

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
Allimatou to	

AIG ASIA PACIFIC INSURANCE PTE LTD

Ref : CC3/AIG17022831/Arb

ART	NTON WAY #08-10	6	Date: 01-12-2017		
NGAF	PORE 079120		Code: AIG		
		Policy Pa	articulars :- OWN DAMAGE	Line of the later	
	A SHALL SHOW I		Veh. Inspected	SFT 3127Y	
100	nsured Veh.	100283610	Coverage (\$)	0.00	
	olicy No.	100203010	Excess (\$)	0.00	
- 1	Claim No.		Assign Date	30/11/2017	
1	Assign From	Vehic	le Particulars & Condition		
		Venic	c.c	0	
	Make & Model	HDDEN	Year of Reg.		
	Engine No.	HIDDEN	Colour		
Chassis No.			Steering		
Odometer -			Modification		
	Brakes				
	General		Conditions of Tyres	and the state of the	
3.			Make	Balance	
		Size	Make	mm	
	R/H Front Tyre			mm	
	L/H Front Tyre			mm	
	R/H Rear Tyre			mm	
A.F.	L/H Rear Tyre		Description of Damages		
4.	Control of the last	AT MERCHANIST BU	Description of Dames		
			General Information		
5.	A THE REST	26/11/2017	Inspection Date	30/11/2017	
	Accident Date	PREMIUM AUTOMO			
	Survey held at	55 UBI ROAD 1			
		SINGAPORE 408699	9		
5a.			Remarks		
-	A)THE MARKET	VALUE IS S\$	(EST. AVERAGE) ICTIONS, WE HAVE AUTHORISE	D REPAIRS.	

Note: This document has not been finalised.

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

To:

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building

78 Shenton Way #07-16 Singapore 079120

From: LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25

Paya Ubi Industrial Park Singapore 408933

Date:

01 Dec 2017

Attn:

Preliminary Advice

Vehicle No

: SFT3127Y

Accident Date

: 26/11/2017

Make

: AUDI A4

Policy No.

: 2100283610

Assignment Date

: 01/12/2017

Excess

: \$\$0.00

Date of Inspection

: 30/11/2017

Est. Duration of Repair

: 0.00

Inspection At

: PREMIUM AUTOMOBILES PTE LTD (HQ)

55 UBI ROAD 1

SINGAPORE 408699

Point of Impact / General Description of Damages

The vehicle sustained impact / damages front portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	86,785.00
Revised Amount	:S\$	Total Loss
Check Items (Estimated)	:S\$	
Total	:S\$	
Lump Sum Repair	:S\$	

Total Loss Consideration

New for Old Value	:S\$	
Pre-Accident Value	:S\$	72,000.00
COE / PARF Rebate	:S\$	56,268.00
Salvage Value	:S\$	
Margin for Repair	:S\$	15,732.00

Remarks

Other comments:

)	The vehicle is repairable at our adjusted amount. We have also confirmed excess and policy coverage. Kindly let us have your authorisation.
X)	The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.

Janice Lee (LKKAuto)

From:

Claims <claims@premiumauto.com.sg>

Sent:

Thursday, November 30, 2017 12:13 PM

To:

SUR

Cc:

claims@premiumauto.com.sg

Subject:

RE: TOTAL LOSS FOR SFT 3127 Y

Dear all.

As we have a contract with AIG for FOC storage for the first 30 days, we would expect this matter to be dealt with efficiently to avoid costly storage fee charge to AIG.

Please take note

We will start charge storage fee from 30/12/2017 and \$50/day.

Thank you.

Best Regards,

Tony Foong

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9828 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223

The all-new Audi Q2

#untaggable

Discover offers

http://www.audi.com.sg/sea/brand/sg/audi_promotions/promotions/car_promotions/new-audi-q2-2017.html

Email Disclaimer

This email, including any attachment, is confidential and may also be privileged.

It you have received it in error, please notify us immediately by reply email and then delete this message from your system. Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you

From: Claims [mailto:claims@premiumauto.com.sg]

Sent: Thursday, 30 November, 2017 12:04 PM

To: 'SUR' <sur@lkkauto.com>
Cc: claims@premiumauto.com.sg
Subject: TOTAL LOSS FOR SFT 3127 Y

Dear all,

Kindly assist to submit total loss for this vehicle. Survey have carry out on this morning.

Attached document for your kind reference.

Thank you and Have a nice day ahead!

Best Regards, Tony Foong Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road I Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9828 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg



http://www.audi.com.sg/sea/brand/sg/audi_promotions/promotions/car_promotions/new-audi-q2-2017.html

This email, including any attachment, is confidential and may also be privileged.

If you have received it in error, please notify us immediately by reply email and then delete this message from your system. Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you

Janice Lee (LKKAuto)

From:

Tham, Pauline < Pauline. Tham@aig.com>

Sent:

Friday, December 01, 2017 4:18 PM

To:

Sim, Priscilla-LK

Cc:

Janice Lee (LKKAuto)

Subject:

FW: SFC 3127Y DOA: 26.11.2017 AIG REF: 0331481184SG

Attachments:

RE: TOTAL LOSS FOR SFT 3127 Y

Dear Priscilla,

Janice inform that attachment from Premium "contract with AIG for FOC storage for the first 30 days"

Please let Janice know the OIC.

Thanks.

Pauline Tham

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1678| Fax +(65) 68357416

pauline.tham@aig.com | www.aig.com.sg

From: Janice Lee (LKKAuto) [mailto:JaniceLee@lkkauto.com]

Sent: Friday, December 01, 2017 2:48 PM

To: Tham, Pauline

Subject: FW: SFC 3127Y DOA: 26.11.2017 AIG REF: 0331481184SG

Hi Pauline,

I receive auto reply email that Priscilla is not in. So, I forward this email to you.

Thank you.

Best Regards,

Janice Lee (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>janicelee@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Janice Lee (LKKAuto)

Sent: Friday, December 01, 2017 2:38 PM
To: Sim, Priscilla-LK < Priscilla-LK.Sim@aig.com >

Cc: SUR < sur@lkkauto.com>

Subject: SFC 3127Y DOA: 26.11.2017 AIG REF: 0331481184SG

Dear Priscilla,

Please be informed that vehicle recommended Total Loss.

Kindly informed insured.

Thank you.

Best Regards,

Janice Lee (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>janicelee@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Premium Automobiles

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way #07-16 The AIG Building Singapore 079120

Attn: Motor Claims Dept Tel: 6419 1993

Your Ref: SFT 3127 Y

Norah Khai 6768 9828 6841 1183

Nora.khai@premiumauto.com.sg

Body & Paint Dept PA/TP/TL14/2017

30 November 2017

Dear Sir/Mdm,

RE: ACCIDENT INVOLVING VEHICLE NO: SFT 3127 Y & S3310CD,

VEHICLE MODEL: Audi A4 2.0 TFSI QU LOCATION: TELOK BLANGAH ROAD

DOA: 26 November 2017

We refer to the above-mentioned vehicle.

We have visually inspected the vehicle and would like to inform you that we have come to a conclusion that this vehicle is beyond economical repairs.

The accident has caused intensive damages including unconfirmed items. The damages incur onto the whole of frontal portion included windscreen, air bag system, suspension and engine which estimated to be \$60,281.00. We estimated labour cost to be \$26,504.00 before any supplementary.

Kindly arrange for survey.

Kindly be informed that there will be possible additional damages not visible during inspection.

Thank you,



Premium Automobiles Pte Ltc Showroom 9 Leng Kee Road Singapore 159090 Telephone (65) 6566 1111

Telephone (65) 6566 1111 Telefax (65) 6471 3733

Service & Parts Centres 55 Ubi Rd 1 Singapore 408699 Telephone (65) 6336 2323 Telefax (65) 684 11183

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

Mobile Number Fax Number

Contact Number

EMail Address

- 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 witholding 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.

- Any false reporting may be referred to the Police for Investigation.
 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	27/11/2017 12:29
Date Of Accident	26/11/2017 15:50
Exact Location Of Accident	TELOK BLANGAH RD
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SFT3127Y
Insured/Policyholder	
Name Of Registered Owner	YAP KIAM WU
NRIC No	S7271753H
Email Address	KIAMWU@YAHOO.COM.SG
Mobile Phone No	(LOCAL) +65-96837885
Alternative Phone No	OTHERS-96837885
Vehicle Particulars	
Manufacturer	AUDI
Model	A4 2.0 TFSI QU
Exact Purpose for which vehicle was being used a time of accident	t PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	2100283610-05000
Cover Note Number	
Driver	
Name of Driver	YAP KIAM WU
NRIC No	S7271753H
Date Of Birth	18/05/1972
Occupation	INDOOR
Date Of Driving Pass	23/10/1990
Driving Experience	27 YEARS AND 1 MONTH
Gender	MALE

(LOCAL) +65-96837885

KIAMWU@YAHOO.COM.SG

OTHERS-96837885

Email Address

Sketch Plan #2

SKETCH PLAN	i ala			
	FROM			
	V	BOUR FRANT		
		SPT3117		
		*	TO BASIL	RANJANG
TO VINO 4	-	\$3310CD		
	A	TELUK BI	LANGAH RD	
	1.7			
	FREE	Δ.		
		INTERCHANGE		
DESCRIBE CIRCUMSTANCES O	F THE ACCIDENT			
was travelling	alene 70	let Blausch	RD tricards	PACIF PLANE
after the touth	e light	1 hit on -	to vehicle no	\$3310CD
didn't utice	that it	was stationer	1. 8 As 1 did	n't manage
to react and	ston indu	ediatela i ai	et it alide na	ht and hit
it ou the from		entratered 1 of	1100 0100 110	11 4 4 4 4
IT ON THE TIEN	/ (41.			
I Palava I way	and many	1, 3, 41	`	
(Leta bolio be)	7011 NO -]	20171127 213	5	
			-	
DECLARATION I/We declare the foregoing particu	lars are true in even	v respect.	16	ID #
A the decide the folegoing parties	THE PART OF THE PARTY	L. D. C.	(0)	100 mg
Who			All Pills	J. 18
Policyholder's Signature	Driver's Signati		Reporting Centre Personn	iel's Signature
Date & Time	(If driver is not Date & Time:	the policyholder)	Name Lin ERZ Signa NRIC/FIN NO CHESTAS	
			C3623/48	6914

Page 5 of 20

Police Report



Police Station Of Origin Changi N.P.C 9 Simei Street 2 SINGAPORE 528914 Tel No. 1800-6572989



Report No. 1/20171/27/2133

CONTINUATION OF REPORT

Vahicle No. Ins	arance Company	Insurance	No.	ī	Effective	Expery Date
SFT3127Y AIC	S ASIA PACIFIC INSURANCE PTE	2100283		7	8/12/7016	2//12/2017
Detalls of Perso	in Involved		- 1		AND STREET	
Any Pedestrian to	ivolved No	Name and Address of the Owner, when the Owner,			117	
No. of Pedestrian	s Injured NIL	use of Pad	estrian	Cross	ing NA	-
Driver		ED ASSESSED		74		
Name	JON ERIK STEENSLID		ID Na		G14233270	2
Related Vehicle	\$3310GD (Car)		Conta	d No	84483090	
Hospital/Glinic	NIL		Class Drivin Licens Expry	E	Class: NIL Date of Ex	pry NIL
Date Treatment	N.L.	Date Disch	egnan	NIL		
	ted Medical Leave NIL	Degree of	injary	NL		
Driver				E L		
Name	YAP KIAM WU		ID No)_	87271763	111
Related Vehicle	SFT3127Y (Car)		Cont	act No.	. 96837885	A STATE OF THE STA
Hospital/Clinic	N/L			5.025.71	Class. 2B Date of E	
		Date Disc	-	-		1901.00
Data Treatment	NIL ad Medical Leave NIL	Degree o	minum	NIL		

No. of Days granted Medical Leave

While I was travelling along Telok Blangan Road towards Pasir Panjang after the traffic light. Thit on to vehicle (S3310CD). I did not notice that if was stationery. Therefore I could not react in time and stop immediately, as I want to minimize the damage done, I slide my car to the left. However my vehicle still collided into the rear left of the said vehicle. Both driver did not suffer any injuries, I are lodging this police report for insurance disim.

Enquire PARF/COE Rebate for Registered Vehicle

Owner ID Type	Singapore NRIC	
Owner ID	1753H	
Vehicle Details		
Vehicle No.	SFT3127Y	
Vehicle to be Exported	No	
Intended De-registration Date	01 Dec 2017	
Vehicle Make	AUDI	
Vehicle Model	A4 2.0 TFSI QU S-TRONIC	
Primary Colour	Black	
Manufacturing Year	2011	
Engine No.	CDN240239	
Chassis No.	WAUZZZ8K0CA089376	
Maximum Power Output	155.0 kW (207 bhp)	
Open Market Value	\$43,406.00	
Original Registration Date	28 Dec 2011	
First Registration Date	28 Dec 2011	
Transfer Count	0	
Actual ARF Paid	\$43,406.00	
Intended PARF Rebate Details		
PARF Eligibility	Yes	
PARF Eligibility Expiry Date	27 Dec 2021	
PARF Rebate Amount	\$30,384.00	
Intended COE Rebate Details		
COE Expiry Date	27 Dec 2021	
COE Category	B - Car (1601cc & above)	
COE Period(Years)	10	
QP Paid	\$63,600.00	
COE Rebate Amount	\$25,884.00	

The information contained herein is correct as at 01 Dec 2017



CERTIFICATE OF INSURANCE

MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT(CHAPTER 189) MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1960 ROAD TRANSPORT ACT, 1987 (MALAYSIA) MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (MALAYSIA)

M.X.1

AUDI AUTO PROTECTOR

OWN DAMAGE EXCESS WINDSCREEN EXCESS S\$100.00

\$\$800.00(1)

CERTIFICATE NO. 2100283610-05000

SUM INSURED

INSURING WITH COE/PARF

Market Value

1) VEHICLE REGISTRATION NO.

2) NAME OF INSURED

VAP KIAM WU

3) EFFECTIVE DATE OF THE COMMENCEMENT OF INSURANCE FOR THE PURPOSES OF THE ACT 28 Dec 2016

4) DATE OF EXPIRY OF INSURANCE

27 Dec 2017

5) PERSON OR CLASSES OF PERSONS ENTITLED TO DRIVE * SUBJECT TO AGE CONDITION :All Age Condition

b) Any other person who is driving on the Insured's order or with his permission. This policy will indemnify the insured or any authorised driver only if he/she meets the age conditions. A Young and/or Inexperienced Driver Excess ("YIDR") of \$\$3,000.00, in additional to the Policy Excess, applies to You and any Authorised Driver (named or unnamed) if You are or the said Authorised Driver is below the age of 23 and/or has less than 2 years' driving experience.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6) LIMITATION AS TO USE *

Use only for social, domestic and pleasure purposes and for the Insured's business.

The Policy does not cover use for hire or rewards, tuition, driving test, racing, pace-making, reliability trial speed-testing the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

APPROVED REPORTING CENTRES / AUDI AUTHORISED REPAIRERS

APPROVED REPORTING CENTRES / AUDI AUTHORISED REPAIRERS

1. Audi Customer Service Center - 55 Ubi Road 1 (Tel: 63662323)

APPROVED REPORTING CENTRES / AIG AUTHORISED REPAIRERS (FOR CLAIMS-RELATED REPAIRS)

2. ComfortDelgro Engrg - 205 Braddell Rd (Tel: 63837118) 3. DPS Body & Paint Workshop - 209 Pandan Gardens (Tel: 65684501)

4. Ethoz - 30 Bukit Batok CrestTel: 66547777) 5. Glass-Fix - 52 Ubi Ave 3 (Tel: 62780887) - For windscreen only

6. Kan Fook Sing Motor - 61 Defu Lane 12 (Tel: 67479560) 7. Lai Huat (Meng Kee) Motor - 21 Sin Ming Ind (Tel: 64538110)

8. Mova Automotive - 1008 Bukit Merah Lane 3 (Tel: 62723892) 9. Progressive Automotive - 3022A Ubi Rd 1 (Tel: 67415336)

10. SME Motor - 1 Kaki Bukit Ave 6 Blk D (Tel: 67476106)

LOSS OF USE Loss Of Use 15 days Replacement Car only for repairs at Audi Customer Service Centre

NAMED DRIVER

HIRE PURCHASE COMPANY MayBank / EMPLOYER'S LOAN

*Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I / We hereby Certify that the policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

8 Dec 2016 Issued At Singapore

PREMIUM LEASING - AP 281 ALEXANDRA ROAD AUDI CUSTOMER SERVICE CENTRE SINGAPORE 159938

AIG Asia Pacific Insurance Pte. Ltd.

AUTHORISED REPRESENTATIVE

Co. Reg. No. 2010/09404M

02713

GENDAT

24-hours AIG Auto Hotline: (65) 6338 6200

What to do in the event of an accident?

Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or

approved w orkshops within 24 hours or the next working day

Submit Writ/Summons/Correspondences from third party to

Keep calm and move to a safe place

Do not admit or discuss fault or blame

of the accident.

AIG immediately.

Important: Keep this document in your car

What can the 24-hour AIG Auto Hotline do for you?

- Immediate assistance after an accident
- Emergency breakdown service
- Towing service (accident or non-accident related)
- Advice on Motor Claims procedures
- Medical Referral Assistance

If no one is injured:

- You are not required to make any police report.
- Record vehicle number, name and address, insurance company and policy number of the other vehicle(s).
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or approved workshops within 24 hours or the next working day of the accident.

If the accident involves injuries or damage to government property & vehicles, foreign registered vehicles or

- non-injury hit & run case:

 Report the accident to the Police, providing full details of the circumstances of the accident.
- Record vehicle number, name and address, insurance company and policy number of the other vehicle(s) if applicable.
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or approved w orkshops within 24 hours or the next working day of the accident.

15 DAYS LOSS OF USE / CAR REPLACEMENT BENEFIT

Applicable only if this benefit is included in your motor insurance. Please refer to your Policy Schedule for details.

Policy terms and conditions apply. Please call our customer service hotline number (65) 6419-3000 for assistance.

The Certification of Insurance (CI) should be produced without demand when collecting the Rental Car and Premium Automobiles. Pte Ltd reserves the right to verify the identity of the holder. The Cl is the property of AIG and its use is subject to the terms and conditions contained in the Loss of Use Endorsement under the Policy issued to the policyholder. The validity of this benefit is conditional upon the Motor Policy insured herein being in force.

Steps to activate Loss of Use / Car Replacement Benefit and Important Information

- To activate your loss of use car replacement, please call Premium Automobiles Pte Ltd at 64741223 after filing/reporting your accident claim.
- Your rental car will be made available within 3 hours of activation with Premium Automobiles Pte Ltd, subject to availability 2.
- At the time of collection of the Rental Car, the original insurance policy and scheduled issued by AIG, a copy of the Accident Report from the 3. Authorised Workshop must be produced.
- The number of days of loss of use entitlement is based on the period your vehicle is in the repair workshop subject to a maximum of 15 days.
- A refundable security deposit of S\$350 is required by the rental company during each rental period. 5.
- The rental car will be picked up and returned at Premium Automobiles Pte Ltd upon activation of the benefit. 6
- Rental cars are strictly for use in Singapore only. Additional premium of S\$35/- per day is applicable if the rental car is to be driven to
- Extension of rental beyond repair period approved by AIG surveyor will be chargeable to customer by the rental company on per day basis.
- Upgrade of Rental Car is available upon request subject to additional charges by the rental company
- Excess liability for all Rental Cars is \$\$3,000. Customers may choose to reduce the liability to \$\$1,600 per day and by paying the Collision 10. Damage Waiver of S\$25 per day.

For use of Rental Car in Malaysia, additional excess liability of \$2,000 applies.

If ow ner fails to inform Premium Automobiles Pte Ltd that he is travelling into Malaysia using the Rental Car and if any accident happens, the entire cost of repair will be the owner's sole responsibility. Premium Automobiles Pte Ltd reserves the right to pursue the full repair cost against the owner.

Additional age requirement

Minimum 23 years old to maximum 65 years old with at least 2 years of driving experience

Premium Automobiles Pte Ltd Operations Hours

Monday to Friday: 0900hrs - 1800hrs

Saturday: 0900hrs to 1300hrs except Sundays and Public Holidays

Customer Service Line: 64741223 Facsimile: 67457823

55 Ubi Road 1 Singapore 408699

*Premium Automobiles' Terms & Conditions apply

IMPORTANT NOTICE

If you sell your motor vehicle, this Notice is IMPORTANT and MUST be complied with. Policyholders are hereby warned that under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.99), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

The Insured is further warned that on the sale of a motor vehicle, they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.88).

The Policy will cease to be valid once the motor vehicle has been sold to another person unless the transfer of interest has been duly notified to and agreed to by the insurance company concerned. If the insurance company agree to cover the new owner, they will issue a new Certificate of Insurance in the new owner's name. The premium chargeable may vary according to the new owner's profile.



RENEWAL NOTICE

AUDI AUTO PROTECTOR PRIVATE VEHICLE

Policy No.

: 2100283610-06 V1

Vehicle Registration No. : SFT3127Y

Next Period of Insurance : 28 Dec 2017 to 27 Dec 2018

Date

: 29 Oct 2017

Pay your premium in 0% Interest Instalments with Citibank/DBS/POSB/UOB credit card

YAP KIAM WU 776F Bedok Reservoir Road #07-20 Waterfront Key

ABOUT THE COVER

SINGAPORE 479253

Sum Insured

: Market Value

Insuring with COE/PARF

Off Peak Car: No : Yes

Driver Restriction

: NA

Age Condition

: All Age Condition

Key Benefits

Act of God, Strike, Riots and Civil Commotions, PA to Authorised Driver / Unnamed Passengers- \$10000, Dealer + AIG Authorised Workshops, PA Insured-\$100000, Fixture and Accessories (Cosmelic) \$5000, Solar Film- \$1150, Loss of Use, In-Car Camera Excess Waiver, Glass Roof/ Moon Roof/ Sun Roof/ Panaromic Glass Roof, Loyalty Home Cover, NCD Protector, Key Replacement Cover Optional-\$800

RENEWAL PREMIUM

After 5.00% Safe Driver Discount & 50% No Claim Discount

Please pay (incl. GST): \$1,377.91 (incl. Loyalty Home Cover @ \$101.65)

EXCESS

Section 1 Fire - \$0 Own Damage - \$800 Theft - \$0 Flood Cover - \$0

Section 2

Property Damage - S0

Windscreen \$100

Named Driver YAP KIAM WU - \$800 (Own Damage)

CHANGES TO POLICY

Inclusion of 15 days Loss Of Use Benefit with Replacement Car only for repairs at Audi Customer Service Centre.

Please refer to your existing policy documents for full terms and conditions which will be unchanged unless otherwise stated

IMPORTANT NOTICE

- It is your duty to disclose in this Renewal Notice, fully and faithfully, all the facts which you know or ought to know in respect of this proposed insurance and to ensure that all info In its your outly to uscope in this reenewal Nonce, fully and raithfully, as the facts which you know or ought to know in respect of this proposed insurance and to you or your authorised driver(s). Examples of solid relate insurance Prec. Ltd. (AIG) is accurate and updated. Information that you should disclose to AIG would relate to the vehicle and to you or your authorised driver(s). Examples of solid relate to the vehicle and to you or your authorised diversity. Examples of the vehicle insurance Prec. I
- All modifications made to the Vehicle must also be declared to AIG and is subject to AIG's acceptance if accepted, additional terms and conditions may apply. If you fell to disclose such inflications to AIG your policy may be youd and you may not receive any benefits under the policy.
- In addition to the policy Excess. Young, and/or inexperienced Driver Excess (YIDR) of \$3000 (belief GST) will apply to you or your authorized driver who is below the age of 23 (in the case of All Age Condition policies) and/or has less than 2 years, driving experience. The YIDR Excess is not applicable to (ii) Named Driver policies and (ii) any other policies which expressly exclude the YIDR Excess is not applicable to (ii) Named Driver policies and (ii) any other policies which expressly exclude the YIDR Excess is not applicable to (ii) Named Driver policies.
- 4. If your policy is subject to Driver's Age Condition, we will indemnify you or any authorised driver only if hershe meets the specified age condition. Please refer to the policy terms and conditions
- If any accident occurs any time during this renewal notice and the expiry of your current policy resulting in a claim or if AIG increases its claims reserve on an existing claim on or before the expiry of your current policy, the renewal terms guided on this notice may be revised or AIG may choose to withdraw this renewal offer
- If you have the NCD Protector benefit please note that the NCD protected under this benefit is not transferrable to any other insurer and an offer to renew your policy is not guaranteed. If you have a comprehensive policy, windscreen cover will be automatically reinstated effer each windscreen claim at no additional premium. Excess applies unless otherwise stated in the policy
- If your policy is a private car policy, all third party liability incurred by your authorised driver will be settled by AIG, at payable, even if your authorised driver owns a vehicle insured by another
- 9. To avoid road tax late payment penalty, your renewal and payment instructions must reach AIG at least 14 working days prior to expiry of your current policy. Please do not send the original road tax disc vie mail as AIG will not be responsible for the loss of the road tax disc or delay in the road tax renewal. 10 Please be reminded that driving or permitting someone to drive an uninsured vehicle may result in suspension of driver's license, line and/or imprison
- 11. This Policy is protected under the Policy Owners: Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG. GIA or SDIC web-sites twee agreem sign or www.gia.org.sg.or.www.gia.org.sg.or.www.gia.org.sg.or.www.gia.org.sg.or.www.gia.org.sg.or.www.gia.org.sg.or.www.sdic.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.sg.org.

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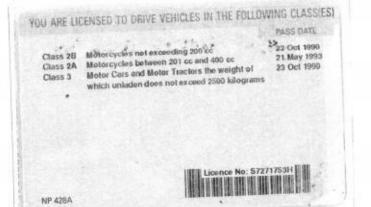
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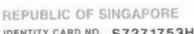
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SINGAPORE 479253

NRIC No: \$7271753H

Date: 03/11/2014 (R)







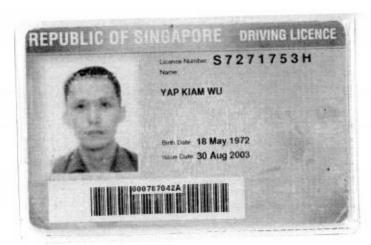


YAP KIAM WU

CHINESE Date of birth 18-05-1972 Country of birth MALAYSIA

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B727175SH



9029793





MALAYSIAN Date of lease 18-05-2009

778 BEDOK RESERVOIR ROAD #07-20 SINGAPORE 479253

Date: 03/11/2014 (R) NRIC No: \$7271753H

Class 28 Motorcycles not exceeding 200 cc
Class 2A Motor Cars and Motor Tractors the weight of
which unladen does not exceed 2500 lubograms

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES)

23 Oct 1990 21 May 1993 23 Oct 1960

NP 428A

Licence No: \$7271753/1

REPUBLIC OF SINGAPORE IDENTITY CARD NO. S7271753H



YAP KIAM WU



CHINESE Date of birth

MALAYSIA

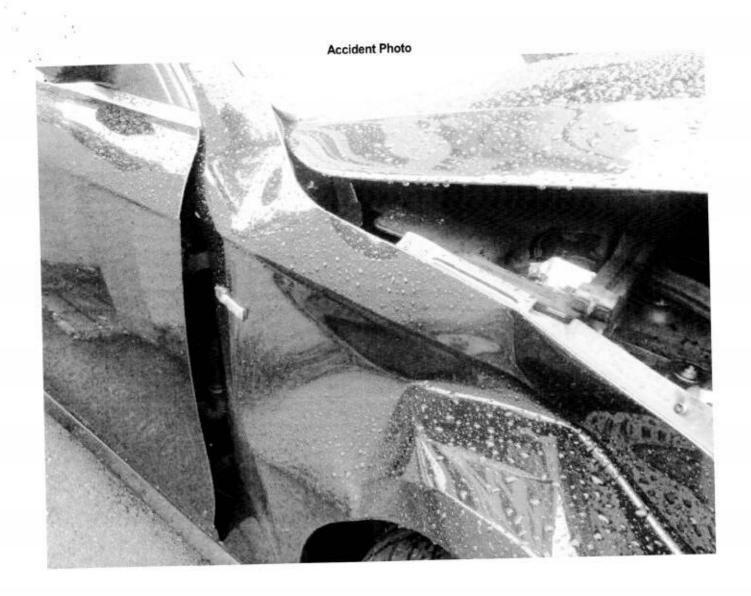
18-05-1972 Country of birth

372717530

REPUBLIC OF SINGAPORE DRIVING LICENCE Lemes Series S7271753H YAP KIAM WU then Date: 18 May 1972 --- Out 30 Aug 2003













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

Total Loss

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Driver/C	Custodian:	YAP KIAM WU	(45 / Male), N	RIC: S72717	753H,	Tel: +659683788	5		
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[YAP KIAM WU]
Premium Automobiles Pte Ltd

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

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

Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

AIG Asia Pacific Insurance Pte. Ltd. AIG Building, 78 Shenton Way #07-16

Singapore 079120

Date:

CC3/AIG17022831/ARBS2

Our File No:

Engine No:

Odometer:

Chassis No:

07/12/2017

CDN240239

152213 km

WAUZZZ8K0CA089376

REFERENCE

Date of Loss:

Insured/Claimant:

YAP KIAM WU 26/11/2017

Policy No: Nature of Claim: 2100283610

OD

Claim No:

0331481184SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

Colour:

Reg. Date:

SFT3127Y

Make & Model:

AUDI A4, 2.0 Quattro (A)

28/12/2011 (Man. Year: 2011)

Black 1984 cc

Engine Capacity: Market Value/New Car Price:

S\$72,000.00

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Good Steering (Serviceable): **Engine Modification:** Yes

Yes Footbrake (Serviceable): Pre-accident Condition:

Yes

Handbrake (Serviceable):

CONDITION OF TYRES Front Tyre Size:

245/40R18

Rear Tyre Size:

245/40R18 Pirelli 6 mm

Front Left Side: Front Right Side: Pirelli 6 mm Pirelli 6 mm Rear Left Side: Rear Right Side:

Pirelli 6 mm

The above values represent the remaining tyre treads depth

The above values represent		Adjuster's	Difference	Diff %
COST OF CLAIMS	Repairer's	0.00 0.00	0.00	
Parts	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	P	0.00	0.00	
Nett Amount (S	(\$\$)	0.00	0,00	

INSPECTION

Date of Assignment:

01/12/2017

Date Inspected:

30/11/2017 Inspected At:

Premium Automobiles Pte Ltd (HQ)

55 Ubi Road 1 Singapore 408699

Estimated Period of Repair:

0.0 days

Adjuster: ADRIAN LING

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.

TOTAL LOSS ASPECT

Market Value: \$72,000.00
OMV: \$43,406.00

PARF Rebate (1): \$30,384.00

Quota Premium Paid: \$63,600.00

COE Rebate (2): \$25,884.00

Total Rebate (1) + (2) = : \$56,268.00

The total amount incurred will be Market Value \$72,000.00 minus Total Rebate \$56,268.00 = \$15,732.00 before excess.

In view of the above, the vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.

REPAIR DETAILS

Recommended Parts

There are no new parts selected.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

There are no labour items selected.

Report was unsubmitted during this print-out.

< END OF ESTIMATES >