



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile

AIG ASIA PACIFIC INSURANCE PTE LTD

Ref : CC3/AIG17022452/R1ya3

78 SHENTON WAY #08-16
CHARTIS BUILDING
SINGAPORE 079120

Date : 24-11-2017



Code : AIG

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SKX 2684G	Veh. Inspected	SMB 150K
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	24/11/2017

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	17/11/2017	Inspection Date	23/11/2017
Survey held at	SMRT AUTOMOTIVE SERVICES PTE LTD 60 WOODLANDS INDUSTRIAL PARK E4 SINGAPORE 757705		

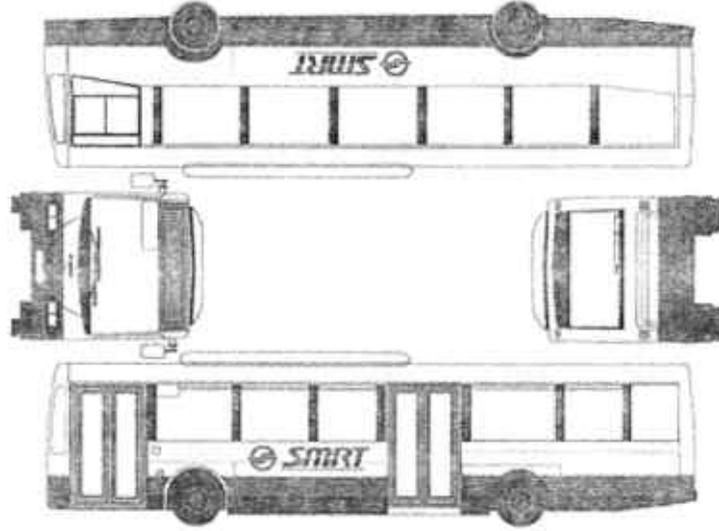
5a. Remarks

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 : SMB150K
 Ref. No : BUS/11/17/1019
 Reg. Date : 21/11/2017
 Vehicle Type : BUS -12M
 Make : MB CITARO MERCEDES
 Model : MB CITARO O530
 Name of Driver : Prabakaran Sangkaranyar
 Type of Accident : SIDE SWIPE
 Date / Time of Accident : 17/11/2017 09:44:00 PM
 Accident Reported Date / Time : 20/11/2017 12:00:00 AM
 Surveyor is Required? : Yes
 Survey by : AIG
 Vehicle is Towed Back? : No
 Towed Back Date/Time :
 Replacement Vehicle issued? : No
 Accident Repair Job Card No :
 Special Instruction to ARC, if any :
 smb150k - rear right portion
 skx2684g (tp) - insured with aig
 Prepared Date : 21/11/2017 05:15:15 PM



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:

Chassis No : Mileage : 0

Work Shop : Repair Completed Date / Time :

Summary of Repair Estimates

	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Labour Charges	: 795.00	0.00
Total Spray Painting Charges	: 616.00	0.00
Total Material Charges	: 901.34	901.34
Other Charges	: 0.00	0.00
TOTAL	: 2,312.34	0.00
Lum Sum Total	: 2,300.00	0.00
No. of Repair Days	: 2.00	0.00

1 day - longer

Prepared / Adjusted By : Arc / Surveyor Sing Off Date : 23/11/2017 11:24:50 AM

01/01/1900 12:00:00 AM

Red 23/11/17 @ 1315

Prepared / Adjusted Date :

Remarks :

Prepared Date : 23/11/2017 10:04:20 AM

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 :

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.	795.00	0.00 530
Total Labour	795.00	0.00

Part 2 - Spray Painting & Panel Beating Related Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	616.00	0.00 400
Total Spray Painting & Panel Beating	616.00	0.00

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

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

Part Number	Portion	Stock No	Part Name	Qty	List Price (\$)	Discount (%)	Final Price (\$)	ARC Recommendation	Surveyor Approved	Photos Attached
	REAR	6009909	REAR BUMPER RH	1	837.84	10.00	754.06	Replace	Replace	No photo
00054469 11	VE	6010012	SIDE MARKER LAMP	1	94.50	10.00	85.05	Replace	Replace	No photo SCA
	REAR	6010010	EXTERIOR LAMP	1	63.15	10.00	56.83	Replace	Replace	No photo PMS/PT/CRA
	REAR	6009887	CHERIS PIN W HEAD	2	3.00	10.00	5.40	Replace	Replace	No photo PMS
TOTAL MATERIALS								901.34	901.34	
TOTAL MATERIALS(Discounted)								901.34	901.34	

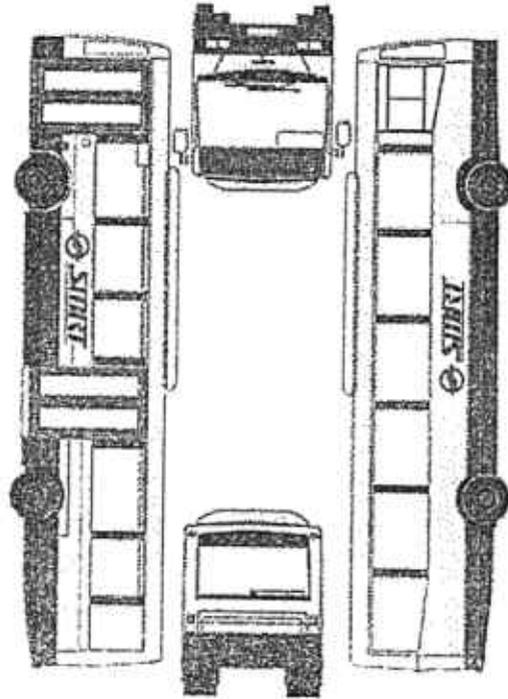
Added Spare Parts / Material Usage After Surveyor Signed off

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

SMRT Accident Vehicle Repair Estimates

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

Reg. No : SMB150K
Ref. No : BUS/11/17/1019
Reg. Date : 12/10/2011
Vehicle Type : BUS -12M
Make : MB CITARO MERCEDES
Model : MB CITARO O530
Name of Driver : Prabakaran Sangkaranayar
Type of Accident : SIDE SWIPE
Date / Time of Accident : 17/11/2017 09:44:00 PM
Accident Reported Date / Time : 20/11/2017 12:00:00 AM
Surveyor is Required? : Yes
Survey by : AIG
Vehicle is Towed Back? : No
Towed Back Date/Time : 01/01/2000
Replacement Vehicle issued? : No
Accident Repair Job Card No : 000024093266
Special Instruction to ARC, if any :
smb150k - rear right portion
skx2684g (tp) - insured with aig
Prepared Date : 21/11/2017 05:15:15 PM



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

Chassis No : WEB62808323122684

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	: 795.00	530.00
Total Spray Painting Charges	: 616.00	400.00
Total Material Charges	: 721.07	721.07
Other Charges	: 0.00	0.00
TOTAL	: 2,132.07	1,651.07
Lum Sum Total	: 2,150.00	1,850.00
No. of Repair Days	: 2.00	1.00
Prepared / Adjusted By	:	RASUL LKK-90010068
Arc / Surveyor Sign Off Date	: 23/11/2017 11:24:50 AM	21/01/2018 04:18:27 PM



Prepared / Adjusted Date :

Remarks :

Prepared Date : 23/11/2017 10:04:20 AM

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.	795.00	530.00
Total Labour	795.00	530.00

Part 2 - Spray Painting & Panel Beating Related Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	616.00	400.00
Total Spray Painting & Panel Beating	616.00	400.00

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
	REAR	6009909	REAR BUMPER RH	1	837.84	10.00	754.06	Replace	Replace	No <i>Photo</i> ✓
00054469 11	VE	6010012	SIDE MARKER LAMP	1	94.50	10.00	85.05	Replace	Replace	No <i>Photo</i> ✓
	REAR	6010010	EXTERIOR LAMP	1	63.15	10.00	56.83	Replace	Replace	No <i>Photo</i> ✓
	REAR	6009887	CHERIS PIN W HEAD	2	3.00	10.00	5.40	Replace	Replace	No <i>Photo</i> ✓
TOTAL MATERIALS								901.34	901.34	
TOTAL MATERIALS(Discounted)								721.07	721.07	

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
	REAR	REAR BUMPER RH	1	837.84	10.00	754.06	Replace	Replace	No
00054469 11	VE	SIDE MARKER LAMP	1	94.50	10.00	85.05	Replace	Replace	No
	REAR	EXTERIOR LAMP	1	63.15	10.00	56.83	Replace	Replace	No
	REAR	CHERIS PIN W HEAD	2	3.00	10.00	5.40	Replace	Replace	No
TOTAL SUPPLEMENTARY MATERIALS						901.34			

901.34

20%

721.07

930.00

1651.07

43-1,650

1 day

Poh Kin (LKKAuto)

From: Poh Kin (LKKAuto)
Sent: Monday, 13 August 2018 5:47 PM
To: 'Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)'
Cc: Hsiao Tong (LKKAuto)
Subject: RE: Pend DV \$1900 - BUS/11/17/1019/AW - ACCIDENT INVOLVING 12 METERS BUS SMB150K AND SKX2684G ON 17 NOV 2017 ALONG ANG MO KIO AVE 6 JUNCTION WITH STREET 12
Attachments: ATA SMB 150K.pdf; DV SMB 150K.pdf
Importance: High

WITHOUT PREJUDICE

Your Ref: BUS/11/17/1019/AW
Our Ref: CC3/AIG17022452/R1fa3

Dear Audrey,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE SKX 2684G AND SMB 150K ON 17/11/2017

We refer to the above matter.

We thank you for your acceptance.

Please duly sign the **DV** and **ATA** enclosed and return for payment processing.

"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,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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



LKK
Auto
Consultants
Pte Ltd

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Poh Kin (LKKAuto)

From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <audrey@smrt.com.sg>
Sent: Monday, 13 August 2018 3:09 PM
To: Poh Kin (LKKAuto)
Cc: Hsiao Tong (LKKAuto)
Subject: Pend DV \$1900 - BUS/11/17/1019/AW - ACCIDENT INVOLVING 12 METERS BUS SMB150K AND SKX2684G ON 17 NOV 2017 ALONG ANG MO KIO AVE 6 JUNCTION WITH STREET 12

SMRT Ref: BUS/11/17/1019/AW
LKK Ref: CC3/AIG17022452/R1fa3

Without Prejudice. Save as to Costs.

Dear Poh Kin,

Please let us have your DV at \$1900. Thank you.

Audrey Woo | DID : 6556 3521 | FAX : 6481 9221 | Email : audrey@smrt.com.sg | Claims
Department | SMRT BUSES LTD | 6 Ang Mo Kio Street 62 Singapore 569140



From: Poh Kin (LKKAuto) [mailto:pohkin@lkkauto.com]
Sent: Monday, 13 August, 2018 3:02 PM
To: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)
Cc: Hsiao Tong (LKKAuto)
Subject: RE: AIG - BUS/11/17/1019/AW - ACCIDENT INVOLVING 12 METERS BUS SMB150K AND SKX2684G ON 17 NOV 2017 ALONG ANG MO KIO AVE 6 JUNCTION WITH STREET 12
Importance: High

WITHOUT PREJUDICE

Your Ref: BUS/11/17/1019/AW
Our Ref: CC3/AIG17022452/R1fa3

Dear Audrey,

Thank you for your prompt reply.

Can we close this matter at **\$1,900.00**(all in).

Poh Kin (LKKAuto)

From: Poh Kin (LKKAuto)
Sent: Monday, 13 August 2018 3:02 PM
To: 'Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)'
Cc: Hsiao Tong (LKKAuto)
Subject: RE: AIG - BUS/11/17/1019/AW - ACCIDENT INVOLVING 12 METERS BUS SMB150K AND SKX2684G ON 17 NOV 2017 ALONG ANG MO KIO AVE 6 JUNCTION WITH STREET 12

Importance: High

WITHOUT PREJUDICE

Your Ref: BUS/11/17/1019/AW
Our Ref: CC3/AIG17022452/R1fa3

Dear Audrey,

Thank you for your prompt reply.

Can we close this matter at **\$1,900.00**(all in).

"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."

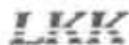
Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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



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From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) [mailto:audrey@smrt.com.sg]
Sent: Monday, 13 August 2018 2:58 PM
To: Poh Kin (LKKAuto) <pohkin@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Poh Kin (LKKAuto)

From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <audrey@smrt.com.sg>
Sent: Monday, 13 August 2018 2:58 PM
To: Poh Kin (LKKAuto)
Cc: Hsiao Tong (LKKAuto)
Subject: AIG - BUS/11/17/1019/AW - ACCIDENT INVOLVING 12 METERS BUS SMB150K AND SKX2684G ON 17 NOV 2017 ALONG ANG MO KIO AVE 6 JUNCTION WITH STREET 12

SMRT Ref: BUS/11/17/1019/AW
LKK Ref: CC3/AIG17022452/R1fa3

Without Prejudice. Save as to Costs.

Dear Poh Kin,

Your offer of \$1800 would cover COR & LTA Search fee, and ultimately rendering only \$145 for Loss of Use. However, this is a 12m bus with LOU rate of \$275. We would be glad to close off this case at **\$1905** instead.

Please let us have your confirmation to settle at \$1905 with DV soon. Thank you.

Original LOD

COR	\$ 1650.00
LOU	\$ 275.00
LTA Search	\$ 5.00
Total Claim	\$ 1930.00

Audrey Woo | DID : 6556 3521 | FAX : 6481 9221 | Email : audrey@smrt.com.sg | Claims
Department | SMRT BUSES LTD | 6 Ang Mo Kio Street 62 Singapore 569140



From: Poh Kin (LKKAuto) [mailto:pohkin@lkkauto.com]
Sent: Monday, 13 August, 2018 2:26 PM
To: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)
Cc: Hsiao Tong (LKKAuto)
Subject: RE: LOD to AIG - BUS/11/17/1019/AW - ACCIDENT INVOLVING 12 METERS BUS SMB150K AND SKX2684G ON 17 NOV 2017 ALONG ANG MO KIO AVE 6 JUNCTION WITH STREET 12
Importance: High

WITHOUT PREJUDICE

Your Ref: BUS/11/17/1019/AW
Our Ref: CC3/AIG17022452/R1fa3

Dear Audrey,

Poh Kin (LKKAuto)

From: Poh Kin (LKKAuto)
Sent: Monday, 13 August 2018 2:26 PM
To: 'audrey@smrt.com.sg'
Cc: Hsiao Tong (LKKAuto)
Subject: RE: LOD to AIG - BUS/11/17/1019/AW - ACCIDENT INVOLVING 12 METERS BUS SMB150K AND SKX2684G ON 17 NOV 2017 ALONG ANG MO KIO AVE 6 JUNCTION WITH STREET 12

Importance: High

WITHOUT PREJUDICE

Your Ref: BUS/11/17/1019/AW
Our Ref: CC3/AIG17022452/R1fa3

Dear Audrey,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE SKX 2684G AND SMB 150K ON 17/11/2017

We refer to the email below and your letter of demand dated 3rd March 2018.

For a quick and amicable settlement, we offer to settle global sum at **\$1,800.00**(all in).

Kindly confirm acceptance.

Your prompt reply will be very much appreciated.

"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,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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



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From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <audrey@smrt.com.sg>

Sent: Monday, 12 March, 2018 3:04 PM

To: Jas Khine (LKKAuto) <jaskhine@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Admin A <admin-a@lkkauto.com>

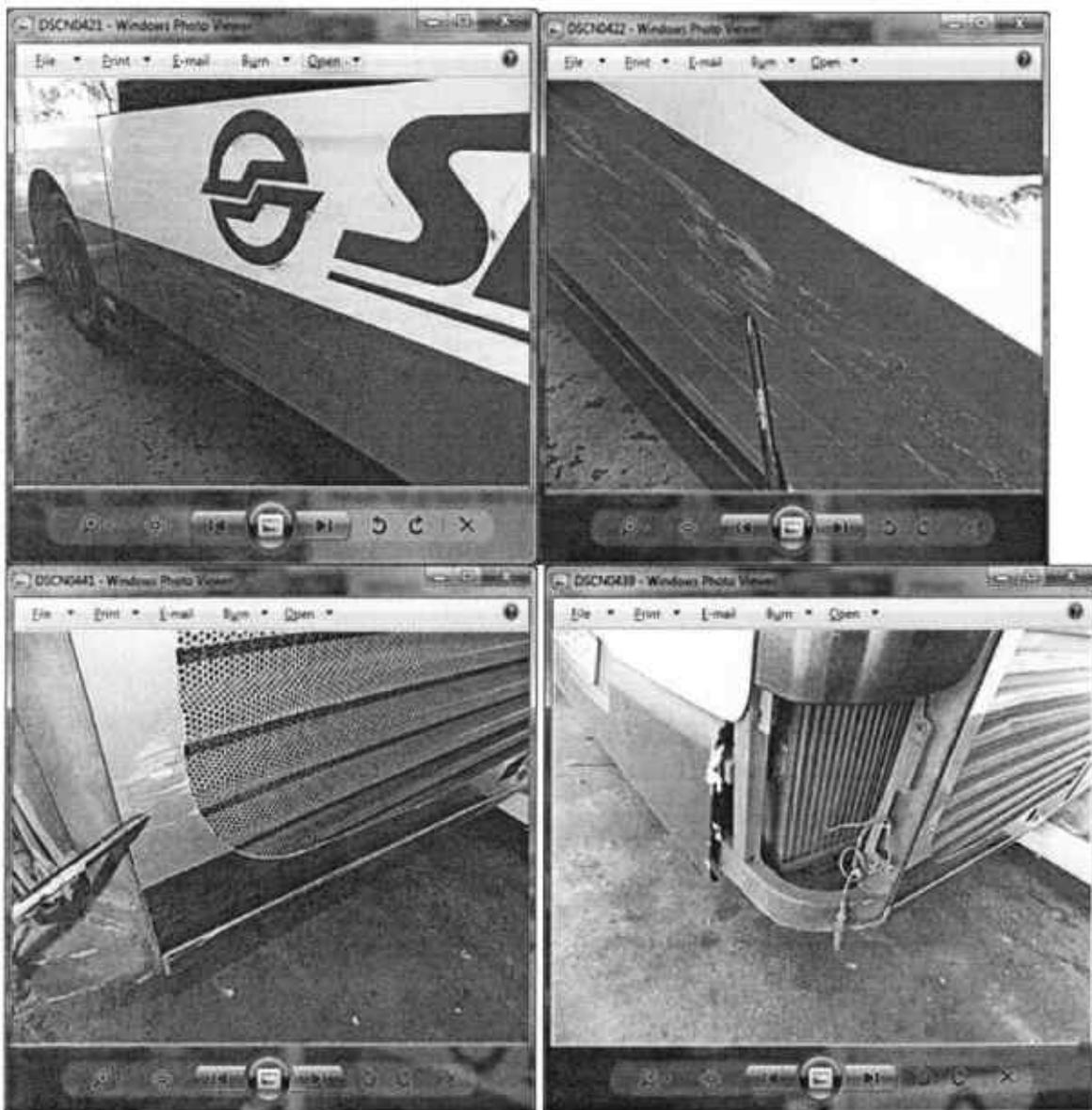
Subject: LOD to AIG - BUS/11/17/1019/AW - ACCIDENT INVOLVING 12 METERS BUS SMB150K AND SKX2684G ON 17 NOV 2017 ALONG ANG MO KIO AVE 6 JUNCTION WITH STREET 12

Importance: High

BUS/11/17/1019/AW

Dear Jas/Vivian,

Please let us have AIG's offer to settle soon. Thank you.



Audrey Woo

Claims Department
DID : 6866 2651
FAX : 6368 7421
Email : audrey@smrt.com.sg

SMRT Buses Ltd

6 Ang Mo Kio Street 62 Singapore 569140



From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)
Sent: Saturday, 3 March, 2018 4:48 PM
To: Admin A (admin-a@lkkauto.com); 'vivianlau@lkkauto.com'; zayyer@lkkauto.com; LKK Jas Khine
Cc: 'contactform.sg@aig.com'
Subject: LOD to AIG - BUS/11/17/1019/AW - ACCIDENT INVOLVING 12 METERS BUS SMB150K AND SKX2684G ON 17 NOV 2017 ALONG ANG MO KIO AVE 6 JUNCTION WITH STREET 12
Importance: High

BUS/11/17/1019/AW

Dear LKK Motor Claims Officer,

Above attached is Lettter of Demand documents to AIG. Survey done by LKK, thus survey report and colour photos of the bus is to be furnished by LKK.

Please let us have AIG's offer to settle/DV soon. Thank you.

Audrey Woo
Claims Department
DID : 6866 2651
FAX : 6368 7421
Email : audrey@smrt.com.sg

SMRT Buses Ltd

60 Woodlands Industrial Park E4
Singapore 757705





AR REGISTERED
SMRT AUTOMOTIVE SERVICES PTE LTD
 60 Woodlands Industrial Park E4
 Singapore 757705
 Tel : 65 6866 2652
 Fax : 65 6368 7421
 www.smrt.com.sg

AIG Asia Pacific Insurance Pte Ltd
 AIG Building
 78 Shenton Way #07-16
 Singapore 079120

Date : 3 MARCH 2018
 SMRT : BUS/11/17/1019/AW

VIA : LKK

Dear Sirs,

**ACCIDENT INVOLVING 12 METERS BUS SMB150K AND SKX2684G ON 17 NOV 2017
 ALONG ANG MO KIO AVE 6 JUNCTION WITH STREET 12**

LETTER OF CLAIM

We claim on behalf of **SMRT BUSES LTD**, owner/hirer of the vehicle Reg. No.: **SMB150K**. Your driver's negligent driving has caused the above accident. As a result, my client has suffered the following losses:-

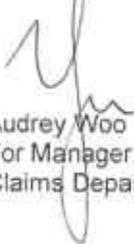
1. Cost of Repair	:	\$ 1650.00
2. Loss of Use for 1 days @ S\$ 275 /day	:	\$ 275.00
3. Loss of Rental for days @ S\$ /day	:	
4. Loss of Income for days @ S\$ /day	:	
5. Police Report/ SAS Report/ LTA Search Fee	:	\$ 5.00
6. Survey Fee	:	
7. Others	:	_____
Total Claims	:	\$ 1930.00
		=====

We enclose the following documents :

- | | |
|--|---|
| <input checked="" type="checkbox"/> Repair Invoice | <input type="checkbox"/> Letter of Authorisation |
| <input type="checkbox"/> Survey Report | <input checked="" type="checkbox"/> LTA Search result |
| <input type="checkbox"/> Photographs _____ pcs | <input type="checkbox"/> Others : |
| <input type="checkbox"/> Investigation results | 1. _____ |
| <input type="checkbox"/> Proof of Loss of Use/Rental/Income | 2. _____ |
| <input checked="" type="checkbox"/> Police / SAS report of _____ | 3. _____ |

We look forward to your confirmation to settle our claims within 15 days from the date of this letter. Payment by cheque shall be crossed and made payable to **SMRT BUSES LTD**

Yours sincerely,
 SMRT AUTOMOTIVE SERVICES PTE LTD


 Audrey Woo
 For Manager, Claims
 Claims Department



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

Our Ref: CC3/AIG17022452/R1ma3

19 MARCH 2018

ZAINAB BINTE AMAT
BLK 120 ANG MO KIO AVENUE 3
#02-1835
SINGAPORE 560120

Dear Sir/Madam,

ACCIDENT INVOLVING SKX 2684G AND SMB 150K ON 17/11/2017

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 7 days from the date of this letter.

Please note that your No-Claim Discount (NCD)(if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Bevan
Case Handler
DID: 6749 4274
FAX: 6741 4108
Email: bevanlim@lkkauto.com

c.c. *AIG Asia Pacific Insurance Pte Ltd*
(Motor Claims Dept)

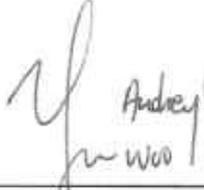
AUTHORIZATION TO ACT
(AIG Asia Pacific - Express Third Party Claim)

I, SMRT BUSES LTD (the third party claimant") of 6 ANG MO KIO STREET 62 (S)569140 (address), owner of SMB 150K (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 150K that was damaged pursuant to the accident which occurred on 17/11/2017 (date) along Ang Mo Kio Avenue 6 (location) involving vehicle no/s SKX 2684G ("the accident").

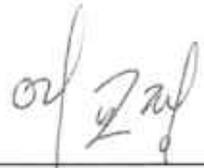
I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.

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 14 (day) of 8 (month) 2018 (year)




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




Signed by "the workshop"
(with chop)

RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

"We/I, **SMRT AUTOMOTIVE SERVICES PTE LTD** ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **S\$1,900.00** (Global Sum) for vehicle no. **SMB 150K** that was damaged pursuant to the accident which occurred on **17/11/2017** (date) along **Ang Mo Kio Avenue 6** (location) involving vehicle no/s **SKX 2684G**.

This is pursuant to the inspection conducted on **23/11/2017** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **SMRT BUSES LTD** ("the third party claimant") of vehicle no. **SMB 150K** make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to **SMB 150K** (vehicle no.) as a result of the accident.

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

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

Dated this 14 (day) of 8 (month) 2018 (year)



MRB

Signed by appointed surveyor

이/김/정



Signed by "the workshop" (with chop)



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

Tax Invoice

Customer Code: 3000066

SMRT BUSES LTD

Block Unit
STREET 62
6 ANG MO KIO
SINGAPORE 569140



GST Reg No. : MR-8500001-7
CRN : 1990042802
Invoice No. : IV180200417
Date : 22.02.2018
Vehicle No. : SMB150K
Your Ref No. : BUS/11/17/1019
Our Ref No. : 24093266
Terms : 30 Days

Description	Qty	Unit Cost	Add %	(Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 1,650.00
GRAND TOTAL					\$ 1,650.00

Remark :

Make/Model : MB CITARO O530
Accident Date : 17.11.2017

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

Authorized Signature
for SMRT Automotive Services Pte Ltd

Enquire Transaction History

Transaction History Details

Log Date/Time: 21 Nov 2017 / 16:53:33

Asset Type:	Vehicle	Transaction Amount:	\$5.35
Asset ID:	SKX2684G		
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
User ID:	ESASBAHO - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20171121165333818160

Search Date / Time: 17 Nov 2017 21:44:00

Insurance Company: AIG ASIA PACIFIC INSURANCE PTE. LTD.

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

[Enquire Related Logs](#) | [Back to List](#)

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

Express

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	27 Nov 2017 Edit Reg		23 Nov 2017 00:00 Edit Adj Rpt	S\$1,650.00 Edit Estimates	S\$1,650.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS		[Created by adjuster]							
Insured:	Zainab Binte Amat , ID: S1115513H								
Main Claimant:	SMRT BUSES LTD , Co. Reg. No.: 198202292D								
Vehicle Reg. No.:	SMB150K	Date of Loss:	17/11/2017 21:00 - :59 [23 Months and 5 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 1060871979SG	Policy/Cover Note No.:	(Comprehensive)						
Vehicle Reg. No. (Insured):	SKX2684G	Policy No. (Claimant):	D-17087563MFBP						
Repairer:	SMRT Automotive Services Pte Ltd (Woodlands) 60 Woodlands Industrial Park E4, 757705 Woodlands - Tel: 68662628								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Lee, Ming-Yao] MingYao.Lee@aig.com								
Claimant's Insurer:	MS First Capital Insurance Ltd (HQ) - Tel: 62222311								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD RASUL] ... [Final Rpt due 05/12/2017]								
ASSOCIATED MAIL RECEIVED		View All Compose Case Mail							
There are no mail for this case.									
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

*SMB150K (1060871979SG)
[SKX2684G]

TP

SMRT BUSES LTD

Nov 17 2017 9:00PM

[Zainab Binte Amat]

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 checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail	Print		
1	(Draft)	Third Party Express Settlement - Payment Breakdown							Edit		
Photos/Images										3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail	Print		
1	13/08/18 14:16	Chassis Number							Load JPG	<input checked="" type="checkbox"/>	
2	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
3	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
4	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
5	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
6	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
7	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
8	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
9	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
10	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
11	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
12	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
13	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
14	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
15	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
16	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
17	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
18	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
19	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
20	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
21	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
22	13/08/18 14:17	General View							Load JPG	<input checked="" type="checkbox"/>	
Documentation										1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail	Print		
1	24/11/17 17:12	TP GIA REPORT							Load PDF		
2	24/11/17 17:12	TP ESTIMATE- MARKED							Load PDF		
3	16/03/18 16:30	LETTER TO OI							Load PDF		
4	27/08/18 10:25	WORKSHOP INVOICE							Load PDF		
5	27/08/18 10:25	AUTHORISATION TO ACT FORM							Load PDF		
6	27/08/18 10:25	Release Voucher							Load PDF		
7	27/08/18 10:25	LTA SEARCH							Load PDF		
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)						Thumbnail	Print		
1	27/11/17 09:49	OI GIA report							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 style="border: 1px solid black; height: 40px; width: 100%;"></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:	SKX2684G (Insd veh)	Model:	MERCEDES-BENZ CITARO O530 6.4 D (A)
	SMB150K (TP veh)		
Date of Accident:	17/11/2017		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Repair Estimate	:\$		2,412.49
Final Repair Cost	:\$		1,900.00
Loss of Use	:\$		1.00 days at \$275.00 per day
Rental (if any)	:\$		days
LTA / GIA Search Fee	:\$		
Others:	:\$		
	:\$		
Final Settlement Sum (Global Sum)	:\$		1,900.00
Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (Kindly indicate below)			
A) For Non GIA Registered Workshop:		Agreed Liability _____ 100 _____ (%)	
B) For GIA Registered Workshop:		BOLA Applicable: Yes/ No BOLA Scenario No: _____	
BOLA Liability: _____ (%)		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	:\$	1,900.00
2)		:\$	
3)		:\$	

JOANNE LEE KHANG MIN

LKK Auto Consultants Pte Ltd

27 Aug
2018

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: CC3/AIG17022452/R1FA3Q2
Date: 27/08/2018

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.	Policy No:		
Claimant Vehicle No : SMB150K	Insured Vehicle No : SKX2684G		
Date of Loss: 17/11/2017	Nature of Claim: TP	Claim No: 1060871979SG	

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	SMB150K	Engine No:	90292600907742
Make & Model:	MERCEDES-BENZ CITARO O530, 6.4 D (A)	Chassis No:	WEB62808323122684
Reg. Date:	12/10/2011 (Man. Year: 2011)	Odometer:	0 km
Colour:	Multi-colour		
Engine Capacity:	6374 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:	Firenza 8 mm	Rear Left Side:	Firenza 8/8 mm
Front Right Side:	Firenza 8 mm	Rear Right Side:	Firenza 8/8 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	1,001.49	901.34	100.15	10.00
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,411.00	930.00	481.00	34.09
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	2,412.49	1,831.34	581.15	24.09
Approved Total (Overridden) (S\$)		1,650.00		
Nett Amount (S\$)	2,412.49	1,650.00	762.49	31.61
+ Loss of Use (1.0 x S\$275.00/day) (S\$)		275.00		
+ Doc/Search Fee (S\$)		5.00		
Nett Liability (S\$)		1,930.00		
Global Sum Settlement (S\$)		1,900.00		

INSPECTION

Date of Assignment:	23/11/2017	
Date Inspected:	23/11/2017 Inspected At:	SMRT Automotive Services Pte Ltd (Woodlands) 60 Woodlands Industrial Park E4 Singapore 757705

Estimated Period of Repair: 1.0 days

Adjuster: MOHD RASUL

Manager: Chong Poh Kin

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

REPAIR DETAILS

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BUMPER RH	Broken	837.84 F	*837.84 FL
2	1		*SIDE MARKER LAMP	Scratched	94.50 F	*94.50 FL
3	1		*EXTERIOR LAMP	Cracked	63.15 F	*63.15 FL
4	2		*CHERIS PIN W HEAD	Distorted	6.00 F	*6.00 FL
Sub Total (S\$)					1,001.49	1,001.49
- List Item Discount on L Items 0.00/10.00% (S\$)					0.00	100.15
Total Parts (S\$)					1,001.49	901.34

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	795.00	530.00
2	PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	New	616.00	400.00
Gross Labour Cost (S\$)			1,411.00	930.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >