

12/25/2017

ASS. REC. BY:

REF: CS/SM017024614/Gtd3n2 Special Instruction:

Surveyor

GQ

ASSIGNMENT (Office)

From (Person):

Grace Teo

of

SMO

Date/Time:

8:30am @ 28/12/17

Estimated Cost:

Bill to:

① / TP / WS / TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No:

SKX 11917

Insured:

at Workshop m/s

Ah Lim Motor

Tel:

64563637

of

176 Sin Ming Drive #05-12

Policy No:

Claim No:

CMTD1704675/THE

Sum Insured:

Excess:

Waived

Make of Veh:

D.O.A.

25/12/17

(Client's Record)

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time:

9:12am @ 28/12/17

Person Contacted:

Mei Li

Vehicle

IN/OUT

Date/Time	Action/Instruction (✓) Estimate
	SKX 11917 - CS/SM017024492/tb D.O.A : 25/12/17
	Finalized \$3690, 4 day Cred. 565.20, 13%

REF: SMO

9898C

ASSIGNMENT

From: Date: 28/12/17

Estimated Cost:

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

To Inspect Vehicle No: SKX 1191T

at Workshop mis: Ah Lim Motor

of: 176 Sin Ming Drive, #05-12

Insured:

Policy No:

Claims No:

Sum Insured: Excess: Waived

(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: \$98K

IDAC Accident Report: Consistent?: Yes or No

GIA / PR Seen: Consistent?: Yes or No

Est. Repairs: days Res.: Yes or No

Lump Sum: % 3 Val: Yes or No

☒ CA / REV / REP / 24 HRS

Vehicle: IN / OUT

Date: Person Contacted:

Date / Time Action / Instruction

Veh No: SKX 1191T Yr Regn: 27 Nov 2015

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

Truck / Trailer or

Make: BMW 116D Cc: 1496

Colour: Red A/C: Insured / Std / NI / NA

Sp. Reading: 26230 T/Radio: Insured / Std / NI / NA

Eng/No:

C/No: WBA 1U720 80V 250 114

Gen. Cond: ☒ Good / Fair / Poor / BurntSteering: ☒ In order / Jammed / Leaked / Burnt orBrake: ☒ In order / Jammed / Leaked / Burnt or

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

Tyre Size: F: 205/55R16

R: "

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

TOYO / YOKO or

Front

Rear

R/Bal: 6 mm R/Bal: 6 mm

L/Bal: 6 mm L/Bal: 6 mm

D.O.A.

D.O.I: 28-12-17

Survey held at: w/s 11:30 AM

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

d/s Frt

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

[Signature]
19/2/2018

RECEIVED 20 FEB 2018

Date/Time File Pass to: ☐ Preli. Report19/2 Typist ☒ Final Report

Date/Time File Return to:

Days Of Repair: 4

Resurvey No. of Trip: 1

Survey Fee:

Transportation:

1.3-PS-101

Photos

Other

Add Fee:

☐

Site Insp: \$

☐

Interview: \$

☐

Tech. Insp: \$

☐

Weekend: \$

Report Format: OD

Lump Sum / I.B.I. \$ 3690/-

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				
SOMPO INSURANCE SINGAPORE PL			Ref : CS/SMO17024614/Gtd3	
50 RAFFLES PLACE #05-01/06 SINGAPORE LAND TOWERS SINGAPORE 048623			Date : 28-12-2017	
			Code : SMO	
1. Policy Particulars :- OWN DAMAGE				
Insured Veh.		Veh. Inspected		SKX 1191T
Policy No.		Coverage (\$)		0.00
Claim No.	CMTD1704675/THE	Excess (\$)		0.00
Assign From	GRACE TEO	Assign Date		28/12/2017
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		25/12/2017	Inspection Date	
Survey held at		AH LIM MOTOR COMPANY 176 SIN MING DRIVE #05-12 SIN MING AUTOCARE SINGAPORE 575721		
5a. Remarks				
A) THE MARKET VALUE IS S\$----- (EST. AVERAGE) B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE AUTHORISED REPAIRS.				

Nivitha (LKK Auto)

From: Teo, Grace <grace.teo@sompo.com.sg>
Sent: Thursday, 28 December, 2017 8:30 AM
To: meili@almsm.com.sg; admin-d@lkkauto.com; assignments@lkkauto.com
Cc: Choo, Thelma; Henry, Irene James
Subject: CMTD1704675/THE - OD Claim - Insured Vehicle SKX 1191T - BMW 116D
Attachments: 1191-Estimate.pdf; 1191-SOMPO.PDF

Our Claim Reference : CMTD1704675/THE

Hi Meili,

We acknowledged receipt of your claim documents.

Please be informed that Thelma Choo is the handler of this case.

Please be informed that we have appointed LKK AUTO CONSULTANTS to conduct the survey.

Authorisation will be further advised upon survey.

The excess is WAIVED for this claim.

Aside to LKK AUTO CONSULTANTS,

Please assist to conduct motor survey on Own Damage basis as repair estimate attached.

Kindly arrange to survey the vehicle this morning.

Please revert with your preliminary report upon completion of survey to my colleague, Thelma Choo.

Authorise if consistent.

Excess applicable – WAIVED

Best Regards

Grace Teo

Claims Division

D: 6329 5170 | T: 6461 6555 | F: 6221 3147



Innovation for Wellbeing

SOMPO

A Century of Trust

Sompo Insurance Singapore Pte. Ltd.

50 Raffles Place, #05-01/06 Singapore Land Tower, Singapore 048623

Website: www.sompo.com.sg | **Facebook:** www.facebook.com/SompoSG

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From: meili@almsm.com.sg [mailto:meili@almsm.com.sg]

Sent: Wednesday, December 27, 2017 5:45 PM

To: Claims - Motor Survey

Subject: Register OD Claim - Insured Vehicle SKX 1191T - BMW 116D

Dear Motor Claims Team,

We refer to the attachment.

Kindly assist to register insured's OD claim & arrange try to arrange for survey tomorrow first half of the morning.

Regards,

Meili Tan - (Sin Ming)

176 Sin Ming Drive

#05-12 Sin Ming Autocare

Singapore 575721

Tel : 6456 3637 Fax: 6456 3686

email : meili@almsm.com.sg

Denise Tay (LKKAuto)

From: Denise Tay (LKKAuto)
Sent: Friday, 29 December, 2017 3:30 PM
To: Admin-D (LKKAuto); 'Teo, Grace'; assignments; SUR
Cc: 'Choo, Thelma'; 'Henry, Irene James'
Subject: RE: CMTD1704675/THE - ACCIDENT INVLG SKX1191T & SKD3904X ON 25.12.2017
Attachments: PRELI ADVISED SKX 1191T.pdf

Dear Sir/Madam,

Enclosed preliminary revised of vehicle **SKX 1191T**

We have authorise repair

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Admin-D (LKKAuto)
Sent: Wednesday, 27 December, 2017 4:06 PM
To: 'Teo, Grace' <grace.teo@sompo.com.sg>; assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: 'Choo, Thelma' <thelma.choo@sompo.com.sg>; 'Henry, Irene James' <irene.henry@sompo.com.sg>
Subject: RE: CMTD1704675/THE - ACCIDENT INVLG SKX1191T & SKD3904X ON 25.12.2017

Dear Grace,

Thank you for the assignment.

"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: Teo, Grace [<mailto:grace.teo@sompo.com.sg>]
Sent: Wednesday, 27 December, 2017 1:52 PM
To: info@alfasportivo.com.sg; admin-d@lkkauto.com; assignments@lkkauto.com
Cc: Choo, Thelma <thelma.choo@sompo.com.sg>; Henry, Irene James <irene.henry@sompo.com.sg>
Subject: CMTD1704675/THE - ACCIDENT INVLG SKX1191T & SKD3904X ON 25.12.2017

Your Reference: SKD3904X

Our Claim Reference: CMTD1704675/THE

Without

Prejudice

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Balance Warranty!
Direct Owner - StarAd



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Search Selection | bmw 116d | Any | Any | 2016 | Any | Any | Any | Available



☐ **BMW 1 Series 116d** | \$103,588 | \$11,500 /yr | 18-Jul-2016 | 1,496 cc | 13,589 km | Hatchback | Available

Fuel Type: Diesel (Euro 5 Engine and Above)

Promo 1.78% Interest Rate Only! Flexi-Monthly! Low Mileage! 1 Lawyer Owner! Fully Agent (PML) Servicing Records Since Days 1. Still Under PML Warranty! Bank And In-House Loan Are Available. High Trad...

Hamilton Autohub Pte Ltd

Posted: 23-Dec-2017 Tags: 2016 BMW 116d, 2016 BMW 116d, BMW 116d, BMW 116d, BMW, 116d, 116d, Used BMW



☐ **BMW 1 Series 116d** | \$113,500 | \$12,670 /yr | 14-Jul-2016 | 1,496 cc | 24,000 km | Hatchback | Available

Fuel Type: Diesel (Euro 5 Engine and Above)

Pristine PML Unit And Still Under Warranty. Owner Relocating. Diesel Consumption Is Very Efficient. Comes With Tinting Package Of 10 Years Warranty. Viewings And Test Drives Are Strictly By Appointment...

Posted: 15-Dec-2017 Tags: 2016 BMW 116d, 2016 BMW 116d, BMW 116d, BMW 116d, BMW, 116d, 116d, Used BMW



☐ **BMW 1 Series 116d** | \$99,800 | \$11,520 /yr | 29-Mar-2016 | 1,496 cc | 40,640 km | Hatchback | Available

Fuel Type: Diesel (Euro 5 Engine and Above)

PML Unit (Warranty Till March 2019) Exclusive 2 Years Grooming Package By Republic Auto. Buy With A Peace Of Mind, Call Or Sms Me For A Viewing Appointment.

Republic Auto

Posted: 26-Dec-2017 Tags: 2016 BMW 116d, 2016 BMW 116d, BMW 116d, BMW 116d, BMW, 116d, 116d, Used BMW

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Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC

Owner ID: 9898C

Vehicle Details

Vehicle No.: SKX1191T

Vehicle to be Exported: Yes

Intended De-registration Date: 03 Jan 2018

Vehicle Make: B.M.W.

Vehicle Model: 116D 5DR HATCHBACK DSC LED

Primary Colour: Red

Manufacturing Year: 2015

Engine No.: 37049380B37D15A

Chassis No.: WBA1V72080V250114

Maximum Power Output: 85.0 kW (113 bhp)

Open Market Value: \$23,385.00

Original Registration Date: 27 Nov 2015

First Registration Date: 27 Nov 2015

Transfer Count: 0

Actual ARF Paid: \$9,739.00

Intended PARF Rebate Details

PARF Eligibility: Yes

PARF Eligibility Expiry Date: 26 Nov 2025

PARF Rebate Amount: \$7,304.00

Intended COE Rebate Details

COE Expiry Date: 26 Nov 2025

COE Category: A - Car up to 1600cc & 97kW (130bhp)

COE Period(Years): 10

QP Paid: \$59,200.00

COE Rebate Amount: \$46,751.00

Total Rebate Amount: \$54,055.00

The information contained herein is correct as at 26 Dec 2017

OK

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	9898C
Vehicle Details	
Vehicle No.:	SKX1191T
Vehicle to be Exported:	Yes
Intended De-registration Date:	03 Jan 2018
Vehicle Make:	B.M.W.
Vehicle Model:	116D 5DR HATCHBACK DSC LED
Primary Colour:	Red
Manufacturing Year:	2015
Engine No.:	37049380B37D15A
Chassis No.:	WBA1V72080V250114
Maximum Power Output:	85.0 kW (113 bhp)
Open Market Value:	\$23,385.00
Original Registration Date:	27 Nov 2015
First Registration Date:	27 Nov 2015
Transfer Count:	0
Actual ARF Paid:	\$9,739.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	26 Nov 2025
PARF Rebate Amount:	\$7,304.00
Intended COE Rebate Details	
COE Expiry Date:	26 Nov 2025
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$59,200.00
COE Rebate Amount:	\$46,751.00
Total Rebate Amount:	\$54,055.00

The information contained herein is correct as at 26 Dec 2017

OK

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	26/12/2017 14:52
Date Of Accident	25/12/2017 17:15
Exact Location Of Accident	CAR PARK SLOPE- 125 WHITLEY RD-VILLA DES FLORES
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKX1191T
Insured/Policyholder	
Name Of Registered Owner	CHOW SIEW CHING
NRIC No	S2569898C
Email Address	SIEWCHING@GYC.COM.SG
Mobile Phone No	(LOCAL) +65-97420336
Alternative Phone No	OFFICE-NOPHONE

Vehicle Particulars

Manufacturer	BMW
Model	116 D
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	SOMPO INSURANCE SINGAPORE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	D17MTPV01016450
Cover Note Number	

Driver

Name of Driver	CHOW SIEW CHING
NRIC No	S2569898C
Date Of Birth	01/07/1963
Occupation	INDOOR
Date Of Driving Pass	27/09/1995
Driving Experience	22 YEARS AND 2 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-97420336
Fax Number	
Contact Number	OFFICE-NOPHONE
Email Address	SIEWCHING@GYC.COM.SG

Address	125 WHITLEY ROAD #04-07
Postcode	297820
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	COLLISION - MAJOR/MINOR RD
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	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 TO SKETCH PLAN

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	SKD3904X
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	YAP FOOK DUNG
NRIC/Passport Number	S7484923G
Contact Number	90488651
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

SKETCH PLAN

Sompo
Vehicle
SKX 11917

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 liability.
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. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
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 aforesaid.
8. Consent under the Personal Data Protection Act (PDPA)

I 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 (all insurer(s) who have insured vehicle(s) involved in this accident shall be 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) processing, 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 (including 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(including their lawyers/law firms), which may be sited 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:
26/12/17
12:45 pm

Driver's Signature
(If driver is not the policyholder)
Date & Time:
26/12/17
12:45 pm

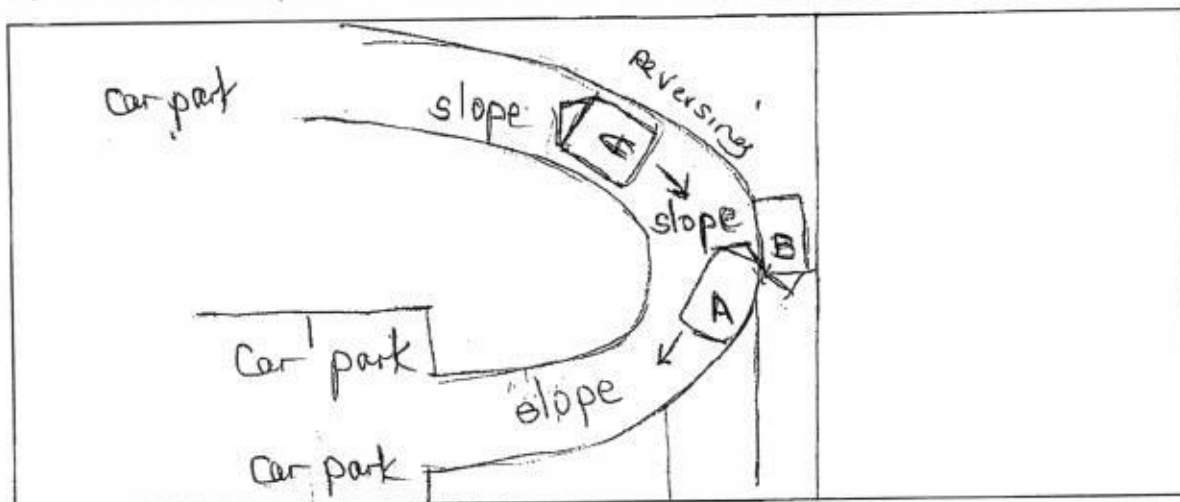
Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:
Mark
26/12/17



Sketch Plan Pg. 2

SKETCH PLAN

Accident Date: 25/12/17 Time: 5:15pm Location: At the slope of 105 WHITLEY ROAD, VILLA DES FLORES
 My Vehicle A: SKX1191T Vehicle B: SKD3904X Vehicle C/Others: —



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was reversing my car (A) down from a slope at my condo at the above address and it hit my neighbour's car parked in the parking lot on the slope as shown above

My car was scratched on the front right bumper and my car's right headlamp was also slightly scratched. Please refer photos submitted.

Car B was scratched on the front right lower portion. The driver told me that the fog lamp was cracked by the impact.

☒ Claim OD / TP at Ah Lim Motor () Claim OD / TP at other workshop () Reporting Only

Remarks: Please forward a copy of my efile accident report to

My workshop :

Email Address :

& Myself :

Email Address :

Note: Please take note that your insurer have **14 days timeframe** for you to submit own damage claim under your own policy. Kindly check with your own insurer for more information.

DECLARATION

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

Vehicle: SKX

1191T


 Policyholder's Signature

Date & Time: 26/12/17
12:45pm


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

Date & Time: 26/12/17
12:45pm

Witnessed by Reporting Centre
 Personnel



26/12/17

Policy Holder-Driver's Particulars Pg. 1



Sompo Insurance Singapore Pte. Ltd.
50 Raffles Place, 50th-51st Singapore Land Tower, Singapore 048623
Tel: 6461 6555 | Fax: 6221 3302 | Website: www.sompo.com.sg
Co. Reg. No.: 199605490E | GST Reg. No.: M500003198

Certificate of Insurance

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, 1959 (MALAYSIA)

Cert No./Policy No. : D17MTPV01016450
Insured : CHOW SIEW CHING
Motor Car (Registration No.) : SKX1191T
Cover : Comprehensive - EXCELDRIIVE PRESTIGE
Policy Commencement Date : 27 NOVEMBER 2017 00:00
Policy Expiry Date : 26 NOVEMBER 2018 23:59
Maximum Liability (Section I) : Market value at time of loss
Excess* : \$500 - Section I
(Waived up to S\$1,000 if accident repair is done at ExcelDrive Workshops for the first claim per policy year)
Voluntary Excess* : N.A.
Windscreen Excess* : S\$100.00 - Waived if Repair at ExcelDrive Workshop
Loss of Use : Per Policy Schedule
* Subject to GST wherever applicable

Persons or Classes of Persons entitled to drive*

1. The Insured.
2. Any other person who is driving on the Insured's order or with his permission.
3. In the event of the death of the Insured,
 - a. any member of the Insured's family, or a paid driver who has been driving the Motor Car during the life of the Insured and permission to drive had not been withdrawn prior to the death of the Insured; and
 - b. any other person who has been given permission to drive the Motor Car prior to the death and such permission had not been withdrawn by the Insured.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Car 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 Car. And provided further that the Motor Car is registered under the Road Traffic Act (Chapter 276) and its registration under the Road Traffic Act (Chapter 276) has not been cancelled at the time of the accident, loss or damage.

Limitations As To Use

Use only for social, domestic and pleasure purpose and for the Insured's business. The Policy does not cover use for hire or reward, racing, pace-making, speed testing, reliability trial, the carriage of goods other than samples in connection with any trade or business or use for any purposes in connection with the Motor Trade.

ExcelDrive Workshops and Accident Reporting

It is a condition precedent to liability that the Insured shall call at the Company's Accident Reporting Center with the Motor Car within 24 hours of the accident or by the next working day thereof.

All accident repairs to the Motor Car must be carried out at ExcelDrive Workshops, otherwise the claim is not payable under the Policy. For ExcelDrive Prestige Plan, accident repairs to the Motor Car can be carried out at any workshop other than ExcelDrive Workshops.

For the list of Accident Reporting Centres and ExcelDrive Workshops, please visit our website at www.sompo.com.sg or call our Emergency Hotline: (65) 6226 3323.

I/We HEREBY CERTIFY that the policy to which this Certificate relates is issued in accordance with (1) the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia); and (2) the Policy terms, conditions and exceptions of the Private Car Policy ref MTP.27

Sompo Insurance Singapore Pte. Ltd.

Authorised Signatory

Date/Time of Issue : 10 NOVEMBER 2017 10:12

IMPORTANT NOTICE

- o Keep the Certificate in your Motor Car.
- o Under the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189), it shall be unlawful for any person to use or cause to permit any other person to use a motor vehicle without a valid policy of insurance under the Act.
- o On the sale of the Motor Car or if for any reason the insurance is terminated during its currency, the Insured 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 that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189).
- o This Policy will cease to be valid once the Motor Car has been sold to another person. The Policy is not transferable to the new owner of the Motor Car.

Intermediary Code & Name : 11G04306 & GYC FINANCIAL ADVISORY PTE LTD CI Code: 22A 3XTD55T2KLKDMOAA



AH LIM MOTOR COMPANY

176 Sin Ming Drive #05-12 Sin Ming Autocare Singapore 575721
TEL: 6456 3637 FAX: 6456 3686 Email: admin@almsm.com.sg
GST:M9-0009639-E RCB NO:06470300B

SURVEYOR COPY

M/S : SOMPO INSURANCE SINGAPORE PTE LTD
50 RAFFLES PLACE
#05-01/06 SINGAPORE LAND TOWER
SINGAPORE 048623
TEL: 64616555
ATTN: Motor Claim Department
Your Ref No: SKX1191T
Claim Type: Own Damage
Accident Date: 25/12/2017

Estimate No: MCS1102231
Date: 27 Dec 2017
Policy No: D17NTPV01016450
Veh Reg No: SKX1191T
Make/Model: BMW 116D

Estimate Repair Cost to Vehicle No :SKX1191T

Description	U/Price	Quantity	Cost	Amount
			<u>SS</u>	<u>SS</u>
SPARE PARTS				
1 FRONT BUMPER / cut		1 PC	750.00	
2 FRONT BUMPER SIDE RETAINER- RH / m.c		1 PC	40.00	
3 HEADLAMP - RH / scr		1 PC	1,890.00	
4 HEADLAMP BRACKET - RH & NN		1 PC	52.00	
			2,732.00	
	Add 10%		273.20	3,005.20
LABOUR				
5 TO CHECK WIRING AND REFOCUS HEADLAMP		1 PC	30.00	20
6 TO DISMANTLE THE DAMAGES. TO ALIGN & ADJUST FRONT HEAD LAMP PANEL & TO REFIT LISTED PARTS BACK SAME		1 PC	600.00	300
7 TO SPRAY FRONT FENDER RH & FRONT BUMPER		1 PC	600.00	200 400
				1,230.00
				4257.20
Amount Before Excess			SS 4,235.20	
Add GST @ 7%				296.46
Total Amount payable			SS 4,531.66	

TOTAL: SINGAPORE DOLLAR FOUR THOUSAND FIVE HUNDRED THIRTY ONE AND CENTS SIXTY SIX ONLY

4 Days.

part by part.

before paint photos.

Guo Qiang - 82880282

28/12/17

Guo Qiang @ lkk auto. com

For AH LIM MOTOR COMPANY

AUTHORISED SIGNATURE
The Repairer of the following:

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

Acknowledged by Repairer

Signature:

Date:



AH LIM MOTOR COMPANY

176 Sin Ming Drive #05-12 Sin Ming Autocare Singapore 575721
TEL: 6456 3637 FAX: 6456 3686 Email: admin@almsm.com.sg
GST:M9-0009639-E RCB NO:06470300B

SURVEYOR COPY

M/S: SOMPO INSURANCE SINGAPORE PTE LTD
50 RAFFLES PLACE
#05-01/06 SINGAPORE LAND TOWER
SINGAPORE 048623
TEL: 64616555
ATTN: Motor Claim Department
Your Ref No: SKX1191T
Claim Type: Own Damage
Accident Date: 25/12/2017

Estimate No: MCS1102231
Date: 27 Dec 2017
Policy No: D17NTPV01016450
Veh Reg No: SKX1191T
Make/Model: BMW 116D

Estimate Repair Cost to Vehicle No :SKX1191T

Description	U/Price	Quantity	Cost	Amount
			<u>SS</u>	<u>SS</u>
SPARE PARTS				
1 FRONT BUMPER / cut		1 PC	750.00	
2 FRONT BUMPER SIDE RETAINER- RH / MC		1 PC	40.00	
3 HEADLAMP - RH / SCR		1 PC	1,890.00	
4 HEADLAMP BRACKET - RH ?		1 PC	52.00	
			2,732.00	
	Add 10%		273.20	3,005.20
LABOUR				
5 TO CHECK WIRING AND REFOCUS HEADLAMP		1 PC	30.00	20
6 TO DISMANTLE THE DAMAGES. TO ALIGN & ADJUST FRONT HEAD LAMP PANEL & TO REFIT LISTED PARTS BACK SAME		1 PC	600.00	300
7 TO SPRAY FRONT FENDER RH & FRONT BUMPER		1 PC	600.00	200 400
				1,230.00

Amount Before Excess SS 4,235.20
Add GST @ 7% 296.46
Total Amount payable SS 4,531.66

TOTAL: SINGAPORE DOLLAR FOUR THOUSAND FIVE HUNDRED THIRTY ONE AND CENTS SIXTY SIX ONLY

48 Days.

part by part.

before paint photos.

Guo Qiang - 82880282

28/12/17

Guo Qiang @ lkk auto. com

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: ahlimmc@singnet.com.sg
GST:M9-0009639-E RCB NO:06470300B

M/S : SOMPO INSURANCE SINGAPORE PTE LTD
50 RAFFLES PLACE
#05-01/06 SINGAPORE LAND TOWER
SINGAPORE 048623
TEL: 64616555
ATTN: Motor Claim Department
Your Ref No: SKX1191T
Claim Type: Own Damage
Accident Date: 25/12/2017

Claim No: MCS1102231
Ref No: MFS1101975
Date: 03 Feb 2018
Policy No: D17NTPV01016450
Veh Reg No: SKX1191T
Make/Model: BMW 116D

Repair Cost to Vehicle No (For Finalization):SKX1191T

Description	U/Price	Quantity	Cost S\$	Amount S\$
SPARE PARTS				
1 FRONT BUMPER		1 PC	750.00	
2 FRONT BUMPER SIDE RETAINER- RH		1 PC	40.00	
3 HEADLAMP - RH		1 PC	1,890.00	
4 HEADLAMP BULB REPLACEMENT COVER		1 PC	20.00	
			2,700.00	
	Add 10%		270.00	2,970.00
LABOUR				
5 TO CHECK WIRING AND REFOCUS HEADLAMP		1 PC	20.00	
6 TO DISMANTLE THE DAMAGES. TO ALIGN & ADJUST FRONT HEAD LAMP PANEL & TO REFIT LISTED PARTS BACK SAME		1 PC	300.00	
7 TO SPRAY FRONT FENDER RH & FRONT BUMPER		1 PC	400.00	
				720.00

Amount Before Excess	S\$ 3,690.00
Less Excess	S\$ 0.00
Amount Before GST	S\$ 3,690.00
Add GST @ 7%	258.30
Total Amount payable	S\$ 3,948.30

TOTAL: SINGAPORE DOLLAR THREE THOUSAND NINE HUNDRED FORTY EIGHT AND CENTS THIRTY ONLY

The above vehicle was surveyed by GUO QIANG-LKK on 28/12/2017

For AH LIM MOTOR COMPANY
(SIN MING BRANCH)
170, Sin Ming Drive, #05-12
Sin Ming Arcade, Singapore 571717
AUTHORISED SIGNATURE



AH LIM MOTOR COMPANY

176 Sin Ming Drive #05-12 Sin Ming Autozone Singapore 575721
 TEL: 6456 3637 FAX: 6456 3686 Email: admin@ahlim.com.sg
 GST:M9-0009639-E RCB NO:064703003

M/S: SOMPO INSURANCE SINGAPORE PTE LTD
 50 RAFFLES PLACE
 #05-01/06 SINGAPORE LAND TOWER
 SINGAPORE 048623

TEL: 64616555

ATTN: Motor Claim Department

Your Ref No: SKX1191T

Claim Type: Own Damage

Accident Date: 25/12/2017

Estimate No: MCS1102231

Date: 05 Jan 2018

Policy No: D17NTPV01016450

Veh Reg No: SKX1191T

Make/Model: BMW 116D

Estimate Repair Cost to Vehicle No :SKX1191T

Description	U/Price	Quantity	Cost	Amount
			S\$	S\$
Supplementary Parts to Repair				
SPARE PARTS				
1 HEADLAMP BULB REPLACEMENT COVER	/ Mis	1 PC	20.00	20.00

Amount Before Excess	S\$ 20.00
GST Amount	S\$ 1.40
Total Amount payable	S\$ 21.40

The above vehicle was surveyed by GUO QIANG-LKK on 28/12/2017

For AH LIM MOTOR COMPANY


 AUTHORIZED SIGNATURE

Guo Qiang.
 05/1/18



AH LIM MOTOR COMPANY

176 Sin Ming Drive #05-12 Sin Ming Autocare Singapore 575721
TEL: 6456 3637 FAX: 6456 3686 Email: admin@almsm.com.sg
GST:M9-0009639-E RCB NO:06470300B

M/S : SOMPO INSURANCE SINGAPORE PTE LTD
50 RAFFLES PLACE
#05-01/06 SINGAPORE LAND TOWER
SINGAPORE 048623
TEL: 64616555
ATTN: Motor Claim Department
Your Ref No: SKX1191T
Claim Type: Own Damage
Accident Date: 25/12/2017

Estimate No: MCS1102231
Date: 05 Jan 2018
Policy No: D17NTPV01016450
Veh Reg No: SKX1191T
Make/Model: BMW 116D

Estimate Repair Cost to Vehicle No :SKX1191T

Description	U/Price	Quantity	Cost	Amount
			<u>S\$</u>	<u>S\$</u>
Supplementary Parts to Repair				
SPARE PARTS				
1 HEADLAMP BULB REPLACEMENT COVER	/ mis	1 PC	20.00	20.00

Amount Before Excess	S\$ 20.00
GST Amount	S\$ 1.40
Total Amount payable	<u>S\$ 21.40</u>

The above vehicle was surveyed by GUO QIANG-LKK on 28/12/2017

For AH LIM MOTOR COMPANY



AUTHORISED SIGNATURE

Guo Qiang
05/1/18

CONTINENTAL MOTORS (PTE) LTD
 21 TOH GUAN RD EAST #07-13 SINGAPORE 608609
 Email: continentalmotor@singnet.com.sg
 Tel: (65) 6473 9256 (65) 6473 9322
 Fax: (65) 6515 0069

TAX INVOICE

GST REG: M2-0010321-1
 ROC No: 197000048K

AH LIM MOTOR COMPANY (SIN MING)
 176 SIN MING DRIVE
 #05-12
 SIN MING AUTOCARE
 SINGAPORE 575721

Invoice No: **18/0008**
 Invoice Date: 04/01/2018
 Invoice Terms: 30 days
 Account Code: A014

No	Description	Quantity	Unit Price	Total Price
				S\$
1	FRT BUMPER F20 LCI	1	750.00	750.00
2	FRT BUMPER INSERT RH F20 LCI	1	40.00	40.00
3	LED HEADLAMP RH F20 LCI	1	1,890.00	1,890.00
E. & O.E.				

GOODS SOLD ARE NON-RETURNABLE.
 Please cross cheque payable to "CONTINENTAL MOTORS (PTE) LTD"

GROSS AMOUNT S\$ 2,680.00
 ADD: GST 7% /S\$ 187.60
TOTAL AMOUNT S\$ 2,867.60

SKX 1191 T BMW F20/116D--V250114

for CONTINENTAL MOTORS (PTE) LTD

Please detach the slip below and return with remittance to ensure proper credit.

CONTINENTAL MOTORS (PTE) LTD
 21 TOH GUAN RD EAST #07-13 SINGAPORE 608609
 Email: continentalmotor@singnet.com.sg
 Tel: (65) 6473 9256 (65) 6473 9322

Account Code	Invoice No.	Date	Amount
A014	18/0008	04/01/2018	S\$ 2,867.60

CONTINENTAL MOTORS (PTE) LTD
21 TOH GUAN RD EAST #07-13 SINGAPORE 608609
Email: continentalmotor@singnet.com.sg
Tel: (65) 6473 9256 (65) 6473 9322
Fax: (65) 6515 0069

TAX INVOICE

GST REG: M2-0010321-1
ROC No: 197000048K

AH LIM MOTOR COMPANY (SIN MING)
176 SIN MING DRIVE
#05-12
SIN MING AUTOCARE
SINGAPORE 575721

Invoice No: **18/0014**
Invoice Date: 04/01/2018
Invoice Terms: 30 days
Account Code: A014

No	Description	Quantity	Unit Price	Total Price
1	Supp COVER,BULB REPLACEMENT F30	1	20.00	S\$ 20.00

E & O E

GOODS SOLD ARE NON-RETURNABLE.

Please cross cheque payable to "CONTINENTAL MOTORS (PTE) LTD"

GROSS AMOUNT

S\$ 20.00

ADD: GST 7%

S\$ 1.40

TOTAL AMOUNT

S\$ 21.40

SKX 1191 TBMW 116D CHASSIS#V250114

Please detach this slip below and return with remittance to ensure proper credit.

for CONTINENTAL MOTORS (PTE) LTD

CONTINENTAL MOTORS (PTE) LTD
21 TOH GUAN RD EAST #07-13 SINGAPORE 608609
Email: continentalmotor@singnet.com.sg
Tel: (65) 6473 9256 (65) 6473 9322

Account Code	Invoice No.	Date	Amount
A014	18/0014	04/01/2018	S\$ 21.40




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			
SOMPO INSURANCE SINGAPORE PL		Ref : CS/SMO17024614/Gtd3n2	
50 RAFFLES PLACE #05-01/06 SINGAPORE LAND TOWERSINGAPORE 048623		Date : 21-02-2018	
		Code : SMO	
1. Policy Particulars :- OWN DAMAGE			
Insured Veh.		Veh. Inspected	SKX 1191T
Policy No.	D17MTPV01016450	Coverage (\$)	0.00
Claim No.	CMTD1704675/THE	Excess (\$)	0.00
Assign From	GRACE TEO	Assign Date	28/12/2017
2. Vehicle Particulars & Condition			
Make & Model	B.M.W 116D	c.c	1496
Engine No.	HIDDEN	Year of Reg.	2015
Chassis No.	WBA1V72080V250114	Colour	RED
Odometer	26230	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	205/55 R16	PIRELLI	6 mm
L/H Front Tyre	205/55 R16	PIRELLI	6 mm
R/H Rear Tyre	205/55 R16	PIRELLI	6 mm
L/H Rear Tyre	205/55 R16	PIRELLI	6 mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION. DAMAGES SEE DETAILS.			
5. General Information			
Accident Date	25/12/2017	Inspection Date	28/12/2017
Survey held at	AH LIM MOTOR COMPANY 176 SIN MING DRIVE #05-12 SIN MING AUTOCARE SINGAPORE 575721		
5a. Remarks			
A)THE MARKET VALUE IS S\$98,000.00 (EST. AVERAGE) B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE AUTHORISED REPAIRS.			
5b. Estimate Days of Repair			
ESTIMATED NORMAL PERIOD FOR REPAIR:		4 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. SKX 1191T

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<u>REPLACEMENT OF PARTS</u>			
1	FRONT BUMPER (WCP)	CUT	750.00	750.00
1	FRONT BUMPER SIDE RETAINER-RH (WCP)	NECESSARY	40.00	40.00
1	HEADLAMP-RH (WCP)	SCRATCHED	1,890.00	1,890.00
1	HEADLAMP BRACKET-RH (WCP)	NOT NECESSARY	52.00	-
1	HEADLAMP BULB REPLACEMENT COVER (ADDITIONAL) (WCP)	MISSING	20.00	20.00
	COST PLUS 10%		275.20	270.00
			3,027.20	2,970.00
	<u>LABOUR</u>			
	TO CHECK WIRING AND REFOCUS HEADLAMP.		30.00	20.00
	TO DISMANTLE THE DAMAGES.TO ALIGN & ADJUST FRONT HEAD LAMP PANEL & TO REFIT LISTED PARTS BACK SAME.		600.00	300.00
	TO SPRAY FRONT FENDER RH & FRONT BUMPER.		600.00	400.00
			1,230.00	720.00
	GRAND TOTAL		4,257.20	3,690.00
	RECOMMENDED COST OF REPAIRS			3,690.00

Report Ref No. CS/SMO17024614/Gtd3n2

XING GUO QIANG

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

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

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.



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. SKX 1191T

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	FRONT BUMPER (WCP)	CUT	750.00	750.00
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GRAND TOTAL			4,257.20	3,690.00
RECOMMENDED COST OF REPAIRS				3,690.00

Report Ref No. CS/SMO17024614/Gtd3n2

XING GUO QIANG

M.MATAI, AMSAE-A

Automotive Assessor

ADRIAN LING WAI PING

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

Licensed Appraiser

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