



Teamwork Garage Pte Ltd
53 Ubi Avenue 1 #01-23/24 Singapore 408934
Paya Ubi Industrial Park
Tel: 6844 2475 Fax: 6844 2474
Email: claims@teamworkgarage.com
GST Register No: 201015366H

13th June 2023

Our reference: 2305-12

Your reference: SHC17S

HSBC Life (Singapore) Pte Ltd

BY EMAIL

20 Pasir Panjang Road (East Lobby)

#11-01 Mapletree Business City

Singapore 117439

Attn: Motor Claims Department

Dear Sir/ Madam,

Claimant : MALWINDER SINGH S/O KARAM SINGH

Address : 48 FABER WALK #03-30 S (128993)

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident on **12/05/2023** along **PAHANG STREET** involving our client's vehicle registration number **SMA3897A** and vehicle registrations number **SHC17S** driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the vehicle. 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: -

Cost of Repair	:	\$9,288.00
Loss of Rental	:	\$1,440.00
LTA Search	:	\$26.75
Total	:	\$ 10,754.75

A copy of each of the following supporting documents is enclosed:-

- a) Our client's Accident Report / Police Report;
- b) COE/PARF Certificates;
- c) Owner / Driver's IC & Driving License;
- d) Letter Of Authorization;
- e) Tax Invoice;
- f) LTA search Invoice;
- g) Certificate of Insurance;
- h) Rental Agreement and Official Receipt;

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Please send to us an acknowledgement of receipt of this letter with 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. Our client's claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Yours faithfully,



Teamwork Garage Pte Ltd

Encl.

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	15/05/2023 13:35 (SGT)
Reported by	Both Policyholder and Actual Driver
Date of Accident	12/05/2023 11:55 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	PAHANG STREET
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMA3897A
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	MALWINDER SINGH S/O KARAM SINGH
NRIC No	SXXXX650G
Email Address	MALWINDER.SINGH@AELOM.COM
Mobile Phone No	(Phone) +65-92316970
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Harrier
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	1986

INSURANCE COMPANY

Name of Insurance Company	Liberty Insurance Pte Ltd
Policy Number / Cover Note Number	SI22V07542/VPC/R04

DRIVER

Name of Driver	MALWINDER SINGH S/O KARAM SINGH
NRIC No	SXXXX650G
Date Of Birth	14/02/1979
Occupation	Outdoor

Date Of Driving Pass	19/06/1998
Driving experience	24 YEARS AND 11 MONTHS
Gender	Male
Mobile Number	(Phone) +65-92316970
Alt. Phone Number	-
Email Address	MALWINDER.SINGH@AELOM.COM
Address	48 FABER WALK
Address complement	# 03-30
Postcode	128993
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	Collided into Parked Vehicle
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?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	0
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
yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

PLEASE REFER TO THE ATTACHED 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	SHC17S
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	SMN377K
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)	-

SKETCH PLAN

IMPORTANT NOTICE

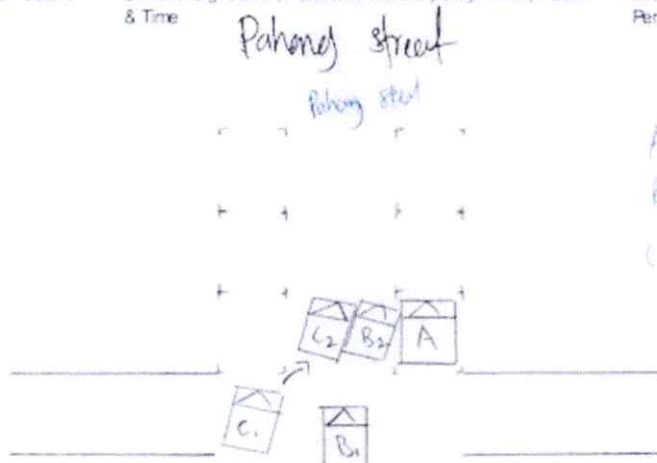
1. Please report **correctly** the details of the accident to speed up the claims process.
2. This Form must be **completed by the Policyholder and/or the Authorised Driver**.
3. Information provided must be as **truthful and accurate as possible**. Any willful misrepresentation or withholding of material 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

Sketch Plan

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

Witnessed by Reporting Centre Personnel



A: SMA3897A
B: SHC17S
C: SMND377K

Describe Circumstances of the Accident

My vehicle was parked along Highway Street after I parked my vehicle, I went off for my work when I came back ~~to~~^{to} my vehicle, I realized that my vehicle was not in an accident. Total 3 cars involved.

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

Witnessed by Reporting Centre
Personnel

> Back to OneMotoring


Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	650G
Vehicle Details	
Vehicle No.:	SMA3897A
Vehicle to be Exported:	Yes
Intended Deregistration Date:	13 May 2023
Vehicle Make:	TOYOTA
Vehicle Model:	HARRIER 2.0 PREMIUM AT AIRBAG 2WD 5DR
Primary Colour:	White
Manufacturing Year:	2015
Engine No.:	3ZRB737461
Chassis No.:	ZSU600073470
Maximum Power Output:	111.0 kW (148 bhp)
Open Market Value:	\$30,788.00
Original Registration Date:	22 Jun 2016
First Registration Date:	22 Jun 2016
Transfer Count:	1
Actual ARF Paid:	\$30,104.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	21 Jun 2026
PARF Rebate Amount:	\$19,567.00
Intended COE Rebate Details	
COE Expiry Date:	21 Jun 2026
COE Category:	B - Car above 1600cc or 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$51,010.00
COE Rebate Amount:	\$15,841.00
Total Rebate Amount:	\$35,408.00

The information contained herein is correct as at 12 May 2023

OK

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S7904650G



Name
MALWINDER SINGH S/O
KARAM SINGH

Race
SIKH


Date of birth
14-02-1979

Sex
M

Country of birth
SINGAPORE

57904650G

REPUBLIC OF SINGAPORE DRIVING LICENCE
004650G




MALWINDER SINGH S/O
KARAM SINGH


14 Feb 1979
10 Nov 2012

002122577H

4363443



NRIC No. S7904650G



Date of issue

48 FABER WALK #03-30
SINGAPORE 128993

NRIC No: S7904650G Date: 31/01/2018 (R)

SINGAPORE 120201

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

EFFECTIVE DATE

Class 3 Motor Cars <= 3000kg with <= 7 passengers, exclusive of the driver; and other motor vehicles <= 2500kg 19 Jun 1998

NP 428A

Licence No: S7904650G

LETTER OF AUTHORIZATION

To: HSBC LIFE (Singapore) Pte Ltd and Teamwork Garage Pte Ltd (Third party insurance & Workshop)
Claimant: malwinder Singh s/o karam Singh

Dear Sirs,

I/We, malwinder Singh s/o karam Singh owner of vehicle no. SMA 3897A
hereby authorize my/our repairer, Teamwork Garage Pte Ltd
act as my/our agent and proceed on behalf for me/us with respect to my/our claim for repair costs and/or rental and/or
loss of use ("claim") for my/our vehicle no. SMA 3897A that was damage pursuant to the
accident Pahang Street which occurred at/along
involving vehicle nos. SHC 175

I/We hereby irrevocably assign absolutely to you that I/we have authorized and assigned all compensation monies
pertaining the above mentioned accident due to me/us to my/our repairer/solicitors
Teamwork Garage Pte Ltd. I/We hereby authorize you to forward and release all
compensation settlement cheques(s) due to the settlement to my/our repairer/solicitors
Teamwork Garage Pte Ltd pertaining to above said accident whom I/we
authorized and assigned to collect the said compensation monies.

I/We further acknowledge that any settlement the workshop may reach on my/our behalf is on a without prejudice
and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s concerned.

I/We acknowledge that the Discharge Voucher applies only to my/our property damage and will not affect any of the
personal injuries claim(s) involved and/or uninsured losses claim in a later date. Further the settlement terms herein
should not be used as an evidence to prejudice to any personal injuries claim(s) involved and/or other uninsured
losses claim arising of the subject matter in the action.

Thank you.

Dated this _____ day of _____ (month) 20____ (year)

Signature of owner vehicle (claimant): _____

Name of owner of vehicle (claimant): malwinder Singh s/o karam Singh

NRIC Number (claimant): 579046509

**TEAMWORK GARAGE PTE LTD**BLK 53 UBI AVE 1 #01-24/34 PAYA
UBI INDUSTRIAL PARK SINGAPORE
408934 TEL:

90119989 / 83389989

(TEL) (65) 6844 2475 (FAX) (65) 6844 2474

(E-MAIL) claims@teamworkgarage.com

UEN No. 201015366H

GST Reg No: 201015366H

Bill To:HSBC LIFE (SINGAPORE) PTE LTD
10 Marina Boulevard Marina Bay Financial Centre Tower 2
#48-01
SINGAPORE
SINGAPORE 018983**Tax Invoice**

Invoice number : TI-10403

Date : 09/06/2023

Terms : C.O.D.

Vehicle number : SMA3897A

Make / Model : TOYOTA HARRIER

Description	Amount (\$\$)
ACCIDENT INVOLVING SMA3897A / SHC17S ON 12/05/2023 @ ALONG PAHANG STREET SINGAPORE INCLUSIVE OF SUPPLYING PARTS, LABOUR, PANEL BEATING AND SPRAY PAINTING LUMP SUM REPAIR	\$8,600.00
Thank you for your business and have a nice day !	

Reference : 2305-12

* Cheque payment should be issued in favour to TEAMWORK GARAGE PTE LTD

PAYNOW UEN: 201015366H

** Please ensure that your vehicle is of good condition upon the point of collection.

E. & O. E

Subtotal	\$8,600.00
Add: GST 8%	\$688.00
Total Inc GST 8%	\$9,288.00
Less: Deposit	\$0.00
Balance Due	\$9,288.00



TEAMWORK GARAGE PTE LTD



CUSTOMER'S SIGNATURE

>Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 12 May 2023 / 15:45:07

Receipt Date/Time : 12 May 2023 / 15:45:07

Tax Invoice/Receipt

Receipt No. : ITNET-00000-230512-002758

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - SHC17S

As at 12 May 2023/11:55:00

Insurance Co: HSBC LIFE (SINGAPORE) PTE. LTD.

1 Insurance Enquiry - SHC17S

Enquiry Fee

20230512154417595680

24.77 1.98 26.75

Sub-Total 24.77 1.98 26.75

Total Before Rounding 24.77 1.98 26.75

Rounding Difference 0.00

Total Amount Payable 26.75

Paid By

526471XXXXXX4633 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.

Motor Vehicles (Third-Party Risks And Compensation) Act (Chapter 189); Motor Vehicles (Third-Party Risks And Compensation) Rules, 1960; Road Transport Act, 1987; Road Transport (Amendment) Act 2019; The Motor Vehicles (Third Party Risks) Rules, 1959

Name of Policyholder: MALWINDER SINGH S/O KARAM SINGH		Certificate No.: SI22V07542/ VPC / R04
Date of Issue: 07 Jun 2022	Effective Date of Commencement: 25 Jun 2022 00:00	Date of Expiry: 24 Jun 2023 23:59
Registration No.: SMA3897A	Chassis No.: ZSU600073470	Type of Certificate: MX1

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.

Limitations as to use:

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

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

For Information Only:

Coverage(s):	Comprehensive, Unlimited Windscreen
Sum Insured:	MARKET VALUE AT THE TIME OF LOSS
Excess:	Section I - Named Drivers S\$700, Section I - Unnamed Drivers S\$1200, Additional Excess for Young, Elderly & Inexperienced Drivers S\$3000, Windscreen Excess S\$100
Name of Finance Company:	
Name of Producer:	TOH CHENG BAN (A7373-2)

K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park Singapore 408934
Tel: 6844 5938 Fax: 6285 5228 Email : kntcars@gmail.com
Biz Reg. No.: 53208965X

No.: 4672

OFFICIAL RECEIPT

Date: 13/06/2023

Received from malwinder Singh s/o kavam Singh

The Sum of Dollars one thousand Four Hundred and
Forty only.

Being payment of SNB3639L (12/05/23 - 24/05/23)

\$ 1440/-

Cheque No.: _____



Authorised Signature

K & t Cars

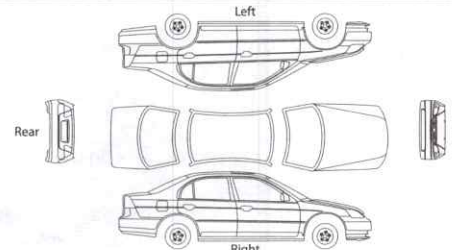
53 Ubi Ave 1 #01-23 Paya Ubi Ind Park
Singapore 408934
Tel: 6844 5938 Fax: 6285 5228
Email: kntcars@gmail.com
Biz Reg. No.: 53208965X

VEHICLE RENTAL AGREEMENT

NO.: KT-05997

Veh. No.: SMA3897A	Replace Veh. No.: SNB3639L
Veh. M / M: TOYOTA HARRIER	Replace Veh. M / M: TOYOTA COROLLA

HIRER'S PARTICULAR		<input type="checkbox"/> SAME AS HIRER	DRIVER'S PARTICULAR	
Name: Malwinder Singh s/o Karam Singh			Name:	
Address: 48 Paber Walk			Address:	
#03-30 S(128993)				
I/C: S79046509	D.O.B: 14/02/1979		I/C:	D.O.B:
Contact:	Pass Date: 19/06/1998		Contact:	Pass Date:

	A – ACCIDENT		Hirer's acceptance
	C – CRACKED		
	D – DENTS		Driver's acceptance
	S – SCRATCHES		

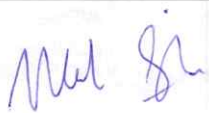

RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	12/05/23		Date In	24/05/23	
Time Out	1600		Time In		
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES					PETROL / DIESEL LEVEL						
Daily	@ \$	120	12	Days @	\$ 1440 /-	OUT	E	1/4	1/2	3/4	F
Weekly	@ \$			Wks @	\$						
Monthly	@ \$			Mth @	\$	IN	E	1/4	1/2	3/4	F
Hours	@ \$			Hrs @	\$						
Inclusive of additional charges (if any)			Amt payable	\$ 1440/-	Petrol Charges		YES	NO	AMT: _____		
					CDW		YES	NO	AMT: _____		
Payment: <input type="checkbox"/> CASH <input type="checkbox"/> NETS <input type="checkbox"/> CHQ <input type="checkbox"/> VISA <input type="checkbox"/> MAST						Security Deposit		YES	NO	AMT: _____	
Bank / Cheque No.:						Advance Payment		YES	NO	AMT: _____	

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tender accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate.

IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- ❖ Only persons above 26 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- ❖ Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company K & t CARS.
- ❖ Use of the vehicle illegal purpose such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- ❖ Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- ❖ The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- ❖ In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- ❖ In view of all accident, the hirer will bear the full responsibility for the SGD\$3,500/- excess payable to K & t CARS and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT	
 Signature of hirer / driver (company stamp if any)	 For and on behalf of K & t CARS (authorised signature only)