

LAWRENCE LEE & CO

Advocates & Solicitors

李伟平律师楼

UEN: 53159236K

133 New Bridge Road #13-10
Chinatown Point Singapore 059413
tel: 6533 3680 fax: 6533 3689
email: info@lawrencelee.com.sg

Your ref: (Please advise)
Our ref: LWP/PZF/5021A/22/sm

This is a letter of claim issued pursuant to the State Courts Practice Directions 2021 APPENDIX B: Pre-Action Protocol for Personal Injury Claims and Non-Injury Motor Accident Claims

19 MAY 2023

Mr Asok Kumar S/O Naraindas
8 Broadrick Road
Singapore 439470

CERTIFICATE OF POSTING

Dear Sir

ACCIDENT ALONG CHURCH ST TWDS CECIL ST ON 03.11.22 INVOLVING SNH1063D & EW5005Z (OWNER/DRIVER'S CLAIM)

We act for Mr Pang Zhi Feng, owner/driver of the above m/car registration no. SNH1063D.

We are instructed to claim damages against you in connection with the above road traffic accident involving our client's vehicle and m/car registration no. EW5005Z owned and driven by you at the material time.

We are instructed that the accident was caused by your negligent driving, management and/or control of your vehicle.

As a result of the accident, our client has suffered personal injuries and has been put to loss and expense. Our client's injuries are set out in the medical report annexed to this letter, particulars of which are as follows:-

Injuries

- a. Back strain.

On a strictly without prejudice basis, we quantify our client's claim as follows:

Particulars

- | | | |
|----|--|-------------|
| 1. | General damages for pain and suffering and loss of amenities | \$ 4,000.00 |
| 2. | Medical expenses | \$ 1,559.48 |
| 3. | Estimated transport expenses | \$ 30.00 |
| 4. | Estimated loss of earnings (5 days x \$65pd) | \$ 325.00 |

5.	Cost of repairs	\$ 7,400.00
6.	Loss of use (10 days x \$120pd)	\$ 1,200.00

Disbursements

7.	Survey fee	\$ 682.00
8.	LTA fee	\$ 7.49
9.	TP fees	\$ 34.00
10.	Medical report fee	\$ 176.03

For the purposes of our client's claim, we forward herewith copies of the following documents in the copy of this letter to your insurer:

1. LTA search on your vehicle with receipt;
2. Our client's LTA online enquiry and certificate of insurance;
3. Our client's GIA and TP reports with tax invoices;
4. Our client's passenger's TP report;
5. Repairer's invoice no. TP/23/01 from 18 Car Auto Services dated 14.01.23;
6. Survey report with 82 color photographs and invoice no. POS01126/22 from Pro-Option Services;
7. Medical report from Mount Alvernia Hospital ("MAH") dated 29.01.23 with receipt;
8. Medical receipt from MAH dated 03.11.22;
9. Medical certificate from MAH dated 03.11.22; &
10. Our client's Notice of Assessment for the year of assessment 2023.

In compliance with the pre-action protocol under the State Courts' Practice Direction 38, we propose using the medical expert(s) named above as single joint expert(s).

Please note that:

- a. If you are insured and you wish to claim under your insurance policy, you should immediately pass this letter to your insurer.
- b. Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter. If you or your insurer wishes to have our client examined by your own medical expert, this should be stated in your acknowledgement of receipt.
- c. Should you fail to acknowledge receipt of this letter within 14 days, our client will have no alternative but to commence proceedings against you without further notice to you or your insurer.
- d. If you have any witnesses, photographs of the accident scene, video and GIA/TP reports of the accident, please let us have them within 14 days of your receipt of this letter.

- e. 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.
- f. In the event that your vehicle had been driven by someone not in the capacity as your servant/agent, please inform us in writing within 14 days otherwise we will name you as a defendant in the Writ that may be issued and you may be liable for legal costs.

Yours faithfully



LEE WEE PENG LAWRENCE

Paralegal: Ms Lim Suk Mei

Email: sukmei@lawrencelee.com.sg

Encs by email only

Cc Liberty Insurance Pte Ltd
51 Club Street
#03-00 Liberty House
Singapore 069428
(Insurer of EW5005Z)
(Ref: IVS22/1947-PRS-PY/EC)

POST/EMAIL

Cc Client

Enquire Vehicle Owner Details (As At 03 Nov 2022 / 17:50:00)

Vehicle Owner Details

Owner ID Type:

Singapore NRIC

Owner ID:

S0188605C

Owner Name:

ASOK KUMAR S/O NARAINDAS

Registered Address Type:

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

Registered Block/House No.:

8

Registered Street Name:

BROADRICK ROAD

Registered Unit No.:

-

Registered Building Name:

-

Registered Postal Code:

439470

Vehicle Insurance Details

Vehicle No.:

EW5005Z

Make Description/Model:

ROLLS ROYCE / PHANTOM V12 MY19

Insurance Company Name:

LIBERTY INS P L

Printed on 09 Dec 2022 15:18:26

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Thank you

You have successfully logged out.

Your last login date and time was 22 Nov 2022, 17:45:40.

To return to ONE.MOTORING, please [click here](#)

For security reasons, please **CLEAR YOUR CACHE** after each session.

Session Transaction History

S/No.	Asset Type	Asset ID	Transaction Type	Transaction Amount(S\$)	Log Date/Time
1	Vehicle	EW5005Z	18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49	22 Nov 2022 / 17:46:24

[> Back to OneMotoring](#)

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	182B
Vehicle Details	
Vehicle No.:	SNH1063D
Vehicle to be Exported:	Yes
Intended Deregistration Date:	22 Nov 2022
Vehicle Make:	VOLKSWAGEN
Vehicle Model:	GOLF GTI E35 2.0 AT 5K19P3 5DR
Primary Colour:	White
Manufacturing Year:	2011
Engine No.:	CDL061397
Chassis No.:	WVWZZZ1KZCW089497
Maximum Power Output:	173.0 kW (231 bhp)
Open Market Value:	\$33,373.00
Original Registration Date:	27 Dec 2011
First Registration Date:	27 Dec 2011
Transfer Count:	3
Actual ARF Paid:	\$33,373.00
Intended PARF Rebate Details	
PARF Eligibility:	Forfeited
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00
Intended COE Rebate Details	
COE Expiry Date:	30 Sep 2031
COE Category:	B - Car (1601cc & above)
COE Period(Years):	10
PQP Paid:	\$58,124.00
COE Rebate Amount:	\$51,472.00
Total Rebate Amount:	\$51,472.00

The information contained herein is correct as at 22 Nov 2022

OK

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	05/11/2022 11:32 (SGT)
Reported by	Both
Date of Accident	03/11/2022 17:50 (SGT)
Exact Location of Accident	Near 20 Cecil St, Singapore 049705
Additional Location Information	CHURCH ST TOWARDS CECIL ST
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SNH1063D
-----------------------------	----------

INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	PANG ZHI FENG
NRIC No	S9726182B
Email Address	DRPANG12@GMAIL.COM
Mobile Phone No	(Phone) +65-96913658
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Volkswagen
Model	Golf
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	1984

INSURANCE COMPANY

Name of Insurance Company	Etika Insurance Pte Ltd
Policy Number / Cover Note Number	MA024051

DRIVER

Name of Driver	PANG ZHI FENG
NRIC No	S9726182B
Date Of Birth	09/08/1997
Occupation	Outdoor

Date Of Driving Pass	20/01/2017
Driving experience	5 YEARS AND 10 MONTHS
Gender	Male
Mobile Number	(Phone) +65-96913658
Alt. Phone Number	-
Email Address	DRPANG12@GMAIL.COM
Address	BLK 180, BUKIT BATOK WEST AVE 8
Address complement	#10-193
Postcode	650180
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	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	YAYEWKEE LIM HUI MEI
Gender	Female

DETAILS OF POLICE ACTION

Was the accident reported to the police?	Yes
Police Station Name	Central Division Headquarters
Police Station Phone No	(Phone) +65-18002240000
Alt. Police Station Phone No	(Fax) +65-62200877
Police Station Address	391 New Bridge Road #03-112 Police Cantonment Complex Block A Singapore 088762
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER TO SKETCH PLAN & POLICE REPORT A/20221104/7031

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Reasons for not uploading a video of the accident	FILE TOO LARGE - PLEASE REQUEST FROM OWNER

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	EW5005Z
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	-
Contact Number	(Phone) +65-91555005
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	PANG ZHI FENG
Gender	Male
Phone No	(Phone) +65-96913658
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	-
Injured person in which vehicle?	SNH1063D
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

INJURED 2

Name of injured person	YAYEWKEE LIM HUI MEI
Gender	Female
Phone No	(Phone) +65-93885662
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	-
Injured person in which vehicle?	SNH1063D
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 reputate 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), 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 (Name as in NR-CAD card)

Sketch Plan

Describe Circumstance of the Accident

On 3/11/22 about 1750, I was driving my vehicle SW00ESD along Church St towards Cecil Street. I ~~was~~ picked my wife after her work and was going for dinner we came to a stop at the traffic light. Then suddenly there was a loud bang followed by a strong jerk of the car. SW00ESD ~~was~~ to do had no intention of stopping hence rear ended me.

REFER to police report A/2022/10417031.

Declaration

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

Policyholders Signature / Date & Time

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

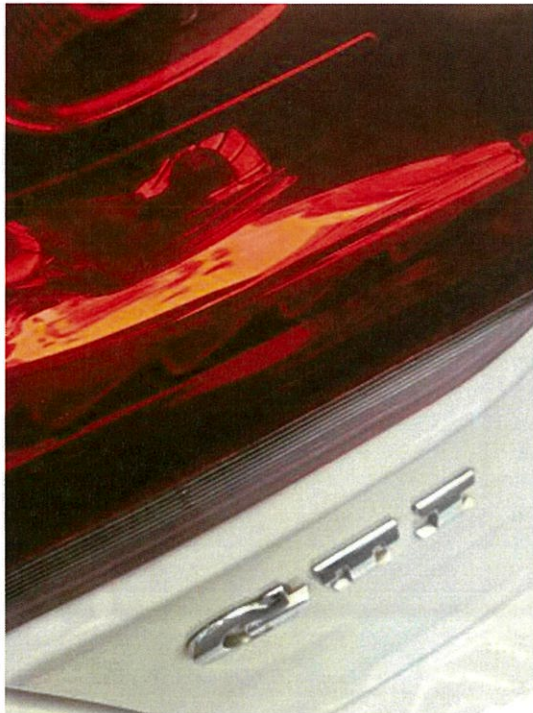
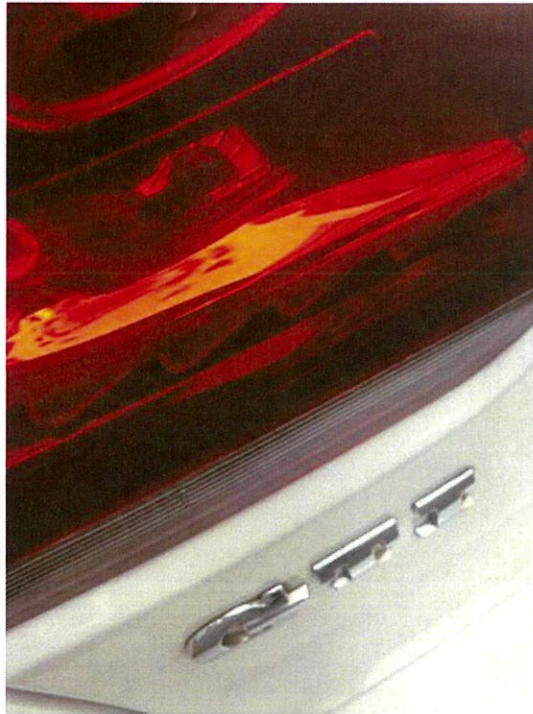
Witnessed by Reporting Centre Personnel
(Name as in NRIC/ID card)















**SINGAPORE
POLICE FORCE**



T/20221105/7037

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

1 of 4
Report No. T/20221105/7037

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 05/11/2022 17:18		Vide Report No.:		Station Diary No.:	
Informant's Particulars					
Name of Informant: PANG ZHI FENG			Address: 180 BUKIT BATOK WEST AVENUE 8 #10-193 SINGAPORE 650180		
ID Type / ID No.: NRIC NO / S9726182B			Contact No.: Home/Office: Mobile: 96913658		
Nationality: MALAYSIAN			Email: DRPANG12@GMAIL.COM		
Sex: Male	Age: 25	Date of Birth: 09/08/1997	Type of Informant: Driver		
Race: Chinese			Language: English	Institution / School Name:	
Occupation:			Driving Licence Information: Class: 3 Date of Expiry:		

General Information of the Accident				
Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 03/11/2022 17:50	Type of Location: Straight Road
Location: CHURCH STREET				
Weather: Clear		Road Surface: Dry	Road Speed Limit: 50 Km/h	
Traffic Flow: One Way		Traffic Control: Traffic Light - Working	Traffic Volume: Moderate	
Type of Collision: Between Moving Vehicles - Head To Rear			Anyone conveyed by ambulance: No	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of
EW5005Z	Car	ROLLS ROYCE		White		0
SNH1063D	Car	VOLKSWAGO N	GOLF GTI E35 2.0 AT 5K19P3 5DR	White		0



**SINGAPORE
POLICE FORCE**



T/20221105/7037

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

2 of 4

Report No. T/20221105/7037

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SNH1063D	ETIQA INSURANCE BERHAD	MA024051	28/09/2022	27/09/2023

Details of Person Involved				
Any Pedestrian Involved: No				
No. of Pedestrians Injured: NIL			Use of Pedestrian Crossing: NA	
Passenger				
Name	YAYEWKEE LIM HUI MEI		ID No.	S9545008C
Related Vehicle	SNH1063D (Car)		Contact No.	93885662
Hospital/Clinic	MOUNT ALVERNIA HOSPITAL		Class of Driving Licence & Expiry	Class: 3 Date of Expiry: NIL
Date	03/11/2022		Date	03/11/2022
No. of Days granted Medical Leave		05	Degree of	Serious
Driver				
Name	PANG ZHI FENG		ID No.	S9726182B
Related Vehicle	SNH1063D (Car)		Contact No.	96913658
Hospital/Clinic	MOUNT ALVERNIA HOSPITAL		Class of Driving Licence & Expiry	Class: 3 Date of Expiry: NIL
Date	03/11/2022		Date	03/11/2022
No. of Days granted Medical Leave		05	Degree of	Serious

Brief Details.

On 3/11/2022 at or about 1750hours, I was driving straight along Church Street. As the traffic light turned red, I followed suit and came to a complete stop. After about 5 seconds, suddenly I felt an huge impact from the back. I then realised that EW 5005Z driven by Mr Asok Kumar Hp no. 91555005 had collided into the rear of my vehicle. We then got out of our vehicles and exchanged particulars. There was a passenger in my car- Yayewkee Lim Hui Mei who is pregnant. After the accident, we went to Mount Alvernia to see a doctor as we were experiencing severe pain in our neck and back. I experienced pain in my thumb the next day. We also did an ultrasound scan for the baby to ensure that the baby was doing fine. We were given 5 days' of MC each. I have front camera video footage (to show that I did not jammed brake). The rear camera video footage had been overwritten hence I couldn't retrieve it. It shows that the other party has no intention to stop a second before the accident.

POLICE REPORT #3



**SINGAPORE
POLICE FORCE**



T/20221105/7037

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

3 of 4

Report No. T/20221105/7037

CONTINUATION OF REPORT



**SINGAPORE
POLICE FORCE**



T/20221105/7037

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

4 of 4
Report No. T/20221105/7037

CONTINUATION OF REPORTSketch Plan

Informant is not able to provide sketch

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by Singpass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 05/11/2022 17:18
Officer In Charge Of Case: TP / TPIB / ANG YI TING, STEPHANIE Contact No.: 65476414	Classification Of Case:

NP168



IMPORTANT NOTE: Please submit the completed Addendum form to the same Accident Reporting Centre with whom you submitted the Original Report.

ADDENDUM

(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No: SW0E22B50002 Vehicle Registration No: SWH 1068D
 Name (as shown in NRIC): PANG ZHI FENG NRIC/FIN/Passport No: SWYY 1822
 (*Vehicle Driver/Vehicle Owner) (*) Please delete as appropriate
 Address: BLK 180 BUKIT BATOK WEST AVENUE 8 #10-173 Singapore (65180)
 Contact (Tel): _____ Mobile No.: 96913658
 Email Address: DEPANG12@GMAIL.COM
 Date of Accident: 3/11/22 Time of Accident: 17:50
 Place of Accident: CHURCH ST TOWARDS CECIL STREET
 Insurance Company: ETICA

(B) ADDITIONAL INFORMATION /AMENDMENTS:

I have made a report on the above-mentioned accident and would like to include additional information or make the following amendments:

AMEND FROM THIRD PARTY CAR PLATE NO EW 5055Z
TO EW 5005Z

Policyholder / Driver's Signature
 Date:

Reporting Centre Personnel's Signature
 Name: LIM HUNG ENG
 NRIC/FIN No.: SWYY 293-F
 Date: 10/11/22



MX1
70000266
COV.Type: Comprehensive

CERTIFICATE OF INSURANCE

• MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189) • MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960 • ROAD TRANSPORT ACT, 1987 (MALAYSIA) • MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

CERTIFICATE No. MA024051		
1. Index Mark and Registration Number of Vehicle	SNH1063D	
2. Name of Policyholder	PANG ZHI FENG	
3. Effective Date of Commencement of Insurance for the purposes of the Act	28/09/2022	Engine No.: CDL061397 Chassis No.: WVVZZZ1KZCW089497 Hire Purchase: MAYBANK SINGAPORE LIMITED Excess (Named Drivers): S\$800.00 Excess (Unnamed Drivers): S\$1300.00
4. Date of Expiry of Insurance	27/09/2023	
5. Persons or Class of Persons entitled to drive (A) THE POLICYHOLDER (B) ANY OTHER PERSON WHO IS DRIVING ON THE POLICYHOLDER'S ORDER OR WITH HIS PERMISSION	<p>PANG ZHI FENG</p> <p>PROVIDED THAT THE PERSON DRIVING IS PERMITTED IN ACCORDANCE WITH THE LICENSING OR OTHER LAWS OR REGULATIONS TO DRIVE THE MOTOR VEHICLE OR HAS BEEN SO PERMITTED AND IS NOT DISQUALIFIED BY ORDER OF A COURT OF LAW OR BY REASON OF ANY ENACTMENT OR REGULATIONS IN THAT BEHALF FROM DRIVING THE MOTOR VEHICLE.</p>	
6. Limitations as to use	<p>USE ONLY FOR SOCIAL, DOMESTIC AND PLEASURE PURPOSES AND IN CONNECTION WITH THE POLICYHOLDER'S BUSINESS OR PROFESSION.</p> <p>THE POLICY DOES NOT COVER:</p> <p>(i) USE FOR HIRE OR REWARD.</p> <p>(ii) USE FOR RACING, PACE MAKING, RELIABILITY TRIAL OR SPEED-TESTING.</p> <p>(iii) USE FOR THE CARRIAGE OF GOODS (OTHER THAN SAMPLES) IN CONNECTION WITH ANY TRADE OR BUSINESS.</p> <p>(iv) USE FOR ANY PURPOSE IN CONNECTION WITH THE MOTOR TRADE.</p>	
<p>* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.</p>		

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the General Insurance Association Of Singapore (GIA) / Life Insurance Association Singapore (LIA) / SDIC websites (www.gia.org.sg / www.lia.org.sg / www.sdic.org.sg).

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

For and on behalf of Etiqa Insurance Pte. Ltd.
Approved Insurer


Authorised Signatory



**SINGAPORE
POLICE FORCE**
SAFEGUARDING EVERY DAY

PAYMENT

TAX INVOICE

Invoice No: SPF2022122901328916
Date/Time: 29/12/2022 08:48:28

Application Paid Via: Master
Bank Reference No: 666928
GST Reference No: MG-8400000-5

Transaction Ref No: TP000159244

	Service Type	Service Fee	eService Reference No	Unit Price (S\$)	GST (S\$)	Qty	Amount (S\$)
1	Police Document	Document Fee	0050000002725460	18.00	0.00	1	18.00

Total (S\$) 18.00

This is a computer-generated invoice. No signature is required.

Please print a copy of the invoice for your reference.

A FORCE FOR THE NATION



**SINGAPORE
POLICE FORCE**

PAYMENT

TAX INVOICE

Invoice No :

SPF2022120801316956

Date/Time:

08/12/2022 15:52:58

Application Paid Via:

Master

Bank Reference No:

482193

GST Reference No:

MG-8400000-5

Transaction Ref No:

TP000159244

	Service Type	Service Fee	eService Reference No	Unit Price (S\$)	GST (S\$)	Qty	Amount (S\$)
1	Police Document	Search Fee	0050000002722488	16.00	0.00	1	16.00
Total (S\$)							16.00

This is a computer-generated invoice. No signature is required.

Please print a copy of the invoice for your reference.

A FORCE FOR THE NATION





SINGAPORE POLICE FORCE



T/20221115/7049

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

1 of 4

Report No. T/20221115/7049

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 15/11/2022 16:05		Vide Report No.:		Station Diary No.:	
Informant's Particulars					
Name of Informant: YAYEWKEE LIM HUI MEI			Address: 113 BEDOK NORTH STREET 2 #10-282 SINGAPORE 460113		
ID Type / ID No.: NRIC NO / S9545008C			Contact No.: Home/Office: Mobile: 93885662		
Nationality: SINGAPORE CITIZEN			Email: YAYEWKEE128@GMAIL.COM		
Sex: Female	Age: 26	Date of Birth: 08/12/1995	Type of Informant: Passenger		
Race: Chinese		Language: English		Institution / School Name:	
Occupation:		Driving Licence Information: Class: 3 Date of Expiry:			

General Information of the Accident				
Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 03/11/2022 17:50	Type of Location: Straight Road
Location: CHURCH STREET				
Weather: Clear		Road Surface: Dry	Road Speed Limit: 50 Km/h	
Traffic Flow: One Way		Traffic Control: Traffic Light - Working		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Conditio	No of
EW5005Z	Car	ROLLS ROYCE		White		0
SNH1063D	Car	VOLKSWAGO N	Golf GTI E35 2.0	White		1

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date



Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SNH1063D	ETIQA INSURANCE BERHAD	MA024051	28/09/2022	27/09/2023

Details of Person Involved				
Any Pedestrian Involved: No				
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA		
Driver				
Name	PANG ZHI FENG	ID No.	S9726182B	
Related Vehicle	SNH1063D (Car)	Contact No.	96913658	
Hospital/Clinic	MOUNT ALVERNIA HOSPITAL	Class of Driving Licence & Expiry	Class: 3 Date of Expiry: NIL	
Date	03/11/2022	Date	03/11/2022	
No. of Days granted Medical Leave	05	Degree of	Serious	
Passenger				
Name	YAYEWKEE LIM HUI MEI	ID No.	S9545008C	
Related Vehicle	SNH1063D (Car)	Contact No.	93885662	
Hospital/Clinic	MOUNT ALVERNIA HOSPITAL	Class of Driving Licence & Expiry	Class: 3 Date of Expiry: NIL	
Date	03/11/2022	Date	03/11/2022	
No. of Days granted Medical Leave	05	Degree of	Serious	

Brief Details.

On 3/11/2022 at or about 1750hours, I was a front seat passenger in motor vehicle SNH 1063D. I was belted at the time of the accident. The driver, my husband, was driving straight along Church Street. As the traffic light turned red, the vehicles in front slowed down and our vehicle followed suit by gradually slowing down and came to a complete stop. After about 5 seconds, I suddenly felt an huge impact from the back. I then realised that EW 5005Z driven by Mr Ask Kumar Hp no. 91555005 had collided into the rear of my vehicle. We then got out of our vehicles and exchanged particulars. I was pregnant at the time of about 13 weeks. After the accident, I went to Mount Alvernia to see a doctor as I experienced severe pain in my neck and back. I also did an ultrasound scan for the baby to ensure that the baby was doing fine. I was given 5 days' of MC. After the collision, Mr Ask Kumar suggested that we privately settle the matter. To date however, parties have not been able to reach a settlement. I am making this report for record and claim purposes.



**SINGAPORE
POLICE FORCE**



T/20221115/7049

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

3 of 4

Report No. T/20221115/7049

CONTINUATION OF REPORT



**SINGAPORE
POLICE FORCE**



T/20221115/7049

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

4 of 4

Report No. T/20221115/7049

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPIB /
ANG YI TING, STEPHANIE
Contact No.: 65476414

Signature Of Informant:
The identity of the person making this report has
been authenticated by Singpass. No signature is
required.

Date/Time:
15/11/2022 16:05

Classification Of Case:

18 Car Auto Services

1 Bukit Batok Crescent, #09-19 WCEGA Plaza, Singapore 658064
Mobile : 83933771

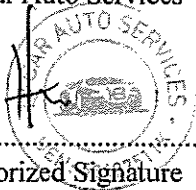
Pang Zhi Feng
Blk 180 Bukit Batok West Ave 8
#10-193
Singapore 650180

Invoice No: TP/23/01
Date: 14 January 2023

INVOICE

<u>Sr. No.</u>	<u>Description</u>	<u>Qty</u>	<u>Unit price (\$)</u>	<u>Amount (\$)</u>
1	Being labour and materials cost incurred for the repair of the accident vehicle to its pre-accident condition.			\$7,400.00
 <u>Vehicle No:</u> SNH1063D <u>Make/Model:</u> Volkswagen Golf GTI <u>Accident Date:</u> 3 November 2022				
Total Amount Payable:				\$7,400.00
Dollars (S\$): Seven Thousand and Four Hundred only				

18 Car Auto Services



Authorized Signature

PRO-OPTION SERVICES

Mailing address: Blk 189B Rivervale Drive, #04-1004, Singapore 542189

Mobile: 9061 0543, Email: mirage1195@gmail.com

Pang Zhi Feng
Blk 180 Bukit Batok West Ave 8
#10-193
Singapore 650180

Invoice no:	POS01126/22
Date:	13 January 2023
Report no:	1126M22.18C
Vehicle :	SNH1063D

INVOICE

No	Item Description	Qty	Unit Price	Total Amount(\$)
01	Being charges for the inspection of the accident vehicle, transport and photographs.			682.00
SGD(\$): Six Hundred and Eighty-two only			Grand Total:	682.00

"Cheque should be crossed and made payable to "Pro-Option Services"

PRO-OPTION SERVICES

.....
Authorised Signature

PRO-OPTION SERVICES

Mailing address: Blk 189B Rivervale Drive, #04-1004, Singapore 542189

Mobile: 9061 0543, Email: mirage1195@gmail.com

ACCIDENT VEHICLE INSPECTION REPORT

Report no : 1126M22.18C
Vehicle no : SNH1063D

1 REFERENCE

Date of inspection : 24 November 2022
Requested by : Pang Zhi Feng
Blk 180 Bukit Batok West Ave 8
#10-193
Singapore 650180
Type of survey : Independent
Repairer : 18 Car Auto Services
1 Bukit Batok Crescent, #09-19 WCEGA Plaza, Singapore 658064
Date of accident : 3 November 2022

2 VEHICLE DATA

Make/model : **VOLKSWAGEN GOLF GTI E35 2.0 AT 5K19P3 5DR**
Chassis no : WVWZZZ1KZCW089497
Engine no : CDL061397
Date of registration : 27 December 2011 COE Expiry Date: 30 September 2031
Engine capacity : 1984 cc
Colour : White
Odometer reading : 134878 km

3 STATIC CONDITION CHECK

Steering : Serviceable
Foot brakes : Serviceable
Hand brakes : Serviceable
Paintwork : Good
General Condition : Good

4 BRIEF DESCRIPTION OF DAMAGE

Tailgate bent, rear bumper cracked, rear bumper reinforcement dented/bent, rear end panel bent, tailgate side reflector RH – grazed, etc. Please see para. 8 of this report for more details.

5 REMARKS

This inspection is carried out on a "WITHOUT PREJUDICE" basis and I have not authorized any repairs.

6 RECOMMENDATION

Cost of repairs : **\$7,400.00** (lump sum)
Estimated no of days : **Seven (7)**

7 ASSESSMENT OF DAMAGE AND COSTS

Report no: 1126M22.18C
Vehicle no: SNH1063D

A SPARE PARTS

<u>Description</u>	<u>Qty</u>	<u>Assessed Condition</u>	<u>Repairer's Amount</u>	<u>Revised Amount</u>
Tailgate assy	1	bent/distorted	2,409.00	2,409.00
Tailgate lock assy	1	bent/distorted	228.00	228.00
Tailgate "GTI" emblem	1	necessary	65.00	65.00
Tailgate side reflector RH	1	face grazed	90.00	90.00
Rear bumper	1	cracked	1,600.00	1,600.00
Rear bumper reinforcement	1	dented/bent	680.00	680.00
Rear bumper side retainer L/R	2	necessary	392.00	392.00
Rear bumper clip	10	necessary	30.00	30.00
Rear bumper centre support/retainer	1	bent/deformed	228.00	228.00
Rear end panel	1	to repair	680.00	680.00
		Subtotal of the above	6,402.00	6,402.00
		Discount 10%	640.20	640.20
<u>(Special nett)</u>		<i>Subtotal 1:</i>	<i>5,761.80</i>	<i>5,761.80</i>
Tailgate 'Rabbit 35' badge	1	necessary	55.00	55.00
Rear windscreen gum	1	necessary	80.00	80.00
Rear bumper lower diffuser	1	bent/distorted	1,200.00	1,200.00
Reverse sensor set	1	dented/shorted	320.00	320.00
		<i>Subtotal 2:</i>	<i>1,655.00</i>	<i>1,655.00</i>
		Total cost of parts:	<u>7,416.80</u>	<u>7,416.80</u>

B LABOUR

To check wiring at the affected areas for condition and repair where needed.	60.00	45.00
Panel beating charges to dismantle and remove all damaged parts, renew and install the same; to cut out the damaged body, renew and weld the same; to knock and reshape surrounding panels back to shape and alignment.	1,000.00	750.00
Spray paint all affected parts and repaired areas – tailgate, rear bumper, rear end panel, etc.	1,000.00	750.00
To apply anti-rust undercoat for the affected areas.	120.00	60.00
To remove and refit rear windscreen glass.	150.00	120.00
To remove and install new reverse sensors and check sensing functions.	100.00	60.00
	Total cost of labour:	<u>2,430.00</u> <u>1,785.00</u>
	Total cost of repair:	<u>9,846.80</u> <u>9,201.80</u>

Report no: 1126M22.18C
Vehicle no: SNH1063D

8 CONCLUSION

The revised or adjusted cost of repairs to restore the vehicle is \$9,201.80

(a) The recommended cost of repair based on lump sum repairs would be \$7,400.00

(b) The estimated number of days for the repairs would be Seven (7)
(1st Reinspection conducted on 29 November 2022)
(Post Repair Inspection conducted on 9 December 2022)

The above recommendations in my view are fair and reasonable for the restoration of the vehicle to its pre-accident condition.

Note: Lump Sum Repair Basis

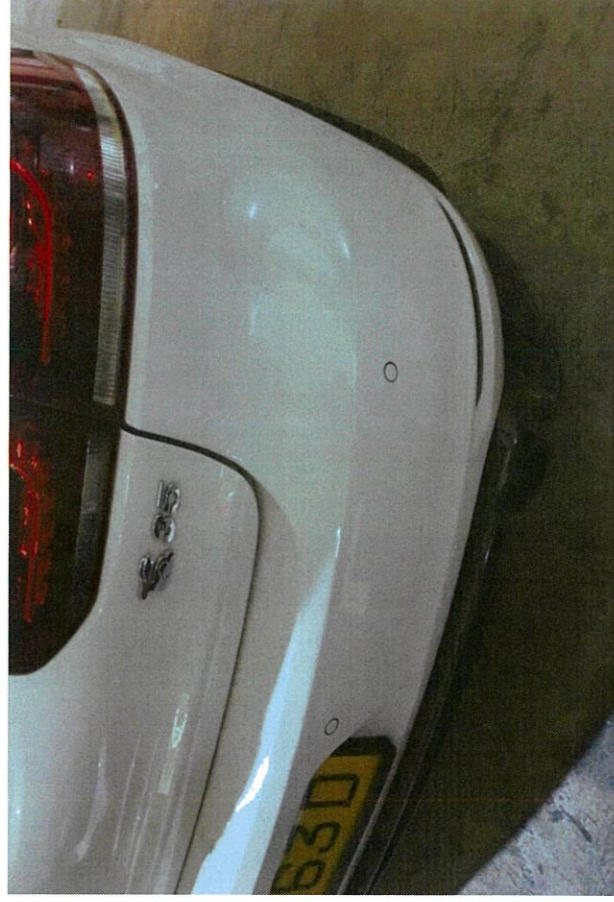
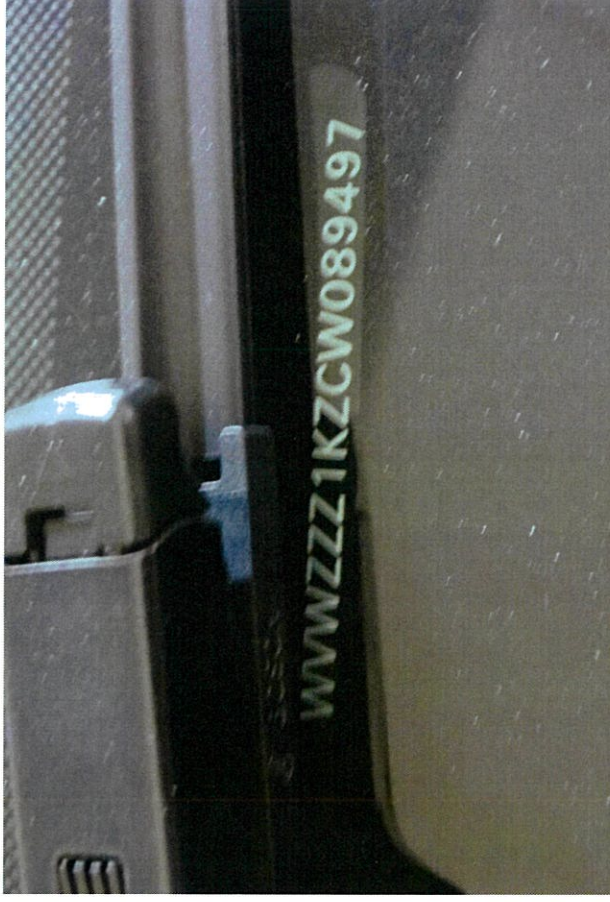
This means the repairer is allowed to replace the damaged parts with used, reconditioned or new parts, or repair it to a roadworthy condition.

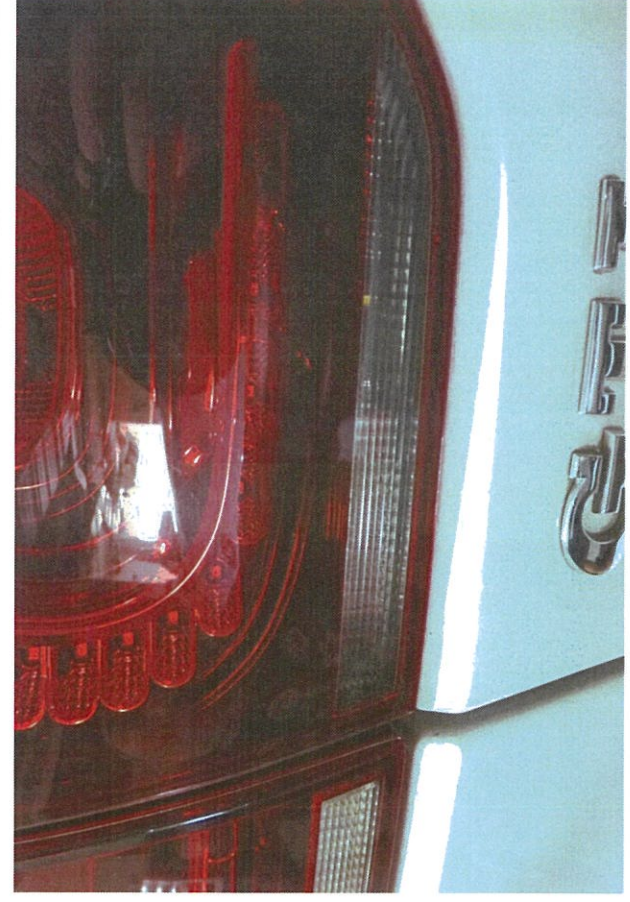
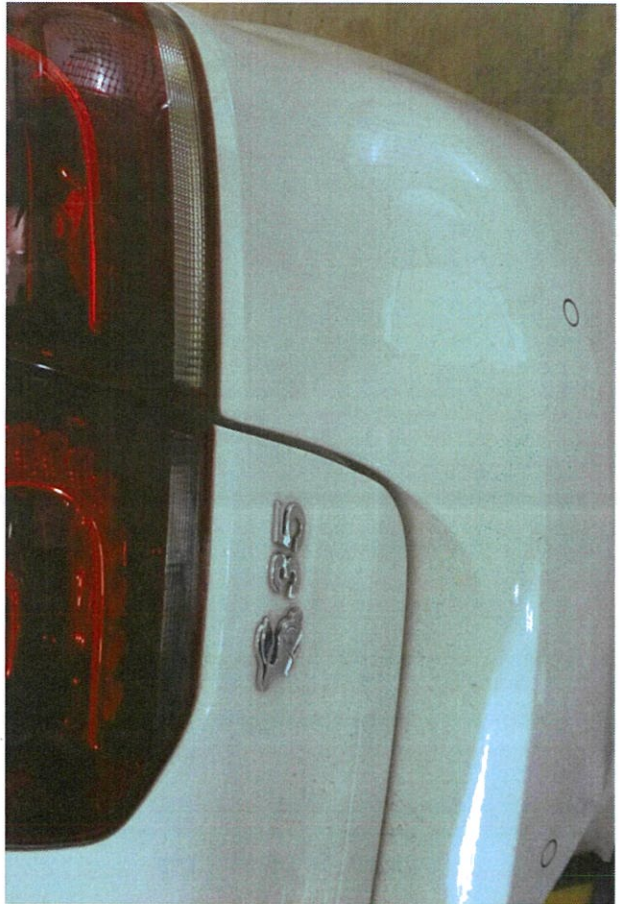
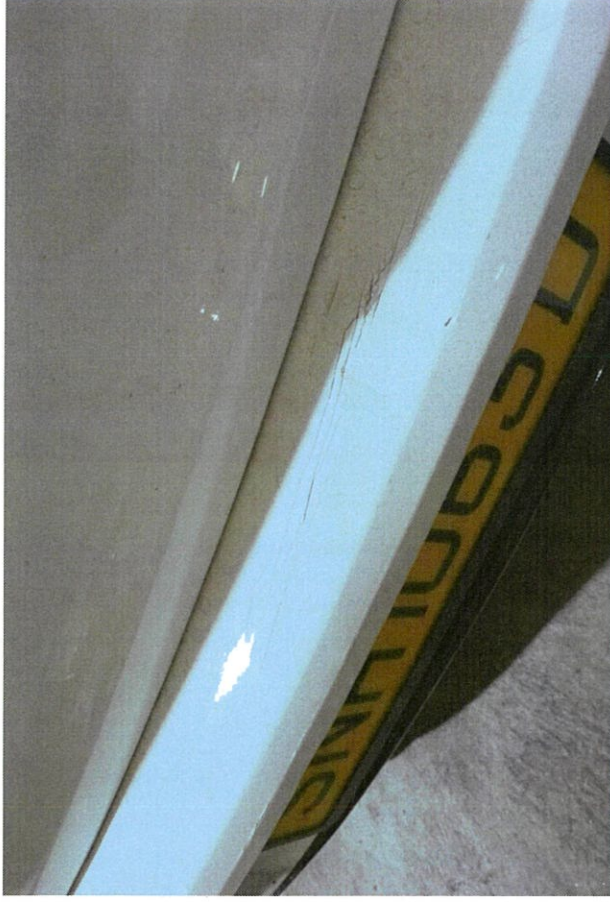
Prepared by:



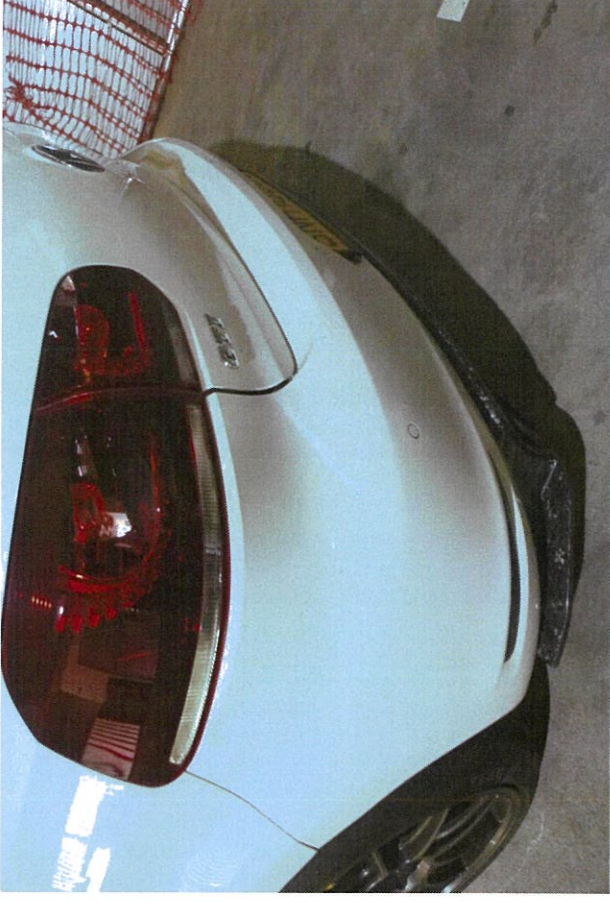
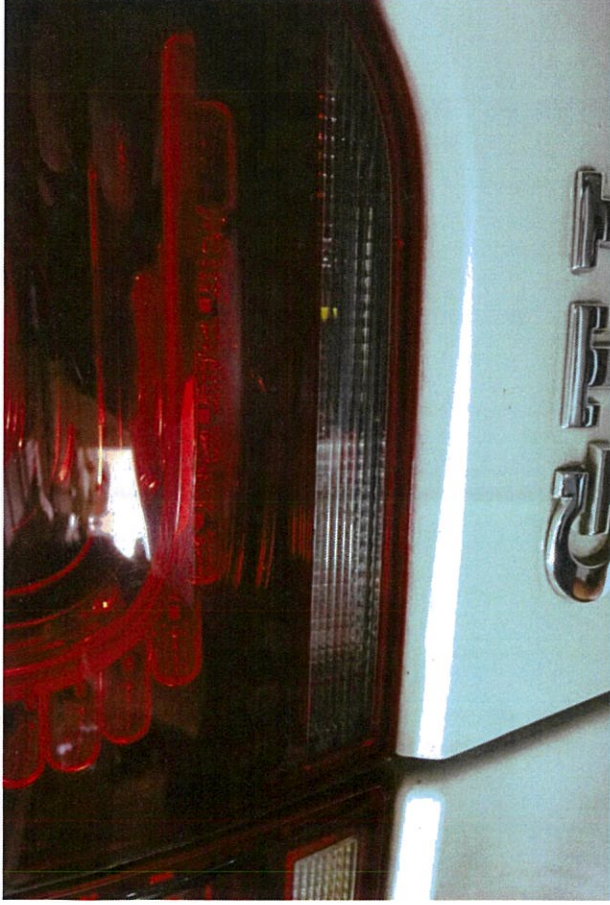
Liaw Leong San
Licensed Automotive Appraiser

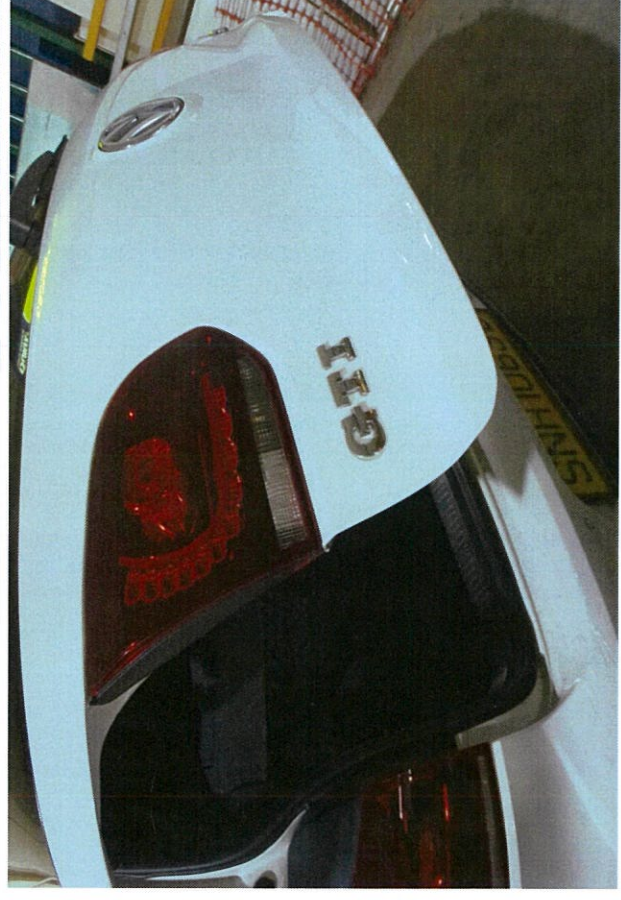
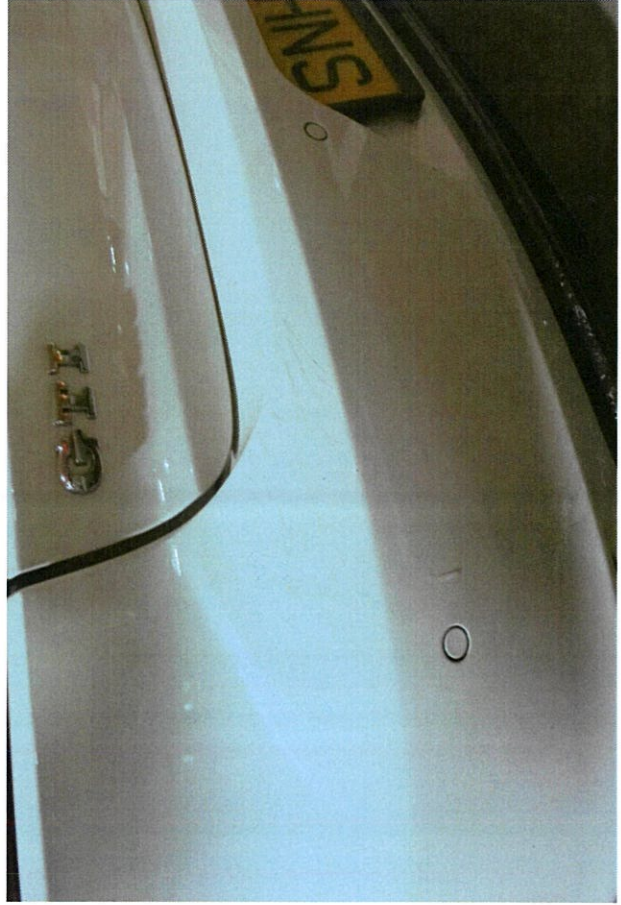
Dated: 13 January 2023



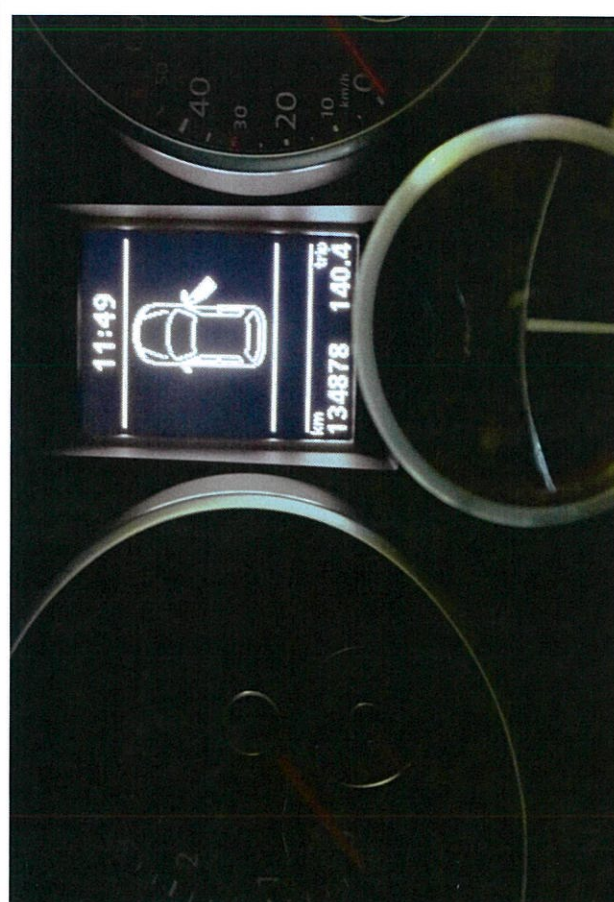
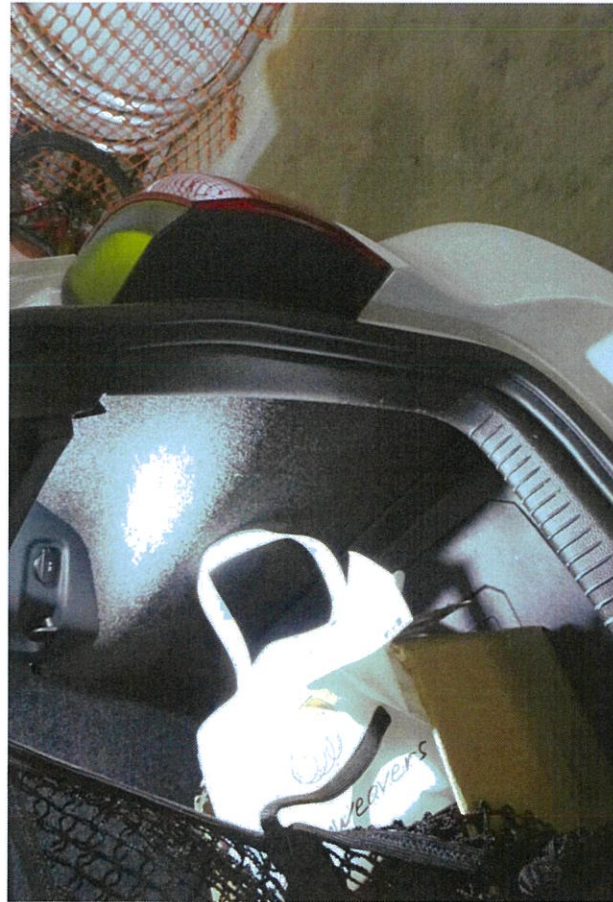


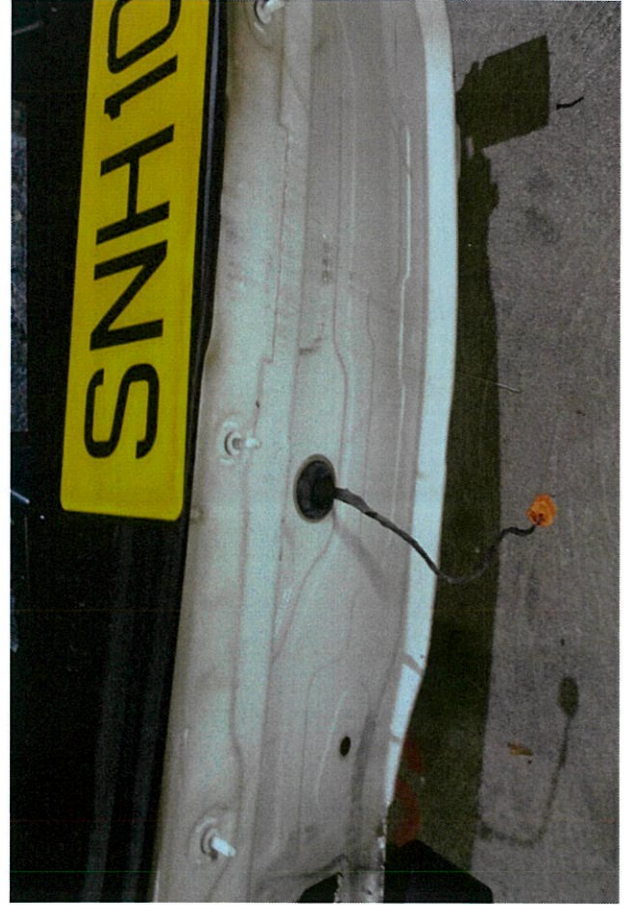
Report no: 1126M22.18C
Vehicle no: SNH1063D

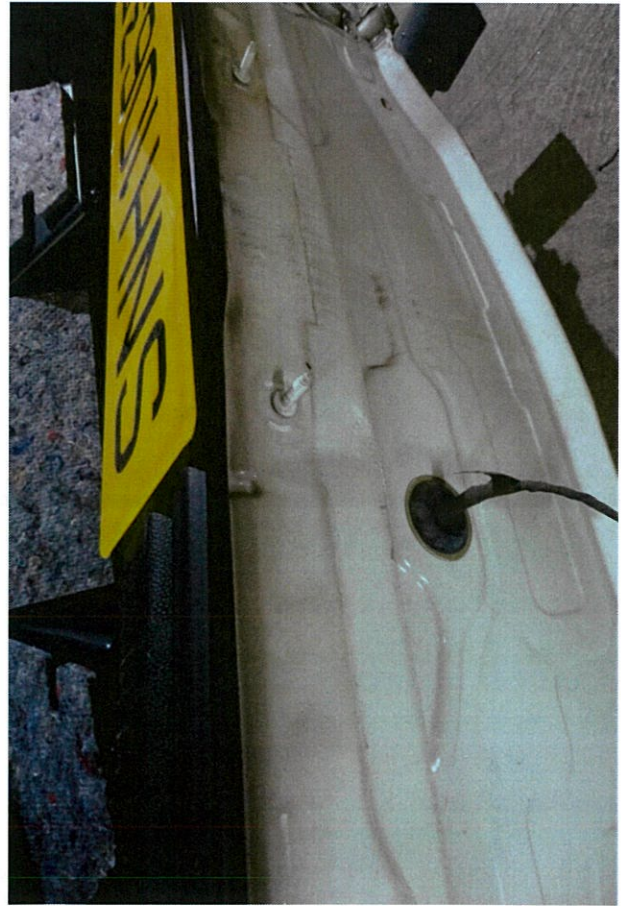




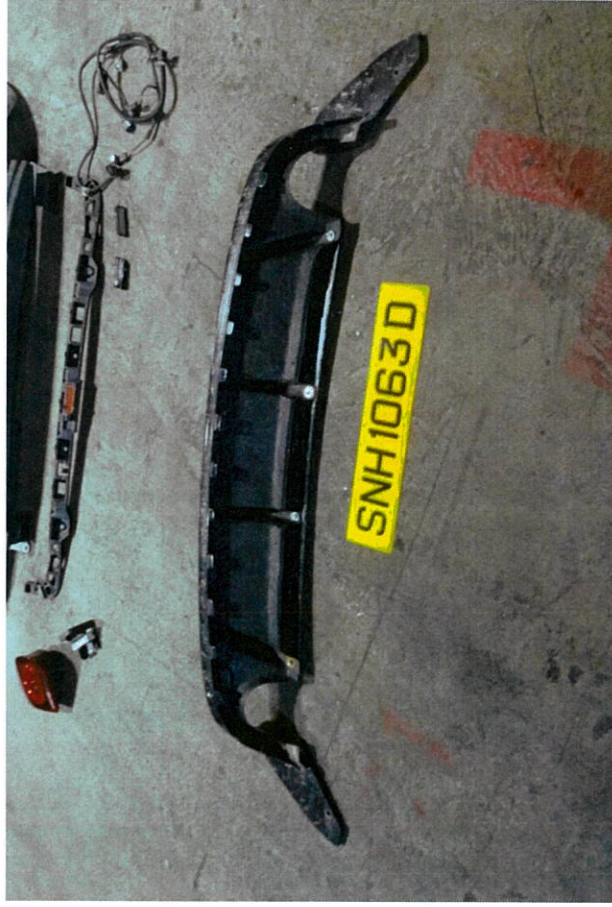


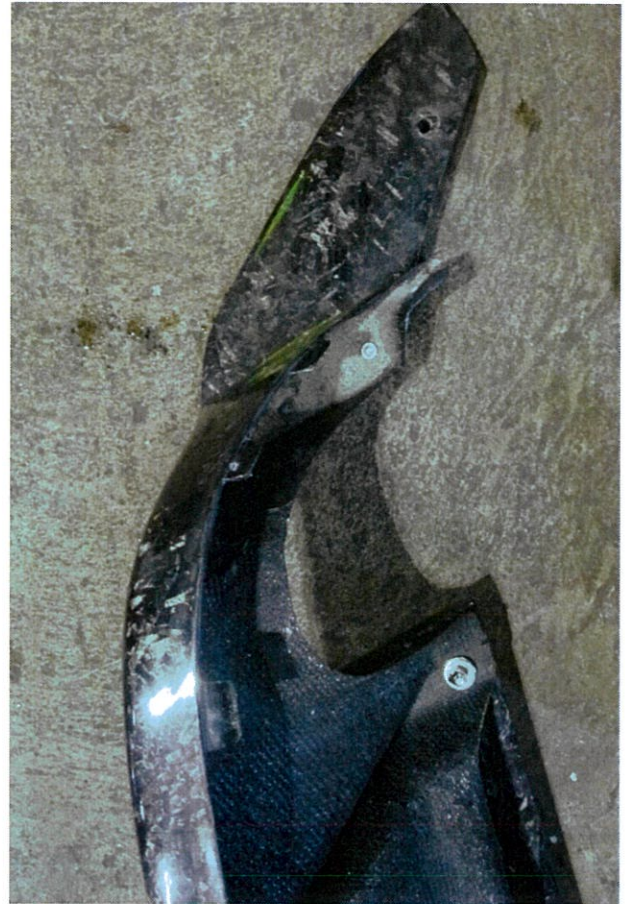






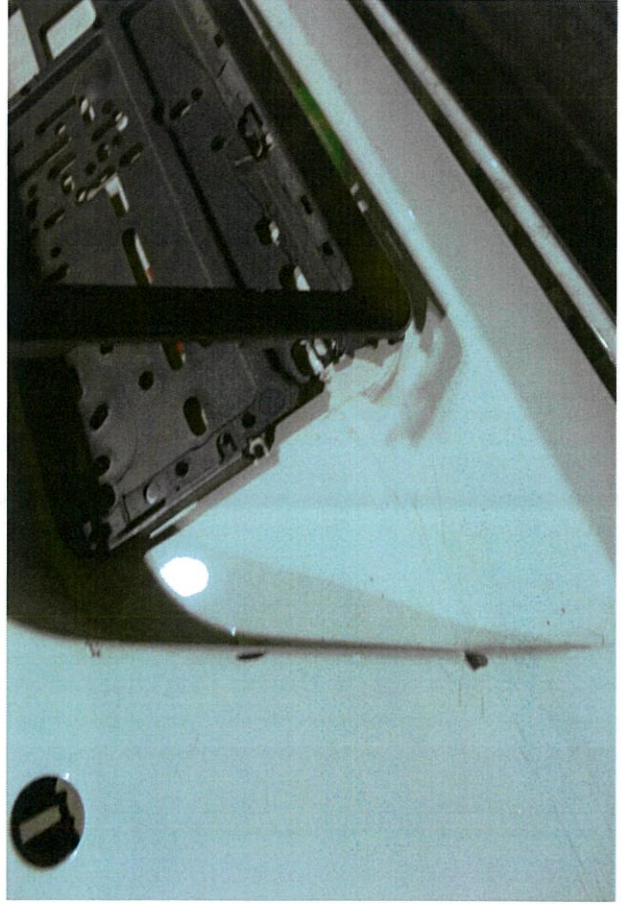
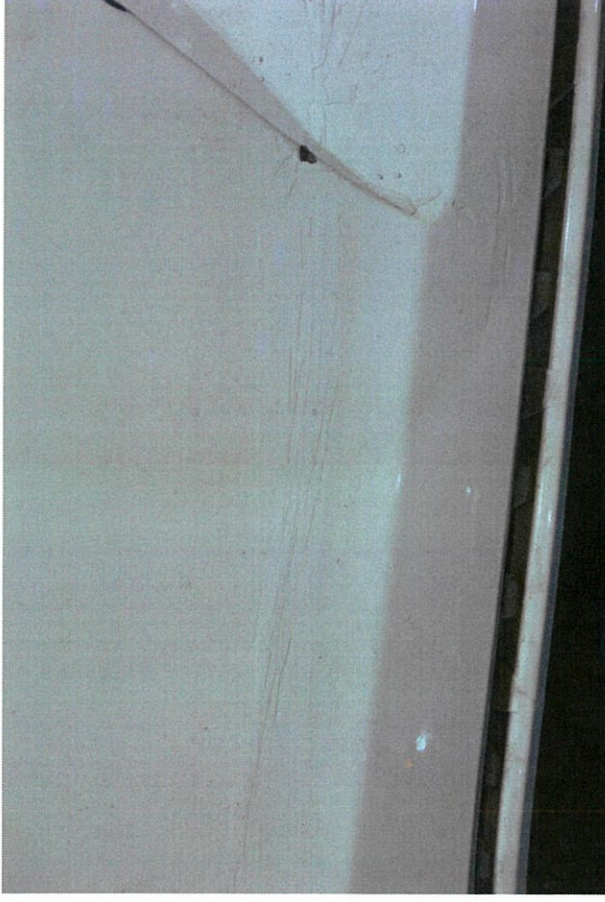


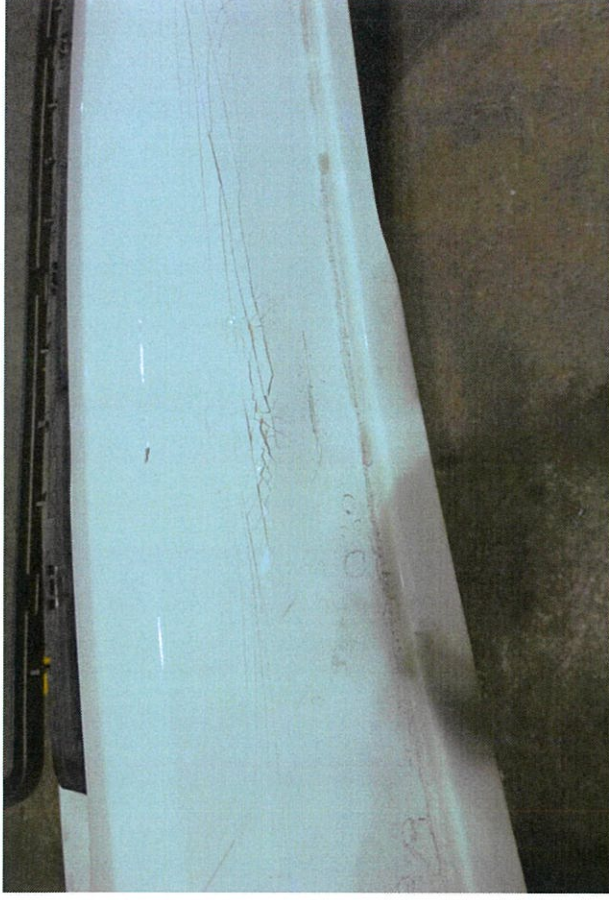
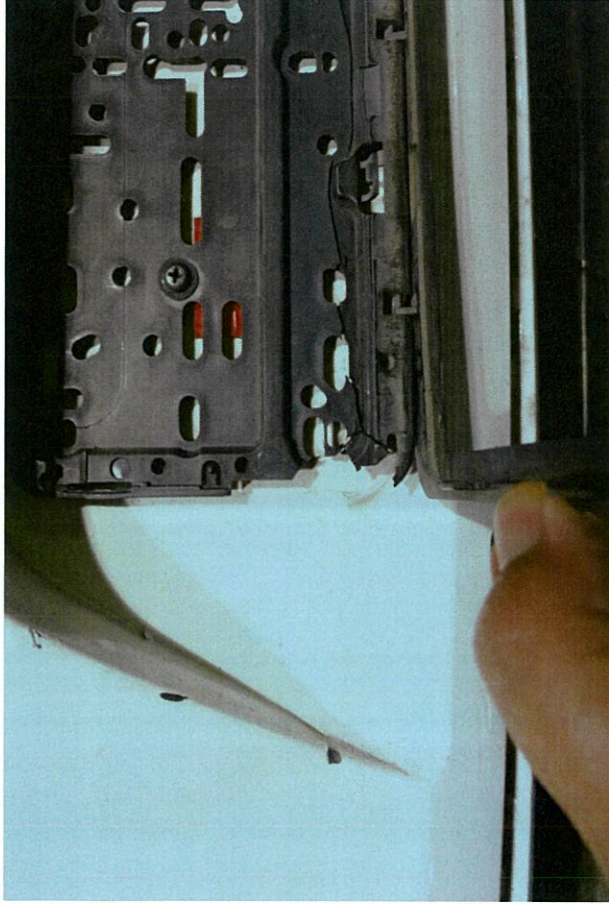


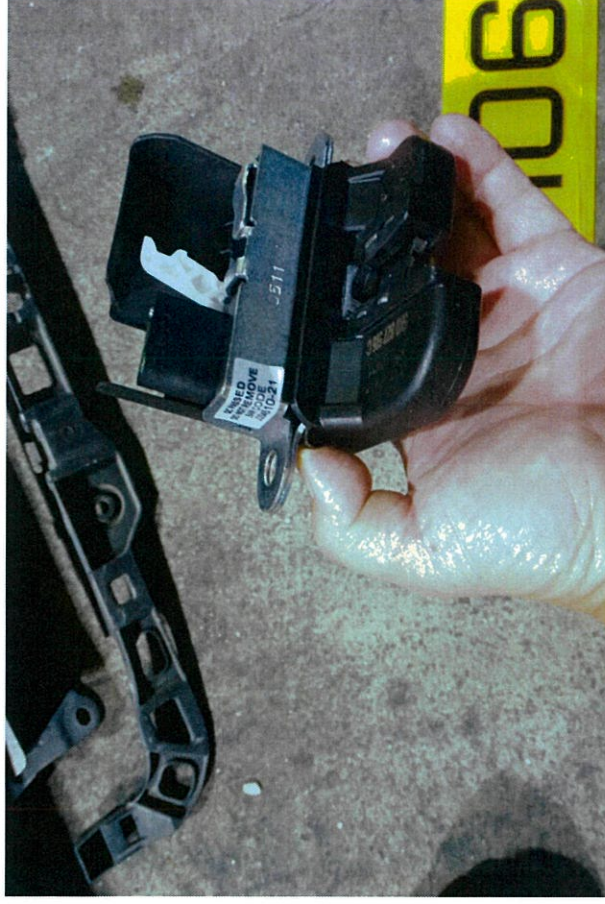


Report no: 1126M22.18C
Vehicle no: SNH1063D







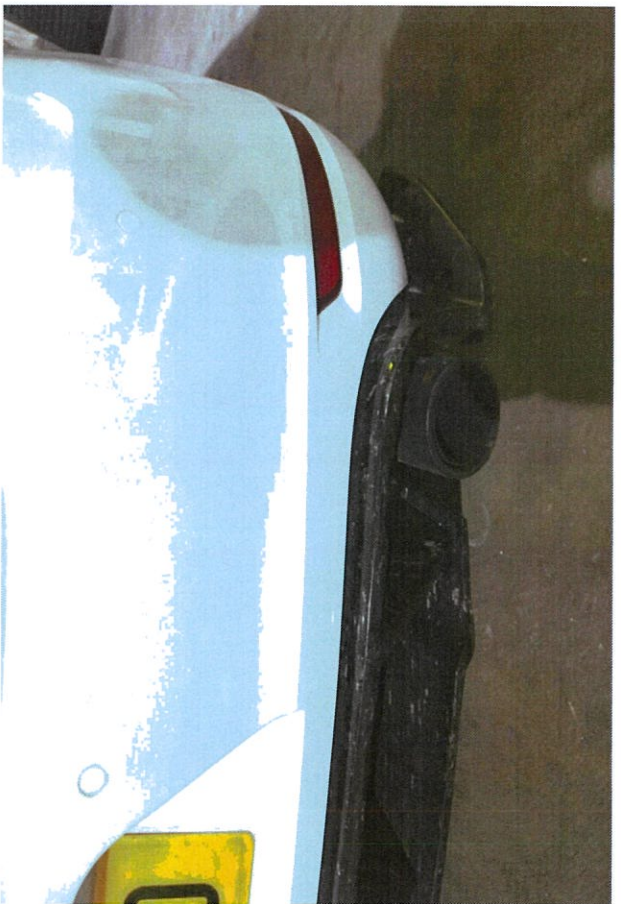
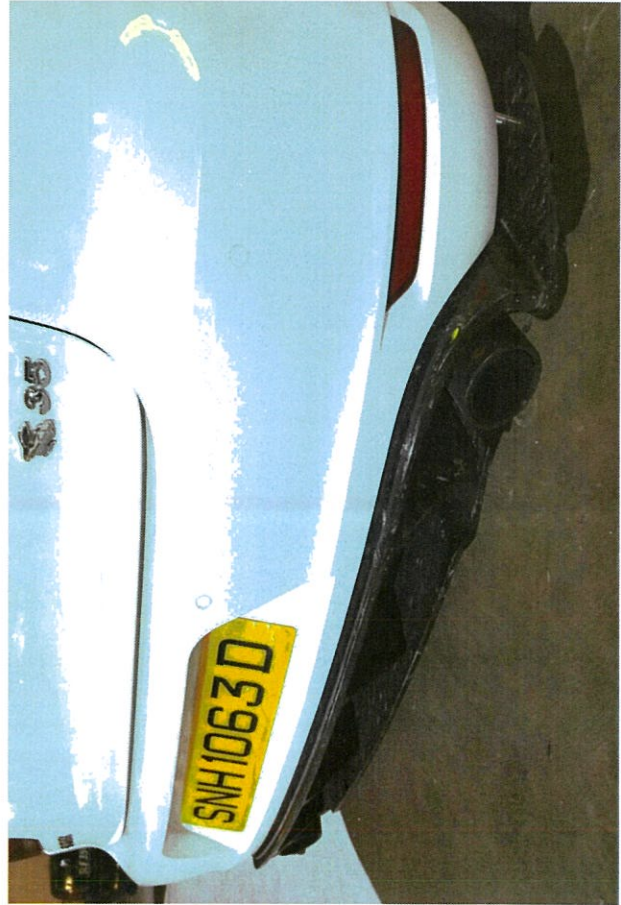
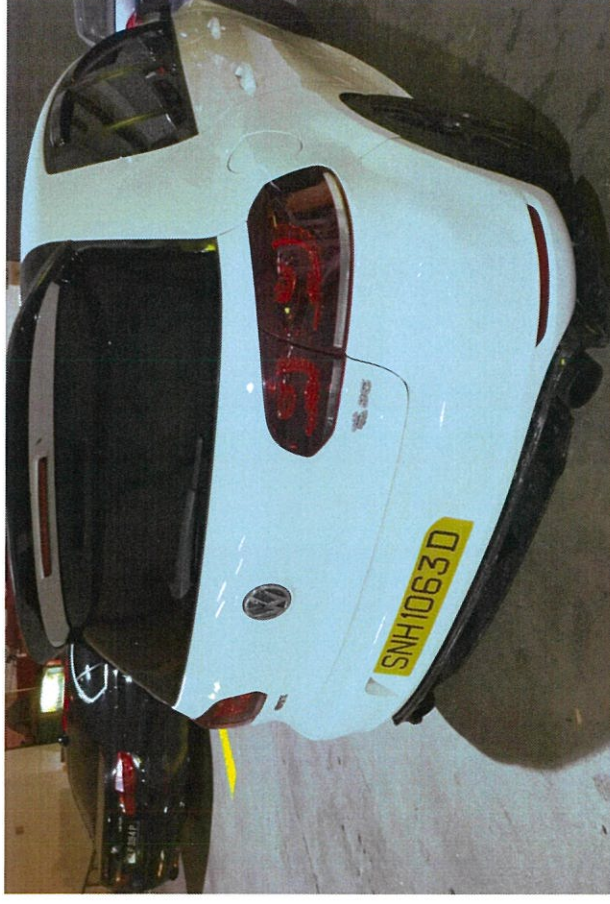


Report no: 1126M22.18C
Vehicle no: SNH1063D



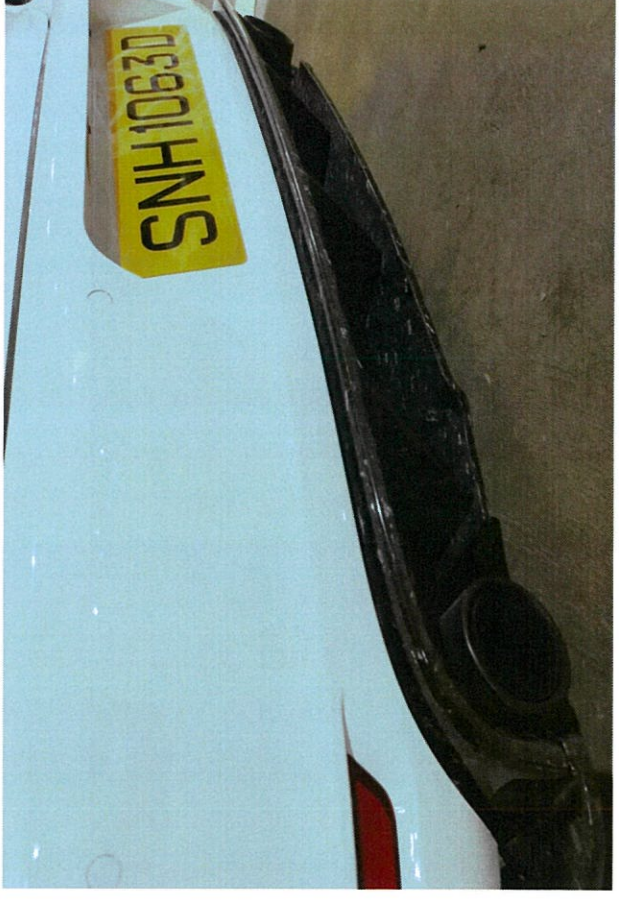
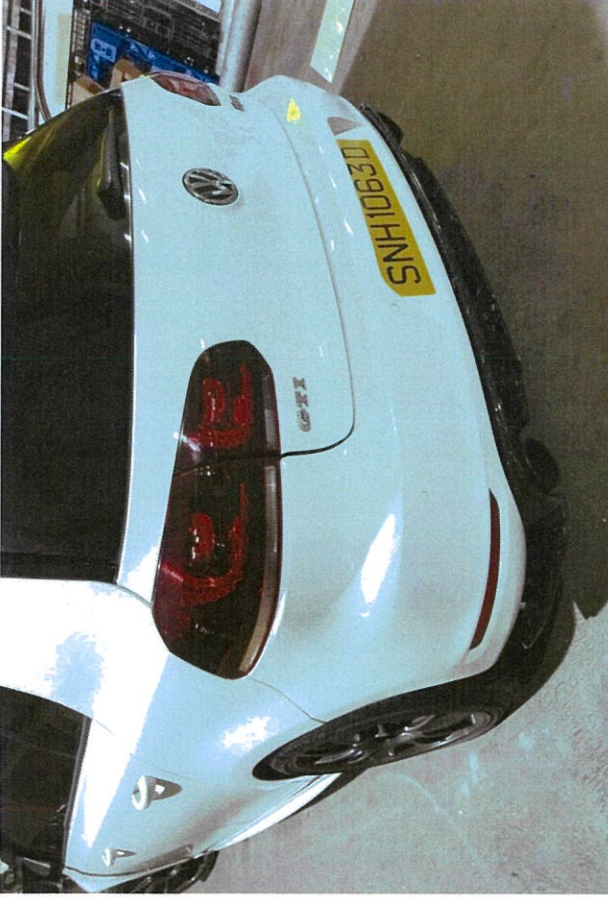
POST REPAIR

Report no: 1126M22.18C
Vehicle no: SNH1063D



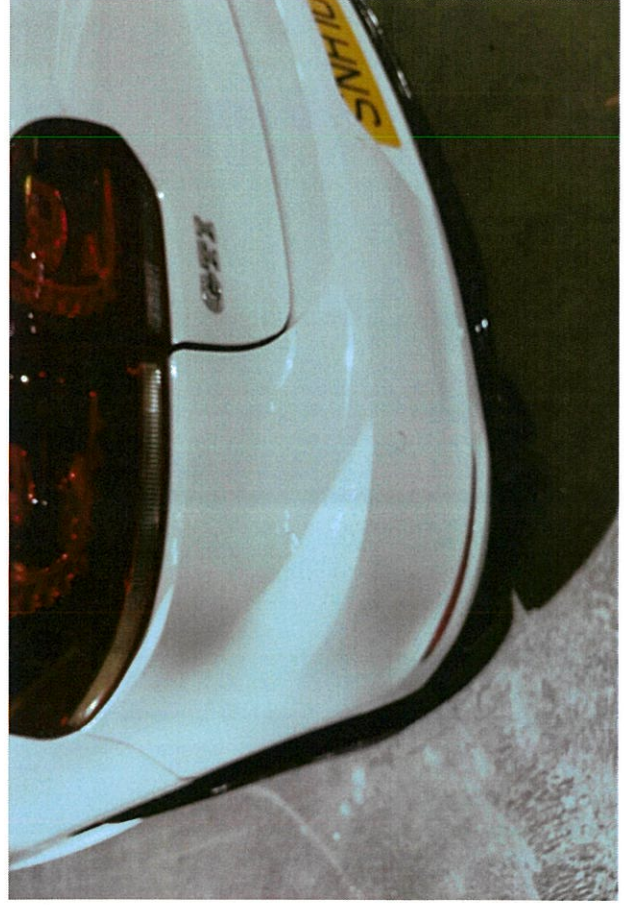
POST REPAIR

Report no: 1126M22.18C
Vehicle no: SNH1063D



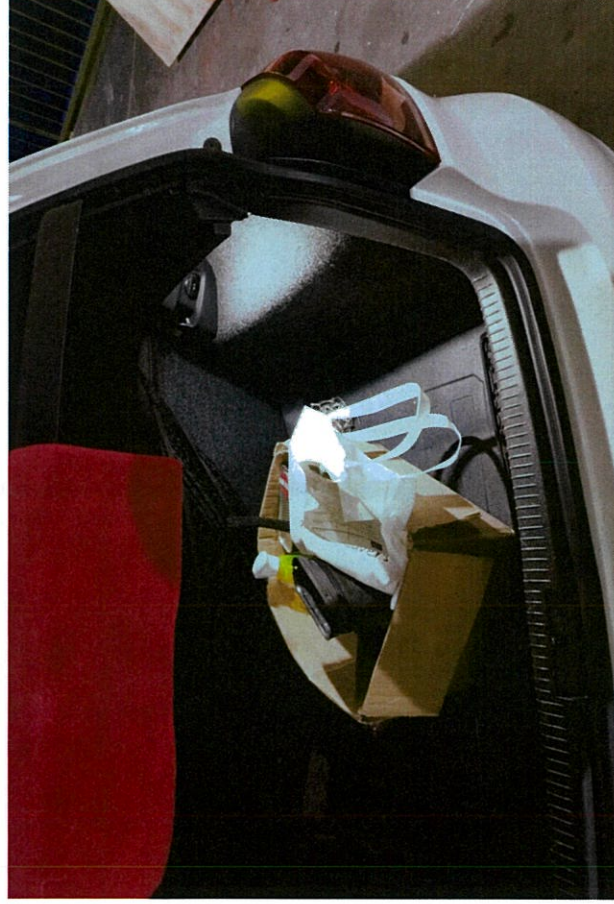
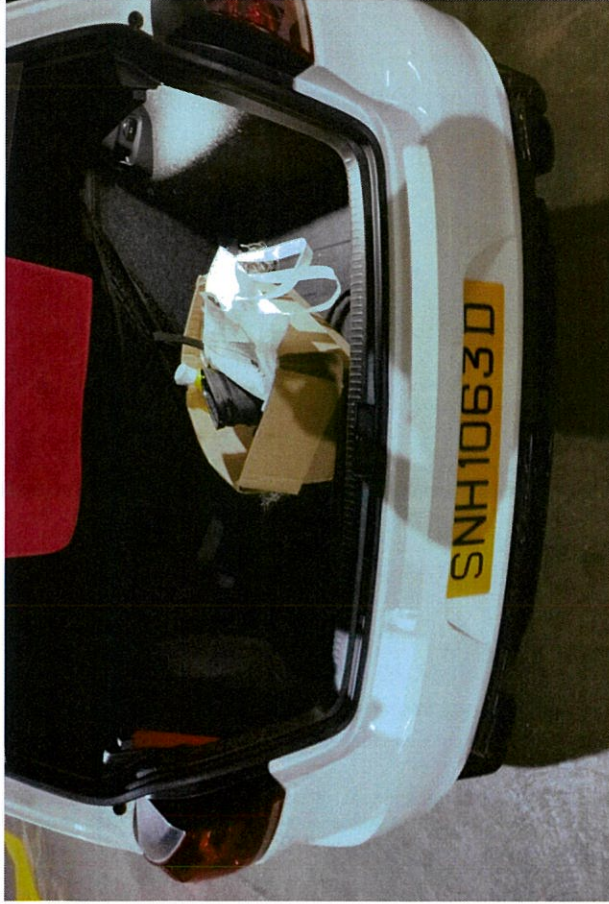
POST REPAIR

Report no: 1126M22.18C
Vehicle no: SNH1063D



POST REPAIR

Report no: 1126M22.18C
Vehicle no: SNH1063D



POST REPAIR

Report no: 1126M22.18C

Vehicle no: SNH1063D



POST REPAIR

Report no: 1126M22.18C
Vehicle no: SNH1063D





Serve all with Love

Our Ref: MAH/MR/20230127/0155

Your Ref: LWP/PZF/5021A/22/sm

Dated: Sunday, January 29, 2023

Lawrence Lee & Co
133 New Bridge Rd #13-10
Chinatown Point
Singapore 059413

Dear Sir/Madam,

RE: Medical Report of PANG ZHI FENG (S9726182B)

The above mentioned was seen on the 3/11/2022. He was the driver of a car that was involved in a road traffic accident that day. He presented with pain over the lower back

On examination he was well alert and rational. Vital parameters stable. Tenderness noted over the left paralumbar region radiating till the left gluteus muscle. No neurological deficit found

MRI of the lumbar spine showed no fractures or prolapsed discs

He was discharged with some oral analgesia and medical leave issued from 3/11 till the 7/11/2022. He was also referred to the orthopaedic specialist for further review.

Diagnosis was that of a strain back

For your information,

With best regards,
Yours sincerely

24HR WALK-IN CLINIC/EMERGENCY DEPT
TEL: 6347-6210 FAX: 6354-5517
820 THOMSON ROAD SINGAPORE 574623



Serve all with Love

Our Ref: MAH/MR/20230127/0155

Your Ref: LWP/PZF/5021A/22/sm

Dated: Sunday, January 29, 2023

Lawrence Lee & Co
133 New Bridge Rd #13-10
Chinatown Point
Singapore 059413

Looi Peter
MBBS (Singapore)
MCR: M04966B

24HR WALK-IN CLINIC/EMERGENCY DEPT
TEL: 6347-6210 FAX: 6354-5517
820 THOMSON ROAD SINGAPORE 574623



820 THOMSON ROAD, SINGAPORE 574623
MAIN LINE: 6347 6688 WEBSITE: www.mtalvernia.sg
GST REGN NO: M4-0003321-8

RECEIVED 13 FEB 2023

Receipt No. : M230040039
Customer Name : PANG ZHI FENG (XXXXXX182B)
Date : 30/01/2023
Page : 1

Item	Amount (\$)
MEDICAL REPORT	162.99
Total Charges	162.99
 GST @ 8%	 13.04

Paid	176.03
Mode of Payment : PAYNOW	Reference No. : 30/01/2023

This is a computer generated official receipt, no signature is required.

Report ID : PY00150R



820 THOMSON ROAD, SINGAPORE 574623
MAIN LINE: 6347 6688 WEBSITE: www.mtalvernia.sg
GST REGN NO: M4-0003321-8

Patient Name : PANG ZHI FENG
ID No. : S9726182B
Account No. : 0220730324

Receipt No. : 220121171
Date : 03/11/2022
Page : 1 of 2

Item	Qty	UOM	Amount (\$)
ANAREX (PARA450/ORPH35)	20	EA	7.80
ARCOXIA TAB 120MG	5	EA	19.90
KEFENTECH PLASTER 30MG 8/PKT	2	EA	14.76
MRI LUMBAR SPINE (3T)	1	EA	897.00
OUTPATIENT NURSING SERVICE	1	EA	23.00
RAD'GRAPHER CALLBACK MR, CT, OT	1	EA	130.00
RADIOLOGIST CALL BACK BF MIDNIGHT	1	EA	302.00
RMO CONSULTATION FEE	1	EA	63.00
Total Charges			1,457.46
GST @ 7%			102.02
			1,559.48
Paid:			
VISA BY PANG ZHI FENG			1,559.48
Mode of Payment : VISA			

A & E / 24-HOUR WALK-IN CLINIC
Mount Alvernia Hospital
820 Thomson Road
Singapore 574623
Tel: 63476210

Reference No. : ---



Serve all with Love

Mount Alvernia Hospital Medical Certificate

24-Hour Walk-in Clinic and
Emergency Department

No: M220000101338

This is to certify that PANG ZHI FENG, S9726182B, is granted Outpatient Sick Leave for 5 day(s) from 03-Nov-2022 to 07-Nov-2022.

Remark :

This medical certificate is not valid for absence from Court or judicial proceeding unless specifically stated.

Dr. Peter Looi
MCR: 04966B

A & E / 24-HOUR WALK-IN CLINIC
Mount Alvernia Hospital
820 Thomson Road
Singapore 574623
Tel: 63476210

03/11/2022

Date



INLAND REVENUE
AUTHORITY
OF SINGAPORE

Please quote the Tax Reference Number (e.g. NRIC, FIN etc.) in full when corresponding with us.

MR PANG ZHI FENG
180 BT BATOK WEST AVE 8
#10-193
SINGAPORE 650180



1-1

Income Tax – Notice of Assessment (Original)

What do you need to do?

You have no tax payable. No payment is required.

YEAR OF ASSESSMENT 2023

INCOME [^] (\$)		DEDUCTIONS (\$)		CHARGEABLE INCOME (\$)	
23,417.00		5,380.00		18,037.00	
TRADE	9,017.00	RELIEFS	5,380.00	TAX COMPUTATION	
EMPLOYMENT	14,400.00	Earned Income	1,000.00	Tax Payable \$0.00	
		NSman-self/ wife/ parent	1,500.00		
		Provident Fund/ Life Insurance	2,880.00		

[^] All income are net after deduction of expenses.

- Your tax assessment is based on information given by you through e-Filing on 03 Mar 2023.
- If you disagree with the assessment, Object to Assessment under 'Individuals' at myTax Portal within 30 days, i.e. by **09 Apr 2023**. Please pay the amount, if any, in this Notice by the due date, even if you object to the assessment.
- Please pay your taxes, if any, by the due date to avoid late payment penalties and other recovery actions.
- View Account Summary under 'Account' at myTax Portal for your latest income tax balance.

NG WAI CHOONG
COMPTROLLER OF INCOME TAX