

# VISION LAW LLC

Advocates & Solicitors - Notary Public - Commissioner for Oaths

Agents for Trade Marks

(Incorporated with limited liability)

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AUDREY WONG SU-HSIEN  
PAUL YAP TAI SAN  
ANJALI D/O MUNIANDY  
ANG KIM NOI DIANE  
RAVENDRA KRISHNASAMY  
BATES STEFANIE YOLANDA  
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MUHAMMAD SHEREFUDIN BIN JAMAL

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Conveyancing & Family Law Practices

TEL : (65) 63580703

FAX : (65) 63580448 (Conveyancing)

WHEN REPLYING PLEASE QUOTE OUR REFERENCE

**Our Ref** : DA1-ylv-Ins-W36-120647-23

**Your Ref** : GR 663 J

Date : 18 JUL 2023

## LONPAC INSURANCE BERHAD

300 Beach Road  
#17-04/07, The Concourse  
Singapore 199555

**Attention: Motor Claim Department**

BY EMAIL

## INTERNATIONAL CLEANING & BUILDING SERVICES PTE LTD

19 Burn Road  
#09-03B Advance Building  
Singapore 369974

**CERTIFICATE OF POSTING**  
(For your information Only)

## SIVAPRAKASH S/O SUBRAMANIAM

Block 567 Pasir Ris Street 51  
#10-94  
Singapore 510567

**CERTIFICATE OF POSTING**  
(For your information Only)

Dear Sirs,

**CLAIMANT: SEAH JIAYING KRISTY || ACCIDENT INVOLVING SMC 5849 R & GR 663 J ON 12-JUN-2023 ALONG PIE TOWARDS CHANGI (LAMP POST 924) FIRST LANE AT ABOUT 1610 HOURS**

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on **12-Jun-2023 ALONG PIE TOWARDS CHANGI (LAMP POST 924) FIRST LANE AT ABOUT 1610 HOURS** involving our client's vehicle registration number **SMC 5849 R** and vehicle registration number **GR 663 J** driven by you/your insured at the material time.

We are instructed that the accident was caused by you/your insured's negligent driving and /or management of your/your insured 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:-

1) Repair Costs	\$ 19,200.00
2) Loss of Use (21 days x \$150/day)	\$ 3,150.00
3) Pre-repair survey Loss of Use (3 days x \$150/day)	\$ 450.00
4) LTA/GIA/TP search/report fee	\$ 33.00
5) Survey report fee	\$ 1,076.00
6) Costs (with GST)	\$ 1,620.00
7) Incidentals (with GST)	\$ 86.40
	<b>\$ 25,615.40</b>

.../2 to be continued next page

### CONFIDENTIALITY

THE INFORMATION CONTAINED IN THESE DOCUMENTS MAY BE PRIVILEGED AND CONFIDENTIAL AND IS INTENDED FOR THE EXCLUSIVE USE OF THE ADDRESSEE DESIGNATED ABOVE. If you are not the addressee, any disclosure, reproduction, distribution or other dissemination or use of this communication is strictly prohibited. If you have received this transmission in error please contact us immediately by telephone so that we can arrange for its return.

**Our Ref** : DA1-ylv-Ins-W36-120647-23  
**Your Ref** : GR 663 J

**Date** : 18 JUL 2023

**LONPAC INSURANCE BERHAD**  
Singapore  
**Attention: Motor Claim Department**

**INTERNATIONAL CLEANING & BUILDING SERVICES PTE LTD**  
**SIVAPRAKASH S/O SUBRAMANIAM**  
Singapore

We enclose a copy of each of the following documents for your consideration:-

- (a) Police/GIA report lodged by driver of SMC 5849 R & GR 663 J;
- (b) GIA Insurance;
- (c) Certificate of Insurance;
- (d) Final Repair Bill;
- (e) Surveyor's report & invoice; and
- (f) **96 original photographs** depicting the damages to motor vehicle SMC 5849 R.
  - (P.S:- Original photographs will be sent to insurance co. only)
  - (P.S:- Kindly return us all original photographs within 7 days hereof)

We have notified your insurers of the accident and a pre-repair inspection of our client's vehicle was carried out by your insurers.

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

*The demand herein is in respect of our client's claim for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries. As our client's injury has not stabilised, we are now filing our client's damages pertaining to his motor vehicle only and shall forward his claim for damages and consequential loss in relation to his personal injuries later.*

Please note that you or your insurer should send to 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. Our client's claim herein is quantified based on 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.

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



DIANE ANG  
Encl.

cc: SMC 5849 R- By email fax: 6455 0361 only

*{As per your instruction we have submitted your claim as set out above to the third party insurance company. Please do notify us if there is any discrepancy, if any, particularly, the number of days claimed for rental charges and/or loss of use as soon as possible. Thank you.}*

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INSURER ENQUIRY

Find insurer

Vehicle reg. no.

GR663J

Date of Accident

12/06/2023



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance ..... Lonpac Insurance Bhd

Period of Insurance ..... 04/07/2022 - 03/07/2023

Requested By ..... YVONNE LIM (VISION LAW LLC)

Requested Date ..... 13/06/2023 17:01

Payment details

Request Amount: S\$1.85

GST Amount: S\$0.15

Total Amount Due (GST Inclusive): S\$2

General Insurance Association

Records Management Centre

GST Registration No: M400017735

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Actual Driver
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date of Submission	13/06/2023 15:03 (SGT)
Reported by	Both Policyholder and Actual Driver
Date of Accident	12/06/2023 16:10 (SGT)
Exact Location of Accident	PIE, Singapore
Additional Location Information	TOWARDS CHANGI (LAMP POST 924) 1ST LANE
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMC5849R
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#### INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	SEAH JIAYING KRISTY
NRIC No	SXXXX294H
Email Address	jying89@hotmail.com
Mobile Phone No	(Phone) +65-81281408
Alternative Phone No	

#### VEHICLE PARTICULARS

Manufacturer	Honda
Model	Civic
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	1500

#### INSURANCE COMPANY

Name of Insurance Company	Income Insurance Limited
Policy Number / Cover Note Number	5134701504

#### DRIVER

Name of Driver	SEAH JIAYING KRISTY
NRIC No	SXXXX294H
Date Of Birth	14/08/1989
Occupation	Indoor

Date Of Driving Pass	01/07/2008
Driving experience	14 YEARS AND 11 MONTHS
Gender	Female
Mobile Number	(Phone) +65-81281408
Alt. Phone Number	
Email Address	jying89@hotmail.com
Address	636B SENJA ROAD
Address complement	#22-319
Postcode	672636
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 - Head to Rear
Weather Conditions	SUNNY
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?	Yes
Was any injured conveyed to hospital by ambulance?	No
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	TAN FU LAI DENNIS
Gender	Male

#### DETAILS OF POLICE ACTION

Was the accident reported to the police?	Yes
Police Station Name	Bukit Panjang Neighbourhood Police Centre
Police Station Address	No.1 Segar Road #01-05 Singapore 677738
Was notice of intended Prosecution given?	No
If yes, against whom?	

#### CIRCUMSTANCES OF ACCIDENT

#### REFER ATTACHED SKETCH PLANS

#### 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	GR663J
Vehicle Manufacturer	Toyota



Vehicle Model	-
Vehicle Variant	-
Vehicle Colour	-
Vehicle Category	Commercial vehicle
Name of Driver	SIVAPRAKASH S/O SUBRAMANIAM
NRIC No	SXXXX413F
Contact Number	(Phone) +65-83039773
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	-

#### INJURED PERSONS DETAILS

##### INJURED 1

Name of injured person	SEAH JIAYING KRISTY
Gender	Female
Phone No	(Phone) +65-81281408
Address	-
Address Complement	-
Post Code	-
Approximate Age Years Old	-
Injuries Sustained	REFER POLICE REPORT
Injured person in which vehicle?	SMC5849R
Were seat belts worn?	Yes
Was this injured conveyed to hospital by ambulance?	No

**SKETCH PLAN**

**IMPORTANT NOTICE**

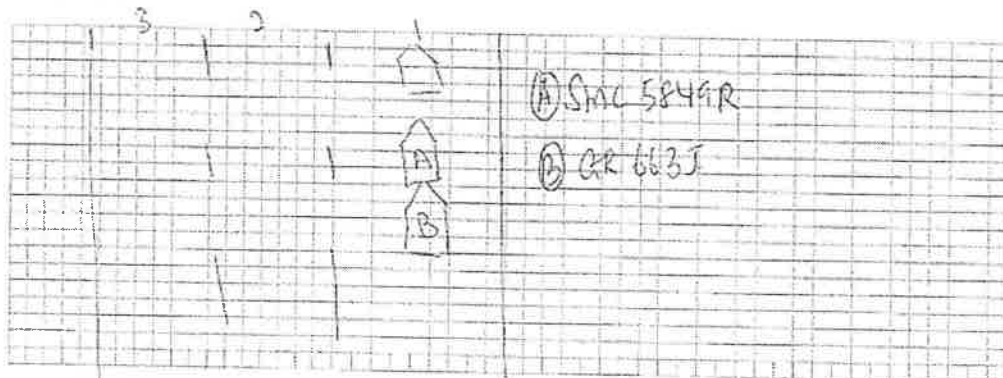
1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts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

Witnessed by Reporting Centre Personnel

**Sketch Plan**



## Describe Circumstances of the Accident

On 12 June 23 4:10pm. I was driving along Pk  
Towards Changi on the 1st lane lamp post 924  
the front vehicle emergency brake, I manage to  
brake in time but the van (vehicle B) hit  
my vehicle rear.

I am not feeling well after the accident. I  
will be seeking medical attention.

☐ Claim OD    ☐ Claim Third Party    ☒ Claim OD/TP at other workshop    ☐ Reporting Only

Please forward a copy of my efile accident report to:

My workshop :


Email address :

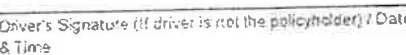
Myself email :


Note: Please take note that your Insurer have 14 days timeframe for you to submit own damage claim under your own policy. Kindly check with your own Insurer for more information.

## 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











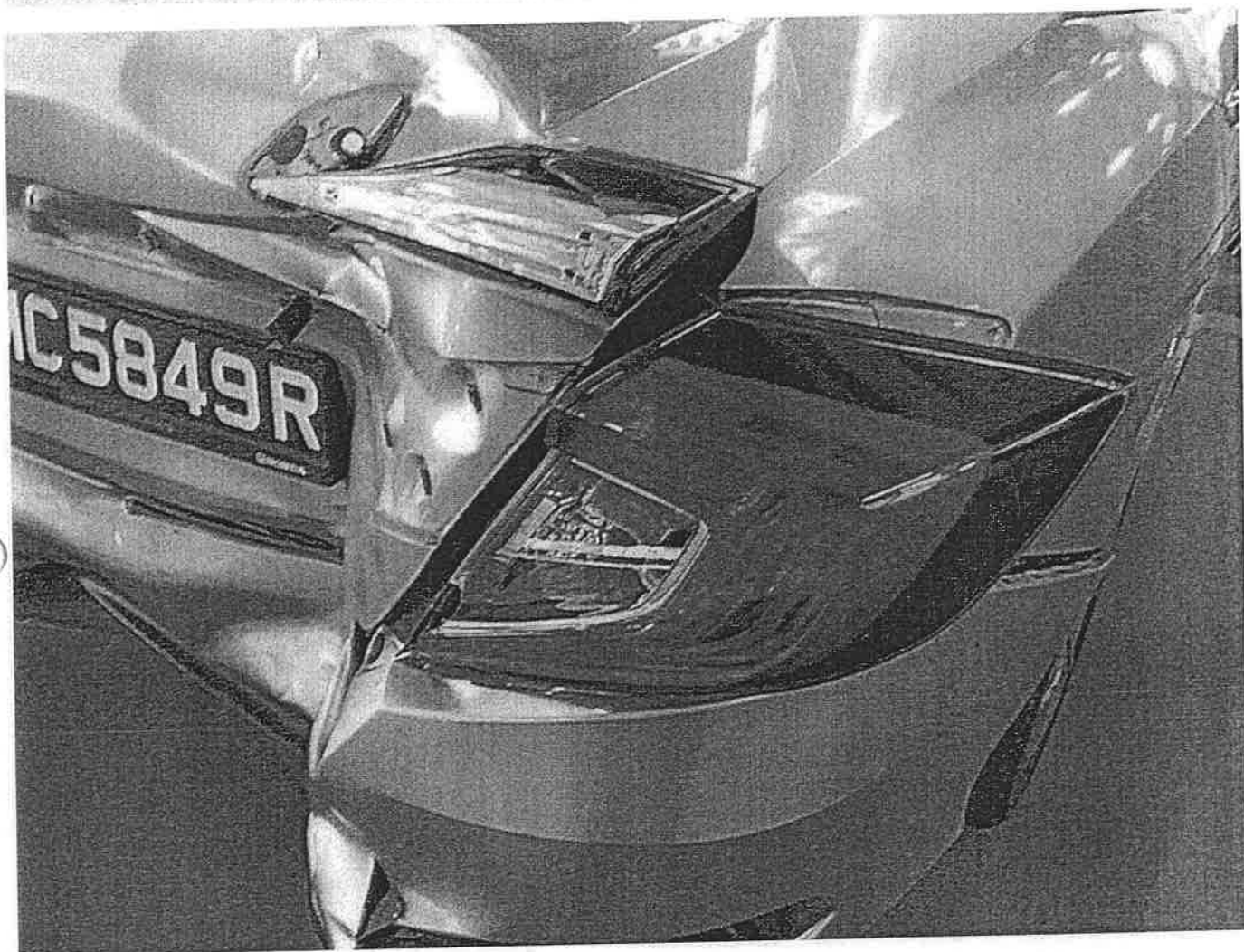
IMAGES #4





IMAGES #5









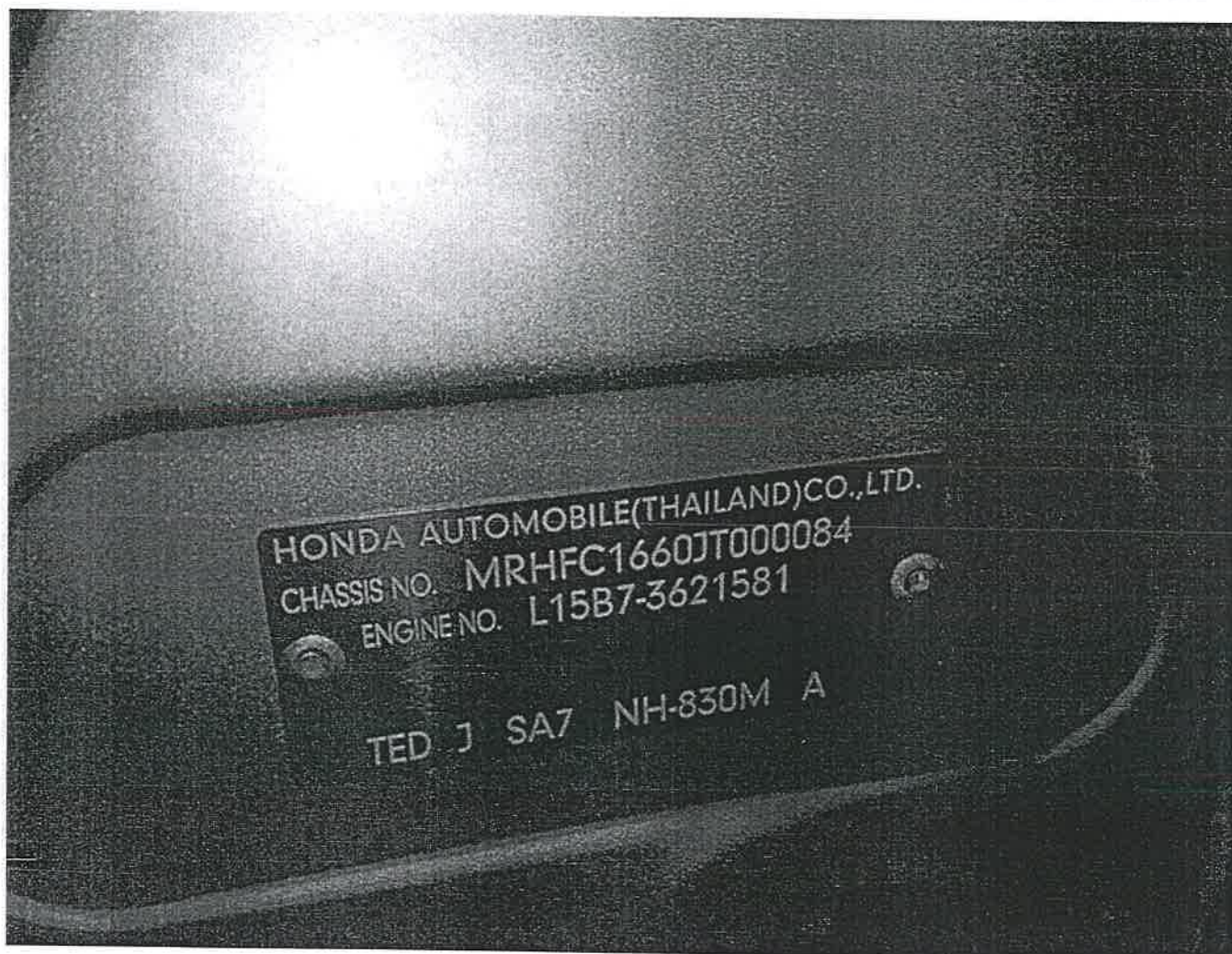


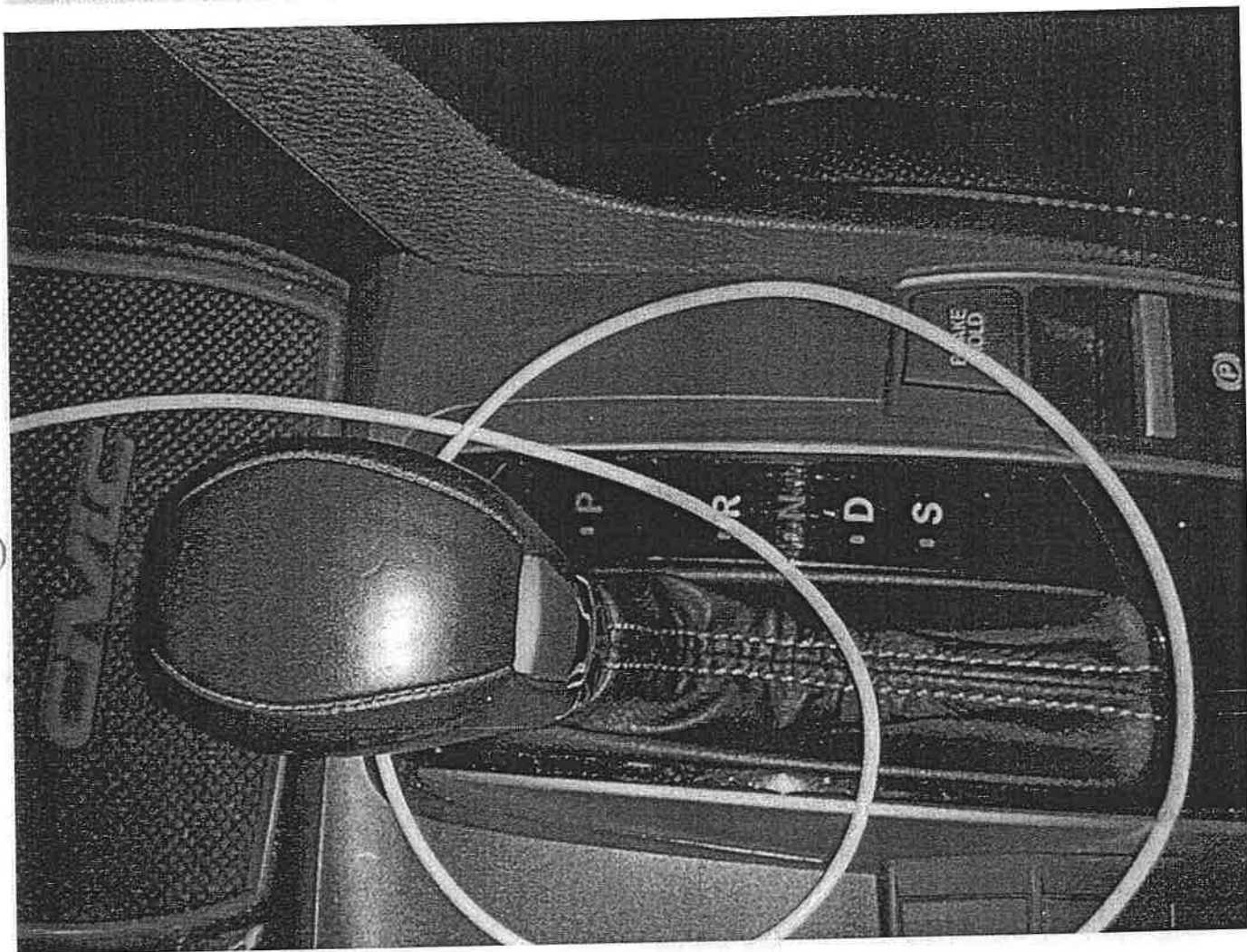








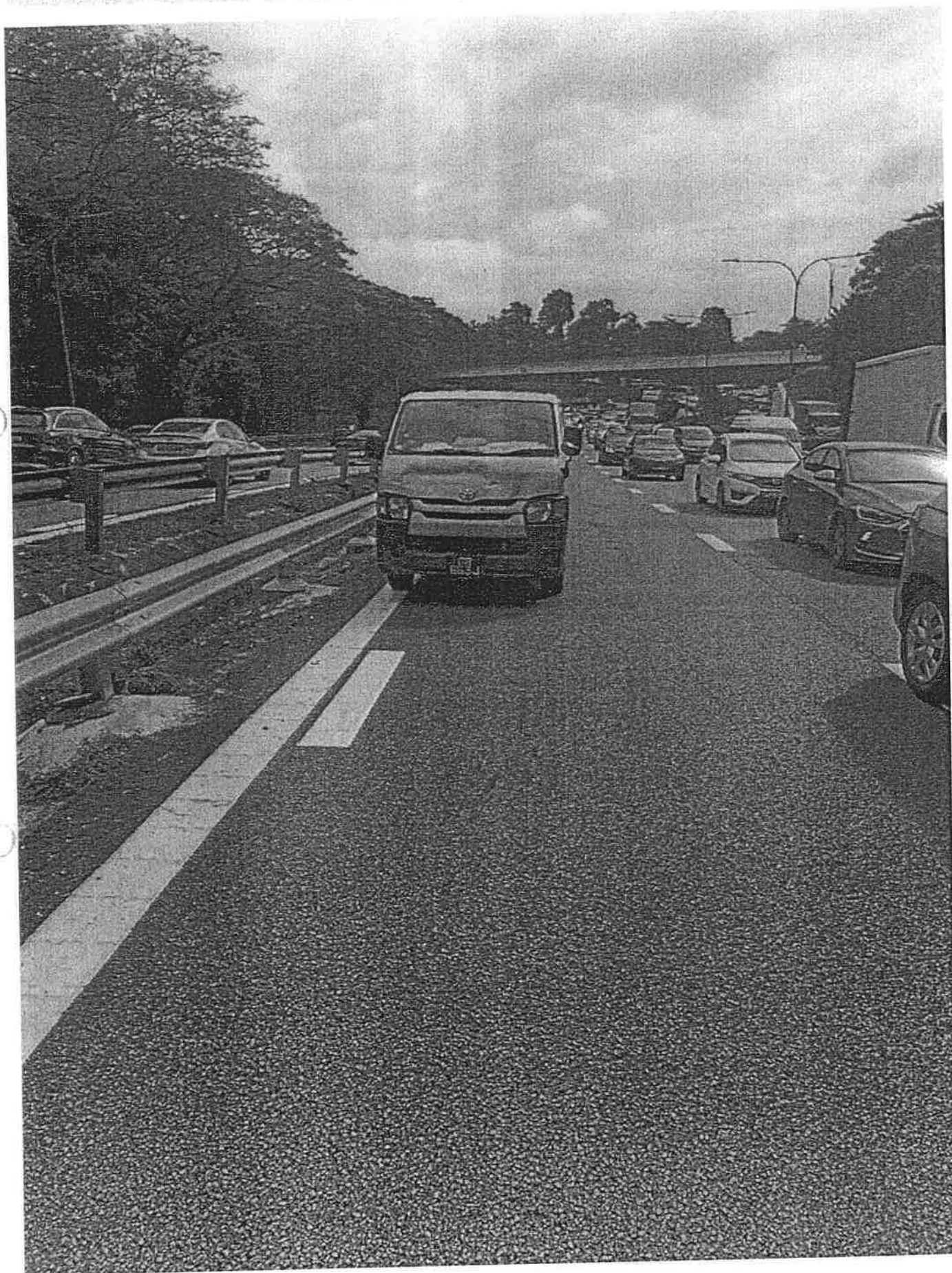




















**SINGAPORE  
POLICE FORCE**



T/20230613/2034

Police Station Of Origin:  
Bukit Panjang N.P.C  
1 Segar Road #01-05 SINGAPORE 677738  
Tel No: 1800-8929999

1 of 3

Report No. T/20230613/2034

## REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 13/06/2023 12:46		Vide Report No.:		Station Diary No.: 33	
<b>Informant's Particulars</b>					
Name of Informant: SEAH JIAYING KRISTY			Address: APT BLK 636B SENJA ROAD #22-319 SINGAPORE 672636		
ID Type / ID No.: NRIC NO / S8929294H			Contact No.: Home/Office: Mobile: 81281408		
Nationality: SINGAPORE CITIZEN			Email:		
Sex: Female	Age: 33	Date of Birth: 14/08/1989	Type of Informant: Driver		
Race: Chinese			Language:		
Occupation: Sales professionals (institutional sales of financial products)			Driving Licence Information: Class: 3 Date of Expiry:		

## General Information of the Accident

Type of Accident:	Non-Injury	Drink Drive: No	Date/Time of Accident: 12/06/2023 16:10	Type of Location: Straight Road
Location: PAN-ISLAND EXPRESSWAY				
Lamp Post Number: 924				
Weather: Sunny		Road Surface: Wet		
Traffic Flow: One Way		Traffic Control: Not Controlled		Traffic Volume: Heavy
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
GR663J	Van					0
SMC5849R	Car	HONDA	CIVIC 1.5 TURBO VTIS SR	Silver	Seriously Damaged	0

## Details of Vehicle Insurance

Vehicle No.	Insurance Company	Insurance No.	Effective	Expiry Date
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# SINGAPORE POLICE FORCE

Police Station Of Origin:  
Bukit Panjang N.P.C.  
1 Seleg Road #01-05 SINGAPORE 677738  
Tel No: 1800-8929599



11/20230613/2024

2 of 3

Report No: T120230613/2024

## CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No.	Effective	Expiry Date
SMC5849R	NTUC Income Insurance Co-Operative Limited	5134701504	10/03/2023	09/03/2024

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL			
Driver		Use of Pedestrian Crossing: NA	
Name	SEAH JIAYING KRISTY	ID No.	S8929294H
Related Vehicle	SMC5849R (Car)	Contact No.	81281408
Hospital/Clinic	RC'S FAMILY CLINIC	Class of Driving Licence & Expiry Date	Class: 3 Date of Expiry: NIL
Date Treatment	13/06/2023	Date Discharge	13/06/2023
No. of Days granted Medical Leave	03	Degree of Injury	Slight

**Brief Details.**

On 12/06/2023 at about 4.10pm, I was driving my vehicle (SMC5849R), along the PIE towards Changi. I was in the first lane, close to lamp post 924. Suddenly, a vehicle ahead of me applied emergency brake, and I managed to brake in time to avoid a collision. However, the van vehicle (GR663J) namely (Sivaprakash S/O Subramaniam, S7528413F, D.O.B:18-09-1975) behind me failed to stop in time and collided with the rear of my vehicle.

After the incident, the other driver and I exchanged both of our particulars. We also took photos of the accident scene and the damages to our vehicles.

Following the incident, I was not feeling well, so I went to see a doctor at RC'S Family Clinic. The doctor examined me and issued me a 3 day MC.



SINGAPORE  
POLICE FORCE

Police Station Of Origin:  
Hohli Pangang R.P.C.  
1 Selegie Road #01-05 SINGAPORE 677106  
Tel No: 1800-3030000



7100750137004

3473

Report No: 7100750137004

CONTINUATION OF REPORT

Signature of Officer Recording The Report:

J /

SGT 2 Teo Jie Hui

Signature Of Interpreter:  
Not applicable

Signature Of Informant:

Date/Time:  
13/06/2023 12:46Officer In Charge Of Case:  
TP / GIA /  
SI TAN JEOK LENG LESLIE  
Contact No.: 55476151

Classification Of Case:

NP168



RECORD MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

9 Temasek Boulevard, Suntec City Tower Two #42-01B  
Singapore 038989

E-mail: [gears-support@shift-technology.com](mailto:gears-support@shift-technology.com)

GST Registration: M400017735

## TAX INVOICE

Date of Request: 28/06/2023

Your Ref No: 120647

Dear Sir/Madam,

Date of Accident: 12/06/2023 16:10 (SGT)

Vehicle No: SMC5849R

Place of Accident: Near 111A Whitley Rd, Singapore 297837

With reference to your application for the accident report, we have attached the following accident report as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
GR663J	Near 111A Whitley Rd, Singapore 297837	(31.00 )	1	(28.70 )
GST Amount				(2.30 )
Total Amount Due (GST Inclusive)				(31.00 )

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

Thank you.

This is a computer generated document and requires no signature.

## 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	17/06/2023 11:44 (SGT)
Reported by	Actual Driver
Date of Accident	12/06/2023 16:10 (SGT)
Exact Location of Accident	Near 111A Whitley Rd, Singapore 297837
Additional Location Information	WHITLEY ROAD
Country/State of Loss	Singapore

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	GR663J
INSURED/POLICYHOLDER	
Is company?	Yes
Name Of Registered Owner	INTERNATIONAL CLEANING AND BUILDING SERVICES PTE. LTD.

### VEHICLE PARTICULARS

Manufacturer	Toyota
Model	Regius
Variant	
Vehicle Category	Commercial vehicle
Transmission	Auto
CC	2982

### INSURANCE COMPANY

Name of Insurance Company	Lonpac Insurance Bhd
Policy Number / Cover Note Number	Z22VC05012493

### DRIVER

Name of Driver	SIVAPRAKASH S/O SUBRAMANIAM
NRIC No	S7528413F
Address	BLK 567 PASIR RIS STREET 51 #10-94
Address complement	
Postcode	510567
Does Driver Own Other Vehicles?	No

### GENERAL INFORMATION OF THE ACCIDENT

Type of Accident	Collision - Head to Rear
------------------	--------------------------

Weather Conditions

Raining

OTHER INFORMATION

Was any foreign vehicle involved in the accident? No  
Was anybody injured in the Accident? No  
Was any other vehicle or property damaged? Yes  
Number of Passengers (Including Driver) 2  
Translator's name -  
Translator's ID -  
Translator's phone number -  
Translator's email -  
Original language used in the statement -

CIRCUMSTANCES OF ACCIDENT

I WAS DRIVING ALONG WHITELEY ROAD, WHEN I MOVING FROM 1ST LANE TO 2ND LANE, I ACCIDENTALLY HIT THE BACK OF VEHICLE B(SMC 5849 R).

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 SMC5849R  
Vehicle Manufacturer -  
Vehicle Model -  
Vehicle Variant -  
Vehicle Colour -  
Vehicle Category Private car  
Name of Driver -  
Insurance Company Name -



**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.
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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

Witnessed by Reporting Centre Personnel

**Sketch Plan**



WHITELEY  
ROAD

A: 6R 6633

B: SMC 5849R

**Describe Circumstances of the Accident**

I was driving along Whately Road, when I moving from 1st lane to 2nd lane I accidentally hit the back of vehicle B (SMC 5849 R)

**Declaration**

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



*[Signature]*

Policyholder's Signature / Date & Time

*[Signature]*

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

14/06/23  
5.10 PM

*[Signature]*

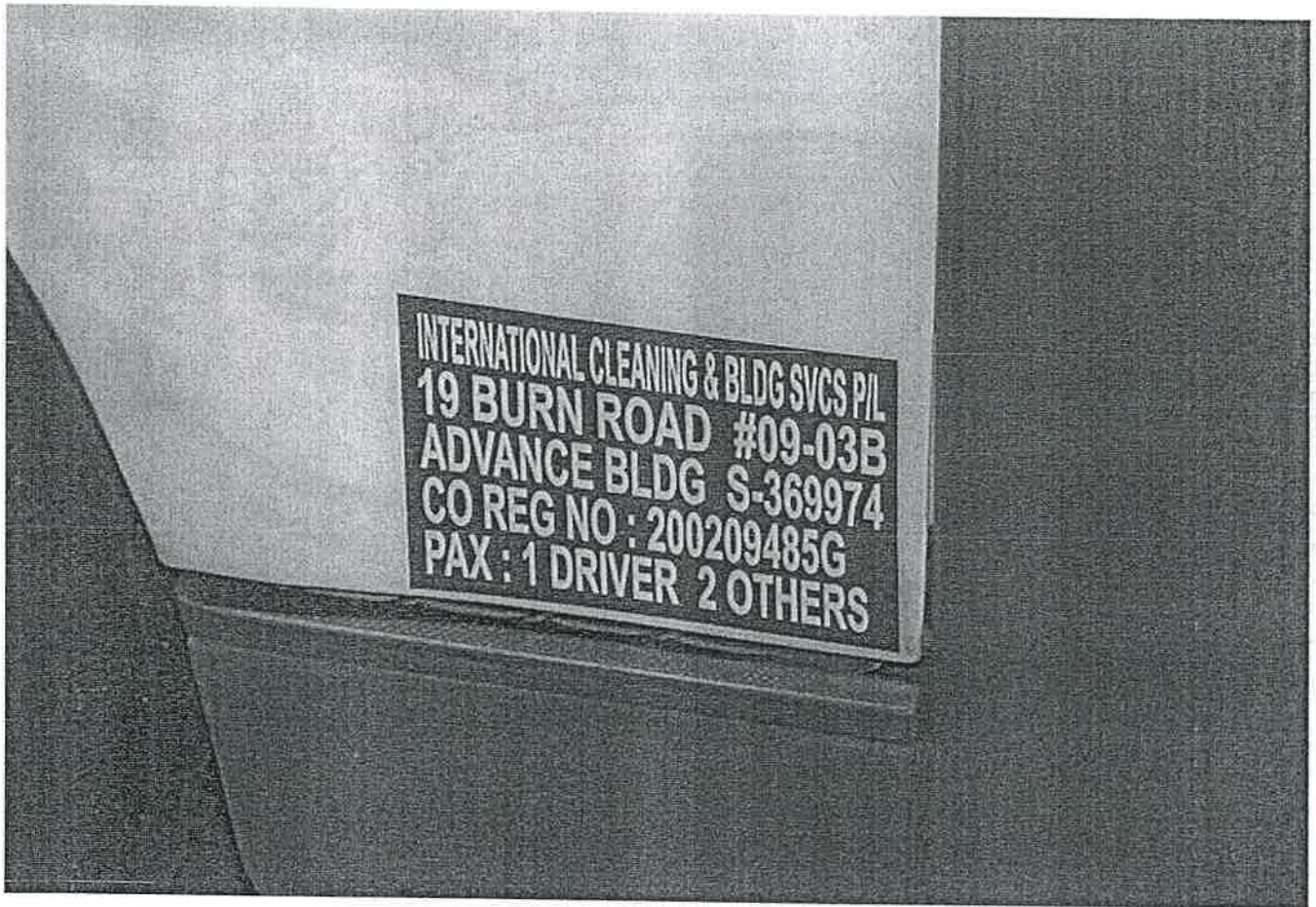
Witnessed by Reporting Centre Personnel



IMAGES











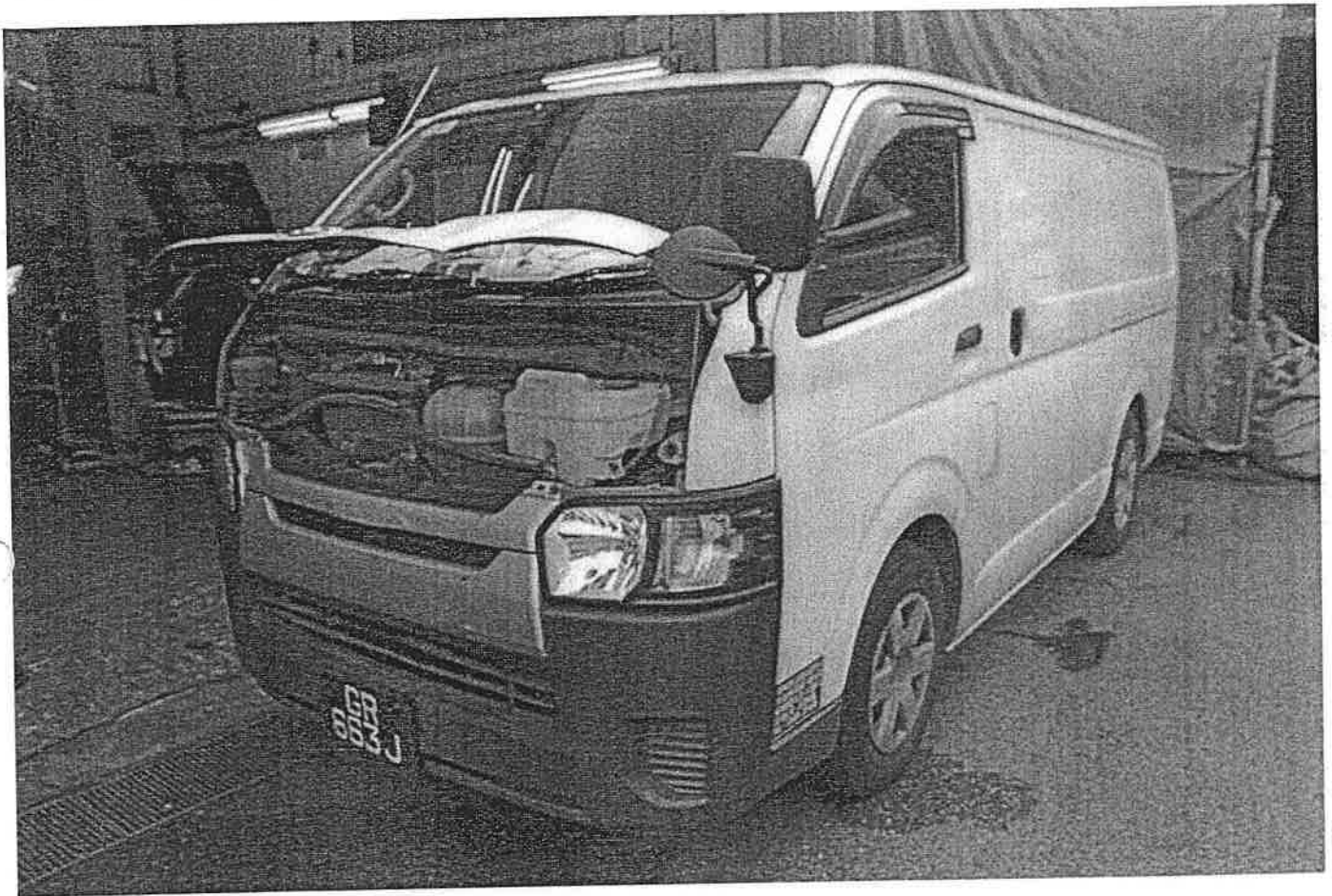


IMAGES #5














**LONPAC INSURANCE BHD** (555505932C)

INCORPORATED IN SINGAPORE  
 Singapore Office: 111, South Bridge Road, The Arcade, Singapore 058722  
 Tel: (65) 6749 8888 Fax: (65) 6749 8889 E-mail: lonpac@lonpac.com.sg  
 GST Reg No: R100043340

MZ306

## CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CAP 189) REPUBLIC OF SINGAPORE.  
 MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES 1968 (REPUBLIC OF SINGAPORE).  
 ROAD TRANSPORT ACT 1987 (MALAYSIA).  
 ROAD TRANSPORT (AMENDMENT) ACT 2019 (MALAYSIA).  
 THE MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA).

Certificate No. : Z22VC05012493

Type of Cover : COMPREHENSIVE

1. Index Mark and Vehicle Registration Number

 TOYOTA REGIUS ACE 3.0 DX AUTO  
 - GR662J

2. Name of Policy Holder

INTERNATIONAL CLEANING &amp; BUILDING SERVICES PTE LTD

 3. Effective Date of the Commencement of Insurance  
 for the purpose of the Act

04/07/2022

4. Date of Expiry of the Insurance

03/07/2023

5. Person To Drive

(A) THE POLICYHOLDER.

(B) ANY OTHER PERSON WHO IS DRIVING ON THE POLICYHOLDER'S ORDER OR WITH HIS/HER PERMISSION.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to use

USE IN CONNECTION WITH THE POLICYHOLDER'S BUSINESS.

USE FOR THE CARRIAGE OF PASSENGERS (OTHER THAN FOR HIRE OR REWARD) IN CONNECTION WITH THE POLICYHOLDER'S BUSINESS.

USE FOR SOCIAL, DOMESTIC AND PLEASURE PURPOSES.

THE POLICY DOES NOT COVER:

USE FOR HIRE OR REWARD OR FOR RACING, PACEMAKING, RELIABILITY TRIAL OR SPEED TESTING.

USE WHILE DRAWING A TRAILER EXCEPT THE TOWING OF ANY ONE DISABLED MECHANICALLY PROPELLED VEHICLE.

Excess

\* S\$ 600.00 (SECTION 1)

S\$ 2,500.00 (SECTION 1) ADDITIONAL EXCESS FOR YOUNG AND/OR INEXPERIENCED DRIVERS

S\$ 100.00 WINDSCREEN EXCESS (EXCESS WILL BE DOUBLED ON SUBSEQUENT CLAIMS)

Condition

: ACCIDENT REPAIRS AT LONPAC'S AUTHORISED WORKSHOPS

\* Limitations rendered operative by Section 55 of the Road Transport Act 1987 (Malaysia) or Section 2 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore are not included under heading.

INSURE hereby certify that this covering Note is issued in accordance with the provisions of Part IV of the Road Transport Act 1987 (Malaysia) and Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore.

H.P. Owner : MERCEDES-BENZ FINANCIAL SERVICES SINGAPORE LTD

 CHIEF EXECUTIVE  
 (Singapore Branch)

 Cover ID: EMOTORPATA  
 Date Issued: 24/06/2022



# Wahyu Automotive Body Work

120642

176 SIN MING DRIVE #05-09 SIN MING AUTOCARE SINGAPORE 575721

TO: Seah Jiaying Kristy  
Blk 636B Senja Road  
#22-319 Singapore 672636

Date : 10 July 2023

Tax Invoice : WYU/SMC5849R/TP238850

Vehicle No : SMC 5849 R  
Make/Model : Honda Civic 1.5 Turbo VTIS SR  
Date Of Accident : 12.06.2023

PARTICULAR	Amount S\$
Rear portion Damaged Parts replacement, repair, straighten, panel beating, remove, reinstall, cutting, welding, labour And spraypainting etc.	
Cost Of Repair ( Lump Sum Basis )	\$19,200.00

Singapore Dollars : Nineteen Thousand Two Hundred Only

Total \$19,200.00 Nett

Wahyu Automotive Body Work



# KTO Automobile Assessors

Reg No : 52941122M

470 Segar Road #09-232 Singapore 670470 Email: ktoa@singnet.com.sg HP: 98505311

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## \*\*\*INVOICE\*\*\*

\*\*\*\*\*

M/S: Seah Jiaying Kristy  
C/O Wahyu Automotive Body Work  
Blk 176 Sin Ming Drive #05-09  
Sin Ming Autocare Singapore 575721

Invoice No : 23-08850

Invoice Ref : TP/WYU/SMC5849R/8850

Date : 10 July 2023

DESCRIPTION	AMOUNT
For Services Rendered Inspection report fees inclusive of : Re-Inspection, Transportation & Photographs Ninety-Six (96) copies Vehicle No : SMC 5849 R Make/Model : Honda Civic 1.5 Turbo VTIS SR	\$ 1,076.00
Singapore Dollars: One Thousand And Seventy Six Only	\$ 1,076.00

Cheques should be made payable to **KTO AUTOMOBILE ASSESSORS**. Please indicate our Invoice No. on the reverse of your cheque.

**KTO AUTOMOBILE ASSESSORS**

Ong Ah Keng (CAE, AMIMI, MSAAA)  
Automotive Appraiser

**ACCIDENT DAMAGED VEHICLE INSPECTION REPORT**

M/S : Seah Jiaying Kristy  
C/O Wahyu Automotive Body Work  
Blk 176 Sin Ming Drive #05-09  
Sin Ming Autocare Singapore 575721

Date : 10 July 2023  
Our Ref : TP/WYU/SMC5849R/8850

**REFERENCE PARTICULARS**

Date of Accident : 12 June 2023  
Date of Inspection : 14 June 2023

Type of Inspection : Third Party Claim  
Date of Re-Inspn : 04 July 2023

**VEHICLE PARTICULARS**

Registration No : SMC 5849 R  
Make : Honda  
Model : Civic 1.5 Turbo VTIS SR  
Year : 2018 (COE Expiry 10 Jul 2028)

Engine No : L15B73621581  
Chassis No : MRHFC1660JT000084  
Odometer : 119619 km  
Colour : Silver

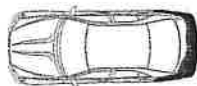
**CONDITION OF VEHICLE (STATIC CHECKS AT TIME OF INSPECTION ONLY)**

Engine condition : Good  
Foot Brake : Serviceable  
Hand Brake : Serviceable

General Body Work : Good  
Steering : Serviceable  
Lightings : Serviceable

**TYRE CONDITION (Remaining estimated life of tyre in mm)**

	<u>Make</u>	<u>Size</u>	<u>Thread Balance</u>
Front Near side	: Tourador	235/45R17	6 mm
Front Off Side	: Tourador	235/45R17	6 mm
Rear Near Side	: Tourador	235/45R17	6 mm
Rear off Side	: Tourador	235/45R17	6 mm

**GENERAL DESCRIPTION OF DAMAGES**

The vehicle sustained damage at the rear portion.  
For details, refer to assessment for repairs and photographs attached.

**ASSESSMENT SUMMARY**

Our assessment of the repair costs to pre-accident condition was **\$19,200.00 nett** at lump sum basis. (Subject to GST if applicable)

Under normal circumstances, estimated period required for repairs : Twenty-One (21) working days.

Enclosed Ninety-Six (96) photographs depicting damage to the vehicle and after repair.

Inspection conducted at : Wahyu Automotive Body Work  
176 Sin Ming Drive, #05-09 Sin Ming Autocare Singapore 575721

In accordance to your instruction, we have **not authorise** repairs and inspection was conducted strictly on a "**WITHOUT PREJUDICE BASIS**".

### ASSESSMENT OF REPAIRS AND SPARE PARTS COSTS

DESCRIPTION OF PARTS AND NATURE OF REPAIRS					
A)	SPARE PARTS	QTY PC/SET	ASSESSED CONDITION	ORIGINAL QUOTATION	REVISED QUOTATION
1	Rear bumper	1	Dislodged	\$ 795.80	\$ 795.80
2	Rear bumper side spacer L/R @ \$85.20	2	Damaged	\$ 170.40	\$ 170.40
3	Rear bumper side bracket L/R @ \$45.70	2	Damaged	\$ 91.40	\$ 91.40
4	Rear bumper center support @ \$47.50	2	Bent	\$ 95.00	\$ 95.00
5	Rear bumper reinforcement	1	Dented	\$ 525.00	\$ 525.00
6	Rear bumper lower garnish	1	Sheared off	\$ 385.70	\$ 385.70
7	Rear boot lid	1	Dented	\$ 995.00	\$ 995.00
8	Rear boot lid license lamp moulding	1	Cracked/Ripped off	\$ 351.70	\$ 351.70
9	Rear boot lid inner trim	1	Torn	\$ 284.90	\$ 284.90
10	Rear boot lid lock	1	Jammed	\$ 194.15	\$ 194.15
11	Rear boot lid striker	1	Bent	\$ 38.10	\$ 38.10
12	Rear boot lid hinge L/R @ \$180.20	2	Bent	\$ 360.40	\$ 360.40
13	Rear boot lid weather-strip	1	Torn	\$ 80.70	\$ 80.70
14	Rear boot lid opener switch	1	Damaged	\$ 93.60	\$ 93.60
15	Rear boot lid lamp L/R @ \$395.00	2	Broken	\$ 790.00	\$ 790.00
16	Rear tail lamp panel L/R @ \$98.70	2	Dented	\$ 197.40	\$ 197.40
17	Rear tail lamp L/R @ \$594.60	2	Cracked	\$ 1,189.20	\$ 1,189.20
18	Rear end panel stiff L/R @ \$84.30	2	Bent	\$ 168.60	\$ 168.60
19	Rear end panel top garnish	1	Torn/Deformed	\$ 245.70	\$ 245.70
20	Rear end panel	1	Dented	\$ 752.80	\$ 752.80
21	Rear fender L/R @ \$1,160.00	2	LH only (Dented/Kinked)	\$ 2,320.00	\$ 1,160.00
22	Rear fender inner trim L/R @ \$316.80	2	Torn	\$ 633.60	\$ 633.60
23	Rear fender air outlet L/R @ \$64.70	2	Torn	\$ 129.40	\$ 129.40
24	Rear fender under shield L/R @ \$182.40	2	Serviceable	\$ 364.80	~
25	Rear spare tire panel	1	Crumpled	\$ 829.40	\$ 829.40
26	Rear wheel house LH	1	Repair	\$ 1,537.00	~
27	Rear floor side stiffener panel L/R @ \$215.00	2	Bent	\$ 430.00	\$ 430.00
28	Rear panel side stiffener L/R @ \$85.00	2	Bent	\$ 170.00	\$ 170.00
29	Rear cross member	1	Misaligned	\$ 1,357.00	\$ 1,357.00
30	Rear shock absorber LH	1 set	Damaged	\$ 470.00	\$ 470.00
31	Rear trailing arm LH	1	Misaligned	\$ 298.50	\$ 298.50
32	Rear upper arm LH	1	Misaligned	\$ 217.90	\$ 217.90
33	Rear lower arm LH	1	Misaligned	\$ 294.00	\$ 294.00
34	Rear exhaust muffler baffle plate @ \$75.40	2	Crumpled	\$ 150.80	\$ 150.80
35	Rear exhaust pipe	1	Bent	\$ 1,549.00	\$ 1,549.00
36	Rear exhaust muffler LH	1	Bent/Dented	\$ 587.00	\$ 587.00
				\$ 19,143.95	\$ 16,082.15
				Less 20%	\$ 3,828.79
				\$ 15,315.16	\$ 12,865.72
B) <u>S/NETT ITEM</u>					
37	Rear bumper clips	1 set	Necessary	\$ 38.00	\$ 38.00
38	Rear boot lid spoiler	1	Cracked/Ripped off	\$ 790.00	\$ 790.00
39	Rear bumper reflector LR @ \$54.60	2	Serviceable	\$ 109.20	~
40	Rear bumper reflector garnish L/R \$96.40	2	Torn	\$ 192.80	\$ 192.80
41	Rear bumper lower garnish tow cap	1	Torn	\$ 27.40	\$ 27.40
42	Rear bumper side lower cover L/R @ \$184.30	2	Torn	\$ 368.60	\$ 368.60
43	Rear boot lid hinge cover L/R @ \$95.00	2	Torn	\$ 190.00	\$ 190.00
				\$ 17,031.16	\$ 14,472.52

Balance B/F				\$	17,031.16	\$	14,472.52
44	Rear foam tool box	1	Damaged	\$	213.50	\$	213.50
45	Rear spare tyre panel cover	1	Torn	\$	291.70	\$	291.70
46	Rear spare tyre panel coating pad	1	Necessary	\$	280.00	\$	280.00
47	Rear windscreen glass inner seal	1	Necessary	\$	172.80	\$	172.80
48	Rear windscreen glass damper	1	Necessary	\$	34.50	\$	34.50
49	Rear boot lid 'Honda' logo	1	Necessary	\$	53.95	\$	53.95
50	Rear bumper 'Civic' emblem	1	Necessary	\$	39.90	\$	39.90
51	Rear bumper 'i-VTEC' emblem	1	Necessary	\$	22.80	\$	22.80
52	Rear exhaust mounting hook @ \$34.00	2	Torn	\$	68.00	\$	68.00
53	Rear number plate with casing	1 set	Cut/Bent	\$	80.00	\$	80.00
54	Rear boot lid license lamp	1	Cracked	\$	74.90	\$	74.90
55	Rear antenna assy	1	Cracked	\$	94.00	\$	94.00
56	Rear smart buzzer assy	1	Cracked	\$	81.40	\$	81.40
57	Rear bumper reverse sensor @ \$175.90	4	Malfunction	\$	703.60	\$	703.60
58	Rear boot lid view camera	1 set	Malfunction	\$	503.70	\$	503.70
<b>Parts Total :</b>				\$	<b>19,745.91</b>	\$	<b>17,187.27</b>
<b>C) LABOUR CHARGES &amp; MISC</b>							
59	Spray painting on above new & repaired parts including supply of paint materials.			\$	2,500.00	\$	1,800.00
60	Remove damaged parts, knock out dent, straighten, jack out damaged panel, panel beating, cutting, welding, remove & reinstall necessary fittings to facilitate repairs, reshape, refit, adjust, replace and realign all relevant parts.			\$	3,500.00	\$	2,500.00
61	Check wiring, reconnection socket, lighting system, central locking system for proper function & perform water leak test.			\$	80.00	\$	50.00
62	To mount vehicle onto chassis alignment bench, repair, straighten rear chassis frame and conduct alignment.			\$	800.00	\$	600.00
63	To carry out diagnostic checks and reset.			\$	350.00	\$	280.00
64	To cavity preservation on all affected area & re-seal body panel joint.			\$	250.00	\$	180.00
65	To remove & reinstall trims garnish, cushion seat, interior upholstery etc, to enable necessary repairs, check, refit as same.			\$	180.00	\$	120.00
66	To transfer rear boot lid mechanism & components.			\$	80.00	\$	40.00
67	To remove & reinstall fuel tank, pipe, hose, filter & socket to assist repair.			\$	350.00	\$	280.00
68	To remove & reinstall rear windscreen glass to assist repair.			\$	120.00	\$	120.00
69	To supply rear windscreen glass sealant.			\$	50.00	\$	40.00
70	To reinstall rear bumper reverse sensor & view camera.			\$	180.00	\$	120.00
71	Remove & replace under carriages damaged parts, dismantle & reassemble rear suspension, control system to enable necessary repairs, check and refit same.			\$	600.00	\$	450.00
72	To conduct rear wheel alignment & balancing.			\$	120.00	\$	120.00
73	To replace & re-align rear exhaust pipe to position.			\$	250.00	\$	150.00
<b>Labour Total :</b>				\$	<b>9,410.00</b>	\$	<b>6,850.00</b>
<b>Total Parts and Labour</b>				\$	<b>29,155.91</b>	\$	<b>24,037.27</b>

**FINAL LUMP SUM ADJUSTMENT**

**\$ 19,200.00**

#### POINT OF IMPACT

The impact was confined to the front & rear portion of the vehicle.  
The damages appeared to be consistent as per the accident report statement.  
Please refer the attached schedule and photographs for details.

#### ADJUSTMENT/RECOMMENDATIONS

We have thoroughly inspected each and every item on the repairer's estimates against the actual damaged found on the vehicle. We have listed the breakdown of our findings and recommendations as per assessment above.

#### CONCLUSION

The repairer has agreed to undertake repair the vehicle at a lump sum basis of **\$19,200.00 nett**, corresponding to replacement of parts, spray painting and labour charges. We now revert for your decision on the above claim.

Yours faithfully  
KTO Automobile Assessors



Ong Ah Keng (CAE, AMIMI, MSAAA)  
Automotive Appraiser







KTO Assessors  
KTO Assessors

KTO Assessors  
KTO Assessors





















Autobilia Assesare

Autobilia Assesare











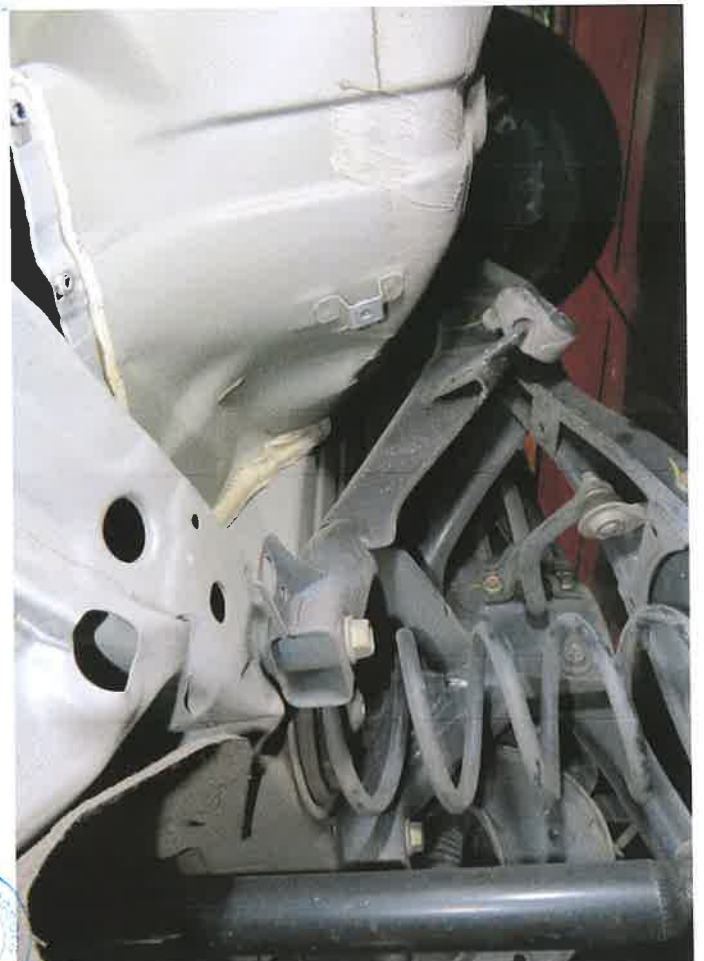




Automobile Assemblers

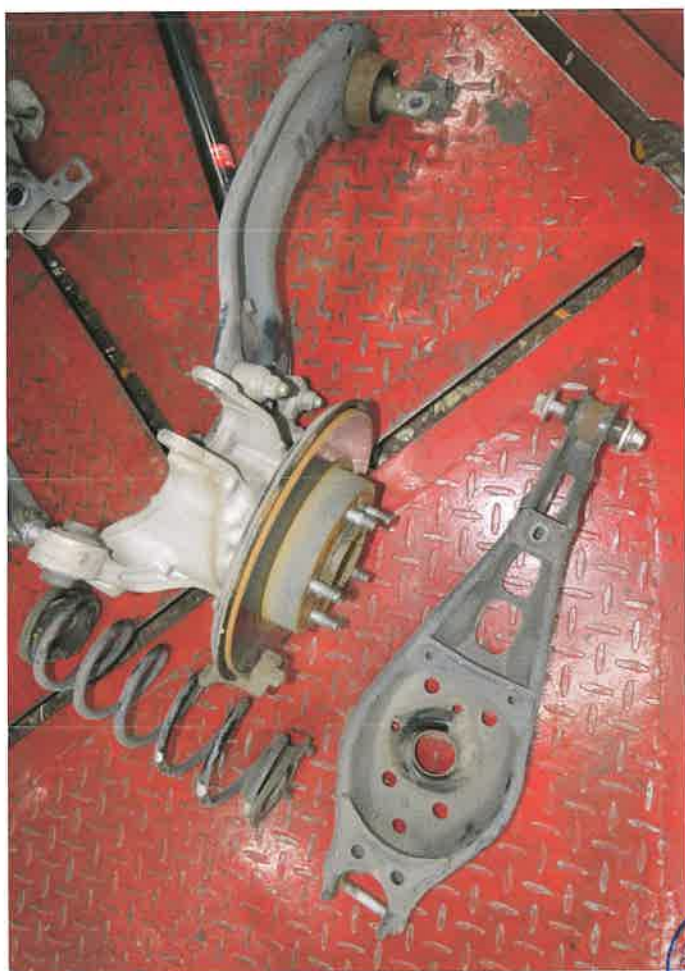
Automobile Assemblers























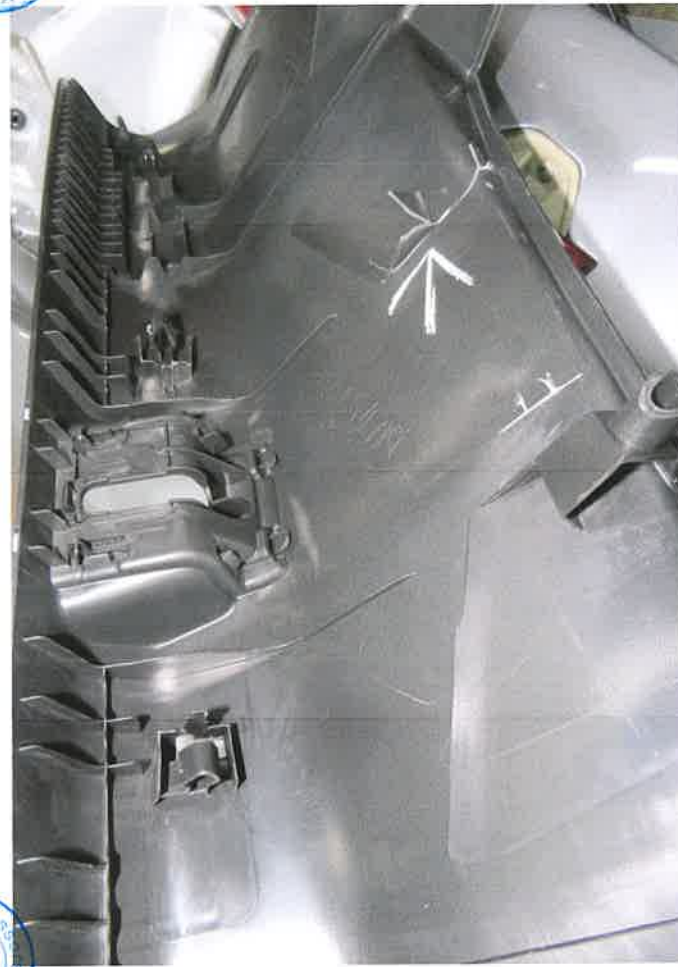








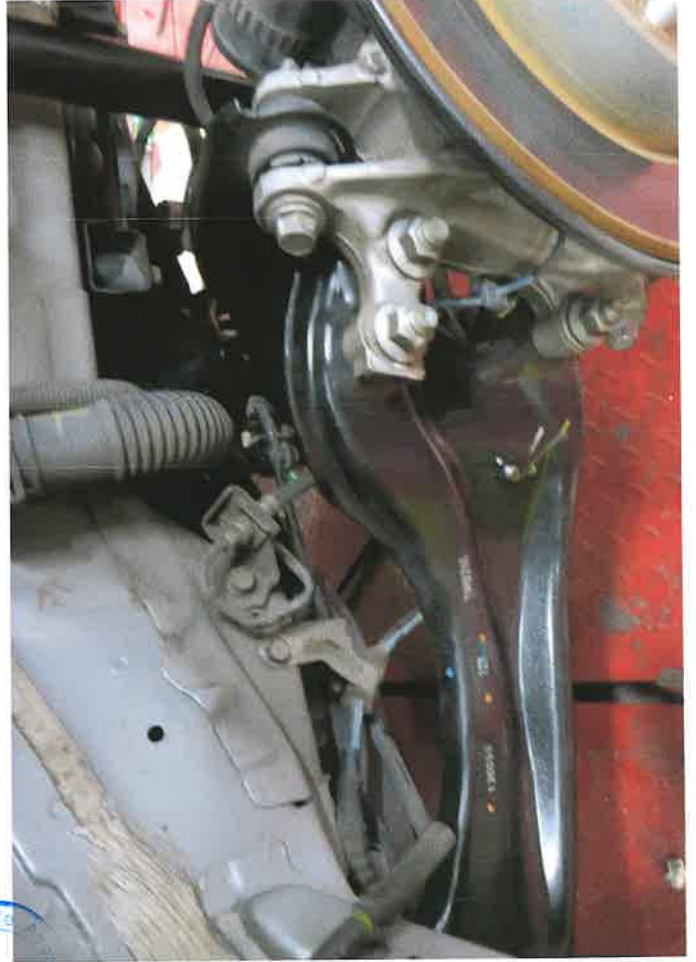
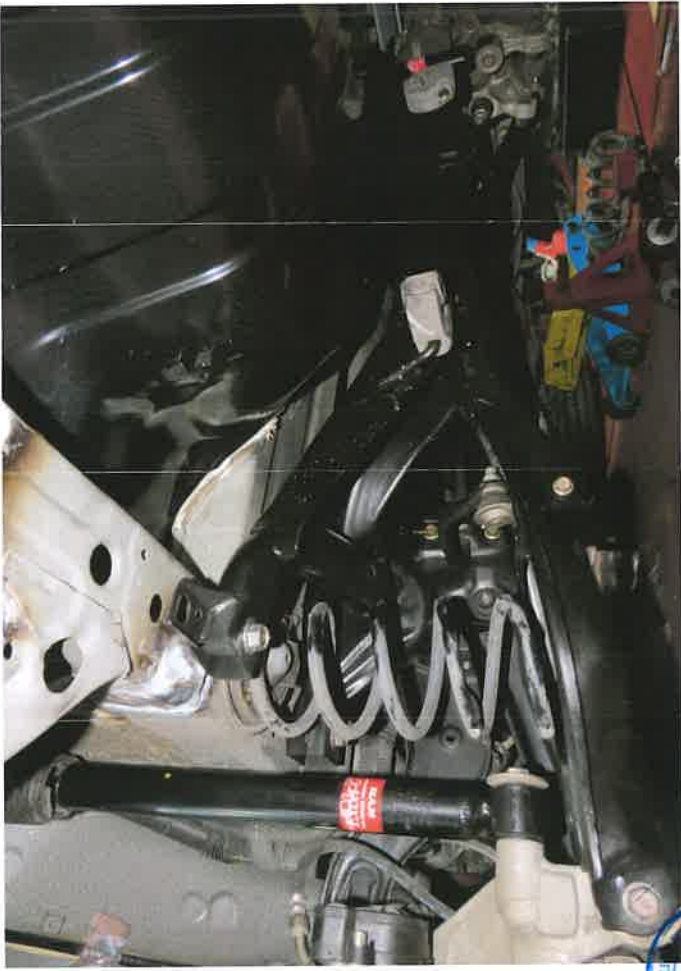




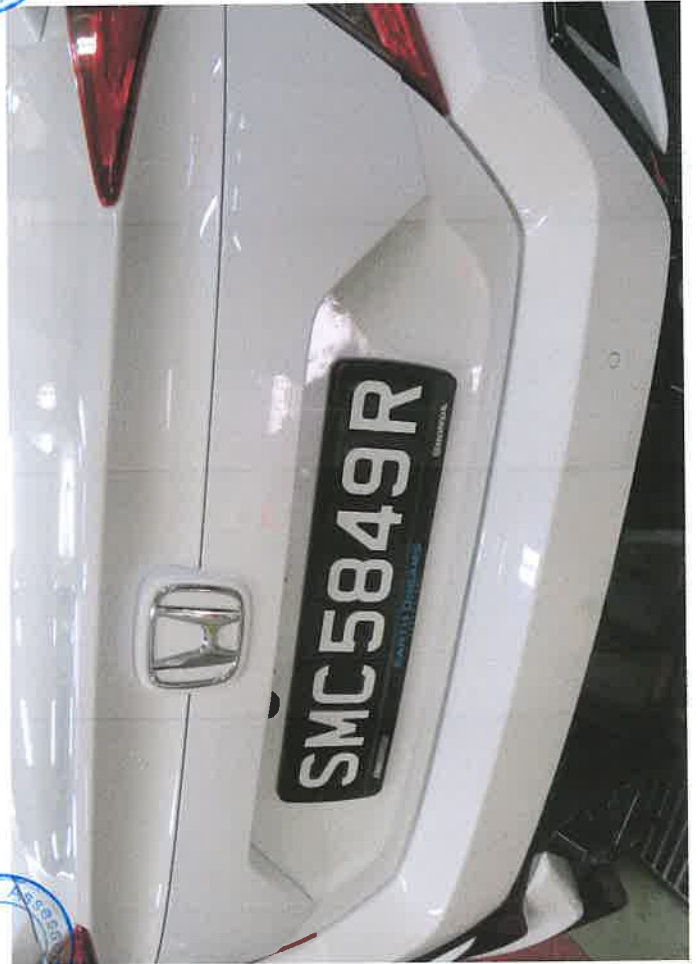




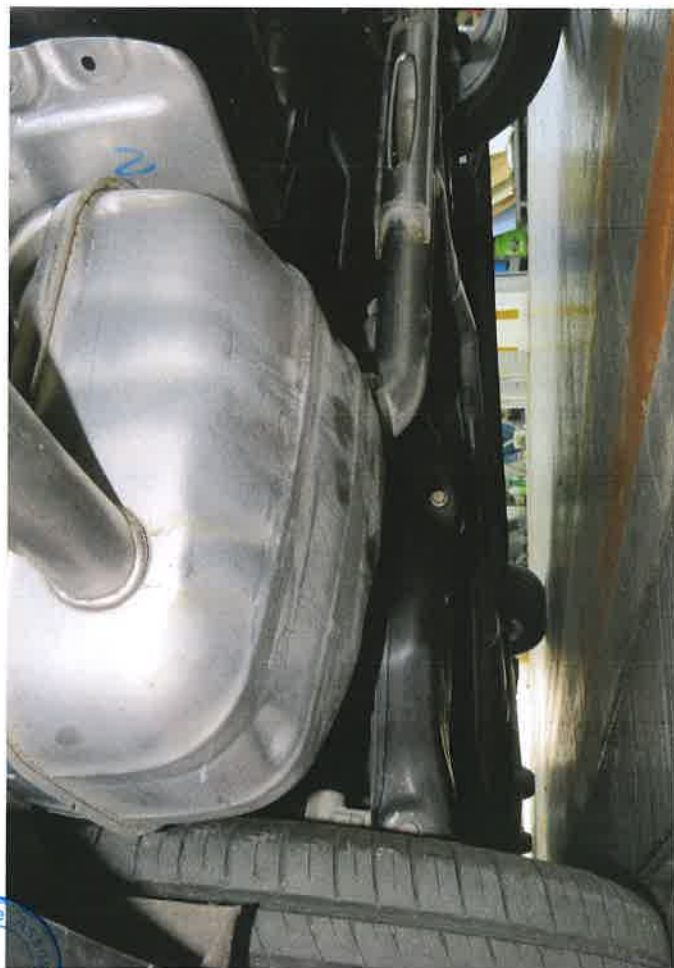








POST-REPAIR INSPECTION



POST-REPAIR INSPECTION