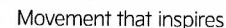




Ubi Customer Service Centre

330 Ubi Road 3, Singapore 408650 Tel: (65) 68661666



Co Reg No : 199405410K

ESTIMATE

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info	
<div style="background-color: black; width: 100px; height: 100px; margin-bottom: 5px;"></div> <div style="background-color: black; width: 100px; height: 100px; margin-bottom: 5px;"></div> <div style="background-color: black; width: 100px; height: 100px; margin-bottom: 5px;"></div> <div style="background-color: black; width: 100px; height: 100px; margin-bottom: 5px;"></div> <div style="background-color: black; width: 100px; height: 100px; margin-bottom: 5px;"></div>	Cust No/Name	/Mr CHEW SENG ZHANG
	Reg No/Reg Date	SMQ8312D / 04/12/201
	Date In/Mileage	13/04/2023/ 0
	Chassis No	KNACC81CVL5338365
	Engine No	G4LEKS562188
	Make/Model	KIA/NIRO 1.6 A SX SR ASY PE
	Colour/Trim	C3U DEEP CERULEAN B/ WK SATURN BLACK

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No
CTP00080	Cash	13/04/2023/ 16:45	REN	979 / Renemer Ramirez Bag	18726

Description of Goods / Services		Qty	Unit Price	Disc%	Amount
Z	TEXT				
	ACCIDENT ON 11/04/2023 ALONG ECP(CHANGI) BEF BEDOK SOUTH AVE 1 EXIT				
	OWNER CLAIMING THIRD PARTY				
	REQUIRED REPLACEMENT VEHICLE				
	TP#: SHD6356T TP INS : MS FIRST CAPITAL				
A	10028901				280.00
	TO CARRY OUT DIAGNOSTIC CHECK ON KDS AND CLEAR TROUBLE CODE				
A	90000001				80.00
	TO CHECK WIRING AND ELECTRICAL SYSTEM				
E	PNT88000				2560.00
	TO REPLACE RH SIDE MIRROR,RHF & RHR DOOR MOULDING				
	TO REPAIR RHF FENDER,RHF & RHR DOOR PANEL				
	STRAIGHTEN,REFORM,ALIGN ON RHS ACCIDENT AFFECTED AREAS				
E	PNT98000				2200.00
	SPRAY PAINTING ON RHS ACCIDENT AFFECTED AREAS				
	(RH SIDE MIRROR,RHF FENDER,RHF & RHR DOOR PANEL)				
M	SUNDRY				50.00
	TO SUPPLY HYBRID EMBLEM				
M	SUNDRY				50.00
	SUNDRIES				
M	RH MIRROR ASSY-OUTSIDE RR VIEW	1.00	753.00	00.00	753.00
M	RH MOULDING ASSY-FRT DR W/LINE	1.00	171.00	00.00	171.00
M	RH MOULDING ASSY-RR DR W/LINE	1.00	113.00	00.00	113.00

Confirm & accepted by

	Nett	6,257.00
8% GST on	6257.00	500.56
	Total Payable	6,757.56

Authorized signatory and company stamp

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required. Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.

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	13/04/2023 11:36 (SGT)
Reported by	Both Policyholder and Actual Driver
Date of Accident	11/04/2023 19:40 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	ECP(Changi) before Bedok South Avenue 1 exit
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SMQ8312D

INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	CHEW SENG ZHANG
NRIC No	511J
Email Address	
Mobile Phone No	
Alternative Phone No	

VEHICLE PARTICULARS

Manufacturer	Kia
Model	Niro
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	1600

INSURANCE COMPANY

Name of Insurance Company	Income Insurance Limited
Policy Number / Cover Note Number	5128452009

DRIVER

Name of Driver	CHEW SENG ZHANG
NRIC No	511J
Date Of Birth	
Occupation	Indoor

Date Of Driving Pass	24/11/2017
Driving experience	5 YEARS AND 5 MONTHS
Gender	Male
Mobile Number	[REDACTED]
Alt. Phone Number	-
Email Address	[REDACTED]
Address	[REDACTED]
Address complement	[REDACTED]
Postcode	[REDACTED]
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	Dry

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)	2
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	-

PASSENGER 1

Name	RACHEL LIAN
Gender	Female

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

Refer to sketch plan

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	SHD6356T
Vehicle Manufacturer	-
Vehicle Model	-
Vehicle Variant	-

Vehicle Colour	-
Vehicle Category	Taxi
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)	-

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 reassess 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 be 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 be 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 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

13/04/2023 1110 hrs
Sketch Plan

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

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

A- SMR 8312 D
B- SHD 63567

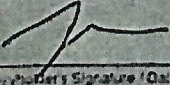
F&P (Cheung...)
before Bedok South Ave 1
exit


Describe Circumstance of the Accident


I was travelling along ECP on lane 2, while I was driving straight, vehicle B from lane 1 swerve into my lane and collided into my vehicle.

Declaration

I/We declare the foregoing particulars are true in every respect.


Policyholder's Signature (Date & Time)
18/01/2023 11:30 AM


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

 I declare (Name)
Witnessed by Reporting Centre Personnel
(Name as in NRIC card)



**SINGAPORE
POLICE FORCE**



F/20230412/2110

1 of 3

POLICE REPORT (NP299)

Report No. F/20230412/2110

Police Station Of Origin
Punggol N.P.C
151 Punggol Central SINGAPORE 828727
Tel No: 1800-6049999

Date/Time Report Made 12/04/2023 23:07	Vide Report No.	Station Diary No. 106		
Name Of Informant CHEW SENG ZHANG	Address [REDACTED]			
ID Type / ID No. NRIC NO / [REDACTED]	Contact No. Home/Office	Mobile [REDACTED]		
Nationality SINGAPORE CITIZEN	Email Address			
Occupation RECRUITER	Sex Male	Age 30	Date of Birth [REDACTED]	Race Chinese
Institution/School Name	Language			
Date/Time Of Incident 11/04/2023 19:40 - 11/04/2023 19:40	Location Of Incident EAST COAST PARKWAY SINGAPORE before Bedok Exit			

Brief details.

On 11 Apr 2023, 7.40pm. I was driving SHD6356T (Kia/ Niro/ Blue) along ECP before Bedok Exit about 400 to 500 meters before the exit, and was at the second lane. At that time, I was with my wife Rachel Lian Jia Bao, hp: 97989813. Subsequently, there is one Stride taxi SHD6356T on the 1st lane (extreme right lane) swerved to my lane. He hit the side of my car and swerved back to his lane. My wife viewed the camera footage, it was evident from my back camera footage that he did not switch on his signal before he swerved into us. He only switched it on after he hit us and cut in front of our car right after that.

Signature Of Officer Recording The Report: F / SI DAENG MUHAMMAD FAIRUS BIN RAMLI 	Signature Of Informant:
Signature Of Interpreter: Not applicable	Date/Time: 12/04/2023 23:07
Officer In-Charge Of Case: F / Punggol N.P.C / SR STAFF SGT TAN CHUN TEIK Contact No.: 1800-6049999	Classification Of Case:



**SINGAPORE
POLICE FORCE**



F/20230412/2110

2 of 3

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. F/20230412/2110

The driver did not stop immediately. I follow the taxi for at least about 300m, sound the horn and flash the light before he finally stopped just before the Bedok exit. After which, we exchange particulars and took photos and video of the damages as evidence. The driver is known as Christopher. HE seemed lost and unclear, and asked if we were changing lanes. We had to tell him that we were not, and it was him who had driven into us. He also repeated multiple times that it was against the law to not bring our physical IC when we are out. I felt threatened and did not understand his intent, and we later found out post enquiring with the police that this is inaccurate.

After which, he admitted hitting my vehicle but commented that the scratch was small. Me and my wife took evidence of the scratch marks found on his car (our car's blue paint was found on his side mirror) and our car (long scratch where our blue paint had been scratched off onto his side mirror). We saw that Christopher reached forward and tried to forcefully push our right-side mirror back to it's original position, but we stopped him. We were concerned he would damage the car even more, and eventually moved the mirror back ourselves.

We had agreed not to settle this via insurance and were in favour to settle this amicably. The agreement was for us to go back and assess the damage before contacting him via What's App.

When I reached home, I contacted Christopher to let him know that we were happy to use a cheap service on Carousell to cover the scratch and call it a day. We had shared with him all the photo and video evidence. It was at this point that he turned around and claimed the scratch was not done by him. He then took a photo of his mirror without a scratch mark and claimed that there were no scratches. Our

Signature Of Officer Recording The Report:
F / SI DAENG MUHAMMAD FAIRUS
BIN RAMLI

Signature Of Interpreter:
Not applicable

Officer In-Charge Of Case:
F / Punggol N.P.C /
SR STAFF SGT TAN CHUN TEIK
Contact No.: 1800-6049999

Signature Of Informant:

Date/Time:
12/04/2023 23:07

Classification Of Case:



**SINGAPORE
POLICE FORCE**



F/20230412/2110

3 of 3

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. F/20230412/2110

photo was taken at the time of accident, at 7.45pm on 11 Apr with proof of scratch marks. However, the photo we received from him on 12 Apr seems to have been falsified, as our car's paint marks had been removed off from his side mirror.

I am lodging this report for insurance and to lodge a complaint to the taxi company and Traffic Police against him for his driving attitude which could poses danger on the road to both pedestrians and drivers alike. His confusion and lack of alertness is also concerning.

Signature Of Officer Recording The Report:

F / SI DAENG MUHAMMAD FAIRUS
BIN RAMLI

Signature Of Informant:

Signature Of Interpreter:
Not applicable

Date/Time:
12/04/2023 23:07

Officer In-Charge Of Case:
F / Punggol N.P.C /
SR STAFF SGT TAN CHUN TEIK
Contact No.: 1800-6049999

Classification Of Case:

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)
ROAD TRANSPORT (AMENDMENT) ACT, 2019 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number: 5128452009

Cover : drive CLASSIC

1. Index mark and Registration Number of Vehicle : **SMQ8312D**
Chassis Number : **KNACC81CVL5338365**
2. Name of Policyholder : **CHEW SENG ZHANG**
3. Effective Date of Insurance : **25 Jun 2022**
4. Expiry Date of Insurance : **24 Jun 2023**
5. Persons 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.
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.

6. Limitations as to Use#

- (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) Use for any purpose in connection with the Motor Trade.

Limitations rendered inoperative by Section 8 of the Motor Vehicle (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.

This Policy, the Schedule, Endorsement and the Certificate of Insurance are to be read together as one document.

EXCESS (SECTION 1)	: S\$600
EXCESS (SECTION 2)	: N/A
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: YES
ROADSIDE ASSISTANCE AND WELLNESS COVER	: YES
TRANSPORT ALLOWANCE	: NO
EXCESS WAIVER	: NO
PRIMARY DRIVER	: CHEW SENG ZHANG
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: STANDARD CHARTERED BANK (SINGAPORE) LIMITED
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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)

Agency : **DICKSON INSURANCE AGENCY PTE. LTD. (00000573832)**

Date of Issue : **24 Jun 2022 15:25 hrs**

For **NTUC INCOME INSURANCE CO-OPERATIVE LIMITED**



Chief Executive



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 13 Apr 2023 / 16:15:09

Receipt Date/Time : 13 Apr 2023 / 16:15:09

Tax Invoice/Receipt

Receipt No. : ITNET-00000-230413-002654

Previous Receipt No. :

S/N Item Description/

**Business Transaction Reference
No.**

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
--	---------------------------------	---------------------------------------

Result of Insurance Enquiry - SHD6356T

As at 11 Apr 2023/19:40:00

Insurance Co: MS FIRST CAPITAL INSURANCE LIMITED

1 Insurance Enquiry - SHD6356T
Enquiry Fee
20230413161405927426

24.77	1.98	26.75
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Sub-Total	24.77	1.98	26.75
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Total Before Rounding	24.77	1.98	26.75
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Rounding Difference			0.00
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Total Amount Payable			26.75
-----------------------------	--	--	-------

Paid By

462845XXXXXX3120	eNETS Credit Card	26.75
------------------	-------------------	-------

Total		26.75
-------	--	-------

Cash Change		0.00
-------------	--	------

Tendered Amount		26.75
-----------------	--	-------

Excess Refundable Amount		0.00
--------------------------	--	------

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.