

INS. CASE OWNER: Rich

CC 6 / AXA140 23875 / RH 9352

LKK:
IDAC:

294

ASSIGNMENT

Surveyor: LCCDOI: 24.12.14Assg Date: 24.12.14

Pre-assign / CCU / FTE

Insured Vehicle No.: PC 9688 BClaim No.: C0326716Name of Insured: SUCCESS EXPRESSPolicy No.: P1549198Insured Tel No.: HP:Make / Model: King LongExcess Sec II : SS 1500.00 D.O.A: 20.12.14Place of Accident: West Coast Rd.Is driver the owner? (YES / NO) NO Nature of Accident:If NO, Driver Name / Age: Wong Kok Fai

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Driver Tel No.: 9119 7950

(V/L: YES / NO Insured Liability:

% Final? Yes / No



INSRS:

WSP: MBM

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

RECEIVED 24 MAY 2018

5-1

VC

FOR CSO ONLY:

Is driver the owner? (YES / NO)

If NO, Driver Name / Age:

Driver's Own Vehicle Number: Insurance Company:

RECEIVED 22 MAY 2018

STAGE

DATE / PIC

Finalisation:

Email AIG for OI GIA:

Apt letter to OI:

Call OI: - 7.1.15After call ltr to OI: Ray

Type Report:

Prepare Invoice:

Others:

Documentation Check List: Handler Typist

OI Apt Ltr:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

LTA / GIA:

Medical Bill:

Approval Email: WANG

Payment Breakdown Form:

Others: PIR

6/1/15

Call OI mention that he is going to return
sudden TP hit from behind of OI right side
OI said he not at fault. OI will check on
the road where can go straight and turn
or just go straight. third party.

TP SCENE PHOTOS IN.

6/1/15

Email to workshop liability under

RECEIVED 16 JAN 2018

7/1/15

OI call back inform that the road he travels
67385968 - can u - turn. call office.
speak to my Ray. OI said he will
sent the power

29/04/16

TP caused M. PROVIDED PIR. PIR AGAINST OI FOR INCONSIDERATE DRIVING.
PENDING TP LOD.

15/10/16

TP LOD IN (EMAIL)

PENDING PIR FROM AXA.

19-12-16

IF OI FAILED TO PROVIDE DRIVING LICENCE, EITHER OI SUBJECT TO PRE-EXISTING CONDITION OF POLICY TO REJECT
THEIR CLAIM @ WRITE TO LTA TO MAKE ENQUIRY OF OI DRIVING LICENCE.

12/06/17

AXA REQUESTED TO SETTLE TP CLAIM. SEND 1ST OFFER TO TP.

03/10/17

TO EXPEDITE SETTLEMENT AS OI WAS CHARGED BY POLICE FOR INCONSIDERATE DRIVING.

FINAL SETTLEMENT

Date: 22/05/18

Confirm with

KENNETH / YIN SHU

OIO CHARGED BY TRAFFIC POLICE

Repair Cost:

(W/GAR)SS 5,029.00

Final Liability

100

% (Agreed / Assessed)

BOLA S/N No.: N/L

Loss of Rental:

SS

-

(days)

If NO or B 28, Ass. Lia:

Loss of Use:

SS

500.00 (500 x 5 days)

Format Type:

Disbursement:

LTA

SS

5.35\$350.00

Total:

SS

5,534.35

Global Sum: SS

-NO WORKED

"AS 534.35 - HIGH WHOLEPOWER PIR LOD"

C12)

(05/11/13)

REF:

Surveyor:

ASSIGNMENT

From:

Date:

Veh No:

SGHJ8535

Yr Regn:

5, 1, 82

Estimated Cost:

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

Truck / Trailer or

To Inspect Vehicle No:

Make:

Mitsubishi Fuso

c.c.

1786

at Workshop m/s

Colour:

black

A/C: Insured / Std / NI / NA

of

Sp. Reading

102951

T/Radio: Insured / Std / NI / NA

Insured:

Eng/No:

WPB 211041200 X/P11

Policy No.

C/No:

Claims No.

Gen. Cond: Good / Fair / Poor / Burnt

Sum Insured:

Excess:

Steering: Inorder / Jammed / Leaked / Burnt or

(Client's Record)

Brake: Inorder / Jammed / Leaked / Burnt or

Make of Veh:

Modi: Nil / S/Rim / STD A/Rim or

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.

N/S	O/S

Bal. or Market Value:

Tyre Size:

F:

R:

245 / 40 R13

IDAC Accident Rpt:

Consistent? : Yes or No

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / TOYO / YOKO or

Kia forest

GIA / PR Seen:

Consistent? : Yes or No

Front

Rear

Est. Repairs:

5

days

Res.: Yes or No

R/Bal.

mm

R/Bal.

mm

Lum Sum:

20

%

3 Val.: Yes or No

L/Bal.

mm

L/Bal.

mm

D.O.A.

D.O.I.

24/12/14

Survey held at

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

Frt N/S

Date:

Person Contacted:

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

FINISHED COR U/C @ 4,700.00 WITH 5 WORKING DAYS
 CERO: @ 3,720.37 / 41%

Date/Time, File Pass to?

☐ : Prel. Report

Days Of Repair:

1)

☐ : Final Report

Resurvey No. of Trip:

Date/Time, File Return to?

Survey Fee:

2)

Transportation:

Report Format :

Add Fee:

☐ : Site Insp (\$

S + RS SI

☐ : Interview (\$

Photos

☐ : Tech. Invs (\$

Others

☐ : Weekend (\$

TOTAL

Lump Sum / I.B.I. (\$))




LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile			
AXA INSURANCE SINGAPORE PTE LTD		Ref : CC6/AXA14023875/Rhy3	
8 SHENTON WAY #27-01 SINGAPORE 068811		Date : 26-12-2014	
		Code : AXA2	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	PC 9688B	Veh. Inspected	SGU 3853S
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	24/12/2014
2. Vehicle Particulars & Condition			
Make & Model		c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.		Colour	
Odometer	-	Steering	
Brakes		Modification	
General			
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm
4. Description of Damages			
5. General Information			
Accident Date	22/12/2014	Inspection Date	24/12/2014
Survey held at	MBM WHEELPOWER PTE LTD NO 2 KUNG CHONG ROAD SINGAPORE 159140		
5a. Remarks			
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			

Admin-B (LKK Auto)

From: Tan Tiong Beng [tantiong.beng@axa.com.sg]
Sent: Wednesday, 31 December, 2014 12:57 PM
To: admin-b@lkkauto.com; assignments@lkkauto.com; sur@lkkauto.com
Cc: Ruth Chua; Tan Chia Ling (PSC); Ong Eng Hong (PSC); pinglin.chang@axa.com.my; siyu.lim@axa.com.my
Subject: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC
Attachments: TP GIA & POLICE REPORT.pdf; TP ESTIMATE.pdf; Preliminary Advice - SGU 3853S.pdf; PC9688B - 221214.PDF

RISK 1 – P1549198

CLAIM RECEIVED : 26.12.14

PC9688B (INSD) C/W SGU3853S

VTP

ASSESSOR – LKK 31.12.14

NCD – Y

RC 31.12.14

From: Admin-B (LKK Auto) [mailto:admin-b@lkkauto.com]
Sent: Friday, December 26, 2014 2:24 PM
To: Winnie Ho Ping Ping; Tan Tiong Beng; Jacy Goh Lay Ting
Cc: 'Vic'; 'Kathy Lai'; 'KKLau'
Subject: Direct Settlement - Acc Invl PC 9688B (OI : AXA - TBA) & SGU 3853S (TP : LKK - CC6/AXA14023875/Rhy3) on 22.12.2014

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SGU 3853S AT M/S MBM Wheelpower Pte Ltd.

Enclosed herewith a copy of TP's GIA report , police report, estimated cost of repair and preliminary advice for your perusal.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Vic and he can be contacted at DID: 6841 2096.

"WISHES YOU A MERRY CHRISTMAS & HAPPY NEW YEAR 2015"

Thanks & Regards,
YIN SIEW
LKK Auto Consultants Pte Ltd
DID: 6366 0055
FAX: 6741 4108



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your ref: To be advised
Our ref: CC6/AXA14023875/Rhy3

Date: 26/12/2014

The Motor Claims Department
M/s AXA Insurance Singapore Pte Ltd

Dear Sir/Madam

PRELIMINARY ADVICE OF VEHICLE NO.

SGU 3853S

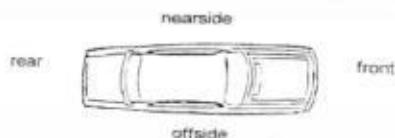
We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on
24/12/2014 at the premises of M/s MBM Wheelpower Pte Ltd and have the following to report:-

Workshop Estimate Amount	: S\$	8,420.37
Revised Estimate Amount	: S\$	6,013.00
"Check" Items Amount	: S\$	285.00
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the
N/S Frt portion.



Comments/Present Status:

Damages Consistent

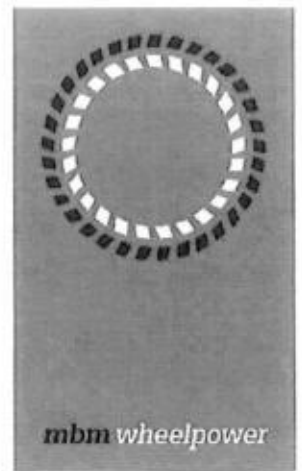
Estimated normal period for repairs: 5 days

Yours faithfully,

John Low

Licensed Appraiser

238751 Phy3



MBM WHEELPOWER PTE LTD

Your Ref: PC9688B

Our Ref: SGU3853S

To: AXA Insurance (Singapore) Pte Ltd

CC Motor Claims Dept

Email

Fax

Date: 02.04.2015

From: Gary Wong

Fax: 6452 5333

Contact: 8138 7188

Make / Model: Mercedes Benz E200

Chassis No.: WDB2110412B041911

Engine No.: 27195630819812

Accident Date: 22.12.2014

FINALISE FOR VEHICLE NO. : SGU3853S

DESCRIPTION	QTY	LIST PRICE
Head lamp LH	1	\$ 2,550.00
Front fender LH	1	\$ 890.00
Front bumper	1	\$ 1,520.00
Front bumper retainer LH	1	\$ 85.00
Front bumper moulding LH	1	\$ 115.00
Front bumper chrome moulding LH	1	\$ 105.00
Front bumper fog lamp garnish LH	1	\$ 55.00
Total:	\$	5,320.00
Less 10%:	\$	(532.00)
Parts Total:	\$	4,788.00

Special Nett

Front tyre - 245/40R18

1 \$ 295.00

To remove & install damage area	\$	400.00
To rust proofing damage area	\$	50.00
To check wiring and lighting	\$	30.00
To remove & install front bumper sensor	\$	50.00
To spray painting on affected area	\$	400.00

Total:	\$	6,013.00
Less Lump Sum 20%:	\$	(1,202.60)
Total:	\$	4,810.40
7% GST:	\$	336.73
Grand Total:	\$	5,147.13

Total Lump Sum Amount @ \$ 4,800.00

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer
Signature: _____
Date: _____

MBM WHEELPOWER PTE LTD

Your Ref: PC9688B

Our Ref: SGU3853S

mbm wheelpower

To: AXA Insurance (Singapore) Pte Ltd

Date: 23.12.2014

CC Motor Claims Dept

From: Gary Wong

Email

Fax: 6452 5333

Fax

Contact: 8138 7188

Make / Model: Mercedes Benz E200

Chassis No.: WDB2110412B041911

Engine No.: 27195630819812

Accident Date: 22.12.2014

ESTIMATE FOR VEHICLE NO. : SGU3853S

DESCRIPTION	QTY		LIST PRICE	
Head lamp LH	1	\$	502 2,550.00	✓
Front fender LH	1	\$	87 890.00	✓
Front bumper	1	\$	50 1,520.00	✓
Front bumper retainer LH	1	\$	87 85.00	✓
Front bumper moulding LH	1	\$	7 115.00	✓
Front bumper chrome moulding LH	1	\$	7 105.00	✓
Front bumper fog lamp LH	1	\$	10 285.00	✗
Front bumper fog lamp garnish LH	1	\$	CGA 55.00	✓
		Total: \$	5,605.00	
		Less 10%: \$	(560.50)	
		Parts Total: \$	5,044.50	

Special Nett

Front bumper sensor	2	\$	11 x 500.00	
Front tyre - 245/40R18	1	\$	CU7 295.00	✓
				70%

mbm wheelpower pte ltd

t 64583198 f 64586018

Company Registration Number : 200204110W

LABOUR

To remove & install damage area	\$	800.00
To rust proofing damage area	\$	50.00
To check wiring and lighting	\$	50.00
To remove & install front bumper sensor	\$	50.00
To reset airbag ECU system	\$	280.00
To spray painting on affected area	\$	800.00

Total: \$	7,869.50
7% GST: \$	550.87
Grand Total: \$	8,420.37

(Kindly contact us @ 8138 7188)

Not Avail

John

5 day

tel: 62563581

John

Fax: 62563515

24/12/14

CSMBox : GVT513
Fax : 65474883
Tel : 65470000



TRAFFIC POLICE DEPARTMENT
SINGAPORE POLICE FORCE
10, UBI AVENUE 3
SINGAPORE 408865

Our Ref : TP/IP/63065/2014

Date : 29 APR 2015

MR CHIA NAN HERNG
BLK 517 WEST COAST ROAD
#01-575
SINGAPORE 120517

Dear Sir

**ROAD TRAFFIC ACCIDENT INVOLVING PC 9688 B AND SGU 3853 S ALONG
WEST COAST ROAD ON 22.12.2014**

I refer to the above accident.

Please be informed that we have completed our investigations which revealed that the driver of **PC 9688 B** had committed an offence of **Inconsiderate Driving** under **Section 65(b) Of The Road Traffic Act Chapter 276**. A Notice of Warning has been issued to the driver for the said offence.

Yours faithfully,

**HEAD INVESTIGATION
TRAFFIC POLICE DEPARTMENT**

This is a computer-generated letter. No signature is required.



Vic

From: Gary [gary@mbmwheelpower.com.sg]
Sent: Friday, 29 April, 2016 5:25 PM
To: Vic
Cc: sulaiman@mbmwheelpower.com.sg; chloe@kbsmotorsports.com.sg
Subject: RE: SGU3853C & PC9688B - Accident Date : 22.12.2014 - TP claim AXA - Liability *** LKK REF: CC6/AXA14023875/Rhy3
Attachments: 20160429172004269.pdf

Dear Vic,

As spoken earlier, attached is the Traffic Police Investigation result for your perusal.

Please do advise us further in order for us to close this case.

Thank you

Best Regards,

Kenneth
MBM Wheelpower Pte Ltd
2 Kung Chong Road,
Singapore 159140.

hp: +65 81387188
tel : +65 6458 3198
fax : +65 64525333
email: kenneth@mbmwheelpower.com.sg

Vic

From: Vic
Sent: Friday, 29 April, 2016 5:50 PM
To: Gary
Cc: sulaiman@mbmwheelpower.com.sg; chloe@kbsmotorsports.com.sg; Admin A; Vic
Subject: RE: SGU3853C & PC9688B - Accident Date : 22.12.2014 - TP claim AXA - Liability *** LKK REF: CC6/AXA14023875/Rhy3
Attachments: 20160429172004269.pdf

Your Ref: SGU 3853S

"WITHOUT PREJUDICE"

Our Ref: CC6/AXA14023875/Rha3

Dear Kenneth,

ACCIDENT INVOLVING VEHICLES PC 9688B AND SGU 3853S ON 22/12/2014

We refer to the above matter and to our telephone conversation earlier.

Please be informed that basing on the accident statements submitted by both party, the liability is clear and shall proceed with direct settlement for the above mentioned case.

Our surveyor had finalized the COR at L/S \$4,700.00 with 5 working days.

Kindly forward the LOD and all supporting documents to us if available to proceed with the settlement.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Gary [<mailto:gary@mbmwheelpower.com.sg>]

Sent: Friday, 29 April, 2016 5:25 PM

To: Vic

Cc: sulaiman@mbmwheelpower.com.sg; chloe@kbsmotorsports.com.sg

Subject: RE: SGU3853C & PC9688B - Accident Date : 22.12.2014 - TP claim AXA - Liability *** LKK REF: CC6/AXA14023875/Rhy3

Dear Vic,

As spoken earlier, attached is the Traffic Police Investigation result for your perusal.

Please do advise us further in order for us to close this case.

Thank you

Best Regards,

Kenneth

MBM Wheelpower Pte Ltd

Vic (LKKAUTO)

From: Ruth Chua <ruth.chua@axa.com.sg>
Sent: Wednesday, 9 November, 2016 5:44 PM
To: Vic (LKKAUTO)
Cc: Admin A; Jas Khine (LKKAUTO)
Subject: RE: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC P1549198_NB_00001_1.pdf; ATT00001.txt
Attachments:

Dear Vic

We need to check if OID had at least 1 year of driving experience on the relevant class, otherwise it will be a breach of our policy terms and conditions.
Please refer to our policy clause as attached.

Please assist.

Thanks & Regards,
Ruth

Ruth Chua (Ms)
Executive - Motor Claims
AXA Insurance Singapore Pte Ltd
8 Shenton Way, #27-01 AXA Tower, Singapore 068811
ruth.chua@axa.com.sg
DID: 1800 8804741 (Option 3)
Website: www.axa.com.sg



We are all born to protect, but for me it's a calling.
Discover our stories on www.borntoprotect.sg

redefining / insurance



From 14 March 2011, AXA Insurance has moved to 8 Shenton Way, #27-01 AXA Tower Singapore 068811. Our Customer Service Centre will be located at #B1-01. All contact numbers remain unchanged.

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"This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately."

From: Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]
Sent: 19 October, 2016 5:50 PM
To: Ruth Chua
Cc: Admin A; Jas Khine (LKKAUTO); Vic (LKKAUTO)
Subject: RE: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC

Dear Ruth,

We refer to your below email.

Please be informed that we do not have a copy of the Insured's Driver's Driving Licence (front and back of the card) in order to check if OID have any outstanding offences.

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Monday, 12 June, 2017 6:13 PM
To: Kenneth Cornelius
Cc: Admin A; Vic (LKKAUTO)
Subject: RE: SGU3853C & PC9688B - Accident Date : 22.12.2014 - TP claim AXA - Liability ***
LKK REF: CC6/AXA14023875/Rhy3
Attachments: DV.pdf

Without Prejudice

Dear Kenneth,

We refer further to our below email.

Purely for an amicable settlement on a without admission of liability to our Insured's part, we offer settlement as follows:

Cost of Repair (w/gst)	\$ 5,029.00	(agreed)
Loss of Use (\$80 x 5 days)	\$ 400.00	
LTA Search Fee	\$ 5.35	(agreed)
TOTAL	\$ 5,434.35	

If agreeable, kindly let the owner sign the enclosed DV and forward to us a copy for payment processing.

The above amount is to be made payable to **MBM WHEELPOWER PTE LTD.**

Thank you.

"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters."

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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Pte Ltd

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From: Vic (LKKAUTO)
Sent: Friday, 24 March, 2017 2:26 PM
To: Sulaiman Abd Rahman <sulaiman@mbmwheelpower.com.sg>

Date : 24/12/2014
To : MBM WHEELPOWER PTE LTD
() 176 Sin Ming Drive #01-14/15 Sin Ming Autocare Singapore 575721
(✓) 2 Kung Chong Road Singapore 159140
From : Hooi Yuet Ooi (Name of Owner & Policyholder)
CLAIM VEHICLE NO: SGU38535
ACCIDENT DATE: 22-12-2014
LOCATION: WEST COAST ROAD
OTHER VEHICLE: PC 9688B

1. I hereby authorise MBM WHEELPOWER PTE LTD to: -

a. Proceed with the repairs (the repair) to the above accident (the accident) damaged vehicle (the vehicle); and

() Act as sole and principal agent to claim on my behalf for the damaged to the vehicle from my insurer in question until the claim is wholly completed, settle and/or resolved. (Claim against own insurer).

(✓) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and/or bodily injury sustained as a result of the accident from third party and/or third party insurer in question until the claim is wholly completed, settled and/or resolved. (Claim against Third Party)

2. I confirm that MBM's authorisation shall include without limitation paying for all relevant reports/documents, corresponding and negotiating with the insurer/third party and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the claim and, any or all such other tasks concerning the settlement, resolution and/or completion of the claim.

Where authorising party is not vehicle owner and policyholder

EXCEPT: -

- a. Such as matters or task that the insurer/third party and/or the law requires me to personally attend to ; and
- b. The due submission of the claim to the insurer (Where applicable)

3. I understand if I submit a claim of whatever nature to my own insurer (FOURTEEN (14) days) after the accident (or such other time stipulated by my own insurer and/or the law), such claim will not or may not be accepted by my own insurer.

4. I further confirm and accept that: -

a. To the extent permitted by law: -

- i. I will indemnify and keep MBM indemnify in connection with or arising from the claim; and
- ii. That not with outstanding the agreement or otherwise, under no circumstance will I (jointly or severally) in any manner hold MBM liable for losses/damages of whatever nature arising from or in connection with the claim.

b. MBM does not guarantee and never represented that the insurer/third party will fully indemnify me for the damage and/or the repair's costs and, that I shall be and continue to be liable to MBM for the whole of the repair's cost.

5. As the extent to which the insurer /third party will indemnify me or be liable is not conclusive, I agree to place a deposit of S\$_____ (excluding GST) for the repair's cost.

6. I agree and accept MBM deposit refund policy. If the final successful percentage of indemnification/contribution/liability from or of the insurer/third party in respect of the repair's costs to me: -

- a. 50% and below - NO REFUND
- b. 100% - FULL REFUND

Handwritten signature and initials.

7. I shall inform and forward to MBM all correspondence and letters received by me from the insurer/third party, any other insurer, solicitors governmental authorities and/or, any other relevant party.

8. I shall fully co-operate with and act expeditiously on any requests by MBM, particularly the signing/endorsement/execution of any "Discharge Voucher", failing which I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.

9. I shall not: -

- a. respond to correspondence and letters; and
- b. negotiate agree or accept any other from the insurer/third party or any other relevant party; without consultation of and expressed approval from MBM

10. In consideration hereof (including without limitation MBM's agreeing to repair the vehicle and defer demanding payment of the repair's cost), I wholly assign to MBM all proceeds of the claim for: -

- a. the repair's costs and
- b. damage, compensation, interest, cost (including party-to-party legal costs on a full indemnity basis) and expenses in connection with the accident, repair and/or claim;

which MBM shall be further entitled to apportion in its absolute discretion with any excess being paid by MBM to me as it deems fit in its absolute discretion.





11. I further confirm that payment to MBM or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good effective discharge of the payment obligations by any party of the aforesaid proceeds of my claim and that I shall not be authorised in law to receive payment.

X 

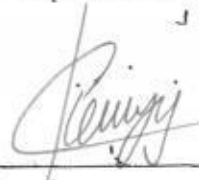
Owner & Policyholder's Signature/Company Stamp (if applicable); or

Authorising party's Signature/Company Stamp (if applicable)

Name: HOOI YUET OOI

NRIC: S21359P3A

Address:

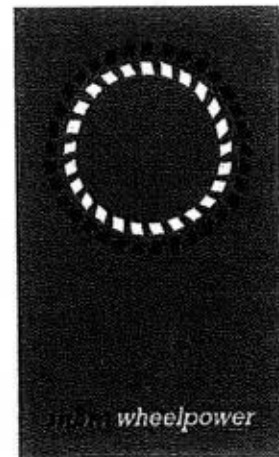


Witness's Signature

Name: Kenneth Cornelius

NRIC:

DISCHARGE VOUCHER



RE: VEHICLE NO:

SGU 38535

This is to certify that **MBM WHEELPOWER PTE LTD** has repaired the above

Mentioned vehicle to my satisfaction and I had taken delivery at

15.20

hrs on this date

18 / 07 / 2016.

Owner Signature & Co. Stamp (if applicable)

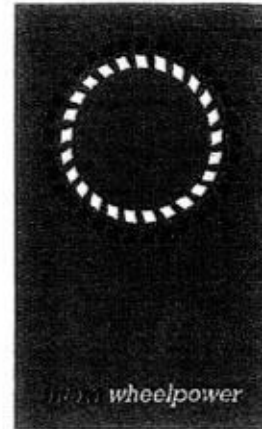
We **MBM WHEELPOWER PTE LTD** hereby guarantee the workmanship of the repairs carried out on the accident portion of your vehicle. The guarantee is valid for a period of 6 months from the date of discharge and it is non-transferable. We will promptly carry out any necessary rectification work.



Certification No. 9004-2-4997

mbm wheelpower pte ltd
176 sin ming drive 01-14/15 sin ming autocare singapore 575721
t 6458 3198 f 6458 6018
Company Registration Number: 200204110W

[Handwritten signature]



DISCHARGE VOUCHER

RE: VEHICLE NO: 36U 38535

This is to certify that **MBM WHEELPOWER PTE LTD** has repaired the above

Mentioned vehicle to my satisfaction and I had taken delivery at

15:30 hrs on this date 18 / 07 / 2016.

[Handwritten signature]

Owner Signature & Co. Stamp (if applicable)

We **MBM WHEELPOWER PTE LTD** hereby guarantee the workmanship of the repairs carried out on the accident portion of your vehicle. The guarantee is valid for a period of 6 months from the date of discharge and it is non-transferable. We will promptly carry out any necessary rectification work.



mbm wheelpower pte ltd
176 sin ming drive 01-14/15 sin ming autocare singapore 575721
t 6458 3198 f 6458 6018
Company Registration Number: 200204110W

EST COAST CLINIC & SURGERY (WC)
7 WEST COAST ROAD #01-561 S120517
L/FAX : 67760424

VOICE

HA NAN HERNG (XIE NANHENG)
7 WEST COAST ROAD
1-575
120517)

Invoice No. : 9044834
Our Reference : 054956
Date : 23 Dec 2014

Patient : CHIA NAN HERNG (XIE NANHENG) (S8038779B) Doctor : DR YEO KWAN CHING

DESCRIPTION	QTY	FEE (S\$)
ANAREX TABLETS	15.00 tabs	1.22
ROSIDEN GEL	30.00 gms	5.01
SHORT CONSULTATION		28.77
Total Amount Payable		35.00
CASH Payment Received - Receipt No. 159477		35.00
Outstanding Balance		S\$0.00

! cheques should be crossed and made payable to :

EST COAST CLINIC & SURGERY (WEST COAST)

is is a computer generated invoice which does not require a signature
& O.E

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S8038779B



Name
CHIA NAN HERNG
(XIE NANHENG)
谢南恒

Race
CHINESE

Date of birth
10-12-1980

Sex
M

Country of birth
SINGAPORE

S8038779B

REPUBLIC OF SINGAPORE DRIVING LICENCE

CHIA NAN HERNG
(XIE NANHENG)

Birth Date: 10 Dec 1980

Valid Date: 18 Jun 2013

602193023E



4285812



NRIC No. S8038779B



Date of issue
30-09-2008

Address
APT BLK 517 WEST COAST ROAD
#01-575
SINGAPORE 120517

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

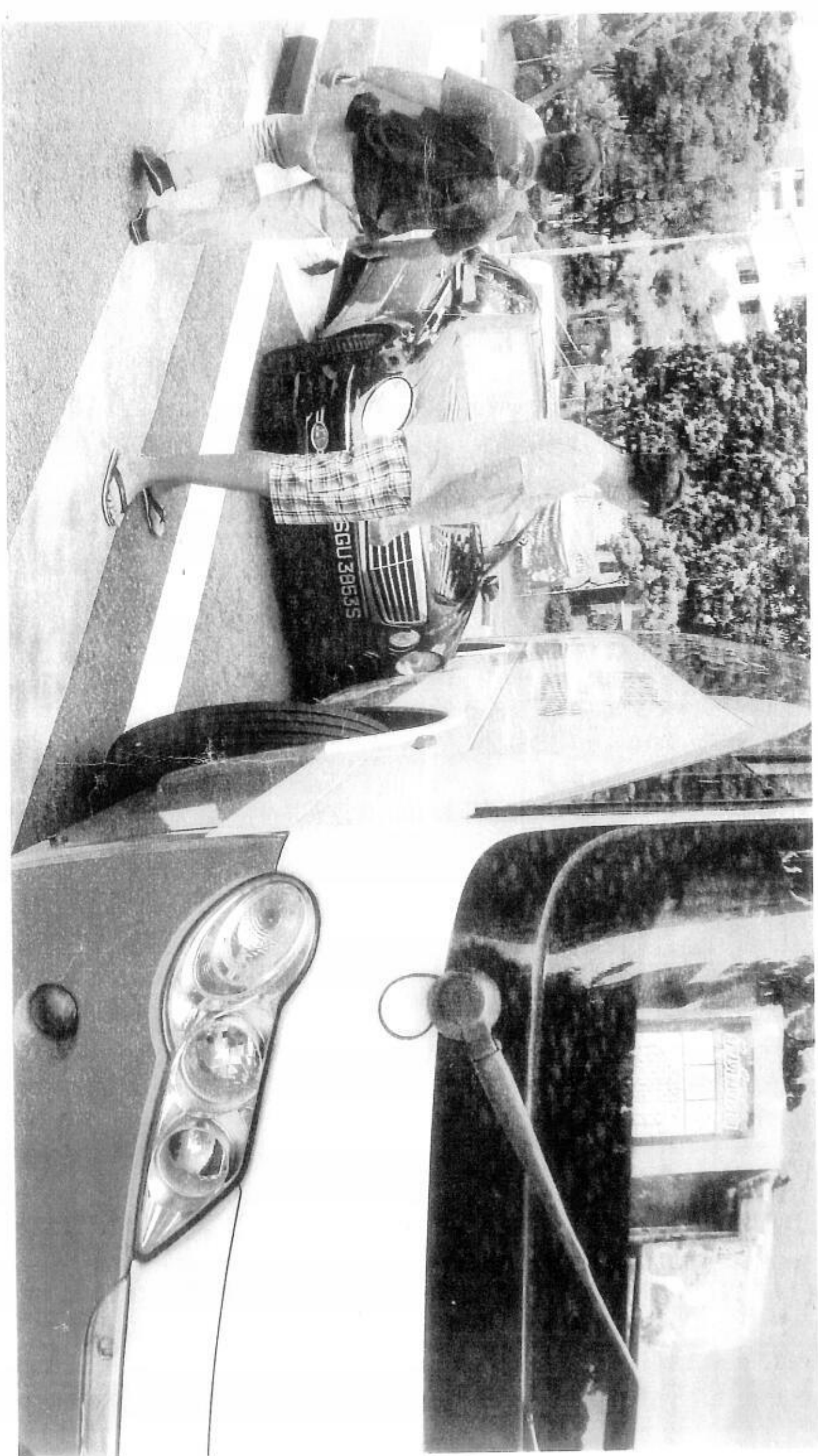
EFFECTIVE DATE 29 Mar 2005

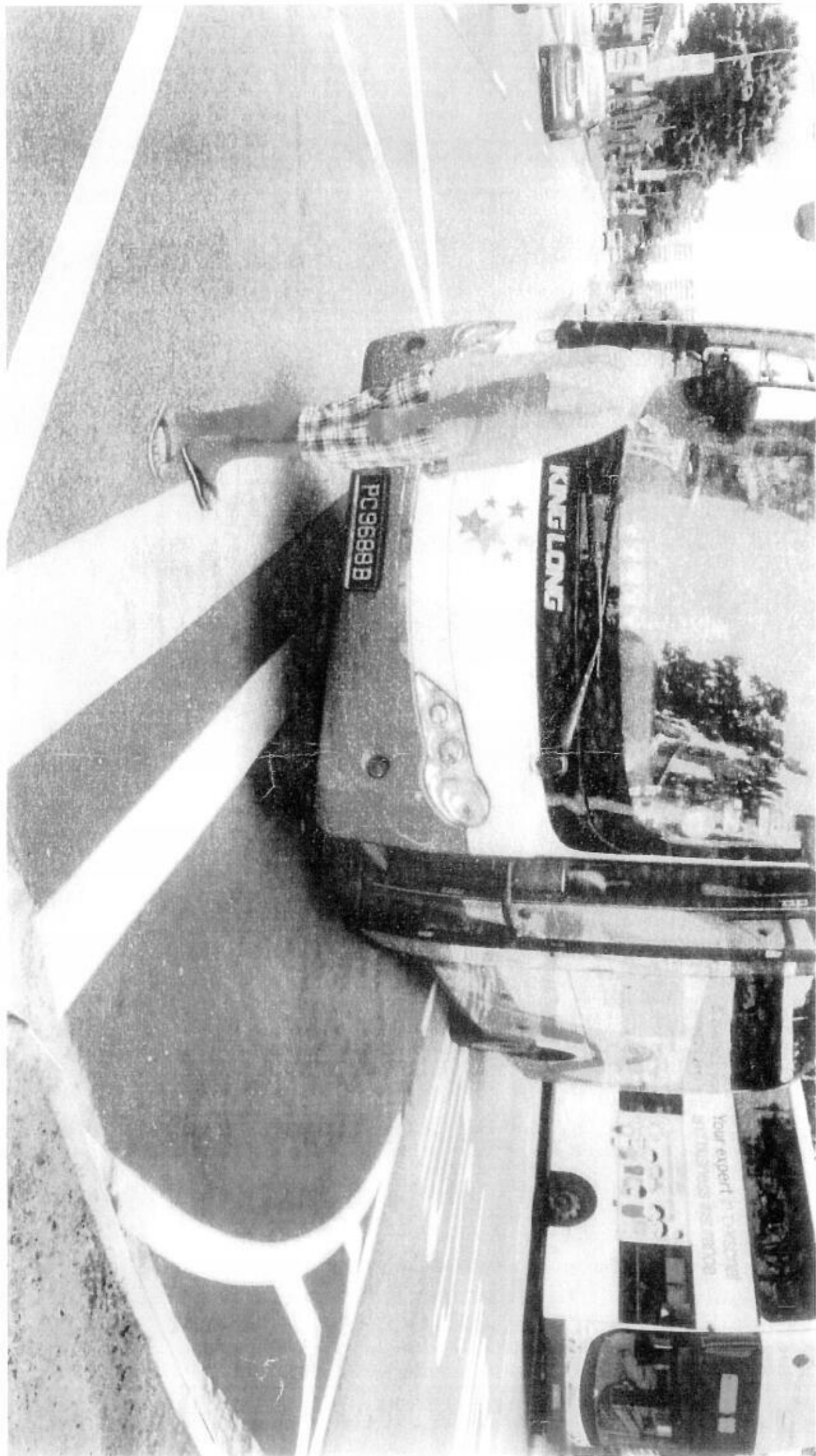
Class 3 Motor Cars \leq 3000kg with \leq 7 passengers, exclusive of the driver; and other motor vehicles \leq 2500kg

NP 428A

Licence No: S8038779B







Text size + -



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 23 Dec 2014 / 14:43:44

Receipt Date/Time : 23 Dec 2014 / 14:43:44

Tax Invoice/Receipt

Receipt No. : ITNET-00000-141223-000867

Previous Receipt No. :

S/N Item Description/

Business Transaction Reference No.

Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
--------------------------------	----------------------	-------------------------------

As at 22 Dec 2014/15:20:00

INSURANCE CO:AXA INSURANCE SINGAPORE PTE LTD

1 Insurance Enquiry - PC9688B
Enquiry Fee
20141223144257555031

5.00	0.35	5.35
------	------	------

Sub-Total	5.00	0.35	5.35
-----------	------	------	------

Total Before Rounding	5.00	0.35	5.35
-----------------------	------	------	------

Rounding Difference			0.00
---------------------	--	--	------

Total Amount Payable			5.35
----------------------	--	--	------

Paid By

20141223144304696	Direct Debit: eNETS Debit (Internet Banking)	5.35
-------------------	---	------

Total		5.35
-------	--	------

Cash Change		0.00
-------------	--	------

Tendered Amount		5.35
-----------------	--	------

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.

Vic (LKKAUTO)

From: CHUA Ruth <ruth.chua@axa.com.sg>
Sent: Monday, 12 June, 2017 5:30 PM
To: Vic (LKKAUTO)
Cc: Admin A; Jas Khine (LKKAUTO)
Subject: RE: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC

Importance: High

Dear Vic

Please proceed to wrap up the matter. Thanks.

**Please note we have terminated our fax-line. Please send your correspondences to our two common mail boxes instead. For OD/TP survey, please send it to motor.survey@axa.com.sg. For other correspondences, please send it to motor.doc@axa.com.sg.*

Ruth Chua | Specialist, Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: ruth.chua@axa.com.sg

DID: 1800 880 4888



redefining / insurance

We are guided by strong moral principles
that ensure we do the right thing



INTEGRITY



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From: Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]

Sent: 19 October, 2016 5:50 PM

To: Ruth Chua <ruth.chua@axa.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Jas Khine (LKKAUTO) <jaskhine@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>

Subject: RE: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC

Dear Ruth,

We refer to your below email.

Please be informed that we do not have a copy of the Insured's Driver's Driving Licence (front and back of the card) in order to check if OID have any outstanding offences.

However, at the time when we check his Driving Licence status using his NRIC and DOB on 02/01/2015 as per the GIA report, OID driving licence is valid for classes 3,4,5 (see enclosed).

Kindly advice.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto
Consultants
Pte Ltd

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From: Ruth Chua [<mailto:ruth.chua@axa.com.sg>]

Sent: Wednesday, 19 October, 2016 5:29 PM

To: Vic (LKKAuto) <vicalpeh@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Jas Khine (LKKAuto) <jaskhine@lkkauto.com>

Subject: RE: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC

Dear Vic

Could you check from Eddies Traffic Police website?

Thanks & Regards,

Ruth

Ruth Chua (Ms)

Executive - Motor Claims

AXA Insurance Singapore Pte Ltd

8 Shenton Way, #27-01 AXA Tower, Singapore 068811

ruth.chua@axa.com.sg

DID: 1800 8804741 (Option 3)

Website: www.axa.com.sg



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Discover our stories on www.borntoprotect.sg

redefining / insurance



From 14 March 2011, AXA Insurance has moved to 8 Shenton Way, #27-01 AXA Tower Singapore 068811. Our Customer Service Centre will be located at #B1-01. All contact numbers remain unchanged.



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From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

Sent: 13 October, 2016 5:05 PM

To: Ruth Chua

Cc: Admin A; Jas Khine (LKKAuto); Vic (LKKAuto)

Subject: RE: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC

For your approval and/or further instruction please as TP is chasing for settlement.

Thank you.

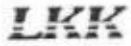
Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Vic (LKKAuto)

Sent: Friday, 23 June, 2017 3:34 PM

To: CHUA Ruth

Cc: Admin A; Vic (LKKAuto)

Subject: RE: Direct Settlement / MBM Wheelpower / P1549198 / OD PC9688B / TP SGU3853S / 22.12.14 / EST \$8420.37 / TP X/S \$1500 / RC

Importance: High

Dear Ruth,

We refer further to our below email.

Please be informed that our offer as per below breakdown to TP was rejected.

Cost of Repair (w/gst)	\$	5,029.00
Loss of Use (\$80 x 5 days)	\$	400.00
LTA Search Fee	\$	5.35
TOTAL	\$	5,434.35

TP claimant rejected our offer of LOU at \$80/day and insisted on **\$100/day**.

TP vehicle is Mercedes E200 class with 1796cc.

Please advise, otherwise, claimant will pass to their solicitor for further handling.

Thank you.

SONY 22/12/14 About 15:20

I (Chia Nan Herng) S8038779B
was driving on West Coast Road opposite
Blks of S13 to S20 near bus stop 17071
making a U-turn ~~at~~ and a bus
vehicle number PC 9688B cut in
front of my vehicle and collide
my vehicle SGU3853S front left
despite my horn. Driver
of Bus PC 9688B's Wong Kok Fei
admits mistake of colliding my vehicle.

Wong Kok Fei

S762 3058G

Hp 91797950

A 22/12/14

Chia Nan Herng
S8038779B



MEMORY STICK



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

To : M/s AXA Insurance Singapore Pte Ltd

Date: 25/05/2018

THIRD PARTY DIRECT SETTLEMENT

Vehicle No.	PC 9688B (Insd Veh)	Your Ref. No. : C0326716
	SGU 3853S (TP Veh)	Our Ref. No. : CC6/AXA14023875/Rha3s2
Date of Accident	22/12/2014	

Liability	100%	
Final Repair Cost	: \$ 5,029.00	(W/GST)
Loss of Use	: \$ 500.00	5 days
Rental (If any)	: \$	days
Others:	: \$ 5.35	
	: \$	
	5,534.35	
Final Settlement Sum	: \$ 5,534.35	
Remarks	:	

Payment Instruction: Payee's Breakdown

1)	MBM WHEELPOWER PTE LTD	: \$ 5,534.35
		: \$

NUR SHAQILAH

LKK Auto Consultants Pte Ltd



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

AXA INSURANCE PTE LTD

Ref : CC6/AXA14023875/Rha3s2

8 SHENTON WAY #24-01
AXA TOWERS SINGAPORE 068811
ATTN: RUTH CHUA

Date : 25-05-2018



Code : AXA2

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	PC 9688B	Veh. Inspected	SGU 3853S
Policy No.	P1549198	Coverage (\$)	0.00
Claim No.	C0326716	Excess (\$)	0.00
Assign From		Assign Date	24/12/2014

2. Vehicle Particulars & Condition

Make & Model	MERCEDES-BENZ E200	c.c	1796
Engine No.	HIDDEN	Year of Reg.	2007
Chassis No.	WDB2110412B041911	Colour	BLACK
Odometer	102959	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	245/40R18	KINFOREST	7 mm
L/H Front Tyre	245/40R18	KINFOREST	7 mm
R/H Rear Tyre	245/40R18	KINFOREST	7 mm
L/H Rear Tyre	245/40R18	KINFOREST	7 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE FRONT N/S PORTION.
DAMAGES SEE DETAILS.

5. General Information

Accident Date	22/12/2014	Inspection Date	24/12/2014
Survey held at	MBM WHEELPOWER PTE LTD NO 2 KUNG CHONG ROAD SINGAPORE 159140		

5a. Remarks

A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS.
B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	5 Working Days
-------------------------------------	----------------

**LKK Auto Consultants Pte Ltd**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.: 1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SGU 3853S

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	HEAD LAMP LH (CONSISTENT)	SCRATCHED	2,550.00	2,550.00
1	FRONT FENDER LH (CONSISTENT)	DENTED	890.00	890.00
1	FRONT BUMPER (CONSISTENT)	DENTED	1,520.00	1,520.00
1	FRONT BUMPER RETAINER LH (CONSISTENT)	BENT	85.00	85.00
1	FRONT BUMPER MOULDING LH (CONSISTENT)	BENT	115.00	115.00
1	FRONT BUMPER CHROME MOULDING LH (CONSISTENT)	BENT	105.00	105.00
1	FRONT BUMPER FOG LAMP LH (CONSISTENT)	NOT NECESSARY	285.00	-
1	FRONT BUMPER FOG LAMP GARNISH LH (CONSISTENT)	CRACKED	55.00	55.00
	LESS 10% DISCOUNT		-560.50	-532.00
			5,044.50	4,788.00
<u>SPECIAL NETT ITEMS</u>				
2	FRONT BUMPER SENSOR (SN) (CONSISTENT)	NOT NECESSARY	500.00	-
1	FRONT TYRE - 245/40R18 (70%) (SN) (CONSISTENT)	CUT	295.00	206.50
			795.00	206.50
<u>LABOUR</u>				
	TO REMOVE & INSTALL DAMAGE AREA.		800.00	400.00
	TO RUST PROOFING DAMAGE AREA.		50.00	50.00
	TO CHECK WIRING AND LIGHTING.		50.00	30.00
	TO REMOVE & INSTALL FRONT BUMPER SENSOR.		50.00	50.00
	TO RESET ECU SYSTEM.	NOT NECESSARY	280.00	-
	TO SPRAY PAINTING ON AFFECTED AREA.		800.00	400.00
			2,030.00	930.00
GRAND TOTAL			7,869.50	5,924.50
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				4,700.00

Report Ref No. CC6/AXA14023875/Rha3s2

LOW CHOW CHUEN

M.MATAI, AMSAE-A

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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