

Tokio Marine Insurance Singapore Ltd.

(Company Reg. No.: 192300014M) (GST Reg. No.: M2-0000023-4)

20 McCallum Street #09-01 Tokio Marine Centre Singapore 069046

T: (65) 6221 6111 F: (65) 6221 4355 / (65) 6224 0895 E: tmis@tokiomarine.com.sg W: www.tokiomarine.com

A member of the
Tokio Marine Group



TOKIO MARINE
INSURANCE GROUP

Our ref: M2302820
Your ref: 59122MID

Date: 10 July 2023

WITHOUT PREJUDICE
BY EMAIL ONLY

**THE MINISTRY OF DEFENCE
303 GOMBAK DRIVE
MINDEF BUILDING
SINGAPORE 669645**

Dear Sir

**RE: RECOVERY ACTION IN RESPECT OF ACCIDENT INVOLVING GBF1478T & 59122MID ON
03/05/2023**

Vehicle No. GBF1478T that was damaged in the above accident was insured with us under our Policy No.
MP003366.

We have settled the cost of repairs to our insured vehicle. Please be advised that Clause 4 of the Treasury Collision Agreement (TCA) is applicable.

Our claim is set out hereunder:

Cost of repairs	: \$ 11,826.00 (w/GST)
	X 50%
Total	: \$ 5,913.00

As such, we look to you to reimburse us the sum of **\$ 5,913.00** within 14 days of receipt of this letter.

Copies of the following documents are enclosed in support of our claim:

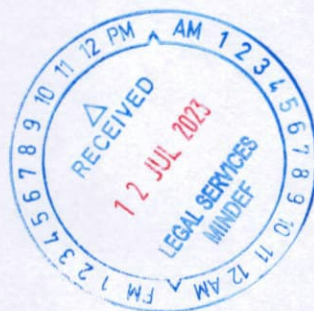
1. GIA form of our insured
2. Survey report with photographs
3. Final invoice from repairer
4. Satisfaction cum discharge voucher executed by insured.

Kindly acknowledge receipt of these documents.

Yours faithfully,
For Tokio Marine Insurance Singapore Ltd.

.....
Tan Wancong
Motor Claims Department
DID 6592 6414
Email: tanwancong@tokiomarine.com.sg

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	04/05/2023 12:46 (SGT)
Reported by	Actual Driver
Date of Accident	03/05/2023 14:30 (SGT)
Exact Location of Accident	70 Jurong Island Hwy, Singapore 627880
Additional Location Information	JURONG ISLAND (LAMP POST 71)
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBF1478T
INSURED/POLICYHOLDER	
Is company?	Yes
Name Of Registered Owner	KJM CURRY HOUSE & RESTAURANT PTE LTD
Company Reg No	2XXXXX908N
Email Address	kjmtkavi720@gmail.com
Mobile Phone No	(Phone) +65-83000980
Alternative Phone No	-

VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Dyna
Variant	-
Exact purpose for which vehicle was being used at time of accident	Employment
Are you claiming under your own insurance policy for repair to your vehicle?	Yes
Vehicle Category	Commercial vehicle
Transmission	Manual
CC	2982

INSURANCE COMPANY

Name of Insurance Company	Tokio Marine Insurance Singapore Ltd
Policy Number / Cover Note Number	MP003366

DRIVER

Name of Driver	RAMADOSS BALAKRISHNAN
Passport No/FIN	GXXXX428N
Date Of Birth	07/04/1984

Date Of Driving Pass	26/12/2012
Driving experience	10 YEARS AND 5 MONTHS
Gender	Male
Mobile Number	(Phone) +65-83000980
Alt. Phone Number	-
Email Address	[REDACTED]
Address	[REDACTED]
Address complement	-
Postcode	[REDACTED]
Is the driver the policyholder?	No
If No, Relationship of the Driver with the Insured	Employee
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 - Head to Rear
Weather Conditions	DIZZLING
Road Surface	Wet

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)	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?	Yes
Police Station Name	Jurong West Neighbourhood Police Centre
Police Station Phone No	(Phone) +65-18002689999
Alt. Police Station Phone No	(Fax) +65-62672438
Police Station Address	700 Corporation Road Singapore 649818
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

REFER TO POLICE REPORT NO. T/20230504/2042 ATTACHED.

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	59122MID
Vehicle Manufacturer	-
Vehicle Model	-

Vehicle Colour	-
Vehicle Category	Government
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)	1

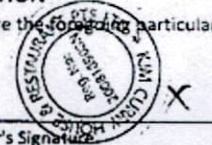
SKETCH PLAN

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

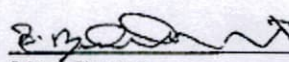
Refer to Police
Report No
T/20230504/2042
attached

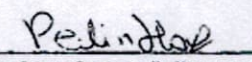
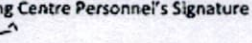
DECLARATION

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

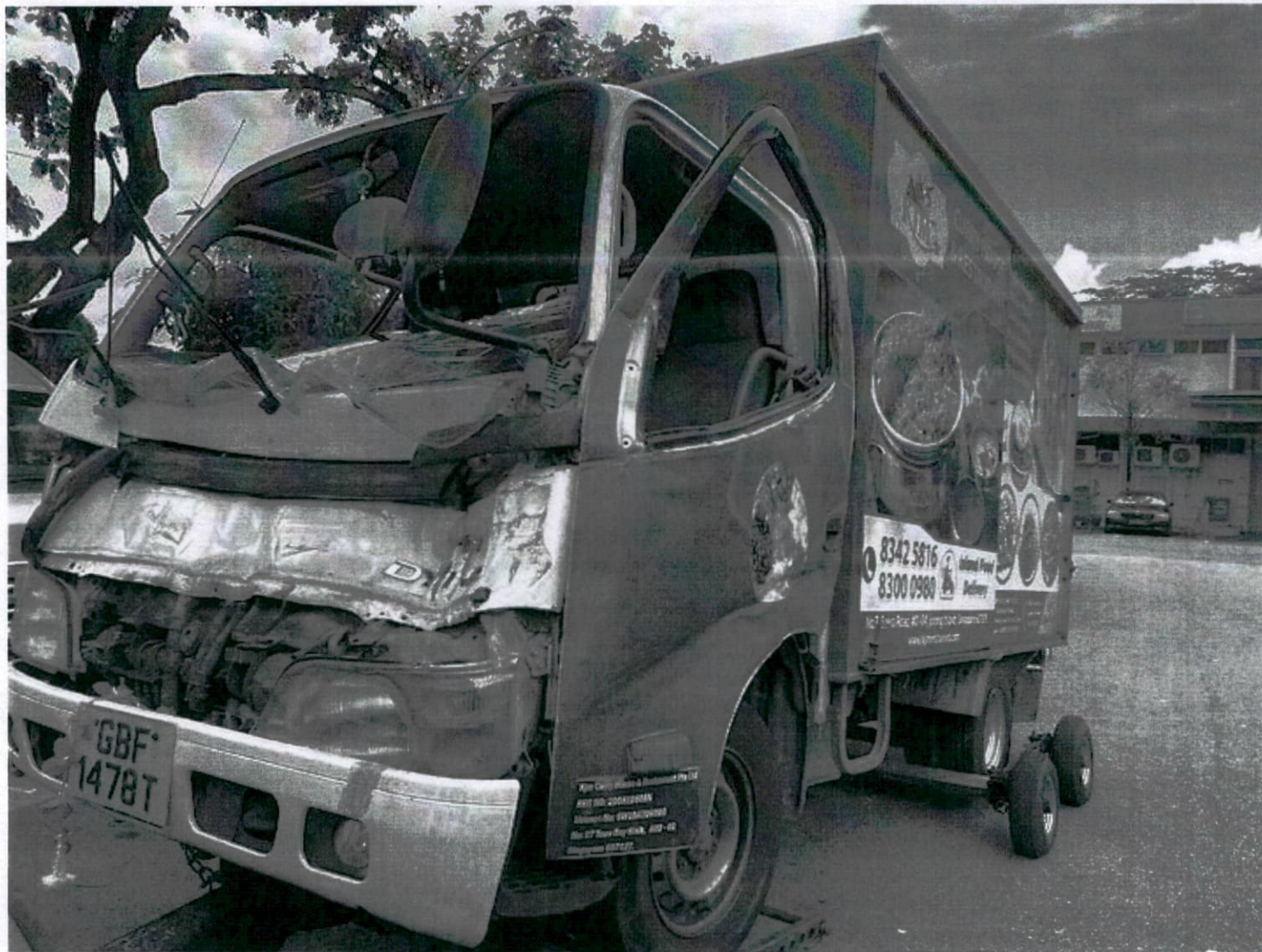
Policyholder's Signature 

Date & Time:

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

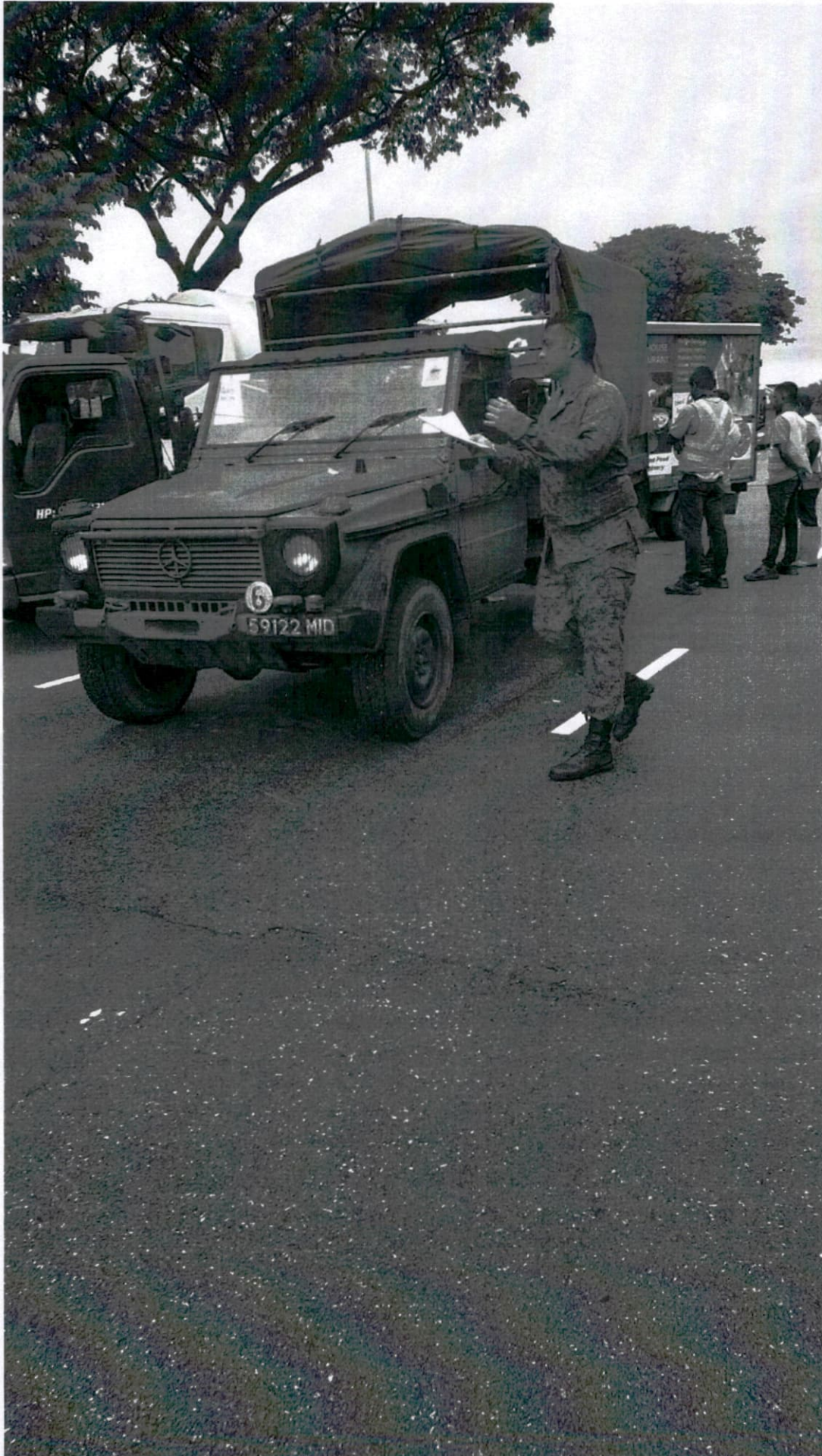
Reporting Centre Personnel's Signature 
Name: 
NRIC/FIN No.:

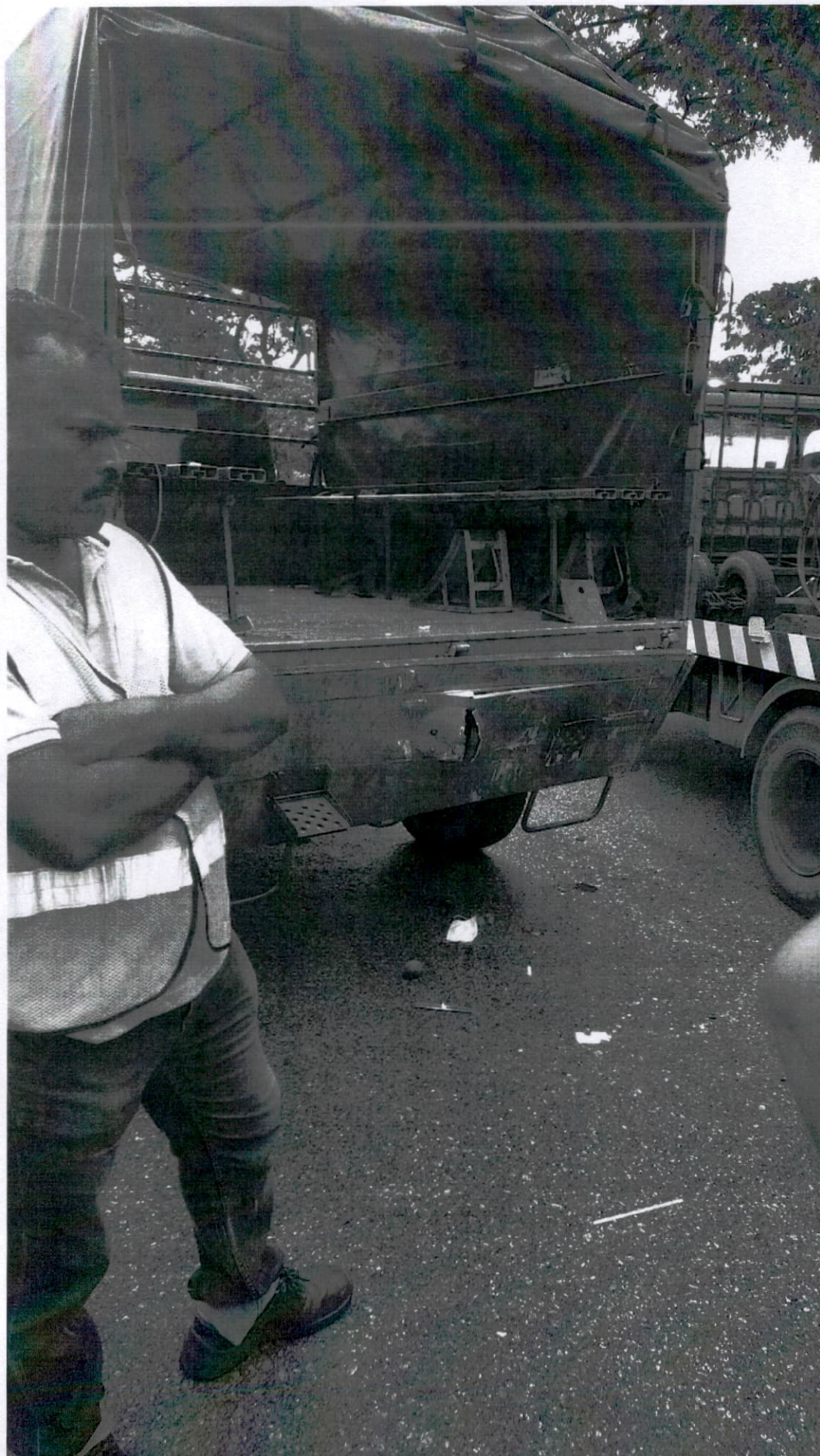













**SINGAPORE
POLICE FORCE**


T/20230504/2042

Police Station Of Origin:
Jurong West N.P.C
700 Corporation Road SINGAPORE 649818
Tel No: 1800-2689999

1 of 3

Report No. T/20230504/2042

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 04/05/2023 12:14	Vide Report No.:	Station Diary No.: 131
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Informant's Particulars

Name of Informant: RAMADOSS BALAKRISHNAN	Address: [REDACTED]
ID Type / ID No.: FIN NO / [REDACTED] 428N	Contact No.: Home/Office: Mobile: 83000980
Nationality: INDIAN	Email:
Sex: Male Age: 39 Date of Birth: 07/04/1984	Type of Informant: Driver
Race: Indian	Language:
Occupation: CHEF	Driving Licence Information: Class: 2B,3,4 Date of Expiry:

General Information of the Accident

General Information of the Accident				
Type of Accident:	Non-Injury Government Vehicle	Drink Drive: No	Date/Time of Accident: 03/05/2023 14:30	Type of Location: Bend
Location: JURONG ISLAND HIGHWAY				
Lamp Post Number: 71				
Weather: Cloudy		Road Surface: Wet		
Traffic Flow: One Way		Traffic Control: Not Controlled		Traffic Volume: No Traffic
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
59122MID	Lorry				Slightly Damaged	0
GBF1478T	Lorry	TOYOTA	DYNA 3.0 MANUAL	White	Seriously Damaged	0

Details of Person Involved

Any Pedestrian Involved: No					
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA				



**SINGAPORE
POLICE FORCE**



T/20230504/2042

2 of 3

Police Station Of Origin:
Jurong West N.P.C
700 Corporation Road SINGAPORE 649818
Tel No: 1800-2689999

Report No. T/20230504/2042

CONTINUATION OF REPORT

Driver			
Name	RAMADOSS BALAKRISHNAN	ID No.	428N
Related Vehicle	GBF1478T (Lorry)	Contact No.	83000980
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 2B,3,4 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

I am working as a supervisor and driver under KJM CURRY HOUSE & RESTAURANT PTE LTD.

On 04/05/2023 at about 1430hrs, I am driving V1: GBF1478T to perform delivery services. At that point of time, I was travelling along Jurong Island Highway at a speed of about 60km/h. There were 4 lanes, and I was travelling on the second lane from the left. The traffic was clear and while I was approaching a bend, I saw that there was a stationary vehicle (Breakdown) on the same lane, immediately I pressed on the break. However, due to the wet floor, V1 couldn't stop in time resulted the front of V1 to collide onto the rear of V2: 59122MID. (Lamp Post 71 & 72).

Subsequently, I went down to take photos of the accident and tow-truck had towed V1. No one was injured and there was no traffic police or ambulance came to scene. V1 does not have any in-vehicle camera. V1's front part was badly damaged. That is all.



**SINGAPORE
POLICE FORCE**



T/20230504/2042

Police Station Of Origin:
Jurong West N.P.C
700 Corporation Road SINGAPORE 649818
Tel No: 1800-2689999

3 of 3

Report No. T/20230504/2042

CONTINUATION OF REPORT

Signature of Officer Recording The Report:

J /

SGT 2 LUI WENG SOON

A handwritten signature in black ink, appearing to be "Lui Weng Soon".

Signature Of Informant:

A handwritten signature in black ink, appearing to be "J. Ang".

Signature Of Interpreter:

Not applicable

Date/Time:

04/05/2023 12:14

Officer In Charge Of Case:

TP / GIA /

SI ANG YI TING, STEPHANIE

Contact No.: 65476414

Classification Of Case:

VEHICLE DAMAGE INSPECTION REPORT

Tokio Marine Insurance Singapore Ltd
McCallum Street, #09-01 Tokio Marine Centre
Singapore 069046

Our File No: M2302820
Date: 07/06/2023

REFERENCE

Insured/Claimant: KJM CURRY HOUSE & RESTAURANT PTE LTD
Date of Loss: 03/05/2023

Policy No: MP003366
Nature of Claim: OD Claim No: M2302820

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: GBF1478T
Make & Model: TOYOTA DYNA 150, 3.0 D (M)
Reg. Date: 08/07/2016 (Man. Year: 2016)
Colour: White
Engine Capacity: 2982 cc
Market Value/New Car Price: N/A
Insured (S\$): Market Value/New Car Price

Engine No: 1KD2596902
Chassis No: KDY2318023876
Odometer: 39142 km

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Poor Steering (Serviceable): Yes Footbrake (Serviceable): Yes
Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition: Good

CONDITION OF TYRES

Front Tyre Size: 195R15C Rear Tyre Size: 195R15C
Front Left Side: GREEN-MAX 80 mm Rear Left Side: GREEN-MAX 80 mm
Front Right Side: GREEN-MAX 80 mm Rear Right Side: GREEN-MAX 80 mm

(above values represent the remaining tyre treads depth)

COST OF CLAIMS

	Repairer's	Adjuster's	Difference	Diff
Parts	12,916.90	12,278.90	638.00	4
Accessories	11.00	11.00	0.00	0
Labour	2,300.00	1,350.00	950.00	41
Material Labour	1,200.00	800.00	400.00	33
Painting	0.00	0.00	0.00	
Calculated Gross Total (S\$)	16,427.90	14,439.90	1,988.00	12
Approved Total (Overridden) (S\$)		11,550.00		
- Excess (S\$)	0.00	600.00	-600.00	
(S\$)	16,427.90	10,950.00	5,477.90	33
+ GST 8.00/8.00% (S\$)	1,314.23	876.00	438.23	33
Nett Amount (S\$)	17,742.13	11,826.00	5,916.13	33

SPECIFICATION

Date of Assignment: 08/05/2023 Present Location: IN-OD-GBF1478T-Ban Choon Motor Works (HQ)-Blk 3 Pioneer Road North #01-15, 628457 Jurong West-Tel: 62641191
Date Inspected: 08/05/2023 Inspected At: Ban Choon Motor Works (HQ) Blk 3 Pioneer Road North #01-15 Singapore 628457
Estimated Period of Repair: 10.0 days

Inspector: Dennis Ho

Manager: Lim Chai Lim Emily

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability for any other circumstances is hereby expressly excluded.

Reference

Print Source:	(Last Synchronised: 07 Jun 2023)	
Vehicle:	N/A	TOYOTA DYNA 150 3.0 D (M) (Model not available in database)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	Tokio Marine Insurance Singapore Ltd/GBF1478T/07/06/2023 11:33	
Validity:	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page	
Further Info:	Items/values not in reference catalogue are prefixed with an asterisk *.	

Recommended Parts

Qty	Part No.	Particulars	Condition	Repairer's	Amount
1		*Front Windscreen	Broken	480.00 F	*480.00
1		*Front windscreen rubber	Necessary	10.00 F	*10.00
1		*Dashboard	Broken	480.00 F	*480.00
1		*Wiper panel	Dented	150.00 F	*150.00
2		*Wiper arms	Bent	150.00 F	*150.00
2		*Wiper blades	Necessary	72.00 F	*72.00
1		*Wiper motor	Damaged	420.00 F	*420.00
2		*Wiper covers	Damaged	20.00 F	*20.00
1		*Front panel	Dented	450.00 F	*450.00
1		*DYNA emblem	Necessary	42.00 F	*42.00
1		*Front grille	Broken	160.00 F	*160.00
1		*Front grille logo	Broken	50.00 F	*50.00
2		*Headlamps	Broken	840.00 F	*840.00
2		*Front fenders	Dented	240.00 F	*240.00
1		*LH side mirror - complete	Bent	210.00 F	*210.00
1		*Centre garnish (BLACK)	Cracked	140.00 F	*140.00
2		*Side garnishs (BLACK)	Cracked	120.00 F	*120.00
2		*Front door pillars	Bent	840.00 F	*840.00
1		*LH front door rear pillar	Bent	180.00 F	*180.00
1		*LH arch panel top garnish	Cracked	120.00 F	*120.00
2		*Front doors	Bent	1,440.00 F	*1,440.00
1		*LH front door garnish	Cracked	110.00 F	*110.00
1		*LH front door channel	Cracked	120.00 F	*120.00
1		*LH front door window glass	Cracked	210.00 F	*210.00
1		*LH front door cardboard	Cracked	420.00 F	*420.00
1		*LH front door glass regulator	Bent	125.00 F	*125.00
1		*LH front door inner lock	Bent	140.00 F	*140.00
1		*LH front door glass outer moulding	Broken	75.00 F	*75.00
1		*Front door hinges	Bent	45.00 F	*45.00
1		*Cooling coil	Broken	1,450.00 F	*1,450.00
1		*Receiver drier	Broken	120.00 F	*120.00
1		*Washer tank	Cracked	160.00 F	*160.00
1		*Radiator	Serviceable	580.00 F	Serviceable
1		*Steering shaft	Bent	1,200.00 F	*1,200.00
1		*ERP bracket	Necessary	26.00 FS	*26.00
Supplementary #1					
1		*Air con condenser	Dented	350.00 F	*350.00
Sub Total (S\$)				11,745.00	11,165.00
+ Margin on L,N Items 10.00/10.00% (S\$)				1,171.90	1,113.90
Total Parts (S\$)				12,916.90	12,278.90

*Franchise part, S=SpcNett.

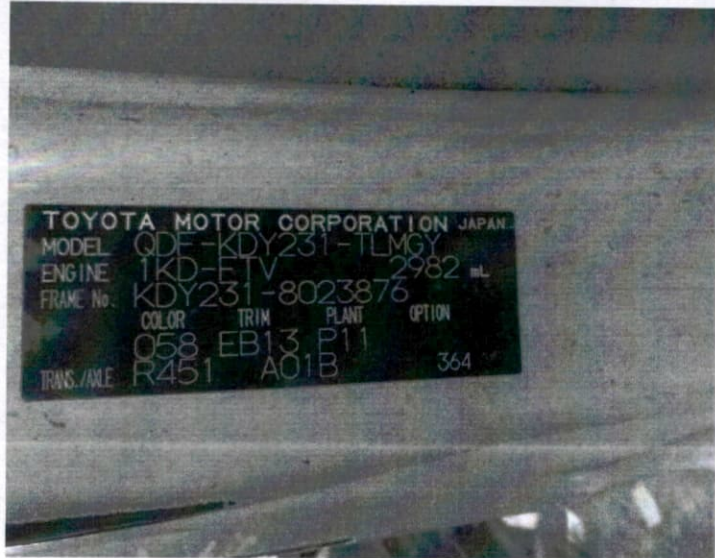
Qty	Particulars	Repairer's	Amou
<u>scellaneous Items</u>			
1	OD/TP Case (Insurer)	11.00	11.
Sub Total (S\$)		11.00	11.

ecommended Labour

Particulars	Lab.Type	Repairer's	Amou
<u>intwork Labour</u>			
To putty and spray painting on accident damaged parts.	New	1,200.00	800.
<u>bour Items</u>			
To dismantle and reassembe of front windscreen	New	100.00	0.
To dismantle and reassemble of air con unit and refill of air con gas	New	120.00	100.
To dismantle and reassemble of dashboard	New	280.00	150.
To knocking and straghtening of all accident damaged parts. To changing of the above parts.	New	1,800.00	1,100.
Gross Labour Cost (S\$)		3,500.00	2,150.

Tokio Marine Insurance Singapore Ltd/GBF1478T/07/06/2023 11:33. Not valid without Reference section.

< END OF ESTIMATES >



1/32: Chassis Number



2/32: Front View 1



3/32: Front View 2



4/32: Front View Right 3

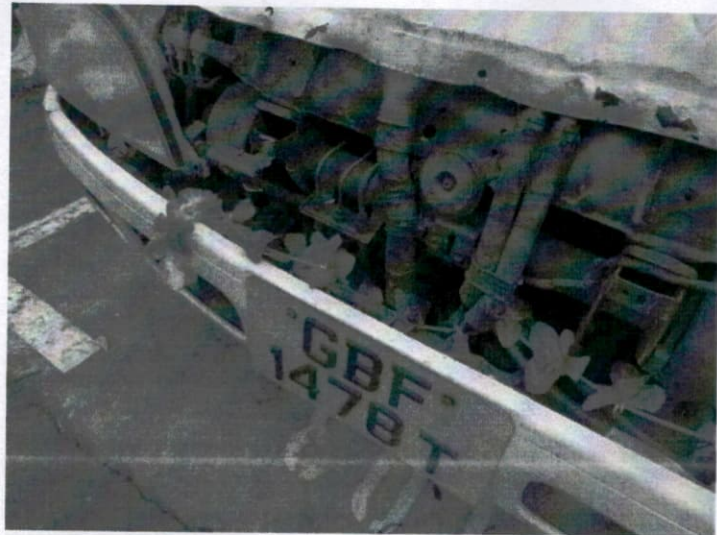


5/32: Front View Left 4

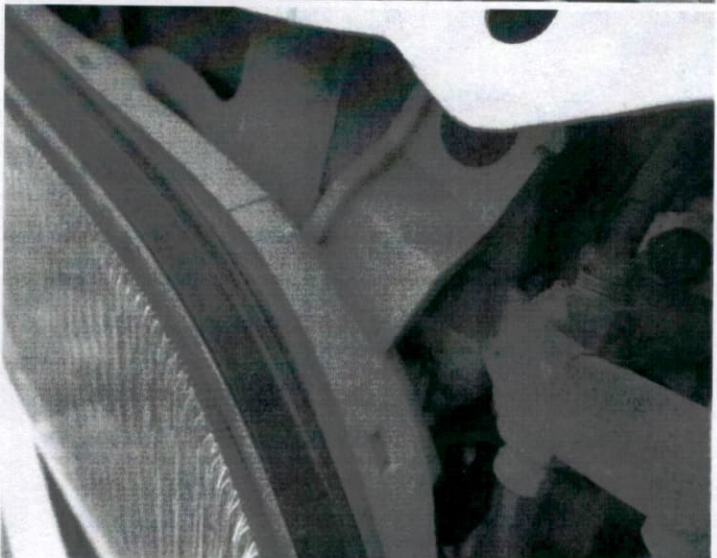


6/32: Front View 5

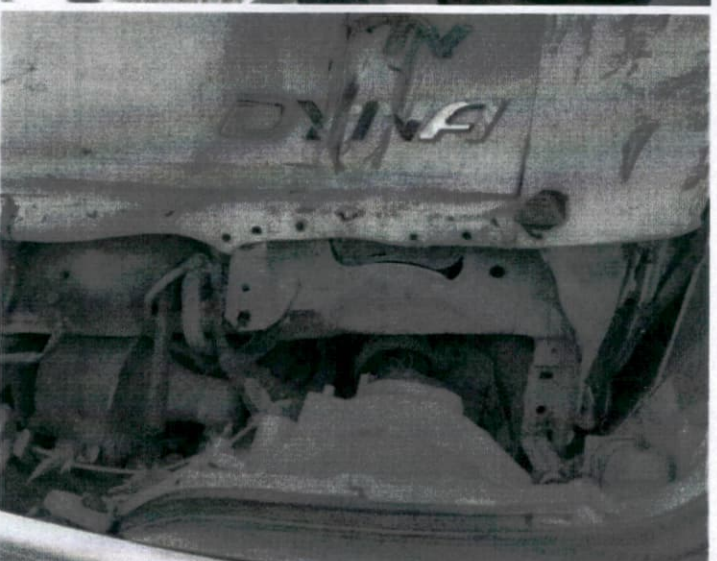
3F1478T - Submitted by: Tokio Marine Insurance Singapore Ltd (Internal Surveyor)



7/32: **Front View 6**

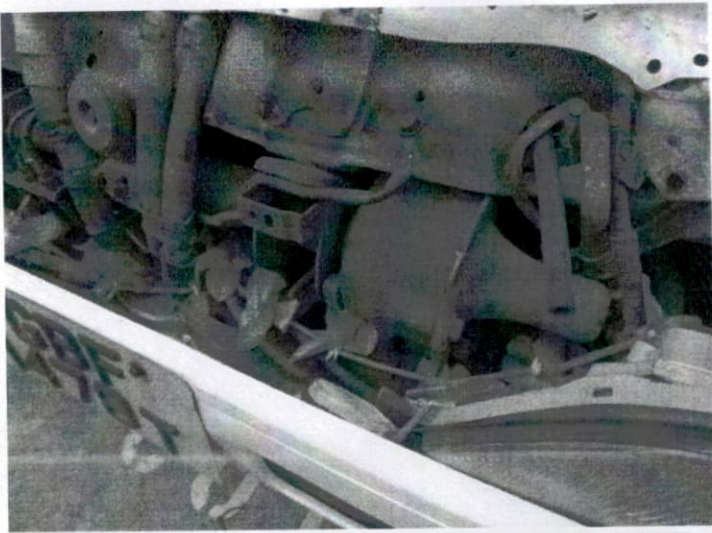


8/32: **Front View 7**



9/32: **Front View 8**

3F1478T - Submitted by: Tokio Marine Insurance Singapore Ltd (Internal Surveyor)



10/32: **Front View 9**

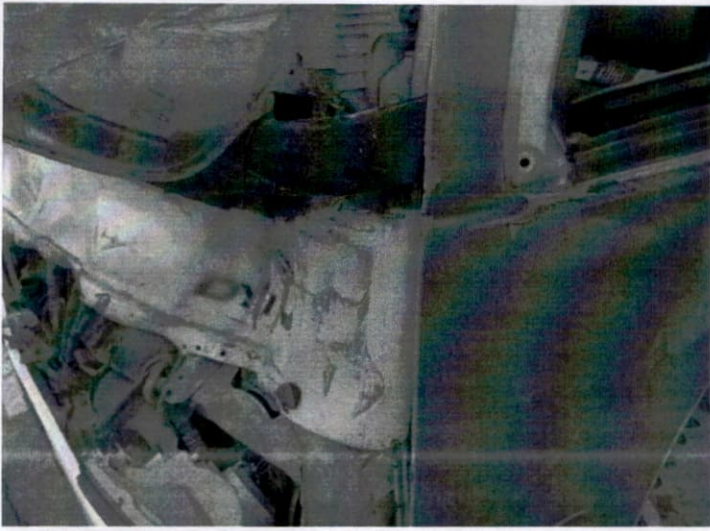


11/32: **Front View 10**



12/32: **Front View 11**

3F1478T - Submitted by: Tokio Marine Insurance Singapore Ltd (Internal Surveyor)



13/32: **Front View 12**



14/32: **Front View 13**



15/32: **Front View 14**



16/32: **Front View 15**



17/32: **Front View 16**



18/32: **Front View 17**

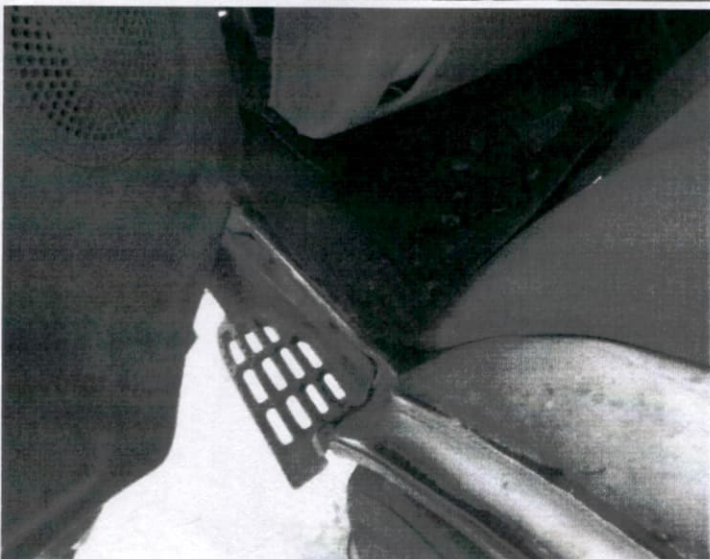
3F1478T - Submitted by: Tokio Marine Insurance Singapore Ltd (Internal Surveyor)



19/32: **Front View 18**



20/32: **Front View 19**



21/32: **Front View 20**



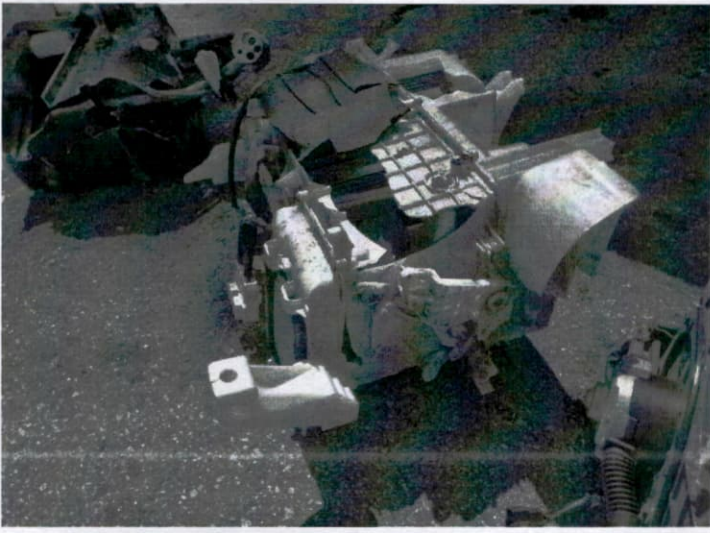
22/32: Front View 21



23/32: Front View 22



24/32: Front View 23



25/32: **Front View 24**



26/32: **Front View 25**



27/32: **Front View 26**



28/32: **Front View 27**



29/32: **Front View 28**



30/32: **Front View 29**

3F1478T - Submitted by: Tokio Marine Insurance Singapore Ltd (Internal Surveyor)



31/32: Photo After Spray 30



32/32: Photo After Spray 31

Tokio Marine Insurance Singapore Ltd.

Company Reg. No.: 192300014M) (GST Reg No.: M2-0000023-4)

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TOKIO MARIN
INSURANCE GROU

member of the
Tokio Marine Group

Our Reference : M2302820
Date : 07-Jun-2023

Ban Choon Motor Works
Blk 3 Pioneer Road North
#01-15
Singapore 628457

Dear Sir

REPAIRS TO VEHICLE NO : GBF1478T
OWNER : KJM CURRY HOUSE & RESTAURANT PTE LTD
POLICY NO : MP003366

We refer to the inspection of the above accident vehicle and confirm that you may proceed with the repairs to the damages sustained for the amount as shown below. This offer is subject to the vehicle being satisfactorily repaired.

Cost of Repairs before GST	S\$	11,550.00
Less Excess	S\$	600.00
<hr/>		
Nett Amount before GST	S\$	10,950.00
+ GST 8.00%	S\$	876.00
<hr/>		
Nett Amount	S\$	11,826.00

Please retain all the damaged parts for our inspection/collection and submit your final bill, photographs of the repaired vehicle and Satisfaction & Subrogation Note duly signed by the Insured upon completion of repairs.

Should we receive complaints from our Insured/Owner within 21 days after taking delivery of the said vehicle from your workshop, we reserve the right to hold your payment until the vehicle is satisfactorily repaired.

Yours faithfully,

CLAIMS DEPARTMENT

Please note that all personal information provided to Tokio Marine Insurance Singapore Ltd. is subject to the Personal Data Protection Policy Statement posted at www.tokiomarine.com

CLAIM NO:

SATISFACTION CUM DISCHARGE VOUCHER

TO: TOKIO MARINE INSURANCE SINGAPORE LTD

I/We hereby declare that the repairs of my/our motor vehicle registration No.

GBF 1478 T have been completed to my/our satisfaction and I/we agree

that the payment for the sum of \$11826.00 to the repairer for such

repairs shall be in full discharge of my/our claim under Policy No. MP003366

in respect of the damages caused to my/our motor vehicle in the accident which

occurred on 3/5/23

Date: 22/5/23

**Signature
(Insured)**



NRIC:

4287



TOKIO MARINE
INSURANCE GROUP

Tokio Marine Insurance Singapore Ltd.

(Company Reg. No.: 192300014M) (GST Reg. No.: M2-0000023-4)

TOKIO MARINE INSURANCE SINGAPORE LTD

10.07.2023

4628 00972177



1-00 PM

