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Loo & Chong Law Corporation

(a law corporation incorporated with limited liability)
UEN 201419899M

52 Chin Swee Road #03-67
Singapore 160052
Tel : (65) 6438 2883
Fax : (65) 6438 2889
Email: mail@loonchong.com

In reply please quote our Reference Number

Our Ref: SH22-091.HLH/L (SMZ 3505 A)

BY EMAIL & PDX ONLY

2 February 2023

WITHOUT PREJUDICE

AXA Insurance Pte Ltd
20 Pasir Panjang Road
#11-00 Mapletree Business City
East Lobby
Singapore 117439
Motor Claims Dept
(Vehicle No. SMV 5534 Z)

Ng Eng Soon
4 Pavilion Grove
Singapore 658596

Ng Jian Jun
4 Pavilion Grove
Singapore 658596

Dear Sirs,

TRAFFIC ACCIDENT INVOLVING YOUR INSURED'S VEHICLE SMV 5534 Z AND SMZ 3505 A ON 8 AUGUST 2022 AT/ALONG BUKIT BATOK ROAD

We act for the claimant Chia Boon Kiang, the owner of the above said motor vehicle no. SMZ 3505 A.

We are instructed to claim damages against you/your driver/our insured in connection with the above-captioned accident involving our client's vehicle registration number SMZ 3505 A and vehicle registration number SMV 5534 Z driven by you/your driver/your insured at the material time.

We are instructed that the accident was caused by you/your driver's/your insured's negligent driving and/or management of motor-vehicle SMV 5524 Z. As a result, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as stated in Part 1 of the Annexure.

A copy each of the supporting documents as stated in Part 2 of the Annexure is enclosed.

We have on **11 August 2022** notified your insurer (abovenamed addressee) of the accident and a pre-repair inspection of our client's vehicle was carried out by your insurer on **12 August 2022** by LKK Auto Consultants Pte Ltd.

Please note that:

- (a) If you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer;
- (b) you or your insurer should send to us an acknowledgment of receipt of this letter within 14 days of your/your insurer receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer;
- (c) If you have a counterclaim against our client arising out of this 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 receipts of this letter.

For the avoidance of doubt, unless otherwise indicated, this letter of claim is sent to the abovenamed addressees.

Yours faithfully

Chong Chao Yuan
Loo & Chong Law Corporation

Enc. supporting documents in paragraph 4 enclosed in covering letter to insurers only
Cc: client (via email/fax only) – SMZ 3505 A

Our Re: SH22-091.HLH/L (SMZ 3505 A)

ANNEXURE

Cost of Repair	\$15,000.00
Rental @7 days	2,311.20
Survey Report	880.00
GIA Reports/LTA, RCB searches	51.00
Incidentals	50.00
Costs Contribution	1,000.00
TOTAL	<u>\$19,292.22</u>

Part 2 – list of supporting documents enclosed in the letter of claim.

LTA search

GIA reports/Police reports & type-written transcripts

repairer's bill and evidence of payments (if any)

rental bill / agreement

surveyor report with coloured photographs showing damages to vehicle

police investigation result

the insurer has been notified of the accident and allowed to carry out a pre-repair inspection of claimant's vehicle

correspondence with the potential defendant's insurer relating to pre-repair survey and/or post repair inspection of the claimant's vehicle



**SINGAPORE
POLICE FORCE**
SAFEGUARDING EVERY DAY

Our Ref: TP/IP/22597/2022

CHIA BOON KHIANG
444 SIN MING AVENUE
#02-451
SINGAPORE 570444

000071

Traffic Dept, Police
10 Ubi Avenue 3
Singapore 408865

IB Call Centre: 65470000
eservices.police.gov.sg

Date: 13/10/2022

Dear Sir

**TRAFFIC ACCIDENT INVOLVING SJU4387D, SMV5534Z AND SMZ3505A ALONG BUKIT
BATOK ROAD ON 06.08.2022 AT ABOUT 7.50PM**

I refer to the above accident.

2 We have completed our investigation into the case. Action has been initiated against the driver of **SJU4387D** for the offence of **Careless Driving Causing Hurt** under **Section 65(1)(a) of the Road Traffic Act 1961** p/u **Section 65(4)(a) of the same Act**.

3 If you have any clarification, you may contact the Investigation Officer, Tan Jeok Leng at office number: 65476151.

Yours faithfully,
SI Tan Jeok Leng
IO (Accident Enquiry & Investigation)
Traffic Dept, Police
Singapore Police Force

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

A FORCE FOR THE NATION



Enquire Vehicle Owner Details

Enquire Vehicle Owner Details (As At 08 Aug 2022 / 19:50:00)

Vehicle Owner Details

Owner ID Type:

Company

Owner ID:

202200284K

Owner Name:

DRIVEE NOW PTE. LTD.

Registered Address Type:

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

Registered Block/House No.:

1

Registered Street Name:

BUKIT BATOK CRESCENT

Registered Unit No.:

04 - 40

Registered Building Name:

WCEGA PLAZA

Registered Postal Code:

658064

Vehicle Insurance Details

Vehicle No.:

SJU4387D



RECORD MANAGEMENT CENTRE

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

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Date of Request: 11/08/2022

Your Ref No: SH22091.HLH/L

Dear Sir/Madam,

Date of Accident: 08/08/2022 00:00 (SGT)

Vehicle No: SMZ3505A

Place of Accident: Bukit Batok Rd, Singapore

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\$)
SMV5534Z	Bukit Batok Rd, Singapore	(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.

Enquire Vehicle Owner Details

Enquire Vehicle Owner Details (As At 08 Aug 2022 / 19:50:00)

Vehicle Owner Details

Owner ID Type:

Singapore NRIC

Owner ID:

S1758442A

Owner Name:

NG ENG SOON

Registered Address Type:

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

Registered Block/House No.:

4

Registered Street Name:

PAVILION GROVE

Registered Unit No.:

-

Registered Building Name:

-

Registered Postal Code:

658596

Vehicle Insurance Details

Vehicle No.:

SMV5534Z

Hp Ley Huat Motor Spray Painting Services

1 Kaki Bukit Ave 6, Autobay #01-35/#01-33

Singapore 417883

Singapore

Lump Sum Quotation

EST220002

To

Chia Boon Kiang

Hup Ley Huat Motor Spray Painting Services

Blk 1, #01-35

Kaki Bukit Ave 6

Singapore 417883

Accident Date : 30.12.2022

Estimate Date : 28.01.2023

Make/Vehicle No. : Toyota Camry Hybrid
2.5, SMZ3505A

#	Item & Description	Amount
1	Lump Sum Repair Cost	15,000.00
Total		SGD15,000.00

Singapore Dollars: Fifteen Thousand Dollars Only

TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO.
CHIA BOON KHIANG 444 SIN MING AVE #02-451 SINGAPORE 570444

DATE	INVOICE NO.
30/8/2022	A 45120

	VHA NO.	DUE DATE	VEH NO.
	A 45120	30/8/2022	SLP 9350 D
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 10 AUGUST 2022 TO 22 AUGUST 2022 YOUR REF: SMZ 3505 A	12	180.00	2,160.00
Account Name: BKW RENT A CAR PTE LTD Account No: 118-312-9991 Paynow UEN: 200106276D Bank: UNITED OVERSEAS BANK LTD (UOB) Branch: UOB Shaw Centre Branch Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208 Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG All cheques must be made payable to BKW RENT A CAR PTE LTD. *Please indicate the invoice number and vehicle number in the reference.	Subtotal	\$2,160.00	
	GST @ 7%	\$151.20	
	TOTAL	\$2,311.20	

VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS

Name (as in I/C) **CHIA BOON KHIANG**
NRIC/Passport No: [REDACTED] Date of Birth: **29/12/1968**
Address: **444 SIN LING AVE #02-451** Age: **s(570444)**
Name & Address of Employer:
Occupation: Driving Exp:
Driving Licence No: [REDACTED] Passed Date: **13/7/2005**
D/L Type: Local/Int'l/Others:

DRIVER'S PARTICULARS

Name (as in I/C):
NRIC/Passport No: [REDACTED] Date of Birth:
Address: Age:
S()
Occupation: Driving Exp: Yrs
Driving Licence No: [REDACTED] Passed / Expiry Date:
D/L Type: Local/Int'l/Others: Contact No: [REDACTED]

Hirer's Own Vehicle No: 1423551		Replace Veh No:																																	
Loan Vehicle No: SLP9350D		VR No:																																	
Make & Model: TOYOTA CAMRY		Auto/Manual Group:																																	
<table border="1"> <thead> <tr> <th colspan="2">CHARGES</th> <th>\$</th> <th>cts</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>12 day @ \$ 180</td> <td>Per day</td> <td>\$2160</td> </tr> <tr> <td>Weekly/Monthly</td> <td>week @ \$</td> <td>Per week/Monthly</td> <td></td> </tr> <tr> <td colspan="4">Others</td> </tr> <tr> <td>CDW/PAI</td> <td>@ \$</td> <td>Per day/Monthly</td> <td></td> </tr> <tr> <td colspan="4">Delivery/Collection Svc</td> </tr> <tr> <td colspan="2">GST 7%</td> <td>\$151</td> <td>20</td> </tr> <tr> <td colspan="2">(A) SUB-TOTAL</td> <td>\$2311</td> <td>20</td> </tr> </tbody> </table>				CHARGES		\$	cts	Daily	12 day @ \$ 180	Per day	\$2160	Weekly/Monthly	week @ \$	Per week/Monthly		Others				CDW/PAI	@ \$	Per day/Monthly		Delivery/Collection Svc				GST 7%		\$151	20	(A) SUB-TOTAL		\$2311	20
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OR No:																																			
Petrol Level & Surchage	OUT	E	1/4 1/2 3/4 F																																
	IN																																		
First _____ km FREE per day		GST																																	
Excess mileage is chargeable at _____ cents per km		TOTAL CHARGES																																	

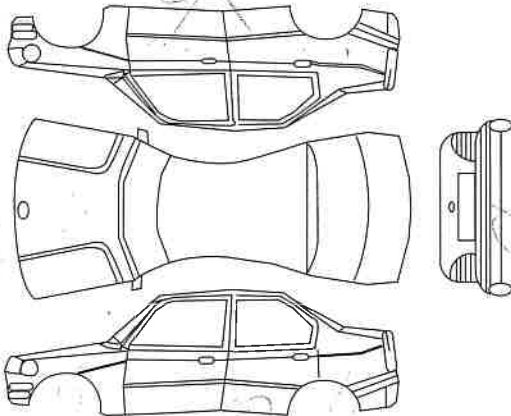
NON WAIVER EXCESS (Subject to GST): \$ **5000**

ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

INDICATE:

- A - Accidents
D - Dents
S - Scratches
X - Crack



Hirer's Signature: _____

Additional Driver's Signature: _____

SINGAPORE Use Only

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment. I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 70 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorised Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$300 - \$500.
 - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$60.00 per trip.
 - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
 - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
 - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
 - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
10/8/22		86523	Joseph	

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
22/1/22				

Hirer's/Driver Signature

AUTOMAX SURVEY

Blk 110 Bedok Reservoir Road , #07-280, Singapore 470110
Mobile : 9855 6879 Email : automaxsurvey@gmail.com
Registration No. 53110062J

Billing To: Chia Boon Khiang
c/o Hup Ley Huat Motor Spray Painting Services
Blk 1, #01- 35
Kaki Bukit Ave 6
Singapore 417883

Invoice no.: TP22080080
Date: 30 DEC 2022

Vehicle no: SMZ3505A

Model : TOYOTA CAMRY HYBRID 2.5

ITEM	DESCRIPTION	AMOUNT
1	Date of Inspection : 12 AUG 2022 Copies of the inspection / survey report Correspondence, postages and etc.	\$ 880.00
2	Photography Services Develop photographs Storage of digital photographs	
3.	To submit report by hand.	
4.	Charges on photocopies, posting, faxes and others incidental works entrusted.	
5	Transportation Charges	
6	Reinspection Charges	
	TOTAL :	\$ 880.00

Notes :

1. All cheque payment should be "crossed" and made payable to "Automax Survey".
2. Please contact us if there are further enquiries on the invoice.

Official Stamp

AUTOMAX SURVEY

Blk 110 Bedok Reservoir Road , #07-280, Singapore 470110

Mobile : 9855 6879

Email : automaxsurvey@gmail.com

Registration No. 53110062J

3. DESCRIPTION OF DAMAGES

At the time of inspection, we noted that the vehicle has sustained an impact damages on the Front & rear portion(s). For more detail of the damages, please see photograph attached.

4. Estimated normal period of repair : 12 working days to complete
5. In accordance to your instruction, we have Not Authorised repair to the vehicle and the survey done on a "Without Prejudice" basis. We hope that this report will be of assistance to you in dealing with the matter.
6. Should you discover any discrepancy in the report, please kindly notify us within 1 week, or the report will be treated as correct.

Disclaimer

The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in. The rates and assessment of damages must not be used in any circumstances for comparison with other vehicles and/or other accidents in other legal proceedings.

Vehicle Number : SMZ3505A

SPARE PARTS

QTY	PARTS DESCRIPTION	CONDITION	Workshop Estimation (S\$)	Our Revised Estimation (S\$)
<u>Special Nett Items</u>				
1 pc	Tailgate outer keyless sensor	electronically shocked	\$ 380.00	\$ 350.00
1 pc	Rear number plate	distorted	\$ 45.00	\$ 45.00
1 pc	Rear number plate casing	distorted	\$ 29.00	\$ 29.00
1 set	Reverse camera	electronically shocked	\$ 680.00	\$ 680.00
1 set	Rear bumper parking sensor	electronically shocked	\$ 680.00	\$ 680.00
1 pc	Rear bumper parking sensor wire	open circuit	\$ 180.00	\$ 180.00
1 pc	Rear bumper lower spoiler	deformed	\$ 250.00	\$ 250.00
Special Nett Sub-Total			\$ 2,244.00	\$ 2,214.00
Spare Parts Total			\$ 12,770.40	\$ 12,740.40

