#### **Richmond Ho**

From: Jas Khine (LKKAuto) <jaskhine@lkkauto.com>

Sent: Tuesday, 16 January, 2018 2:01 PM

To: Richmond Ho

Cc: Natalie Lee; Mei Kwan (LKKAuto)

Subject: RE: Direct Settlement For SLJ9420S & SHC2044A

#### WITHOUT PREJUDICE

Dear Richmond,

Further to the below matter.

Please be informed that the liability is clear as per BOLA settlement guideline and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/LOR will be based on the number of days of repair as recommended by our surveyor.

Kindly arrange to survey of your client's vehicle asap.

Thank you.

Best Regards,
Jas Khine | Case Handler
LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: answering of second main | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Natalie Lee [mailto:natalie@iii.com.sg]
Sent: Tuesday, 16 January 2018 1:59 PM

To: 'Richmond Ho' <richmond.ho@wearnes.com>
Cc: Jas Khine (LKKAuto) <jaskhine@lkkauto.com>

Subject: RE: Direct Settlement For SLJ9420S & SHC2044A

Dear Richmond.

Yes, kindly liaise with LKK for direct settlement.

Best Regards, Natalie Lee India International Insurance Pte Ltd 64 Cecil Street #05-01 IOB Building Tel: 6347 6100 | Fax: 6224 4174 S&P 'A-' (stable) rated Company From: Richmond Ho [ 18 10. Territorium and the fact to [ 17]

Sent: Tuesday, 16 January, 2018 1:08 PM

To: Natalie Lee

Subject: RE: Direct Settlement For SLJ9420S & SHC2044A

Importance: High

Hi Natalie,

Can we settle direct for this case

### Richmond Ho



Wearnes Automotive Pte Ltd

. I Norden Med Polati, Songar, com for Age Doministic Andrews Movie (1975) Andre

 $\underline{\text{www.wearnesauto.com}} \qquad \underline{\text{richmond.ho@wearnes.com}}$ 

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

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

From: Motor Claim - III [manto nesterca majoucomisg]

Sent: Monday, 18 December, 2017 9:13 AM

To: Richmond Ho

Subject: RE: Direct Settlement For SLJ9420S & SHC2044A

LKK Auto Consultants Pte Ltd

Vicom Assessment Centre Pte Ltd

Best Regards, **Gabriel Wee** Motor Claims Dept. 64 Cecil Street | #05 IOB Building | Singapore 049711 Tel: 6347 6100, Ext - 248

Sent: 18 December, 2017 8:53 AM

To: Motor Claim - III < nonceasing the armage

Subject: Direct Settlement For SLI9420S & SHC2044A

Importance: High

Hi,

Please refer to above attachment and check if possible for direct settlement.

#### Richmond Ho



Wearnes Automotive Pte Ltd

Company of Roll Simple one Scouts Company (48) Most property

www.wearnesauto.com richmond.ho@wearnes.com

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

### **Print Received Message**

This mail is associated with:

\*SLJ9420S (MCT17110990) [SHC2044A]

TP

LEE XIUWEI. ADELE Nov 28 2017 5:00PM [COMFORT TRANSPORTATION PTE LTD] Wearnes Automotive Pte Ltd

From

India International Insurance Pte Ltd (HQ) (III\_SG), sent on 28/09/2018 10:00 AM.

Τo

LKK\_HQ

Subject

Alert - Adj Mandate Approved (\$\$3057.70) - SLJ9420S - Claim Handler: NATALIE LEE

Approved: 3057.70.

### Claim Audit

= 1	AUDIT TRAIL			
11		$t_{1,\epsilon_{1}}$	B Sweet	[A] Hiew
1	19 Dec 2017 17:28	Clm Veh Model Changed	(204220) VOLVO V40 1.5 T2 (A).	May Fung
2	19 Dec 2017 17:28	Clm Created	Reg No: SLJ9420S, Acct Date: 2017/11/28. Claim Type: TP. Insurer: India Internationa I Insurance Pte Ltd (HQ), TP Insurer: Sompo Insurance Singapore Pte. Ltd. (HQ). Work shop: Wearnes Automotive Pte Ltd (Alexandra Road)	[A] Hiew May Fung [A] Hiew
3	19 Dec 2017 17:28	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	May Fung
4	19 Dec 2017 17:28	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2017/12/29	[A] Hiew May Fung [A] Hiew
5	19 Dec 2017 17:28	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	May Fung
6	19 Dec 2017 17:28	Label Added	(30651):Vehicle Not In,(30653):Direct Settlement.	(A) Hiew May Fung
7	19 Dec 2017 17:28	Adj Adjuster Assigned	[None] -> MOHD TAUFIKH	[A] Hiew May Fung
8	21 Dec 2017 11:56	Clm Dtl Modified	Claimant's Name: -> COMFORT TRANSPORTATION PTE LTD. Claimaint's ID: -> 199303 821R.	[A] Hiew May Fung [A]
9	28 Dec 2017 12:08	Adj Mandate Request	Cur.Req:0.00:LIABILITY: 100% REMARK: OI REAR ENDED TO VEHCILEBOLA 27 APPL IES	Jasmine Khine Phoo Wai
10	29 Dec 2017 10:02	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2017/12/29	[I] NATALIE LEE
11	29 Dec 2017 10:02	Adj Mandate Set	Approved:0.00.	[I] NATALIE LEE
12	22 Mar 2018 15:03	Cim Cancelled	$lem:cancelled:As requested by Jas.\ TP\ repairer\ did\ not\ arrange\ for\ survey\ of\ their\ client's\ v\ ehicle.$	[I] NATALIE LEE
13	28 Mar 2018 15:50	Clm Cancelled Reopened	As requested by Mei Kwan from LKK.	[I] ANDREW LIM
14	28 Mar 2018 15:51	Label Removed	(30651):Vehicle Not In.	[A] HOW MEI KWAN
15	28 Mar 2018 15:51	Adj Adjuster Assigned	MOHD TAUFIKH BIN HAMID -> MOHD RASUL	[A] HOW MEI KWAN
16	28 Mar 2018 15:52	Adj Rpt Initiated		[A] HOW MEI KWAN
17	28 Mar 2018 15:52	Clm Details Notified		[A] HOW MEI KWAN
18	27 Sep 2018 17:58	Adj Mandate Request	Cur.Req:3057.70:PODS Liability: 100% Quantum: a) COR(w/gst): \$2,877.70 + b)LOU (\$60.00 $\times$ 3 days): \$180.00= Total: \$3,057.70 Vehicle Model: VOLVO V40 -1498 cc For your approval	[A] Chong Poh Kin
	Date Fr	om <u>◄</u> □	▶ Date To ▲ To Audit Type None ▼ Go	
[22	<b>TIVITY</b> 2/01/2018 10:0 NDING FOR SUF	1] HOW MEI KWAN: RVEY		
Me	erimen Billing	for this case - Transacti	on History	
		5		66
	1760986	28/03/2018 Moto 15:52	LKK Auto LKK Auto ir Consultants Pte Consultants Pte SLJ9420S 10 Ltd Ltd (HQ)	0.70



Our Reference: SLJ9420S/7013571

Your Reference: SHC2044A

By Email / Mail

24 May 2018

### INDIA INTERNATIONAL INSURANCE PTE LTD C/O LKK AUTO CONSULTANTS

Attn: Third Party Claim Department -

### ACCIDENT INVOLVING SLJ9420S & SHC2044A ON 28/11/2017

Dear Officer.

We wish to inform you that the repairs to our client vehicle have been completed.

We hereby submit the claims as follows:

Details	Remarks	Amount (SGD)
Cost of Repairs		2,877.70
Loss Of Use	60.00 x 3 days	180.00
Others		
TOTAL		3,057.70

Kindly let us have your offer to Christine.yow a wearnes.com

Your soonest reply is much appreciated. Thank you.



Yours faithfully Christine Yow D (65) 6430 4899 Wearnes Automotive Pte Ltd Bodyshop and Paint Division 249 Alexandra Road Singapore 159935

This is a computer generated printout, no signature is required.

# **AUTHORIZATION TO ACT**

1, Lee Xiuwei, Adele ("the third party Claimant")
of Apt Ak St Tampines Ave 1#10-02 8524774 address),
owner of <u>SIJ 9430S</u> (vehicle no.)
hereby authorize Wearnes Automotive Pte Ltd / ("The workshop")
to act for me with respect to my claim for repair costs and / or rental and / or loss of use
("claim") for my Vehicle No. SLJ 94205 that was damaged
pursuant to the accident which occurred on $\frac{28/11/20/7}{}$ (date) along
Bedok North Ave 3 (location)
involving Vehicle No/s SHC 2044A ("The accident").
I further authorize the workshop to sign the discharge voucher on my behalf to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the workshop.  I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver / owner / insurers of the other vehicle/s is concerned.
Date this 21 day of MUI (month) 20 18 (year)
Signed by "the third party claimant" Signed by "the workshop"



India Ref: TP/MCT17110990 >

Singapore 159935

### INDIA INTERNATIONAL INSURANCE PTE LTD

Co. Reg. No. 198703792k | GST. Reg. No. M2 0078806-X 64 | Cecil Street | #04 | #05 | #06-02 | 10B Building | Singapore 049711 Office 165) 63476100 | Figure 1 | Figure 1653 | Figure 165

Office (65) 63476100 Email insure@iii.com.sg Fax (65) 62244174 Website www.iii.com.sg

(pk)

## **EXPRESS SETTLEMENT**

# DISCHARGE VOUCHER III-Direct Settlement (PODS)

Claimant Ri	ef : SLJ9420S/7013571 /		· · · · · · · · · · · · · · · · · · ·
We/I,Wea	mes Automotive Pte Ltd ("the works nted Surveyor of India International Insurance Pte	shop") hereby confirm t	hat we/I have reached an agreement
of Surveyor) w	ith respect to the amount claimed for S\$ _2	2,877.70 c (repair	(name
use/remail), 53	(search fee), vehicle no. SLJ 9420S A	hat was damaged now	report to the maridant at the
on 28/11/201	7 (date) atBedok North Avenue 3 spursuant to the inspection conducted on27/03/2018	(location) in	volving vehicle no SHC 20444 (incurred
vehicle). This is	pursuant to the inspection conducted on 27/03/2018	(date) at "the works	hop".
We/I confirm to	hat we/l are/am authorized by the owner Lee	Xiuwei, Adele /	("the shird
cialmant") of v	ehicle no. SLJ 9420S to make the claim as set ou	t in the above paragrap	h and we/l have full authority to cottle
the matter on	his/her behalf in a manner that we/I deem fit. W	/e/I enclose herein the	letter of authority given by "the third
party claimant".			given by the time
We/I further co	onfirm that we/l will indemnify India International I	Insurance Pte Ltd for al	Il damages, loss and/or expense that
triey will or na	ive already incurred in the event that "the third	party claimant" after t	he above said agreement lodges a
runtier Gaim a	gainst the former for any loss and expenses suf	fered pertaining to cost	t of repairs and/or rental and/or loss
of use pursuant	t to the damage to SLJ 9420S (vehicle no.) as a	result of the accident.	
We/I confirm th	hat the agreement reached above is in full and	final settlement of all	claims of "the third party claimant"
pursuant to the	accident and that further this settlement is reach	ned on a without prejud	lice and without admission of liability
basis.			
This agreement	in a high to the second		
dispute arising o	is subject to the application of Singapore law and	the Singapore Courts	have exclusive jurisdiction over any
dispute arising o	at of the same.		
Mo/I outherine			
vve/raumonze	you to pay the total amount of S\$_3,057.70 to	Wearnes Automotive	e Pte Ltd
Dated this	day of		
	SE ARNES		
CLAIMANT:	(* ( /\subseteq)	various develo	((, KK))
		WITNESS:	Mina
Signature:		Signature:	
	Signed by "the workshop" (with chop)		Signed by appointed Surveyor
Name:	wearnes automotive Pte Ltd	Name:	
NRIC:	199501400R	NRIC:	
Address:	249 Alexandra Road.		-17 ( TTO CO-3)
	3	Address:	15 m - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	Singapore 159935		Singulore 40(2)33
Nationality:	WEARNES AUTOMOTIVE PIL 11	Nationality:	Singapole 4065 Tel: 6256 3561
Occupation:	Sodyshop and Paint Division	Seed of the Control o	
	249 Alexandra Road	Occupation:	1 <u>—</u> 90.



45 Leng Kee Road, Singapore 159103 T+65 6430 4700 www.wearnesauto.com

Coiregino, 199501400R / GST regino, M28920628X

Page 1 of 1

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

35,000,000	lotified Est Subm 0 Dec 2017 Edit Reg	Adj Assigned 19 Dec 2017 00:00 Edit Adj Rpt	\$\$2,689.44 \$\$2	Submitted Ins Authled 2,689.44 ew Rpt	Status Pending for Survey Report Cancel Case
	ain	Reference	Claim Details	Documents	Show All
CLAIM SUB Insured: Main Claimant:	FOLDER DETAILS	ORTATION PTE LTD, Co. F	Reg. No.: 199303821R	[Created by adjuster]	111
Vehicle Reg. No.:	SLJ9420S	Se (6)	Date of Loss:	28/11/2017 17:00 - :59 { <b>10</b> Months and <b>29</b> Days Fro	m LTA Reg Date (Man Yr)]
Claim Type:	<b>TP</b> / MCT1711099	90	Policy/Cover Note No.:	MCOM0015	
Vehicle Reg. No. (Insured):	SHC2044A	W.	Policy No. (Claimant):	D16MTPV01013294	2
	and the same and t		Excess:	450035 Managadan Tab. 6330	0270
Repairer: Handling Insurer:	and the second s		10.000 ·	159935 Alexandra - Tel: 6378 fled by <b>Pooi Chin Han Daniel</b>	
Claimant's Insurer:	Sompo Insurance S	Singapore Pte. Ltd. (HQ) -	Tel: 6461 6555		
Adjuster:	LKK Auto Consultar	nts Pte Ltd (HQ) - Fel: 625	6-3561 [Handled by <b>N</b>	OHD RASUL] [Final Rpt	t due 29/12/2017]
ASSOCIATE	D MAIL RECEIVED			Viev	w All Compose Case Mail
		j Mandate Approved (S\$3 j Mandate Approved (S\$0		Claim Handler: NATALIE LEE m Handler: NATALIE LEE	
ALL ASSOC	CIATED TASKS			View All Search Tasks C	reate New Task   Complete
Due Date No results.	Priority Type	Task Group Subject	Handler Assign	ned By Completed On	Created On Done
			The second second	and the or Market in the Control of the Control	y the amount of the sufficient

### **Claim Documents**

\*SLJ9420S (MCT17110990) [SHC2044A] TP

# LEE XIUWEI. ADELE Nov 28 2017 5:00PM [COMFORT TRANSPORTATION PTE LTD] Wearnes Automotive Pte Ltd

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2	27/09/18 17:50	Chassis Number		🚺 Load JPG 🛂
3	27/09/18 17:50	General View	207 W	🚺 Load JPG 🔽
4	27/09/18 17:50	General View		🚺 Load JPG 🔽
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24	27/09/18 17:51	Reinspection Photo	**	Load JPG      ✓
25	27/09/18 17:51	Reinspection Photo		O Load JPG  ✓
26	27/09/18 17:51	Reinspection Photo		€ Load JPG
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1	19/12/17 17:29	ACKNOWLEDGEMENT EMAIL TO III DD 18.12.2017 TP GIA REPORT		1 Load PDF Load PDF
3	19/12/17 17:29 05/04/18 01:03	TP ESTIMATE - MARKED	96.4.4	1 Load PDF
4	27/09/18 10:58	WORKSHOP INVOICE	% @	⚠ Load PDF
5	08/10/18 09:16	AUTHORISATION TO ACT FORM	200200 10 0	Load PDF
6	08/10/18 09:16	DISCHARGE VOUCHER	¥	Load PDF
7	08/10/18 09:16	LOD  India International Insurance Stelled (HO)	<b>E</b>	Load PDF Thumbnail Print
No 1	Finalized On 20/12/17 08:53	India International Insurance Pte Ltd (HQ) Singapore Accident Statement		Load PDF
-	,, 50.55			St. 1805

Merimen e-Claims Page 2 of 2

### **Documents Checklist**

DOCUMENTS CHECKLIST		Reset	Save	Print
There are no document checklists configured.				
	A SECULAR		5	
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)				
Show Remarks To: Handling Insurer  Sole: Remarks are private unless you show it to other parties				
i Note: Remarks are private unless you show it to other parties.				

### 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/III17024058/R1FA3Q2

Date:

08/10/2018

REFERENCE

Handling Insurer: India International Insurance Pte Ltd

Policy No:

MCOM0015

Claimant Vehicle SLJ9420S

Insured Vehicle No:

SHC2044A

No: Date of Loss:

28/11/2017

Nature of Claim:

TP ·

Claim No: MCT17110990

**DESCRIPTION & IDENTIFICATION OF VEHICLE** 

Reg No:

**SLJ9420S** 

Make & Model:

VOLVO V40, 1.5 T2 (A)

Engine No: Chassis No: B4154T51853844

Reg. Date:

30/12/2016 (Man. Year: 2016) White

Odometer:

YV1MV28H0H2404345 26141 km

Colour: **Engine Capacity:** 

1498 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 Engine Modification:

Yes Footbrake (Serviceable):

Pre-accident Condition:

Yes

Handbrake (Serviceable): CONDITION OF TYRES

Front Tyre Size:

225/40Z R18

Rear Tyre Size:

225/40Z R18

Front Left Side:

Michelin 6 mm

Rear Left Side:

Michelin 6 mm

Front Right Side:

Michelin 6 mm

Rear Right Side:

Michelin 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS		Repairer's	Adjuster's	Difference	Diff %
Parts		3,877.40	739.44	3,137.96	80.93
Miscellaneous Items		0.00	0.00	0.00	
Labour		3,050.00	1,950.00	1,100.00	36.07
Paintwork Labour		0.00	0.00	0.00	
Towing		0.00	0.00	0.00	
	Gross Total (S\$)	6,927.40	2,689.44	4,237.96	61.18
	+ GST 7.00/7.00% (S\$)	484.92 /	188.26 🗷	296.66	61.18
	Nett Amount (S\$)	7,412.32	2,877.70	4,534.62	61.18
	+ Loss of Use (3.0 x S	\$60.00/day) (S\$)	180.00 >		

Nett Liability (S\$)

**INSPECTION** 

Date of Assignment:

19/12/2017

Date Inspected:

27/03/2018 Inspected At:

Wearnes Automotive Pte Ltd (Alexandra

Road)

3,057.70

249 Alexandra Road Singapore 159935

Estimated Period of Repair:

3.0 days

Adjuster Report Page 2 of 4

Adjuster: MOHD RASUL Manager: Chong Poh Kin

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**

### Reference

Part Source: MRM-SG

Version: 1.0 (Last Synchronised: 26 Sep 2018)

Parts:

144

VOLVO V40 1.5 T2 (A) (Catalogue:Merimen Singapore 1.0)

Labour:

Repairer's

(Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SLJ9420S)

Validity:

These estimates are valid only if they contain the print code (above) on all estimate pages, running page

numbers with the END OF ESTIMATES marker on the last estimate page

Further Info: Items/values not in reference catalogue are prefixed with an asterisk \*

### Recommended Parts

No.	Qty Pa	art No.	Particulars	Condition	Repairer's	Amount
1	1		*BUMPER COVER REAR V4	Repair	1,428.70 FS	*-FS
2	1		*BUMPER SPOILER REAR	Deformed	630.70FS	*567.63 FS
3	1		*BUMPER BRACKET LHR V	Serviceable	88.70 FS	*- FS
4	1		*BUMPER BRACKET RHR V	Serviceable	88.70 FS	*-FS
5	1		*TOW COVER REAR V40 1	Cut	73.90 FS	*66.51 FS
6	1		*BUMPER RAIL (BEAM) R	Serviceable	1,336.30 FS	*-FS
7	1		*BUMPER INSTALLING MT	Serviceable	83.40 FS	*- FS
8	10		*BLIND RIVET 4.0*21MM	Serviceable	30.00 FS	*-FS
9	10		*BUMPER CLIP	Necessary	48.00 FS	*43.20 FS
10	10		*PLASTIC RIVET P/W RA	Necessary	69.00 FS	*62.10FS
F=Fra	anchise part	t S=SpcNe	ett	( <del></del>	*	
				Total Parts (S\$)	3,877.40	739.44

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
Lab	our Items			
1	TO REPLACE REAR BUMPER, REAR LOWER SPOILER, REAR SKID PLATE, ETC	l New	1,600.00	800.00
2	TO PUTTY SPRAY PAINT ON REAR BUMPER, ETC	New	1,000.00	700.00
3	TO CHECK WIRING INCLUDE RESETTING OF ALL ELECTRICAL MODULES	New	450.00	450.00
	Gross Labou	ır Cost (S\$)	3,050.00	1,950.00
	Report was unsubmitted during	this print-out		

< END OF ESTIMATES >