

From: [yvonne](#)
To: [SG AXA Insurance SM Motor Doc](#)
Cc: [Anu](#)
Subject: S1M03FFG - [EXTERNAL] [Letter of claim]Our ref : TA.2021.3081.ya(b)Your ref : SHA1277L
Date: 14 October, 2021 1:00:44 PM
Attachments: [211014 LOO_PD\(AXA\)+doc.pdf](#)
[210811_1703hrs LTA search fee.pdf](#)

Our ref : TA.2021.3081.ya(b)
Your ref : **SHA1277L**

AXA Insurance Singapore Pte Ltd
No. 8 Shenton Way,
#27-01 AXA Tower,
Singapore 068811
Attn: Motor Claims Department

Dear Sir/Madam,

CLAIMANT: SKYWAY MOTOR PTE LTD - WITHOUT PREJUDICE
ACCIDENT INVOLVING SMV2820S & SHA1277L ON 11 AUGUST 2021 ALONG 501 ORCHARD AT ABOUT 0945 HOURS

We act for SKYWAY MOTOR PTE LTD, the owner of vehicle no. SMV2820S, whose vehicle was damaged as a result of the abovementioned accident by vehicle no. SHA1277L and our search reveals that you were the insurer of motor vehicle no. SHA1277L at the time of the accident.

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

1.	Costs of repair	\$6,810
2.	Rental fee	\$1,348.20
3.	Survey report fee	\$604.00
4.	LTA search fee	\$7.49
5.	GIA search / report fee	\$29.00
6.	Incidentals	\$80.00
7.	Costs	<u>\$900.00</u>
		<u>\$9,778.69</u>

We enclose herewith copies of the following documents supporting our client's claim for your attention:

1. GIA report for vehicle no. SMV2820S;
2. LTA/GIA search/report fee for **SHA1277L**;
3. Final Repair Bill;
4. Rental agreement.
5. Survey report (enclosing original photographs) depicting damage to SMV2820S.

Please note that if you are insured and you wish to claim your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer. You should send to us an acknowledgement of receipt of this letter within 14 days from the receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer.

Please take notice that there is a presumption in law that the said driver was driving as your servant and/or agent and if we do not hear from you within seven (7) days from the date hereof, you will be named as a Defendant if we commence proceedings in court (if any). If you are not the driver at the time of the accident, please let us have the driver's details within the next 7 days hereof.

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.

[Please attention the emails to my solicitor Ms Anu. As part of our COVID-19 measures, we encourage telecommuting, please communicate with us via email only to avoid any delay in reply.]

Regards,
Yvonne Ang (Bao)
(Paralegal/In-house counsel)
For and on behalf of solicitor Ms Tiwary
M/s Everest Law LLC
No. 151 Chin Swee Road, #12-12 Manhattan House, Singapore 169876
Tel: 69707502 | Fax: 69707503

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged.

If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it.

If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

3081



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	11/08/2021 15:26 (SGT)
Date of Accident	11/08/2021 09:45 (SGT)
Exact Location of Accident	Near 501 Orchard Rd, Singapore 238880
Additional Location Information	JUNCTION OF PATERSON OAD AND ORCHARD BLVD
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMV2820S
INSURED/POLICYHOLDER	
Is company?	Yes
Name Of Registered Owner	SKYWAY MOTOR PTE LTD
Company Reg No	199904194N
Email Address	rental@skyway.com.sg
Mobile Phone No	(Phone) +65-63336333
Alternative Phone No	+65-63336333

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Noah
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 hire
Transmission	Auto
CC	1800

INSURANCE COMPANY

Name of Insurance Company	MSIG Insurance (Singapore) Pte. Ltd.
Type of Coverage	ThirdParty
Fleet Policy	Yes
Policy Number	A400001003MCX
Cover Note Number	-

DRIVER

Name of Driver	NG ZHONGREN DANNY
NRIC No	S8220199H



Date Of Birth	14/07/1982
Occupation	Indoor
Date Of Driving Pass	31/12/2003
Driving experience	17 YEARS AND 8 MONTHS
Gender	Male
Mobile Number	(Phone) +65-98427992
Alt. Phone Number	-
Email Address	dannyng8232@gmail.com
Address	BLK 663 BUFFALO ROAD #16-14
Address complement	-
Postcode	210663
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Hirer
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Change/cross lane
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)	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

PASSENGER 1

Name	MS
Gender	Female

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

PLEASE REFER TO ATTACHED.

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SHA1277L
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Taxi

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

12002120

Protected By Copyright

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 Authorized Insurer.
3. Information provided must be as truthful and accurate as possible. Any valid 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 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 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:

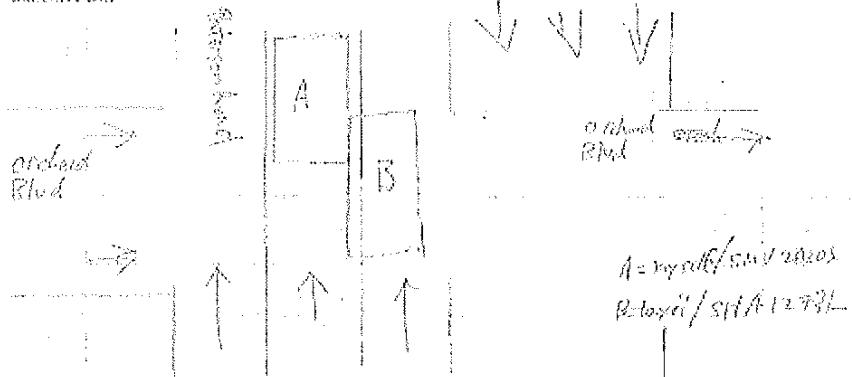
Driver's Signature
(If driver is not the policyholder)
Date & Time:

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

1/20/2021

Reported By Symantec

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I My Zhengxin Driving, I get off road on the right side of the road after I pick up the my passenger at pickup point and travel through Scott Road to Waterloo Rd. and continue my trip to Redhill. When I halt pass the taxi, the taxi hit my right side of my car.

DECLARATION

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

Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time:

Reporting Officer's Signature
Name:
ID No.:



MOTOR PTE LTD

SKYWAY MOTOR PTE LTD
400 Orchard Road #15-06
Singapore 238875
Tel : 6333 6333 Email : rental@skyway.com.sg
Company Reg. No. 199904194N
GST Reg. No. 199904194N

RENTAL AGREEMENT

NO. 04235

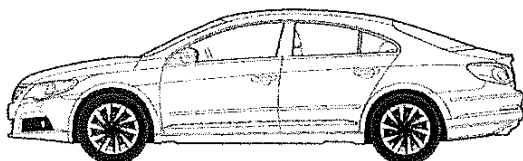
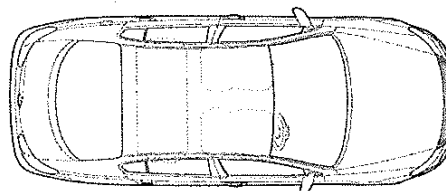
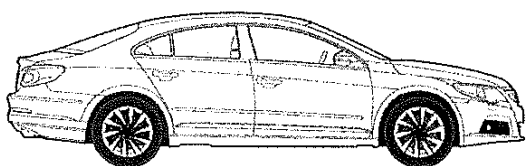
BILLING COPY

HIRER'S PARTICULARS	
Owner's Vehicle No.:	S1M23205
Model:	TOYOTA NISSAN HYBRID 1.8
Name:	NG JHONGJIN DANNY
Address:	1216 162 162 BUFFALO ROAD #16-14, (1210663)
Office Tel:	Residence Tel:
Occupation	Hp / Pgr No: 18427792
P.P / I.C No.:	Nationality:
Date of Birth:	Place of Birth:
Dr. Licence No.	
Date of Issue:	Country of Issue:

ADDITIONAL DRIVER'S PARTICULARS	
Name:	
Address:	
Office Tel:	Residence Tel:
Occupation	Hp / Pgr No:
P.P / I.C No.:	Nationality:
Date of Birth:	Place of Birth:
Dr. Licence No.	
Date of Issue:	Country of Issue:
IMPORTANT: The vehicle will not be insured after the expiry of the hire period and in case of any accident the Hirer will be liable for all consequences.	

RENTAL VEHICLE PARTICULARS		
Rental Vehicle No.:		
Model:		
Collection Out	Date & Time	Mileage Out
	11/08/2010	10154
Return In	Date & Time	Mileage In
	11/40	112533

RENTAL CHARGES		
Months	@ \$	per month
Weeks	@ \$	per week
7 Days	@ \$ 180	per day
Hours	@ \$	per hour
ADDITIONAL CHARGES		
PETROL TOP-UP CHARGES		
MISC		
TOTAL CHARGES (incl 7% GST)		
PAYMENT MODE		
<input type="checkbox"/> Master : _____ <input type="checkbox"/> VISA : _____ <input type="checkbox"/> Cash : _____ <input type="checkbox"/> Others : _____		



Remarks: replace metal car.

Bill to Apex Motoring

CHECKED OUT BY	CHECKED IN BY
	<i>[Signature]</i>

I have read and agree to the terms and conditions on both sides of this agreement.

[Signature]

SKYWAY MOTOR PTE LTD

[Signature]

SKYWAY MOTOR PTE LTD

SKYWAY MOTOR PTE LTD

400 ORCHARD ROAD #15-06 ORCHARD TOWER, SINGAPORE 238875
Tel: 6333 6333 Fax: 6416 8555

TAX INVOICE

RCB : 199904194N GST : 199904194N

APEX MOTORING

25 KAKI BUKIT ROAD 4 #01-54 SYNERGY @ KB
SINGAPORE 417800

INVOICE : AR202108-001033
DATE : 11/08/2021
TERMS : C.O.D
SALESMAN: CYNTHIA
PO NO : RA04235

NO.	DESCRIPTION	UNIT	AMOUNT (S\$)
1	Rental Billing From 11/08/2021 To 18/08/2021 (SMR4800H) DRIVEN BY: NG ZHONGREN DANNY REF NO. SMV2820S Make and Model: TOYOTA NOAH HYBRID 7-SEATER 1.8X CVT	7 DAYS	1,348.20

AMOUNT : S\$

ONE THOUSAND THREE HUNDRED AND FORTY-EIGHT DOLLARS AND
TWENTY CENTS ONLY

Please issue cheque payable to SKYWAY MOTOR PTE LTD and send us a copy of
cheque image then bank in to our DBS Bank Ltd. Current A/C No. 003-947-267-6.

SUB TOTAL	:	1,260.00
GST 7%	:	88.20
TOTAL S\$:	1,348.20



25 Kaki Bukit Road 4 #01-55 S417800

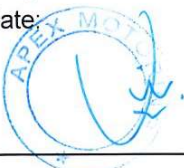
S/no AX-6277

S/no	Description	Amount
1	Parts and labour for repair of Toyota Noah Hybrid SMV2820S (Lump Sum)	\$6,810
Total:		\$6,810

Vehicle No:

SMV2820
S
06
September
2021

Date:



Apex Motoring



6 tampines st 73, #01-03, singapore 528825
tel: 6746 2118 fax: 6746 1148
reg no: 53058468m

Claim Reference : -
Insured Vehicle No. : -
Thirty Party Veh No. : -
Officer-In-Charge : -

Our Reference : KAAS/KT/6277/2820/TP/08.21
Invoice No. : 6277
Date : 06 September 2021

To: Skyway Motor Pte Ltd
c/o 25 Kaki Bukit Road 4
#01-55, Synergy @ Kaki Bukit
Singapore 417800

INVOICE	
PARTICULARS	AMOUNT
Vehicle No. : SMV 2820S Make/Model : Toyota Noah Hybrid 7-Seater 1.8X CVT <input checked="" type="checkbox"/> Inspection of Vehicle <input checked="" type="checkbox"/> Appraisal Report <input checked="" type="checkbox"/> 34 Colored Photographs <input checked="" type="checkbox"/> Transport charges <input checked="" type="checkbox"/> Re-inspection <input type="checkbox"/> Others (Specify)	SGD 604.00
Total	SGD 604.00

Dollars: Six Hundred and Four Only

(Cheque should be crossed and make payable to " Kelvin Automotive Appraising Services ")



Kelvin Automotive Appraising Services



6 tampines st 73, #01-03, singapore 528825
tel: 6746 2118 fax: 6746 1148
reg no: 53058468m

Claim Reference : -
Insured Vehicle No. : -
Thirty Party Veh No. : -
Officer-In-Charge : -

Our Reference : KAAS/KT/6277/2820/TP/08.21
Date : 06 September 2021

To: Skyway Motor Pte Ltd
c/o 25 Kaki Bukit Road 4
#01-55, Synergy @ Kaki Bukit
Singapore 417800

VEHICLE APPRAISAL REPORT

Name of Workshop : Apex Motoring
Place of inspection : 25 Kaki Bukit Road 4 #01-55, Synergy @ Kaki Bukit, Singapore 417800
Date of Assignment : 12 August 2021
Date of Accident : 11 August 2021
Date of Inspection : 12 August 2021

PARTICULARS OF INSPECTED VEHICLE

Registration No.	: SMV 2820S	Chassis Frame No.	: ZWR800434571
Make / Model	: Toyota Noah Hybrid 7-Seater 1.8X CVT	Engine No. (Logcard)	: 2ZR0F29361
Year of Manufacture/Reg	: 2020	Odometer Reading	: 70,644 KM
Colour	: White		
Class / Type	: MPV		

CONDITION OF VEHICLE DURING SURVEY (Visual & Static Check Only)

General Condition : Excellent
Paintwork : Excellent
Market Value : -
Scrap Value : -

CONDITION OF TYRES ON VEHICLE

	<u>Make/Size</u>	<u>Thread Balance</u>
Front L	Davanti 195/65R15	8 mm
Front R	Davanti 195/65R15	8 mm
Rear L	Davanti 195/65R15	8 mm
Rear R	Davanti 195/65R15	8 mm

*The above is an estimate of the remaining life of the tyre thread in millimeters

The information contained in these documents may be privileged and confidential, and is intended for the exclusive use of the addressee designation. If you are not the addressee, any enclosure, reproduction, distribution or other dissemination or use of this communication is strictly prohibited. If you have received this survey report in error, please contact us immediately by phone so that we can arrange for its return.

APPRAISEMENT SCHEDULE

S/N	Qty	Descriptions	Conditions	Repairer's Estimate	Revised Amount
		LIST ITEMS:-			
1	1 pc	rear bumper	grazed	\$ 808.15	repair
2	1 pc	r/h rear fender	buckled	\$ 1,062.10	\$ 1,062.10
3	1 pc	r/h rear sliding door	buckled	\$ 1,680.35	\$ 1,680.35
4	1 pc	r/h rear sliding door window black tape	necessary	\$ 290.00	\$ 290.00
5	1 pc	r/h side skirt	scratched	\$ 758.10	repair
6	1 pc	rear axle	buckled	\$ 2,017.95	\$ 2,017.95
7	1 pc	r/h rear shock absorber	bent	\$ 166.20	\$ 166.20
8	1 pc	r/h rear wheel bearing	damaged	\$ 360.20	\$ 360.20
				\$ 6,334.90	\$ 5,576.80
		Less 25%			\$ 1,394.20
				\$ 6,334.90	\$ 4,182.60
		SPECIAL NETT ITEMS:-			
9	1 tube	r/h rear fender glass silicon sealant	necessary	\$ 80.00	\$ 60.00
10	1 pc	r/h rear sports rim	distorted	\$ 380.00	\$ 380.00
11	1 pc	r/h rear tyre @50% depreciation	scratched	\$ 280.00	\$ 140.00
				\$ 740.00	\$ 580.00
Sub - Total				\$ 7,074.90	\$ 4,762.60



6 tampines st 73, #01-03, singapore 528825
 tel: 6746 2118 fax: 6746 1148
 reg no: 53058468m

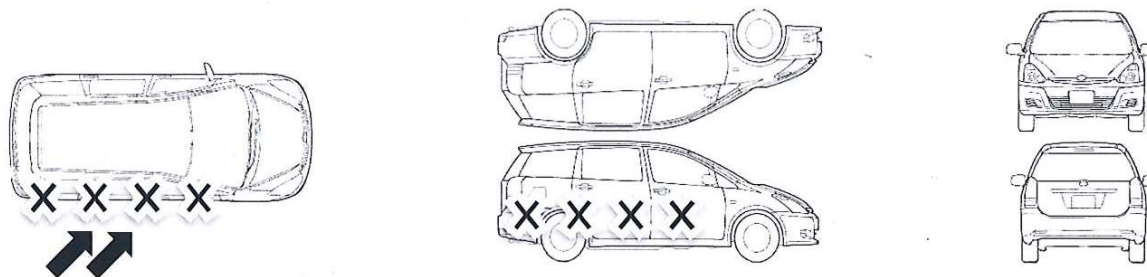
Our Reference : KAAS/KT/6277/2820/TP/08.21
 Vehicle Number : SMV 2820S

APPRAISEMENT SCHEDULE

S/N	Qty	Descriptions	Conditions	Repairer's Estimate	Revised Amount
		B/F		\$ 7,074.90	\$ 4,762.60
		LABOUR & OTHER CHARGES:-			
1		To panel beat and renewal of all necessary damaged body parts		\$ 1,440.00	\$ 1,320.00
2		To check wiring and rewire		\$ 60.00	\$ 50.00
3		To deactivate/ activate/ check hybrid system		\$ 300.00	\$ 250.00
4		To remove and reinstall rear sliding door components		\$ 180.00	\$ 150.00
5		To remove and reinstall r/h rear fender glass		\$ 180.00	\$ 140.00
6		To remove and reinstall rear undercarriage		\$ 280.00	\$ 220.00
7		To perform 4 wheel alignment		\$ 120.00	\$ 100.00
8		To apply anti-rust		\$ 120.00	\$ 80.00
9		To putty and spray-paint of affected areas		\$ 1,560.00	\$ 1,440.00
				\$ 4,240.00	\$ 3,750.00
Sub - Total				\$ 11,314.90	\$ 8,512.60

ASSESSMENT SUMMARY

Damages sustained were consistent with the subject vehicle being involved in a collision with another vehicle and the impact was delivered **Diagonally to the RH Side from rear to front; right to left;** portion of the vehicle.



The general area of damages is at the **RH Side portion**
(Please refer to the parts list and photographs as attached for more information)

ASSESSOR'S RECOMMENDATIONS

The estimated repair costs submitted by Messrs **Apex Motoring** is \$ 11,314.90 .
We have adjusted the cost to \$ 8,512.60 and the repairer has agreed to undertake the repairs at a
Contract Lump Sum of \$ 6,810.00 to a acceptable quality and standards.
However, we have not given authorization and instruction to the repairer to proceed with the repairs.

The repairs should be completed within a reasonable period of **8** working days.

34 photographs were taken at the time of static inspection.

This report is strictly done in a **Without Prejudice Basis**.

We are reverting the matter to you a decision.

We enclose herewith our Invoice No. **6277** for our services rendered and
we thank you for engaging our services.

KELVIN TEO
Licensed Automotive Appraiser
Nitec in Automotive Technology
Cert. Crash Investigation & Reconstruction
Dip MS
MSAAA, AM SAE-A

NOTE : This revised estimate was from a visual inspection. Should there be any discrepancy or unseen items not listed in this survey, kindly notify the company within Seven (7) days from the date hereof. Otherwise this revised amount shall be treated as valid.







