

INSURANCE POLICY NO. CC 4 / AXA 170 23446, Spa 3
LKK: Smart
IDAC: Smart

Surveyor: ywk DOI: 11/12/17 Date / Time: 8/12/17
Registered in Merimen: —
Pre-assign / CCU / FTE: SBP 89334
Insured Vehicle No.: SBP 89334 Claim No.: Smart
Name of Insured: Tan Kue Woe Policy No.: GA13 2488/1
Insured Tel No.: 9636 3506 Make / Model: Honda Vezel
Excess Sec II: \$5 D.O.A.: 5/12/17 Place of Accident: Upper Serangoon Rd
Is driver the owner? (YES / NO) Nature of Accident: —
If NO, Driver Name / Age: — OI GIA REPORT: YES / NO; TP GIA REPORT: YES / NO
Driver Tel No.: — (V/L: YES / NO) Insured Liability: % Final ? Yes / No

SLM 2504 P → → →
INSRS: WSP: World Auto INSRS: WSP: — INSRS: WSP: — INSRS: WSP: —
Tel: (Joc) Tel: — Tel: — Tel: —
Liability: — Liability: — Liability: — Liability: —
RMKS: — RMKS: — RMKS: — RMKS: —

Date / Time	STAGE	DATE / PIC
13/12/17	Non-Reporting ltr (1st):	
13/12/17	Non-Reporting ltr (2nd):	
13/12/17	Non-Reporting ltr (Final):	
13/12/17	Notification ltr (if non-pickup):	
13/12/17	Call OI:	23/1/18
23/1/18 @ 2.32pm	Documentation Check List:	Handler Typist
23/1/18	Notification ltr (if non-pickup):	
23/1/18	After call ltr to OI:	
23/1/18	Authorisation To Act:	
23/1/18	Release Voucher:	
23/1/18	Final Repair Bill:	
23/1/18	Car Rental Invoice:	
23/1/18	Towing Invoice:	
23/1/18	LTA / GIA:	
23/1/18	Medical Bill:	
23/1/18	PIR:	
23/1/18	Mandate/Reject Instruction:	
23/1/18	LOD:	
23/1/18	Payment Breakdown Form:	
23/1/18	Post-Repair Photos:	
23/1/18	Others:	

PRELIMINARY ADVICE Date/Time: 12/12 Sent By: Hm
FINALIZATION Date/Time: 14/12/17 Confirm with: Gentle Confirm by: —
Repair Cost: \$5 961.28 (3 days) Reduction: 74 % Email ☐ Call ☐
FINAL SETTLEMENT Date/Time: 14/12/17 Confirm with: Gentle Email ☒ Call ☐
Final Liability: % 100 (Agreed / Assessed) BOLA S/N No.: MIL
Repair Cost: \$5 1,034.99
Loss of Rental (LOR): \$5 — (days)
Loss of Use (LOU): \$5 180.00 (\$ 60.00 x 3 days)
Loss of Income (LOI): \$5 — (\$ x days)
LOR only ☐ LOU only ☒ LOR + LOU ☐ LOR + LOI ☐ [Tick only one]
GIA/LTA Search: \$5 7.00
Medical: \$5 —
Disbursement: \$5 — (e.g. Tow/ Independent)
Legal Cost: \$5 —
1) Claim status: Normal/Reject/Private Settle
2) Report Format: TP
3) Survey fee: \$350.00

REF:

AXA

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

OD / TP / WS / TP RES / OD RES / EVA / INV / MVTo Inspect Vehicle No: SLM 2504 Pat Workshop no: World Auto

of _____

Insured _____

Policy No: _____

Claims No: _____

Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

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

Est. or Market Value: _____

IDAC Accident Rpt: _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repairs: 03 days Res: Yes or No

Lump Sum: _____ % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____

Vehicle IN / OUT

Veh No: SLM 2504 P Reg: 24/3/2017Type: M.C / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or _____

Make: Honda Vezel Hybrid. CC: 1496Colour: Copper A/C: Insured / Std / NI / NASp. Reading: 39772 T. Radio: Insured / Std / NI / NA

Eng. No: _____

C.No: RU 3121644Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orMod: MD / S/Rim / STD A/Rim orTyre Size F: 215/60R16R: "

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or Dunlop

Front _____ Rear _____

R.Bal: 6 mm R.Bal: 6 mmL.Bal: 6 mm L.Bal: ✓ mmD.O.A: 5/12/2017 D.O.I: 11/12/2017Survey held at: World AutoDes. of Damages: Fnt / Rear / Q/S / N/S / UIC / Rooftop orq/s / r/t

The UIC / Chassis frame / Body Structure affected due to collision

Date / Time Action / Instruction

PIP # 967.28 Cleared @ 2688.80 / 74%.

Cost/Time File Pass to:

☐

: Prel. Report

Days Of Repair: _____

Date/Time File Return to:

☐

: Final Report

Resurvey No. of Trip: _____

Survey Fee: _____

Date/Time File Return to:

Transportation: _____

Date/Time File Return to:

Add Fee: ☐

Site Insp: \$

3-4-98-91

☐

Interior: \$

Phone: _____

☐

Technician: \$

Other: _____

☐

Weekend: \$

Total: _____

Report Format: _____

Lump Sum / I.B. / \$

TOTAL: _____



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD		Ref : CC4/AXA17023446/Spa3		
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811		Date : 11-12-2017		
		Code : AXA2		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SBP 8933Y	Veh. Inspected	SLM 2504P	
Policy No.		Coverage (\$)	0.00	
Claim No.	S7M0058E	Excess (\$)	0.00	
Assign From		Assign Date	11/12/2017	
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	05/12/2017	Inspection Date	11/12/2017	
Survey held at	WORLD AUTO PTE LTD 47 JALAN PEMIMPIN #01-02/03 HALCYON 2 BLDG SINGAPORE 577200			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

WORLD AUTO PTE LTD

47 Jalan Pemimpin #01-02/03

Halcyon 2, S'pore 577200

Tel No. : 6451 3933 Fax No. : 6455 7576

E-Mail : worldaut@singnet.com.sg

Website : www.worldauto.com.sg

Tax Reg. No. : 200006765-H Buss. Reg. No. : 200006765H

AXA INSURANCE SINGAPORE PTE LTD

143 Cecil Street #01-01 GB Building
069542

Attention : Motor Claim Department

Contact : 338 7288 Fax No. : 880 4838

1) Parts : \$ 207.28

2) S/Nett : \$ 60.00

3) Labour : \$ 700.00

967.28 @ 3 days

Estimate : ES005619

Date : 07/12/2017

Vehicle Num. : SLM 2504P (LCR)

Make/Model : HONDA VEZEL HYBRID

Chassis/Eng# :

Accident Date : 05/12/2017

Claim No. :

Reference :

Policy No. :

S/N	Quantity	Particular	Unit Price	Amount S\$
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LIST ITEMS :

1.	1	FRONT RH FENDER (VEZEL) R	259.10	-880.00
2.	1	FRONT RH FENDER HYBRID EMBLEM (VEZEL) ✓ NEC	86.80	86.80
3.	1	FRONT RH FENDER INNER LINER (VEZEL) X NAJ	-20%	-186.00
4.	1	FRONT RH FENDER WHEEL ARC MOULDING (VEZEL) ✓ cut	172.30	172.30
5.	1	FRONT RH HEADLAMP (VEZEL) ? X NAJ	1) 207.28	-1,880.00

List Total S\$:

20.00% Discount S\$:

2,874.10

574.82

2,299.28

SPECIAL NETT ITEMS :

1.	8	FRONT FENDER WHEEL ARC MLD CLIPS (VEZEL) ✓ NEC	9.80	78.40 30
2.	8	FRONT FENDER INNER COWLING CLIPS ✓ NEC	9.80	78.40 30

Special Nett Total S\$:

156.80

LABOUR :

To labour charge for removing F/R fender, front bumper
out to facilitate repairs and replacement of damaged
parts

To respray F/R fender and front bumper

Labour Total S\$:

600.00 300

600.00 400

1,200.00

E. & O.E.

Total S\$: 3,656.08

for WORLD AUTO PTE LTD

Sebastian
11/12/2017

- Part by parts repair
- Question must know
Please :

- Please Before Police
90036001

sebastianyang@lbbauto.com

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

Admitted by Repairer

Signature:

Date:

Papad Sacha Gungu
on 9/12/17

WORLD AUTO PTE LTD

47 Jalan Pemimpin #01-02/03

Halcyon 2, S'pore 577200

Tel No. : 6451 3933 Fax No. : 6455 7576

E-Mail : worldaut@singnet.com.sg

Website : www.worldauto.com.sg

Tax Reg. No. : 200006765-H Buss. Reg. No. : 200006765H

AXA INSURANCE SINGAPORE PTE LTD

143 Cecil Street #01-01 GB Building

069542

Attention : Motor Claim Department

Contact : 338 7288 Fax No. : 880 4838

Estimate : ES005619

Date : 07/12/2017

Vehicle Num. : SLM 2504P (LCR)

Make/Model : HONDA VEZEL HYBRID

Chassis/Eng# :

Accident Date : 05/12/2017

Claim No. :

Reference :

Policy No. :

S/N	Quantity	Particular	Unit Price	Amount S\$
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LIST ITEMS :

1.	1	FRONT RH FENDER (VEZEL) R		580.00 ✓
2.	1	FRONT RH FENDER HYBRID EMBLEM (VEZEL) ✓ NEC		86.80 ✓
3.	1	FRONT RH FENDER INNER LINER (VEZEL) X NH		185.00 ✓
4.	1	FRONT RH FENDER WHEEL ARC MOULDING (VEZEL) ✓ Cont		172.30 ✓
5.	1	FRONT RH HEADLAMP (VEZEL) ? X NH		1,850.00 X

List Total S\$:

2,874.10

20.00% Discount S\$:

574.82

2,299.28

SPECIAL NETT ITEMS :

1.	8	FRONT FENDER WHEEL ARC MLD CLIPS (VEZEL) ✓ NEC	9.80	78.40 30
2.	8	FRONT FENDER INNER COWLING CLIPS ✓ NEC	9.80	78.40 30

Special Nett Total S\$:

156.80

LABOUR :

To labour charge for removing F/R fender , front bumper
out to faciilitae repairs and replacement of damaged
parts

600.00 300

To respary F/R fender and front bumper

600.00 400

Labour Total S\$:

1,200.00

E. & O.E.

Total S\$:

3,656.08

for WORLD AUTO PTE LTD

3 days
Sebastian
11/12/2017
- Part by part repair.
- Question mark Iron
Plan.
- Photo Before Repair
90036121
sebastianyang@lkbauto.com

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:

Popald Seank Gungy
on 9/12/17



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

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

Your ref: S7M0058E

Our ref: CC4/AXA17023446/Spa3

Date: 12.12.2017

The Motor Claims Department
M/s AXA INSURANCE PTE LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SLM 2504P

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 11.12.2017 at the premises of M/s World Auto Pte Ltd and have the following to report:-

Workshop Estimate Amount	: S\$	3,656.08
Revised Estimate Amount	: S\$	967.28
"Check" Items Amount	: S\$	1,480.00
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the
O/S Front portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 3.0 days

Yours faithfully,

SEBASTIAN YEANG
Licensed Appraiser

Poh Kin (LKKAUTO)

From: Poh Kin (LKKAUTO)
Sent: Friday, 19 October 2018 5:20 PM
To: 'geraldine@worldauto.com.sg'
Cc: daniel@worldauto.com.sg; Hsiao Tong (LKKAUTO)
Subject: RE: Our Ref: CC4/AXA17023446/Spa3; Your Ref: TP/1675/2017
Attachments: DV SLM 2504P.pdf

Importance: High

"Without Prejudice"

"Save as to Costs"

Our Ref: CC4/AXA17023446/Spa3

Your Ref: TP/1675/2017

Dear Geraldine,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE SBP 8933Y AND SLM 2504P ON 05/12/2017

We refer to the above matter.

Thank you for your acceptance.

Please duly sign the DV attached and return for payment processing.

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)



LKK
Consultants
Pte Ltd

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Poh Kin (LKKAUTO)

From: geraldine@worldauto.com.sg
Sent: Friday, 19 October 2018 3:04 PM
To: Poh Kin (LKKAUTO)
Cc: daniel@worldauto.com.sg; Hsiao Tong (LKKAUTO)
Subject: RE: Our Ref: CC4/AXA17023446/Spa3; Your Ref: TP/1675/2017

Dear Poh Kin,

Refer to your email dated 19/10/2018.

We accept your offer of settlement at a **global sum of \$1200.00 (all-in)** as mentioned below.

Please kindly forward DV for our client's completion soonest.

Thank you.

Regards,
Geraldine

From: Poh Kin (LKKAUTO) <pohkin@lkkauto.com>
Sent: Friday, 19 October, 2018 1:35 PM
To: geraldine@worldauto.com.sg
Cc: daniel@worldauto.com.sg; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: Our Ref: CC4/AXA17023446/Spa3; Your Ref: TP/1675/2017
Importance: High

"Without Prejudice"

"Save as to Costs"

Our Ref: CC4/AXA17023446/Spa3
Your Ref: TP/1675/2017

Dear Geraldine,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE SBP 8933Y AND SLM 2504P ON 05/12/2017

We refer to the above matter.

We are view that our offer at a global sum of **\$1,200.00(all-in)** is already fair and reasonable.

Kindly confirm acceptance.

Your prompt reply will be very much appreciated.

Poh Kin (LKKAUTO)

From: Poh Kin (LKKAUTO)
Sent: Friday, 19 October 2018 1:35 PM
To: 'geraldine@worldauto.com.sg'
Cc: 'daniel@worldauto.com.sg'; Hsiao Tong (LKKAUTO)
Subject: RE: Our Ref: CC4/AXA17023446/Spa3; Your Ref: TP/1675/2017

Importance: High

"Without Prejudice"

"Save as to Costs"

Our Ref: CC4/AXA17023446/Spa3
Your Ref: TP/1675/2017

Dear Geraldine,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE SBP 8933Y AND SLM 2504P ON 05/12/2017

We refer to the above matter.

We are view that our offer at a global sum of **\$1,200.00(all-in)** is already fair and reasonable.

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: geraldine@worldauto.com.sg [mailto:geraldine@worldauto.com.sg]
Sent: Friday, 19 October 2018 11:58 AM
To: Poh Kin (LKKAuto) <pohkin@lkkauto.com>
Cc: daniel@worldauto.com.sg; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: Our Ref: CC4/AXA17023446/Spa3; Your Ref: TP/1675/2017

Dear Poh Kin,

We counter propose global sum **\$1250.00 (all-in).**

Please re-consider this offer.

Thank you.

Regards,
Geraldine

From: Poh Kin (LKKAuto) <pohkin@lkkauto.com>
Sent: Wednesday, 17 October, 2018 5:11 PM
To: daniel@worldauto.com.sg
Cc: geraldine@worldauto.com.sg; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: Our Ref: CC4/AXA17023446/Spa3; Your Ref: TP/1675/2017
Importance: High

"Without Prejudice"
"Save as to Costs"

Our Ref: CC4/AXA17023446/Spa3
Your Ref: TP/1675/2017

Dear Daniel,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE SBP 8933Y AND SLM 2504P ON 05/12/2017

We refer to the above matter.

Purely for an amicable settlement and without admission of liability to our Insured's part, we offer settlement at global sum of **\$1,200.00(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."

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Best Regards,
Poh Kin, Chong (Mr) | Case Handler
LKK Auto Consultants Pte Ltd

Poh Kin (LKKAUTO)

From: Poh Kin (LKKAUTO)
Sent: Wednesday, 17 October 2018 5:11 PM
To: 'daniel@worldauto.com.sg'
Cc: 'geraldine@worldauto.com.sg'; Hsiao Tong (LKKAUTO)
Subject: RE: Our Ref: CC4/AXA17023446/Spa3; Your Ref: TP/1675/2017

Importance: High

"Without Prejudice"
"Save as to Costs"

Our Ref: CC4/AXA17023446/Spa3
Your Ref: TP/1675/2017

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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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Poh Kin (LKKAUTO)

From: daniel@worldauto.com.sg
Sent: Wednesday, 12 September 2018 10:37 AM
To: Poh Kin (LKKAUTO)
Cc: geraldine@worldauto.com.sg; Hsiao Tong (LKKAUTO)
Subject: RE: Our Ref: CC4/AXA17023446/Spa3; Your Ref: TP/1675/2017
Attachments: MOVI6546 (online-video-cutter.com).mp4

Categories: clear

Dear Poh Kin,
Thank you for the reply.
However, we disagree with your insured's statement. Please find attached video footage for your reference.

Thks & Rgds,
Daniel
World Auto Pte Ltd
Tel: 63621776

From: Poh Kin (LKKAUTO) <pohkin@lkkauto.com>
Sent: Tuesday, 11 September 2018 6:04 PM
To: daniel@worldauto.com.sg
Cc: geraldine@worldauto.com.sg; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: Our Ref: CC4/AXA17023446/Spa3; Your Ref: TP/1675/2017
Importance: High

"Without Prejudice"

Our Ref: CC4/AXA17023446/Spa3
Your Ref: TP/1675/2017

Dear Daniel,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE SBP 8933Y AND SLM 2504P ON 05/12/2017

Apologies for late reply.

This is a case of conflicting versions where your client reported that accident occur when our insured cut into his lane. However, our insured reported that he is travelling along within his lane and suddenly felt a bang sound from left side of his vehicle. We are of the view that both parties should exercise caution.

On a without prejudice basis and purely for an amicable settlement and without admission of liability to our Insured's part, we offer settlement at global sum of **\$635.00(all in)**:

Kindly confirm acceptance.

Your prompt reply will be very much appreciated.

Poh Kin (LKKAuto)

From: Poh Kin (LKKAuto)
Sent: Tuesday, 11 September 2018 6:04 PM
To: 'daniel@worldauto.com.sg'
Cc: 'geraldine@worldauto.com.sg'; Hsiao Tong (LKKAuto)
Subject: RE: Our Ref: CC4/AXA17023446/Spa3; Your Ref: TP/1675/2017
Attachments: OI sketch plan+ statement.pdf
Importance: High

"Without Prejudice"

Our Ref: CC4/AXA17023446/Spa3
Your Ref: TP/1675/2017

Dear Daniel,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE SBP 8933Y AND SLM 2504P ON 05/12/2017

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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)



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

Poh Kin (LKKAuto)

From: Poh Kin (LKKAuto)
Sent: Monday, 27 August 2018 5:31 PM
To: geraldine@worldauto.com.sg
Cc: daniel@worldauto.com.sg
Subject: Our Ref: CC4/AXA17023446/Spa3; Your Ref: TP/1675/2017

Importance: High

"Without Prejudice"

Our Ref: CC4/AXA17023446/Spa3
Your Ref: TP/1675/2017

Dear Sirs/Madam,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE SBP 8933Y AND SLM 2504P ON 05/12/2017

We refer to the above matter and your letter of demand dated 9th May 2018.

On a without prejudice basis and purely for an amicable settlement and without admission of liability to our Insured's part, we have instruction from our principle to offer settlement at global sum of **\$635.00(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."

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Auto
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This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.



**Re:RE: Re:<SEEK MANDATE> - Claim no S7M0058E;
ACCIDENT INVOLVING SBP 8933Y (OI) & SLM 2504P (TP)
ON 05/12/2017]**

Type

 Question

Message

Mandate approved

Reply



RE: Re:<SEEK MANDATE> - Claim no S7M0058E; ACCIDENT INVOLVING SBP 8933Y (OI) & SLM 2504P (TP) ON 05/12/2017]

Type

🔔 Question

Message

Dear Cynthia/Kian Chuan, Kindly be informed that we have offered third party at liability 50/50. However, Third party claimant rejected our offer and furnish us a copy accident video footage. Video footage show TP driving along 2nd lane from right of upper serangoon road, and our insured did not follow the lane marking and cut into TP lane from 1st lane from right and collided to TP vehicle (our insured should driving along extreme right lane as per lane marking). We hereby re-seeek your approval to offer Third Party repairer "World Auto Pte Ltd" is as follows: - 1)COR(w/GST): \$1,034.99 + 2) Loss of Use (4days x \$60.00): \$240.00 + 3)GIA Search fee: \$2.00 =Total: \$1,276.99. **03days recommendation for repair. **All the relevant documents had been uploaded in SMART CLAIM. For your approval please. PohKin - 25/09/2018

Reply



Re:<SEEK MANDATE> - Claim no S7M0058E: ACCIDENT INVOLVING SBP 8933Y (OI) & SLM 2504P (TP) ON 05/12/2017]

Type

❗ Question

Message

Mandate approved

Reply



<SEEK MANDATE> - Claim no S7M0058E; ACCIDENT INVOLVING SBP 8933Y (OI) & SLM 2504P (TP) ON 05/12/2017]

Type

🔍 Question

Message

Liability: 50/50, conflicting version. (No evidence from both party) TP report mention travelling along 2nd Lane of upper seranggon road, suddenly our insured did not follow the curve and cut in to his lane from first lane and collided to his vehicle. Our OI report never mention he is travelling along which lane, only mention he follow the curve lane due road works and suddenly felt a bang sound from left side of his vehicle. We are of the view that both parties should exercise caution. We did clarify with insured the nature of the accident and told OI case is likely 50/50 based on both party report, he's aware that NCD (if any) would be affected. Send letter to OI on 24th January 2018 We seek your approval to offer Third Party repairer "World Auto Pte Ltd" is as follows: - 1)COR(w/GST): \$1.034.99 + 2) Loss of Use (4days x \$60.00): \$240.00 = 1274.99 x 50%= 637.50 + 3)GIA Search fee: \$2.00 =Total: \$639.50. **03days recommendation for repair. **All the relevant documents had been uploaded in SMART CLAIM. For your approval please. PohKin - 25/06/2018

Reply



WORLD AUTO PTE LTD

47 JALAN PEMIMPIN #01-02/03

HALCYON 2

SINGAPORE 577200

09/05/2018

LKR

Your Ref :

Our Ref : TP/1675/2017

AXA INSURANCE SINGAPORE PTE LTD
8 SHENTON WAY #24-01 AXA TOWER
SINGAPORE 06811

Attn : Motor Claim Dept – Third Party

Dear Sirs,

ACCIDENT INVOLVING VEH.NO. SLM2504P / SBP8933Y ON 05/12/2017

Reference is made to the aforesaid matter (on behalf of our client M/S LCRF PL)

Enclosed herewith are the following documents for your information and necessary actions only :-

a) Our Final Repair Bill

Please assist in our claims of :

Final Bill	\$ 967.28 (already surveyed & finalised with your surveyor)
GST 7%	\$ 67.71
Search Fee	\$ 2.00
Pre-repair Inspection (\$60x 1 days)	\$ 60.00
Loss of Use (\$60x 3 days)	\$ 180.00
Amount	<u>\$ 1276.99</u>

Kindly let us have your reply and payment as soon as possible.

Thank you for your kind attention and much appreciated assistance.

Yours faithfully,



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

24 JANUARY 2018

TAN KOK WEE
22 CONWAY CIRCLE
SINGAPORE 558267

Dear Sir/ Mdm

OUR REF : CC4/ASMI7023446/Spa3
YOUR REF : GA132488/1 (SBP 8933Y)
ACCIDENT INVOLVING SBP 8933Y AND SLM 2504P ALONG/AT UPPER SERANGGON ROAD ON 05/12/2017

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from WORLD AUTO PTE LTD acting on behalf of the owner of SLM 2504P against your motor insurance policy.


Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim



To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

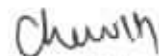
This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc *AXA Insurance Pte Ltd*
 (Motor Claims Dept)

Motor Claims Discharge Voucher

Insured / Owner : LCRF PL Vehicle No : SLM 2504P
Policy No. : _____ NRIC : 201624597K
Adress : _____
Tel : _____ H/P : _____

I am / We are the registered owners(s) of the above motor vehicle involved in the above captioned accident.

My / Our authorized repairs **WORLD AUTO PTE LTD** of **47 Jalan Pemimpin #01 - 02/03, Halcyon 2 S'pore 577200** Will be forwarding to you all the relevant documents. I / We undertake to pay all the legal costs incurred thereof.

I / We have authorized **WORLD AUTO PTE LTD** to represent me / us in all aspects of my claim against the driver of the other vehicle and you may take full instructions from them.

In the event, I am / We are successful in my / our claim against the other driver who was involved in the above accident. I / We hereby irrevocable instruct and authorize you to deduct from the proceeds recovered your legal costs and incidentals and thereafter to forward the balance to M/S **WORLD AUTO PTE LTD**.

I / We authorize M/S **WORLD AUTO PTE LTD** to sign all discharge voucher / indemnity forms and all necessary documents in connection with and arising out of the above claim.

I / We undertake to indemnify you and keep you indemnified in respect of any claim or action that may rise as a result of your complying with my / our request.

I confirm that I have taken delivery of vehicle registration no. SLM 2504P from the requires, M/S **WORLD AUTO PTE LTD** of **47 Jalan Pemimpin #01 - 02/03, Halcyon 2 s'pore 577200** and that all repairs necessary as a result of an accident in which the said vehicle was involves on or about the 5/12/17 have been completed to my satisfaction and that i have no further claims whatsoever against the said repairs in respect hereof.

I hereby assign all monies arising from my claims, due under insurance policy to M/S **WORLD AUTO PTE LTD** of **47 Jalan Pemimpin #01 - 02/03, Halcyon 2 S'pore 577200**.

Kindly effect payment of all monies to M/S **WORLD AUTO PTE LTD** and only payment to them will constitute a good effective discharge of the debt.

Date : 18/12/17

Signature of Insured / Owner : _____





redefining / insurance

LCRF - Mr Chang

CLAIM REF : S7M0058E
INSURED : TAN KOK WEE

DISCHARGE VOUCHER

We/I LCRF PTE LTD, Co Reg No. 201624597/K hereby agree to accept the sum of dollars [one thousand two hundred only] (S\$ 1,200.00) paid to us/me by **AXA INSURANCE PTE LTD** as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said **AXA INSURANCE PTE LTD** or their Insured or the driver of motor vehicle no. SBP 8933Y as a result of an accident along on 5th December 2017 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SLM 2504P.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. SBP 8933Y in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify **AXA INSURANCE PTE LTD** against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. SBP 8933Y.

Dated this 20 day of October 2018

Claimant's Signature : 
NRIC no./ Company Stamp : 2016 24597 K
Occupation/ Business : Car Rental
Address : _____
Telephone No. : _____
Witness's Name : Geraldine Foong
Witness's Signature : 
Witness's NRIC No. : S7002648

WORLD AUTO PTE LTD

47 JALAN PEMIMPIN #01-02/03 HALCYON 2 BLDG

S'PORE 577200

Tel No. : 64513933 Fax No. : 64557576

E-Mail : worldaut@singnet.com.sg

Website : www.worldauto.com.sg

Tax Reg. No. : 200006765H Buss. Reg. No. : 200006765H

AXA INSURANCE SINGAPORE PTE LTD

8 SHENTON WAY #24-01 AXA TOWER

S'PORE 068811

Attention : Motor Claim Department

Contact : 68804888 Fax No. : 68804838

Tax Invoice : F188378

Date : 09/05/2018

Vehicle Num. : SLM 2504P

Make/Model : HONDA VEZEL HYBRID

Chassis/Eng# :

Accident Date : 05/12/2017

Claim No. : TP/1675/2017

Reference :

Policy No. :

S/N	Quantity	Particular	Unit Price	Amount S\$
<hr/>				
		LIST ITEMS :		
1.	1	FRONT FENDER HYBRID EMBLEM		86.80
2.	1	FRONT FENDER WHEEL ARCH MOULDING RH		172.30
				<hr/>
List TotalS\$:				259.10
20.00% Discount S\$:				51.82
				<hr/>
				207.28
		SPECIAL NETT ITEMS :		
1.	1 SET	FRONT FENDER WHEEL ARCH MOULDING CLIPS		30.00
2.	1 SET	FRONT FENDER INNER COWLING CLIPS		30.00
				<hr/>
Special Nett Total S\$:				60.00
		LABOUR :		
LABOUR TO REMOVE F/R FENDER,FRONT BUMPER OUT TO FACILITATE REPAIRS AND REPLACE DAMAGED PARTS				300.00
RESPRAY F/R FENDER AND FRONT BUMPER				400.00
				<hr/>
Labour Total S\$:				700.00

Total S\$:	967.28
GST 7% S\$:	67.71
Amount Due S\$:	1,034.99
	=====


WORLD AUTO PTE LTD

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
Operating Hours: Monday to Friday 9am to 5pm
GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No: GR-17-182719

Date of Request: 07/12/2017

Your Ref No:

Online Purchase

World Auto Pte Ltd
47 Jln Pemimpin
#01-02/03 Halcyon 2
Singapore 577200

Dear Sir/Madam,

Enquiry Date: 07/12/2017

Enquiry By: FOO MEI LING

Vehicle No.: SBP8933Y

Accident Date: 05/12/2017

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SBP8933Y	AXA Insurance Pte Ltd	21/10/2017-20/10/2018	6338 7288

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.



GENERAL INSURANCE ASSOCIATION OF SINGAPORE
RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580
Phone: +65 6224 0010 Fax: +65 6224 0030
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TAX INVOICE

Our Ref No: GR-17-182719
Date of Request: 07/12/2017

Your Ref No: Online Purchase

World Auto Pte Ltd
47 Jln Pemimpin
#01-02/03 Halcyon 2
Singapore 577200

Dear Sir/Madam,

Enquiry Date	07/12/2017
Enquiry By	FOO MEI LING
Vehicle No.	SBP8933Y
Accident Date	05/12/2017

DESCRIPTION	AMOUNT (\$\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date: _____

☒ GIRO ☐ Cash ☐ Cheque

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SBP 8933Y (Insd veh)	Model:	TPVD HONDA VEZEL
	SLM 2504P (TP veh)		HYBRID-1.5 Z (A)
Date of Accident:	05/12/2017		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Repair Estimate	:	\$	3,912.01
Final Repair Cost	:	\$	1,034.99
Loss of Use	:	\$	180.00
			35days at \$60.00 per day
Rental (if any)	:	\$	days
LTA / GIA Search Fee	:	\$	2.00

Others:	:	\$	0.00
---------	---	----	------

	:	\$	
Final Settlement Sum (Global Sum)	:	\$	1,200.00

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)	WORLD AUTO PTE LTD	:	\$ 1,200.00

JOANNE LEE KHANG MIN
LKK Auto Consultants Pte Ltd

20/11/2018
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)

Assessment Details

Add	Aggravate	Derogate	Exacerbate
-----	-----------	----------	------------

	EDIT	SR NO	QUAN TITY	MATERIAL	SIDE	PART NAME	PART NUMBER	REPAIR/REPLACE (PARTS)	CONDITION	LIST PRICE	DEPR / BTRRN	DISC QUANTY	SALV AGES	PART PRICE(NET)	ACTION (PARTS)	REMOVE
<input type="checkbox"/>		1	1			FRONT RH FENDER (VEZEL)			Repair	0	0	0	0	0	Deny	
<input type="checkbox"/>		2	1			FRONT RH FENDER HYBRID EMBLEM (VEZEL)			Necessary	88.8		20		69.44	Approve	
<input type="checkbox"/>		3	1			FRONT RH FENDER INNER LINER (VEZEL)			Serviceable	0	0	0	0	0	Deny	
<input type="checkbox"/>		4	1			FRONT RH FENDER WHEEL ARC MOULDING (VEZEL)			Cul	172.3		20		137.84	Approve	
<input type="checkbox"/>		5	1			FRONT RH HEADLAMP (VEZEL)			Serviceable	0	0	0	0	0	Deny	

Labour

Add	Approve	Cancel	Subject All
-----	---------	--------	-------------

EDIT	SR NO	REPAIR/REPLACE (LABOUR)	PART NAME	LABOUR R&R	LABOUR REPAIR	PAINT	ACTION (LABOUR)	COMMENT	REMOVE
	1		TO LABOUR CHARGE FOR REMOVING FIR FENDER FRONT BUMPER OUT TO FACILITATE REPAIRS AND REPLACEMENT OF DAMAGED PARTS	300	0	0	Approve		
	2		TO RESPRAY FIR FENDER AND FRONT BUMPER	400	0	0	Approve		

Assessment Details

General & Workshop Details		Vehicle & Driver Details		Vehicle Condition		Taxes & Ratio		Miscellaneous		Summary	
EDIT	SR NO	NAME	ACTION	AMOUNT	COMMENT	REMOVE					
Auto	Apprentice	Cherry	Support Job								

<input type="checkbox"/>		1	DAYS OF REPAIR,3 DAYS	Approve	
<input type="checkbox"/>		2	FRONT FENDER WHEEL ARC MLD CLIPS (VEZEL)	Approve	NECESSARY 
<input type="checkbox"/>		3	FRONT FENDER INNER COWLING CLIPS	Approve	NECESSARY 

Assessment Details

General & Workshop Details		Vehicle & Driver Details		Vehicle Condition	Taxes & Ratio	Parts & Labour	Miscellaneous	Summary	Claim Amount
Claim Amount		\$967.28							\$967.28
CATEGORY	ESTIMATE	REVISED AMOUNT							
Spare Parts	\$207.28	\$207.28							
Labour	\$700.00	\$700.00							
Miscellaneous	\$60.00	\$60.00							