



**Daniel Poon & Co.**

Advocates & Solicitors  
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Our Ref: DP.sl. 12055.22.MCS

Your Ref: -----

Please quote our reference number when replying

DATE

15 FEB 2023

M/S LIBERTY INSURANCE PTE LTD

51 CLUB STREET

#03-00

LIBERTY HOUSE

SINGAPORE 069428

ATTN: MOTOR CLAIMS DEPARTMENT

**WITHOUT PREJUDICE**

**E-MAIL ONLY**

claims\_admin@libertyinsurance.com.sg

TEH YONG KEANG (ZHENG YONGQIANG)

30 LENGKONG DUA

SINGAPORE 417706

OWNER & DRIVER OF SMW 929X

**CERTIFICATE OF POSTING**

Dear Sir,

**CHAN KIAN HUNG, DANIEL (OWNER OF SNB 3935G)**

**ACCIDENT ON 17 DECEMBER 2022 INVOLVING SNB 3935G AND SMW 929X**

**ALONG ORCHARD BOULEVARD (TOWARDS WHEELLOCK PL)**

We are instructed by the above named to claim damages (only material damage on our client's vehicle and without prejudice to our client's injuries, if any.) against you/your driver in connection with the above road traffic accident.

We are instructed that the accident was caused by you/your driver's negligent driving and/or management of you/your driver's vehicle no. **SMW 929X**. 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:

1. Cost of repair	\$ 9,600.00
2. Loss of use (05 Days @ \$100.00/day)	\$ 500.00
3. Survey fee	\$ 832.00
4. Cost at this stage	\$ 1,000.00
5. GIA/ LTA/ROC/ police search fee &/reports	\$ 33.00
6. Postages, transport and other incidentals	\$ 100.00
	<b><u>\$ 12,065.00</u></b>

... 2/-

Date: 15 FEB 2023

A copy each of the following supporting document has been sent to your insurer:

- 1) Our client's GIA report;
- 2) GIA search and report invoice amounting to \$31.00;
- 3) GIA report of SMW 929X;
- 4) TP insurer search and invoice amounting to \$2.00;
- 5) Repair bill.
- 6) Survey report + invoice;
- 7) One-hundred and seven (107) copies of scanned coloured photographs showing damage to our client's vehicle.
- 8) Our client's in-car camera video footage.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter to your insurer.

Please note that you should send us an acknowledgement of receipt of this letter **within 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.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents **within 8 weeks** of your receipt of this letter.

Yours faithfully,



c.c. Client (SNB 3935G)

## 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	19/12/2022 11:08 (SGT)
Reported by	Both
Date of Accident	17/12/2022 17:08 (SGT)
Exact Location of Accident	Singapore
Additional Location Information	ALONG ORCHARD BOULEVARD (TOWARDS WHEELLOCK PL)
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number SNB3935G

#### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	CHAN KIAN HUNG, DANIEL
NRIC No	SXXXX620E
Email Address	danielchankh@gmail.com
Mobile Phone No	(Phone) +65-90181980
Alternative Phone No	-

#### VEHICLE PARTICULARS

Manufacturer	BMW
Model	640i
Variant	GRAN COUPE M SPORT LED SR NAV HUD
Exact purpose for which vehicle was being used at time of accident	-
Are you claiming under your own insurance policy for repair to your vehicle?	No - Claiming third party
Vehicle Category	Private car
Transmission	Auto
CC	2979

#### INSURANCE COMPANY

Name of Insurance Company	QBE Insurance (Singapore) Pte Ltd
Policy Number / Cover Note Number	2022-V0027817-MVA-R001

#### DRIVER

Name of Driver	CHAN KIAN HUNG, DANIEL
NRIC No	SXXXX620E
Date Of Birth	06/02/1980
Occupation	Outdoor

Date Of Driving Pass .....	23/04/2010
Driving experience .....	12 YEARS AND 8 MONTHS
Gender .....	Male
Mobile Number .....	(Phone) +65-90181980
Alt. Phone Number .....	-
Email Address .....	danielchankh@gmail.com
Address .....	BLK 46 LENGKOK BAHRU #11-249
Address complement .....	-
Postcode .....	150046
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 - Major/Minor Rd
Weather Conditions .....	Clear
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 .....	PASSENGER
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

COMING OUT FROM ORCHARD TURN (WISMA ATRIA), ONTO MAIN ROAD OF ORCHARD BOULEVARD. THERE IS A TRAFFIC LIGHT . BEFORE TURNING ONTO ORCHARD BOULEVARD, HOWEVER THE FIRST TWO LANES ARE CONGESTED WITH CARS ENTERING ORCHARD ION, IN FACT CARS THAT WERE LINED UP ALONG LANE 1 & 2, WAS PARKED VERY CLOSELY.

AS I TURN OUT ONTO ORCHARD BOULEVARD, I WAS UNABLE TO SEE THE EXITING VEHICLE AS HE WAS BLOCKED BY ANOTHER FEW CARS BEFORE THE EXIT (SEE VIDEO).

#### ATTACHMENT(S)

Are accident photos available for attachment? .....	Yes
Was there any video captured by Car Camera? .....	Yes

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SMW929X
Vehicle Manufacturer	BMW
Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Private car
Name of Driver	TEH YOH KEANG
NRIC No	SXXXX929Z
Contact Number	-
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

SKETCH PLANIMPORTANT 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 lodgment 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:

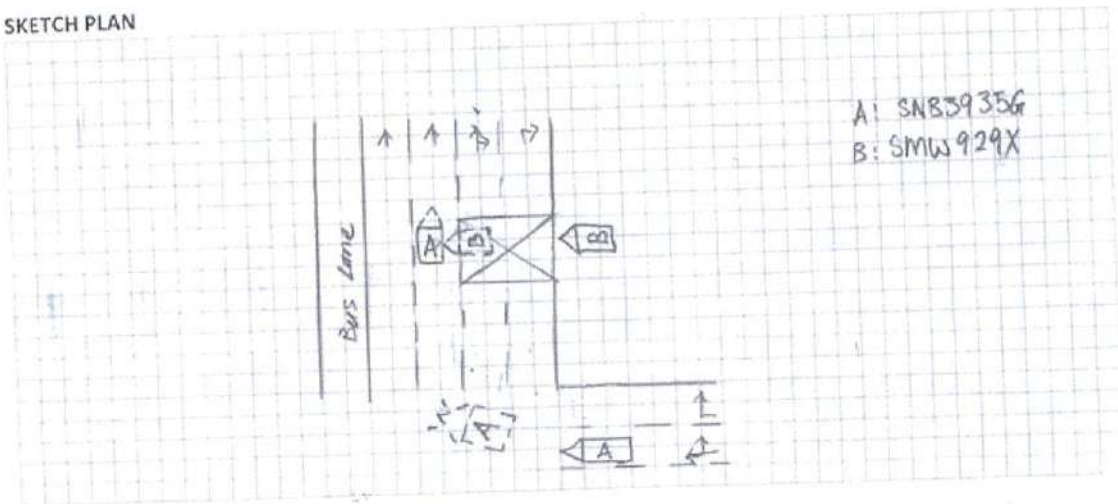
- (a) My Insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "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.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
  - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
  - (ii) for complying with requirements under any regulations, laws or court orders.

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.:

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Coming out from Orchard Turn (Misra Atria), onto main road of Orchard Boulevard. There is a traffic light, before turning onto Orchard Boulevard, however the first two lanes are congested with cars entering Orchard Turn, in fact cars that were lined up along lane 1 & 2, was packed very closely.

As I ~~turn~~ turn out onto Orchard Boulevard, I was unable to see the exiting vehicle as he was blocked by another few cars before the exit (see video)

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.:

**QBE Insurance (Singapore) Pte Ltd**  
 Part of QBE Insurance Group - Unique Entity No 198401363C  
 1 Wallich Street #35-01 Guoco Tower, Singapore 078881  
 Tel: 65-6224 6633 Fax: 65-6533 3270  
 GST Registration No: M200644018  
[www.qbe.com.sg](http://www.qbe.com.sg)



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Date of issue 19/07/2022

**CERTIFICATE OF INSURANCE**

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)  
 MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULE, 1960  
 ROAD TRANSPORT ACT, 1987 (MALAYSIA)  
 MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)

**Certificate No. 2022-V0027817-MVA-R001 Account Name AMGF (SB) INSURANCE AGENCY MCI Type MX1**

1. Index Mark and Registration Number of Vehicle or Chassis No: **SNB3935G**
2. Name of Policyholder **CHAN KIAN HUNG DANIEL**
3. Effective date of Commencement of Insurance for the purposes of the Regulations. **21/08/2022**
4. Date of Expiry **20/08/2023**
5. Persons or Classes of persons entitled to drive.\*

**(a) The Policyholder.**

**The Policyholder may also drive a motor car not belonging to him/her and not hired to him/her under a hire purchase agreement.**

**(b) Any 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 the order of a Court of Law or by reason of any enactment or regulation in that behalf from the 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.

6. Limitations as to use.\*

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

**The policy does not cover use for hire or reward, racing, pace-making, reliability trial, speed-testing or the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.**

7. Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third Party Risk and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act 1987 (Malaysia) 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 Vehicle (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)**

Signed for and on behalf of  
**QBE Insurance (Singapore) Pte Ltd**

Authorised Signature















