



UEN 202005552H
Limited Liability Law Corporation

Postal
Box 810, Crawford P O
Singapore 911911

Office
36 Carpenter Street
Singapore 059915

Tel (+65) 6683 9908

Writer's Email sihoe@acacia.legal

We do not accept service of Court documents by electronic mail

Our Ref SH/1037/2031

1 February 2023

YAO YINFENG (Driver of SKG 7258K)
BLK 673 Bukit Timah Road
#G2-03
Singapore 269735

AXA Singapore
(Now known as HSBC Life)
(Insurer Of SKG 7258K)
38 Beach Road
#03-11
South Beach Tower
Singapore 189767

By Email, Online Submission & Hand
Email cc.gi@mail.life.hsbc.com.sg
URL: <https://www.insurance.hsbc.life.com.sg/customer-care/personal/motor/motor-claims>

Dear Sirs

**ACCIDENT INVOLVING SDQ6666C, SKG7258K & SLK3521T
ALONGT-CTE TOWARDS SLE NEAR YIO CHU KANG EXIT
ON 31JANUARY 2021 (1615 HRS)**

1. We act for LEE TECK CHYE (LU DECAI), the owner of Vehicle No SDQ6666C, in relation to the above-captioned road traffic accident.
2. We are instructed that you were at all material times the authorized driver and/or the insurers of Vehicle No SKG7258K.
3. We are further instructed that the accident was caused by you and/or your insured drivers' negligence in the driving, control and/or management of your insured vehicle.
4. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

Item	Quantum
Cost of Repairs	\$9,300.00
Loss Of Rental 01 February 2021 to 10 February 21 - (10 days X \$200.00 per day)	\$2,000.00

Survey Fees	\$726.00
Costs (inclusive of GST)	\$1,200.00
Incidentals	\$100.00
Total	\$13,326.00

5. We enclose copies of supporting documents as follows:
 - 5.1. Singapore Accident Statement and Police report;
 - 5.2. Repair Invoice;
 - 5.3. Rental Agreement and Invoice dated 10 February 2021;
 - 5.4. Insurance;
 - 5.5. Traffic Police Search Results dated 1 July 2022;
 - 5.6. Survey Report with invoice and colour-copied damage photographs.
6. Please note that you / your insured driver should send to us an acknowledgement of receipt of this letter within fourteen (14) days of receipt of this letter, failing which our client will have no alternative but to commence proceedings against you / your insured driver without further notice to you / your insured driver.
7. Please note that if you / insured driver have a counterclaim against our client arising out of the accident, you / your insured driver are also required to send 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.
8. Please note that our client's claim is in respect of its property damage claim and is strictly without prejudice to the uninsured losses and/or injury claim (if any).

Yours faithfully



T Si Hoe
Acacia Legal LLC

Enclosure(s)

Copy to: Client(s)

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 Authorised 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	01/02/2021 10:09 (SGT)
Date of Accident	31/01/2021 16:15 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	ALONG CTE TWRS SLE NEAR YIO CHU KANG EXIT
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SDQ6666C
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	LEE TECK CHYE(LU DECAI)
NRIC No	SXXXX540G
Email Address	shawlee@rocketmail.com
Mobile Phone No	(Phone) +65-97641814
Alternative Phone No	+65-97641814

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	TOYOTA / VELLFIRE ELEGANCE MOONROOF (AUTO)
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

INSURANCE COMPANY

Name of Insurance Company	Liberty Insurance
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	SD20V15024/VPC/R00
Cover Note Number	-

DRIVER

Name of Driver	LEE TECK CHYE(LU DECAI)
NRIC No	SXXXX540G
Date Of Birth	29/09/1977
Occupation	Indoor

Date Of Driving Pass	28/02/1997
Driving experience	23 YEARS AND 11 MONTHS
Gender	Male
Mobile Number	(Phone) +65-97641814
Alt. Phone Number	+65-97641814
Email Address	shawlee@rocketmail.com
Address	41 IQBAL AVENUE
Address complement	-
Postcode	789474
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	LIGHT DRIZZLING
Road Surface	Wet

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?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other material 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

PASSENGER 1

Name	LEE BEE KHIM
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

AS PER POLICE REPORT No.T/20210131/7023;

ATTACHMENT(S)

Are accident photos available for attachment?	Yes
Was there any video captured by Car Camera?	Yes
Was there any audio recorded?	No

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SKG7258K
Vehicle Manufacturer	Nissan
Vehicle Model	NISSAN / ELGRAND HIGHWAY STAR 2.5 MCVT 8AB HID SR
Vehicle Variant	-

Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	YAO YINGFENG
NRIC No	SXXXX023Z
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	SLK3521T
Vehicle Manufacturer	Honda
Vehicle Model	HONDA / SHUTTLE 1.5G CVT
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	WILLIAM SUPRATMAN
NRIC No	SXXXX079D
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 Authorised 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. The 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.
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.

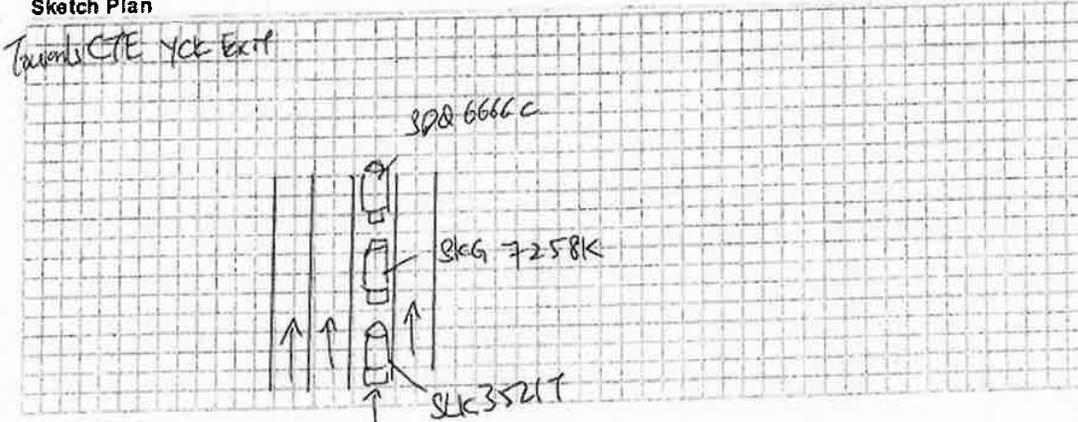
Policyholder's Signature / Date & Time

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

IDAC KAKI BUKIT (VAC)
 23 Kaki Bukit Ave 4 #02-02
 Singapore 415933
 Tel: 67416697 Fax: 67492305
 Email: vackb@vicom.com.sg

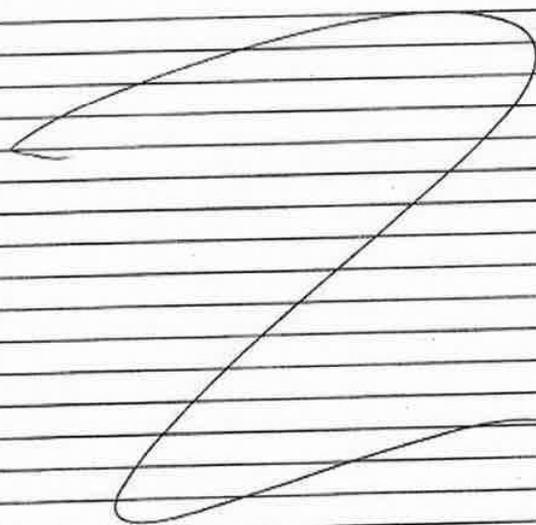
Witnessed by Reporting Centre Personnel
 01 FEB 2021

Sketch Plan



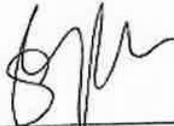
Describe Circumstances of the Accident

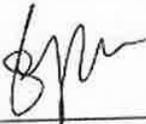
Rep
To Police Report



Declaration

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

IDAC KAKI BUKIT (VAC)
23 Kaki Bukit Ave 4 #02-02
Singapore 415933
Tel: 67416697 Fax: 67492305
Email: vackb@vicom.com.sg

Witnessed by Reporting Centre
Personnel 01 FEB 2021













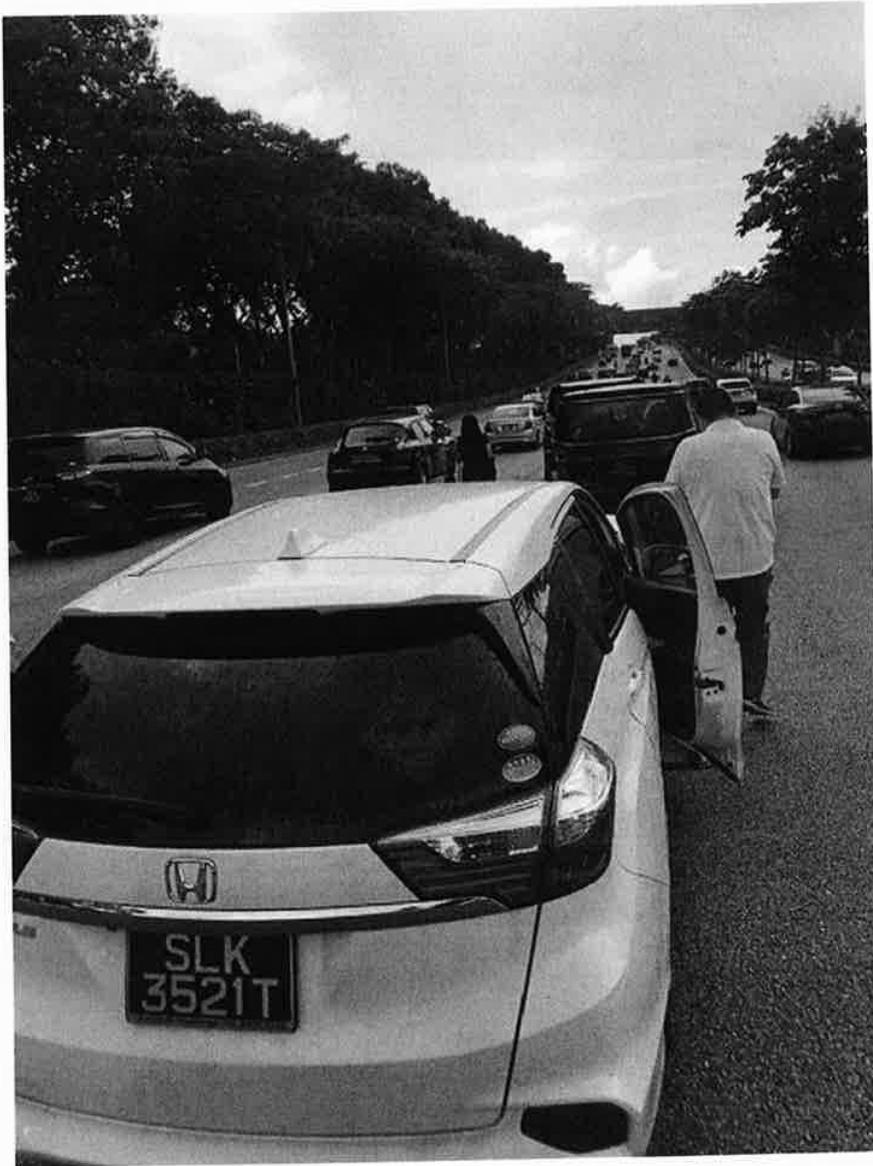


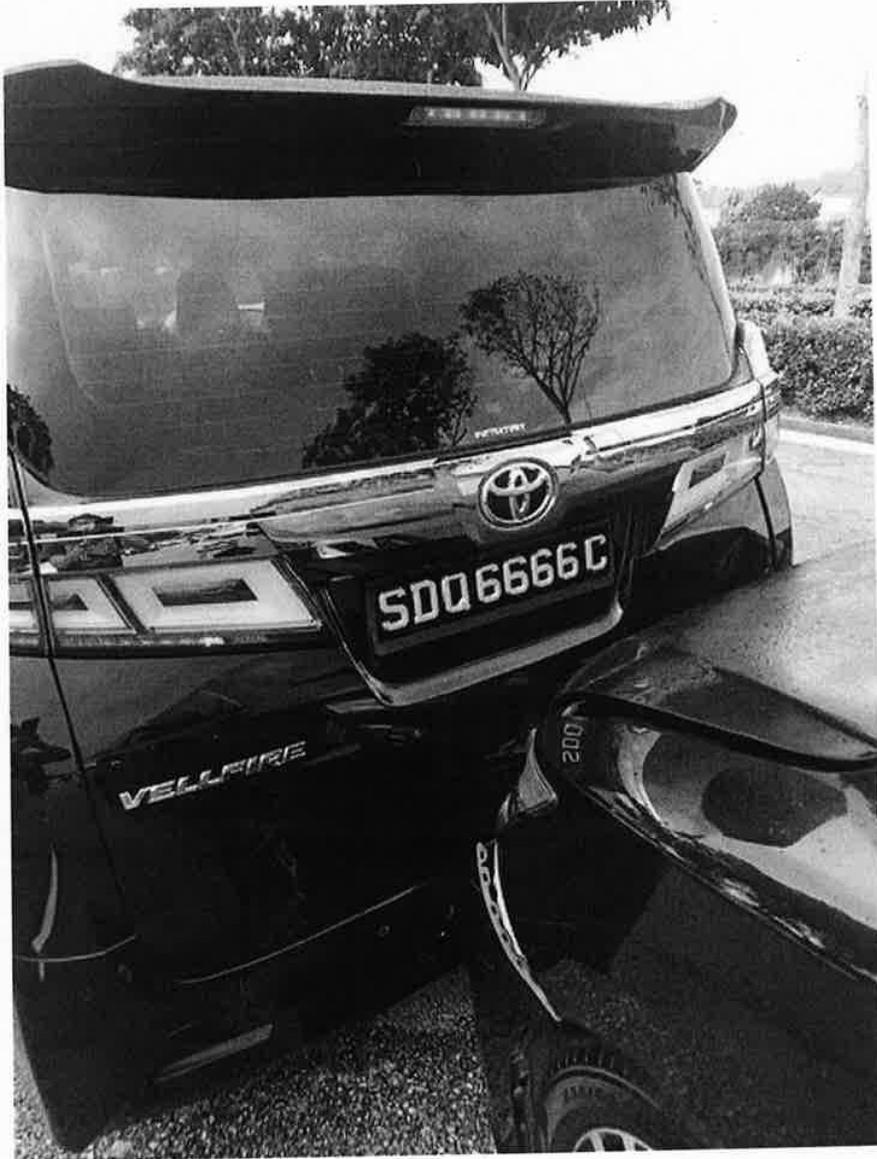


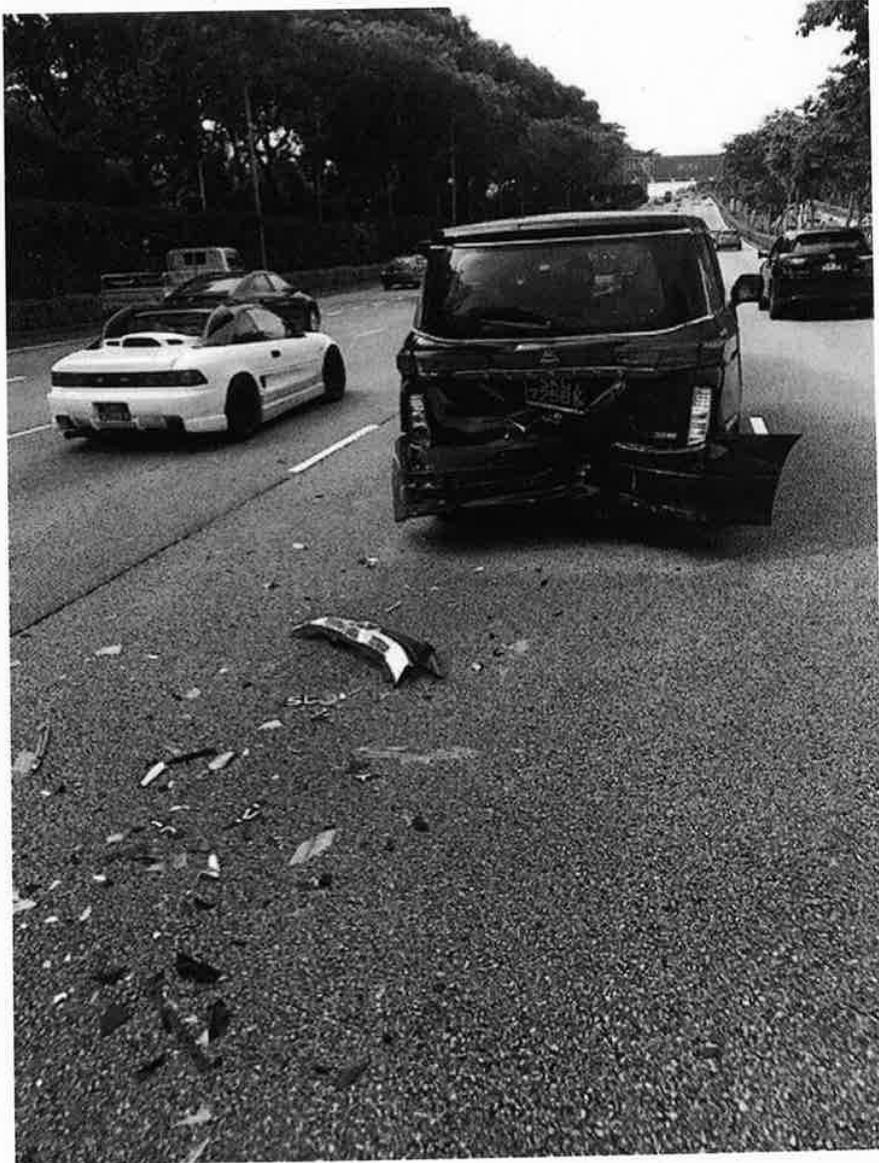


TOYOTA MOTOR CORPORATION JAPAN
MODEL AGF30R-N-XLK 2494 ml
ENGINE 2AR-FE-DH408023597 (OPTION)
JIT TRIM FLANT
COLOR 202 LF21 C31 410
MILEAGE 2175 -01A











**SINGAPORE
POLICE FORCE**



T/20210131/7023

1 of 4

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

Report No. T/20210131/7023

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 31/01/2021 19:26	Vide Report No.: E/20210131/0134	Station Diary No.:
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Informant's Particulars

Name of Informant: LEE TECK CHYE		Address: 41 IQBAL AVENUE SINGAPORE 789474	
ID Type / ID No.: NRIC NO / S7728540G		Contact No.: Home/Office: Mobile: 97641814	
Nationality: SINGAPORE CITIZEN		Email: SHAWNLEE@ROCKETMAIL.COM	
Sex: Male	Age: 43	Date of Birth: 29/09/1977	Type of Informant: Driver
Race: Chinese		Language: English	Institution / School Name:
Occupation: Business consultant		Driving Licence Information: Class:	Date of Expiry:

General Information of the Accident

Type of Accident:	Injury Attended by Police	Drink Drive: No	Date/Time of Accident: 31/01/2021 16:15	Type of Location: Expressway
Location: CENTRAL EXPRESSWAY				
Weather: Drizzling		Road Surface: Dry		Road Speed Limit: 90 Km/h
Traffic Flow: One Way		Traffic Control: Not Controlled		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: Yes

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Conditio	No of
SDQ6666C	Car					0
SKG7258K	Car	NISSAN	Elgrand	Black	Seriously Damaged	5
SLK3521T	Car	HONDA		White	Seriously Damaged	1



**SINGAPORE
POLICE FORCE**



T/20210131/7023

2 of 4

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

Report No. T/20210131/7023

CONTINUATION OF REPORT

Details of Person Involved				
Any Pedestrian Involved: No				
No. of Pedestrians Injured: NIL			Use of Pedestrian Crossing: NA	
Driver				
Name	LEE TECK CHYE		ID No.	S7728540G
Related Vehicle	SDQ6666C (Car)		Contact No.	97641814
Hospital/Clinic	NIL		Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	NIL		Date	NIL
No. of Days granted Medical Leave	NIL		Degree of	NIL
Driver				
Name	YAO YINGFENG		ID No.	S7782023Z
Related Vehicle	SKG7258K (Car)		Contact No.	NIL
Hospital/Clinic	NIL		Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	NIL		Date	NIL
No. of Days granted Medical Leave	NIL		Degree of	NIL
Driver				
Name	WILIAM SUPRATMAN		ID No.	S8464079D
Related Vehicle	SLK3521T (Car)		Contact No.	NIL
Hospital/Clinic	NIL		Class of Driving Licence & Expiry	Class: NIL Date of Expiry: NIL
Date	NIL		Date	NIL
No. of Days granted Medical Leave	NIL		Degree of	Slight

Brief Details.

I was travelling along CTE towards SLE and Yio Chu Kang Exit when the vehicle in front of me slowed down and came to an abrupt stop. I managed to stop in time but suddenly felt a loud bang at the rear of my vehicle. I alighted the vehicle and realised that a white Honda (SLK3521T) had rear-ended a Nissan SKG7258K which had in turn collided into the rear of my vehicle.



**SINGAPORE
POLICE FORCE**



T/20210131/7023

3 of 4

Report No. T/20210131/7023

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

CONTINUATION OF REPORT



**SINGAPORE
POLICE FORCE**



T/20210131/7023

4 of 4

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

Report No. T/20210131/7023

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPIB /
INTAN WULANDARI BUDDY SANTOSO
Contact No.: 65476256

Authentication Stamp
NP168

Signature Of Informant:
The identity of the person making this report has
been authenticated by SingPass. No signature is
required.

Date/Time:
31/01/2021 19:26

Classification Of Case:

JD **MOTORSPORTS**★

ZHANG WEI
c/o 25 Kaki Bukit Road 4
#06-38 Synergy @KB
Singapore 417800

Vehicle Num : SDQ6666C
Make/Model : Toyota
Accident Date : 31/01/21

<u>Qty</u>	<u>Particular</u>	<u>Unit Price</u>	<u>Amount S\$</u>
	Lump sum for total repair cost inclusive of spare parts and labour charges		\$9,300.00
Total S\$:			<u>\$9,300.00</u>



Invoice

SDQ6666C
LEE TECK CHYE

Invoice No : GPLIN0002203
Invoice Date : 10/2/2021
Due Date : 10/2/2021
VHA No : 2436
Referral ID : J026

Description :	Amount
Rental for 10 Day/s @ \$200 per Day \$	2,000.00

Vehicle No : SLP5941A

Vehicle Description : Toyota Previa 2.4A

Rental Period : 01/02/2021 to 10/02/2021

Total Amount Payable : \$ 2,000.00

GOOD WAY RENT-A-CAR PTE LTD

8 Kaki Bukit Ave 4 #06-04 Premier@Kaki Bukit Singapore 415875
Tel: 6315 8479 H/P: 9833 0807

SDQ 6666C

VHA No: **2436**

Invoice No: **GPLM 2003**

Hirer's Vehicle No: _____

UEN: 201505120D

VEHICLE RENTAL AGREEMENT

<p>HIRER'S PARTICULARS</p> <p>Name: (as in I/C) <u>LEE TECK CHAI</u></p> <p>NRIC / FIN No: <u>S7728540G</u></p> <p>Address (Res): <u>41 LOBAL AVE #789474</u></p> <p>Name & Address of Employer: _____</p> <p>Occupation: _____ Driving Exp: _____</p> <p>Singapore Driving Licence No: _____</p> <p>Issue Date: <u>4/3/03</u> Date of Birth: <u>29/9/77</u></p> <p>Tel: (O) _____ (R) _____ HP: _____</p> <p>ADDITIONAL DRIVER'S PARTICULARS</p> <p>Name: (as in I/C) _____</p> <p>NRIC / FIN No: _____</p> <p>Address (Res): _____</p> <p>Occupation: _____ Driving Exp: _____</p> <p>Singapore Driving Licence No: _____</p> <p>Issue Date: _____ Date of Birth: _____</p> <p>Tel: (O) _____ (R) _____ H/P: _____</p>	<p>Vehicle No: <u>SLP5941A</u> Replace Veh No: _____</p> <p>Mileage Out: <u>150461</u> Mileage In: _____</p> <p>Make & Model: <u>TOYOTA PREVIA 2.4A</u> Auto / Manual</p> <p>Out : Date <u>11/2/21</u> Time: <u>0900</u></p> <p>HIRE / PERIOD EXPIRY _____ Time: _____</p> <p>NON-WAIVER EXCESS=\$ <u>3000/-</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="4" style="text-align: center;">CHARGES</th> </tr> <tr> <td>Daily</td> <td><u>10</u></td> <td>@\$ <u>200</u> per day</td> <td><u>\$2000</u></td> </tr> <tr> <td>Weekly</td> <td></td> <td>@\$ _____ per week</td> <td></td> </tr> <tr> <td>Monthly</td> <td></td> <td>@\$ _____ per month</td> <td></td> </tr> <tr> <td>Hours</td> <td></td> <td>@\$ _____ per hour</td> <td></td> </tr> <tr> <td>Extension</td> <td></td> <td>@\$ _____</td> <td></td> </tr> <tr> <td colspan="4">Delivery/Collection Service</td> </tr> <tr> <td colspan="4" style="text-align: right;">SUB-TOTAL \$</td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="10" style="text-align: center;">PETROL LEVEL</th> </tr> <tr> <td>Out</td> <td>E</td> <td><u>1/8</u></td> <td>1/4</td> <td>3/8</td> <td>1/2</td> <td>5/8</td> <td>3/4</td> <td>7/8</td> <td>F</td> </tr> <tr> <td>In</td> <td>E</td> <td>1/8</td> <td>1/4</td> <td>3/8</td> <td>1/2</td> <td>5/8</td> <td>3/4</td> <td>7/8</td> <td>F</td> </tr> <tr> <td colspan="10">Fuel</td> </tr> <tr> <td colspan="10">Traffic / Parking Fines</td> </tr> <tr> <td colspan="10" style="text-align: right;">TOTAL CHARGES \$</td> </tr> </table> <p style="text-align: right;">Hirer's Signature <u>[Signature]</u></p> <p style="text-align: right;">Additional Driver's Signature _____</p>	CHARGES				Daily	<u>10</u>	@\$ <u>200</u> per day	<u>\$2000</u>	Weekly		@\$ _____ per week		Monthly		@\$ _____ per month		Hours		@\$ _____ per hour		Extension		@\$ _____		Delivery/Collection Service				SUB-TOTAL \$				PETROL LEVEL										Out	E	<u>1/8</u>	1/4	3/8	1/2	5/8	3/4	7/8	F	In	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F	Fuel										Traffic / Parking Fines										TOTAL CHARGES \$									
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VEHICLE CHECK LIST

INDICATE: D - DENTS, A - ACCIDENTS, S - SCRATCHES

D - DENTS
A - ACCIDENTS
S - SCRATCHES

RIGHT FRONT TOP LEFT

MISSING / FAULTY ACCESSORIES / PARTS

REMARKS: _____

I have read and agree to the terms and condition on both sides of the agreement. If I have presented a charge/credit card for payment. I agree that all amounts 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 GOOD WAY RENT-A-CAR PTE LTD in connection with this agreement is true.

***IMPORTANT**

1. VEHICLE IS STRICTLY PROHIBITED FOR "HIRE FOR REWARDS" USAGE SUCH AS UBER / GRABCAR / GRABSHARE ETC.
2. ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
3. ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
4. THE HIRER SHALL BE LIABLE FOR EXCESS CHARGES FOR ANY LATE RETURN AT THE RATE SHOWN PER HOUR OR PER DAY, INCLUSIVE OF CDW AND/OR PAI WHERE APPLICABLE.
5. IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
6. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY, AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY GOOD WAY RENT-A-CAR PTE LTD.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO GOOD WAY RENT-A-CAR 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	
<u>10/2</u>	<u>1600</u>				<p>SIGNATURE OF HIRER/DRIVER</p>



Liberty Insurance Pte Ltd
 Registration no. 199002791D
 51 Club Street
 #03-00 Liberty House
 Singapore 069428
 Tel: (65) 6221 8611 Fax: (65) 6225 6890
 Website: <http://www.libertyinsurance.com.sg>

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)

Certificate No	SD20V15024 /NPC /R00
Form	MX1
Date of Issue	01-DEC-2020
1. Index Mark and Registration No. of Vehicle:	SDQ6666C
2. Chassis number of Vehicle:	JTNGF3DH408023597
3. Name of Policyholder:	LEE TECK CHYE (LU DECAI)
4. Effective date of Commencement of Insurance for the purposes of the Act:	25-NOV-2020 00:00 AM
5. Date of Expiry of Insurance:	28-DEC-2021 23:59 PM
6. 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 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.	
And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.	
7. Limitations as to use*:	
Use only for social, domestic and pleasure purposes and for the Policyholder's business.	
8. The Policy does not cover:	
A) Use for hire or reward.	
B) Use for racing, pace-making, reliability trials 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 Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 are not to be included under these headings.	
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.	
For and on behalf of LIBERTY INSURANCE PTE LTD Approved Insurers  _____ Authorised Signature	
For Information only:	
COVERAGE :	Comprehensive (EUROKARS ASSURE PLUS), Unlimited Windscreen, NCD Protection
SUM INSURED:	MARKET VALUE AT THE TIME OF LOSS
EXCESS:	Section I S\$900, Additional Excess For Young, Elderly & Inexperienced Drivers S\$3000, Windscreen Excess S\$100
FINANCE COMPANY:	DBS BANK LTD
PRODUCER NAME:	EUROKARS SERVICES PTE LTD

PLSL/PLSL/02-DEC-20

S1_CI_T1_T3_OE_Template2-Ver1.

02-DEC-20



**SINGAPORE
POLICE FORCE**

Traffic Police
10 Ubi Avenue 3
Singapore 408865
Tel +65 6547 0000
Fax +65 6547 6259
www.police.gov.sg

Our Ref : TP/IP/05549/2021
Date : 1 July 2022

Yao Yingfeng
Driver of SKG7258K

Dear Sir,

**TRAFFIC ACCIDENT INVOLVING SLK3521T, SKG7258K, SMH1653M AND SDQ6666C ALONG
CTE ON 31 JANUARY 2021 AT ABOUT 4.28 P.M.**

I refer to the above incident.

2 Our investigations into the case have been completed.

3 Please be informed that action has been initiated against the driver of SLK3521K for the offence of Driving without due care and attention causing hurt under Section 65(1)(a) of the Road Traffic Act 1961.

4 If you have any clarification, you may contact the Investigation Officer Syed Muhammad Albar at office number: 6547 6209 or via email address at syed_muhammad_farid_albar@spf.gov.sg.

**SYED MUHAMMAD ALBAR, SSSGT
for HEAD INVESTIGATION
TRAFFIC POLICE**

Tommie Lim Appraisal

Block 126 Bishan Street 12 #08-147 Singapore 570126
Handphone No. : +65 97475163 Email : tommie126@yahoo.com.sg
ROC: 53448442E

INVOICE

To : JD MOTORSPORTS
25 Kaki Bukit Road 4
#06-38 Synergy @ KB
Singapore 417800

Date : 11 Jun 2022
Invoice No. : TLA/2022/06/010
Vehicle No. : SDQ6666C

DESCRIPTION	AMOUNT
Service rendered for appraisal / inspection report :	
Professional inspection fees	\$ 726.00
Photographs 36 pcs	
Transport fees	
Re-inspection fees (work in progress, post repair inspection)	
GRAND TOTAL :	\$ 726.00



TOMMIE LIM APPRAISAL

Tommie Lim Appraisal

Block 126 Bishan Street 12 #08-147 Singapore 570126
Handphone No. : +65 97475163 Email : tommiel26@yahoo.com.sg
ROC: 53448442E

VEHICLE INSPECTION REPORT

To : LEE TECK CHYE (LU DECAI)
c/o : JD MOTORSPORTS
25 Kaki Bukit Road 4
#06-38 Synergy @ KB
Singapore 417800

REFERENCE

Ref. no.	: TLA/2022/06/010	3rd party Veh.	: SKG7258K
Accident on	: 31 Jan 2021	Claim tyre	: Third Party
Assign on	: 10 Jun 2022	Claim no.	: To be advice
Inspection on	: 10 Jun 2022	Policy no.	: To be advice
Workshop name	: JD MOTORSPORTS	Finalize on	: 14 Jun 2022
Inspection at	: 25 Kaki Bukit Road 4 #06-38 Synergy @ KB Singapore 417800	Final report on	: 16 Jun 2022

PARTICULARS OF DAMAGED VEHICLE

Registration no.	: SDQ6666C	Odometer	: LOW BATT
Make	: TOYOTA	Chassis no.	: JTNGF3DH408023597
Model	: VELLFIRE	Transmission	: AUTOMATIC
Regn. date	: 28 Jun 2019	Engine no.	: ZAR21187139
Body colour	: BLACK	Engine cap.	: 2493 CC

PRE-ACCIDENT CONDITION OF VEHICLE (STATIC CHECK ONLY)

Steering	: Serviceable	Paintwork	: Good
Footbrake	: Serviceable	Undercarriage	: Serviceable
Handbrake	: Serviceable	Gen. condition	: Good

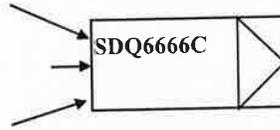
TYRE CONDITION ON VEHICLE

	Make	Size	Tread depth	Type of road wheel
Front N/S	: Westlake	235/50R18	70%	Alloy
Front O/S	: Westlake	235/50R18	70%	Alloy
Rear N/S	: Westlake	235/50R18	70%	Alloy
Rear O/S	: Westlake	235/50R18	70%	Alloy

NOTE: The above percentages represent the estimated remaining life of tyre threads.

POINT OF IMPACT

Impact on the rear portion



SYNOPSIS OF DAMAGES RESULTANT FROM THE ACCIDENT

The impact of the collision has damaged / affected the tailgate assy, rear bumper assy, rear end panel assy and etc...

Please refer to Annex A (Appraisalment Schedule) for a detailed account of the damages and photographs taken.

Note: Reinspection vehicle on NIL for repair in progress.

RECOMMENDATION

The estimate cost of repair submitted by Messrs JD MOTORSPORTS as per schedule attached has been revised and scrutinised, and in our opinion, we consider it to be fair and reasonable. The repairers have agreed to undertake the repairs to the owner's satisfaction at our revision. We have not authorised the repairs.

Our adjusted cost of repair is SGD 9,300.00 to carry out the repairs. Please refer to Annex A (Appraisalment Schedule) for a detailed account of the cost estimates.

REMARKS

We have not authorised the repair. However, for information, under normal circumstances, the repair would takes approximately 8 (eight) working days to complete.

In accordance to your instruction, we have **NOT AUTHORISED** the repair to the damaged vehicle and the survey was conducted strictly on a "**WITHOUT PREJUDICE**" basis.

We are pleased to advise that the inspection work was carried out accordingly, and hereby submit our Appraisal Report, which includes evidence photographs.

Yours faithfully,

Tommie Lim Appraiser



Tommie Lim
Motor Vehicle Appraiser



APPRAISEMENT SCHEDULE

Registration no. : SDQ6666C

Vehicle Model : TOYOTA
VELLFIRE

S/N	Qty	Description	Condition	Estimate by Wshop SGD	Adjusted Amt SGD
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LIST ITEMS

1	1	TAIL GATE	BUCKLED	2,679.20	2,679.20
2	1	TAIL GATE LOCK	JAMMED	750.20	750.20
3	1	TAIL GATE LOCK LATCH	SERVICEABLE	388.20	0.00
4	2	TAIL GATE REFLECTOR	SERVICEABLE	1,900.20	0.00
5	1	TAIL GATE OUTER CHROME	SERVICEABLE	750.20	0.00
6	1	TAIL GATE EMBLEM LOGO	SERVICEABLE	98.20	0.00
7	1	TAIL GATE EMBLEM VELLFIRE	NECESSARY	78.20	78.00
8	1	TAIL GATE LOCK SENSOR	SERVICEABLE	227.20	0.00
9	1	TAIL GATE SOLENOID SWITCH	SERVICEABLE	147.20	0.00
10	1	TAIL GATE BUZZER	SERVICEABLE	84.60	0.00
11	1	TAIL GATE INNER TRIM	DEFORMED	880.60	880.60
12	1	TAIL GATE WEATHER STRIP	DEFORMED	380.20	380.20
13	1	TAIL GATE WEATHER STRIP SENSOR	SERVICEABLE	1,037.20	0.00
14	1	REAR BUMPER	DEFORMED	1,850.60	1,850.60
15	2	REAR BUMPER SIDE RETAINERS	DEFORMED	295.20	295.20
16	2	REAR BUMPER REFLECTOR	O/S GRAZED	250.20	125.10
17	4	REAR BUMPER REVERSE SENSOR	PC MALFUNCTION	1,520.40	760.20
18	2	REAR BUMPER BRACKET	O/S DENTED	96.40	48.20
19	2	REAR BUMPER TOW COVER	O/S DEFORMED	136.40	68.20
20	1	REAR WINDSCREEN GLASS MOULDING	NECESSARY	189.30	189.30
21	1	REAR END PANEL INNER	BUCKLED	652.10	652.10
22	1	REAR END PANEL OUTER	BUCKLED	950.80	950.80
23	1	REAR END PANEL TOP GARNISH	DEFORMED	290.40	290.40
24	1	EXHAUST TOP GARNISH	DEFORMED	145.80	145.80
25	2	TAILLAMP	SERVICEABLE	1,971.20	0.00
26	2	TAILLAMP LOWER GARNISH	O/S DEFORMED	640.80	320.40
27	2	TAILLAMP LOWER GARNISH RETAINER	O/S DEFORMED	249.60	124.80

18,640.60 10,589.30

Less 25% / 25%

4,660.15 2,647.33

13,980.45 7,941.98

SPECIAL NETT ITEMS

1	1	REAR NUMBER PLATE	SERVICEABLE	100.00	0.00
2	1	REAR NUMBER PLATE HOLDER	SERVICEABLE	50.00	0.00
3	1SET	TAIL GATE INNER TRIM CLIPS	CRACKED	50.00	20.00
4	1SET	REAR BUMPER CLIPS	CRACKED	50.00	20.00
5	1	WINDSCREEN GLASS SEALANT	NECESSARY	100.00	60.00
6	1	WINDSCREEN GLASS INNER SEAL	NECESSARY	80.00	40.00
7	1	PRIMER & CLEANER	NECESSARY	60.00	20.00
8	1SET	REAR END PANEL TOP GARNISH CLIPS	CRACKED	50.00	14.00

540.00 174.00

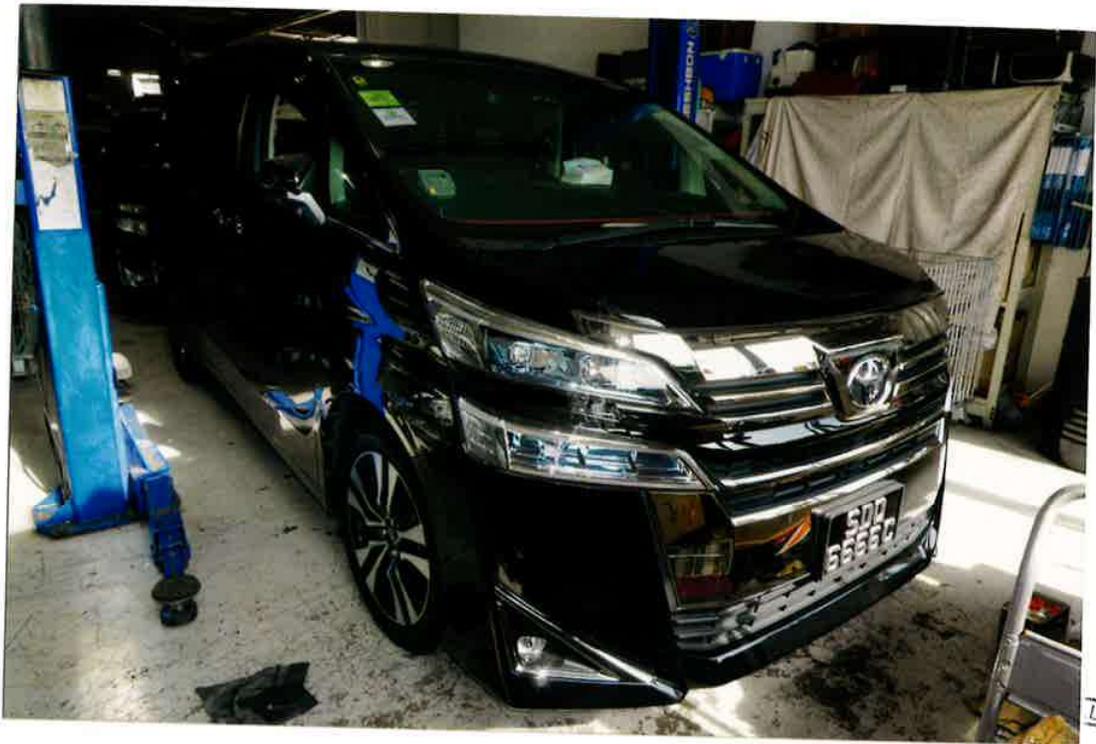
TOTAL

14,520.45 8,115.98

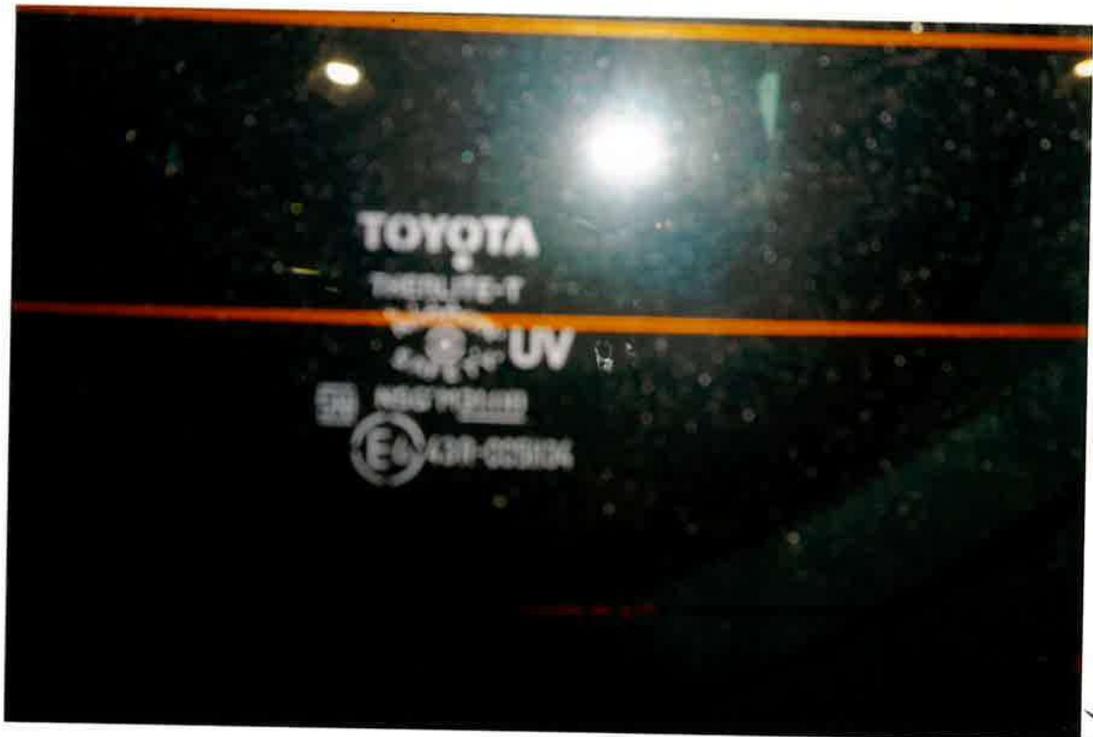
APPRAISEMENT SCHEDULE

Registration no. : SDQ6666C

S/N	Qty	Description	Condition / Remarks	Estimate by Wshop SGD	Adjusted Amt SGD
<u>LABOUR & MISC CHARGES</u>					
1		To remove the affected parts, all relevant attachment, fitting to commence repairs, replace the damages parts, reinstall & realign all necessary parts		2,000.00	1,500.00
2		To disconnect wire harness of electrical component to facilitate repairs, reconnect and check functions.		100.00	50.00
3		To remove and refit interior upholstery to facilitate the repair.		300.00	200.00
4		To remove and refit tailgate component to repair bootlid, check and re-adjust the close gap and alignment and water seepage.		150.00	100.00
5		To redo sealant on gap		100.00	60.00
6		To measure, drill holes on replaced rear bumper, position and install reverse sensor, check and test on the distance and functions.		100.00	40.00
7		To apply undercoating on the accident repair and replaced panel for rust protection.		100.00	60.00
8		Supply spray paint material and necessary items to respray all accident damage parts and other affected area / panel.		2,000.00	1,500.00
TOTAL				4,850.00	3,510.00
Total Parts and Labour Cost of Repair				19,370.45	11,625.98
Less 20% (Lumpsum repair adjustment)					2,325.20
					9,300.78
Adjusted Parts and Labour Cost of Repair					9,300.00









* TOMMIE LIM APPR



* TOMMIE LIM APPR

