

Su.veyor: Marcus

DOI: 12-4-16

Date / Time: 22-04-16

Registered in Merimen: 22-04-16

Pre-assign/ CCU / FTE

Insured Vehicle No. : SK111 E

Claim No. : 09162024 6956

Name of Insured : Phne Sick Eay

Policy No. : 2100109516

Insured Tel No. : HP: 68998000

Make / Model :

Excess Sec II :SS

D.O.A : 19-11-16

Is driver the owner? ( YES / NO )

Nature of Accident :

If NO, Driver Name / Age :

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

Driver Tel No. : (VL: YES/NO )

Insured Liability : % Final ? Yes / No

PKC 15625

INSRS: WSP: 7K Automobile

INSRS: WSP:

INSRS: WSP:

INSRS: WSP:

Tel: Liability:

Tel: Liability:

Tel: Liability:

Tel: Liability:

RMKS:

RMKS:

RMKS:

RMKS:

Date/ Time		STAGE	DATE / PIC
26/4/16	SKC 15625 - X ; SK111 E - X	Non-Reporting ltr (1st):	
26/4/16	NO OI LIA. sent out first letter	Non-Reporting ltr (2nd):	
	<del>STANDARD - TP LOD IN CLAIM</del>	Non-Reporting ltr (Final):	
06/05/16	NO OI GIA REPORT.	Notification ltr (if non-pickup):	
		Call OI:	20/07/16 - vic
		After call ltr to OI:	SPRM 22/7
19/7/16 @ 12:46pm	CALLED MDM PHUA @ 6299 8000 . SHE'S NOT IN THE OFFICE .	Documentation Check List: Handler Typist	
	<del>TP GOT WITNESS OVERSIGHTS</del>	Notification ltr (if non-pickup)	
20/7/16 @ 8:52am	OI MR LAU CALLED IN ,S INFORMED THAT HIS DRIVER ALRDY DID THE REPORT AT 0917 BAYK / MSCAH . HE WAS IN LONDON WHEN ACCIDENT HAPPENS.	After call ltr to OI:	
	EMAIL TO OI TO GET COPY OF GIA REPORT.	Authorisation To Act:	
	RECEIVED OI GIA REPORT FROM OI .	Release Voucher:	
	EMAIL LIAISON UNCLASH.	Final Repair Bill:	
29/07/16	OI LAWYER WRITE IN: REPLIED EMAIL.	Car Rental Invoice:	
16/08/16	EMAIL TO OI LAWYER FOR UPDATE.	Towing Invoice	
	(7-07-17) WROTE TO 91'S LAWYER THAT IN VIEW OF INDEPENDENT WITNESS REPORT, WE ARE PREPARED TO NEGOTIATE WITH TP FOR	LTA / GIA :	
		Medical Bill:	
		PIR:	
		Mandate/Reject Instruction:	
		LOD	
		Payment Breakdown Form:	
		Post-Repair Photos:	
		Others:	

PRELIMINARY ADVICE

Date/Time: SETTLEMENT SHOULD WE FAIL TO HEAR FROM THEM -

FINALIZATION

Date/Time: Confirm with: Confirm by:

Repair Cost: 46

SS 2,150.00 ( 2 days) Reduction: 51 %

Email Call

FINAL SETTLEMENT

Date/Time: Confirm with: Email Call

Final Liability: % 100 ~~50~~ (Agreed / Assessed) BOLA S/N No. : ML

If NO or B 28, Ass. Lia : NIL

Repair Cost: (w/ GST) SS 2,300.50

CONSTRUCTIVE VERBONAK

Loss of Rental (LOR): SS ( days)

TP GOT WITNESS

Loss of Use (LOU): SS 160.50 (50 x 2 days)

BI SETTLED E BEST

Loss of Income (LOI): SS ( \$ x days)

OI CLOSURE.

LOR only LOU only LOR + LOU LOR + LOI [Tick only one]

GIA/LTA Search SS

CTP INACTIVITY - NO SETTLE

Medical: SS

1) Claim status: Normal/Reject/Private Settle

Disbursement: SS (e.g Tow/ Independent )

2) Report Format: WSP REPORT

Legal Cost SS

3) Survey fee: 4320.00

Total: SS 2,460.50

Global Sum SS:

FINAL PAYMENT

Date/Time: Confirm with: Email Call

Payee 1: SS

Name 1: JK AUTOMOBILE PRE LTD

Payee 2: (Strike if N.A.) SS

Name 2: -

Payee 3: (Strike if N.A.) SS

Name 3: -

(1/2)

18/11/19

COG/MG16007420/Uha3

REFERENCE NUMBER	
DATE / TIME	ACTIONS / REMARKS
17/01/17	- 01 MEYER REPORTED IN QAND MG HAVE PROCEEDED TO HANDLE THE MATTER.
05/02/17	- EMAIL REMINDER TO MG FOR BI CLAIM UPDATE.
20/01/17	- NO FEEDBACK FROM MG ON BI CLAIM. KEEPING BULKY UPDATE.
20-10-17	SINCE 9/2 HAD ENGAGED LAWYER ACTING ON HIS BEHALF, DON'T COMMIT ANY LIABILITY. UNLESS TP MANAGED TO PRODUCE INDEPENDANT WITNESS AS ALLEGED. THE CRITICAL POINT IS WHETHER TP VEH. HIS SHOWN RIGHT TURN INDICATOR TO WARN VEHICLES BEHIND OF HIS INTENTION. (THE ROAD IS QUITE NARROW, NO ONE WOULD DARE TO OVERTAKE UNLESS YOU ARE QUITE SURE OF FRONT VEHICLE'S INTENTION).
07/11/17	- NO FEEDBACK FROM MG ON BI CLAIM.
07/11/17	IN VIEW OF WITNESS STATEMENT, IT SEEMS THAT DID IS THE SOLE AUTHOR OF ACCIDENT COLLISION
12/01/18 @ 5:16PM	- GROUP TO JOHN (MG), BI SETTING @ A/S BASH. MURPHY PHW BULKY TO MG TO SETTING AT BEST.
18/02/18	- MG BULKY: WILSON, 01 REQUESTED TO SETTING TP CLAIM.
22/03/18	- QAND FOR OFFER TO TP.
20/10/18	- REMOVED BULKY TO TP.
10/01/19	- NO FEEDBACK FROM TP. - EMAIL TO MG TO REPLY. CLOSE IN SUBMIT WP REPORT. - NO SETTLEMENT.

(2/12)

Surveyor:

### ASSIGNMENT

From: \_\_\_\_\_ Date: 22.04.2016  
 Estimated Cost: \_\_\_\_\_  
OD / TP / WS / TP RES / OD RES / EVA / INV / MV  
 To Inspect Vehicle No: SKC 15625  
 at Workshop m/s JK Automobile  
 of 60 Kak, Bukit Ave 6 ARK @ KB  
 Insured: SK111E  
 Policy No. \_\_\_\_\_  
 Claims No. \_\_\_\_\_  
 Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_  
 (Client's Record)  
 Make of Veh: \_\_\_\_\_

after 10

(Policy Condition)

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

N/S	O/S

Bal. or Market Value: \_\_\_\_\_  
 IDAC Accident Rpt: \_\_\_\_\_ Consistent? : Yes or No  
 GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No  
 Est. Repairs: \_\_\_\_\_ days Res.: Yes or No  
 Lum Sum: \_\_\_\_\_ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_ Vehicle: IN / OUT

Veh No: SKC 15625 Yr Regn: 7, 11  
 Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /  
Truck / Trailer or CA /  
 Make: Mer Benz E200CA / c.c 1796  
 Colour: Grey A/C: Insured / Std / NI / NA  
 Sp. Reading: 73508 T/Radio: Insured / Std / NI / NA  
 Eng/No: \_\_\_\_\_  
 C/No: WDD2120482A 453023  
 Gen. Cond: Good / Fair / Poor / Burnt  
 Steering: Inorder / Jammed / Leaked / Burnt or  
 Brake: Inorder / Jammed / Leaked / Burnt or  
 Mod: Nil / S/Rim / STD A/Rim or  
 Tyre Size: F: 245/45 ZR17  
 R: \_\_\_\_\_

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

Front 6 mm Rear 6 mm  
 R/Bal. 6 mm L/Bal. 8 mm  
 D.O.A. \_\_\_\_\_ D.O.I. 22/4/16

Survey held at \_\_\_\_\_  
 Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or  
O/S 2L  
 The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time	Action / Instruction
<u>22/4/16</u>	<u>Confirmed 4/5 @ 2150 with member</u>
<u>22/4/16</u>	<u>note other</u>
	<u>(CRASH: \$ 2,206.70 / 51%)</u>

Date/Time, File Pass to?

☐ : Preli. Report  
☐ : Final Report

Days Of Repair: \_\_\_\_\_

Resurvey No. of Trip: \_\_\_\_\_

Survey Fee: \_\_\_\_\_

Transportation: \_\_\_\_\_

S + RS. SI

Photos

Others

TOTAL

Add Fee: ☐ : Site Insp (\$ \_\_\_\_\_)

☐ : Interview (\$ \_\_\_\_\_)

☐ : Tech. Invs (\$ \_\_\_\_\_)

☐ : Weekend (\$ \_\_\_\_\_)

Report Format : \_\_\_\_\_

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

AIG ASIA PACIFIC INSURANCE PTE LTD

Ref : CC6/AIG16007420/Uha3

78 SHENTON WAY #08-16  
CHARTIS BUILDING  
SINGAPORE 079120

Date : 22-04-2016



Code : AIG

**1. Policy Particulars :- THIRD PARTY CLAIM**

Insured Veh.	SK 111E	Veh. Inspected	SKC 1562S
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	22/04/2016

**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**

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**5. General Information**

Accident Date	19/04/2016	Inspection Date	22/04/2016
Survey held at	JK AUTOMOBILE PTE LTD 60 KAKI BUKIT AVE 6 ARK@KB SINGAPORE 417892		

**5a. Remarks**

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

# JK AUTOMOBILE PTE LTD.

60, KAKI BUKIT AVENUE 6 ARK@KB Singapore 417892  
Tel: 6455 2957 Fax: 6445 2368 Email: jkautopl@gmail.com GST NO: 201425206K

M/s AIG Asia Pacific Insurance Pte Ltd.

CHARTIS Building

78 Shenton Way

#08-16

Singapore 079120

## ESTIMATE

DATE : 20/04/2016  
ACC DATE : 19/04/2016  
REF NUM : JK0416-0236  
POLICY NO :

### ATTN TO : MOTOR CLAIM DEPT

RE : VEHICLE NO : SKC 1562 S MERCEDEZ BENZ E200

DESCRIPTIONS	AMOUNT S\$
1 1 FRONT BUMPER	1,381.00
2 2 FRONT BUMPER CHROME R	78.00
3 2 FRONT HEADLAMP R	1,104.00
	\$ 2,563.00
LESS 10%	256.30
	\$ 2,306.70

### LABOUR & MISCELLANEOUS:

### AMOUNT S\$

- 1 To remove damaged body panel with all necessary components/attachments apply hot-works where necessary repair/reshape dented panel in accordance with factory specifications, replace new parts refit align into position refit all necessary components/attachments 200 1,000.00
- 2 To spray paint replaced/repaired body panels inclusive of preparatory works and painting materials 200 1,000.00
- 3 To conduct headlamp alignment 20 50.00

\$ 2,050.00

2706.7

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

PARTS 2,306.70  
LABOUR 2,050.00  
GRAND TOTAL \$ 4,356.70

Singapore Dollars: Four Thousand Three Hundred Fifty-Six And Cents Seventy Only.

  
JK AUTOMOBILE PTE LTD



Vic

---

**From:** Denis Low <denlow@singnet.com.sg>  
**Sent:** Wednesday, 20 July, 2016 10:28 AM  
**To:** Vic  
**Cc:** Admin A; Vic  
**Subject:** Re: YOUR REF : SK 111E\_ACCIDENT INVOLVING SK 111E AND SKC 1562S ALONG CORONATION WALK ON 19.04.2016  
**Attachments:** img20160720\_10255414.pdf

Dear Vic,

We have spoken to Mova Automative Pte Ltd of Block 1008, Bukit Merah, where the report was made and they confirm that the report was sent to AIG.  
they furnished us a copy which we attach herewith.

Please note that the accident occurred along CORONATION WALK and NOT CORONATION ROAD as in my driver's report.

As mentioned to Syaf, Coronation Walk is a dead end road and NOBODY speeds along that road. How the other party can claim to sustain neck injuries begs belief!

Best regards,

Denis Low

**From:** Vic  
**Sent:** Wednesday, July 20, 2016 10:13 AM  
**To:** [denlow@singnet.com.sg](mailto:denlow@singnet.com.sg)  
**Cc:** Admin A ; Vic  
**Subject:** YOUR REF : SK 111E\_ACCIDENT INVOLVING SK 111E AND SKC 1562S ALONG CORONATION WALK ON 19.04.2016

Dear Sir,

OUR REF : CC6/AIG16007420/Uha3  
YOUR REF : SK 111E  
ACCIDENT INVOLVING SK 111E AND SKC 1562S ALONG CORONATION WALK ON 19.04.2016

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AIG Asia Pacific Insurance Pte Ltd to deal with the third party claim against your policy.

We also refer to our telephone conversation earlier between your good self and our Ms Syaf.

As spoken, kindly furnish us a copy of your accident report for us to further look into the matter.

You may contact us should you have further clarification.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



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## Vic (LKKAuto)

---

**From:** Anthony Wee <anthony@ulallc.com>  
**Sent:** Friday, 29 July, 2016 10:03 AM  
**To:** Vic (LKKAuto)  
**Cc:** Denis Low; Beauchamp  
**Subject:** Accident involving SK 111E and SKC 1562S along Coronation Road on 19.4.2016

Dear Vic,

I act on behalf of Madam Phua Seok Eng, your principal's insured.

I would be grateful for you to provide me with all the documents within your possession concerning this matter and your take on liability and quantum. **Please take notice** that you are not to settle this matter without first providing all the necessary documents to me as counsel for my client and your view on both liability and quantum. If you proceed to do so without having first sought my view as counsel for my client, I shall reserve my client's position with respect to the NCD applicable to her vis-à-vis your principal.

Yours faithfully,

**Anthony Wee**  
United Legal Alliance LLC



**United Legal Alliance LLC**  
20 Maxwell Road #13-00 Maxwell House Singapore 069113  
Tel: 6338 2477 Fax: 6338 4497 / 6338 3135 / 6396 4897  
Website : [www.ulallc.com](http://www.ulallc.com)

---

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## Vic (LKKAUTO)

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**From:** Vic (LKKAUTO)  
**Sent:** Friday, 29 July, 2016 11:21 AM  
**To:** Anthony Wee  
**Cc:** Denis Low; Beauchamp; Admin A; Vic (LKKAUTO)  
**Subject:** RE: Accident involving SK 111E and SKC 1562S along Coronation Road on 19.4.2016  
**Attachments:** SKC 1562S Statement.pdf; SKC 1562S Sketch Plan.pdf; Witness Statement.pdf

Without Prejudice

Dear Mr Anthony,

We refer to your below email and the contents were duly noted.

Please be informed that we are still looking into the matter and no confirmation of liability or settlement has been made yet.

Meanwhile, we attached a copy of the Third Party driver and witness statement for your reference.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



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---

**From:** Anthony Wee [<mailto:anthony@ulallc.com>]

**Sent:** Friday, 29 July, 2016 10:03 AM

**To:** Vic (LKKAUTO) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Cc:** Denis Low <[denlow@singnet.com.sg](mailto:denlow@singnet.com.sg)>; Beauchamp <[beauchamp@singnet.com.sg](mailto:beauchamp@singnet.com.sg)>

**Subject:** Accident involving SK 111E and SKC 1562S along Coronation Road on 19.4.2016

Dear Vic,

I act on behalf of Madam Phua Seok Eng, your principal's insured.

I would be grateful for you to provide me with all the documents within your possession concerning this matter and your take on liability and quantum. **Please take notice** that you are not to settle this matter without first providing all the necessary documents to me as counsel for my client and your view on both liability and quantum. If you proceed to do so without having first sought my view as counsel for my client, I shall reserve my client's position with respect to the NCD applicable to her vis-à-vis your principal.

## Vic (LKKAuto)

---

**From:** Anthony Wee <anthony@ulallc.com>  
**Sent:** Saturday, 15 April, 2017 3:56 PM  
**To:** Vic (LKKAuto)  
**Cc:** Denis Low; Beauchamp; Admin A  
**Subject:** RE: Accident involving SK 111E and SKC 1562S along Coronation Road on 19.4.2016

Dear Vic,

Please check with AIG. I understand from AIG that they have proceeded to settle the matter.

Yours faithfully,

**Anthony Wee**  
United Legal Alliance LLC



**United Legal Alliance LLC**  
20 Maxwell Road #13-00 Maxwell House Singapore 069113  
Tel: 6338 2477 Fax: 6338 4497 / 6338 3135 / 6396 4897  
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---

**From:** Vic (LKKAuto) [mailto:[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)]  
**Sent:** Saturday, 15 April, 2017 2:19 PM  
**To:** Anthony Wee <anthony@ulallc.com>  
**Cc:** Denis Low <[denlow@singnet.com.sg](mailto:denlow@singnet.com.sg)>; Beauchamp <[beauchamp@singnet.com.sg](mailto:beauchamp@singnet.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>  
**Subject:** RE: Accident involving SK 111E and SKC 1562S along Coronation Road on 19.4.2016

Without Prejudice

Dear Mr Anthony,

We refer further to our below email.

Kindly advise any update of the claim.

FYI, we are still holding on to the matter and no settlement had been made yet.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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Auto  
Consultants  
Pte Ltd

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**Cc:** Denis Low <[denlow@singnet.com.sg](mailto:denlow@singnet.com.sg)>; Beauchamp <[beauchamp@singnet.com.sg](mailto:beauchamp@singnet.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Subject:** RE: Accident involving SK 111E and SKC 1562S along Coronation Road on 19.4.2016

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**From:** Anthony Wee [<mailto:anthony@ulallc.com>]

**Sent:** Friday, 29 July, 2016 10:03 AM

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Cc: Denis Low <denlow@singnet.com.sg>; Beauchamp <beauchamp@singnet.com.sg>  
Subject: Accident involving SK 111E and SKC 1562S along Coronation Road on 19.4.2016

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Yours faithfully,

**Anthony Wee**  
United Legal Alliance LLC



**United Legal Alliance LLC**  
20 Maxwell Road #13-00 Maxwell House Singapore 069113  
Tel: 6338 2477 Fax: 6338 4497 / 6338 3135 / 6396 4897  
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## Vic (LKKAUTO)

---

**From:** Tan, Wilson-KL <Wilson-KL.Tan@aig.com>  
**Sent:** Monday, 16 January, 2017 5:20 PM  
**To:** PRDSG.DFILE  
**Subject:** #0916202469SG004#041,027# YR REF: SK111E Accident Date: 19 April 2016  
(Mdm Phua Seok Eng)

Wilson Tan  
AIG  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1753 | Fax +(65) 6835 7416

[Wilson-KL.Tan@aig.com](mailto:Wilson-KL.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Tan, Wilson-KL  
**Sent:** Monday, January 16, 2017 5:19 PM  
**To:** 'Anthony Wee'  
**Subject:** RE: OUR REF: 0916202469SG004 YR REF: SK111E Accident Date: 19 April 2016 (Mdm Phua Seok Eng)

Dear Sir

Matter has been concluded at \$4800 all-in

Wilson Tan  
AIG  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1753 | Fax +(65) 6835 7416

[Wilson-KL.Tan@aig.com](mailto:Wilson-KL.Tan@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Anthony Wee [mailto:anthony@ulallc.com]

**Sent:** Monday, October 10, 2016 10:31 AM

**To:** Tan, Wilson-KL

**Subject:** RE: OUR REF: 0916202469SG004 YR REF: SK111E Accident Date: 19 April 2016 (Mdm Phua Seok Eng)

Dear Wilson,

I have client's confirmation to let AIG have a free hand to do what is necessary. Do let me know once the matter has been settled.

Yours faithfully,

**Anthony Wee**

United Legal Alliance LLC



**United Legal Alliance LLC**

20 Maxwell Road #13-00 Maxwell House Singapore 069113

Tel: 6338 2477 Fax: 6338 4497 / 6338 3135 / 6396 4897

Website : [www.ulallc.com](http://www.ulallc.com)

---

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---

**From:** Tan, Wilson-KL [mailto:Wilson-KL.Tan@aig.com]

**Sent:** Tuesday, 4 October, 2016 4:34 PM

**To:** Anthony Wee <[anthony@ulallc.com](mailto:anthony@ulallc.com)>

**Subject:** [Not Virus Scanned] OUR REF: 0916202469SG004 YR REF: SK111E Accident Date: 19 April 2016 (Mdm Phua Seok Eng)

Password to open attachments: ANT123456

Dear Anthony

Reference to the above mentioned.

We understand you have been appointed by Our Insured, Mdm Phua Seok Eng with reference to the above mentioned accident.

We hereby enclose the following documents,

1. GIA Report of SK111E
2. GIA Report of SKC1562S
3. LOD from Legal Options LLC

We would like to bring to your attention that there is an independent witness statement as included in the GIA report of SKC1562S, which is unfortunately against driver of SK111E, Johari Bin Abu Bakar.

Liability (assuming absence of independent witness) appears to be 50-50 as both parties reported of conflicting versions in relation to the circumstances of the accident. The damage patterns involving both vehicles are also possible with the accident reports of individual parties' involved.

We would like to advise that the NCD for SK111E will most likely to be affected for this accident.

Having reviewed the matter, I would like to advise the following.

1. Liability is against us (taking into account of the independent witness statement)
2. Injured claimant was diagnosed as having suffered neck as well as back sprain by the examining doctor. I foresee the compensation amount for the injuries suffered should be between \$2000 to \$4000.

For rest of the items claimed, it will be subjected to proof as well as negotiations.

If Mdm Phua has no objections to my proposal or viewpoint, we shall go along and to proceed with negotiation with the third party law firm.

Please do update us after your consultation with Mdm Phua.

Thank you.

\*I will be on reservist from 5 to 21 Oct 2016. Be back to office on 24 Oct

Wilson Tan  
AIG  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1753 | Fax +(65) 6835 7416

**Wilson-KL.Tan@aig.com** | **www.aig.com.sg**

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## Vic (LKKAUTO)

---

**From:** Vic (LKKAUTO)  
**Sent:** Friday, 18 January, 2019 12:20 PM  
**To:** Loo, Tong Shing; Dally Amri, Mimi Zarina  
**Cc:** PRDSG.DFILE; Admin A; Vic (LKKAUTO)  
**Subject:** RE: #0916202469SG003#027#PD claim\_SKC1562S DOA; 19/04/2016 LKK REF CC6/AIG16007420/Uha3  
**Attachments:** RE: Accident involving SKC1562S and SK111E (your insured) on 19/4/2016 LKK REF: CC6/AIG16007420/Uha3; FW: Accident involving SKC1562S and SK111E (your insured) on 19/4/2016 LKK REF: CC6/AIG16007420/Uha3

Dear All,

We refer further to our below email.

Please be informed that due to TP inactivity since our last emails (as attached), we will proceed to temporarily close off the matter and submit our WP report.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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

**LKK** Auto Consultants Pte Ltd *Save the Earth. Print only when necessary.*

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**From:** Vic (LKKAUTO)  
**Sent:** Tuesday, 30 October, 2018 3:13 PM  
**To:** Loo, Tong Shing; Dally Amri, Mimi Zarina  
**Cc:** PRDSG.DFILE; Admin A; Vic (LKKAUTO)  
**Subject:** RE: #0916202469SG003#027#PD claim\_SKC1562S DOA; 19/04/2016 LKK REF CC6/AIG16007420/Uha3

Dear Tong Shing,

We refer to the below email.

Please be informed that we have not received any feedback from TP repairer since our last email dated 03/08/2018 (as attached).

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
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---

**From:** Loo, Tong Shing [<mailto:TongShing.Loo@aig.com>]

**Sent:** Thursday, 25 October, 2018 9:56 AM

**To:** Mei Kwan (LKKAuto); Dally Amri, Mimi Zarina

**Cc:** PRDSG.DFILE; Admin A; CS A Team

**Subject:** RE: #0916202469SG003#027#PD claim\_SKC1562S DOA; 19/04/2016

Hi Mei Kwan,

May I check what was the latest status for this case?

Thank you.

Loo Tong Shing

AIG

Express Claims Adjuster

Claims Operations | AIG Shared Services

[TongShing.Loo@aig.com](mailto:TongShing.Loo@aig.com) | [www.aig.com](http://www.aig.com)

---

**From:** Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

**Sent:** Thursday, July 26, 2018 2:29 PM

**To:** Dally Amri, Mimi Zarina

**Cc:** PRDSG.DFILE; Admin A; CS A Team

**Subject:** RE: #0916202469SG003#027#PD claim\_SKC1562S DOA; 19/04/2016

Hi Mimi,

We just update Ms. Annie on 23.07.2018, please refer the spreadsheet attached.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**From:** Dally Amri, Mimi Zarina <[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com)>  
**Sent:** Thursday, 26 July, 2018 2:11 PM  
**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** PRDSG.DFILE <[PRDSG.DFILE@aig.com](mailto:PRDSG.DFILE@aig.com)>  
**Subject:** #0916202469SG003#027#PD claim\_SKC1562S DOA; 19/04/2016

Dear LKK

We would like to acquire progress and updates of this case as it is still not close for quite some time.

Thank you.

Regards,

Mimi Zarina @ Mimi  
AIG  
Express Claims Adjuster  
Claims Operations | AIG Shared Services

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[MimiZarina.DallyAmri@aig.com](mailto:MimiZarina.DallyAmri@aig.com) | [www.AIG.com](http://www.AIG.com)

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# JK AUTOMOBILE PTE LTD

60, KAKI BUKIT AVENUE 6 ARK@KB Singapore 417892  
Tel: 6455 2957 Fax: 6445 2368 Email: jkautopl@gmail.com GST NO: 201425206K

Date: 06 May 2016

Our Ref. No.: JK0416-0236

By Email

Attn: The Motor Claims Department  
M/s AIG Asia Pacific Insurance Pte Ltd.  
CHARTIS Building  
78 Shenton Way  
#07-16  
Singapore 079120

Dear Sir / Madam

## PROPERTY CLAIM ONLY

ACCIDENT INVOLVING SKC1562S AND SK111E ON 19/04/2016 ALONG CORONATION  
WALK TURNING CORONATION SHOPPING PLAZA

We refer to the above-mentioned accident.

We are writing on behalf of M/S TAY NGIANG MENG the registered owner of motor vehicle  
number SKC1562S which was involved in the above accident.

We are instructed that the above accident was caused by the negligence and management of your  
insured's vehicle No: SK111E As a result of the accident, our client's vehicle was damaged and our client  
has been put to loss and expense, particulars of which are as follows: -

1. Cost Of Repair (Inclusive of 7% GST)	: S\$ 2,300.50
2. Loss of used (2days x \$100)	: S\$ 200.00
<b>TOTAL AMOUNTS</b>	<b>: S\$ 2,500.50</b>

We enclosed a list of the supporting documents: -

- (a) Original Final Repair Bill
- (b) GIA/Police Report Lodged By Our Client
- (c) Letter of Authority
- (d) Authorisation to Act & Letter of Discharge

Kindly acknowledge receipt of the above said documents and your favorable reply is greatly appreciated.

Any settlement reached is strictly without prejudice to and shall not affect any other claims  
arising from this accident. Settlement is solely for the items claimed only.

Yours faithfully,

  
Edison



Foreign driving license (if any)  
Coloured photographs of accident scene (if any)

TO: THE MOTOR CLAIMS DEPARTMENT  
AIG ASIA PACIFIC INSURANCE PTE LTD  
CHARTER BUILDING  
78 SHENTON WAY  
# 07-16 SINGAPORE 079120

Dear Sirs,

CLAIMANT:


ACCIDENT INVOLVING SKC 1562S AND SK111E ON  
19/04/2016 AT CORONATION WALK TURNING CORONATION SHOPPING PLAZA

I/We, TAY NGIANG MENG, am/are the registered  
owner of motor car no. SKC 1562S.

Please note that I have assigned all compensation monies due to me/us in the above  
said accident to **M/S JK AUTOMOBILE PTE LTD**.

I/We, hereby authorize you to release all compensation monies pertaining to the  
above mentioned accident to **M/S JK AUTOMOBILE PTE LTD** and forward your  
settlement cheque to **M/S JK AUTOMOBILE PTE LTD** whom I had authorized to  
collect the said compensation monies.

Thanks You.

x   
.....  
Signature of Claimant

Date: 06-MAY-2016

  
.....  
Witness By

Date: 06-MAY-2016



\*\*\*This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured losses claim on a later date.

Further, the settlement terms herein shall not be used as evidence to prejudice the claimant's personal injuries claim and/or other uninsured losses claim arising out of the subject matter in this action.

## **RELEASE VOUCHER**

### **(AIG Asia Pacific - EXPRESS THIRD PARTY CLAIM)**

"We/I, JK AUTOMOBILE PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$ (Repair Cost), S\$ (Loss of rental/use), S\$ (Disbursement), for vehicle no. SKC1562S that was damaged pursuant to the accident which occurred on 19-04-2016 (date) along COROMANTON WALK PARKING COROMANTON SHOPPING PLAZA (location) involving vehicle no/s SK111E. This is pursuant to the inspection conducted on 22/04/2016 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner TAY NGIANG MENG ("the third party claimant") of vehicle no. SKC1562S make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SKC1562S (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 06 (day) of MAY (month) 2016 (year)

Signed by appointed surveyor


Signed by "the workshop" (with chop)

# JK AUTOMOBILE PTE LTD

60, KAKI BUKIT AVENUE 6 ARK@KB Singapore 417892  
Tel: 6455 2957 Fax: 6445 2368 Email: jkautopl@gmail.com GST NO: 201425206K

M/s AIG Asia Pacific Insurance Pte Ltd.  
CHARTIS Building  
78 Shenton Way  
#07-16  
Singapore 079120  
TEL: 6419 3000  
FAX: 6835 7416

## TAX INVOICE

DATE : 06/05/2016  
VEHICLE NO : SKC1562S  
MAKE/MODEL : MER BENZ E200  
ACC DATE : 19/04/2016  
CLAIM NO : JK0416-0236  
POLICY NO :

AMOUNT S\$

LUMP SUM REPAIR COST

Repair Amount	2,150.00
GST 7%	150.50
Total	<u>2,300.50</u>

Singapore Dollars: Two Thousand Three Hundred Fifty Only.

  
.....  
JK Automobile Pte Ltd



...CLAIM SUBFOLDER...(Pending for Survey Report)  
Revoked / No settlement

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	22 Apr 2016 <a href="#">Edit Reg</a>		22 Apr 2016 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$2,150.00</b> <a href="#">Edit Estimates</a>	<b>S\$2,150.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

MainReferenceClaim DetailsDocumentsShow All

CLAIM SUBFOLDER DETAILS

[Created by adjuster]

Insured:

Phua Seok Eng, ID: S1174473G

Main Claimant:

TAY NGIANG MENG, ID: S1567931Z

Vehicle Reg. No.:

SKC1562S

Date of Loss:

19/04/2016 00:00 - :59  
[57 Months and 18 Days From LTA Reg Date (Main Yr)]

Claim Type:

TP / 0916202469SG

Policy/Cover Note No.:

2100109516

Vehicle Reg. No. (Insured):

SK111E

Policy No. (Claimant):

2100267218

Excess:

Repairer:

Jk Automobile Pte Ltd (Kaki Bukit) 60 Kaki Bukit Ave 6, ARK@KB, 417892 Kaki Bukit - Tel:

Handling Insurer:

AIG Asia Pacific Insurance Pte. Ltd. (SG) - Tel: 65-6419-3000 ... [Handled by Sivaguru Raja, Jeevan Raj]  
jeevansivagum@aig.com

Claimant's Insurer:

AIG Asia Pacific Insurance Pte. Ltd. (SG) - Tel: 65-6419-3000

Adjuster:

LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MARCUS CHUA] ... [Final Rpt due 04/05/2016]

ASSOCIATED MAIL RECEIVED

[View All](#)[Compose Case Mail](#)

• AIG\_SG (25/04/2016): SKC1562S VS SK111E (OI DETAILED )

ALL ASSOCIATED TASKS

[View All](#)[Search Tasks](#)[Create New Task](#)[Complete](#)

Due Date

Priority

Type

Task Group

Subject

Handler

Assigned By

Completed On

Created On


































Done?

No results.



## Claim Documents

\*SKC1562S (0916202469SG)  
[SK111E]  
TP  
TAY NGIANG MENG  
Apr 19 2016 12:00AM  
[Phua Seok Eng]  
Jk Automobile Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View			View in Browser		
Photos/Images															3 per page		<input checked="" type="checkbox"/>			
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)														Thumbnail	Print			
1	22/04/16 14:12	Chassis Number														Load JPG	<input checked="" type="checkbox"/>			
2	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
3	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
4	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
5	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
6	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
7	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
8	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
9	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
10	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
11	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
12	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
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14	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
15	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
16	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
17	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
18	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
19	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
20	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
21	22/04/16 14:12	General View														Load JPG	<input checked="" type="checkbox"/>			
22	22/04/16 14:12	Odometer Reading														Load JPG	<input checked="" type="checkbox"/>			
Documentation															1 per page		<input checked="" type="checkbox"/>			
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)														Thumbnail	Print			
1	22/04/16 16:29	TP ESTIMATE - MARKED														Load PDF				
2	22/04/16 16:29	TP GIA REPORT														Load PDF				
3	22/04/16 16:29	TP POLICE REPORT														Load PDF				
4	22/04/16 16:29	WITNESS STATEMENT														Load PDF				
5	26/04/16 09:38	Non reporting letter														Load PDF				
6	20/07/16 14:22	OI GIA REPORT														Load PDF				
7	20/07/16 14:36	LETTER TO OI														Load PDF				
8	17/04/17 09:21	EMAIL FROM OI LAWYER														Load PDF				
9	18/07/18 15:07	EMAIL FROM AIG														Load PDF				
10	18/01/19 12:24	EMAIL TO TP														Load PDF				
11	18/01/19 12:24	EMAIL TO AIG														Load PDF				

## Documents Checklist

**DOCUMENTS CHECKLIST**[Reset](#) [Save](#) [Print](#)

There are no document checklists configured.

**Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)****Show Remarks To:** ☐ Handling InsurerNote: Remarks are private unless you show it to other parties.

# LKK Auto Consultants Pte Ltd

(Co.Reg No:199607198R)

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

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC6/AIG16007420/UHA3Q2

Date: 21/01/2019

### REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100109516

Claimant Vehicle No: SKC1562S Insured Vehicle No: SK111E

Date of Loss: 19/04/2016 Nature of Claim: TP Claim No: 0916202469SG

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SKC1562S**  
 Make & Model: MERCEDES-BENZ E200, 1.8 CGI (A) Engine No: HIDDEN  
 Reg. Date: 01/07/2011 (Man. Year: 2011) Chassis No: WDD2120482A453023  
 Colour: Grey Odometer: 73508 km  
 Engine Capacity: 1796 cc  
 Market Value/New Car Price: N/A  
 Sum Insured (S\$): **Market Value/New Car Price**

### CONDITION OF VEHICLE AT THE TIME OF SURVEY

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

### CONDITION OF TYRES

Front Tyre Size: 245/45Z R17 Rear Tyre Size: 245/45Z R17  
 Front Left Side: Goodyear 6 mm Rear Left Side: Goodyear 6 mm  
 Front Right Side: Goodyear 6 mm Rear Right Side: Goodyear 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	2,306.70	2,306.70	0.00	0.00
Miscellaneous Items	0.00	0.00	0.00	
Labour	2,050.00	420.00	1,630.00	79.51
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>4,356.70</b>	<b>2,726.70</b>	<b>1,630.00</b>	<b>37.41</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>2,150.00</b>		
(S\$)	4,356.70	2,150.00	2,206.70	50.65
<b>+ GST 7.00/7.00% (S\$)</b>	<b>304.97</b>	<b>150.50</b>	<b>154.47</b>	<b>50.65</b>
<b>Nett Amount (S\$)</b>	<b>4,661.67</b>	<b>2,300.50</b>	<b>2,361.17</b>	<b>50.65</b>
<b>Global Sum Settlement (S\$)</b>		<b>0.00</b>		

### INSPECTION

Date of Assignment: 22/04/2016

Date Inspected: 22/04/2016 Inspected At:

Jk Automobile Pte Ltd (Kaki Bukit)  
 60 Kaki Bukit Ave 6, ARK@KB  
 Singapore 417892

Estimated Period of Repair: 2.0 days

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**Adjuster:** MARCUS CHUA**Manager:** VIC ALPEH

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

## REPAIR DETAILS

### Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER	Deep Cut	1,381.00 FL	*1,381.00 FL
2	2		*FRONT BUMPER CHROME R	Necessary	78.00 FL	*78.00 FL
3	2		*FRONT HEADLAMP R	Cut	1,104.00 FL	*1,104.00 FL
					<b>Sub Total (S\$)</b>	<b>2,563.00</b>
					<b>- List Item Discount on L Items 10.00/10.00% (S\$)</b>	<b>256.30</b>
					<b>Total Parts (S\$)</b>	<b>2,306.70</b>

F=Franchise part. L=ListItemDisc.

Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<b>Labour Items</b>				
1	TO REMOVE DAMAGED BODY PANEL WITH ALL NECESSARY COMPONENTS /ATTACHMENTS APPLY HOT-WORKS WHERE NECESSARY REPAIR/RESHAPE DENTED PANEL IN ACCORDANCE WITH FACTORY SPECIFICATIONS ,REPLACE NEW PARTS REFIT ALIGN INTO POSITION REFIT ALL NECESSARY COMPONENTS /ATTACHMENTS	New	1,000.00	200.00
2	TO SPRAY PAINT REPLACED/ REPAIRED BODY PANELS INCLUSIVE OF PREPARATORY WORKS AND PAINTING MATERIALS	New	1,000.00	200.00
3	TO CONDUCT HEADLAMP ALIGNMENT	New	50.00	20.00
Gross Labour Cost (S\$)			<b>2,050.00</b>	<b>420.00</b>

Report was unsubmitted during this print-out.

< END OF ESTIMATES >