VATIONAL Assassment Centre Services.	101.000	301000
0 00 000	(not 1 120041) ALOX 2	3111000
The state of the s	Date & Time	Completed Done by
Ref No: MRA Ty 230029.46 . SAS e-litting	• • • • • • • • • • • • • • • • • • • •	l'
Veli No: Still Sall : E-incil (utila	8h11, AC 2h15)	
D.D.A: 708 703 1074 1-Motor Class	in Form	
OD . (7) Repening Only I-Motor W/C) (White: Op ans, or early	MANAGEMENT AND AND ASSESSED AND ASSESSED AND ASSESSED AND ASSESSED ASSESSED.
i-Phote Uplo	1 125	e
TP insurer: Assessment/Su	irrel Behart	
	y Fax (Hand to Owner/When	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
Protomed Wxop / BKC Assign Wksp / QW: (Tol:	fax:
To Panajeulars: Yell Not SMN 5579	, INC() / Non-ING	2()
Ovener / Driver: (Tel:	1
Policy ito: () Period: () Cover Type:	34 11200000000000000000000000000000000000
Confirmed by 4 '(Dates Tim	
	WO): 14: 0-20W, F: 21-79	K. F: 30-1 (0%)
Year of Regiantition () Wantenty: YES ()/10()	
Excess (\$) Loading: \$1,000 ()/52,000		want justing the same and the same and
Control Rymbiles of Control world in the Spicific Reserved		Harrist Carlot Control
() Walk-in Customer's Information strictly Co	ulide uliel & Strictly 110 13for	of tepelier.
() Total Loss Cos: + to e-mail Insurer URGENTLY. Drive-in () / Towed-in () + Invoice: YES () / N	A STATE OF THE PROPERTY OF THE PARTY OF THE	
The second secon		
Kemarikani, Kusikan dalam d	an industry of the second	With play and the Donalby
1) Apply for Transport Allowance ()/ Courtesy Car (),	SALETON OF THE PROPERTY OF THE
2) QC Check / Perr Reput Enspection ()	
3) Uplacd Resurvey Photo [Repair Cost > \$3000] ()	
Hilly;	the representations of the second	water programme 4 december of the contraction of the contraction of the contraction of
	1000年中央企业的	2000/01/01/01
4 1 m	h	
The state of the s		
The state of the s	\$	
The second secon	6.56×1770 6.44	1
11/10/2016	Charles and the second	Contract Con
MBJSUNGU:	Invested from ration Che.	CALL STORY AND
Hillschite Gertleuters 2.42 in the life in	(2) DA : Damaze Antismest (110)); INC (356)
the et Owner .	1) TF: Yellow-Through Servey	\$10/\$45
ontact Not	Sport : Wallewiller migh Satvay (Ba	1973 (1274112)
nniged Portion: Fings	6) TRe Redsmeeden 7) Ni illen DA, + Soirt Foirty	371
The second secon	1) NTUC Addition Ferviren-	marks operatorisment business over the second secon
Checked by (Engi-in-Chargo):	"No: Country Carl Tet Allewa	1/2 \$ 55
to and a supportant the same and the same of the support to the support to the same of the support to the same of the same of the support to the same of the same of the support to the same of the same of the support to the same of the	*Ni Repeti Courdination ya *Mi fen Rajah lespesika	519
Colon succession menos (1)	There are a street to a section to a section of the	The state of the second
the state of the s	THE DY / College Carears Court	instian (1)
		10 10 10 10 10 10 10 10



SINGAPORE ACCIDENT STATEMENT

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 witholding 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.

7. By the loagement of this report to the insurers, you hereby consent to the archiving	g of this report at the control and to copied at the report and general and the copied at the copied
ACCIDEN	T STATEMENT
Date of Submission Reported by Date of Accident Exact Location of Accident Additional Location Information Country/State of Loss	22/03/2023 13:15 (SGT) Driver 21/03/2023 16:45 (SGT) Bukit Timah, Singapore - Singapore
DETAILS O	F OWN VEHICLE
Vehicle Registration Number	SNG2985S
INSURED/POLICYHOLDER	
Is company? Name Of Registered Owner Company Reg No Email Address Mobile Phone No Alternative Phone No	Yes UNITED MOTORING PTE. LTD. 2XXXXX759H richardng5558@gmail.com (Phone) +65-64403100
VEHICLE PARTICULARS	
Manufacturer Model Variant Exact purpose for which vehicle was being used at time of accident Are you claiming under your own insurance policy for repair to your vehicle? Vehicle Category Transmission CC	Toyota Noah - Employment No - Claiming third party Private hire Auto 1797
INSURANCE COMPANY	
Name of Insurance Company Policy Number / Cover Note Number	India International Insurance Pte Ltd D22MFL0006541
DRIVER	
Name of Driver	MELVIN POON WHYE KHEONG

SXXXX631H

03/01/1981

Outdoor

NRIC No Date Of Birth

Occupation

18/02/2021 Date Of Driving Pass 2 YEARS AND 1 MONTH Driving experience Gender (Phone) +65-82889184 Mobile Number Alt. Phone Number melvin_w_k@yahoo.com.sg Email Address BLK 336D ANCHORVALE CRESCENT #06-64 Address Address complement 544336 Postcode No Is the driver the policyholder? If No, Relationship of the Driver with the Insured Hirer 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 Side Swipe Type of Accident Clear Weather Conditions Dry Road Surface OTHER INFORMATION Was any foreign vehicle involved in the accident? No Number of vehicles involved in the accident 2 Was anybody injured in the Accident? Yes No Was any injured conveyed to hospital by ambulance? Was any other vehicle or property damaged? Yes Number of Passengers (Including Driver) 3 Has the driver been approached by unknown person(s) No soliciting/offering accident claims assistance? Translator's name Translator's ID Translator's phone number Translator's email Original language used in the statement PASSENGER 1 UNKNOWN Name Male Gender PASSENGER 2 UNKNOWN Name Female Gender DETAILS OF POLICE ACTION Was the accident reported to the police? Changi Neighbourhood Police Centre Police Station Name (Phone) +65-18005872999 Police Station Phone No (Fax) +65-65872900 Alt. Police Station Phone No 9 Simei Street 2 Singapore 529914 Police Station Address No Was notice of intended Prosecution given? If yes, against whom? CIRCUMSTANCES OF ACCIDENT PLEASE REFER TO POLICE REPORT T/20230322/2027 ATTACHMENT(S) Are accident photos available for attachment? Yes No Was there any video captured by Car Camera?

Accident report SN09233M0003

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SMN5578P
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
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	MELVIN POON WHYE KHEONG
Gender	Male
Phone No	(Phone) +65-82889184
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	SLIGHT INJURY
Injured person in which vehicle?	SNG2985S
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Actual Driver.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Traffic Police Department for investigation.
- 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.
- 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.

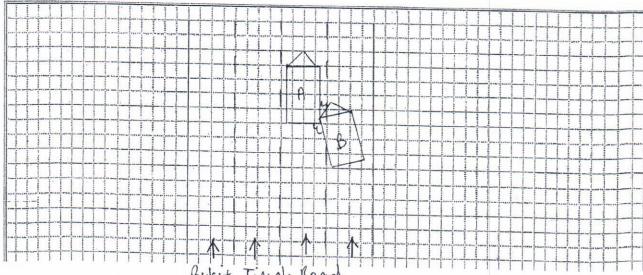
UNITED MOTORING PTE LTD 201634759H

Policyholder's Signature / Date & Time

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

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

Sketch Plan



Bukit Timah Road

A: ING 2985 S

B: SMN 5578P

Peter t	a police repor	+ T/2013 (1322/2027	
	/			
			7	
	/			
aration				
aration lectare the foregoing particulars are tri	ue in every respect.			
ED MOTORING PTE LTD	Aller			
4759H	MINITA			103/20
older's Signature / Date & Time Driv	/ // M./M.		2)	102/24



1 of 3

Report No. T/20230322/2027

Police Station Of Origin:

Changi N.P.C

9 Simei Street 2 SINGAPORE 529914

Tel No: 1800-5872999

REPORT OF A TRAFFIC ACCIDENT		
Date/Time Report Made:	Vide Report No.:	Station Diary No.

22/03/20	23 10:48			13
Informar	nt's Particu	ilars		
Name of Informant: MELVIN POON WHYE KHEONG			Address: APT BLK 336D ANCHORVAL SINGAPORE 544336	E CRESCENT #06-64
ID Type / ID No.: NRIC NO / S8100631H		31H	Contact No.: Home/Office:	Mobile: 82889184
Nationali SINGAP	ty: ORE CITIZ	EN	Email:	
Sex: Age: Date of Birth: Male 42 03/01/1981		and the control of the second of the second	Type of Informant: Driver	
Race: Chinese			Language:	
Occupation: Private-hire car driver		/er	Driving Licence Information: Class: 3	Date of Expiry:

eneral Inform	nation of the Accide	nt ,	T	T
Type of Accident:	Non-Injury Others	Drink Drive: No	Date/Time of Accident: 21/03/2023 16:45	Type of Location: Straight Road
Location: BUKIT TIMAH	ROAD			
Weather: Sunny		Road Surface: Dry		
Traffic Flow: One Way		Traffic Control: Not Controlled		Traffic Volume: Light
Type of Collis	sion: ring Vehicles - Head T	o Side		Anyone conveyed by ambulance: No

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenge
SMN5578P	Car	18. 20. 180 m. 1. 2. 20. 277 20. 200 m. 1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.	Hyundai Elentra		Slightly Damaged	0
SNG2985S	Car		Toyota Noah		Seriously	

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





2 of 3

Report No. T/20230322/2027

Police Station Of Origin: Changi N.P.C 9 Simei Street 2 SINGAPORE 529914 Tel No: 1800-5872999

CONTINUATION OF REPORT

Name	MELVIN POON WH	YE KHEON	G	ID No.		S8100631H
Related Vehicle	NIL			Conta	ct No.	82889184
Hospital/Clinic	NIL		Class Drivin Licent Expiry	g	Class: 3 Date of Expiry: NIL	
Date Treatment	NIL Date Di		Date Disc		NIL	
No. of Days gran	ted Medical Leave	NIL	Degree of	fInjury	NIL	

Brief Details.

On 21/03/23 at about 1645hrs, you were at Bukit Timah road driving towards 6th avenue outside the Esso fuel station, you were driving at lane two, when suddenly a car from lane 1 (SMN5578P) signaled left but did not check his blind spot resulting in coming into my lane and hitting my right-side rear bumper resulting in serious damage. After the accident we moved our car to the roadside and exchange particulars, and at that point he claims that he did not sustain any injuries. No one was conveyed by ambulance and no government property is damaged. I wish to state that after the accident I went to see the doctor and was given 5days Medical leave.

I wish to state that this report is my recording purpose as well as for my insurance claim.





Police Station Of Origin: Changi N.P.C 9 Simei Street 2 SINGAPORE 529914 Tel No: 1800-5872999

NP168

3 of 3 Report No. T/20230322/2027

CONTINUATION OF REPORT

Signature of Officer Recording The Report: G / SGT 2 CHEN LIQI	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 22/03/2023 10:48
Officer In Charge Of Case: TP / GIA / SR STAFF SGT FAHKRUL RAZI BIN SUHAIME Contact No.: 65470000	Classification Of Case:

UNITED MOTORING PTE LTD

Company Reg. No.: 201634759H

WCEGA PLAZA

1 BUKIT BATOK CRES #03-52/53

SINGAPORE 658064

Tel: 6440 3100 Fax: 6440 2100 Email: sjmotor@singnet.com.sg

RENTAL AGREEMENT SNG2985S

This RENTAL AGREEMENT (hereinafter referred as "The Agreement" is made on the (Date) 28/07/2022

Between:

UNITED MOTORING PTE LTD

Company Reg. No.: 201634759H

WCEGA PLAZA

1 BUKIT BATOK CRES #03-52/53

SINGAPORE 658064

Tel: 6440 3100 Fax: 6440 2100 Email: sjmotor@singnet.com.sg

Hereinaster referred to as "The Owner"

And:

Name: MELVIN POON WHYE KHEONG

NRIC: \$8100631H

Residential address at: APT BLK 336D ANCHORVALE CRESCENT #06-

64 SINGAPORE 544336

Tel: HP: 82889184

Email: melvin_w_k@yahoo.com.sg

Hereinafter also known as "The Hirer"

Owner Hire

Hereby agrees that The Owner will lease to The Hirer the vehicle with the below details, hereinafter referred to as "The Vehicle" with the Terms & Conditions set out in The Agreement contained herein:

I. DESCRIPTION OF VEHICLE

a. Make & Model: TOYOTA / NOAH HYBRID 1.8X

b. Registration No: SNG2985S

c. Chassis Number : ZWR800506980 d. Engine Number : 2ZR2M87330

2. LEASE PERIOD

a. Period: 12 MTHS+ 5 day MC

b. Effective from: 28/07/2022 to 01/08/2023

3. VEHICLE USAGE FEE

a. The Fee is hereby agreed between both parties at SS 840.00 Weekly. The Owner will invoice to The Hirer for the fee on a weekly basis, from Monday to Sunday (hereinafter referred to as "Billing Cycle") and the fee shall include: -

- i. Unlimited mileage;
- ii. Road Tax:
- iii. Motor Insurance Coverage (Excess Applicable);

b. Fee should be paid by The Hirer to The Owner every following Friday, following the Billing Cycle. Any earnings should be paid by The Owner to The Hirer every following Friday/Saturday, following the Billing Cycle.

c. Without prejudice to The Owner's other rights, The Hirer will be liable to pay an administrative fee of \$\$50.00 and a late payment interest computable at a rate of 5% per month, if the Fee and/or other payment(s) remain(s) unpaid for more than seven (7) calendar days from due date on the invoice(s). Thereafter, The Owner at its sole discretion will reserve all rights to repossess The Vehicle by way of lodging a lost vehicle report with the police and/or activation of a vehicle re-possession team to retrieve the vehicle. Consequentially, the Hirer will be deemed to have breached The Agreement rendering it null & void, including the forfeiture of security deposit that has been withheld by The Owner, and will also be liable to reimburse to The Owner the cost of re-possessing The Vehicle, all outstanding amount in arrears and all other obligations to The Owner under The Agreement.

Owner Hirer

Date of Accident	: 21/03 2023 . Accident Time: 1645 . (24-HR-FORMAT)
Accident Place	: BUKIT TIMAH ROAD . (24-HR-FORMAT)
Vehicle Reg. No (Car plate No.)	: SNG 2985 S . Vehicle Make/Model: Toyota Noah .
Insurance Company	India Insurance. Policy No. DZZMFL0006541.
Name of Registered Owner	: Company/Individual United Motoring Pte 1+d.
ID of Registered Owner	: Co Reg No: 201634759H Owner's NRIC No:
OWNER EMAIL ADDRESS:	Owner's NRIC No:
licharding 5558 @ gmail. co	Co Contact No: 644031W Owner's Contact No:
DRIVER'S Name	: Melvin Poon whye Kheong DRIVER'S NRIC No: 18100631H.
DRIVER'S Date of Birth	: 03 01 1981 · DRIVER'S License Pass Date 18 02 2021 ·
Relationship bet. Owner & Driver	: Spouse Parents Children Sibling Employee Obers: WYLY
DRIVER'S Address	:3360, Anchorvale Crescent, #06-64, 5(544336)
DRIVER'S Contact No./ Alt No.	:1) fell 9184 · 2)
DRIVER'S Occupation	: INDOOR \OUTGOOR (eg. working inside or outside of an ofc)
Email Address	: Melvin-w_k @ yahoo. com. cg.
Weather & Road Surface	: CLEAR & DRY \ RAINING & WET \AFTER RAIN & WET
Reporting Type	: Reporting Only \ Claim Other Party \ Claim Own Insurance
Number of Passengers (including f)	rivery 2 Name 2 C 4 1 Page 1
Was the accident reported to the pol	river); 3. Name & Gender; XI Female ice? YES \ X/ Male.
Was there any video Captured by ca	r camera: YES\100
Any injuries, if yes(name of the in	s being used at the time of accident: Private use \ Worldurpose
- Juli	Tarty Driver's Particulars (if any)
Vehicle Reg No: SMN 5576 P.	Vehicle Reg No:
Vehicle Make\Model:	Vehicle Make Model:
Name DRIVER:	Name DRIVER:
IC No. DRIVER:	IC No. DRIVER:
DRIVER'S Contact & add:	DRIVER'S Contact & add:
REPORT FORM EXPLAINED IN : FNOT ISL	/ CHILDSE / MALAY / TAMIL OTHERS:
WHO REPORTED THE ACCIDENT : OWNE	DISTORACE / MALAY / IAMIL OTHERS:
THE ACCIDENT OWNE	K / DKMPK / BOTH



INDIA INTERNATIONAL INSURANCE PTE LTD

Co. Reg. No. 198703792k | GST. Reg. No. M2-0078806-X 64 | Cecil Street | #04 | #05 | #06-02 | IOB Building | Singapore 049711

Office (65) 63476100 Fax (65) 62244174

Email insure@iii.com.sg Website www.iii.com.sg

COVER: Comprehensive

CERTIFICATE OF INSURANCE

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

All Accidents must be reported within 24 hours of the incident regardless of whether it will lead to a claim.

CERTIFICATE NO.: D22MFL0006541

SNG2985S

Index Mark and Registration Number of Vehicle

Chassis No.

ZWR800506980

2. Name of Policyholder

UNITED MOTORING PTE, LTD.

3 Effective date of Insurance

25 Jul 2022

Expiry date of Insurance

04 Jul 2023

5. Persons or Classes of Persons entitled to drive*

Any person who is driving on the Policyholder's order or with his/their permission.

The Hirer.

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

Use for the carriage of passengers or goods in connection with the Policyholder's business or the hirer's business. Use for social, domestic, pleasure purposes and business purposes of the Policyholder or of any person to whom the vehicle is hired

The Policy does not cover

- (1) Use for hire or reward (other than when the vehicle is hired for the carriage of passengers under Z10/Z11 for hire and reward).
- (2) Use for racing, pace-making, reliability trial, or speed-testing.
- (3) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
- (4) Use for any purpose in connection with the Motor Trade.

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

Hire Purchase Company	:	Dickson	Capital Pte Ltd
Windscreen Excess	:	SGD	100.00
Excess Section II OUTSIDE SINGAPORE	:	SGD	3,000.00
Excess Section II WITHIN SINGAPORE	:	SGD	1,500.00
Excess Section I OUTSIDE SINGAPORE	;	SGD	3,000.00
Excess Section I WITHIN SINGAPORE	:	SGD	1,500.00

SUNROOF EXCESS: \$200.00

FOR DRIVERS BELOW 22 YEARS OLD OR ABOVE 75 YEARS OLD &/OR WITH LESS THAN 2 YEARS SINGAPORE DRIVING LICENCE, AN ADDITIONAL EXCESS OF \$1,500.00 ON SECTION I & II (SEPARATELY) WILL BE APPLICABLE

PRIVATE HIRE SERVICE (USE FOR HIRE & REWARD) - GEOGRAPHICAL AREA: WITHIN THE REPUBLIC OF SINGAPORE ONLY

FOR SOCIAL, DOMESTIC & LEISURE PURPOSES ONLY - GEOGRAPHICAL AREA: WITHIN THE REPUBLIC OF SINGAPORE AND WEST

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).

Agent/Broker

: A000089/CFHQ PTE. LTD.

Date of Issue

: 27/07/2022 16:36:14

MZ406 - Hire Car (G/R)

For India International Insurance Pte Ltd

Authorised Signatory