



Our Ref: SMK4212S
Your Ref: SMU1807T (CC4/AIS22011889/pa3)

February 15, 2023

ALLIANZ INSURANCE SINGAPORE PTE LTD
79 ROBINSON ROAD #09-01
SINGAPORE 068897

Attention: Motor Claims

Dear Sir/Madam,

Repair Services Rendered to Vehicle Reg. No. SMK4212S: Accident on 25/11/2022
Along Suntec City Round about Between Tower 2 & 3

We are pleased to enclose our invoice number 46009138 dated 14/02/2023 amounting as follows:

Cost of Repair	\$ 6,591.24
Loss of Rental @ \$171.20/Day x 4 Days	\$ 684.80
LTA Search Fee	\$ 2.00
Grand Total	\$ 7,278.04

In addition, attached are the supporting documents of repair services rendered to the abovementioned vehicle.

Please acknowledge receipt of the same.

Take Notice, the agreed settlement and acceptance for this case is subject to the understanding that we must receive your payment for the agreed sum within 30 days herein.

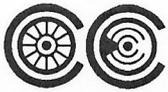
Thank you.

Yours sincerely,

Cycle & Carriage Automotive Pte Ltd
Mitsubishi Service Centre



Encs.



CYCLE & CARRIAGE

CYCLE & CARRIAGE AUTOMOTIVE PTE LIMITED

Ubi Customer Service Centre

330 Ubi Road 3, Singapore 408650 Tel: (65) 64739722



MITSUBISHI MOTORS

TAX INVOICE

Co Reg No : 197701469G

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info	
CHUA ENG CHUAN	Cust No/Name	/CHUA ENG CHUAN
BLK 403D FERVALE LANE	Reg No/Reg Date	SMK4212S / 09/04/2019
#05-151	Date In/Mileage	05/12/2022/ 81638
SINGAPORE 794403	Chassis/Package	GF7W0600457 /#
Contact No Mobile: 97682720	Engine No	4J11AC0429
08/12/2022	Make/Model	MIT/19MY OUTLANDER 2.0 MODERN(995)
	Colour/Trim	U02 STERLING SILVER/ BK BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CTP00040	Cash	14/02/2023/ 13:55	REN	979 / Renemer Ramirez Bag	12925	46009138

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
Z TEXT ACCIDENT ON 25/11/2022 ALONG SUNTEC CITY ROUNDABOUT OWNER CLAIMING THIRD PARTY LOSS OF RENTAL (RA 013211 2022-12) TP#: SMU1807T TP INS: ALLIANZ				
A 10028901 TO CARRY OUT DIAGNOSTIC CHECK BY MUT AND CLEAR TROUBLE CODE				280.00
A 54900099 TO CHECK WIRING AND ELECTRICAL SYSTEM				80.00
S SPECIALISTJOB TO REPLACE RH HEADLAMP,FR BUMPER,CLIPS,RH BRACKET,RH CHROME GARNISH, RH FOG LAMP COVER,RH BPR MLDG,RHF WHEEL ARCH MLDG,WASHER TANK,RIVETS. STRAIGHTEN,REFORM,ALIGN ON REAR ACCIDENT AFFECTED AREAS				640.00
S SPECIALISTJOB SPRAY PAINTING ON RHF ACCIDENT AFFECTED AREAS (FRONT BUMPER,RHF FENDER)				1100.00
M SUNDRY TO APPLY ANTI-CORROSION ON AFFECTED AREAS				80.00
M SUNDRY SUNDRIES				20.00
M SUNDRY RIVET,ENG ROOM COVER				16.00
Z TEXT SURVEYOR: MOHD TAUFIKH (LKK) REPAIR DAYS: 4 DAYS				
X FACE,FR BUMPER	1.00	1023.00	00.00	1023.00
X CLIP,ENG ROOM COVER	25.00	2.00	00.00	50.00
X CLIP,BUMPER	5.00	3.00	00.00	15.00
X RH SIDE BRACKET,FR BUMPER	1.00	18.00	00.00	18.00
X RH SIDE GARNISH,FR BUMPER	1.00	49.00	00.00	49.00
X RH UPR GARNISH,FR BUMPER	1.00	222.00	00.00	222.00
X RH LWR GARNISH,FR BUMPER	1.00	113.00	00.00	113.00
X RH FOG GARNISH,FR BUMPER	1.00	48.00	00.00	48.00

Payment should be made strictly by NETS, credit cards or PayNow (via QR code or UEN) only. Thank you.
Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.



CYCLE & CARRIAGE AUTOMOTIVE PTE LIMITED

Ubi Customer Service Centre

330 Ubi Road 3, Singapore 408650 Tel: (65) 64739722



TAX INVOICE

Co Reg No : 197701469G

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info
CHUA ENG CHUAN	Cust No/Name /CHUA ENG CHUAN
BLK 403D FERVALE LANE	Reg No/Reg Date SMK4212S / 09/04/2019
#05-151	Date In/Mileage 05/12/2022/ 81638
SINGAPORE 794403	Chassis/Package GF7W0600457 /#
Contact No Mobile: 97682720	Engine No 4J11AC0429
08/12/2022	Make/Model MIT/19MY OUTLANDER 2.0 MODERN(995)
	Colour/Trim U02 STERLING SILVER/ BK BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
CTP00040	Cash	14/02/2023/ 13:55	REN	979 / Renemer Ramirez Bag	12925	46009138

Description of Goods / Services	Qty	Unit Price	Disc%	Amount
X RH MOULDING,FR BUMPER	1.00	102.00	00.00	102.00
X RH MOULDING,FR WHEEL ARCH	1.00	162.00	00.00	162.00
X CLIP,RR BUMPER	10.00	3.00	00.00	30.00
X TANK,WINDSHIELD WASHER	1.00	88.00	00.00	88.00
X RH,HEADLAMP ASSY	1.00	1967.00	00.00	1967.00

Guarantee Your Warranty, Maintain with Cycle & Carriage!

Parts	3,887.00	Nett	6,103.00
Labour	360.00	8% GST on	488.24
Standard Menu	0.00		
Specialist Job	1,740.00	Total Payable	6,591.24
Diagnostics Job	0.00	Paid	0.00
Sundry/Others	116.00	Total Due	6,591.24
Total(w/o GST)	6,103.00		

Payment should be made strictly by NETS, credit cards or PayNow (via QR code or UEN) only. Thank you.
Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.

Tax Invoice

 www.chans.com.sg CHAN'S & SONS ENTERPRISE Company Reg No:51936900M 363 Sembawang Road, Goodlink Park, Singapore - 758379 Email: admin@chans.com.sg	Tax Invoice No: INV1201002022-12	Dated: December 10, 2022
	Rental Agreement No: RA 013211 2022-12	Terms of Payment: Due upon receipt
	Customer Reference: SMK4212S	
	Notes: SMK4212S - Cycle & Carriage Automotive Pte Ltd	
Customer Details CYCLE & CARRIAGE AUTOMOTIVE PTE. LTD.		Executive Name:C&C Ren

S.No	Product	Description	From Date	To Date	No. of Periods	Price (SGD)	Amount (SGD)
1	SMD8104G	Model : Subaru Forester 2.0 (A) - Chua Eng Chuan	2022-12-05	2022-12-08 (Incl.)	4 Days	160.00	640.00
							640.00

GST 7% (7%)							44.80
Amount in words : Six Hundred Eighty Four and Eighty cents Singapore Dollar (SGD)						Total (SGD)	684.80

Declaration: Please make your cheques payable to : CHAN'S & SONS ENTERPRISE	For CHAN'S & SONS ENTERPRISE This is a Computer generated document. No signature is required.
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Income Terms Terms

RENTAL AGREEMENT

PA 013211 2022-12

Hirer's Name Chua Eng Chuan		Date of Birth 01/01/76	Passport/ Nric No. S7600140E	Nationality
Address 403D Fernvale Lane #05-151		Occupation	Driving Licence No. As Above	Date of Expiry
Postal Code 794403		Contact No	Mobile Phone No. 97682720	
Joint Hirer's / Guarantor's Name		Date of Birth	Passport/ Nric No.	Nationality
Address		Occupation	Driving Licence No.	Date of Expiry
Postal Code		Contact No	Mobile Phone No.	

CHECK OUT

Date 5.12.22	Time 8.30am	Mileage	<input checked="" type="checkbox"/> N	<input type="checkbox"/> E	<input type="checkbox"/> 1/4	<input type="checkbox"/> 1/2	<input type="checkbox"/> 3/4	<input type="checkbox"/> F
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CHECK IN

Date 8.12.22	Time 6pm	Mileage KM	Remarks Allimz
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IMPORTANT NOTES:-

- Car is restricted to SINGAPORE use. See clause 1(f) for non-compliance.
- No refund will be given for vehicle that returns early.
- Own Damage Liability - First \$1500 for damage to vehicle plus loss of earnings while damaged vehicle is under repair.
- Third Party Liability - First \$2000 for any Third Party Accident Claim.
- Additional Excess of \$3000 for drivers under 24yrs old or above 70yrs and/or less than 2yrs driving experience.
- Hirer is responsible for all parking fines & traffic summons.
- Extension:- One day's advance notice is required otherwise no extension will be allowed.
- Vehicle should be returned at the same time as collection except on Saturday where return time is before 10am.
- Vehicle returned after office hour will be charged to the next working day.
- Hourly extension is charged at 1/5 of the daily rate.
- As preventive maintenance, please check water & engine oil daily.
- Please check that you have not left any of your personal belongings in the vehicle. Our company and staff will not be responsible for any loss of belongings after the vehicle is returned.
- For the comfort of other users, please refrain from smoking, eating or carrying of pets in the car. A cleaning charge of \$200 will be imposed for smoky, smelly or dirty vehicle.
- Carrying of PASSENGERS in commercial vehicle is strictly prohibited. Only WORKERS covered under hirer's workmen compensation are allowed.

	UNIT	RATE (\$)	TOTAL (\$)
RATE	4 @	160 + gst	640
DISCOUNT			
GST @ 7%			44.80
TOTAL			684.80
EXTENSION			INR 1201.00 2022-12
Cycle lock SUK 4012S			
DEPOSIT (refundable) S\$			
CHANGED OVER FROM VEH.			DATE

I/We have read and agree to the terms and conditions of the rental agreement above and as set overleaf.
 I/We declare that all information given on this form is true and accurate.

Hirer's Signature 	Joint Hirer's/ Guarantor's Signature 	for CHAN'S & SONS ENTERPRISE
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VEHICLE NO. SMD 8104 G	MODEL SUBARU Forester 2.0 (A)
FROM	RETURN <small>*Estimate Date. For actual return see CHECK IN</small>

OPERATING HOURS: MONDAY TO FRIDAY 8.30AM TO 5.00PM. SATURDAY 8.30AM TO 12.00PM. CLOSED ON SUNDAY & PUBLIC HOLIDAY

INSURER ENQUIRY

Find**insurer**

Vehicle reg. no.

SMU1807T

Date of Accident

25/11/2022 

Reset

% **RESULT & RECEIPT**

TP Insurer Enquiry

Insurance **Allianz Insurance Singapore P...**Period of Insurance **30/07/2022 - 29/07/2023**Requested By **Renemer Bagang (CYCLE & CA...**Requested Date **25/11/2022 15:25****Payment details**Request Amount: **S\$1.87**GST Amount: **S\$0.13**Total Amount Due (GST Inclusive): **S\$2****General Insurance Association**

Records Management Centre

GST Registration No: **M400017735**

CYCLE & CARRIAGE AUTOMOTIVE PTE LTD

MOTOR VEHICLE CLAIM

OWNER'S SATISFACTION FORM / DISCHARGE VOUCHER

TO : Allianz Insurance Singapore Pte. Ltd.
79 Robinson Road #09-01,
Singapore 068897

VEHICLE OWNER	: <u>CHUA ENG CHUAN</u>	CLAIM TYPE	: <u>THIRD PARTY</u>
MOTOR POLICY NO	: <u>1900085394-02</u>	REGISTRATION NO	: <u>SMK4212S</u>
VEHICLE MODEL	: <u>MITSUBISHI OUTLANDER 2.0</u>	WIP NO	: <u>12925</u>
ACCIDENT DATE	: <u>25.11.2022</u>	THIRD PARTY	: <u>SMU1807T</u>

REPAIRER'S NAME : **CYCLE & CARRIAGE AUTOMOTIVE PTE LTD**
MITSUBISHI SERVICE CENTRE
330 UBI ROAD 3
SINGAPORE 609339

I/We certify that the vehicle has been fully repaired to my entire satisfaction and that the payment of the repairer's charges that are claimable under the policy will be deemed in full and final settlement of my claim.

OWNER/INSURED SIGNATURE : 
DATE : _____
TIME : _____



Exceptional Journeys

To: Cycle & Carriage Automotive Pte Limited
330 Ubi Road 3
Singapore 408650

Attention: Motor Claims Department

Date: 25.11.2022

LETTER OF AUTHORIZATION TO ACT

Dear Sirs,

1. I/We, the undersigned, am the registered owner of vehicle no. **SMK4212S** (*vehicle no.*) (the "**Vehicle**").
2. As a result of a motor incident occurring on **25/11/2022 12:50** (*date and time of accident*) on/along **Suntec City Round About Between Tower 2 & 3** (*location*) between the Vehicle and **SMU1807T** (*3rd party vehicle(s) number, if any*) (the "**Accident**"), the Vehicle was damaged and has been sent in for repairs to be conducted at Cycle & Carriage's workshop.
3. I/We hereby authorize Cycle & Carriage to act for and on my/our behalf in respect of the following:
 - (a) to submit, make, settle and/or resolve any claims (the "**Claims**") which I/we may have against third party insurers and/or any other parties ("**Third Parties**") arising out of the Accident, in any manner as it deems fit;
 - (b) to receive payment from any Third Parties as settlement for the Claims (including accepting cheques made out in favour of Cycle & Carriage); and
 - (c) to generally do or cause to be done all acts or things (including signing any forms or documents or giving instructions to any Third Parties) which it deems necessary or expedient for the foregoing purposes.
4. In addition to the above, I/We hereby further authorize Cycle & Carriage, for and on our behalf, to **execute and sign any discharge vouchers, indemnity forms and/or any other forms or documents** in relation to or arising from the Claims.

For the avoidance of doubt, all payments towards settlement of the Claims should be made in favour of Cycle & Carriage.



Exceptional Journeys

5. I/We further acknowledge and recognize that any settlement which Cycle & Carriage may make for and on my/our behalf in respect of any Claims may be on a without prejudice basis and without any admission of liability in so far as any other Third Parties are concerned.

Thank you.

Yours faithfully,

A handwritten signature in blue ink, appearing to read "Chua Eng Chuan".

Name: CHUA ENG CHUAN
NRIC No.: S7600140E

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	26/11/2022 08:46 (SGT)
Reported by	Both
Date of Accident	25/11/2022 12:50 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	SUNTEC CITY ROUND ABOUT BETWEEN TOWER 2 & 3
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMK4212S
INSURED/POLICYHOLDER	
Is company?	No
Name Of Registered Owner	CHUA ENG CHUAN (CAI RONGQUAN)
NRIC No	SXXXX140E
Email Address	SABRINALEE790@GMAIL.COM
Mobile Phone No	(Phone) +65-97682720
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Mitsubishi
Model	Outlander
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	1998

INSURANCE COMPANY

Name of Insurance Company	AIG Asia Pacific Insurance Pte. Ltd.
Policy Number / Cover Note Number	1900085394-02

DRIVER

Name of Driver	CHUA ENG CHUAN (CAI RONGQUAN)
NRIC No	SXXXX140E
Date Of Birth	01/01/1976
Occupation	Indoor

Date Of Driving Pass	19/09/2000
Driving experience	22 YEARS AND 2 MONTHS
Gender	Male
Mobile Number	(Phone) +65-97682720
Alt. Phone Number	-
Email Address	SABRINALEE790@GMAIL.COM
Address	BLK 403D FERNSVALE LANE
Address complement	#05-151 SINGAPORE
Postcode	794403
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 - 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)	4
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	CARYN CHUA
Gender	Female

PASSENGER 2

Name	CAYLEE CHUA
Gender	Female

PASSENGER 3

Name	SOPHIE CHUA
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

REFER ATTACHMENTS.

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
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Was there any video captured by Car Camera? Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SMU1807T
Vehicle Manufacturer	Nissan
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	Orange
Vehicle Category	Private car
Name of Driver	YANG ING HONG JOSEPH
NRIC No	SXXXX079E
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

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 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.

[Signature] 25/11/22 1455hrs

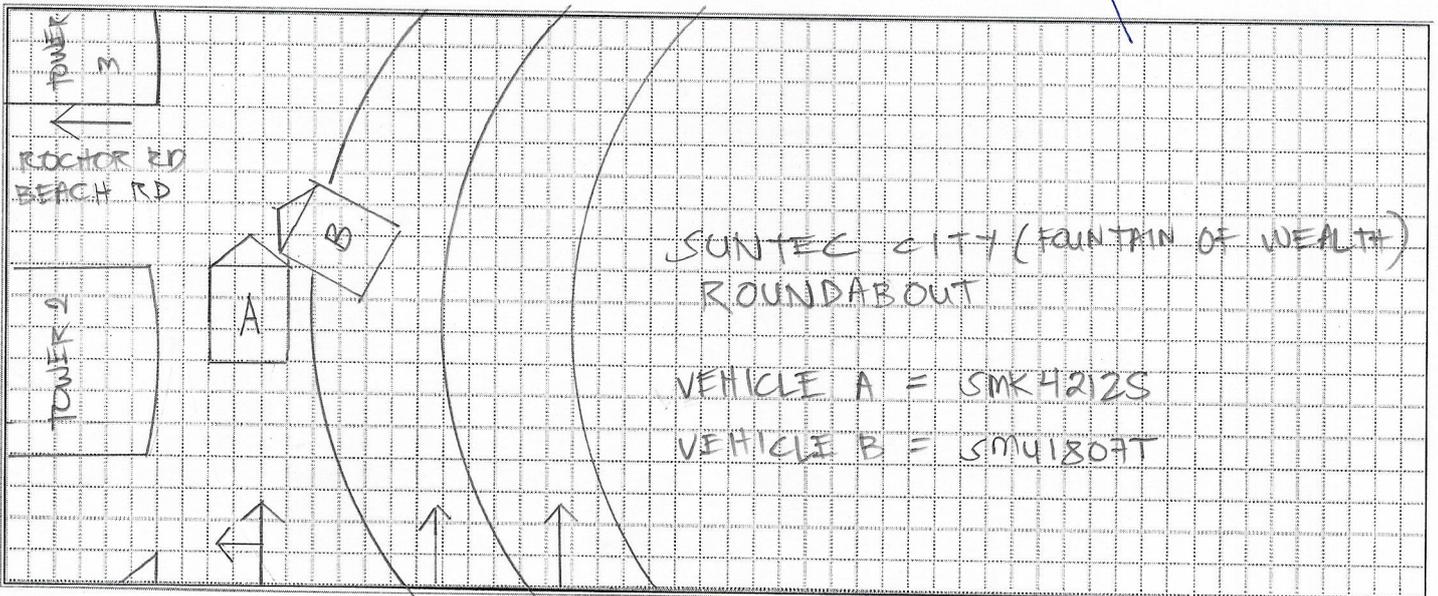
[Signature]

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/ID card)

Sketch Plan



Describe Circumstances of the Accident

On 25 Nov 2022, at about 12:50pm, I was travelling at the roundabout of Suntec City (Fountain of Wealth) when an Orange Nissan vehicle ~~hit~~ that was travelling on the second lane abruptly made a left turn and hit onto the front driver side bumper. The Orange Nissan was attempted to make a left turn into the road leading to Rocher Road and Beach Road.

At the point of the accident, I was travelling with 3 children of age 3, 8 and 12. They were all seated at the back seat of my vehicle (Mitsubishi Outlander).

Following the accident, the driver, Mr Yang Ing Hong Joseph and I drove to the side of the road between Suntec City Tower 2 and 3 to access the damages. We took pictures of the damages on our vehicle and took pictures of our Identity Cards for following up reporting.

Declaration

We declare the foregoing particulars are true in every respect.

 25/11/22 14:55hrs

Policyholder's Signature / Date & Time

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


Witnessed by Reporting Centre Personnel



CERTIFICATE OF INSURANCE

CYCLE & CARRIAGE AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : Chua Eng Chuan
Period of Insurance : 09 Apr 2022 To 08 Apr 2023
Engine No. : 4J11AC0429
Chassis No. : GF7W0600457

Vehicle No. : SMK4212S
Policy No. : 1900085394-02
Endorsement No. :
Issued Date : 24 Feb 2022

ABOUT THE COVER

Make/Model : MITSUBISHI Outlander 2.0 Elegance/Sports
Engine Capacity/Tonnage : 1,998.00 CC
Driver Restriction : NA
Person or Classes of Persons Entitled to Drive* :
Sum Insured : Market Value
Off Peak Car : No
First Year of Registration : 2019
Insuring with COE/PARF : Yes

a) The Policyholder
b) Any other person who is driving on the Policyholder's order or with his/her permission.
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of S\$3,000 as "Inexperienced Driver Excess" ("IDR") if You are or Your Authorised Driver (named or unnamed) has less than 2 years' driving experience.

Age Condition : 40 years old and above
Mileage Condition : Unlimited Mileage

Limitation as to use* :
Use only for social, domestic and pleasure purposes and for the Policyholder's business.
This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 1500cc - 1600cc

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189), Section 95 of the Road Transport Act, 1987 (Malaysia) and Road Transport (Amendment) Act 2019, are not to be included under these headings.

EXCESS

Section 1
Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$600

Section 2
Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

Chua Eng Chuan - \$600 (Own Damage), \$600 (Flood Cover)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Cycle & Carriage Body & Paint Centre Add: 209 Pandan Gardens Singapore 609339 65684501
2. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 330 Ubi Rd 3 Singapore 408650 67461000
3. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 20 Leng Kee Rd Singapore 159094 64708688
4. Cycle & Carriage Authorised Service Centre (For accident reporting & windscreen claim only) Add: 600 Sin Ming Ave Singapore 575733 69328000

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: United Overseas Bank Limited

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles(Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia), Road Transport (Amendment) Act 2019 and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504623201

FULCOMICP2 - CO

22 UBI ROAD 4 FULCO BUILDING

SINGAPORE 408617

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.

This computer generated document does not require a signature.

SSPDS

Renemer Ramirez Bagang

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 30 November 2022 3:44 pm
To: Renemer Ramirez Bagang
Cc: Ler Yeong Cherng; CS A Team; Admin A
Subject: RE: TP DS claim Accident On 25/11/2022 Involving Our Insured SMK4212S And Your Insured SMU1807T *** LKK REF: CC4/AIS22011889/pa3

This email was sent from outside of your organisation

Without Prejudice

Dear Sirs,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle and admission of any liability to our Insured's part. The final repair cost is subjected to the consistency of the damages according to the nature of the accident. And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor and approved by our principal.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com |

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

Renemer Ramirez Bagang

From: Taufikh (LKKAuto) <Taufikh@lkkauto.com>
Sent: Tuesday, 14 February 2023 10:58 am
To: Renemer Ramirez Bagang
Cc: Hsiao Tong (LKKAuto)
Subject: RE: TP DS claim Accident On 25/11/2022 Involving Our Insured SMK4212S And Your Insured SMU1807T *** LKK REF: CC4/AIS22011889/pa3 / Finalization
Attachments: 4212 marking .pdf; SMK4212S FIN.pdf

This email was sent from outside of your organisation

Hi Ren,

COR \$6103 , 4 days.

Subject to insurance approval

Regards
Taufikh
Lkk Auto

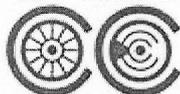
From: Renemer Ramirez Bagang <renemer.bagang@cyclecarriage.com.sg>
Sent: Thursday, 8 December 2022 6:43 pm
To: Taufikh (LKKAuto) <Taufikh@lkkauto.com>
Cc: Ler Yeong Cherng <mars.ler@cyclecarriage.com.sg>
Subject: RE: TP DS claim Accident On 25/11/2022 Involving Our Insured SMK4212S And Your Insured SMU1807T *** LKK REF: CC4/AIS22011889/pa3 / Finalization

Dear Taufikh,

Please see attached files for your reference & finalization.

Thank you.

Ren Bagang
Motor Claims Service Advisor
330 Ubi Road 3, Singapore 408650



CYCLE & CARRIAGE

Exceptional Journeys

Cycle & Carriage Singapore • 330 Ubi Road 3, Singapore 408650
• DID: +65 6594 9166 • H: +65 8552 3293 • www.cyclecarriage.com.sg

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 30 November 2022 3:44 pm
To: Renemer Ramirez Bagang <renemer.bagang@cyclecarriage.com.sg>
Cc: Ler Yeong Cherng <mars.ler@cyclecarriage.com.sg>; CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: TP DS claim Accident On 25/11/2022 Involving Our Insured SMK4212S And Your Insured SMU1807T *** LKK REF: CC4/AIS22011889/pa3