

Teo Keng Siang LLC

Advocates & Solicitors • Notary Public • Commissioner For Oaths

111 North Bridge Road #23-01 Peninsula Plaza Singapore 179098
ROC: 201510228C GST Reg No.: 201510228C

Tel: 6333 4222 Fax: 6333 5676 / 5688
Email: KSTEOCO@singnet.com.sg
(FAX – NOT FOR SERVICE OF COURT DOCUMENTS)

Our Ref : TKSF/E482-ACC-46367.22/sl (mc)
Your Ref : XB 9997 U
Date : 4 November 2022

Secretary in charge: Shirley
Tel : 6333 4222 (ext 59)
Fax : 6333 5676/6333 5688
Email : Shirley.loh@ksteoptr.com

To: Lonpac Insurance Bhd
300 Beach Road
#17-04/07
The Concourse
Singapore 199555
Attn: Motor Claims Dept

WITHOUT PREJUDICE
BY PDX #8192 ONLY

cc: Guan Peng Hardware Pte Ltd
65A Toh Tuck Road
Toh Tuck Garden
Singapore 596729

BY CERTIFICATE OF POSTING
(For your information only)

Dear Sirs,

ACCIDENT INVOLVING YP 2170 Z / XB 9997 U ON 2/8/22 ALONG CLEMENTI AVE 6 TOWARDS PIE

We are instructed **Lee Poh Chuan** to claim damages against you in connection with a road accident on **2/8/22 ALONG CLEMENTI AVE 6 TOWARDS PIE** involving our client's motor vehicle registration number **CLIENT'S YP 2170 Z** and motor vehicle registration number **DEFENDANT'S XB 9997 U** driven by you or your authorised driver at the material time.

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

• Cost of Repair	\$19,100.00
• Pre repair fees (\$150 x 2 days)	\$ 300.00
• Loss of Use (\$150 x 13 days)	\$ 1,950.00
• Survey fee	\$ 872.00
• LTA search fee	\$ 7.49
• Costs incl. GST	<u>\$ 1,284.00</u>
Total	<u>\$23,513.49</u>

Teo Keng Siang
LL.M(Singapore),
LL.B (Hons) (Singapore)

Wong Yong Sheng, Kenneth
LL.B (Hons) University of Bristol

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A copy each of the following supporting documents is enclosed:
(Please note that the enclosures will only be given to insurance company)

- GIA report of **CLIENT'S YP 2170 Z**
- LTA search on **DEFENDANT'S XB 9997 U**
- Repairer's bill.
- Surveyor's report.
- Photographs of damage of **CLIENT'S YP 2170 Z** – 82 copies.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter to your insurer.

Please note that you or your insurer should send to us an acknowledgment 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 or your insurer.

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.

Yours faithfully,



Teo Keng Siang LLC
encs.

Excel Motor

Blk 5032 Ang Mo Kio Industrial Park 2 #01-297 S (569535)

H/p: 9619 0161 C. K Tan (Ah Kee)

Date: 28 October 2022

Lee Poh Chuan

659A Geylang Road

Singapore 389589

FINAL REPAIR COSTS

YP 2170 Z

ISUZU FVR34SUQDC

Contract Lump Sum Cost of Repair

\$ 19,100.00 NETT

DOLLARS NINETEEN THOUSAND AND ONE HUNDRED ONLY

Precise Appraiser Pte Ltd

Reg no. 201924041Z

Invoice

To: Lee Poh Chuan

Invoice No: 2022/INV/ 0251

Your Reference:

CC: Excel Motor

Our Reference:

Blk 5032 Ang Mo Kio Industrial Park 2
#01-297 Singapore 569535

Date : 27/10/2022

Description	Amount S\$
<u>Particulars</u>	
Vehicle No: YP2170Z	
Accident Date : 2/8/2022	
Date of Inspection: 8/8/2022	
<u>Service:</u>	
Assessment with report (inclusive of photographs and transport charges etc)	\$872
Total Amount:	\$872

Payment Details:

- 1) Cheque: Kindly make all cheques crossed and payable to **PRECISE APPRAISER PTE LTD**
- 2) Online Banking: **Maybank 041-9107653-9**



Precise Appraiser Pte Ltd

Precise Appraiser Pte Ltd

Reg no. 201924041Z

Receipt

To: Lee Poh Chuan

Invoice No: 2022/INV/ 0251

CC: Excel Motor

Your Reference:

Blk 5032 Ang Mo Kio Industrial Park 2

Our Reference:

#01-297 Singapore 569535

Date : 27/10/2022

Description	Amount S\$
Particulars	
Vehicle No: YP2170Z	
Accident Date : 2/8/2022	
Date of Inspection: 8/8/2022	
Service:	
Assessment with report (inclusive of photographs and transport charges etc)	\$872
Total Amount:	\$872

Payment Details:

- 1) Cheque: Kindly make all cheques crossed and payable to **PRECISE APPRAISER PTE LTD**
- 2) Online Banking: **Maybank 041-9107653-9**



Precise Appraiser Pte Ltd

Our Reference : 2022/08020

Your Reference:

Vehicle Number : YP2170Z

Special Nett

S/N	Qty	Description	Condition	Repairer Estimate (S\$)	Our Assessment (S\$)
Parts					
1	1pcs	Rear aluminium tailgate	Crack	4,000.00	4,000.00
2	1pcs	Rear tailgate carrier	Bent	3,500.00	3,500.00
3	1pcs	Rear centre hydraulic @4000/pcs	Bent	8,000.00	8,000.00
4	1pcs	Rear side hydraulic @3000/pcs	Bent	6,000.00	6,000.00
5	1set	Rear carrier safety sticker	Necessary	120.00	100.00
6	2pcs	Rear tailgate safety sticker	Necessary	160.00	120.00
7	1pcs	60km/hr sticker	Necessary	30.00	30.00
8	1pcs	Hydraulic oil	Necessary	250.00	200.00
Total				22,060.00	21,950.00

Labour				
1		Check wiring	100.00	50.00
2		Labour to remove & refit rear tailgate.	300.00	250.00
3		Labour to remove & refit tailgate carrier	500.00	400.00
4		Labour to remove & refit rear hydraulic and service.	500.00	400.00
5		Spray painting	1,000.00	800.00
Labour Total			2,400.00	1,900.00
Sub Total (labour and parts)			24,460.00	23,850.00

Adjustment / Recommendations

Note: For Lump Sum Repair

The workshop has agreed to undertake the repair on a Lump Sum Basis, and/or use of ex-stock/reconditioned parts whichever is possible (having taken into consideration to repair instead of replacements).

The final adjusted Lump Sum contract amount is S\$19,100.

Under normal circumstances, the repair period would be about 12 working days.

Precise Appraiser Pte Ltd

VEHICLE DAMAGE ASSESSMENT REPORT

Reg no. 201924041Z

To: Lee Poh Chuan

CC: Excel Motor
Blk 5032 Ang Mo Kio Industrial Park 2
#01-297 Singapore 569535

REFERENCES

Ref No	: 2022/08020	Date of Report	: 27/10/2022
Claim Type	: Third Party	Date of Request	: 8/8/2022
Third party vehicle	: YP2170Z	Date of Accident	: 2/8/2022
Insured Vehicle	:	Date of Inspection	: 8/8/2022
Your Reference No	:		

DAMAGED VEHICAL PARTICULARS

Registration Plate No	: YP2170Z	Engine Modification	: NIL
Model / Make	: ISUZU FVR34SUQDC	Pre-accident damage	: NIL
Colour	: White	General Condition	: Good
Manufacturing Year	: 2015	General Paint Work	: Good
Engine No	: 6HK1680155	Steering	: Serviceable
Engine Capacity	: 7790 cc	Handbrake	: Serviceable
Chassis No	: JALFVR347G7000299	Footbrake	: Serviceable
Odometer No	: 166683		
Transmission	: Manual		

TYRES CONDITION

Front Right				Rear Left x2			
Make	: Continetel			Make	: Goodyear		
Size	: 275/70 r22.5	4		Size	: 275/75 r22.5	4	
Front Left				Rear Right x2			
Make	: Continetel			Make	: Goodyear		
Size	: 275/70 r22.5	4		Size	: 275/75 r22.5	4	

The above millimetres represent the remaining life of tyre treads

VEHICAL REPAIR COST

<u>Descriptions</u>	<u>Repairer (S\$)</u>	<u>Difference (S\$)</u>	<u>Adjuster (S\$)</u>
Parts	22,060.00		21,950.00
Labour	2,400.00		1,900.00
Calculated Cost (S\$) :	24,460.00	610.00	23,850.00

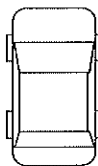
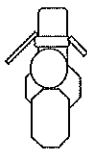
Recommended Lump Sum Repair Cost (S\$)	: 19,100.00
Estimate Repair Duration	: 12
Survey Inspection At	: Excel Motor
Survey Inspection Address	: Blk 5032 Ang Mo Kio Industrial Park 2 #01-297 Singapore 569535

DESCRIPTION OF DAMAGE

At the time of inspection, this vehicle sustained damages to the **Rear Portion**.

Rear aluminium tailgate crack, rear hydraulic bent, rear tailgate carrier misalign etc.

Please see attached scheduled details.



SPECIAL REMARKS

We have not authorised repair. Under normal circumstances, estimated 12 working days are required to repair the vehicle.

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

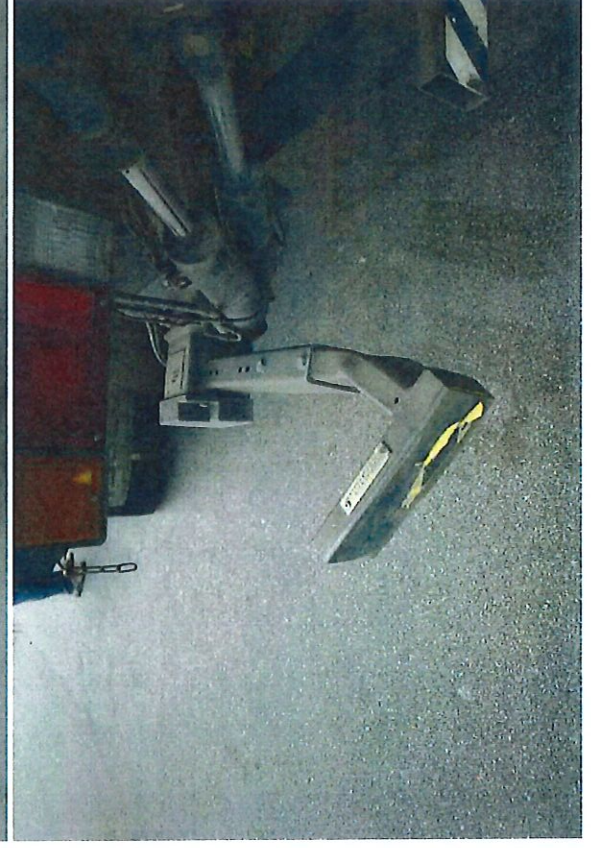


Anthony
Automotive Appraiser
MSAAA

Disclaimer:

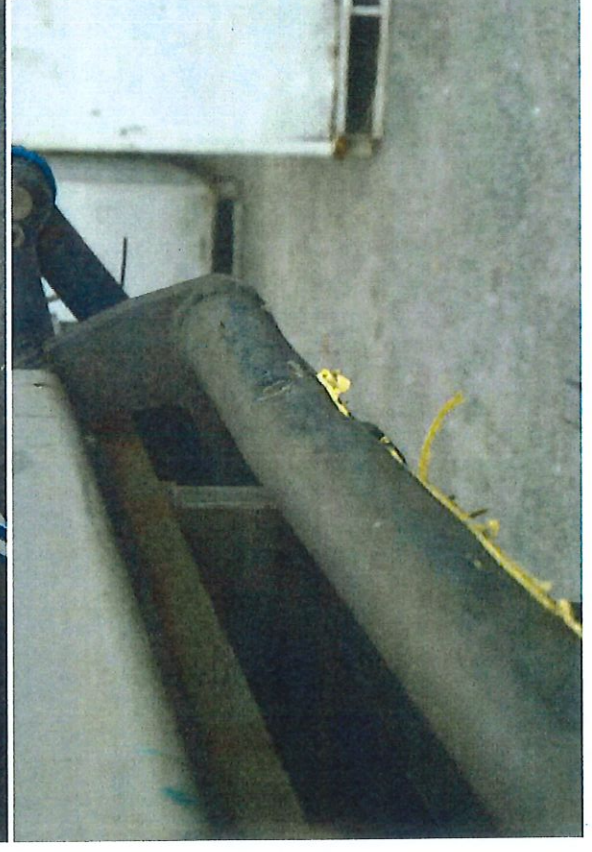
This survey was conducted by Precise Appraiser Pte Ltd without prejudice basis and we do not authorized repair. Report by Precise Appraiser Pte Ltd is deemed as confidential and provided for the use of clients and appointed agent. *We have inspected thoroughly each and every item on the repairer's estimate against the actual damages found on the vehicle.* All findings and recommendations are listed accordingly and final decision of settlement to your good selves parts thereof accordingly and final. No liability shall be attached to Precise Appraiser Pte Ltd therefore.

INSPECTION PHOTOS



Our Ref: 2022/08020
Vehicle No.: YP2170Z

INSPECTION PHOTOS



Our Ref: 2022/08020
Vehicle No.: YP2170Z

INSPECTION PHOTOS

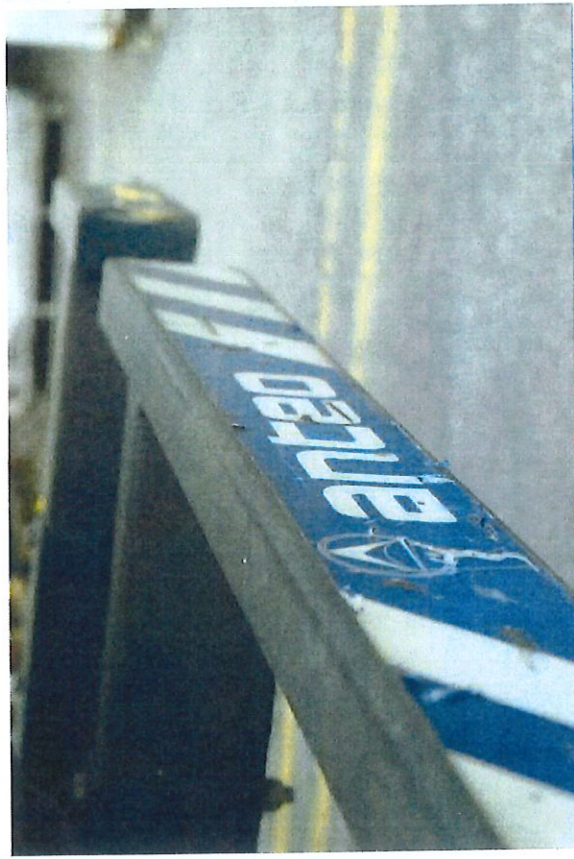


INSPECTION PHOTOS



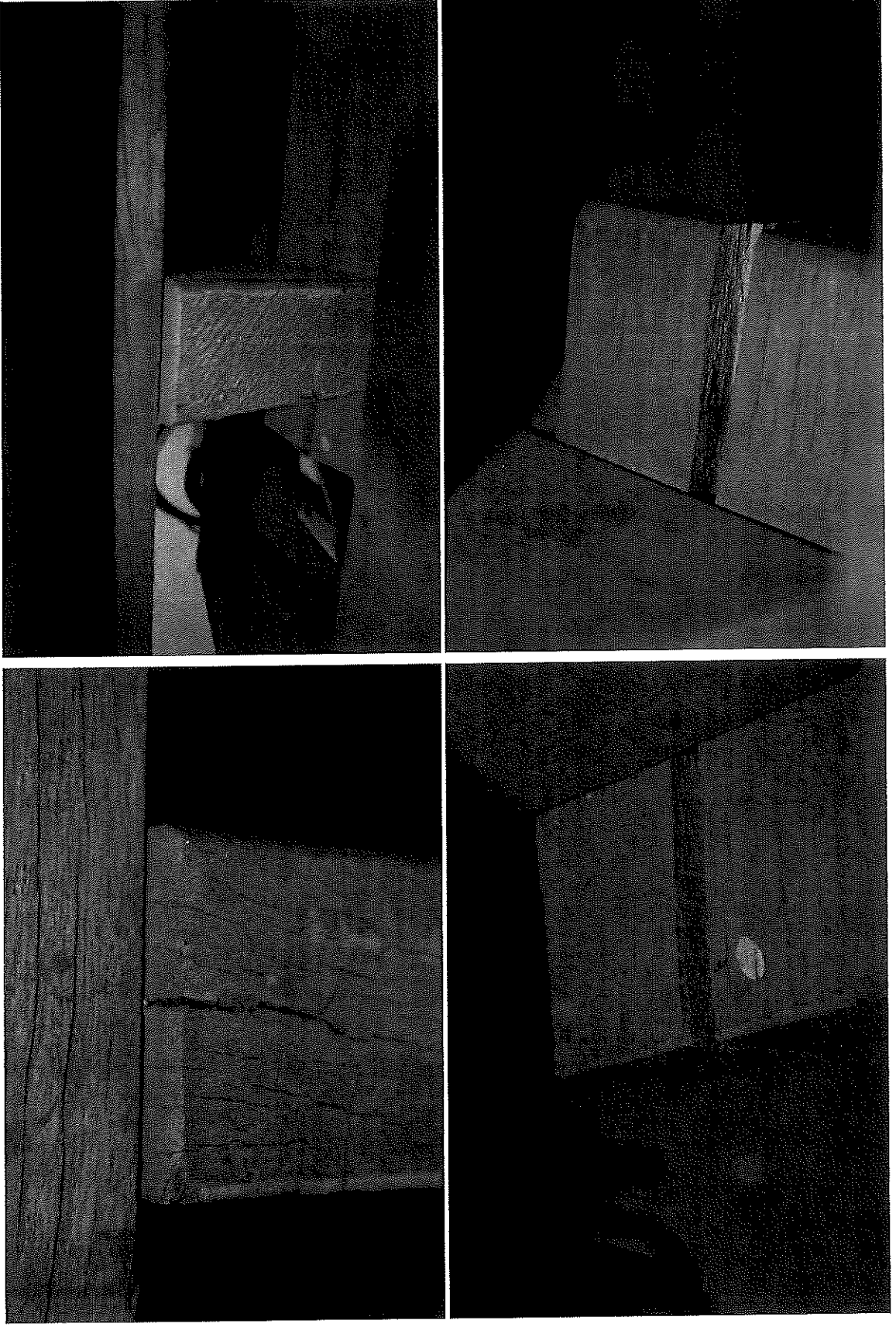
Our Ref: 2022/08020
Vehicle No.: YP2170Z

INSPECTION PHOTOS



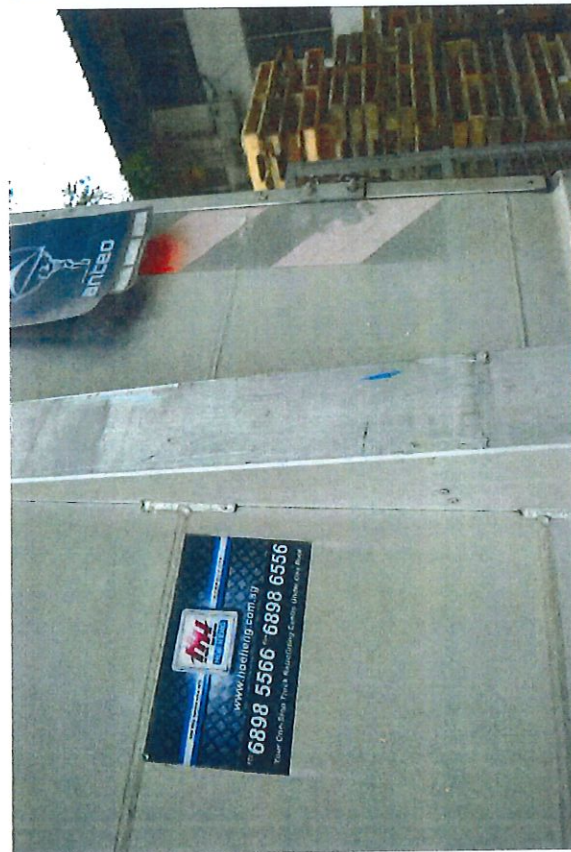
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INSPECTION PHOTOS



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INSPECTION PHOTOS



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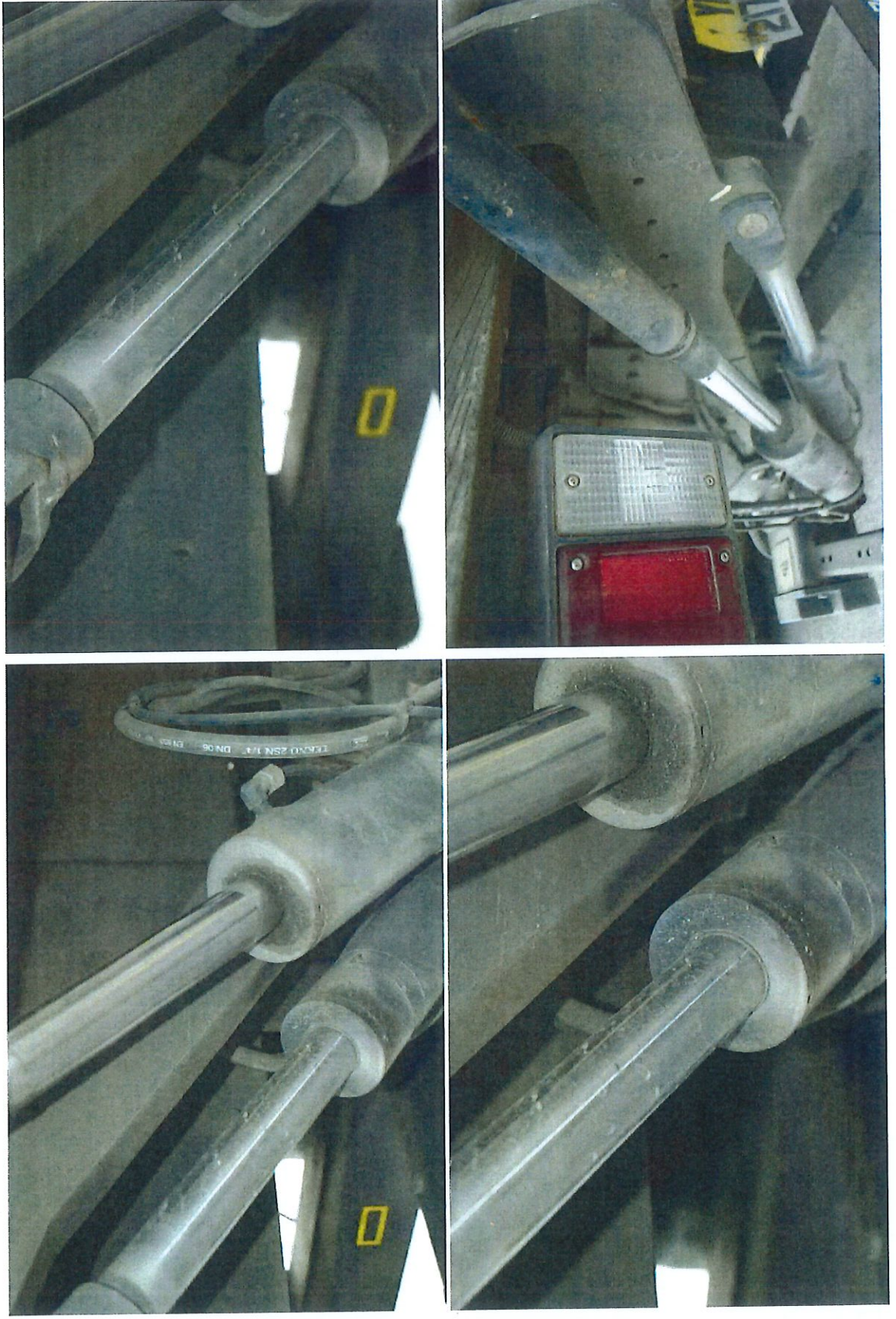


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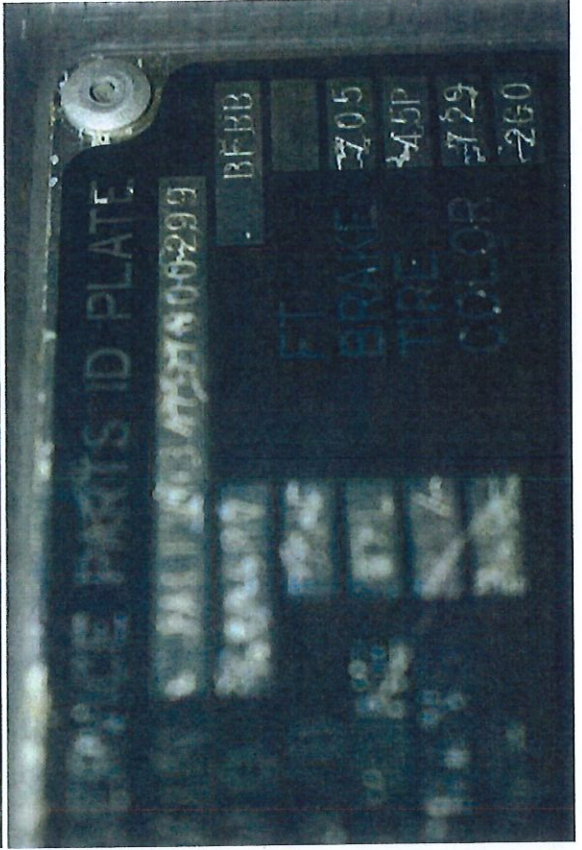
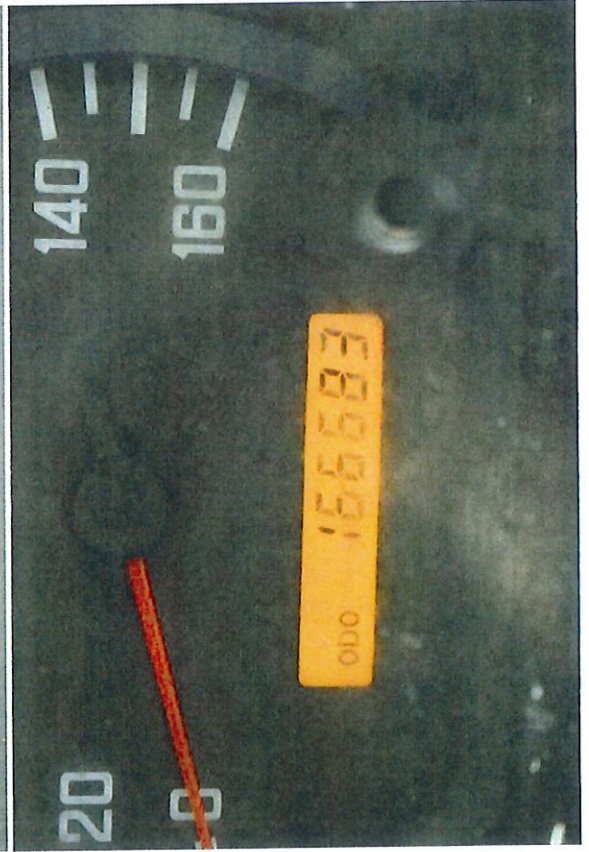


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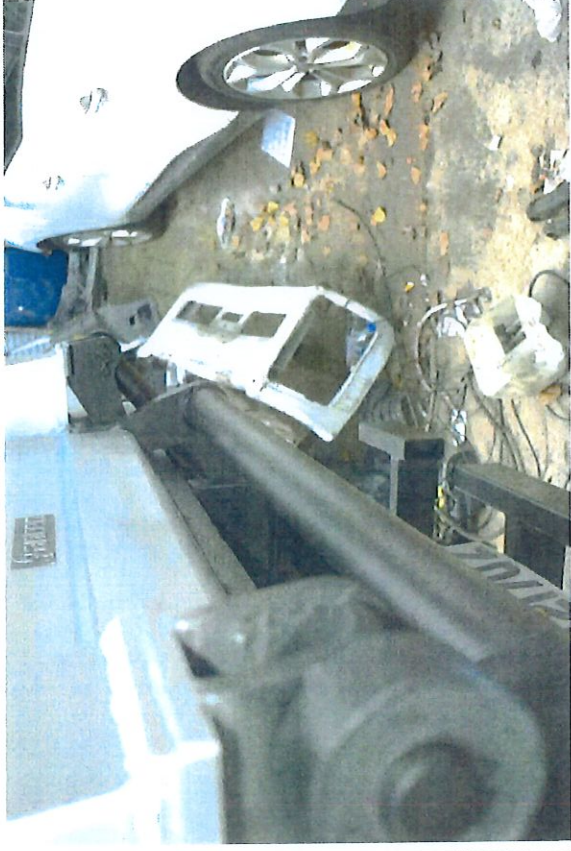
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Vehicle No.: YP2170Z

INSPECTION PHOTOS



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Vehicle No.: YP2170Z

INSPECTION PHOTOS



INSPECTION PHOTOS



INSPECTION PHOTOS





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 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. 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	03/08/2022 11:23 (SGT)
Reported by	Both
Date of Accident	02/08/2022 13:50 (SGT)
Exact Location of Accident	Clementi, Singapore
Additional Location Information	CLEMENTI AVE 6 TOWARDS PIE
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	YP2170Z
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	LEE POH CHUAN
NRIC No	S1446689D
Email Address	leepohchuan1961@gmail.com
Mobile Phone No	(Phone) +65-94793680
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Isuzu
Model	Fvr34suqdc
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	Manual
CC	4500

INSURANCE COMPANY

Name of Insurance Company	NTUC Income Insurance Co-operative Ltd
Policy Number / Cover Note Number	5108684130-03

DRIVER

Name of Driver	LEE POH CHUAN
NRIC No	S1446689D
Date Of Birth	09/07/1960
Occupation	Outdoor



Date Of Driving Pass	07/05/1980
Driving experience	42 YEARS AND 3 MONTHS
Gender	Male
Mobile Number	(Phone) +65-94793680
Alt. Phone Number	-
Email Address	leepohchuan1961@gmail.com
Address	659A GEYLANG ROAD
Address complement	GEYLANG ROAD
Postcode	389589
Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Head to Rear
Weather Conditions	Raining
Road Surface	Wet

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
Translator's name	-
Translator's ID	-
Translator's phone number	-
Translator's email	-
Original language used in the statement	-

DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

ON 2/8/2022 AT 1350PM, I WAS DRIVING MY VEHICLE YP2170Z ALONG CLEMENTI AVE 6 TOWARDS PIE. WEATHER WAS RAINING AND WET, TRAFFIC WAS SMOOTH. AS I APPROACHING THE TRAFFIC JUNCTION DUE TO TRAFFIC LIGHT TURNED RED, I STOPPED MY VEHICLE. SUDDENLY, I HEARD A LOUD BANG FROM BEHIND MY VEHICLE, I REALISED THAT VEH NO: XB9997U HIT THE REAR PORTION OF MY VEHICLE AND CAUSED MY VEHICLE TO SKID FORWARD.

I ALIGHTED FROM MY VEHICLE, TOOK PHOTOGRAPHS OF BOTH VEHICLES, DID NOT EXCHANGED PARTICULARS AS DRIVER OF XB9997U WAS UNABLE TO OPEN THE VEHICLE'S DOOR AND I LEFT THE VENUE.

ATTACHMENT(S)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	XB9997U
Vehicle Manufacturer	-
Vehicle Model	-

Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
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)	-

SKETCH PLAN

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 elsewhere.
8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may be permitted to collect, use, disclose and/or process my personal data/personal information set out in this [Form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of
- (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
- (ii) investigating the accident and/or my claims;
- (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
- (iv) administering my claims (including the routing 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/postal packages); and/or
- (v) complying with applicable law in administering, processing, handling and/or dealing with my claims, (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may be permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may be disclosed by any of the Insurers and/or GIA to their third party service providers (agents, including their lawyers/law firms), which may be based 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

CLEMENTI AVE 6



TOWARDS PIE

① YP2170 Z

② XB 9997 LI

Describe Circumstances of the Accident

On 2/8/2022 at 1350pm, I was driving my vehicle
 YP2110 / along Clement Ave 6 Towards Pte.
 Weather was raining and wet, Traffic was
 smooth. As I was approaching the traffic junction
 due to traffic light turned red, I stopped
 my vehicle. Suddenly, I heard a loud
 bang from behind my vehicle. I realised
 that a vehicle No: XB 9997 U hit the rear
 portion of my vehicle and caused my vehicle to skid forward.
 I alighted from my vehicle, took photographs
 of both vehicles, did not exchanged particulars,
 as driver of XB 9997 U was unable to
 open the vehicle's door. And I left the
 venue.

Declaration

We declare the foregoing particulars are true in every respect.

Policyholder's Signature / Date &
 Time

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

Witnessed by Reporting Centre
 Personnel

Enquire Vehicle Owner Details (As At 02 Aug 2022 / 13:50:00)

Vehicle Owner Details

Owner ID Type:

Company

Owner Name:

GUAN PENG HARDWARE PTE LTD

Registered Block/House No.:

65A

Registered Unit No.:

-

Registered Postal Code:

596729

Owner ID:

198904632D

Registered Address Type:

Private Residential (Condo Apt or House) /
Shopping / Office Complexes

Registered Street Name:

TOH TUCK ROAD

Registered Building Name:

TOH TUCK GARDEN

Vehicle Insurance Details

Vehicle No.:

XB9997U

Make Description/Model:

MITSUBISHI / FS527S2RDEB

Insurance Company Name:

LONPAC INSURANCE BHD

Enquire Vehicle's Insurance Particulars (As At 02 Aug 2022 / 13:50:00)

Vehicle No.:

XB9997U

Make Description/Model:

MITSUBISHI / FS527S2RDEB

Insurance Company Name:

LONPAC INSURANCE BHD

Business Transaction Reference No.:

20220805125121893777

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

Enquire Vehicle Info Search Transaction History

Transaction History Details

Log Date/Time:	05 Aug 2022 / 12:51:21		
Asset Type:	Vehicle	Transaction Amount:	\$7.49
Asset ID:	XB9997U		
Transaction Type:	18.19 Enquire Veh Owner Info (Others) by Law Firm	Channel:	Internet
User ID:	201510228C	Business Transaction Reference No.:	20220805125121893777

As at Date of Search: 02 Aug 2022

As at Time: 13:50:00

Vehicle No.: XB9997U

Search Reason: -

Information displayed is correct as at the log date and time.

Enquire Related Logs

OK