



**RIA Z**  
L.L.C  
ADVOCATES AND SOLICITORS  
COMMISSIONER FOR OATHS

ACRA NUMBER : 200911678H

GST REGISTRATION NUMBER : 200911678H

Your Reference: Your Insured (XD 553R)  
Our Reference: RA.519779.D

(DIRECTOR)  
RIAZ QAYYUM (LLB HONS) NUS

16 January 2023

(ASSOCIATE)  
MUHD RIDHWAN ABDUL RAHIM (LLB HONS) LEEDS

**LONPAC INSURANCE BHD**  
300 Beach Road  
#17-04/07 The Concourse  
Singapore 199555  
**Attention: Motor Claims Department**

VENGADESH S/O KUMARAVELU (LLB HONS) MURDOCH

**WITHOUT PREJUDICE  
BY EMAIL**

**JIA JIDONG**  
Blk 30 Marsiling Drive  
#13-299 Singapore 730030

**BY POST  
WITHOUT ENCLOSURES**

Dear Sirs

**RE: ACCIDENT INVOLVING MOTOR VEHICLE SKA 4862S AND XD 553R / GBD 7159K ON 13 OCTOBER 2022 ALONG TAMPINES AVE 9 AT ABOUT 1110 HOURS**

We act for **PLATINUM GROUP PRIVATE LIMITED**, the owner of motor vehicle No. **SKA 4862S**.

From our LTA search, you are the insurer of motor vehicle No **XD 553R**.

We are instructed by our client to claim damages against your insured in connection with a road traffic accident on **13 OCTOBER 2022** at about **1110** hours along **TAMPINES AVE 9 INVOLVING MOTOR VEHICLE SKA 4862S AND XD 553R** driven by your insured and/or your insured's servant and/or agent at the material time.

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

a)	GIA Search fee	\$	31.00
b)	Total loss	\$	34,600.00
c)	Loss of use (60 days x \$180.00)	\$	10,800.00
d)	Survey report fee	\$	700.00
e)	Incidentals plus GST	\$	150.00
f)	Costs contribution plus GST	\$	1,200.00
		\$	<u>47,481.00</u>

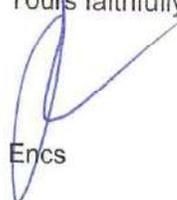
Page 2

A copy each of the following supporting documents marked [X] is enclosed:-

- GIA reports
- GIA receipt
- Repairers bill and evidence of payment
- Excess bill/receipt
- Vehicle Registration Card
- Deregister document of claimant's vehicle
- Certificate of Insurance
- Names and addresses of witnesses
- Original photographs of damage to our client's motor vehicle
- Photocopied photographs of damage to our client's motor vehicle
- Invoice, Survey report and receipts
- Supporting documents for all other expenses claimed
- Video footages

Please take note that you should send to us an acknowledgement 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 your insured without further notice to you.

Yours faithfully



Encs

## Enquire Vehicle Owner Details

### Enquire Vehicle Owner Details ( As At 13 Oct 2022 / 11:10:00 )

#### Vehicle Owner Details

Owner ID Type:

**Company**

Owner ID:

**201111354M**

Owner Name:

**DA ENGINEERING PTE. LTD.**

Registered Address Type:

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

Registered Block/House No.:

**1**

Registered Street Name:

**KRANJI CRESCENT**

Registered Unit No.:

**-**

Registered Building Name:

**-**

Registered Postal Code:

**728663**

#### Vehicle Insurance Details

Vehicle No.:

**XD553R**

Make Description/Model:

**ISUZU / CXZ50K**

Insurance Company Name:

**LONPAC INSURANCE BHD**

Save as PDF

OK →

Print



**GENERAL  
INSURANCE  
ASSOCIATION**

RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard, Suntec City Tower Two #42-01B  
Singapore 038989

E-mail: [gears-support@shift-technology.com](mailto:gears-support@shift-technology.com)

GST Registration: M400017735

## TAX INVOICE

Date of Request: 13/10/2022

Your Ref No: **SKA 4862 S 3P REPORT**

Dear Sir/Madam,

Date of Accident: 13/10/2022 00:00 (SGT)

Vehicle No: SKA4862S

Place of Accident: Near 439 Tampines Street 43, Singapore 520439

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
XD553R	Near 439 Tampines Street 43, Singapore 520439	(31.00)	1	(28.97)
GST Amount				(2.03)
Total Amount Due (GST Inclusive)				(31.00)

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.



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

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 13/10/2022 15:17	Vide Report No.:	Station Diary No.:
--	------------------	--------------------

Informant's Particulars			
Name of Informant: MATTHEW NG TIAN WEI		Address: [REDACTED]	
ID Type / ID No.: NRIC NO / S9741836E		Contact No.: Home/Office: [REDACTED] Mobile: [REDACTED]	
Nationality: SINGAPORE CITIZEN		Email: [REDACTED]	
Sex: Male	Age: 24	Date of Birth: 19/11/1997	Type of Informant: Driver
Race: Chinese		Language: English	Institution / School Name:
Occupation: Manager		Driving Licence Information: Class:	Date of Expiry:

General Information of the Accident				
Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 13/10/2022 11:10	Type of Location:
Location: TAMPINES STREET 43				
Weather:		Road Surface:	Road Speed Limit:	
Traffic Flow:		Traffic Control:	Traffic Volume:	
Type of Collision:			Anyone conveyed by ambulance: No	

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Conditio	No of
SKA4862S	Car					0

Details of Person Involved	
Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



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

**CONTINUATION OF REPORT**

<b>Driver</b>			
Name	MATTHEW NG TIAN WEI	ID No.	S9741836E
Related Vehicle	SKA4862S (Car)	Contact No.	██████████
Hospital/Clinic	NIL	Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	NIL	Date	NIL
No. of Days granted Medical Leave	04	Degree of	Serious

Brief Details.

On the above mentioned date and time, I was driving SKA4862S along Tampines ave 9

I had gradually come to a stop as GBD7159K in front of me had come to a stop.

I was waiting for GBD7159K to move off when suddenly, a massive impact hit my vehicle's rear

Despite keeping ample safety distance from GBD7159K when I came to a stop earlier, the impact was so huge that it caused my vehicle to surge forward into the rear of GBD7159K.

My body lurched forward due to the unexpected impact only to be restrained by my seat belt.

However, I still knocked my left knee against the underside of my dashboard.

Upon alighting, I realised that XD553R had smashed my vehicle, leaving the front and the back badly crushed, resulting in the 3 car chain collision.

Shortly after the accident, I started feeling aches in my neck, shoulders, lower back, ribcage and knee areas.

The driver of GBD7159K also complained of pain after the accident and as such, we proceeded to Ruby Medical Clinic, near the accident location, together to seek treatment.

The doctor there issued me with 4 days of MC.



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

**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 / FAHKRUL RAZI BIN SUHAIME Contact No.: 65470000

Signature Of Informant: The identity of the person making this report has been authenticated by Singpass. No signature is required.
Date/Time: 13/10/2022 15:17
Classification Of Case:

# 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	13/10/2022 17:51 (SGT)
Reported by	Driver
Date of Accident	13/10/2022 11:10 (SGT)
Exact Location of Accident	Tampines Ave 9, Singapore
Additional Location Information	-
Country/State of Loss	Singapore

## DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKA4862S
-----------------------------	----------

### INSURED/POLICYHOLDER

Is company?	Yes
Name Of Registered Owner	PLATINUM GROUP PRIVATE LIMITED
Company Reg No	2XXXXX256D
Email Address	[REDACTED]
Mobile Phone No	[REDACTED]
Alternative Phone No	-

### VEHICLE PARTICULARS

Manufacturer	BMW
Model	316i
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	Commercial vehicle
Transmission	Auto
CC	1598

### INSURANCE COMPANY

Name of Insurance Company	Income Insurance Limited
Policy Number / Cover Note Number	5114850257-02

### DRIVER

Name of Driver	MATTHEW NG TIAN WEI
NRIC No	SXXXX836E
Date Of Birth	19/11/1997
Occupation	Indoor

Date Of Driving Pass	16/01/2018
Driving experience	4 YEARS AND 9 MONTHS
Gender	Male
Mobile Number	[REDACTED]
Alt. Phone Number	-
Email Address	[REDACTED]
Address	[REDACTED]
Address complement	[REDACTED]
Postcode	[REDACTED]
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Employee
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Chain Collision
Weather Conditions	Clear
Road Surface	Dry

OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	3
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)	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?	Yes
Police Station Name	Traffic Police
Police Station Phone No	(Phone) +65-65470000
Alt. Police Station Phone No	(Fax) +65-65474900
Police Station Address	10 Ubi Avenue 3 Singapore 408865
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

PLEASE REFER TO SKETCH PLAN AND POLICE REPORT ATTACHED

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	XD553R
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)	-

#### DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	GBD7159K
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)	-

#### INJURED PERSONS DETAILS

##### INJURED 1

Name of injured person	MATTHEW NG TIAN WEI
Gender	Male
Phone No	-
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	4 DAYS MC
Injured person in which vehicle?	SKA4862S
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

##### INJURED 2

Name of injured person	DRIVER
Gender	-
Phone No	-
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	-
Injured person in which vehicle?	GBD7159K
Were seat belts worn?	-
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.

**B 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 envelope/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

*[Handwritten Signature]*

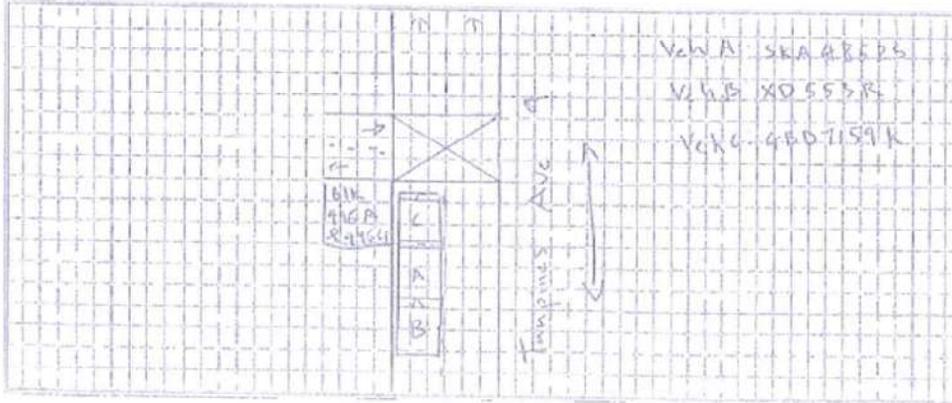
Driver's Signature (if driver is not the policyholder) / Date & Time

*[Handwritten Signature]*

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



**Sketch Plan**



Describe Circumstance of the Accident

Refer to police report no T/2221013/2022

[The remainder of the form is crossed out with diagonal lines.]

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  
(Name as in NRIC/ID card)



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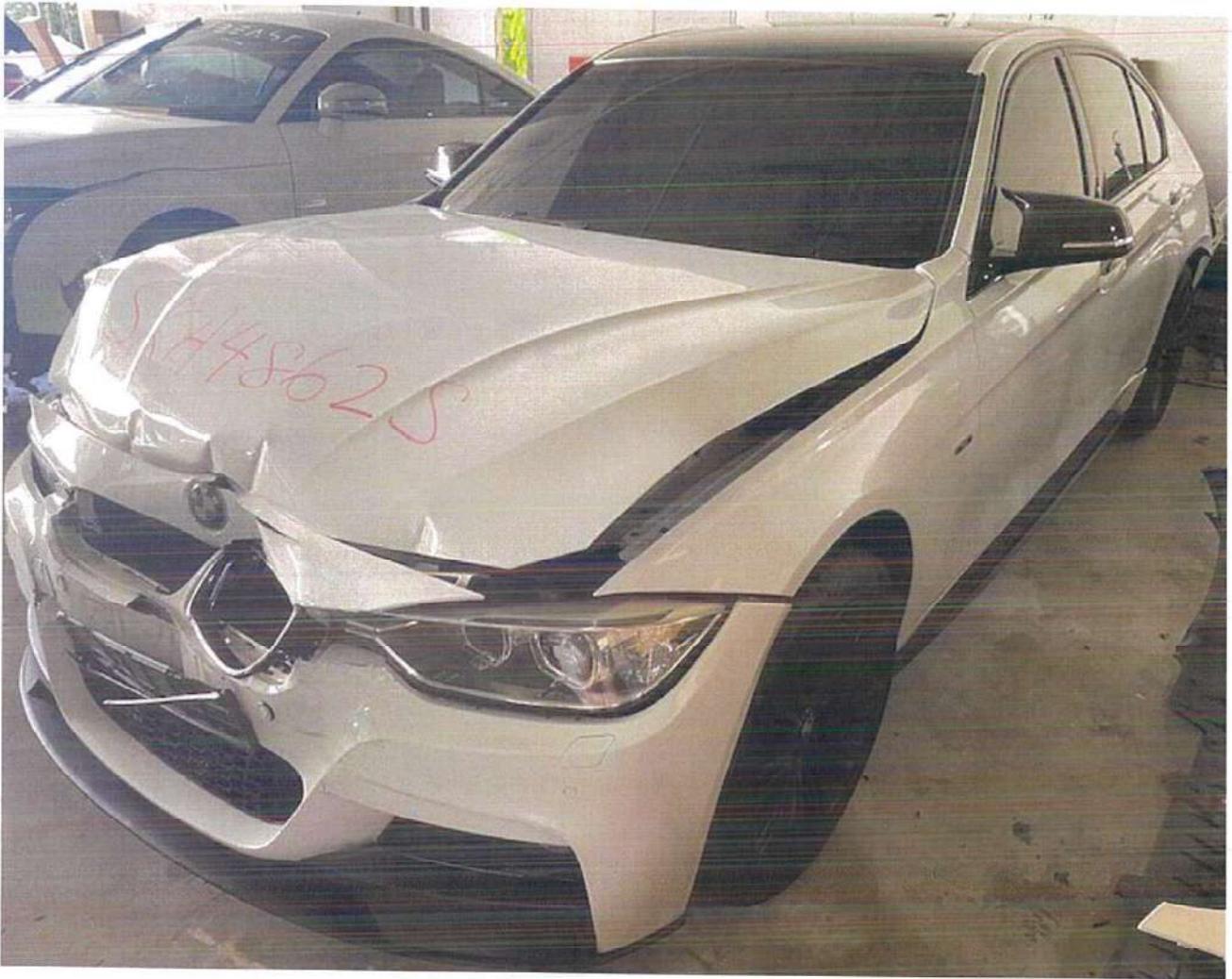


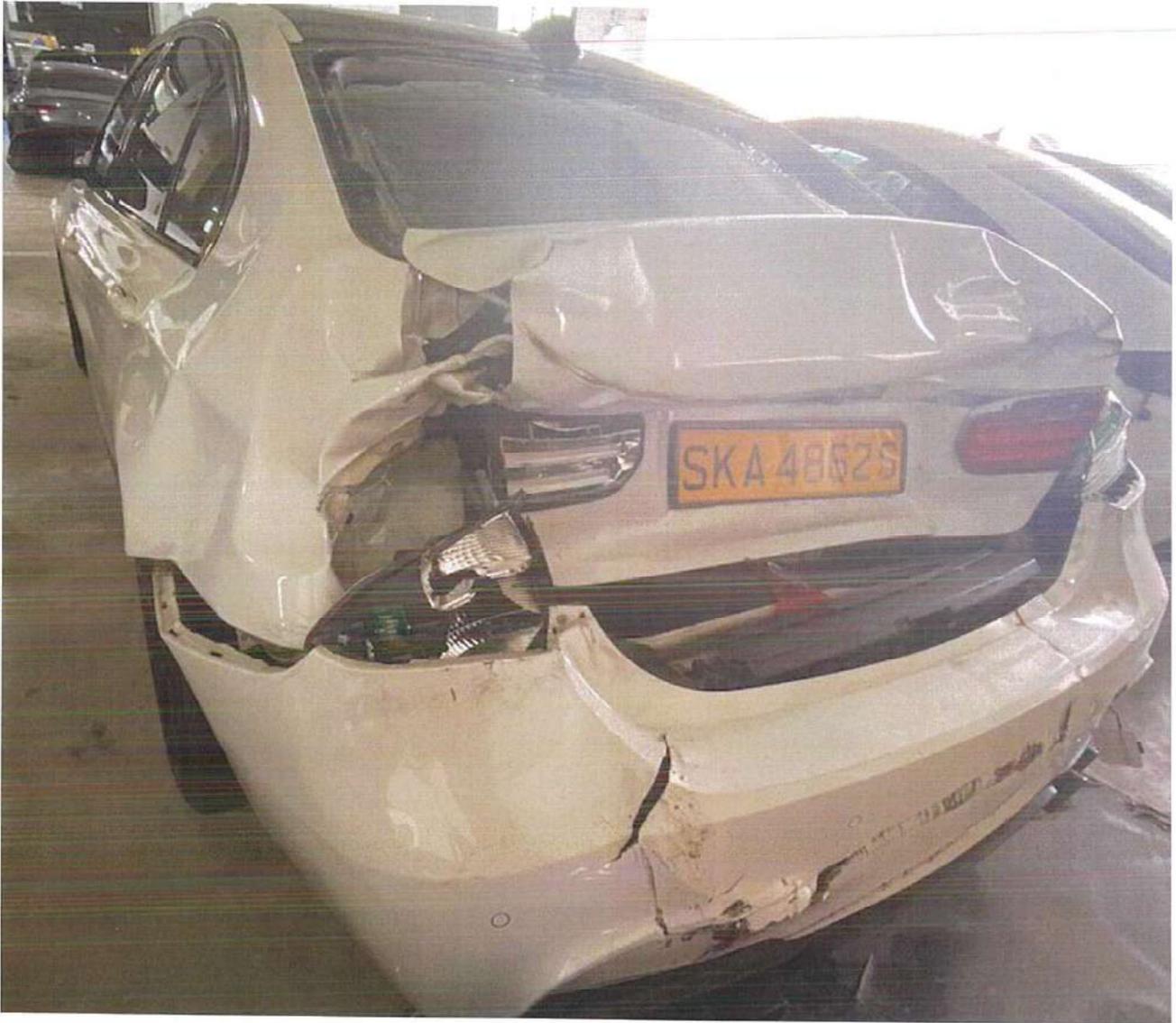






















**SINGAPORE  
POLICE FORCE**



T/20221013/7032

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

1 of 3  
Report No. T/20221013/7032

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 13/10/2022 15:17	Vide Report No.:	Station Diary No.:
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**Informant's Particulars**

Name of Informant: MATTHEW NG TIAN WEI		Address: [REDACTED]	
ID Type / ID No.: NRIC NO / S9741836E		Contact No.:	Mobile: [REDACTED]
Nationality: SINGAPORE CITIZEN		Email: [REDACTED]	
Sex: Male	Age: 24	Date of Birth: 19/11/1997	Type of Informant: Driver
Race: Chinese		Language: English	Institution / School Name:
Occupation: Manager		Driving Licence Information: Class:	Date of Expiry:

**General Information of the Accident**

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 13/10/2022 11:10	Type of Location:
Location: TAMPINES STREET 43				
Weather:		Road Surface:	Road Speed Limit:	
Traffic Flow:		Traffic Control:	Traffic Volume:	
Type of Collision:			Anyone conveyed by ambulance: No	

**Details of Vehicle Involved**

Vehicle No.	Type	Make	Model	Color	Conditio	No of
SKA4862S	Car					0

**Details of Person Involved**

Any Pedestrian Involved: No	Use of Pedestrian Crossing: NA
No. of Pedestrians Injured: NIL	



**SINGAPORE  
POLICE FORCE**



T/20221013/7032

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

2 of 3  
Report No. T/20221013/7032

CONTINUATION OF REPORT

Driver			
Name	MATTHEW NG TIAN WEI	ID No.	S9741836E
Related Vehicle	SKA4862S (Car)	Contact No.	[REDACTED]
Hospital/Clinic	NIL	Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	NIL	Date	NIL
No. of Days granted Medical Leave	04	Degree of	Serious

Brief Details.

On the above mentioned date and time, I was driving SKA4862S along Tampines ave 9

I had gradually come to a stop as GBD7159K in front of me had come to a stop.

I was waiting for GBD7159K to move off when suddenly, a massive impact hit my vehicle's rear

Despite keeping ample safety distance from GBD7159K when I came to a stop earlier, the impact was so huge that it caused my vehicle to surge forward into the rear of GBD7159K.

My body lurched forward due to the unexpected impact only to be restrained by my seat belt.

However, I still knocked my left knee against the underside of my dashboard.

Upon alighting, I realised that XD553R had smashed my vehicle, leaving the front and the back badly crushed, resulting in the 3 car chain collision.

Shortly after the accident, I started feeling aches in my neck, shoulders, lower back, ribcage and knee areas.

The driver of GBD7159K also complained of pain after the accident and as such, we proceeded to Ruby Medical Clinic, near the accident location, together to seek treatment.

The doctor there issued me with 4 days of MC.



**SINGAPORE  
POLICE FORCE**

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



T/20221013/7032

3 of 3

Report No. T/20221013/7032

**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 /  
FAHKRUL RAZI BIN SUHAIME  
Contact No.: 65470000

NP168

Signature Of Informant:

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

Date/Time:  
13/10/2022 15:17

Classification Of Case:



**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)  
 ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)  
 MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number : 5114850257.02

Cover : Third Party

- 1. Index mark and Registration Number of Vehicle : N/A  
 Any Motor Vehicle the property of the Policyholder or in their custody or control. All steam-driven vehicles are excluded.
- 2. Name of Policyholder : PLATINUM GROUP PRIVATE LIMITED
- 3. Effective Date of Insurance : 12 Dec 2021
- 4. Expiry Date of Insurance : 11 Dec 2022
- 5. Persons or Classes of Persons entitled to drive\*  
 Refer to List Attached

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 regulation in that behalf from driving the Motor Vehicle.

- 6. Limitations as to Use\*  
 (a) Use only for Motor Trade purposes.

**This Policy does not cover**

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use solely for 'Breakdown' purposes is not deemed to be use for hire or reward.

\* Limitations rendered inoperative by Section 8 of the Motor Vehicle (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.  
 This Policy, the Schedule, Endorsement and the Certificate of Insurance are to be read together as one document.

POLICY TYPE	: MOTOR-TRADE INSURANCE
TYPE OF TRADE/BUSINESS	: CAR DEALERS
TOTAL NUMBER OF AUTHORISED DRIVER(S)	: 5
DETAILS OF AUTHORISED DRIVER(S)	: REFER TO LIST ATTACHED
EXCESS (SECTION I)	: N/A
EXCESS (SECTION II)	: S\$1,500
SUM INSURED	: N/A

I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency : INSURE LINK PTE LTD (00000614836)  
 Date of Issue : 08 Dec 2021 20:45 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Chief Executive

## 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	13/10/2022 15:36 (SGT)
Reported by	Both
Date of Accident	13/10/2022 10:40 (SGT)
Exact Location of Accident	Near 439 Tampines Street 43, Singapore 520439
Additional Location Information	TAMPINES AVE 9 TOWARDS TAMPINES ST. 43
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	XD553R
INSURED/POLICYHOLDER	
Is company?	Yes
Name Of Registered Owner	DA ENGINEERING PTE LTD

#### VEHICLE PARTICULARS

Manufacturer	Isuzu
Model	Cxz50k
Variant	-
Vehicle Category	Commercial vehicle
Transmission	Manual
CC	12068

#### INSURANCE COMPANY

Name of Insurance Company	Lonpac Insurance Bhd
Policy Number / Cover Note Number	Z22VC05010002

#### DRIVER

Name of Driver	JIA JIDONG
Work Permit No	GXXXX829N
Address	[REDACTED]
Address complement	[REDACTED]
Postcode	[REDACTED]
Does Driver Own Other Vehicles?	No

#### GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Chain Collision
------------------	-----------------

Weather Conditions Clear

OTHER INFORMATION

Was any foreign vehicle involved in the accident? No  
Was anybody injured in the Accident? No  
Was any other vehicle or property damaged? Yes  
Number of Passengers (Including Driver) 1  
Translator's name -  
Translator's ID -  
Translator's phone number -  
Translator's email -  
Original language used in the statement -

CIRCUMSTANCES OF ACCIDENT

REFER TO SKETCH PLAN AND SUMMARY

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 SKA4862S  
Vehicle Manufacturer -  
Vehicle Model -  
Vehicle Variant -  
Vehicle Colour -  
Vehicle Category Private car  
Name of Driver -  
Insurance Company Name -

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number GBD7159K  
Vehicle Manufacturer -  
Vehicle Model -  
Vehicle Variant -  
Vehicle Colour -  
Vehicle Category Commercial vehicle  
Name of Driver -  
Insurance Company Name -



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 frank 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 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

*Jia*

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

*E. LIM HANG ENG*

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

Sketch Plan



Describe Circumstance of the Accident

7/10/22 10:40

I was driving my vehicle A XB553R along Tampines Ave 9 Towards Tampines St 45, when reached Yellow Box, vehicle C GBAT159K stopped, followed by vehicle B SKA48625 also stopped, suddenly I didn't managed to brake and collided into his rear side. I heard and impact so we exchange particulars.

Declaration

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



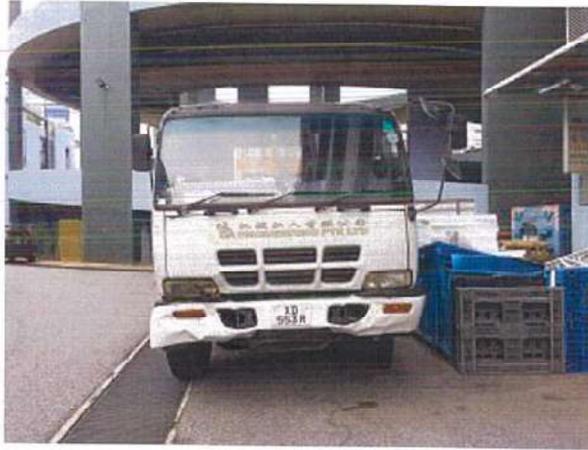
Policyholder's Signature / (Date & Time)

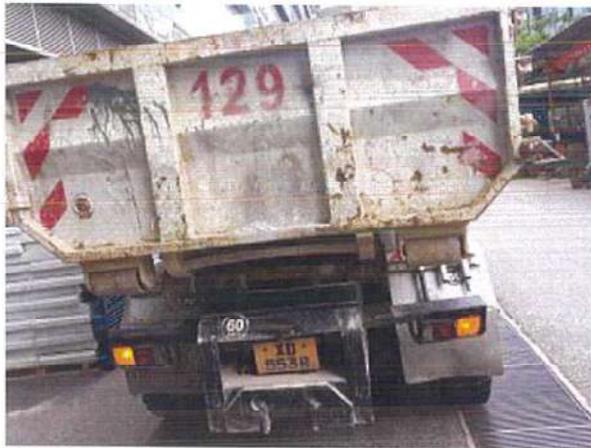
Jia

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

P

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









**LONPAC INSURANCE BHD** (598705950)

Insurance Company  
 212, Orchard Road, 232, Beach Road, 210101, The Esplanade - Singapore, 110102  
 Tel: (65) 6733 2388 Fax: (65) 6733 2389 Website: www.lonpac.com.sg  
 GST Reg No: P06036934C

M2540

## CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CAP 189) REPUBLIC OF SINGAPORE  
 MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES 1998 (REPUBLIC OF SINGAPORE)  
 ROAD TRANSPORT ACT 1987 (MALAYSIA)  
 ROAD TRANSPORT (AMENDMENT) ACT 2019 (MALAYSIA)  
 THE MOTOR VEHICLE (THIRD PARTY RISKS) RULES, 1999 (MALAYSIA)

Certificate No. : Z22V005010002

Type of Cover: THIRD PARTY

- |   |                          |
|---|--------------------------|
| 1. Index Mark and Vehicle Registration Number   | ISUZU CX250K<br>- XD553R |
| 2. Name of Policy Holder  | DA ENGINEERING PTE LTD   |
| 3. Effective Date of the Commencement of Insurance for the purpose of the Act   | 08/02/2022               |
| 4. Date of Expiry of the Insurance  | 07/02/2023               |
| 5. Person To Drive<br>(A) THE POLICYHOLDER<br>(B) ANY OTHER PERSON WHO IS DRIVING ON THE POLICYHOLDER'S ORDER OR WITH HIS/THEIR PERMISSION.<br>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 regulation in that behalf from driving the Motor Vehicle.                          |                          |
| 6. Limitations as to use<br>USE IN CONNECTION WITH THE POLICYHOLDER'S BUSINESS.<br>USE FOR THE CARRIAGE OF PASSENGERS (OTHER THAN FOR HIRE OR REWARD) IN CONNECTION WITH THE POLICYHOLDER'S BUSINESS.<br>USE FOR SOCIAL, DOMESTIC AND PLEASURE PURPOSES<br>THE POLICY DOES NOT COVER -<br>USE FOR HIRE OR REWARD OR FOR RACING, PACEMAKING, RELIABILITY TRIAL OR SPEED TESTING.<br>USE WHILE DRAWING A TRAILER, EXCEPT THE TOWING OF ANY ONE DISABLED MECHANICALLY PROPELLED VEHICLE. |                          |

\* Limitations rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore are not included under heading

(We hereby certify that this covering Note is issued in accordance with the provisions of Part IV of the Road Transport Act 1987 (Malaysia) and Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore.

*Amelia*

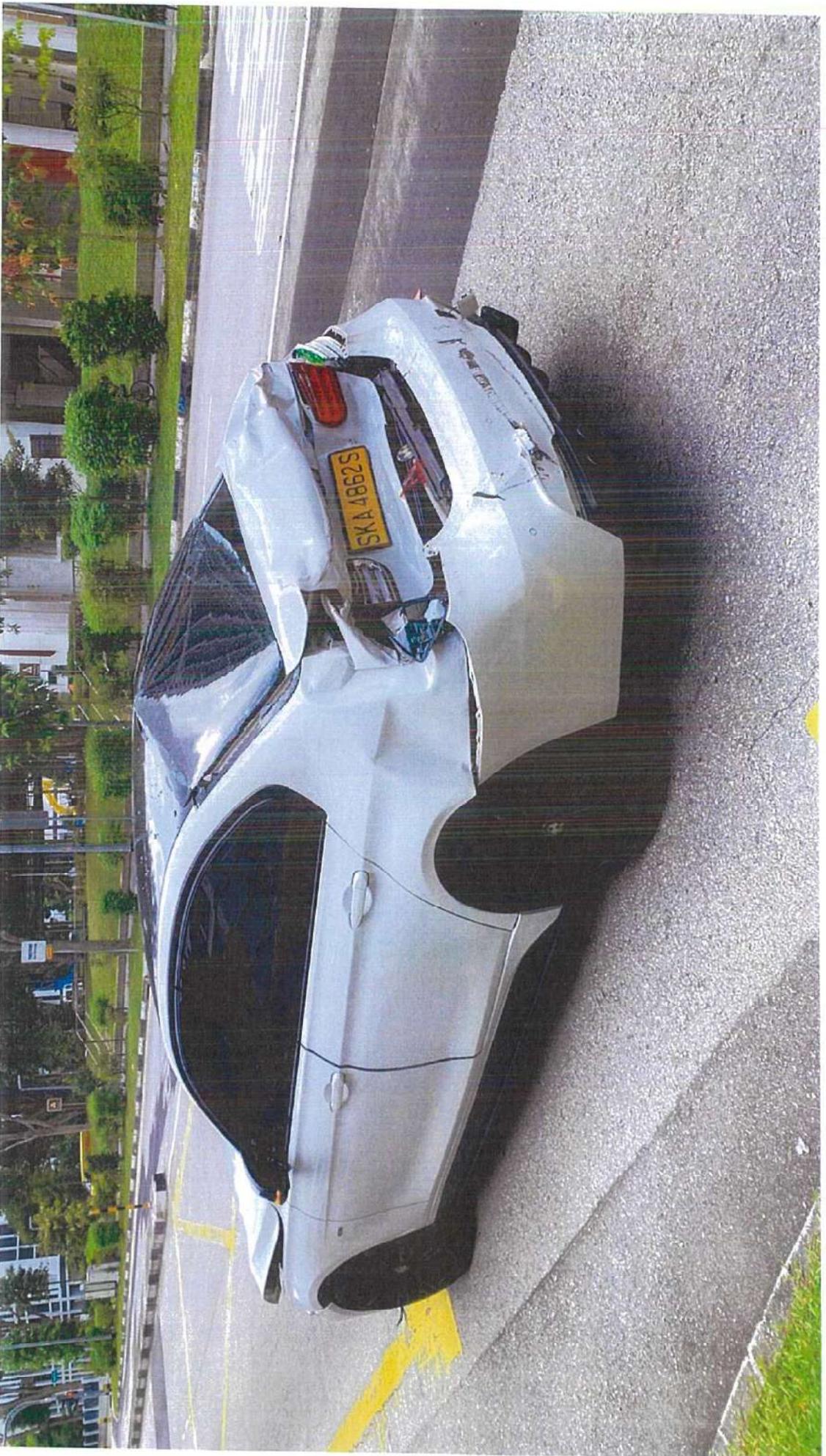
CHIEF EXECUTIVE  
(Singapore Branch)

User ID: LERCJ  
Date Issued: 20/01/2022











### 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)  
 ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)  
 MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

**Certificate Number** : 5114850257-02 **Cover** : Third Party

1. Index mark and Registration Number of Vehicle : **N/A**  
Any Motor Vehicle the property of the Policyholder or in their custody or control. All steam-driven vehicles are excluded.
2. Name of Policyholder : PLATINUM GROUP PRIVATE LIMITED
3. Effective Date of Insurance : 12 Dec 2021
4. Expiry Date of Insurance : 11 Dec 2022
5. Persons or Classes of Persons entitled to drive\*  
Refer to List Attached  
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 regulation in that behalf from driving the Motor Vehicle.
6. Limitations as to Use\*  
(a) Use only for Motor Trade purposes.

**This Policy does not cover**

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use solely for 'Breakdown' purposes is not deemed to be use for hire or reward.

\* Limitations rendered inoperative by Section 8 of the Motor Vehicle (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.

This Policy, the Schedule, Endorsement and the Certificate of Insurance are to be read together as one document.

POLICY TYPE	: MOTOR-TRADE INSURANCE
TYPE OF TRADE/BUSINESS	: CAR DEALERS
TOTAL NUMBER OF AUTHORISED DRIVER(S)	: 5
DETAILS OF AUTHORISED DRIVER(S)	: REFER TO LIST ATTACHED
EXCESS (SECTION I)	: N/A
EXCESS (SECTION II)	: S\$1,500
SUM INSURED	: N/A

I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency : INSURE LINK PTE LTD (00000614836)  
 Date of Issue : 08 Dec 2021 20:45 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Chief Executive

## Deregister Temp Transfer Vehicle (Acknowledgement)

### Vehicle Details

Vehicle No.: SKA4862S  
Chassis No.: WBA3A12050J720401  
Engine No.: B129J461N13B16A

### Deregistration Details

Deregistration Reason: Apply PARF  
Deregistration Date: 25 Oct 2022

Update Disposal Details  
Expiry Date: 25 Nov 2022

### Rebate Details

PARF Rebate No./Amount: 2239039EP0000 / \$13,597.00  
COE Rebate No./Amount: 2239039EC0000 / \$3,463.00

### Transaction Details

Business Transaction Ref. No.: 20221025145804168996

Business Transaction Date: 25 Oct 2022

Business Transaction Time: 14:58:04

### Message

The above vehicle has been successfully deregistered. Please note that any PARF/COE rebate(s) generated are not allowed to be used until the vehicle has been fully disposed of.

OK

Our reference: 22-171031

Date: 24/11/2022

**INVOICE NO. 171031**

**Platinum Group Private Limited**  
c/o Garage 13 Pte Ltd  
8 Kaki Bukit Ave 4  
#03-46 Premier@KB  
Singapore 415875

Registration No. **SKA4862S**

We enclose our fee note for your kind attention, which remains payable irrespective of the outcome of this case.

S/No.	Description of Services Provided	Qty	Amount
1	Being vehicle damage assessment report, inspection, photographs, transport and miscellaneous.	1	\$ 700.00
<b>Total amount</b>			<b>\$ 700.00</b>

Please kindly cross all cheques made payable to "Impact Analysis Consultant".

We thank you in anticipation for your prompt payment.



**L. L. Tan (Ms)**  
Principal Consultant

*Subsidiaries of Impact Analysis Consultant:*

• Impact Analysis Consulting Pte Ltd • Impact Analysis Academy Pte Ltd • IA Racking Solutions Pte Ltd  
• IA Accounting & Consultancy Pte Ltd • Infoknights International Services (Philippines) • IABN Pte Ltd  
[www.laconsultingsg.com](http://www.laconsultingsg.com)

Our reference: 22-171031

Date: 24/11/2022

c/o Garage 13 Pte Ltd  
8 Kaki Bukit Ave 4  
#03-46 Premier@KB  
Singapore 415875

Dear Sirs

**"TOTAL LOSS REPORT"**

RE: **Road Traffic Accident on 13/10/2022**  
**Platinum Group Private Limited**

In accordance with your instructions received in this office on **13/10/2022**, we made arrangements to examine the vehicle on **13/10/2022** at above-mentioned address. The following data was recorded:

**Vehicle details**

Make	BMW	Registration	SKA4862S
Model	316I 1.6 AT D/AB 4DR ABS HID	Chassis	WBA3A12050J720401
Colour	White	Gearbox	Auto
Odometer	105022km	Paintwork	Fair
Steering	In order	Brakes	In order
Condition	Fair		

**Tyre Depths**

Front left	225/45ZR18	75% Michelin
Front right	225/45ZR18	75% Michelin
Rear left	225/45ZR18	75% Michelin
Rear right	225/45ZR18	75% Michelin

**Impact Direction & Area of Damage:**



Status	REPAIRABLE
Magnitude	Heavy
Legal status	Unroadworthy

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  - IA Accounting & Consultancy Pte Ltd • Infoknights International Services (Phillippines) • IABN Pte Ltd
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Our reference 22-171031

Date 24/11/2022

Page 2

### Section A: Damaged Parts Assessment

Part's Description	Qty	Condition As inspected	Repairer's Estimate	Our Adjustment
<b>List Items :</b>				
Bonnet	1	buckled	1365.00	1365.00
Bonnet lock catch bottom	2	bent	49.75	49.75
Bonnet lock center top	1	bent	35.78	35.78
Bonnet lock bottom bracket @\$58.60	2	bent	117.20	117.20
Bonnet hinge @\$98.45	2	bent	196.90	196.90
Bonnet rubber	1	deformed	112.00	112.00
Bonnet insulation	1	crumpled	210.00	210.00
Front bumper (M sport)	1	crushed	1800.00	1800.00
Front bumper lower spoiler (M sport)	1	refix	1600.00	0.00
Front bumper tow cover	1	deformed	36.15	36.15
Front bumper logo	1	necessary	109.00	109.00
Front bumper side retainer @\$66.80	2	cracked.nec	133.60	133.60
Front bumper under cover @\$132.50	2	refix	265.00	0.00
Front bumper sponge	1	crushed	65.00	65.00
Front bumper reinforcement	1	bent	418.00	418.00
Front bumper reinforcement bracket @\$108.00	2	bent	216.00	216.00
Front bumper lower grille centre	1	deformed	136.00	136.00
Front bumper lower beam	1	refix	113.00	0.00
Front bumper lower beam bracket @\$98.00	2	refix	196.00	0.00
Front bumper fog lamp @\$275.00	2	check	550.00	550.00
Front bumper fog lamp outer garnish @\$98.00	2	deformed	196.00	196.00
Front bumper parking sensor @\$275.00	4	2 pcs malfunction	1100.00	550.00
Headlamp @\$2330.00	2	broken	4660.00	4660.00
Headlamp bracket lower @\$165.00	2	broken	330.00	330.00
Headlamp nozzle @\$178.00	2	check	178.00	178.00
Headlamp nozzle cover @\$65.00	2	refix	130.00	0.00
Headlamp top panel @\$185.00	2	bent	370.00	370.00
Centre grille @\$225.00 (M sport)	2	broken	450.00	450.00

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Our reference 22-171031

Date 24/11/2022

Front radiator air flow housing lower	1	check	205.46	205.46
Front radiator air flow housing upper	1	crushed	266.80	266.80
Front support panel	1	distorted	613.87	613.87
Front support panel V- bracket	2	bent	185.40	185.40
Air resonator	1	deformed	722.00	722.00
Turbo cooler	1	dented	688.00	688.00
Aircon condenser	1	bent	1658.70	1658.70
Radiator	1	bent	1552.00	1552.00
Radiator fan assy	1	check	489.00	489.00
Front fender @\$751.80	2	buckled	1503.60	1503.60
Front fender emblem "LUXURY" @\$58.40	2	necessary	116.80	116.80
Front fender inner shield (front) @\$162.40	2	refix	324.80	0.00
Bootlid	1	crushed	1285.00	1285.00
Bootlid hinge @\$103.00	2	bent	206.00	206.00
Bootlid reflector @\$321.00	2	broken	642.00	642.00
Bootlid logo	1	broken	69.75	69.75
Bootlid lock	1	bent-in	299.74	299.74
Bootlid striker	1	refix	68.00	0.00
Bootlid weatherstrip	1	deformed.torn	158.00	158.00
Bootlid number plate lamp @\$35.00	2	refix	70.00	0.00
Rear bumper (M sport)	1	deformed/torn	1750.00	1750.00
Rear bumper spoiler (M sport)	1	check	1500.00	1500.00
Rear bumper side retainer @\$73.00	2	deformed.nec	146.00	146.00
Rear bumper reinforcement	1	bent	558.90	558.90
Rear bumper reinforcement cover	1	deformed	211.00	211.00
Rear bumper inner center bracket (plastic)	1	cracked	188.40	188.40
Rear bumper tow cover	1	deformed	53.00	53.00
Rear bumper sensor @\$312.00	4	malfucntion	1248.00	1248.00
Rear bumper sensor holder @\$22.20	4	necessary	88.80	88.80
Rear bumper reverse sensor wire harness	1	check	410.00	410.00
Rear bumper reflector @\$45.00	2	broken	90.00	90.00
Rear bumper under tray	1	refix	380.00	0.00
Tail lamp @\$421.00	2	crushed	842.00	842.00

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Our reference 22-171031

Date 24/11/2022

Tail lamp lower bracket (plastic) @\$49.00	2	broken	98.00	98.00
Tail lamp panel @\$253.20	2	distorted	506.40	506.40
Rear end panel	1	bent	645.00	645.00
Rear end panel top garnish	1	deformed	196.40	196.40
Rear fender @\$1521.00	2	buckled	3042.00	3042.00
Rear fender inner trim @\$421.00	2	crumpled	842.00	842.00
Rear well panel	1	check	1550.00	1550.00
Rear well panel side @\$275.00	2	check	550.00	550.00
Rear floor spare tyre panel under holder	1	refix	110.00	0.00
Rear silencer box	1	rebuild	1250.00	0.00
Rear silencer box insulator	1	refix	133.00	0.00
Rear windscreen glass	1	shattered	980.00	980.00
Roof top radio antenna	1	distorted	288.50	288.50
<b>Sub- Total cost</b>			<b>43920.70</b>	<b>38730.90</b>
<i>Percentage discount : 5%</i>			<b>2196.04</b>	<b>1936.55</b>
<b>Sub-Total costs for parts</b>			<b>41724.67</b>	<b>36794.36</b>

**Special Nett Items:**

Front bumper clips	set	necessary	55.00	55.00
Front fender inner shield clips rh/lh	2 sets	necessary	60.00	60.00
Bonnet insulation clips	set	necessary	40.00	40.00
Front number plate with holder	1	broken	60.00	60.00
Rear bumper clips	set	necessary	55.00	55.00
Rear fender inner side trim clips rh/lh	2 sets	necessary	60.00	60.00
Bootlid inner trim clips	set	necessary	40.00	40.00
Rear end panel sealant	1	necessary	40.00	40.00
Rear windscreen glass sealant	1	necessary	60.00	60.00
Rear number plate with holder	1	deformed	60.00	60.00
<b>Sub-Total costs for parts</b>			<b>530.00</b>	<b>530.00</b>

**Parts Repair**

Roof top panel - slightly dented	1	repair.respray	0.00	0.00
<b>Sub- Total costs</b>			<b>0.00</b>	<b>0.00</b>
<b>Total costs for parts</b>			<b>42254.67</b>	<b>37324.36</b>

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Our reference 22-171031

Date 24/11/2022

Page 3

### Section B: Labour Cost Calculation

	Hourly rate	Manhr. Req.	Total
To dismantle, replace, cut, weld, knock out dents to straighten accident parts as-mentioned on the 'Parts Repair' column inclusive of replacement parts.	\$ 45.00	58	\$ 2,610.00
Putty & Spray painting to adjacent panels. Job allowance. Paint / material.	Sub-contract work.		\$ 2,000.00
Apply rust proofing on the adjacent panels.	Sub-contract work.		\$ 100.00
Remove / replace aircon condenser and refill aircon gas	\$ 45.00	2.5	\$ 112.50
Remove and replace front parking sensor & conduct distance safety setting.	\$ 45.00	1.7	\$ 76.50
Remove and refix rear windscreen (2 man-job)	\$ 45.00	3.5	\$ 157.50
Remove and refix upholstery and cushion seat to facilitate repair	\$ 45.00	3	\$ 135.00
Transfer of existing boot lid to new boot lid and refit the same	\$ 45.00	2	\$ 90.00
Remove and replace rear exhaust system	\$ 45.00	2.5	\$ 112.50
Conduct water leak test for rear portion associated repair works	\$ 45.00	1	\$ 45.00
Remove and replace rear bumper reverse sensor & conduct distance safety setting.	\$ 45.00	1.7	\$ 76.50
Specialist charges - Check/Diagnostic and reprogramming	-	-	\$ 200.00
Specialist charges - Conduct chassis alignment	-	-	\$ 250.00
Wiring / bulb checking (inclusive of re-focus / re-adjust on angle of light intensity.)	\$ 45.00	1.5	\$ 67.50
	<b>Total labour cost</b>		<b>\$ 6,033.00</b>

operating cost and in-house@ IA Research Guidelines respectively.

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Our reference 22-171031

Date 24/11/2022

### Section C: Summary Table of Total Repair Cost

Description		Cost
<b>Damaged Parts Assessment (See section A)</b>		<b>\$37,324.36</b>
<b>Labour Cost Calculation (See section B)</b>		<b>\$6,033.00</b>
<b>Total cost</b>		<b>\$43,357.36</b>
<b>Further discount</b>	<b>20%</b>	<b>\$8,671.47</b>
<b>Total Repair Cost</b>		<b>\$34,600.00</b>

#### Summary

Repair cost=	<b>\$34,600.00</b>	
Estimated market value=	<b>\$28,000.00</b>	
Total rebate amt =	<b>\$17,276.00</b>	(from Parf/COE rebate)
Economical repair limit =	<b>\$10,724.00</b>	

We are of the opinion that the vehicle would not be economically repaired and recommend it be written off, as a total loss.

Mechanical Engineer, Accident Expert Witness, Licensed Appraiser (Automobile)

B.Eng. (Hons, NUS)

Diploma.Mechanical Engineering

NTC-2 Automovite Technology

Sr.MIES, Institution of Engineers, Singapore (#20100091)

MATAI, Maryland Association of Traffic Accident Investigators

IAARS, International Association of Accident Reconstruction Specialists

PMC of Singapore Business Advisors & Consultants Council

ACTA certified Trainer, Singapore

Enterprise Singapore - Recognised Certification for Management Consultants

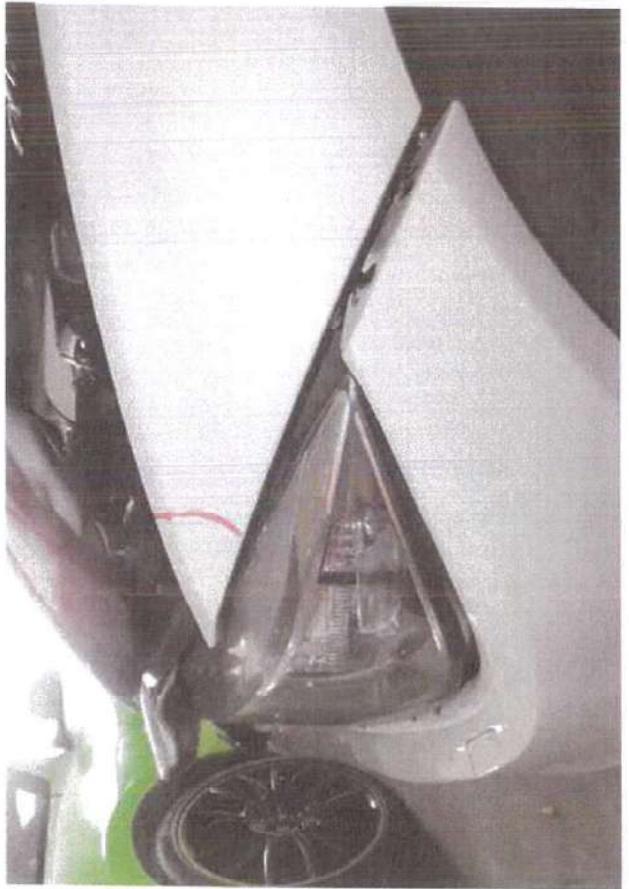
IMI Professional Certificate In Vehicle Accident Damagae Assessment (IJK)

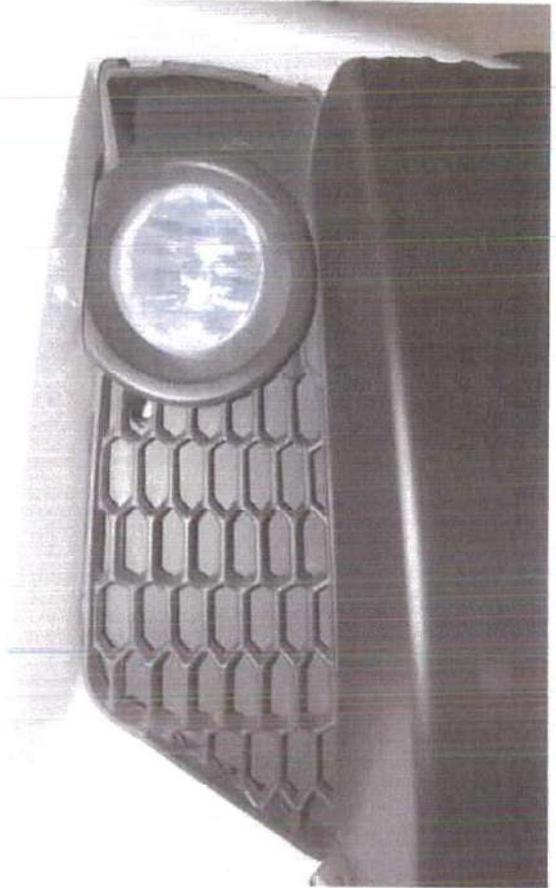
#### Subsidiaries of Impact Analysis Consultant:

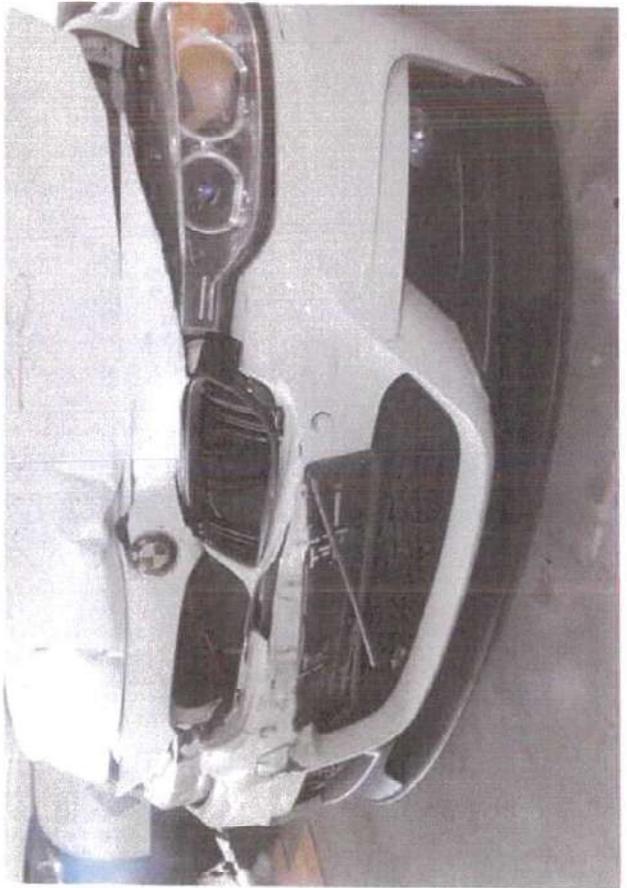
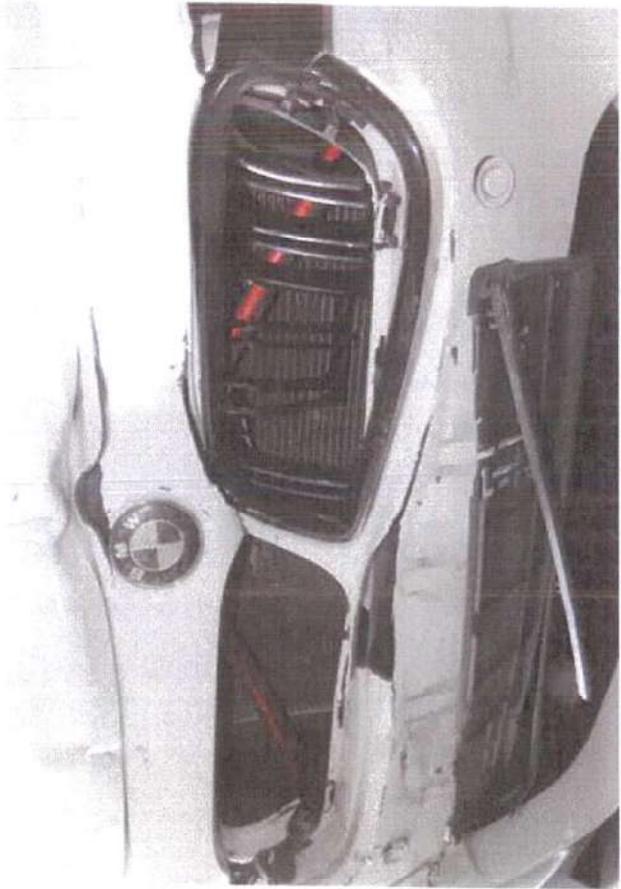
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- IA Accounting & Consultancy Pte Ltd ● Infoknights International Services (Philippines) ● IABN Pte Ltd

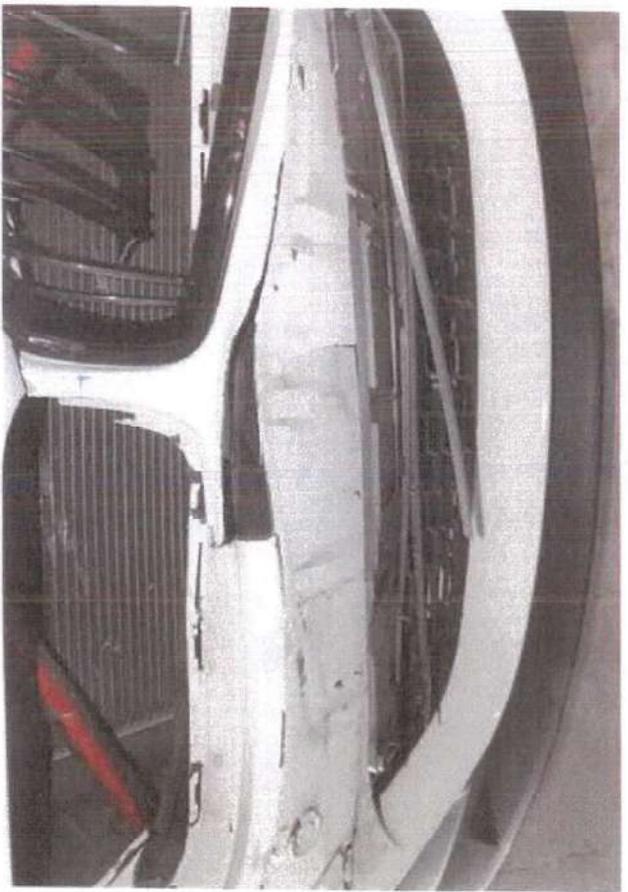
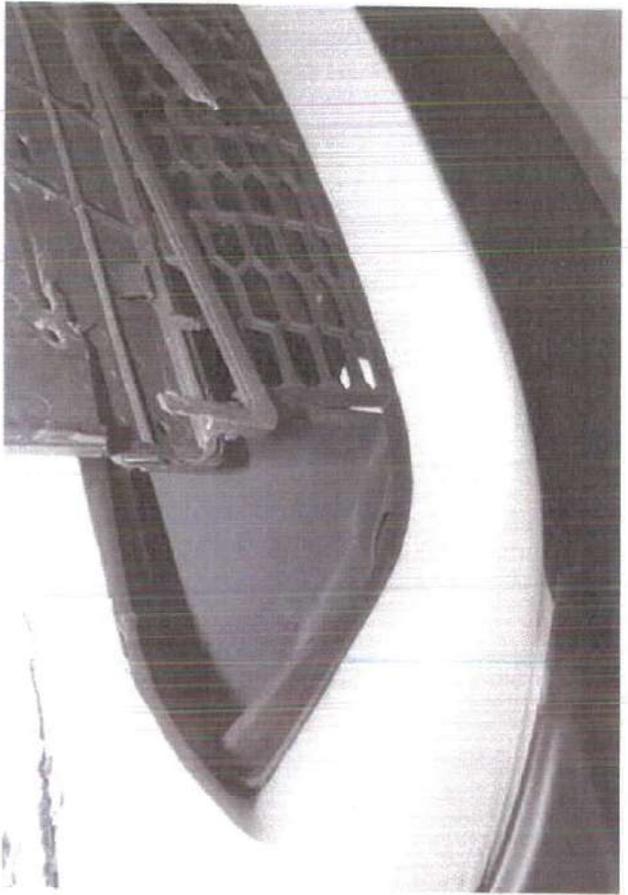
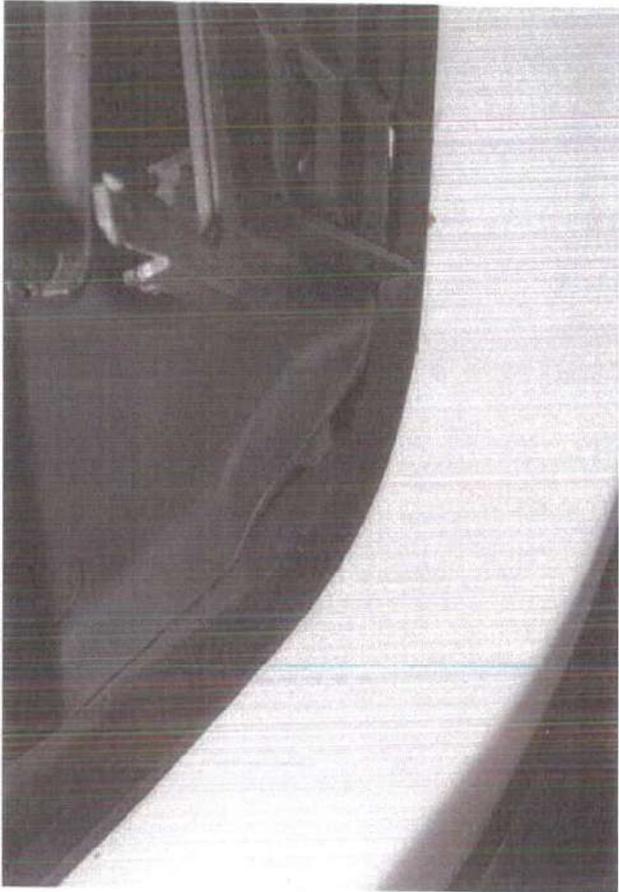
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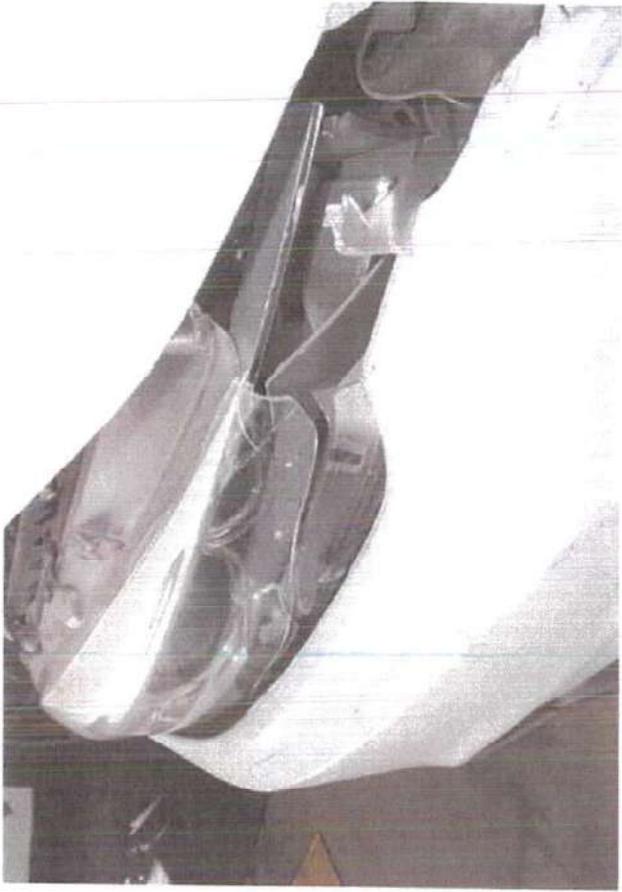
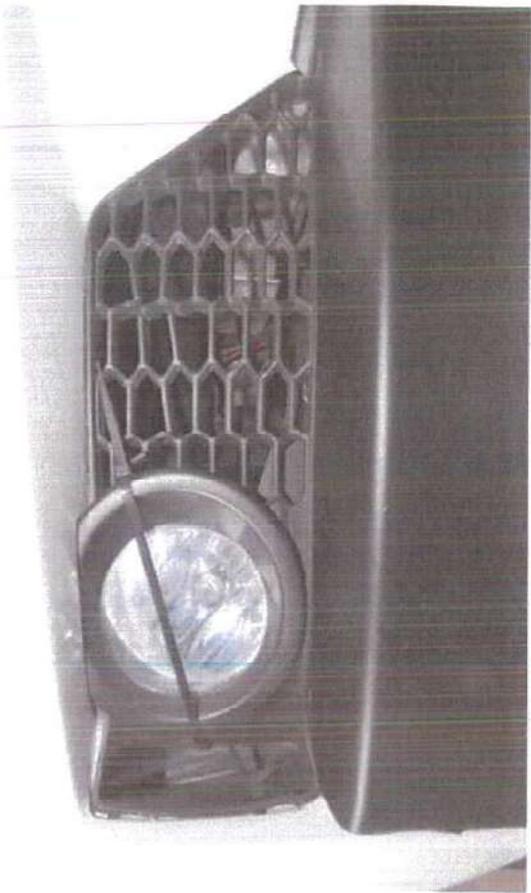


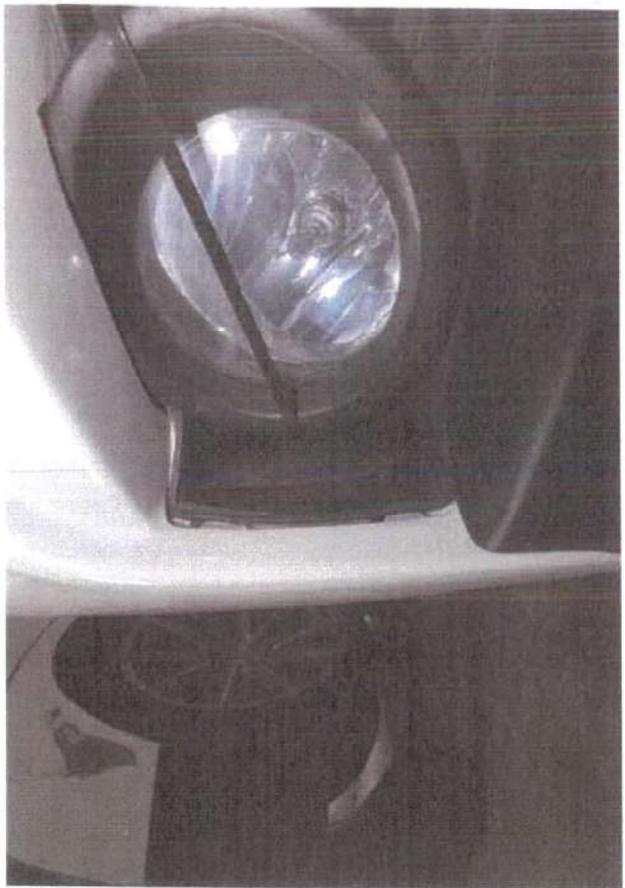


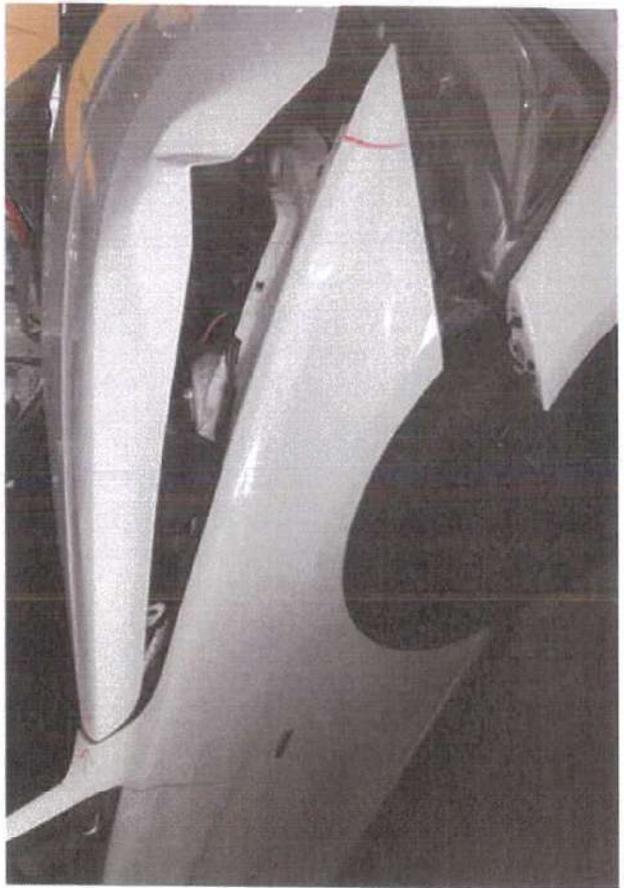
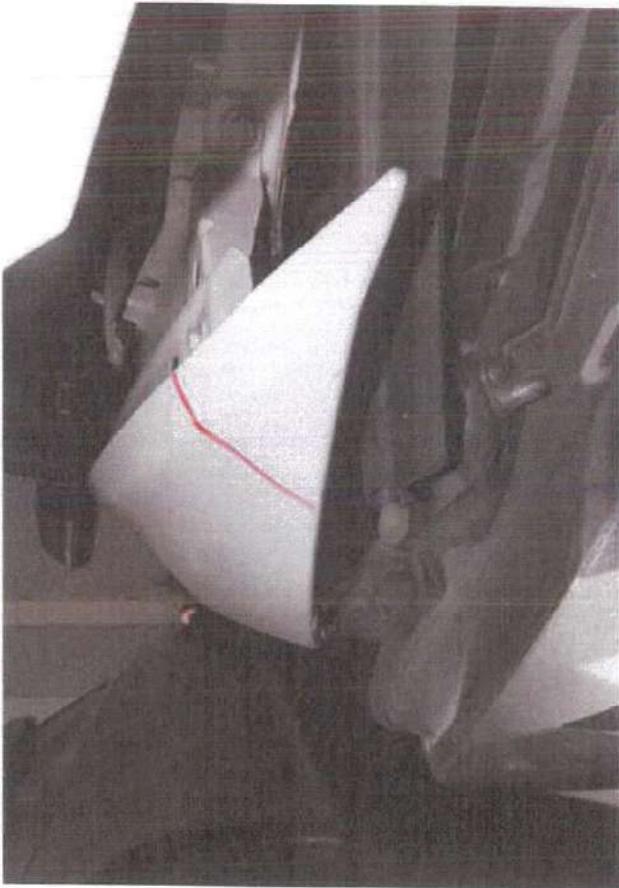
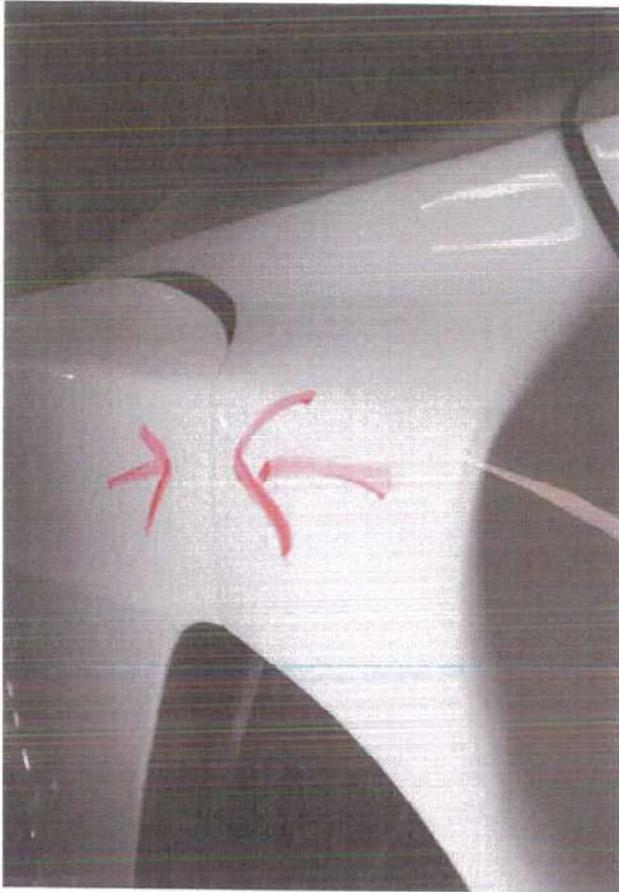


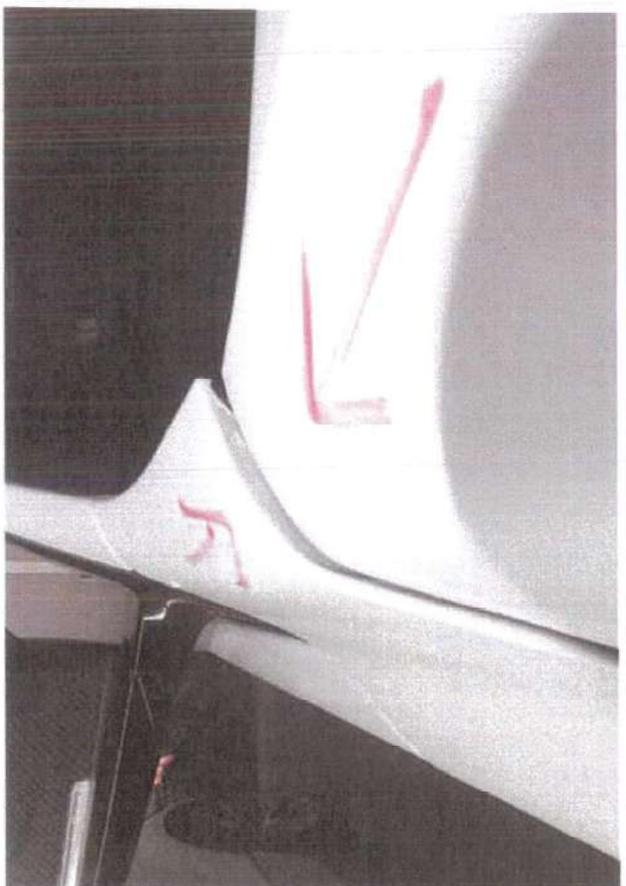
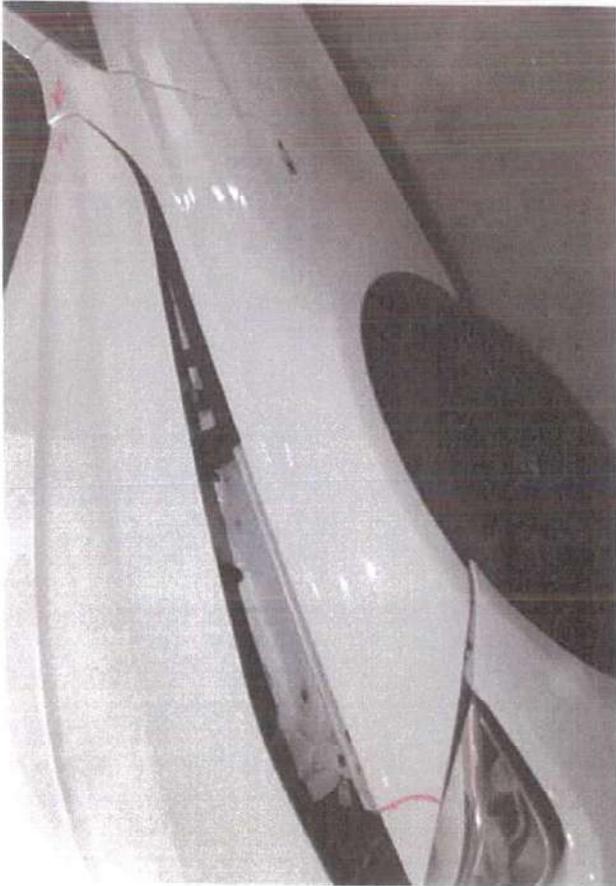
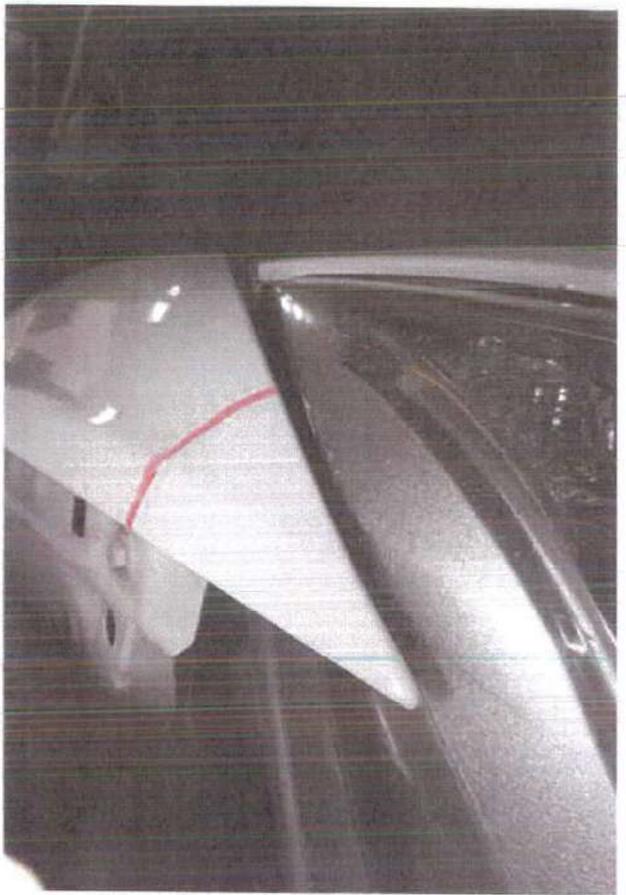
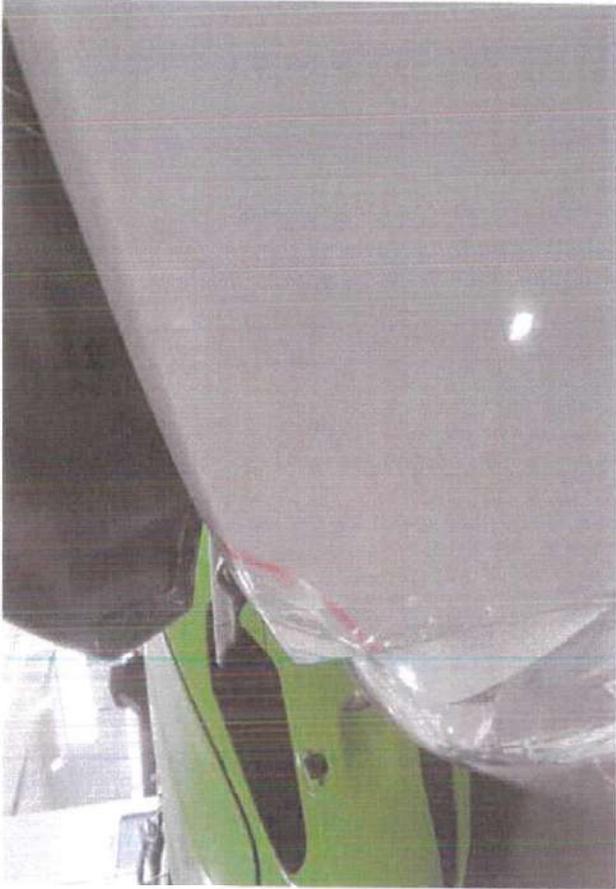


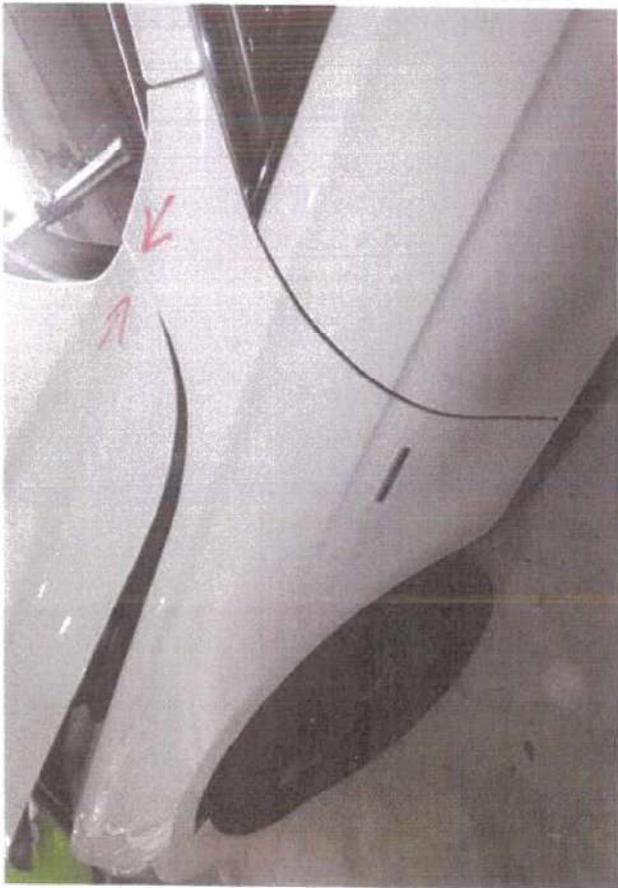
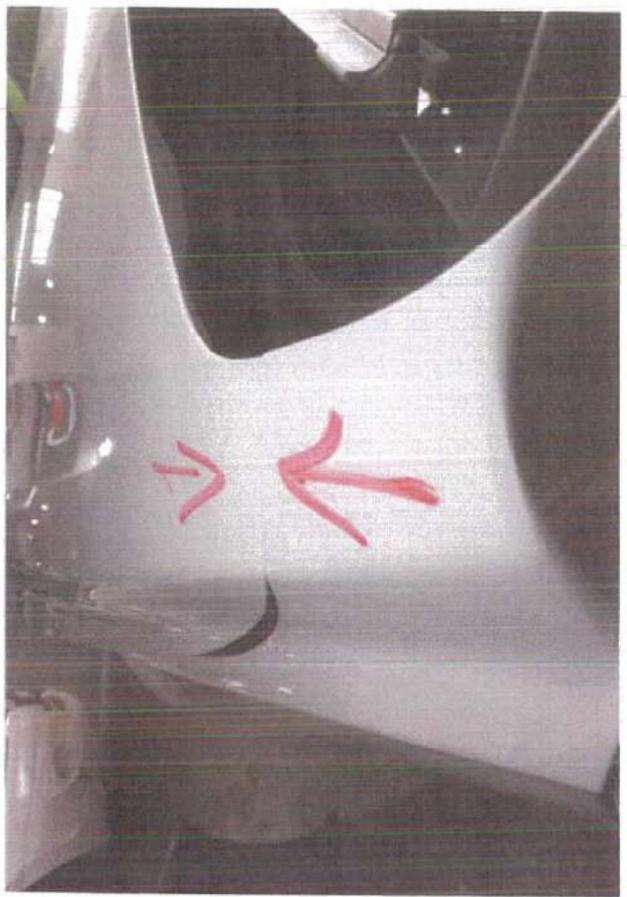
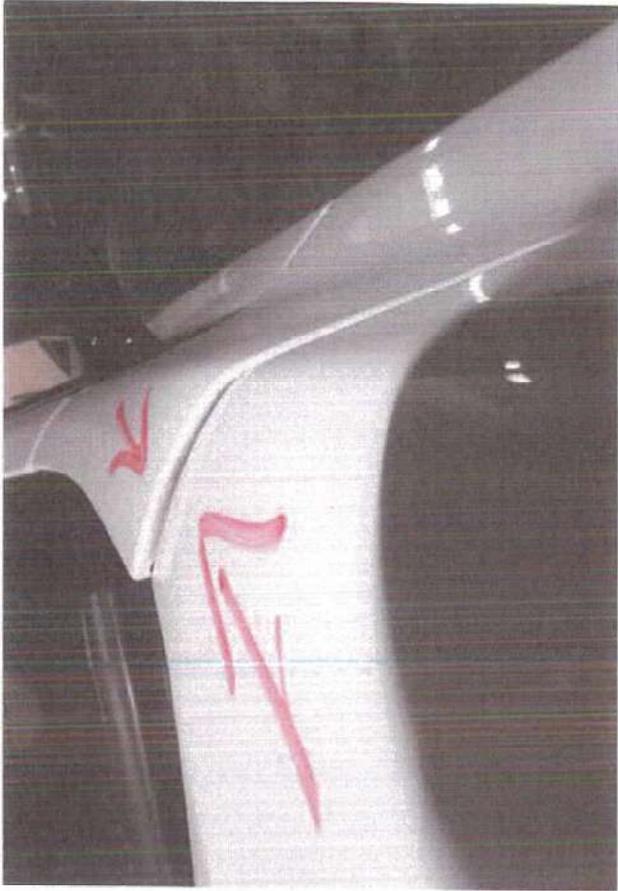


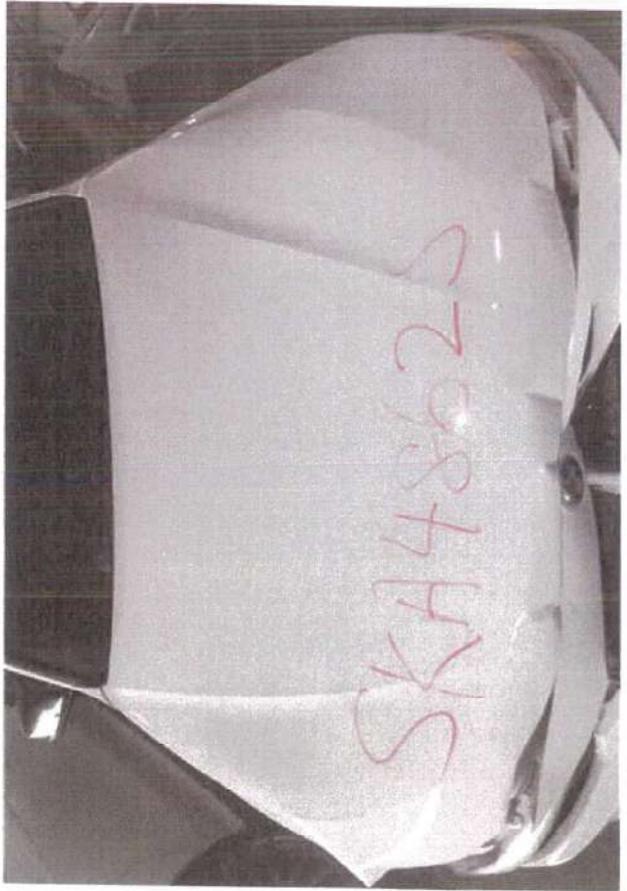
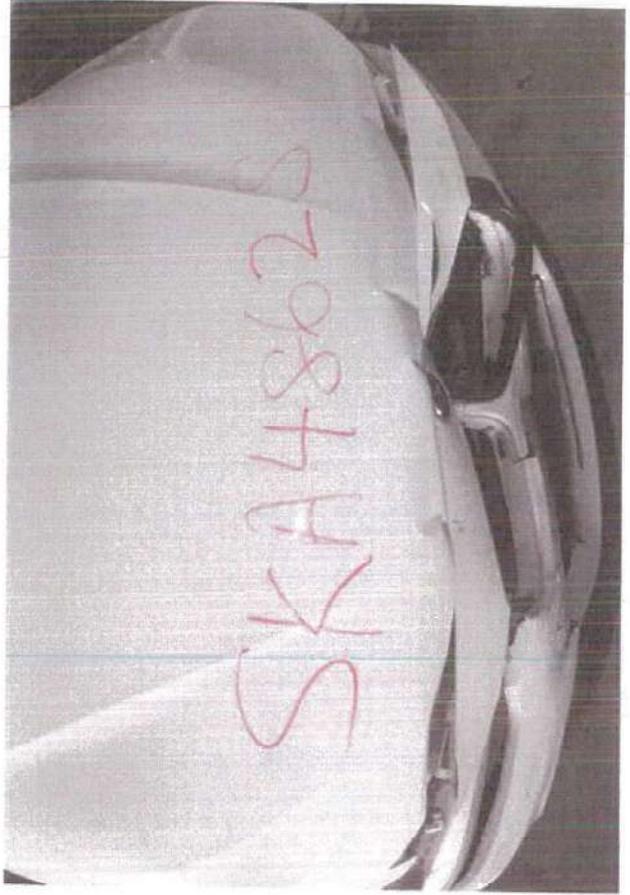
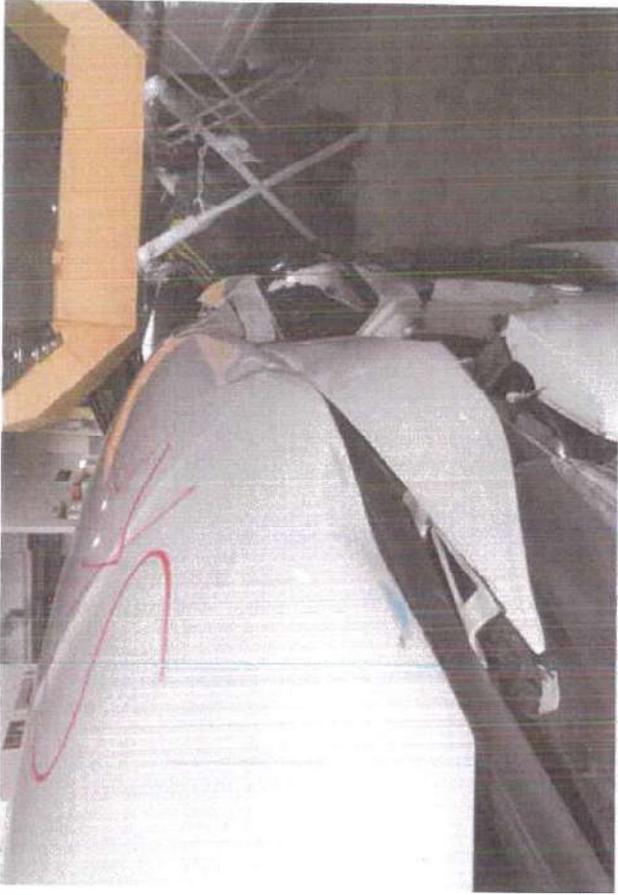


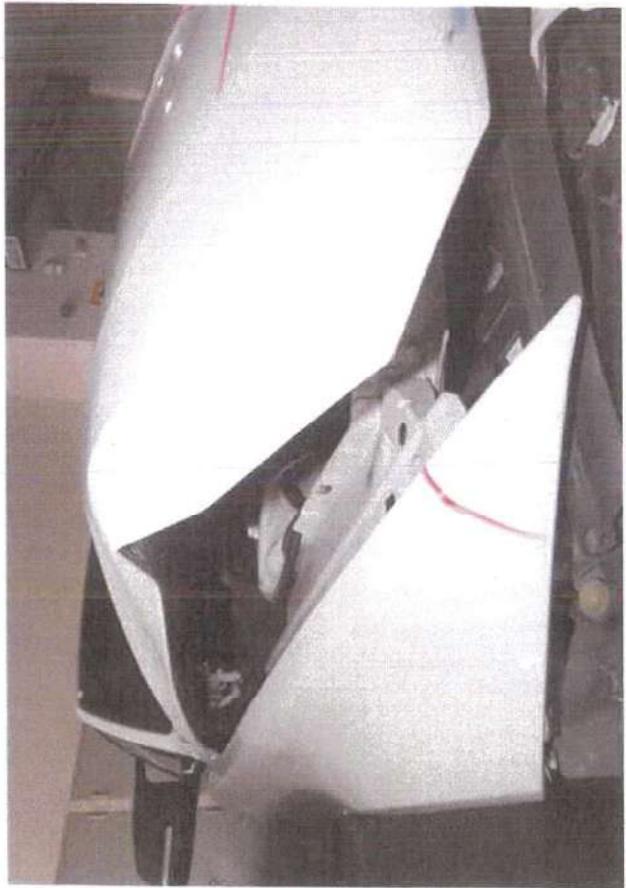


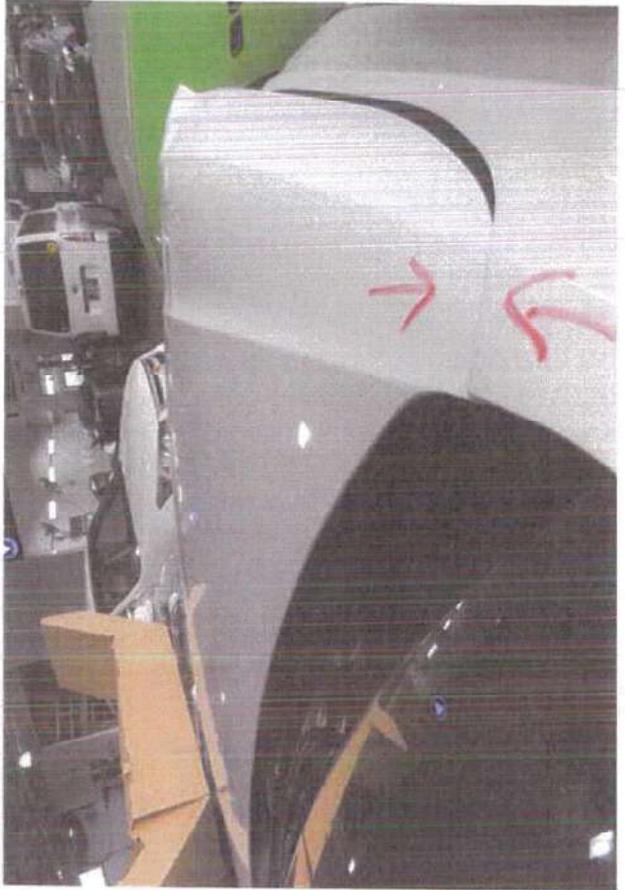


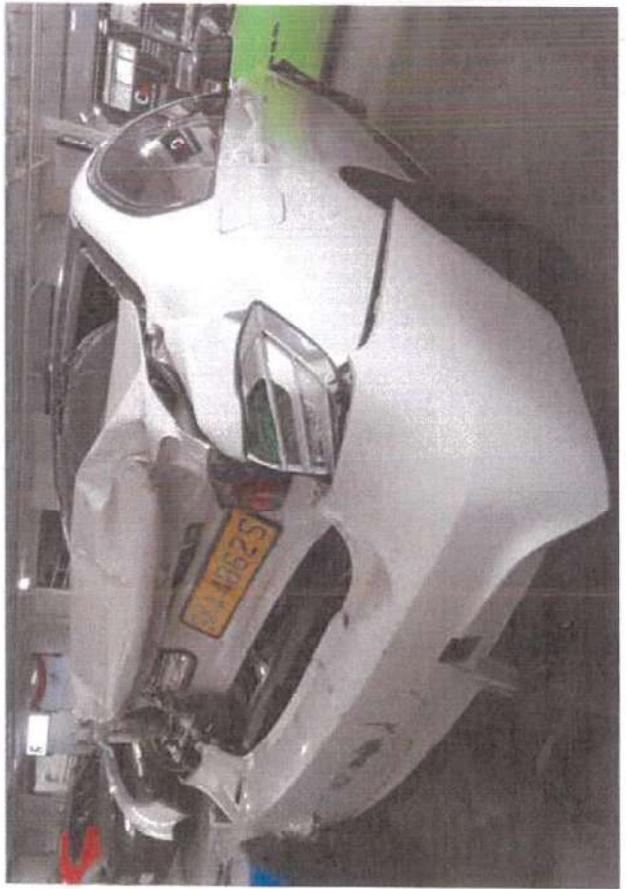
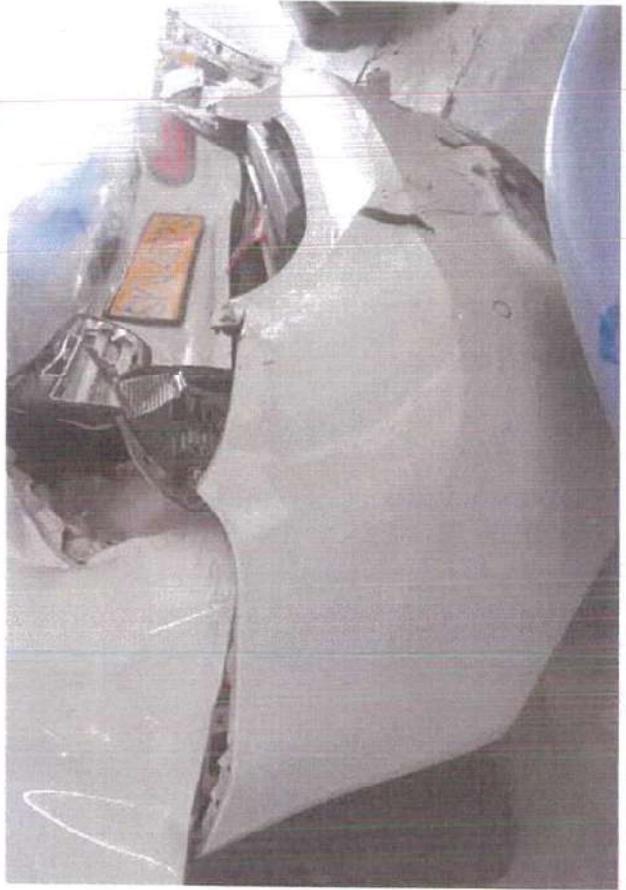


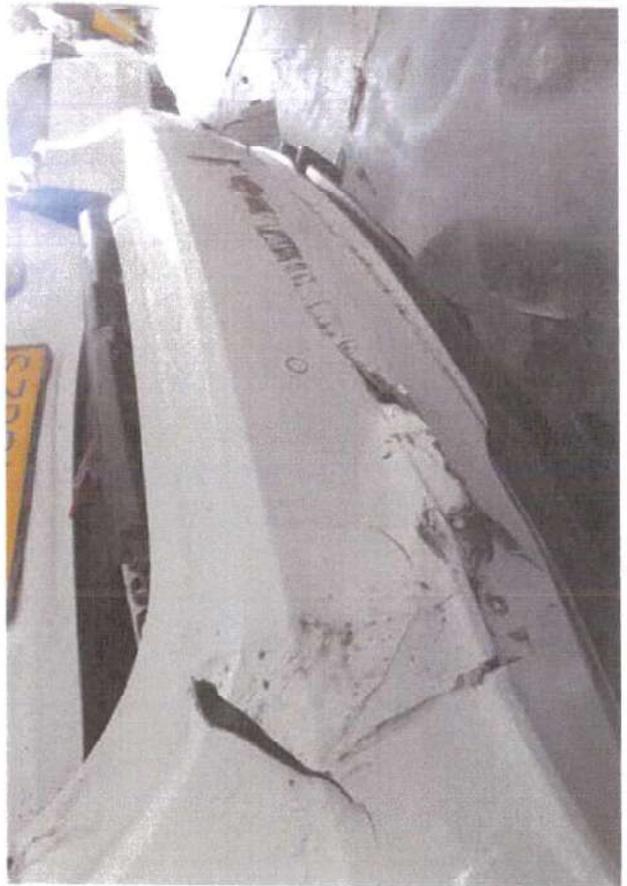
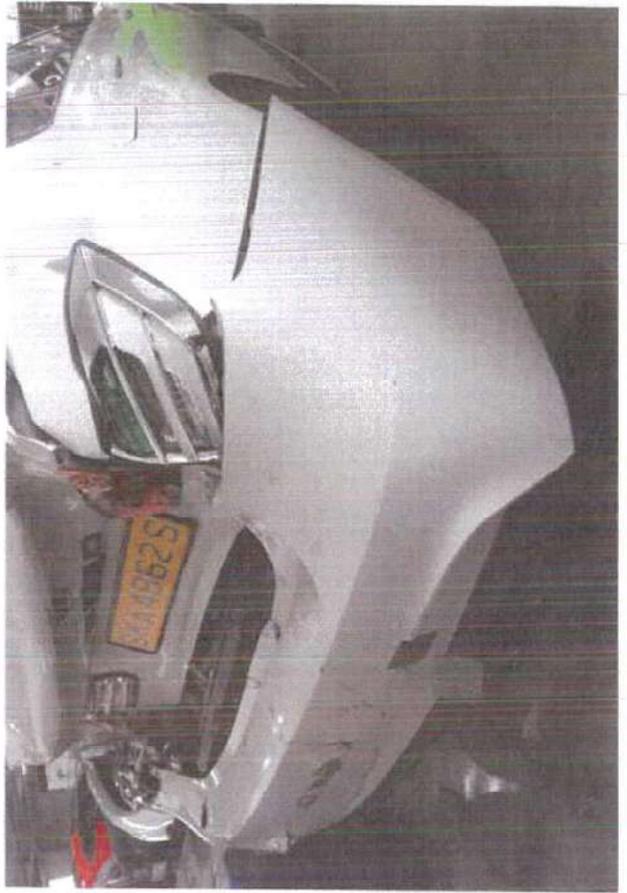
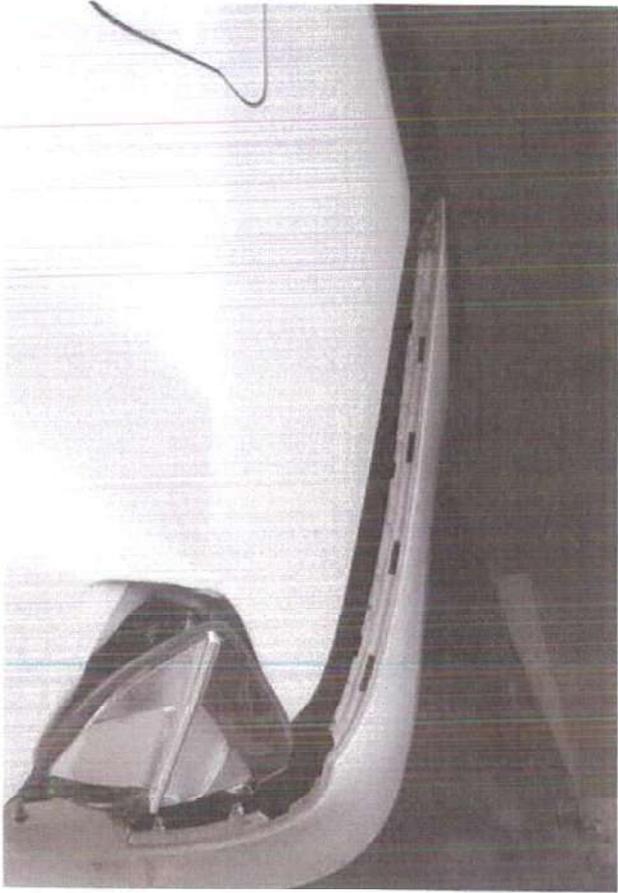


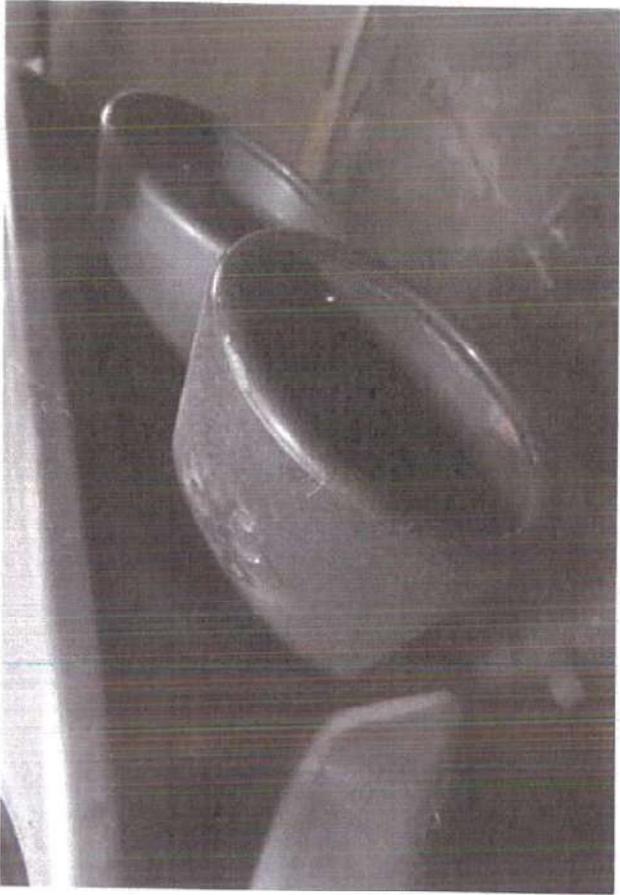




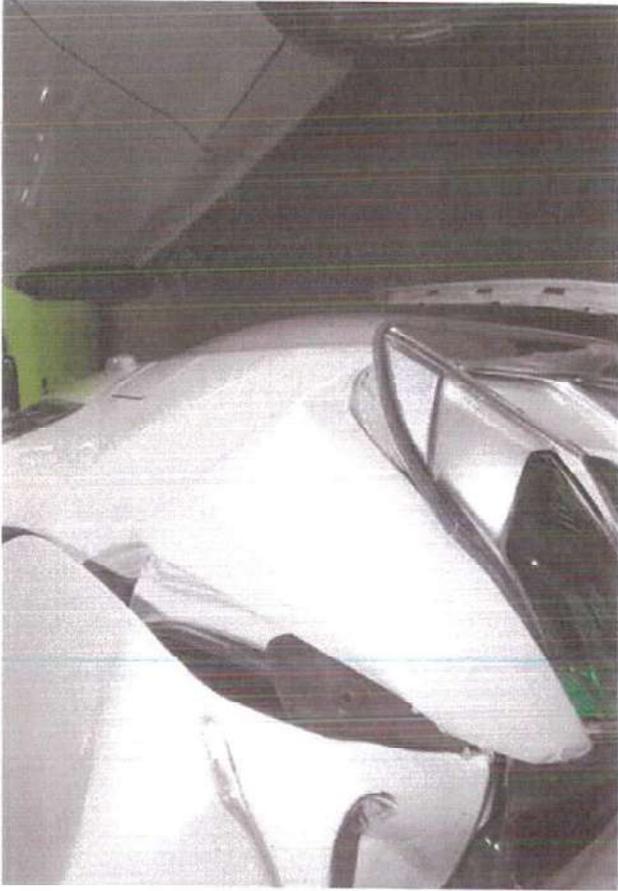


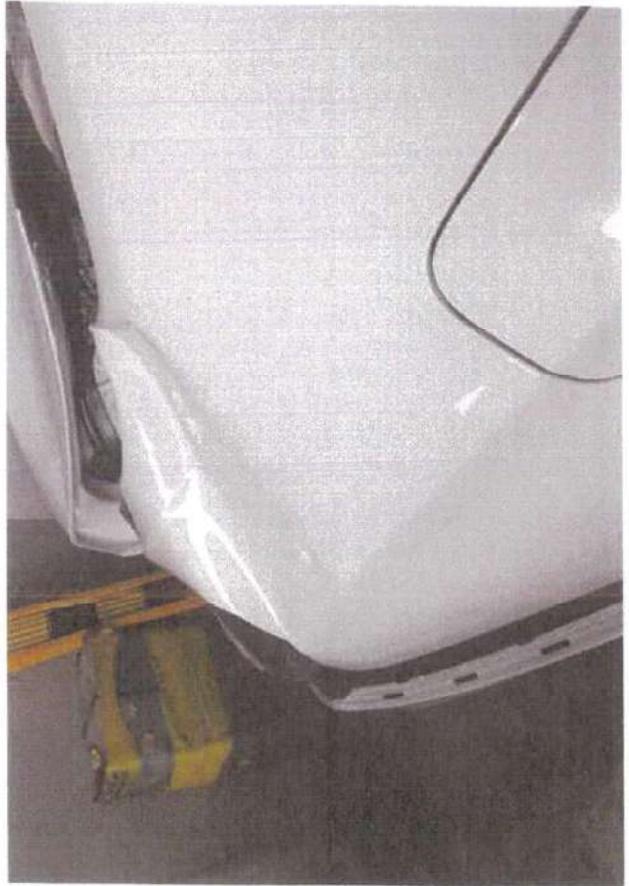
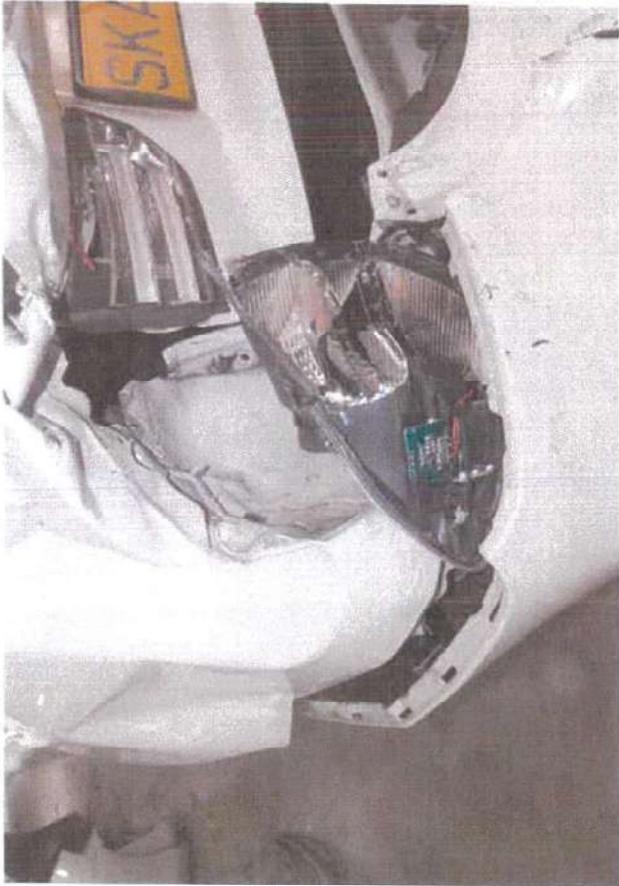


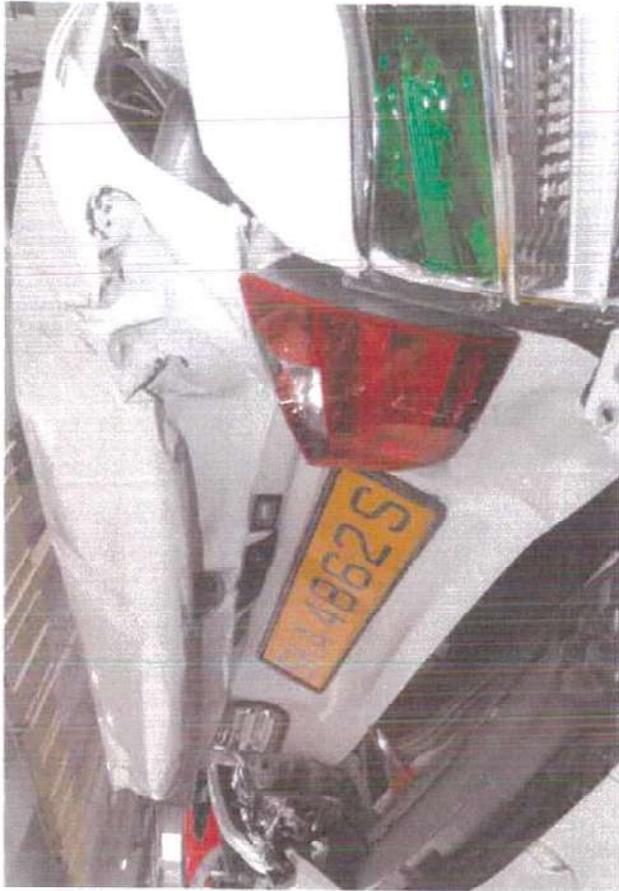


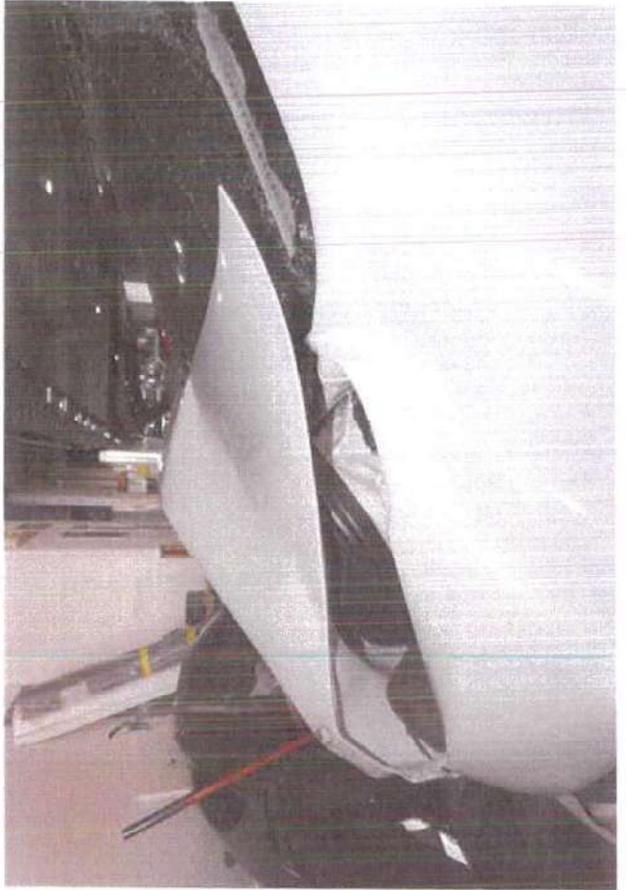


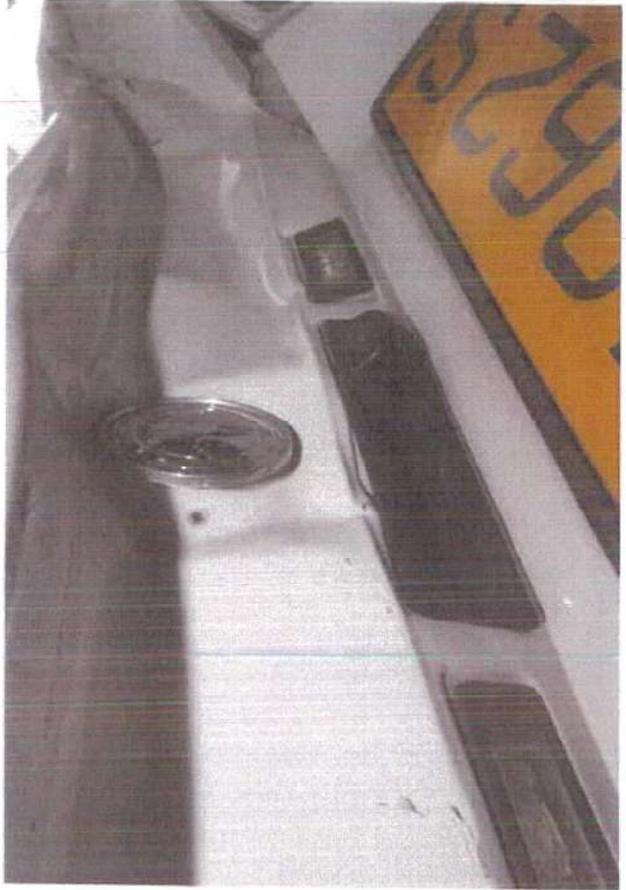


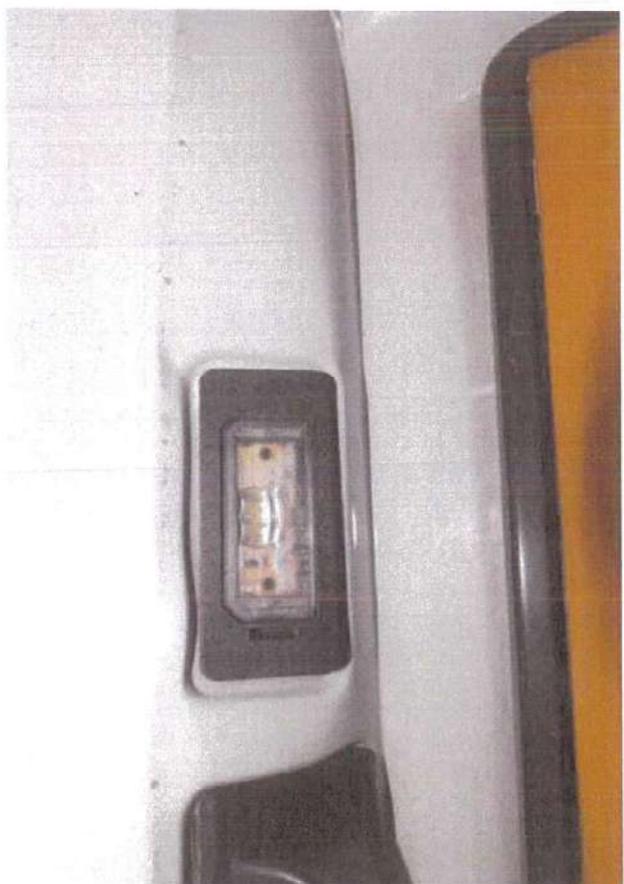


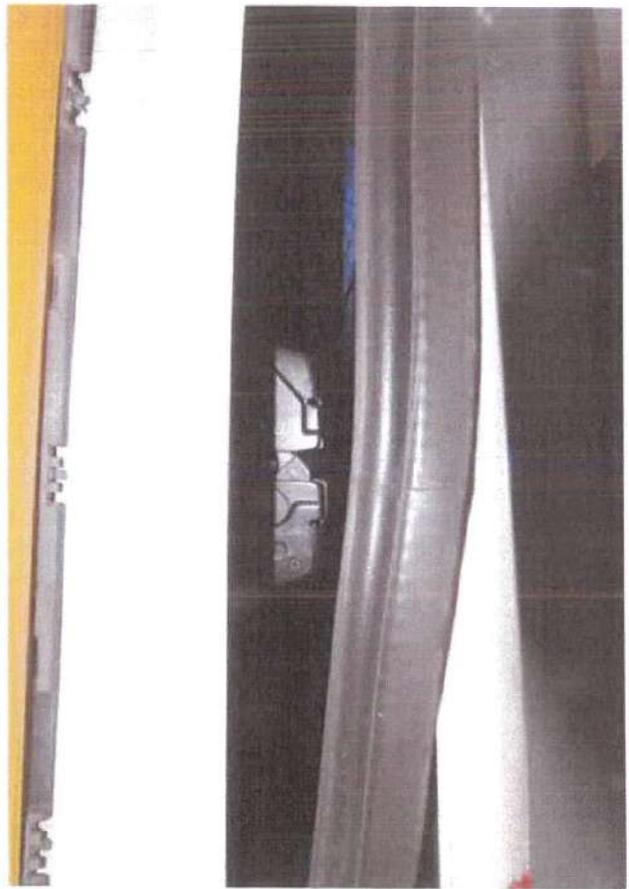


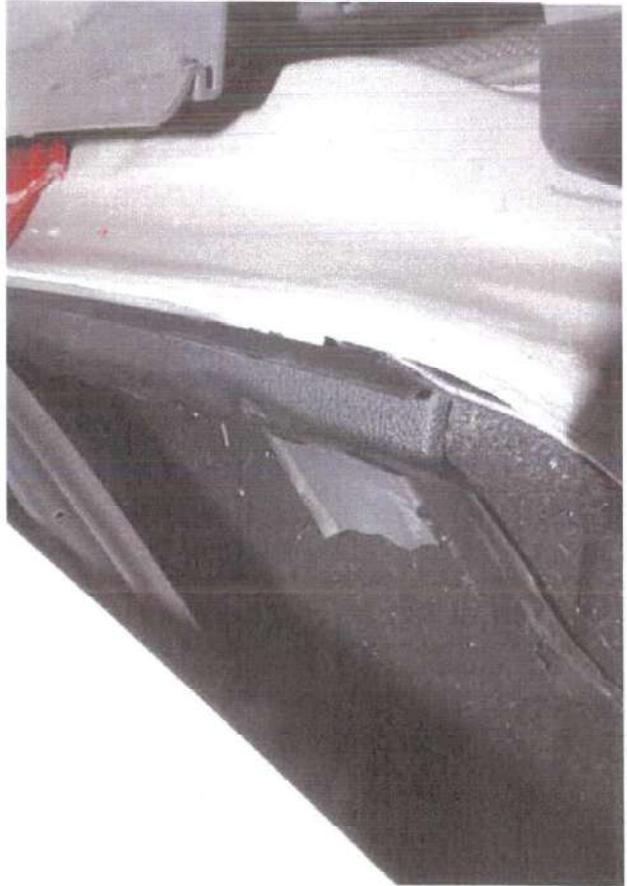






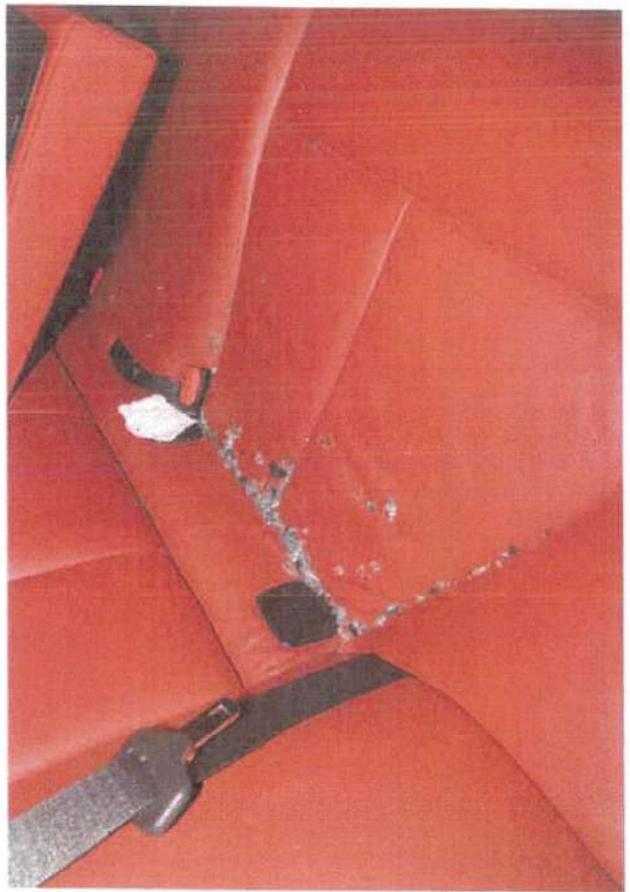
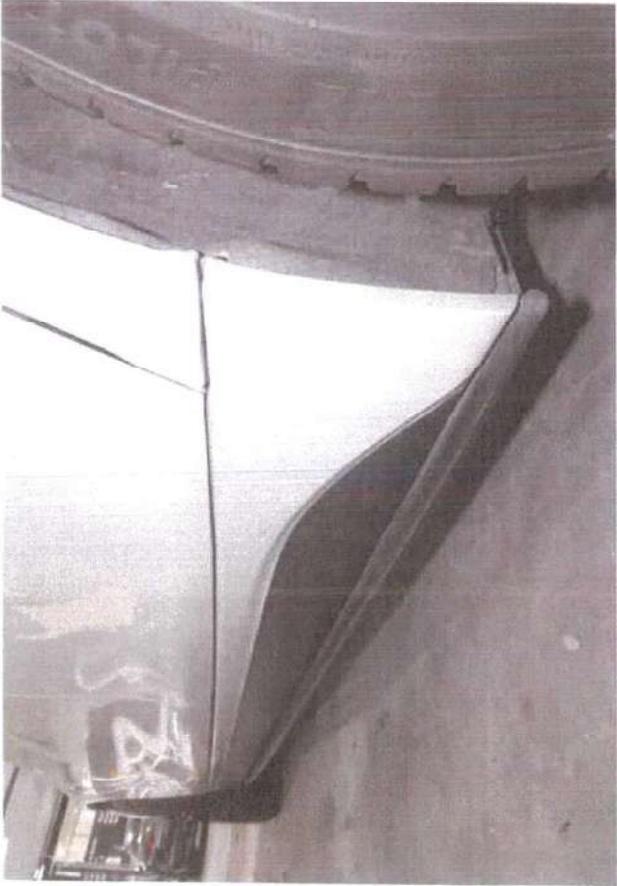
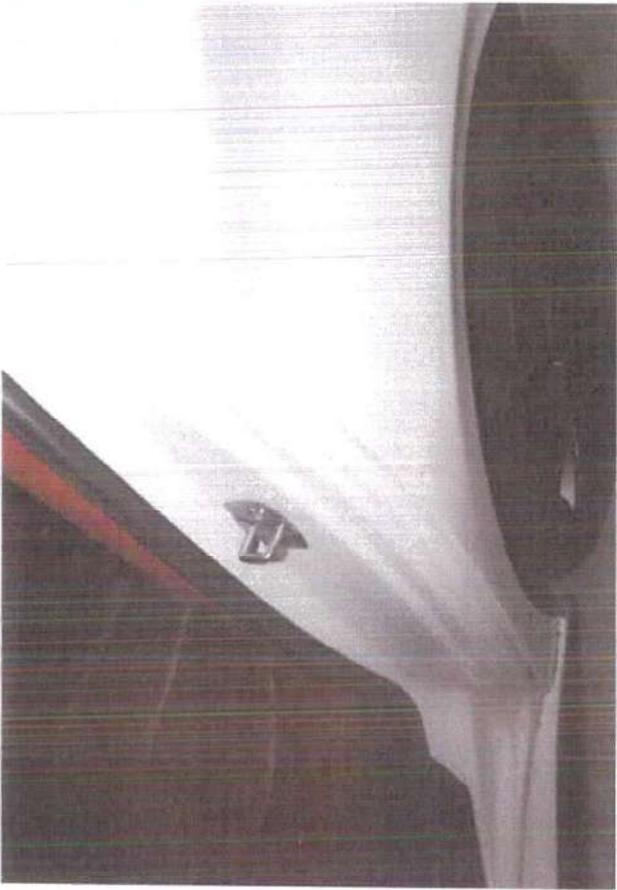


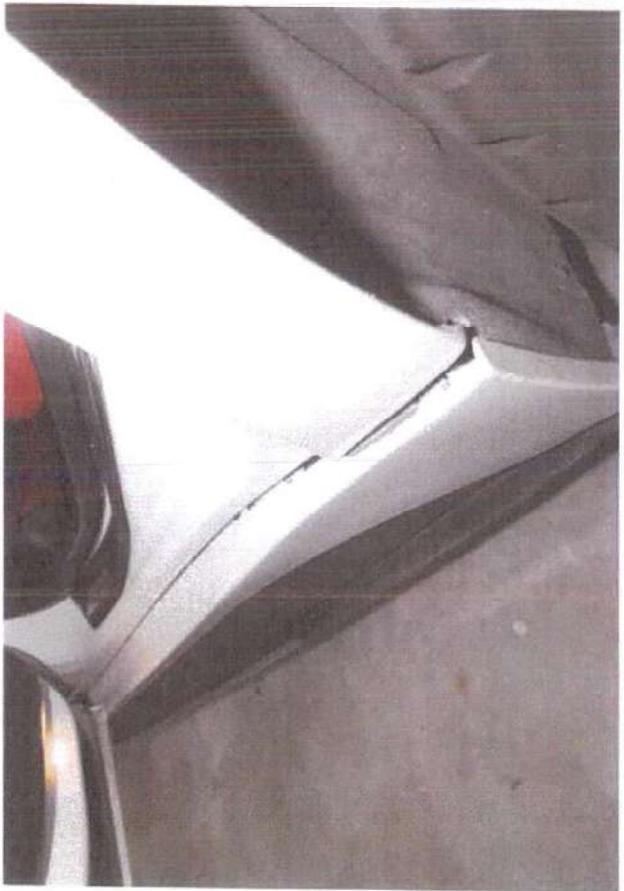
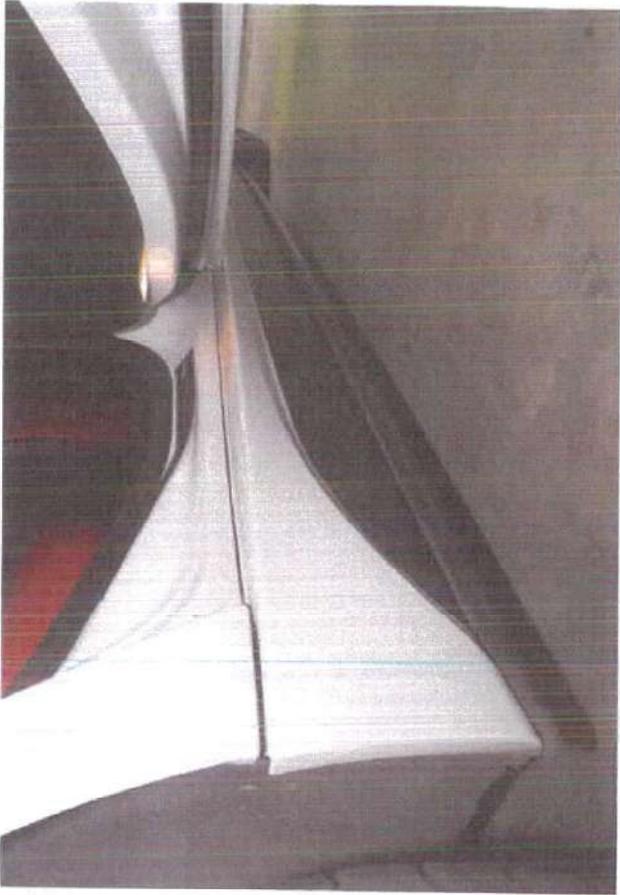


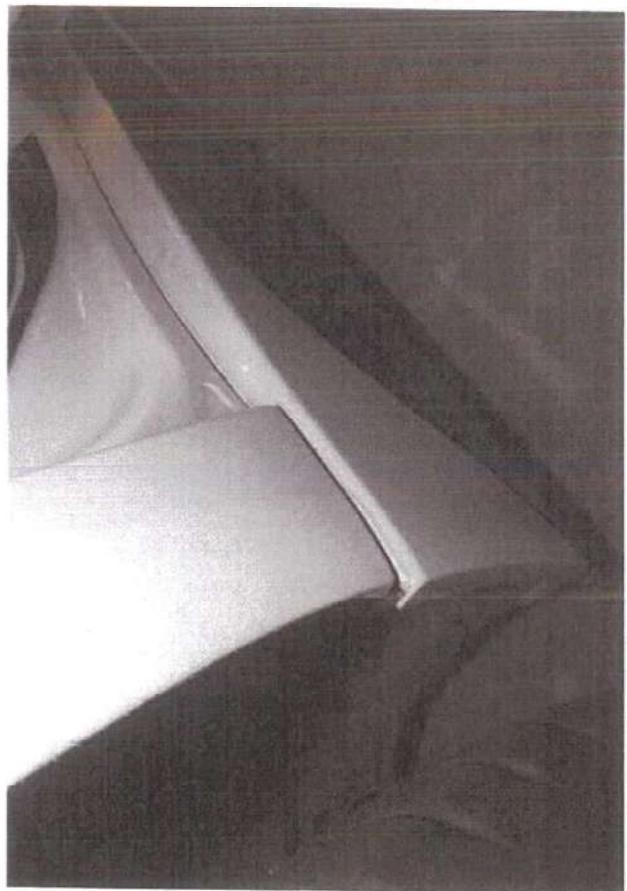
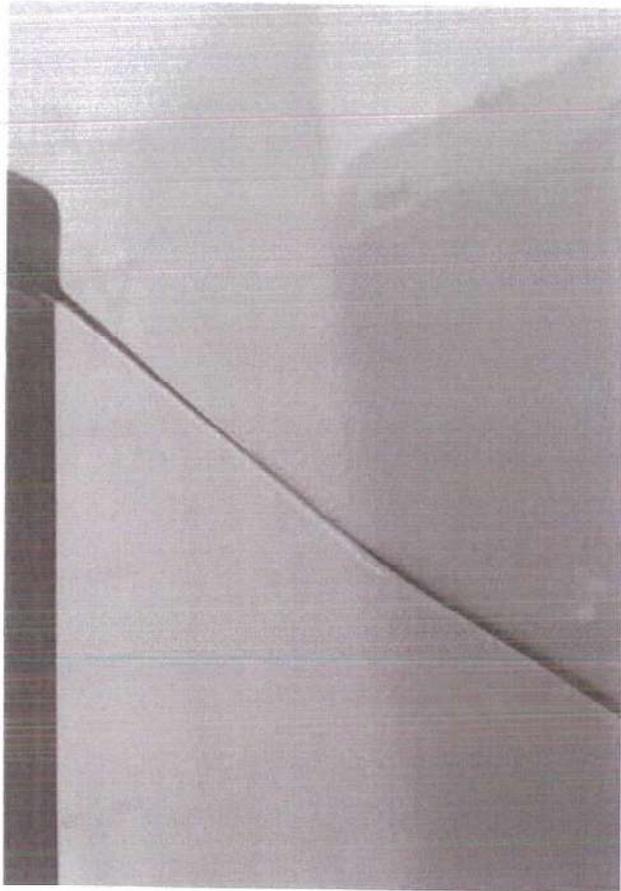












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