANG MO KIO AVE 10 involving vehicle no/s
SNB 8238C ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/ owner/ insurers of the other vehicle/s is concerned.

Dated this 10 (day) of 01 (month) 2022 (year)

x



SIGNATURE OF OWNER/ COMPANY STAMP (IF APPLICABLE)

CARS FOR RENT (2016) PTE LTD

Mailing Address:

10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874

Tel Nos.: +65 6970 9119 / 6789 5155

Co. Reg'n No.: 201609732N

GST Reg'n No.: 201609732N

Tax Invoice #: E2201136

Date: 18-01-22

1

Bill To:

Garage 13 Pte Ltd

For the account of:

Poon Li Sang

S8990536B

APT Blk 303B Anchorvale Link

#03-102

Ship To:

Garage 13 Pte Ltd

For the account of:

Poon Li Sang

S8990536B

APT Blk 303B Anchorvale Link

#03-102

Description	Amount	Job No.
Vehicle Rental for Period 10.01.2022 to 14.01.2022 (Billing for days 4 X \$120.00/per day) (Vehicle No.: SGI8733X)	\$480.00	SLX9311A SR

Your Order #: E19378

Terms: Net 30th after

GST:

\$31.40

COMMENT

CODE

RATE

GST SALE AMOUNT

Total Inv Amt:

\$480.00

SR

7%

\$31.40

\$448.60

Amount Applied:

\$0.00

Balance Due:

\$480.00



CARS FOR RENT (2016) PTE LTD

10 Kaki Bukit Ave 4 #09-60 Premier @ Kaki Bukit Singapore 415874

Tel: 6970 9119 Fax: 6970 9961

Website: www.carsforrent2016.com

No: E 19378

ROC/GST No: 201609732N

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR		Vehicle No: <u>SLX 9311 A</u> Replace Veh No: <u>SAJ 8733 X</u>	
Name: (as in I/C) <u>Yap chin Hong / Poon Lisa Hg</u>		Mileage out:	
NRIC/PASSPORT No: <u>56831115 5 / 589905368</u>		Make & Model: <u>ACCENT</u> Auto / Manual	
Date of Birth: <u>23/2/1989</u>		OUT : Date <u>10-1-2022</u> Time: <u>2.55 pm</u>	
Address (Res): <u>APT BLK 303B Anchorvale Link</u> <u># 03-102 5 (542303)</u>		HIRE PERIOD	
Driving Licence No: <u>589905368</u> D/L Type: <u>Local</u> / International		OWN DAMAGE CLAIM Excess S\$ <u>2,000</u>	
Issue Date: <u>01 OCT 2020</u>		THIRD PARTY CLAIM Excess S\$ <u>1,500</u>	
Tel: (O) _____ HP _____		CHARGES	
Company Name: _____		Daily <u>4</u> @\$ <u>120.00</u> per day <u>480</u> <u>00</u>	
Company UEN: _____		Weekly @\$ _____ per week	
Company Address: _____		Monthly @\$ _____ per month	
ADDITIONAL DRIVER'S PARTICULARS		Others @\$ _____	
Name: (as in I/C) _____		Delivery Service	
NRIC/PASSPORT No: _____		GST	
Date of Birth: _____		SUB-TOTAL \$	
Address (Res): _____		PETROL LEVEL	
Driving Licence No: _____ D/L Type: Local / International		Out E 1/4 1/2 3/4 F	
Issue Date: _____		In E 1/4 1/2 3/4 F	
Tel: (O) _____ HP _____		EXTENSION	
VEHICLE CHECK LIST		Misc.	
<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> RIGHT </div> <div style="text-align: center;"> FRONT </div> <div style="text-align: center;"> TOP </div> <div style="text-align: center;"> LEFT </div> </div>		GST <u>Incl 7%</u>	
INDICATE : D - DENTS S - SCRATCHES A - ACCIDENTS		TOTAL CHARGES <u>480</u> <u>00</u>	
		Rented out by :	
		Hirer's Signature _____	
		Addition Driver's Signature _____	

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/ credit card for payment, I agree that all amount payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

* IMPORTANT

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES. A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARDS FOR RENT (2016) PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	HIRER'S SIGNATURE
<u>14/1/22</u>	<u>6.00pm</u>				

TERMS AND CONDITIONS FOR VEHICLE RENTAL

CARS FOR RENT (2016) PTE LTD (hereinafter called the "owner" which expression: shall where the context so admits include the owner's successors-in-title) hereby agrees to let and the hirer named herein (therein-after called "the Hirer") agrees to take on hire the motor vehicle described herein (hereinafter called "the said vehicle") subject to following terms and conditions :

1. The said vehicle (and all tools and accessories therein) is the property of the Owner and the Hirer shall be a mere bailee thereof and no interest in it shall pass on to the Hirer.
2. The hiring shall commence on the date and at the time specified and shall continue for the period and end on the date and at the time stated unless extended or as expressly requested by the Hirer.
3. The Hirer shall pay in full the hire charge specified herein before the commencement of hiring. No part of such hire charge shall in any circumstances be refunded except at the discretion of the Owner. All credit return is subject to the approval of General Manager.
4. If the Hirer shall fail to return the said vehicle at the expiration of the period of hire, then without prejudice to the other rights of the Owner, the Hirer shall pay to the Owner for every hour elapsing between the time of such expiration and the time the said vehicle is returned to the Owner, such further other charge in accordance with the Owner's current rate of hire charges or at such other rates as the Owner may in its absolute discretion thinks fit. All charges and amounts due which are not paid when due shall bear an interest of 1.5% per month until they are paid.
5. The said vehicle may only be driven by the Hirer or persons who have expressly designated and authorized therein (here-in after called "the authorized driver"). The Hirer and the authorized driver must be in possession of a valid driving licence and shall at all times drive the said vehicle in a careful and skillful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines, cost of repairs and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and Inquiries in connection therewith. Particular attention is to be accorded to the following:-
 - (i) The Hirer shall not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity (i.e. one driver and for passengers);
 - (ii) The Hirer shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs;
 - (iii) It is expressly forbidden to hire the said vehicle out to third persons or to let unauthorized persons or learners to use the said vehicle or to permit the said vehicle to be used for illegal purposes (for instance: in connection with theft, drug peddling or trafficking, smuggling or any other criminal activity) or the purposes of test or racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in the event of the said vehicle being seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle;
 - (iv) The Hirer and the authorized driver must be over 22 years of age and under 60 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be Borne by the Hirer.
 - (v) Modification, of any sort, to the vehicle is strictly prohibited. The Hirer will have to bear any cost related to fixing the vehicle back to its original form, should any modification be made while the vehicle is in the Hirer's possession.
6. The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the Owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$30.00per trip.
7. The Hirer or authorized driver shall report all accidents involving the said vehicle to the Owner immediately and should there be bodily injuries also to the police not later than 24 hours after the accident. The Hirer or authorized driver shall not admit or compound any claim either partially or in full. Hirer is to secure the names and addresses of all witnesses as well as the registration number of all vehicles involved in the accident. All communications or letters received from the police or third parties are to be referred to the owner immediately. The Hirer shall not abandon the said vehicle without adequate provisions for safeguarding and security the same. Failure to comply with rule 5 and 7 will render Hirer liable for all cost and third party claims irrespective of CDW fee being paid.

8. The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss, injury or damage sustained by the Hirer or by any third party as result of the use of the said vehicle or as result of any defect therein and in taking delivery of the said vehicle the hirer shall be deemed to have satisfied himself that it is in all respects roadworthy and in a proper and safe condition.

9. If for any reason the vehicle described in the schedule of any other vehicle ordered by the Hirer prior to the commencement of the period of hire is not available at the time of such commencement, the Owner shall have the right to replace the said vehicle with an alternative vehicle of similar seating capacity and performance and if not such alternative vehicle is available or if the Owner shall decline to provide an alternative vehicle than the Hirer shall be repaid any hire charge and deposit (if any) paid by him after offsetting the rental charge and costs incurred but shall have no other claim of any kind whatsoever against the Owner. However if no deposit is paid. Hirer must pay for rental incurred on demand.

10. The Hirer shall pay for the cost of petrol during the period of hiring PROVIDED ALWAYS that the Hirer having taken delivery of the said vehicle with a full tank of petrol shall return it likewise failing which the Owner shall be entitled to refill the tank and the refilling cost including a S\$5 Service charge thereof shall be recoverable from the Hirer.

11. The said Vehicle shall be covered under a Vehicle insurance policy, which contains an excess Clause as stated in the Rental Agreement. Hirer will be responsible for both the Own Damage Claim Excess and Third Party Claim Excess when involved in an accident.

12. The said Vehicle is covered under a basic Motor insurance policy. The Owner shall not be responsible for any liability claims, injuries or otherwise in connection with any accident death or the losses arising from the use of the Vehicle.

13. On or prior to the expiration of the period of hire, the Hirer shall return the said vehicle together with all tyres, tools, accessories and equipment to the Owner at any of the Owner's designated stations in as good order and condition as the said vehicle was when collected by the Hirer from the Owner.

14. No relaxation forbearance or indulgence by the Owner in enforcing any of the terms and conditions of this Agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any waiver or any breach operate as a waiver of any subsequent or continuing breach.

15. The Hirer is responsible for obtaining the required cash card with sufficient balance prior entry into any roads within the ERP system.

16. In the breach of the terms and conditions of the agreement the Owner reserves the right to resume possession of the hired vehicle at anytime from the Hirer in the Owners' interest without prejudice.

17. The Owner shall not be liable to the Hirer or any person for any loss or damage whatsoever and howsoever caused or occasioned by reason of the Owner resuming possession of the vehicle nor shall the Owner be liable to any person for monies, goods, articles or things not belong to the Owner which are in or alleged to be in the vehicle at the time the Owner resumes possession of the vehicle.

18. The Hirer shall not take the said vehicle outside mainland Singapore, Malaysia or any other territory outside Singapore without the written consent of the Owner. Failure to comply with this term may entail serious, consequences and the Hirer shall assume personal and full responsibility and in the event of the said vehicle being damaged, seized, confiscated or forfeited as a result thereof the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle.

19. That in addition, the Hirer shall be deemed to have extended the period of hire by reason of the Hirer's failure to return the said vehicle or continued possession and / or continued use of the said vehicle upon the same terms and contained herein. The Hirer shall also be bound by these terms and conditions in respect of any replacement vehicle hired in lieu of the said vehicle by means of new Rental Agreement or Replacement Voucher.

20. The Owner reserves the right to install GPS tracking device on each vehicle for the sole purpose of monitoring the whereabouts of its fleet of vehicles.



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 10 Jan 2022 / 11:25:38

Receipt Date/Time : 10 Jan 2022 / 11:25:37

Tax Invoice/Receipt

Receipt No. : ITNET-00000-220110-001340

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$)	GST Amount (\$)	Amount After GST (\$)
Result of Insurance Enquiry - FZ1174S As at 08 Jan 2022/11:30:00 Insurance Co: NTUC INCOME INS CO-OP LTD				
1	Insurance Enquiry - FZ1174S Enquiry Fee 20220110112441781511	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SNB8238C As at 08 Jan 2022/11:30:00 Insurance Co: AXA INSURANCE PTE LTD Insurance Co: LIBERTY INS P L				
2	Insurance Enquiry - SNB8238C Enquiry Fee 20220110112441841085	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		14.00	0.98	14.98
Rounding Difference				0.03
Total Amount Payable				14.95
Paid By				
3yw88aej-- 3L893413R7155410R			Credit Card	14.95
Total				14.95
Cash Change				0.00
Tendered Amount				14.95
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



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: 12/01/2022

Your Ref No: SGZ 8733 X 3P REPORT

Dear Sir/Madam,

Date of Accident: 08/01/2022 00:00 (SGT)

Vehicle No: SGZ8733X

Place of Accident: Ang Mo Kio Ave 10, Singapore

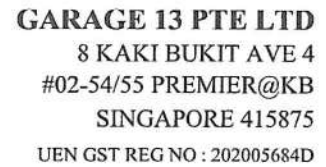
With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SNB8238C	Ang Mo Kio Ave 10, Singapore	(29.00)	1	(27.10)
GST Amount				(1.90)
Total Amount Due (GST Inclusive)				(29.00)

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.



Proforma Ref No : G13/30065

Accident Date : 8/1/2022

Payment by cheque should be crossed and made payable to 'Garage 13 Pte Ltd'

hu

Authorised Signature

Our reference: 22-2038
Date: 21/1/2022

INVOICE NO. 2038

Yap Chin Hong
c/o Garage 13 Pte Ltd
8 Kaki Bukit Ave 4
#03-46 Premier@KB
Singapore 415875

Registration No. **SGZ8733X**

We enclose our fee note for your kind attention, which remains payable irrespective of the outcome of this case.

S/No.	Description of Services Provided	Qty	Amount
1	Being vehicle damage assessment report, inspection, photographs, transport and miscellaneous.	1	\$ 517.00
Total amount			<u>\$ 517.00</u>

Please kindly cross all cheques made payable to "Impact Analysis Consultant".

We thank you in anticipation for your prompt payment.



L. L. Tan (Ms)
Principal Consultant

Our reference: 22-2038

Date: 21/1/2022

c/o Garage 13 Pte Ltd
8 Kaki Bukit Ave 4
#03-46 Premier@KB
Singapore 415875

Dear Sirs

**RE: Road Traffic Accident on 08/01/2022
Yap Chin Hong**

In accordance with your instructions received in this office on **11/01/2022**, we made arrangements to examine the vehicle on **11/01/2022** at above-mentioned address. The following data was recorded:

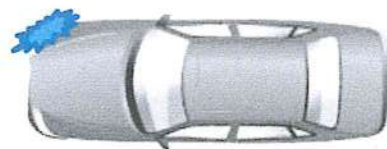
Vehicle details

Make	Honda	Registration	SGZ8733X
Model	Jazz	Chassis	JHMGD18507S233457
Colour	Blue	Gearbox	Auto
Odometer	253857km	Paintwork	Good
Steering	In order	Brakes	In order
Condition	Good		

Tyre Depths

Front left	195/50R15	85% Falken
Front right	195/50R15	85% Falken
Rear left	195/50R15	85% Falken
Rear right	195/50R15	85% Falken

Impact Direction & Area of Damage:



Status	REPAIRABLE
Magnitude	Medium
Legal status	Unroadworthy

Following our examination of the accident damage, we have calculated repair times and method, which are detailed on page 2 & 3. We would recommend a sum of **\$3,500.00** and **5** working days for repair, which is sufficiently lower than the pre accident value to render the vehicle an economically and physically reliable proposition.

Subsidiaries of Impact Analysis Consultant:

- Impact Analysis Consulting Pte Ltd • Impact Analysis Academy Pte Ltd • IA Racking Solutions Pte Ltd
- IA Accounting & Consultancy Pte Ltd • Infoknights International Services (Philippines) • IABN Pte Ltd

Our reference 22-2038
Date 21/1/2022
Page 2

Section A: Damaged Parts Assessment

Part's Description	Qty	Condition As inspected	Repairer's Estimate	Our Adjustment
List Items :				
Front bumper	1	deformed	598.12	598.12
Front bumper side retainer rh	1	necessary	19.50	19.50
Headlamp rh	1	broken	621.50	621.50
Headlamp bracket rh	1	broken	49.80	49.80
Headlamp panel rh	1	bent	166.50	166.50
Front fender rh	1	crushed	458.90	458.90
Front fender inner shield rh	1	torn	85.40	85.40
Front fender inner panel rh	1	crushed	198.40	198.40
Front support panel	1	repair	445.70	0.00
Front wiper tank	1	damaged	110.00	110.00
Front wiper tank motor	1	damaged	102.50	102.50
Front undercarriage work rh * see labour cost	1	rebuilt.	895.40	0.00
Front door rh * warped	1	repair.respray	895.12	0.00
Sub- Total cost			4646.84	2410.62
Percentage discount : 20%			929.37	482.12
Sub-Total costs for parts			3717.47	1928.50

Special Nett Items:

Front bumper clips	set	necessary	45.00	20.00
Front tyre rh	1	abraded	250.00	212.50
Front tyre rh	1	damaged.cut	510.00	510.00
Front fender sticker rh (accessories)	1	necessary	45.00	45.00
Sub-Total costs for parts			850.00	787.50

Parts Repair

*	*	*	0.00	0.00
Sub- Total costs			0.00	0.00
Total costs for parts			4567.47	2716.00

Our reference 22-2038
Date 21/1/2022
Page 3

Section B: Labour Cost Calculation

	Hourly rate	Manhr. Req.	Total
To dismantle, replace, cut, weld, knock out dents to straighten accident parts as-mentioned on the 'Parts Repair' column inclusive of replacement parts.	\$ 45.00	19	\$ 855.00
Putty & Spray painting to adjacent panels. Job allowance. Paint / material.	Sub-contract work.		\$ 700.00
Apply rust proofing on the adjacent panels.	Sub-contract work.		\$ 20.00
Remove and rebuilt front undercarriage work rh	\$ 45.00	2	\$ 90.00
Specialist charges - Wheel alignment	-	-	\$ 60.00
Wiring / bulb checking (inclusive of re-focus / re-adjust on angle of light intensity.)	\$ 45.00	0.8	\$ 36.00
Total labour cost			\$ 1,761.00

Manhour rate and the number of manhours required for each repairing task are formulated based on individual workshop's operating cost and in-house@ IA Research Guidelines respectively.

Our reference 22-2038

Date 21/1/2022

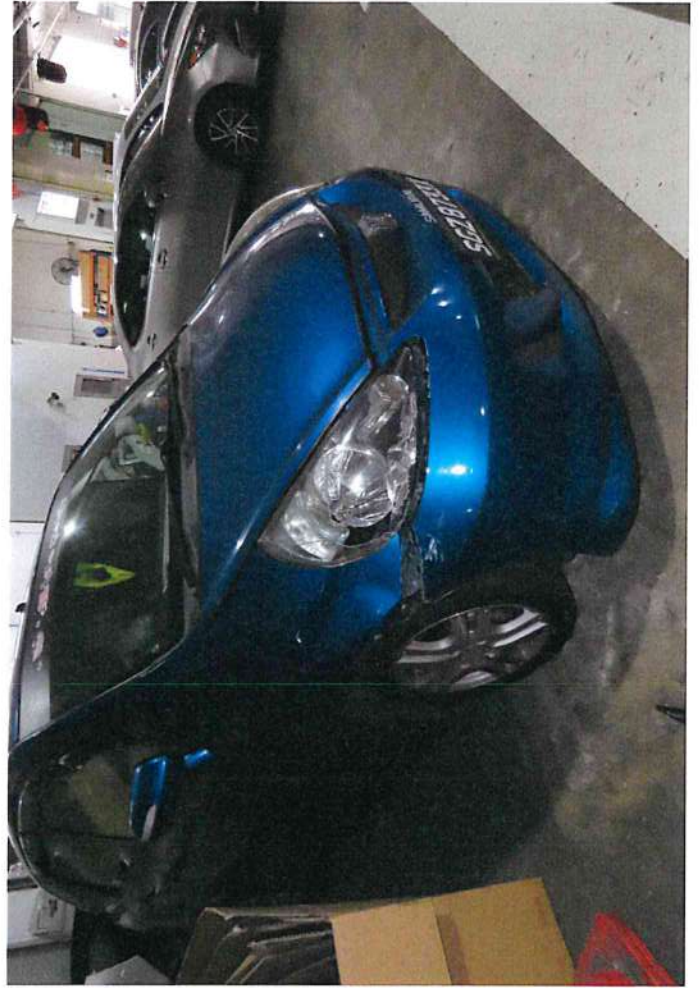
Section C: Summary Table of Total Repair Cost

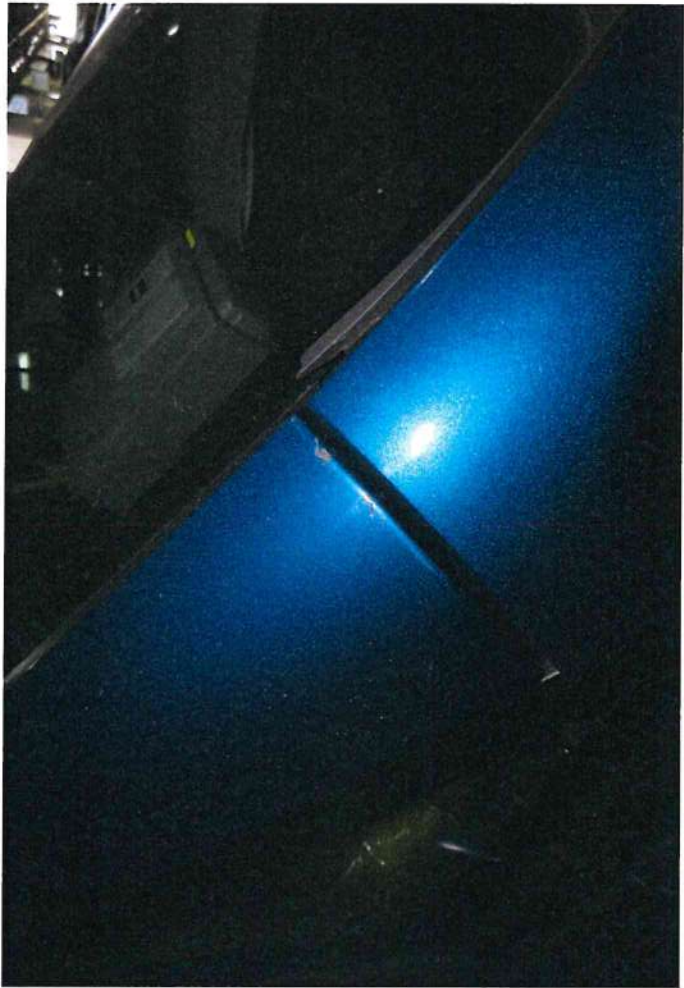
Description		Cost
Damaged Parts Assessment (See section A)		\$2,716.00
Labour Cost Calculation (See section B)		\$1,761.00
Total cost		\$4,477.00
Lump sum repair		\$895.40
Further discount	20%	
Total Repair Cost		\$3,500.00

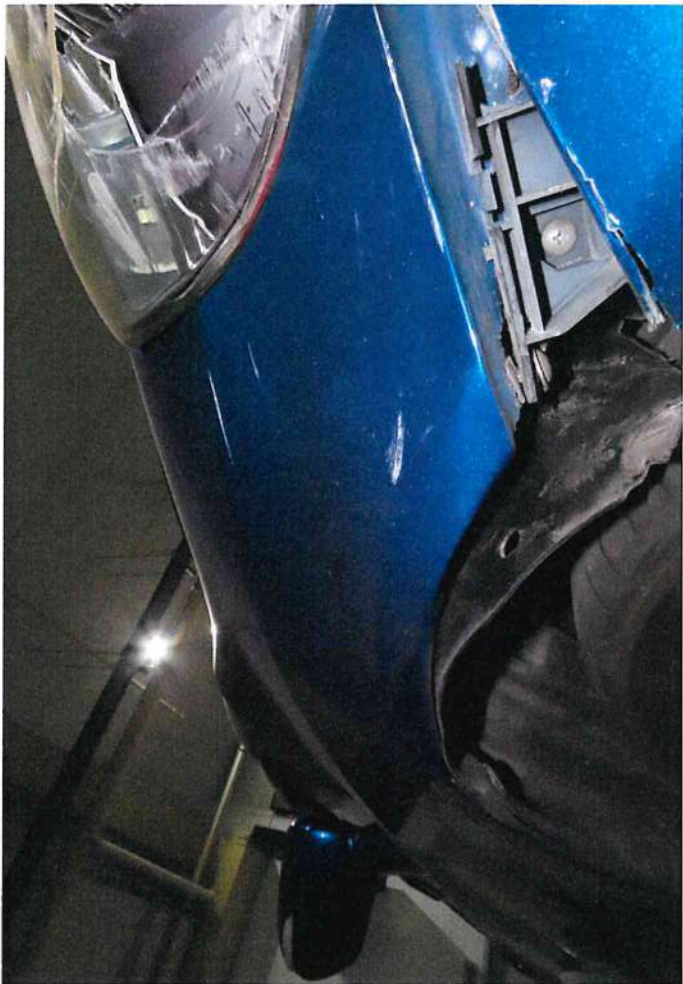
We would recommend a sum of \$3,500.00 and 5 working days for repair.
No further items will be approved without our expressed written agreement. Any significant additional items will be subject to a supplementary report.



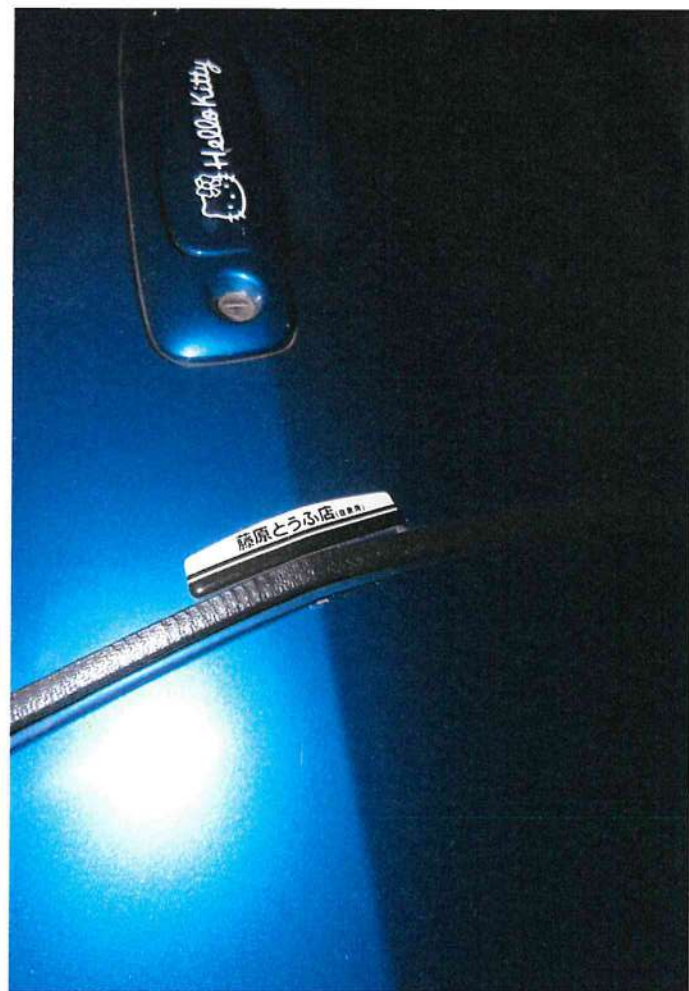
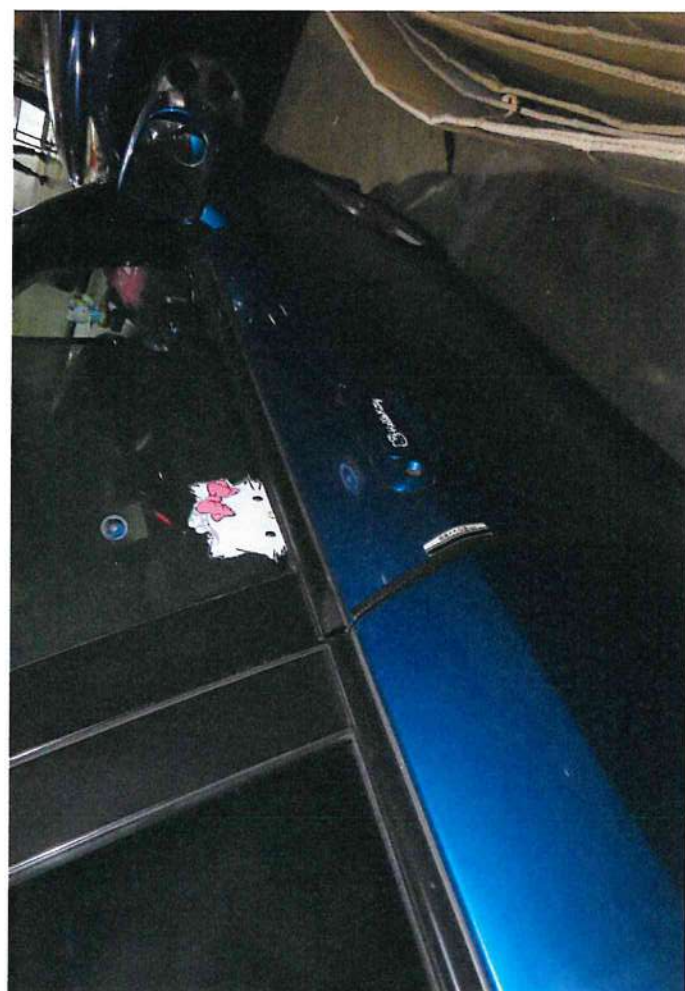
Mechanical Engineer, Accident Expert Witness, Licensed Appraiser (Automobile)
B.Eng. (Hons, NUS)
Diploma.Mechanical Engineering
NTC-2 Automovite Technology
Sr.MIES, Institution of Engineers, Singapore (#20100091)
MATAI, Maryland Association of Traffic Accident Investigators
IAARS, International Association of Accident Reconstruction Specialists
PMC of Singapore Business Advisors & Consultants Council
ACTA certified Trainer, Singapore
Enterprise Singapore - Recognised Certification for Management Consultants
IMI Professional Certificate In Vehicle Accident Damage Assessment (UK)

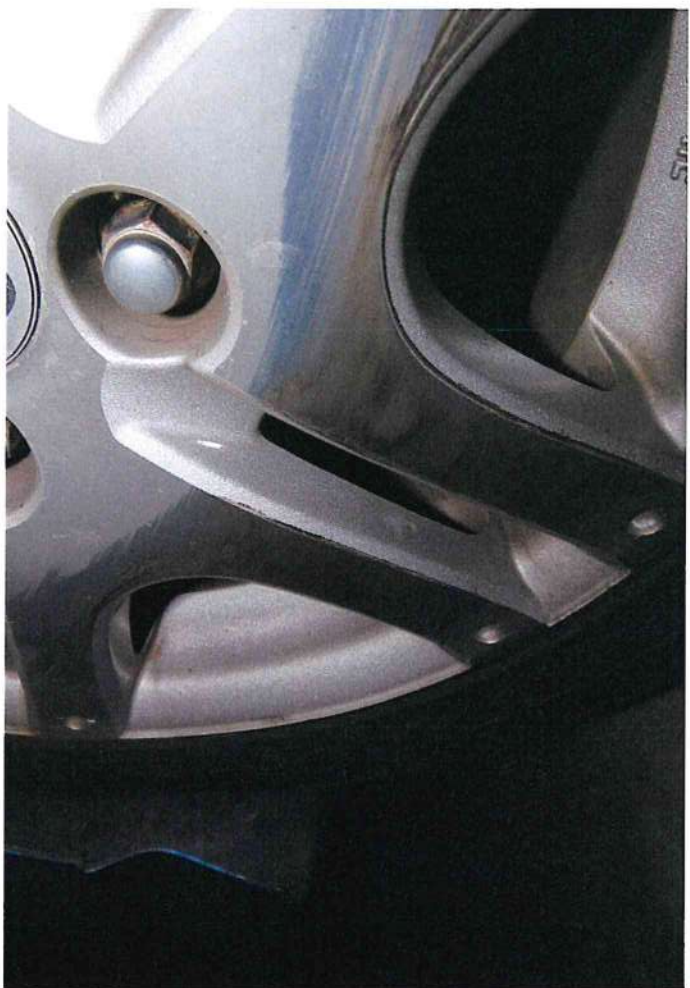


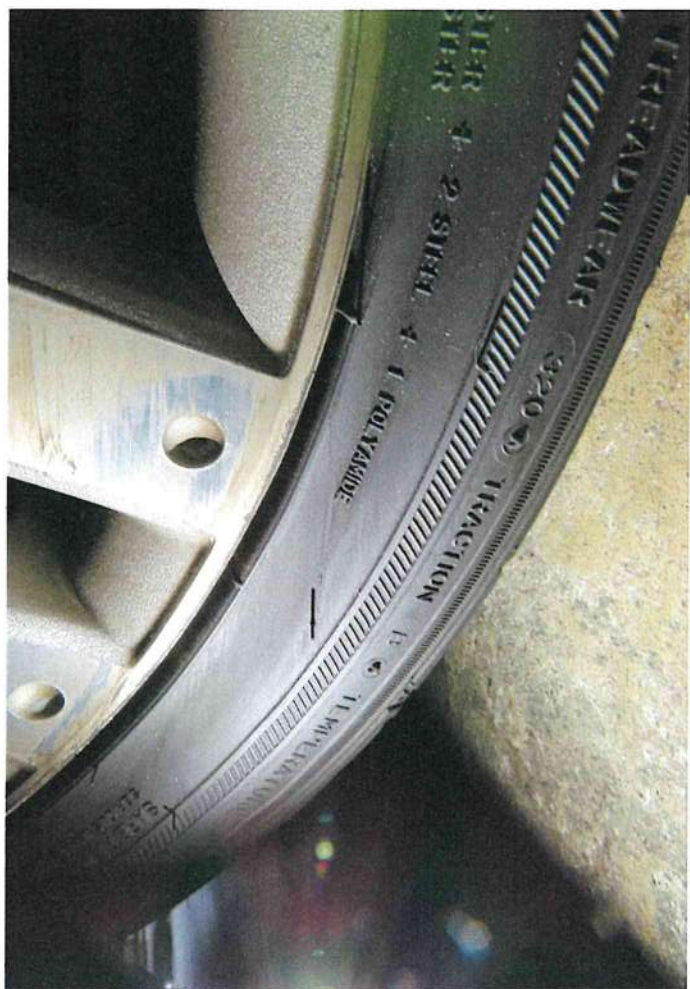






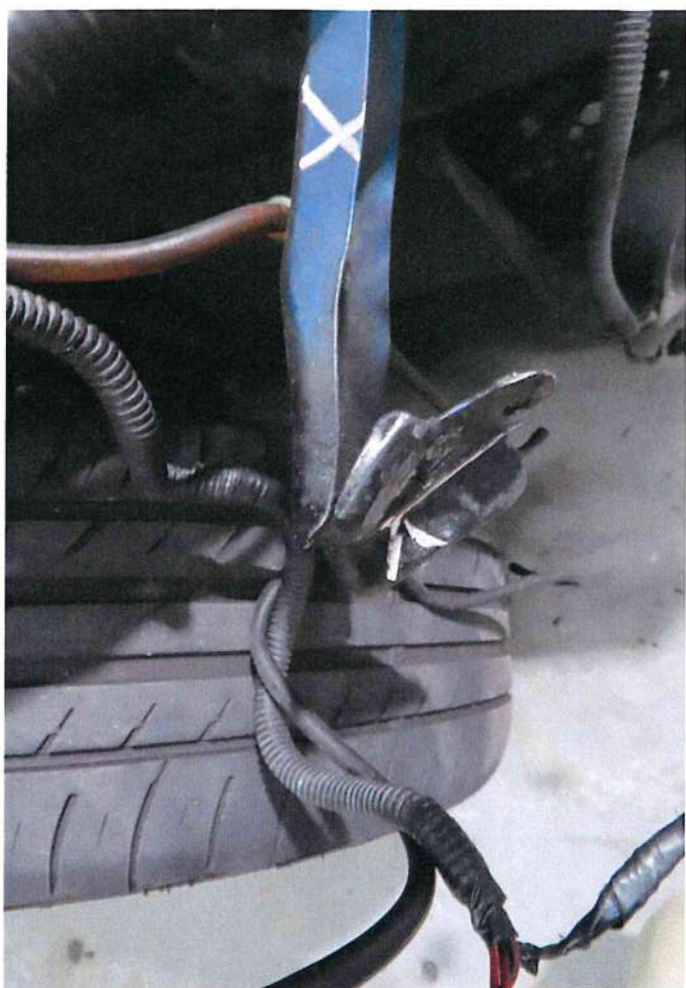


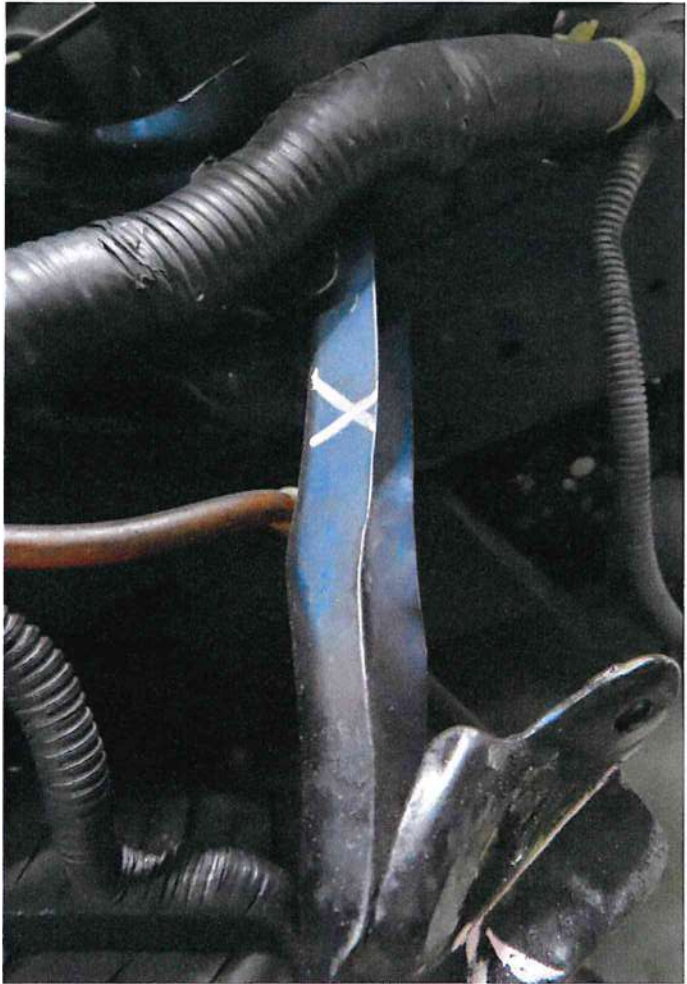




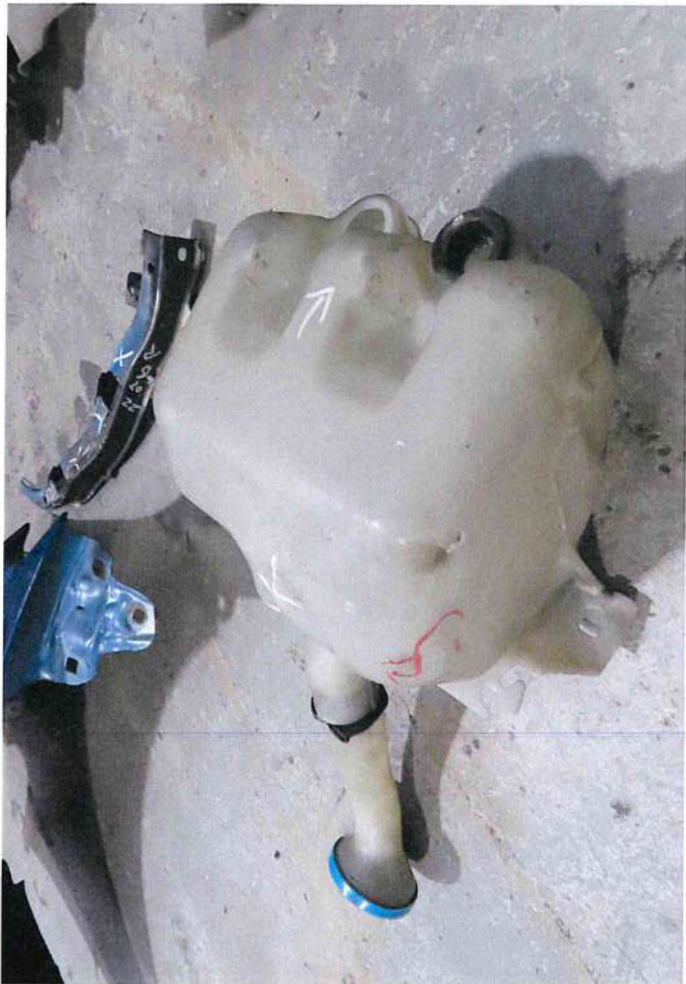






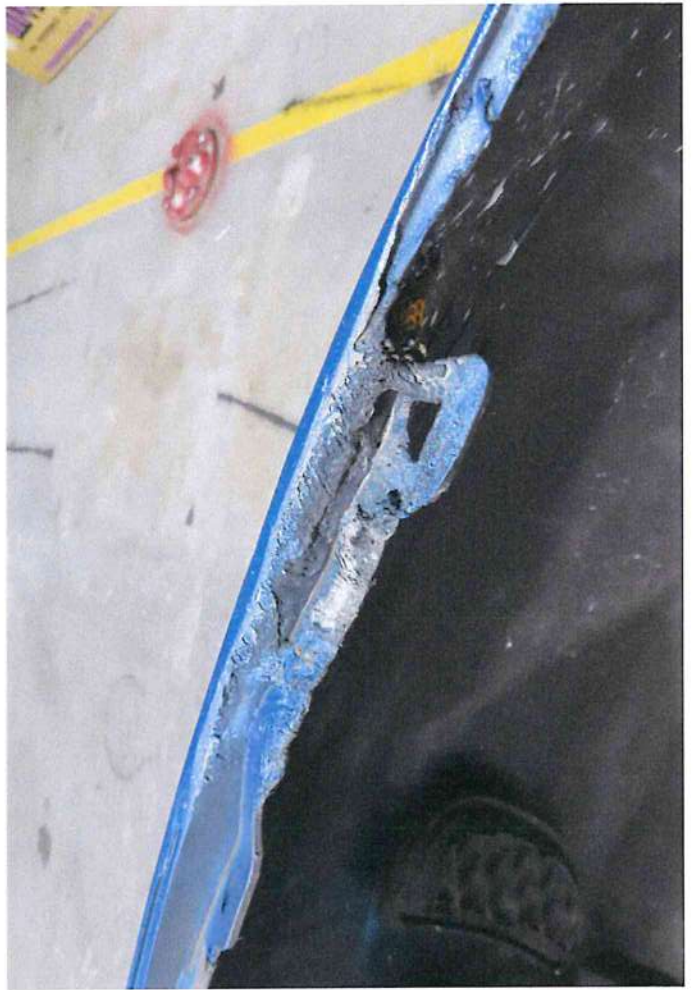


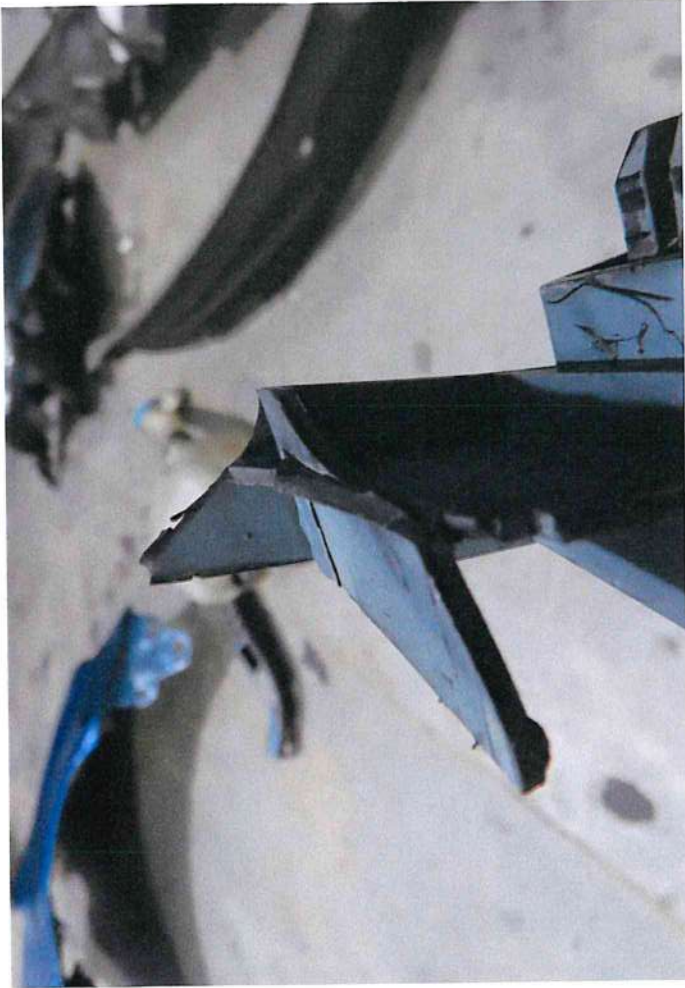












SINGAPORE ACCIDENT STATEMENT

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	10/01/2022 17:41 (SGT)
Date of Accident	08/01/2022 11:30 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	ANG MO KIO AVENUE 10
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SGZ8733X
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	YAP CHIN HONG
NRIC No	SXXXX115B
Email Address	BICKYSEPH@GMAIL.COM
Mobile Phone No	(Phone) +65-86080322
Alternative Phone No	+65-86080322

VEHICLE PARTICULARS

Manufacturer	Honda
Model	Jazz
Variant	-
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private car
Transmission	Auto
CC	1199

INSURANCE COMPANY

Name of Insurance Company	Sompo Insurance Singapore Pte. Ltd.
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	D21MTPV01015722
Cover Note Number	-

DRIVER

Name of Driver	POON LI SANG
NRIC No	SXXXX536B

Date Of Birth	23/02/1989
Occupation	Outdoor
Date Of Driving Pass	01/10/2020
Driving experience	1 YEAR AND 3 MONTHS
Gender	Female
Mobile Number	(Phone) +65-86080322
Alt. Phone Number	-
Email Address	BICKYSEPH@GMAIL.COM
Address	303B ANCHORVALE LINK #03-102
Address complement	-
Postcode	542303
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Relative
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	Side Swipe
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?	No
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

PASSENGER 1

Name	TAN YAN WEN MICHELLE
Gender	Female

DETAILS OF POLICE ACTION

Was the accident reported to the police?	Yes
Police Station Name	Kebun Baru Neighbourhood Police Post
Police Station Address	Blk 111 Ang Mo Kio Avenue 4 Singapore 560111
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER TO ATTACHED POLICE REPORT T/20220108/2077

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	SNB8238C
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-

Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	SEAH KIA SIANG
NRIC No	SXXXX759D
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	POON LI SANG
Gender	Female
Phone No	-
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	LEFT HAND SWOLLEN. 3 DAYS MEDICAL LEAVE
Injured person in which vehicle?	SGZ8733X
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

INJURED 2

Name of injured person	TAN YAN WEN MICHELLE
Gender	Female
Phone No	(Phone) +65-89324649
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	BACK PAIN. 3 DAYS MEDICAL LEAVE
Injured person in which vehicle?	SGZ8733X
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

SKETCH PLAN

IMPORTANT NOTICE

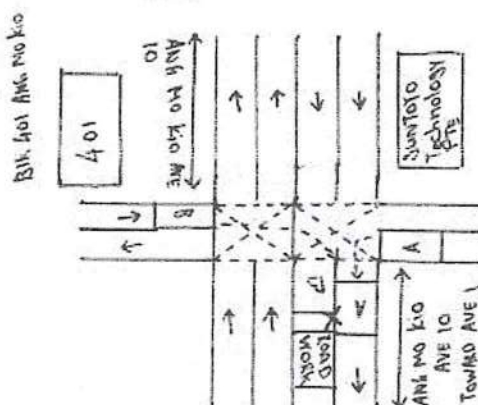
1. Please report **correctly** the details of the accident to speed up the claims process.
2. This Form must be **completed by the Policyholder and/or the Authorised Driver**.
3. Information provided must be as **truthful and accurate as possible**. Any willful misrepresentation or withholding of material 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.

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

Sketch Plan



VEH A: SGZ 8F33X

VEH B: JNB8238C


**SINGAPORE
POLICE FORCE**


T/20220108/2077

1 of 4

Police Station Of Origin:
Kebun Baru NPP
111 Ang Mo Kio Avenue 4 SINGAPORE
560111
Tel No: 1800-4589999

Report No. T/20220108/2077

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 08/01/2022 16:41		Vide Report No.:	Station Diary No.: 36
Informant's Particulars			
Name of Informant: POON LI SANG		Address: APT BLK 303B ANCHORVALE LINK #03-102 SINGAPORE 542303	
ID Type / ID No.: NRIC NO / S8990536B		Contact No.: Home/Office: Mobile: 86080322	
Nationality: SINGAPORE CITIZEN		Email: Bickyseph@gmail.com	
Sex: Female	Age: 32	Date of Birth: 23/02/1989	
Race: Chinese		Type of Informant: Driver	
Occupation: DELIVERY DRIVER		Driving Licence Information: Class: 3A Date of Expiry:	

General Information of the Accident				
Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 08/01/2022 11:30	Type of Location: X-Junction
Location: ANG MO KIO AVENUE 10				
Weather: Sunny		Road Surface: Dry	Road Speed Limit: 40 Km/h	
Traffic Flow: Two Way		Traffic Control: Not Controlled	Traffic Volume: No Traffic	
Type of Collision: Between Moving Vehicles - Side Swipe - Same Direction			Anyone conveyed by ambulance: No	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
SGZ8733X	Car				Seriously Damaged	1
SNB8238C	Car				Slightly Damaged	1

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



**SINGAPORE
POLICE FORCE**



T/20220108/2077

2 of 4

Police Station Of Origin:
Kebun Baru NPP
111 Ang Mo Kio Avenue 4 SINGAPORE
560111
Tel No: 1800-4589999

Report No: T/20220108/2077

CONTINUATION OF REPORT

Driver			
Name	POON LI SANG	ID No.	S8990536B
Related Vehicle	SGZ8733X (Car)	Contact No.	86080322
Hospital/Clinic	INTERMEDICAL 24 HOUR CLINIC	Class of Driving Licence & Expiry Date	Class: 3A Date of Expiry: NIL
Date Treatment	08/01/2022	Date Discharge	NIL
No. of Days granted Medical Leave	03	Degree of Injury	Slight
Driver			
Name	Seah Kia Siang	ID No.	S0204759D
Related Vehicle	SNB8238C (Car)	Contact No.	91072262
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

On 8/1/2022 at about 1130hrs I was travelling along Ang Mo Kio Industrial Tech place turning into Ang Mo Kio Ave 10. I made sure that the road was clear before I turn left into Ave 10. As I was turning left suddenly a car on the opposite road came out of no where and turn right into the lane that I was in and hit my car. Upon the collision the other driver did not signaled or tried to stop so I had to honk at him to signal him to stop so that we can exchange particulars. While exchanging particulars they initially mentioned that he wanted to settle it privately so we both agreed. We both had one passenger each in our vehicles.

My front right headlight was broken, front right side of the bumper and fender was damaged. There are also scratches on my front right rims. The other party's vehicle front left headlight was broken and there were some scratches on the front right of his bumper.

Around 1237 I received a call from the driver name Seah Kia Siang and he mentioned that the accident was a '50/50 case' so he did not want settle it privately and suggested to claim from respective insurance. We both agreed.

Around 330pm I went to a clinic to get myself and my friend checked as we suffered some injuries. My left hand was swollen while my friend suffered pain on her back. We were both given 3 days MC and a referral letter to A&E in case our injuries gets more severe.

Particulars of my passenger:
Tan Yan Wen Michelle
S9243244J
89324649



SINGAPORE
POLICE FORCE



T/20220108/2077

Police Station Of Origin:
Kebun Baru NPP
111 Ang Mo Kio Avenue 4 SINGAPORE
560111
Tel No: 1800-4589999

3 of 4

Report No. T/20220108/2077

CONTINUATION OF REPORT

I am lodging this report for insurance claim purposes and for record purpose.