

Surveyor

REF: G/LAW/1700 9028 / Dg, bn2

Special Instruction:

US: \$ 8,600.00

ASSIGNMENT (Office)

From (Person): EDWINA FEIN of LAN Date/Time: 9/5/2017

Third Parties:

Claimant:

Surveyor: Cavink Consultancy

Workshop: EM-1 Auto

OD/TP Re-inspection / Evaluation 'SJE'

To Inspect Vehicle No: GBC 2743L Insured: SKF50609

Crawford & company
Quantum Risk management

at Workshop m/s EM-1 Auto Tel: BLK 8 Sijming Ind Est # 0168

Policy No: Claim No: GWO 16036

Sum Insured: Excess:

Make of Veh: D.O.A. 12/8/2013

(Client's Record)

15.03.2018 (Thursday) @ 11am

H.O.D. Enforcement/Date:

Date/Time: Person Contacted: Vehicle IN / OUT

Date/Time: Confirmed with Final Fig days (Red S / %; Original 7 days)

Date/Time: Submit Final Fig days (Red S / %; Original days)

Date/Time	Action/Instruction
	GBC 2743L - 1
	SKF50609 - 2

9/5/2017 @ 10:58am confirmed with am to conduct re-inspection and arrange with vision law by call.
9/5/2017 @ 10:58am send email to make arrangement with sti (vision law).

pls separate bill into two: i) Aviva Limited c/o united legal Alliance
ii) vision LAW LLC (C/P: TA | -SIV-215 - E25 - 96859-15)

24/05/18 To Submit US 4800/- with 5 days of rep. (Red \$ 5800, 44%)
Exterior body parts replaced by -> shop. Parts + support.
Parts not necessary mostly not damage or no photo

Para(1) : Parts found not replaced (To highlight R or UB, LR, Etc)

Para(2) : Comments on consistency of damages (Parts Not Consistent : NC)

RECEIVED 24 MAY 2018

Para(3) : Nett Value

Market Value : _____

Salvage Value : _____

Nett Value : _____

Inspected/
Evaluated by:

Fee Charged:

Basic & Add
Transport
Photos
Others
Total

Date:

500

1) Date/Time 24/5/18 File Pass to M. M. M.

2) Date/Time File Return to

3) Date/Time File Pass to

4) Date/Time File Return to

5) Date/Time File Pass to

6) Date/Time File Return to



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

AVIVA LTD

Ref : CS/LAW17009028/h3

C/O: UNITED LEGAL ALLIANCE LLC
20 MAXWELL ROAD
#13-00 MAXWELL HOUSE SINGAPORE 069113

Date : 09-05-2017



Code : AVI

1. Policy Particulars :- THIRD PARTY CLAIM (RESURVEY INSPECTION)

Insured Veh.	SKF 5060G	Veh. Inspected	GBC 2743L
Policy No.	EFA/Aviva0185/dh	Coverage (\$)	0.00
Claim No.	G0016036	Excess (\$)	0.00
Assign From	EDWINA FAN	Assign Date	09/05/2017

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	12/08/2013	Inspection Date	
Survey held at	EM-1 AUTO PTE LTD BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C #01-68 SINGAPORE 575643		

5a. Remarks

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

Ashley Chong (LKK Auto)

From: Dwi <dwi@ulallc.com>
Sent: Tuesday, 9 May, 2017 11:47 AM
To: Ashley Chong (LKK Auto)
Cc: edwina; aishah
Subject: RE: PHYSICAL RE-INSPECTION FOR GBC 2743L ; YOUR REF: TA1-siv-Ins-E25-96859-15 ; ULA REF: EFA/Aviva0185/dh

Dear Ms Ashley,

As requested, Aviva Limited's reference number for this matter is: **G0016036**.

Best regards,
Dwi Heryanni (dh)
Paralegal to Ms Edwina Fan, Director
United Legal Alliance LLC



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

Important: This message is intended for the recipient(s) addressed above. It contains privileged and confidential information. If you are not the intended recipient, kindly notify the sender or United Legal Alliance LLC generally at contactus@ulallc.com immediately by replying to this message and then delete it from your system. You must not read, copy, use or disseminate this communication in any form. Thank you.

Disclaimer: Email communications are not secure. While we have taken every reasonable effort to ensure that this communication has not been tampered with, United Legal Alliance LLC is not responsible for any changes made to the contents of or any attachments to this message without its consent. If you wish to receive a hard copy of this message to verify the accuracy of the contents thereof, please contact the sender. Note that only views, opinions or such other information contained in this message that relate to the official business of the Firm is to be taken to have been sent by and on behalf of United Legal Alliance LLC.

From: Ashley Chong (LKK Auto) [<mailto:admin-d@lkkauto.com>]
Sent: Tuesday, 9 May, 2017 11:42 AM
To: Dwi <dwi@ulallc.com>
Subject: RE: PHYSICAL RE-INSPECTION FOR GBC 2743L ; YOUR REF: TA1-siv-Ins-E25-96859-15 ; ULA REF: EFA/Aviva0185/dh

Dear Dwi,

Kindly provide us Aviva Limited's claim reference.

Best Regards,

Ashley Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Ashley Chong (LKK Auto) [<mailto:admin-d@lkkauto.com>]
Sent: Tuesday, 9 May, 2017 10:57 AM
To: teamsiti@visionlawllc.com
Cc: dwi@ulallc.com; 'assignments'
Subject: PHYSICAL RE-INSPECTION FOR GBC 2743L ; YOUR REF: TA1-siv-Ins-E25-96859-15 ; ULA REF: EFA/Aviva0185/dh

Dear Sir/Madam,

We refer to the above matter.

Please arrange for a physical re-inspection of GBC 2743L.

Kindly advise date, time and place one week in advance.

Best Regards,

Ashley Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

ULA United Legal Alliance

United Legal Alliance LLC
 20 Maxwell Road
 #13-00 Maxwell House
 Singapore 069113
 (Reception at Level 12)

Tel 65.6338.2477
 Fax 65.6338.4497
 65.6338.3135
 65.6398.4897

Website www.ulallic.com

- | | | | |
|------------------------------------|--|---|------------------------------------|
| <u>Directors:</u> | <u>Associate Directors:</u> | <u>Snr. Associates:</u> | <u>Associates:</u> |
| Michael Eu
michael@ulallic.com | Faizal Ashraf
faizal@ulallic.com | Cynthia Lee
cynthia@ulallic.com | Lydia Lee
lydia@ulallic.com |
| Abdul Salim
salim@ulallic.com | Pak Waltan
waltan@ulallic.com | Gloria Lee
gloria@ulallic.com | Vanessa Koh
vanessa@ulallic.com |
| Edwina Fan
edwina@ulallic.com | Leong Lu Yuan
leyuan@ulallic.com | Noraisah Hussin
noraisah@ulallic.com | Iris Pek
iris@ulallic.com |
| Anthony Wee
anthony@ulallic.com | <u>Consultant:</u>
V Subramaniam
tubra@ulallic.com | | Manoj Belani
manoj@ulallic.com |
| | | | Nicole Toh
nicole@ulallic.com |

Our Ref: EFA/Aviva0185/dh
 Your Ref: Please Advice

6 March 2018

IMMEDIATE ATTENTION
BY FAX (6256 4315) & EMAIL

LKK AUTO CONSULTANTS PTE LTD
 Singapore

Dear Sirs,

MC SUIT NO. 9747 OF 2016

1. We refer to the above matter.
2. The physical re-inspection of motor lorry no. GBC 2743L has been scheduled as follows:

Date: Tuesday, 15 March 2018
 Time: 11:00am
 Venue: EM-1 Auto Pte Ltd
 Block 8 Sin Ming Industrial Sector C #01-68
 Singapore 575643
 Contact: Mr Chia (9666 6556) / Ms Nicole (6452 3298)

3. We would be obliged if you could confirm on your attendance for the above-scheduled physical re-inspection and let us have the name and contact number of the surveyor on an urgent basis.

Yours faithfully,


 Edwina Fan
 United Legal Alliance LLC

Ashley Chong (LKK Auto)

From: Ashley Chong (LKK Auto) <admin-d@lkkauto.com>
Sent: Wednesday, 14 June, 2017 5:11 PM
To: 'Teamsiti'
Subject: RE: PHYSICAL RE-INSPECTION FOR GBC 2743L ; YOUR REF: TA1-siv-Ins-E25-96859-15 ; ULA REF: EFA/Aviva0185/dh

Dear Siti,

Noted with thanks.

Best Regards,

Ashley Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Teamsiti [<mailto:teamsiti@visionlawllc.com>]
Sent: Wednesday, 14 June, 2017 5:08 PM
To: 'Ashley Chong (LKK Auto)'
Subject: RE: PHYSICAL RE-INSPECTION FOR GBC 2743L ; YOUR REF: TA1-siv-Ins-E25-96859-15 ; ULA REF: EFA/Aviva0185/dh

Dear Ashley

Still arranging. Owner a bit difficult.

Tks n Rgds
Siti Aminah
(Secretary)
VISION LAW LLC
133 New Bridge Road
#18-01 Chinatown Point
Singapore 059413
Tel: 6534 2811
Fax: 6535 6802

DISCLAIMER:

This message (and its attachment(s), if any) is intended solely for the recipient(s) addressed above and may contain privileged/confidential information. If you are not the intended recipient of this e-mail, we would be grateful if you could kindly notify us and delete this message (and its attachment(s), if any) from your computer. You should not read, copy, use or disseminate this message (or its attachment(s), if any) in any form or manner.

From: Ashley Chong (LKK Auto) [<mailto:admin-d@lkkauto.com>]
Sent: Wednesday, 14 June, 2017 4:53 PM
To: teamsiti@visionlawllc.com
Cc: dwi@ulallc.com

Subject: RE: PHSICAL RE-INSPECTION FOR GBC 2743L ; YOUR REF: TA1-siv-Ins-E25-96859-15 ; ULA REF: EFA/Aviva0185/dh

Dear Siti,

Any update?

Best Regards,

Ashley Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

From: Ashley Chong (LKK Auto) [<mailto:admin-d@lkkauto.com>]

Sent: Tuesday, 9 May, 2017 10:57 AM

To: 'teamsiti@visionlawllc.com'

Cc: 'dwi@ulallc.com'; 'assignments'

Subject: PHSICAL RE-INSPECTION FOR GBC 2743L ; YOUR REF: TA1-siv-Ins-E25-96859-15 ; ULA REF: EFA/Aviva0185/dh

Dear Sir/Madam,

We refer to the above matter.

Please arrange for a physical re-inspection of GBC 2743L.

Kindly advise date, time and place one week in advance.

Best Regards,

Ashley Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

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

VISION LAW LLC

Advocates & Solicitors

(Incorporated with limited liability)

Unique Entity No. 200721148H

Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413

Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490



United Legal Alliance LLC
20 Maxwell Road
#13-00 Maxwell House
Singapore 069113

Tel 65.6338.2477
Fax 65.6338.4497
65.6338.3135
65.6396.4897

Website www.ulallc.com

Directors:

Michael Eu
michael@ulallc.com

Abdul Salim
salim@ulallc.com

Edwina Fan
edwina@ulallc.com

Anthony Wee
anthony@ulallc.com

Consultant:

V Subramaniam
subra@ulallc.com

Our Ref:
Your Ref:

Associate Directors:

Faizal Ashraf
faizal@ulallc.com

Pak Waltan
waltan@ulallc.com

Associates:

Muhammad Ridhwan
ridhwan@ulallc.com

Lydia Lee
lydia@ulallc.com

Snr. Associates:

Cynthia Lee
cynthia@ulallc.com

Nicholas Yong
nicholas@ulallc.com

Gloria Lee
gloria@ulallc.com

Noraisah Hussin
noraisah@ulallc.com

Janessa Goh
janessa@ulallc.com

EFA/Aviva0185/dh
Please Advice

5 May 2017

LKK AUTO CONSULTANTS PTE LTD

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

BY POST & EMAIL

Dear Sirs,

MC SUIT NO. 9747 OF 2016

We act for Aviva Limited ("**our Clients**"), the motor insurers of SKF 5060G ("**our Client's vehicle**") and Vision Law LLC act for Joon Thiam Enterprise ("**the Plaintiff**"), the owner of motor vehicle no. GBC 2743L ("**the Plaintiff's vehicle**") in respect of a road traffic accident involving our Client's insured vehicle and the Plaintiff's vehicle on 12 August 2013 ("**the accident**").

The Plaintiff is claiming for cost of repairs and loss of use during the period of repairs due to the accident.

Our Clients and the Plaintiff ("**the Parties**") hereby jointly appoint your company to be the Single Joint Expert on this case to assist the Parties and the Court with regard to the issue of quantum of the Plaintiff's claim.

We enclose herewith the following documents for your attention: -

- (a) GIA report of the driver our Client's vehicle (inclusive of photographs);
- (b) GIA report of the driver of the Plaintiff's vehicle;
- (c) Repair bill from EM-1 Auto Pte Ltd dated 15/01/2015;
- (d) Accident vehicle inspection/assessment report of the Plaintiff's vehicle (inclusive of photographs) by Carlink Consultancy dated 07/01/2015;
- (e) Vehicle damage inspection report of the Plaintiff's vehicle (inclusive of photographs) by Crawford & Company International Pte Ltd dated 22/08/2013 (pre-repair);
- (f) Vehicle damage re-inspection report of the Plaintiff's vehicle by Quantum Risk Management dated 10/02/2016 ("**QRM's report**"); and
- (g) Vehicle owner particulars for the Plaintiff's vehicle as at 15/08/2013.

The Parties would like you to conduct a re-inspection on the Plaintiff's vehicle; and provide your opinion in a report on the following:

- 1) Based on the mechanism how this accident happened, your re-inspection of the Plaintiff's vehicle, the documents provided herein, please comments on the disputed items listed in QRM's report;
- 2) Based on the mechanism how this accident happened, your re-inspection of the Plaintiff's vehicle, the documents provided herein and review of the disputed items, please recommend what would be the reasonable cost to repair the damages of the Plaintiff's vehicle sustained as a result of this accident; and
- 3) Based on the evidence, your re-inspection and review of the disputed items, the duration (i.e. no. of working days) required to carry out such repairs.

Kindly contact Vision Law LLC for the dates, time and venue of reinspection.

The Parties shall bear your reasonable charges for the said re-inspection on equal basis. Kindly split your bill into two (i) to **Aviva Limited c/o United Legal Alliance LLC** and (ii) to **Vision Law LLC**.

Yours faithfully


Edwina Fan
United Legal Alliance LLC

Encs.

cc. Vision Law LLC (Ref: TA1-siv-Ins-E25-96859-15)
By Fax (65356802) – without enclosure
(Email address: teamsiti@visionlawllc.com)

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	12/08/2013 22:45
Date Of Accident	12/08/2013 14:20
Exact Location Of Accident	CTE(CITY)FLYOVER ANG MO KIO 1 EXIT

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKF5060G
-----------------------------	----------

Insured/Policyholder

Name Of Registered Owner	CHUNG HWEE MIN
NRIC No	S8116911Z

Vehicle Particulars

Manufacturer	MERCEDES-BENZ
Model	E 250CGI
Exact Purpose for which vehicle was being used at time of accident	PRIVATE
Are you claiming under your own insurance policy for repair to your vehicle?	No
If No, Please state action to be taken	Third Party
Vehicle Category	Private Car

Insurance Company

Name of Insurance Company	Aviva Ltd
Type Of Coverage	Comprehensive
Fleet Policy	No
Policy Number	10350011
Cover Note Number	NA

Driver

Name of Driver	LIM KAH MUN,DESMOND
NRIC No	S8134151F
Date Of Birth	11/10/1981
Occupation	Indoor
Date Of Driving Pass	09/06/2003
Driving Experience	10 Years And 2 Months
Gender	Male
Mobile Number	(Local) +65-81619552
Fax Number	
Contact Number	
Email Address	raymondtdcs@hotmail.com
Address	NA
Postcode	NA
Was driver an employee of the Insured's Company	No
If No, Relationship of the Driver with the Insured	Relative

Vehicle Registration Number of Driver's Own Vehicle -

Insurance Company of Driver's Own Vehicle -

General Information of the Accident

Type Of Accident Collision- Head to Rear (Insured Hit TP)
Weather Conditions Clear
Road Surface Dry

Other Information

Was any foreign vehicle involved in this accident? No
Was any body injured in the Accident? No
Was any other material or property damaged? Yes
Was there any video captured by Car Camera? No

Details of Police Action

Was the accident reported to the police? No
If Yes, Please state which Police Station
Was notice of intended Prosecution given? No
If Yes, against whom?

Circumstances of Accident

LORRY DRIVER WAS A CHINA MAN, HE TOLD US WHY HE SUDDENLY STOP BECAUSE BESIDE HIS LORRY A CAR SUDDENLY CHANGED INTO HIS LANE SO HE JAM BRAKE. AFTER THE INCIDENT, WE ALIGHTED AND ASK THE LORRY DRIVER WHY HE STOP SUDDENLY AND ASKED HIM DID HE SAW THE NUMBER PLATE OF THE CAR THAT CHANGED LANE INTO HIS LANE BUT HE SAID HE DIDN'T SAW IT. AFTER THAT WE ASKED HIM LIKE THIS IS HIS FAULT NOT OURS. SO THE DRIVER CLAIM THAT IT IS HIS FAULT TO BRAKE SUDDENLY AND CAUSED THE ACCIDENT.

Are accident photos available for attachment? Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number GBC2743L
Vehicle Make/Model/Colour TOYOTA / DYNA 150 / WHITE
Details Of Properties NA
Name of Driver LI JIA
NRIC/Passport Number G8482849T
Contact Number UNKNOWN
Address NA
Postcode NA
Insurance Company Name NA
Nature Of Damage NA
No. Of Passenger (Including Driver) 1

Details of Witness

Name NA
Phone Number NA
Email Address NA

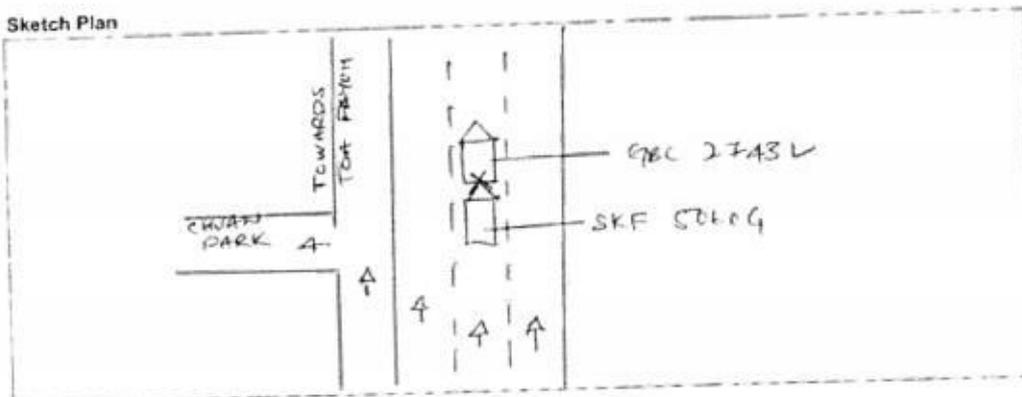
Sketch Plan

SKETCH PLAN

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 liability.
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. The report will be forwarded by 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.

Sketch Plan



Describe Circumstances of the Accident

A long driver was a driver man, he told us why he suddenly stop because besides his long a car suddenly ~~see~~ changed into his lane, so he was brake. After the accident, we sighted and ask the long driver why he stop suddenly and asked him did he saw the number plate of the car that changed lane into his lane but he said he didn't see it. After that we asked him like this is his fault and not our, so the driver claim that it is his fault to brake suddenly and caused this accident.

Declaration

I/We declare the foregoing particulars are true in every respect

VERIFIED BY
MARSOFFICER
SUGITCH
S8101693F

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel

Ry

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	13/08/2013 13:01
Date Of Accident	12/08/2013 14:20
Exact Location Of Accident	CTE TOWARDS CITY

DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBC2743L
Insured/Policyholder	
Name Of Registered Owner	JOON THIAM ENTERPRISE
Co Reg No	26132000m
Vehicle Particulars	
Manufacturer	TOYOTA
Model	DYNA
Exact Purpose for which vehicle was being used at time of accident	COMPANY USE
Are you claiming under your own insurance policy for repair to your vehicle?	No
If No, Please state action to be taken	Third Party
Vehicle Category	Private Car
Insurance Company	
Name of Insurance Company	AIG Asia Pacific Insurance Pte. Ltd.
Type Of Coverage	Comprehensive
Fleet Policy	No
Policy Number	2100277872-01000
Cover Note Number	
Driver	
Name of Driver	LI JIA
Work Permit No	G8482849T
Date Of Birth	23/08/1988
Occupation	Outdoor
Date Of Driving Pass	01/07/2011
Driving Experience	2 Years And 1 Month
Gender	Male
Mobile Number	(Local) +65-90172718
Fax Number	
Contact Number	Office-64846183
EEmail Address	NOEMAIL
Address	3 ANG MO KIO INDUSTRIAL PARK 2A #02-10
Postcode	568050
Was driver an employee of the Insured's Company	Yes
If No, Relationship of the Driver with the Insured	

Vehicle Registration Number of Driver's Own Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident Collision- Head to Rear (TP Hit Insured)
Weather Conditions Clear
Road Surface Dry

Other Information

Was any foreign vehicle involved in this accident? No
Was any body injured in the Accident? No
Was any other material or property damaged? Yes
Was there any video captured by Car Camera? No

Details of Police Action

Was the accident reported to the police? No
If Yes, Please state which Police Station
Was notice of intended Prosecution given? No
If Yes, against whom?

Circumstances of Accident

REFER TO SKETCH PLAN.

Are accident photos available for attachment? Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SKF5060G
Vehicle Make/Model/Colour MERCEDES BENZ E250
Details Of Properties
Name of Driver
NRIC/Passport Number
Contact Number
Address
Postcode
Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)

Details of Witness

Name
Phone Number
Email Address

EM1

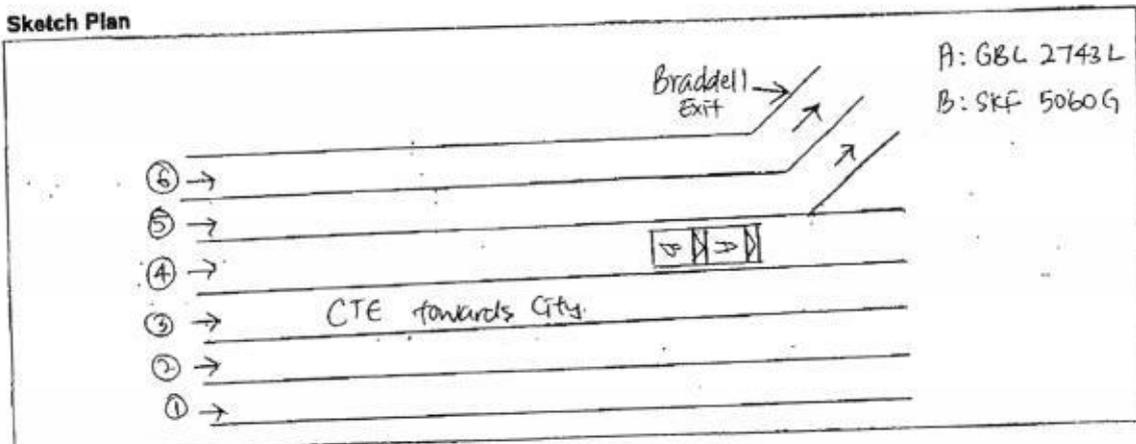
SKETCH PLAN

em1autoptelta@gmail.com

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 willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
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. The report will be forwarded by 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.

Sketch Plan



Describe Circumstances of the Accident

I was travelling along CTE towards City before Braddell Exit on lane 4. Due to the heavy traffic, I slow down to stop (stationary). Suddenly, vehicle B hit onto my rear portion.

Declaration

I/We declare the foregoing particulars are true in every respect.



Policyholder's Signature / Date & Time
13 AUG 2013

Driver's Signature (If driver is not the policyholder) / Date & Time
13 AUG 2013

Witnessed by Reporting Centre Personnel

EM-1 AUTO PTE LTD

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C

#01-68, SINGAPORE 575643

Tel: 6452 3298 FAX: 6457 5776

Email Address : em1autopteltd@gmail.com

COMPANY REGISTRATION NO: 201316380R

Invoice : EM/2743/pl

Date : 15-Jan-15

Vehicle No. : GBC 2743 L
Make/Model : Toyota Dyna
Date of Accident : 12/8/2013

Owner's Name : Joon Thiam Enterprise
c/o Blk 8 #01-68
Sin Ming Ind Est Sector C
Singapore 575642

FINAL REPAIR BILL

Lump sum for total repair cost inclusive of spare parts
and labour charges \$ 8,600.00

GST @ 7% \$ 602.00

TOTAL: \$ 9,202.00

Singapore Dollars : Nine Thousand Two Hundred & Two Only

EM-1 Auto Trade Pte Ltd

CARLINK CONSULTANCY

60 Hillside Drive, Singapore 549009
Fax: 62874788 Tel: 62856178

INVOICE

M/S Joon Thiam Enterprise
C/o Blk 8, Sin Ming Industrial Estate Sector C
#01-68
Singapore 575643

Invoice No: CL 10861 TP
Our Ref: CL 10861 GBC 2743 L
Date: 7th January 2015

S/N	DESCRIPTION	QTY	UNIT PRICE (\$)	AMOUNT (\$)
1	Vehicle No: <u>GBC 2743 L</u> Charges for accident vehicle inspection and appraisal report, transportation, photographs & misc*** (Photographs - 94 copies)			\$654.00
Total:				\$654.00

We thank you for the opportunity to serve you and assure you of our best at all times



PATRICK NG
Automotive Engineer Assessor
MIMI, MIRTE, LCGI, I ENG, LAE, CGLI FTC.

Note: Payment by cheque should be crossed and made payable to "CARLINK CONSULTANCY"

CARLINK CONSULTANCY

60 Hillside Drive
Singapore 549009

Tel : 62856178

Fax : 62874788

ACCIDENT VEHICLE INSPECTION / ASSESSMENT REPORT

Our Ref: CL 10861 GBC 2743 L

1 REFERENCE

Date of request : 14th August 2013
Requested by : M/S Joon Thiam Enterprise
C/o Blk 8 Sin Ming Road Industrial Estate Sector C, #01-68 SE 575643
Type of claim : Third party
Workshop : M/S EM-1 Auto Pte Ltd
Blk 8 Sin Ming Road Industrial Estate Sector C, #01-68
Singapore 575643
Date of survey : 14th August 2013
Accident date : 12th August 2013

2 DETAILS OF VEHICLE

Registration No. : GBC 2743 L
Make & Model : Toyota Dyna 150 Manual 3 Seater
Date of registration : 31st October 2011
Engine No. : 1KD2118452
Chassis No. : JTFAT35Y90K201712
Speedometer reading : 42416 Km
Transmission : Manual
Colour : Silver

3 STATIC CHECK

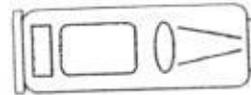
Steering	see annex(es)	Paintwork	: Good
Footbrake	see annex(es)	Modification	: Nil
Handbrake	see annex(es)	General condition	: Good

4 TYRE CONDITION

	<u>Nearside/Make</u>	<u>Offside/Make</u>	<u>Size</u>
Front tyre	6mm/Bridgestone	6mm/Bridgestone	: 195/75 R15
Rear tyre	6mm/Yokohama	6mm/Yokohama	: 155 R12C

5 POINT OF IMPACT

See Annex(es) and Motor Accident Reports



6 REMARK

This inspection was conducted entirely on a "WITHOUT PREJUDICE" basis and we have not authorised any repair.

Annex A : Assesment / Adjustment on Spare Parts

GBC 2743 L						
Item	Vehicle Parts Description	Condition	Qty	W/shop Est. (\$)	Disc (%)	Adjusted Cost (\$)
List Items						
1	Tail gate assy	Distorted/dented	1	\$1,610.20	25%	\$1,207.65
2	Tail gate hinges	Bent	4	\$323.80	25%	\$242.85
3	Tail gate handle	Distorted/jammed	2	\$212.40	25%	\$159.30
4	Tail gate rubber stopper bracket	Bent	2	\$282.20	25%	\$211.65
5	Tail gate rubber stopper	Cut/torn	2	\$87.80	25%	\$65.85
6	Tail gate side lock	Bent/jammed	2	\$363.50	25%	\$272.63
7	Tail gate side lock bracket	Bent	2	\$322.20	25%	\$241.65
8	Tail gate "TOYOTA" sticker	Necessary	1	\$160.75	25%	\$120.56
9	Tail gate lower member	Dented/bent	1	\$618.00	25%	\$463.50
10	Tail gate lower member "DYNA" sticker	Necessary	1	\$61.00	25%	\$45.75
11	Tail lamp L/R	Distorted/cracked	2	\$456.80	25%	\$342.60
12	Tail lamp bracket L/R	Bent	2	\$363.40	25%	\$272.55
13	Rear number plate lamp	Cracked/faulty	1	\$121.10	25%	\$90.83
14	Spare tyre carrier	Distorted/jammed	1	\$263.10	25%	\$197.33
15	Spare tyre carrier retainer	Bent	1	\$182.80	25%	\$137.10
16	Rear number plate bracket	Dented/bent	1	\$160.80	25%	\$120.60
17	Rear chassis cross member	Dented/bent	1	\$635.00	25%	\$476.25
18	Exhaust silencer pipe	Distorted/dented	1	\$691.80	25%	\$518.85
19	Exhaust silencer pipe mounting	Distorted	2	\$127.80	25%	\$95.85
20	Exhaust silencer pipe seal	Necessary	1	\$25.00	25%	\$18.75
21	Engine mounting	Serviceable	2	\$363.20	100%	\$0.00
22	Gear box mounting	Serviceable	1	\$171.20	100%	\$0.00
23	Towing hook	Bent	1	\$181.80	25%	\$136.35
S/Nett Items						
24	Rear number plate	Dented/bent	1	\$35.00		\$35.00
25	70 km/h sticker	Necessary	1	\$12.00		\$12.00
26	Reverse sensor	Bent/cut/faulty	1set	\$380.00		\$380.00
27	Rear spare tyre (195/75 R15)	Grazed/bulge/cut	1	\$320.00		\$320.00
28	Rear spare tyre (155 R12C)	Grazed/bulge	1	\$250.00		\$250.00
29	Rear floor panel aluminium sheet	Distorted/dented/torn	1	\$500.00		\$500.00
30	Rear floor panel aluminium sheet riverts (1 box)	Necessary	1	\$50.00		\$50.00

Total for Spare Parts : \$9,332.65 \$6,985.44

Annex B : Adjustment on Labour and Spray Painting

GBC 2743 L

Item	Job Description	Workshop Est. (\$)	Adjusted Cost (\$)
1	To remove & replace all the parts mentioned above, knocking and straighten up the necessary affected areas.	\$2,000.00	\$1,400.00 600/-
2	To check wiring system	\$100.00	\$60.00 30/-
3	To remove/replace exhaust silencer pipe, mounting & straighten exhaust center pipe	\$200.00	\$150.00 60/-
4	To spray painting on affected areas	\$1,800.00	\$1,200.00 500/-
5	To tuff coat affected area and undercarriage	\$200.00	\$150.00 60/-
6	To remove & replace engine/gear box mounting	\$250.00	\$0.00 NH
7	To remove & replace spare tyre carrier & etc	\$180.00	\$120.00 40/-
8	To remove & replace reverse sensor	\$120.00	\$100.00 30/-
TOTAL FOR LABOUR & SPRAY PAINTING :		\$4,850.00	\$3,180.00

Summary

	Workshop Est. (\$)	Adjusted Cost (\$)
TOTAL FOR SPARE PARTS :	\$9,332.65	\$6,985.44
TOTAL FOR LABOUR & SPRAY PAINTING :	\$4,850.00	\$3,180.00
TOTAL REPAIR COSTS :	\$14,182.65	\$10,165.44

6020 17
L/S 4800/-

15 days.

CARLINK CONSULTANCY

GBC 2743 L

Annex C: Recommendation

We have inspected thoroughly the actual damages found on the vehicle and our assessment is appended in the Annex(es) attached. The condition and age of the vehicle was considered before we reached our recommendation as to whether the parts need replacement or repair.

M/S EM-1 Auto Pte Ltd estimated repair cost is **S\$14,182.65** and we have adjusted it to **S\$10,165.44** on a part by part basis. However, taking into consideration the age of the vehicle and the availability of used/recondition components. We, therefore recommend a contract lump sum repair cost.

The repairer have agreed to undertake the repairs on a contract lump sum of **S\$8,600.00**, according to acceptable quality and standard. (Repairer discretion to repair parts, to replace with old parts, or to replace with OEM or genuine parts).

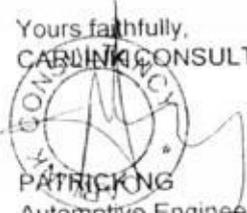
The entire repair of the damaged vehicle should be completed within a reasonable period of **7** working days.

We have advised the repairer that the inspection was conducted strictly on a **WITHOUT PREJUDICE** basis and we have not given any instruction and authorisation to proceed with the repair of the vehicle.

We are reverting the matter to you for your discretion and enclosed is our invoice for service rendered.

Yours faithfully,

CARLINK CONSULTANCY



PATRICK NG

Automotive Engineer Assessor

MIMI, MIRTE, LCGI, I ENG, LAE, CGLI FTC.



Crawford & Company International Pte Ltd
 8 Shenton Way, #03-01, Singapore 068811
 Tel : 65 6225 4211 Fax : 65 6222 8310 E-mail : admin@crawford.com.sg
 URL : www.crawford.com.sg
 Company Registration No. 197101412E

VEHICLE DAMAGE INSPECTION REPORT

Our File No: 1063491/G/PT
Date: 22/08/2013

REFERENCE

Handling Insurer:	Aviva Ltd	Policy No:	10350011
Claimant Vehicle No :	GBC2743L	Insured Vehicle No :	SKF5060G
Date of Loss:	12/08/2013	Nature of Claim:	TP
		Claim No:	G0016036

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	GBC2743L	Engine No:	1KD2118452
Make & Model:	TOYOTA DYNA 150, 3.0 D (M)	Chassis No:	JTFAT35Y90K201712
Reg. Date:	31/10/2011 (Man. Year: 2011)	Odometer:	42416 km
Colour:	Silver		
Engine Capacity:	2982 cc		
Market Value:	N/A		
Sum Insured (S\$):	Market Value		

CONDITION OF VEHICLE AT THE TIME OF SURVEY

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

CONDITION OF TYRES

Front Tyre Size:	195/75 R15	Rear Tyre Size:	155 R12C
Front Left Side:	Bridgestone 7 mm	Rear Left Side:	Yokohama 8 mm
Front Right Side:	Bridgestone 7 mm	Rear Right Side:	Yokohama 8 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour	0.00	0.00	0.00	
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Nett Amount (S\$)	0.00	0.00	0.00	

INSPECTION

Date of Assignment:	14/08/2013	Inspected At:	Em-1 Auto Pte Ltd (HQ) Blk 8 Sin Ming Industrial Estate Sector C, #01-68 Singapore 575643
Date Inspected:	14/08/2013		
Est Repair Period:	4.0 days		

Adjuster: Paul Thanapal
Surveyor

Manager: Jackson Lim
Senior Surveyor

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.

BRIEF CIRCUMSTANCES OF ACCIDENT

The Insured's vehicle and Third Party's vehicle collided along CTE.

CONSISTENCY OF DAMAGES

Our visual inspection of the vehicle revealed that the damage noted is consistent to the accident as reported.

SPECIAL REMARKS

We have not authorized repair.

From our analysis, the Third Party's vehicle rear portions were damaged and the impact caused damages to the rear tailgate, rear end panel, rear left taillamp, taillamp bracket, rear number plate, number plate bracket, reverse sensor bent/cut/deformed.

The workshop did not want to provide Repair Estimate to settle the claim. The pre-repair inspection photographs are attached for your reference, hidden damages may be included during the course of repair. Our preliminary estimate including items to be checked is S\$5,000.00 and required 04 days for repair.

This survey was conducted on a "Without Prejudice" basis.

We are pleased to advise that the inspection work was carried out accordingly, and hereby submit our Inspection Report and photographs.

REPAIR DETAILS

Reference

Part Source: (Last Synchronised: 19 Aug 2013)
Parts: N/A TOYOTA DYNA 150 3.0 D (M) (Model not available in database)
Labour: Repairer's (Price-denominated Standard List)
Print Code: Crawford & Company International Pte Ltd/GBC2743L/22/08/2013 10:46
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

There are no new parts selected.

Crawford & Company International Pte Ltd/GBC2743L/22/08/2013 10:46. Not valid without Reference section.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

There are no labour items selected.

Crawford & Company International Pte Ltd/GBC2743L/22/08/2013 10:46. Not valid without Reference section.

< END OF ESTIMATES >



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

AVIVA LTD

Ref : CS/LAW17009028/Dqbn2

C/O: UNITED LEGAL ALLIANCE LLC
20 MAXWELL ROAD
#13-00 MAXWELL HOUSE SINGAPORE 069113

Date : 25-05-2017



Code : AVI

1. Policy Particulars :- THIRD PARTY CLAIM (RESURVEY INSPECTION)

Insured Veh.	SKF 5060G	Veh. Inspected	GBC 2743L
Policy No.	TA1-siv-Ins-E25-96859-15	Coverage (\$)	0.00
Claim No.	EFA/Aviva0185/dh	Excess (\$)	0.00
Assign From	EDWINA FAN	Assign Date	09/05/2017

2. Vehicle Particulars & Condition

Make & Model	TOYOTA DYNA	c.c	2982
Engine No.	HIDDEN	Year of Reg.	2011
Chassis No.	JTFAT35Y90K201712	Colour	SILVER
Odometer	190743	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	195/70 R15	MICHELIN	5 mm
L/H Front Tyre	195/70 R15	MICHELIN	5 mm
R/H Rear Tyre	155 R12 (D)	SUMITOMO	5/5 mm
L/H Rear Tyre	155 R12 (D)	SUMITOMO	5/5 mm

4. Description of Damages

THE VEHICLE HAD COMPLETED ITS REPAIR WORKS.
REPAIR CONDITION SEE DETAILS.

5. General Information

Accident Date	12/08/2013	Inspection Date	15/03/2018
Survey held at	EM-1 AUTO PTE LTD BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C #01-68 SINGAPORE 575643		

5a. Remarks

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

5b. Estimate Days of Repair

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



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. GBC 2743L

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	TAIL GATE ASSY	REPLACED	1,610.20	1,610.20
4	TAIL GATE HINGES	REPLACED	323.80	323.80
2	TAIL GATE HANDLE	REPLACED	212.40	212.40
2	TAIL GATE RUBBER STOPPER BRACKET	REPLACED	282.20	282.20
2	TAIL GATE RUBBER STOPPER	REPLACED	87.80	87.80
2	TAIL GATE SIDE LOCK	REPLACED	363.50	363.50
2	TAIL GATE SIDE LOCK BRACKET	REPLACED	322.20	322.20
1	TAIL GATE "TOYOTA" STICKER	REPLACED	160.75	160.75
1	TAIL GATE LOWER MEMBER	REPLACED	618.00	618.00
1	TAIL GATE LOWER MEMBER "DYNA" STICKER	REPLACED	61.00	61.00
2	TAIL LAMP L/R	REPLACED	456.80	456.80
2	TAIL LAMP BRACKET L/R	REPLACED	363.40	363.40
1	REAR NUMBER PLATE LAMP	REPLACED	121.10	121.10
1	SPARE TYRE CARRIER	NOT NECESSARY	263.10	-
1	SPARE TYRE CARRIER RETAINER	NOT NECESSARY	182.80	-
1	REAR NUMBER PLATE BRACKET	REPLACED	160.80	160.80
1	REAR CHASSIS CROSS MEMBER	NOT NECESSARY	635.00	-
1	EXHAUST SILENCER PIPE	REPLACED	691.80	691.80
2	EXHAUST SILENCER PIPE MOUNTING	NOT NECESSARY	127.80	-
1	EXHAUST SILENCER PIPE SEAL	NOT NECESSARY	25.00	-
2	ENGINE MOUNTING	SERVICEABLE	363.20	-
1	GEAR BOX MOUNTING	SERVICEABLE	171.20	-
1	TOWING HOOK	REPLACED	181.80	181.80
	LESS 25% DISCOUNT		-	-1,504.39
			7,785.65	4,513.16
SPECIAL NETT ITEMS				
1	REAR NUMBER PLATE (SN)	REPLACED	35.00	25.00
1	70KM/H STICKER (SN)	REPLACED	12.00	12.00
1	SET REVERSE SENSOR (SN)	REPLACED	380.00	150.00
1	REAR SPARE TYRE (195/75 R15)(SN)	NOT NECESSARY	320.00	-

Report Ref No. CS/LAW17009028/Dqbn2



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

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	REAR SPARE TYRE (155 R12C)(SN)	NOT NECESSARY	250.00	-
1	REAR FLOOR PANEL ALUMINIUM SHEET (SN)	NOT CHANGED	500.00	-
1	REAR FLOOR PANEL ALUMINIUM SHEET RIVERTS (1 BOX)(SN)	NOT NECESSARY	50.00	-
			1,547.00	187.00
	LABOUR		2,000.00	600.00
	TO REMOVE & REPLACE ALL THE PARTS MENTIONED ABOVE, KNOCKING AND STRAIGHTEN UP THE NECESSARY AFFECTED AREAS.		100.00	30.00
	TO CHECK WIRING SYSTEM.		200.00	60.00
	TO REMOVE/REPLACE EXHAUST SILENCER PIPE, MOUNTING & STRAIGHTEN EXHAUST CENTER PIPE.		1,800.00	500.00
	TO SPRAY PAINTING ON AFFECTED AREAS.		200.00	60.00
	TO TUFF COAT AFFECTED AREA AND UNDERCARRIAGE.		250.00	-
	TO REMOVE & REPLACE ENGINE/GEAR BOX MOUNTING.	NOT NECESSARY	180.00	40.00
	TO REMOVE & REPLACE SPARE TYRE CARRIER & ETC.		120.00	30.00
	TO REMOVE & REPLACE REVERSE SENSOR.		4,850.00	1,320.00
	GRAND TOTAL		14,182.65	6,020.16
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			4,800.00

Report Ref No. CS/LAW17009028/Dqbn2

ANG BRYAN TANI
Automotive Assessor / Investigator

K.K.LAU CPT(RET)
BEng(Hons), B.Bus, MBA, PEng, PE,
MInstAEA, MASME, MIRTE
REGD Auto Consultant-SAE, Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report. No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.