

INS. CASE OWNER:

CC4/AXA1601 8353, K2803

LKK:
IDAC:

Surveyor:

Kalvin

DOI:

28/9/16

Date / Time:

28/9/16

Registered in Merimen:

28/9/16

Pre-assign / CCU / FTE



Insured Vehicle No.:

YL 2616B

Name of Insured:

WORLD TRACK RENTALS YL

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A.:

28/9/16

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

HARON BIN SARON

Driver Tel No.:

(V/L: YES / NO)

Claim No.:

CO401746

Policy No.:

VL6/PL54789

Make / Model:

NISSAN

Place of Accident:

WHITLEY TRAFFIC LIGHT

TMS STEVEN RE

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

Insured Liability:

% Final ? Yes / No

GMB 1083



INSRS:

WSP:

Tel:

Liability:

RMKS:

SMRT



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time

31/10/16 - YL 2616B - X

STAGE

DATE / PIC

Non-Reporting ltr (1st):
Non-Reporting ltr (2nd):
Non-Reporting ltr (Final):
Notification ltr (if non-pickup):
Call OI: 2/31/10/16
After call ltr to OI: 1

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)		
After call ltr to OI:		
Authorisation To Act:		
Release Voucher:		
Final Repair Bill:		
Car Rental Invoice:		
Towing Invoice		
LTA / GIA:		
Medical Bill:		
PIR:		
Mandate/Reject Instruction:		
LOD		
Payment Breakdown Form:		
Post-Repair Photos:		
Others:		

31/10/16 @ 2:00

Spoken with OI Company in charge
She requested w to email officially sent
to her company. She will check with her
boss & let us know. Informed her TP
reported they have no car camera &
we have requested them to provide us.

31/10/16 @ 2:20

Council sent to OI Company.

10/11/16 Review
(Driver)

check if OI received letter? Offer up to \$500.00. Lettering exam.
Follow up with OI / seek AXA approval for \$500.00. Lettering exam.
strategy

RECEIVED 23 MAY 2018

06.12.18 BASED ON POSITION OF IMPACT, THE LIABILITY IS TO BE SHARED EQUALLY

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

days

Reduction:

%

FINAL SETTLEMENT

Date/Time:

Confirm with:

Kalvin

Email ☐ Call ☐

Final Liability:

%

90

(Agreed / Assessed)

BOLA S/N No.:

Ni1

✓ NO or B 28, Ass. Lia:

Repair Cost:

1450

SS

1305.00

Loss of Rental (LOR):

SS

Loss of Use (LOU):

1375.00

SS

123.25 (\$225 x 0.5 days)

Loss of Income (LOI):

SS

(S x days)

LOR only ☐

LOU only ☐

LOR + LOU ☐

LOR + LOI ☐

(Tick only one)

GIA/LTA Search

SS

Medical:

SS

Disbursement:

SS

(e.g. Tow/Independent)

Legal Cost

SS

Total:

SS

1433.75

Global Sum SS:

1) Claim status: No final/Reject/Private Settle

2) Report Format:

3) Survey fee:

#350/-

FINAL PAYMENT

Date/Time:

Confirm with:

Email ☐ Call ☐

Payee 1:

SS

1430.00

Name 1:

SMRT Busos Ltd

Payee 2: (Strike if N.A.)

SS

Name 2:

Payee 3: (Strike if N.A.)

SS

Name 3:

ASSIGNMENT

From: _____ Date: 28/9/16

Estimated Cost: _____

OD / TP / WS / TP RES / OD RES / EVA / INV / MVTo Inspect Vehicle No: SMB108Jat Workshop m/s SMT (Krayji)

of _____

Insured: _____

Policy No. _____

Claims No. _____

Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(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: 1/2 days Res.: Yes or NoLum Sum: 20 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____

Vehicle: IN / OUT

Veh No: SMB108J Yr Regn: 13 Aug 2009

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

Truck / Trailer or

Make: Mercedes Benz c.c. 11967Colour: White A/C: Insured / Std / NI / NASp. Reading: 651952 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: WEB63XK2021000238Gen. Cond: Good / Fair Poor / BurntSteering: Inorder / Jammed / Leaked / Burnt orBrake: Inorder / Jammed / Leaked / Burnt or

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

Tyre Size: F: 275/70 R22.5

R: _____

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

Front

Rear

R/Bal. 4 mm R/Bal. 4, 4 mmL/Bal. 4 mm L/Bal. 4, 4 mmD.O.A. 26/9/16 D.O.I. 28/9/16 1515hSurvey held at SMT / Krayji

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

O/S Wing Mirror

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

Date / Time

Action / Instruction

9581450(reb 133.9 / 9.591.)

Date/Time, File Pass to?

☐ : Prel. Report☐ : Final Report

1)

Date/Time, File Return to?

2)

Days Of Repair: _____

Resurvey No. of Trip: _____

Add Fee: ☐ : Site Insp (\$ _____)☐ : Interview (\$ _____)☐ : Tech. Invs (\$ _____)☐ : Weekend (\$ _____)

Survey Fee:

Transportation:

S + RS. \$ _____

Photos

Others

TOTAL

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

AXA INSURANCE SINGAPORE PTE LTD

Ref : CC4/AXA16018353/K1yb3

8 SHENTON WAY #27-01 SINGAPORE 068811

Date : 29-09-2016



Code : AXA2

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	YL 2616B	Veh. Inspected	SMB 108J
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	29/09/2016

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

--	--

5. General Information

Accident Date	26/09/2016	Inspection Date	28/09/2016
Survey held at	SMRT AUTOMOTIVE SERVICES PTE LTD 60 WOODLANDS INDUSTRIAL PARK E4 SINGAPORE 757705		

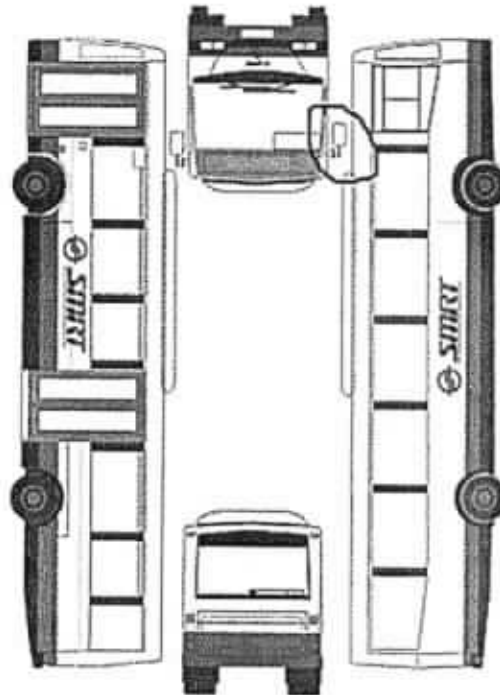
5a. Remarks

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

SMRT Accident Vehicle Repair Estimates

Section A - To be completed by claims Advisor/Duty officer at Accident Reporting Centre

Reg. No : SMB108J
Ref. No : BUS/09/16/5024
Reg. Date : 13/08/2009
Vehicle Type : BUS -12M
Make : MBOC500 (MERCEDES)
Model : MERCEDES MBOC500
Name of Driver : Mohd Fuad Bin Ridzwan
Type of Accident : SIDE SWIPE
Date / Time of Accident : 26/09/2016 02:40:00 PM
Accident Reported Date / Time : 27/09/2016 12:00:00 AM
Surveyor is Required? : Yes
Survey by : AXA
Vehicle is Towed Back? : No
Towed Back Date/Time : 01/01/2000
Replacement Vehicle issued? : No
Accident Repair Job Card No : 000024085040
Special Instruction to ARC,if any :
FRONT RIGHT WING MIRROR
TP:YL2616B
Prepared Date : 27/09/2016 05:39:23 PM



Section B - To be Completed by Service Advisor, Accident Repair Centre

Chassis No : WEB63442021000238

Mileage : 0

Work Shop : Internal

Repair Completed Date / Time : 01/01/2000

Summary of Repair Estimates

	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Labour Charges :	265.00	100.00
Total Spray Painting Charges :	0.00	0.00
Total Material Charges :	1,338.91	1,338.91
Other Charges :	0.00	0.00
TOTAL :	1,603.91	1,438.91
Lum Sum Total :	1,600.00	1,450.00
No. of Repair Days :	1.00	0.50
Prepared / Adjusted By :		kalvin (LKK)
Arc / Surveyor Sign Off Date :	28/09/2016 12:45:35 PM	28/09/2016 03:29:38 PM



Prepared / Adjusted Date :

Remarks :

Prepared Date : 28/09/2016 12:45:35 PM

Section C - To be Completed by Admin Assistant, Accident Repair Centre, Upon Completion of Repair

Quotation No :	Invoice No :
Quotation Date :	Invoice Date :
Invoice Amount :	Prepared Date :

Section D - Details of Repair Estimates**Part 1 - Labour Works**

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REMOVE & INSTALL ALL ABOVE ITEMS AND REPAIR OTHERS DAMAGED AFFECTED AREAS.	265.00	100.00
Total Labour	265.00	100.00

Part 2 - Spray Painting & Panel Beating Related Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Spray Painting & Panel Beating		

Part 3 - Other Costs - Accident and Accident Repair Related Expenses

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Other Costs		

Part 4 - Spare Parts / Material Usage

Part Number	Portion	Stock No	Part Name	Qty	List Price (\$)	Discount (%)	Final Price (\$)	ARC Recommendation	Surveyor Approved	Photos Attached
		6009522	FRONT VIEW MIRROR RH (ELECTRICAL) <i>one</i>	1	1,859.60	10.00	1,673.64	Replace	Replace	No
TOTAL MATERIALS							1,673.64	1,673.64		
TOTAL MATERIALS(Discounted)							1,338.91	1,338.91		


Added Spare Parts / Material Usage After Surveyor Signed off

Part Number	Portion	Part Name	Qty	List Price (\$)	Discount (%)	Final Price (\$)	ARC Check	Surveyor Check	LT Check
TOTAL SUPPLEMENTARY MATERIALS									

parts - 1338.91 (less 267)
labor - 100

total - 1438.91

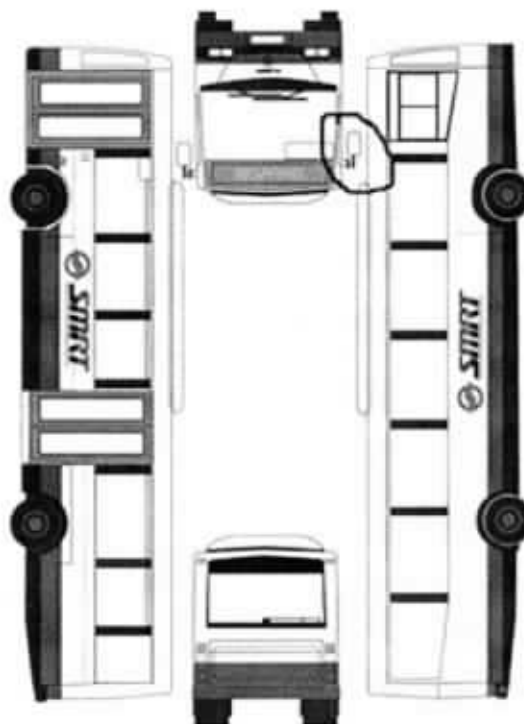
budget - \$1450

 *10.2.2018*
17/5/18

SMRT Accident Vehicle Repair Estimates

Section A - To be completed by claims Advisor/Duty officer at Accident Reporting Centre

Reg. No : SMB108J
 Ref. No : BUS/09/16/5024
 Reg. Date : 13/08/2009
 Vehicle Type : BUS -12M
 Make : MBOC500 (MERCEDES)
 Model : MERCEDES MBOC500
 Name of Driver : Mohd Fuad Bin Ridzwan
 Type of Accident : SIDE SWIPE
 Date / Time of Accident : 26/09/2016 02:40:00 PM
 Accident Reported Date / Time : 27/09/2016 12:00:00 AM
 Surveyor is Required? : Yes
 Survey by : AXA
 Vehicle is Towed Back? : No
 Towed Back Date/Time : 01/01/2000
 Replacement Vehicle issued? : No
 Accident Repair Job Card No :
 Special Instruction to ARC,if any :
 FRONT RIGHT WING MIRROR
 TP:YL2616B
 Prepared Date : 27/09/2016 05:39:23 PM



Section B - To be Completed by Service Advisor, Accident Repair Centre

Chassis No : Mileage : 0
Work Shop : Repair Completed Date / Time : 01/01/2000

Summary of Repair Estimates

	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Labour Charges :	265.00	100.00
Total Spray Painting Charges :	0.00	0.00
Total Material Charges :	1,338.91	1,338.91
Other Charges :	0.00	0.00
TOTAL :	1,603.91	1,438.91
Lum Sum Total :	1,600.00	1,450.00
No. of Repair Days :	1.00	0.50
Prepared / Adjusted By :		kalvin (LKK)
Arc / Surveyor Sing Off Date :	28/09/2016 12:45:35 PM	28/09/2016 03:29:38 PM



Prepared / Adjusted Date :

Remarks :

Prepared Date : 28/09/2016 12:45:35 PM

Section C - To be Completed by Admin Assistant, Accident Repair Centre, Upon Completion of Repair

Quotation No :	Invoice No :
Quotation Date :	Invoice Date :
Invoice Amount :	Prepared Date :

Section D - Details of Repair Estimates

Part 1 - Labour Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REMOVE & INSTALL ALL ABOVE ITEMS AND REPAIR OTHERS DAMAGED AFFECTED AREAS.	265.00	100.00
Total Labour	265.00	100.00

Part 2 - Spray Painting & Panel Beating Related Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Spray Painting & Panel Beating		

Part 3 - Other Costs - Accident and Accident Repair Related Expenses

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Other Costs		

Part 4 - Spare Parts / Material Usage

Part Number	Portion	Stock No	Part Name	Qty	List Price (\$)	Discount (%)	Final Price (\$)	ARC Recommendation	Surveyor Approved	Photos Attached
		6009522	FRONT VIEW MIRROR RH (ELECTRICAL)	1	1,859.60	10.00	1,673.64	Replace	Replace	No
TOTAL MATERIALS							1,673.64	1,673.64		
TOTAL MATERIALS(Discounted)							1,338.91	1,338.91		

Added Spare Parts / Material Usage After Surveyor Signed off

Part Number	Portion	Part Name	Qty	List Price (\$)	Discount (%)	Final Price (\$)	ARC Check	Surveyor Check	LT Check
TOTAL SUPPLEMENTARY MATERIALS									



Image capture: Dec 2017 © 2018 Google

Singapore

Google, Inc.

Street View - Dec 2017



Print Sent Message

This mail is associated with :

***SMB108J (C0401746)**
[YL2616B]

TP

SMRT BUSES LTD

Sep 26 2016 2:00PM

[WORLD-TRACK AGENCIES PTE LTD]

SMRT Automotive Services Pte Ltd

From LKK Auto Consultants Pte Ltd (LKK_HQ), sent on 18/10/2018 11:17 AM.
To stacey.ng@axa.com.sg
CC AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com; olivialau@lkkauto.com
Subject <Seek Mandate> C0401746

Hi,

We refer to the above matter.

Liability: 50%. Both parties had given a conflict of version. No video/ concrete evidence from both parties. Inform OI about third party claim. Agreed to settle at best and aware NCD issue.

We seek your mandate up to 50% - \$798.75(all-in). IA with mandate had been uploaded in Merimen.

Kindly let us have your approval/instruction.

Hsiao Tong
LKK Auto Consultants Pte Ltd
DID: 6742 3197



Auto
Consultants
Pte Ltd

Company Registration No: 199607188R

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

Immediate Advice

To : AXA Insurance Pte Ltd

Date: 18.10.2018

Survey Details:

Date of loss	26.09.2016
Date of appointment	28.09.2016
Date of survey	28.09.2016
Location of survey	SMRT AUTOMOTIVE SERVICES PTE LTD

Vehicle Details:

Claim Type:	Third party
Vehicle number	SMB 108J
Make and Model	Mercedes Benz (11967cc)
Date of registration	13.08.2009
Excess	NIL
Market Value/ Book Value	(est)
Parf/COE Rebate	(est)
Nett Loss	(est)

Repair details:

Initial Estimate	\$ 2,124.60
------------------	-------------

Proposed/Revised repair cost:

Parts	\$ 1,338.91
Check items (estimate)	
Labour	\$ 100.00
Supplementary	NIL
Total	\$ 1,438.91
Lump Sum(if applicable)	\$ 1,450.00

Number of days for repair	<u>0.5</u>
---------------------------	------------



Auto
Consultants
Pte Ltd

Company Registration No. 199607188R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563361 FAX : (065) 62564315

Date:

Remarks:

Both parties had given a conflict of version. No concrete evidence(ie: video/ witness/ PIR).

Mandate:

Liability(TP)	50%	
Proposed repair cost	\$ 1,450.00	
Loss of use	\$ 137.50	(0.5days x \$275.00)
Loss of rental(w/GST)	NIL	
Loss of income	NIL	
	\$ 1,587.50	
@ 50%	\$ 793.75	
LTA/GIA search fees	\$ 5.00	
Others	NIL	
Proposed Total	\$ 798.75	

Print Received Message

This mail is associated with :

***SMB108J (C0401746)**

[YL2616B]

TP

SMRT BUSES LTD

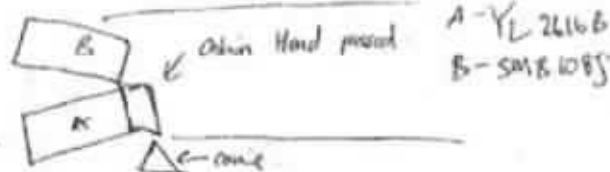
Sep 26 2016 2:00PM

[WORLD-TRACK AGENCIES PTE LTD]

SMRT Automotive Services Pte Ltd

From AXA Insurance Pte Ltd (HQ) (AXA_SG), sent on 07/11/2018 23:13 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$798.75) - SMB108J - Claim Handler: Stacey Ng

Approved:798.75,



after the traffic light turns green
 on the way to Seven road from Whalley
 junction, I saw a bus with alighting
 passenger at the side road. The road
 the bus was at the emergency lane while
 the other lane was closed due to
 contractors working at night. Only 1 vehicle
 passage can pass thru. at a time.
 So while the bus was stop alighting
 there, I manage to pass side by side
 of the bus when he decided
 to move slightly right which result
 rather than move slowly forward.
 As a result, the bus collided with
 my back cabin which eventually
 make me stop and exchange particular.
 Also given was taken was the photo
 of the bus.

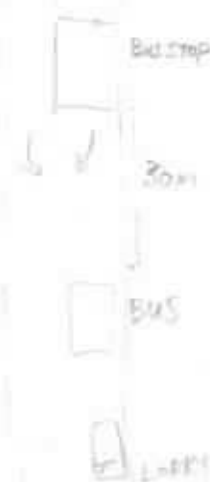
Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation, we propose settlement at a global sum of **\$750.00(all-in)**.

Please confirm acceptance.

"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."

- C/L SAID T/P WAS ALIGHTING PER: AT THE ROAD SIDE I BELIEVE HE WAS ON THE CENTRE LANE UPON SEEING T/P WAS STILL STATIONARY HE STARTED TO OVERTAKE BUS AND INTENDED TO MOVE TO LEFT LANE WHILE OVERTAKING, BUS STARTED TO MOVE THERE IS WHY C/L'S CABIN COLLIDED WITH SBS WIND MIRROR. AFTER THE COLLISION, BOTH PARTIES MOVED FORWARD & STOPPED ALONG LEFT ROAD SIDE
- THE POSN OF IMPACT ON C/L LOBBY, CAN SUGGEST THAT T/P WAS MOVING OFF FROM BUS STATION, THEREFORE BOTH PARTIES ARE EQUALLY LIABLE TO THE COLLISION



TP scene photos



Print Sent Message

This mail is associated with :

***SMB108J (C0401746)**
[YL2616B]
 TP
 SMRT BUSES LTD
 Sep 26 2016 2:00PM
 [WORLD-TRACK AGENCIES PTE LTD]
 SMRT Automotive Services Pte Ltd

From LKK Auto Consultants Pte Ltd (LKK_HQ), sent on 26/01/2019 12:13 PM.
To stacey.ng@axa.com.sg
CC AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Subject RE: <Seek Mandate> C0401746

Dear Sirs/Mdm,

Third party rejected our 50% offer and insisted for 100% as per BOLA S15. There was no video footage from third party, only accident scene photos(uploaded in Merimen).

We have reviewed the matter and our comments as follows: -

- OID said that TP was alighting passengers at the road side. We believed that he was on the centre lane upon seeing TP was still stationary. OID started to overtake the bus and intended move to left lane. While overtaking TP bus, TP started to move. There is why OID's cabin collided with TP's bus wind mirror. After the collision, both parties moved forward and stopped along the road side.

Kindly let us have your comments/ instruction in order for us to proceed further.

Thank you.

Hsiao Tong

<-- Original Message -->

From: LKK_HQ
To: stacey.ng@axa.com.sg
CC: AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com; olivialau@lkkauto.com
Sent On: 31/10/2018 10:05 AM
Subject: RE: C0401746

REMINDER

Hi,

We refer to the above matter.

Liability: 50%. Insurers had given a conflict of version. No video/ concrete evidence from both parties. Inform OI about third party claim. Agreed to settle at best and aware NCD issue.

We seek your mandate up to 50% - \$798.75(all-in). IA with mandate had been uploaded in Merimen.

Kindly let us have your approval/instruction.

Hsiao Tong
 LKK Auto Consultants Pte Ltd
 DID: 674 1111

<-- Original Message -->

From: LKK_HQ
To: stacey.ng@axa.com.sg
CC: AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com; olivialau@lkkauto.com
Sent On: 31/10/2018 10:17 AM
Subject: C0401746

Hsiao Tong (LKKAUTO)

From: Do-Not-Reply <do-not-reply@merimen.com>
Sent: Monday, 28 January 2019 9:00 AM
To: stacey.ng@axa.com.sg
Cc: Hsiao Tong (LKKAUTO); Admin A
Subject: RE: <Seek Mandate> C0401746

This mail is associated with :
***SMB108J (C0401746)**
[YL2616B]
TP
SMRT BUSES LTD
Sep 26 2016 2:00PM
[WORLD-TRACK AGENCIES PTE LTD]
SMRT Automotive Services Pte Ltd



AXA INSURANCE PTE LTD
8 Raffles Way, #24-01 AXA Tower
Singapore 068811
Customer Centre #01-01
☎ (167) 8800 4888
☎ (167) 8838 2522
🌐 www.axa.com.sg
GST Reg No.: 139903512M
Co. Reg No.: 109903512M

Hi

For amicable settlement purpose, please settle at global \$1000 all-in.

Thanks.

Stacey

<-- Original Message -->

From: LKK_HQ
To: stacey.ng@axa.com.sg
CC: AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Sent On: 26/01/2019 12:13 PM
Subject: RE: C0401746

Dear Sirs/Mdm,

Third party rejected our 50% offer and insisted for 100% as per BOLA S15. There was no video footage from third party, only accident scene photos(uploaded in Merimen).

We have reviewed the matter and our comments as follows: -

- OID said that TP was alighting passengers at the road side. We believed that he was on the centre lane upon seeing TP was still stationary. OID started to overtake the bus and intended move to left lane. While overtaking TP bus, TP started to move. There is why OID's cabin collided with TP's bus wind mirror. After the collision, both parties moved forward and stopped along the road side.

Kindly let us have your comments/ instruction in order for us to proceed further.

Thank you.

Hsiao Tong

<-- Original Message -->

From: LKK_HQ

To: stacey.ng@axa.com.sg

CC: AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com; olivialau@lkkauto.com

Sent On: 31/10/2018 10:05 AM

Subject: RE: C0401746

REMINDER

Hi,

We refer to the above matter.

Liability: 50%. Both parties had given a conflict of version. No video/ concrete evidence from both parties. Inform OI about third party claim. Agreed to settle at best and aware NCD issue.

We seek your mandate up to 50% - \$798.75(all-in). IA with mandate had been uploaded in Merimen.

Kindly let us have your approval/instruction.

Hsiao Tong

LKK Auto COnsultants Pte Ltd

DID: 6742 3197

<-- Original Message -->

From: LKK_HQ

To: stacey.ng@axa.com.sg

CC: AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com; olivialau@lkkauto.com

Sent On: 18/10/2018 11:17 AM

Subject: C0401746

Hi,

We refer to the above matter.

Liability: 50%. Both parties had given a conflict of version. No video/ concrete evidence from both parties. Inform OI about third party claim. Agreed to settle at best and aware NCD issue.

We seek your mandate up to 50% - \$798.75(all-in). IA with mandate had been uploaded in Merimen.

Kindly let us have your approval/instruction.

Hsiao Tong

LKK Auto COnsultants Pte Ltd

DID: 6742 3197

This is an auto-generated email. Do not reply to this email.

Sent by : Stacey Ng (AXA Insurance Pte Ltd)



This email has been checked for viruses by AVG antivirus software.
www.avg.com

Print Sent Message

This mail is associated with :

***SMB108J (C0401746)**
[YL2616B]

TP
SMRT BUSES LTD
Sep 26 2016 2:00PM
[WORLD-TRACK AGENCIES PTE LTD]
SMRT Automotive Services Pte Ltd

From LKK Auto Consultants Pte Ltd (LKK_HQ), sent on 02/02/2019 09:06 AM.
To stacey.ng@axa.com.sg
CC AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Subject RE: <Seek Mandate> C0401746

Hi Stacey,

We have offered up to \$1,000.00(all-in) to third party. However they have rejected our offer and insisted for 100% at \$1,592.50(all-in).

Kindly let us have your further instruction.

Thank you.

Hsiao Tong

<-- Original Message -->

From: AXA_SG
To: stacey.ng@axa.com.sg; LKK_HQ
CC: AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Sent On: 28/01/2019 08:54 AM
Subject: RE: C0401746

 stacey.ng@axa.com.sg

AXA INSURANCE PTE LTD
30 Raffles Place, 45th Fl, AXA Tower
Singapore 048611
Customer Centre 4861-01
☎ 191 0000 0000
✉ 191 0000 0000
🌐 www.axa.com.sg
GST Reg No.: L000000000
Co. Reg No.: 200000000

Hi

For amicable settlement purpose, please settle at global \$1000 all-in.

Thanks.

Stacey

<-- Original Message -->

From: LKK_HQ
To: stacey.ng@axa.com.sg
CC: AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Sent On: 26/01/2019 12:13 PM
Subject: RE: C0401746

Dear Sirs/Mdm,

Third party rejected our 50% offer and insisted for 100% as per BOLA S15. There was no video footage from third party, only accident scene photos(uploaded in Merimen).

We have reviewed the matter and our comments as follows: -

- OID said that TP was alighting passengers at the road side. We believed that he was on the centre lane upon seeing TP was still stationary. OID started to overtake the bus and intended move to left lane. While

Print Received Message

This mail is associated with :

***SMB108J (C0401746)**
[YL2616B]

TP

SMRT BUSES LTD

Sep 26 2016 2:00PM

[WORLD-TRACK AGENCIES PTE LTD]

SMRT Automotive Services Pte Ltd

From AXA Insurance Pte Ltd (HQ) (AXA_SG), sent on 22/03/2019 14:39 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$1360.00) - SMB108J - Claim Handler: Stacey Ng

Approved:1360.00.

Print Sent Message

This mail is associated with :

***SMB108J (C0401746)**

[YL2616B]

TP

SMRT BUSES LTD

Sep 26 2016 2:00PM

[WORLD-TRACK AGENCIES PTE LTD]

SMRT Automotive Services Pte Ltd

From LKK Auto Consultants Pte Ltd (LKK_HQ), sent on 13/04/2019 09:19 AM.
To stacey.ng@axa.com.sg
CC AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Subject RE: <Seek Mandate> C0401746

Hi Stacey,

We have revised our offer up to \$1,360.00(all-in) to third party as per last ,mandate. However they have rejected our offer and insisted for 100% at \$1,592.50(all-in).

Kindly let us have your further instruction.

Thank you.

Hsiao Tong

<-- Original Message -->

From: LKK_HQ
To: stacey.ng@axa.com.sg
CC: AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Sent On: 02/03/2019 03:11 PM
Subject: RE: C0401746

Hi Stacey,

We have offered up to \$1,000.00(all-in) to third party. However they have rejected our offer and insisted for 100% at \$1,592.50(all-in).

Kindly let us have your further instruction.

Thank you.

Hsiao Tong

<-- Original Message -->

From: LKK_HQ
To: stacey.ng@axa.com.sg
CC: AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Sent On: 02/02/2019 09:06 AM
Subject: RE: C0401746

Hi Stacey,

We have offered up to \$1,000.00(all-in) to third party. However they have rejected our offer and insisted for 100% at \$1,592.50(all-in).

Kindly let us have your further instruction.

Thank you.

Hsiao Tong

Print Received Message

This mail is associated with :

***SMB108J (C0401746)**

[YL2616B]

TP

SMRT BUSES LTD

Sep 26 2016 2:00PM

[WORLD-TRACK AGENCIES PTE LTD]

SMRT Automotive Services Pte Ltd

From AXA Insurance Pte Ltd (HQ) (AXA_SG), sent on 02/05/2019 16:25 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$1360.00) - SMB108J - Claim Handler: Stacey Ng

Approved:1360.00:Hi, this is not a 100% case. I am not agreeable on 100%

Print Sent Message

This mail is associated with :

***SMB108J (C0401746)**

[YL2616B]

TP

SMRT BUSES LTD

Sep 26 2016 2:00PM

[WORLD-TRACK AGENCIES PTE LTD]

SMRT Automotive Services Pte Ltd

From LKK Auto Consultants Pte Ltd (LKK_HQ), sent on 11/06/2019 12:41 PM.
To stacey.ng@axa.com.sg
CC AXA_SG; chewht@lkkauto.com; admin-a@lkkauto.com
Subject RE: Alert - Adj Mandate Approved (S\$1360.00) - SMB108J - Claim Handler: Stacey Ng

Hi Stacey,

We have maintain our offer at a global sum of \$1,360.00(all-in). However third party repairer proposed to settle the matter at a global sum of \$1,430.00(all-in).

For your further instruction please.

Hsiao Tong

<-- Original Message -->

From: AXA_SG

To: LKK_HQ

Sent On: 02/05/2019 04:25 PM

Subject: Alert - Adj Mandate Approved (S\$1360.00) - SMB108J - Claim Handler: Stacey Ng

Approved:1360.00:Hi, this is not a 100% case. I am not agreeable on 100%

Print Received Message

This mail is associated with :

***SMB108J (C0401746)**

[YL2616B]

TP

SMRT BUSES LTD

Sep 26 2016 2:00PM

[WORLD-TRACK AGENCIES PTE LTD]

SMRT Automotive Services Pte Ltd

From AXA Insurance Pte Ltd (HQ) (AXA_SG), sent on 11/06/2019 14:44 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$1430.00) - SMB108J - Claim Handler: Stacey Ng

Approved:1430.00:Hi, this is not a 100% case. I am not agreeable on 100%

Hsiao Tong (LKKAUTO)

From: Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses)
<ChanSiauChin@smrt.com.sg>
Sent: Tuesday, 18 June 2019 10:49 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A; Olivia Lau (LKKAUTO)
Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3
[ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

Importance: High

WITHOUT PREJUDICE

Dear Hsiao Tong,

Offer accepted & please let us have a copy of your DV soon.

Thanks & Regards,
Karen Chan
Claims Department
Tel: 6556 3523

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: 15/06/2019 12:16
To: Eileen Bay Yee Ling (Auto Svcs/Claims & IA/Claims & IA/Buses)
Cc: Admin A; Olivia Lau (LKKAUTO); Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses)
Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

Without Prejudice
(save as to costs)

Dear Sirs/Mdm,

We refer to your below email.

For an amicable settlement, we have our principal instruction to improve our offer at a global sum of **\$1,430.00(all-in)** to resolve the matter.

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

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: Eileen Bay Yee Ling (Auto Svcs/Claims & IA/Claims & IA/Buses) <eileenbay@smrt.com.sg>
Sent: Friday, 17 May 2019 11:49 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses) <ChanSiauChin@smrt.com.sg>
Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

WITHOUT PREJUDICE

Dear Hsiao Tong,

As spoken, we propose to settle at \$1433.75 to close off this case.

Thanks and regards,

Eileen Bay

Claims and Insurance Agency
DID: +65 6556 3549 | E: eileenbay@smrt.com.sg
6 Ang Mo Kio Street 62
Singapore 569140



From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Friday, 17 May 2019 11:14 AM
To: Eileen Bay Yee Ling (Auto Svcs/Claims & IA/Claims & IA/Buses)
Cc: Admin A; Olivia Lau (LKKAuto)
Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

Without Prejudice
(save as to costs)

Dear Sirs/Mdm,

We refer to your below email.

We have our principal instruction to maintain our offer at a global sum of \$1,360.00(all-in).

Kindly re-consider our offer in order not to prolong the matter.

"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)

From: Eileen Bay Yee Ling (Auto Svcs/Claims & IA/Claims & IA/Buses) <eileenbay@smrt.com.sg>

Sent: Wednesday, 10 April 2019 5:22 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

WITHOUT PREJUDICE

Dear Hsiao Tong,

We regret to inform that we are unable to accept the offer and we withdraw our proposal for GS \$1450/- dated on 19/3/19.

Based on the photographic evidence, we are adamant to recover in full based on BOLA s15.

Please let us have your revised offer.

Thanks and regards,

Eileen Bay

Claims and Insurance Agency

DID: +65 6556 3549 | E: eileenbay@smrt.com.sg

6 Ang Mo Kio Street 62

Singapore 569140



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

Sent: 23 March 2019 09:10

To: Eileen Bay Yee Ling (Auto Svcs/Claims & IA/Claims & IA/Buses) <eileenbay@smrt.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

Without Prejudice
(save as to costs)

Dear Sirs/Mdm,

We refer to your below email.

Strictly for an amicable settlement, we have our principal instruction to improve our offer at a global sum of \$1,360.00(all-in).

Kindly consider our revise offer in order not to prolong the matter.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

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: Eileen Bay Yee Ling (Auto Svcs/Claims & IA/Claims & IA/Buses) <eileenbay@smrt.com.sg>

Sent: Wednesday, 20 March 2019 11:43 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

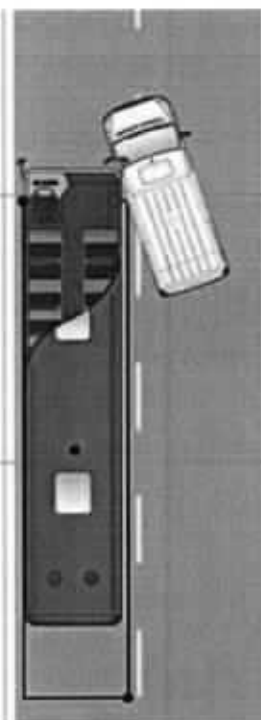
Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

WITHOUT PREJUDICE

Dear Hsiao Tong,

Your insured reported that when our bus was still there (stationary in the bus stop for alighting passengers), he managed to pass side by side of our bus when our bus decided to move.

If your insured's report was true, the accident should have occurred at the bus stop.



However, this is not consistent with the scene photos.

It makes no sense for your insured to stop so far away at the next junction for an accident that happened at the bus stop.

In view of the above, we conclude that our driver's report is more credible based on the scene photos.

Therefore, we stand firm to recover in full based on BOLA s15.

Thanks and regards,

Eileen Bay

Claims and Insurance Agency

DID: +65 6556 3549 | E: eileenbay@smrt.com.sg

6 Ang Mo Kio Street 62

Singapore 569140



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

Sent: 19 March 2019 21:59

To: Eileen Bay Yee Ling (Auto Svcs/Claims & IA/Claims & IA/Buses) <eileenbay@smrt.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: Re: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

Without Prejudice
(save as to costs)

Dear Sirs/Mdm,

We refer to your below email.

The scene photos submitted by your client is after the accident which is not conclusive. We are of the view that our offer of \$1,270.00(all-in) is fair and reasonable.

Kindly re-consider our offer.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

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: Eileen Bay Yee Ling (Auto Svcs/Claims & IA/Claims & IA/Buses) <eileenbay@smrt.com.sg>

Sent: Tuesday, 19 March 2019 11:02 AM

To: Hsiao Tong (LKKAuto)

Cc: Admin A; Olivia Lau (LKKAuto)

Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

WITHOUT PREJUDICE

Dear Hsiao Tong,

We maintain our stand that your insured was the proximate cause based on all our points highlighted in our previous emails.

For an amicable settlement, we are prepared to settle at global sum \$1450.00

Please let us have your acceptance.

Thanks and regards,

Eileen Bay

Claims and Insurance Agency

DID: +65 6556 3549 | E: eileenbay@smrt.com.sg

6 Ang Mo Kio Street 62

Singapore 569140



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

Sent: 18 March 2019 22:22

To: Eileen Bay Yee Ling (Auto Svcs/Claims & IA/Claims & IA/Buses) <eileenbay@smrt.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: Re: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

Without Prejudice

(save as to costs)

Dear Sirs/Mdm,

We refer to your below email.

Our principal had further reviewed the matter and we have our instruction to improve our offer at a global sum of **\$1,270.00(all-in)**.

Please confirm settlement.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

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: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <eileenbay@smrt.com.sg>
Sent: Tuesday, 29 January 2019 10:39 AM
To: Hsiao Tong (LKKAuto)
Cc: Admin A; Olivia Lau (LKKAuto)
Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

WITHOUT PREJUDICE

Dear Hsiao Tong,

We regret that we are unable to accept the offer.
As explained in our previous emails, your insured's report is not consistent with the scene photos.
We are adamant to recover in full based on BOLA s15 as your insured had admitted to encoach into our lane.

Thanks and regards,

Eileen Bay

Claims and Insurance Agency
DID: +65 6556 3549 | E: eileenbay@smrt.com.sg
6 Ang Mo Kio Street 62
Singapore 569140



From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: 28 January 2019 09:12
To: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <eileenbay@smrt.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>
Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

Without Prejudice
(save as to costs)

Dear Eileen,

We refer to your below email.

We have further reviewed the matter and for amicable settlement, we have our principal instruction to revise offer at a global \$1,000.00(all-in).

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

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: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <eileenbay@smrt.com.sg>

Sent: Wednesday, 16 January 2019 8:58 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

WITHOUT PREJUDICE

Dear Hsiao Tong,

If your insured claimed that the accident occurred when our bus moved out from stationary after alighting passengers, the accident would have occurred at the bus stop.

Even if the vehicles did moved forward, it does not make sense that your insured had to shift that far away.

The final position of your insured vehicle was more than 10 car length away from the bus stop.

In view that our driver's report is more consistent with the scene photo, we maintain to recover in full based on BOLA S15.

Thanks and regards,

Eileen Bay

Claims and Insurance Agency

DID: +65 6556 3549 | E: eileenbay@smrt.com.sg

6 Ang Mo Kio Street 62

Singapore 569140



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

Sent: 07 January 2019 10:22

To: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <eileenbay@smrt.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

Without Prejudice

(save as to costs)

Dear Sirs/Mdm,

We refer to your below email.

Our driver reported that your client was alighting passengers at the bus stop, our driver moved into the left lane while your bus was still stationary. Suddenly your client moved out from the stationary position and resulted the collision. After the collision, both parties moved forward and stopped along the left side of the road.

We are of the view that our offer is fair and reasonable.

Kindly re-consider our offer of \$750.00(all-in).

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

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: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <eileenbay@smrt.com.sg>

Sent: Wednesday, 14 November 2018 10:41 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: RE: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

WITHOUT PREJUDICE

Dear Hsiao Tong,

Our bus was travelling on the left lane.

The attached scene photo showed that our bus was travelling on the far left of our lane, whereas your insured cut into our lane.

Unlike your insured's report, there was ample of space on the right lane.

If your insured stayed within his lane, the accident would not have happened.

With the scene photos are consistent with our driver's report, we maintain to recover in full based on BOLA s15.

Thanks and regards,

Eileen Bay

Claims and Insurance Agency

DID: +65 6556 3549 | E: eileenbay@smrt.com.sg

6 Ang Mo Kio Street 62

Singapore 569140



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

Sent: 09 November 2018 11:09

To: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <eileenbay@smrt.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: Your Ref: BUS/09/16/5024 (SMB 108J) *Our Ref: CC4/AXA16018353/K1mb3 [ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016]

Your Ref: **BUS/09/16/5024 (SMB 108J)**

Our Ref: CC4/AXA16018353/K1mb3

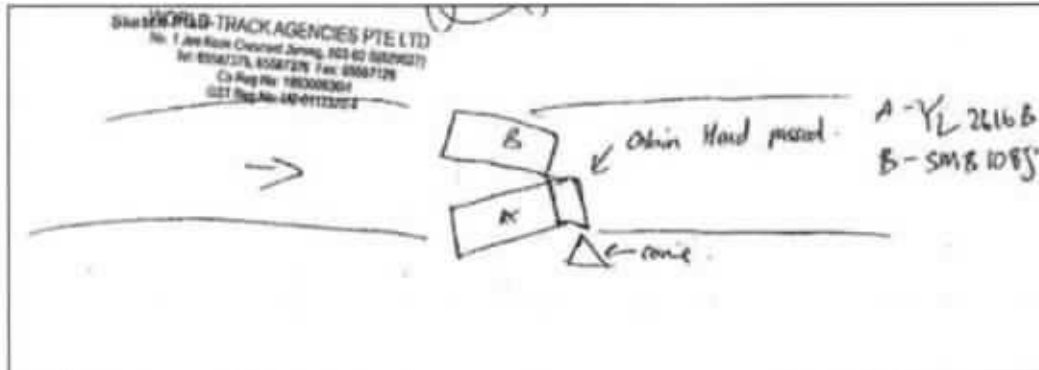
Without Prejudice

Dear Sirs/Madam,

ACCIDENT INVOLVING YL 2616B(AXA) AND SMB 108J ON 26/09/2016

We refer to the above matter.

We are of the opinion that this is a case of conflicting versions. There is no concrete evidence (ie: Video footage) yet to support either party's version. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.



After the traffic light turns green
on the way to Seven road from Whiston,
junction, I saw a bus was signaling
passenger at the side road. The road
the bus was at the merging lane while
the other lane was closed due to
constructors working at night. Only 1 vehicle
passage can pass thro. at a time.
So while the bus was still stopping
there, I manage to pass side by side
of the bus. When he decided
to move slightly right which result
rather than move slowly forward.
As a result the side mirror of
the bus I was collided with
my back cabin which eventually
make me stop and exchange particulars.
Also given was taken was the photo
of the bus.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation, we propose settlement at a global sum of **\$750.00(all-in)**.

Please confirm acceptance.

"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)

Bevan Lim (LKK Auto)

From: Shu Pei (LKKAuto)
Sent: Wednesday, 23 May 2018 12:34 PM
To: eileenbay@smrt.com.sg
Cc: Admin A; Bevan Lim (LKK Auto)
Subject: FW: LOD - SMRT REF: BUS/09/16/5024 - ACCIDENT INVOLVING SHB108J AND YL2616B ON 27/9/2016 ALONG STEVEN ROAD
Attachments: img-523114042-0001.pdf

Dear Sir / Madam,

Thank you for your email.

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

Please note that: -

LKK ref	Officer in charge
CC4/AXA16018353/K1mb3	Bevan

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

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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

From: Eileen Bay Yee Ling (Auto Svcs/Ext Biz Svcs/Claims & IA/Taxis/Claims) [mailto:eileenbay@smrt.com.sg]
Sent: Wednesday, 23 May 2018 11:48 AM
To: Admin A <admin-a@lkkauto.com>
Subject: LOD - SMRT REF: BUS/09/16/5024 - ACCIDENT INVOLVING SHB108J AND YL2616B ON 27/9/2016 ALONG STEVEN ROAD

Our Ref: **BUS/09/16/5024/EB**

Dear Sir / Madam,

We claim on behalf of **SMRT BUSES LTD**, owner of the vehicle Reg. No.: **SMB108J**.

Your driver's negligent driving has caused the above accident. As a result, my client has suffered the following losses:-

Cost of Repair	\$1,450.00
Loss of Use	\$137.50 (0.5 days x \$275.00)
LTA Search Fee	\$5.00

Total	\$1,592.50
-------	------------

We enclose the following documents:

- 1) Repair Invoice
- 2) LTA Search
- 3) SAS report

We look forward to your confirmation to settle our claims within 15 days from the date of this email.

Kindly issue payment in favour to **SMRT BUSES LTD.**

Thanks and regards,

Eileen Bay

Claims and Insurance Agency

DID: +65 6556 3549 | E: eileenbay@smrt.com.sg

6 Ang Mo Kio Street 62

Singapore 569140



Olivia Lau (LKKAUTO)

Subject: [AXA]: ACCIDENT INVOLVING YL 2616B & SMB 108J ALONG/AT WHITLEY TRAFFIC LIGHT TOWARDS STEVEN ROAD ON 26/09/2016

From: Jas Khine (LKKAUTO)
Sent: Monday, 31 October 2016 2:18 PM
To: areta_world_track@yahoo.com.sg
Cc: chan pick yuen (chris_chanbebe@hotmail.com)
Subject: ACCIDENT INVOLVING YL 2616B & SMB 108J ALONG/AT WHITLEY TRAFFIC LIGHT TOWARDS STEVEN ROAD ON 26/09/2016

DATE: 31 OCTOBER 2016

Your Ref: YL 2616B
Our Ref : CC4/AXA16018353/K1yb3

WORLD TRACK AGENCIES PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING YL 2616B & SMB 108J ALONG/AT WHITLEY TRAFFIC LIGHT TOWARDS STEVEN ROAD ON 26/09/2016

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 party claim against your policy.

We have received a claim from M/s SMRT Automotive Services Pte Ltd acting on behalf of the owner of SMB 108J against your motor insurance policy.

Basing on the circumstances of the accident reported by both parties, we are of the opinion that we cannot be absolved from liability.

This also refers to our tele-conversation earlier with Ms Chris.

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. Your 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 jaskhine@lkkauto.com within 10 days from the date of this letter **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 and status (if any)
- 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 status of the claim

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 AXA's 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 6841 2928 or email us at jaskhine@lkkauto.com

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

Thank you.

Best Regards,

Jas Khine | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108

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


AUTHORISATION TO ACT


I/We, **SMRT BUSES LTD** ("the third party claimant") of **6 ANG MO KIO STREET 62 (S)569140** (address), owner of **SMB 108J** (vehicle no.) hereby authorize **SMRT AUTOMOTIVE SERVICES PTE LTD** ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no. **SMB 108J** that was damaged pursuant to the accident which occurred on **14/02/2015** (date) along **STEVENS ROAD** (location) involving vehicle no/s **YL 2616B** ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of SMRT BUSES LTD.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 19 (day) of June (month) 2019 (year)


Signed by "the third party claimant"
(with chop if applicable)


Signed by "the workshop"
(with chop)



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	YL 2516B (Insd veh)	Model: Mercedes Benz (11967cc)
	SMB 10BJ (TP veh)	
Date of Accident/ Time:	28/09/2018	

Repair Estimate	: \$	3,124.60	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	1,430.00	
Payee Name : SMRT BUSES LTD			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes / No BOLA Scenario No: <u>Full</u>	
	BOLA Liability: <u>100</u> (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are *not received within 7 days* of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a full and final settlement that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

Signature of workshop representative	Workshop stamp	Signature of Witness / Workshop stamp (if applicable)	Workshop stamp
Name of Representative:		Name of Witness: <u>BALQISH</u>	
Date: <u>Kaundhan 19.06.19</u>		Date: <u>19.6.19</u>	
Signature of AXA's surveyor/representative		Signature of AXA's surveyor/representative	
Name of AXA's surveyor /Representative:		Name of AXA's surveyor /Representative:	
Date:		Date:	



EB

SMRT Automotive Services Pte Ltd
251 North Bridge Road Singapore 179102
Tel: 65 63311000 Fax: 65 63340247

Tax Invoice

GST Reg No. : MR-8500001-7
CRN : 1990042802
Invoice No. : IV180500350
Date : 19.05.2018
Vehicle No. : SMB108J
Your Ref No. : BUS/09/16/5024
Our Ref No. : 24085040
Terms : 30 Days



Customer Code: 3000066

SMRT BUSES LTD

Block Unit
STREET 62
6 ANG MO KIO
SINGAPORE 569140

Description	Qty	Unit Cost	Add / (Discount) \$	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00			\$ 1,450.00
GRAND TOTAL				\$ 1,450.00

Remark :

Make/Model : MBOC500
Accident Date : 26.09.2016

N.B. Payment by cheque should be crossed and
made payable to 'SMRT Automotive Services Pte Ltd'.
No receipt will be issued unless requested.

Authorised Signature
for SMRT Automotive Services Pte Ltd

**Enquire Transaction History****Transaction History Details**

Log Date/Time: 27 Sep 2016 / 16:18:31

Asset Type: Vehicle

Transaction
Amount: \$5.35

Asset ID: YL2616B

Transaction Type: 18.32 Insurance Enquiry (GRO
Payment)

Channel: External Agency

User ID: ESASBAH0 - BALQISH BINTE
ABDUL HALILBusiness
Transaction
Reference No.: 20160927161831524317

Search Date / Time: 26 Sep 2016 14:40:00

Insurance

AXA INSURANCE SINGAPORE PTE LTD

Company:

Information displayed is correct as at the log date and time.

Enquire Related Logs

Back to List

Land Transport Authority

Please read through the Privacy Statement, Terms of Use and Disclaimer.

Please do not use the Back or Forward buttons on your browser as this may alter the results of the transactions.

Best viewed with IE 8.0 SP3 and above. 1024 X 768 resolution

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...CLAIM SUBFOLDER...(Pending for Survey Report)

Proceed Direct Settlement

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	28 Sep 2016		28 Sep 2016 15:24 Edit Adj Rpt	\$1,450.00 Edit Estimates	\$1,450.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
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CLAIM SUBFOLDER DETAILS [Created by insurer]

Insured:	WORLD-TRACK AGENCIES PTE LTD, Co. Reg. No.: 199300936H, Tel: +6590674382		
Main Claimant:	SMRT BUSES LTD, Co. Reg. No.: 198202292D		
Vehicle Reg. No.:	SMB108J	Date of Loss:	26/09/2016 14:00 - :59 [85 Months and 13 Days From LTA Reg Date (Man Yr)]
Claim Type:	TP / C0401746	Policy/Cover Note No.:	P1587259 (TP, Fire & Theft)
Vehicle Reg. No. (Insured):	YL2616B	Policy No. (Claimant):	D-IIO27593MF8P
		Excess:	\$0.00
Repairer:	SMRT Automotive Services Pte Ltd (Woodlands) 60 Woodlands Industrial Park E4, 757705 Woodlands - Tel: 68662628		
Handling Insurer:	AXA Insurance Pte Ltd (HQ) - Tel: 6338 7288 ... [Handled by Stacey Ng - 6880 4351]		
Claimant's Insurer:	MS First Capital Insurance Ltd (HQ) - Tel: 62222311		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by KALVIN ANG WEI KUN] ... [Final Rpt due 07/10/2016]		

ASSOCIATED MAIL RECEIVED View All Compose Case Mail

- AXA_SG (11/06/2019): Alert - Adj Mandate Approved (\$1430.00) - SMB108J - Claim Handler: Stacey Ng
- AXA_SG (02/05/2019): Alert - Adj Mandate Approved (\$1360.00) - SMB108J - Claim Handler: Stacey Ng
- AXA_SG (22/03/2019): Alert - Adj Mandate Approved (\$1360.00) - SMB108J - Claim Handler: Stacey Ng
- AXA_SG (28/01/2019): RE: <Seek Mandate> C0401746
- AXA_SG (07/11/2018): Alert - Adj Mandate Approved (\$798.75) - SMB108J - Claim Handler: Stacey Ng
- AXA_SG (27/04/2018): Re: C0401746/ YL2616B /SMB108J
- AXA_SG (16/08/2017): C0401746/ YL2616B /SMB108J
- AXA_SG (21/10/2016): TP settlement - C0401746/P1587259
- AXA_SG (14/10/2016): Re: Direct Settlement - Accident Involving YL2616B (OI : AXA - C0401746) and SMB...
- AXA_SG (28/09/2016): WP / New TP Assignment - C0401746/P1587259

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

*SMB108J (C0401746)
 [YL2616B]
 TP
 SMRT BUSES LTD
 Sep 26 2016 2:00PM
 [WORLD-TRACK AGENCIES PTE LTD]
 SMRT Automotive Services Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View			View in Browser		
Letters/Correspondences															1 per page		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
1	(Draft)	Third Party Express Settlement – Payment Breakdown													Edit					
Assessment Reports															1 per page		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
1	29/09/16 11:21	Adjuster Immediate Advice													Load HTM					
Photos/Images															3 per page		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
1	03/10/16 16:18	General View													Load JPG		<input checked="" type="checkbox"/>			
2	03/10/16 16:18	General View													Load JPG		<input checked="" type="checkbox"/>			
3	03/10/16 16:18	General View													Load JPG		<input checked="" type="checkbox"/>			
4	03/10/16 16:18	General View													Load JPG		<input checked="" type="checkbox"/>			
5	03/10/16 16:18	General View													Load JPG		<input checked="" type="checkbox"/>			
6	03/10/16 16:18	General View													Load JPG		<input checked="" type="checkbox"/>			
7	03/10/16 16:18	General View													Load JPG		<input checked="" type="checkbox"/>			
8	03/10/16 16:18	General View													Load JPG		<input checked="" type="checkbox"/>			
9	03/10/16 16:18	General View													Load JPG		<input checked="" type="checkbox"/>			
10	03/10/16 16:18	General View													Load JPG		<input checked="" type="checkbox"/>			
11	03/10/16 16:18	General View													Load JPG		<input checked="" type="checkbox"/>			
12	17/05/18 17:01	Reinspection Photo													Load JPG		<input checked="" type="checkbox"/>			
13	17/05/18 17:01	Reinspection Photo													Load JPG		<input checked="" type="checkbox"/>			
14	17/05/18 17:01	Reinspection Photo													Load JPG		<input checked="" type="checkbox"/>			
Documentation															1 per page		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
No	Finalized On	AXA Insurance Pte Ltd (HQ)												Thumbnail		Print				
1	28/09/16 14:26	EMAIL_ABS													Load PDF					
2	28/09/16 14:26	ESTIMATE_ABS													Load PDF					
3	28/09/16 14:26	SMB108J TP GIA REPORT_ABS													Load PDF					
4	28/09/16 15:23	Certificate of Insurance													Load PDF					
5	28/09/16 15:23	Certificate Schedule <small>Addn excess for 18-21yo / >71yo / exclude <18yo</small>													Load PDF					
6	21/10/16 10:08	Singapore Accident Statement - YL2616B - OI													Load PDF					
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
1	29/09/16 14:12	TP ESTIMATE- MARKED													Load PDF					
2	29/09/16 14:40	LKK INSPECTION PHOTO													Load PDF					
3	30/05/18 15:56	LTA SEARCH													Load PDF					
4	18/10/18 11:15	IA (with mandate) dd 181018													Load PDF					
5	06/12/18 08:56	Scene Photos from TP													Load PDF					
6	25/06/19 08:54	WORKSHOP INVOICE													Load PDF					
7	25/06/19 08:54	AUTHORISATION TO ACT FORM													Load PDF					
8	25/06/19 08:54	PAYMENT BREAKDOWN_EXPRESS SETTLEMENT FORM													Load PDF					
9	25/06/19 08:54	LETTER TO OI													Load PDF					

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
<div></div>			
Show Remarks To: <input type="checkbox"/> Handling Insurer			
<small>Note: Remarks are private unless you show it to other parties.</small>			

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM _____

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	YL2616B (Insd veh)	Model:	MERCEDES-BENZ B160 1.5
	SMB108J (TP veh)		(A)
Date of Accident:	26/09/2016		

Global Sum Settlement	:	<input checked="" type="checkbox"/> [X] Yes	<input type="checkbox"/> [] No
Repair Estimate	:	\$	2,124.60
Final Repair Cost	:	\$	1,450.00
Loss of Use	:	\$	137.50
Rental (if any)	:	\$	0.00
	@90%		1,428.75
LTA / GIA Search Fee	:	\$	5.00
Others:	:	\$	0.00
	:	\$	
Final Settlement Sum (Global Sum)	:	\$	1,430.00

0.50 days at \$275.00 per day
days

Is Third Party Workshop GIA Registered? ☒ [X] YES ☐ [] NO (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability _____(%)

B) For GIA Registered Workshop: BOLA Applicable: Yes/ No BOLA Scenario No: _____

BOLA Liability: _____100_____(%) Assessed Liability (*): _____(%)

* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks _____

Payment Instruction: Payee's Breakdown			
1)	SMRT Buses Ltd	:	\$ 1,430.00
2)		:	\$
3)		:	\$

JOANNE LEE KHANG MIN

25 Jun
2019

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))

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: CC4/AXA16018353/K1YB3Q2

Date: 25/06/2019

REFERENCE

Handling Insurer: AXA Insurance Pte Ltd

Policy No:

P1587259

Claimant Vehicle
No : SMB108J

Insured Vehicle No :

YL2616B

Date of Loss: 26/09/2016

Nature of Claim:

TP

Claim No: C0401746

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SMB108J

Make & Model: MERCEDES-BENZ B160, 1.5 (A)

Engine No: 45796600172802

Reg. Date: 13/08/2009 (Man. Year: 2009)

Chassis No: WEB63442021000238

Colour: White

Odometer: 651952 km

Engine Capacity: 11967 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: 275/70 R22.5

Rear Tyre Size: 275/70 R22.5 (D)

Front Left Side: Goodyear 4 mm

Rear Left Side: Goodyear 4/4 mm

Front Right Side: Goodyear 4 mm

Rear Right Side: Goodyear 4/4 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	1,859.60	1,673.64	185.96	10.00
Miscellaneous Items	0.00	0.00	0.00	
Labour	265.00	100.00	165.00	62.26
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	2,124.60	1,773.64	350.96	16.52
Approved Total (Overridden) (S\$)		1,450.00		
Nett Amount (S\$)	2,124.60	1,450.00	674.60	31.75
+ Loss of Use (0.5 x S\$275.00/day) (S\$)		137.50		
		(S\$) 1,587.50		
Liab Amount (90.00%) (S\$)		1,428.75		
+ Doc/Search Fee (S\$)		5.00		
Nett Liability (S\$)		1,433.75		
Global Sum Settlement (S\$)		1,430.00		

INSPECTION

Date of Assignment: 28/09/2016

Date Inspected: 28/09/2016 Inspected At:

SMRT Automotive Services Pte Ltd (Upper
Bukit Timah)
35 Upper Bukit Timah Road, Upper Bukit
Timah Shell Station
Singapore 588166

Estimated Period of Repair: 0.5 days

Adjuster: KALVIN ANG WEI KUN

Manager: Jasmine Khine Phoo Wai

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

Reference

Part Source: MRM-SG	Version: 1.0 (Last Synchronised: 30 May 2018)
Parts: 144	MERCEDES-BENZ B160 1.5 (A) (Catalogue:Merimen Singapore 1.0)
Labour: Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for SMB108J)
Validity:	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page
Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.	

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT VIEW MIRROR RH (ELECTRICAL) (CONSISTENT)	Cracked	1,859.60 F	*1,859.60 FL
					Sub Total (S\$)	1,859.60
					- List Item Discount on L Items 0.00/10.00% (S\$)	0.00
					Total Parts (S\$)	1,859.60
						1,673.64

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
<u>Labour Items</u>				
1	TO REMOVE & INSTALL ALL ABOVE ITEMS AND REPAIR OTHERS DAMAGED AFFECTED AREAS	New	265.00	100.00
Gross Labour Cost (S\$)			265.00	100.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >