

Re open case

Stacy
 1582919
 INS. CASE OWNER: ~~Stacy~~ KIM
 CC6 AXA 140 20649 / Ks
 LKK: IDAC
 a3
 y3
 3.11.14
 SS00

ASSIGNMENT
 Surveyor: KSC
 DOI: 3.11.14
 Assg Date: 3.11.14

Pre-assign / CCU / FTE

Insured Vehicle No.: XD 1A49B
 Claim No.:
 Name of Insured: (MUMON) Pte Ltd.
 Policy No.: 80616280
 Insured Tel No.: HP:
 Make / Model: KIA
 Excess Sec II: SS 2000.00
 D.O.A: 31.10.14
 Place of Accident: RIVER VALLEY RD.
 Is driver the owner? (YES/NO) Nature of Accident:
 If NO, Driver Name / Age: Selvarani Gopal
 OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO
 Driver Tel No.: 82601314 (V/L: YES / NO Insured Liability: % Final? Yes / No)

5912 22474

INSRS: WSP: K Kim Hin
 Tel:
 Liability:
 RMKS:

INSRS: WSP:
 Tel:
 Liability:
 RMKS:

INSRS: WSP:
 Tel:
 Liability:
 RMKS:

Date/Time	STAGE	DATE / PIC
6-11 Sharon	FOR CSO ONLY: Is driver the owner? (YES / NO) If NO, Driver Name / Age: Driver's Own Vehicle Number: Insurance Company:	Finalisation: Email AIG for OI GIA: Apt letter to OI: Call OI: 04/11/14 After call ltr to OI: Type Report: Prepare Invoice: Others:
10/11/14	Called OI, hp was not available. Called office, asked to email to Ms Wendy Ling	Documentation Check List: Handler Typist
10/11/14	email to OI to inform TP claim pending for scene photos/evidence from OI	<input checked="" type="checkbox"/> OI Apt Ltr <input checked="" type="checkbox"/> Authorisation To Act <input checked="" type="checkbox"/> Release Voucher <input checked="" type="checkbox"/> Final Repair Bill <input checked="" type="checkbox"/> Car Rental Invoice <input checked="" type="checkbox"/> LTA / GIA <input checked="" type="checkbox"/> Medical Bill <input checked="" type="checkbox"/> Approval Email <input checked="" type="checkbox"/> Payment Breakdown Form Others: ICD PIR
26/10/14	email to TP if claimant claiming OI or TP. Pending reply - called OI (Wendy) also have till 31/10/14	
27-12-14	BASED ON BOTH PARTIES' STATEMENT OUR CLIENT IS LIABLE HE DIDN'T EVEN KNOW HIS TRUCK WAS TOO CLOSE TO TP UNTIL HE FELT AN IMPACT THEN HE REALISED THAT HE HAD HIT TP ATTRIBUTED TO "BLIND SPOT". TO INFORM OI BEFORE PROCEED.	
27/12/14	Rec'd TP OIA report with Addendum TP's passenger got MC for 3 days - called Sandra to inform, we revised 80-90% liability. Will check with claimant & revert.	
10/1/15	Called TP to inform 80%, no 100%. Will calculate & let us know.	
24/3/2020	FIG -> MK + vcm	

FINAL SETTLEMENT	Date 24/3/2020	Confirm with (MK) %	NO SETTLEMENT
Repair Cost: W/hh	SS 2885.50	Final Liability	100% (Agreed / Assessed)
Loss of Rental:	SS () (days)	BOLA S/N No.:	MK.
Loss of Use:	SS 350.00 (SSU x 7 days)	If NO or B 28, Ass. Lia:	
Disbursement:	SS 2.00	Format Type:	
Total:	SS 3187.50	Global Sum: SS	WP = \$210.00

G/S \$3150.00
 \$350 - \$250 = \$100
 \$3150.00 - K Kim Hin Auto Pte Ltd.

COPY SENT 24/3/2020

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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

ACCIDENT STATEMENT

Date Of Report	01/11/2014 12:16
Date Of Accident	31/10/2014 23:55
Exact Location Of Accident	T-JUNC CLARKE QUAY & RIVER VALLY ROAD
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SGQ2247U
Insured/Policyholder	
Name Of Registered Owner	SAMUEL LAM CHOONG PENG
NRIC No	S7625546F

Vehicle Particulars

Manufacturer	NISSAN
Model	LATIO 1.5L A
Exact Purpose for which vehicle was being used at time of accident	LEISURE
Are you claiming under your own insurance policy for repair to your vehicle?	Yes
If No, Please state action to be taken	
Vehicle Category	Private Car

Insurance Company

Name of Insurance Company	China Taiping Insurance (Singapore) Pte. Ltd.
Type Of Coverage	Comprehensive
Fleet Policy	No
Policy Number	DMPCSN1200611402
Cover Note Number	

Driver

Name of Driver	SAMUEL LAM CHOONG PENG
NRIC No	S7625546F
Date Of Birth	13/08/1976
Occupation	Indoor
Date Of Driving Pass	21/02/1998
Driving Experience	16 Years And 8 Months
Gender	Male
Mobile Number	(Local) +65-91691269
Fax Number	
Contact Number	
E-Mail Address	NOEMAIL
Address	BLK 350C CANBERRA ROAD #03-231
Postcode	753350
Was driver an employee of the Insured's Company	No

Sketch Plan Pg.1

SKETCH PLAN

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7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

(a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:

- (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims.
- (collectively the "Purposes")

(b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and

(c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

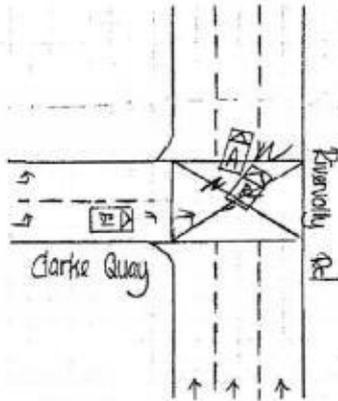
4/2 1/11/14 10.45 AM

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

Sketch Plan



A: 980 2247 U
B: XD 1949 B

SINGAPORE ACCIDENT STATEMENT

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ACCIDENT STATEMENT

Date Of Report	01/11/2014 10:42
Date Of Accident	31/10/2014 23:55
Exact Location Of Accident	RIVER VALLEY ROAD
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	XD1949B
Insured/Policyholder	
Name Of Registered Owner	CRIMSON (S) PTE LTD
Co Reg No	NA

Vehicle Particulars

Manufacturer	ISUZU
Model	CYZ52L-15.7 D (M)
Exact Purpose for which vehicle was being used at time of accident	COMMERCIAL
Are you claiming under your own insurance policy for repair to your vehicle?	No
If No, Please state action to be taken	Reporting Only
Vehicle Category	Commercial Vehicle

Insurance Company

Name of Insurance Company	AXA Insurance Singapore Pte Ltd
Type Of Coverage	Comprehensive
Fleet Policy	No
Policy Number	VCA/P0616280
Cover Note Number	

Driver

Name of Driver	SELVAMANI GOBAL
NRIC No	F2347964T
Date Of Birth	24/07/1961
Occupation	Outdoor
Date Of Driving Pass	16/08/2007
Driving Experience	7 Years And 2 Months
Gender	Male
Mobile Number	(Local) +65-82601314
Fax Number	
Contact Number	
E-Mail Address	NOEMAIL
Address	
Postcode	
Was driver an employee of the Insured's Company	Yes

Sketch Plan Pg.1

SKETCH PLAN

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8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

(a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:

(i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;

(ii) investigating the accident and/or my claims;

(iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;

(iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or

(v) complying with applicable law in administering, processing, handling and/or dealing with my claims.

(collectively the "Purposes")

(b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and

(c) my Personal Information may/can be disclosed by any of the insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

I AM AWARE THAT MY INSURER MAY HAVE A 14 DAYS TIMEFRAME FOR ME TO SUBMIT AN OWN DAMAGE CLAIM UNDER MY OWN POLICY. I WILL CHECK MY POLICY FOR MORE INFORMATION.

CRIMSON (S) PTE LTD

[Signature]

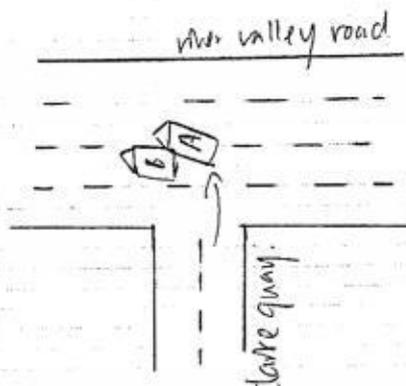
[Signature]

..... Policyholder's Signature / Date & Time

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

..... Witnessed by Reporting Centre Personnel

Sketch Plan



A-XD1949B
B-SGQ2247U.

Addendum Sheet Pg.1

GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE

IMPORTANT NOTE : Please submit the completed Addendum form to the same Authorised Reporting Centre with whom you submitted the Original Report.

ADDENDUM

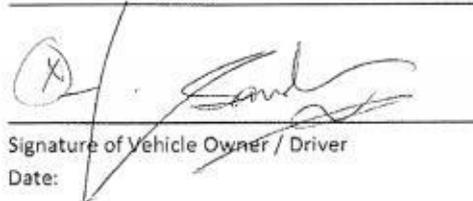
(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No : MRKH14127530 Vehicle Registration No : SGQ 2247 U
Name(as shown in NRIC): SAMUEL LAM CHONG PENG
(*Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate
NRIC/Passport No : S 7625546 F
Address : _____
Contact (Tel) : _____ (H/P) : 9169 1269
(Email) : _____
Date of Accident : 31-10-14 Time of Accident : 23:55 HRS
Place of Accident : T- JUNCTION CLARKE QUAY & RIVER VALLEY RD
Insurance Company : _____

(B) ADDITIONAL INFORMATION / AMENDMENTS:

I have made a report on the above mentioned accident and would like to include additional information or make the following amendments:

I WOULD LIKE TO ENCLOSE POLICE REPORT AS
MY PASSENGER HAS 3 DAYS MC.

(X)  03/11/14
Signature of Vehicle Owner / Driver
Date:

10 Anson Road #06-16 International Plaza Singapore 079903 Phone : + 65 6224 0010 Fax : +65 6224 0030
Operating Hours : Monday to Friday 9am to 5pm

金興(龔)汽車私人有限公司
新民通道 (大牌 34 座) 門牌 114 號
Blk 34 Sin Ming Drive, #01-114, Singapore 575708.
Tel: 6452 7018 (5 Lines) Fax: 6458 3895
Email: service@kkimhin.com.sg

Vehicle Insured : XD 1949 B
Accident Date : 31-Oct-2014

No. : 26456
Date : 03-Nov-2014

Our Ref : 140777 (AXA) / XW

PAGE : 1

MR SAMUEL LAM CHOONG PENG
Singapore

ESTIMATED COST OF REPAIR FOR NISSAN LATIO 1.5L A (2007) SGQ2247U

1 pc rear bumper		Bu 509.90 ✓
2 pcs rear bumper side retainer (LH&RH)	@ S\$ 35.20	110.40 ✓
1 pc o/s rear fender		Bu 1,052.70 ✓

		1,633.00
	Less 30% :	-489.90

		1,143.10

1 pc o/s rear fender inner shield		Dis 18.40 n ✓
1 pc rear windscreen glass moulding		Ma 130.10 n ✓
1 pc rear axle beam		R 935.20 n ✗
1 pc o/s taillamp		Ma 219.40 n ✗

		1,303.10
	Less 10% :	-130.31

		1,172.79

1 pc rear bumper lower skirting		Ma/Pl 588.00 sn ✓
8 pcs rear bumper clips	@ S\$ 2.60	Ma 20.80 sn ✓
4 pcs o/s rear fender inner shield clips	@ S\$ 2.60	Ma 10.40 sn ✓
1 pc rear windscreen glass sealant		Ma 40.00 sn ✓
1 pc rear windscreen glass damping seal		Ma 20.00 sn ✓
1 pc o/s rear sports rim		Ma 280.00 sn ✗
1 pc o/s rear shock absorber		Ma 82.10 sn ✗
1 pc o/s rear wheel hub bearing c/w		Ma 300.70 sn ✗
1 pc bearing hub		

Not Authorized

- LKK Auto Consultants Pte Ltd
- Resurvey before/after Spray Painting.
- Damaged parts to Display when Re-inspection.
- Parts prices subject to confirmation.
- Third Party Survey without prejudice.
- No illegal modification is allowed.

Con't Page 2 ...

LKK Auto Consultants hence notify the Repairer of the following:

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

Acknowledged by Repairer
Signature:
Date:



金興(龔)汽車私人有限公司
新民通道(大牌34座)門牌114號
Blk 34 Sin Ming Drive, #01-114, Singapore 575708.
Tel: 6452 7018 (5 Lines) Fax: 6458 3895
Email: service@kkinhin.com.sg

Vehicle Insured : XD 1949 B
Our Ref : 140777

Page : 2
No. : 26456

To remove, cut out damaged parts, panel beating, welding, align, refix and to renew affected parts.	750.00	<i>600</i>
To remove and refit rear windscreen glass and conduct water leak test	120.00	<i>✓</i>
To dismantle and check rear under-carriage. To replace affected portions.	180.00	<i>X</i>
To conduct wheel alignment	80.00	<i>60</i>
To putty and respray on affected portions.	680.00	<i>600</i>
To focus taillamps. To check rear wiring and lighting operation.	30.00	<i>20</i>
Total :	<u>S\$ 5,497.89</u>	

Singapore Dollars Five Thousand Four Hundred and Ninety Seven and Cents Eighty Nine Only

Note: Amount quoted above is subject to prevailing GST at time of tax invoice.

Admin-B (LKK Auto)

From: Tan Tiong Beng [tantiong.beng@axa.com.sg]
Sent: Wednesday, 5 November, 2014 1:37 PM
To: admin-b@lkkauto.com; assignments@lkkauto.com; sur@lkkauto.com
Cc: Stacey Ng Pei Sze; Shirley Tan Chai Geok; Tan Chia Ling (PSC); Ong Eng Hong (PSC); pinglin.chang@axa.com.my; siyu.lim@axa.com.my
Subject: Direct Settlement / K.Kim Hin / P0616280 / OD XD1949B / TP SGQ2247U / 31.10.14 / EST \$5497.89 / TP X/S \$2000 / NPS
Attachments: Preliminary Advice - SGQ 2247U.pdf; TP ESTIMATE.pdf; TP GIA REPORT.pdf; Full page photo.pdf; XD1949B - 311014.PDF

RISK 1 – P0616280

CLAIM RECEIVED : 04.11.14

XD1949B (INSD) C/W SGQ2247U

VTP VAT

ASSESSOR – LKK 05.11.14

NCD – Y

NPS 05.11.14

From: Admin-B (LKK Auto) [mailto:admin-b@lkkauto.com]
Sent: Tuesday, November 04, 2014 7:42 PM
To: Winnie Ho Ping Ping; Tan Tiong Beng; Jacy Goh Lay Ting
Cc: 'Sharon Yee'; 'KKLau'; 'Kathy Lai'
Subject: Direct Settlement - Acc Invl XD 1949B (OI : AXA - TBA) & SGQ 2247U (TP : LKK - CC6/AXA14020649/Ksy3) on 31.10.2014

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case. We had inspected TP vehicle SGQ 2247U AT M/5 K.Kim Hin.

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

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

Kindly take note that the case handler in-charge is Sharon and she can be contacted at DID: 6749 4274.

Thanks & Regards,

YIU SIEW

LKK Auto Consultants Pte Ltd

DID: 6366 0055

FAX: 6741 4108



Auto
Consultants
Pte Ltd

Company Registration No. 199607195R

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

Your ref: To be advised
Our ref: CC6/AXA14020649/Ksy3

Date: 04/11/2014

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

Dear Sir/Madam

PRELIMINARY ADVICE OF VEHICLE NO.

SGO 2247U

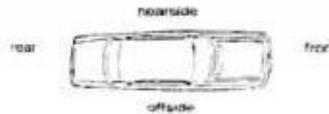
We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on
03/11/2014 at the premises of M/s K.Kim Hin and have the following to report:-

Workshop Estimate Amount	: S\$	5,497.89
Revised Estimate Amount	: S\$	3,331.31
"Check" Items Amount	: S\$	1,498.00
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the
O/S Rear portion & U/C.



Comments/Present Status:

Damages Consistent
Estimated normal period for repairs: 6 days

Yours faithfully,

Kenneth Kong
Licensed Appraiser

Sharon Yee

From: Sharon Yee
Sent: Friday, 26 December, 2014 3:54 PM
To: 'service@kkimhin.com.sg'
Cc: Kenneth Kong; Zayyer; simon@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: SGQ2247U TP AXA LIABILITY
Attachments: OI Sketch Plan.pdf

"Without Prejudice"

Your ref : SGQ 2247U

Dear Sir/Madam,

ACCIDENT INVOLVING SGQ 2247U AND XD 1949B ON 31.10.2014 .

Please be informed that basing on the accident statements submitted by both party, the liability is unclear for the above mentioned case. There is no conclusive evidence to substantiate either party's version. Enclosed herewith is a copy of our insured's accident report for your perusal.

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

Meanwhile, kindly forward to us with any evidence (if any) your client have to support your claim.

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.

"Wishes you a Merry Christmas & Happy New Year 2015"

Thank you

Best regards,
Sharon Yee
LKK Auto Consultants Pte Ltd
51 Ubi Ave 1
#01-25 Paya Ubi Industrial Pk
S 408933
DID : 6749 4274
Fax : 6741 4108
Email : sharonyee@lkkauto.com

From: service@kkimhin.com.sg [mailto:service@kkimhin.com.sg]
Sent: Friday, 26 December, 2014 12:50 PM

To: Sharon Yee
Cc: Kenneth Kong; Zayyer; simon@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: SGQ2247U TP AXA LIABILITY
Importance: High

Dear Sharon

Good day to you.

We are assisting client with a TP claim (and reserve OD).

Kindly advise liability of this case ASAP.

Thanks & Regards
Sandra
6452 7018
K. Kim Hin Auto Pte Ltd

From: Simon [mailto:simon@kkimhin.com.sg]
Sent: Friday, 26 December, 2014 12:27 PM
To: KKH
Subject: Fw: SGQ2247U TP AXA LIABILITY

From: Sharon Yee
Sent: Friday, December 26, 2014 8:44 AM
To: simon@kkimhin.com.sg
Cc: Zayyer ; Kenneth Kong
Subject: RE: SGQ2247U TP AXA LIABILITY

"Without Prejudice"

Dear Simon ,

Further to the email below.

We have attached your client's GIA report and he indicated that he was claiming under own insurance policy for repair. Kindly check and revert .

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.

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"Wishes you a Merry Christmas & Happy New Year 2015"

Thank you

Best regards,
Sharon Yee

LKK Auto Consultants Pte Ltd
51 Ubi Ave 1
#01-25 Paya Ubi Industrial Pk
S 408933
DID : 6749 4274
Fax : 6741 4108
Email : sharonyee@lkkauto.com

From: Zayyer
Sent: Friday, 26 December, 2014 8:02 AM
To: Sharon Yee
Subject: FW: SGQ2247U TP AXA LIABILITY

"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.

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"Wishes you a Merry Christmas & Happy New Year 2015"

Thanks and Best Regards
Zayer
LKK Auto Consultants Pte Ltd
51 Ubi Avenue 1
#01-25
Paya Ubi Industrial Park
Singapore 408933
DID: 6841 2409
Fax: 6741 4108

From: Simon [<mailto:simon@kkimhin.com.sg>]
Sent: Wednesday, 24 December, 2014 3:29 PM
To: Zayyer
Cc: KKH; Survey KKH
Subject: SGQ2247U TP AXA LIABILITY

Hi Zayyer,

Vehicle had surveyed by your surveyor on 03/11/14.
Would like to check the liability for this case.

Regards
Simon
KKH

Hsiao Tong (LKKAuto)

From: service@kkimhin.com.sg
Sent: Wednesday, 5 April, 2017 12:58 PM
To: Sharon Yee
Cc: Kenneth Kong (LKKAuto); Zayyer (LKKAuto); simon@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: SGQ2247U TP AXA LIABILITY
Attachments: PIR received in Aug 2015.jpg

Importance: High

Dear Sharon

We refer to the below email where you have indicated 50/50 and we have informed you that our client is not able to accept.

Enclosed the police investigation results showing your client has been charged by the Traffic Police for Careless Driving.

Please review the case and let me know the liability. Thanks.

Thanks & Regards
Sandra
6452 7018
K. Kim Hin Auto Pte Ltd

From: service@kkimhin.com.sg [mailto:service@kkimhin.com.sg]
Sent: Saturday, December 27, 2014 10:08 AM
To: 'Sharon Yee'
Cc: 'Kenneth Kong'; 'Zayyer'; 'simon@kkimhin.com.sg'; 'sandrakhong@gmail.com'
Subject: RE: SGQ2247U TP AXA LIABILITY
Importance: High

Dear Sharon

Good day to you.

Enclosed the photos taken at the scene of accident.

Our client is unable to accept the 50/50 for this case. The picture show that our client was way ahead of your client and my client was stationary when your client turned out and hit us.

In your client statement, he has stated that it was his blind spot.

Kindly review this matter.

Please note that there are medical incurred by the passenger of our vehicle.

Thanks & Regards
Sandra
6452 7018
K. Kim Hin Auto Pte Ltd

From: Sharon Yee [<mailto:sharonyee@lkkauto.com>]
Sent: Friday, 26 December, 2014 3:54 PM
To: service@kkimhin.com.sg
Cc: Kenneth Kong; Zayyer; simon@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: SGQ2247U TP AXA LIABILITY

"Without Prejudice"

Your ref : SGQ 2247U

Dear Sir/Madam,

ACCIDENT INVOLVING SGQ 2247U AND XD 1949B ON 31.10.2014 .

Please be informed that basing on the accident statements submitted by both party, the liability is unclear for the above mentioned case. There is no conclusive evidence to substantiate either party's version. Enclosed herewith is a copy of our insured's accident report for your perusal.

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

Meanwhile, kindly forward to us with any evidence (if any) your client have to support your claim.

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.

"Wishes you a Merry Christmas & Happy New Year 2015"

Thank you

*Best regards,
Sharon Yee
LKK Auto Consultants Pte Ltd
51 Ubi Ave 1
#01-25 Paya Ubi Industrial Pk
S 408933
D/D : 6749 4274
Fax : 6741 4108
Email : sharonyee@lkkauto.com*

From: service@kkimhin.com.sg [<mailto:service@kkimhin.com.sg>]
Sent: Friday, 26 December, 2014 12:50 PM
To: Sharon Yee
Cc: Kenneth Kong; Zayyer; simon@kkimhin.com.sg; sandrakhong@gmail.com
Subject: RE: SGQ2247U TP AXA LIABILITY
Importance: High

Dear Sharon

Good day to you.

We are assisting client with a TP claim (and reserve OD).

Kindly advise liability of this case ASAP.

Thanks & Regards

Sandra

6452 7018

K. Kim Hin Auto Pte Ltd

From: Simon [mailto:simon@kkimhin.com.sg]

Sent: Friday, 26 December, 2014 12:27 PM

To: KKH

Subject: Fw: SGQ2247U TP AXA LIABILITY

From: Sharon Yee

Sent: Friday, December 26, 2014 8:44 AM

To: simon@kkimhin.com.sg

Cc: Zayyer ; Kenneth Kong

Subject: RE: SGQ2247U TP AXA LIABILITY

"Without Prejudice"

Dear Simon ,

Further to the email below.

We have attached your client's GIA report and he indicated that he was claiming under own insurance policy for repair. Kindly check and revert .

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.

"Wishes you a Merry Christmas & Happy New Year 2015"

Thank you

Best regards,

Sharon Yee

LKK Auto Consultants Pte Ltd

51 Ubi Ave 1

#01-25 Paya Ubi Industrial Pk

S 408933

DID : 6749 4274

Fax : 6741 4108

Email : sharonyee@lkkauto.com

From: Zayer
Sent: Friday, 26 December, 2014 8:02 AM
To: Sharon Yee
Subject: FW: SGQ2247U TP AXA LIABILITY

"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."

"Wishes you a Merry Christmas & Happy New Year 2015"

Thanks and Best Regards
Zayer
LKK Auto Consultants Pte Ltd
51 Ubi Avenue 1
#01-25
Paya Ubi Industrial Park
Singapore 408933
DID: 6841 2409
Fax: 6741 4108

From: Simon [<mailto:simon@kkimhin.com.sg>]
Sent: Wednesday, 24 December, 2014 3:29 PM
To: Zayer
Cc: KKH; Survey KKH
Subject: SGQ2247U TP AXA LIABILITY

Hi Zayer,

Vehicle had surveyed by your surveyor on 03/11/14.
Would like to check the liability for this case.

Regards
Simon
KKH

CSMBox : GVT513
Fax : 65474883
Tel : 65470000



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

Our Ref : TP/IP/54649/2014

Date : 03 AUG 2015

MR SAMUEL LAM CHOONG PENG
BLK 350C CANBERRA ROAD
#03-231
SINGAPORE 753350

Dear Sir

ROAD TRAFFIC ACCIDENT INVOLVING SGQ 2247 U AND XD 1949 B ALONG CLARKE QUAY ON 31.10.2014

I refer to the above accident.

Please be informed that we have completed our investigations which revealed that the driver of **XD 1949 B** had committed an offence of **Careless Driving** under **Rule 29 of the Road Traffic Rules**. A Notice of Warning has been issued to the driver for the said offence.

Yours faithfully,

**HEAD INVESTIGATION
TRAFFIC POLICE DEPARTMENT**

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

Hsiao Tong (LKKAuto)

From: margaret@kkimhin.com.sg
Sent: Friday, 31 January 2020 11:41 AM
To: Hsiao Tong (LKKAuto); 'CST'
Cc: 'Christopher Chionh'; claims@kkimhin.com.sg; 'Sandra (Gmail)'
Subject: Accident involving SGU2247U & XD1949B Along T-Junc of Clarke Quay and River Valley Road on 31 October 2014
Attachments: SGQ2247U - LOD docs.pdf

URGENT ATTENTION

Dear Hsiao Tong

Enclosed are the Letter of Demand and the relevant documents for the abovementioned claim.

We apologise for the delay in submitting the claim due to an oversight. We look forward to hearing from you.

Rgds

Margaret
K. Kim Hin Auto Pte Ltd.
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722

Text size + -

Enquire PARF/COE Rebate for Registered Vehicle**Vehicle Owner Particulars**

Owner ID Type: Singapore NRIC
 Owner ID: S7625546F

Vehicle Details

Vehicle No.: SGQ2247U
 Vehicle to be Exported: No
 Intended De-registration Date: 01 Nov 2014
 Vehicle Make: NISSAN
 Vehicle Model: LATIO 1.5L A
 Primary Colour: Grey
 Manufacturing Year: 2006
 Engine No.: HR15058210A
 Chassis No.: JN1BAAC11Z0003207
 Maximum Power Output: 80.0 kW (107 bhp)
 Open Market Value: \$14,242.00
 Original Registration Date: 09 Jan 2007
 First Registration Date: 09 Jan 2007
 Transfer Count: 0
 Actual ARF Paid: \$15,667.00

Intended PARF Rebate Details

PARF Eligibility: Yes
 PARF Eligibility Expiry Date: 08 Jan 2017
 PARF Rebate Amount: \$9,400.00

Intended COE Rebate Details

COE Expiry Date: 08 Jan 2017
 COE Category: A - Car (1600cc & below)
 COE Period (Years): 10
 QP Paid: \$12,200.00
 COE Rebate Amount: \$2,666.00
Total Rebate Amount: \$12,066.00

The information contained herein is correct as at 01 Nov 2014



Land Transport Authority

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Hsiao Tong (LKKAuto)

From: claims@kkimhin.com.sg
Sent: Monday, 23 March 2020 4:55 PM
To: Hsiao Tong (LKKAuto); margaret@kkimhin.com.sg
Cc: 'Sandra (Gmail)'; Admin A
Subject: Re: Accident involving SGU2247U & XD1949B Along T-Junc of Clarke Quay and River Valley Road on 31 October 2014

Dear Hsiao Tong

Your email of 19 MAR 2020 refers.

We confirm acceptance of your global sum \$3,150/-.

Please issue DV, thank you.

Best Regards

Carin

K. Kim Hin Auto Pte Ltd
160 Sin Ming Dr #02-20
Sin Ming AutoCity
Singapore 575722
Tel: 6452 7018

From: Hsiao Tong (LKKAuto)
Sent: Thursday, March 19, 2020 8:49 AM
To: margaret@kkimhin.com.sg
Cc: claims@kkimhin.com.sg ; 'Sandra (Gmail)'; Admin A
Subject: RE: Accident involving SGU2247U & XD1949B Along T-Junc of Clarke Quay and River Valley Road on 31 October 2014

LKK REF: CC6/AXA14020649/Kpa3s2-1

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement at a global sum of **\$3,150.00(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 (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

From: margaret@kkinhin.com.sg <margaret@kkinhin.com.sg>

Sent: Friday, 31 January 2020 11:41 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; 'CST' <cst@axa.com.sg>

Cc: 'Christopher Chionh' <chris.chionhs@axa.com.sg>; claims@kkinhin.com.sg; 'Sandra (Gmail)' <sandrakhong@gmail.com>

Subject: Accident involving SGU2247U & XD1949B Along T-Junc of Clarke Quay and River Valley Road on 31 October 2014

URGENT ATTENTION

Dear Hsiao Tong

Enclosed are the Letter of Demand and the relevant documents for the abovementioned claim.

We apologise for the delay in submitting the claim due to an oversight. We look forward to hearing from you.

Rgds

Margaret

K. Kim Hin Auto Pte Ltd.

160 Sin Ming Dr #02-20

Sin Ming AutoCity

Singapore 575722

Your Ref: XD1949B
Our Ref : 140777/10

Mr Samuel Lam Choong Peng
Correspondence Address :
c/o M/s K. Kim Hin Auto Pte Ltd
160 Sin Ming Drive #02-20
Sin Ming AutoCity
Singapore 575722

Date : 30 Jan 2020

AXA Insurance Pte Ltd (LKK)
Motor Claims Dept
8 Shenton Way #24-01
AXA Tower
Singapore 068811

Dear Sir/Madam

**ACCIDENT INVOLVING SGQ 2247 U AND XD 1949 B ALONG T-JUNCTION OF
CLARKE QUAY & RIVER VALLEY ROAD ON 31 OCTOBER 2014**

I am the owner of the m/vehicle SGQ 2247 U which was involved
in the above accident.

My vehicle sustained damages as a result of the said accident and
I am now claiming against you for the followings:-

1. Costs of repairs	..	..	..	..	\$ 2,835.50
2. Loss of use of vehicle at \$80.00 per day for 07 day(s)	..	..	..	..	\$ 560.00
3. Police documents/Search fees	..	..	..	..	\$ 2.00
4. Surveyor report fee	..	..	..	..	\$ -
				Total:	\$ 3,397.50
					=====

Please advise whether you are prepared to settle my claim as
outlined above. As I have yet to settle my repair bill with my
repairers, I hereby authorise my repairers and/or their
representatives to negotiate/compromise settlement of above claim
on my behalf.

Looking forward to hear from you soon.

Yours faithfully,



encl.



AUTO PTE LTD

金興(龔)汽車私人有限公司

160 Sin Ming Drive, #02-20,
Sin Ming AutoCity, Singapore 575722
Tel: 6452 7018 Fax: 6458 3895
Email: service@kkimhin.com.sg

No. : 22533

Date : 15-Nov-2014

PAGE : 1

Vehicle Insured : XD 1949 B
Accident Date : 31-Oct-2014

Our Ref : 140777 (AXA) / MARGARET

MR SAMUEL LAM CHOONG PENG
Singapore

COST OF REPAIR FOR NISSAN LATIO 1.5L A (2007) SGQ2247U
=====

To supply spare parts

To remove, cut out damaged parts,
panel beating, welding, align,
refix and to renew affected parts.

To remove and refit rear windscreen
glass and conduct water leak test

To dismantle and check rear under-
carriage. To replace affected
portions.

To conduct wheel alignment

To putty and respray on affected
portions.

To focus taillamps. To check rear
wiring and lighting operation.

	2,650.00
Add 7% GST :	185.50

Total :	S\$ 2,835.50
	=====

Singapore Dollars Two Thousand Eight Hundred
and Thirty Five and Cents Fifty Only

金興(龔)汽車私人有限公司
K. KIM HIN AUTO PTE LTD



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile

AXA INSURANCE PTE LTD

Ref : CC6/AXA14020649/Kpa3s2-1

8 SHENTON WAY #24-01
AXA TOWERSINGAPORE 068811
ATTN: STACEY NG

Date : 30-03-2020



Code : AXA2

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	XD 1949B	Veh. Inspected	SGQ 2247U
Policy No.	VCA/P0616280	Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	03/11/2014

2. Vehicle Particulars & Condition

Make & Model	NISSAN LATIO (A)	c.c	1498
Engine No.	HIDDEN	Year of Reg.	2007
Chassis No.	JN1BAAC11Z0003207	Colour	METALLIC GREY
Odometer	241764	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	195/60 R15	PIRELLI	9 mm
L/H Front Tyre	195/60 R15	PIRELLI	9 mm
R/H Rear Tyre	195/60 R15	PIRELLI	9 mm
L/H Rear Tyre	195/60 R15	PIRELLI	9 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE O/S REAR PORTION AND UNDERCARRIAGE.
DAMAGES SEE DETAILS.

5. General Information

Accident Date	31/10/2014	Inspection Date	03/11/2014
Survey held at	K KIM HIN AUTOMOTIVE PTE LTD BLK 34 SIN MING DRIVE, #01-114, SINGAPORE 575708		

5a. Remarks

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

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR: **6 Working Days**



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SGQ 2247U

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR BUMPER (CONSISTENT)	BUCKLED	509.90	509.90
2	REAR BUMPER SIDE RETAINER (LH&RH) @\$35.20 (CONSISTENT)	O/S DISTORTED	70.40	35.20
1	O/S REAR FENDER (CONSISTENT)	BENT	1,052.70	1,052.70
	LESS 30% DISCOUNT		-489.90	-479.34
			1,143.10	1,118.46
NETT ITEMS				
1	O/S REAR FENDER INNER SHIELD (N) (CONSISTENT)	DISTORTED	18.40	18.40
1	REAR WINDSCREEN GLASS MOULDING (N) (CONSISTENT)	NECESSARY	130.10	130.10
1	REAR AXLE BEAM (N) (CONSISTENT)	TO REPAIR SEE LABOUR	935.20	-
1	O/S TAILLAMP (N) (CONSISTENT)	SERVICEABLE	219.40	-
	LESS 10% DISCOUNT		-130.31	-14.85
			1,172.79	133.65
SPECIAL NETT ITEMS				
1	REAR BUMPER LOWER SKIRTING (SN) (CONSISTENT)	BUCKLED / DENTED	588.00	588.00
8	REAR BUMPER CLIPS @\$2.60 (SN) (CONSISTENT)	NECESSARY	20.80	20.80
4	O/S REAR FENDER INNER SHIELD CLIPS @\$2.60 (SN) (CONSISTENT)	NECESSARY	10.40	10.40
1	REAR WINDSCREEN GLASS SEALANT (SN) (CONSISTENT)	NECESSARY	40.00	40.00
1	REAR WINDSCREEN GLASS DAMPING SEAL (SN) (CONSISTENT)	NECESSARY	20.00	20.00
1	O/S REAR SPORTS RIM (SN) (CONSISTENT)	SERVICEABLE	280.00	-
1	O/S REAR SHOCK ABSORBER (SN) (CONSISTENT)	SERVICEABLE	82.10	-
1	O/S REAR WHEEL HUB BEARING CW BEARING HUB (SN) (CONSISTENT)	SERVICEABLE	300.70	-
			1,342.00	679.20



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LABOUR			
	TO REMOVE,CUT OUT DAMAGED PARTS,PANEL BEATING,WELDING,ALIGN,REFIX AND TO RENEW AFFECTED PARTS.INCLUSIVE OF THE REPAIR OF REAR AXLE BEAM.		750.00	600.00
	TO REMOVE AND REFIT REAR WINDSCREEN GLASS AND CONDUCT WATER LEAK TEST.		120.00	120.00
	TO DISMANTLE AND CHECK REAR UNDER-CARRIAGE.TO REPLACE AFFECTED PORTIONS.	NOT NECESSARY	180.00	-
	TO CONDUCT WHEEL ALIGNEMNT.		80.00	60.00
	TO PUTTY AND RESPRAY ON AFFECTED PORTIONS.		680.00	600.00
	TO FOCUS TAILLAMPS.TO CHECK REAR WIRING AND LIGHTING OPERATION.		30.00	20.00
			1,840.00	1,400.00
	GRAND TOTAL		5,497.89	3,331.31
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			2,650.00

Report Ref No. CC6/AXA14020649/Kja3s2

KONG SENG CHEONG

Licensed Appraiser

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