



REF:

AXA

SUNDAY

## ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_

Estimated Cost: \_\_\_\_\_

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

To Inspect Vehicle No: \_\_\_\_\_

at Workshop m/s \_\_\_\_\_

of \_\_\_\_\_

Insured: \_\_\_\_\_

Policy No. \_\_\_\_\_

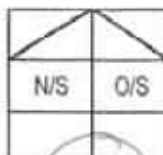
Claims No. \_\_\_\_\_

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

(Client's Record)

Make of Veh: \_\_\_\_\_

(Policy Condition)

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

Bal. or Market Value: \_\_\_\_\_

IDAC Accident Rpt: \_\_\_\_\_ Consistent? : Yes or No

GIA / PR Seen: \_\_\_\_\_ Consistent? : Yes or No

Est. Repairs: 7 days Res.: Yes or No

Lum Sum: \_\_\_\_\_ % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

Vehicle: IN / OUT

Veh No: XD 6245R Yr Regn: 17/9/2012

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or Tanker - RigidMake: Man TGS 35-360 844 cc 10578Colour: Blue A/C: Insured / Std / NI / NASp. Reading: 316455 T/Radio: Insured / Std / NI / NA

Eng/No: \_\_\_\_\_

C/No: WMA375779CM 60017Gen. Cond: Good / Fair / Poor / BurntSteering: Inorder / Jammed / Leaked / Burnt orBrake: Inorder / Jammed / Leaked / Burnt orModl: NI / S/Rim / STD A/Rim orTyre Size: F: 315/80R22.5

R: \_\_\_\_\_

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

TOYO / YOKO or Aking

Front

Rear

R/Bal. 6 mm R/Bal. 6 mmL/Bal. 6 mm L/Bal. 6 mmD.O.A. 5/8/2017 D.O.I. 12/12/2017Survey held at Lee Kuan YewDes. of Damages: Frt / Rear / O/S / N/S / UIC / Rooftop or

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

Date / Time | Action / Instruction

49 405,000.00(Net: 2,115.00 (30%))

Date/Time, File Pass to?

☐ : Preli. Report☐ : Final Report1) \_\_\_\_\_  
Date/Time, File Return to?

2) \_\_\_\_\_

Days Of Repair: \_\_\_\_\_

Resurvey No. of Trip: \_\_\_\_\_

Survey Fee: \_\_\_\_\_

Transportation: \_\_\_\_\_

Add Fee: ☐ : Site Insp (\$ \_\_\_\_\_)☐ : Interview (\$ \_\_\_\_\_)☐ : Tech. Invs (\$ \_\_\_\_\_)☐ : Weekend (\$ \_\_\_\_\_)

) \$ + RS \$ \_\_\_\_\_

) Photos

) Others

Report Format: \_\_\_\_\_

Lump Sum / I.B.I: (\$ \_\_\_\_\_)

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/ASM17023609/Spa3		
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811		Date : 12-12-2017		
		Code : ASM		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	YN 7345P	Veh. Inspected	XD 6245R	
Policy No.		Coverage (\$)	0.00	
Claim No.	S7M0000L	Excess (\$)	0.00	
Assign From		Assign Date	12/12/2017	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
<b>4. Description of Damages</b>				
<b>5. General Information</b>				
Accident Date	05/08/2017	Inspection Date	12/12/2017	
Survey held at	LEE KUAN HWA MOTOR SERVICE 24 SUNGEI KADUT ST. 4 SINGAPORE 729050			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

# LEE KUAN HWA MOTOR SERVICE

Mailing Add: 39, Westwood Ave Singapore 648719  
Workshop: 24, Sungei Kadut Street 4 Singapore 729050  
Tel: 6269 9192 Fax: 6269 2239 H/P: 9631 1712  
Business Reg. No: 36463500B

M/s: **AXA INSURANCE SINGAPORE PTE LTD**  
8 SHENTON WAY #27-10  
Singapore 068811

7 days.  
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:

Date: 12.12.2017

Motor Claim Dept

Vehicle number : **XD 6245 R**  
Make/Model : **MAN TGS 35.360**  
Date of accident : **05.08.2017**  
Claim Type : **TP Claim**

Sebastian  
12/12/2017  
- Long Sun Repair  
- Photo After Paint  
960 36121  
sebastianyean@lkhwa.com

Accident involving XD 6245 R & YN 7345 P along AYE on 05.08.2017.

## Re: Estimate

1.	1 pc	Rear bumper (S/Nett) ✓ DT	\$	800.00 ✓
2.	2 pcs	Rear bumper bracket top (S/Nett) ✓ BT	\$	700.00 ✓
3.	2 pcs	Rear bumper bracket lower (S/Nett) ✓ BT	\$	680.00 ✓
4.	2 pcs	Rear lamp bracket (S/Nett) ✓ BT	\$	900.00 ✓
5.	2 pcs	Rear lamp (S/Nett) ✓ CLK	\$	580.00 ✓
6.	2 pcs	Rear lamp box (S/Nett) ✓ BT	\$	400.00 ✓
7.	1 pc	Rear no plate (S/Nett) ✗ M	\$	25.00
8.	1 pc	Rear no plate bracket (S/Nett) ✓ BT	\$	250.00 ✓
9.	2 pcs	Rear pipe u clip (S/Nett) ✓ BT	\$	360.00 ✓
			\$	4,695.00
To Towing Service (from LTA)			\$	300.00 ✓
To Wiring Service			\$	120.00 40
To Logo Writing Service			\$	300.00 200
To Replace & Repair Labour Charge			\$	1,500.00 1200
To Putty & Spray Painting			\$	1,000.00 800
Total			\$	7,915.00

Yours Faithfully,

李光華 摩托燒焊

LEE KUAN HWA MOTOR SERVICE  
39, Westwood Avenue, Singapore 648719  
TEL: 6269 9192 FAX: 6269 2239 H/P: 9631 1712



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: S7M000OL

Our ref: CC4/AXA17023609/Spa3

Date: 14.12.2017

The Motor Claims Department  
M/s AXA INSURANCE PTE LTD

Dear Sir/Madam,

**PRELIMINARY ADVICE OF VEHICLE NO.**

**XD 6245R**

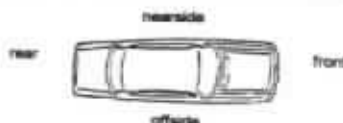
We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 12.12.2017 at the premises of M/s Lee Kuan Hwa Motor Service and have the following to report:-

Workshop Estimate Amount	: S\$	7,915.00
Revised Estimate Amount	: S\$	7,210.00
"Check" Items Amount	: S\$	-
Market Value	: S\$	-
LTA Reimbursement Value	: S\$	-
Nett Value	: S\$	-

Description of Damage:

The vehicle sustained damages at the  
Rear Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 7.0 days

Yours faithfully,

SEBASTIAN YEANG  
Licensed Appraiser

## Enquire Transfer Fee

### Vehicle Details

Vehicle No.	XD6245R
Vehicle Type	B61 - Goods (Open) Tanker
Vehicle Attachment 1	Tanker-rigid (Others)
Vehicle Scheme	Normal
Vehicle Make	MAN
Vehicle Model	TGS 35.360 8X4 BB
Chassis No.	WMA37SZZ9CM600117
Propellant	Diesel
Engine No.	50531990733200
Engine Capacity	10518 cc
Maximum Power Output	-
Maximum Laden Weight	34000 kg
Unladen Weight	13720 kg
Year Of Manufacture	2012
Original Registration Date	17 Sep 2012
Lifespan Expiry Date	16 Sep 2032
COE Category	C - Goods Vehicle & Bus
Quota Premium	\$55,805.00
COE Expiry Date	16 Sep 2022
Road Tax Expiry Date	05 Aug 2017
Inspection Due Date	16 Sep 2017
Intended Transfer Date	11 Dec 2017

CO2 Emission

-

Late renewal fee(s) will be imposed if road tax / lay up has expired. Please use [Enquire Road Tax Payable](#) for fee (s) payable.

Road tax, including Over Payment (if any), of a vehicle will follow the vehicle to the new registered owner when its ownership is being transferred.

### Amount Payable (From 06 Aug 2017 to 05 Feb 2018)

	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Transfer Fee	11.00	-	11.00
<b>Sub Total</b>			<b>11.00</b>
	0.00	-	0.00

AXA INSURANCE PTE LTD  
8 Shenton Way, #24-01  
AXA Tower, Singapore 068811  
Customer Service Centre #B1-01  
Tel:(65)63387288 Fax:(65)63382522  
Website:www.axa.com.sg  
GST Registration Number: 199903512M  
customer.service@axa.com.sg



Fleet  
TAX INVOICE  
RENEWAL  
Original

Tax Invoice No : P1660417-00008

POLICY INFORMATION		Policy No. : VFX/P1660417
Source	: 03165 TAN INSURANCE BROKERS PTE LTD	
Insured	: MONZONE AIR-CONDITIONING PTE LTD	
Address	: 41 SENOKO DRIVE SINGAPORE 758249	
Period of Insurance	: From 06/09/2016 To 05/09/2017 (Both Dates Inclusive)	
Transaction No.	: 00008	
Accounting Month / Year	: 10 2016	
Billing Currency	: SGD	Exchange Rate : 1.0000
Gross Premium SGD	Charges SGD	Total Payable SGD
65,256.90	(GST 7.00%) 4,568.10	69,825.00
Total Payable is after discount of : SGD 0.00 0.00%		
<p style="text-align: right;">AXA INSURANCE PTE LTD</p> <p style="text-align: right;"></p> <p style="text-align: right;">Authorized Signature</p>		
<p>Important Notice:</p> <p>-----</p> <p>For Individual Policyholders : Premium due must be paid in full before the inception date of the risk otherwise no benefits whatsoever shall be payable by the Company. Please refer to the Payment Before Cover Warranty in the Policy for further details.</p> <p>For all other Policyholders : Premium due must be paid in full within 60 days from the inception date of the risk otherwise this Policy/endorsement is automatically terminated immediately. The Company will be entitled to a pro-rata premium for the period they have been on risk subject to the minimum premium as imposed in the policy. Please refer to the Premium Payment Warranty in the Policy for further details.</p>		
<p>Issued by - SGIWAN2 on 21/10/2016</p> <p style="text-align: right;">(R)</p>		



POLICY INFORMATION		Policy No. : VFX/P1660417	
Source	: 03165	TAN INSURANCE BROKERS PTE LTD	
Insured	: MONZONE AIR-CONDITIONING PTE LTD		
Address	: 41 SENOKO DRIVE SINGAPORE 758249		
Business/Profession	: AIR CONDITIONING <i>Carrying on or engaged in the business or profession last declared and no other for the purpose of this insurance.</i>		
Period of Insurance	: From 06/09/2016 To 05/09/2017 (Both Dates Inclusive)		
Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.			
<b>PREMIUM</b>			
Premium After 20.00 % Flt Disc	: SGD 0.00		
GST 7.00%	: SGD 4,568.10		
Annual Premium	: SGD 0.00		
Total Payable	: SGD 69,825.00		
<b>RISK DETAILS THE MOTOR VEHICLE</b>			
Risk No.	: 1		
Type of Cover	: Comprehensive		
Regn. No.	: GBC7132S		
Type Of Use	: Hire Car		
Make/Model	: ISUZU NHR85AUE4AC		
Year of Manufacture	: 2013		
Carrying Cap. Ton	: 1.20		
Body Type	: REFRIGERATED VEHICLE		
Engine No.	: 4JJ1355497		
Chassis No.	: JAANHR85ED7100066		
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)		
Limitations as to Use	: As specified in Certificate of Insurance		
Hire Purchase	: HL BANK		
<u>Extra Coverage (Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>	
BASIC PREMIUM		2,719.04	
LESS 20.00% Flt Disc		543.81	
NET PREMIUM		2,175.23	
TOTAL PREMIUM		2,175.23	





\* Policy No. : VFX/P1660417

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
Sect II-Driven Outside S'pore : SGD 2,000.00  
Sect II - As Named In Memo : SGD 1,000.00  
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 2  
Type of Cover : Comprehensive  
Regn. No. : GBC7125M  
Type Of Use : Hire Car  
Make/Model : ISUZU NHR85AUE4AC  
Year of Manufacture : 2013  
Carrying Cap. Ton : 1.00  
Body Type : REFRIGERATED VEHICLE  
Engine No. : 4JJ1355705  
Chassis No. : JAANHR85ED7100067  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance  
Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
Sect II-Any Authorised Driver : SGD 2,000.00  
Sect II - As Named In Memo : SGD 1,000.00  
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 3  
Type of Cover : Comprehensive  
Regn. No.



\* Policy No. : VFX/P1660417

: GBC8304G  
Type Of Use : Hire Car  
Make/Model : ISUZU NHR85AUE4AC  
Year of Manufacture : 2013  
Carrying Cap. Ton : 1.08  
Body Type : REFRIGERATED VEHICLE  
Engine No. : 4JJ1339208  
Chassis No. : JAANHR85ED7100033  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance  
Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
Sect II-Any Authorised Driver : SGD 2,000.00  
Sect II - As Named In Memo : SGD 1,000.00  
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 4  
Type of Cover : Comprehensive  
Regn. No. : YN4408L  
Type Of Use : Hire Car  
Make/Model : ISUZU NPR85UH5AC  
Year of Manufacture : 2013  
Carrying Cap. Ton : 2.52  
Body Type : REFRIGERATED VEHICLE  
Engine No. : 4JJ11A7049  
Chassis No. : JAANPR85HD7100415  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)



\*Policy No. : VFX/P1660417

Limitations as to : As specified in Certificate of Insurance  
Use

Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Any Authorised Driver	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers

- 1 ANY AUTHORISED DRIVER

Risk No. : 5  
Type of Cover : Comprehensive  
Regn. No. : GBC8162Z  
Type Of Use : Hire Car  
Make/Model : ISUZU NHR85AUE4AC  
Year of Manufacture : 2013  
Carrying Cap. Ton : 1.06  
Body Type : REFRIGERATED VEHICLE  
Engine No. : 4JJ1390430  
Chassis No. : JAANHR85ED7100109  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to : As specified in Certificate of Insurance  
Use  
Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
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<b>* Policy No. : VFX/P1660417</b>		
Sect II-Any Authorised Driver	:	SGD 2,000.00
Sect II - As Named In Memo	:	SGD 1,000.00
Windscreen Excess	:	SGD 200.00
<b><u>Named Drivers</u></b>		
1 ANY AUTHORISED DRIVER		
Risk No.	:	6
Type of Cover	:	Comprehensive
Regn. No.	:	GBC8311K
Type Of Use	:	Hire Car
Make/Model	:	ISUZU NHR85AUE4AC
Year of Manufacture	:	2013
Carrying Cap. Ton	:	1.18
Body Type	:	REFRIGERATED VEHICLE
Engine No.	:	4JJ1390250
Chassis No.	:	JAANHR85ED7100107
	:	Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	:	As specified in Certificate of Insurance
Hire Purchase	:	HL BANK
<b><u>Extra Coverage(Premium Breakdown)</u></b>	<b><u>Limits (SGD)</u></b>	<b><u>Premium (SGD)</u></b>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23
<b><u>Excess Applicable</u></b>		
Sect I - Any Authorised Driver	:	SGD 1,500.00
Sect II-Any Authorised Driver	:	SGD 2,000.00
Sect II - As Named In Memo	:	SGD 1,000.00
Windscreen Excess	:	SGD 200.00
<b><u>Named Drivers</u></b>		
1 ANY AUTHORISED DRIVER		
Risk No.	:	7
Type of Cover	:	Comprehensive
Regn. No.	:	YM6179P



\* Policy No. : VFX/P1660417

Type Of Use : Hire Car  
Make/Model : ISUZU NPR85LU5Y  
Year of Manufacture : 2007  
Carrying Cap. Ton : 2.50  
Body Type : REFRIGERATED VEHICLE  
Engine No. : 4JJ1468136  
Chassis No. : JAANPR85L77101218  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance  
Hire Purchase : TAI THONG LEE TRADING (PTE) LTD

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
Sect II-Any Authorised Driver : SGD 2,000.00  
Sect II - As Named In Memo : SGD 1,000.00  
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 8  
Type of Cover : Comprehensive  
Regn. No. : GBD1903T  
Type Of Use : Hire Car  
Make/Model : NISSAN CABSTAR 3.0  
Year of Manufacture : 2014  
Carrying Cap. Ton : 1.72  
Body Type : REFRIGERATED VEHICLE  
Engine No. : ZD30339482K  
Chassis No. : JN1SC2F24Z0855950  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)



\*Policy No. : VFX/P1660417

Limitations as to : As specified in Certificate of Insurance  
 Use

Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Any Authorised Driver	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers

- 1 ANY AUTHORISED DRIVER

Risk No. : 9  
 Type of Cover : Comprehensive  
 Regn. No. : GBD2412L  
 Type Of Use : Hire Car  
 Make/Model : NISSAN CABSTAR 3.0  
 Year of Manufacture : 2014  
 Carrying Cap. Ton : 1.08  
 Body Type : REFRIGERATED VEHICLE  
 Engine No. : ZD30340430K  
 Chassis No. : JN1SC2F24Z0856103  
 : Market Value At The Time Of Loss  
 (including Accessories and Spare Parts)  
 Limitations as to : As specified in Certificate of Insurance  
 Use  
 Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
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Policy No. : VFX/P1660417

Sect II-Any Authorised Driver : SGD 2,000.00  
 Sect II - As Named In Memo : SGD 1,000.00  
 Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 10  
 Type of Cover : Comprehensive  
 Regn. No. : GBD2489R  
 Type Of Use : Hire Car  
 Make/Model : NISSAN CABSTAR 3.0  
 Year of Manufacture : 2014  
 Carrying Cap. Ton : 1.34  
 Body Type : REFRIGERATED VEHICLE  
 Engine No. : ZD30340453K  
 Chassis No. : JN1SC2F24Z0856096  
 : Market Value At The Time Of Loss  
 (including Accessories and Spare Parts)  
 Limitations as to Use : As specified in Certificate of Insurance  
 Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
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Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
 Sect II-Any Authorised Driver : SGD 2,000.00  
 Sect II - As Named In Memo : SGD 1,000.00  
 Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 11  
 Type of Cover : Comprehensive  
 Regn. No. : GBD4176E



\* Policy No. : VFX/P1660417

Type Of Use : Hire Car  
 Make/Model : NISSAN CABSTAR 3.0  
 Year of Manufacture : 2014  
 Carrying Cap. Ton : 1.72  
 Body Type : REFRIGERATED VEHICLE  
 Engine No. : ZD30341770K  
 Chassis No. : JN1SC2F24Z0856402  
 : Market Value At The Time Of Loss  
 (including Accessories and Spare Parts)  
 Limitations as to Use : As specified in Certificate of Insurance  
 Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
 Sect II-Any Authorised Driver : SGD 2,000.00  
 Sect II - As Named In Memo : SGD 1,000.00  
 Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 12  
 Type of Cover : Comprehensive  
 Regn. No. : GBD4010A  
 Type Of Use : Hire Car  
 Make/Model : NISSAN CABSTAR 3.0  
 Year of Manufacture : 2014  
 Carrying Cap. Ton : 1.46  
 Body Type : LORRY  
 Engine No. : ZD30341505K  
 Chassis No. : JN1SC2F24Z0856338  
 : Market Value At The Time Of Loss  
 (including Accessories and Spare Parts)





<b>Policy No. : VFX/P1660417</b>		
Limitations as to Use	: As specified in Certificate of Insurance	
Hire Purchase	: HL BANK	
<b>Extra Coverage(Premium Breakdown)</b>	<b>Limits (SGD)</b>	<b>Premium (SGD)</b>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23
<b>Excess Applicable</b>		
Sect I - Any Authorised Driver	: SGD 1,500.00	
Sect II-Any Authorised Driver	: SGD 2,000.00	
Sect II - As Named In Memo	: SGD 1,000.00	
Windscreen Excess	: SGD 200.00	
<b>Named Drivers</b>		
1 ANY AUTHORISED DRIVER		
MEMO		
-----		
MAKE & MODEL: NISSAN CABSTAR 3.0 5M/T ABS 2DR 2WD EURO 5		
WITH POWER TAILBOARD		
Risk No.	: 13	
Type of Cover	: Comprehensive	
Regn. No.	: GBD4159E	
Type Of Use	: Hire Car	
Make/Model	: NISSAN CABSTAR 3.0	
Year of Manufacture	: 2014	
Carrying Cap. Ton	: 1.17	
Body Type	: LORRY	
Engine No.	: ZD30341559K	
Chassis No.	: JN1SC2F24Z0856341	
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)	
Limitations as to Use	: As specified in Certificate of Insurance	
Hire Purchase	: HL BANK	
<b>Extra Coverage(Premium Breakdown)</b>	<b>Limits (SGD)</b>	<b>Premium (SGD)</b>
BASIC PREMIUM		2,719.04



Policy No. : VFX/P1660417

LESS 20.00% Flt Disc	543.81
NET PREMIUM	2,175.23
TOTAL PREMIUM	2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Any Authorised Driver	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No.	: 14
Type of Cover	: Comprehensive
Regn. No.	: YN7068P
Type Of Use	: Hire Car
Make/Model	: HINO HINO >ZU710R-HKFMS3
Year of Manufacture	: 2014
Carrying Cap. Ton	: 2.50
Body Type	: REFRIGERATED VEHICLE
Engine No.	: N04CUS18493
Chassis No.	: JHHUCS3H50K010434
	: Market Value At The Time Of Loss
	(including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Any Authorised Driver	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER



**Policy No. : VFX/P1660417**

Risk No. : 15  
Type of Cover : Comprehensive  
Regn. No. : YN7097E  
Type Of Use : Hire Car  
Make/Model : HINO HINO XZU710R  
Year of Manufacture : 2014  
Carrying Cap. Ton : 2.50  
Body Type : REFRIGERATED VEHICLE  
Engine No. : N04CUS18502  
Chassis No. : JHHUCS3H40K010439  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
Sect II-Any Authorised Driver : SGD 2,000.00  
Sect II - As Named In Memo : SGD 1,000.00  
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 16  
Type of Cover : Comprehensive  
Regn. No. : YN7279Y  
Type Of Use : Hire Car  
Make/Model : HINO HINO XZU710R  
Year of Manufacture : 2014  
Carrying Cap. Ton : 2.50  
Body Type : REFRIGERATED VEHICLE  
Engine No. : N04CUS18525  
Chassis No. : JHHUCS3H90K010453



<b>Policy No. : VFX/P1660417</b>		
: Market Value At The Time Of Loss (including Accessories and Spare Parts)		
Limitations as to Use	: As specified in Certificate of Insurance	
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23
<u>Excess Applicable</u>		
Sect I - Any Authorised Driver	: SGD 1,500.00	
Sect II-Any Authorised Driver	: SGD 2,000.00	
Sect II - As Named In Memo	: SGD 1,000.00	
Windscreen Excess	: SGD 200.00	
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		
Risk No.	: 17	
Type of Cover	: Comprehensive	
Regn. No.	: YN7131P	
Type Of Use	: Hire Car	
Make/Model	: HINO HINO XZU710R	
Year of Manufacture	: 2014	
Carrying Cap. Ton	: 2.50	
Body Type	: REFRIGERATED VEHICLE	
Engine No.	: N04CUS18530	
Chassis No.	: JHHUCS3H20K010455	
: Market Value At The Time Of Loss (including Accessories and Spare Parts)		
Limitations as to Use	: As specified in Certificate of Insurance	
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23
<u>Excess Applicable</u>		
Sect I - Any Authorised Driver	: SGD 1,500.00	



Policy No. : VFX/P1660417

Sect II-Any Authorised Driver : SGD 2,000.00  
 Sect II - As Named In Memo : SGD 1,000.00  
 Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 18  
 Type of Cover : Comprehensive  
 Regn. No. : YN7186G  
 Type Of Use : Hire Car  
 Make/Model : HINO HINO X2U710R  
 Year of Manufacture : 2014  
 Carrying Cap. Ton : 2.50  
 Body Type : REFRIGERATED VEHICLE  
 Engine No. : N04CUS18544  
 Chassis No. : JHHUCS3H50K010465  
 : Market Value At The Time Of Loss  
 (including Accessories and Spare Parts)  
 Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
 Sect II-Any Authorised Driver : SGD 2,000.00  
 Sect II - As Named In Memo : SGD 1,000.00  
 Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 19  
 Type of Cover : Comprehensive  
 Regn. No. : YN7127C  
 Type Of Use : Hire Car



**Policy No. : VFX/P1660417**

Make/Model : HINO HINO XZU710R  
Year of Manufacture : 2014  
Carrying Cap. Ton : 2.50  
Body Type : REFRIGERATED VEHICLE  
Engine No. : N04CUS18570  
Chassis No. : JHHUCS3H80K010475  
Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
Sect II-Any Authorised Driver : SGD 2,000.00  
Sect II - As Named In Memo : SGD 1,000.00  
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 20  
Type of Cover : Comprehensive  
Regn. No. : YN7345P  
Type Of Use : Hire Car  
Make/Model : HINO HINO XZU710R  
Year of Manufacture : 2014  
Carrying Cap. Ton : 2.50  
Body Type : REFRIGERATED VEHICLE  
Engine No. : N04CUS18582  
Chassis No. : JHHUCS3H20K010486  
Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance



Policy No. : VFX/Pl660417

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Any Authorised Driver	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers

- 1 ANY AUTHORISED DRIVER

Risk No. : 21  
 Type of Cover : Comprehensive  
 Regn. No. : YN7332B  
 Type Of Use : Hire Car  
 Make/Model : HINO HINO XZU710R  
 Year of Manufacture : 2014  
 Carrying Cap. Ton : 2.50  
 Body Type : REFRIGERATED VEHICLE  
 Engine No. : N04CUS18584  
 Chassis No. : JHHUCS3H40K010487  
 : Market Value At The Time Of Loss  
 (including Accessories and Spare Parts)  
 Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Any Authorised Driver	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers



Policy No. : VFX/P1660417

1 ANY AUTHORISED DRIVER

Risk No. : 22  
 Type of Cover : Comprehensive  
 Regn. No. : YN7341A  
 Type Of Use : Hire Car  
 Make/Model : HINO HINO XZU710R  
 Year of Manufacture : 2014  
 Carrying Cap. Ton : 2.50  
 Body Type : REFRIGERATED VEHICLE  
 Engine No. : N04CUS18598  
 Chassis No. : JHHUCS3H70K010497  
 : Market Value At The Time Of Loss  
 (including Accessories and Spare Parts)  
 Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
 Sect II-Any Authorised Driver : SGD 2,000.00  
 Sect II - As Named In Memo : SGD 1,000.00  
 Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 23  
 Type of Cover : Comprehensive  
 Regn. No. : YN7116J  
 Type Of Use : Hire Car  
 Make/Model : HINO HINO XZU710R  
 Year of Manufacture : 2014  
 Carrying Cap. Ton : 2.50





**Policy No. : VFX/P1660417**

Body Type : REFRIGERATED VEHICLE  
Engine No. : N04CUS18615  
Chassis No. : JHHUCS3HX0K010509  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
Sect II-Any Authorised Driver : SGD 2,000.00  
Sect II - As Named In Memo : SGD 1,000.00  
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 24  
Type of Cover : Comprehensive  
Regn. No. : YN7273M  
Type Of Use : Hire Car  
Make/Model : HINO HINO XZU710R  
Year of Manufacture : 2014  
Carrying Cap. Ton : 2.50  
Body Type : REFRIGERATED VEHICLE  
Engine No. : N04CUS18622  
Chassis No. : JHHUCS3H80K010511  
: Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23



Policy No. : VFX/P1660417

TOTAL PREMIUM 2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
Sect II-Any Authorised Driver : SGD 2,000.00  
Sect II - As Named In Memo : SGD 1,000.00  
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 25  
Type of Cover : Comprehensive  
Regn. No. : YN7347J  
Type Of Use : Hire Car  
Make/Model : HINO HINO XZU710R  
Year of Manufacture : 2014  
Carrying Cap. Ton : 2.50  
Body Type : REFRIGERATED VEHICLE  
Engine No. : N04CUS18642  
Chassis No. : JHHUCS3H80K010525  
Market Value At The Time Of Loss  
(including Accessories and Spare Parts)  
Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
Sect II-Any Authorised Driver : SGD 2,000.00  
Sect II - As Named In Memo : SGD 1,000.00  
Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 26  
Type of Cover : Comprehensive  
Regn. No.



**Policy No. : VFX/P1660417**

Type Of Use : YN7235Z  
 : Hire Car  
 Make/Model : HINO HINO XZU710R  
 Year of Manufacture : 2014  
 Carrying Cap. Ton : 2.50  
 Body Type : REFRIGERATED VEHICLE  
 Engine No. : N04CUS18670  
 Chassis No. : JHHUCS3H80K010542  
 : Market Value At The Time Of Loss  
 (including Accessories and Spare Parts)  
 Limitations as to Use : As specified in Certificate of Insurance

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
 Sect II-Any Authorised Driver : SGD 2,000.00  
 Sect II - As Named In Memo : SGD 1,000.00  
 Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 27  
 Type of Cover : Comprehensive  
 Regn. No. : YP1502G  
 Type Of Use : Hire Car  
 Make/Model : ISUZU NMR85UH5A  
 Year of Manufacture : 2015  
 Carrying Cap. Ton : 2.63  
 Body Type : REFRIGERATED VEHICLE  
 : Market Value At The Time Of Loss  
 (including Accessories and Spare Parts)  
 Limitations as to Use : As specified in Certificate of Insurance



Policy No. : VFX/Pl660417

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Driven Outside S'pore	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00

Named Drivers

- 1 ANY AUTHORISED DRIVER

Risk No.	: 28
Type of Cover	: Comprehensive
Regn. No.	: YP2157M
Type Of Use	: Hire Car
Make/Model	: ISUZU NHR85AUE4A R1
Year of Manufacture	: 2015
Carrying Cap. Ton	: 2.38
Body Type	: REFRIGERATED VEHICLE
Engine No.	: 4JJ12G2092
Chassis No.	: JAANHR85EF7100481
	: Market Value At The Time Of Loss (including Accessories and Spare Parts)
Limitations as to Use	: As specified in Certificate of Insurance
Hire Purchase	: HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver	: SGD 1,500.00
Sect II-Driven Outside S'pore	: SGD 2,000.00
Sect II - As Named In Memo	: SGD 1,000.00
Windscreen Excess	: SGD 200.00



Policy No. : VFX/Pl660417

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 29  
 Type of Cover : Comprehensive  
 Regn. No. : GBB498M  
 Type Of Use : Hire Car  
 Make/Model : MITSUBISHI FB70BB1SRDEA  
 Year of Manufacture : 2007  
 Carrying Cap. Ton : 0.87  
 Body Type : REFRIGERATED VEHICLE  
 Engine No. : 4M42A53988  
 Chassis No. : FB70BBA10403  
 : Market Value At The Time Of Loss  
 (including Accessories and Spare Parts)  
 Limitations as to Use : As specified in Certificate of Insurance  
 Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
 Sect II-Driven Outside S'pore : SGD 2,000.00  
 Sect II - As Named In Memo : SGD 1,000.00  
 Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 30  
 Type of Cover : Comprehensive  
 Regn. No. : YP2651C  
 Type Of Use : Hire Car  
 Make/Model : ISUZU NMR85UH5A  
 Year of Manufacture : 2015



**Policy No. : VFX/P1660417**

Carrying Cap. Ton : 2.65  
 Body Type : REFRIGERATED VEHICLE  
 Engine No. : 4JJ12C8058  
 Chassis No. : JAANMR85HF7103174  
 : Market Value At The Time Of Loss  
 (including Accessories and Spare Parts)  
 Limitations as to Use : As specified in Certificate of Insurance  
 Hire Purchase : HL BANK

<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		2,719.04
LESS 20.00% Flt Disc		543.81
NET PREMIUM		2,175.23
TOTAL PREMIUM		2,175.23

Excess Applicable

Sect I - Any Authorised Driver : SGD 1,500.00  
 Sect II-Driven Outside S'pore : SGD 2,000.00  
 Sect II - As Named In Memo : SGD 1,000.00  
 Windscreen Excess : SGD 200.00

Named Drivers

1 ANY AUTHORISED DRIVER

Risk No. : 31  
 Type of Cover : Comprehensive  
 Regn. No. : GBA9792J  
 Type Of Use : Commercial Vehicle  
 Make/Model : MITSUBISHI FB70BB1SRDEA  
 Year of Manufacture : 2007  
 Carrying Cap. Ton : 0.88  
 Body Type : REFRIGERATED VEHICLE  
 Engine No. : 4M42A53800  
 Chassis No. : FB70BBA10396  
 : Market Value At The Time Of Loss  
 (including Accessories and Spare Parts)  
 Limitations as to Use : As specified in Certificate of Insurance

Fleet  
POLICY SCHEDULE  
RENEWAL  
Original

Policy No. : VFX/P1660417		
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,062.50
LESS 20.00% Flt Disc		612.50
NET PREMIUM		2,450.00
TOTAL PREMIUM		2,450.00
<u>Excess Applicable</u>		
Sect I - Any Authorised Driver	: SGD 1,500.00	
Sect II-Driven Outside S'pore	: SGD 2,000.00	
Sect II - As Named In Memo	: SGD 1,000.00	
Windscreen Excess	: SGD 200.00	
<u>Named Drivers</u>		
1 ANY AUTHORISED DRIVER		
Risk No.	: 32	
Type of Cover	: Comprehensive	
Regn. No.	: YP3288L	
Type Of Use	: Commercial Vehicle	
Make/Model	: ISUZU NHR85AUE4A R1	
Year of Manufacture	: 2016	
Carrying Cap. Ton	: 2.36	
Body Type	: REFRIGERATED VEHICLE	
Engine No.	: 4JJ12H9428	
Chassis No.	: JAANHR85EG7100022	
	: Market Value At The Time Of Loss	
	(including Accessories and Spare Parts)	
Limitations as to Use	: As specified in Certificate of Insurance	
Hire Purchase	: HL BANK	
<u>Extra Coverage(Premium Breakdown)</u>	<u>Limits (SGD)</u>	<u>Premium (SGD)</u>
BASIC PREMIUM		3,062.50
LESS 20.00% Flt Disc		612.50
NET PREMIUM		2,450.00
TOTAL PREMIUM		2,450.00
<u>Excess Applicable</u>		
Sect I - Any Authorised Driver	: SGD 1,500.00	
Sect II-Any Authorised Driver	: SGD 2,000.00	
Windscreen Excess	: SGD 200.00	
<u>Named Drivers</u>		



Policy No. : VFX/P1660417

1 ANY AUTHORISED DRIVER

MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENTS

Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:  
 VFXX 0026

VFXX - MEMORANDUM

General Exception - This policy excludes Third Party Working Risks  
 ----- and does not cover vehicles working on airport  
 runways (unless specifically mentioned in the  
 policy schedule).

All other Terms, Exceptions and Conditions remain unchanged.

REPLACEMENT OF NOTIFICATION OF ACCIDENTS CLAUSE

- 
- a) In the event of any accident involving the Motor Vehicle,  
 irrespective of whether it would give rise to a claim, the Insured  
 shall, together with the Motor Vehicle, call at the Company's  
 Approved Reporting Centre and report the accident within 24 hours  
 of the accident or by the next working day thereof.
  - b) In case of theft or other criminal act which may give rise to a  
 claim under this policy the Insured shall give immediate notice of  
 the occurrence to the Company and the police and co-operate with  
 the Company in securing the conviction of the offender.
  - c) Every letter, claim, writ, summons and process shall be notified  
 or forwarded unanswered to the Company immediately upon receipt.  
 Notice shall also be given to the Company immediately after the  
 Insured or any person claiming to be indemnified shall have  
 knowledge of any impending prosecution, inquest, inquiry, or offer  
 of composition in connection with any such accident and/or  
 occurrence.

This condition in its entirety is a condition precedent to liability  
 and failure to comply with any of the above requirements in respect  
 of any accident and/or occurrence will result in the Insured  
 being denied indemnity under both Section 1 and Section 2 of the  
 Policy in respect of that particular accident and/or occurrence.  
 Notwithstanding the No Claim Discount provisions set out herein,  
 failure to comply with this condition precedent will additionally  
 result in the insured losing all or part of his No Claim Discount  
 as set out below.

NCD-COMMERCIAL VEHICLES

Current	Upon Renewal (Non-Reporting)
-----	-----





Policy No. : VFX/P1660417

20%	15%
15%	10%
10%	0%
0%	0%

\*The Accident NCD to be applied first before the Non-Reporting NCD.

In the context of this clause the following terms have the following meanings assigned to them:

- \*Accident NCD - Refers to the loss of percentage of No Claim Discount entitlement as a result of claims arising from an accident.
- \*Non-Reporting NCD - Refers to the loss of percentage of No Claim Discount as a result of not reporting of an accident as set out under the Policy.

#### 0026 - Hire Cars - Hirer Driving

Notwithstanding anything to the contrary contained in this Policy, it is hereby understood and agreed that this Policy shall be operative only when the Motor Vehicle is being driven by Insured or is being driven with the authority of the Insured or a person in his employ. This Policy shall also be extended to be operative when the Motor Vehicle is let on hire by the Insured to any person (hereinafter called the "hirer"), provided always that the Hirer shall:

- (1) have entered into a Hire Contract with the Insured; and
- (2) have satisfied the Insured that:
  - (a) the Motor Vehicle will be driven only by a person with a valid driving license to drive such Motor Vehicle; and
  - (b) such person shall not had his Motor insurance application rejected, or policy cancelled or had special conditions imposed or had increased premium asked for by reason of claim experience

Whilst the Motor Vehicle is let on hire to the Hirer the Company shall not be liable

- (i) for any loss damage or liability due to or arising from theft or conversion by the Hirer; or
- (ii) if the Motor Vehicle is used by the Hirer for the carriage of passengers for hire or reward

It is further understood and agreed that for the purpose of Section II of this Policy the Company will treat the Hirer/any person driving under the permission of the Hirer as though he is an Authorised Driver whilst driving the Motor Vehicle.

Preprinted Endts/Clauses/Warranties Applicable

AXA INSURANCE PTE LTD  
8 Shenton Way, #24-01  
AXA Tower, Singapore 068811  
Customer Service Centre #B1-01  
Tel:(65)63387288 Fax:(65)63382522  
Website:www.axa.com.sg  
GST Registration Number: 199903512M  
customer.service@axa.com.sg



Fleet  
POLICY SCHEDULE  
RENEWAL  
Original

Policy No. : VFX/P1660417

2, 15, 18, 19, 57, 72(b) & 89 ONLY

AXA INSURANCE PTE LTD

A handwritten signature in black ink, appearing to be 'JH' or similar, written over a horizontal line.

Authorized Signature

**IMPORTANT :**

This Schedule should be read in conjunction with the Terms and Conditions of the Policy.

Issued by - SGIWAN2 on 21/10/2016

(R)



POLICY INFORMATION			Policy No. : VFX/PI660417						
Source : 03165 TAN INSURANCE BROKERS PTE LTD			Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.						
Insured : MONZONE AIR-CONDITIONING PTE LTD			Period of Insurance : From 06/09/2016 To 05/09/2017 (Both Dates Inclusive)						
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0001	GBC7132S	CO	2,719.04	20.00%				152.27	2,327.50
0002	GBC7125M	CO	2,719.04	20.00%				152.27	2,327.50
0003	GBC8304G	CO	2,719.04	20.00%				152.27	2,327.50
0004	YN4408L	CO	2,719.04	20.00%				152.27	2,327.50
0005	GBC8162Z	CO	2,719.04	20.00%				152.27	2,327.50
0006	GBC8311K	CO	2,719.04	20.00%				152.27	2,327.50
0007	YM6179P	CO	2,719.04	20.00%				152.27	2,327.50
0008	GBD1903T	CO	2,719.04	20.00%				152.27	2,327.50
0009	GBD2412L	CO	2,719.04	20.00%				152.27	2,327.50
0010	GBD2489R	CO	2,719.04	20.00%				152.27	2,327.50
0011	GBD4176E	CO	2,719.04	20.00%				152.27	2,327.50
0012	GBD4010A	CO	2,719.04	20.00%				152.27	2,327.50
0013	GBD4159E	CO	2,719.04	20.00%				152.27	2,327.50
0014	YN7068P	CO	2,719.04	20.00%				152.27	2,327.50
0015	YN7097E	CO	2,719.04	20.00%				152.27	2,327.50
0016	YN7279Y	CO	2,719.04	20.00%				152.27	2,327.50
0017	YN7131P	CO	2,719.04	20.00%				152.27	2,327.50
0018	YN7186G	CO	2,719.04	20.00%				152.27	2,327.50
0019	YN7127C	CO	2,719.04	20.00%				152.27	2,327.50
0020	YN7345P	CO	2,719.04	20.00%				152.27	2,327.50
0021	YN7332B	CO	2,719.04	20.00%				152.27	2,327.50
0022	YN7341A	CO	2,719.04	20.00%				152.27	2,327.50
0023	YN7116J	CO	2,719.04	20.00%				152.27	2,327.50
0024	YN7273M	CO	2,719.04	20.00%				152.27	2,327.50



Policy No. : VFX/P1660417									
Risk No	Regn No	Cover	PREMIUM CALCULATION (SGD)						
			Basic Prem	NCD/Fleet	Prem WShop	Extra Cover	Disc	Charges	Total Payable
0025	YN7347J	CO	2,719.04	20.00%				152.27	2,327.50
0026	YN7235Z	CO	2,719.04	20.00%				152.27	2,327.50
0027	YP1502G	CO	2,719.04	20.00%				152.27	2,327.50
0028	YP2157M	CO	2,719.04	20.00%				152.27	2,327.50
0029	GBB498M	CO	2,719.04	20.00%				152.27	2,327.50
0030	YP2651C	CO	2,719.04	20.00%				152.27	2,327.50
0031	GBA9792J	CO	3,062.50	20.00%				8.46	129.28
0032	YP3288L	CO	3,062.50	20.00%				25.77	393.94

AXA INSURANCE PTE LTD

Authorized Signature

**IMPORTANT :**

This Schedule should be read in conjunction with the Terms and Conditions of the Policy.

Issued by - SGIWAN2 on 21/10/2016

(R)



**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)

CERTIFICATE NO. : VFX/P1660417 Account No. : 03165  
Coverage : Comprehensive  
Sum Insured : Market Value At The Time Of Loss  
Name of Policy Holder : MONZONE AIR-CONDITIONING PTE LTD  
Vehicle Registration No. : YN7345P  
Period of Insurance : From 06/09/2016 To 05/09/2017 (Both Dates Inclusive)

**PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE\***

- (a) Whilst the vehicle is being used in connection with the Policyholder's business by any person provided he is in the Policyholder's employ and is driving on their order or with their permission.
- (b) Whilst the vehicle is being used for social, domestic or pleasure purposes by any person who is driving on the Policyholder's order or with their permission

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.

**LIMITATIONS AS TO USE\***

- (a) Use in connection with the Policyholder's business
  - (b) Use for the carriage of passengers (other than for hire or reward) in connection with the Policyholder's business
  - (c) Use for social, domestic and pleasure purposes
- This Policy does not cover
- (a) Use for racing, pace-making, reliability trial or speed-testing
  - (b) Use for the carriage of passengers for hire or reward
  - (c) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle

(09)

**EXCESS :**

Sect I - Any Authorised Driver : SGD 1,500.00  
Sect II-Any Authorised Driver : SGD 2,000.00  
Sect II - As Named In Memo : SGD 1,000.00  
Windscreen Excess : SGD 200.00

\* 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).

**AXA INSURANCE PTE LTD**

**Authorized Signature**

Issued by - SGIWAN2 on 21/10/2016

**IMPORTANT :**

Policyholders are 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 the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation Act (Cap. 189).

FOR INDIVIDUAL CUSTOMERS : Cover Under the policy is valid only upon the payment of the full premium stated on the policy.

FOR NON-INDIVIDUAL CUSTOMERS : Please refer to the Premium Warranty Clause on the policy

## CLAIMS PROCEDURE

### A. At the Accident Site

1. Exchange particulars with all parties involved in the accident including name, NRIC/PIN number, telephone number, address and insurance company.
2. Take note of the third party vehicle numbers. Please also take digital photographs (e.g. MMS) of all the third party vehicles involved in the accident and a view of the accident scene. These are to be included in the accident report to be filed later.
3. If there are witnesses, note down their names, NRIC/PIN numbers, telephone numbers and addresses.

### B. What to do immediately after

1. Call our Customer Helpline at 1800-8804741 or AXA's Premium Workshops listed below for further advice/assistance.
2. Report the accident to one of AXA's Premium Workshops listed below, with your vehicle (whether damaged or not) within 24 hours of the accident or by the next working day. AXA's Premium Workshops are authorised to assist our policyholders for accident report.
3. Lodge a police report for the following motor accident cases:-
  - injury case;
  - non-injury case involving a government vehicle or damage to government property;
  - non-injury case involving a foreign vehicle;
  - non-injury case involving a pedestrian or cyclist;
  - any accident outside of Singapore.
4. Avoid all unauthorised tow-truck operators or repair workshops.
5. Forward all letters and communications received from third parties concerning the accident to AXA Insurance Pte Ltd.

## AXA PREMIUM WORKSHOPS

NORTH ZONE	EAST ZONE
Ah Lim Motor Company 10 Ang Mo Kio Ind. Park 2A, #01-09, AMK Auto Point, Singapore 568047 Tel: 6483 1244	Alpine Motors Pte Ltd (Chevrolet vehicles only) 7 Ubi Close, Singapore 408604 Tel: 6511 3022 (Ext: 203 or 343)
Comfort Delgro Engineering Pte Ltd (Main) 205 Braddell Road, Singapore 579701 Tel: 6383 7118 / 6553 1111	Progressive Automotive Pte Ltd Blk 3022A, Ubi Road 1 #01-45/46, Singapore 408716 Tel: 6741 3336
Hua Hong Pte Ltd 25D Sungei Kadut St 1, Singapore 729332 Tel: 6760 8815 / 6760 0539	SME Motor Pte Ltd 1 Kaki Bukit Ave 6, Blk D, #02-15/16/17/18, AutoBay @ Kaki Bukit, Singapore 417883 Tel : 6747 6106
K. Kim Hin Auto Blk 34 Sin Ming Drive, #01-114, Singapore 575708 Tel : 6452 7018	Glass-Fix Pte Ltd (Main) (Windscreen Only) 52 Ubi Avenue 3, #04-42, Frontier E Park @ Ubi, Singapore 408867 Tel: 6278 0887
S & H Motor Pte Ltd Blk 11 #01-83, Sin Ming Road, Singapore 575655, Tel : 6453 4730	WEST ZONE
Tuffi Tech Pte Ltd (Windscreen Only) Blk 34 Sin Ming Drive, #01-134, Singapore 575708 Tel: 6453 3722	Comfort Delgro Engineering Pte Ltd (Branch) 45 Pandan Road, Singapore 609286 Tel: 6867 6918/ 6262 5065
SOUTH ZONE	ETHOZ Automotive Solutions Ltd (Main) 30 Bukit Batok Crescent, Singapore 658075 Tel: 6654 7501
Charn's Customcraft Blk 1010 Bukit Merah, Lane 3 #01-105 Singapore 159724 Tel: 6271 7054	ETHOZ Automotive Solutions Ltd (Branch) 50 Gul Crescent Singapore 629543 Tel: 6654 7701
Hin Lung Workshop Blk 1008 Bukit Merah Lane 3, #01-20 Singapore 159722 Tel: 6858 3000	Sng Ah Tee Motor & Panel Service Pte Ltd Blk 3 Pioneer Road North #01-18, Singapore 628457 Tel: 6268 6183
MOVA Automotive Blk 1008 Bt. Merah Lane 3 #01-04 Singapore 629792 Tel : 6272 3892	Glass-Fix Pte Ltd (Branch) (Windscreen Only) 1 Bukit Batok Crescent, Wcega Plaza, #08-11, Singapore 658064 Tel: 6570 3906/ 6570 4751

\* Commercial Vehicles Above 2 Tons in Weight



## RE: Pend investigation - TP Xs \$2000.00

Type

 Question

Message

Dear Stacey, We refer to the above matter. Kindly advise : - 1.the investigation result 2.whether we can proceed for direct settlement for this case. Thank you, Hsiao Tong - 27/04/2018

Reply

**<< RE: Pend investigation - TP Xs \$2000.00**

Type

🔗 Question

Message

Hi, we refer to the e-mail below, we appreciate if you could let us have your advise/ instruction. Thank you. Poh  
Kin. 18/05/2018

[Reply](#)



## Hsiao Tong (LKKAuto)

---

**From:** Mei Kwan (LKKAuto)  
**Sent:** Thursday, 21 June 2018 1:37 PM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** FW: New message for service request 21570, vehicle number XD6245R

### Report Remarks Entry - CC4/ASM17023609/Spa3

Remarks

20/6/18 11:27 PM \*\*\* Message Hi, we are unable to proceed for DS yet. case is still under investigation. - NG Stacey

Remarks

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)

-----Original Message-----

From: stacey.ng@axa.com.sg [mailto:stacey.ng@axa.com.sg]

Sent: Wednesday, 20 June, 2018 11:28 PM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Subject: New message for service request 21570, vehicle number XD6245R

AXA Insurance has sent you a message for claim number S7M0000L.

Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.



## RE: Re:RE: Re:RE: Re:RE: Re:RE: Re:RE: Re:RE: Pend investigation - TP Xs \$2000.00

Type

🔗 Question

Message

Hi, We refer to the above matter. Kindly advise : - 1.the investigation result 2.whether we can proceed for direct settlement for this case. Thank you. Hsiao Tong - 19 March 2019

Reply



## Re:<MANDATE IA>

Type

🔗 Question

Message

PLS PROCEED

Reply



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

## Immediate Advice

To : AXA Insurance Pte Ltd

Date: 15/01/2020

### Survey Details:

Date of loss	5-Aug-17
Date of appointment	12-Dec-17
Date of survey	12-Dec-17
Location of survey	LEE KUAN HWA MOTOR SERVICE

### Vehicle Details:

Claim Type:	Third party
Vehicle number	XD 6245R
Make and Model	MAN TGS 35.360 8X4 BB
Date of registration	17-Sep-12
Excess	
Market Value (est)	\$0.00
Part Rebate (est)	\$0.00
Nett Loss (est)	\$0.00

### Repair details:

Initial Estimate	\$ 7,915.00
------------------	-------------

### Proposed/Revised repair cost:

Parts	\$ 4,670.00
Check items (estimate)	\$ -
Labour	\$ 2,540.00
<b>Total</b>	<b>\$ 7,210.00</b>
<b>Lump Sum(if applicable)</b>	<b>\$ 5,500.00</b>

Number of days for repair	<u>7 DAYS</u>
---------------------------	---------------



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (665) 62563561 FAX : (665) 62564315

### Remarks:

*We have not authorized repairs. It was reported that Insured Driver rear-ended the TP vehicle. A letter was sent out to the Insured to inform of the TP claim and liability. TP LOD IN.*

### Mandate:

Liability(TP)		100%
Proposed Repair Cost	\$	5,500.00
Loss of Use	\$	1,050.00
Loss of Rental	\$	-
Loss of Income	\$	-
GIA Search Fees	\$	2.00
Others (Medical Bills)	\$	-
<b>Proposed Total</b>	<b>\$</b>	<b>6,552.00</b>
***TBC - To Be Confirmed		

## LEE KUAN HWA MOTOR SERVICE

Mailing Add: 39, Westwood Ave Singapore 648719

Workshop: 24, Sungei Kadut Street 4 Singapore 729050

Tel: 6269 9192 Fax: 6269 2239 H/P: 9631 1712

Email: kuanhwa@singnet.com.sg

Business Reg. No: 36463500B

### AXA Insurance Singapore Pte Ltd

8 SHENTON WAY #27-10

SINGAPORE 068811.

Date : 02.01.2018

Motor Claim Dept

Attn to:

Your Ref:

### Third Party Direct Settlement

Re: Accident involving XD 6245 R & YN 7345 P along AYE o 05.08.2017 .

We refer to the above accident which is due to the fault of your insured YN 7345 P,  
we are now claiming against you/your insured for our client's losses as follow:

1	Cost of Repair	\$	5,500.00
2	Loss of use 7 days @ \$ 150.00 per day	\$	1,050.00
3	GIA Search Fee	\$	2.00
			-----
		Total:	\$ 6,552.00
			-----

Enclosed are the Repair bill and supporting documents.

We look forward to your reply.

Thank you very much.

Yours faithfully,

李光華 廖嘜燒焊

LEE KUAN HWA MOTOR SERVICE

39, Westwood Avenue, Singapore 648719

TEL: 6269 9192 FAX: 6269 2239 H/P: 9631 1712



proceed ds

Type

🔍 Question

Message

/

Reply

## Vic (LKKAUTO)

---

**From:** kuanhwa@singnet.com.sg  
**Sent:** Monday, 2 March, 2020 4:21 PM  
**To:** Vic (LKKAUTO)  
**Cc:** Hsiao Tong (LKKAUTO); Admin A; Vic (LKKAUTO)  
**Subject:** Re: Accident involving XD 6245 R & YN 7345 P along AYE on 05.08.2017 \*\*\* LKK REF: CC4/AXA17023609/Sha3  
**Attachments:** Scan0003.jpg

Dear Vic,

Attached the signed DV.

Please proceed to the payment.

Thank you.

Regards,  
Adeline Lee  
Lee Kuan Hwa Motor Service  
Tel: 6269 9192 Fax: 6269 2239  
H/P: 9028 8798

**From:** Vic (LKKAUTO)  
**Sent:** Monday, January 20, 2020 6:01 PM  
**To:** Lee Kuan Hwa  
**Cc:** Hsiao Tong (LKKAUTO) ; Admin A ; Vic (LKKAUTO)  
**Subject:** RE: Accident involving XD 6245 R & YN 7345 P along AYE on 05.08.2017 \*\*\* LKK REF: CC4/AXA17023609/Sha3

Without Prejudice

Dear Siew Chen,

We refer further to your below email.

Purely for an amicable settlement on a without prejudice basis and without admission of liability to our Insured's part, we have our principal's mandate and we confirmed acceptance of your offer of **\$6,552.00** (all in) to settle your client's claim.

Kindly chop and sign the attached DV then forward back a copy to us for payment processing.

The above amount is to be made payable to LEE KUAN HWA MOTOR SERVICE.

Thank you.

*"Wishing you a Happy and Prosperous Lunar New Year"*





"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters.

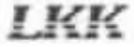
Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@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.*

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---

**From:** Lee Kuan Hwa [mailto:[kuanhwa@singnet.com.sg](mailto:kuanhwa@singnet.com.sg)]

**Sent:** Thursday, 16 January, 2020 11:26 AM

**To:** Vic (LKKAuto)

**Cc:** Hsiao Tong (LKKAuto); Admin A; Vic (LKKAuto)

**Subject:** Re: Accident involving XD 6245 R & YN 7345 P along AYE on 05.08.2017 \*\*\* LKK REF: CC4/AXA17023609/Sha3

Dear Vic,

Please kindly refer to the attached as above.

\*Please note that our workshop has swifited to: 20 Gul Crescent Singapore 629529  
Mailing address: 39 Westwood Avenue Singapore 648719

Regards,

Siew Chen

Lee Kuan Hwa Motor Services

Tel : 6269 9192

Fax : 6269 2239

**From:** Vic (LKKAuto)

**Sent:** Wednesday, January 15, 2020 1:19 PM

**To:** [kuanhwa@singnet.com.sg](mailto:kuanhwa@singnet.com.sg)

**Cc:** Hsiao Tong (LKKAuto) ; Admin A ; Vic (LKKAuto)

**Subject:** RE: Accident involving XD 6245 R & YN 7345 P along AYE on 05.08.2017 \*\*\* LKK REF: CC4/AXA17023609/Sha3

Without Prejudice

Dear Adeline,

We refer to your below email and the contents were noted.

## LEE KUAN HWA MOTOR SERVICE

Mailing Add: 39, Westwood Ave Singapore 648719  
Workshop: 24, Sungei Kadut Street 4 Singapore 729050  
Tel: 6269 9192 Fax: 6269 2239 H/P: 9631 1712  
Business Reg. No: 36463500B

**M/s:** **READY TRNSPORT PTE LTD**  
**BLK 801 FRENCH RD**  
**#01-49**  
**SINGAPORE 200801.**

Date : 02.01.2018

Vehicle number : **XD 6245 R**  
Make/Model : **MAN TGS 35.360**  
Date of accident : **05.08.2017**  
Claim Type : **TP CLAIM**

### Final repair bill

To contract lump sum repair cost \$ 5,500.00

李光華 摩呀燒焊

LEE KUAN HWA MOTOR SERVICE  
39, Westwood Avenue, Singapore 648719  
TEL: 6269 9192 FAX: 6269 2239 H/P: 9631 1712




# 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/ASM17023609/Sha3q2		
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN:STACEY		Date : 10-03-2020		
		Code : ASM		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	YN 7345P	Veh. Inspected	XD 6245R	
Policy No.	VFX/P1660417	Coverage (\$)	0.00	
Claim No.	S7M0000L	Excess (\$)	0.00	
Assign From		Assign Date	12/12/2017	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	MAN TGS 35.360 8X4 BB	c.c	10518	
Engine No.	HIDDEN	Year of Reg.	2012	
Chassis No.	WMA37SZZ9CM600117	Colour	BLUE	
Odometer	316455	Steering	IN ORDER	
Brakes	IN ORDER	Modification	NIL	
General	FAIR			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	315/80 R22.5	AKINA	6 mm	
L/H Front Tyre	315/80 R22.5	AKINA	6 mm	
R/H Rear Tyre	315/80 R22.5	AKINA	6 mm	
L/H Rear Tyre	315/80 R22.5	AKINA	6 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	05/08/2017	Inspection Date	12/12/2017	
Survey held at	LEE KUAN HWA MOTOR SERVICE 24 SUNGEI KADUT ST. 4 SINGAPORE 729050			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		<b>7 Working Days</b>		

**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

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**ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. XD 6245R**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b><u>REPLACEMENT OF PARTS</u></b>			
1	REAR BUMPER (SN) (CONSISTENT)	DENTED	800.00	800.00
2	REAR BUMPER BRACKET TOP (SN) (CONSISTENT)	BENT	700.00	700.00
2	REAR BUMPER BRACKET LOWER (SN) (CONSISTENT)	BENT	680.00	680.00
2	REAR LAMP BRACKET (SN) (CONSISTENT)	BENT	900.00	900.00
2	REAR LAMP (SN) (CONSISTENT)	CRACKED	580.00	580.00
2	REAR LAMP BOX (SN) (CONSISTENT)	BENT	400.00	400.00
1	REAR NO PLATE (SN) (CONSISTENT)	NOT NECESSARY	25.00	-
1	REAR NO PLATE BRACKET (SN) (CONSISTENT)	BENT	250.00	250.00
2	REAR PIPE U CLIP (SN) (CONSISTENT)	BENT	360.00	360.00
			<b>4,695.00</b>	<b>4,670.00</b>
	<b><u>LABOUR</u></b>			
	TO TOWING SERVICE (FROM LTA).		300.00	300.00
	TO WIRING SERVICE.		120.00	40.00
	TO LOGO WRITING SERVICE.		300.00	200.00
	TO REPLACE & REPAIR LABOUR CHARGE.		1,500.00	1,200.00
	TO PUTTY & SPRAY PAINTING.		1,000.00	800.00
			<b>3,220.00</b>	<b>2,540.00</b>
	<b>GRAND TOTAL</b>		<b>7,915.00</b>	<b>7,210.00</b>
	<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>			<b>5,500.00</b>

Report Ref No. CC4/ASM17023609/Sha3q2

**YEANG WAI KEEN**

Automotive Assessor














**HO LEONG CHUAN**

Automotive Assessor

**DISCLAIMER OF LIABILITY TO THIRD PARTIES:-** This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.



NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 LKK Inspection (5).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	12 March 2020
 LKKAdjustment1a (4).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	12 March 2020
 GIA SEARCH.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	12 March 2020
 PAYMENT BREAKDOWN, EXPRESS SETTLEMENT FORM.pdf	Forms / Claim Documents	Satisfaction / Discharge Voucher	LKK AUTO CONSULTANTS PTE LTD (TP)	12 March 2020
 AUTHORISATION TO ACT FORM.pdf	Forms / Claim Documents	POA / Authority Letter	LKK AUTO CONSULTANTS PTE LTD (TP)	12 March 2020
 TP ESTIMATE - MARKED.pdf	Forms / Claim Documents	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	15 January 2020
 Email to OI (4) 15012020.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	15 January 2020
 TP LOD.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	15 January 2020
 MANDATE JA.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	15 January 2020
 LKK REINSPECTION PHOTOS.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	28 November 2019
 LKK INSPECTION PHOTOS.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	28 November 2019
 Email to OI (4) 281119.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	28 November 2019
 Preliminary Advice.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	14 December 2017

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 XD6245R - TP GIA Report.PDF	Reports & Statement	GIA Report	TAN Wancong	12 December 2017
 Pol Schedule.pdf	Forms / Claim Documents	Policy Schedule / Covernote / Certificate of Insurance	TAN Wancong	12 December 2017
 CI.pdf	Forms / Claim Documents	Policy Schedule / Covernote / Certificate of Insurance	TAN Wancong	12 December 2017
 YN7345P INSD GIA REPORT.PDF	Reports & Statement	GIA Report	DHIWAR Namrata	12 December 2017
 Email received from workshop with TP gia report.mpg	Reports & Statement	GIA Report	DHIWAR Namrata	12 December 2017