

INS. CASE OWNER:

Norsiah

CC 6 /AIG1702

4282, Kpb39

LKK:
IDAC:

Surveyor:

Kenneth

DOI:

ASSIGNMENT

5/1/18

Date / Time:

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No. :

582 734

Name of Insured :

VICTORIA HOH SIEW SIEW

Insured Tel No. :

HP:

Excess Sec II :S\$

D.O.A :

19/12/14

Is driver the owner?

(YES / NO)

Nature of Accident :

If NO, Driver Name / Age:

Poh Kue Run

Driver Tel No. :

96513063

(V/L: YES) NO)

Claim No. :

716445653984

Policy No. :

Make / Model :

Place of Accident :

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

Insured Liability :

Final ? Yes / No

SUS 8878P



INSRS:

WSP:

Tel :

Liability :

RMKS:

Uptimia



INSRS:

WSP:

Tel :

Liability :

RMKS:



INSRS:

WSP:

Tel :

Liability :

RMKS:



INSRS:

WSP:

Tel :

Liability :

RMKS:

Date/Time	STAGE	DATE / PIC
27/12/18	Non-Reporting ltr (1st):	
27/12/18	Non-Reporting ltr (2nd):	
27/12/18	Non-Reporting ltr (Final):	
27/12/18	Notification ltr (if non-pickup):	
27/12/18	Call OI:	
27/12/18	After call ltr to OI:	
27/12/18	Documentation Check List: Handler	
27/12/18	Documentation Check List: Typist	
27/12/18	Notification ltr (if non-pickup)	
27/12/18	After call ltr to OI:	
27/12/18	Authorisation To Act:	
27/12/18	Release Voucher:	
27/12/18	Final Repair Bill:	
27/12/18	Car Rental Invoice:	
27/12/18	Towing Invoice:	
27/12/18	LTA / GIA :	
27/12/18	Medical Bill:	
27/12/18	PIR:	
27/12/18	Mandate/Reject Instruction:	
27/12/18	LOD	
27/12/18	Payment Breakdown Form:	
27/12/18	Post-Repair Photos:	
27/12/18	Others:	

PRELIMINARY ADVICE	Date/Time:	Sent By:
FINALIZATION	Date/Time:	Confirm with:
Repair Cost:	S\$	(days) Reduction: %
FINAL SETTLEMENT	Date/Time:	Confirm with:
Final Liability:	%	(Agreed / Assessed) BOLA S/N No. : NIL
Repair Cost:	S\$	
Loss of Rental (LOR):	S\$	(days)
Loss of Use (LOU):	S\$	(\$ x 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\$	
Medical:	S\$	
Disbursement:	S\$	(e.g. Tow/ Independent)
Legal Cost	S\$	
Total:	S\$	Global Sum S\$:
FINAL PAYMENT	Date/Time:	Confirm with:
Payee 1:	S\$	Name 1:
Payee 2: (Strike if N.A.)	S\$	Name 2:
Payee 3: (Strike if N.A.)	S\$	Name 3:

COPY SENT
5/1/18

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

\$320 + 6H (OI paid LOR 222)

4

05012018

525 0078P Mr Fagan 00 1F

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

Truck/Trailer or

1-10-00 Fred 1986

Colour White A/C Insured / Std / Nil / NA

Sci Reading 7884 ☒ Read ☐ Insured ☐ Std ☐ NI ☐ NA

Engel, N.C.

C/No GIB7 1030047

Gen. Cond. Good Fair / Poor / Burnt

Steering Inoperable / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi Nil / S/Rim / STD A/Rim or

Tyre Size P: 205/45R17

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
TOYO / YOKO *et*

9	9
---	---

100
5
100
9

D.O.A. 19112117 DOL 3/11/18

✓

Des. of Damages: Fnt / Rear / O/S / N/S / U/C / Rooftop or
O/S 141

The W/C / Chassis frame / Body Structure affected due to collision

8/1 file pass to Cockburn

PIP \$ 1601.36 Chd \$ 697.92/376

☐ Preliminary Report☐ Final Report

Days Of Repair:

Resurvey No. of Trip:

Add Fee: Site Visit ☐

Interview 8

Figure 1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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2000



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 : CC6/AIG17024282/pb3

78 SHENTON WAY #08-16
CHARTIS BUILDING
SINGAPORE 079120

Date : 22-12-2017



Code : AIG

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SJQ 73G	Veh. Inspected	SLS 8878P
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	22/12/2017

2. Vehicle Particulars & Condition

Make & Model		c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.		Colour	
Odometer	-	Steering	
Brakes		Modification	
General			

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm

4. Description of Damages

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5. General Information

Accident Date	19/12/2017	Inspection Date	
Survey held at	OPTIMA WERKZ PTE LTD 6, KUNG CHONG ROAD SINGAPORE 159143		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
--

OPTIMA WERKZ PTE LTD

Head office : 6 Kung Chong Road Singapore 159143

Tel : +65 6472 1313 Fax : +65 6472 2112

Branch office : 9A Serangoon North Ave 5 Singapore 554500 Tel : +65 6484 9919 Fax : +65 6481 1011

Co. Reg. No. 201212455W

Date: 27 December 2017

Third Party Insurer: AIG

Vehicle No: SLS8878P

Third Party Veh No: SJQ73G

Model: HONDA FREED HYBRID 1.5G

Date of Accident: 19/12/2017

Chassis: GB7-1030047

ESTIMATE

QTY	DESCRIPTION	UNIT \$S	AMOUNT \$S
1	FRONT BUMPER		\$1,570.80
1	FRONT BUMPER SIDE RETAINER RH		\$35.20
10	FRONT BUMPER CLIPS	\$3.90	\$39.00
1	FRONT HEADLAMP LOWER BRACKET RH		\$54.10
		SUB TOTAL	\$1,699.10
		Less 20%	-\$339.82
		PARTS TOTAL	\$1,359.28

LABOUR CHARGES:

TO REMOVE & REPLACE WITH PANEL BEATING ALL ACCIDENT PORTION	\$500.00	2001
TO PUTTY & SPRAY PUTTING WITH SEALANT ALL ACCIDENT PORTION	\$400.00	2201
TO TUFF KOTE / ANTI-RUST	22	\$40.00 X
LABOUR TOTAL	\$940.00	42200

TO PUTTY & SPRAY PUTTING WITH SEALANT ALL ACCIDENT PORTION	\$400.00	2201
--	----------	------

TO TUFF KOTE / ANTI-RUST 24 \$40.00 X

LABOUR TOTAL	\$940.00	422.00
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WINSON	TOTAL	\$2,299.28
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Not Attached
1.B.
Murray B4 print
2 day

Murray B4 paint
2 days

Q 1601-36

2 days.

P- 1287.8V

420 00

$\$1707.84 - p$

2 2 stans

LKK Auto Consultants hence notify
the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature: _____

Center:

OPTIMA WERKZ PTE LTD

Head office : 6 Kung Chong Road Singapore 159143

Tel : +65 6472 1313 Fax : +65 6472 2112

Branch office : 9A Serangoon North Ave 5 Singapore 554500 Tel : +65 6484 9919 Fax : +65 6481 1011

Co. Reg. No. 201212455W

Date: 27 December 2017

Third Party Insurer: AIG

Vehicle No: SLS8878P

Third Party Veh No: SJQ73G

Model: HONDA FREED HYBRID 1.5G

Date of Accident: 19/12/2017

Chassis: GB7-1030047

ESTIMATE

QTY	DESCRIPTION	UNIT S\$	AMOUNT S\$
1	FRONT BUMPER	<i>Bulim</i>	\$1,570.80 ✓
1	FRONT BUMPER SIDE RETAINER RH	<i>in</i>	\$35.20 X
10	FRONT BUMPER CLIPS	\$3.90 <i>na</i>	\$39.00 ✓
1	FRONT HEADLAMP LOWER BRACKET RH		\$54.10 ?
SUB TOTAL			\$1,699.10
Less 20%			-\$339.82
PARTS TOTAL			\$1,359.28

LABOUR CHARGES:

TO REMOVE & REPLACE WITH PANEL BEATING ALL ACCIDENT PORTION	\$500.00	<i>2000</i>
TO PUTTY & SPRAY PUTTING WITH SEALANT ALL ACCIDENT PORTION	\$400.00	<i>2200</i>
TO TUFF KOTE / ANTI-RUST	<i>na</i> \$40.00	X
LABOUR TOTAL		\$940.00

WINSON	TOTAL	\$2,299.28
--------	-------	------------

*Not Authored
I.B.I
Resurvey B4 paint
2 days*

LIC Auto Consultants hence notify the Reparer of the following:

- To resurvey cost after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Reparer:
Signature:
Date:

View Received Message

This mail is associated with :

***SL58878P (2164556539SG)
[SJQ73G]**

TP

KWA IVAN

Dec 19 2017 11:00AM

[Victoria Goh Siew Siew (Wu Xiuxiu)]

Optima Werkz Pte Ltd

[Reply](#) [Reply All](#) [Mark as Unread](#) [Print Message](#) [Delete Message](#) [Forward](#)

From AIG Asia Pacific Insurance Pte. Ltd. (AIG_SG), sent on 26/12/2017 15:41 PM.
To LKK_HQ
CC NoorMariesa.AbuKassim@aig.com
Subject NO OI GIA REPORT

Hi

OI has not reported yet. OI details as below :

Name : Victoria Goh Siew Siew (Wu Xiuxiu)
Address : 2 Stevens Close #04-06 Singapore 257940
Mobile No. : 90700770

Thanks
Mariesa

DOCUMENTS SUMMARY

There are no documents.

Mr Poh (OID)

Tel: 96513063

Email: contact@thepositiveacademy.com

→ Ms Victoria (from formerly)



Auto
Consultants
Pte Ltd

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

Our Ref: CC6/AIG17024282/pb3

27TH Dec 2017

Victoria Goh Siew Siew (Wu Xiuxiu)
2 Stevens Close #04-06
Singapore 257940

Dear Sirs,

**ACCIDENT INVOLVING SJQ 73G AND SLS 8878P ON 19.12.2017 ALONG/ AT BUKIT
BATOK CENTRAL OPEN SPACE CARPARK LOT 131**

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, AIG Asia Pacific Insurance Pte Ltd (AIG) to settle a THIRD PARTY claim against you for an accident which happened on the above-mentioned date and location.

Kindly proceed to lodge your GIA report within five (05) working days of receipt of this letter, giving the version of the accident amongst other things related to the accident. The GIA report can be lodged at any of AIG reporting centres. You may refer to your Certificate of Insurance for the list of the reporting centres.

If you have any information to add or any amendments to make, please contact the undersigned within five days from the date of this letter.

Please note that the standing of your insurance policy such as NCD, premium & etc would be affected.

Yours faithfully,

Hsiao Tong
Claims
Tel : 6742 3197
Fax: 6741 4108
Email : chewht@lkkauto.com

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 2 January, 2018 2:28 PM
To: Sharon Ten
Cc: riza@ow.sg; winson@ow.sg; Leng Leng; Admin A; Zaini (LKK Auto)
Subject: RE: Check Liability - Accident involving SLS8878P & SJQ73G on 19/12/2017 ***LKK
REF:CC6/AIG17024282/pb3

Without Prejudice

Hi,

We refer to the above matter.

Please be informed that our insured has yet lodge the accident report up-to-date.

We would like to request a copy of **video footage** as stated in your client accident report for our necessary action.

Appreciate an early reply.

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.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Shu Pei (LKKAuto)
Sent: Friday, 22 December, 2017 3:20 PM
To: Sharon Ten <sharon@ow.sg>
Cc: riza@ow.sg; winson@ow.sg; Leng Leng <lengleng@ow.sg>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>
Subject: RE: Check Liability - Accident involving SLS8878P & SJQ73G on 19/12/2017 ***LKK
REF:CC6/AIG17024282/pb3

Dear Sharon,

We refer to the above matter.

Please be informed that we are currently **pending for our insured's GIA report**.

Kindly note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

Our respective case handler will look into the matter and revert to you in due course.

Thank you

To check availability of the case handler , you may contact the undersigned.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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

From: Sharon [<mailto:sharon@ow.sg>]

Sent: Friday, 22 December, 2017 2:53 PM

To: Admin A <admin-a@lkkauto.com>

Cc: riza@ow.sg; winson@ow.sg; Leng Leng <lengleng@ow.sg>

Subject: Check Liability - Accident involving SL58878P & SJQ73G on 19/12/2017

Without Prejudice

Dear Executive,

Please advise the liability for above mentioned accident soonest possible.

Thank you.

--

Best Regards,

Sharon Ten

Claims Executive

Tel: +65 6484-9919 (ext.106)

Fax: +65 6481-1011

OPTIMA WERKZ PTE LTD

Head office: 6 Kung Chong Road Singapore 159143 | Tel: (+65) 6472 1313 | Fax: (+65) 6472 2112 |

Branch: 9A Serangoon North Ave 5 Singapore 554500 | Tel: (+65) 6484 9919 | Fax: (+65) 6481 1011 |

Branch: 551 Upp Thomson Road Singapore 574415 | Tel: (+65) 6452 6868 | Fax: (+65) 6452 9223 |

www.ow.sg

www.facebook.com/optimawerkz

Hsiao Tong (LKKAUTO)

From: Sharon <sharon@ow.sg>
Sent: Saturday, 6 January 2018 11:14 AM
To: Hsiao Tong (LKKAUTO)
Cc: riza@ow.sg; winson@ow.sg; Leng Leng; Admin A; Zaini (LKK Auto)
Subject: Re: Check Liability - Accident involving SLS8878P & SJQ73G on 19/12/2017 ***LKK
REF:CC6/AIG17024282/pb3

Without Prejudice

Dear Hsiao Tong,

Please refer to the link below.

<https://www.dropbox.com/s/c18na9wft82qdpl/SLS8878P%20Video.AVI?dl=0>

Thank you.

Best Regards,

Sharon Ten
Claims Executive
Tel: +65 6484-9919 (ext.106)
Fax: +65 6481-1011

OPTIMA WERKZ PTE LTD

Head office: 6 Kung Chong Road Singapore 159143 | Tel: (+65) 6472 1313 | Fax:
(+65) 6472 2112 |

Branch: 9A Serangoon North Ave 5 Singapore 554500 | Tel: (+65) 6484 9919 | Fax:
(+65) 6481 1011 |

Branch: 551 Upp Thomson Road Singapore 574415 | Tel: (+65) 6452 6868 | Fax:
(+65) 6452 9223 |

www.ow.sg

www.facebook.com/optimawerkz

On 02-Jan-18 2:27 PM, Hsiao Tong (LKKAUTO) wrote:

Without Prejudice

Hi,

We refer to the above matter.

Please be informed that our insured has yet lodge the accident report up-to-date.

We would like to request a copy of video footage as stated in your client accident report for our necessary action.

Appreciate an early reply.

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.

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"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Shu Pei (LKKAuto)

Sent: Friday, 22 December, 2017 3:20 PM

To: Sharon Ten <sharon@ow.sg>

Cc: riza@ow.sg; winson@ow.sg; Leng Leng <lengleng@ow.sg>; Admin A <admin-a@lkkauto.com>;

Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: RE: Check Liability - Accident involving SLS8878P & SJQ73G on 19/12/2017 ***LKK
REF:CC6/AIG17024282/pb3

Dear Sharon,

We refer to the above matter.

Please be informed that we are currently **pending for our insured's GIA report.**

Kindly note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

Our respective case handler will look into the matter and revert to you in due course.

Thank you

To check availability of the case handler, you may contact the undersigned.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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

From: Sharon [<mailto:sharon@ow.sg>]

Sent: Friday, 22 December, 2017 2:53 PM

To: Admin A <admin-a@lkkauto.com>

Cc: riza@ow.sg; winson@ow.sg; Leng Leng <lengleng@ow.sg>

Subject: Check Liability - Accident involving SLS8878P & SJQ73G on 19/12/2017

Without Prejudice

Dear Executive,

Please advise the liability for above mentioned accident soonest possible.

Thank you.

--

Best Regards,

Sharon Ten

Claims Executive

Tel: +65 6484-9919 (ext.106)

Fax: +65 6481-1011

OPTIMA WERKZ PTE LTD

Head office: 6 Kung Chong Road Singapore 159143 | Tel: (+65) 6472 1313 | Fax: (+65) 6472 2112 |

Branch: 9A Serangoon North Ave 5 Singapore 554500 | Tel: (+65) 6484 9919 | Fax: (+65) 6481 1011 |

Branch: 551 Upp Thomson Road Singapore 574415 | Tel: (+65) 6452 6868 | Fax: (+65) 6452 9223 |

www.ow.sg

www.facebook.com/optimawerkz

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 11 January 2018 4:53 PM
To: Md Noor, Norsiah (Norsiah.MdNoor@aig.com)
Subject: Your Ref: 2164556539SG *Our Ref: CC6/AIG17024282/Kpb3 [ACCIDENT INVOLVING SJQ 73G(OI) & SLS 8878P(TP) ON 19/12/2017]
Attachments: SLS 8878P - video.mp4; Photo from TP.jpg

Your Ref: **2164556539SG**
Our Ref: CC6/AIG17024282/Kpb3

Dear Norsiah,

ACCIDENT INVOLVING SJQ 73G(OI) & SLS 8878P(TP) ON 19/12/2017

We refer to the above matter.

Attached here with a copy of video footage from third party for your easy reference.

We will advise insured to lodge the accident report asap.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 11 January 2018 4:57 PM
To: 'contact@thepositiveacademy.com'
Subject: <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017
Attachments: SLS 8878P - video.mp4; Photo from TP.jpg

Our Ref: CC6/AIG17024282/Kpb3

Dear Sirs/ Madam,

ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P AT BUKIT BATOK CENTRAL OPEN SPACE CARPARK LOT 131 ON 19/12/2017(11:30HRS)

We refer to the above subject matter. Your insurer AIG Asia Pacific Insurance Pte Ltd (AIG) has received a third party claim(s) against your motor insurance policy, and has appointed LKK Auto Consultants Pte Ltd to act on their behalf to handle this matter.

We highlight that this accident has not been reported to AIG.

We attached here with a copy of video footage submitted by third party for your easy reference.

Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AIG. Failure to report the accident may affect the standing of your insurance policy.

Kindly proceed to lodge your accident report **immediately**, giving the version of the accident amongst other things related to the accident. The accident report can be lodged at any of AIG reporting centres. For the listing of AIG reporting centres, you may refer to your Certificate of Insurance or visit AIG Singapore's website.

Should you have any clarifications, please contact the undersigned within 7 days from the date of this letter.

Please note that the video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

Hsiao Tong (LKKAUTO)

From: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>
Sent: Friday, 12 January 2018 9:18 AM
To: Hsiao Tong (LKKAUTO)
Subject: FW: Your Ref: 2164556539SG *Our Ref: CC6/AIG17024282/Kpb3 [ACCIDENT INVOLVING SJQ 73G(OI) & SLS 8878P(TP) ON 19/12/2017]
Attachments: SLS 8878P - video.mp4; Photo from TP.jpg

Dear Hsiao Tong,

Oi has filed the accident report.

We have upload the report in Merimen.

Thank you

Norsiah Md Noor
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #08-16 Singapore 079120
Tel +(65) 6419-1606 | Fax +(65) 6835-7417
Norsiah.MdNoor@aig.com | www.aig.com.sg

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 AIG for any loss or damage arising in any way from its use.

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Thursday, January 11, 2018 4:54 PM
To: Md Noor, Norsiah
Subject: Your Ref: 2164556539SG *Our Ref: CC6/AIG17024282/Kpb3 [ACCIDENT INVOLVING SJQ 73G(OI) & SLS 8878P(TP) ON 19/12/2017]

Your Ref: **2164556539SG**
Our Ref: CC6/AIG17024282/Kpb3

Dear Norsiah,

ACCIDENT INVOLVING SJQ 73G(OI) & SLS 8878P(TP) ON 19/12/2017

We refer to the above matter.

Attached here with a copy of video footage from third party for your easy reference.

We will advise insured to lodge the accident report asap.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 26 July 2018 11:35 AM
To: 'Riza'; lily.loi@ow.sg
Cc: 'adeline@ow.sg'; Sharon; Kenneth Kong (LKKAuto); Admin A
Subject: Finalisation - Accident involving SLS8878P & SJQ73G on 19/12/2017 ***LKK
REF:CC6/AIG17024282/pb3
Attachments: TP ESTIMATE_MARKED_pdf.pdf

Without Prejudice

Hi All,

We refer to the above matter.

Kindly refer to the attached marked estimate. For COR, recommended amount at P/P **\$1,601.36 with 02 repair days**.

Kindly confirm.

Please note that all the finalisation subject to insurer approval.

"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,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Sharon <sharon@ow.sg>
Sent: Wednesday, 10 January 2018 5:58 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: Check Liability - Accident involving SLS8878P & SJQ73G on 19/12/2017 ***LKK
REF:CC6/AIG17024282/pb3

Without Prejudice

Dear Hsiao Tong,

Enclosed the screenshot from our client video footage.

Thank you.

Best Regards,

Sharon Ten

Claims Executive

Tel: +65 6484-9919 (ext.106)

Fax: +65 6481-1011

OPTIMA WERKZ PTE LTD

Head office: 6 Kung Chong Road Singapore 159143 | Tel: (+65) 6472 1313 | Fax: (+65) 6472 2112 |

Branch: 9A Serangoon North Ave 5 Singapore 554500 | Tel: (+65) 6484 9919 | Fax: (+65) 6481 1011 |

Branch: 551 Upp Thomson Road Singapore 574415 | Tel: (+65) 6452 6868 | Fax: (+65) 6452 9223 |

www.ow.sg

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On 06-Jan-18 11:14 AM, Sharon wrote:

Without Prejudice

Dear Hsiao Tong,

Please refer to the link below.

<https://www.dropbox.com/s/c18na9wft82qdpI/SLS8878P%20Video.AVI?dl=0>

Thank you.

Best Regards,

Sharon Ten

Claims Executive

Tel: +65 6484-9919 (ext.106)

Fax: +65 6481-1011

OPTIMA WERKZ PTE LTD

Head office: 6 Kung Chong Road Singapore 159143 | Tel: (+65) 6472 1313 | Fax: (+65) 6472 2112 |

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Branch: 551 Upp Thomson Road Singapore 574415 | Tel: (+65) 6452 6868 | Fax: (+65) 6452 9223 |

www.ow.sg

www.facebook.com/optimawerkz

On 02-Jan-18 2:27 PM, Hsiao Tong (LKKAuto) wrote:

Without Prejudice

Hi,

We refer to the above matter.

Please be informed that our insured has yet lodge the accident report up-to-date.

We would like to request a copy of **video footage** as stated in your client accident report for our necessary action.

Appreciate an early reply.

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.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Shu Pei (LKKAuto)

Sent: Friday, 22 December, 2017 3:20 PM

To: Sharon Ten <sharon@ow.sg>

Cc: riza@ow.sg; winson@ow.sg; Leng Leng <lengleng@ow.sg>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: RE: Check Liability - Accident involving SLS8878P & SJQ73G on 19/12/2017
***LKK REF:CC6/AIG17024282/pb3

Dear Sharon,

We refer to the above matter.

Please be informed that we are currently **pending for our insured's GIA report.**

Kindly note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

Our respective case handler will look into the matter and revert to you in due course.

Thank you

To check availability of the case handler , you may contact the undersigned.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeii@lkkauto.com | fax: 6741-4108

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

From: Sharon [<mailto:sharon@ow.sg>]

Sent: Friday, 22 December, 2017 2:53 PM

To: Admin A <admin-a@lkkauto.com>

Cc: riza@ow.sg; winson@ow.sg; Leng Leng <lengleng@ow.sg>

Subject: Check Liability - Accident involving SLS8878P & SJQ73G on 19/12/2017

Without Prejudice

Dear Executive,

Please advise the liability for above mentioned accident soonest possible.

Thank you.

--

Best Regards,

Sharon Ten

Claims Executive

Tel: +65 6484-9919 (ext.106)

Fax: +65 6481-1011

OPTIMA WERKZ PTE LTD

Head office: 6 Kung Chong Road Singapore 159143 | Tel:

(+65) 6472 1313 | Fax: (+65) 6472 2112 |

Branch: 9A Serangoon North Ave 5 Singapore 554500 | Tel:

(+65) 6484 9919 | Fax: (+65) 6481 1011 |

Branch: 551 Upp Thomson Road Singapore 574415 | Tel:

(+65) 6452 6868 | Fax: (+65) 6452 9223 |

www.ow.sg

www.facebook.com/optimawerkz

Hsiao Tong (LKKAUTO)

From: Lily.loi@ow.sg
Sent: Friday, 10 August 2018 4:27 PM
To: Admin A; CS A Team
Cc: 'Riza'; 'Adeline Lim'; 'Sharon'
Subject: LOD-ACCIDENT INVOLVING SLS8878P & SJQ73G ON 19/12/2017 (AIG)
Attachments: SLS8878P LOD.pdf

Our Ref : SLS8878P / TP#613
Your Ref : SJQ73G

Without Prejudice

Dear Officer-In-Charge,

We refer to the above mentioned accident.

We are claiming as below:

- Cost of Repair (incl. of GST)	S\$1,713.46	
- Loss of Rental (incl. of GST)	S\$513.60 (\$171.20 x 03 days)	321-w
- LTA/GIA Search Fee	S\$2.00	
Grand Total	S\$2,229.06	2026.46

Your prompt attention is most grateful and look forward to your speedy settlement.

Thank you.

--
Thanks & Best Regards,

Lily Loi (Ms)
Motor Claims Department

OPTIMA WERKZ PTE LTD

6 Kung Chong Road Singapore 159143 | Tel: (+65) 6472 1313 | Fax: (+65) 6472 2112 |
9A Serangoon North Avenue 5 Singapore 554500 | Tel: (+65) 6486 9919 | Fax: (+65) 6481 1011 |
551 Upp Thomson Road Singapore 574415 | Tel: (+65) 6452 6868 | Fax: (+65) 6452 9223 |
www.ow.sg
www.facebook.com/optimawerkz

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 12 January 2018 12:19 PM
To: 'contact@thepositiveacademy.com'
Subject: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017
Attachments: SLS 8878P - video.mp4; Photo from TP.JPG

Hi Mr Poh,

We have received your accident report from AIG.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLS 8878P. Kindly refer to the attached video from SLS 8878P for your easy reference. The video shows that your vehicle collided onto third party's parked vehicle. Therefore, we are of the opinion that liability is not in your favour. We will proceed to negotiate for an amicable settlement with the Third Party.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **23/01/2018**, 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.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 11 January 2018 4:57 PM
To: 'contact@thepositiveacademy.com' <contact@thepositiveacademy.com>
Subject: <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

Our Ref: CC6/AIG17024282/Kpb3

Dear Sirs/ Madam,

**ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P AT BUKIT BATOK CENTRAL OPEN SPACE CARPARK LOT 131
ON 19/12/2017(11:30HRS)**

We refer to the above subject matter. Your insurer AIG Asia Pacific Insurance Pte Ltd (AIG) has received a third party claim(s) against your motor insurance policy, and has appointed LKK Auto Consultants Pte Ltd to act on their behalf to handle this matter.

We highlight that this accident has not been reported to AIG.

We attached here with a copy of video footage submitted by third party for your easy reference.

Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AIG. Failure to report the accident may affect the standing of your insurance policy.

Kindly proceed to lodge your accident report **immediately**, giving the version of the accident amongst other things related to the accident. The accident report can be lodged at any of AIG reporting centres. For the listing of AIG reporting centres, you may refer to your Certificate of Insurance or visit AIG Singapore's website.

Should you have any clarifications, please contact the undersigned within 7 days from the date of this letter.

Please note that the video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 20 August 2018 4:08 PM
To: 'contact@thepositiveacademy.com'
Subject: RE: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017
Attachments: P1050087.JPG; P1050088.JPG; P1050089.JPG; P1050090.JPG; P1050091.JPG; P1050092.JPG; P1050093.JPG; TP_ESTIMATE-_MARKED.pdf

Hi Mr Poh,

We refer to the above matter.

We understand that you would like to know final claim amount on third party vehicle and may consider private settlement to protect your NCD. We have tried to negotiate at best with third party repairer and the adjusted repair cost is \$1,601.36(before GST) with 2repair days. We enclosed a copy of the estimate from the Third Party claimant with our surveyor's marking and recommendation together with inspection photos for your reference.

The breakdown of third party claim is as follows: -

1. Cost of Repair (w/GST)	\$ 1,713.46
2. Loss of Rental (3days x \$100.00)(w/GST)	\$ 321.00
3. LTA/GIA Search fee	\$ 2.00
Total	\$ 2,036.46

Our professional fee: \$342.30 (\$320.00 + 7%GST)

Please advise whether you would like to pay out the claim to protect your NCD. Kindly get back to us within the next 14days from the date of this letter. If we will not hear from you after 14days, **ie: by 03 Sept 2018**, we shall proceed to negotiate settlement with third party.

Please call us if you have any queries.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: The Positive Academy <contact@thepositiveacademy.com>
Sent: Friday, 12 January 2018 6:57 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

hi there,

we're still in the discussion of settling it privately as the amount is quite small. please do not proceed with the insurance claim

On 12 Jan 2018, at 12:18 PM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Hi Mr Poh,

We have received your accident report from AIG.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLS 8878P. Kindly refer to the attached video from SLS 8878P for your easy reference. The video shows that your vehicle collided onto third party's parked vehicle.

Therefore, we are of the opinion that liability is not in your favour. We will proceed to negotiate for an amicable settlement with the Third Party.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **23/01/2018**, 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.

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"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 11 January 2018 4:57 PM

To: 'contact@thepositiveacademy.com' <contact@thepositiveacademy.com>

Subject: <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

Our Ref: CC6/AIG17024282/Kpb3

Dear Sirs/ Madam,

ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P AT BUKIT BATOK CENTRAL OPEN SPACE CARPARK LOT 131 ON 19/12/2017(11:30HRS)

We refer to the above subject matter. Your insurer AIG Asia Pacific Insurance Pte Ltd (AIG) has received a third party claim(s) against your motor insurance policy, and has appointed LKK Auto Consultants Pte Ltd to act on their behalf to handle this matter.

We highlight that this accident has not been reported to AIG.

We attached here with a copy of video footage submitted by third party for your easy reference.

Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AIG. Failure to report the accident may affect the standing of your insurance policy.

Kindly proceed to lodge your accident report **immediately**, giving the version of the accident amongst other things related to the accident. The accident report can be lodged at any of AIG reporting centres. For the listing of AIG reporting centres, you may refer to your Certificate of Insurance or visit AIG Singapore's website.

Should you have any clarifications, please contact the undersigned within 7 days from the date of this letter.

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"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

<SLS 8878P - video.mp4><Photo from TP.JPG>

Hsiao Tong (LKKAuto)

From: The Positive Academy <contact@thepositiveacademy.com>
Sent: Monday, 20 August 2018 9:33 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

Hello,

I'll pay out the claim. May i know how do i go about doing so?

Regards
Wee Boon

On 20 Aug 2018, at 4:08 PM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Hi Mr Poh,

We refer to the above matter.

We understand that you would like to know final claim amount on third party vehicle and may consider private settlement to protect your NCD. We have tried to negotiate at best with third party repairer and the adjusted repair cost is \$1,601.36(before GST) with 2repair days. We enclosed a copy of the estimate from the Third Party claimant with our surveyor's marking and recommendation together with inspection photos for your reference.

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2. Loss of Rental (3days x \$100.00)(w/GST)	\$ 321.00
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Total	\$ 2,036.46

Our professional fee: \$342.30 (\$320.00 + 7%GST)

Please advise whether you would like to pay out the claim to protect your NCD. Kindly get back to us within the next 14days from the date of this letter. If we will not hear from you after 14days, **ie: by 03 Sept 2018**, we shall proceed to negotiate settlement with third party.

Please call us if you have any queries.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: The Positive Academy <contact@thepositiveacademy.com>
Sent: Friday, 12 January 2018 6:57 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

hi there,

we're still in the discussion of settling it privately as the amount is quite small. please do not proceed with the insurance claim

On 12 Jan 2018, at 12:18 PM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Hi Mr Poh,

We have received your accident report from AIG.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLS 8878P. Kindly refer to the attached video from SLS 8878P for your easy reference. The video shows that your vehicle collided onto third party's parked vehicle.

Therefore, we are of the opinion that liability is not in your favour. We will proceed to negotiate for an amicable settlement with the Third Party.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **23/01/2018**, 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.

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"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 11 January 2018 4:57 PM

To: 'contact@thepositiveacademy.com' <contact@thepositiveacademy.com>
Subject: <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SJQ 73G(AIG)
& SLS 8878P ON 19/12/2017

Our Ref: CC6/AIG17024282/Kpb3

Dear Sirs/ Madam,

**ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P AT BUKIT BATOK CENTRAL
OPEN SPACE CARPARK LOT 131 ON 19/12/2017(11:30HRS)**

We refer to the above subject matter. Your insurer AIG Asia Pacific Insurance Pte Ltd (AIG) has received a third party claim(s) against your motor insurance policy, and has appointed LKK Auto Consultants Pte Ltd to act on their behalf to handle this matter.

We highlight that this accident has not been reported to AIG.

We attached here with a copy of video footage submitted by third party for your easy reference.

Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AIG. Failure to report the accident may affect the standing of your insurance policy.

Kindly proceed to lodge your accident report **immediately**, giving the version of the accident amongst other things related to the accident. The accident report can be lodged at any of AIG reporting centres. For the listing of AIG reporting centres, you may refer to your Certificate of Insurance or visit AIG Singapore's website.

Should you have any clarifications, please contact the undersigned within 7 days from the date of this letter.

Please note that the video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

<SLS 8878P - video.mp4><Photo from TP.JPG>

<P1050087.JPG><P1050088.JPG><P1050089.JPG><P1050090.JPG><P1050091.JPG><P1050092.JPG>
<P1050093.JPG><TP_ESTIMATE-_MARKED.pdf>

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 21 August 2018 11:19 AM
To: 'Lily.loi@ow.sg'
Cc: 'Riza'; 'Adeline Lim'; 'Sharon'
Subject: RE: LOD-ACCIDENT INVOLVING SLS8878P & SJQ73G ON 19/12/2017 (AIG)

Without Prejudice

Hi Lily,

We refer to your below email.

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 1,713.46
2. Loss of Rental (3days x \$100.00) (w/GST)	\$ 321.00
3. LTA/GIA Search fee	\$ 2.00
Total	\$ 2,036.46

Please confirm acceptance.

"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,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Lily.loi@ow.sg <Lily.loi@ow.sg>
Sent: Friday, 10 August 2018 4:27 PM
To: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>
Cc: 'Riza' <riza@ow.sg>; 'Adeline Lim' <adeline@ow.sg>; 'Sharon' <sharon@ow.sg>
Subject: LOD-ACCIDENT INVOLVING SLS8878P & SJQ73G ON 19/12/2017 (AIG)

Our Ref : SLS8878P / TP#613
Your Ref : SJQ73G

Without Prejudice

Dear Officer-In-Charge,

Our Ref : SLS8878P / TP#613
Your Ref : SJQ73G

WITHOUT PREJUDICE

Date : 10 August 2018

AIG ASIA PACIFIC INSURANCE PTE. LTD.
AIG BUILDING
78 Shenton Way #07-16
Singapore 079120

Attention: Motor Claims Department

**ACCIDENT INVOLVING SLS8878P & SJQ73G ON 19/12/2017
AT BUKIT BATOK CENTRAL OPEN SPACE CARPARK LOT 131**

We refer to the above captioned.

We are claiming the below followings :

- Cost of Repair (incl. of GST)	S\$1,713.46
- Loss of Rental (incl. of GST)	S\$513.60 (\$171.20 x 03 days)
- LTA/GIA Search Fee	S\$2.00

Grand Total	<u>S\$2,229.06</u>
--------------------	---------------------------

If you have any enquiries, please contact our representative, Ms. Sharon Ten at 64849919 or email sharon@ow.sg / lily.loi@ow.sg

All payment is to be issued direct to **Optima Werkz Pte Ltd.**

Your prompt attention is most grateful and look forward to your speedy settlement.

Yours faithfully

OPTIMA WERKZ PTE LTD

Encl.

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

AUTHORISATION TO ACT

I/We, Kwa Ivan ("the third party claimant") of BK 454
07-117 Choa Chu Kang Ave 4 ⁵⁶⁵⁰⁴⁵⁴ (address), owner of SL58878P (vehicle
no.) hereby authorize Dharma Wrecks 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. SL58878P that was damaged pursuant to the accident which
occurred on 19/12/17 (date) along Bukit Batok Central Open Space Carpark Lot 13
(location) involving vehicle no/s SLA 736 ("the accident").

I further authorize the workshop 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.

Dated this 20th (day) of December (month) 2017 (year)



Signed by "the third party claimant"
(with chop if applicable)



Signed by "the workshop"
(with chop)



Optima Werkz Pte Ltd

9A Serangoon North Avenue 5, Singapore 554500
Tel (+65) 6484 9919 Fax: (+65) 6481 1101
Co Reg & GST No: 201212455W

TAX INVOICE

To: AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY
#07-16 AIG BUILDING
SINGAPORE 079120

Tel 64191000
Fax: 68357416

INV NO. : 121805158
INVOICE DATE : 10/08/2018
REF : TP#613
VEH NO. : SLS8878P
CAR MODEL : FREED 1.5G AUTO
CURRENT MILEAGE:
ADVISOR : WINSON
TERMS : COD

DESCRIPTION	QTY	UOM	U.PRICE SGD	AMOUNT SGD
FRONT BUMPER	1	PC	1,150.16	1,150.16
FRONT BUMPER CLIP	10	PCS	3.12	31.20
TO REMOVE & REPLACE WITH PANEL BEATING ALL ACCIDENT PORTION	1	JOB	200.00	200.00
TO PUTTY & SPRAY PUTTING WITH SEALANT ALL ACCIDENT PORTION	1	JOB	220.00	220.00

Remarks: DOA: 19/12/17 @ 1130HRS
CLAIMANT: KWA IVAN
NRIC NO: S7721647B
TP VEHICLE: SJQ73G

Singapore Dollars: One Thousand Seven Hundred Thirteen And Cent Forty-Six Only

Name: _____

NRIC No.: _____

Signature: _____

SUB TOTAL	SGD	1,601.36
GST 7.00%	SGD	112.10
GRAND TOTAL	SGD	1,713.46

(We confirm that (We incurred the repair costs herein and will observe my/our agreement with the repairs.
(We declare the repairs for above vehicle have been completed to my/our satisfaction)

1) New parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of one
(1) year or mileage up to 30,000km, whichever comes first, from the date of invoice, with the exception to
wear & tear items.

2) Recond Parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of six
(6) months or mileage up to 10,000km, whichever comes first, from the date of invoice, with the exception
to wear & tear items.

3) Goods sold are not refundable/returnable.

Original Invoice is only valid when the payment is acknowledge receipt by Optima Werkz Pte Ltd. Interest
of 2% per month will be charged on any outstanding amount.

for Optima Werkz Pte Ltd

AUTHORISED SIGNATURE(S)

Optima Werkz Pte Ltd

9A Serangoon North Avenue 5, Singapore 554500

Tel (+65) 6484 9919 Fax: (+65) 6481 1011

Co Reg & GST No: 201212455W

TAX INVOICE

To: KWA IVAN

BLK 454 CHOA CHU KANG AVENUE 4
07-117
SINGAPORE 680454

Tel 9698 8887
Fax:

INV NO. : 121801527
INVOICE DATE : 03/03/2018
REF : TP#613 - GR
VEH NO. : SLS8878P
MAKE : HONDA
MODEL : FREED HYBRID 1.5G
CURRENT MILEAGE:
ADVISOR : TP/OD
TERMS : COD

#	DESCRIPTION	QTY	UOM	U/P SGD	AMT SGD
1	CAR RENTAL CHARGES RENTAL AGREEMENT NO 2313 VEHICLE NO: SLG9817Y MODEL: TOYOTA SIENTA 1.5X CVT FROM 20-02-2018 TO 23-02-2018	3	DAYS	160.00	480.00

Remarks: DOA: 19/12/17

Singapore Dollars: Five Hundred Thirteen And Cent Sixty Only

Name: _____

NRIC No.: _____

Signature: _____

SUB TOTAL	SGD	480.00
GST 7.00%	SGD	33.60
TOTAL	SGD	513.60
Oustanding	SGD	513.60

(We confirm that (We incurred the repair costs herein and will observe my/our agreement with the repairs.
(We declare the repairs for above vehicle have been completed to my/our satisfaction.

- 1) New parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of one (1) year or mileage up to 30,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
- 2) Recon Parts purchased and installed by Optima Werkz Pte Ltd, will be entitled to warranty period of six (6) months or mileage up to 10,000km, whichever comes first, from the date of invoice, with the exception to wear & tear items.
- 3) Goods sold are not refundable/returnable.

Original Invoice is only valid when the payment is acknowledge receipt by Optima Werkz Pte Ltd. Interest of 2% per month will be charged on any outstanding amount.

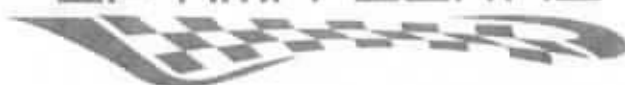
For Optima Werkz Pte Ltd


AUTHORISED SIGNATURE(S)

Optima Werkz Pte Ltd

6 Kung Chong Rd Singapore 159143
Tel: +65 6472 1313 Fax: +65 6472 2112 Website: www.ow.sg
9A Serangoon North Ave 5 Singapore 554500
Tel: +65 6484 9919 Fax: +65 6481 1011
CO. REG NO. 201212455W

OPTIMA WERKZ



VEHICLE RENTAL AGREEMENT

No: 2313

HIRER'S PARTICULARS Full Name: <u>KWA IVAN</u> Nric/Passport No: <u>S7721649B</u> Address: <u>BLK 33 GHIM MWH LINK #11-308</u> <u>SINGAPORE 270033</u> Name & Address Employer: _____ Occupation: _____ Driving Exp: _____ Driving Licence No: _____ D/L Type: <u>Local/Int'l</u> Issue Date: _____ Date of Birth: <u>12/07/1977</u> Contact no(s): _____ HP: <u>9698 8887</u>		Rental replacement Vehicle No: <u>SLS 8978P</u> Vehicle No: <u>T/SIBUTA</u> Make/Model: <u>H/FREDD</u> Make/Model: <u>SLG9817</u> Mileage Out: <u>39760</u> 1 <u>40157</u> DATE OUT <u>20.2.18</u> TIME OUT <u>4.30</u> AM/PM <u>AM</u> DATE IN <u>23.2.18</u> TIME IN <u>6.30</u> AM/PM <u>AM</u> Signature: <u>[Signature]</u>	
ADDITIONAL DRIVER'S PARTICULARS Full Name: _____ Nric/Passport No: _____ Address: _____ Contact no(s): _____ HP: _____ Driving Licence No: _____ Driving Exp: _____ Issue Date: _____ D/L Type: <u>Local/Int'l</u> Occupation: _____ Date of Birth: _____		CHARGES \$S 3 Day(s) @ \$S <u>160.00</u> per day <u>450.00</u> Week(s) @ \$S _____ per day _____ Month(s) @ \$S _____ per day _____ Extension _____ Delivery/Collection Charges _____ Sub-Total _____ Petrol Level _____ Out E <u>1/4</u> 1/2 3/4 F _____ IN E 1/4 1/2 3/4 F _____ MISC _____ TOTAL CHARGES (Inclusive of GST) <u>513.60</u> Less Deposit _____ Balance Payable/Refundable _____ Refund received _____	
REMARKS: <u>EXCESS I - \$2,000</u> <u>EXCESS II - \$2,000</u> <u>[Signature]</u>			

*IMPORTANT

- ONLY PERSON ABOVE _____ YEARS OF AGE WITH MORE THAN _____ YEARS DRIVING EXPERIENCE. AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- ALL PARKING AND TRAFFIC VIOLATIONS ARE THE RESPONSIBILITY OF THE HIRER. AN ADMINISTRATIVE CHARGE WILL BE LEVIED ON ANY TRAFFIC VIOLATIONS REDIRECTED.
- IN CASE OF ACCIDENT, THE HIRER SHALL REPORT TO RENTAL OFFICE IMMEDIATELY. IF THERE IS BODILY INJURIES, A POLICE REPORT MUST BE MADE WITHIN 24 HOURS.
- EXCESS - HIRER IS LIABLE TO PAY INSURANCE EXCESS/ES WHICH IS/ARE APPLICABLE UNDER THE RENTAL CAR INSURANCE POLICY IN ANY EACH ACCIDENT PLUS LOSS OF EARNINGS WHILE DAMAGED VEHICLE IS UNDER REPAIR.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY. OUR INSURANCE DOES NOT COVER IN MALAYSIA.

I HAVE READ THE TERMS AND CONDITIONS ON BOTH SIDE OF THIS RENTAL AGREEMENT AND AGREE THEREOF.
I UNDERTAKE NOT TO USE OR LET OTHERS USE THE RENTAL VEHICLE TO CARRY OUT ANY ILLEGAL OR CRIMINAL ACTS INCLUDING CARRYING OF DUTY UNPAID GOODS.

Hirer's
Signature: _____
Date: _____

Driver's Signature
(if different from Hirer) _____
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

TAX INVOICE

Our Ref No: GR-17-193425
Date of Request: 22/12/2017

Your Ref No: Online Purchase

Optima Werkz Pte Ltd
6 Kung Chong Road
Singapore 159143

Dear Sir/Madam,

Enquiry Date 22/12/2017
Enquiry By Sharon Ten Chai Ling
TP Vehicle No. SJQ73G
Accident Date 19/12/2017

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

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 18 October 2018 7:49 AM
To: 'Sharon'; Lily.loi@ow.sg
Cc: 'Adeline Lim'
Subject: RE: LOD-ACCIDENT INVOLVING SLS8878P & SJQ73G ON 19/12/2017 (AIG)
Attachments: Private Settlement - SLS 8878P & SJQ 73G.pdf; Cheque.pdf

Without Prejudice

Hi Sharon,

Please duly sign the attached private settlement letter and return back to us.

We will send out the cheque by post.

Thank you.

"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,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Sharon <sharon@ow.sg>
Sent: Monday, 8 October 2018 4:04 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Lily.loi@ow.sg
Cc: 'Adeline Lim' <adeline@ow.sg>
Subject: Re: LOD-ACCIDENT INVOLVING SLS8878P & SJQ73G ON 19/12/2017 (AIG)

Without Prejudice

Dear Hsiao Tong,

Please chase your insured to make the payment as soon as possible.

Thank you.

Best Regards,

Sharon Ten (Ms)
Claims Executive
Tel: +65 6484-9919 (ext.106)
Fax: +65 6481-1011
OPTIMA WERKZ PTE LTD
Head office: 6 Kung Chong Road Singapore 159143 | Tel: (+65) 6472 1313 | Fax:
(+65) 6472 2112 |
Branch: 9A Serangoon North Ave 5 Singapore 554500 | Tel: (+65) 6484 9919 | Fax:
(+65) 6481 1011 |
Branch: 551 Upp Thomson Road Singapore 574415 | Tel: (+65) 6452 6868 | Fax:
(+65) 6452 9223 |
www.ow.sg
www.facebook.com/optimawerkz
On 06-Sep-18 4:37 PM, Sharon wrote:

Without Prejudice

Dear Hsiao Tong,

Any update from your insured?

Thank you.

Best Regards,

Sharon Ten (Ms)
Claims Executive
Tel: +65 6484-9919 (ext.106)
Fax: +65 6481-1011
OPTIMA WERKZ PTE LTD
Head office: 6 Kung Chong Road Singapore 159143 | Tel: (+65) 6472
1313 | Fax: (+65) 6472 2112 |
Branch: 9A Serangoon North Ave 5 Singapore 554500 | Tel: (+65) 6484
9919 | Fax: (+65) 6481 1011 |
Branch: 551 Upp Thomson Road Singapore 574415 | Tel: (+65) 6452
6868 | Fax: (+65) 6452 9223 |
www.ow.sg
www.facebook.com/optimawerkz

On 21-Aug-18 3:07 PM, Hsiao Tong (LKKAUTO) wrote:

Without Prejudice

Hi Sharon,

As spoken, our insured would like to do private settlement.

We will arrange with our insured and get back to you.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Sharon <sharon@ow.sg>

Sent: Tuesday, 21 August 2018 12:51 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Lily Loi <lily.loi@ow.sg>

Cc: 'Riza' <riza@ow.sg>; 'Adeline Lim' <adeline@ow.sg>

Subject: Re: LOD-ACCIDENT INVOLVING SLS8878P & SJQ73G ON 19/12/2017 (AIG)

Without Prejudice

Dear Hsiao Tong,

Our client accept your offer at \$2,036.46.

Thank you.

Best Regards,

Sharon Ten (Ms)

Claims Executive

Tel: +65 6484-9919 (ext.106)

Fax: +65 6481-1011

OPTIMA WERKZ PTE LTD

Head office: 6 Kung Chong Road Singapore 159143 | Tel:

(+65) 6472 1313 | Fax: (+65) 6472 2112 |

Branch: 9A Serangoon North Ave 5 Singapore 554500 | Tel:

(+65) 6484 9919 | Fax: (+65) 6481 1011 |

Branch: 551 Upp Thomson Road Singapore 574415 | Tel:

(+65) 6452 6868 | Fax: (+65) 6452 9223 |

www.ow.sg

www.facebook.com/optimawerkz

On 21-Aug-18 11:19 AM, Hsiao Tong (LKKAuto) wrote:

Without Prejudice

Hi Lily,

We refer to your below email.

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 1,713.46
2. Loss of Rental (3days x \$100.00) (w/GST)	\$ 321.00
3. LTA/GIA Search fee	\$ 2.00
Total	\$ 2,036.46

Please confirm acceptance.

"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,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Lily.loi@ow.sg <Lily.loi@ow.sg>

Sent: Friday, 10 August 2018 4:27 PM

To: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Cc: 'Riza' <riza@ow.sg>; 'Adeline Lim' <adeline@ow.sg>; 'Sharon' <sharon@ow.sg>

Subject: LOD-ACCIDENT INVOLVING SLS8878P & SJQ73G ON 19/12/2017 (AIG)

Our Ref : SLS8878P / TP#613

Your Ref : SJQ73G

Without Prejudice

Dear Officer-In-Charge,

We refer to the above mentioned accident.

We are claiming as below:

- Cost of Repair (incl. of GST)	S\$1,713.46
- Loss of Rental (incl. of GST)	S\$513.60
(\$171.20 x 03 days)	
- LTA/GIA Search Fee	S\$2.00
Grand Total	S\$2,229.06

Your prompt attention is most grateful and look forward to your speedy settlement.

Thank you.

--
Thanks & Best Regards,

Lily Loi (Ms)
Motor Claims Department

OPTIMA WERKZ PTE LTD

6 Kung Chong Road Singapore 159143 | Tel: (+65) 6472 1313 | Fax:
(+65) 6472 2112 |

9A Serangoon North Avenue 5 Singapore 554500 | Tel: (+65) 6486
9919 | Fax: (+65) 6481 1011 |

551 Upp Thomson Road Singapore 574415 | Tel: (+65) 6452 6868 |
Fax: (+65) 6452 9223 |

www.ow.sg

www.facebook.com/optimawerkz

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 2 November 2018 11:19 AM
To: 'The Positive Academy'
Subject: RE: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017
Attachments: Private Settlement_SLS 8878P vs SJQ 73G.pdf

Hi Mr Poh,

We attached here with a copy of private settlement letter for your record purpose.

We have informed AIG that the case had been private settle by your good self.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 5 September 2018 9:52 AM
To: 'The Positive Academy' <contact@thepositiveacademy.com>
Subject: RE: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

Hi Mr Poh,

Please be informed that our operation hours is between 9:00AM to 5:00 PM (weekdays).

Kindly let us know the date & time before you come.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: The Positive Academy <contact@thepositiveacademy.com>
Sent: Tuesday, 4 September 2018 9:04 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

Can I know your working days and hours so I can come down for it?

On Tue, Sep 4, 2018, 11:44 AM Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Hi Mr Poh,

Yes. You may come down to our office for payment.

Kindly let us know the date & time before you come.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: The Positive Academy <contact@thepositiveacademy.com>
Sent: Tuesday, 21 August 2018 7:37 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

Hi,

I don't own a cheque book. Shall I get a cashier orders instead

On Tue, Aug 21, 2018, 3:17 PM Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Hi Mr Poh,

Thank you for your email.

Please issue the following cheque: -

\$ 2,036.46 – payable to OPTIMA WERKZ PTE LTD

\$ 342.40 – payable to LKK Auto Consultants Pte Ltd

You may send your payment by post to :

LKK AUTO CONSULTANTS PTE LTD

51 Ubi Ave 1

#01-25 Paya Ubi Industrial Park

Singapore 408933

With the following attachments: -

- 1) your cheque payment;**
- 2) the signed private settlement letter**

Please call us if you have any queries.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: The Positive Academy <contact@thepositiveacademy.com>
Sent: Monday, 20 August 2018 9:33 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

Hello,

I'll pay out the claim. May i know how do i go about doing so?

Regards

Wee Boon

On 20 Aug 2018, at 4:08 PM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Hi Mr Poh,

We refer to the above matter.

We understand that you would like to know final claim amount on third party vehicle and may consider private settlement to protect your NCD. We have tried to negotiate at best with third party repairer and the adjusted repair cost is \$1,601.36(before GST) with 2repair days. We enclosed a copy of the estimate from the Third Party claimant with our surveyor's marking and recommendation together with inspection photos for your reference.

The breakdown of third party claim is as follows: -

1. Cost of Repair (w/GST)	\$ 1,713.46
2. Loss of Rental (3days x \$100.00) (w/GST)	\$ 321.00
3. LTA/GIA Search fee	\$ 2.00
Total	\$ 2,036.46

Our professional fee: \$342.30 (\$320.00 + 7%GST)

Please advise whether you would like to pay out the claim to protect your NCD. Kindly get back to us within the next 14days from the date of this letter. If we will not hear from you after 14days, **ie: by 03 Sept 2018**, we shall proceed to negotiate settlement with third party.

Please call us if you have any queries.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: The Positive Academy <contact@thepositiveacademy.com>

Sent: Friday, 12 January 2018 6:57 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: Re: ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

hi there,

we're still in the discussion of settling it privately as the amount is quite small, please do not proceed with the insurance claim

On 12 Jan 2018, at 12:18 PM, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Hi Mr Poh,

We have received your accident report from AIG.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SLS 8878P. Kindly refer to the attached video from SLS 8878P for your easy reference. The video shows that your vehicle collided onto third party's parked vehicle.

Therefore, we are of the opinion that liability is not in your favour. We will proceed to negotiate for an amicable settlement with the Third Party.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **23/01/2018**, 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.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Thursday, 11 January 2018 4:57 PM

To: 'contact@thepositiveacademy.com' <contact@thepositiveacademy.com>

Subject: <NOTIFICATION OF NON-REPORTING> ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P ON 19/12/2017

Our Ref: CC6/AIG17024282/Kpb3

Dear Sirs/ Madam,

**ACCIDENT INVOLVING SJQ 73G(AIG) & SLS 8878P AT BUKIT BATOK CENTRAL
OPEN SPACE CARPARK LOT 131 ON 19/12/2017(11:30HRS)**

We refer to the above subject matter. Your insurer AIG Asia Pacific Insurance Pte Ltd (AIG) has received a third party claim(s) against your motor insurance policy, and has appointed LKK Auto Consultants Pte Ltd to act on their behalf to handle this matter.

We highlight that this accident has not been reported to AIG.

We attached here with a copy of video footage submitted by third party for your easy reference.

Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AIG. Failure to report the accident may affect the standing of your insurance policy.

Kindly proceed to lodge your accident report **immediately**, giving the version of the accident amongst other things related to the accident. The accident report can be lodged at any of AIG reporting centres. For the listing of AIG reporting centres, you may refer to your Certificate of Insurance or visit AIG Singapore's website.

Should you have any clarifications, please contact the undersigned within 7 days from the date of this letter.

Please note that the video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

<SLS 8878P - video.mp4><Photo from TP.JPG>

<P1050087.JPG><P1050088.JPG><P1050089.JPG><P1050090.JPG><P1050091.JPG><P1050092.JPG><P1050093.JPG><TP_ESTIMATE-_MARKED.pdf>



日期 DATE

2	5	0	9	1	8
D	D	M	M	Y	Y

折交 PAY

LKK auto consultants pte ltd

持票人 OR BEARER.

新加坡幣 DOLLARS

three hundred forty two

S\$ 342.40

dollars & fourty cents only

THE POSITIVE ACADEMY AND WELLNESS
CENTRE PTE LTD

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04/08/2008 10:00:00 AM

Journal of Management Education 34(10)

請在此線以上提供郵票 PLEASE DON ABOVE THIS LINE

1: 11*0000 2011*737504 11:3693 10735911



DATE _____

2	5	0	9	1	8
O	D	M	M	Y	Y

新交 PAY

OPTIMA WERKZ PTE LTD

持票人 OR BEARER

新加坡幣 DOLLARS

two thousand thirty six dollars

S\$ 2036.46 ~~2036.46~~

1 forty six cents only X

THE POSITIVE ACADEMY AND WELLNESS
CENTRE PTE LTD

0450474

— 佛蘭明哥舞、墨西哥的鬥牛、巴西的桑巴舞

Journal of Management Inquiry 22(1)

請電線以上郵寄費者 PLEASE SIGN ABOVE THIS LINE

1:3110000 69117375004 1:3693 60735911

PRIVATE SETTLEMENT

"We/I, Optima Werkz Pte Ltd (201212455W), workshop of motor vehicle SLS 8878P hereby agree to accept the sum of (S\$2,036.46) as payment from the owner/driver of the motor vehicle SJQ 73G, Poh Wee Boon (Fu WeiWen) (S8904141D) for the repair to the damages and loss of rental/use to the owner of the motor vehicle SLS 8878P as a result of the accident involving motor vehicle SLS 8878P and SJQ 73G on 19/12/2017 along/at Bukit Batok Central.

We/I, Optima Werkz Pte Ltd (201212455W), workshop of motor vehicle SLS 8878P hereby agree that there will be no any further claim(s), including any personal injury claims to the driver of motor vehicle SLS 8878P at the time of the incident against the owner and insurer of the motor vehicle SJQ 73G for the above mentioned accident upon accepting the amount of S\$2,036.46.

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 _____ (day) of _____ (month) 20 ____ (year)

Signed & chop by workshop of SLS 8878P



Signed by registered owner/driver of vehicle SJQ 73G

Poh Wee Boon
S8904141D
25 09 18

PRIVATE SETTLEMENT

"We/I, Optima Werkz Pte Ltd (201212455W), workshop of motor vehicle SLS 8878P hereby agree to accept the sum of (S\$2,036.46) as payment from the owner/driver of the motor vehicle SJO 73G, Poh Wee Boon (Fu WeiWen) (S8904141D) for the repair to the damages and loss of rental/use to the owner of the motor vehicle SLS 8878P as a result of the accident involving motor vehicle SLS 8878P and SJO 73G on 19/12/2017 along/at Bukit Batok Central.

We/I, Optima Werkz Pte Ltd (201212455W), workshop of motor vehicle SLS 8878P hereby agree that there will be no any further claim(s), including any personal injury claims to the driver of motor vehicle SLS 8878P at the time of the incident against the owner and insurer of the motor vehicle SJO 73G for the above mentioned accident upon accepting the amount of S\$2,036.46.

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 18 (day) of October (month) 20 18 (year)



Signed & chnp by workshop of SLS 8878P

A handwritten signature in black ink, appearing to be "Poh Wee Boon".

Poh Wee Boon
S8904141D
250918

Signed by registered owner/driver of vehicle SJO 73G

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Wednesday, 31 October 2018 3:18 PM
To: Md Noor, Norsiah
Subject: RE: Your Ref: 2164556539SG *Our Ref: CC6/AIG17024282/Kpb3 [ACCIDENT INVOLVING SJQ 73G(OI) & SLS 8878P(TP) ON 19/12/2017]
Attachments: Private Settlement_SLS 8878P vs SJQ 73G.pdf

Hi Norsiah,

We refer to the above matter.

Please be informed that OI & TP had done private settlement. Kindly refer to the private settlement letter uploaded in Merimen for your easy reference.

We will proceed to close file at our end.

Kindly assist to close/cancel the case in Merimen and **review OI's NCD**.

****No bill to AIG as OI had paid LKK professional fee.*

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>

Sent: Friday, 12 January 2018 9:18 AM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Subject: FW: Your Ref: 2164556539SG *Our Ref: CC6/AIG17024282/Kpb3 [ACCIDENT INVOLVING SJQ 73G(OI) & SLS 8878P(TP) ON 19/12/2017]

Dear Hsiao Tong,

OI has filed the accident report.

We have upload the report in Merimen.

Thank you

Norsiah Md Noor

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way #08-16 Singapore 079120

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From: Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]
Sent: Thursday, January 11, 2018 4:54 PM
To: Md Noor, Norsiah
Subject: Your Ref: 2164556539SG *Our Ref: CC6/AIG17024282/Kpb3 [ACCIDENT INVOLVING SJQ 73G(OI) & SLS 8878P(TP) ON 19/12/2017]

Your Ref: **2164556539SG**
Our Ref: CC6/AIG17024282/Kpb3

Dear Norsiah,

ACCIDENT INVOLVING SJQ 73G(OI) & SLS 8878P(TP) ON 19/12/2017

We refer to the above matter.

Attached here with a copy of video footage from third party for your easy reference.

We will advise insured to lodge the accident report asap.

"Wishes you a Merry Christmas & Happy New Year 2018"

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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