

INS CASE OWNER:

Bernard

CC 4 / AIG17023683 / RKA3

LKK:

IDAC:

Employer:

Kenneth

DOI:

ASSIGNMENT

13/12/17

Date / Time:

13/12/17

Registered in Merimen:

13/12/17

Pre-assign / CCU / FTE



Insured Vehicle No.:

SCJ 48A

Name of Insured:

TAN KONG CHANG

Insured Tel No.:

HP: 9733 7676

Excess Sec II : SS

D.O.A: 11/12/17

Is driver the owner?

(YES / ☒ NO)

Nature of Accident:

Claim No.:

2550219898SG

Policy No.:

2100498046

Make / Model:

MERCEDES BENZ

Place of Accident:

BCP EXIT HIGHWAY TO TANJONG RHU

If NO, Driver Name / Age: TAN JIN XIAN

Driver Tel No.:

(V/L: YES / NO)

OI GIA REPORT: YES / NO; TP GIA REPORT: YES / NO

Insured Liability:

% Final? Yes / No

RO 6146P



INSRS:

WSP: Soon Hock Motor

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time		STAGE	DATE / PIC
13/12/17 (THUR THUR)	RD 6146P - NABONG (205236) D.O.A 17/12/17 SCJ 48A - X	Non-Reporting Itr (1st): Non-Reporting Itr (2nd): Non-Reporting Itr (Final): Notification Itr (If non-pickup): Call OI: After call Itr to OI: Documentation Check List: Handler Typist	
16/4/18	Based on OI's video, OI encroached into TP lane. Informed TP claimant and he agree to settle at best.	Notification Itr (If non-pickup): Call OI: After call Itr to OI: > THIN > 7/6/18 Documentation Check List: Handler Typist	
05/11/18	THIS IS A SIDEWALK ACCIDENT TRY TO SETTLE AT EQUAL LIABILITY. UNLESS TP COULD PROVIDE EVIDENCE LIKE FOOTAGE OR PER INTERVIEW - OI VIDEO FOOTAGE IN. - PUBLISHED - ORIGINALLY TP LAD IN - CABLE AIG INTERVIEW. OI DELETED.	Notification Itr (If non-pickup): After call Itr to OI: Authorisation To Act: Release Voucher: Final Repair Bill: Car Rental Invoice: Towing Invoice: LTA / GIA: Medical Bill: PIR: Mandate/Reject Instruction: LOD Payment Breakdown Form: Post-Repair Photos: Others:	
16/10/19	OI (Mr. Tan) agreed to let Insurance handle and settle the matter. Also aware settlement at (\$1,700 @ 50/50) & MCO issue.		
24/10/19	File pers to meikham to close		

PRELIMINARY ADVICE		Date/Time:	Sent By:	
FINALIZATION		Date/Time:	Confirm with:	Confirm by:
Repair Cost: 49	\$S 3,200.00	(2 days) Reduction: 80 %		Email <input type="checkbox"/> Call <input type="checkbox"/>
FINAL SETTLEMENT		Date/Time: 16/10/19	Confirm with: William	Email <input checked="" type="checkbox"/> Call <input type="checkbox"/>
Final Liability:	% 50	(Agreed / Assessed) BOLA S/N No.:	NIL	
Repair Cost: \$3,200	\$S 1,600		If NO or B 28, Ass. Lia:	
Loss of Rental (LOR):	\$S -	( - days)		
Loss of Use (LOU): \$200	\$S 100	(\$100 x 2 days)		
Loss of Income (LOI):	\$S -	(\$ - x - days)		
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/>	LOR + LOU <input type="checkbox"/> LOR + LOI <input type="checkbox"/>	[Tick only one]		
GIA/LTA Search	\$S 2.00			
Medical:	\$S -			
Disbursement:	\$S -	(e.g. Tow/ Independent)		
Legal Cost	\$S -			
Total:	\$S 1,702.00	Global Sum \$S:	1,700	
FINAL PAYMENT		Date/Time:	Confirm with:	Email <input type="checkbox"/> Call <input type="checkbox"/>
Payee 1:	\$S 1,700	Name 1:	SOON HOCK MOTOR Pte Ltd	
Payee 2: (Strike if N.A.)	\$S -	Name 2:		
Payee 3: (Strike if N.A.)	\$S -	Name 3:		

COPY SENT

- 1) Claim status: ☒ Normal/Reject/Private Settle  
 2) Report Format: TP  
 3) Survey fee: \$320

## SUMMARY

## Lump Sum / 1.61: (\$

Year	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100
1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	




## 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			
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC4/AIG17023683/Kua3	
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 13-12-2017	
Code : AIG			
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>			
Insured Veh.	SCJ 48A	Veh. Inspected	RD 6146P
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	13/12/2017
<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	11/12/2017	Inspection Date	13/12/2017
Survey held at	SOON HOCK MOTOR PTE LTD BLK 10 ANG MO KIO INDUSTRIAL PK 2A #01-05/06 AMK AUTOPOINT. SINGAPORE 568047		
<b>5a. Remarks</b>			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			

## QUOTATION FOR VEHICLE RD 6146 P

PARTS				
1	1	FRONT BUMPER	<i>Bulw</i> \$	1,262.64 ✓
2	1	FRONT BUMPER SIDE BRACKET (RH)	\$	28.56 ✓
3	1	FRONT HEADLAMP (RH)	\$ <i>Ev</i>	1,388.40 ✓
4	1	FRONT FENDER (RH) ( <i>Fabric</i> )	<i>CM</i> \$	742.80 ✓
		SUB TOTAL	\$	3,422.40
		LESS 10%	\$	342.24
		DISCOUNTED SUB TOTAL	\$	3,080.16
S/NETT				
1	1	FRONT BUMPER SENSOR (1 SET of 4)	\$ <i>Ev</i>	337.00 X
2	1	FRONT NUMBER PLATE	\$ <i>Ev</i>	40.00 ✓
3	1	FRONT NUMBER PLATE SCREW	\$ <i>Ev</i>	25.00 ✓
		SUB TOTAL	\$	402.00
LABOUR				
1		PANEL BEATING	\$	480.00 <i>360</i>
2		SPRAYPAINTING CHARGES	\$	480.00 <i>400</i>
3		WIRING CHARGES	\$	30.00 <i>20</i>
4		REMOVE/REFIX FRONT BUMPER SENSOR	\$	100.00 <i>80</i>
		SUB TOTAL	\$	1,090.00
		GRAND TOTAL	\$	<u>4,572.16</u>

PLEASE NOTE THAT THE ABOVE IS ONLY AN ESTIMATE. THEREFORE SHOULD THERE BE ANY ADDITIONAL PARTS REQUIRE OR DISCOVER DAMAGE DURING OUR COURSE OF REPAIRS. WE WOULD INFORM YOU ACCORDINGLY FOR THE NECESSARY ACTIONS. PRICES OF PARTS QUOTED ARE SUBJECT TO CHANGE WITHOUT NOTICE.

**SOON HOCK MOTOR PTE LTD**  
 Blk 10 Ang Mo Kio Industrial Park 2A  
 #01-05/06 A&B, Autoport,  
 Singapore 568047  
 Tel: 6483 6016 (3 Lines), Fax: 6483 6011  
 I.C. Reg. No: 156046888

*Not Authorized*  
*U/Ly B?*  
*Return After 2 days*

LKK Auto Consultants hence notify the Repairer of the following:

- To relay survey calculator spray painting
- To display damaged part(s) during survey
- Parts prices are subject to confirmation
- Third party survey is on a "without prejudice" basis
- No illegal modification is allowed
- Supplementary parts are to be confirmed and is subject to final approval from LKK Auto Consultants Company

Acknowledged by Repairer

Signature

Date



RECORDS MANAGEMENT CENTRE

**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-17-186107  
Date of Request: 12/12/2017

Your Ref No: Online Purchase

Soon Hock Motor Pte Ltd  
Blk 10 Ang Mo Kio Industrial Park 2A  
#01-05/06 AMK Autopoint  
Singapore 568047

Dear Sir/Madam,

Enquiry Date 12/12/2017  
Enquiry By Chris Lim  
TP Vehicle No. SCJ48A  
Accident Date 11/12/2017

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SCJ48A	AIG Asia Pacific Insurance Pte. Ltd.	19/01/2017-18/01/2018	65-6419-3000

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.



RECORDS MANAGEMENT CENTRE

**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

**TAX INVOICE**

Our Ref No: GR-17-186107

Date of Request: 12/12/2017

Your Ref No: Online Purchase

Soon Hock Motor Pte Ltd  
Blk 10 Ang Mo Kio Industrial Park 2A  
#01-05/06 AMK Autopoint  
Singapore 568047

Dear Sir/Madam,

Enquiry Date 12/12/2017

Enquiry By Chris Lim

TP Vehicle No. SCJ48A

Accident Date 11/12/2017

DESCRIPTION	AMOUNT (S\$)
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

- Pre repair inspection request - RD6146P VS SCJ48A (OI) DOA: 11/12/2017

From: Chan, Yoke Shi  
To: assignments, Admin A  
Cc: Tan, Lily (AIG), Fong, Andy-SY, Kaur, Baljit, Chin, Lee-Ying, Abu Kassim, Noor Mariesa, Md Ishak, Mohd Imran, Lim, Sheng Yang  
Sent: Tuesday, 12 December, 2017 4:44:18 PM  
Attachments:  12122017163242.pdf

---

Hi,

Please refer to the enclosed request from **Soon Hock Motor Pte Ltd**.

Kindly carry out Policy coverage verification first before conducting the pre-repair inspection within 48 hours

If you have any queries/concerns, please let us know.

*Kindly assist to assign Kenneth Kong as Single Joint Expert as requested.*

Thank you.

Regards,

Yoke Shi @ Ashley

AIG

Claim Adjuster II, Singapore FNOL, Claims Operations – Auto  
Shared Services – Malaysia | Global Business Services

AIG Shared Services (M) Sdn Bhd (887191-D)  
Menara Worldwide, Level 12, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia  
Tel +6 03 2719 6000 | Ext 1012102

[yokeshi.chan@aig.com](mailto:yokeshi.chan@aig.com) | [www.aig.com](http://www.aig.com)

12122017 @ 5:05pm  
Chris reh in  
arrange 13.12.2017  
Kenneth

---

**From:** Soon Hock Motor Pte Ltd [mailto:soonhockmotor@yahoo.com.sg]

**Sent:** Tuesday, December 12, 2017 4:41 PM

**To:** Chan, Yoke Shi

**Subject:** Re: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SCJ48A AND RD6146P ON 11/12/2017

Hi,

we will like to appoint Mr Kenneth Kong from LKK Auto Consultants Pte Ltd to survey the vehicle. Tks.

Regards

Chris

On Tuesday, 12 December 2017, 16:38, "Chan, Yoke Shi" <[yokeshi.chan@aig.com](mailto:yokeshi.chan@aig.com)> wrote:

Without Prejudice

Your Reference : RD6146P  
Our Reference : SCJ48A

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert:

Name of Surveyor	Company Name
Lim Kok Chong	AIG Asia Pacific Insurance Pte Ltd
Kumar Uthaya	AIG Asia Pacific Insurance Pte Ltd
Ken Wong	AIG Asia Pacific Insurance Pte Ltd
Lawrence Ng Chun Kee	Priority Services
Jeffrey Ong Leng Kiat	Priority Services
Jimmy Lee	Priority Services
EC Looi	Automobile Inspection Services Pte Ltd
Ricky Teng	RT Appraisal Pte Ltd
Elson Teng	RT Appraisal Pte Ltd
Michael Cheong	RT Appraisal Pte Ltd
Pang Kiah Keen (Frankie)	Formteam Adjusters Pte Ltd
Ng You Han	Formteam Adjusters Pte Ltd
Soon Han Xin (Gary)	Formteam Adjusters Pte Ltd
Chow Bo Xiong	Formteam Adjusters Pte Ltd
Chua Soo Teck (Benjamin)	Formteam Adjusters Pte Ltd
Kalvin Ang	LKK Auto Consultants Pte Ltd
Xing Guo Qiang	LKK Auto Consultants Pte Ltd
Marcus Chua	LKK Auto Consultants Pte Ltd
Mohamad Taufikh	LKK Auto Consultants Pte Ltd
Adrian Ling	LKK Auto Consultants Pte Ltd
Henry Ng	LKK Auto Consultants Pte Ltd
Mohammed Rasul	LKK Auto Consultants Pte Ltd
Steven Foong	LKK Auto Consultants Pte Ltd
Wei Jie	LKK Auto Consultants Pte Ltd
Ma Chin Fook	LKK Auto Consultants Pte Ltd
Kenneth Kong	LKK Auto Consultants Pte Ltd

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Thank you.

Regards,

Yoke Shi @ Ashley

AIG

Claim Adjuster II, Singapore FNOL, Claims Operations – Auto  
Shared Services – Malaysia | Global Business Services

AIG Shared Services (M) Sdn Bhd (887191-D)

Menara Worldwide, Level 12, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia  
Tel +6 03 2719 6000 | Ext 1012102

[yokeshi.chan@aig.com](mailto:yokeshi.chan@aig.com) | [www.aig.com](http://www.aig.com)



**IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

**IMPORTANT NOTICE:**

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

## Thin Thin (LKKAUTO)

**From:** Jin Xian Tan <tanjinxian@live.com>  
**Sent:** Wednesday, 31 October 2018 10:06 PM  
**To:** Thin Thin (LKKAUTO)  
**Cc:** Vic (LKKAUTO); Hsiao Tong (LKKAUTO); Admin A  
**Subject:** Re: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Hi thin thin

Thank for your reply.

Firstly, I like to say that it is unreasonable to claim that amount if it taking at 50/50. If that person can claim me at that amount I will like to raise my cost as well, I loss of business due to fail to ferry customer with my car. That I could not close my deal for \$500,00.00

Does that look reasonable? *THE PHOTO OF T/P DAMAGE TAKEN BY YOU AT THE SCENE IS CONSISTENT WITH THE DAMAGE INSPECTED BY OUR SURVEYOR WHO HAD CHECKED AND ADJUSTED THE REPAIR COST WHICH IN OUR OPINION IS FAIR AND REASONABLE. UNLESS YOU COULD FURNISH US WITH FRONT VIDEO FOOTAGE (WE RELY AS PREVIOUSLY REQUESTED) LARGELY ON THE REAR VIEW FOOTAGE WHICH SHOWS T/P HAD ENCLOSED INTO THE PATH OF T/P THEREFORE*

Secondly, if you look mainly at my video it's unfair, maybe you could also look at the other vehicle footage. If that person don't want to provide you the footage meaning to say they are afraid and that they like to hide something.

Thirdly, looking at the video upon turning and not going straight. If you could relook into this matter I am much appreciated due to the fact on that day I am traumatised by this situation as my wedding was around the corner. Due to this issue many of my plans was affected. *IN SUBMITTING FRONT CCTV FOOTAGE TO ENABLE US TO CONTEST T/P CLAIM ON YOUR BEHALF. COOPERATION. ALTERNATIVELY, SHOULD YOU THINK THAT YOU ARE NOT LIABLE FOR THE COLLISION, WE SUGGEST YOU LODGE YOUR CLAIM FOR DAMAGE AND LOSSES AGAINST T/P FOR REDRESS AS WELL.*

Looking at the video again. When you're on the left side of the lane and turning right compare to staying on the right lane turning right is totally different approach. Please look into this.

Thank you thin thin  
9733 7676

*UNLESS WE HEAR FROM YOU WITHIN THE NEXT 2 WEEKS' TIME, WE WOULD PROCEED WITH NEGOTIATION WITH T/P FOR AMICABLE SETTLEMENT.*

I've tried calling you but I can't reach you.

---

**From:** Thin Thin (LKKAUTO) <thinthin@lkkauto.com>  
**Sent:** Wednesday, October 31, 2018 6:50 PM  
**To:** Jin Xian Tan  
**Cc:** Vic (LKKAUTO); Hsiao Tong (LKKAUTO); Admin A  
**Subject:** RE: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Dear Sir,

We apologize for late reply.

We refer to the below matter.

Please be inform that we have re-review the rear CCTV footage. We would also like to request for a copy of front CCTV footage.

## Thin Thin (LKKAuto)

**From:** Thin Thin (LKKAuto)  
**Sent:** Wednesday, 31 October 2018 6:50 PM  
**To:** Jin Xian Tan  
**Cc:** Vic (LKKAuto); Hsiao Tong (LKKAuto); Admin A  
**Subject:** RE: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P  
**Attachments:** Screen Shoot.jpg; Video - Accident scj 48a.MP4

Dear Sir,

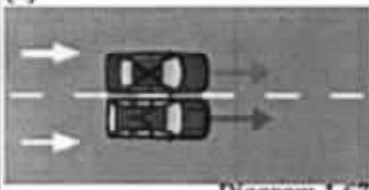
We apologize for late reply.

We refer to the below matter.

Please be inform that we have re-review the rear CCTV footage. We would also like to request for a copy of front CCTV footage.

Based on footage, its clearly show that TP vehicle was still within in his own lane while negotiation the road bend. Please see the screen shoot.

However, we will try to settle at 50/50 based on MAG (Motor Accident Guide) subject to the claimant acceptance.

(c)	 <i>Diagram 1.67</i>	<b>Reason(s):</b> Both drivers have an equal obligation to travel within their own lanes and not on lane marking. They should keep a lookout for vehicles entering their path of travel and take evasive action to avoid a collision.	50	50
Vehicle X – Travelling on lane marking				
Vehicle Y – Travelling on lane marking in the same direction, next to Vehicle X resulting in a side swipe				

The final amount claimed by third party is \$3,702.00 (all-in) included loss of income, loss of rental with 2days for repair.

If we should not settle the third party claim, kindly let us have them in writing within the next 5 days i.e. by 05/11/2018, 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.

Best Regards,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Jin Xian Tan <[tanjinxian@live.com](mailto:tanjinxian@live.com)>

**Sent:** Thursday, 12 July 2018 4:10 PM

**To:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Subject:** FW: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Hi thin thin

I have not hear from you. Please update me

---

**From:** Jin Xian Tan

**Sent:** Wednesday, 13 June 2018 11:39 AM

**To:** [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)

**Subject:** Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Dear Thin Thin

Thank you for advising me on the accident happened on 11/12/2017.

Firstly, I like to talk about the accident which is unfair for me due to the fact that I am still within my lane as the driver RD6146P protrude out by a bit. Please refer to image fig 1 and 2. Yes, as you can see the vehicle also stick to their lane but however was too close to mine whereby the front of the vehicle hit on to me. I printed screened the moment of impact during the day as you can see that I am in my lane and the other driver was very near to my lane.

Secondly, you mention to me that the vehicle claimed us \$4500 which was really unreasonable even if we paying or not. Please refer to fig 3 and 4. The damage was just scratches for them. No dented-on body.

Thirdly, if you could re-watch the video closely you will find that this driver wasn't sure on the direction and shifting left and right. Even BWM driver was avoiding the car as the video shown. Please look into this matter and I hope you could bring some justice to this matter.

Thank you and Appreciate your help

Regards,

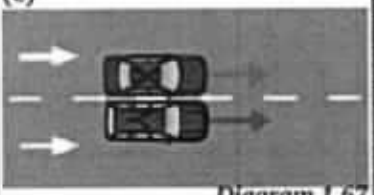
Jin Xian

2017-12-11 19:17:19

divider line  
↓ center of your vehicle

Based on footage, its clearly show that TP vehicle was still within in his own lane while negotiation the road bend.  
Please see the screen shoot.

However, we will try to settle at 50/50 based on MAG (Motor Accident Guide) subject to the claimant acceptance.

<p>(c)</p>  <p>Diagram 1.67</p> <p>Vehicle X – Travelling on lane marking</p> <p>Vehicle Y – Travelling on lane marking in the same direction, next to Vehicle X resulting in a side swipe</p>	<p><b>Reason(s):</b> Both drivers have an equal obligation to travel within their own lanes and not on lane marking. They should keep a lookout for vehicles entering their path of travel and take evasive action to avoid a collision.</p>	50	50
---	--	----	----

The final amount claimed by third party is \$3,702.00 (all-in) included loss of income, loss of rental with 2days for repair.

If we should not settle the third party claim, kindly let us have them in writing within the next 5 days i.e. by 05/11/2018, 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.

Best Regards,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Jin Xian Tan <[tanjinxian@live.com](mailto:tanjinxian@live.com)>

**Sent:** Thursday, 12 July 2018 4:10 PM

**To:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Subject:** FW: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Hi thin thin

I have not hear from you. Please update me

**From:** Jin Xian Tan

**Sent:** Wednesday, 13 June 2018 11:39 AM

**To:** [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)

**Subject:** Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Dear Thin Thin

Thank you for advising me on the accident happened on 11/12/2017.

Firstly, I like to talk about the accident which is unfair for me due to the fact that I am still within my lane as the driver RD6146P protrude out by a bit. Please refer to image fig 1 and 2. Yes, as you can see the vehicle also stick to their lane but however was too close to mine whereby the front of the vehicle hit on to me. I printed screened the moment of impact during the day as you can see that I am in my lane and the other driver was very near to my lane.

Secondly, you mention to me that the vehicle claimed us \$4500 which was really unreasonable even if we paying or not. Please refer to fig 3 and 4. The damage was just scratches for them. No dented-on body.

Thirdly, if you could re-watch the video closely you will find that this driver wasn't sure on the direction and shifting left and right. Even BWM driver was avoiding the car as the video shown. Please look into this matter and I hope you could bring some justice to this matter.

Thank you and Appreciate your help

Regards,  
Jin Xian

## Vic (LKKAUTO)

---

**From:** Vic (LKKAUTO)  
**Sent:** Wednesday, 16 October, 2019 5:23 PM  
**To:** Khanchna (LKK Auto)  
**Subject:** FW: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

---

**From:** Jin Xian Tan [mailto:tanjinxian@live.com]  
**Sent:** Wednesday, 31 October, 2018 10:06 PM  
**To:** Thin Thin (LKKAUTO)  
**Cc:** Vic (LKKAUTO); Hsiao Tong (LKKAUTO); Admin A  
**Subject:** Re: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Hi thin thin

Thank for your reply.

Firstly, I like to say that it is unreasonable to claim that amount if it taking at 50/50. If that person can claim me at that amount I will like to raise my cost as well, i loss of business due to fail to ferry customer with my car. That I could not close my deal for \$500,00.00

Does that look reasonable?

Secondly, if you look mainly at my video it's unfair, maybe you could also look at the other vehicle footage. If that person don't want to provide you the footage meaning to say they are afraid and that they like to hide something.

Thirdly, looking at the video upon turning and not going straight. If you could relook into this matter I am much appreciated due to the fact on that day I am traumatised by this situation as my wedding was around the corner. Due to this issue many of my plans was affected.

Looking at the video again. When you're on the left side of the lane and turning right compare to staying on the right lane turning right is totally different approach. Please look into this.

Thank you thin thin  
9733 7676

I've tried calling you but I can't reach you.

---

**From:** Thin Thin (LKKAUTO) <thinthin@lkkauto.com>  
**Sent:** Wednesday, October 31, 2018 6:50 PM  
**To:** Jin Xian Tan  
**Cc:** Vic (LKKAUTO); Hsiao Tong (LKKAUTO); Admin A  
**Subject:** RE: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Dear Sir,

We apologize for late reply.

We refer to the below matter.



## Thin Thin (LKKAuto)

**From:** Thin Thin (LKKAuto)  
**Sent:** Wednesday, 31 October 2018 6:50 PM  
**To:** Jin Xian Tan  
**Cc:** Vic (LKKAuto); Hsiao Tong (LKKAuto); Admin A  
**Subject:** RE: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P  
**Attachments:** Screen Shoot.jpg; Video - Accident scj 48a.MP4

Dear Sir,

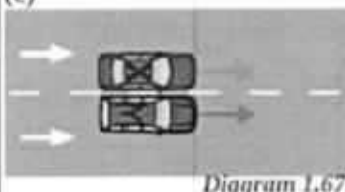
We apologize for late reply.

We refer to the below matter.

Please be inform that we have re-review the rear CCTV footage. We would also like to request for a copy of front CCTV footage.

Based on footage, its clearly show that TP vehicle was still within in his own lane while negotiation the road bend. Please see the screen shoot.

However, we will try to settle at 50/50 based on MAG (Motor Accident Guide) subject to the claimant acceptance.

(c)	 <i>Diagram 1.67</i>	<b>Reason(s):</b> Both drivers have an equal obligation to travel within their own lanes and not on lane marking. They should keep a lookout for vehicles entering their path of travel and take evasive action to avoid a collision.	50	50
Vehicle X – Travelling on lane marking				
Vehicle Y – Travelling on lane marking in the same direction, next to Vehicle X resulting in a side swipe				

The final amount claimed by third party is \$3,702.00 (all-in) included loss of income, loss of rental with 2days for repair.

If we should not settle the third party claim, kindly let us have them in writing within the next 5 days i.e. by 05/11/2018, 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.

Best Regards,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Jin Xian Tan <[tanjinxian@live.com](mailto:tanjinxian@live.com)>

**Sent:** Thursday, 12 July 2018 4:10 PM

**To:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Subject:** FW: Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Hi thin thin

I have not hear from you. Please update me

---

**From:** Jin Xian Tan

**Sent:** Wednesday, 13 June 2018 11:39 AM

**To:** [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)

**Subject:** Accident on 11/12/2017 involving vehicle SCJ48A and RD6146P

Dear Thin Thin

Thank you for advising me on the accident happened on 11/12/2017.

Firstly, I like to talk about the accident which is unfair for me due to the fact that I am still within my lane as the driver RD6146P protrude out by a bit. Please refer to image fig 1 and 2. Yes, as you can see the vehicle also stick to their lane but however was too close to mine whereby the front of the vehicle hit on to me. I printed screened the moment of impact during the day as you can see that I am in my lane and the other driver was very near to my lane.

Secondly, you mention to me that the vehicle claimed us \$4500 which was really unreasonable even if we paying or not. Please refer to fig 3 and 4. The damage was just scratches for them. No dented-on body.

Thirdly, if you could re-watch the video closely you will find that this driver wasn't sure on the direction and shifting left and right. Even BWM driver was avoiding the car as the video shown. Please look into this matter and I hope you could bring some justice to this matter.

Thank you and Appreciate your help

Regards,

Jin Xian

## Khanchna (LKK Auto)

---

**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 16 October 2019 3:40 PM  
**To:** Soon Hock Motor  
**Cc:** Khanchna (LKK Auto)  
**Subject:** RE: ACCIDENT ON 11/12/2017 INVOLVING VEHICLES SCJ 48A AND RD 6146P

**Importance:** High

WITHOUT PREJUDICE

Dear William,

This case has been re-assign to my colleague Ms Khanchna.

We will check and revert back to you.

Dear Khanchna,

FYNA

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Soon Hock Motor [mailto:soonhockmotor@gmail.com]  
**Sent:** Tuesday, 15 October 2019 3:04 PM  
**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>  
**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** Re: ACCIDENT ON 11/12/2017 INVOLVING VEHICLES SCJ 48A AND RD 6146P

Your Ref : SCJ 48 A (AIG)

Our Ref : MTP/4990/2017

**WITHOUT PREJUDICE**

Dear Sir/Madam,

We refer to your of 21-11-2018 and apologize for the delay.

Strictly on a without prejudice basis and without any admission of liability, we have our client's instructions to accept your offer at a global sum of \$1,700.00 for the property damage claim only.

Please note that the settlement reached is strictly for the aforesaid property damage claim only and is without prejudice to your driver of RD 6146 P, Ng Choon Kian's rights to claim damage for her injury against your principals, M/s AIG Asia Pacific Insurance Pte Ltd and /or their insured, if any.

Kindly forward us your Release Voucher for our client's execution as soon as possible.

Thank you.

Best Regards  
William  
Claims Department

Soon Hock Motor Work Pte Ltd  
10 Ang Mo Kio Industrial Park 2A  
#03-19 AMK AutoPoint  
Singapore 568047

Tel : 6483-6016  
Fax : 6483-6015

**DISCLAIMER:**

This email is intended solely for the person to whom it has been addressed.

It may contain confidential and/or legally privileged information.

If you are not the person for whom this e-mail was intended, or if this e-mail has reached you by mistake, please delete it immediately and inform us of the error and also be hereby notified that any use, distribution, transmission, printing, copying or dissemination of this information in any way or in any manner is strictly prohibited and may be unlawful. Internet communications may not be entirely secure or accurate as information could be intercepted, corrupted, lost, delayed or contain viruses.

Therefore, we do not accept liability for any errors or omissions in the content of this message or any delay in delivery which may arise as a result of Internet transmission or any modification.



Save the trees - Do you really need to print this e-mail?

On Wed, Nov 21, 2018 at 3:22 PM Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)> wrote:

**'WITHOUT PREJUDICE'**

***SAVE AS TO COSTS***

Dear Sir / Madam,

We refer to the below matter.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation and not jeopardizing our insured claim against the liable party, we have our principal instruction to offer 50% to your client's claim.

On a without prejudice, for a quick and amicable settlement, we propose the settlement at Global Sum S\$ 1,700.00 (all-in).

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,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Soon Hock Motor <[soonhockmotor@gmail.com](mailto:soonhockmotor@gmail.com)>

**Sent:** Friday, 20 April 2018 5:34 PM

**To:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Subject:** Re: ACCIDENT ON 11/12/2017 INVOLVING VEHICLES SCJ 48A AND RD 6146P

Your Ref : SCJ 48 A (AIG)

Our Ref : MTP/4990/2017

**WITHOUT PREJUDICE**

Dear Thin Thin

Your email of 16 April 2018 refers.

There is No Video footage.

Kindly seek mandate and revert to us as soon as possible.

Thank you.

Best Regards

William

Claims Department

Soon Hock Motor Pte Ltd

10 Ang Mo Kio Industrial Park 2A

#01-05/06AMK AutoPoint

Singapore 568047

Tel : 6483-6016

Fax : 6483-6015

**DISCLAIMER:**

This email is intended solely for the person to whom it has been addressed.

It may contain confidential and/or legally privileged information.

If you are not the person for whom this e-mail was intended, or if this e-mail has reached you by mistake, please delete it immediately and inform us of the error and also be hereby notified that any use, distribution, transmission, printing, copying or dissemination of this information in any way or in any manner is strictly prohibited and may be unlawful.

Internet communications may not be entirely secure or accurate as information could be intercepted, corrupted, lost, delayed or contain viruses.

Therefore, we do not accept liability for any errors or omissions in the content of this message or any delay in delivery which may arise as a result of Internet transmission

or any modification.



Save the trees - Do you really need to print this e-mail?

On Mon, Apr 16, 2018 at 5:10 PM, Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)> wrote:

**"Without Prejudice"**

Dear William,

**ACCIDENT ON 11/12/2017 INVOLVING VEHICLES SCJ 48A AND RD 6146P**

We refer to the below matter.

Please be informed that basing on the accident statements submitted by both party, the liability is unclear for the above mentioned case. There is no conclusive evidence to substantiate either party's version. Enclosed herewith is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request the CCTV footage / accident scene photos / evidence in order to seek further instruction from our principal.

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,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



## 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)

<b>Certificate Number</b> : 5085730780-01	<b>Cover</b> : Comprehensive
1. Index mark and Registration Number of Vehicle	: <b>RD6146P</b>
Chassis Number	: LC0CE4CB1G1018911
2. Name of Policyholder	: HDT SINGAPORE TAXI PTE. LTD.
3. Effective Date of Insurance	: 16 Sep 2017
4. Expiry Date of Insurance	: 15 Sep 2018
5. Persons or Classes of Persons entitled to drive*	
(a) The Policyholder.	
(b) Any licensed taxi driver driving on the Policyholder's order or with his/her 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.	
6. Limitations as to Use*	
(a) Use as a Taxi.	
(b) 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 whilst drawing a trailer except the towing (Other than for reward) of any one disabled mechanically propelled vehicle.

\* Limitations rendered inoperative by Section 8 of the Motor Vehicle (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.

EXCESS (SECTION I)	: S\$500
EXCESS (SECTION II)	: N/A
WINDSCREEN EXCESS	: S\$100
INSURE WITH COE	: YES
HIRE PURCHASE COMPANY	: N/A
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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)

Agency : DICKSON AUTO AGENCY (00000614645)  
 Date of Issue : 14 Sep 2017 14:16 hrs

**For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED**

**Countersigned By:**



\_\_\_\_\_  
**Authorised Officer**



\_\_\_\_\_  
**Chief Executive**



# SOON HOCK MOTOR PTE LTD

Our Ref: MTP/4990/2017

Your Ref: SCJ 48 A

Date: 08 Feb 2018

WITHOUT PREJUDICE

The Motor Claims Department  
LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Ind Park  
Singapore 408933

Dear Sir/Madam

**RE: ACCIDENT INVOLVING RD 6146 P & SCJ 48 A ALONG MCE TOWARD  
FORCH RD ON 11 DEC 2017.**

We are authorised by the owner of motor vehicle/taxi, RD 6146 P, which was involved in the above-mentioned accident to claim damages against you.

The motor vehicle/taxi was surveyed by your appointed appraiser at the premises of M/s Soon Hock Motor Pte Ltd. The accident was caused by your insured's negligent driving and/or management of his vehicle. Therefore, we are claiming property damages and losses sustained by our client against you in connection with the accident based on the appraiser's recommendation

Our claim is as follows:

1) Cost of Repair	S\$ 3,200.00
2) Loss of Revenue	S\$ 500.00
3) LTA Search	S\$ 2.00
	<u>S\$ 3,702.00</u>

We enclose herewith the following relevant supporting documents:

- a) Authorisation Letter
- b) Final Repair Bill
- c) GIA Report
- d) LTA Search
- e) Certificate of Insurance

Any settlement is limited to the aforesaid claim only and does not prejudice our hirer's rights to any personal injury claims and/or losses in future should such a claim arises.

Yours faithfully,





Auto  
Consultants  
Pte Ltd

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

Our Ref: CC4/AIG17023683/Kua3

06 JUNE 2018

**TAN KONG CHIANG**  
40 HARVEY AVENUE  
SINGAPORE 489546

Dear Sir/Madam,

**ACCIDENT ON 11/12/2017 INVOLVING VEHICLES SCJ 48A AND RD 6146P**

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 proof that we should not settle the third party claim, kindly let us have them in writing within the next 5 days i.e. by 12/06/2018, 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,

THIN THIN HLAING  
Case Handler  
DID: 6841 2360  
Fax: 6741 4108  
Email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)

c.c. *AIG Asia Pacific Insurance Pte Ltd*  
*(Motor Claims Dept)*



## HDT SINGAPORE TAXI PTE LTD

REGISTRATION NO. 201609494H

Letter of Authority

To: Whom it may concern

Accident involving RP 6146 P & SCJ 48A  
along MCE TOWARDS FURCH RP on 11/12/17

We, HDT Singapore Taxi Pte Ltd, Company Registration No.201609494H, located at 47, Jalan

Pemimpin #03-04 Singapore 577200, owner of motor vehicle registration No. RP 6146 P  
LC0CE4CB161018911

Insured by NTUC Income Insurance Cooperative Limited under Policy No. \_\_\_\_\_, hereby

authorize M/s Soon Hock Motor Pte Ltd as our authorized representative to write, negotiate and  
settle claims on our behalf in our claim against the owner and/or motor vehicle registration No.

SCJ 48A in respect of the above-mentioned accident. We also authorize that the agreed

settlement sum (cost of repair, loss of use, earnings & rental, survey report fee, LTA fee and GIA

report fee) be made in favour of our representative, M/s Soon Hock Motor Pte Ltd and that the said

payment be forwarded to them as full and final discharge of our claim.

Date: 12/12/17

Signature: \_\_\_\_\_  
Company stamp if applicable



**RELEASE VOUCHER**  
**(AIG Asia Pacific - Express Third Party Claim)**

"We/I, **SOON HOCK MOTOR PTE LTD** ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **S\$1,700.00**(Global Sum) for vehicle no. **RD6146P** that was damaged pursuant to the accident which occurred on **11/12/2017**(date) along **MCE TOWARDS FORCH ROAD** involving vehicle no/s **SCJ48A**.

This is pursuant to the inspection conducted on **13/12/2017** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **HDT SINGAPORE TAXI PTE LTD** (the third party claimant") of vehicle no. **RD6146P** make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".


We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to **RD6146P** (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 25 (day) of Oct (month) 20 19 (year)

  
Signed by appointed surveyor

 **SOON HOCK MOTOR PTE LTD**  
Blk 10 Ang Mo Kio Industrial Park 2  
#01-05/6 A/MK Autoport  
Singapore 568047  
Tel: 6483 5076 (3 Lines) Fax: 6483 5111  
Reg. No. 198804850W  
Signed by "the workshop" (with chop)

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."



# SOON HOCK MOTOR PTE LTD

AIG C/O LKK AUTO CONSULTANTS PTE LTD 51 UBI AVE 1 #01-25 PAYA UBI INDUSTRIAL PARK SINGAPORE 408933	VEHICLE NO
	RD 6146 P
	DATE
	31/01/2018
	INVOICE NO
	<b>004100</b>
	ACC DATE/TIME
	11.12.2017 @ 19:15 HRS

Cost of Repair \$ 3,200.00

**TOTAL** \$ 3,200.00

(SGD DOLLARS: THREE THOUSAND AND TWO HUNDRED ONLY)

Kindly arrange for payment as soon as possible. All cheques must be crossed and made payable to **SOON HOCK MOTOR PTE LTD**.





RECORDS MANAGEMENT CENTRE

**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-17-186107

Date of Request: 12/12/2017

Your Ref No: Online Purchase

Soon Hock Motor Pte Ltd  
Blk 10 Ang Mo Kio Industrial Park 2A  
#01-05/06 AMK Autopoint  
Singapore 568047

Dear Sir/Madam,

Enquiry Date 12/12/2017

Enquiry By Chris Lim

TP Vehicle No. SCJ48A

Accident Date 11/12/2017

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SCJ48A	AIG Asia Pacific Insurance Pte. Ltd.	19/01/2017-18/01/2018	65-6419-3000

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.



RECORDS MANAGEMENT CENTRE

**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

**TAX INVOICE**

Our Ref No: GR-17-186107

Date of Request: 12/12/2017

Your Ref No: Online Purchase

Soon Hock Motor Pte Ltd  
Blk 10 Ang Mo Kio Industrial Park 2A  
#01-05/06 AMK Autopoint  
Singapore 568047

Dear Sir/Madam,

Enquiry Date 12/12/2017

Enquiry By Chris Lim

TP Vehicle No. SCJ48A

Accident Date 11/12/2017

DESCRIPTION	AMOUNT (S\$)
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



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

Fastlane

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	12 Dec 2017 <a href="#">Edit Reg</a>		13 Dec 2017 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$3,200.00</b> <a href="#">Edit Estimates</a>	<b>S\$3,200.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by adjuster]</span>									
Insured:	<b>TAN KONG CHIANG</b> , ID: S2578748Z								
Main Claimant:	<b>HDT SINGAPORE TAXI PTE LTD</b> , Co. Reg. No.: 201609494H								
Vehicle Reg. No.:	<b>RD6146P</b>	Date of Loss:	11/12/2017 19:00 - :59						
Claim Type:	<b>TP / 2550219898SG</b>	Policy/Cover Note No.:	2100498046 (Comprehensive) Coverage: 19/01/2017 - 18/01/2018						
Vehicle Reg. No. (Insured):	<b>SCJ48A</b>	Policy No. (Claimant):	-						
		Excess:							
Repairer:	<b>Soon Hock Motor Pte Ltd (HQ)</b> Blk 10 Ang Mo Kio Industrial Park 2A, #01-05/06 AMK Autopoint, 568047 Ang Mo Kio - Tel: 64836016								
Handling Insurer:	<b>AIG Asia Pacific Insurance Pte. Ltd. (Express)</b> - Tel: 65-6419-3000 ... [Handled by <b>Ler, Bernard-JQ</b> ] BernardJQian.Ler@aig.com								
Claimant's Insurer:	<b>NTUC Income Insurance Co-operative Ltd (HQ)</b> - Tel:								
Adjuster:	<b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>KENNETH KONG</b> ] ... <b>[Final Rpt due 22/12/2017]</b>								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
There are no mail for this case.									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

\*RD6146P (2550219898SG)  
[SCJ48A]

TP  
HDT SINGAPORE TAXI PTE LTD  
Dec 11 2017 7:00PM  
[TAN KONG CHIANG]  
Soon Hock Motor Pte Ltd

Upload Documents

Upload Photos

Compose New Letter

Upload Video

Upload Audio

View

View in Browser

Video

1 per page

No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	19/12/17 15:17	<b>Video - Accident</b> <small>From:OD - Reg. No: SCJ48A, Claimant: TAN KONG CHIANG</small>	Load MP4	

Letters/Correspondences

1 per page

No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	(Draft)	Third Party Express Settlement – Payment Breakdown	Edit	

Assessment Reports

1 per page

No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	14/12/17 11:32	<b>Accident Statement</b> <small>From:OD - Reg. No: SCJ48A, Claimant: TAN KONG CHIANG</small>	Load HTM	

Photos/Images

3 per page

No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	13/08/18 16:57	General View	Load JPG	<input checked="" type="checkbox"/>
2	13/08/18 16:57	General View	Load JPG	<input checked="" type="checkbox"/>
3	13/08/18 16:57	General View	Load JPG	<input checked="" type="checkbox"/>
4	13/08/18 16:57	General View	Load JPG	<input checked="" type="checkbox"/>
5	13/08/18 16:57	General View	Load JPG	<input checked="" type="checkbox"/>
6	13/08/18 16:57	General View	Load JPG	<input checked="" type="checkbox"/>
7	13/08/18 16:57	General View	Load JPG	<input checked="" type="checkbox"/>
8	13/08/18 16:57	General View	Load JPG	<input checked="" type="checkbox"/>
9	13/08/18 16:57	General View	Load JPG	<input checked="" type="checkbox"/>
10	13/08/18 16:57	General View	Load JPG	<input checked="" type="checkbox"/>
11	13/08/18 16:57	General View	Load JPG	<input checked="" type="checkbox"/>

Documentation

1 per page

No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	13/12/17 16:45	ACKNOWLEDGEMENT EMAIL TO AIG DD 12.12.2017	Load PDF	
2	13/12/17 16:45	EMAIL FROM AIG DD 12.12.2017	Load PDF	
3	13/12/17 16:45	TP ESTIMATE + TP GIA REPORT	Load PDF	
4	18/12/17 12:21	TP ESTIMATE- MARKED	Load PDF	
5	21/05/19 10:02	EMAIL TO OI	Load PDF	
6	30/10/19 10:47	WORKSHOP INVOICE	Load PDF	
7	30/10/19 10:47	AUTHORISATION TO ACT FORM	Load PDF	
8	30/10/19 10:47	Release Voucher	Load PDF	
9	30/10/19 10:47	LOD	Load PDF	
10	30/10/19 10:47	GIA SEARCH	Load PDF	

## Documents Checklist

<b>DOCUMENTS CHECKLIST</b>	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.

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM \_\_\_\_\_

### THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SCJ48A (Insd veh)	Model:	BYD E6Y (A)
	RD6146P (TP veh)		
Date of Accident:	11/12/2017		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Repair Estimate	:	\$	4,572.16
Final Repair Cost	:	\$	1,700.00
Loss of Use	:	\$	2.00 days at \$100.00 per day
Rental (if any)	:	\$	days
LTA / GIA Search Fee	:	\$	
Others:	:	\$	
	:	\$	
Final Settlement Sum (Global Sum)	:	\$	1,700.00

Is Third Party Workshop GIA Registered? ☐ YES ☒ NO (Kindly indicate below)

A) For **Non GIA Registered Workshop:** Agreed Liability 50 (%)

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)	Soon Hock Motor Pte Ltd	:	\$ 1,700.00
2)		:	\$
3)		:	\$

JOANNE LEE KHANG MIN

30 Oct  
2019

LKK Auto Consultants Pte Ltd

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))

## 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/AIG17023683/KKA3Q2

Date: 30/10/2019

## REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100498046

Claimant Vehicle No : RD6146P Insured Vehicle No : SCJ48A

Date of Loss: 11/12/2017 Nature of Claim: TP Claim No: 2550219898SG

## DESCRIPTION &amp; IDENTIFICATION OF VEHICLE

Reg No:	RD6146P	Engine No:	HIDDEN
Make & Model:	BYD E6Y, (A)	Chassis No:	LC0CE4CB1G1018911
Reg. Date:	(Man. Year: 1900)	Odometer:	100587 km
Colour:	White/Green		
Engine Capacity:	0 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:	225/65 R17	Rear Tyre Size:	225/65 R17
Front Left Side:	Pirelli 8 mm	Rear Left Side:	Pirelli 7 mm
Front Right Side:	Pirelli 8 mm	Rear Right Side:	Pirelli 7 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	3,482.16	3,145.16	337.00	9.68
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,090.00	860.00	230.00	21.10
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>4,572.16</b>	<b>4,005.16</b>	<b>567.00</b>	<b>12.40</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>3,200.00</b>		
<b>Nett Amount (S\$)</b>	<b>4,572.16</b>	<b>3,200.00</b>	<b>1,372.16</b>	<b>30.01</b>
<b>+ Loss of Use (2.0 x S\$100.00/day) (S\$)</b>		200.00		
		(S\$) 3,400.00		
<b>Liabile Amount (50.00%) (S\$)</b>		<b>1,700.00</b>		
<b>+ Doc/Search Fee (S\$)</b>		2.00		
<b>Nett Liability (S\$)</b>		<b>1,702.00</b>		
<b>Global Sum Settlement (S\$)</b>		<b>1,700.00</b>		

## INSPECTION

Date of Assignment: 13/12/2017

Date Inspected: 13/12/2017 Inspected At:

Soon Hock Motor Pte Ltd (HQ)  
Blk 10 Ang Mo Kio Industrial Park 2A,  
#01-05/06 AMK Autopoint  
Singapore 568047

Estimated Period of Repair: 2.0 days

---

**Adjuster:** KENNETH KONG**Manager:** Khanchna Pothuraj

*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		*FRONT BUMPER	Buckled / Cut	1,262.64 FL	*1,262.64 FL
2	1		*FRONT BUMPER SIDE BRACKET (RH)	Distorted	28.56 FL	*28.56 FL
3	1		*FRONT HEADLAMP (RH)	Cut	1,388.40 FL	*1,388.40 FL
4	1		*FRONT FENDER (RH)	Cracked	742.80 FL	*742.80 FL
5	1		*SET FRONT BUMPER SENSOR (4 PCS)	Serviceable	337.00 FS	*- FS
6	1		*FRONT NUMBER PLATE	Necessary	40.00 FS	*40.00 FS
7	1		*FRONT NUMBER PLATE SCREW	Necessary	25.00 FS	*25.00 FS

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

<b>Sub Total (\$\$)</b>	<b>3,824.40</b>	<b>3,487.40</b>
<b>- List Item Discount on L Items 10.00/10.00% (\$\$)</b>	<b>342.24</b>	<b>342.24</b>
<b>Total Parts (\$\$)</b>	<b>3,482.16</b>	<b>3,145.16</b>

Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	PANEL BEATING	New	480.00	360.00
2	SPRAY PAINTING CHARGES	New	480.00	400.00
3	WIRING CHARGES	New	30.00	20.00
4	REMOVE/REFIX FRONT BUMPER SENSOR	New	100.00	80.00
Gross Labour Cost (S\$)			1,090.00	860.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >