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	4.0		Claim No.	4	
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Dr	iver Tel No. :	(V/)Z: Y		+NA Langer	%/NO
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	Is driver the owner If NO, Driver Name	r? (YES / NO)		Finalisation:	DATE/FIC
CAT	Driver's Own Vehic	C-47-0-40-0		Email AIG for OI GIA:	
	SHO 963 E. C	13 /416 130 4 2 C2 1000	ce Company:	Apt letter to OI:	
	FBB1403E.	X	DUA: 11/08/13	Call OI:	141/10/15
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	III DI MUCHEK	DIKE TO DETERMINE THE NATUU	E OF COLLISION	Release Voucher:	
	DICHAMA DOCTIO	(EN		Final Repair Bill:	
	ASULTEN VE LET	S HIT BY ANOTHER BIKE NITH I	8166ER C.C.	Car Rental Invoice:	
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pair Cost:	S\$	Confirm with	71		
s of Rental:	S\$	Final Liability: 5	/ % (Agreed / &		N No. ; ML
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al Cost :	S\$		Survey fee:	150.WG	V SIZIVI I
al:	SS	Global Sum: S\$, 5	4 - 70 - 10	X1119

arreyor: Tayfikh REF:	AXA
	ASSIGNMENT
From: Date:	Veh No: 540963E
Estimated Cost:	Tr Regn: +200 / Prug
OD: TP /WS / TP RES / OD RES / EVA / INV / MV	Type: M.Car / M.Cycle / Bus / Van / Lorry (Taxi / Prime Mover / Truck / Trailer or
To Inspect Vehicle No:	(=
at Workshop m/s	Make: 10go 4 W18h 1.8 Bi-ful . c.c 1794.
of	Colour Red A/C: Insured / Std / NI / NA
Insured:	Sp.Reading 50 3 of 7 T/Radio: Insured / Std / NI / NA
Policy No.	Eng/No:
Claims No.	C/No:
Sum Insured: Excess: ds:	Gen. Cond: Good / Fair / Poor / Burnt
(Client's Record)	Steering: Inorder / Jammed / Leaked / Burnt or
Make of Veh:	Brake: Inorder / Jammed / Leaked / Burnt or
	Modi: (Nil) / S/R/m / STD A/Rim of
(Policy Condition)	Tyre Size: F:
Remark: The web had assess	O/S RS / DUN (FYNOVA)
repair at the time of inspection.	BS/DON/EXNOVA/GY/FS/LIZA/MIC/OHTSU/PIR/SUMI/
Bal. or Market Value:	TOYO/YOKO or Faler
IDAC Accident Rport: Consistent? : Yes or No	Front Rear
GIA / PR Seen: Consistent? : Yes or No	mm R/Baimm
Est. Repairs: days Res,: Yes or No	mm UBaimm
Lum Sum: 3 Val.: Yes or No	D.O.I. (*)
CA / REV / REP. / 24 HRS	Survey held at Fawyurt
Vehicle: IN / (Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision
Date / Time Action / Instruction	Body Structure affected due to collision
11 (1-10)	D 1 th 1/2 Hay
43 \$3970	Kize \$: 10301 /67/n
Date/Time, File Pass to? : Preli. Report	Days Of Repair:
1) : Final Report	Pooling W. Co.
Data/Time, File Return to?	
2) Add Fe	rransportation: Site Insp (\$) S+RS_SI
B	: Interview (\$) Photos
Report Format :	/
Lump Sum / I.B.I: (\$)	:Weekend (\$
	TOTAL



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

	CONTRACTOR DESCRIPTION	Annated to rederation intern	ationale Des Experts En Auto	mobile		
AX	A INSURANCE SI	NGAPORE PTE LTD	Ref : CC3/AXA1500	1053/T1pa3		
8 8	SHENTON WAY #2	27-01SINGAPORE 068811	Date: 19-01-2015 Code: AXA2			
1.		Policy Particula	rs :- THIRD PARTY CLA	IV.		
	Insured Veh.	FBB 1403E	Veh. Inspected	SHD 963E		
	Policy No.		Coverage (\$)	0.00		
	Claim No.		Excess (\$)	0.00		
	Assign From		Assign Date			
2.	A STATE OF THE STA	Vehicle Pa	rticulars & Condition	19/01/2015		
	Make & Model		c.c	0		
	Engine No.	HIDDEN	Year of Reg.	U		
	Chassis No.			Colour		
	Odometer		Steering			
	Brakes		Modification			
	General					
3.		Cond	itions of Tyres			
		Size	Make	Balance		
	R/H Front Tyre			mm		
_	L/H Front Tyre			mm		
	R/H Rear Tyre			mm		
05/100	L/H Rear Tyre			mm		
		Descript	tion of Damages			
9350	distribution described in a second					
	lassia is		al Information			
_	Accident Date	15/01/2015	Inspection Date	16/01/2015		
	Survey held at	TRANS-CAB AUTO SERVICES				
1.		NO. 466-468 TAGORE INDUS		E 787835		
•		N WAS CONDUCTED ON A"WI	Remarks			

Hsiao Tong (LKKAuto)

From:

Mei Kwan (LKKAuto)

Sent:

Wednesday, 6 November 2019 3:15 PM

To:

Xin Yi; Hsiao Tong (LKKAuto)

Cc:

'Chee Kiong'; samson@seahong.com.sg; amanda@seahong.com.sg;

gideon@seahong.com.sg; Admin-D (LKKAuto); Admin A

Subject:

RE: SOP file ref: 19.27398 | Accident on 15.01.15 | SHD 963E *** LKK REF:

CC3/AXA15001053/T1pa3

'WITHOUT PREJUDICE' SAVE AS TO COSTS

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and get back to you in due course.

Hi Hsiao Tong,

Kindly assist.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Xin Yi <xinyi@seahong.com.sg>

Sent: Wednesday, 6 November, 2019 3:01 PM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: 'Chee Kiong' <cheekiong@seahong.com.sg>; samson@seahong.com.sg; amanda@seahong.com.sg; gideon@seahong.com.sg

Subject: SOP file ref: 19.27398 | Accident on 15.01.15 | SHD 963E

Dear Nivitha

CLAIMANT (1):

TRANS-CAB SERVICES PTE LTD

CLAIMANT (2):

PHILIP PEH KOK CHEONG

VEHICLE NUMBER:

SHD 963E

ALLEGED ACCIDENT DATE:

15.01.2015

AXA VEHICLE NUMBER:

FBB 1403F

- Our client, AXA, informed us that you were engaged to do PRI for this claim. 1)
- Claimant's LOD and other supporting documents can be downloaded via 2) https://ldrv.ms/b/s!AtyQSg-oo66hk6cPPIf7z4mOX0YV4A.

- Can we have the PRI report? Please also let us know if RI is required.
- 4) If you have conducted post repair inspection already, please let us have your survey report soonest. Thanks!

Thanks & Best Regards
Heng Xinyi
(Secretary to Mr Tan Chee Kiong)
Seah Ong & Partners LLP
36 Robinson Road
#12-03 City House
Singapore 068877

Tel: 6536 5369 Fax: 6536 5811

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TRANS-CAB AUTO SERVICES PTE LTD

NO.466-468 TAGORE INDUSTRIAL AVENUE SINGAPORE 787835 TEL NO.6287 6666 FAX NO.6366 8862

CO.GST REG NO.201019626G

SHD 963E - AXA

17-1: 1 NI

115 \$ 5900 6days. ROEL

Vehicle No.: Chassis No.: Vehicle Make: Vehicle Model: Date of Accident:

Third Party Insurer:

SHD 963E - ROEL JTDER12W503002893 TOYOTA WISH 1.8 BI-FUEL 15.01.15

AXA

PART LIST

					LIUI
1	1	Front Bumper		c	New 107.00
4	1	Front Bumper Side Retainer LH		φ	487.80
5	1	Front Headlamp LH		Φ.	57.30
6	1	Front Fender LH		¢.	672.00
7	1	Front Door LH		\$ \$ \$ \$	698.00
8	1	Front Door outer moulding LH		\$	1,295.00
9	1	Front Door outer handle LH			WW × 161.40
10	1	Front Door outer handle inner seal LH		\$ \$ \$	RY 79.60
11	1	Front Door outer key lock LH		2	≈ 38.70 \
12	1	Front Door hinge upper LH		5	× 216.70
13	1	Front Door hinge lower LH			≪ 96.30 {
14	1	Front Door inner lock LH		5	▶ 96.30
15	1	Front Door check / arrestor LH		5	△ 426.60
16	1	Front Door weatherstrip LH		\$ \$ \$	≥ 200.00 /
17	1	Front Side view mirror LH			new 157.80
18	1	Rocker Panel outer LH		\$	R≫ 722.50
19	1	Rear Door LH		\$	711.90
20	1	Rear Door weatherstrip LH		\$	1,198.00
21	1	Rear Door top bings LH		\$	161.40
22	1	Rear Door top hinge LH		\$	× 76.40 } m
23	1	Rear Door bottom hinge LH		\$	76.40
24	1	Rear Door weatherstrip LH		\$	161.40
25	1	Rear Door check / arrestor LH Rear Door outer handle LH		\$	× 121.40 \
26	1			\$	× 79.60 4 nn
27	1	Rear Door outer handle inner seal LH Rear Fender LH		\$	≥ 38.70
28	1			\$	R 1,013.60
29		Rear Bumper		\$	£₩ 487.80
30	1	Rear Bumper Side Retainer LH		\$	57.30
	1	Rear Bumper Reflectors LH		\$	× 55.00)
41	1	Rear Lamp LH		\$	496.43
			TOTAL	\$	10.141.33

TOTAL \$ 10,141.33 25% \$ 2,535.33 \$ 7,606.00

Specical Nett

1 Set Front Bumper Fastener Clip

net \$

30.00



TRANS-CAB AUTO SERVICES PTE LTD

NO.466-468 TAGORE INDUSTRIAL AVENUE SINGAPORE 787835 TEL NO.6287 6666 FAX NO.6366 8862

CO.GST REG NO.201019626G

SHD 963E - AXA

1 Set Fron	t Fender Liner Fastener Clip	\$	New 25.00
1 Fron	t Door Advertisement Sticker I H	\$	25.00
1 Rear	Door Advertisement Sticker LH	\$	200.00 /2(-
1 Fron	t Fender Advertisement Sticker I H	\$	=00.00
1 Rear	Fender Advertisement Sticker LH		/5° 250.00 ML
1 Rear	Bumper Advertisement Sticker LH	\$ \$	15° 250.00 NE
1 Front	Door Sticker "TRANS-CAB"		150.00 me
1 Rear	Door Sticker "6555-3333"	\$ \$	50 80.00
1 Rear	fender 1/4 glass inner sponge seal		₹ 80.00
1 Rear	fender 1/4 glass sealant	5	um 40.00 ×)
1 Set Rear	Bumper Fastener Clip	\$	60.00 ≈ [
2 CNG	Sticker	\$ \$ \$	20.00 ⋈ ✓
- 0.10	Sticker	\$	60.00 New
	TOTAL	L \$	1,545.00
	TOTAL PART	S \$	9,151.00
Panel	Beating, Knocking And Straightening The		
Neces	ssary Portion, Remove And Renewal Of		400
Parte	Adjust And Book and Renewal Of		900
rarts,	Adjust And Realign The Same	\$	2,800.00
To P.,	ot Deceller Of The Arts		60.
10 Ku	st-Proofing Of The Affected Areas.	\$	220.00
Distant	A-1C Bin Sin		1400
rutty	And Spray Painting Of the Affected Portion	. \$	2,700.00
T- Cl	1.51		30.
10 Cn	eck Electrical Lighting Concerned.	\$	120.00
To ren	nove and refit interior fittings, trimings,		, Elmo
garnis	h, fittings and other, to enable repair.	¢.	/00
	is the street, to chable repair.	\$	380.00
To dis	mantle and refit rear seat, backrest, trimings		
garnie	h roof lining	,	1200 at

garnish, roof-lining, speaker shelfboard, carpe	eting	×
and other to enable body work repair.	\$	380.00
To remove and replace corporate sticker	\$	330.00
To transfer of door fittings, attachment and		100-
perform water seepage test.	\$	170.00

TOTAL \$ 7,100.00

ROEL

Over All Total \$ 16,251.00 \(\square\$

Repair days

Taufilm 97495749 10 D.

6 days

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:

CC3/AXA15001053/T1pa3

Date:

19.01.2015

The Motor Claims Department

M/s AXA INSURANCE SINGAPORE PTE LTD

Attn: Sir / Madam

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SHD 963E

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 16.01.2015 at the premises of M/s Trans-cab Auto Services Pte Ltd and have the following to report:-

Workshop Estimate Amount	: S\$	16,251.00
Revised Estimate Amount	: S\$	7,394,93
"Check" Items Amount	: S\$	30.00
Market Value	: S\$	20.00
LTA Reimbursement Value	: S\$	
Nett Value	: SS	

Description of Damage:

The vehicle sustained damages at the

N/S Portion

rear from

Comments/Present Status:

Damages Consistent

Estimated normal period for repairs:

6 days

Yours faithfully,

MOHD. TAUFIKH

Licensed Appraiser

Text size + -

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:

Company

Owner ID:

200303878K

Vehicle Details

Vehicle No.:

SHD963E

Vehicle to be Exported

Yes

Intended De-

16 Jan 2015 registration Date:

Vehicle Make:

TOYOTA

Vehicle Model:

WISH 1.8 BI-FUEL AUTO

Primary Colour:

Red

Manufacturing Year:

2009

Engine No.:

1ZZ3238381

Chassis No.:

JTDER12W503002893

Maximum Power

Output:

97.0 kW (130 bhp)

Open Market Value:

\$22,392.00

Original

Registration Date:

31 Aug 2009

First Registration Date:

31 Aug 2009

Transfer Count:

0

Actual ARF Paid:

\$13,436.00

Intended PARF Rebate Details

PARF Eligibility:

PARF Eligibility

30 Aug 2017

Expiry Date: PARF Rebate

Amount

\$9,405.00

Intended COE Rebate Details

COE Expiry Date: 30 Aug 2017

COE Category: COE Period

A - Car (1600cc & below)

(Years):

QP Paid:

\$10,927.00

COE Rebate Amount:

\$3,579.00

Total Rebate

Amount:

\$12,984.00

Message

Please note that the 8-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 16 Jan 2015

Land Transport Authority

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Mei Kwan (LKK Auto)

From:

Khor Saw Theng <sawtheng.khor@axa.com.sg>

Sent:

Thursday, 14 May, 2015 11:06 AM

To:

Mei Kwan (LKK Auto)

Cc:

Hsiao Tong; Zayyer

Subject:

RE: WP (NR & OSP) / Trans-cab Auto / P1562990 / OD FBB1403E / TP SHD963E /

15.01.15 / EST \$16,251 / SAW

Attachments:

FBB1403E - 150115.pdf; Full page photo.pdf; TP ESTIMATE.PDF; TP GIA

REPORT.PDF; Preliminary Advice.pdf; FileNETImage.tif; ATT00001.txt

Categories:

HMK

Dear Mei Kwan

You may proceed with direct settlement and please study all the related parties' reports prior to settlement.

KHOR Saw Theng (Ms)

Assistant Manager - Motor Claims **AXA Insurance Singapore Pte Ltd**

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

sawtheng.khor@axa.com.sg

Customer Care No. 1800 8804741 Press 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



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Please consider the environment before printing this email

From: Mei Kwan (LKK Auto) [mailto:Meikwan@lkkauto.com]

Sent: Thursday, May 14, 2015 10:49 AM

To: Khor Saw Theng

Cc: Tan Tiong Beng; Hsiao Tong; Zayyer

Subject: RE: WP (NR & OSP) / Trans-cab Auto / P1562990 / OD FBB1403E / TP SHD963E / 15.01.15 / EST \$16,251 /

SAW

Dear Saw Theng.

Kindly advice whether we can proceed direct settlement for this case.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Mei Kwan (LKK Auto)

Sent: Wednesday, 22 April, 2015 3:46 PM

To: 'Khor Saw Theng'

Cc: Tan Tiong Beng; Hsiao Tong; Zayyer

Subject: RE: WP (NR & OSP) / Trans-cab Auto / P1562990 / OD FBB1403E / TP SHD963E / 15.01.15 / EST \$16,251

Dear Saw Theng,

Kindly advice whether we can proceed direct settlement for this case.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 62563561 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Tan Tiong Beng [mailto:tantiong.beng@axa.com.sg]

Sent: Tuesday, 20 January, 2015 10:11 AM To: Admin-B (LKK Auto); assignments; SUR

Cc: Khor Saw Theng

Subject: WP (NR & OSP) / Trans-cab Auto / P1562990 / OD FBB1403E / TP SHD963E / 15.01.15 / EST \$16,251 / SAW

RISK 1 - P1562990

CLAIM RECEIVED: 19.01.15

FBB1403E (INSD) C/W SHD963E

VTP - \$13,000

ASSESSOR - LKK 20.01.15

NCD - Y

SAW 20.01.15

From: Admin-A (LKK Auto) [mailto:admin-a@lkkauto.com]

Sent: Monday, January 19, 2015 5:16 PM

To: Winnie Ho Ping Ping; Tan Tiong Beng; Jacy Goh Lay Ting

Cc: KKLau; Hsiao Tong; Rosey Naing; Pauline Yap

Subject: Direct Settlement - Accident Involving FBB1403E (OI: AXA - TBA) AND SHD963E (TP: LKK REF -

CC3/AXA15001053/T1pa3) on 15.01.2015

WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SHD963E at Trans-cab Auto Services Pte Ltd.

Enclosed herewith a copy of TP's GIA 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 Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank You.

Best Regards, Mei Kwan LKK Auto Consultants Pte Ltd DID: 6366 0055 FAX: 6741 4108 EMAIL: admin-a@lkkauto.com

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Hsiao Tong

From:

Hsiao Tong

Sent:

Monday, 8 June, 2015 3:44 PM

To:

'Khor Saw Theng'

Subject:

RE: WP (NR & OSP) / Trans-cab Auto / P1562990 / OD FBB1403E / TP SHD963E /

15.01.15 / EST \$16,251 / SAW

Dear Saw Theng,

We refer to the above matter.

Appreciate if you could forward a copy of the accident report of FM 4432X for our consideration.

Best Regards,

Hsiao Tong Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khor Saw Theng [mailto:sawtheng.khor@axa.com.sg]

Sent: Thursday, 14 May, 2015 11:06 AM

To: Mei Kwan (LKK Auto) Cc: Hsiao Tong; Zayyer

Subject: RE: WP (NR & OSP) / Trans-cab Auto / P1562990 / OD FBB1403E / TP SHD963E / 15.01.15 / EST \$16,251

/ SAW

Dear Mei Kwan

You may proceed with direct settlement and please study all the related parties' reports prior to settlement.

KHOR Saw Theng (Ms)
Assistant Manager - Motor Claims
AXA Insurance Singapore Pte Ltd
8 Shenton Way, #27-01 AXA Tower, Singapore 068811
sawtheng.khor@axa.com.sg
Customer Care No. 1800 8804741 Press 3
Website: www.axa.com.sg

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Please consider the environment before printing this email

Hsiao Tong

From:

Subject:

Hsiao Tong

Sent:

Monday, 8 June, 2015 4:04 PM

To:

'JasmineTan' (jasminetan@transcabservices.com.sg); Zhe Wei

10:

(zhewei.kek@transcabservices.com.sg); claims@transcabservices.com.sg

<Request for Video Footage>DOA: 15/01/2015; Your ref: SHD 963E *Our Ref:

CC3/AXA15001053/T1pa3 [ACCIDENT INVOLVING FBB 1403E & SHD 963E & FM

4432X1

Attachments:

The statement of FBB 1403E.pdf

Your ref: SHD 963E

WITHOUT PREJUDICE

Our Ref: CC3/AXA15001053/T1pa3

Dear Sir/Madam,

ACCIDENT INVOLVING FBB 1403E & SHD 963E & FM 4432X ON 15/01/2015

We refer to the above matter.

Please be informed that liability is unclear for this matter. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request a copy of video footage as stated in your client's accident report in order for us to look into the matter.

We shall revert upon hearing from you.

Best Regards,

Hsiao Tong Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Saturday, 11 March, 2017 12:45 PM

To:

'jasminetan@transcab.com.sg'; 'Zhe Wei' (zhewei.kek@transcab.com.sg); tzeyong.lui

(tzeyong.lui@transcab.com.sg); claims@transcab.com.sg

Subject:

< Request for PIR> ACCIDENT INVOLVING FBB 1403E & SHD 963E & FM 4432X ON

15/01/2015

Your ref: SHD 963E

Our Ref: CC3/AXA15001053/T1pa3

WITHOUT PREJUDICE

-) To ige at / pupose

CANNOT REJECT UNLESS PIR IS AGAINST MYCKEE FM 4432X

WOULD RECOVER 100% FROM FM SO, HE IS NOT KEEN ON OUR OFFER. HOWEVER, IF NO PIR AGAMST FM THEN THY DEPUARS WOULD CONSIDER TO ACCEPT

50% EACH FROM O/ 2 FM

Dear Sir/Madam,

ACCIDENT INVOLVING FBB 1403E & SHD 963E & FM 4432X ON 15/01/2015

We refer to the above matter.

Kindly advise if there is any Police Investigation Result(PIR) form your client. If so, kindly let us have a copy of it for our necessary action. 7) IF PIR ACTION IS TAKEN AGAINST FM THEN TAKE

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

I) TAXI DRIVER DID NOT EVEN KNOW HOW DID THE ACCIDENT HAFREN! HE RELIED ON RIDER OF FM 4432XS INFORMATION WHICH IS QUITE PREJUDICE

- 2) HIS BRETCH DOES NOT TALLY WITH FM 4432X'S STATEMENTS, SO THE CREDITABILITY & RECLABILITY OF FM 443>X'S STATEMENT OF FACT REMAINS IN DOUBT.
- 3) THE ALTERATION OF STATEMENT BY FAMILY32X THAT HE DID NOT CHANGE LANE SUT RIDING ON HIS OWN LANE. HOW COULD'T POSSIBLE FOR OUR 9/1 COLLIDED WITH HIM AS BOTH WERE ON DIFFERENT LAME
- 4) TO CAUSE O/I TO HIT A PARKED LORRY ON THE EXTREME LEFT, THE IMPACT SHOULD HAVE COME FROM RIGHT SIDE WHICH TALLY WITH 9/2'S STATEMENT.
- 5) SINCE LORRY WAS PARKED STATIONARY ALONG THE ROAD. THE BOLA IS NOT APPLICABLE.
- 6) I BELIEVE FM 4432Y'S INITIAL STATEMENT IS QUITE, BEFORE CHANGING SCENARIO. HE WAS RIDING ON THE RIGHT SIDE OF CENTRE LANE, THEN HE MOVED TO THE CENTRE LAWE, WHEN THERE WAS NO VEHICLE ON HIS LEFT ALTHOUGH LATER HE CHANGED HIS STATEMENT ALLEGING THAT HE DID NOT CHANGE I LANE AND WAS ON HIS LANE

CONCLUSION: 9/1 WAS RIDING BET. LANE 2 & 3, SUDDENLY FM CAME FROM LANE 2 AND HIT THE RIGHT SIDE OF 9/1 BIKE CAUSING HIS BIKE HIT AGAINST A DARKED LORRY BOUNKED OFF AND HIT A TAVI

Hsiao Tong (LKKAuto)

From:

KHOR Saw Theng <sawtheng.khor@axa.com.sg>

Sent:

Tuesday, 20 November 2018 7:20 PM

To:

Hsiao Tong (LKKAuto)

Subject:

RE: Your Ref: P1562990 (FBB 1403E) *Our Ref: CC3/AXA15001053/T1pa3 [ACCIDENT

INVOLVING FBB 1403E(AXA) / SHD 963E / FM 4432X ON 15/01/2015]

Dear Hsiao Tong

Yes, agreed to re-direct the matter to NTUC-the insurer of FM4432X because the rider of FM4432X mentioned he changed lane and therefore hit by our insured.

Brief Details.

ON THE ABOVE MENTIONED DATE TIME AND LOCATION

I WAS RIDING CLOSE TO THE RIGHT SIDE OF THE CENTRE LANE ALONG A 2 LANE ROAD ANOTHER LANE ON THE EXTREME LEFT WHEREBY HEAVY VEHICLES ARE PARKED.I CH THAT THERE WERE NO VEHICLES ON MY LEFT, THEN I MOVED TO THE MIDDLE OF THE (LANE.SUDDENLY THIS MOTORCYCLE(FBB1403E) CAME FROM THE BACK AND COLLIDEI THE LEFT SIDE OF MY MOTORCYCLE.AFTER COLLIDING ONTO ME, HE BOUNCED OFF AN ONTO A LORRY WHICH WAS PARKED AT THE EXTREME LEFT LANE.FOLLOWING THAT, F BOUNCED OFF AGAIN AND HIT ONTO THE TAXI WHICH WAS IN FRONT OF ME.AFTER TH COLLISION, HE BOUNCED OFF THE TAXI AND FELL BEHIND ANOTHER LORRY WHICH WA PARKED IN FRONT ON THE EXTREME LEFT LANE.

Regards

Khor Saw Theng (Ms) Manager, Motor Claims AXA Insurance Pte Ltd

8 Shenton Way, #24-01 AXA Tower, Singapore 068811 Email: sawtheng.khor@axa.com.sg Customer Care hotline 1800-880 4888 www.axa.com.sg



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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Thursday, November 01, 2018 10:01 AM

To: KHOR Saw Theng <sawtheng.khor@axa.com.sg>

Subject: Your Ref: P1562990 (FBB 1403E) *Our Ref: CC3/AXA15001053/T1pa3 [ACCIDENT INVOLVING FBB

1403E(AXA) / SHD 963E / FM 4432X ON 15/01/2015]

Your Ref: P1562990 (FBB 1403E)

Our Ref: CC3/AXA15001053/T1pa3

Dear Sirs/Madam.

ACCIDENT INVOLVING FBB 1403E(AXA) / SHD 963E / FM 4432X ON 15/01/2015

We refer to the above matter.

Third party reported that he was travelling along the left lane of a 2 lanes road and the traffic was slow. There was another lane of the extreme left whereby heavy vehicles are parked. Suddenly third party heard a loud bang sound. He alighted from his taxi and saw a motorcyclist on the floor and there was another person helping the motorcyclist. Third party called the police and ambulance. He was told that the motorcyclist who fell had actually collided onto his taxi after bouncing off a lorry that was parked at the left side of the road. The person who told him was the one who helped the motorcyclist up.

Our insured reported that he was riding along Yishun Ave 1 going towards Yishun Ave 1. Suddenly a motorbike came out from lane 2 and the front of the bike hit onto the right side of his bike causing him to lose balance and hit against a parked trailer on the extreme left lane and fell off from his bike. Insured is not sure of the condition of his motorbike. He was conveyed to hospital. Insured did not get any details of the driver.

The rider of FM 4432X reported that he was riding close to the right side of the centre lane along a 2 lane road. There was another lane of the extreme left whereby heavy vehicles are parked. He checked that there was no vehicles on his left, then he moved to the middle of the centre lane. Suddenly our insured (FBB 1403E) came from the back and collided onto his motorbike. After that, our insured bounced off and hit onto a lorry which was parked at the extreme left lane following that, he bounced off again and hit onto third party taxi(SHD 963E).

We have contacted our insured, Mr Muhammad Solihin to verify the nature of accident. He mentioned that the motorbike (FM 4432X) came out from lane 2 and collided onto his motorbike causing him to lose balance and hit the parked trailer. Our insured is not sure that if his bike had collided onto third party taxi(SHD 963E). He will let insurance to handle the matter.

We have requested a copy Police Investigation Result(PIR) from third party & insured but no response from them up-to-date.

We have reviewed the matter and based on all parties report, our comments as follows: -

- Third party taxi driver did not even know how did the accident happen. He relied on the rider of FM 4432X's information which is quite prejudice.
- The alteration of statement by FM 4432X that he did not change lane but riding on his own lane.
 How could it possible for our insured collided with him as both were on different lane.
- To cause our insured to hit a parked lorry on the extreme left, the impact should have come from right side which tally with OI's statement.
- Since lorry was parked stationary along the road, BOLA is not applicable.

We are of the view that our insured was riding between land 2 & lane 3, suddenly FM 4432X came from lane 2 and hit the right side of his bike causing his bike hit against a parked lorry bounced off and hit third party taxi. The proximate cause of the accident was FM 4432X.

In view of the above, we are intending to re-direct the claim to the insurer of FM 4432X.

Kindly let us have your comments/ instruction after reviewing the case.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Saturday, 24 November 2018 8:19 AM

To:

'jasminetan@transcab.com.sg'; 'Ng Wai Yin'; 'Zhe Wei' (zhewei.kek@transcab.com.sg); claims@transcab.com.sg

Subject:

Your ref: SHD 963E *Our Ref: CC3/AXA15001053/T1pa3 [ACCIDENT INVOLVING FBB

1403E(AXA) /SHD 963E/ FM 4432X ON 15/01/2015]

Your ref: SHD 963E

WITHOUT PREJUDICE

Our Ref: CC3/AXA15001053/T1pa3

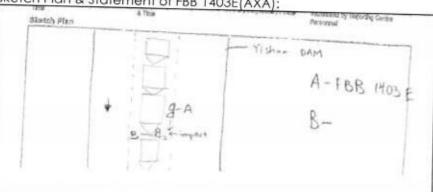
Dear Sir/Madam,

ACCIDENT INVOLVING FBB 1403E(AXA) /SHD 963E/ FM 4432X ON 15/01/2015

We refer to the above matter.

Attached here with a copy of our insured accident report & FM 4432X's report for your easy reference. The rider of FM4432X reported that he changed lane and therefore hit by our insured.

Sketch Plan & Statement of FBB 1403E(AXA):



Brief Details.

On 15th January 2015 at about 1830hrs, I was riding my motorbike, a blue Yamaha Spark bearing registration plate number FBB1403E along Yishun Ave 1 (Dam) going towards YIshun Ave 1. I was riding at about 15-20km/hr in between Lane 2 and 3 as there was a traffic jam. All of a sudden, a motorbike came out from Lane 2 and the front of the bike hit on to the right side of my bike causing me to lose balance and hit against a parked trailer on the extreme left lane and fell off the motorbike.

I am not sure of the condition of my motorbike as I did not make a check. Subsequently, an ambulance came and conveyed me to Khoo Teck Puat Hospital to get my wound treated on my left knee and also my left shoulder. I was

I did not get any details of the other driver.

Which B. (Mentake) FM 4432X Mick (Twi) SHOTESE

Statement of FM4432X:

Brief Details.

ON THE ABOVE MENTIONED DATE TIME AND LOCATION

I WAS RIDING CLOSE TO THE RIGHT SIDE OF THE CENTRE LANE ALONG A 2 LANE ROAD. THERE IS ANOTHER LANE ON THE EXTREME LEFT WHEREBY HEAVY VEHICLES ARE PARKED. I CHECKED THAT THERE WERE NO VEHICLES ON MY LEFT, THEN I MOVED TO THE MIDDLE OF THE CENTRE LANE. SUDDENLY THIS MOTORCYCLE (FBB 1403E) CAME FROM THE BACK AND COLLIDED ONTO THE LEFT SIDE OF MY MOTORCYCLE. AFTER COLLIDING ONTO ME, HE BOUNCED OFF AND HIT ONTO A LORRY WHICH WAS PARKED AT THE EXTREME LEFT LANE. FOLLOWING THAT, HE BOUNCED OFF AGAIN AND HIT ONTO THE TAXI WHICH WAS IN FRONT OF ME. AFTER THE COLLISION, HE BOUNCED OFF THE TAXI AND FELL BEHIND ANOTHER LORRY WHICH WAS PARKED IN FRONT ON THE EXTREME LEFT LANE.

In view of this, we are of the view that the proximate cause of accident is the rider of FM 4432X. Kindly redirect your claim to the insurer of FM 4432X.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Date: 02 OCTOBER 2015

MUHAMMAD SOLIHIN BIN ISHMIR SATHIANATHAN

APT BLK 38 TANGLIN HALT ROAD #03-109 SINGAPORE 140038

Dear Sir/ Mdm

OUR REF : CC3/AXA15001053/T1pa3

YOUR REF : P1562990

ACCIDENT INVOLVING FBB 1403E AND SHD 963E AND OTHERS ALONG YISHUN DAM BF YISHUN AVE 1 ON 15/01/2015

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Singapore Pte Ltd to deal with the third

We have received a claim from Trans-Cab Auto Services Pte Ltd acting on behalf of the owner of SHD 963E against your motor insurance policy.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. You intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 days if not provided at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Chew Hsiao Tong Case Handler

DID: 6742 3197 FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc AXA Insurance Singapore Pte Ltd (Motor Claims Dept)



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 Inte	rnationale Des Experts En Auto	mobile
AXA INSURANCE P	TE LTD	Ref : CC3/AXA1500	01053/T1pa3s2
C/O : SEAH ONG & F 36 ROBINSON ROAI SINGAPORE 068877	2 #12-03 CITY HOUSE	Date: 07-11-2019 Code: AXA2	
1.	Policy Particu	lars :- THIRD PARTY CLA	IM
Insured Veh.	FBB 1403E	Veh. Inspected	SHD 963E
Policy No.	P1562990	Coverage (\$)	0.00
Claim No.	19.27398	Excess (\$)	0.00
Assign From		Assign Date	16/01/2015
2.	Vehicle P	articulars & Condition	
Make & Model	TOYOTA WISH 1.8	c.c	1794
Engine No.	HIDDEN	Year of Reg.	2009
Chassis No.	JTDER12W503002893	Colour	RED
Odometer	503019	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		A. 1. 200
	Con	ditions of Tyres	
	Size	Make	Balance
R/H Front Tyre	195/65 R15	FALKEN	5 mm
L/H Front Tyre	195/65 R15	FALKEN	5 mm
R/H Rear Tyre	195/65 R15	FALKEN	5 mm
L/H Rear Tyre	195/65 R15	FALKEN	5 mm
	Descri	ption of Damages	
THE VEHICLE SU	STAINED DAMAGES AT THE I	N/S BODY.	
DAMAGES SEE D	ETAILS.		
	Gene	eral Information	
Accident Date	15/01/2015	Inspection Date	16/01/2015
Survey held at	TRANS-CAB AUTO SERVICE		overwork some sensfull
	NO. 466-468 TAGORE INDU	STRIAL AVENUE SINGAPOR	RE 787835
a.		Remarks	NAME OF BRIDE
A)THE INSPECTION B)IN ACCORDANCE	N WAS CONDUCTED ON A"V E TO YOUR INSTRUCTIONS,	WE HAVE NOT ALTHOUGH	S.
o.		te Days of Repair	D KEPAIKS.
ESTIMATED NORM	MAL PERIOD FOR REPAIR:	6 Working Days	



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 3

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHD 963E

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			(*)
1	FRONT BUMPER	DEFORMED	487.80	487.80
1	FRONT BUMPER SIDE RETAINER LH	NECESSARY	57.30	57.30
1	FRONT HEADLAMP LH	CUT	672.00	672.00
1	FRONT FENDER LH	TO REPAIR SEE	698.00	672.00
	FRONT DOOR LH	BENT	1,295.00	1,295.00
10001	FRONT DOOR OUTER MOULDING LH	NOT NECESSARY	161.40	1,233.00
	FRONT DOOR OUTER HANDLE LH	TO REPAIR SEE LABOUR	79.60	
200.00	FRONT DOOR OUTER HANDLE INNER SEAL LH	NOT NECESSARY	38.70	_
	FRONT DOOR OUTER KEY LOCK LH	NOT NECESSARY	216.70	2
200	FRONT DOOR HINGE UPPER LH	NOT NECESSARY	96.30	_
	FRONT DOOR HINGE LOWER LH	NOT NECESSARY	96.30	
1000	FRONT DOOR INNER LOCK LH	NOT NECESSARY	426.60	_
	FRONT DOOR CHECK / ARRESTOR LH	NOT NECESSARY	200.00	
555	FRONT DOOR WEATHERSTRIP LH	NECESSARY	157.80	157.80
1	FRONT SIDE VIEW MIRROR LH	TO REPAIR SEE LABOUR	722.50	1
- 1	ROCKER PANEL OUTER LH	DENTED	711.90	711.90
- 1	REAR DOOR LH	DENTED	1,198.00	1,198.00
0.3	REAR DOOR WEATHERSTRIP LH	NECESSARY	161.40	161.40
- 1	REAR DOOR TOP HINGE LH	NOT NECESSARY	76.40	-
- 1	REAR DOOR BOTTOM HINGE LH	NOT NECESSARY	76.40	-
	REAR DOOR WEATHERSTRIP LH	NECESSARY	161.40	161.40
100,000	REAR DOOR CHECK / ARRESTOR LH	NOT NECESSARY	121.40	0.00000000
- 1	REAR DOOR OUTER HANDLE LH	NOT NECESSARY	79.60	
100	REAR DOOR OUTER HANDLE INNER SEAL LH	NOT NECESSARY	38.70	-
	REAR FENDER LH	TO REPAIR SEE LABOUR	1,013.60	-
	REAR BUMPER	TO REPAIR SEE LABOUR	487.80	85
255	REAR BUMPER SIDE RETAINER LH	NECESSARY	57.30	57.30
	REAR BUMPER REFLECTORS LH	NOT NECESSARY	55.00	
1 F	REAR LAMP LH	NOT NECESSARY	496.43	

Report Ref No. CC3/AXA15001053/T1pa3s2



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.:2 of 3

	Neg. No. 19900/198R GS	51 Reg. No. 19-960/198-F	8	Page No.:2 of 3
Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LESS 25% DISCOUNT		-2,535.33	-1,239.9
			7,606.00	3,719.9
	SPECIAL NETT ITEMS			
1	SET FRONT BUMPER FASTENER CLIP (SN)	NECESSARY	30.00	30.0
1	SET FRONT FENDER LINER FASTENER CLIP (SN)	NECESSARY	25.00	30.00 25.00
1	FRONT DOOR ADVERTISEMENT STICKER LH (SN)	NECESSARY	250.00	150.00
1	REAR DOOR ADVERTISEMENT STICKER LH (SN)	NECESSARY	250.00	150.00
1	FRONT FENDER ADVERTISEMENT STICKER LH (SN)	NECESSARY	250.00	150.00
1	REAR FENDER ADVERTISEMENT STICKER LH (SN)	NECESSARY	250.00	150.00
1	REAR BUMPER ADVERTISEMENT STICKER LH (SN)	NECESSARY	150.00	100.00
	FRONT DOOR STICKER "TRANS-CAB" (SN)	NECESSARY	80.00	50.00
1	REAR DOOR STICKER "6555-3333" (SN)	NECESSARY	80.00	50.00
1	REAR FENDER 1/4 GLASS INNER SPONGE SEAL	NOT NECESSARY	40.00	50.00
1	REAR FENDER 1/4 GLASS SEALANT	NOT NECESSARY	60.00	
1	SET REAR BUMPER FASTENER CLIP (SN)	NOT NECESSARY	20.00	
2	CNG STICKER (SN)	NECESSARY	60.00	60.00
			1,545.00	915.00
	LABOUR		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	010.00
	PANEL BEATING, KNOCKING AND STRAIGHTENING THE NECESSARY PORTION, REMOVE AND RENEWAL OF PARTS, ADJUST AND REALIGN THE SAME. INCLUSIVE OF THE REPAIR OF FRONT FENDER LH, FRONT DOOR OUTER HANDLE LH, FRONT SIDE VIEW MIRROR LH, REAR FENDER LH AND REAR BUMPER.		2,800.00	900.00
	TO RUST-PROOFING OF THE AFFECTED AREAS.		220.00	
	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION.		2,700.00	60.00 1,400.00
- 1	TO CHECK ELECTRICAL LIGHTING CONCERNED.		120.00	30.00
- 19	TO REMOVE AND REFIT INTERIOR FITTINGS, TRIMINGS, GARNISH, FITTINGS AND OTHER, TO ENABLE REPAIR.		380.00	100.00
	TO DISMANTLE AND REFIT REAR SEAT, BACKREST, TRIMIMGS, GARNISH, ROOF-LINING, SPEAKER SHELFBOARD, CAREPETING AND OTHER TO ENABLE BODY WORK REPAIR.	NOT NECESSARY	380.00	84
- 1	TO REMOVE AND REPLACE CORPORATE STICKER.		330.00	200.00
17	TO TRANSFER OF DOOR FITTINGS, ATTACHMENT AND		170.00	200.00 100.00
F	PERFORM WATER SEEPAGE TEST.		170.00	100.00
\perp			7,100.00	2,790.00
(GRAND TOTAL		16,251.00	7,424.92

Report Ref No. CC3/AXA15001053/T1pa3s2



Page No.:3 of 3

RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)	5,950.00
--	----------

Report Ref No. CC3/AXA15001053/T1pa3s2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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