

ASS. REC. BY:

REF:

CS / AXA 170211579 / Kvb

Special Instruction:

Surveyor:

Kenneth

ASSIGNMENT (Office)

Smart claim

From (Person):

Birdie Ong

68804955

AXA

Date/Time: 27/12/01 3:46pm

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SJY 5585X

Insured:

at Workshop m/s

Ah Lim Motor

Tel: 61183 12111

of

81k 10 AMK Ind Park 2A #01-09

Policy No:

Claim No:

STM 0062K

Sum Insured:

Excess:

NIL

Make of Veh:

D.O.A

20.12.01

(Client's Record)

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time:

28/12/01 9:52am

Person Contacted:

Wei Jie

Vehicle: IN / OUT

Date/Time

Action/Instruction (✓) Estimate

SJY 5585X

CCA / AXA 170211579 / pb3

DM: 22/12/01

28/12/01 Report by SMART claim, we have not authorise repair

28/12/01 @ 4pm Informed Birdie we hold back authorise

29/12/01 @ 11:27am Birdie said they will conduct the investigation

31/12/01 check with Kenneth c/a engine parts not payable.

23/1/02 @ 5:55pm Birdie call said owner appeal on the engine why not payable

22/3 8 3906. Car from by email (Ref 1431, 2790) (No LS)

*[Signature]*  
26/3/2002

REF: AXA

CS/AXA17024579/Kvb

Smart claim

## ASSIGNMENT

From: \_\_\_\_\_ Date: 28/12/2017

Estimated Cost: \_\_\_\_\_

☒ ODV ☐ TP ☐ WS ☐ TP RES ☐ OD RES ☐ EVA ☐ INV ☐ MV

To inspect Vehicle No: SJY 5585X

at Workshop Mus: Ah Lim

of: Blk 10 AMK Ind Park 2A #01-09

Insured: \_\_\_\_\_

Policy No.: \_\_\_\_\_

Claims No.: \_\_\_\_\_

Sum Insured: \_\_\_\_\_ Excess: NIL

(Client's Record)

Make of Veh: \_\_\_\_\_

(Policy Condition)

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

Bal. or Market Value: 830K

IDAO Accident Report: \_\_\_\_\_ Consistent? : Yes or No

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

Est. Repairs: 5 days Res: Yes or No

Lump Sum: \_\_\_\_\_ % 3 Val: Yes or No

☒ CA / REV / REP. / 24 HRS

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

Vehicle: IN / OUT

Ven No: SJY 5585X Page: 09 10

Type: ☒ M/Cat ☐ M/Cycle ☐ Bus ☐ Van ☐ Lorry ☐ Taxi ☐ Prime Mover

Truck / Trailer or: \_\_\_\_\_

Make: Hyundai FD 130 1591

Colour: White A.D. Insured: Std / Nil / NA

Scr. Reading: 114861 T-Pad: Insured: Std / Nil / NA

Eng No: \_\_\_\_\_

C No: KMHDC810MAU 073475

Gen. Cond: ☒ Good ☐ Fair ☐ Poor ☐ Burnt

Steering: ☒ In order ☐ Jammed ☐ Leaked ☐ Burnt or

Brake: ☒ In order ☐ Jammed ☐ Leaked ☐ Burnt or

Modi: Nil / S/Rim / STD ☒ R/Rim or

Tyre Size: F: 195/60R15

R: \_\_\_\_\_

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or Hankook

Front: \_\_\_\_\_ Rear: \_\_\_\_\_

R.Bal: S mm R.Bal: S mm

L.Bal: S mm L.Bal: S mm

D.O.A: 22/12/17 D.O.I: 28/12/17

Survey held at: ✓

Des. of Damages: ☒ Frt ☐ Rear ☐ O/S ☐ N/S ☐ U/C ☐ Rooftop or

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

Date Time Action / Instruction

29/12 File pass to Carhove5/1/18 @ 1018am Birdie said on body parts only5/1/18 Informed Zila cla ex NIL except engine related parts5/1/18 @ 1032am Informed zila 5 days17/1/18 @ 5:05pm Birdie call up want to know how much is the engine cost19/1/18 @ 10:58am Call Mui Hong to check how much is the engine cost19/1/18 @ 11am Mui Hong said they have spoken to AXA officer already19/1/18 @ 206pm Informed Birdie overhaul engine about \$3K- \$4K, informed her  
repairer has explaint to Yvonne as well

Date Time File Pass: \_\_\_\_\_



Preli. Report

Days Of Repair: 5

Date Time File Return: \_\_\_\_\_



Final Report

Resurvey No. of Trip: 1

Survey Fee

Date Time File Return: \_\_\_\_\_

typist

Add Fee: ☐Site Insp: 5Chassis: 6Tech: 2Veh: 2

Report Format: \_\_\_\_\_

Lump Sum: 1.5

200

200

## Survey Department Check List (Case Handler)

Reference No. : **CS/ AXA17024579/ Krb**  
 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.

(1) Office Assign Form		Y-Date	N-Date	Y-Date	N-Date
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.

(1) Assignment Form					
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	✓			

### (2) System - (Views/Merimen)

C	Damaged Vehicle Photographs Uploaded	✓			
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### (3) Workshop Estimate/Assignment Form

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				

### (4) System - (Views/Merimen)

C	Resurvey photo Uploaded	✓			
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Check By: **VERON** **26/3/18**  
 Case Handler Date

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

21/05/2014



# 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

AXA INSURANCE PTE LTD

Ref : CS/AXA17024579/Kvb

8 SHENTON WAY #24-01  
AXA TOWERS SINGAPORE 068811

Date : 28-12-2017



Code : AXA2

## 1. Policy Particulars :- OWN DAMAGE

Insured Veh.	Veh. Inspected	SJY 5585X
Policy No.	Coverage (\$)	0.00
Claim No. S7M0062K	Excess (\$)	0.00
Assign From SMART CLAIM (BIRDIE ONG)	Assign Date	27/12/2017

## 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

--	--

## 5. General Information

Accident Date	22/12/2017	Inspection Date	28/12/2017
Survey held at	AH LIM MOTOR CO NO 10 ANG MO KIO IND PK 2A #01-09 AMK AUTOPOINT SINGAPORE 568047		

## 5a. Remarks

A) THE MARKET VALUE IS S\$----- (EST. AVERAGE)
B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE AUTHORISED REPAIRS.




## Service Request Details

Claim

S7M0062K

Reference

None 

Loss Date

December 22, 2017

Request Date

December 27, 2017

Due Date

January 4, 2018

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (OD)

Type of Loss

Own Damage

Services

Accelerated survey and authorize

### Actions

Next Step

Agree to perform service

Decline Work

Accept Work

### Vehicle Information

Incident Vehicle Registration #

SJY5585X

Make

HYUNDAI

## Service Address

10 Ang Mo Kio Ind. Park 2A, , , 568047

## Primary Contact/Insured

ENG OON POH

BLK 123E RIVERVALE DRIVE, #07-109, 545123, Singapore, Singapore

94737808

JASON.POH.KT@GMAIL.COM

## Claim Handler

Birdie ONG

6568804955

birdie.ong@axa.com.sg

Additional Instructions

EXCESS: NIL

[Messages](#)[Invoices](#)[History](#)[Documents](#)[Assessment](#)[Metrics](#)[Notes](#)[New Message](#)



## SJY 5585X-SUPPLEMENTARY

**Type**

🔍 Question

**Message**

Dear Birdie, We have received supplementary of \$115.00 from repairer. Our surveyor had since checked and verified the supplementary parts and is of the view that the supplementary parts are consistent to the nature of the accident and is economical to repair. Best Regards Veron Chen

[Reply](#)

Veron Chen (LKKAUTO)

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**From:** Veron Chen (LKKAUTO)  
**Sent:** Friday, 5 January, 2018 10:23 AM  
**To:** 'Zila - Ah Lim Motor Co ( AMK )'  
**Cc:** SUR; AXA - Birdie Ong  
**Subject:** RE: SJY5585X CLAIM REF S7M0062K

Dear Zila,

As instructed by our client **AXA** , please proceed to repair the insured vehicle **SJY 5585X (Excess NIL/-)**.  
**Except engine related parts.**

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

\*Our client reserve their right **not to pay** if there is no valid approval obtained before repair.

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:** Zila - Ah Lim Motor Co ( AMK ) [mailto:zila@ahlimmotor.com.sg]  
**Sent:** Friday, 5 January, 2018 9:27 AM  
**To:** AXA - Birdie Ong <birdie.ong@axa.com.sg>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** SJY5585X CLAIM REF S7M0062K

Hi Birdie,

Pls update the status of the vehicle.  
Owner has been calling to check whether the vehicle has been authorize to repair or not.  
Vehicle is still in our premises since 23/12/2017.

Thanks.

Best Regards  
Zila  
Ah Lim Motor Company  
10, Ang Mo Kio Ind Park 2A



#01-09 AMK Autopoint  
Singapore 568047  
Tel - 64831244 Fax - 64836170

**SJY 5585X**

Type

🔗 Question

Message

Dear Birdie, Please note that the engine of the insured vehicle was damaged. Our surveyor is of the opinion that the engine is not related to the accident. We managed to obtain the towing receipt which showed that the insured vehicle was towed from SengKang about 3 hours after the accident. The damage to the engine is likely to be consequential damage as the accident location was at Clementi Road. Insured vehicle likely driven from Clementi to SengKang. If you have no issue, we will be authoring the body parts damaged as a result of the front to rear collision. Thanks Veron Chen

[Reply](#)



Auto  
Consultants  
Pte Ltd

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

Our Ref: CC3/AIG12000673/H1sr1

04/04/2012

OW ZEE SENG  
BLK 892A WOODLANDS DRIVE 50  
#05-149  
SINGAPORE 730892

*Consequential*

*location.*

*Authorizing.*

Dear Sir/Madam,

**ACCIDENT INVOLVING SBP 9891C AND SHB 4640X ON 07/01/2012**

We refer to the above accident where we are acting for Chartis Singapore Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Accordingly your No Claim Discount (NCD – if applicable) may not be preserved.

Please call us if you have further queries.

Yours faithfully,

*Dr. —*

Kalvin Ang  
Case Handler  
DID: 6749 6465  
FAX: 6741 4108  
Email: [kalvinang@lkkauto.com](mailto:kalvinang@lkkauto.com)

*Pls note that the engine of the insured vehicle was damaged. Our Surveyor is of the opinion that the engine is not related to the accident. We managed to obtain the towing receipt which*

*showed that the insured vehicle was towed from Singkong c.c. Chartis Singapore Insurance Pte Ltd Plot 3 hours after the accident. The damage to the engine is likely to be consequential damage as the accident location was at*

*Chenneti Rd. Insured vehicle likely driven from Chenneti to Singkong. If you have no issue, we will be authorizing the body parts damaged as a result of the front to rear collision.*



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: S7M0062K  
Our ref: CS/AXA17024579/Kvb

Date: 28/12/2017

The Motor Claims Department  
M/s AXA INSURANCE PTE LTD

Dear Sir/Madam,

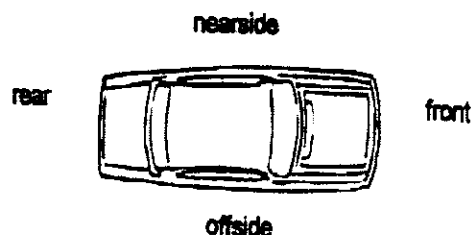
**PRELIMINARY ADVICE OF VEHICLE NO. SJY 5585X**

Please be informed that we had conducted the inspection of the above mentioned vehicle on 28/12/2017 at the premises of M/s AH LIM MOTOR COMPANY and have the following to report:-

Repairer's Estimate (Gross)	: S\$5,197.00
Revised Estimate Amount	: S\$3,182.00
"Check" Items Amount	: S\$744.00
Total	: S\$3,926.00
Market Value	: S\$30,000.00
COE/PARF Rebate	: S\$17,339.00
Nett Value	: S\$12,661.00

**Description of Damage:**

The vehicle sustained damages at the front portion.



Survey date and time: 28/12/2017 at 12.30PM

We have Not authorise repair.

Some of the parts,pending for parts prices

Yours faithfully,

KENNETH KONG  
Licensed Appraiser

## Enquire PARF/COE Rebate for Registered Vehicle

### Vehicle Owner Particulars

Owner ID Type:	Singapore NRIC
Owner ID:	8228F

### Vehicle Details

Vehicle No.:	SJY5585X
Vehicle to be Exported:	No
Intended De-registration Date:	28 Dec 2017
Vehicle Make:	HYUNDAI
Vehicle Model:	FD I30 CW 1.6 A
Primary Colour:	White
Manufacturing Year:	2010
Engine No.:	G4FCAU829123
Chassis No.:	KMHDC81DMAU073475
Maximum Power Output:	89.7 kW (120 bhp)
Open Market Value:	\$13,951.00
Original Registration Date:	14 Sep 2010
First Registration Date:	14 Sep 2010
Transfer Count:	1
Actual ARF Paid:	\$13,951.00

### Intended PARF Rebate Details

PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	13 Sep 2020
PARF Rebate Amount:	\$8,370.00

### Intended COE Rebate Details

COE Expiry Date:	13 Sep 2020
COE Category:	A - Car (1600cc & below)
COE Period(Years):	10
QP Paid:	\$33,089.00
COE Rebate Amount:	\$8,969.00
<b>Total Rebate Amount:</b>	<b>\$17,339.00</b>

The information contained herein is correct as at 28 Dec 2017

OK

## Enquire PARF/COE Rebate for Registered Vehicle

## Vehicle Owner Particulars

Owner ID Type: Singapore NRIC  
Owner ID: 8228F

## Vehicle Details

Vehicle No.: SJY5585X  
Vehicle to be Exported: No  
Intended De-registration Date: 23 Dec 2017  
Vehicle Make: HYUNDAI  
Vehicle Model: FD I30 CW 1.6 A  
Primary Colour: White  
Manufacturing Year: 2010  
Engine No.: G4FCAU829123  
Chassis No.: KMHDC81DMAU073475  
Maximum Power Output: 89.7 kW (120 bhp)  
Open Market Value: \$13,951.00  
Original Registration Date: 14 Sep 2010  
First Registration Date: 14 Sep 2010  
Transfer Count: 1  
Actual ARF Paid: \$13,951.00

## Intended PARF Rebate Details

PARF Eligibility: Yes  
PARF Eligibility Expiry Date: 13 Sep 2020  
PARF Rebate Amount: \$8,370.00

## Intended COE Rebate Details

COE Expiry Date: 13 Sep 2020  
COE Category: A - Car (1600cc & below)  
COE Period(Years): 10  
QP Paid: \$33,089.00  
COE Rebate Amount: \$9,014.00  
Total Rebate Amount: \$17,384.00

The information contained herein is correct as at 23 Dec 2017

OK

張建福 (機件) 拖車服務  
TEO KIAN HOCK (CHEE CHEN) TOWING SERVICES

Mailing Address: 40 Cactus Road, Singapore 809597

Tel: 6858 4067 Fax: 6854 0407

廿四小時服務 24 HOURS SERVICE

Reg. No. 413736/00L

CASH SALE / WORK ORDER

No. 17771

Date: 23.12.2017

寶號

Messrs: .....

Ah Lim motor Autopaint

車號

Vehicle No: .....

SJY 5585X

車型

Model No: .....

Hyundai

由

From: .....

Sengkang

到

To: .....

AMK

時間 (日/夜)

Time (day/night): .....

02.10am

其他

Others: .....

CASH \$: .....

60

CHEQUE: .....

經手人

Authorised by: .....



收貨人

Received by: .....

注意: 本公司對所拖之車輛, 在進行中如有任何損失或破壞, 一概由車主自行負責。

NOTE: Vehicle is towed at owner's risk. The Company accepts no responsibility for damages or other misdemeanour to your vehicle whilst being towed.



## 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	23/12/2017 11:36
Date Of Accident	22/12/2017 23:55
Exact Location Of Accident	CLEMENTI ROAD
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJY5585X
<b>Insured/Policyholder</b>	
Name Of Registered Owner	POH ENG OON
NRIC No	S1238228F
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-94737808
Alternative Phone No	OTHERS-82921876

### Vehicle Particulars

Manufacturer	HYUNDAI
Model	I30-1.6 FD CW (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?	YES
--	-----

If No, Please state action to be taken

Vehicle Category	PRIVATE CAR
------------------	-------------

### Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA192178/1
Cover Note Number	27/04/2017 - 26/04/2018

### Driver

Name of Driver	POH KIAN TECK JASON
NRIC No	S8209719H
Date Of Birth	30/03/1982
Occupation	INDOOR
Date Of Driving Pass	17/12/2003
Driving Experience	14 YEARS AND 0 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-82921876
Fax Number	
Contact Number	OTHERS-94737808
Email Address	JASON.POH.KT@GMAIL.COM

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)



redefining / insurance

AXA Insurance Pte Ltd  
 1800 880 4888 (Within Singapore)  
 (65) 6880 4888 (International)  
 (65) 6880 4740  
 customer.care@axa.com.sg  
 www.axa.com.sg

## Certificate of Insurance

account number  
 08734

-Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 - Road Transport Act, 1987 (Malaysia)  
 -Motor Vehicles (Third-Party Risks) Rules, 1958 (Malaysia)

### Policy details

Policyholder name	POH ENG OON	Certificate number	GA192178 / 1
Cover	Comprehensive	Chassis number	KMHDCS1DMAU073475
Plan name	Essential*	Engine number	G4FCAU829123
NCD applicable	50%		
Vehicle registration number	SJY5585X		
Period of insurance	from 27/04/2017 to 26/04/2018 (both dates inclusive)		
Finance loan company	OBS BANK LTD		

### Persons or classes of persons entitled to drive\*

- (a) The Policyholder  
 (b) Any Named Driver as stated in the Policy:  
 1. POH KIAN TECK, JASON  
 (c) Any person who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

### Limitation as to use\*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.  
 The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

\* Limitations rendered inoperative by Section 5 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

### EXCESS Windscreen Excess

Not Applicable

An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorised Driver*
2. S\$500 for declared *Young and Inexperienced Driver*
3. S\$5,000 for undeclared *Young and Inexperienced Drivers*. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

### Additional clauses & endorsements to your policy

Nil

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd

Authorised signature

### Important note

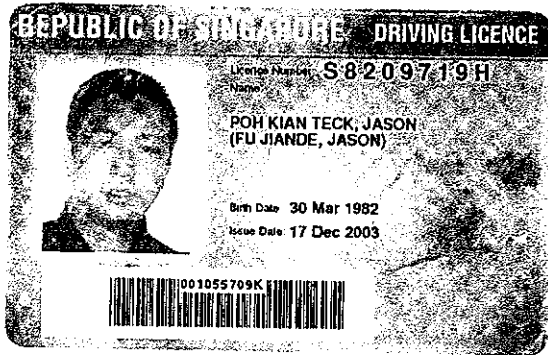
Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).  
 The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.

VILLAGE CREDIT PTE LTD  
 61 UBI AVE 2 #03-12  
 AUTOMOBILE MEGAMART  
 SINGAPORE 408898  
 TEL: 6665 7227 FAX: 6464 6626  
 EMAIL: admin@villagecredit.com.sg  
 WEB: www.villagecredit.com.sg

AXA Insurance Pte Ltd (199903512M)  
 8 Shenton Way, #24-01, AXA Tower,  
 Singapore 068811  
 Customer Centre, #B1-01

1 of 3

Sketch Plan Pg. 4



NEA/ rmb.

NP rmb.

No camera  
4x4

REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S8209719H



POH KIAN TECK, JASON  
(FU JIANDE, JASON)  
傅建德  
Race  
CHINESE  
Date of birth 30-03-1982 Sex M  
Country of birth SINGAPORE

8292 1876. /

9473 9308

5123 9279

owner father  
(IC)

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

Class 3 Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms

PASS DATE  
17 Dec 2003

NP 428A



4855965

NRIC No: S8209719H

21-04-2012

APT BLK 123E RIVERVALE DRIVE #07-109  
SINGAPORE 545123  
NRIC No: S8209719H Date: 07/01/2018



# AH LIM MOTOR COMPANY

No. 10 Ang Mo Kio Ind. Park 2A #01-09 AMK Autopoint Singapore 568047  
TEL: 6483 1244 ( 4 lines ) FAX: 6483 6170 Email: ahlimmc@singnet.com.sg  
GST:M9-0009639-E RCB NO:06470300B

**SURVEYOR COPY**

M/S : AXA INSURANCE SINGAPORE PTE LTD  
8 SHENTON WAY  
#27-01 AXA TOWER  
SINGAPORE 068811  
TEL: 63387288 FAX: 63382522  
ATTN: Motor Claim Department

Estimate No: MC0912706  
Date: 26 Dec 2017  
Policy No: GA192178/1  
Veh Reg No: SJY5585X  
Make/Model: HYUNDAI FD I30 CW

Your Ref No: S7M0062K  
Claim Type: Own Damage  
Accident Date: 22/12/2017

LKL

NOT AUTHORIZED 1.6A

1.3.1  
Punery Bk pain



FM Ex Nil

62564315

## Estimate Repair Cost to Vehicle No :SJY5585X

Description	U/Price	Quantity	Cost S\$	Amount S\$
<b>SPARE PARTS</b>				
1 FRONT BONNET		1 PC	Bz 385.00	✓
2 FRONT BONNET HINGE LH & RH		2 PC	Dis 44.00	✓
3 FRONT BONNET INSULATOR		1 PC	Dis 120.00	✓
4 FRONT BONNET INSULATOR CLIPS		12 PC	Dis 18.00	✓
5 FRONT BONNET LOCK		1 PC	Dis 30.00	✓
6 FRONT BONNET LOCK CABLE		1 PC	Dis 18.00	✓
7 FRONT BONNET INNER CTR RUBBER		1 PC	Dis 18.00	✓
8 FRONT GRILLE		1 PC	CM 38.00	✓
9 FRONT GRILLE OUTER CHROME MOULDING		1 PC	CM 65.00	✓
10 FRONT GRILLE EMBLEM		1 PC	Dis 15.00	✓
11 FRONT GRILLE CLIPS		8 PC	Dis 8.00	✓
12 HEADLAMP LH & RH (NOT HID)		2 PC	350.00	✓
13 HEADLAMP LOWER BEAM LH & RH		2 PC	30.00	✓
14 HEADLAMP CLIPS		2 PC	4.00	✓
15 FRONT BUMPER		1 PC	CM 135.00	✓
16 FRONT BUMPER SIDE RETAINER LH & RH		2 PC	24.00	✓
17 FRONT BUMPER CLIPS		12 PC	Dis 12.00	✓
18 FRONT BUMPER LOWER GRILLE CTR		1 PC	CM 44.00	✓
19 FRONT BUMPER REINFORCEMENT		1 PC	Dis 85.00	✓
20 FRONT BUMPER REINFORCEMENT BRACKET		1 PC	Dis 15.00	✓
21 FRONT BUMPER SPONGE		1 PC	CM 35.00	✓
22 FRONT BUMPER LOWER COVER CTR		1 PC	Dis 28.00	✓
23 FOGLAMP ASSY RH		1 PC	Dis 70.00	✓
24 FRONT FENDER LH & RH		2 PC	300.00	✓
25 FRONT FENDER COWLING RH		1 PC	Dis 32.00	✓
26 FRONT FENDER COWLING CLIPS		20 PC	Dis 20.00	✓
27 RADIATOR SUPPORT PANEL		1 PC	CM 235.00	✓
28 RADIATOR SUPPORT PANEL INNER SIDE AIR GUIDE LH & RH		2 PC	Dis 20.00	✓
29 RADIATOR SUPPORT PANEL TOP GARNISH		1 PC	CM 5.00	✓
30 RADIATOR SUPPORT PANEL TOP GARNISH CLIPS		10 PC	Dis 15.00	✓
31 HORN		2 PC	Dis 84.00	✓
32 AIR DUCT TOP ASSY		1 PC	Dis 50.00	✓
33 AIR CON CONDENSER ASY		1 PC	Dis 150.00	✓
34 AIR CON CONDENSER PIPE (COND-VALVE) - CHECK PRICE		1 PC	Dis 0.0000	✓
35 AIR CON CONDENSER PIPE (COND-COMP) - CHECK PRICE		1 PC	Dis 0.0000	✓
36 AIR CON CONDENSER PIPE (COMP-VALVE) - CHECK PRICE		1 PC	Dis 0.0000	✓
37 RADIATOR ASSY		1 PC	Dis 185.00	✓
38 RADIATOR FAN BLADE/COWLING/MOTOR ASSY		1 PC	CM 135.00	✓
39 RADIATOR SPARE TANK		1 PC	Dis 35.00	✓





# AH LIM MOTOR COMPANY

No. 10 Ang Mo Kio Ind. Park 2A #01-09 AMK Autopoint Singapore 568047  
TEL: 6483 1244 ( 4 lines ) FAX: 6483 6170 Email: ahlimmc@singnet.com.sg  
GST:M9-0009639-E RCB NO:06470300B

**SURVEYOR COPY**

M/S : AXA INSURANCE SINGAPORE PTE LTD  
8 SHENTON WAY  
#27-01 AXA TOWER  
SINGAPORE 068811  
TEL: 63387288 FAX: 63382522  
ATTN: Motor Claim Department

Estimate No: MC0912706  
Date: 26 Dec 2017  
Policy No: GA192178/1  
Veh Reg No: SJY5585X  
Make/Model: HYUNDAI FD I30 CW  
1.6A

Your Ref No: S7M0062K  
Claim Type: Own Damage  
Accident Date: 22/12/2017

## Estimate Repair Cost to Vehicle No :SJY5585X

Description	U/Price	Quantity	Cost	Amount
			<u>S\$</u>	<u>S\$</u>
40 RADIATOR SPARE TANK HOSE		1 PC	10.00 X	
41 RADIATOR SPARE TANK CTR PIPE		1 PC	32.00 ✓	
42 RADIATOR TOP & BOTTOM HOSE	Top Pn ✓ lowe S\$	2 PC	36.00 ✓ + 18	
43 WIPER WASHER TANK RH		1 PC	32.00 X	
44 ENGINE OVERHAUL - CHECK PRICE		1 PC	0.0000 X	
				2,967.00 /

### Special Nett

45 RADIATOR COOLANT	1 PC	35.00 ✓ 200ml	
46 NUMBER PLATE	1 PC	35.00 ✓	
			70.00 /

### LABOUR

47 TO DISCONNECT AND CHECK ELECTRICAL WIRING, WIRE SOCKETS AND ETC. TO REMOVE AND REINSTALL DAMAGED ELECTRICAL UNITS, TEST AND RECTIFY FOR PROPER FUNCTIONING.	1 PC	40.00 200	
48 TO REMOVE AND REPLACE A/C CONDENSER AND PIPES, RADIATOR AND HOSES, VACUUM A/C SYSTEM AS WELL AS REFILL A/C GAS.	1 PC	120.00 1000	
49 TO REMOVE AND REFIT ENGINE ASSEMBLY WITH TRANSMISSION TO FACILITATE REPAIR - CHECK PRICE	1 PC	0.0000 X	
50 TO REMOVE & REINSTALL/REPLACE ENGINE OVERHAUL - CHECK PRICE	1 PC	0.0000 X	
51 TO DISMANTLE ALL DAMAGED PARTS.TO CUT & WELD RADIATOR SUPPORT PANEL,FRONT BUMPER REINFORCEMENT & BRACKET.TO KNOCK & REPAIR FRONT WHEELHOUSE LH & RH,FRONT DOOR RH, FRT CHASSIS FRAME RH INNER PANELS & AFFECTED AREAS. TO REFIT LISTED PARTS BACK SAME.	1 PC	1,000.00 6000	
52 TO SPRAY FRONT BONNET,FRONT BUMPER,FRONT BUMPER REINFORCEMENT & BRACKET RH,RADIATOR SUPPORT PANEL,FRONT FENDER LH & RH,FRONT DOOR RH,FRONT CHASSIS FRAME RH,FRONT WHEELHOUSE LH & RH.	1 PC	1,000.00 6000	

2,160.00 /





# AH LIM MOTOR COMPANY

No. 10 Ang Mo Kio Ind. Park 2A #01-09 AMK Autopoint Singapore 568047  
TEL: 6483 1244 ( 4 lines ) FAX: 6483 6170 Email: ahlimunc@singnet.com.sg  
GST:M9-0009639-E RCB NO:06470300B

**SURVEYOR COPY**

**M/S :** AXA INSURANCE SINGAPORE PTE LTD  
8 SHENTON WAY  
#27-01 AXA TOWER  
SINGAPORE 068811  
**TEL:** 63387288 **FAX:** 63382522  
**ATTN:** Motor Claim Department

**Estimate No:** MC0912706  
**Date:** 26 Dec 2017  
**Policy No:** GA192178/1  
**Veh Reg No:** SJY5585X  
**Make/Model:** HYUNDAI FD I30 CW  
1.6A

**Your Ref No:** S7M0062K  
**Claim Type:** Own Damage  
**Accident Date:** 22/12/2017

## Estimate Repair Cost to Vehicle No :SJY5585X


Amount Before Excess S\$ 5,197.00  
Add GST @ 7% 363.79  
Total Amount payable S\$ 5,560.79

TOTAL: SINGAPORE DOLLAR FIVE THOUSAND FIVE HUNDRED SIXTY AND CENTS SEVENTY NINE ONLY

Please arrange this vehicle to be surveyed soonest possible.

Thank You

For AH LIM MOTOR COMPANY

  
AUTHORISED SIGNATURE

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after survey 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
- Supplemental item(s) must be resurveyed and is subject to final approval from insurance Company

Acknowledged by Repairer  
Signature:  
Date:

## **Veron Chen (LKKAUTO)**

---

**From:** Veron Chen (LKKAUTO)  
**Sent:** Tuesday, 13 March 2018 7:39 AM  
**To:** Kenneth Kong (LKKAUTO)  
**Subject:** FW: Draft Finalisation - SJY5585X - S7M0062K  
**Attachments:** Draft Finalisation - SJY5585X-0001.pdf

Dear Kenneth,

Our Ref: CS/AXA17024579/Kvb

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:** Monday, 12 March 2018 5:58 PM  
**To:** muihong@ahlimmotor.com.sg; SUR <sur@lkkauto.com>  
**Cc:** assignments <assignments@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** FW: Draft Finalisation - SJY5585X - S7M0062K

Dear Mui Hong,

Thank you for your email.

**Dear Veron,**

**FYNA. Our Ref: CS/AXA17024579/Kvb**

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:** [muihong@ahlimmotor.com.sg](mailto:muihong@ahlimmotor.com.sg) [<mailto:muihong@ahlimmotor.com.sg>]  
**Sent:** Monday, 12 March 2018 5:49 PM  
**To:** Kenneth Kong (LKKAUTO) <[KennethKong@lkkauto.com](mailto:KennethKong@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-B <[admin-b@lkkauto.com](mailto:admin-b@lkkauto.com)>  
**Cc:** Birdie Ong - AXA <[birdie.ong@axa.com.sg](mailto:birdie.ong@axa.com.sg)>  
**Subject:** Draft Finalisation - SJY5585X - S7M0062K

Dear Kenneth,

Pls see attached the Draft Finalisation – SJY5585X for your approval.



Pls advise

Aside to Birdie – Pls approve quote so that there is a complete Work button  
Aside to Admin – Pls share assessment so that we can key in supp

Thanks

Regards

Kee Mui Hong  
Ah Lim Motor @ AMK  
No. 10 Ang Mo Kio Ind Pk 2A  
#01-09 AMK Autopoint  
Singapore 568047  
Tel : 64831244 Fax : 64836170



# AH LIM MOTOR COMPANY

No. 10 Ang Mo Kio Ind. Park 2A #01-09 AMK Autopoint Singapore 568047  
 TEL: 6483 1244 ( 4 lines ) FAX: 6483 6170 Email: ahlmmc@singnet.com.sg  
 GST:M9-0009639-E RCB NO:06470300B

Need complete work button  
 Bird

Need short assessment

DRAFT FINALISATION

M/S : AXA INSURANCE PTE LTD  
 8 SHENTON WAY  
 #27-01 AXA TOWER  
 SINGAPORE 068811

TEL: 63387288

FAX: 63382522

ATTN: Motor Claim Department

Claim No: MC0912706

Ref No: MF0910849

Date: 24 Feb 2018

Policy No: GA192178/1

Veh Reg No: SJY5585X

Make/Model: HYUNDAI FD 130 CW

Your Ref No: S7M0062K

Claim Type: Own Damage

Accident Date: 22/12/2017

DRAFT FINALISATION

## Repair Cost to Vehicle No (For Finalization):SJY5585X

Description	U/Price	Quantity	Cost S\$	Amount S\$
<b>SPARE PARTS</b>				
1 FRONT BONNET		1 PC	385.00	
2 FRONT BONNET HINGE LH & RH		2 PC	44.00	
3 FRONT BONNET INSULATOR		1 PC	120.00	
4 FRONT BONNET INSULATOR CLIPS		12 PC	18.00	
5 FRONT BONNET LOCK		1 PC	30.00	
6 FRONT BONNET INNER CTR RUBBER		1 PC	15.00	
7 FRONT GRILLE		1 PC	38.00	
8 FRONT GRILLE OUTER CHROME MOULDING		1 PC	65.00	
9 FRONT GRILLE EMBLEM		1 PC	15.00	
10 FRONT GRILLE CLIPS		8 PC	8.00	
11 HEADLAMP LH & RH (NOT HID) LH -200 RH-175		2 PC	375.00	
12 HEADLAMP LOWER BEAM RH		1 PC	15.00	
13 HEADLAMP CLIPS		2 PC	2.00	
14 FRONT BUMPER		1 PC	135.00	
15 FRONT BUMPER SIDE RETAINER RH		1 PC	12.00	
16 FRONT BUMPER CLIPS		12 PC	12.00	
17 FRONT BUMPER LOWER GRILLE CTR		1 PC	44.00	
18 FRONT BUMPER REINFORCEMENT		1 PC	85.00	
19 FRONT BUMPER SPONGE		1 PC	35.00	
20 FRONT FENDER RH		1 PC	150.00	
21 RADIATOR SUPPORT PANEL		1 PC	235.00	
22 RADIATOR SUPPORT PANEL INNER SIDE AIR GUIDE RH		1 PC	8.00	
23 RADIATOR SUPPORT PANEL TOP GARNISH		1 PC	5.00	
24 RADIATOR SUPPORT PANEL TOP GARNISH CLIPS		10 PC	10.00	
25 AIR CON CONDENSER ASY		1 PC	150.00	
26 RADIATOR ASSY		1 PC	185.00	
27 RADIATOR FAN BLADE/COWLING/MOTOR ASSY		1 PC	135.00	
28 RADIATOR SPARE TANK		1 PC	35.00	
29 RADIATOR SPARE TANK CTR PIPE		1 PC	32.00	
30 RADIATOR TOP HOSE		1 PC	18.00	
31 BUMPER TOP BRACKET RH		1 PC	15.00	
32 BONNET IN GARNISH		1 PC	15.00	
33 CHASSIS FRAME BRACKET RH			85.00	

(CA)

2,531.00

AH LIM MOTOR COMPANY  
 No. 10 Ang Mo Kio Industrial Park 2A  
 #01-09 AMK Autopoint Singapore 568047  
 Tel: 6483 1244 Fax: 6483 6170

### Special Nett

34 RADIATOR COOLANT	1 PC	20.00
35 NUMBER PLATE	1 PC	35.00



## AH LIM MOTOR COMPANY

No. 10 Ang Mo Kio Ind. Park 2A #01-09 AMK Autopoint Singapore 568047  
TEL: 6483 1244 ( 4 lines ) FAX: 6483 6170 Email: ahlimmc@singnet.com.sg  
GST:M9-0009639-E RCB NO:06470300B

DRAFT FINALISATION

M/S : AXA INSURANCE PTE LTD  
8 SHENTON WAY  
#27-01 AXA TOWER  
SINGAPORE 068811

TEL: 63387288

FAX: 63382522

ATTN: Motor Claim Department

Claim No: MC0912706

Ref No: MF0910849

Date: 24 Feb 2018

Policy No: GA192178/1

Veh Reg No: SJY5585X

Make/Model: HYUNDAI FD 130 CW  
1.6A

Your Ref No: S7M0062K

Claim Type: Own Damage

Accident Date: 22/12/2017

### Repair Cost to Vehicle No (For Finalization):SJY5585X

Description	U/Price	Quantity	Cost S\$	Amount S\$
<b>LABOUR</b>				
36 TO DISCONNECT AND CHECK ELECTRICAL WIRING, WIRE SOCKETS AND ETC. TO REMOVE AND REINSTALL DAMAGED ELECTRICAL UNITS, TEST AND RECTIFY FOR PROPER FUNCTIONING.		1 PC	20.00	
37 TO REMOVE AND REPLACE A/C CONDENSER AND PIPES, RADIATOR AND HOSES, VACUUM A/C SYSTEM AS WELL AS REFILL A/C GAS.		1 PC	100.00	
38 TO DISMANTLE ALL DAMAGED PARTS. TO CUT & WELD RADIATOR SUPPORT PANEL, FRONT BUMPER REINFORCEMENT & BRACKET. TO KNOCK & REPAIR FRONT WHEELHOUSE LH & RH, FRONT DOOR RH, FRT CHASSIS FRAME RH INNER PANELS & AFFECTED AREAS. TO REFIT LISTED PARTS BACK SAME.		1 PC	600.00	
39 TO SPRAY FRONT BONNET, FRONT BUMPER, FRONT BUMPER REINFORCEMENT & BRACKET RH, RADIATOR SUPPORT PANEL, FRONT FENDER LH & RH, FRONT DOOR RH, FRONT CHASSIS FRAME RH, FRONT WHEELHOUSE LH & RH.		1 PC	600.00	
				1,320.00

Amount Before Excess S\$ 3,906.00

Less Excess S\$ 0.00

Amount Before GST S\$ 3,906.00

Add GST @ 7% 273.42

Total Amount payable S\$ 4,179.42

TOTAL: SINGAPORE DOLLAR FOUR THOUSAND ONE HUNDRED SEVENTY NINE AND CENTS FORTY TWO ONLY

The above vehicle was surveyed by KENNETH KONG -LKK on 28/12/2017

For AH LIM MOTOR COMPANY

AH LIM MOTOR COMPANY  
No. 10 Ang Mo Kio Ind. Park 2A  
#01-09 AMK Autopoint Singapore 568047  
AUTHORISED SIGNATURE



# AH LIM MOTOR COMPANY

No. 10 Ang Mo Kio Ind. Park 2A #01-09 AMK Autopoint Singapore 568047  
TEL: 6483 1244 ( 4 lines ) FAX: 6483 6170 Email: ahlimco@singnet.com.sg  
GST:M9-0009639-E RCB NO:06470300B

**SURVEYOR COPY**

M/S : AXA INSURANCE SINGAPORE PTE LTD  
8 SHENTON WAY  
#27-01 AXA TOWER  
SINGAPORE 068811

TEL: 63387288

FAX: 63382522

ATTN: Motor Claim Department

Estimate No: MC0912706

Date: 26 Dec 2017

Policy No: GA192178/1

Veh Reg No: SJY5585X

Make/Model: HYUNDAI FD I30 CW

Your Ref No: S7M0062K

Claim Type: Own Damage

Accident Date: 22/12/2017

**Estimate Repair Cost to Vehicle No :SJY5585X**

Description	U/Price	Quantity	Cost SS	Amount SS
<b>SPARE PARTS</b>				
1 FRONT BONNET		1 PC	385.00	
2 FRONT BONNET HINGE LH & RH		2 PC	44.00	
3 FRONT BONNET INSULATOR		1 PC	120.00	
4 FRONT BONNET INSULATOR CLIPS		12 PC	18.00	
5 FRONT BONNET LOCK		1 PC	30.00	
6 FRONT BONNET LOCK CABLE		1 PC	18.00	
7 FRONT BONNET INNER CTR RUBBER		1 PC	18.00	
8 FRONT GRILLE		1 PC	38.00	
9 FRONT GRILLE OUTER CHROME MOULDING		1 PC	65.00	
10 FRONT GRILLE EMBLEM		1 PC	15.00	
11 FRONT GRILLE CLIPS		8 PC	8.00	
12 HEADLAMP LH & RH (NOT HID)		2 PC	350.00	
13 HEADLAMP LOWER BEAM LH & RH		2 PC	30.00	
14 HEADLAMP CLIPS		2 PC	4.00	
15 FRONT BUMPER		1 PC	135.00	
16 FRONT BUMPER SIDE RETAINER LH & RH		2 PC	24.00	
17 FRONT BUMPER CLIPS		12 PC	12.00	
18 FRONT BUMPER LOWER GRILLE CTR		1 PC	44.00	
19 FRONT BUMPER REINFORCEMENT		1 PC	85.00	
20 FRONT BUMPER REINFORCEMENT BRACKET		1 PC	15.00	
21 FRONT BUMPER SPONGE		1 PC	35.00	
22 FRONT BUMPER LOWER COVER CTR		1 PC	28.00	
23 FOGLAMP ASSY RH		1 PC	70.00	
24 FRONT FENDER LH & RH		2 PC	300.00	
25 FRONT FENDER COWLING RH		1 PC	32.00	
26 FRONT FENDER COWLING CLIPS		20 PC	20.00	
27 RADIATOR SUPPORT PANEL		1 PC	235.00	
28 RADIATOR SUPPORT PANEL INNER SIDE AIR GUIDE LH & RH		2 PC	20.00	
29 RADIATOR SUPPORT PANEL TOP GARNISH		1 PC	5.00	
30 RADIATOR SUPPORT PANEL TOP GARNISH CLIPS		10 PC	15.00	
31 HORN		2 PC	84.00	
32 AIR DUCT TOP ASSY		1 PC	50.00	
33 AIR CON CONDENSER ASY		1 PC	150.00	
34 AIR CON CONDENSER PIPE (COND-VALVE) - CHECK PRICE		1 PC	0.0000	
35 AIR CON CONDENSER PIPE (COND-COMP) - CHECK PRICE		1 PC	0.0000	
36 AIR CON CONDENSER PIPE (COMP-VALVE) - CHECK PRICE		1 PC	0.0000	
37 RADIATOR ASSY		1 PC	185.00	
38 RADIATOR FAN BLADE/COWLING/MOTOR ASSY		1 PC	135.00	
39 RADIATOR SPARE TANK		1 PC	35.00	



# AH LIM MOTOR COMPANY

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Estimate No: MC0912706  
Date: 26 Dec 2017  
Policy No: GA192178/1  
Veh Reg No: SJY5585X  
Make/Model: HYUNDAI FD I30 CW  
1.6A

Your Ref No: S7M0062K  
Claim Type: Own Damage  
Accident Date: 22/12/2017

## Estimate Repair Cost to Vehicle No :SJY5585X

Description	U/Price	Quantity	Cost	Amount
			SS	SS
<del>40 RADIATOR SPARE TANK HOSE</del>		<del>1 PC</del>	<del>10.00</del>	<del>X</del>
41 RADIATOR SPARE TANK CTR PIPE		1 PC	32.00	<del>32.00</del>
42 RADIATOR TOP & BOTTOM HOSE	Top 1pc bottom 1pc	2 PC	36.00	72.00
<del>43 WIPER WASHER TANK RH</del>		<del>1 PC</del>	<del>32.00</del>	<del>X</del>
44 ENGINE OVERHAUL - CHECK PRICE		1 PC	0.0000	?
				2,967.00
Special Nett				
45 RADIATOR COOLANT		1 PC	35.00	35.00
46 NUMBER PLATE		1 PC	35.00	35.00
				70.00
LABOUR				
47 TO DISCONNECT AND CHECK ELECTRICAL WIRING, WIRE SOCKETS AND ETC. TO REMOVE AND REINSTALL DAMAGED ELECTRICAL UNITS, TEST AND RECTIFY FOR PROPER FUNCTIONING.		1 PC	40.00	40.00
48 TO REMOVE AND REPLACE A/C CONDENSER AND PIPES, RADIATOR AND HOSES, VACUUM A/C SYSTEM AS WELL AS REFILL A/C GAS.		1 PC	120.00	120.00
49 TO REMOVE AND REFIT ENGINE ASSEMBLY WITH TRANSMISSION TO FACILITATE REPAIR - CHECK PRICE		1 PC	0.0000	?
50 TO REMOVE & REINSTALL/REPLACE ENGINE OVERHAUL - CHECK PRICE		1 PC	0.0000	?
51 TO DISMANTLE ALL DAMAGED PARTS TO CUT & WELD RADIATOR SUPPORT PANEL, FRONT BUMPER REINFORCEMENT & BRACKET TO KNOCK & REPAIR FRONT WHEELHOUSE LH & RH, FRONT DOOR RH, FRT CHASSIS FRAME RH INNER PANELS & AFFECTED AREAS. TO REFIT LISTED PARTS BACK SAME.		1 PC	1,000.00	1,000.00
52 TO SPRAY FRONT BONNET, FRONT BUMPER, FRONT BUMPER REINFORCEMENT & BRACKET RH, RADIATOR SUPPORT PANEL, FRONT FENDER LH & RH, FRONT DOOR RH, FRONT CHASSIS FRAME RH, FRONT WHEELHOUSE LH & RH.		1 PC	1,000.00	1,000.00

2,160.00





## AH LIM MOTOR COMPANY

No. 10 Ang Mo Kio Ind. Park 2A #01-09 AMK Autopoint Singapore 568047  
TEL: 6483 1244 ( 4 lines ) FAX: 6483 6170 Email: ahlmmc@singnet.com.sg  
GST:M9-0009639-E RCB NO:06470300B

**SURVEYOR COPY**

M/S : AXA INSURANCE SINGAPORE PTE LTD  
8 SHENTON WAY  
#27-01 AXA TOWER  
SINGAPORE 068811  
TEL: 63387288 FAX: 63382522  
ATTN: Motor Claim Department

Estimate No: MC0912706  
Date: 26 Dec 2017  
Policy No: GA192178/1  
Veh Reg No: SJY5585X  
Make/Model: HYUNDAI FD I30 CW  
1.6A

Your Ref No: S7M0062K  
Claim Type: Own Damage  
Accident Date: 22/12/2017

### Estimate Repair Cost to Vehicle No :SJY5585X

Amount Before Excess	S\$ 5,197.00
Add GST @ 7%	363.79
Total Amount payable	S\$ 5,560.79

TOTAL: SINGAPORE DOLLAR FIVE THOUSAND FIVE HUNDRED SIXTY AND CENTS SEVENTY NINE ONLY

Please arrange this vehicle to be surveyed soonest possible.

Thank You

For AH LIM MOTOR COMPANY

  
AUTHORISED SIGNATURE



## AH LIM MOTOR COMPANY

No. 10 Ang Mo Kio Ind. Park 2A #01-09 AMK Autopoint Singapore 568047  
TEL: 6483 1244 ( 4 lines ) FAX: 6483 6170 Email: uhlmmc@singnet.com.sg  
GST:M9-0009639-E RCB NO:06470300B

M/S : AXA INSURANCE SINGAPORE PTE LTD  
8 SHENTON WAY  
#27-01 AXA TOWER  
SINGAPORE 068811  
TEL: 63387288 FAX: 63382522  
ATTN: Motor Claim Department

Estimate No: MC0912706  
Date: 09 Jan 2018  
Policy No: GA192178/1  
Veh Reg No: SJY5585X  
Make/Model: HYUNDAI FD I30 CW  
1.6A

Your Ref No: S7M0062K  
Claim Type: Own Damage  
Accident Date: 22/12/2017

### Estimate Repair Cost to Vehicle No :SJY5585X

Description	U/Price	Quantity	Cost S\$	Amount S\$
Supplementary Parts to Repair				
SPARE PARTS				
1 BUMPER TOP BRACKET RH		1 PC	15.00	✓
2 BONNET IN GARNISH		1 PC	15.00	✓
3 CHASSIS FRAME BRACKET RH		1 PC	85.00	✓
				115.00

Amount Before Excess S\$ 115.00  
GST Amount S\$ 8.05  
Total Amount payable S\$ 123.05

All. Photo Taken By  9.1.18.  
The above vehicle was surveyed by KENNETH KONG -LKK on 18/12/2017

Talk to Kenneth over H/P  
ITEM NOS 39  
ITEM NOS 41  
We tick on Behalf.  
9/1/18  
1.20pm

For AH LIM MOTOR COMPANY

  
AUTHORISED SIGNATURE



松義汽車機件私人有限公司  
SONG YI AUTO PARTS PTE LTD

Block 637 Veerasamy Road #01-119 Singapore 200637  
Tel: 6297 3700 Fax: 6297 3839 Email: songyi@singnet.com.sg

**TAX INVOICE**

REG NO: 200922086G  
GST NO: 200922086G

AH LIM MOTOR COMPANY  
10, ANG MO KIO IND PK 2A,  
#01-09, AUTOPOINT.  
SINGAPORE 568047

Invoice No: SAL18-081593  
Date: 08/01/2018 14:25  
Account No: A003  
Sales person: SKM  
Order By:  
Vehicle No: SJY5585X  
P/O No:

Page 1 of 1

No.	Part No.	Description	Location	Qty	Price	Amount
1	25431-2L000	TANK-RAD SPARE ^^^	O/S 7	1	35.00	35.00
Sub Total:						35.00
Add GST @7%:						2.45
Grand Total:						37.45

page 4

Issued By

Received By

Goods sold returned are to be in full packaging  
original condition within SEVEN working days

Received the above mentioned goods in order and good condition







松義汽車機件私人有限公司  
SONG YI AUTO PARTS PTE LTD

Block 637 Veerasamy Road #01-119 Singapore 200637  
Tel: 6297 3700 Fax: 6297 3839 Email: songyi@singnet.com.sg

**TAX INVOICE**

REG NO: 200922086G  
GST NO: 200922086G

AH LIM MOTOR COMPANY  
10, ANG MO KIO IND PK 2A,  
#01-09, AUTOPOINT,  
SINGAPORE 568047

Invoice No: SAL18-081575  
Date: 08/01/2018 09:51  
Account No: A003  
Sales person: SKM  
Order By:  
Vehicle No: SJY5585X  
P/O No: AU060518

Page 1 of 1

No.	Part No.	Description	Location	Qty	Price	Amount
1	79110-2L000	HINGE-BONNET LH ^^^	E-1 Box	1	22.00✓	22.00
2	79120-2L000	HINGE-BONNET RH	E-1 Box	1	22.00✓	22.00
3	86530-2H010	REINFROMENT-BUMPER (FRT) *****	WH	1	85.00✓	85.00
4	86552-2L000	BRACKET-FRT BUMPER UPR RH ^^^	D-Frt Box	1	15.00✓	15.00✓
5	86580-2L000	REINF-FRT BUMPER ***** ^^^	D-7	1	15.00✓	15.00✓
6	25310-2H050	RADIATOR A/T (GENUINE) *****	WH	1	185.00✓	185.00
7	H97606-2H010	CONDENSER-A/C (KOREA BRAND)	WH	1	150.00✓	150.00

Sub Total: 494.00

Add GST @7%: 34.58

Grand Total: 528.58

page 3

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Goods sold returned are to be in full packaging  
original condition within SEVEN working days

Received By

Received the above mentioned goods in order and good condition





松義汽車機件私人有限公司  
SONG YI AUTO PARTS PTE LTD

Block 537 Veerasamy Road #01-119 Singapore 200637  
Tel: 6297 3700 Fax: 6297 3839 Email: songyi@singnet.com.sg

**TAX INVOICE**

REG NO: 200822086G  
GST NO: 200822086G

AH LIM MOTOR COMPANY  
10, ANG MO KIO IND PK 2A,  
#01-09, AUTOPOINT,  
SINGAPORE 568047

Invoice No: SAL18-081566  
Date: 06/01/2018 10:36  
Account No: A003  
Sales person: SKM  
Order By:  
Vehicle No: **SJY5585X**  
P/O No:

Page 1 of 1

No.	Part No.	Description	Location	Qty	Price	Amount
1	64720-111010	✓ MEMBER-FRT CRASH RH	WH	1	85.00	85.00 X
2	25443-2L000	✓ TUBE-RAD TO SPARE TANK ^^^	D-5	1	32.00	32.00
3	H29136-2L000	✓ GARNISH-RAD SIDE RH	O/S-14	1	8.00	8.00 X
Sub Total:						125.00
Add GST @7%:						8.75
Grand Total:						133.75

PASS  
PAGE 2

Issued By

Received By

Goods sold returned are to be in full packaging  
original condition within SEVEN working days

Received the above mentioned goods in order and good condition





松義汽車機件私人有限公司  
SONG YI AUTO PARTS PTE LTD

Block 637 Veerasamy Road #01-119 Singapore 200637  
Tel: 6297 3700 Fax: 6297 3839 Email: songyi@singnet.com.sg

**TAX INVOICE**

REG NO: 200922086G  
GST NO: 200922086G

AH LIM MOTOR COMPANY  
10, ANG MO KIO IND PK 2A,  
#01-09, AUTOPOINT.  
SINGAPORE 568047

Invoice No: SAL18-081564  
Date: 06/01/2018 09:44  
Account No: A003  
Sales person: SKM  
Order By:  
Vehicle No: SJY5585X  
P/O No: AU073475

Page 1 of 2

No.	Part No.	Description	Location	Qty	Price	Amount
1	66400-2L010	BONNET	WH	1	385.00✓	385.00
2	81125-2L000	PAD-BONNET INSULATION	WH	1	120.00✓	120.00
✓	81126-37010	✓CLIP-BONNET INSULATION ^^^	E2 Box	12	1.50✓	18.00
✓	81130-2L900	✓LOCK-BONNET	O/S-1	1	30.00✓	30.00
5	86351-2L000	✓GRILLE-RADIATOR ^^^^^	WH	1	38.00✓	38.00
6	86352-2L000	✓MLDG-RAD GRILLE (C) ^^^^^	WH	1	65.00✓	65.00
✓	86300-2B100	✓LOGO-RAD GRILLE	TM-8	1	15.00✓	15.00
8	86590-28000	✓CLIP-BUMPER COVER ^^^	C18-5	8	1.00✓	8.00
9	92102-2L132	✓HEAD LAMP ASSY-RH ^^^^^	WH	1	175.00✓	175.00
✓	86554-2L000	✓BRACKET-FRT BUMPER RH ^^^	U-2	1	15.00✓	15.00
✓	86590-28000	✓CLIP-BUMPER COVER ^^^	C18-5	2	1.00✓	2.00
12	86511-2L000	✓BUMPER COVER-FRONT ^^^^^	WH	1	135.00✓	135.00
✓	86514-2L000	✓BRACKET-FRT BUMPER SIDE RH	U-1	1	12.00✓	12.00
✓	86590-28000	✓CLIP-BUMPER COVER ^^^	C18-5	12	1.00✓	12.00
✓	86561-2L300	✓GRILLE-FRT BUMPER CTR		1	44.00✓	44.00
16	66321-2L010	✓FENDER-FRONT RH ^^^^^	WH	1	150.00✓	150.00
17	64101-2L000	✓PANEL-RAD SUPPORT ^^^^^	WH	1	235.00✓	235.00
✓	81195-2L000	✓COVER-BONNET LOCK	Box 58	1	5.00✓	5.00
✓	86590-28000	✓CLIP-BUMPER COVER ^^^	C18-5	10	1.00✓	10.00
20	H25380-2H050	✓MOTOR ASSY-RADIATOR FAN (KOREA)	WH	1	135.00✓	135.00
✓	25414-2H000	✓HOSE-RADIATOR (UPR) (GENUINE)	P-20 Top	1	18.00✓	18.00
22	86520-2L000	✓SPONGE-FRT BUMPER ^^^^^	WH	1	35.00✓	35.00

Issued By

Received By

Goods sold returned are to be in full packaging  
original condition within SEVEN working days

Received the above mentioned goods in order and good condition





松義汽車機件私人有限公司  
SONG YI AUTO PARTS PTE LTD

Block 637 Veerasamy Road #01-119 Singapore 200637  
Tel: 6297 3700 Fax: 6297 3839 Email: songyi@singnet.com.sg

**TAX INVOICE**

REG NO: 200922086G  
GST NO: 200922086G

AH LIM MOTOR COMPANY  
10, ANG MO KIO IND PK 2A,  
#01-09, AUTOPOINT.  
SINGAPORE 568047

Invoice No: SAL18-081564  
Date: 06/01/2018 09:44  
Account No: A003  
Sales person: SKM  
Order By:  
Vehicle No: SJY5585X  
P/O No: AU073475

Page 2 of 2

No.	Part No.	Description	Location	Qty	Price	Amount
13	86455-2L000	✓ RUBBER-BONNET (FRT)	Box 69	1	15.00	15.00
Sub Total:						1,677.00
Add GST @7%:						117.39
Grand Total:						1,794.39

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Received By

Goods sold returned are to be in full packaging  
original condition within SEVEN working days

Received the above mentioned goods in order and good condition





日美汽車私人有限公司

**JAE AUTO PTE LTD**

Blk 3018 UBI ROAD 1 #01-121 SINGAPORE 408710

TEL: 67453833 FAX: 67454442, 67450616 (Account)

WAREHOUSE:

48A SUNGEI KADUT AVE SINGAPORE 729672

TEL: 6365 1255 FAX: 6365 2580

Email: jaeauto@pacific.net.sg

6218

GST REG. NO.: M2-0119201-3 CO. REG. NO.: 199307741M

AH LIM MOTOR COMPANY

10 ANG MO KIO PARKS 2A

#01-09 AMK AUTO POINT

SINGAPORE 568047

TEL : 64831244 FAX : 64836170

ATTN : SIMON 96205405

WINDSCREEN GLASS  
Dept Direct: 6417 9791 / 6745 9830



Dept Direct: 6305 9610

Dept Direct: 6305 9611

Dept Direct: 6417 9792



Dept Direct: 6417 9794

Dept Direct: 6417 9795

Dept Direct: 6417 9796

Dept Direct: 6417 9797

Wiper blade: NWB (Nippon Wiper blade), Siliper (Made in Korea),  
Forch (Made in Germany)

Spark plug: Nippon Denso, NGK (Made in Japan)

TAX INVOICE : AR201801-0352

DATE : 06/01/201

CUSTOMER ID : AHL00

VEH REG. NO. : SJY55852

TERMS : 30 day

PO NO. :

PAGE NO. : Page 1 of

CURR. : SGI

SQ	STOCKID	DESCRIPTION	StkLoc	QTY	U/PRICE	AMOUN
1.	HY92101-2L132	FRT HEAD LAMP LH	U1	1	200.00	200.0
	I30 2010		U1L3-D3-02B			

Page 1

SUB-TOTAL : 200.0

ADD GST 7.00 % 14.0

E. & O. E TOTAL AMOUNT SGD : 214.0

[P] 06/01/2018 11:22:31AM

[E] 06/01/2018 11:21:20AM

Goods Sold are not refundable for Cash.

Interest Rate of 1.5% per month will be imposed on OverDue Account(s).

JAE Auto Pte. Ltd.

Sales Executive : KHOON



\* A R 2 0 1 8 0 1 - 0 3 5 2 1 \*

Goods Received in Good Order

*[Signature]*

This is computer generated document.

No signature is required.

Signature / Co Stamp / Date

ORIGINAL

## Veron Chen (LKKAuto)

---

**From:** Admin-D (LKKAuto)  
**Sent:** Monday, 12 March 2018 5:58 PM  
**To:** muihong@ahlimmotor.com.sg; SUR  
**Cc:** assignments; Admin A  
**Subject:** FW: Draft Finalisation - SJY5585X - S7M0062K  
**Attachments:** Draft Finalisation - SJY5585X-0001.pdf

Dear Mui Hong,

Thank you for your email.

Dear Veron,

**FYNA. Our Ref: CS/AXA17024579/Kvb**

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:** [muihong@ahlimmotor.com.sg](mailto:muihong@ahlimmotor.com.sg) [<mailto:muihong@ahlimmotor.com.sg>]

**Sent:** Monday, 12 March 2018 5:49 PM

**To:** Kenneth Kong (LKKAuto) <[KennethKong@lkkauto.com](mailto:KennethKong@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-B <[admin-b@lkkauto.com](mailto:admin-b@lkkauto.com)>

**Cc:** Birdie Ong - AXA <[birdie.ong@axa.com.sg](mailto:birdie.ong@axa.com.sg)>

**Subject:** Draft Finalisation - SJY5585X - S7M0062K

Dear Kenneth,

Pls see attached the Draft Finalisation – SJY5585X for your approval.

Pls advise

Aside to Birdie – Pls approve quote so that there is a complete Work button

Aside to Admin – Pls share assessment so that we can key in supp

Thanks

Regards

Kee Mui Hong

Ah Lim Motor @ AMK

No. 10 Ang Mo Kio Ind Pk 2A

#01-09 AMK Autopoint

Singapore 568047

Tel : 64831244 Fax : 64836170

Veron Chen (LKKAuto)

---

**From:** ONG Birdie <birdie.ong@axa.com.sg>  
**Sent:** Thursday, 4 January, 2018 5:01 PM  
**To:** SUR  
**Subject:** SJY5585X / S7M0062K  
**Attachments:** REPORT.pdf

Hi Veron

Attached is the finding from our appointed adjuster.

Thanks.

**Best Regards**

**Birdie Ong**  
Senior Admin Assistant  
Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | [www.axa.com.sg](http://www.axa.com.sg)  
Email: [birdie.ong@axa.com.sg](mailto:birdie.ong@axa.com.sg)  
Customer Care No: 1800 8804741



**redefining / insurance**

**AXA's Values at Work:**



Customer  
First



Integrity



Courage



ONE  
AXA

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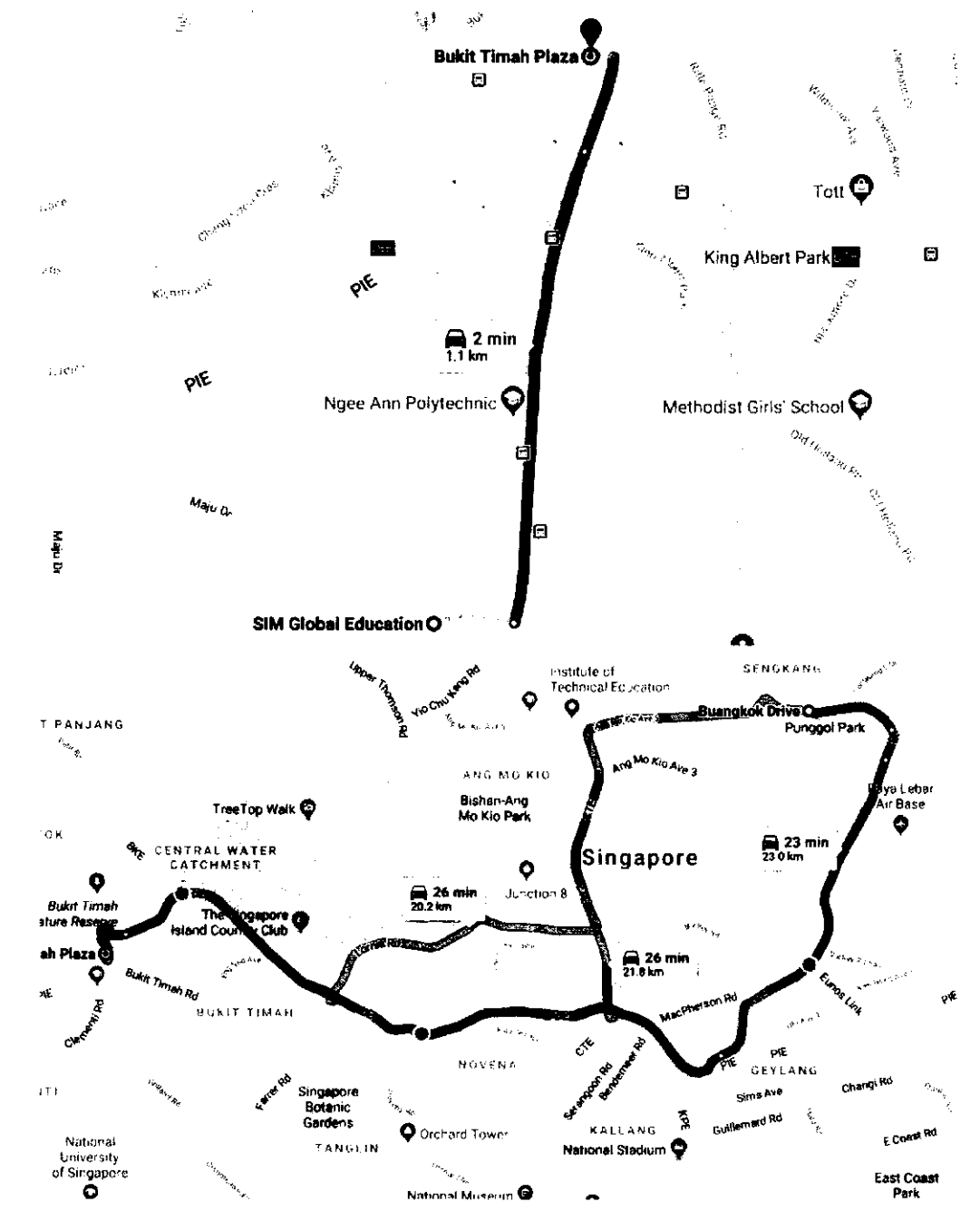
---

## **12. POLICY LIABILITY**

- 12.1. The Insured Driver is a Named Driver under the Insured Vehicle's motor insurance policy.
- 12.2. He declared that he did not consume any alcohol or medication prior to the accident. We have established from Third Party 01 and Third Party 02 that the Insured Driver did not display any signs of intoxication after the accident.
- 12.3. The Insured Vehicle was however noted to have sustained serious damage to its frontal portion, inclusive of the frontal bumper and bonnet, which had noticeable gaps in place that could have resulted in seepage of water into the engine compartment. It may have thus been ill advised for the Insured Driver to have continued driving the Insured Vehicle after the accident.
- 12.4. We have established from the Insured Driver that he had after the accident driven the Insured Vehicle to his workplace at Bukit Timah Plaza, where he had parked it for a period of about 5 minutes. The distance from the accident scene to Bukit Timah Plaza has been established to be about 1.1km.
- 12.5. He had subsequently attempted to drive the Insured Vehicle towards his home along Rivervale Drive, by driving from Upper Bukit Timah Road to enter Pan Island Expressway (Changi), followed by Kallang Paya Lebar Expressway and exiting at Buangkok Drive. Over the course of his journey, the Insured Driver did not detect any undue smells or sounds from the Insured Vehicle and he had managed to steer it properly without problem. However, as the Insured Driver was subsequently travelling along Buangkok Drive, he found that the Insured Vehicle could no longer be accelerated and it had instead slowed down before coming to a total stop. The Insured Driver had thereafter attempted to restart the Insured Vehicle by cranking it once but it did not respond. The estimated distance from Bukit Timah Plaza to Buangkok Drive, based on the Insured Driver's advised travel route, is about 23km.



12.6. We refer the Insurer to the following extracts from Google Maps, depicting the distances travelled by the Insured Driver following the accident.



12.7. There is therefore a distinct possibility that the Insured Driver could have caused aggravated damage to the Insured Vehicle, due to his continued driving over a prolonged distance of more than 20km after the accident. The Insured Driver also stated that it had continued to rain heavily from the time of the accident to the time whereby the Insured Vehicle had broken down and we are unable to rule out the possibility that water had seeped into the Insured Vehicle's engine compartment, from the resultant gaps noted relative to the frontal bonnet.

12.8. It would thus be advisable for the Insurer to seek the surveyor's opinion on if the Insured Vehicle had sustained any aggravated damage as well as damage caused by water seepage, due to the Insured Driver's continued driving of the Insured Vehicle after the accident in heavy rain conditions.

### 13. CONTRIBUTION / SUBROGATION

13.1. We do not see any prospect on this aspect.

### 14. OUR ADVICE / REMARKS

14.1. We would appreciate Insurer's further instruction on this matter, if any.



**A-PAC Investigation Solutions Pte Ltd**

Encl :

- i. Statement of Mr Poh Kian Teck Jason (Insured Driver);
- ii. AXA Letter of Undertaking;
- iii. PARF/COE and Road Tax Expiry Enquiry for Insured Vehicle; and
- iv. Sales Agreement of Insured Vehicle.

**Veron Chen (LKKAUTO)**

---

**From:** ANG Yvonne <yvonne.ang@axa.com.sg>  
**Sent:** Monday, 29 January 2018 11:27 AM  
**To:** SUR  
**Cc:** ONG Birdie  
**Subject:** FW: URGENT Appeal on the Repaired Engine for SJY5585X S7M0062K

Hi Veron

As spoken, insured appealed to us for the engine  
Can I have your comment on this. Thanks

Insured is expecting our reply by today. Thanks

Regards

Yvonne Ang  
Assistant Manager  
Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | [www.axa.com.sg](http://www.axa.com.sg)  
Email: yvonne.ang@axa.com.sg  
DID: 1800 880 4888



**redefining / insurance**

**AXA's Values at Work:**



**Customer  
First**



**Integrity**



**Courage**



**ONE  
AXA**

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If you are not the intended recipient of the message, please notify the sender immediately.

**From:** ONG Birdie  
**Sent:** Thursday, January 25, 2018 2:45 PM  
**To:** ANG Yvonne <yvonne.ang@axa.com.sg>  
**Subject:** URGENT Appeal on the Repaired Engine for SJY5585X

Hi Yvonne

Owner want to appeal on the engine that is not related to the accident.

Can I have your advise ?

Thanks.

**Best Regards**

**Birdie Ong**

Senior Admin Assistant  
Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | [www.axa.com.sg](http://www.axa.com.sg)  
Email: [birdie.ong@axa.com.sg](mailto:birdie.ong@axa.com.sg)  
Customer Care No: 1800 8804741



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**AXA's Values at Work:**



Customer  
First



Integrity



Courage



ONE  
AXA

**From:** Jason Poh [<mailto:jason.poh.kt@gmail.com>]

**Sent:** Tuesday, January 23, 2018 5:53 PM

**To:** ONG Birdie <[birdie.ong@axa.com.sg](mailto:birdie.ong@axa.com.sg)>

**Subject:** Fwd: Attn: Motor Claim Dept SJY5585X

Hi Birdie,

Below is the email that I have sent to CST previously.

As spoken, I'm not asking for your side to change a new engine for me which cost \$10k. My car left with about 2 years and I only need a second hand or recon engine.

Although you mentioned that the engine is not covered because the damage is not due to the accident, there is still some link to it because the engine won't be damaged if there is no accident.

I believe that it's a grey area on this and definitely we can work on something to move on. I already waited for 1 month and my car still in the workshop.

I hope for your kind understanding and assistance on this.

Thanks

Jason

----- Forwarded message -----

**From:** "Jason Poh" <[jason.poh.kt@gmail.com](mailto:jason.poh.kt@gmail.com)>

**Date:** 9 Jan 2018 1:59 p.m.

**Subject:** Attn: Motor Claim Dept

**To:** <[cst@axa.com.sg](mailto:cst@axa.com.sg)>

**Cc:**

Hi,

I'm writing in to make an enquiry and appeal on the motor claim.

My vehicle number is SJY 5585 X.

I have a few points to highlight.

Firstly, it took 2 weeks from your side to give the approval for the workshop, Ah Lim Motor to carry out the exterior repair lasting for 5 days starting on 5th Jan. Why does it took so long for approval? I understand that I will be reimbursed \$500 for the 5 days of repair work done according to my policy, but what about the 2 weeks that I have waited? I have even assisted your loan adjuster, A-pac Investigations Solution Pte Ltd in the investigation of the case.

Secondly, the workshop told me that AXA will not be covering the repair of engine. Why is this so? My policy didn't state that I can't move my car when I'm involved in an accident. Moreover, I'm not a car mechanic to assess what is the internal damage to my car. From the outlook, it's not a major damage and the engine is still running and I can still drive the car. And it's raining heavily at 1150pm when it happens.

I hope to have your kind understanding and and assistance to review my case.

Thank you very much  
Jason

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**Veron Chen (LKKAUTO)**

---

**From:** Bryan Ang (LKKAUTO)  
**Sent:** Monday, 29 January 2018 12:28 PM  
**To:** ANG Yvonne; SUR  
**Cc:** ONG Birdie  
**Subject:** RE: URGENT Appeal on the Repaired Engine for SJY5585X S7M0062K

Dear Yvonne

The impact force from the collision had resulted in damage to the radiator of the insured vehicle. This resulted in leakage of engine coolant. Under normal circumstances, if the engine of the insured vehicle was switched off after the accident, the engine would not be damaged.

Because the insured vehicle was driven for a distance after the accident, this had caused the engine to overheat. The findings of the investigator also revealed that the insured vehicle was first driven to his workplace, after the accident, before the eventual breakdown while driving home. Granted that it was raining at the material time, it may have been possible that the driver did not notice any fluid leak on the ground, below the insured vehicle.

However, once the level of the engine coolant reaches below minimum level required for normal operation, the needle of the temperature gauge at the dashboard would increase. It is worth to note that most vehicles are not equipped with any sound alert when this occurs. It is therefore up to the individual driver to detect the increase in the needle of the temperature gauge (whilst driving) and stop the vehicle by the side of the road.

The extent of damage to the insured vehicle can reasonably be considered to be moderate exteriorly (front bonnet buckled, front bumper dented, front grille broken etc). Even if the driver was not able to check for any fluid leakage at the accident scene due to rain. He should have checked the true extent of damage after parking the insured vehicle at his workplace.

The damage to the engine of the insured vehicle is therefore a consequential damage, not directly related to the impact force arising from the accident.

Best Regards,  
**Bryan Ang** | Senior Technical Investigator  
AMSOE, AMIRTE, AFF SAE, M.MATAI, AFF.Inst.AEA  
Technical Investigation & Accident Reconstructionist (SAE-A)  
**LKK Auto Consultants Pte Ltd**  
phone: 6256-3561 | email: [bryanang@lkkauto.com](mailto:bryanang@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** ANG Yvonne [mailto:[yvonne.ang@axa.com.sg](mailto:yvonne.ang@axa.com.sg)]  
**Sent:** Monday, 29 January 2018 11:27 AM  
**To:** SUR <[sur@lkkauto.com](mailto:sur@lkkauto.com)>  
**Cc:** ONG Birdie <[birdie.ong@axa.com.sg](mailto:birdie.ong@axa.com.sg)>  
**Subject:** FW: URGENT Appeal on the Repaired Engine for SJY5585X S7M0062K

Hi Veron

As spoken, insured appealed to us for the engine  
Can I have your comment on this. Thanks

Insured is expecting our reply by today. Thanks

Regards

Yvonne Ang  
Assistant Manager  
Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | [www.axa.com.sg](http://www.axa.com.sg)  
Email: [yvonne.ang@axa.com.sg](mailto:yvonne.ang@axa.com.sg)  
DID: 1800 880 4888



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**AXA's Values at Work:**



**Customer  
First**



**Integrity**



**Courage**



**ONE  
AXA**

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**From:** ONG Birdie  
**Sent:** Thursday, January 25, 2018 2:45 PM  
**To:** ANG Yvonne <[yvonne.ang@axa.com.sg](mailto:yvonne.ang@axa.com.sg)>  
**Subject:** URGENT Appeal on the Repaired Engine for SJY5585X

Hi Yvonne

Owner want to appeal on the engine that is not related to the accident.

Can I have your advise ?

Thanks.

**Best Regards**

**Birdie Ong**  
Senior Admin Assistant  
Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | [www.axa.com.sg](http://www.axa.com.sg)  
Email: [birdie.ong@axa.com.sg](mailto:birdie.ong@axa.com.sg)  
Customer Care No: 1800 8804741



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**Customer  
First**



**Integrity**



**Courage**



**ONE  
AXA**

**From:** Jason Poh [<mailto:jason.poh.kt@gmail.com>]  
**Sent:** Tuesday, January 23, 2018 5:53 PM  
**To:** ONG Birdie <[birdie.ong@axa.com.sg](mailto:birdie.ong@axa.com.sg)>  
**Subject:** Fwd: Attn: Motor Claim Dept SJY5585X

Hi Birdie,

Below is the email that I have sent to CST previously.

As spoken, I'm not asking for your side to change a new engine for me which cost \$10k. My car left with about 2 years and I only need a second hand or recon engine.

Although you mentioned that the engine is not covered because the damage is not due to the accident, there is still some link to it because the engine won't be damaged if there is no accident.

I believe that it's a grey area on this and definitely we can work on something to move on. I already waited for 1 month and my car still in the workshop.

I hope for your kind understanding and assistance on this.

Thanks  
Jason

----- Forwarded message -----

**From:** "Jason Poh" <[jason.poh.kt@gmail.com](mailto:jason.poh.kt@gmail.com)>  
**Date:** 9 Jan 2018 1:59 p.m.  
**Subject:** Attn: Motor Claim Dept  
**To:** <[cst@axa.com.sg](mailto:cst@axa.com.sg)>  
**Cc:**

Hi,

I'm writing in to make an enquiry and appeal on the motor claim.

My vehicle number is SJY 5585 X.

I have a few points to highlight.

Firstly, it took 2 weeks from your side to give the approval for the workshop, Ah Lim Motor to carry out the exterior repair lasting for 5 days starting on 5th Jan. Why does it took so long for approval? I understand that I will be reimbursed \$500 for the 5 days of repair work done according to my policy, but what about the 2 weeks that I have waited? I have even assisted your loan adjuster, A-pac Investigations Solution Pte Ltd in the investigation of the case.

Secondly, the workshop told me that AXA will not be covering the repair of engine. Why is this so? My policy didn't state that I can't move my car when I'm involved in an accident. Moreover, I'm not a car mechanic to assess what is the internal damage to my car. From the outlook, it's not a major damage and the engine is still running and I can still drive the car. And it's raining heavily at 1150pm when it happens.

I hope to have your kind understanding and assistance to review my case.

Thank you very much  
Jason