

TAN CHONG MOTOR SALES PTE. LTD.  
911, BUKIT TIMAH ROAD  
SINGAPORE 589623

ESTIMATE : ACCIDENT/BODY REPAIRS  
WORKSHOP : BUKIT TIMAH  
CONTACT NO : 4694091  
REFERENCE : INS/IC/LAW/0063/2023  
DATE : 01-MAR-2023

MS FIRST CAPITAL INSURANCE LIMITED  
36 ROBINSON ROAD  
#16-01 CITY HOUSE  
S(068877)  
TEL : 65073848  
FAX :  
ATTN:MOTOR CLAIM DEPT

OWNER'S NAME : MISS TAN YING XIAN  
ADDRESS : 11 JURONG LAKE LINK  
#16-43  
S(648155)  
TELEPHONE NO : 90230728

TYPE OF CLAIM : DIRECT SETTLEMENT / THIRD PARTY CLAIM  
POLICY NO : TP-SBS3388M  
VEHICLE NO : SKV882A  
MODEL CODE : FRLARBZJ11UEA--A--  
MODEL/YEAR : NISSAN QASHQAI 1.2  
ENGINE NO : HRA2162434A  
CHASSIS NO : SJNFEAJ11U1426628  
MILEAGE : 1 KM  
DATE IN : 01/03/2023  
LIABILITY : 0.00  
EXCESS CLAUSE : 0.00  
ESTIMATE BY : LAWRENCE  
ACCIDENT DATE : 28/02/2023

01/03/2023

**DIRECT SETTLEMENT**

**OWNER CLAIMING LOSS OF USE / RENTAL**

**CAR IN ~~WORKSHOP~~ / CAR NOT WORKSHOP**

**KINDLY REVERT TO ME ASAP**

**EMAIL : lawrenceteo@tanchong.com**

**H / P : 94568832 FAX : 64697472**

TAN CHONG MOTOR SALES PTE. LTD.  
BUKIT TIMAH W/SHOP  
SERVICE DEPARTMENT

ESTIMATED LABOUR CHARGES FOR ACCIDENT VEHICLE REGN NO SKV882A  
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S/NO	JOB CODE	NATURE OF JOB	ESTIMATED CHARGES	SURVEYOR'S RECOMMENDATION
1	FHI	FOCUS & ADJUST H/LAMP, RESET HORIZONTAL & VERTICAL ALIGNMENT TO FACTORY SPECIFICATION	48.00	
2	RPI	PERFORM RUST PROOFING & TREATMENT FOR AFFECTED PANEL \$120/PANEL X 02	240.00	
3	RRUC	REMOVE/REFIX WHOLE UNDERCARRIAGE MECHANICAL PARTS PER SIDE LH FRONT	480.00	
4	SEALI	APPLY SEALANT TO ALL AFFECTED PANEL JOINTS & RESEAL NECESSARY AREA \$100/PANEL X 02	200.00	
5	WD42	CHECK WHEEL ALIGNMENT, ADJUST WHERE NECESSARY AND TEST DRIVE VEHICLE	108.00	
6	ZZ/001	REPAIR FRONT BUMPER, LH FRONT DOOR, LH SUPPORT AND RENEW LH FRONT FENDER	1500.00	
7	ZZ/002	S/PAINT FRONT BUMPER, LH FRONT FENDER, DOOR, LH SUPPORT PANEL	1250.00	
8	ZZ/003	RENEW LH FRONT S/RIM AND CONDUCT WHEEL BALANCING	15.00	
9	ZZ/004	SUPPLY AND RENEW LH FRONT TYRE CONTI CONTACT6 215/60R17		
TOTAL LABOUR CHARGES			3841.00	

TAN CHONG MOTOR SALES PTE. LTD.  
 BUKIT TIMAH W/SHOP  
 SERVICE DEPARTMENT

MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO SKV882A

S/NO	PARTS DESCRIPTION	PARTS NUMBER	DAMAGED PARTS & PRICES			REMARKS
			NETT	LIST	S/NETT	
1	CLIP BUMPER \$1.40 EA X 04	01553-05933	5.60			
2	LAMP ASSY-LH	26060-4EA0A	726.10			
3	ORNAMENT-ROAD S/RIM	40342-BR01A			35.60	
4	WHEEL-ROAD AL LH FRONT	D0300-4EA1A			1332.70	
5	SEAT SPRING RUBBER LOWER	54035-4EA0A	35.60			
6	STOPPER ASSY INSULATOR STRUCT	54325-00Q0B			96.10	
7	STRUT KIT-FRONT	E4303-4EA3A			606.10	
8	ROD-STABILIZER	54618-CY00A	39.60			
9	LINK COMPL,LH	54501-4EA0B	269.00			
10	SPDL-KNU LH	40015-4EA0A			602.50	
11	HUB ASSY-ROAD W	40202-4EA0A			341.30	
12	FENDER-OVER,FRONT ARC LH	63811-4EA0A	584.20			
13	FENDER-FRONT LH	F3101-4EAMB	738.90			
14	215/60R17 CONTI CONTACT CC6 LH FRONT	TYRE			280.00	
15	SUNDRIES	NPN			30.00	
SUB TOTAL			2399.00	0.00	3324.30	
LESS DISCOUNT (NETT-20.00%, LIST-30.00%, S/NETT-.00%)			479.80	0.00	0.00	
GRAND TOTAL			1919.20	0.00	3324.30	
OVERALL TOTAL			5243.50			

LEGEND: REMARKS( OK ) = APPROVED, REMARKS( X ) = NOT APPROVED

TAN CHONG MOTOR SALES PTE. LTD.

BUKIT TIMAH W/SHOP

SERVICE DEPARTMENT

SUMMARY OF ESTIMATE FOR VEHICLE REGN NO SKV882A

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TOTAL LABOUR CHARGES	3841.00
TOTAL SPARE PARTS CHARGES	5243.50
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GRAND TOTAL	9084.50 *
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\* All charges do2 not include GST.

SURVEYOR'S PARTICULARS

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NAME	:	
SURVEYED DATE	:	
AUTHORIZED DATE	:	
EXCESS CLAUSE	:	0.00
LIABILITY	:	0.00
REMARKS	:	

PLS NOTE : This estimate is based on visual inspection of the  
affected vehicle. Should we require further labour  
charges & spare parts in the process of repairs, we  
shall inform you accordingly.

ST0S232S0003-02 / Tan Chong Motor Sales Pte Ltd[589622]  
ENTRY DATE & TIME: 28/02/2023 16:29 (SGT)  
SUBMITTED BY: Lawrence Teo  
VERSION: 3 (01/03/2023 11:44 (SGT))

## 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	28/02/2023 16:29 (SGT)
Reported by	Both Policyholder and Actual Driver
Date of Accident	28/02/2023 13:50 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	JURONG WEST AVE 1
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKV882A
INSURED/POLICYHOLDER	
Is company?	No
Name Of Registered Owner	TAN YING XIAN
NRIC No	SXXXX101I
Email Address	yxtan@tt.sg
Mobile Phone No	(Phone) +65-90230728
Alternative Phone No	-

### VEHICLE PARTICULARS

Manufacturer	Nissan
Model	Qashqai
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	1200

### INSURANCE COMPANY

Name of Insurance Company	AIG Asia Pacific Insurance Pte. Ltd.
Policy Number / Cover Note Number	2100423646

### DRIVER

Name of Driver	TAN YING XIAN
NRIC No	SXXXX101I
Date Of Birth	26/09/1989
Occupation	Indoor

Date Of Driving Pass	25/02/2014
Driving experience	9 YEARS
Gender	Female
Mobile Number	(Phone) +65-90230728
Alt. Phone Number	-
Email Address	ystan@tt.sg
Address	11 JURONG LAKE LINK #16-43
Address complement	-
Postcode	648155
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	Raining
Road Surface	Wet

#### OTHER INFORMATION

Was any foreign vehicle involved in the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	1
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No
Translator's name	-
Translator's ID	-
Translator's phone number	-
Translator's email	-
Original language used in the statement	-

#### DETAILS OF POLICE ACTION

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

#### CIRCUMSTANCES OF ACCIDENT

SEE ATTACHED

#### ATTACHMENT(S)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SBS3388M
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Bus
Name of Driver	KONG SIEN TAT
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

1. Location of the accident

2. Description of the accident (date, time, location, weather, etc.)

3. Description of the vehicles involved

4. Description of the driver(s) involved

5. Description of the witnesses

6. Description of the damage to the vehicles and property

7. Description of the injuries

8. Description of the investigation

9. Description of the findings

10. Description of the conclusions

11. Description of the recommendations

12. Description of the summary

13. Description of the appendix

14. Description of the references

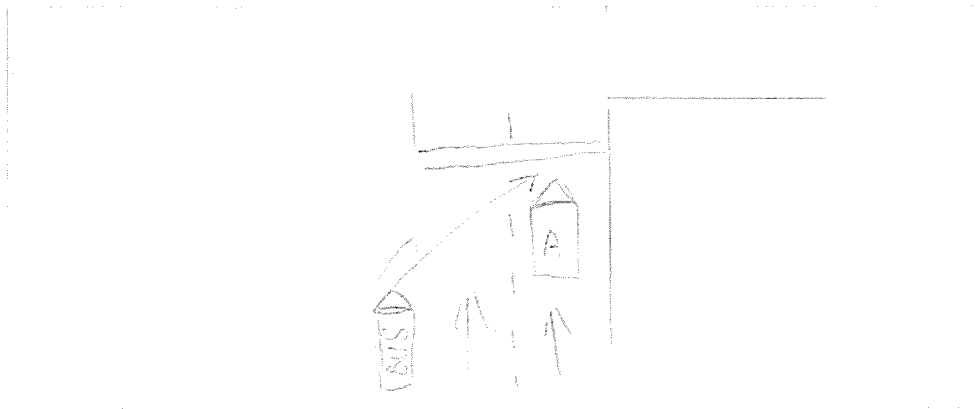
15. Description of the contact information

16. Description of the signature

17. Description of the date

18. Description of the page number

Sketch Plan





SKETCH PLAN #2

Date of Report: 08.2.23  
 Time of Report: 01:50  
 Location: Tunong West Ave 1  
 Report by: [Signature]  
 Report to: [Signature]

driving straight but the bus cut into my lane and the back of the bus rub against my front wheel, right bumper area.  
 (please see attached video.)

OTHER VEHICLE NO INVOLVE DETAILS

Veh No	Model	Color	Driver Name

Other Vehicle No Involve Details

[Signature]

[Signature]



# CERTIFICATE OF INSURANCE

## NISSAN AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : TAN YING XIAN  
Period of Insurance : 12 Aug 2022 To 11 Aug 2023  
Engine No. : HRA2162434A  
Chassis No. : SJNFEAJ11U1426628

Vehicle No. : SKV882A  
Policy No. : 2100423646-07  
Endorsement No. :  
Issued Date : 07 Aug 2022 4:12

### ABOUT THE COVER

Make/Model : NISSAN QASHQAI 1.2 DIG-TURBO  
Engine Capacity/Tonnage : 1,197.00 CC Sum Insured : Market Value First Year of Registration : 2015  
Driver Restriction : NA Off Peak Car : No Insuring with COE/PAF : Yes

Person or Classes of Persons Entitled to Drive\* :

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 "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition 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)

TAN YING XIAN - \$600 (Own Damage), \$600 (Flood Cover)

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

- 1.TC AutoClinic Add: 25 Leng Kee Road Singapore 159097 67038511 67038512 67038513
- 2.TC AutoClinic Add: No.1, Sixth Lok Yang Road Singapore 628099 62622212
- 3.Autolution Industrial Add: 19 Ubi Road 4 Singapore 408623 64909666
- 4.Tan Chong Motor Sales Add: 913 Bukit Timah Road Singapore 589623 64694091 64694092 64694093
- 5.Tan Chong Motor Sales Add: 19 Lorong 8 Toa Payoh Singapore 319255 63570753

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](http://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: DBS BANK LTD

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).

0500610543

TAN CHONG CREDIT PTE LTD - STE

913 BUKIT TIMAH ROAD TAN CHONG MOTOR CENTRE  
SINGAPORE 589623 ANSP-MOTOR

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.

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AIGSGMOBILEAPP



# POLICY SCHEDULE

## NISSAN AUTO PROTECTOR PRIVATE VEHICLE

Policy No. : 2100423646-07

Period of Insurance : 12 Aug 2022 to 11 Aug 2023

Issued Date : 07 Aug 2022 4:12

### ABOUT THE POLICYHOLDER

Name of Policyholder : TAN YING XIAN  
Address : 11 JURONG LAKE LINK  
#16-43 LAKEVILLE  
SINGAPORE 648155

Occupation/Nature of Business : Blue Collar

### ABOUT THE VEHICLE

Registration No. : SKV882A  
Chassis No. : SJNFEAJ11U1426628  
Seating Capacity : 5  
First Year of Registration : 2015  
Make/Model : NISSAN QASHQAI 1.2 DIG-TURBO  
Hire Purchase Company/Employer's Loan : DBS BANK LTD  
Engine Capacity/Tonnage : 1,197.00 CC  
Engine No. : HRA2162434A  
Body Type : SUV

### ABOUT THE COVER

Sum Insured : Market Value  
Driver Restriction : NA  
Off Peak Car : No  
Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive :

- 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 "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition  
Mileage Condition : Unlimited Mileage  
Mileage Declaration : km  
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.

Other Key Policy Benefits :

Act of God, Windscreen / Windows, Dealer + AIG Authorised Workshops, Fixture and Accessories (Cosmetic)- \$5000, Medical Reimbursement- \$1000, Strike, Riots and Civil Commotions, Key Replacement Cover- \$800, In-Car Camera Excess Waiver, Solar Film- \$1150, PA to Authorised Driver / Unnamed Passengers- \$10000, Loss of Use 1500cc - 1600cc, NCD Protector, PA Insured- \$100000

### EXCESS

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

Section 2  
Property Damage - \$0

Windscreen : \$100

Named Driver  
TAN YING XIAN - \$600 (Own Damage), \$600 (Flood Cover)

### PREMIUM

Premium : \$ 881.30  
GST (7%) : \$ 61.69

Total : \$ 942.99

Your Premium includes the following discount(s):

Safe Driver Discount - 5.00%, Loyalty Discount - 10.00%, No Claim Discount - 50%