

N-51 AUTOMOTIVE PTE LTD

Company & GST Registration No. 200616038C

2 Kaki Bukit Avenue 2 #01-17/#01-18 /Heavy Vehicle #01-08/Spray Painting #02-27

Kaki Bukit Autohub Singapore 417921

Tel: 68420051

Fax: 67410510

P.I.C - Melody Chin

Reply to :huixin@n51.com.sg

23 December 2022

Our Ref : CLM17428 / GBK5911G / OCT-32/2022

AXA INSURANCE PTE LTD

ROBINSON ROAD

P.O.BOX 1094

SINGAPORE 902144

ATTN: MOTOR CLAIMS DEPARTMENT

Dear Sir @ Madam,

RE: ACCIDENT INVOLVING GBK5911G & FBN9675X ON 22/10/2022
ALONG YISHUN AVE 1 TWDS YISHUN AVE 8 BEFORE LOWER SELETAR TIDAL GATE

We refer to the above accident which was caused due to the negligence of your insured driver of vehicle No: **FBN9675X** whose vehicle was insured with you at the material date of the accident.

We are proposing for a direct settlement on the claims as following EXCLUDE personal injury in respect of claim arising out of the above mentioned accident.

Cost of repairs	\$	6,420.00	(Include 7% GST)
Loss of rental	\$	1,284.00	(\$128.40 X 10 Days)
Additional 2 days loss of use for pre repair	\$	200.00	(\$100 X 2 Days)
Towing fee	\$	100.00	
LTA search fee	\$	7.45	
	S \$	<u>8,011.45</u>	

We enclosed herein the following documents for your necessary attention.

- 1) Our Final Bill No: CLM17428
- 2) Twincar Leasing Pte Ltd - Invoice No: TLCS23031
- 3) Autobay Towing - GBK5911G (receipt attached)
- 4) LTA search fee
- 5) Letter of Authorisation
- 6) GIA report of GBK5911G

We look forward to your prompt reply.

Yours faithfully,



N-51 AUTOMOTIVE PTE LTD

S.Y.NEO

Director





N-51 AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub
2 Kaki Bukit Ave 2
#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27
Singapore 417921
Tel No. : +65 6842 0051 Fax No. : +65 6741 0510
E-Mail : sales@n51.com.sg
Company Reg. No. : 200616038C
GST Registration No. : 200616038C

AXA INSURANCE PTE LTD
ROBINSON ROAD
P.O.BOX 1094
SINGAPORE 902144

TAX INVOICE

Date : 23/12/2022
Date in : 22/10/2022
Vehicle Num. : GBK5911G
Make/Model : TOYOTA HIACE VAN TURBO 5DR MT-2020
Chassis/Eng# : JTFHT02P909990430/1KDB047825
Accident Date : 17/10/2022
Claim No : CLM17428
Reference : OCT-32/2022
Policy No. : DMCVSNA00116022202 (21/09/2023)

LUMPSUM REPAIR BILL
REF : CLM17428-N51 DATED 26/10/2022
BY DIRECT

Amount S\$
6,000.00



E. & O.E.	Sub S\$:	6,000.00
	Add GST (7%) S\$:	420.00
	Total Amount S\$:	6,420.00

for N-51 AUTOMOTIVE PTE LTD



TwinCar

LEASING PTE LTD

Company & GST Registration Number : 201533046C
2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921
Tel: 6744 0510 Fax: 6741 0510 email: twincar.rental@n5l.com.sg

Invoice To

02 AIRCON ENGINEERING PTE LTD
157 Jalam Tech Whye
#03-123
Singapore 680157

TAX INVOICE

Invoice No. TLCS 23031
Date 22/12/2022
Terms Cash

No. Days	Description	Rate	Amount
10	Vehicle No. GBG9995J - Car Rental for the period 22/10/2022 to 01/11/2022 (ref. Vehicle GBK5911G) Tax collected on sales	120.00 7.00%	1,200.00 84.00
		7% GST	\$84.00
		Total Amount	\$1,284.00

TWINCAR LEASING PTE. LTD.

Authorised Signature

Note : Kindly make payable to " TWINCAR LEASING PTE LTD"
or by Bank-in/transfer to UOB Bank A/c No. 310-307-697-6 (Bank Code 7375)



TWINCAR LEASING PTE. LTD.

Company Registration Number : 201533046C
2 Kaki Bukit Avenue 2 #01-17 Kaki Bukit Autohub, Singapore 417921
Tel: 6744 0510 Fax: 6741 0510 email: twincar.rental@n51.com.sg

VEHICLE RENTAL AGREEMENT

VHA NO: 728

HIRER'S PARTICULAR

Name(as in I/C): O2 AIRCON ENGINEERING PTE LTD
NRIC/PASSPORT No: 201732927h
Address(Res):157 Jalan Teck Whye #03-123, Singapore 680157
Occupation: Driving Exp: 24
Driving License No: 201732927h D/L Type: Local
Issue Date: 2022-10-22 Date of Birth: 2017-01-01
Tel: (O) 94461627 (HP) 94461627
Email: services@o2aircon.sg

ADDITIONAL DRIVER'S PARTICULARS

Name(as in I/C): KANAY CHOWHAN
NRIC/PASSPORT No: G8363451R
Address(Res):157 Jalan Teck Whye #03-123, Singapore 680157
Occupation: CONSTRUCTION Driving Exp: 100
Driving License No: G8363451R D/L Type: Local
Issue Date: 2018-09-15 Date of Birth: 1981-01-31

Vehicle No: GBG9995J
Make: TOYOTA
Model: HIACE 3.0DX MT Auto/Manual Group: Manual
Year: 2017 Colour: WHITE
Mileage Out:
OUT: Date 2022-10-22 Time: 12:19
NON-WAIVER EXCESS:
Section1: 2000 Section2: 2000

CHARGES

Daily rate	120.00
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PETROL-LEVEL

Out	E	1/4	1/2	3/4	F	1/4
In	E	1/4	1/2	3/4	F	E

Extension (Accessories)	0.00
Collection Service	0.00
Misc.	0.00

Security Deposit Collected	0.00
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Rental Term	Cash
Start Date	2022-10-22
End Date	2022-11-05

Rented out by:	Andy Siah
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Hirer signature:

Addition Driver's Signature:



KANAY

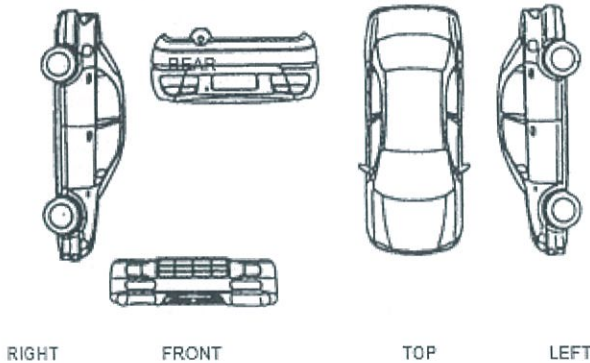
KANAY

SHREE KANAY CHOWHAN
98363451R

VEHICLE CHECKLIST

D - DENTS
S - SCRATCHES

INDICATE:
A - ACCIDENTS



ACCESSORIES CHECK

<input type="checkbox"/> Camera Recorder	<input type="checkbox"/> Reverse Camera	<input type="checkbox"/> CD/ Radio Player
<input type="checkbox"/> Remote Control	<input type="checkbox"/> Reverse Sensor	<input type="checkbox"/> S/Tyre

I have read and agreed to the terms & conditions on both sides of this agreement. All information I have given TWINCAR LEASING PTE. LTD. in connection with this agreement is true.

IMPORTANT

- THE VEHICLE SHALL BE RENTED OUT ON A DAILY BASIS, WITH A MINIMUM RENTAL PERIOD OF SIX MONTH.
- IN THE EVENT THAT THE HIRER RETURN THE VEHICLE PRIOR TO THE END OF THE MINIMUM RENTAL PERIOD, THE HIRER WILL BE REQUIRED TO PAY THE FULL RENTAL FEE APPLICABLE FOR THE REMAINING PERIOD UP TO THE END OF THE MINIMUM RENTAL PERIOD.
- ONLY PERSONS ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, 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 TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN, AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
- IN CASE OF ACCIDENT THE HIRER SHOULD REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- THE VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE TWINCAR LEASING PTE. LTD..
- AN ADDITIONAL EXCESS OF \$2000 OF ALL CLAIM WILL APPLY FOR VEHICLE USE OUTSIDE SINGAPORE AND \$3000 FOR AGE ABOVE 65.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	SIGNATURE OF HIRER/DRIVER
01/11/2022	16:15hrs				KANAY



AUTOBAY TOWING

1 Kaki Bukit Avenue 6
#01-55 AutoBay @ Kaki Bukit
Singapore 417883
Tel: 9616 8988 (Ah Boon)

CASH SALE

No. _____

Date: 25/10/22

Sold to: _____

(N-51)

GBK 5911 G

CROWN

Item	Quantity	Description	Unit Price	Amount
		Auto Hub to Ubi MTC		\$100
		Reporting Two Trips		
E. & O. E.			Sub Total :	
			GST Tax :	
			Total :	\$100

Issued by: _____

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 25 Oct 2022 / 13:33:33

Receipt Date/Time : 25 Oct 2022 / 13:33:33

Tax Invoice/Receipt

Receipt No. : ITNET-00000-221025-002102

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - FBN9675X				
As at 22 Oct 2022/08:55:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - FBN9675X Enquiry Fee 20221025133311086259	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				-0.04
Total Amount Payable				7.45
Paid By				
64d155r3			Credit Card	7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
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.

LETTER OF AUTHORISATION

To: **M/s N-51 Automotive Pte Ltd**
Singapore

RE: ACCIDENT INVOLVING VEHICLE NOS:

ALONG YISHUAN AVE 1 TWOS YISHUAN AVE 8 BESIDE LOWER SEAPARK ON TIDAL GATE

GBK 5911G &

FBN 9675X

22/10/2022

I/We 02 AIRCON ENGINEERING PTE LTD NRIC/Passport No:

of 157 JUN TECK WAYE #03-123 S(670/571)

2017329271

the owner of vehicle no. GBK 5911G hereby authorise you to commence repair to the said vehicle forthwith. In consideration of you repairing my/our vehicle at my/our request.

- a) I/We hereby irrevocably authorise you to demand claim settle receive whatever amount settled/payable by the insurance and/or third party or to commence legal proceeding, if necessary, in my name, for the costs of repair and loss of use, etc and to you appointing any Solicitor to act for me in respect of the accident' claim and all an any amount claimed, received and/or settled shall belong absolutely to you. I/We agree to assign the whole proceeds of my/our third party claim to you and my/our Solicitors (to be appointed by you on my/our behalf) shall accept this as my/our irrevocable authorisation to pay the amount compensated direct to you after deduction of their costs on a Solicitor & Client basis. I/We undertake to co-operate fully with you and my/our Solicitors to see the claim to a successful conclusion.
- b) If the third party claim is unsuccessful or in your discretion inappropriate for any reason, I/we hereby instruct and authorise you to claim direct from my/our insurance company on my/our behalf for all monies due to you. I undertake to pay you for the Excess applicable under my policy and to reimburse you all costs, fees and expenses incurred by you in pursuing the claim on my behalf.
- c) If the own insurers' claim is not applicable and/or the third party claim fails and/or either of the aforesaid is inadequate, I/we underake to pay you for your expenses, costs and fees immediately.

I/We also irrevocably authorise you to sign all discharge vouchers/indemnity forms and all necessary papers in connection with the above claim in my/our absence. I/We irrevocable authorise you to appoint such a firm of Solicitors on my/our behalf as you shall deem fit for the purpose of the third party/own insurer's claim.

I/We undertake to inform you and/or the Solicitors appointed by you on my behalf in the event the third party's insurance company communicate with me/us directly, orally or in writing and I/we further undertake not to accept any monies or offer of settlement from the third party's insurers without first communicating with you and obtaining your consent.

Upon settlement of the third party claim and in case the settlement monies was sent to me/us by the third party's insurers, I/we undertake to pay you and my/our solicitor the cost of repairs settled and related expenses and disbursement incurred.

My/Our insurer is/are

Policy No. _____

Expiry Date: _____

Excess: _____



Owner's Signature/Co's stamp (if applicable)

Witness Signature/Name

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident.

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Actual Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date of Submission	25/10/2022 17:16 (SGT)
Reported by	Driver
Date of Accident	22/10/2022 08:55 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	ALONG YISHUN AVE 1 TOWARDS YISHUN AVE 8 BESIDE LOWER SELETAR TIDAL GATE
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBK5911G
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INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	O2 AIRCON ENGINEERING PTE. LTD.
Company Reg No	201732927H
Email Address	O2AIRCONBIZ@GMAIL.COM
Mobile Phone No	(Phone) +65-94461627
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Hiace
Variant	-
Exact purpose for which vehicle was being used at time of accident	Employment
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Commercial vehicle
Transmission	Manual
CC	2982

INSURANCE COMPANY

Name of Insurance Company	China Taiping Insurance (Singapore) Pte. Ltd.
Policy Number / Cover Note Number	DMCVSNA00116022202

DRIVER

Name of Driver	CHOWHAN SHREE KANAY
Passport No/FIN	G8363451R
Date Of Birth	01/03/1981

Occupation	Outdoor
Date Of Driving Pass	25/09/2013
Driving experience	9 YEARS AND 1 MONTH
Gender	Male
Mobile Number	(Phone) +65-88548036
Alt. Phone Number	-
Email Address	O2AIRCONBIZ@GMAIL.COM
Address	157 JALAN TECK WHYE
Address complement	#03-123
Postcode	680157
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Employee
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 - 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?	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
Translator's name	-
Translator's ID	-
Translator's phone number	-
Translator's email	-
Original language used in the statement	-

PASSENGER 1

Name	SELVARAJ DINESH
Gender	Male

DETAILS OF POLICE ACTION

Was the accident reported to the police?	Yes
Police Station Name	Rochor Neighbourhood Police Centre
Police Station Phone No	(Phone) +65-18002949999
Alt. Police Station Phone No	(Fax) +65-63918583
Police Station Address	11 Kampong Kapur Road Singapore 208678
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

PLS REFER TO THE ATTACHED STATEMENT.

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	SD CARD TAKEN BY TP

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	FBN9675X
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Motorcycle
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)	-

INJURED PERSONS DETAILS

INJURED 1

Name of injured person	CHOWHAN SHREE KANAY
Gender	Male
Phone No	(Phone) +65-88548036
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	SLIGHT
Injured person in which vehicle?	GBK5911G
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

SKETCH PLAN

IMPORTANT NOTICE

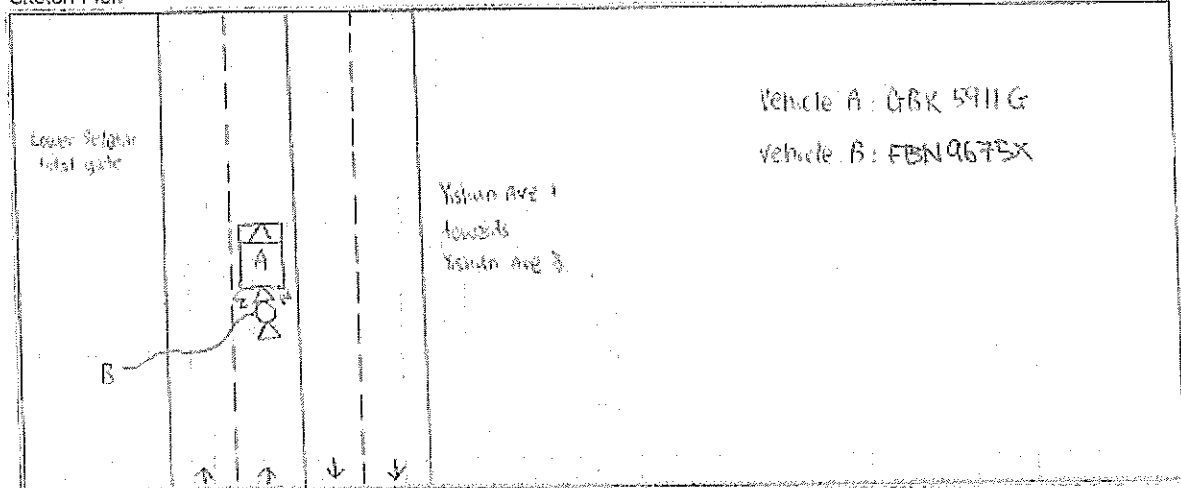
1. Please report correctly the details of the accident to speed up the claims process.
 2. This Form must be completed by the Policyholder and/or the Actual Driver.
 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to rescind policy liability.
 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
 5. **Any false reporting may be referred to the Traffic Police Department for investigation.**
 6. This report will be forwarded by the insurers to the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
 8. Consent under the Personal Data Protection Act (PDPA)
- I understand, acknowledge, agree and consent that:
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this form and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
 (collectively the "Purposes")
 - (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
 - (c) my Personal Information may/can be disclosed by any of the insurers and/or GIA to their third-party service providers or agents (including their lawyers/law firms) who may be sited outside of Singapore, for one or more of the above Purposes.

Policyholder's Signature / Date & Time

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

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

Sketch Plan



Describe Circumstance of the Accident:

AS of above date and time, I was driving my vehicle (AKK 59HG) along Yishun Ave 1 towards Yishun Ave 8 beside Lower Seletar tidal gate, I slowed down and stopped my vehicle due to a traffic accident ahead on the right lane. As I was stationary, vehicle B (FBN767K) collided into the rear portion of my vehicle.

Declaration

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



KANAY

Policyholder's Signature / Date & Time

KANAY

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

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