

**HD PERFECT AUTOWORK PTE LTD**

Co. &amp; GST Reg. No.: 202136904Z

8 Kaki Bukit Avenue 4

Premier @ Kaki Bukit

#08-09, Singapore 415875

Tel: +65 6341 6789 | Fax: +65 6341 6778

Email: [hdperfectautowork@gmail.com](mailto:hdperfectautowork@gmail.com)Our Ref.: SGT2302CYour Ref.: SNB6224EDate: 22.05.2023

ATTN: Motor Claims Department

INS : **ALLIANZ INSURANCE SINGAPORE PTE LTD**

Dear Sir/Madam,

Accident Involving: SGT2302C & SNB6224EDate of Accident: 05.04.2023 @ 17:45 HOURSLocation: CROSS JUNCTION OF PASIR RIS DRIVE 12 & PASIR RIS DRIVE 1

We refer to the above-mentioned accident.

We are claiming as follows:

Cost of Repair:	<u>\$ 7,900.00</u>
Loss of Rental:	
(\$120.00 X 08Days):	<u>\$ 960.00</u>
LTA Search	<u>\$ 26.75</u>
Towing	<u>\$ 70.00</u>
<b>Grand Total:</b>	<b><u>\$ 8,956.75</u></b>

The above-mentioned settlement is in respect for our client of damage pertaining to his/her motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his/her personal injuries.

For any further queries, please kindly contact Joanne @ 97231055, or email to [hdperfectautowork@gmail.com](mailto:hdperfectautowork@gmail.com)

Thank You,

Joanne

## Authorisation To Act

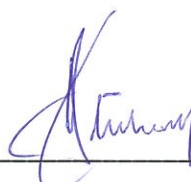
I, Adrain Chang Khai Mun ("the third party claimant") of  
31 Pasir Ris St. 72 #03-23 S. 518769.  
(address), owner of SGT 2302C (vehicle no.)  
hereby authorise HD Perfect Autowork Pte Ltd ("the workshop")  
to act for me with respect to my claim for repair costs and / or rental and / or  
loss of use ("claim") for my vehicle no. SGT 2302C that was  
damaged pursuant to the accident which occurred on 5/4/23 (date)  
at/along Cross Junction of Pasir Ris Drive 12 & Pasir Ris Drive 1.  
(location) involving vehicle no/s SNB 6224E ("the accident").

I further hereby authorise the workshop to settle my above mentioned claim in a manner that  
they deem it fit and the workshop is further authorised to receive payment further to settlement  
of my claim with payment cheque/s being made in favour of the workshop.

I further authorise the workshop to execute and/or sign any documents/discharge  
vouchers/agreements regarding my/our claim/case for my/our convenience.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without  
prejudice and without admission of liability basis in so far as any other claim (s) whatsoever by  
me and/or the driver/owner/insurers of the other vehicle/s arising from the aforesaid accident  
concerned.

Dated this 05 day of 04 (month) 20 23 (year)

  
\_\_\_\_\_  
Signed by "the third party claimant"



  
\_\_\_\_\_  
Signed by "the workshop"

  
HD PERFECT  
AUTOWORK PTE LTD  
REG. NO. 202136904Z





HD Perfect Autowork Pte. Ltd.  
Co. Reg No: 202136904Z  
8 Kaki Bukit Avenue 4  
#08-09 Premier @ Kaki Bukit  
Singapore 415875  
Tel: 6341 6789 Fax: 6341 6778  
Email: hdperfectautowork@gmail.com

## Letter of Authorisation & Indemnity

Accident involving motor vehicles no. SGT 2302C and SNB6224B on 5.4.2023  
at/along Pasir Ris Drive 12 & Pasir Ris Drive 1

1. I/We, the Owner of motor vehicle no. SGT 2302C hereby instruct and authorise HD Perfect Autowork Pte Ltd ("the workshop") to appoint an independent surveyor on my/our behalf to inspect my/our motor vehicle and to commence repairs immediately to the said motor vehicle in accordance with the report of the independent surveyor. Pending the outcome of my/our claim against the third party, I/we forthwith pay you the sum of \$\_\_\_\_\_ being refundable deposit of the repair to my/our said vehicle.
2. You are further authorised to appoint solicitors on my/our behalf and to instruct the solicitors fully as if the appointment is made and instructions are given by me/us with respect to the conduct of my/our claim against the third party driver and/or his insurers including if necessary, to commence legal proceedings in Court in my/our name against the third party.
3. You have my/our full authorisation/approval/consent hereby to instruct my/our solicitors to negotiate a settlement with the third party and/or his insurers on such terms as you deem it fit.
4. My/Our solicitors shall also accept this as my/our irrevocable authority to pay the compensation monies from my/our third party claim directly to you after deducting their costs on a Solicitor and Client basis.
5. Upon resolving my/our claim, you are also hereby authorised to agree with my/our solicitors on the amount of their professional costs and disbursements incurred in thereby acting for me/us and to receive and make payment of the balance of the settlement sum on my/our behalf directly into your account.
6. I/We undertake and agree to fully co-operate with you and my/our solicitors to recover my claim successfully and also hereby consent and authorise you to instruct my/our solicitors to commence legal proceedings and to take all necessary steps to recover the claim from the negligent party where necessary.
7. I/we also hereby instruct and authorise you to deduct directly from the claim monies received from the third party all outstanding balances that are still owing to you, namely the balance of repair costs and rental of substitute vehicles.
8. In the event that I/we am/are required to attend at my/our solicitor's office for purposes of giving my/our further instructions on the accident matter, to sign court documents and to attend Court hearings in connection with my/our claim, I/we shall render my/our full co-operation to my/our solicitors.
9. In the event that my/our claim against the third party and/or his insurers is not successful at any stage of the recovery of my/our claim procedure including court proceedings, if any, and/or cannot be proceeded with and/or if any Judgement or settlement is not honoured or satisfied by the third party and/or the third party and/or his insurers make an offer to pay less than the amount claimed by you for whatever reasons, I/we agree and undertake to pay the full amount of your repair bill and survey fees and any other expenses reasonably incurred and to also indemnify you in respect of my/our solicitor's costs and disbursements thereby incurred on my/our behalf or to pay you the difference in amount, as the case may be.
10. I/we shall keep you informed of any correspondences and/or summons that I may receive due to this action agreeing to pay or receive any monies due to this claim.

Dated this 05 day of 04 2023

Signature of vehicle owner

Name :

Adrian choong khai mun

IC/UEN No :

S7734725 / I

(Company stamp, if applicable)

Address :

31 Pasir Ris st. 72  
#03-23 S. 518769.

Tel :

97695231

Witnessed by :

Joanne

# TAX INVOICE

**HD PERFECT AUTOWORK PTE LTD**

Co. Reg No: 202136904Z

8 Kaki Bukit Avenue 4

#08-09 Premier @ Kaki Bukit

Singapore 415875

Tel: 6341 6789 Fax: 6341 6778

Email: hdperfectautowork@gmail.com



**HD PERFECT  
AUTOWORK PTE LTD**

Date	Invoice Number	Vehicle Number
22.05.2023	HDP202305-00439	SGT2302C

## **ALLIANZ INSURANCE SINGAPORE PTE LTD**

79 ROBINSON ROAD

#09-01

SINGAPORE 068897

Description	Amount (SGD)
Carry out Lump-sum repair on accident vehicle corresponding to supply of spare parts, labour and spray painting charges	\$ 7,900.00
Total	\$ 7,900.00

Cross cheques and pay: HD PERFECT AUTOWORK PTE LTD  
Please indicate the invoice number on the reverse side.

HD PERFECT AUTOWORK PTE LTD

AUTO Generated - Signature Not Required

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 05 Apr 2023 / 19:31:19

Receipt Date/Time : 05 Apr 2023 / 19:31:19

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-230405-004009

Previous Receipt No. :

**S/N Item Description/  
Business Transaction Reference  
No.**

<b>Amount Before GST (S\$)</b>	<b>GST Amount (S\$)</b>	<b>Amount After GST (S\$)</b>
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Result of Insurance Enquiry - SNB6224E

As at 05 Apr 2023/17:45:00

Insurance Co: ALLIANZ INSURANCE SINGAPORE PTE. LTD.

1 Insurance Enquiry - SNB6224E  
Enquiry Fee  
20230405193035268663

24.77	1.98	26.75
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<b>Sub-Total</b>	24.77	1.98	26.75
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<b>Total Before Rounding</b>	24.77	1.98	26.75
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<b>Rounding Difference</b>			0.00
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<b>Total Amount Payable</b>			26.75
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Paid By

421808XXXXXX9928	eNETS Credit Card	26.75
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Total		26.75
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Cash Change		0.00
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Tendered Amount		26.75
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Excess Refundable Amount		0.00
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THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



# PRINCE TOWING SERVICES

CO REG NO: 53405980E

PRINCETOWING.SERVICES@GMAIL.COM/ +65 9222 7993



NO. 10143

DATE: 5/4/23.

CASH

M/S

VEHICLE NO

FROM

TO

REMARKS

SGT 2302 G

31 PASIR RIS ST 42

8 PREMIER 08-09

94695231

MODEL

CALL TIME

TIME ARRIVAL

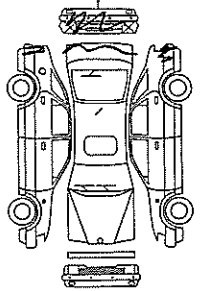
ARRIVAL WORKSHOP

F17

1815

1855

1930



☐ CHANGE TYRES/PATCH TYRES ☒ ACCIDENT

☐ USE CAR CARRIER

☐ LOADED

☐ BASEMENT/MULTI CARPARK

☐ LOW BODY KIT/LOW SPOILER ☐ OPEN DOOR

☐ JUMP START

☐ USING KING DOLLEY

☐ DISMANTLE BRAKE/SHAFT

☐ CRANE UP/WINCH OUT

AMOUNT S\$

70/-

RECEIVED BY

PRINCE TOWING

Jimmy

# CARS FOR RENT (2016) PTE LTD

**Mailing Address:**

10 Kaki Bukit Ave 4 #09-60 Premier@Kaki Bukit, Singapore 415874

Tel Nos.: +65 6970 9119 / 6789 5155

Co. Reg'n No.: 201609732N

GST Reg'n No.: 201609732N

Tax Invoice #: E2304110

Date: 14-04-23

**Bill To:**

HD Perfect Autowork Pte Ltd

For the account of:

Adrian Choong Khai Mun

S7734725I

31 Pasir Ris Street 72

#03-23

**Ship To:**

1

HD Perfect Autowork Pte Ltd

For the account of:

Adrian Choong Khai Mun

S7734725I

31 Pasir Ris Street 72

#03-23

**Description****Amount****Job No.**

Vehicle Rental for Period 05.04.2023 to 13.04.2023  
(Billing for days 8 X \$120.00/per day)  
(Vehicle No.: SGT2302C)

\$960.00 SJK3183J SR8

Your Order #: 21561

Terms: Net 30th after

GST:

\$71.11

COMMENT

CODE

RATE

GST

SALE AMOUNT

Total Inv Amt:

\$960.00

SR

7%

\$0.00

\$0.00

Amount Applied:

\$0.00

SR8

8%

\$71.11

\$888.89

Balance Due:

\$960.00





# CARS FOR RENT (2016) PTE LTD

10 Kaki Bukit Ave 4 #09-60 Premier @ Kaki Bukit Singapore 415874

Tel: 6970 9119 Fax: 6970 9961

Website: www.carsforrent2016.com

No: 21561

ROC/GST No: 201609732N

## VEHICLE RENTAL AGREEMENT

HD Perfect

### HIRER'S PARTICULAR

Name: (as in I/C) Adnan Chyong Khai Min

Email: (Adnan Zhang Qimin)

NRIC/PASSPORT No: S77347251

Date of Birth: 16/11/1977

Address (Res): 31 Pasir Ris Street 72

#03-23 (58769)

Driving Licence No: S77347251 D/L Type: Local / International

Issue Date: 28 Mar 2007

Tel: (O) \_\_\_\_\_ HP \_\_\_\_\_

Company Name: \_\_\_\_\_

Company UEN: \_\_\_\_\_

Company Address: \_\_\_\_\_

### ADDITIONAL DRIVER'S PARTICULARS

Name: (as in I/C) \_\_\_\_\_

NRIC/PASSPORT No: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

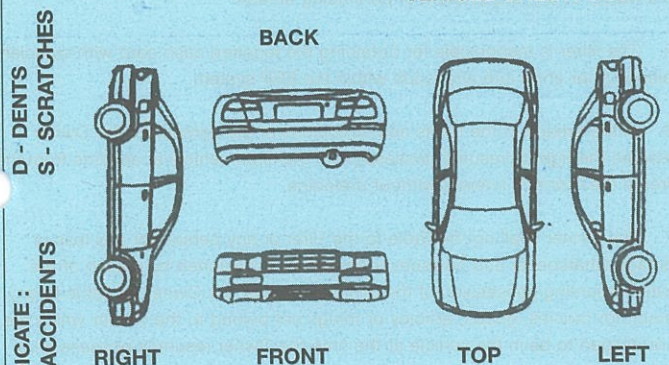
Address (Res): \_\_\_\_\_

Driving Licence No: \_\_\_\_\_ D/L Type: Local / International

Issue Date: \_\_\_\_\_

Tel: (O) \_\_\_\_\_ HP \_\_\_\_\_

### VEHICLE CHECK LIST



Vehicle No: SJK3183J Replace Veh No: SGT2302C

Mileage out: 235254 km

Make & Model: Toyota Corolla Altis Auto / Manual

OUT : Date 05/04/2023 Time : 7:25 pm

HIRE PERIOD

OWN DAMAGE CLAIM Excess S\$ 2000

THIRD PARTY CLAIM Excess S\$ 1500

### CHARGES

Daily 8 @ \$ 120.00 per day 960 00

Weekly @ \$ \_\_\_\_\_ per week

Monthly @ \$ \_\_\_\_\_ per month

Others @ \$ \_\_\_\_\_

Delivery Service

GST

SUB-TOTAL \$

### PETROL LEVEL

Out E 1/4 1/2 3/4 F

In E 1/4 1/2 3/4 F

EXTENSION

Misc.

GST Incl 8%.

TOTAL CHARGES 960 00

Rented out by :

Hirer's Signature [Signature]

Addition Driver's Signature \_\_\_\_\_

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 amount 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 given CARS FOR RENT (2016) PTE LTD in connection with this agreement is true.

### \* IMPORTANT

- ONLY PERSON ABOVE 22 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN ABOVE.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY AND BE RESPONSIBLE FOR THE INSURANCE EXCESS. IF THERE IS BODILY INJURIES, POLICE REPORT MUST BE MADE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF CARS FOR RENT (2016) PTE LTD

RETURN OF VEHICLE - THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVE" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO CARS FOR RENT (2016) 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.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	HIRER'S SIGNATURE
<u>13/04/23</u>	<u>7:00pm</u>	<u>235629</u>			<u>[Signature]</u>



## 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	06/04/2023 11:56 (SGT)
Reported by	Both Policyholder and Actual Driver
Date of Accident	05/04/2023 17:45 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	CROSS JUNCTION OF PASIR RIS DRIVE 12 AND PASIR RIS DRIVE 1
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SGT2302C
INSURED/POLICYHOLDER	
Is company?	No
Name Of Registered Owner	ADRIAN CHOONG KHAI MUN (ADRIAN ZHONG QIMIN)
NRIC No	SXXXX725I
Email Address	blessed_ad@yahoo.com.sg
Mobile Phone No	(Phone) +65-97695231
Alternative Phone No	-

### VEHICLE PARTICULARS

Manufacturer	Honda
Model	Fit
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	1317

### INSURANCE COMPANY

Name of Insurance Company	MSIG Insurance (Singapore) Pte. Ltd.
Policy Number / Cover Note Number	S 91193192 SMA

### DRIVER

Name of Driver	ADRIAN CHOONG KHAI MUN (ADRIAN ZHONG QIMIN)
NRIC No	SXXXX725I
Date Of Birth	16/11/1977

Occupation	Indoor
Date Of Driving Pass	28/03/2007
Driving experience	16 YEARS AND 1 MONTH
Gender	Male
Mobile Number	(Phone) +65-97695231
Alt. Phone Number	-
Email Address	blessed_ad@yahoo.com.sg
Address	31 PASIR RIS STREET 72 #03-23
Address complement	-
Postcode	518769
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	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?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

#### CIRCUMSTANCES OF ACCIDENT

#### PLEASE REFER TO THE ACCIDENT STATEMENT

#### 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	SNB6224E
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)	-

#### DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	SNC4689E
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	ADRIAN CHOONG KHAI MUN
Gender	Male
Phone No	(Phone) +65-97695231
Address	31 PASIR RIS STREET 72 #03-23
Address Complement	-
Post Code	518769
Approximate Age Years Old	-
Injuries Sustained	BODY PAIN
Injured person in which vehicle?	SGT2302C
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No



# SKETCH PLAN

## SKETCH PLAN


### IMPORTANT NOTICE

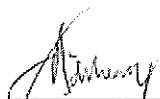
1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Actual Driver
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to 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.

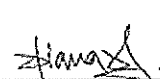
### 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that

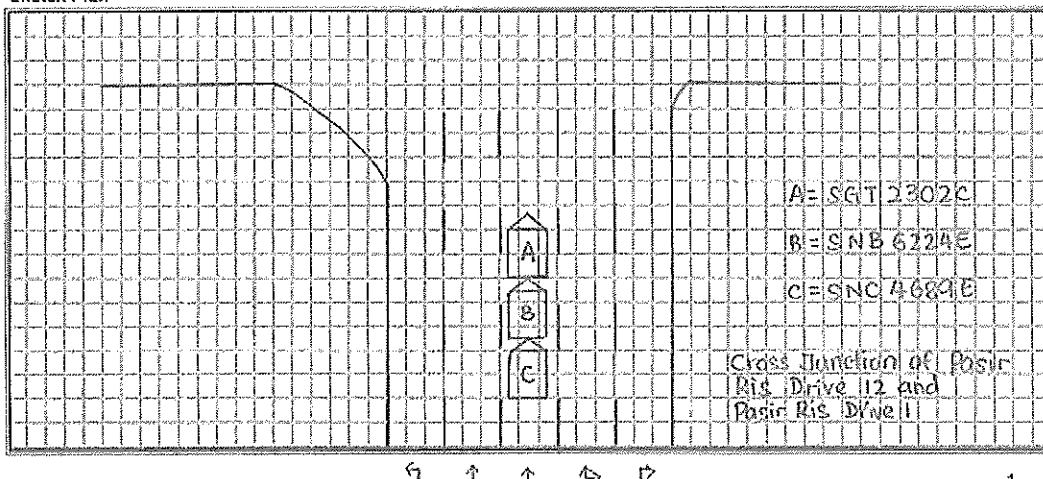
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "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

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

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

### Sketch Plan



A=SGT 2302C  
B=SNB 622AE  
C=SNC 4689E

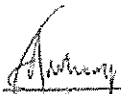
Cross Junction of Pasir Ris Drive 112 and Pasir Ris Drive 11


Describe Circumstance of the Accident

Refer to Attached

Declaration  
I/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/ND card)



On 05.04.2023 at about 17:45 hours at Cross Junction of Pasir Ris Drive 12 and Pasir Ris Drive 1, I was stationary on lane 3 (along Pasir Ris Drive 12 towards Pasir Ris Drive 3) as the traffic light was red.

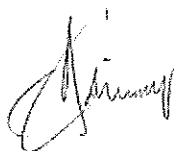
Suddenly, I heard a loud bang and felt a great impact from behind. When I alighted, I then realised it was vehicle (B) that collided onto the rear portion of my vehicle (A).

I wish to state that it was a chain collision of total of 3 vehicles involved.

Vehicle (A): SGT 2302C

Vehicle (B): SNB 6224E

Vehicle (C): SNC 4689E

A handwritten signature in black ink, appearing to be 'J. Lim' or similar, written in a cursive style.



REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S7734725I



Name

ADRIAN CHOONG KHAI MUN  
(ADRIAN ZHONG QIMIN)

钟启民

Race

CHINESE

Date of birth

16-11-1977

Sex

M

Country of birth

SINGAPORE

SGT 2302C

Owner & driver

4330588



NRIC No. S7734725I



Date of issue

02-01-2009

Address

31 PASIR RIS STREET 72  
#03-23  
SINGAPORE 518769

**REPUBLIC OF SINGAPORE** **DRIVING LICENCE**

Licence Number: **S77347251**

Name: **ADRIAN CHOONG KHAI MUN**  
(ADRIAN ZHONG QIMIN)

Birth Date: **16 Nov 1977**  
Issue Date: **28 Mar 2007**

001488833J



SGT2302C  
owner & driver

**YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)**

**Class 3A** Motor cars without clutch pedals (Auto)  $\leq$  3000kg  
with  $\leq$  7 passengers, exclusive of the driver; and  
other motor vehicles without clutch pedals  $\leq$  2500kg

PASS DATE: **28 Mar 2007**

NP 428A

Licence No: S77347251



**MSIG**

MSIG Insurance (Singapore) Pte. Ltd.  
1 Shenton Way, #21-01, SGX Centre 2, Singapore 068807  
Tel: +65 6827 7888, Fax: +65 6827 7800  
Co-Reg No. 200412212G, GST Reg. No. 20-0412212G  
A Member of **MS&AD** INSURANCE GROUP

**CERTIFICATE OF INSURANCE**

ROAD TRANSPORT ACT 1987 (MALAYSIA), ROAD TRANSPORT (AMENDMENT) ACT 2019 (MALAYSIA)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)  
(REPUBLIC OF SINGAPORE)  
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)  
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

**ULTIMATE CAR PROTECTOR-CLASSIC**  
Third Party

Certificate No. S 91193192 SMA

Excess : NIL

Windscreen Excess : NIL

1. Index Mark and Registration Number of Vehicle  
SGT2302C

2. Name of Policyholder  
Choong Khai Mun Adrian

3. Effective Date of the Commencement of Insurance for the purposes of the Act  
04/04/2023

4. Date of Expiry of Insurance  
03/04/2024

5. Persons or Classes of Persons entitled to drive\*  
Choong Khai Mun Adrian

Any other person provided he is driving on the Policyholder's order or with the Policyholder's permission.

\* Provided that the person driving is permitted in accordance with the licensing or other laws or 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 \*

Use only for social domestic and pleasure purposes and for the Policyholder's business. The Policy does not cover use for hire or reward racing pace-making reliability trial speed-testing the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

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

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189).

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) or any Amendment, Act or Acts passed in substitution thereof.

**MSIG Insurance (Singapore) Pte. Ltd.**  
Approved Insurers

Mack Eng  
Chief Executive Officer

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