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Insured Tel No.	HP:	Make / Mode	18441	
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Is driver the owner	(YES (NO)) Nature of Accident :	+		•
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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

		7.2	Internationale Des Experts En Autor			
AXA	INSURANCE PTE	LTD	Ref : CC4/AXA1702	4108/103		
	ENTON WAY #24- TOWERSINGAPO		Date: 20-12-2017 Code: AXA2			
1.		Policy Par	rticulars :- THIRD PARTY CLA	AIM		
	Insured Veh.	PC 3868M	Veh. Inspected	CB 77H		
	Policy No.		Coverage (\$)	0.00		
	Claim No.		Excess (\$)	0.00		
	Assign From		Assign Date	20/12/2017		
2.		Vehi	cle Particulars & Condition			
	Make & Model		c.c	0		
	Engine No.	HIDDEN	Year of Reg.			
	Chassis No.		Colour			
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	Brakes Modification					
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3.	The Carlotte of the Control of the C		Conditions of Tyres			
		Size	Make	Balance		
	R/H Front Tyre			mm		
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	L/H Rear Tyre		16	mm		
4.			Description of Damages			
5.			General Information			
	Accident Date	14/12/2017	Inspection Date			
	Survey held at	RVS ALLIED GLOBA	L PTE LTD			
		50 TAGORE LANE #0 ENTREPRENEUR CE SINGAPORE 787494	ENTRE			
5a.			Remarks			

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- Photo After Paint.
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157786) relation years Plabants.on

RVS Allied Global Pte Ltd

Office: 50 Tagore Lane 05-06 TG (5787494) Workshop: 8 Woodlands Industrial Park E3 (5757786)

Reg:201703521G

Tel:9668 9668

LKK Auto Consultants hence notify

- the Repairer of the following: . To resurvey before/after spray painting
- To display damaged part(x) during resur
- . Parts prices are subject to conf
- Third party survey is on a "Without Prejudice" basis
- . Ho Bagal medification(s) is allowed

QUOTATION HAD

DOA :14/12/2017

Dear Sir.

18/12/17

Cost of Repair to Vehicle CB77H

Our Ref: TP/CB77H/0027

Aik Shen Bus Service

With reference to the above-mentioned, we are pleased to quote as follows:-

No. DESCRIPTION OTY U/PRICE (SS) AMOUNT (SS) 1. 4000 5,300.00 Front Windscreen V Car. L 5,300.00 2. 1500 Front Bumper V CEK. 1,800,00 1,890.00 3. 2,400.00 2.000 Front Panel 2,400.00 4. Side View Mirror (LH) Vons. 1 560.00 560.00 5. Head Lamp (LH) V (94 . 1 380,00 380.00 6. Sealant UNIC . 6 25.00 150.00 Spray Painting on Rear Affected Area with 800 . 1,200.00 1,209.00 Artwork 8. Labour & Misc. Charges: To remove the affected parts & all relevant attachment & fittings to commence repairs; cut & weld the necessary parts as listed above; panel beat & 2,200.00 2,300.00 1000 reshapes the affected areas; replace the damaged components, reinstall & realign all 2) 2600 necessary parts SUB-TOTAL S\$13,990.00

Thanks you. Yours faithfully, SIZEDEN

Steven Tan Claims Executive

Additional: Prin cutter \$200 / Defau. 877.

1) Parts: \$8073 LH Side Wiper Arm \$180 / Days.

2) Labour: \$2600 Total: \$8550 @ 8 days.

\$10673

Lung Sum -20%

8538.40

Selstion. 20/12/2014.

- Lunp Sun Repair. - Photo After Paint. 90036121 re bastion years Elkbanto.com

RVS Allied Global Pte Ltd

Office: 50 Tagore Lane 05-06 TG (\$787494)

Workshop: 8 Woodlands Industrial Park E3 (\$757786)

Reg:201703521G

Syans.

Tel:9668 9668

LKK Auto Consultants hence notify

the Repairer of the following:

- . To resurvey before/letter spray pointing
- . To display demaged part(s) during resurvey
- . Parts prices are subject to confirmation.
- . Third party survey is on a "Without Prejudice" basis.
- . No Bagal modification(s) is allowed.

Aik Shen Bus Service

Our Ref: TP/CB77H/0027

QUOTATION subject to final approval from Insurance Company

Acknowledged by Repairer Signature:

Date:

DOA:14/12/2017

Dear Sir.

18/12/17

Cost of Repair to Vehicle CB77H

With reference to the above-mentioned, we are pleased to quote as follows:-

DESCRIPTION	QTY	U/PRICE (SS)	AMOUNT (S\$)
Front Windscreen 🗸 CNL)C .	1	5,300.00	5,300.00
Front Bumper V CILIC.	1	1,800.00	1,800.00
Front Panel V 57	1	2,400.00	2,400.00
Side View Mirror (LH)	1	560.00	560.00
Head Lamp (LH) 🗸 🗫 .	1	380.00	380.00
Sealant VICE.	6	25.00	150.00
Spray Painting on Rear Affected Area with Artwork	I	1,200.00	1,200.00
Labour & Misc. Charges: To remove the affected parts & all relevant attachment & fittings to commence repairs; cut & weld the necessary parts as listed above; panel beat & reshapes the affected areas; replace the damaged components, reinstall & realign all necessary parts	1	2,200.00	2,200.00
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Thanks you. Yours faithfully. STEVEN

Additional: Prin Cutter \$200 / Deform. LH Side Wiper Arm \$180 / DMG.

Steven Tan Claims Executive

00%

800



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

13 FEBRUARY 2018

REN QUAN TRANSPORT BLOCK 356 YSIHUN RING ROAD #08-1828 SINGAPORE 760356

Dear Sir/Madam,

OUR REF

: CC4/AXA17024108/Shb3

YOUR REF

: PC 3868M

ACCIDENT INVOLVING PC 3866M AND CB 77H ALONG ADMIRALTY ROAD ON 14.12.2017

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

We have received a claim from M/s RVS ALLIED GLOBAL PTE LTD, acting on behalf of the owner of CB 77H against your motor insurance policy.

Based on the accident report and accident scenario and pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

You are aware that your No-Claim Discount (NCD – if applicable) will be withheld for the time being pending for final allocation of liability in settlement by our principal.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 7 days from the date of this letter if not provided at AXA's reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- · Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)



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

· Video footage of accident (if any)

Statement and/or police report from independent witness(es) (if any)

 If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

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

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

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

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

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

Yours sincerely,

Vic Alpeh Case Handler DID: 6841 2096 FAX: 6741 4108

Email: vicalpeh@lkkauto.com

c.c. AXA Insurance Pte Ltd (AXA) (Motor Claims Dept)

Vic (LKKAuto)

From:

Vic (LKKAuto)

Sent:

Wednesday, 13 February, 2019 5:46 PM

To:

Steven Tan

Cc:

Admin A; Vic (LKKAuto)

Subject:

RE: Finalization for CB77H LKK REF CC4/AXA17024108/Shb3

Attachments:

DV.PDF; NTUC-LOD-PC3868M.PDF

Without Prejudice

Dear Steven,

We refer further to our below email.

Please be informed that our principal had further reviewed the matter and based on the available information provided, our principal is in the view that our Insured is not liable of this accident.

Our Insured had managed to claim successfully against your client's insurer. Please see attached documents.

As such, we have our principal's instruction and we are unable to look into your client's claim unless proven otherwise.

Thank you.

"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 | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)





IKK Save the Earth Print only when necessary

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

From: Vic (LKKAuto)

Sent: Thursday, 11 January, 2018 2:36 PM

To: Steven Tan

Cc: Admin A; Vic (LKKAuto); Asher Sng (LKKAuto)

Subject: RE: Finalization for CB77H LKK REF CC4/AXA17024108/Shb3

Without Prejudice

Dear Steven,

We refer further to our below email.

Please be informed that liability is **not yet clear**. Our insured driver reported that he was driving straight across the junction when collided by your client's vehicle.

As such, we would like to request for a copy of your client's CCTV footage for our further review.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: <u>vicalpeh@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Sebastian Yeang (LKK Auto)

Sent: Wednesday, 10 January, 2018 3:16 PM

To: Steven Tan Cc: Vic (LKKAuto)

Subject: Finalization for CB77H

Dear Steven

Please refer to attachment for the finalization.

Thank You

CC4/AXA17024108/Shb3

Best Regards.

Sebastian | Automotive Assessor

LKK Auto Consultants

phone: 6256-3561 email: sebastianyeang@lkkauto.com1 fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

Print Received Message

This mail is associated with:

*CB77H (C0463379) [PC3868M]

TP

AIK SHEN BUS SERVICE Dec 14 2017 6:00PM [REN QUAN TRANSPORT] Rvs Allied Global Pte Ltd

From AXA Insurance Pte Ltd (HQ) (AXA_SG), sent on 07/02/2019 14:03 PM.

To CC

LKK_HQ

AXA_SG

PLS PROCEED TO REJECT TP CLAIM SINCE INSURED HAD RECOVERED FR TP AND LET US HAVE YOUR Subject

BILL - VO



...CLAIM SUBFOLDER...(Pending for Survey Report) Pending Driver License

LAIM SUB	FOLDER TRA	CKING								
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt		Adj Subr	nitted	Ins Auth'ed	Status	
Main	18 Dec 2017		18 Dec 2017 16:41 Edit Adj Rpt	S\$8,550. Edit Estic		\$\$8,550 View R			Report	g for Survey
	Main	R	eference	Cla	im Deta	ills	r	Documen	its	Show All
CLAIM SU	BFOLDER DE	TAILS				TC:	reated	by insurer]		
Insured:	REN QUA	N TRANSPORT,	Co. Reg. No.: 5289	6070M, Tel	+6596	The second second				
Main Claimant:	AIK SHEN	BUS SERVICE,	Co. Reg. No.: 296	35400K						
Vehicle Reg No.:	СВ77Н	СВ77Н				PARE!		7 18:00 - :59 and 17 Days F	rom LTA Reg	Date (Man Yr)]
Claim Type	TP / C04	TP / C0463379			Policy/Co Note No.:		259321	(Comprehensive	1)	
Vehicle Reg No. (Insured):	POICY NO. 5068101650-03									
					Excess		0.00			
Repairer:	Rvs Allied	Global Pte Ltd	(HQ) 8 WOODLAND	S INDUSTRIA	L PARK	E3, 75778	86 Wood	lands - Tel:		
Handling Insurer:	AXA Insu	rance Pte Ltd (H	(Q) - Tel: 6338 7288	[Handled	by Vale	Oh - 68	80 4897	1		
Claimant's Insurer:	NTUC Inc	ome Insurance	Co-operative Ltd (HQ) - Tel:						
Adjuster:	28/12/20		Ltd (HQ) - Tel: 62	56-3561 [Handled	by Sebas	stian Ye	ang Wai Keen] [Final F	lpt due
Adj Asg. Remarks:	NON ARC.	Please retrieve O	ID Driving licence an	d TP video fo	otage					
ASSOCIAT	ED MAIL RE	CEIVED						V	iew All Co	mpose Case Mail
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ALL ASSO	CIATED TAS	AATI	Group Subjec	t Handle	r As	View isigned E		earch Tasks Completed On	Create New Ti	

Claim Documents

*CB77H (C0463379)

[PC3868M]

TP

AIK SHEN BUS SERVICE

Dec 14 2017 6:00PM

[REN QUAN TRANSPORT]

Rvs Allied Global Pte Ltd

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3	18/12/17 12:44	PC3868M INS GIA_ABS	0	Load PDF	
4	18/12/17 12:44	CB77H TP GIA_ABS	0	Load PDF	
5	18/12/17 16:28	GA259321-Policy Schedule.pdf	0	Load PDF	
6	18/12/17 16:28	GA259321-Certificate of Insurance.pdf	0	Load PDF	
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2	13/02/18 11:58	LETTER TO OI	0	Load PDF	
3	15/10/18 13:35	EMAIL FROM OI WORKSHOP	0	Load PDF	
4	15/10/18 13:35	OI DV	0	Load PDF	
5	15/10/18 13:35	OI LOD	0	Load PDF	
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Documents Checklist

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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.	

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/AXA17024108/SHB3Q2

Date:

18/02/2019

REFERENCE

Handling Insurer: AXA Insurance Pte Ltd

Policy No:

GA259321

Claimant Vehicle No:

CB77H

Insured Vehicle No:

PC3868M

Date of Loss:

14/12/2017

Nature of Claim:

TP

Claim No:

C0463379

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

Make & Model:

YUTONG ZK6100H, 6.7 D (M) 27/12/2012 (Man. Year: 2011)

Engine No:

ISBE425022007670

Reg. Date: Colour

Multi-colour

Chassis No: Odometer:

LZYTBTD64B1033723

Engine Capacity:

212821 km

Market Value/New Car Price: N/A

6693 cc

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):

Yes

Handbrake (Serviceable):

CONDITION OF TYRES

11 R22.5

Rear Tyre Size:

No

11 R22.5

Pre-accident Condition:

Front Tyre Size: 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	10,970.00	8,073.00	2,897.00	26.41
Miscellaneous Items	0.00	0.00	0.00	
Labour	3,400.00	2,600.00	800.00	23.53
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	14,370.00	10,673.00	3,697.00	25.73
Approved Total (Overridden) (S\$)		8,550.00		
(S\$)	14,370.00	8,550.00	5,820.00	40.50
+ GST 7.00/7.00% (S\$)	1,005.90	598.50	407.40	40.50
Nett Amount (S\$)	15,375.90	9,148.50	6,227.40	40.50

INSPECTION

Date of Assignment:

18/12/2017

Date Inspected:

26/12/2017 Inspected At:

Rvs Allied Global Pte Ltd (HQ)

8 WOODLANDS INDUSTRIAL PARK E3

Singapore 757786

Estimated Period of Repair:

8.0 days

Adjuster Report Page 2 of 4

Adjuster: Sebastian Yeang Wai Keen Manager: VIC ALPEH

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.

Adjuster Report

REPAIR DETAILS

Part Source: (Last Synchronised: 18 Feb 2019)

Parts: N/A YUTONG ZK6100H 6.7 D (M) (Model not available in database)

Labour: Repairer's (Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for CB77H)

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	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT WINDSCREEN (CONSISTENT)	Cracked	5,300.00 F	*4,000.00 FL
2	1		*FRONT BUMPER (CONSISTENT)	Cracked	1,800.00 F	*1,500.00 FL
3	1		*FRONT PANEL (CONSISTENT)	Dented	2,400.00 F	*2,000.00 FL
4	1		"SIDE VIEW MIRROR (LH) (CONSISTENT)	Damaged	560.00 F	*560.00 FL
5	1		*HEAD LAMP (LH) (CONSISTENT)	Cracked	380.00 F	*380.00 FL
6	6		"SEALANT (CONSISTENT)	Necessary	150.00 F	*150.00 FL
7	1		*LH SIDE WIPER ARM (CONSISTENT)	Damaged	180.00 F	*180.00 FL
8	1		*RAIN CUTTER (CONSISTENT)	Deformed	200.00 F	*200.00 FL
E=Fra	inchise	part. L=Listite		Sub Total (S\$)	10,970.00	8,970.00
			 List Item Discount on L Items 0. 	00/10.00% (S\$)_	0.00	897.00
			T	otal Parts (S\$)	10,970.00	8,073.00

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	SPRAY PAINTING ON REAR AFFECTED AREA WITH ARTWORK	New	1,200.00	800.00
2	LABOUR & MISC .CHARGES .TO REMOVE THE AFFECTED PARTS & ALL RELEVANT ATTACHMENT & FITTINGS TO COMMENCE REPAIRS ,CUT & WELD THE NECESSARY PARTS AS LISTED ABOVE ,PANEL BEAT & RESHAPES THE AFFECTED AREAS ,REPLACE THE DAMAGED COMPONENTS ,REINSTALL & REALIGN ALL NECESSARY PARTS	New	2,200.00	1,800.00
	George Labor	ır Cost (S\$)	3,400,00	2,600.00

< END OF ESTIMATES >