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ANS-CAB AUTO SERVICES PTE LTD

J.58 DEFU LANE 1 SINGAPORE 539498 EL NO.6287 6666 FAX NO.6281 1400 CO/GST REG NO.201019626G SHD124K - NTUC INCOME Not Asherse 11 Rm & 26001 Serveyed on 15/4/12

Vehicle No.: Chassis No.: Vehicle Make: Vehicle Model: Date of Accident: Third Party Insurer: SHD 124K - Andrea JTDER12W003000039 TOYOTA WISH 1.8 BI-FUEL 15.06.2012

		Initial tury and			
		PART			LIST
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Front Bumper Cover Front Bumper Reinforcement Front Bumper Side Support LH Front Bumper Retainer LH Front Bumper Bracket LH Front bumper centre grille Front bumper lower grille Front bumper fog lamp cover LH Headlamp LH Front headlamp support panel LH Front Fender LH Front Fender LH Arpon Assy Front Fender LH Louver Cowl Top LH Front fender inner wheel house panel LH	5	555555555555555555555555555555555555555	LIST A 487.80 A 265.09 X D 1 63.50 A 49.00 X S 49.00 X D 1 17.60 A 800.02 A 732,00 X A 698.00 D 1 153.81 A 409.20 X S 254.40 X K 595.72 X R 849.30 X
16	1	Bonnet		s s	Ne 189.00 -
17 18 19 20	1 1 1	Bonnet TOYOTA badge Bonnet hinge LH Radiator Grille Radiator Grille Lower		\$ \$ \$	169.80 x 169.80 x 107.80 x
			TOTAL 25%	\$ \$	6,543.94 1,635.99 4,907.96

ANS-CAB AUTO SERVICES PTE LTD

J.58 DEFU LANE 1 SINGAPORE 539498 JEL NO.6287 6666 FAX NO.6281 1400 CO/GST REG NO.201019626G SHD124K - NTUC INCOME

Specical Nett

	PASMARAI DIDINATION	S	Nez 15.00
	CNG sticker	•	NEL 12.00
	Front Fender Liner clip LH		NA 30.00 X
19	Louver Cowl Top clip	3	Nec 12.00 -
4	Front Bumper fastener clip	s	1.00
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1	Front Fender Advertisement Sticker	c	~~ 18.00 <
6	Bonnet under weatherstrip seal clips	3	S~ 10.00 Y
2	Front Bonnet Stopper	\$	
		\$	n 18.00 x
6 pc	: Radiator Grille clip	5	1 ~ 35.00 X
7	Bonnet insulator clip	1945	

MANAGEMENT AND AND ADDRESS OF THE PARTY OF T

1000000

		300.00
TOTAL	\$	300.00
TOTAL PARTS	5 5	5,207.96
Panel beating, knocking and straightening the necessary portion, remove and renewal of parts,		920 1
adjust and realign the same	5	2,500.00 5401
To rust-proofing of the affected areas.	S	200.00 301
To check electrical lighting concerned.	\$	100.00 200
To remove and refit interior fittings, trimings, garnish, fittings and other, to enable repair.	\$	~~ 240.00 X
Putty and spray painting of the affected portion.	S	1,800.00 72c
To transfer of fender fittings, attachments and perform water seepage test.	S	~~ 150.00 X
To transfer of bonnet fittings, attachments and perform water seepage test.	s	nn 150.00 X

ANS-CAB AUTO SERVICES PTE LTD

J.58 DEFU LANE 1 SINGAPORE 539498 EL NO.6287 6666 FAX NO.6281 1400 CO/GST REG NO.201019626G SHD124K - NTUC INCOME

To check steering geometry and computer wheel alignment.	\$ 200.00	601
To transfer of tire, rim and on wheel balancing.	\$ ~~ 150.00	Х
TOTAL	\$ 5,490.00	53 54
Over all total	\$ 10,697.96	
Total repair days	10 days	



51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Your ref:

To be advised

Our ref:

M

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> > X

CC3/AXA12011929/Khc3

Date: 09.07.2012

The Motor Claims Department

M/s AXA Insurance Singpore Pte Ltd

Dear Sir/Madam

PRELIMINARY ADVICE OF VEHICLE NO.

SHD 124K

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on

15.06.2012 at the premises of M/s

TRANS CAB

and have the following to report:-

Workshop Estimate Amount	: S\$	10,697.96
Revised Estimate Amount	: SS	2,817.67
"Check" Items Amount	: S\$	
Market Value	: S\$	-
ATA Reimbursement Value	: S\$	
Wett Value	: S\$	2

Description of Damage:

The vehicle sustained damages at the

M/S REAR PORTION

Comments/Present Status:

Damages Consistent

imated normail period for repairs: days

Mours faithfully,

ENNETH KONG

icensed Appraiser

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report gorrectly the details of the accident to speed up the claims process.
- 2 This Form must be completed by the Policyholder and/or the Authorised Driver
- 3. Information provided must be as <u>truthful</u> and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy ability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Asy false reporting may be referred to the Police for investigation.

Was driver an employee of the Insured's Company No if No. Relationship of the Driver with the Insured Oth

- This report will be forwarded by the insurers of the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

Date Of Report	ACCIDENT STATEMENT 15/06/2012 11:08
Date Of Accident	15/06/2012 10:15
Exact Location Of Accident	UPPER SERANGOON ROAD X SUNSHINE TERRACE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SHD124K
Incured (Palloubaldes	SHUIZAK
Name Of Registered Owner	TRANS CAR OF THOSE STEET
Co Reg No	TRANS-CAB SERVICES PTE LTD 200303878K
Vehicle Particulars	2003036788
Manufacturer	TOVOTA
Model	TOYOTA
Exact Purpose for which vehicle was being used	WISH-1.8 (A)
at time of accident	HIRE AND REWARD
Are you claiming under your own insurance policy for repair to your vehicle?	No
If No, Please state action to be taken	Third Party
Vehicle Category	Taxi
Insurance Company	
Name of Insurance Company	First Capital Insurance Ltd
Type Of Coverage	Third Party
Fleet Policy	Yes
Policy Number	D-09015310MFSH
Cover Note Number	
Driver	
Name of Driver	ZAINI BIN SAHALI
NRIC No	\$1498218C
Date Of Birth	04/12/1961
Occupation	Outdoor
Date Of Driving Pass	31/01/1989
Driving Experience	23 Years And 4 Months
3ender	Male
Aobiie Number	(l.ocal) +65-98203044
ax Number	
Contact Number	
Mail Address	
oddress	BLOCK 326 TAH CHING ROAD #11-18
ostcode	610326

Other - HIRER

ticle Registration Number of Driver's Own

shicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

Collision- Cross Junction

Weather Conditions

Clear

Road Surface

Dry

Other Information

Was any body injured in the Accident?

No

Was any other material or property damaged?

Yes

Details of Police Action

Was the accident reported to the police?

No

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

No

If Yes against whom?

Circumstances of Accident

ON 15.06.2012 AT ABOUT 1015HRS. I WAS TRAVELING ALONG UPPER SERANGOON ROAD AND WAS INTENDING TO TURN RIGHT TOWARDS SUNSHINE TERRACE, AS THE RIGHT TURN ARROW TURNED GREEN IN MY FAVOUR ALONG TURN RIGHT TOWARDS SUNSHINE TERRACE. AS THE RIGHT TURN ARROW TURNED GREEN IN MY FAVOUR ALON UPPER SERANGOON ROAD, I PROCEEDED TO TURN SLOWLY, WHILE IN THE MIDST OF TURNING, VEHICLE BUPPER SERANGOON ROAD, I PROCEEDED TO TURN SLOWLY, WHILE IN THE MIDST OF TURNING, VEHICLE BGM7288M WHICH WAS TRAVELING FROM THE OPPOSITE DIRECTION OF UPPER SERANGOON ROAD, SUDDENLY
DASHED OUT AND COLLIDED ONTO THE LEFT FRONT PORTION OF MY TAXI, MY PASSENGER WHO WAS SITTING
DASHED OUT AND COLLIDED ONTO THE LEFT FRONT PORTION OF MY TAXI, MY PASSENGER WHO WAS SITTING BESIDE ME IS WILLING TO BE MY WITNESS. VEHICLE A - 1 MALE PASSENGER VEHICLE B - 1 FEMALE PASSENGER

Are accident photos available for attachment?

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

GM7228M

Vehicle Make/Model/Colour

Details Of Properties

Name of Driver

TAN KIM SIOK

NRIC/Passport Number

S2081810G

Contact Number

82086080

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (including Driver)

Details of Witness

Name

S.Y. TAN

Phone Number

Email Address

Sketch Plan Pg.1

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report gerrectly the datails of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Oriver.
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- 4. The issue and acceptance of this Form by Insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for Investigation.
- 8. The report will be forwarded by the insurers of the GIA Records Management Centru established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.

 7. By the is ignored of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available laterescaled. Upper Scrangoon Road Sketch Plan -p - Section of the second A; SIDIZLK Sunshine Terrace BIGM 7228M

Describe Circumstances of the Accident Reger SIA

Declaration

I/We declars the foregoing particulars are true in every respect.

Policyholder's Signature / Date &

15 JUN 2012

Driver's Signature (If driver is not the policyholder) / Date

Andrea

Wilnessed by Reporting Contra

Date: 15-06-12 Time: Around 10:10am-10:20am

54: 10:

I took a red cab (SHD124K) along Upper Serangoon Road to Geylang and seated beside the taxi driver. I have told him to turn right at Sunshine Terrace. So, he waited for the right turn arrow to turn green. As the arrow turned green, the taxi driver started to turn right slowly. When, a blue pick up van (GM7228M) which supposed to stop, did not stop and hit onto the taxi. Luckily, the taxi driver was not moving fast as it could have hit the front left passenger door.

I witnessed the said accident and giving this statement without any threat, inducement or influence or against my will and that it was given of my free will and consent.

Name: YONG SENG YONG

NRIC: 5 0298380-Z

ADDRESS: 3-B. BARTLEY R

Sport 539758

Shirley Hiew (LKK Auto)

From:

Thin Thin (LKKAuto)

Sent:

Monday, 18 December, 2017 9:24 AM

To:

Jasmine Tan; 'Ng Wai Yin'; Admin A

Cc:

claims@transcab.com.sg; Hsiao Tong (LKKAuto); Olivia Lau (LKKAuto)

Subject:

RE: 11 cases Original LOD mailed to LKK

Attachments:

SHD 124K - DOA 15.6.2012 - WITNESS STATEMENT.PDF

Dear Jasmine,

We acknowledge your email below .

We will look into the matter and will revert back to you.

Pear Admin,

Cu Kindly assist. <u>CC3/AXA12011929/Krc3</u>

Best Regards,

Thin Thin Hlaing | Case Handler

KK Auto Consultants Pte Ltd

hone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108 k 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

from: Jasmine Tan [mailto:jasminetan@transcab.com.sg]

Sant: Saturday, 16 December, 2017 11:33 AM

:c: Thin Thin (LKKAuto) <thinthin@lkkauto.com>; 'Ng Wai Yin' <waiyin.ng@transcab.com.sg>

t: claims@transcab.com.sg; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>;

"Ilivia Lau (LKKAuto) <olivialau@lkkauto.com>

bject: RE: 11 cases Original LOD mailed to LKK

Without Prejudice

Dear Thin Thin

110

Tie.

33

For S/No. 10, please refer to the witness statement as per attach.

Shank You

Test Regards

Gsmine Tan

General Manager



TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63, Singapore 569111 Main Line : (65) 6287 6666 Fax Line: (65) 6257 1330

Direct Line: (65) 6603 1250

Website: www.transcab.com.sg

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From: Thin Thin (LKKAuto) [mailto:thinthin@lkkauto.com]

Sent: Wednesday, 27 September 2017 4:24 PM

: Ng Wai Yin <waiyin.ng@transcab.com.sg>

c: 'Jasmine Tan' < jasminetan@transcab.com.sg >; claims@transcab.com.sg; Admin A < admin-a@lkkauto.com >;

Hsiao Tong (LKKAuto) < chewht@lkkauto.com; Olivia Lau (LKKAuto) < clivialau@lkkauto.com>

Subject: RE: 11 cases Original LOD mailed to LKK

Dear Wai Yin,

Please refer to below status.

5/No.	TCS Ref. No.	3rd Party Ins.	Status
1 1	AAD1201-306	AXA	Rejected
2	AAD1203-350	AXA	Rejected
3	AAD1204-129	AXA	Rejected
4	AAD1204-212	AXA	Repudiate
5	AAD1205-031	AXA	Rejected
6	AAD1205-077	AXA	Rejected
7	AAD1205-175	AXA	submit independent report
- 8	AAD1206-110	AXA	OI undertake
9	AAD1206-134	AXA	Rejected
10	AAD1206-152	AXA	Rejected
7 11	AAD1206-292	AXA	Rejected



hanks.

est Regards,

hin Thin Hlaing | Case Handler

K Auto Consultants Pie Ltd

hone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108
ks.41-2360 | email: thinthin@lkkauto.com | fax: 6741-4108

om: Ng Wai Yin [mailto:waiyin.ng@transcab.com.sg]

ent: Wednesday, 27 September, 2017 4:09 PM

>: Thin Thin (LKKAuto) < thinthin@lkkauto.com>

:: 'Jasmine Tan' < jasminetan@transcab.com.sg >; claims@transcab.com.sg

bject: 11 cases Original LOD mailed to LKK

BITHOUT PREJUDICE

ear Thin Thin

£5

low 11 cases LOD will mailed to you by today.

3/No.	TCS Ref. No.	3rd Party Ins.
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Ťį.	2	AAD1203-350	AXA	
	3	AAD1204-129	AXA	J
3	4	AAD1204-212	AXA	
5 e	5	AAD1205-031	AXA	
£6-	6	AAD1205-077	AXA	
	7	AAD1205-175	AXA	
	8	AAD1206-110	AXA	
25	9	AAD1206-134	AXA	
Ž.	10	AAD1206-152	AXA	1
	11	AAD1206-292	AXA	

hank You lest Regards, g Wai Yin nance Department L: 6603 1265 Ext.308



130

TRANS-CAB SERVICES PTE LTD

No. 2 Ang Ma Kio Street 63, Singapore 569111 Main Line: (65) 6287 6666 Fax Line: (65) 6287 7764 Website: www.transcab.com.sg

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SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as <u>truthful and accurate</u> as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy ability
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Was driver an employee of the Insured's Company No If No, Relationship of the Driver with the Insured Ow

- 6. This report will be forwarded by the insurers of the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore(GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
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	ACCIDENT STATEMENT	
Date Of Report	15/06/2012 17:39	
Date Of Accident	15/06/2012 10:15	
Exact Location Of Accident	SERANGOON ROAD	
	DETAILS OF OWN VEHICLE	
Vehicle Registration Number	GM7228M	
insured/Policyholder		
Name Of Registered Owner	TAN KIM SIOK	
NRIC No	S2081810G	
Vehicle Particulars		
Manufacturer	NISSAN	
Model	P/UP D /CAB	
Exact Purpose for which vehicle was being used at time of accident		
Are you claiming under your own insurance policy for repair to your vehicle?	No	
f No, Please state action to be taken	Reporting Only	
Vehicle Category	Commercial Vehicle	
Insurance Company		
Name of Insurance Company	AXA Insurance Singapore F	Pte Ltd
Type Of Coverage	Third Party Fire and/or The	ft
Fleet Policy	No	
Policy Number	P0420554	
Cover Note Number		
Driver		
Name of Driver	TAN KIM SIOK	
NRIC No	S2081810G	
Date Of Birth	23/08/1941	
Occupation	Outdoor	
Date Of Driving Pass	06/06/1980	
Driving Experience	32 Years And 0 Months	
Gender	Male	
Mobile Number	(Local) +65-82086080	
Fax Number		
Contact Number		
EMail Address		

Owner

Vehicle Registration Number of Driver's Own

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Unknown - COLLISION - HEAD TO SIDE Type Of Accident

Clear Weather Conditions Road Surface Dry

Other Information

Was any body injured in the Accident?

No Yes Was any other material or property damaged?

Details of Police Action

Was the accident reported to the police?

No

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

No

If Yes, against whom?

Circumstances of Accident

Are accident photos available for attachment?

Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SHD124K

Vehicle Make/Model/Colour

Details Of Properties

Name of Driver

ZAINI BIN SAHALI

NRIC/Passport Number

S1498218C

Contact Number

98203044

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Details of Witness

Name

Phone Number

Email Address

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- information provided must be as truthful and accurate as possible. Any wiful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
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- 5. Any false reporting may be referred to the Police for investigation
- The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

Sketch Plan	
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LIWIs declare the foregoing particulars are true in every respect.	

Policyholder's Signature / Date & Time

15/6/2012

4.45 pm

Driver's Bignature (if driver is not the policyholder) / Diste

Wilnessed by Reporting Centre

Personnel

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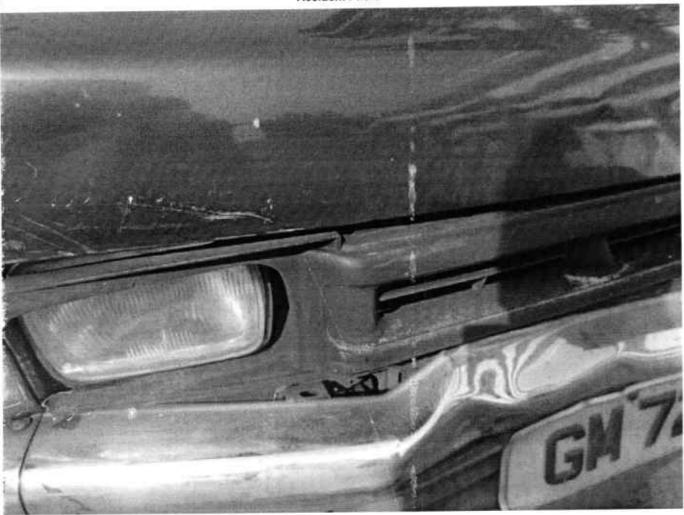
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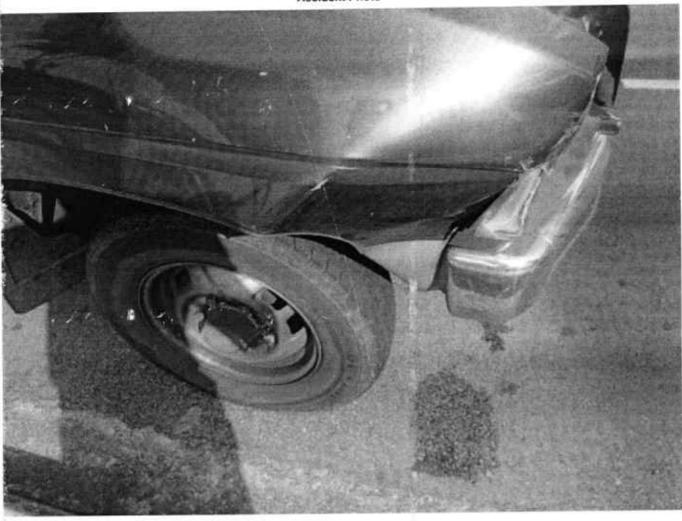


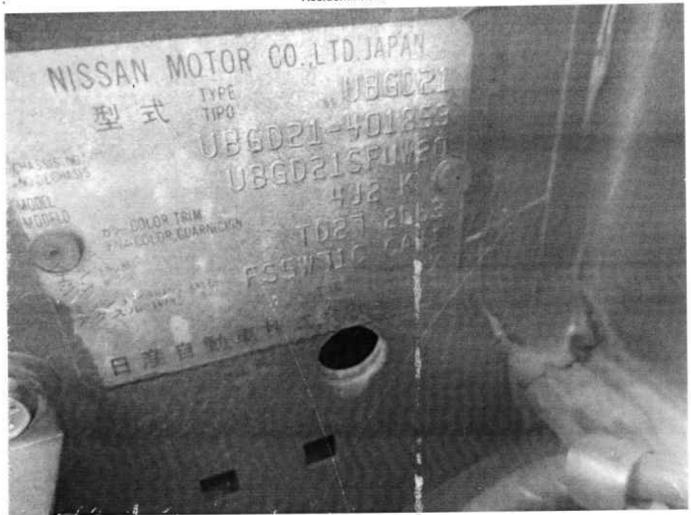














Joy Irene (LKKAuto)

From:

ANG Richard <richard.angbs@axa.com.sg>

Sent:

Tuesday, 12 June 2018 2:53 PM

To:

Olivia Lau (LKKAuto)

Cc:

KHOR Saw Theng; Hsiao Tong (LKKAuto); NG Stacey; OH Vale

Subject:

RE: [TIME-BAR CASE]: DOA 15 JUNE 2012 – 4 DAYS TO TIME BAR

Hi Olivia,

We maintained our rejection based on BOLA S5.

Thank you.

Regards,

Richard Ang | Specialist, Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: richard.angbs@axa.com.sg Customer Care No. 1800 8804888





GLOBAL INSURANCE BRAND FOR THE 8TH CONSECUTIVE YEAR

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From: OH Vale

Sent: Tuesday, June 12, 2018 9:11 AM

To: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Cc: KHOR Saw Theng <sawtheng.khor@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; ANG Richard

<ri>crichard.angbs@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg></ri>

Subject: RE: [TIME-BAR CASE]: DOA 15 JUNE 2012 - 4 DAYS TO TIME BAR

Hi Olivia

Richard will get back to you on the above matter, thanks.

*Please note we have terminated our fax-line. Hence, please send in your correspondences to our two common mail boxes instead. For OD/TP survey, send it to motor.doc@axa.com.sg, thanks.

Best Regards

Vale Oh/A.Manager - Motor Claims

AXA Insurance Pte Ltd/ 8 Shenton Way, #24-01 AXA Tower, Singapore 068811/www.axa.com.sg vale.oh@axa.com.sg

Customer Care No. 1800 8804741



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Please consider the environment before printing this email

From: Olivia Lau (LKKAuto) [mailto:olivialau@lkkauto.com]

Sent: Monday, June 11, 2018 5:58 PM To: OH Vale <vale.oh@axa.com.sg>

Cc: KHOR Saw Theng <sawtheng.khor@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: [TIME-BAR CASE]: DOA 15 JUNE 2012 - 4 DAYS TO TIME BAR

URGENT - TIME BAR CASE - DOA 15 JUNE 2012 - 4 DAYS TO TIME BAR

Accident involving GM 7228M (Insured) and SHD 124K (Trans-cab Third party) at Serangoon Road cross junction on 15 June 2012

Dear Vale,

We handled the above claim on behalf of AXA, and had rejected the claim previously. Please refer to enclosed email to AXA dated 08/11/2013.

TP repairer Trans-cab has recently provided fresh supporting evidence in the form of a witness statement. The witness was the front seat passenger of TP taxi, and statement is dated 16/06/2012. Please refer enclosed witness statement.

Given the time that has since lapsed from the accident, we are not optimistic that the TP witness is still able to remember or accurately verify the accident circumstances. In the absence of strong concrete evidence, MAG's guideline for conflicting versions as to the state of traffic lights is 50/50 solely for settlement purposes (MAG Guide, Section 7(c)).

Please advise if we should maintain rejection on the grounds that OI was travelling straight (BOLA, Scenario 5) or propose settlement according to MAG guidelines (Section 7(c)).

The above is for your instruction please. Both TP and OI GIA reports are also enclosed for reference.

Thank you.

Best Regards.

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: <u>olivialau@lkkauto.com</u> | fax: 6741-4108 Bik 51, Paya Ubl Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)



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Joy Irene (LKKAuto)

From:

Joy Irene (LKKAuto)

Sent:

Wednesday, 13 June 2018 3:17 PM

To:

'Jasmine Tan'; 'Ng Wai Yin'

Cc:

'claims@transcab.com.sg'; Olivia Lau (LKKAuto); Admin A; CS A Team

Subject:

RE: 11 cases Original LOD mailed to LKK (S/N 10. AAD-1206-152 / SHD 124K /

15.06.2012/ GM 7228M)

"WITHOUT PREJUDICE"

Dear Ms. Jasmine,

We refer to our e-mail correspondence below.

In the matter of S/N 10. Reference AAD-1206-152, as provided by the Barometer of Liability (BOLA) agreement, under the general rule and exclusions, the witness should be independent and should affirm the version presented by your driver by way of Statutory Declaration.

We wrote to our principal M/s AXA for their review and consideration and we regret to inform you that our principal maintained their position that your driver is more liable in accordance to scenario 5 of BOLA wherein your driver turned right and our insured was travelling straight in a cross junction.

Should you have further contrary evidence to provide, please send us a copy for our principal's attention and reconsideration.

Thank you.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: <u>joyirene@lkkauto.com|</u>Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Thin Thin (LKKAuto)

Sent: Monday, 18 December, 2017 9:24 AM

To: Jasmine Tan < jasminetan@transcab.com.sg >; 'Ng Wai Yin' < waiyin.ng@transcab.com.sg >; Admin A < admin-

a@lkkauto.com>

Cc: claims@transcab.com.sg; Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Olivia Lau (LKKAuto)

<olivialau@lkkauto.com>

Subject: RE: 11 cases Original LOD mailed to LKK

Dear Jasmine,

We acknowledge your email below .

We will look into the matter and will revert back to you.

Dear Admin,

Kindly assist. CC3/AXA12011929/Krc3

Best Regards, Thin Thin Hlaing | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jasmine Tan [mailto:jasminetan@transcab.com.sg]

Sent: Saturday, 16 December, 2017 11:33 AM

To: Thin Thin (LKKAuto) <thinthin@lkkauto.com>; 'Ng Wai Yin' <waiyin.ng@transcab.com.sg>

Cc: claims@transcab.com.sg; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>;

Olivia Lau (LKKAuto) <<u>olivialau@lkkauto.com</u>> Subject: RE: 11 cases Original LOD mailed to LKK

Without Prejudice

Dear Thin Thin

For S/No. 10, please refer to the witness statement as per attach.

Thank You Best Regards Jasmine Tan General Manager



TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63, Singapore 569111 Main Line :(65) 6287 6666 Fax Line: (65) 6257 1330

Direct Line :(65) 6603 1250

Website: www.transcab.com.sg

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From: Thin Thin (LKKAuto) [mailto:thinthin@lkkauto.com]

Sent: Wednesday, 27 September 2017 4:24 PM To: Ng Wai Yin <waiyin.ng@transcab.com.sg>

Cc: 'Jasmine Tan' < jasminetan@transcab.com.sg'; claims@transcab.com.sg; Admin A < admin-a@lkkauto.com >;

Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Olivia Lau (LKKAuto) < olivialau@lkkauto.com >

Subject: RE: 11 cases Original LOD mailed to LKK

Dear Wai Yin,

Please refer to below status.

S/No.	TCS Ref. No.	3rd Party Ins.	Status
1	AAD1201-306	AXA	Rejected
2	AAD1203-350	AXA	Rejected
3	AAD1204-129	AXA	Rejected
4	AAD1204-212	AXA	Repudiate
5	AAD1205-031	AXA	Rejected
6	AAD1205-077	AXA	Rejected
7	AAD1205-175	AXA	submit independent report
8	AAD1206-110	AXA	OI undertake
9	AAD1206-134	AXA	Rejected
10	AAD1206-152	AXA	Rejected
11	AAD1206-292	AXA	Rejected

Thanks.

Best Regards,

Thin Thin Hlaing | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6841-2360 | email: thinthin@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ng Wai Yin [mailto:waiyin.ng@transcab.com.sg]

Sent: Wednesday, 27 September, 2017 4:09 PM To: Thin Thin (LKKAuto) < thinthin@lkkauto.com >

Cc: 'Jasmine Tan' <jasminetan@transcab.com.sg>; claims@transcab.com.sg

Subject: 11 cases Original LOD mailed to LKK

WITHOUT PREJUDICE

Dear Thin Thin

Below 11 cases LOD will mailed to you by today.

S/No.	TCS Ref. No.	3rd Party Ins.
1	AAD1201-306	AXA
2	AAD1203-350	AXA
3	AAD1204-129	AXA
4	AAD1204-212	AXA
5	AAD1205-031	AXA
6	AAD1205-077	AXA
7	AAD1205-175	AXA
8	AAD1206-110	AXA
9	AAD1206-134	AXA
10	AAD1206-152	AXA
11	AAD1206-292	AXA

Thank You Best Regards, Ng Wai Yin Finance Department TEL: 6603 1265 Ext.308



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Olivia Lau (LKKAuto)

From:

Olivia Lau (LKKAuto)

Sent:

Monday, 11 June, 2018 5:58 PM

To:

OH Vale

Cc:

KHOR Saw Theng; Hsiao Tong (LKKAuto)

Subject:

[TIME-BAR CASE]: DOA 15 JUNE 2012 - 4 DAYS TO TIME BAR

Attachments:

Email to AXA to reject (dd 8 Nov 2013).pdf; Witness statement for SHD 124K (dd 16 June 2012).PDF; OI GIA Report (GM 7228M).pdf; TP GIA Report (SHD 124K).pdf

URGENT - TIME BAR CASE - DOA 15 JUNE 2012 - 4 DAYS TO TIME BAR

Accident involving GM 7228M (Insured) and SHD 124K (Trans-cab Third party) at Serangoon Road cross junction on 15 June 2012

Dear Vale,

We handled the above claim on behalf of AXA, and had rejected the claim previously. Please refer to enclosed email to AXA dated 08/11/2013.

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Given the time that has since lapsed from the accident, we are not optimistic that the TP witness is still able to remember or accurately verify the accident circumstances. In the absence of strong concrete evidence, MAG's guideline for conflicting versions as to the state of traffic lights is 50/50 solely for settlement purposes (MAG Guide, Section 7(c)).

Please advise if we should maintain rejection on the grounds that OI was travelling straight (BOLA, Scenario 5) or propose settlement according to MAG guidelines (Section 7(c)).

The above is for your instruction please. Both TP and OI GIA reports are also enclosed for reference.

Thank you.

Best Regards.

Olivia Lau | Admin Manager

LKK Auto Consultants

phone: 6256-3561 | email: <u>alivialau@ikkauta.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933) Make good use of Today

ma	irks		
	marks.		
	Remarks 1	Ву	On
	SHD 124K; GM 7228;	TLF	18/6/2012 4:25:21 PM
3	EST: SUR: KENNETHL WSP : TRANS CAB;	TLF	18/6/2012 4:25:45 PM
	12.07.2012- FILE PASS TO ZAYYER OT CALL OI- CINDY	TLF	12/7/2012 9:15:32 PM
3	1/3/13 File transfer from khai xin to kathy.	GKX	1/3/2013 8:50:42 AM
9	1/3/13 File pass back to zayer.	GKX	1/3/2013 8:51:17 AM
j	FILE PASS IT BACK TO KATHYZAYER	ZYL	12/6/2013 9:09:39 AM
J	12/06/13 -Email to workshop to get proof Kathy	LSC	12/6/2013 10:03:23 AM
1	12/16/13 email to workshop request for proof but no replyzayer	ZYL	11/7/2013 11:31:04 AM
	called OI Mr Tan 82086080 Madrine speaking, call backzayer	ZYL	11/7/2013 11:36:04 AM
7	11/07/13 letter out to OI to inform him about the liability and NCD issue. File is still keptzayer	ZYL	11/7/2013 11:36:55 AM
ď	11.07.13 OI's son Mr Tan called in, infrom TP claim; agree to settle and aware NCD will be affected, but OI's son Mr tan wish us to explain to OI tat liability is nt in his favour.	LPF	11/7/2013 12:27:37 PM
1	file pass it to Kathyzayer	ZYL	23/8/2013 2:03:38 PM
0	SHD 124K; GM 7228; **BNIL-20%**	ZYL	23/8/2013 2:03:52 PM
j	11.07.13 CSO:ZAYER	KNK	12/9/2013 1:55:43 PM
1	9/10/2013 -Pending CCTV from TP workshop Kathy	LSC	9/10/2013 6:52:33 PM
4	12/7/2013 - Rejected Case \$350.00 File pass to Jojo Kathy	LSC	13/11/2013 4:52:20 PM
ī	FILE PASS TO TYPIST TO CLOSE.	NSW	13/11/2013 5:24:47 PM
	RECEIVED WITNESS STATEMENT *** SHIRLEY TO FOLLOW UP	HMK	18/12/2017

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1		-	On 20/12/2017 2:14:58 PM
	Remarks 1 Without Prejudice Dear Thin Thin For S/No. 10, please refer to the witness statement as per		20/12/2017
	Remarks 1 Without Prejudice Dear Thin Thin For S/No. 10, please refer to the witness statement as per attach. Thank You Best Regards Jasmine Tan General Manager	НМЕ	20/12/2017 2:14:58 PM 20/12/2017

Date: 15-06-12 Time: Around 10:10am-10:20am

I took a red cab (SHD124K) along Upper Serangoon Road to Geylang and seated beside the taxi driver. I have told him to turn right at Sunshine Terrace. So, he waited for the right turn arrow to turn green. As the arrow turned green, the taxi driver started to turn right slowly. When, a blue pick up van (GM7228M) which supposed to stop, did not stop and hit onto the taxi. Luckily, the taxi driver was not moving fast as it could have hit the front left passenger door.

I witnessed the said accident and giving this statement without any threat, inducement or influence or against my will and that it was given of my free will and consent.

Name: ZAN SENG YONG

NRIC: 5 0298380-Z

ADDRESS: 3-B. BARTLEY RD.

Sport 539758



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

Page No.:1 of 3

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHD 124K

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Cost Price (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS				11111
1	FRONT BUMPER COVER (CONSISTENT)	BENT	487.80	0.5	487.80
1	FRONT BUMPER REINFORCEMENT (CONSISTENT)	TO REPAIR SEE LABOUR	265.09	i e	
1	FRONT BUMPER SIDE SUPPORT LH (CONSISTENT)	DISTORTED	63.50	:34	63.50
1	FRONT BUMPER RETAINER LH (CONSISTENT)	CRACKED	68.50	5.4	68.50
1	FRONT BUMPER BRACKET LH (CONSISTENT)	TO REPAIR SEE LABOUR	49.00	150	i i
1	FRONT BUMPER CENTRE GRILLE (CONSISTENT)	SERVICEABLE	349.80	504	8
1	FRONT BUMPER LOWER GRILLE (CONSISTENT)	SERVICEABLE	215.60	3.5-	5
1	FRONT BUMPER FOG LAMP COVER LH (CONSISTENT)	DISTORTED	17.60	334	17.60
1	HEADLAMP LH (CONSISTENT)	CRACKED	800.02	7-	800.02
1	FRONT HEADLAMP SUPPORT PANEL LH (CONSISTENT)	TO REPAIR SEE LABOUR	732.00	::*	
1	FRONT FENDER LH (CONSISTENT)	BENT	698.00	8	698.00
1	FRONT FENDER LINER LH (CONSISTENT)	DISTORTED	153.81		153.81
1	ARPON ASSY FRONT FENDER LH (CONSISTENT)	TO REPAIR SEE LABOUR	409.20	:5	9
1	LOUVER COWL TOP LH (CONSISTENT)	SERVICEABLE	254.40	95	
1	FRONT FENDER INNER WHEEL HOUSE PANEL LH (CONSISTENT)	TO REPAIR SEE LABOUR	595.72		
1	BONNET (CONSISTENT)	TO REPAIR SEE LABOUR	849.30		=
1	BONNET TOYOTA BADGE (CONSISTENT)	NECESSARY	189.00	:	189.00
1	BONNET HINGE LH (CONSISTENT)	TO REPAIR SEE LABOUR	68.00	8	
1	RADIATOR GRILLE (CONSISTENT)	SERVICEABLE	169.80	8	
1	RADIATOR GRILLE LOWER (CONSISTENT)	SERVICEABLE	107.80	34	
	LESS 25% DISCOUNT		-1,635.98	- 3	-619.56
			4,907.96		1,858.67
	SPECIAL NETT ITEMS				
1	CNG STICKER(SN)(CONSISTENT)	NECESSARY	15.00	3	15.00

Report Ref No. CC3/AXA12011929/Krc3



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Cost Price (\$)	Our Adjusted (\$)
	TO CHECK STEERING GEOMETRY AND COMPUTER WHEEL ALIGNMENT.		200,00		60.00
	TO TRANSFER OF TIRE, RIM AND ON WHEEL BALANCING.	NOT NECESSARY	150.00	2.0	8
	TOTAL TOTAL STATE OF THE TOTAL PROPERTY OF		5,490.00		1,370.00
	GRAND TOTAL		10,697.96		3,267.67

RECOMMENDED COST OF LUMP SUM REPAIRS	2,600.00
(TO ITS PRE-ACCIDENT CONDITION)	200000000000000000000000000000000000000

Report Ref No. CC3/AXA12011929/Krc3

KONG SENG CHEONG

Licensed Appraiser

Kathy Lai

From: Sent:

Flossie Ang [Flossie Ang@axa.com.sg] Friday, 8 November, 2013 8:54 AM

To:

Kathy Lai

Subject:

RE: Your ref : C0229468MC/FA :Our ref : CC3/AXA12011929/Krc3

Dear Kathy.

Please proceed and inform insured accordingly.

Bost Regards Flossie ANG

Senior Executive-Motor Claims Department

AXA Insurance Singapore Pte Ltd

8 Shenton Way, #27-01 AXA Tower, Singapore 058811

flossie.ang@axa.com.sg

DID: (65) 6880 4823 Fax: (65) 6880 4838

Wabsite: www.axa.com.so



recefining / insurance

This message is confidential, its contents do not constitute a contribution by AXA except where provides for in a written agreement between you and a.c.s. Any unauthorised disclosure, use or discumination, either whole or partial, is prohibited, if you are not the intended recipient of the message, please

From 14 March 2011, AXA Insurance will be located at 8 Shenton Way, #27-01 Singapore 068811. Our Customer Service Centre will be located at #81-01. All contact numbers remain unchanged.



Please consider the environment before printing this email

From: Kathy Lai [mailto:kathylai@lkkauto.com]

Sent: 01 November 2013 09:22

To: Flossie And

Subject: Your ref: C0229468MC/FA: Our ref: CC3/AXA12011929/Krc3

Dear Flossie.

Refer to your email.

Kindly be informed that TP have no video clip on this accident mount on them

Kindly let us have your instruction, we intending to reject TP claim

Thanks & Regards,

KATHY LAI

LKK Auto Consultant Pte Ltd

Tel: 6841 2928 Fax: 6741 4108

From: Flossie Ang [mailto:Flossie.Ang@axa.com.sg]

Sent: Wednesday, 9 October, 2013 1:33 PM

To: Kathy Lai

Subject: RE: Your ref : P0420554 :Our ref : CC3/AXA12011929/Krc3

Dear Kathy,

C0229468MC/FA