

(UEN No. 201939937D)

(GST Registration No. 201939937D)

151 Chin Swee Road

#10-03/05 Manhattan House

Singapore 169876

Tel: +65 6955 8899 Fax: +65 6900 9899

WhatsApp: +65-9171-4767

Email: caroline@aplp.com.sg

We do not accept service of Court documents by fax.

Our ref: AP/2022/004741

Secretary in charge: Caroline

Your ref: SKJ80K

Secretary's email: caroline@aplp.com.sg

Date: 21 June 2022

LOW ZHI YU JANUS

By POST 20 Phoenix Garden (Without attachments)

Singapore 668287

Liberty Insurance Pte Ltd By EMAIL

Insurer of SKJ80K 51 Club Street

#03-00

Singapore 069428

(With attachments)

Dear Sirs,

WITHOUT PREJUDICE

CLAIM ARISING FROM A ROAD TRAFFIC ACCIDENT ON 28 MARCH 2022 AT ABOUT 0925 HRS INVOLVING MOTOR VEHICLES NO(S). SLT7369T AND SKJ80K AND SKS1159P AND SLX5749Y ALONG PIE TOWARDS CHANGI BEFORE BALESTIER ROAD AND TOA PAYOH EXIT

We act for LIN XIAORONG, owner of SLT7369T.

We are instructed by our client to claim damages against you/your insured in connection to the abovementioned road traffic accident between our client and your/your insured's vehicle SKJ80K.

We are instructed that the above-mentioned road traffic accident was caused by your/your insured's negligence / the negligence of your authorised driver in the driving, management and/or control of your/your insured's vehicle.

As a result of the abovementioned road traffic accident, our clients' vehicle was damaged and our clients has been put to loss and expense, particular of which are as follows:

COSTS OF REPAIR \$ 9,200.00

LOSS OF USE/RENTAL \$ 1,860.00

\$ 240.00 Pre-repair (02 days including intervening weekend @ \$120.00 per day)

Loss of use/rental during repair works \$1.620.00 (09 days including intervening weekend @ \$180.00 per day)

Our Legal Costs with GST (At this stage) 1,605.00

Disbursements (To-date) 904.99

Survey Report Fees \$650.00 2. GIA / LTA searches fee \$ 94.49 Other Incidentals with GST \$ 160.50

Total \$ 13,569.99



Our ref: AP/2022/004741 21 June 2022

We enclose herewith the following supporting documents for your attention:

- Our client's Singapore Accident Statement;
- Copy of repair bill from our client's workshop; b.
- Copy of our client's rental bill; C.
- d. Copy of our client's surveyor report;
- Copy of the survey report tax invoice;
- f. Copies of receipts for GIA / LTA searches;

In compliance with the pre-action protocol under the State Courts' Practice Direction 37, we had notified your insurer of the above-mentioned road traffic accident and to the best of our knowledge, your insurer had arranged for the pre-repair inspection of our client's vehicle.

Please note that 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

Please note that you or your insurer should send to us an acknowledgement of receipt to us within fourteen (14) days of your 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

Please also note that if you a counterclaim against our client arising out of the above-mentioned accident, you are required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within eight (8) weeks of your receipt of this letter

Should you fail to acknowledge receipt of this letter within fourteen (14) days, our client may commence Court proceedings against you without further notice to you or your insurer. For the avoidance of any doubt, this letter serves as notice under Section 9(3) of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189) of our client's intention to commence proceedings against you and/or your authorised driver.

Yours faithfully,

A P LAW PRACTICE LLC

enc



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 Authorised 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 5. Information provided must be as it during an accurate as possible. Any which inserpresentation of withouting 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 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 Date of Accident Exact Location of Accident Additional Location Information	29/03/2022 10:53 (SGT) 28/03/2022 09:25 (SGT) Singapore PIE TOWARDS CHANGI BEFORE BALESTIER ROAD AND TOA
Country/State of Loss	PAYOH EXIT
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number		SLT7369T
-----------------------------	--	----------

INSURED/POLICYHOLDER

Is company? Name Of Registered Owner	No LIN XIAORONG
NRIC No	S7174936C
Email Address	superkennycheng@yahoo.com
Mobile Phone No	(Phone) +65-96646008
Alternative Phone No	+65-96646008

VEHICLE PARTICULARS

Manufacturer

Manufacturer	Toyota
Model	C-HR HYBRID 1.8G CVT
Variant	-
Exact purpose for which vehicle was being used at time of accident	-
Are you claiming under your own insurance policy for repair to	N 01 : : : : : :
your vehicle?	No - Claiming third party
Vehicle Category	Private car
Transmission	Auto
CC	1797

INSURANCE COMPANY

Name of Insurance Company	MSIG Insurance (Singapore) Pte. Ltd.
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	A 300309153 QMY
Cover Note Number	09/05/2021 TO 08/05/2022

DRIVER

Name of Driver **CHENG GONG**



NRIC No S7584269D Date Of Birth 09/08/1975 Occupation Indoor Date Of Driving Pass 20/02/1999 Driving experience 23 YEARS AND 1 MONTH Gender Mobile Number (Phone) +65-91837855 Alt. Phone Number Email Address superkennycheng@yahoo.com Address APT BLK 623 BUKIT BATOK CENTRAL #03-672 (S) 650623 Address complement Postcode Is the driver the policyholder? No If No, Relationship of the Driver with the Insured Spouse 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 Was anybody injured in the Accident? Yes Was any injured conveyed to hospital by ambulance? Nο Was any other vehicle or property damaged? Yes Number of Passengers (Including Driver) Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance? No PASSENGER 1 Name LIN XIAORONG Gender Female 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 REFER WITH ATTACHED. ATTACHMENT(S) Are accident photos available for attachment? Yes Was there any video captured by Car Camera? No Was there any audio recorded? No **DETAILS OF OTHER VEHICLE PROPERTY 1**

SKJ80K

Vehicle Registration Number

Vehicle Variant - Vehicle Colour -	Vehicle Manufacturer	BMW
Vehicle Colour - Vehicle Category Private ca Name of Driver - Contact Number - Address - Address complement - Postcode - Insurance Company Name - Nature Of Damage - Details of property damaged in accident -	Vehicle Model	-
Vehicle Category Private ca Name of Driver - Contact Number - Address - Address complement - Postcode - Insurance Company Name - Nature Of Damage - Details of property damaged in accident -	Vehicle Variant	_
Name of Driver - Contact Number - Contac	Vehicle Colour	_
Contact Number - Address	Vehicle Category	Private car
Address - Address complement - Postcode - Insurance Company Name - Nature Of Damage - Details of property damaged in accident	Name of Driver	_
Address complement - Postcode - Insurance Company Name - Nature Of Damage - Details of property damaged in accident -	Contact Number	_
Postcode - Insurance Company Name - Nature Of Damage - Details of property damaged in accident	Address	_
Insurance Company Name - Nature Of Damage - Details of property damaged in accident -	Address complement	_
Nature Of Damage - Details of property damaged in accident	Postcode	-
Details of property damaged in accident	Insurance Company Name	_
, , , ,	Nature Of Damage	_
No. Of Passenger (Including Driver)	Details of property damaged in accident	_
	No. Of Passenger (Including Driver)	-

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number Vehicle Manufacturer Vehicle Model Vehicle Variant Vehicle Colour Vehicle Category	SKS1159P Volkswagen - - - 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)	-

DETAILS OF OTHER VEHICLE PROPERTY 3

Vehicle Registration Number	SLX5749Y
Vehicle Manufacturer	BMW
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	CHENG GONG
Gender	Male
Phone No	(Phone) +65-91837855
Address	APT BLK 623 BUKIT BATOK CENTRAL #03-672 (S) 650623
Address Complement	<u>-</u>
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	BOK FAMILY CLINIC PTE LTD - 3 DAYS MC
Injured person in which vehicle?	SLT7369T
Were seat belts worn?	•

Was this injured conveyed to hospital by ambulance?

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Formmust be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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. The report will be forwarded by the insurers of the GM Records Management Centre established by the General Insurance Association of Singapore (GM) 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)

Lunderstand, acknowledge, agree and consent that:

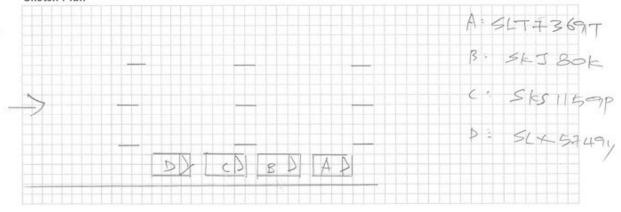
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "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' law yers/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' law yers/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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

fort 28/03/2022 4:25 pm.

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

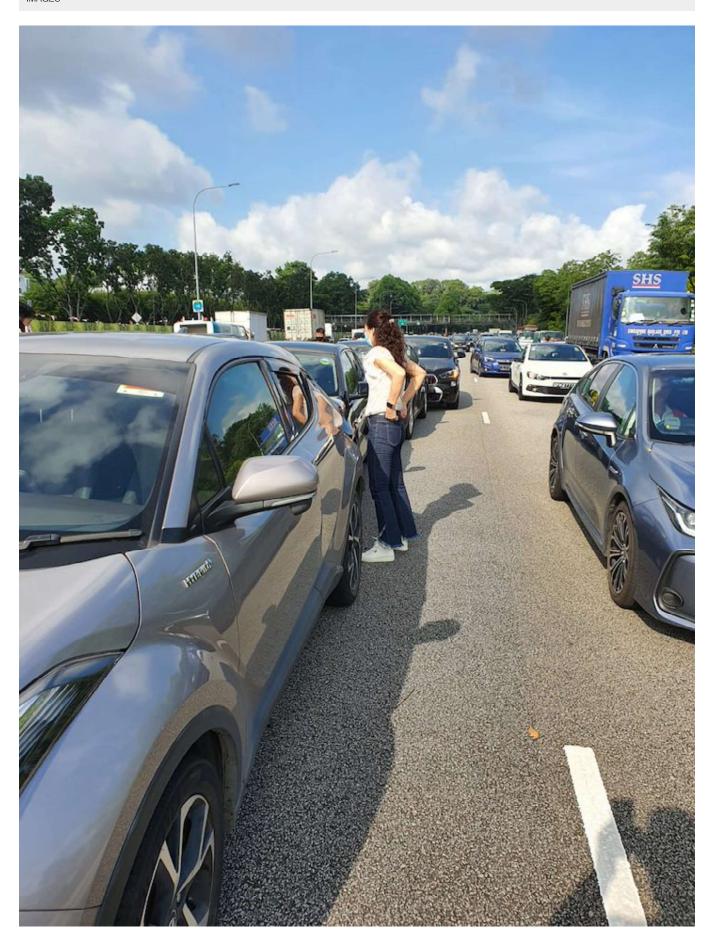
Witnessed by Reporting Centre Personnel

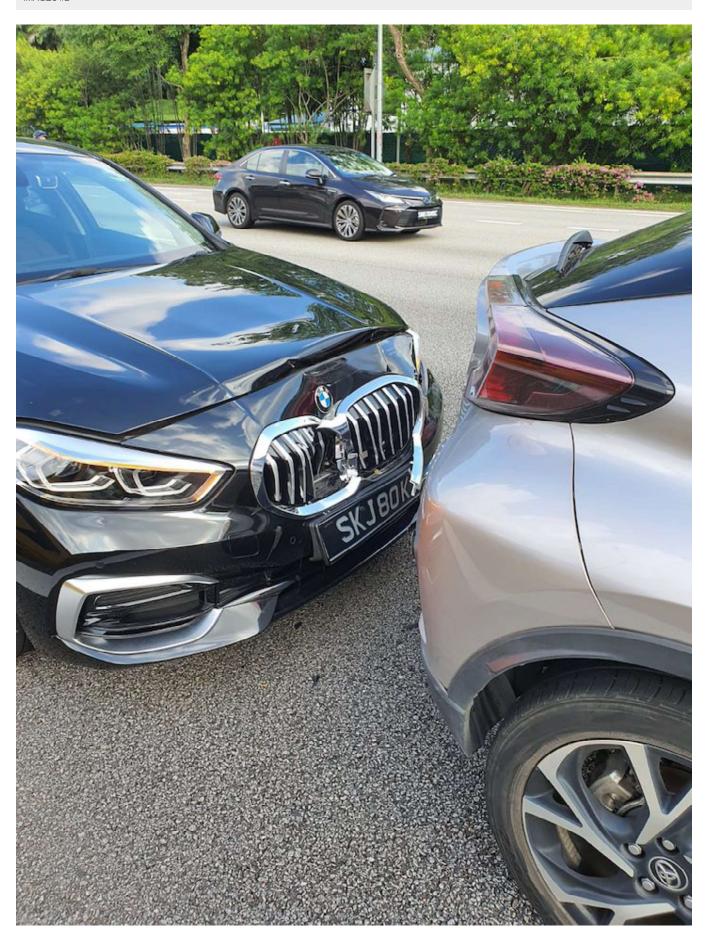
Sketch Plan

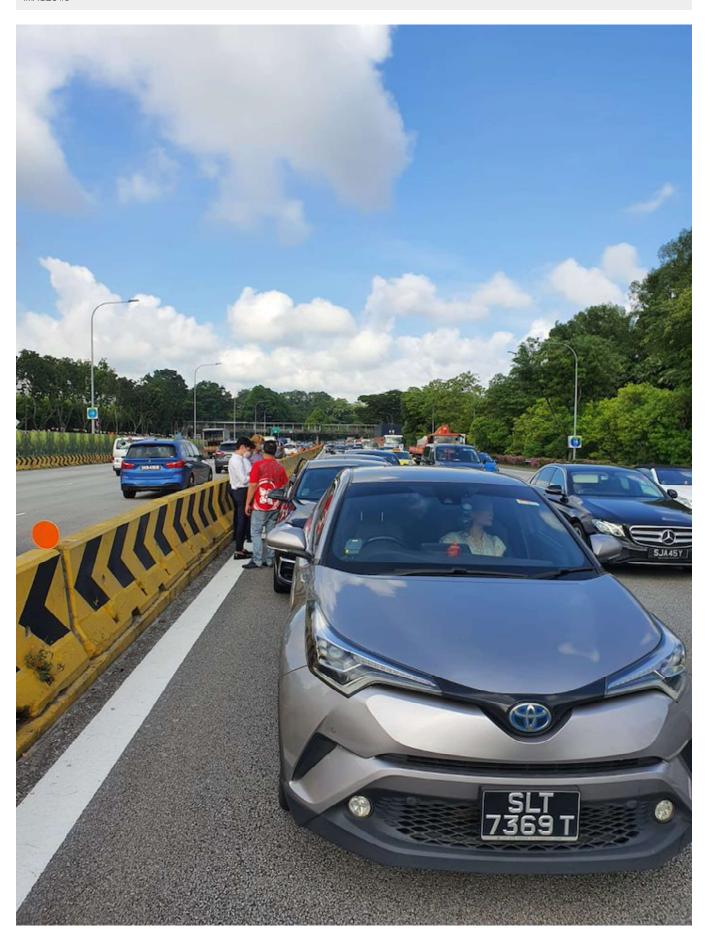


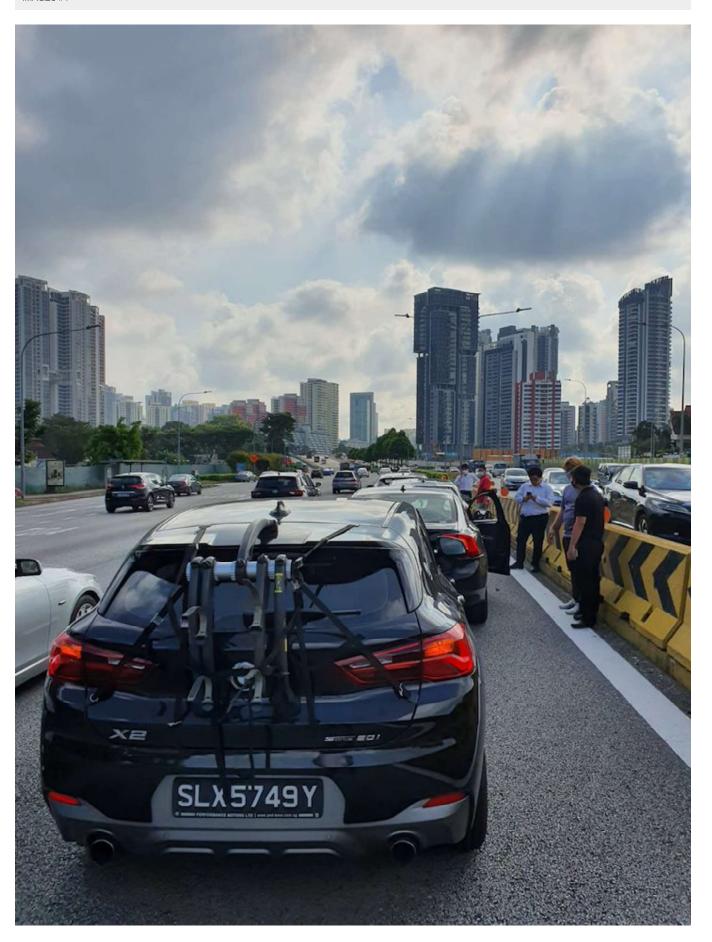
Describe Circumstances of the Accident

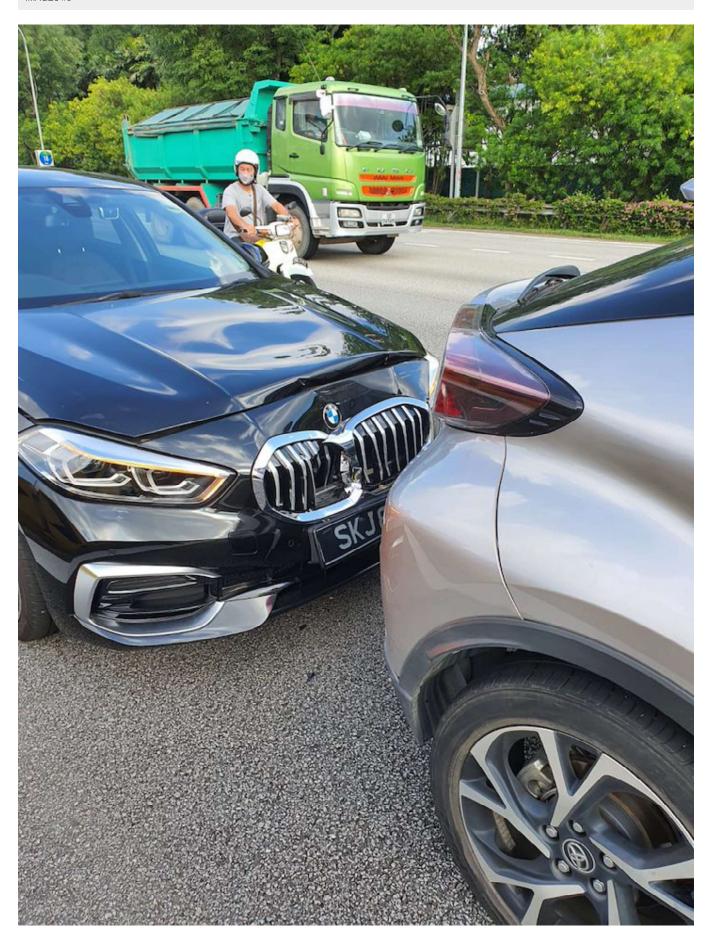
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ote: Please note that your insi lease check your policy for mo	urer may have 14 days time frame for yo	u to submit an own dan	nage claim under your own polit
lease check your policy for the	re mormation.		
eclaration			
Me declare the foregoing particu	ulars are true in every respect.		
vve deciale the rolegoing partici	nais are true arevery respect.		
			(A) (S)
) · A	103 6	Som no
	DDV 1. 28/	03/2022 105 Dim	- M o
olicyholder's Signature / Date &	Driver's Signature (If driver is not the	policyholder) / Date	Witnessed by Reporting Centre

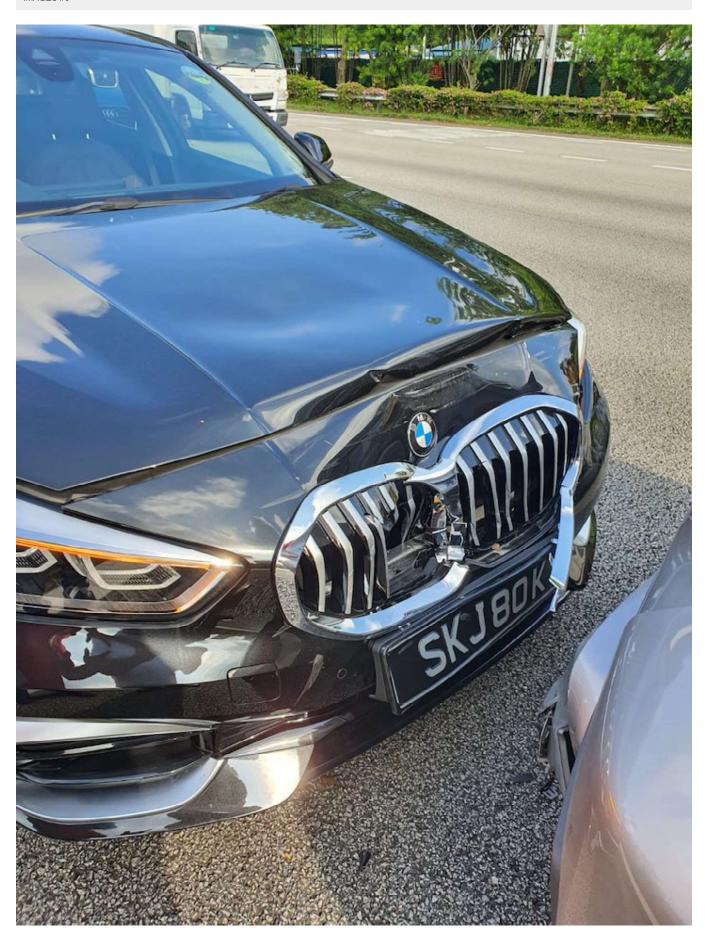


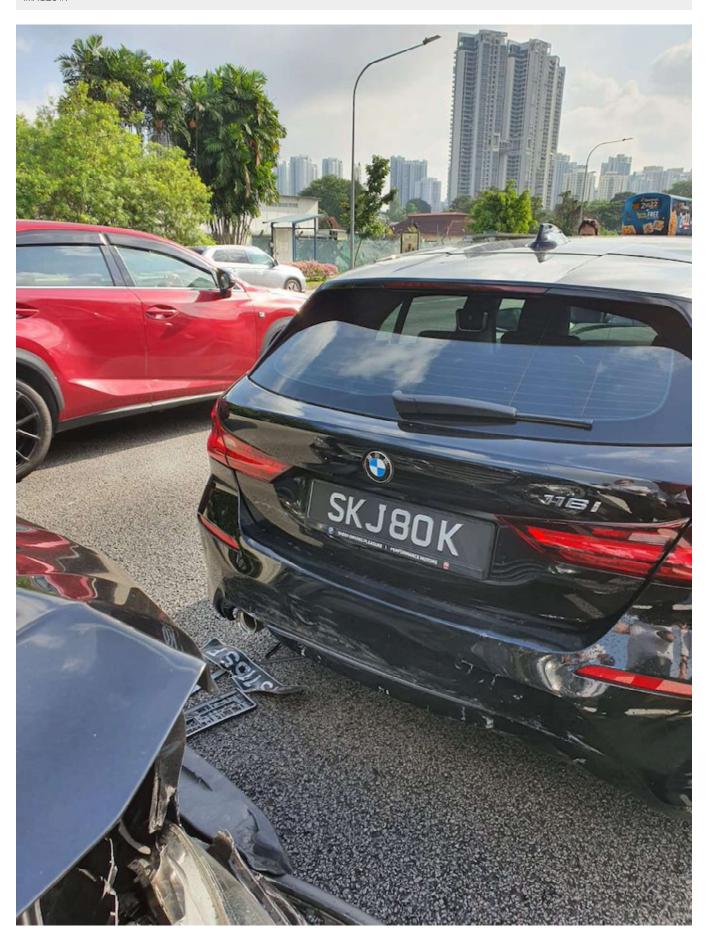


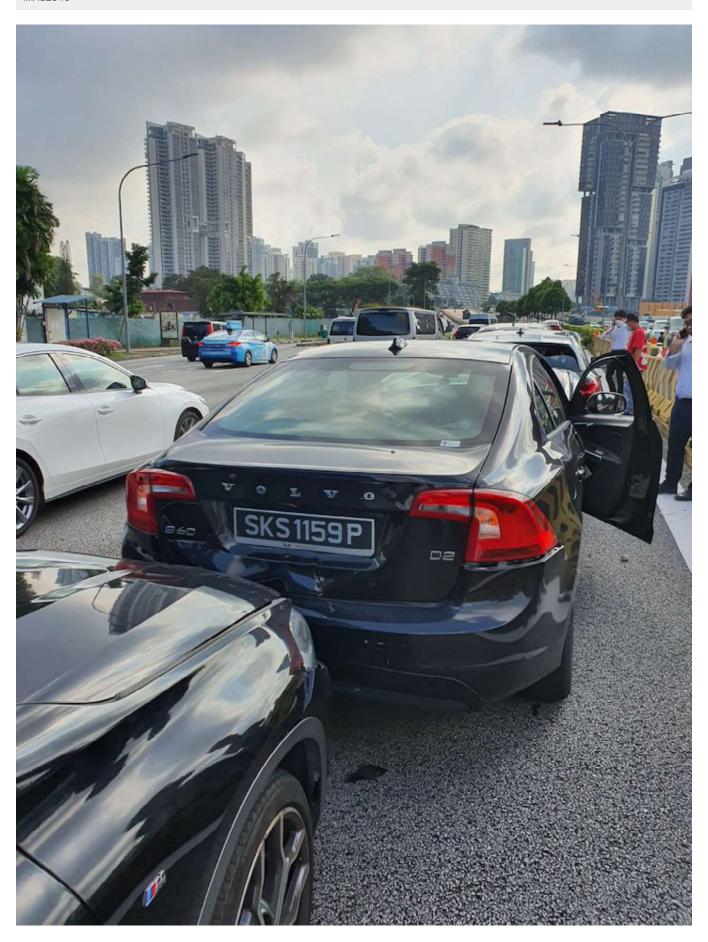


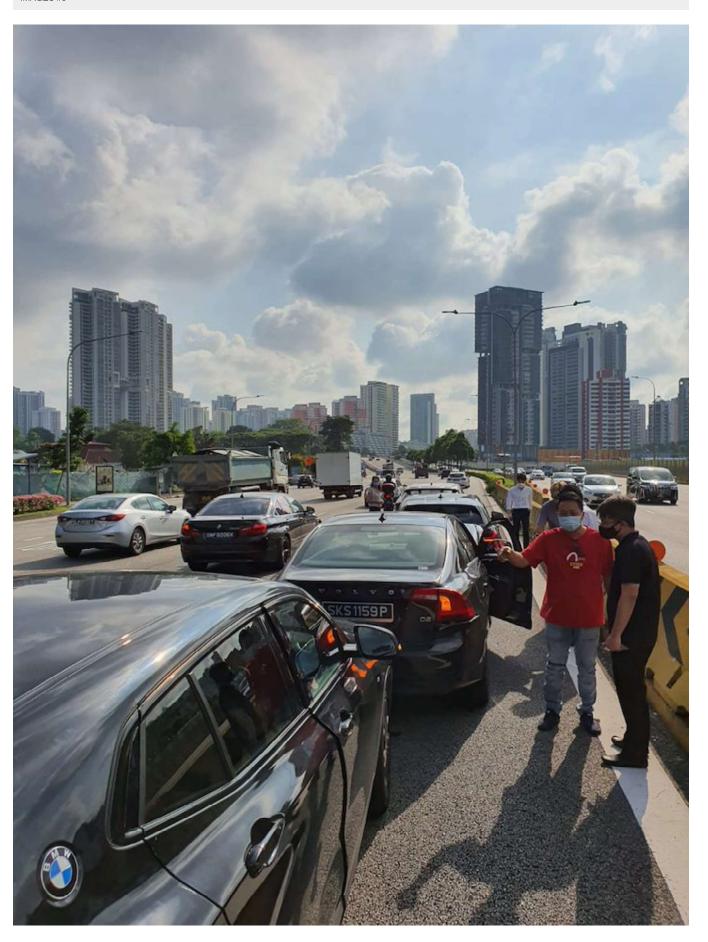
























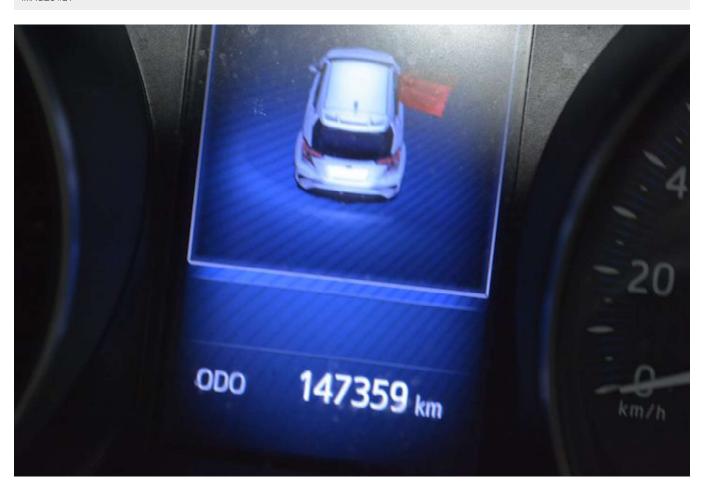
















Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865

Tel No: 65470000

1 of 3 Report No. T/20220328/7046

REPORT OF A TRAFFIC ACCIDENT

	ne Report N 122 15:55	Made:	Vide Report No.:	Station Diary No.:
Informa	nt's Partic	ulars		
Name of CHENG	Informant: GONG	å	Address: 623 BUKIT BATOK CENTRA	L #03-672 SINGAPORE 650623
	/ ID No.: D / S75842	69D	Contact No.: Home/Office:	Mobile: 91837855
National SINGAP	ity: ORE CITIZ	ΈN	Email: SUPERKENNYCHENG@YA	ноо.сом
Sex: Male	Age: 46	Date of Birth: 09/08/1975	Type of Informant: Driver	
Race: Chinese		,	Language: English	Institution / School Name:
Occupat Teacher			Driving Licence Information: Class: 3	Date of Expiry:

Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 28/03/2022 09:25	Type of Location Straight Road
Location: PAN ISLAND	EXPRESSWAY			
Name and Advantage of the Park		I m I m I	Te	
		Road Surface: Dry		Road Speed Limit:
Weather: Clear Traffic Flow: One Way			1	Road Speed Limit: raffic Volume: Heavy

Vehicle No.	Type	Make	Model	Color	Conditio	No of
SKJ80K	Car	BMW		Black		1
SKS1159P	Car	VOLVO		Black		0
SLT7369T	Car					0
SLX5749Y	Car	BMW		Black		0





2 of 3 Report No. T/20220328/7046

Police Station Of Origin: Traffic Police

10 Ubi Avenue 3 SINGAPORE 408865

Tel No: 65470000

CONTINUATION OF REPORT

Details of Perso	n Involved				
Any Pedestrian I	nvolved: No				
No. of Pedestrians Injured: NIL			Use of Pedestrian Crossing: NA		
Driver					
Name	CHENG GONG			ID No.	S7584269D
Related Vehicle	SLT7369T (Car)			Contact N	o. 91837855
Hospital/Clinic NIL				Class of Driving Licence & Expiry	Class: 3 Date of Expiry: NIL
Date	28/03/2022 Date			NIL	g ⁱ
No. of Days granted Medical Leave 03			Degree of	Slig	ght

Brief Details.

On the above mentioned date & time, I was travelling on PIE towards Changi before Balestier Exit. The traffic in front stopped and I follow suit to stop. Suddenly, vehicle B, SKJ80K could not stopped in time and hit onto my vehicle rear portion. When I alighted, I realised it was a chain collision. A total of 4 cars were involved. After which, I felt pain and nauseous therefore, I went to seek medical attention and was given 3 days MC.





Police Station Of Origin: Traffic Police 10 Ubi Avenue 3 SINGAPORE 408865 Tel No: 65470000 3 of 3 Report No. T/20220328/7046

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch

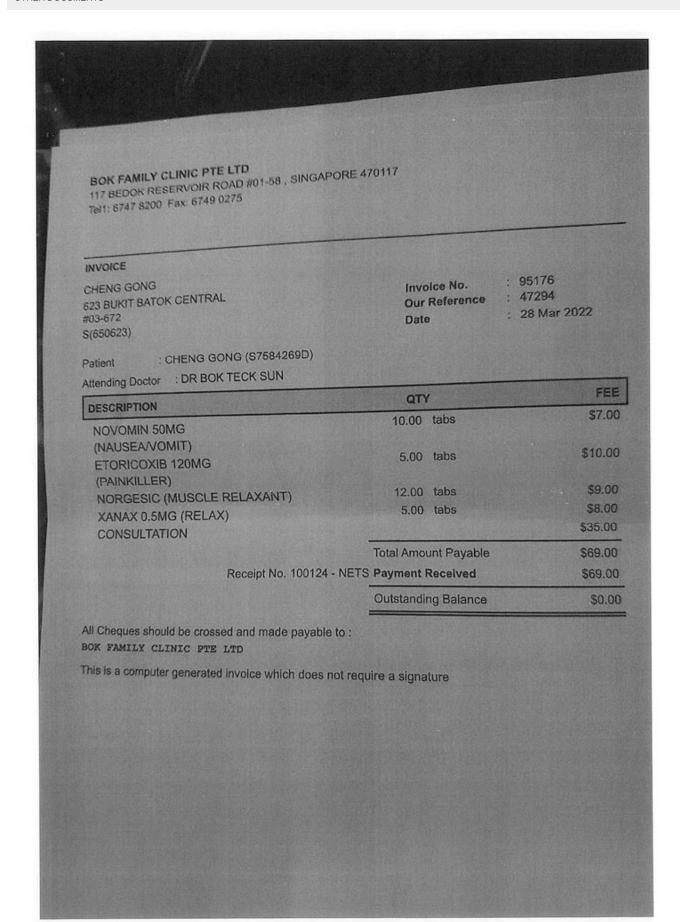
Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by Singpass. No signature is required.			
Signature Of Interpreter:	Date/Time:			
Not applicable	28/03/2022 15:55			
Officer In Charge Of Case: TP / TPIB /	Classification Of Case:			
MUHAMMAD NOOR BIN ABDUL RAHMAN				
Contact No.: 65476201				
NP168				

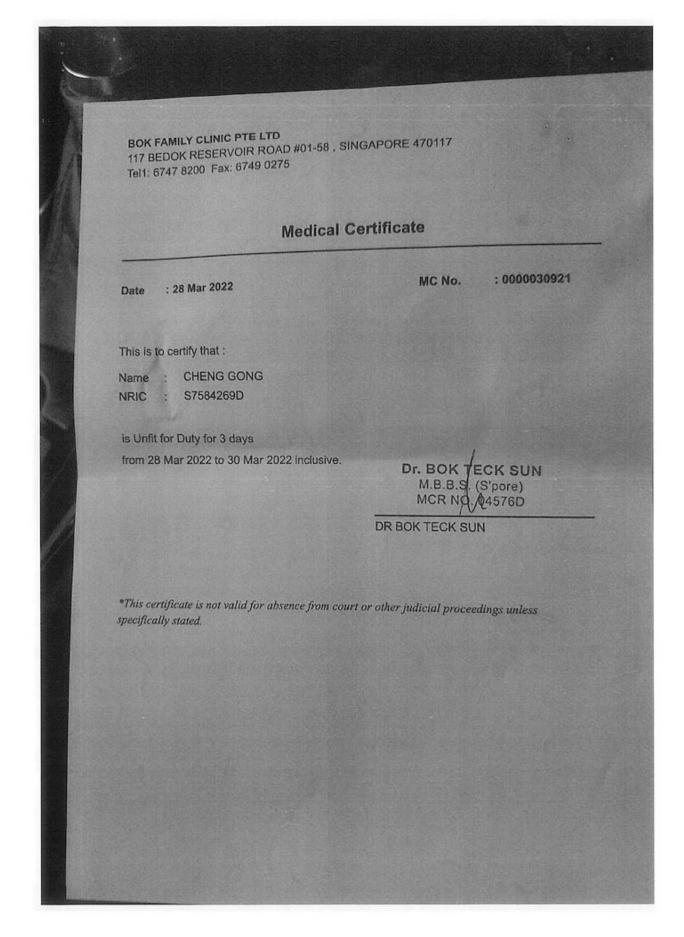


IMPORTANT NOTE: Please submit the completed Addendum form to the <u>same</u> Accident Reporting Centre with whom you submitted the Original Report.

ADDENDUM

	PARTICULARS OF PERSON MAKING THE AMENDMENTS:	2153767
	Original Report No: Ve	
	Name (as shown in NRIC): Cheng tong NE	RIC/FIN/Passport No:
	(*Vehicle Driver/Vehicle Owner) (*) Please delete as approp	priate
	Address: Ap+ LIK 622 RIKI+ 189-	Singapore (65067
	Address: _Ap+ LIK 622 & Ki+ 139- Contact (Tel): Mo	obile No.: 91837855
	Email Address:	
	Date of Accident: 38 2 33 Ti	me of Accident: 0925 as
	Place of Accident: Die towards changi Insurance Company: MC2 h Towards	before balestian res
	Insurance Company: Mah Insurance	(s) pre lite
)	ADDITIONAL INFORMATION /AMENDMENTS:	
	I have made a report on the above-mentioned accident and make the following amendments:	
	Attack Police Report	¿ medical leave
	certificade	
	CC MICCO	
	Lord	
	Palianaldor / Drivor's Signature	Reporting Centre Personnel's Signature
	Policyholder / Driver's Signature Date:	Name: NRIC/FIN No.:
		Date:







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: 30/03/2022 **Your Ref No: 004741**

Dear Sir/Madam,

Date of Accident: 28/03/2022 00:00 (SGT)

Vehicle No: SLT7369T Place of Accident: 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\$)	
SKJ80K	(29.00)	1	(27.10)		
GST Amount					
Total Amount Due (GS	(29.00)				

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.



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: 30/03/2022 **Your Ref No: 004741**

Dear Sir/Madam,

Date of Accident: 28/03/2022 00:00 (SGT)

Vehicle No: SLT7369T

Place of Accident: PIE, Singapore

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

DOCUMENTS	PER DOC (S\$)	QTY	AMOUNT (S\$)	
SKS1159P	PIE, Singapore	(29.00)	1	(27.10)
GST Amount	(1.90)			
Total Amount Due (GS	(29.00)			

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.

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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: 30/03/2022 **Your Ref No: 004741**

Dear Sir/Madam,

Date of Accident: 28/03/2022 00:00 (SGT)

Vehicle No: SLT7369T

Place of Accident: PIE, 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\$)	
SLX5749Y	PIE, Singapore	(29.00)	1	(27.10)	
GST Amount					
Total Amount Due (GS	(29.00)				

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.



$\label{thm:loss} \mbox{Hoon Ang Ping has successfully logged out.}$

Your last login date and time was 29 Mar 2022, 13:37:19.

To return to ONE.MOTORING, please click \boldsymbol{here}

For security reasons, please **CLEAR YOUR CACHE** after each session.

Session Transaction History

S/No.↓≟	Asset Type\$	Asset ID	Asset Owner ID	Transaction Type \$	Transaction Amount(S\$)⊕
1	Vehicle	SKJ80K	-	18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49

SHENG LI LAI AUTO LEASING

Workshop : Kaki Bukit Autohub 2 Kaki Bukit Ave 2 #01-36, S(417921) Tel:68420302 Fax :67460295

UEN: 53368801M

NETT INVOICE

CHENG GONG

BLK 623 BUKIT BATOK CENTRAL

#03-672

SINGAPORE 650623

TEL: 91837855

Client: SLT7369T

SKG5423M

Description

Rental for

O Day

9 Days

@

Amount

Invoice No

Due Date

VHA No

Invoice Date : 07/04/22

: 2022024

: 07/04/22

: 00717

\$180 per day

\$1,620

Period: 30 Mar 2022 to 07 Apr 2022

Total Amount:

\$1,620