

ASS. REC. BY:

REF:

CS/GAL/7024497/Tivb/12

Special Instruction:

Surveyor: Taufiqh.

ASSIGNMENT (Office)

From (Person): Joanna Ong

of

GAL

Date/Time: 23/2/2017 10:02am

Estimated Cost:

Bill to:

OD/TP/WS/TP RES/OD RES/EVA/INV/MV/CS

To Inspect Vehicle No:

SKR 1655D

Insured:

Public Liability

at Workshop m/s

Borneo Motor

Tel:

9336 6875

of

2 Pandan Crescent

Policy No:

Claim No:

CLENER000000052

Sum Insured:

Excess:

Make of Veh:

D.O.A.

28/10/2017

(Client's Record)

CA / REV / REP. / REV 24 HRS wpi

10.01.2018 @ 4:30pm

H.O.D. Endorsement:

Date/Time:

Person Contacted:

Shashi

Vehicle IN/OUT

Date/Time

Action/Instruction (✓) Estimate

SKR 1655D - X

Public Liability - X

12/1/18

Email preli revised to Joanna

23/1/18

@ 4:30pm Shashi said vehicle has not send in for repair

GA

## ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_  
Estimated Cost: \_\_\_\_\_  
OD TP / WS / TP RES / OD RES / EVA / INV / MV  
To Inspect Vehicle No: \_\_\_\_\_  
at Workshop No: \_\_\_\_\_  
of \_\_\_\_\_  
Insured: \_\_\_\_\_  
Policy No. \_\_\_\_\_  
Claims No. \_\_\_\_\_  
Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_  
(Client's Record)  
Make of Veh: \_\_\_\_\_

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.

N/S	O/S

Bal. or Market Value: \_\_\_\_\_

IDAC Accident Rpt: \_\_\_\_\_ Consistent?: Yes or No

GIA / FR Seen: \_\_\_\_\_ Consistent?: Yes or No

Est. Repairs: \_\_\_\_\_ days Res.: Yes or No

Lum Sum: \_\_\_\_\_ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

WP 430pm  
owner sat  
Vehicle: IN/OU  
Sash

Veh No: SKR165SD Yr: 2015 John  
 Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /  
Truck / Trailer or

Make: Toyota ATS 50 1598  
 Colour: Black A.O. Insured / Std / NI / NA  
 Se. Reading: 57652 T Radic: Insured / Std / NI / NA

Eng. No: WROSSKEH104323526

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modl: NII / S/Rim / STD A/Rim, or

Tyre Size: F: 205/55R16  
 R: 7 7

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

Front		Rear	
R/Bal.	<u>6</u> mm	R/Bal.	<u>6</u> mm
L/Bal.	<u>6</u> mm	L/Bal.	<u>6</u> mm
P.O.A.		P.O.I.	<u>01/11/18</u>

Survey held at Borueo Pandan  
Des. of Damages: (Fr) / (Res) / (OS) N/S / U/C / R/O or

The U/C / Chassis frame / Body Structure affected due to collision.

Date	Time	Action / Instruction
------	------	----------------------

23/1/18 Submit preli: report

RECEIVED 24 JAN 201

DataTime File Pass (C)

☒: Prelim. Report  
☐: Final Report

Days Of Repair: 7

Resurvey No. of Trip:

### Sunsey Fast

— 2000 —

Date: May 21, 2018 Return to:

: 23/1 - typist

Add Fee: ☐ Site Fee: \$

<input type="checkbox"/>	Site 100	5
<input type="checkbox"/>	Site 101	3
<input type="checkbox"/>	Site 102	2
<input type="checkbox"/>	Site 103	1

Report Format : TP

Lump Sum / I.B.I: 3

250



# 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

GREAT AMERICAN INSURANCE COMPANY

Ref : CS/GAI17024497/T1vb

3 TEMASEK AVENUE  
#16-01 CENTENNIAL TOWER  
SINGAPORE 039190

Date : 27-12-2017



Code : GAI

## 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	PUBLIC LIABILITY	Veh. Inspected	SKR 1655D
Policy No.		Coverage (\$)	0.00
Claim No.	CLENECR000000052	Excess (\$)	0.00
Assign From	JOANNA ONG	Assign Date	23/12/2017

## 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	28/10/2017	Inspection Date
Survey held at	BORNEO MOTORS (S) PTE LTD 2 PANDAN CRESCENT SINGAPORE 128462	

## 5a. Remarks

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

Company Registration No. 199607198R

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

Your ref: CLENECR000000052  
Our ref: CS/GAI17024497/T1vb

Date: 12/1/2018

The Motor Claims Department  
M/s: GREAT AMERICAN INSURANCE COMPANY

Dear Sir/Madam,

**PRELIMINARY ADVICE OF VEHICLE NO. SKR 1655D**

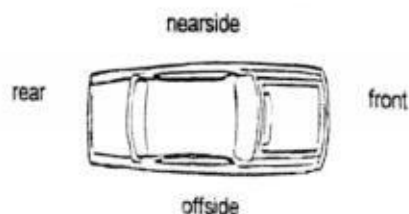
We thank you for your instruction on 23/12/2017

Please be informed that we had conducted the inspection of the above mentioned vehicle on 10/1/2018 at the premises of M/s BORNEO MOTORS (S) PTE LTD and have the following to report:-

Workshop Estimate Amount	: S\$5,946.00
Revised Estimate Amount	: S\$4,318.00
"Check" Items Amount	: S\$
Market Value	: S\$
LTA Reimbursement Value	: S\$
Nett Value	: S\$

**Description of Damage:**

The vehicle sustained damages at the front portion, rear portion, o/s body and rooftop.



**Comments/Present Status:**

Damages Consistent

Yours faithfully,

MOHAMAD TAUFIKH  
M.MATAI, AMSAE-A  
Automobile Assessor

# **Survey Department Check List (Case Handler)**

Reference No. : CS | GAI 17024497 | Tivb  
 Policy Type: OD / TP / TP RES / TL / EVA

Case Handler

Typist

**Admin (** ): Case handler to make sure all Information created by the assignment team are **ACCURATE**.

		Y-Date	N-Date	Y-Date	N-Date
<b>(1) Office Assign Form</b>					
C	Reference No.	✓			
C	Customer Code				
N	Assign From	✓			
C	Assign Date	✓			
C	Veh No (Inspected)	✓			
C	Veh No (Insured)	✓			
C	D.O.A	✓			
C	Policy No				
C	Claim No	✓			
C	Insurance Authorisation (CA /REV/REP)				
C	Report Type	✓			
C	Weekend Charges				
N	Survey held at/Repairer	✓			
C	Excess				

**Surveyor (** ): Case handler to make sure the surveyor completed all required information.

		Y-Date	N-Date	Y-Date	N-Date
<b>(1) Assignment Form</b>					
C	Vehicle No	✓			
C	Regn Month/Year	✓			
N	Vehicle Type	✓			
N	Make & Model	✓			
C	Engine Capacity. (C.C)	✓			
N	Colour	✓			
C	Odometer. (Sp.Reading)	✓			
C	Chassis No	✓			
N	General Condition	✓			
N	Steering	✓			
N	Brake	✓			
N	Modification (Modi)	✓			
C	Tyre Size	✓			
N	Tyre Make	✓			
C	Tyre Balance	✓			
C	Date of Inspection	✓			
N	Survey held	✓			
N	Des.of Damages	✓			

<b>(2) System - (Views/Merimen)</b>					
C	Damaged Vehicle Photographs Uploaded	✓			

<b>(3) Workshop Estimate/Assignment Form</b>					
N	ALL Parts condition	✓			
C	Market Value for OD cases				
C	Estimate Repair Cost for PRI (RSI, TMI, MSIG)	✓			
C	Days of repair				
C	Finalised Amount				
C	Re-inspection Cases to Finalize within 5 Days				

<b>(4) System - (Views/Merimen)</b>					
C	Resurvey photo Uploaded				

Check By: VERON 23/1/18  
 Case Handler Date

\*C: Critical \*N: Non-Critical

21/05/2014

**Veron Chen (LKKAUTO)**

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**From:** Ong, Joanna <Joanna.Ong@sg.gaig.com>  
**Sent:** Tuesday, 16 January 2018 7:29 PM  
**To:** Veron Chen (LKKAUTO)  
**Cc:** Puan, Mui Hong; Sheng, Kelly; SUR  
**Subject:** RE: TP survey to SKR1655D - Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Dear Veron,

Thank you for the email below.

We look forward to receiving your full set of report substantiating your proposed Revised Estimate Amount of S\$4,318.00.

Best regards,

**Joanna Ong**, Executive | P. +65 6804 6047 | F. +65 6235 3354 | [Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)



**Claims** | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



**Moody's**  
**A1 (Good)**  
Affirmed April, 19 2017

**Standard & Poor's**  
**A+ (Strong)**  
Affirmed February 8, 2017

For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

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**From:** Veron Chen (LKKAUTO) [mailto:[veronchen@lkkauto.com](mailto:veronchen@lkkauto.com)]  
**Sent:** Friday, January 12, 2018 12:10 PM  
**To:** Ong, Joanna <Joanna.Ong@sg.gaig.com>  
**Cc:** Puan, Mui Hong <MuiHong.Puan@sg.gaig.com>; Sheng, Kelly <Kelly.Sheng@sg.gaig.com>; SUR <sur@lkkauto.com>  
**Subject:** RE: TP survey to SKR1655D - Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Dear Joanna,

Enclosed preliminary revised of vehicle SKR 1655D  
Date of survey: 10/1/2018  
Number of days: 7 days

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

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**From:** Admin-D (LKKAuto)

**Sent:** Friday, 5 January, 2018 10:47 AM

**To:** 'Ong, Joanna' <Joanna.Ong@sg.gaig.com>

**Cc:** assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>; 'Puan, Mui Hong' <MuiHong.Puan@sg.gaig.com>; 'Sheng, Kelly' <Kelly.Sheng@sg.gaig.com>

**Subject:** RE: TP survey to SKR1655D - Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Dear Joanna,

Thank you for your email.

Please be informed that we still pending appointment for survey with repairer.

*"Wishes you a Happy New Year 2018"*

Best Regards,

**Catherine Chong** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

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

---

**From:** Ong, Joanna [mailto:Joanna.Ong@sg.gaig.com]

**Sent:** Friday, 5 January, 2018 10:36 AM

**To:** 'Catherine Chong (LKK Auto)' <admin-d@lkkauto.com>

**Cc:** 'assignments@lkkauto.com' <assignments@lkkauto.com>; 'SUR' <sur@lkkauto.com>; Puan, Mui Hong <MuiHong.Puan@sg.gaig.com>; Sheng, Kelly <Kelly.Sheng@sg.gaig.com>

**Subject:** RE: TP survey to SKR1655D - Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

**Importance:** High

Dear Catherine,

Please provide us an update on this case together with your preliminary advice.

Best regards,

**Joanna Ong**, Executive | P. +65 6804 6047 | F. +65 6235 3354 | [Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)





Claims | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



**A+ (Superior)**  
Affirmed August 11, 2017

**Moody's**  
**A1 (Good)**  
Affirmed April, 19 2017

**Standard & Poor's**  
**A+ (Strong)**  
Affirmed February 8, 2017

For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

**From:** Ong, Joanna

**Sent:** Saturday, December 23, 2017 9:53 AM

**To:** Catherine Chong (LKK Auto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Cc:** [assignments@lkkauto.com](mailto:assignments@lkkauto.com); 'SUR' <[sur@lkkauto.com](mailto:sur@lkkauto.com)>; Puan, Mui Hong <[MuiHong.Puan@sg.gaig.com](mailto:MuiHong.Puan@sg.gaig.com)>; Sheng, Kelly <[Kelly.Sheng@sg.gaig.com](mailto:Kelly.Sheng@sg.gaig.com)>

**Subject:** TP survey to SKR1655D - Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Dear Catherine,

**Claim No. CLENECR000000052**

We have received a TPV SKR1655D survey request from Inchcape - Borneo Motors (S) Pte Ltd. Refer to the attached copy of estimated cost of repair and SKR1655D's SAS Report.

We are the Project Contractor All Risks insurer of Double-Trans Pte Ltd, whose worker was doing hacking works in construction site and the debris struck on SKR1655D. Refer to the attached Incident Investigation & Analysis Report.

We enclose herewith a copy of our policy schedule for you to look into our policy excess.

Meanwhile, kindly reach out to Inchcape - Borneo Motors (S) Pte Ltd on our behalf to arrange a WP survey on their client's vehicle no. SKR1655D.

We look forward to receiving your preliminary advice in due course.

Best regards,

**Joanna Ong**, Executive | P. +65 6804 6047 | F. +65 6235 3354 | [Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)



Claims | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190





**A+ (Superior)**  
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**Standard & Poor's**  
**A+ (Strong)**  
Affirmed February 8, 2017

For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

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**From:** Suraidah B Saidi PTCBC [<mailto:SuraidahB.Saidi@inchcape.com.sg>]  
**Sent:** Wednesday, December 20, 2017 10:17 AM  
**To:** [joanna.ong@sg.gaig.com](mailto:joanna.ong@sg.gaig.com)  
**Cc:** Puan, Mui Hong <[MuiHong.Puan@sg.gaig.com](mailto:MuiHong.Puan@sg.gaig.com)>; Sheng, Kelly <[Kelly.Sheng@sg.gaig.com](mailto:Kelly.Sheng@sg.gaig.com)>  
**Subject:** Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Dear Joanna,

Since your email on 07.12.2017, appreciate if you could update us on liability towards this accident.

Thank you.

Warmest Regards,  
SURAIDAH

TPR TEAM, CLAIMS DEPT

D: 6631 1887 | F: 6872 7260 | E: [suraidahb.saidi@inchcape.com.sg](mailto:suraidahb.saidi@inchcape.com.sg)

Inchcape Centre

Level 4, Bodycare Centre

2 Pandan Crescent

Singapore 128462

[www.borneomotors.com.sg](http://www.borneomotors.com.sg) | [www.lexus.com.sg](http://www.lexus.com.sg) | [www.toyotasingapore.com.sg](http://www.toyotasingapore.com.sg) | [www.hino.com.sg](http://www.hino.com.sg)

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**From:** Ong, Joanna [<mailto:Joanna.Ong@sg.gaig.com>]  
**Sent:** Thursday, December 07, 2017 4:23 PM  
**To:** Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>  
**Cc:** Puan, Mui Hong <[MuiHong.Puan@sg.gaig.com](mailto:MuiHong.Puan@sg.gaig.com)>; Sheng, Kelly <[Kelly.Sheng@sg.gaig.com](mailto:Kelly.Sheng@sg.gaig.com)>  
**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Without Prejudice

Dear Siti,

**Claim No. CLENECR000000052**

Thank you for your email to Kelvyna.

At this juncture, we are pending for our Insured to submit the requested information and documents in order to establish our policy liability on this case.

We will get back to you with our advice on liability in due course.

Best regards,

**Joanna Ong**, Executive | P. +65 6804 6047 | F. +65 6235 3354 | [Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)



Claims | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



**A+ (Superior)**  
Affirmed August 11, 2017

**Moody's**  
**A1 (Good)**  
Affirmed April, 19 2017

**Standard & Poor's**  
**A+ (Strong)**  
Affirmed February 8, 2017

For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

**From:** Ngian, Kelvyna

**Sent:** Thursday, December 07, 2017 11:40 AM

**To:** Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>; Ong, Joanna <[Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)>

**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

WITHOUT PREJUDICE

Dear Siti

My colleague Joanna will assist you on this claim matter

Dear Joanna

Kindly assist Siti

Thanks

Kelvyna

**From:** Siti Nabilah PTCBC [<mailto:Siti.Nabilah@inchcape.com.sg>]

**Sent:** Thursday, December 07, 2017 11:29 AM

**To:** Ngian, Kelvyna <[Kelvyna.Ngian@sg.gaig.com](mailto:Kelvyna.Ngian@sg.gaig.com)>

**Cc:** Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>

**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

**Importance:** High

Hi Kelvyna,

Appreciate if you could revert to us on the office in charge handling the non motor claim case.

Hope to have your prompt response.

Thank you,

*Best Regards,*

Siti Nabilah

---

**From:** Siti Nabilah PTCBC

**Sent:** Tuesday, December 05, 2017 9:57 AM

**To:** Ngian, Kelvyna <Kelvyna.Ngian@sg.gaig.com>

**Cc:** Siti Nabilah PTCBC <Siti.Nabilah@inchcape.com.sg>

**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Hi Kelvyna,

May I know who's the OIC for this case as to date, there is no update.

Kindly advice so we can liaise directly with the OIC.

Thank you,

*Best Regards,*

Siti Nabilah

---

**From:** Ngian, Kelvyna [mailto:Kelvyna.Ngian@sg.gaig.com]

**Sent:** Friday, December 01, 2017 6:15 PM

**To:** Siti Nabilah PTCBC <Siti.Nabilah@inchcape.com.sg>

**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

WITHOUT PREJUDICE

Dear Siti

This is a non motor case and is not under my care. My colleague will assist you shortly

Thanks

Kelvyna

---

**From:** Siti Nabilah PTCBC [mailto:Siti.Nabilah@inchcape.com.sg]

**Sent:** Wednesday, November 29, 2017 1:16 PM

**To:** Ngian, Kelvyna <Kelvyna.Ngian@sg.gaig.com>; General Claims <GeneralClaims@sg.gaig.com>

**Cc:** Siti Nabilah PTCBC <Siti.Nabilah@inchcape.com.sg>

**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

**Importance:** High

Hi,

To date, we still yet to received any news from you or your good company.

Appreciate if you could revert to us on the liability clearance soonest as our client pressing for the same.

Thank you,

*Best Regards,*

Siti Nabilah

**From:** Siti Nabilah PTCBC

**Sent:** Monday, November 20, 2017 9:09 AM

**To:** Ngian, Kelvyna <Kelvyna.Ngian@sg.gaig.com>; GeneralClaims@sg.gaig.com

**Cc:** Siti Nabilah PTCBC <Siti.Nabilah@inchcape.com.sg>

**Subject:** Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

**Importance:** High

Hi,

Reference to the above-mentioned.

Please find attached herein a copy of our client's Accident Report, Damaged Photos & Estimate Invoice for your kind perusal.

As our client is claiming against your insured **Policy No. ENECR000000237-00-000** thus would appreciate if you could revert to us on the liability urgently or we could settle the case under Direct Settlement with Car Rental of @ \$100 per day x no. of days as recommended by your appointed surveyor.

Kindly have your surveyor to contact our Motor Claim Assessor, **Shashi @ 9336 6875 / 6631 1864** located at **2 Pandan Crescent – Level 4** for an appointment to inspect our client's vehicle soonest as vehicle is in our premises.

As for liability clearance, kindly revert to this email.

Your kind attention into the above is greatly appreciated.

*Best Regards,*

**Siti Nabilah**

**TPR Team (Claims)**

DID 6631 1874 | FAX 6872 7260

Inchcape - Borneo Motors (S) Pte Ltd

Office Address: 2 Pandan Crescent, Inchcape Centre Level 4, Singapore 128462

[www.borneomotors.com.sg](http://www.borneomotors.com.sg) | [www.toyotasingapore.com.sg](http://www.toyotasingapore.com.sg)



Toyota. Always Better.

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Veron Chen (LKKAUTO)

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**From:** Veron Chen (LKKAUTO)  
**Sent:** Friday, 12 January, 2018 12:10 PM  
**To:** 'Ong, Joanna'  
**Cc:** 'Puan, Mui Hong'; 'Sheng, Kelly'; SUR  
**Subject:** RE: TP survey to SKR1655D - Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017  
**Attachments:** SKR 1655D PRELI REVISED.pdf

Dear Joanna,

Enclosed preliminary revised of vehicle SKR 1655D  
Date of survey: 10/1/2018  
Number of days: 7 days

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

---

**From:** Admin-D (LKKAUTO)  
**Sent:** Friday, 5 January, 2018 10:47 AM  
**To:** 'Ong, Joanna' <Joanna.Ong@sg.gaig.com>  
**Cc:** assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>; 'Puan, Mui Hong' <MuiHong.Puan@sg.gaig.com>; 'Sheng, Kelly' <Kelly.Sheng@sg.gaig.com>  
**Subject:** RE: TP survey to SKR1655D - Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Dear Joanna,

Thank you for your email.

Please be informed that we still pending appointment for survey with repairer.

***"WISHES YOU A HAPPY NEW YEAR 2018"***

Best Regards,

**Catherine Chong** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

**From:** Ong, Joanna [mailto:Joanna.Ong@sg.gaig.com]

**Sent:** Friday, 5 January, 2018 10:36 AM

**To:** 'Catherine Chong (LKK Auto)' <admin-d@lkkauto.com>

**Cc:** 'assignments@lkkauto.com' <assignments@lkkauto.com>; 'SUR' <sur@lkkauto.com>; Puan, Mui Hong <MuiHong.Puan@sg.gaig.com>; Sheng, Kelly <Kelly.Sheng@sg.gaig.com>

**Subject:** RE: TP survey to SKR1655D - Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

**Importance:** High

Dear Catherine,

Please provide us an update on this case together with your preliminary advice.

Best regards,

**Joanna Ong**, Executive | P. +65 6804 6047 | F. +65 6235 3354 | [Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)



**Claims** | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



**Moody's**  
**A1 (Good)**  
Affirmed April, 19 2017

**Standard & Poor's**  
**A+ (Strong)**  
Affirmed February 8, 2017

For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

**From:** Ong, Joanna

**Sent:** Saturday, December 23, 2017 9:53 AM

**To:** Catherine Chong (LKK Auto) <admin-d@lkkauto.com>

**Cc:** assignments@lkkauto.com; 'SUR' <sur@lkkauto.com>; Puan, Mui Hong <MuiHong.Puan@sg.gaig.com>; Sheng, Kelly <Kelly.Sheng@sg.gaig.com>

**Subject:** TP survey to SKR1655D - Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Dear Catherine,

**Claim No. CLENECR000000052**

We have received a TPV SKR1655D survey request from Inchcape - Borneo Motors (S) Pte Ltd. Refer to the attached copy of estimated cost of repair and SKR1655D's SAS Report.

We are the Project Contractor All Risks insurer of Double-Trans Pte Ltd, whose worker was doing hacking works in construction site and the debris struck on SKR1655D. Refer to the attached Incident Investigation & Analysis Report.

We enclose herewith a copy of our policy schedule for you to look into our policy excess.

Meanwhile, kindly reach out to Inchcape - Borneo Motors (S) Pte Ltd on our behalf to arrange a WP survey on their client's vehicle no. SKR1655D.

We look forward to receiving your preliminary advice in due course.

Best regards,

**Joanna Ong**, Executive | P. +65 6804 6047 | F. +65 6235 3354 | [Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)



**Claims** | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



**A+ (Superior)**  
Affirmed August 11, 2017

**Moody's**  
**A1 (Good)**  
Affirmed April, 19 2017

**Standard & Poor's**  
**A+ (Strong)**  
Affirmed February 8, 2017

For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

**From:** Suraidah B Saidi PTCBC [<mailto:SuraidahB.Saidi@inchcape.com.sg>]  
**Sent:** Wednesday, December 20, 2017 10:17 AM  
**To:** [joanna.ong@sg.gaig.com](mailto:joanna.ong@sg.gaig.com)  
**Cc:** Puan, Mui Hong <[MuiHong.Puan@sg.gaig.com](mailto:MuiHong.Puan@sg.gaig.com)>; Sheng, Kelly <[Kelly.Sheng@sg.gaig.com](mailto:Kelly.Sheng@sg.gaig.com)>  
**Subject:** Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Dear Joanna,

Since your email on 07.12.2017, appreciate if you could update us on liability towards this accident.

Thank you.

Warmest Regards,  
SURAIDAH  
TPR TEAM, CLAIMS DEPT  
D: 6631 1887 | F: 6872 7260 | E: [suraidahb.saidi@inchcape.com.sg](mailto:suraidahb.saidi@inchcape.com.sg)  
Inchcape Centre  
Level 4, Bodycare Centre  
2 Pandan Crescent  
Singapore 128462  
[www.borneomotors.com.sg](http://www.borneomotors.com.sg) | [www.lexus.com.sg](http://www.lexus.com.sg) | [www.toyotasingapore.com.sg](http://www.toyotasingapore.com.sg) | [www.hino.com.sg](http://www.hino.com.sg)

**From:** Ong, Joanna [<mailto:Joanna.Ong@sg.gaig.com>]  
**Sent:** Thursday, December 07, 2017 4:23 PM  
**To:** Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>  
**Cc:** Puan, Mui Hong <[MuiHong.Puan@sg.gaig.com](mailto:MuiHong.Puan@sg.gaig.com)>; Sheng, Kelly <[Kelly.Sheng@sg.gaig.com](mailto:Kelly.Sheng@sg.gaig.com)>  
**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Without Prejudice



Dear Siti,

Claim No. CLENECR000000052

Thank you for your email to Kelvyna.

At this juncture, we are pending for our Insured to submit the requested information and documents in order to establish our policy liability on this case.

We will get back to you with our advice on liability in due course.

Best regards,

Joanna Ong, Executive | P. +65 6804 6047 | F. +65 6235 3354 | [Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)



Claims | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



A+ (Superior)  
Affirmed August 11, 2017

Moody's  
A1 (Good)  
Affirmed April, 19 2017

Standard & Poor's  
A+ (Strong)  
Affirmed February 8, 2017

For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

From: Ngian, Kelvyna

Sent: Thursday, December 07, 2017 11:40 AM

To: Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>; Ong, Joanna <[Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)>

Subject: RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

WITHOUT PREJUDICE

Dear Siti

My colleague Joanna will assist you on this claim matter

Dear Joanna

Kindly assist Siti

Thanks

Kelvyna

From: Siti Nabilah PTCBC [<mailto:Siti.Nabilah@inchcape.com.sg>]

Sent: Thursday, December 07, 2017 11:29 AM

To: Ngian, Kelvyna <[Kelvyna.Ngian@sg.gaig.com](mailto:Kelvyna.Ngian@sg.gaig.com)>

Cc: Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>

Subject: RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA

28/10/2017

Importance: High

Hi Kelvyna,

Appreciate if you could revert to us on the office in charge handling the non motor claim case.

Hope to have your prompt response.

Thank you,

**Best Regards,**

**SITI NABILAH**

---

From: Siti Nabilah PTCBC

Sent: Tuesday, December 05, 2017 9:57 AM

To: Ngian, Kelvyna <[Kelvyna.Ngian@sg.gaig.com](mailto:Kelvyna.Ngian@sg.gaig.com)>

Cc: Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>

Subject: RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA  
28/10/2017

Hi Kelvyna,

May I know who's the OIC for this case as to date, there is no update.

Kindly advice so we can liaise directly with the OIC.

Thank you,

**Best Regards,**

**SITI NABILAH**

---

From: Ngian, Kelvyna [<mailto:Kelvyna.Ngian@sg.gaig.com>]

Sent: Friday, December 01, 2017 6:15 PM

To: Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>

Subject: RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA  
28/10/2017

WITHOUT PREJUDICE

Dear Siti

This is a non motor case and is not under my care. My colleague will assist you shortly

Thanks

Kelvyna

---

From: Siti Nabilah PTCBC [<mailto:Siti.Nabilah@inchcape.com.sg>]

Sent: Wednesday, November 29, 2017 1:16 PM

To: Ngian, Kelvyna <[Kelvyna.Ngian@sg.gaig.com](mailto:Kelvyna.Ngian@sg.gaig.com)>; General Claims <[GeneralClaims@sg.gaig.com](mailto:GeneralClaims@sg.gaig.com)>

Cc: Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>

**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA  
28/10/2017

**Importance:** High

Hi,

To date, we still yet to received any news from you or your good company.

Appreciate if you could revert to us on the liability clearance soonest as our client pressing for the same.

Thank you,

*Best Regards,*  
**SITI NABILAH**

---

**From:** Siti Nabilah PTCBC

**Sent:** Monday, November 20, 2017 9:09 AM

**To:** Ngian, Kelvyna <Kelvyna.Ngian@sg.gaig.com>; GeneralClaims@sg.gaig.com

**Cc:** Siti Nabilah PTCBC <Siti.Nabilah@inchcape.com.sg>

**Subject:** Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA  
28/10/2017

**Importance:** High

Hi,

Reference to the above-mentioned.

Please find attached herein a copy of our client's Accident Report, Damaged Photos & Estimate Invoice for your kind perusal.

As our client is claiming against your insured **Policy No. ENECR000000237-00-000** thus would appreciate if you could revert to us on the liability urgently or we could settle the case under Direct Settlement with Car Rental of @ \$100 per day x no. of days as recommended by your appointed surveyor.

Kindly have your surveyor to contact our Motor Claim Assessor, **Shashi @ 9336 6875 / 6631 1864** located at **2 Pandan Crescent – Level 4** for an appointment to inspect our client's vehicle soonest as vehicle is in our premises.

As for liability clearance, kindly revert to this email.

Your kind attention into the above is greatly appreciated.

*Best Regards,*

**SITI NABILAH**

**TPR TEAM (CLAIMS)**

DID 6631 1874 | FAX 6872 7260

Inchcape - Borneo Motors (S) Pte Ltd

Office Address: 2 Pandan Crescent, Inchcape Centre Level 4, Singapore 128462

[www.borneomotors.com.sg](http://www.borneomotors.com.sg) | [www.toyotasingsapore.com.sg](http://www.toyotasingsapore.com.sg)



Toyota. Always Better.

## Catherine Chong (LKK Auto)

---

**From:** Ong, Joanna <Joanna.Ong@sg.gaig.com>  
**Sent:** Saturday, 23 December, 2017 10:02 AM  
**To:** SuraidahB.Saidi@inchcape.com.sg  
**Cc:** 'assignments@lkkauto.com'; 'SUR'; 'Catherine Chong (LKK Auto)'; Puan, Mui Hong; Sheng, Kelly; Siti Nabilah PTCBC  
**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

### Without Prejudice

Dear Suraidah,

**Claim No. CLENECR000000052**

Please be informed that we have appointed our surveyor, LKK Auto Consultants, to conduct survey on your client's vehicle no. SKR1655D on a without prejudice basis.

Kindly take note of them contacting you on this matter.

Best regards,

**Joanna Ong**, Executive | P. +65 6804 6047 | F. +65 6235 3354 | [Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)



**Claims** | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



**A+ (Superior)**  
Affirmed August 11, 2017

**Moody's**  
**A1 (Good)**  
Affirmed April, 19 2017

**Standard & Poor's**  
**A+ (Strong)**  
Affirmed February 8, 2017

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---

**From:** Suraidah B Saidi PTCBC [<mailto:SuraidahB.Saidi@inchcape.com.sg>]  
**Sent:** Wednesday, December 20, 2017 10:17 AM  
**To:** [joanna.ong@sg.gaig.com](mailto:joanna.ong@sg.gaig.com)  
**Cc:** Puan, Mui Hong <[MuiHong.Puan@sg.gaig.com](mailto:MuiHong.Puan@sg.gaig.com)>; Sheng, Kelly <[Kelly.Sheng@sg.gaig.com](mailto:Kelly.Sheng@sg.gaig.com)>  
**Subject:** Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Dear Joanna,

Since your email on 07.12.2017, appreciate if you could update us on liability towards this accident.

Thank you.

Warmest Regards,

SURAIDAH

TPR TEAM, CLAIMS DEPT

D: 6631 1887 | F: 6872 7260 | E: [suraidahb.saidi@inchcape.com.sg](mailto:suraidahb.saidi@inchcape.com.sg)

Inchcape Centre

Level 4, Bodycare Centre

2 Pandan Crescent

Singapore 128462

[www.borneomotors.com.sg](http://www.borneomotors.com.sg) | [www.lexus.com.sg](http://www.lexus.com.sg) | [www.toyotasingsapore.com.sg](http://www.toyotasingsapore.com.sg) | [www.hino.com.sg](http://www.hino.com.sg)

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Sent: Thursday, December 07, 2017 4:23 PM

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Cc: Puan, Mui Hong <[MuiHong.Puan@sg.gaig.com](mailto:MuiHong.Puan@sg.gaig.com)>; Sheng, Kelly <[Kelly.Sheng@sg.gaig.com](mailto:Kelly.Sheng@sg.gaig.com)>

Subject: RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Without Prejudice

Dear Siti,

Claim No. CLENECR000000052

Thank you for your email to Kelvyna.

At this juncture, we are pending for our Insured to submit the requested information and documents in order to establish our policy liability on this case.

We will get back to you with our advice on liability in due course.

Best regards,

Joanna Ong, Executive | P. +65 6804 6047 | F. +65 6235 3354 | [Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)



Claims | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



A+ (Superior)  
Affirmed August 11, 2017

Moody's  
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For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

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WITHOUT PREJUDICE

Dear Siti

My colleague Joanna will assist you on this claim matter

Dear Joanna

Kindly assist Siti

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**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017  
**Importance:** High

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Hope to have your prompt response.

Thank you,

*Best Regards,*  
Siti Nabilah

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WITHOUT PREJUDICE

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Thanks

Kelvyna

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**Sent:** Wednesday, November 29, 2017 1:16 PM

**To:** Ngian, Kelvyna <[Kelvyna.Ngian@sg.gaig.com](mailto:Kelvyna.Ngian@sg.gaig.com)>; General Claims <[GeneralClaims@sg.gaig.com](mailto:GeneralClaims@sg.gaig.com)>

**Cc:** Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>

**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

**Importance:** High

Hi,

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Appreciate if you could revert to us on the liability clearance soonest as our client pressing for the same.

Thank you,

*Best Regards,*

Siti Nabilah

---

**From:** Siti Nabilah PTCBC

**Sent:** Monday, November 20, 2017 9:09 AM

**To:** Ngian, Kelvyna <[Kelvyna.Ngian@sg.gaig.com](mailto:Kelvyna.Ngian@sg.gaig.com)>; GeneralClaims@sg.gaig.com

**Cc:** Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>

**Subject:** Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

**Importance:** High

Hi,

Reference to the above-mentioned.

Please find attached herein a copy of our client's Accident Report, Damaged Photos & Estimate Invoice for your kind perusal.

As our client is claiming against your insured **Policy No. ENECR000000237-00-000** thus would appreciate if you could revert to us on the liability urgently or we could settle the case under Direct Settlement with Car Rental of @ \$100 per day x no. of days as recommended by your appointed surveyor.

Kindly have your surveyor to contact our Motor Claim Assessor, **Shashi @ 9336 6875 / 6631 1864** located at **2 Pandan Crescent – Level 4** for an appointment to inspect our client's vehicle soonest as vehicle is in our premises.



As for liability clearance, kindly revert to this email.

Your kind attention into the above is greatly appreciated.

**Best Regards,**

**Siti Nabilah**

**TPR Team (Claims)**

DID 6631 1874 | FAX 6872 7260

Inchcape - Borneo Motors (S) Pte Ltd

Office Address: 2 Pandan Crescent, Inchcape Centre Level 4, Singapore 128462

[www.borneomotors.com.sg](http://www.borneomotors.com.sg) | [www.toyotasingapore.com.sg](http://www.toyotasingapore.com.sg)



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Veron Chen (LKKAUTO)

**From:** Suraidah B Saidi PTCBC <SuraidahB.Saidi@inchcape.com.sg>  
**Sent:** Wednesday, 10 January, 2018 10:24 AM  
**To:** Ong, Joanna  
**Cc:** assignments; SUR; Admin-D (LKKAUTO); Puan, Mui Hong; Sheng, Kelly  
**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

**Importance:** High

Dear Joanna,

Appreciate if you could revert on liability & agreement to have the matter settle under direct settlement urgently as this matter has been protracted since our 1<sup>st</sup> email dated 20.11.2017.

Warmest Regards,

SURAIDAH

TPR TEAM, CLAIMS DEPT

D: 6631 1887 | F: 6872 7260 | E: [suraidahb.saidi@inchcape.com.sg](mailto:suraidahb.saidi@inchcape.com.sg)

Inchcape Centre

Level 4, Bodycare Centre

2 Pandan Crescent

Singapore 128462

[www.borneomotors.com.sg](http://www.borneomotors.com.sg) | [www.lexus.com.sg](http://www.lexus.com.sg) | [www.toyotasingapore.com.sg](http://www.toyotasingapore.com.sg) | [www.hino.com.sg](http://www.hino.com.sg)

**From:** Ong, Joanna [<mailto:Joanna.Ong@sg.gaig.com>]

**Sent:** Saturday, 23 December 2017 10:02 AM

**To:** Suraidah B Saidi PTCBC <SuraidahB.Saidi@inchcape.com.sg>

**Cc:** 'assignments@lkkauto.com' <assignments@lkkauto.com>; 'SUR' <sur@lkkauto.com>; 'Catherine Chong (LKK Auto)' <admin-d@lkkauto.com>; Puan, Mui Hong <MuiHong.Puan@sg.gaig.com>; Sheng, Kelly <Kelly.Sheng@sg.gaig.com>; Siti Nabilah PTCBC <Siti.Nabilah@inchcape.com.sg>

**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Without Prejudice

Dear Suraidah,

**Claim No. CLENECR000000052**

Please be informed that we have appointed our surveyor, LKK Auto Consultants, to conduct survey on your client's vehicle no. SKR1655D on a without prejudice basis.

Kindly take note of them contacting you on this matter.

Best regards,

**Joanna Ong**, Executive | P. +65 6804 6047 | F. +65 6235 3354 | [Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)



Claims | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



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Affirmed April, 19 2017

Standard & Poor's  
A+ (Strong)  
Affirmed February 8, 2017

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**From:** Suraidah B Saidi PTCBC [<mailto:SuraidahB.Saidi@inchcape.com.sg>]  
**Sent:** Wednesday, December 20, 2017 10:17 AM  
**To:** [joanna.ong@sg.gaig.com](mailto:joanna.ong@sg.gaig.com)  
**Cc:** Puan, Mui Hong <[MuiHong.Puan@sg.gaig.com](mailto:MuiHong.Puan@sg.gaig.com)>; Sheng, Kelly <[Kelly.Sheng@sg.gaig.com](mailto:Kelly.Sheng@sg.gaig.com)>  
**Subject:** Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Dear Joanna,

Since your email on 07.12.2017, appreciate if you could update us on liability towards this accident.

Thank you.

Warmest Regards,

SURAIDAH

TPR TEAM, CLAIMS DEPT

D: 6631 1887 | F: 6872 7260 | E: [suraidahb.saidi@inchcape.com.sg](mailto:suraidahb.saidi@inchcape.com.sg)

Inchcape Centre

Level 4, Bodycare Centre

2 Pandan Crescent

Singapore 128462

[www.borneomotors.com.sg](http://www.borneomotors.com.sg) | [www.lexus.com.sg](http://www.lexus.com.sg) | [www.toyotasingapore.com.sg](http://www.toyotasingapore.com.sg) | [www.hino.com.sg](http://www.hino.com.sg)

**From:** Ong, Joanna [<mailto:Joanna.Ong@sg.gaig.com>]  
**Sent:** Thursday, December 07, 2017 4:23 PM  
**To:** Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>  
**Cc:** Puan, Mui Hong <[MuiHong.Puan@sg.gaig.com](mailto:MuiHong.Puan@sg.gaig.com)>; Sheng, Kelly <[Kelly.Sheng@sg.gaig.com](mailto:Kelly.Sheng@sg.gaig.com)>  
**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

Without Prejudice

Dear Siti,

Claim No. CLENECR000000052

Thank you for your email to Kelvyna.

At this juncture, we are pending for our Insured to submit the requested information and documents in order to establish our policy liability on this case.

We will get back to you with our advice on liability in due course.

Best regards,

**Joanna Ong**, Executive | P. +65 6804 6047 | F. +65 6235 3354 | [Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)



**Claims** | 3 Temasek Avenue #16-01 Centennial Tower Singapore 039190



**Moody's**  
**A1 (Good)**  
Affirmed April, 19 2017

**Standard & Poor's**  
**A+ (Strong)**  
Affirmed February 8, 2017

For more information on our financial ratings, visit [GAIG.com/FinancialStrength](http://GAIG.com/FinancialStrength).

**From:** Ngian, Kelvyna

**Sent:** Thursday, December 07, 2017 11:40 AM

**To:** Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>; Ong, Joanna <[Joanna.Ong@sg.gaig.com](mailto:Joanna.Ong@sg.gaig.com)>

**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

WITHOUT PREJUDICE

Dear Siti

My colleague Joanna will assist you on this claim matter

Dear Joanna

Kindly assist Siti

Thanks

Kelvyna

**From:** Siti Nabilah PTCBC [<mailto:Siti.Nabilah@inchcape.com.sg>]

**Sent:** Thursday, December 07, 2017 11:29 AM

**To:** Ngian, Kelvyna <[Kelvyna.Ngian@sg.gaig.com](mailto:Kelvyna.Ngian@sg.gaig.com)>

**Cc:** Siti Nabilah PTCBC <[Siti.Nabilah@inchcape.com.sg](mailto:Siti.Nabilah@inchcape.com.sg)>

**Subject:** RE: Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017

**Importance:** High

Hi Kelvyna,

Appreciate if you could revert to us on the office in charge handling the non motor claim case.

Thank you,

**Best Regards,**  
**SITI NABILAH**

---

**From:** Siti Nabilah PTCBC  
**Sent:** Monday, November 20, 2017 9:09 AM  
**To:** Ngian, Kelvyna <Kelvyna.Ngian@sg.gaig.com>; GeneralClaims@sg.gaig.com  
**Cc:** Siti Nabilah PTCBC <Siti.Nabilah@inchcape.com.sg>  
**Subject:** Direct Settlement(ST) - Accident Involving SKR1655D and Policy No. ENECR000000237-00-000 DOA 28/10/2017  
**Importance:** High

Hi,

Reference to the above-mentioned.

Please find attached herein a copy of our client's Accident Report, Damaged Photos & Estimate Invoice for your kind perusal.

As our client is claiming against your insured **Policy No. ENECR000000237-00-000** thus would appreciate if you could revert to us on the liability urgently or we could settle the case under Direct Settlement with Car Rental of @ \$100 per day x no. of days as recommended by your appointed surveyor.

Kindly have your surveyor to contact our Motor Claim Assessor, **Shashi @ 9336 6875 / 6631 1864** located at **2 Pandan Crescent – Level 4** for an appointment to inspect our client's vehicle soonest as vehicle is in our premises.

As for liability clearance, kindly revert to this email.

Your kind attention into the above is greatly appreciated.

**Best Regards,**

**SITI NABILAH**

**TPR TEAM (CLAIMS)**

DID 6631 1874 | FAX 6872 7260

Inchcape - Borneo Motors (S) Pte Ltd

Office Address: 2 Pandan Crescent, Inchcape Centre Level 4, Singapore 128462

[www.borneomotors.com.sg](http://www.borneomotors.com.sg) | [www.toyotasingapore.com.sg](http://www.toyotasingapore.com.sg)



Toyota. Always Better.

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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 truthful and accurate as possible. Any wilful misrepresentation or withholding 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. Any false reporting may be referred to the Police for investigation.
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.
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.

### ACCIDENT STATEMENT

Date Of Report	30/10/2017 10:58
Date Of Accident	28/10/2017 13:35
Exact Location Of Accident	ALONG YISHUN AVE 6
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKR1655D
<b>Insured/Policyholder</b>	
Name Of Registered Owner	CHIA LIANGWEI
NRIC No	S8306334C
Email Address	LIANGWEI.CHIA@GMAIL.COM
Mobile Phone No	(LOCAL) +65-92382808
Alternative Phone No	OFFICE-92382808
<b>Vehicle Particulars</b>	
Manufacturer	TOYOTA
Model	COROLLA ALTIS-1.6 (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	PRIVATE CAR
<b>Insurance Company</b>	
Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	71492380QMY
Cover Note Number	
<b>Driver</b>	
Name of Driver	CHIA LIANGWEI
NRIC No	S8306334C
Date Of Birth	20/02/1983
Occupation	OUTDOOR
Date Of Driving Pass	18/02/2003
Driving Experience	14 YEARS AND 8 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-92382808
Fax Number	
Contact Number	OFFICE-92382808
Email Address	LIANGWEI.CHIA@GMAIL.COM

Address	BLK 274A JURONG WEST AVE 3 #03-65
Postcode	641274
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

### General Information of the Accident

Type Of Accident	HIT BY FALLEN TREE / OTHER OBJECTS
Weather Conditions	CLEAR
Road Surface	DRY

### Other Information

Was any foreign vehicle involved in this accident?	NO
Was any body injured in the Accident?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

### 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

REFER ATTACHED

### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	NA
Vehicle Make/Model/Colour	EXCAVATOR
Details Of Properties	DEBRIS FELL TO MY CAR FROM THIS VEHICLE
Name of Driver	NA -IN CHARGE - CLARICE
NRIC/Passport Number	
Contact Number	91524343
Address	DOUBLE TRANS PTE LTD
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

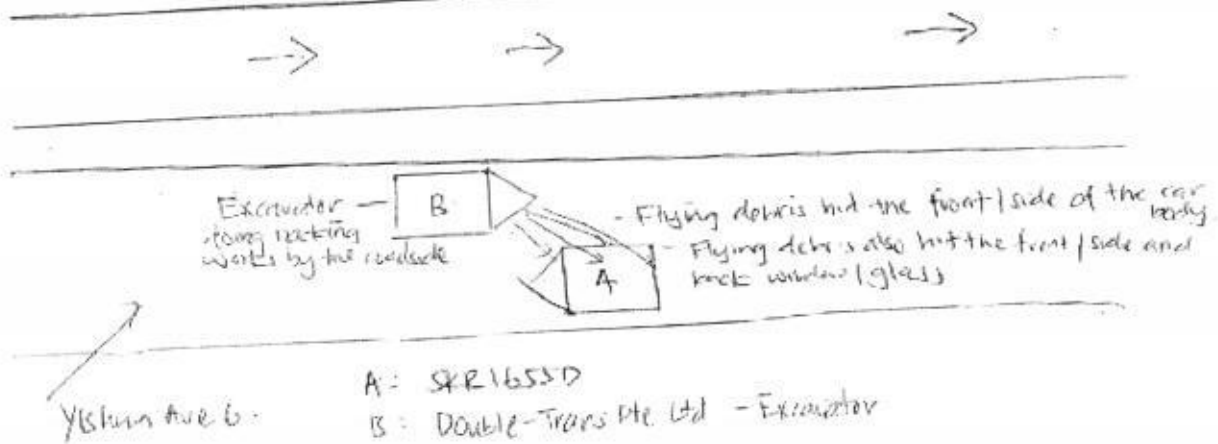
### Details of Witness

Name	
Phone Number	
Email Address	



# Sketch Plan

## SKETCH PLAN



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was driving along Yishun Ave 6, when I passed by a road contractor excavator doing the hacking of the road; the hacked flying debris hit on to my front and side and top of my car. In addition, the hacked flying debris also hit on to my front and side and back ~~glass~~ window / glass. Immediately I stopped ~~at~~ my car and talked to the construction worker / operator on the case. After which ~~they~~ their in-charge Miss Clance came down to discuss with me on the case.

## DECLARATION

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

Policyholder's Signature  
Date & Time

30/10/2017  
0928 HKT

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

Teaching Centre's Signature  
Name  
NRIC/FIN No.

*[Signature]*  
Name: *[Signature]*  
NRIC/FIN No: 912511913

## Sketch Plan #2

### 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.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this sketch 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.
6. This report will be provided by the Insurers of the G.A. Records Management Centre established by the General Insurance Association of Singapore (G.I.A.) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment 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 for sale.
8. Consent under the Personal Data Protection Act (PDPA)

Understand, acknowledge, agree and consent that

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident and insurer(s) who have insured vehicle(s) involved in this accident that I or collectively referred to as the "Insurers", the insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
  - (i) providing, handling, and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
  - (ii) investigating the accident and/or my claims;
  - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
  - (iv) administering my claims line using the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages; and/or
  - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes").
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above purposes; and
- (c) my Personal Information may/can be disclosed by any of the insurers and/or GIA to their third party service providers or agents/insuree using their lawyers/law firms, which may be situated outside of Singapore, for one or more of the above Purposes;
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims;
- (e) the information so collected under (d) above may be shared / disclosed:
  - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated; or
  - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature

Date & Time:

30/10/2017

0928 HRS

Driver's Signature

(If driver is not the policyholder)

Date & Time

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No:

RECEIVED

31257169/1

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

Class	Description	Pass Date
Class 2B	Motorcycles not exceeding 200 cc	22 Jun 2001
Class 3	Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms	18 Feb 2003

NP-427A

Licence No. S8306334C

4951933



WVC No. S8306334C



Date of issue  
21-03-2013

Address  
APT BLK 274A JURONG WEST AVENUE 3  
#03-65  
SINGAPORE 641214

REPUBLIC OF SINGAPORE DRIVING LICENSE

Licence Number: S8306334C

Name  
CHIA LIANGWEI

Birth Date: 20 Feb 1983  
Issue Date: 19 Feb 2003



000241787G

REPUBLIC OF SINGAPORE

IDENTITY CARD NO. S8306334C



Name  
CHIA LIANGWEI

Race  
CHINESE

Date of birth  
20-02-1983

Sex  
M

Country of birth  
SINGAPORE





Co Reg No : 196700086Z  
GST Reg No : MR-8500000-9

Join Toyota ME @ <http://toyotame.borneomotors.com.sg> & earn points to redeem for attractive items!

Borneo Motors (Singapore) Pte L

Online Service Booking :  
[www.toyotasingsapore.com.sg](http://www.toyotasingsapore.com.sg)

Toyota Bodycare Centre  
No. 2 Pandan Crescent  
Singapore 128462  
Tel no.: 6631 1188  
Customer Detail

## ESTIMATE

Account Detail

Account No

S1000020 / TPCLAIM

Document No

0

Document Date

17/11/2017

Mr Chia Liangwei  
274A Jurong West  
#03-65  
Singapore 641274  
Mobile: 92382808

Year Make Model Reg Date Veh Reg No Kilometers WIP No Order No/Remarks

14 GEXGKZ S2 ZRE171R 21/01/2015 SKR1655D 0 28362 6TP/SKR1655D/171111  
Chassis No Engine No TWC No Terms Service Engineer Vehicle In Collected On

MR053REH104523346 12RX475391 60 Shashitharan --/--/---- 0.00 --/--/---- 0.00

L	Cd	Job/Parts Description	Qty	Unit Price	Disc %	Amount
1	Z	BP-SUNDRY SUNDRIES EXCAVATOR DATE-IN: ACC DATE:28/10/17 NO OF REPAIR DAYS: DATE SURVEY: BY: AUTHORIZED ON: BP-RES RESRPAY FRT BONNET, RH FRT AND REAR DOOR , ROOF TOP, REAR BOOT FRT AND REAR FENDER BP-LAB R/I DOOR TIMMING AND PARTS TO FAC REPAIR			nec	✓ 50.00
2	B					3036 4048.00
3	B					1232 1848.00

Tanfikh 97495749  
10/11/18 @ 1645

WP  
sur@kkant.com

7 days. Resurvey before & after paint

*[Signature]*  
21/11/18

Borneo Motors is the only authorised workshop to maintain your Toyota. Service your Toyota every 6 months or 10,000 km (whichever comes first) to enjoy warranty benefits. Conditions apply.

For & on behalf of  
Borneo Motors

Customer's Signature

Change Summary

Please acknowledge receipt of vehicle

Parts

Labour

Materials

Lubrication/Fluid

Others

0.00

5,946.00

0.00

0.00

0.00

Total

5,946.00

GST 7.00%

416.22

Less

0.00

Amount Due

6,362.22

PLEASE TEAR ALONG PERFORATED LINE

3541895

3541895

0 SECURITY GUARD

PLEASE ALLOW THE UNDERMENTIONED  
VEHICLE TO LEAVE THE COMPANY PREMISES.

DATE 17/11/2017  
TIME 14:28

VEHICLE NO

SKR1655D

CUSTOMER

SIGNATURE  
FOR BORNEO MOTORS (SINGAPORE) PTE LTD



Borneo Motors



# 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

GREAT AMERICAN INSURANCE COMPANY

Ref : CS/GAI17024497/T1vbn2

3 TEMASEK AVENUE  
#16-01 CENTENNIAL TOWER  
SINGAPORE 039190

Date : 25-01-2018



Code : GAI

## Policy Particulars :- THIRD PARTY CLAIM

1.

Insured Veh.	PUBLIC LIABILITY	Veh. Inspected	SKR 1655D
Policy No.		Coverage (\$)	0.00
Claim No.	CLENECR0000000052	Excess (\$)	0.00
Assign From	JOANNA ONG	Assign Date	23/12/2017

## Vehicle Particulars & Condition

2.

Make & Model	TOYOTA ALTIS	c.c	1598
Engine No.	HIDDEN	Year of Reg.	2015
Chassis No.	MR053REH104523346	Colour	BLACK
Odometer	57652	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		

## Conditions of Tyres

3.

	Size	Make	Balance
R/H Front Tyre	205/55 R16	DUNLOP	6 mm
L/H Front Tyre	205/55 R16	DUNLOP	6 mm
R/H Rear Tyre	205/55 R16	DUNLOP	6 mm
L/H Rear Tyre	205/55 R16	DUNLOP	6 mm

## Description of Damages

4.

THE VEHICLE SUSTAINED DAMAGES AT THE FRONT, REAR PORTION, O/S BODY AND ROOFTOP.  
DAMAGES SEE DETAILS.

## General Information

5.

Accident Date	28/10/2017	Inspection Date	10/01/2018
Survey held at	BORNEO MOTORS (S) PTE LTD 2 PANDAN CRESCENT SINGAPORE 128462		

## Remarks

5a.

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

## Estimate Days of Repair

5b.

ESTIMATED NORMAL PERIOD FOR REPAIR: 7 Working Days



## 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 1

### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKR 1655D

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	<b>REPLACEMENT OF PARTS</b>	NECESSARY		
	SUNDRIES (SN)		50.00	50.00
			50.00	50.00
	<b>LABOUR</b>			
	RESPRAY FRT BONNET,RH FRT AND REAR DOOR,ROOF TOP,REAR BOOT FRT AND REAR FENDER. R/I DOOR TIMMING AND PARTS TO FAC REPAIR.		4,048.00	3,036.00
			1,848.00	1,232.00
			5,896.00	4,268.00
GRAND TOTAL			5,946.00	4,318.00
RECOMMENDED COST OF REPAIRS (REPAIR COST NOT CONCLUDE)				4,318.00

Report Ref No. CS/GAI17024497/T1vbn2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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