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Traffic Police 10 Ubl Avenue 3 Singapore 408855 Tel +65 6547 0000 Fax +65 6547 6259 www.police.gov.sg

Our Ref

: TP/IP/ 63905/2017

Date

: 22 January, 2018

CATHERINE CHAN CHIEN FEN 385 PASIR PANJANG ROAD #01-15 SINGAPORE 118719

Dear Sir/Madam

# ACCIDENT INVOLVING SGM3999Y / FQ4724H / SKF8429H ON 27/11/2017 AT 1842HRS ALONG CLEMENTI ROAD

I refer to the above accident.

- Please be informed that we have completed our investigations which shows that the driver of FQ4724H has committed an offence of Inconsiderate Driving under Section 65(b) Road Traffic Act, Chapter 276. Action has been initiated against the driver for the said offence.
- If you have any queries, please contact the Investigation Officer, CHRISTOPHER
   ONG at telephone number 6547 6436 or email at ONG\_Yong\_Hock@spf.gov.sg.

Yours faithfully

Roslan Ahmad, Stn Insp For Head Investigation Traffic Police

Singapore Police Force

## Asher Sng (LKKAuto)

From: Loh, Chee-Heng < Chee-Heng.Loh@aig.com>

Sent: Tuesday, 15 May 2018 5:42 PM

To: Asher Sng (LKKAuto); Mohamedrasheed, Rashidah
Cc: Admin A; Joy Irene (LKKAuto); Hsiao Tong (LKKAuto)

Subject: RE: [MANDATE REQUEST] RE: AIG ref: #2774765935SG-003 | ACCIDENT INVOLVING

SKF 8429H AND FQ 4724H ON 27/11/2017

Follow Up Flag: Follow up Flag Status: Completed

Dear Asher,

You may proceed to reject TP claim as GIA report of SGM3999Y stated TPV hit onto SGM3999Y (copy shared for your viewing in Merimen), and action taken against TP rider for Inconsiderate Driving.

Thank you.

Best regards, Loh Chee Heng AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120) Tel +(65) 6419 1881 | Fax +(65) 6835 7416 Chee-Heng Loh@aig.com | www.aig.com.sg

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From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]

Sent: Friday, May 11, 2018 9:09 AM

To: Mohamedrasheed, Rashidah; Loh, Chee-Heng

Cc: Admin A; Joy Irene (LKKAuto); Hsiao Tong (LKKAuto)

Subject: [MANDATE REQUEST] RE: AIG ref: #2774765935SG-003 | ACCIDENT INVOLVING SKF 8429H AND FQ 4724H

ON 27/11/2017

Hi Rashidah / Chee Heng,

We refer to the above matter.

TP reported that OID swerved to the left causing his bike to hit another vehicle.

OI reported that there was no accident involvement.

Insured provided the police investigation result and third party was charged for inconsiderate driving.

We are of the opinion that insured shall not be liable for this accident.

In view of the above, we are intending to reject TP claim.

#### For your approval/ comments/ instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Mei Kwan (LKKAuto)

Sent: Monday, 7 May 2018 12:04 PM

To: Mohamedrasheed, Rashidah < Rashidah. Mohamedrasheed@aig.com>; Asher Sng (LKKAuto)

<AsherSng@lkkauto.com>

Cc: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>; Admin A <admin-a@lkkauto.com>; Joy Irene (LKKAuto)

<Joylrene@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: AIG ref: #2774765935SG-003 | ACCIDENT INVOLVING SKF 8429H AND FQ 4724H ON 27/11/2017

Dear Rashidah,

Thank you for your email.

Our respective case handler will look into the matter and revert to you in due course.

#### Dear Asher,

#### For your information and necessary action please.

To check availability of the case handler, you may contact the undersigned.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Mohamedrasheed, Rashidah [mailto:Rashidah.Mohamedrasheed@aig.com]

Sent: Monday, 7 May, 2018 11:33 AM To: Admin A <admin-a@lkkauto.com> Cc: Loh, Chee-Heng < Chee-Heng.Loh@aig.com>

Subject: AIG ref: #2774765935SG-003 | ACCIDENT INVOLVING SKF 8429H AND FQ 4724H ON 27/11/2017

Dear Sirs,

PIR against the rider.

Please let us have an update of this matter.

Thank you

#### Rashidah Rasheed

AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1767 | Fax +(65) 6835 7416

Rashidah.Mohamedrasheed@aig.com | www.aig.com.sg

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From: Mavis, Chew

Sent: Monday, April 30, 2018 11:02 AM

To: Loh, Chee-Heng; Mohamedrasheed, Rashidah

Cc: PRDSG.DFILE

Subject: AIG ref: #2774765935SG003#022# | ACCIDENT INVOLVING SKF 8429H AND FQ 4724H ON 27/11/2017

Hi Chee Heng/Rashidah,

TPPD is handled by LKK. However, please note PIR is against TP rider FQ4724H. OID's police report and PIR attached for your easy reference.

FYNA and communication with LKK, thank you.

Best Regards,
Ms. Mavis Chew
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

# Tel +(65) 6419 1970 | Fax +(65) 6835 7416 chew.mavis@aig.com | www.aig.com.sg

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From: Catherine Chan [mailto:catherine.chan.sg@gmail.com]

Sent: Thursday, 26 April, 2018 3:05 PM

To: Mavis, Chew

Subject: Fwd: ACCIDENT INVOLVING SKF 8429H AND FQ 4724H ON 27/11/2017

Hi Mavis,

Please see below email from Asher from LKK Auto Consultants.

Apparently she is missing the documents for my case.

Will you please link up with her and forward them?

Thank you.

Regards, Catherine

----- Forwarded message -----

From: Asher Sng (LKKAuto) < Asher Sng@lkkauto.com>

Date: Thu, 26 Apr 2018 at 12:35 PM

Subject: ACCIDENT INVOLVING SKF 8429H AND FQ 4724H ON 27/11/2017

To: CATHERINE.CHAN.SG@GMAIL.COM < CATHERINE.CHAN.SG@gmail.com >,

TIMOTHY CHAN@AMAT.COM < TIMOTHY CHAN@amat.com>



Auto Consultants Pte Ltd

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

Our Ref: CC4/AIG17023491/Uea3

26 APRIL 2018

# CHAN SEE MENG / CATHERINE CHAN CHIEN FEN

Dear Sir/Madam,
ACCIDENT INVOLVING SKF 8429H AND FQ 4724H ON 27/11/2017
We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.
Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.
If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.
Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.
Please call us if you have further queries.
Yours faithfully,
Asher
Case Handler
5

DID: 6841 6051

EAX: 6741 4108

Email: ashersng@lkkauto.com

c.c. AIG Asia Pacific Insurance Pte Ltd

(Motor Claims Dept)

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### Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)

Sent: Thursday, 24 May 2018 11:20 AM

To: 'Irene Suan'

Cc: Hsiao Tong (LKKAuto); Joy Irene (LKKAuto)

Subject: ACCIDENT INVOLVING FQ 4724H AND SKF 8429H ON 27/11/2017

Attachments: OI PIR.pdf; OI POLICE REPORT.pdf

Your Ref: FQ 4724H

Our Ref: CC4/AIG17023491/Uea3

Without Prejudice

Hi Sir/Mdm,

We refer to the above matter.

#### ACCIDENT INVOLVING FQ 4724H AND SKF 8429H ON 27/11/2017

We attached here with a copy of our insured's accident statement and our insured police investigation result for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client lost control and collided into another party vehicle (SGM 3999Y) and your client was charged by the traffic police for inconsiderate driving.

We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersna@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)



Traffic Police 10 Uto Avence 3 Singapore 405865 Tel 465 6547 0000 Fax 465 6547 4883 www.police.gursig

Our Ref Date : TP/IP/21973/2017 : 17 May 2017

TAN SOO KHIM 68 MEI HWAN DRIVE #09-14 SINGAPORE 568430

Dear Sir / Madam,

# TRAFFIC ACCIDENT INVOLVING SJN2385J AND SLD863M ALONG MARINE PARADE ROAD ON 22/04/2017 AT 2125 HRS

I refer to the above accident.

- 2 We have completed the case. Our investigations have not produced any substantive results. Traffic Police is unable to conclusively determine the party at fault. Hence no action is being taken against anyone with regards to the accident, at this point in time.
- 3 You may wish to note that our decision does not preclude Traffic Police from taking appropriate action should new evidence emerge at a later stage.
- 4 Our decision does not preclude you from pursuing civil claims.
- 5 If you have any queries, please contact the Investigation Officer, SSS Mickey Lim at telephone no. 6547 6418.
- 6 Thank you.

Yours faithfully,

HEAD INVESTIGATION TRAFFIC POLICE SINGAPORE POLICE FORCE

This is a computer-generated letter. No signature is required.

A FORCE FOR THE NATION

is true and the item(s) does not contain any hazardous or prohibited item(s) I have read, understood and agreed to the terms and conditions of posting overleaf. I accept the maximum liability payable for Registered Mail Service and certify that all information provided by me Name & Signature Date

2 Name & Address of Addressee 1. Name & Address of Addressee Sender's Agreement B12112 1 125 Block 113 whampon Road (320)15 # 03-103 Rubi Road chan see man 408616 ī Þ Ý 30 SKE34724 PTC LTD SKE8429 AR\*: AR\*: insurance":( Insurance\*:( Y ¥ SS A ž ž By" : 1 By\*:( AIR AIR NUS. RUS ( ž ž (Nem numbers are printed in order of posting at counter) For Official Use Only Date: RC24991715556 RC24991716456 RA No: Ref: 1925/033/C0022 02 Feb 2018

NOTES:

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# POSTING RECEIPT FOR REGISTERED ARTICLE(S)

\*Please tick where applicable. It shall be assumed no Advice of Receipt (AR) is required or delivery by air is requested if relevant \* is left blank Please indicate the return address on the item(s) to ensure prompt return in event of non-delivery to the addressee(s).

Please post item(s) at the post office counter according to the sequence stated below

Please provide all information required and produce this receipt for all anquiries Separate forms are to be used for Insured and Non-Insured Registered Article

> 10 Euros Ruad II P06-30 Singapore Post Cantre Singapore 408600 (Reg. No. 199261623M)

Fax: 5842 5114

To chack delivery status or to raise an enquity on your registered article(s), please visit www.airgpost.com

SINGAPORE POST MACPHERSON RD

Add: SINGAPORE POST CENTRE GST Reg. 10 EUNOS ROAD 8

SINGAPORE 408600

Time: 09:46:29

Amount(S\$) GST@7% Description

Ref. No: PSL01/1925/033/0023

Postage Label LOCAL

2.54 6 X

1.00 15.24

1.00 15.24 SUB TOTAL

15.24 TOTAL AMOUNT 1.00 GST COLLECTED BY SINGPOST

\$15.24 MOP : CASH

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#Zero-rated for GST

\*Exempt

+Out of Scope \*\*Supplier Item Price inclusive of 7% GST where applicable I have checked & confirmed the product is visually good, functional & performed within expectation.

Page 1 of 1 Merimen e-Claims

# ...CLAIM SUBFOLDER...(Pending for Survey Report) Revoked / No settlement

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Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Su	ibmitted	Ins Auth'ed	Status		
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CLAIM SI	BFOLDER DE	TAILS			1	Created t	y adjuster]			
Insured:	Chan See	Meng, ID: S70	44675H		- 1					
Main Claimant:	ZAHAR B	IN JA'APAR, I	D: S1815256H							
Vehicle Re No.:	FQ4724	н		Date of			18:00 - :59 s and <b>10</b> Days	From LTA Reg	Date (Man Yr)	
Claim Type	TP / 277	TP / 2774765935SG			over 2	10032953	3-04 (Compreh	ensive)		
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Handling Insurer:	AIG Asia	Pacific Insuranc	e Pte. Ltd. (Expres	is) - Tel: 65-6419-	000 [	Handled by	Loh, Chee-He	eng] Chee-Hen	g.Loh@aig.co	
Claimant's Insurer:	NTUC Inc	ome Insurance	Co-operative Ltd (	HQ) - Tel:						
Adjuster:	LKK Auto	Consultants Pto	Ltd (HQ) - Tel: 62	56-3561 [Handle	d by MAI	RCUS CHU	A] [Final	<b>Rpt</b> due 20/1	2/2017]	
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Merimen e-Claims Page 1 of 3

#### Claim Documents

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5	18/12/17 08:25	General View	0	Load JPG	3
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51	18/12/17 08:25	General View	0	Load JPG	V
52	18/12/17 08:25	General View	0	Load JPG	V
53	18/12/17 08:25	General View	0	Load JPG	V
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	26/12/17 19:54	Reinspection Photo	0	Load JPG	N.
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Merimen e-Claims Page 3 of 3

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No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnail	Print
B1	26/12/17 19:54	Reinspection Photo	0	Load JPG	~
82	26/12/17 19:54	Reinspection Photo	Ð	Load JPG	V
Doc	cumentation		1 per	page V	V
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	11/12/17 17:19	ACKNOWLEDGEMENT EMAIL TO AIG DD 08.12.2017	0	Load PDF	
2	11/12/17 17:19	EMAIL FROM AIG DD 08.12.2017	0	Load PDF	
3	11/12/17 17:19	NOTIFICATION FROM WORKSHOP+ TP ESTIMATE	0	Load PDF	
4	11/12/17 17:19	EMAIL PRS	0	Load PDF	
5	19/12/17 11:49	TP GIA REPORT	0	Load PDF	
б	19/12/17 11:49	TP ESTIMATE- MARKED	0	Load PDF	
7	19/12/17 11:49	SKF 8429H - NON-REPORTING LETTER	0	Load PDF	
8	26/04/18 12:35	LETTER TO OI	0	Load PDF	
9	24/05/18 11:21	APPROVAL TO REJECT TP CLAIM	0	Load PDF	
10	24/05/18 11:21	EMAIL WSP TO REJECT TP CLAIM	0	Load PDF	
11	28/05/18 08:39	Registered Mail Fee	0	Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	- 1202	Thumbnail	Print
1	07/05/18 11:35	OID PIR	0	Load PDF	
2	07/05/18 11:35	OID Police Rpt	0	Load PDF	
3	15/05/18 17:28	TP GIA	0	Load PDF	
4	15/05/18 17:29	SGM3999Y GIA	0	Load PDF	

# **Documents Checklist**

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
			^
			~
Show Remarks To: Handling Insurer  Note: Remarks are private unless you show it to other parties.			

Adjuster Report Page 1 of 4

#### 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:

CC4/AIG17023491/UEA3Q2

Date:

28/05/2018

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

2100329533-04

Claimant Vehicle

FQ4724H

Insured Vehicle No: SKF8429H

No: Date of Loss:

27/11/2017

Nature of Claim:

TP

Claim No: 2774765935SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

FQ4724H

Make & Model: Reg. Date:

HONDA CB400, 399cc 17/06/1998 (Man. Year: 1998) Engine No: Chassis No: Odometer:

NC23E1856787 NC311556786

75108 km

Colour:

Gold

Engine Capacity: 399 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:

120-60-17

Rear Tyre Size:

160-60-17

Front Left Side:

Bridgestone 6 mm

Rear Left Side:

Bridgestone 6 mm

Front Right Side:

0 mm

Rear Right Side:

0 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	7,068.50	5,594.50	1,474.00	20.85
Miscellaneous Items	0.00	0.00	0.00	
Labour	340.00	295.00	45.00	13.24
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	7,408.50	5,889.50	1,519.00	20.50
Approved Total (Overridden) (S\$)		2,000.00		
Nett Amount (S\$)	7,408.50	2,000.00	5,408.50	73.00
Global Su	m Settlement (S\$)	0.00		

INSPECTION

Date of Assignment:

07/12/2017

Date Inspected:

07/12/2017 Inspected At:

Teo Spray Painting (HQ)

BLK 6 DEFU LANE 10, DEFU IND PARK

C #01-558

Singapore 539187

Estimated Period of Repair:

5.0 days

Adjuster Report Page 2 of 4

Adjuster: MARCUS CHUA Manager: Asher Sng Rong Yi

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

# REPAIR DETAILS

## Recommended Parts

No.	Qty Part No.	Particulars	Condition	Repairer's	Amount
1	1	*GEAR PEDAL	Repair	110.00 FL	*-FL
2	1	*METER COMP	Broken	1,350.00 FL	*850.00 FL
3	1	*HANDLE BAR	Bent	195.00 FL	*195.00 FL
4	1	*BRAKE LEVER	Scratched	44.00 FL	*44.00 FL
5	1	*SET MIRROR	Broken	180.00 FL	*180.00 FL
6	1	*FUEL TANK	Dented	850.00 FL	*850.00 FL
7	1	*HEADLIGHT COMP	Broken	420.00 FL	*420.00 FL
8	1	*FRONT WHEEL	Dented / Bent	950.00 FL	*950.00 FL
9	1	*MUFFLER	Dented	950.00 FL	*950.00 FL
10	1	*TAIL COWLING	Cut	250.00 FL	*250.00 FL
11	1	*CLUTCH COVER	Cut	352.00 FL	*352.00 FL
12	1	*REAR MUDGUARD (VTECH3)	Broken	105.00 FL	*105.00 FL
13	1	*UNDER TRAY (VTECH3)	Not Necessary	195.00 FL	*-FL
14	1	*STEERING STEM	Bent	280.00 FL	*280.00 FL
15	2	*FRONT FORK TUBE (LOCAL REPAIR)	Bent	567.00 FS	*80.00 FS
16	1	*CLUTCH LEVER	Scratched	25.00 FL	*25.00 FL
17	1	*TAIL LAMP (LED)	Cracked	406.00 FL	*406.00 FL
18	1	*LAMP STAY	Bent	175.00 FL	*175.00 FL
19	1	*CLUTCH GASKET	Necessary	35.00 FL	*35.00 FL
20	2	*FORK OIL SEAL	Not Necessary	80.00 FL	*- FL
21	1	*MUFFLER GASKET	Necessary	38.00 FL	*38.00 FL
22	1	*STEERING CONE	Not Necessary	105.00 FL	*- FL
23	2	*FORK OIL	Not Necessary	76.00 FS	*- FS
24	1	*NUMBER PLATE	Bent	40.00FS	*20.00 FS
F≍Fra	anchise part. S=Spcl	Nett. L=ListItemDisc.			HEROLDS VA
			Sub Total (S\$)	7,778.00	6,205.00
		- List Item Discount on L Ite	ems 10.00/10.00% (S\$)_	709.50	610.50
			Total Parts (S\$)	7,068.50	5,594.50

Report was unsubmitted during this print-out.

Adjuster Report Page 4 of 4

# Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Lab	our Items			
1	TRANSPORT	New	60.00	35.00
2	LABOUR CHARGES	New	280.00	260.00
		Gross Labour Cost (S\$)	340.00	295.00
	Re	eport was unsubmitted during this print-out.		

< END OF ESTIMATES >