

22/03/2002

ASS. REC. BY:

REF: CS/MSG17022647 / Mr. b... Special Instruction:

Survivor:  
Mummen

Ma.

ASSIGNMENT (Office)From (Person): Monica Chung of MSIG Date/Time: 08/11/17

Estimated Cost: \_\_\_\_\_ Bill to: \_\_\_\_\_

OD/TP/WS/TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No: SLS 9804X Insured: SKM 2408Xat Workshop m/s Ah Cheng Motor Tel: G4835434of 10 Amk Ind. Park 2A, # 03-16, 568047Policy No: MSD/Vpcp/17-000101-00 Claim No: MSC/V/17-001841

Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_

Make of Veh: \_\_\_\_\_ D.O.A. 26/11/2017  
(Client's Record)

CA / REV / REP. / REV 24 HRS

'wp'

29/11/2017 @ Morning

H.O.D. Endorsement: \_\_\_\_\_

Date/Time: 12:12pm @ 28/11/17 Person Contacted: Zaina Vehicle IN OUT

Date/Time	Action/Instruction (✓) Estimate
	<u>SLS 9804X - X</u>
	<u>SKM 2408X - X</u>
	<u>Submit L/S \$2050, 2 days</u>
	<u>Red: \$1050.00, 34%</u>

MS16

MS16

From: 29/11/17 Date: 29/11/17 No: SLS9804X Reg: ANQ 1989

Estimated Cost: 3 Type: Motorcycle Bus/Van/Truck/Trailer/Other: None

OD: TP WS/TP RES/OD RES/EVA/INV/MV: None Make: MORE 3008EL

To inspect Vehicle No: SLS 9804 X Colour: Blue Insured: Std Insured: Std Insured: Std

at Workshop this: Ah Cheng Motor So Reading: 243497 T-Pace: Insured Std: NA

of: Blk 10 AMK Ind. Park 2A # 03-16, 568047 Eng No: WDB1260252A464977

Insured: None Gen. Cond: Good Fair/Poor/Burnt

Policy No: None Steering: Order Jammed/Leaked/Burnt or

Claims No: None Brake: Order Jammed/Leaked/Burnt or

Sum Insured: None Mod: Nil S/Rim/STD A/Rim or

Excess: None Tyre Size: 205/65/R15

Ordn's Record: None BS/DUN/EXNOVA/GY/FS/LIZA/MIC/OHTSU/PIR/SUMI

Make of Van: None TOYO/YOKO or

(Policy Condition): Morning

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

Ball or Market Value: None

IDAO Accident Report: None Consistent? : Yes or No

GIA - PR Seen: None Consistent? : Yes or No

Est. Repairs: None days Res: Yes or No

Lum Sum: None % 3 Vals: Yes or No

CA / REV / REP. / 24 HRS

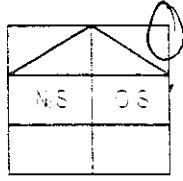
Date: 29/11/2017 Person Contacted: None

Vehicle IN / OUT

Survey held at: OS FRONT

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

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



Date: 29/11/2017 Time: 10:00 Action: Survey

No estimate upon survey.

RECEIVED

Live Time Fee Pass: typist ☐ Prel. Report ☒ Final Report

Days Of Repair: 2

Resurvey No. of Trip: -

Survey Fee: 200

Add Fee: ☐ Site Visit 10

☐ Transport 10

☐ Test 10

☐ Repair 10

Report Format: TP

Lum Sum: 2050




# 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				
MSG INSURANCE (SINGAPORE) PTE LTD		Ref : CS/MSG17022647/M1rb		
16 RAFFLES QUAY #24-01 HONG LEONG BLDG SINGAPORE 048581		Date : 28-11-2017		
		Code : MSG		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SKM 2408X	Veh. Inspected	SLS 9804X	
Policy No.	MSD/VPCP/17-000101-00	Coverage (\$)	0.00	
Claim No.	MSCV/17-001841	Excess (\$)	0.00	
Assign From	MERIMEN (MONICA CHUNG)	Assign Date	28/11/2017	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	c.c		0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.	Colour			
Odometer	-	Steering		
Brakes	Modification			
General				
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
<b>4. Description of Damages</b>				
<b>5. General Information</b>				
Accident Date	26/11/2017	Inspection Date		
Survey held at	AH CHANG MOTOR SERVICE CENTRE BLK 10 ANG MO KIO IND PARK 2A AMK AUTOPOINT #03-16 SINGAPORE 568047			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

## ...CLAIM SUBFOLDER...(New Assignment)

### CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Est Approved	Status
Main	27 Nov 2017		28 Nov 2017 11:13 <a href="#">Assign</a>				<b>New Assignment</b> <a href="#">Cancel Case</a>

[Main](#)[Reference](#)[Claim Details](#)[Documents](#)[Show All](#)

### CLAIM SUBFOLDER DETAILS

[\[Created by insurer\]](#)

Insured:	HITACHI CAPITAL ASIA PACIFIC PTE LTD, Co. Reg. No.: 199400399N		
Main Claimant:	HO LYE KEE ANDREW, ID: S0197927B		
Vehicle Reg. No.:	SLS9804X	Date of Loss:	26/11/2017 14:00 - :59
Claim Type:	TP / MSC/V/17-001841	Policy/Cover Note No.:	MSD/VPCP/17-000101-00 (Comprehensive) Coverage: 11/02/2017 - 10/02/2018
Vehicle Reg. No. (Insured):	SKM2408X	Policy No. (Claimant):	
		Excess:	S\$750.00
Repairer:	Ah Chang Motor Service Centre (HQ) 10 ANG MO KIO INDUSTRIAL PARK 2A, ANG MO KIO POINT #03-16, 568047 Ang Mo Kio - Tel: 64835434		
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Monica Chung Pei Zhen - 6594 2552]		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Imm.Advice due 29/11/2017]		
Driver/Custodian (Insured):	HIROYUKI TORADA ( / Male), NRIC: F1590159N		
Adj Asg. Remarks:	PRI SURVEY		

### 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?
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No results.

## 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 26/11/2017 15:42  
Date Of Accident 26/11/2017 14:05  
Exact Location Of Accident OUTSIDE PARAGON PICKUP POINT  
Country/State of Loss SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number SLS9804X  
**Insured/Policyholder**  
Name Of Registered Owner HO LYE KEE ANDREW  
NRIC No S0197927B  
Email Address NOEMAIL  
Mobile Phone No (LOCAL) +65-98691820  
Alternative Phone No OFFICE-98691820

### Vehicle Particulars

Manufacturer MERCEDES-BENZ  
Model 300SEL AUTO

Exact Purpose for which vehicle was being used at time of accident

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 NTUC INCOME INSURANCE CO-OPERATIVE LTD  
Type Of Coverage THIRD PARTY  
Fleet Policy NO  
Policy Number 5095338761

Cover Note Number

### Driver

Name of Driver RAPHAEL HO ZHIYI  
NRIC No S9336805C  
Date Of Birth 05/10/1993  
Occupation INDOOR  
Date Of Driving Pass 21/07/2015  
Driving Experience 2 YEARS AND 4 MONTHS  
Gender MALE  
Mobile Number (LOCAL) +65-84280255  
Fax Number  
Contact Number  
Email Address RAPHAELHOZHIYI@GMAIL.COM



**SKETCH PLAN**

**IMPORTANT NOTICE**

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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.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the Information so collected under (d) above may be shared / disclosed:
  - (i) to all Insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
  - (ii) for complying with requirements under any regulations, laws or court orders.

IDAC SIN MING (VAC)  
385 Sin Ming Drive  
Singapore 575718  
Tel: 64555358(ARC), 66975243  
Fax: 64526621

Policyholder's Signature  
Date & Time:

Driver's Signature  
(If driver is not the policyholder)  
Date & Time:

26th Nov 2017  
1600HRS

Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No.:

## Catherine Chong (LKK Auto)

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**From:** Monica Chung <Monica\_Chung@sg.msig-asia.com>  
**Sent:** Monday, 8 January, 2018 9:39 AM  
**To:** ASSIGNMENTS@LKKAUTO.COM  
**Subject:** TP SLS9804X DOA- 26/11/17      Our Ref: MSC/V/17-001841

Dear Catherine,

We have shared the documents in Merimen for paper adjustment.

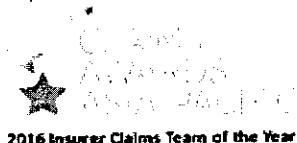
Thanks.

Regards,

Monica Chung  
Assistant Executive, Claims Services (Motor)  
Direct line +65 6594 2552 | Direct fax +65 6225 7402 | [monica\\_chung@sg.msig-asia.com](mailto:monica_chung@sg.msig-asia.com)



**MSIG**



2016 Insurer Claims Team of the Year

MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | Tel +65 6220 9644 | Fax +65 6225 6371 | Co. Reg. No. 200412212G | <http://www.msig.com.sg/> | Follow us on



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### CONFIDENTIALITY NOTICE

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**Cheonghoh  
Law Corporation**

(Incorporated with limited liability) Blk 53 Chin Swee Road #03-05 . Singapore 160053  
Co. Reg No.201108070G Tel: 63378700 Fax: 63373700 E-mail: mail@cheonghoh.sg

REG / CS / PAY / FA

28 DEC 2017

In reply please quote our Reference Number  
Our Ref: LCH.my/AMK10-70940.17

26 December 2017

WITHOUT PREJUDICE

BY HAND

CERTIFICATE OF POSTING

MSIG Insurance (S) Pte Ltd-Motor Claims  
16 Raffles Quay #24-01  
Hong Leong Building  
Singapore 048581

Hitachi Capital Singapore Pte Ltd  
111 Somerset Road #11-05  
Tripleone Somerset  
Singapore 238116

Attn: Motor Claims Dept.  
(Vehicle No. SKM 2408 X)

Dear Sirs

**TRAFFIC ACCIDENT INVOLVING YOUR/YOUR INSURED'S VEHICLE SKM 2408 X AND SLS 9804 X ON 26 NOVEMBER 2017 AT 2:05 PM ALONG/AT OUTSIDE PARAGON PICKUP POINT**

We act for the claimant **Ho Lye Kee Andrew**, the owner of the above said motor vehicle no. **SLS 9804 X**.

We are instructed to claim damages against you/your driver/your insured in connection with the above-captioned accident involving our client's vehicle registration number **SLS 9804 X** and vehicle registration number **SKM 2408 X** driven by you/your driver/your insured at the material time.

We are instructed that the accident was caused by you/your driver's/your insured's negligent driving and/or management of motor-vehicle **SKM 2408 X**. As a result, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as stated in Part 1 of the Annexure.

A copy each of the supporting documents as stated in Part 2 of the Annexure is enclosed.


Our repairers, Ah Chang Motor Service Centre had on 26 November 2017 notified your insurer (abovenamed addressee) of the accident and a pre-repair survey of our client's vehicle was carried out on 29 November 2017.

Please note that:

- if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer;
- you or your insurer should send to us an acknowledgment of receipt of this letter within 14 days of your/your insurer receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer;
- if you have a counterclaim against our client arising out of this accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

For the avoidance of doubt, unless otherwise indicated, this letter of claim is sent to the abovenamed addressees.

Yours faithfully

  
Lee Cheong Hoh  
Cheonghoh Law Corporation

enc: supporting documents in paragraph 4 enclosed in covering letter to insurers only  
cc: client (via email /fax only) - SLS 9804 X

Ras, + pps to \$6000  
- up to 1 = (1)  
- ML 1.

Melinda Chong (RM)  
Assistant Executive  
Claims Services

28/12/17



## ANNEXURE

### Part 1 - particulars of loss and expense

Cost of repairs	\$3,317.00
Loss of use @ 5 days	1,000.00
Survey Report	524.00
GIA Reports/LTA, RCB searches	37.00
Loss of Use for PRS(4days x \$200)	800.00
Incidentals	50.00
Costs Contribution	650.00
<b>TOTAL</b>	<b><u>\$6,378.00</u></b>

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### Part 2 - list of supporting documents enclosed in the letter of claim.

LTA search

GIA reports/Police reports & type-written transcripts

repairer's bill and evidence of payment (if any)

photocopies of photos of damages to client's vehicle

the insurer has been notified of the accident and allowed to carry out a pre-repair inspection of claimant's vehicle

supporting documents for all other expenses claimed (if any)

**Enquire Vehicle & Owner Information ( Vehicle No. SKM2408X As At 26 Nov 2017 / 14:05:00 )**

**Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: 70940/MY

**Current Owner Details**

Owner ID Type: Company

Owner ID: 199400399N

Owner Name: HITACHI CAPITAL ASIA PACIFIC PTE LTD

Registered Address Type: Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House No.: 111

Registered Street Name: SOMERSET ROAD

Registered Unit No.: # 11 - 05

Registered Building Name: TRIPLEONE SOMERSET

Registered Postal Code: 238164

**Current Vehicle Details**

Vehicle No.: SKM2408X

Make Description/Model: TOYOTA / LEXUS RX270 SPORT AUTO

Insurance Company Name: MSIG INSURANCE (SINGAPORE) PTE LTD

## SINGAPORE ACCIDENT STATEMENT



### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
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### ACCIDENT STATEMENT

Date Of Report 26/11/2017 15:42  
Date Of Accident 26/11/2017 14:05  
Exact Location Of Accident OUTSIDE PARAGON PICKUP POINT  
Country/State of Loss SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number SLS9804X  
Insured/Policyholder  
Name Of Registered Owner HO LYE KEE ANDREW  
NRIC No S0197927B  
Email Address NOEMAIL  
Mobile Phone No (LOCAL) +65-98691820  
Alternative Phone No OFFICE-98691820  
Vehicle Particulars  
Manufacturer MERCEDES-BENZ  
Model 300SEL AUTO  
Exact Purpose for which vehicle was being used at time of accident  
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 NTUC INCOME INSURANCE CO-OPERATIVE LTD  
Type Of Coverage THIRD PARTY  
Fleet Policy NO  
Policy Number 5095338761  
Cover Note Number  
Driver  
Name of Driver RAPHAEL HO ZHIYI  
NRIC No S9336805C  
Date Of Birth 05/10/1993  
Occupation INDOOR  
Date Of Driving Pass 21/07/2015  
Driving Experience 2 YEARS AND 4 MONTHS  
Gender MALE  
Mobile Number (LOCAL) +65-84280255  
Fax Number  
Contact Number  
Email Address RAPHAELHOZHIYI@GMAIL.COM

Address  
Postcode

BLK 547 SERANGOON NORTH AVE 3 #03-160  
S550547

Was driver an employee of the Insured's Company NO  
If No, Relationship of the Driver with the Insured CHILDREN  
Vehicle Registration Number of Driver's Own Vehicle  
Vehicle  
Insurance Company of Driver's Own Vehicle



**General Information of the Accident**

Type Of Accident COLLISION - CHANGE/CROSS LANE  
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  
I have been approached by unknown person(s)  
soliciting/offering accident claims assistance. NO  
Number of Passengers (Including Driver) 4

**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 ATTACHED AS PROVIDED BY DRIVER (ATTENDED BY IFAH)

**Attachment(s)**

Are accident photos available for attachment? YES  
Was there any video captured by Car Camera? YES  
Was there any audio recorded? NO

**DETAILS OF OTHER VEHICLE PROPERTY 1**

Vehicle Registration Number SKM2408X  
Vehicle Make/Model/Colour LEXUS RX270  
Details Of Properties  
Name of Driver HIROYUKI TORADA  
NRIC/Passport Number F1590159N  
Contact Number 92988510  
Address  
Postcode  
Insurance Company Name  
Nature Of Damage  
No. Of Passenger (Including Driver)  
**Details of Witness**  
Name  
Phone Number  
Email Address



SKETCH PLAN

IMPORTANT NOTICE

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  - (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.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
  - (i) to all Insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
  - (ii) for complying with requirements under any regulations, laws or court orders.

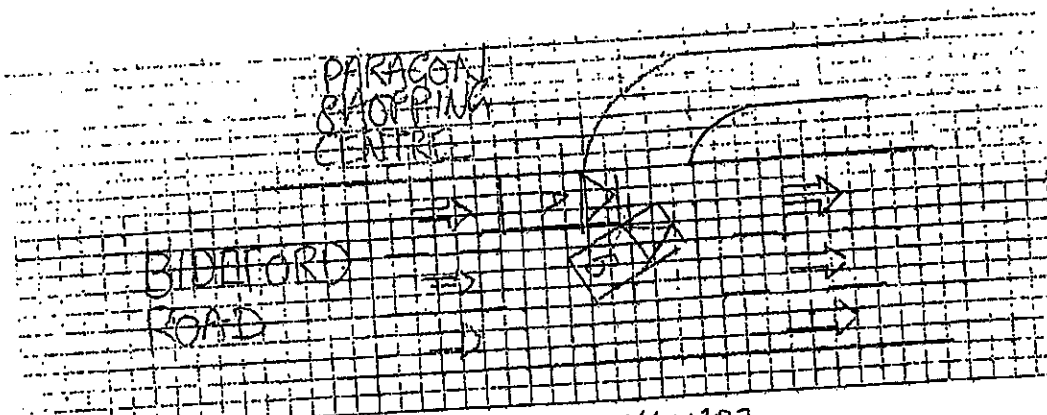
Policyholder's Signature  
Date & Time:

Driver's Signature  
(If driver is not the policyholder)  
Date & Time:

26th Nov 2017  
1600hrs

Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No.:

IDAC SIN MING (VAC)  
385 Sin Ming Drive  
Singapore 575718  
Tel: 64555358 (ARC), 66975243  
Fax: 64526621



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT 14.05 H 26/11/2017

On 26th Nov 1405 Hours, I was driving straight along Bideford road when vehicle no. SKM 2408 X ("car B") cut into my lane (lane 3) from lane 2. This resulted in damage to my car ("SL39804X, car A").

**DECLARATION**

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

Policyholder's Signature

Date & Time: 26/11/17

1600 HRS.

Driver's Signature

(If driver is not the policyholder)

Date & Time: 26th Nov 2017

1600 HRS

**IDAC SIN MING (VAC)**

385 Sin Ming Drive  
Singapore 575718

Tel: 64555358 (ARC), 66975243

Fax: 64526621

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:



**SINCERE**  
APPRAISAL SERVICES

SINCERE APPRAISAL SERVICES Co.Reg no: 53159958B

60 Paya Lebar Road #07-41 Paya Lebar Square Singapore 409051

Tel : 6636 4628 Fax : 6636 4638 E-mail : sincereappraisal@gmail.com

## INVOICE

Ho Lye Kee Andrew  
C/O Ah Chang Motor Service Centre  
Blk 10 Ang Mo Kio Industrial Park 2A  
Ang Mo Kio Auto Point #03-16  
Singapore 568047

Invoice No: 121217-719  
Our ref: 719/TP/2017  
Date: 12/12/2017

Claim Type: Third Party  
Vehicle Reg No: SLS9804X  
Vehicle Make/Model: Mercedes Benz 300SEL Auto

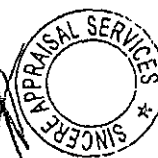
Date of Loss: 26/11/2017  
Claimant: Ho Lye Kee Andrew

Description	Amount (\$S)
1. Professional Fee (including Transport, 24 Photographs and Miscellaneous charges)	524

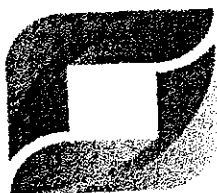
<b>Total</b>	<b>524</b>
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Singapore Dollar: Five hundred and twenty four dollars only.

Cheques should be crossed A/C PAYEE and made payable to Sincere Appraisal Services



Sincere Appraisal Services



# SINCERE

## APPRAISAL SERVICES

### VEHICLE DAMAGE INSPECTION REPORT

Our Ref:

719/TP/2017

Date: 12/12/2017

#### REFERENCE

Date of loss: 26/11/2017  
Claimant: Ho Lye Kee Andrew

#### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	SLS9804X	Make &	Mercedes Benz
Reg date:	1/8/1989	Model	300SEL Auto
Colour:	Silver	Engine No:	1039812 2079461
Type:	Motor Car	Chassis No:	WDB1260252A464977
Type of Claims:	Third Party	Odometer No:	243497km
		Engine Cap:	2962cc

#### CONDITION OF VEHICLE AT THE TIME OF SURVEY (STATIC ONLY)

General Condition:	Good	Steering:	Good	Engine Modification:	Nil
Paint work:	Good	Handbrake:	Good	Pre-accident	
		Footbrake:	Good	Damage:	Nil

#### CONDITION OF TYRES

Front Left Size:	Michelin 205/65R15 70%	Front Right Size:	Michelin 205/65R15 70%
Rear Left Size:	Michelin 205/65R15 70%	Rear Right Size:	Michelin 205/65R15 70%

*The above percentages represent the remaining life of the tyre threads*

#### COST OF REPAIRS

Parts  
Labour

Calculated Cost (S\$) :

Repairer S\$	Adjuster S\$
\$ 2,936.20	\$ 2,936.20
\$ 1,330.00	\$ 960.00
<u>\$ 4,266.20</u>	<u>\$ 3,896.20</u>

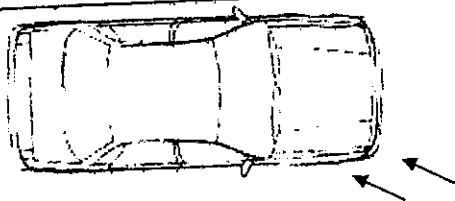
Recommended Lump Sum Repair Cost (S\$) : \$ 3,100.00

Date of Assignment: 27/11/2017  
Date Inspected: 27/11/2017  
Est. repair Period: 05 days

Inspected At: Ah Chang Motor Service Centre  
Blk 10 Ang Mo Kio Industrial Park 2A  
Ang Mo Kio Auto Point #03-16  
Singapore 568047



### POINT OF IMPACT

Damaged at the right hand front portion	
---	--

### BRIEF CIRCUMSTANCES OF ACCIDENT

The Insured's vehicle collided onto the Third Party's vehicle at the Paragon pickup point.

### GENERAL DESCRIPTION OF DAMAGES

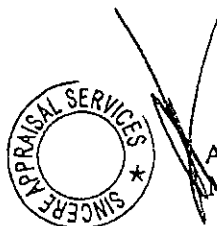
Our visual inspection of the vehicle revealed that the damages noted are at the right hand front portion.

### SPECIAL REMARKS

We have inspected the actual damages found on the vehicle and recommend the replacement of parts and repairs accordingly. The estimated repair cost is \$4,266.20. The repairer has agreed to undertake the repairs at our adjusted lump sum amount of \$3,100.

We have not authorised the repair. Under normal circumstances, estimated 05 working days are required to repair the vehicle.

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



**Dave Chang**  
Automotive Appraiser  
AUTO. ENG, CAE, CGI  
MIRTE, MSAAA, MTM

Automotive Appraiser: Dave Chang

Please note that this report is solely based on our findings at the time and place of inspection. This inspection has been carried out to our best knowledge and ability. Any other liability is hereby excluded.

## ANNEX A

## REPAIR DETAILS

## Recommended Parts

No	Qty	Description	Condition	Repairer's Amount	Adjuster's Amount
1	1	Front bumper assy	warped/cut	\$ 1,800.00	\$ 1,800.00 ✓
2	1	Front bumper right side bracket	bent/necessary	\$ 122.00	\$ 122.00 X
3	1	Front bumper right side retainer	bent/necessary	\$ 124.00	\$ 124.00 X
4	1	Front right headlamp	grazed/cut	\$ 852.00	\$ 852.00 X
5	1	Front right signal lamp	bent/warped	\$ 220.00	\$ 220.00 ✓
				\$ 3,118.00	\$ 3,118.00
				\$ 311.80	\$ 311.80
Less 10%				\$ 2,806.20	\$ 2,806.20

Special Nett Items

1	10	Front bumper clips	necessary	\$ 50.00	\$ N/A 50.00 X
2	1	Front no plate with garnish	necessary	\$ 80.00	\$ 80.00 X
				\$ 130.00	\$ 130.00
Total parts				\$ 2,936.20	\$ 2,936.20

# ANNEX B

## REPAIR DETAILS

### Recommended Labour

No	Description	Repairer's Amount	Adjuster's Amount
1	Labour for panel beating, cut, weld, straighten front right affected area and replace front right damaged parts.	\$ 500.00	\$ 300.00 ✓
2	To putty and spray painting front right and front portion.	\$ 500.00	\$ 400.00 ✓
3	To check wiring and focus front headlamp.	\$ 50.00	\$ 30.00 ✓
4	To apply anti rust proofing to front right affected area.	\$ 100.00	\$ <del>80.00</del> 40 ✓
5	To repair, straighten and align front right fender panel assy.	\$ 180.00	\$ 150.00 X
Total labour :		\$ 1,330.00	\$ 960.00

# ANNEX C

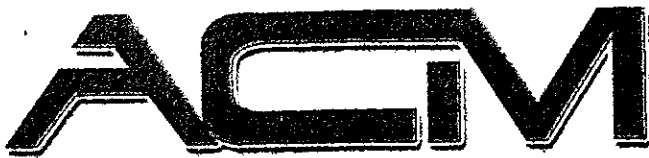
## REPAIR DETAILS

### Adjusted Repair Cost

	Repairer's Amount	Adjuster's Amount
Total parts :	\$ 2,936.20	\$ 2,936.20
Total labour :	\$ 1,330.00	\$ 960.00
Total repair cost :	\$ 4,266.20	\$ 3,896.20

Adjusted Repair Cost (Lump Sum Repair)

\$ 3,100.00



# AH CHANG MOTOR SERVICE CENTRE

Blk 10 Ang Mo Kio Industrial Park 2A, Ang Mo Kio Auto Point #03-16, Singapore 568047

Tel: (65) 6483 5434 Fax: (65) 6484 2124 HP: 9111 7978

Email: acm.chang@outlook.com FB: www.facebook.com/AcmServiceCentre

Specialize : All kind of motor vehicle repair services, inspection, battery service, Insurance Claim and towing services

Invoice to:

## Tax Invoice

Tax Invoice No. : 14371

Tax Invoice Date : 12-12-2017

Contact:

Co Reg No: 53188714 J / GST Reg No. M90368983C

Vehicle Registration No. : SLS 9804X Make/Model : Merc Benz Mileage :

S/N	Description	Unit Price	Amount (S\$)
1 unit	Date of Accident : 26.11.2017		
	Lump Sum of Accident Repair Including		
	the followings =		
		45	3100 00
	Bumper Repair		
	Panel Beating		
	Spray Painting		
1 Unit	Labour To Service & General Check of Vehicle		
	Remarks:	Amount	3100 00
	Servicing Date:	GST	217 00

Any Adjustment of amount or service description should be made within 7 days upon issue of invoice.  
Please crossed all cheque and made payable to \*\* Ah Chang Motor Service Centre \*\*

Total (S\$) 3317 00

YOUR CAR CONDITION  
IS OUR CONCERN  
YOUR SAFETY IS  
OUR PRIORITY

Received By

Authorised Signature

# **Cheonghoh Law Corporation**

(Incorporated with limited liability) Blk 53 Chin Swee Road #03-05 . Singapore 160053  
Co. Reg No.201108070G Tel: 63378700 Fax: 63373700 E-mail: mail@cheonghoh.sg

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In reply please quote our Reference Number  
Our Ref: LCH.my/AMK10-70940.17

27.11.17

BY FAX NO. 62256371 AND BY HAND

MSIG Insurance (S) Pte Ltd-Motor Claims  
16 Raffles Quay #24-01  
Hong Leong Building  
Singapore 048581

BY CERTIFICATE OF POSTING

Hitachi Capital Singapore Pte Ltd  
111 Somerset Road #11-05  
Tripleone Somerset  
Singapore 23816

BY CERTIFICATE OF POSTING

Dear Sirs

We are instructed by Ho Lye Kee Andrew to notify you of a road traffic accident on 26.11.17 at about 2:05 pm at outside Paragon pickup point involving our client's vehicle registration number SLS 9804 X and vehicle registration number SKM 2408 X driven by your insured driver/you/your driver at the material time. A copy of the Singapore accident statement filed is available.

As a result of the accident, our client's vehicle has been damaged. Before our client proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you.

For the avoidance of doubt, our client will be claiming for compensation for loss of use/rental of a replacement vehicle in the instances enumerated in the State Courts Practice Direction Amendment No. 1 of 2016 paragraphs 7.1 and 7.2 of the Appendix C of the Pre-action Protocol for Non-Injury Motor Accident Cases which compensation is additional to any other claim for loss of use/rental of a replacement vehicle which our client may make against your insured and/or your insured's driver and or you/your driver.

Yours faithfully

**Cheonghoh Law Corporation**

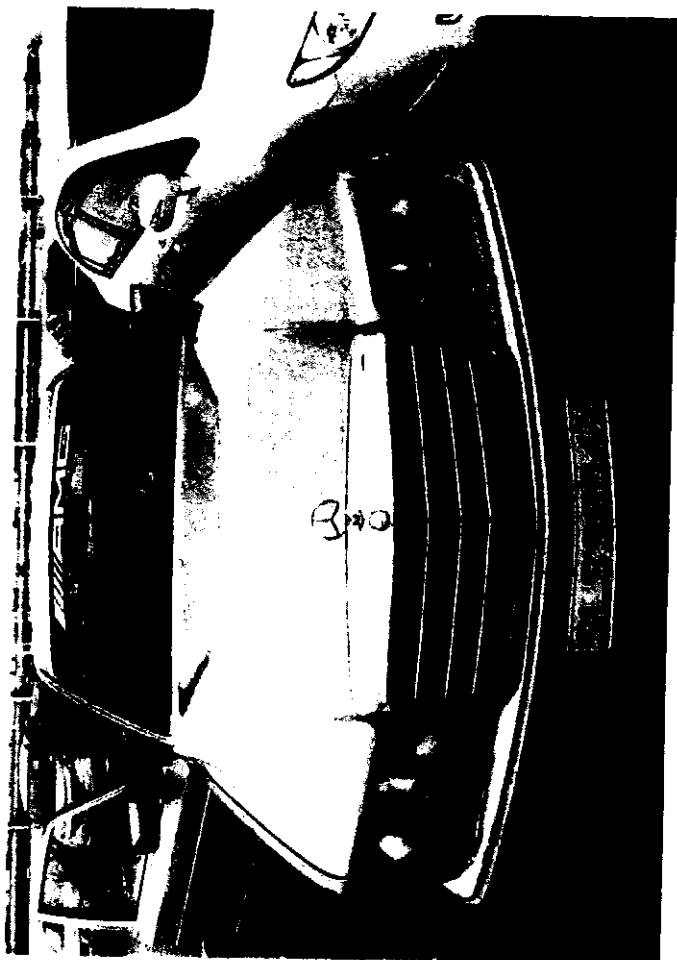
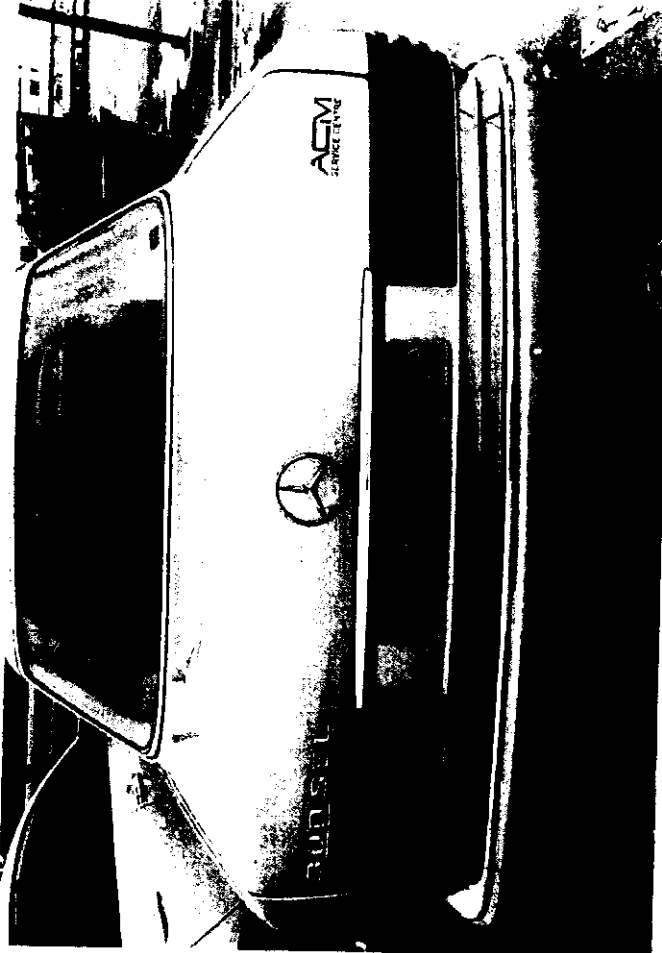
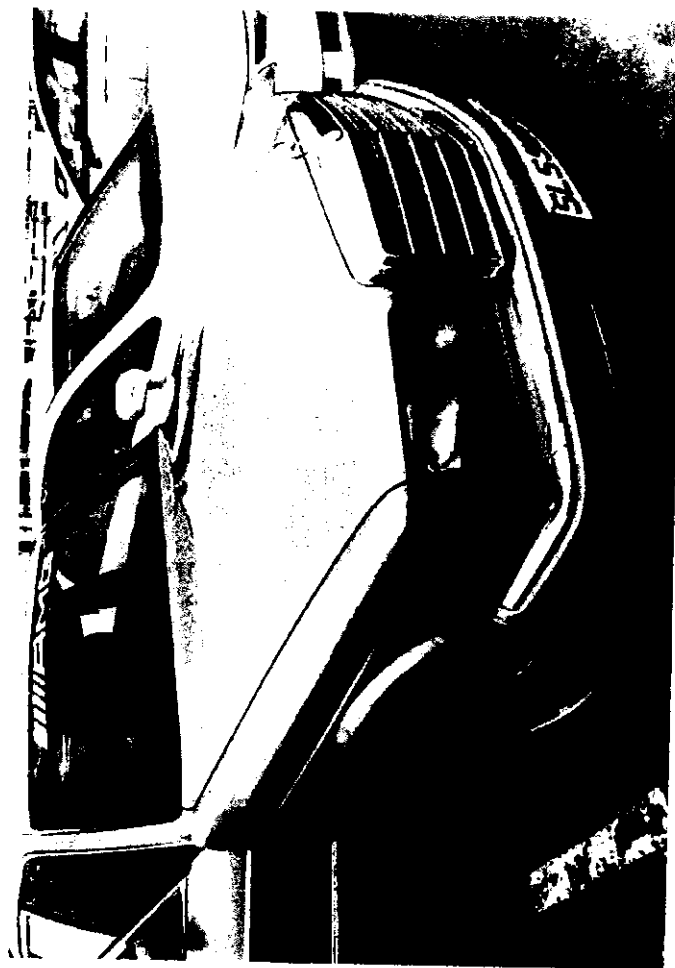
encs:

This is a computer-generated document and requires no signature

cc: client (via e-mail/fax only) - SLS 9804 X

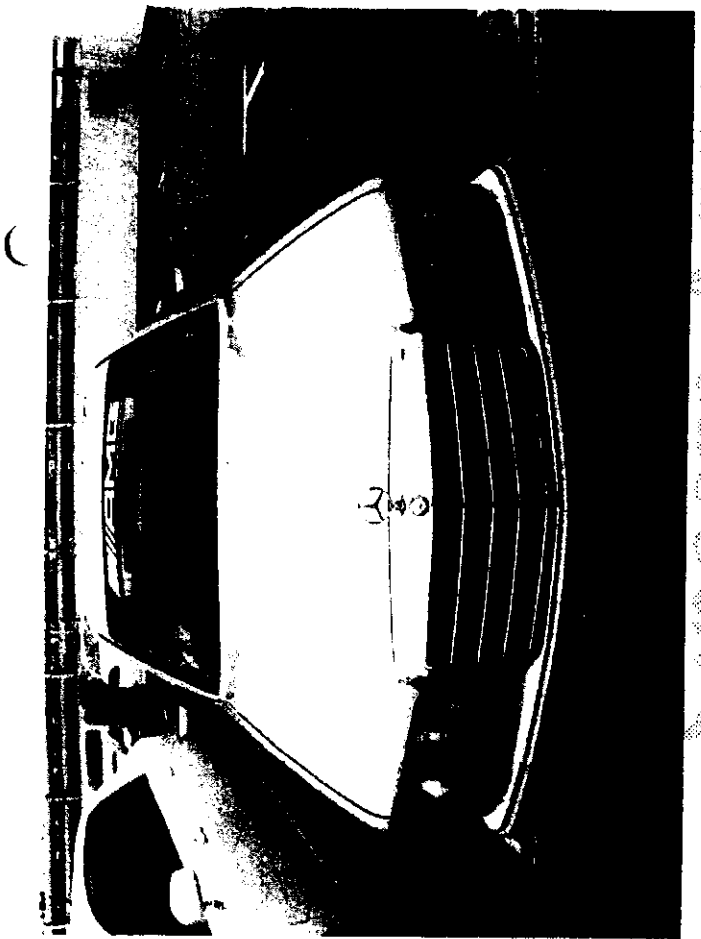


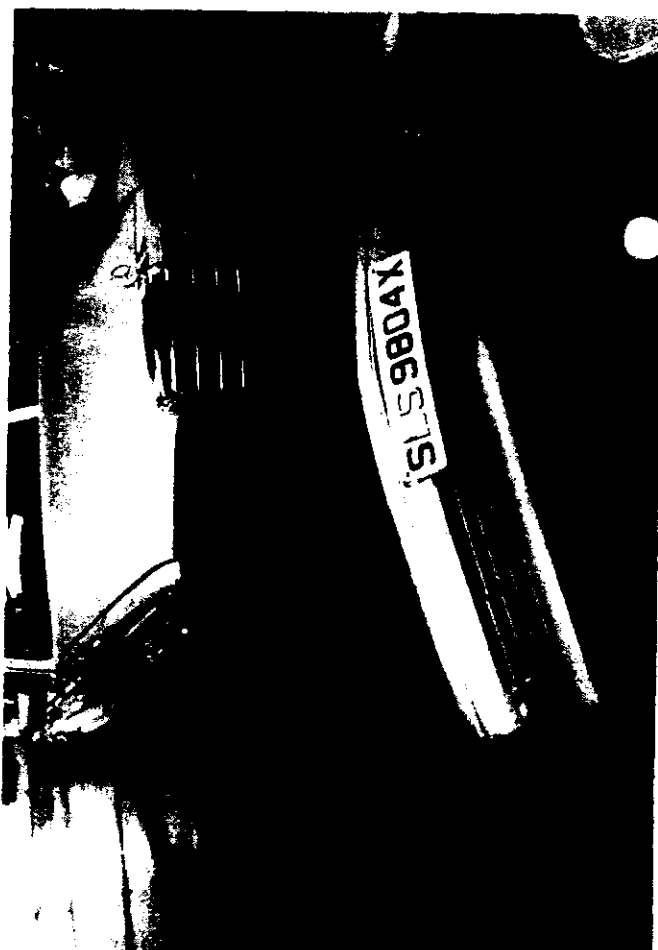
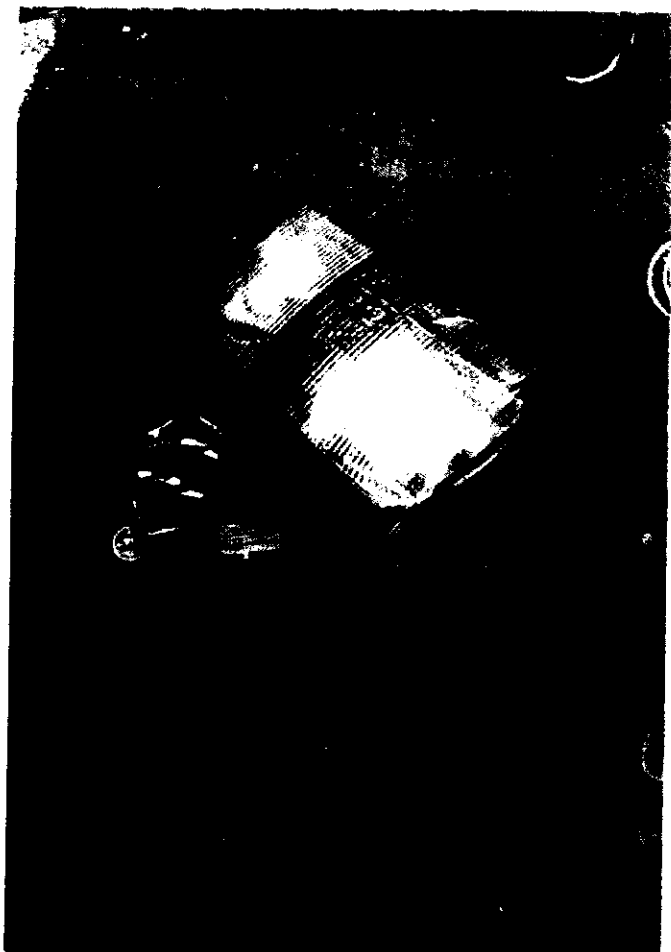














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### ...CLAIM SUBFOLDER...(Pending for Survey Report)

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	27 Nov 2017		28 Nov 2017 11:13 <a href="#">Edit Adj Rpt</a>	<b>S\$2,050.00</b> <a href="#">Edit Estimates</a>	<b>S\$2,050.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by insurer]</span>									
Insured:	<b>HITACHI CAPITAL ASIA PACIFIC PTE LTD</b> , Co. Reg. No.: 199400399N								
Main Claimant:	<b>HO LYE KEE ANDREW</b> , ID: S0197927B								
Vehicle Reg. No.:	<b>SLS9804X</b>	Date of Loss:	26/11/2017 14:00 - :59						
Claim Type:	<b>TP / MSC/V/17-001841</b>	Policy/Cover Note No.:	MSD/VPCP/17-000101-00 (Comprehensive) Coverage: 11/02/2017 - 10/02/2018						
Vehicle Reg. No. (Insured):	<b>SKM2408X</b>	Policy No. (Claimant):							
		Excess:	S\$750.00						
Repairer:	<b>Ah Chang Motor Service Centre (HQ)</b> 10 ANG MO KIO INDUSTRIAL PARK 2A, ANG MO KIO POINT #03-16, 568047 Ang Mo Kio - Tel: 64835434								
Handling Insurer:	<b>MSIG Insurance (Singapore) Pte. Ltd. (HQ)</b> - Tel: +65 6827 7888 ... [Handled by <b>Monica Chung Pei Zhen</b> - 6594 2552]								
Adjuster:	<b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>MA CHIN FOOK</b> ] ... [Imm.Advice due 29/11/2017]								
Driver/Custodian (Insured):	<b>HIROYUKI TORADA</b> ( / Male), NRIC: F1590159N								
Adj Asg. Remarks:	PRI SURVEY								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
There are no mail for this case.									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

**\*SLS9804X (MSC/V/17-001841)**  
**[SKM2408X]**  
**TP**  
**HO LYE KEE ANDREW**  
**Nov 26 2017 2:00PM**  
**[HITACHI CAPITAL ASIA PACIFIC PTE LTD]**  
**Ah Chang Motor Service Centre**

[Upload Documents](#)
[Upload Photos](#)
[Compose New Letter](#)

**View**
[View in Browser](#)

Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
1	28/11/17 10:32	<b>Accident Statement</b> <small>From:OD - Reg. No: SKM2408X, Claimant: HITACHI CAPITAL ASIA PACIFIC PTE LTD</small>	Load HTM	

Photos/Images			3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
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2	30/11/17 19:05	General View	Load JPG	<input checked="" type="checkbox"/>
3	30/11/17 19:05	General View	Load JPG	<input checked="" type="checkbox"/>
4	30/11/17 19:05	General View	Load JPG	<input checked="" type="checkbox"/>
5	30/11/17 19:05	General View	Load JPG	<input checked="" type="checkbox"/>
6	30/11/17 19:05	General View	Load JPG	<input checked="" type="checkbox"/>
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22	30/11/17 19:06	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>

Documentation			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
1	28/11/17 10:32	<b>TP SLS9804X GIA Report</b> <small>From:OD - Reg. No: SKM2408X, Claimant: HITACHI CAPITAL ASIA PACIFIC PTE LTD</small>	Load PDF	
2	28/11/17 10:34	<b>PARF &amp; COE REBATE</b>	Load PDF	
3	28/11/17 10:36	<b>PRI</b>	Load PDF	
4	28/11/17 11:11	<b>TP LAWYER NOMINATE LKK TO BE THE SJE</b>	Load PDF	
5	02/01/18 15:02	<b>LOD FROM CHEONGHOH LAW / LTA / TP GIA REPORT / TP SR / FRB / PRI</b>	Load PDF	
6	02/01/18 15:02	<b>TP SURVEY PHOTOS</b>	Load PDF	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	23/01/18 10:20	<b>Workshop Invoice</b>	Load PDF	



## Documents Checklist

**DOCUMENTS CHECKLIST**

Reset

Save

Print

There are no document checklists configured.

**Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)**

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**Show Remarks To:** ☐ Handling Insurer

Note: Remarks are private unless you show it to other parties.



# LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

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

Singapore 408933

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

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: CS/MSG17022647/M1RBE2

Date: 23/01/2018

### REFERENCE

Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd.	Policy No:	MSD/VPCP/17-000101-00
Claimant Vehicle No :	SLS9804X	Insured Vehicle No :	SKM2408X
Date of Loss:	26/11/2017	Nature of Claim:	TP
		Claim No:	MSCN/17-001841

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	SLS9804X	Engine No:	10398122079461
Make & Model:	MERCEDES-BENZ 300SEL, 3.0 (A)	Chassis No:	WDB1260252A464977
Reg. Date:	01/08/1989 (Man. Year: 1989)	Odometer:	243497 km
Colour:	Blue		
Engine Capacity:	2962 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:	205/65 R15	Rear Tyre Size:	205/65 R15
Front Left Side:	Michelin 8 mm	Rear Left Side:	Michelin 8 mm
Front Right Side:	Michelin 8 mm	Rear Right Side:	Michelin 8 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	2,936.20	1,818.00	1,118.20	38.08
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,330.00	770.00	560.00	42.11
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>4,266.20</b>	<b>2,588.00</b>	<b>1,678.20</b>	<b>39.34</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>2,050.00</b>		
<b>(S\$)</b>	<b>4,266.20</b>	<b>2,050.00</b>	<b>2,216.20</b>	<b>51.95</b>
<b>+ GST 7.00/7.00% (S\$)</b>	<b>298.63</b>	<b>143.50</b>	<b>155.13</b>	<b>51.95</b>
<b>Nett Amount (S\$)</b>	<b>4,564.83</b>	<b>2,193.50</b>	<b>2,371.33</b>	<b>51.95</b>

### INSPECTION

Date of Assignment:	28/11/2017		
Date Inspected:	29/11/2017 Inspected At:	Ah Chang Motor Service Centre (HQ) 10 ANG MO KIO INDUSTRIAL PARK 2A, ANG MO KIO POINT #03-16 Singapore 568047	
Estimated Period of Repair:	2.0 days		

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**Adjuster:** MA CHIN FOOK**Manager:** Janice Lee Si Hua

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

## REPAIR DETAILS

### Reference

**Part Source:** MRM-SG      **Version:** 1.0 (Last Synchronised: 23 Jan 2018)  
**Parts:** 143      **MERCEDES-BENZ 300SEL 3.0 (A) (Catalogue:Merimen Singapore 1.0)**  
**Labour:** Repairer's      (Price-denominated Standard List)  
**Print Code:** (Unsubmitted, no print-code for SLS9804X)  
**Validity:** These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page  
**Further Info:** Items/values not in reference catalogue are prefixed with an asterisk \*.

### Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER ASSY	Warped / Cut	1,800.00 FL	*1,800.00 FL
2	1		*FRONT BUMPER RIGHT SIDE BRACKET	No such part	122.00 FL	*- FL
3	1		*FRONT BUMPER RIGHT SIDE RETAINER	No such part	124.00 FL	*- FL
4	1		*FRONT RIGHT HEADLAMP (GRAZED / CUT)	Not Consistent With The Impact	852.00 FL	*- FL
5	1		*FRONT RIGHT SIGNAL LAMP	Bent / Warped	220.00 FL	*220.00 FL
6	10		*FRONT BUMPER CLIPS	Not Necessary	50.00 FS	*- FS
7	1		*FRONT NO PLATE WITH GARNISH	Serviceable	80.00 FS	*- FS

F=Franchise part. S=SpcNett. L=ListItemDisc.

<b>Sub Total (\$)</b>	<b>3,248.00</b>	<b>2,020.00</b>
<b>- List Item Discount on L Items 10.00/10.00% (\$)</b>	<b>311.80</b>	<b>202.00</b>
<b>Total Parts (\$)</b>	<b>2,936.20</b>	<b>1,818.00</b>

Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<b>Labour Items</b>				
1	LABOUR FOR PANEL BEATING, CUT, WELD, STRAIGHTEN FRONT RIGHT AFFECTED AREA AND REPLACE FRONT RIGHT DAMAGED PARTS	New	500.00	300.00
2	TO PUTTY AND SPRAY PAINTING FRONT RIGHT AND FRONT PORTION	New	500.00	400.00
3	TO CHECK WIRING AND FOCUS FRONT HEADLAMP	New	50.00	30.00
4	TO APPLY ANTI RUST PROOFING TO FRONT RIGHT AFFECTED AREA	New	100.00	40.00
5	TO REPAIR, STRAIGHTEN AND ALIGN FRONT RIGHT FENDER PANEL ASSY	New	180.00	0.00
Gross Labour Cost (S\$)			1,330.00	770.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >