150m	h? // 1885
DIS CASE OWNER: Che Hey CC 4/ AIG170 24658 /	GPS /V DAC
Surveyor: XGQ DOI: 29/12/17	
Pre-assign / CCU / FTE	Dute / Pime : 28/12/17 Registered in Merimen: 28/12/17
Instruct Vehicle No. : SGQ 4/32U Claim No.	
Name of Insured ROBERT MEYERLY FASTR Policy No.	2100475852
Insured Tel No. : HP: 97254315 Make / M	fodel :
	Accident:
Is driver the owner? YE / NO) Nature of Accident :	
If NO, Driver Name / Age : OI GIA I	REPORT: YES NO ; TP CHA REPORTY IS NO
Driver Tel No.; (V/L VEP NO.) Insured I	Liability: % Final? Yes/No
Sme 3070M	
INSRS: INSRS: INSRS:	INSRS:
WSP: Tour Trust WSP: WSP: WSP:	WSP:
Liability: Liability: Liability:	ty: Tel: Liability:
RMKS: RMKS	D# -#/
Date/Time	
CMB 3070M + NBA/42P/1014521/4 DUA 28/07/	0.7 K-0.01 4.4 K-0
4 NO ESTEMATE	Non-Reporting itr (1st): Non-Reporting itr (2nd):
# NO ELIZMATE	Non-Reporting ltr (Finsf): Notification ltr (if non-pickup):
231,112 - FMAY LU ALCO BOOK	CALCIE XISRAM 25/11/8
331-116 - Email to Ala: Request for 01 GIA	
23/1/18 - OIGIA in	Documentation Cheek List: Handler Typist Notification in (if non-pickup)
25/1/18 - OI mode litera Toolean I land	After call lir to OE
25/1/18 - OI made uturn To charged land.	Authorisation To Act Release Voucher:
24/11/18 - DV sent	Final Repair Bill:
- (1/10 - \nabla x x x x x)	Car Rental Invoice:
201015 - FREING to Shapes to clou	Towing Invoice
	Medical Bill:
	PIR:
	Mandate/Reject Instruction:
PRELIMINARY ADVICE Date/Time: Sant Date	Payment Breakdown Form:
Sent By:	Post-Repair Photos:
FINALIZATION Date/Time: Confirm with:	Others: Confirm by:
Repair Cost: SS days) Reduction: %	Email Call
FINAL SETTLEMENT Date Time: W (Confirm with Manual Final Lisbility: % (Confirm with Manual Confirm with	Emeil Call
Repair Cost: W/ 1977 SS 3639 53	If No or B 28, Ass. Lin:
Loss of Rental (LOR): SS (
Loss of Use (LOU): SS(250-W(Q50 x 5 days) Loss of Income (LOI): SS (S 7 - days)	15 hol 3 28 77
LOR only LOU only LOR+LOU LOR+LOU Thek only one	WAST
CHA/LTA Search SS J. W	
Disbursement oc	1) Claim status: None Reject/Private Settle
Legal Cost SS (e.g. Tow/ Independent)	3) Survey fee: 4320 - 4524
Total: SS Y891.57 Global Sum SS: Y850. W	10,000,000
Continu with	Email Call
Payee 2: (Strike if N.A.) SS Name 2:	and and the oral
Payee 3: (Strike if N.A.) SS Name 3:	-4.176



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

	mationale Des Experts En Auton	
A PACIFIC INSURANCE PTE LTD	Ref : CC4/AIG17024	638/Gps3
ITON WAY #08-16 S BUILDING ORE 079120	Date: 28-12-2017	
B-tt B- di	Code: AIG	u
	lars :- THIRD PARTY CLAI	SMB 3070M
sured Veh. SGQ 4883U	Veh. Inspected	0.00
licy No.	Coverage (\$)	
aim No.	Excess (\$)	0.00
sign From	Assign Date	28/12/2017
Vehicle F	Particulars & Condition	-N 1-64-10
ke & Model	c.c	0
gine No. HIDDEN	Year of Reg.	
Chassis No. Colour		
lometer -	- Steering	
akes	Modification	
neral		
Co	nditions of Tyres	
Size	Make	Balance
H Front Tyre	3	mm
Front Tyre	i i	mm
H Rear Tyre		mm
Rear Tyre	y.	mm
Desc	ription of Damages	
Go	neral Information	
cident Date 23/12/2017	Inspection Date	29/12/2017
		EST (ETEST)
rvey held at TOWER TRANSIT SINGAR 21 BULIM DRIVE SINGAPORE 648170	Oner le cio.	
	Remarks	
	SINGAPORE 648170 CTION WAS CONDUCTED ON A	SINGAPORE 648170

ESTIMATED ACCIDENT REPAIR COST



ACCIDENT TIME REPORTED	1310HRS	BUS REGISTRATION NUMBER
ACCIDENT DATE	23-Dec-17	BUS TYPE (SD/DD)
BUS CAPTAIN NAME	TAN KEOW SING	BUS ROUTE NUMBER
EMPLOYEE NUMBER		BUS ADVERTS (Y/N)

BUS REGISTRATION NUMBER	SMB3070M	
BUS TYPE (SD/DD)	SD	
BUS ROUTE NUMBER		
BUS ADVERTS (Y/N)	N	

SECTION 1: PARTS & CONSUMABLE ITEMS (MATERIAL COST)

Part No.	Part or Item Description	Quantity	Total Cost
77200023	RH SIDE PANEL R4 / CNA	1	\$77.05
77200049	COVER TAIL LAMP - 0/S/R / CM	1	\$389.85
77040670	SIKA TACK MOVE / NE (1	\$20.00
77200026	RH SIDE PANEL R6 WITH WHEELARCH TRIM	Cut 1	\$182.28
77040875	VINYL CUT OUT STICKERS FOR "SG <3 BUS"	MC. 1	5132.25
		7% GST	\$56.10
		FINAL TOTAL COST	\$857.52
			0. 1.1

801.4

SECTION 2: ASSESSMENT / REPAIR / SPRAY PAINT (LABOUR COST)

	LABOUR ITEM (PLEASE SPECIFY IF	ITS ASSESSMENT, REPAIR OR SPRAY PAINT)		TOTAL COST
	TO REPLACE/REPAIR THE DAMAG	ED PARTS (INCLUDING SPRAY PAINTING)	300 X3+ 400	\$3,000.00
			300 x3+ 400 3x 640. 1920	2600
• To displa • Parts pro • Third part • No illegal	Consultants hence notify rer of the following: ry beto a after spray painting damaged partis) during reservey es are subject to confirmation y survey is on a "Wilhout Projutice" back modification(s) is allowed	5 Krays.	3401.4	3.
is subject	ntary item(s) must be resurveyed and to final approval from insurance Company			ooten oo ta
Acknowledg Signature:	ped by Repairer		7% G5T	\$210.00
Date:			FINAL TOTAL COST	\$3,210.00

PAGE 1

ESTIMATED ACCIDENT REPAIR COST



SECTION 5: REPAIRS TO BUS ADVERTISMEN	T VINYLS/PANELS (ADVERTISEMENT COS	T)
---------------------------------------	------------------------------------	----

TOTAL ADVERTISE	MENT REPAIR	COST
-----------------	-------------	------

SECTION 6: RECOVERY OF ACCIDENT BUS (TOWING COST)

TOTAL TOWING COST		4

SECTION 7: NUMBER OF DAYS UNDER ACCIDENT REPAIR (LOSS OF USE COST)

	LOSS OF USE COST		\$1,500.00
BUS TYPE (SD / DD)	SD	Number of Days Under Repair	5
		Oate Out From Repairs	3/1/2018
		Date In For Repairs	29/12/2017

SUM	MARY
SECTION NO.	COST
1	\$857.52
2	\$3,210.00
3	-
4	-
5	\$1,500.00
ESTIMATED ACCIDENT REPAIR COST (1+2+3+4+5)	\$5,567.52

PAGE 2

From:

Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Sent:

Thursday, 15 November 2018 3:55 PM

To:

Hsiao Tong (LKKAuto); Admin A

Cc:

Subramanian Kasi; Wu Tzu Ying; Katherine Tan

Subject:

RE: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A:

23/12/2017

Attachments:

GIA Report SMB3070M.PDF; Repair Bill SMB3070M.PDF; GIA TP Search Fee SMB3070M.PDF; LOD - Accident Involving SMB3070M & SGQ4883U D.O.A:

23/12/2017

WITHOUT PREJUDICE

Dear Sir/Mdm,

We understand that you are the insurer of vehicle no. SGQ4883U which was involved in the above accident with our bus no. SMB3070M.

We are in the opinion that the accident was caused by the negligent driving of your insured driver. As a result of this accident, we have been put to loss and expense as follows:

Cost of Repair

: \$3,639.52

(inclusive of 7% gst)

Loss of Use x 5 Days

: \$1,500.00

(\$300 x 5 days)

GIA Search Fee

: \$2.00

(enclosed)

Total

: \$5,141.52

C/ 54/20mg We look forward to hearing from you early in order to resolve this matter amicably at minimum cost to you.

Thank you.

Sharifah Nusaybah (Ms)

Senior Executive, Claims

Mobile +65 9848 2243

Office +65 6817 1747

Email

sharifah@towertransit.sg



Tower Transit Singapore Pte Ltd

21 Bulim Drive, Bulim Bus Depot, Singapore 648170

Registration number 201419417K

www.towertransit.sg



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From: Katherine Tan

Sent: Thursday, 15 November, 2018 3:24 PM

To: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>
Subject: FW: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017

Fyi

From: Loh, Chee-Heng <<u>Chee-Heng.Loh@aig.com</u>>
Sent: Thursday, 15 November, 2018 1:35 PM
To: Hsiao Tong (LKKAuto) <<u>chewht@lkkauto.com</u>>

Cc: Katherine Tan <katherine.tan@towertransit.sg>; Chan, Yoke Shi <yokeshi.chan@aig.com>
Subject: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017

Dear Hsiao Tong,

Kindly assist to engage Katherine on the third party claim.

Thank you.

Best regards,
Loh Chee Heng
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120) Tel +(65) 6419 1881 | Fax +(65) 6835 7416 Chee-Heng Loh@aig.com | www.aig.com.sg

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From: Chan, Yoke Shi

Sent: Thursday, November 15, 2018 12:06 PM

To: Loh, Chee-Heng

Cc: Katherine.Tan@towertransit.sg

Subject: aigencrypt - FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017

Hi Chee Heng,

Kindly assist for below matter.

Thank you.

Regards,

Yoke Shi @ Ashley

AIG

Claim Adjuster II, Singapore FNOL, Claims Operations - Auto

yokeshi.chan@aig.com | www.aig.com

From: Katherine Tan [mailto:Katherine.Tan@towertransit.sg]

Sent: Thursday, November 15, 2018 10:25 AM

To: Chan, Yoke Shi; Tan, Lily (AIG); Fong, Andy-SY; Kaur, Baljit; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Md

Ishak, Mohd Imran; Lim, Sheng Yang; AIG SGP, Claims-Survey

Cc: Subramanian Kasi; Wu Tzu Ying; Sharifah Nusaybah Binte Syed Jamil Binshahab Subject: RE: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017

REMINDER

WITHOUT PREJUDICE

Dear Yoke shi,

Kindly refer to our e-mail as mentioned below.

Please let us have the status of the LOD.

Appreciate your assistance in this matter.

Thanks & Regards, Katherine Accountant

Email: Katherine.tan@towertransit.sg Telephone no: (65) 68171753



Tower Transit Singapore Pte Ltd 21 Bulim Drive, Bulim Bus Depot, Singapore 648170 Registration number 201419417K www.towertransit.sg



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From: Sharifah Nusaybah Binte Syed Jamil Binshahab

Sent: Friday, 26 October, 2018 3:48 PM

To: Chan, Yoke Shi <<u>yokeshi.chan@aig.com</u>>; Tan, Lily (AIG) <<u>Lily.Tan@aig.com</u>>; Fong, Andy-SY <<u>Andy-</u>

SY.Fong@aig.com>; Kaur, Baljit <Baljit.Kaur@aig.com>; Chin, Lee-Ying <Lee-Ying.Chin@aig.com>; Abu Kassim, Noor Mariesa < NoorMariesa. AbuKassim@aig.com>; Md Ishak, Mohd Imran < Imran. Ishak@aig.com>; Lim, Sheng Yang

<ShengYang.Lim@aig.com>; AIG SGP, Claims-Survey < AIGSGP ClaimsSurvey@aig.com>

Cc: Subramanian Kasi < Subramanian.kasi@towertransit.sg>; Wu Tzu Ying < Wu.Zy@towertransit.sg>; Katherine Tan <katherine.tan@towertransit.sg>

Subject: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017

WITHOUT PREJUDICE

Dear Sir/Mdm,

We understand that you are the insurer of vehicle no. SGQ4883U which was involved in the above accident with our bus no. SMB3070M.

We are in the opinion that the accident was caused by the negligent driving of your insured driver. As a result of this accident, we have been put to loss and expense as follows:

Cost of Repair

: \$3,639.52

(inclusive of 7% gst)

Loss of Use x 5 Days

: \$1,500.00

(\$300 x 5 days)

GIA Search Fee

: \$2.00

(enclosed)

Total

: \$5,141.52

We look forward to hearing from you early in order to resolve this matter amicably at minimum cost to you.

Thank you.

Sharifah Nusaybah (Ms)

Senior Executive, Claims

Mobile +65 9848 2243

Office

+65 6817 1747

Email

sharifah@towertransit.sg



Tower Transit Singapore Pte Ltd

21 Bullim Drive, Bullim Bus Depot, Singapore 648170

Registration number 201419417K

www.towertransit.sg



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From: Sharifah Nusaybah Binte Syed Jamil Binshahab

Sent: Thursday, 28 December, 2017 11:05 AM

To: 'Chan, Yoke Shi' < vokeshi.chan@aig.com>

Cc: Tan, Lily (AIG) <<u>Lily.Tan@aig.com</u>>; Fong, Andy-SY <<u>Andy-SY.Fong@aig.com</u>>; Kaur, Baljit <<u>Baljit.Kaur@aig.com</u>>; Chin, Lee-Ying <<u>Lee-Ying.Chin@aig.com</u>>; Subramanian Kasi <<u>Subramanian.kasi@towertransit.sg</u>>; Abu Kassim, Noor Mariesa <<u>NoorMariesa.AbuKassim@aig.com</u>>; Md Ishak, Mohd Imran <<u>Imran.Ishak@aig.com</u>>; Lim, Sheng Yang <<u>ShengYang.Lim@aig.com</u>>; Wu Tzu Ying <<u>Wu.Zy@towertransit.sg</u>>; Kenny Tham <<u>Kenny.Tham@towertransit.sg</u>>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SGQ4883U AND SMB3070M
ON 23/12/2017

WITHOUT PREJUDICE

Hi Ashley,

Please proceed to appoint LKK for the PRI.

Thank you.

Sharifah Nusaybah (Ms)

Senior Executive, Claims

Mobile +65 9848 2243 Office +65 6817 1747

Email sharifah@towertransit.sg



Tower Transit Singapore Pte Ltd 21 Bulim Drive, Bulim Bus Depot, Singapore 648170 Registration number 201419417K www.towertransit.sg



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From: Chan, Yoke Shi [mailto:yokeshi.chan@aig.com]

Sent: Thursday, 28 December, 2017 10:45 AM

To: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Cc: Tan, Lily (AIG) <<u>Lily.Tan@aig.com</u>>; Fong, Andy-SY <<u>Andy-SY.Fong@aig.com</u>>; Kaur, Baljit <<u>Baljit.Kaur@aig.com</u>>; Chin, Lee-Ying <<u>Lee-Ying.Chin@aig.com</u>>; Abu Kassim, Noor Mariesa <<u>NoorMariesa.AbuKassim@aig.com</u>>; Md Ishak, Mohd Imran <<u>Imran.Ishak@aig.com</u>>; Lim, Sheng Yang <<u>ShengYang.Lim@aig.com</u>>

Subject: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SGQ4883U AND SMB3070M ON 23/12/2017

Without Prejudice

Your Reference

: SMB3070M

Our Reference

: SGQ4883U

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert:

Name of Surveyor	Company Name	
Lim Kok Chong	AIG Asia Pacific Insurance Pte Ltd	
Kumar Uthaya	AIG Asia Pacific Insurance Pte Ltd	
Ken Wong	AIG Asia Pacific Insurance Pte Ltd	
Lawrence Ng Chun Kee	Priority Services	
Jeffrey Ong Leng Kiat	Priority Services	
Jimmy Lee	Priority Services	
EC Looi	Automobile Inspection Services Pte Ltd	
Ricky Teng	RT Appraisal Pte Ltd	
Elson Teng	RT Appraisal Pte Ltd	
Michael Cheong	RT Appraisal Pte Ltd	
Pang Kiah Keen (Frankie)	Formteam Adjusters Pte Ltd	
Ng You Han	Formteam Adjusters Pte Ltd	
Soon HanXin (Gary)	Formteam Adjusters Pte Ltd	
Chow Bo Xiong	Formteam Adjusters Pte Ltd	
Chua Soo Teck (Benjamin)	Formteam Adjusters Pte Ltd	
Kalvin Ang	LKK Auto Consultants Pte Ltd	
Xing Guo Qiang	LKK Auto Consultants Pte Ltd	
Marcus Chua	LKK Auto Consultants Pte Ltd	
Mohamad Taufikh	LKK Auto Consultants Pte Ltd	
Adrian Ling	LKK Auto Consultants Pte Ltd	
Henry Ng	LKK Auto Consultants Pte Ltd	
Mohammed Rasul	LKK Auto Consultants Pte Ltd	
Steven Foong	LKK Auto Consultants Pte Ltd	
Wei Jie	LKK Auto Consultants Pte Ltd	
Ma Chin Fook	LKK Auto Consultants Pte Ltd	
Kenneth Kong	LKK Auto Consultants Pte Ltd	

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Thank you.

Regards,

Yoke Shi @ Ashley AIG Claim Adjuster II, Singapore FNOL, Claims Operations – Auto Shared Services – Malaysia | Global Business Services

AIG Shared Services (M) Sdn Bhd (887191-D)

Menara Worldwide, Level 12, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia
Tel +6 03 2719 6000 | Ext 1012102

yokeshi,chan@aig.com | www.aig.com

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From:

Hsiao Tong (LKKAuto)

Sent:

Wednesday, 21 November 2018 12:16 PM

To:

'Sharifah Nusaybah Binte Syed Jamil Binshahab'

Cc: Subject: Subramanian Kasi; Wu Tzu Ying; Katherine Tan; Admin A

RE: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017 *LKK REF:

Attachments:

Statement of SGQ 4883U.pdf

Without Prejudice

Hi Sharifah.

Thank you for your email.

Attached here with a copy of our insured accident report for your easy reference. Our insured driver reported that he was making a U-turn to Dunearn Road, your client changed lane and collided onto his car.

For an amicable settlement, we propose settlement at a global sum of \$2.450.00(all-in).

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Sent: Thursday, 15 November 2018 3:55 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>; Katherine Tan

<Katherine.Tan@towertransit.sg>

Subject: RE: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017

WITHOUT PREJUDICE

Dear Sir/Mdm,

From:

Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Sent:

Wednesday, 21 November 2018 3:32 PM

To:

Hsiao Tong (LKKAuto); Admin A

Cc:

Subramanian Kasi; Wu Tzu Ying; Katherine Tan

Subject:

RE: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A:

23/12/2017 *LKK REF:

Attachments:

accident snapshots SMB3070M.pdf; Accident Report of Svc77 BC 10604 on

23122017

WITHOUT PREJUDICE

Dear Hsiao Tong,

We refer to BOLA s11 (U-turns / 3-point turns at any junction) which states that: *all u-turns (legal / illegal), or turns not prohibited by road markings.

All vehicles making turn or u-turn across main road must exercise greater caution.

We hereby attach snapshots of the accident which clearly shows that our insured driver has already made his lane change halfway through when your insured driver came out from the slip road to make a u-turn without exercising caution and looking out for approaching vehicles which are on the main road.

Additionally, your insured driver have actually expressed his interest to settle privately with us but withdrew his offer when we quoted him our repair bill amount (see attached email from our service control centre).

Therefore, we cannot agree to a 50/50 settlement.

Please review this matter and let us have your revised offer soonest.

Thank you.

Sharifah Nusaybah (Ms)

Senior Executive, Claims

Mobile +65 9848 2243

Office +65 6817 1747

Email sharifah@towertransit.sg



Tower Transit Singapore Pte Ltd 21 Bulim Drive, Bulim Bus Depot, Singapore 648170 Registration number 201419417K www.towertransit.sg



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

Sent: Wednesday, 21 November, 2018 12:16 PM

To: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>; Katherine Tan

<katherine.tan@towertransit.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017 *LKK REF:

Without Prejudice

Hi Sharifah,

Thank you for your email.

Attached here with a copy of our insured accident report for your easy reference. Our insured driver reported that he was making a U-turn to Dunearn Road, your client changed lane and collided onto his car.

For an amicable settlement, we propose settlement at a global sum of \$2.450.00(all-in).

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Sent: Thursday, 15 November 2018 3:55 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: Subramanian Kasi < Subramanian.kasi@towertransit.sg >; Wu Tzu Ying < Wu.Zy@towertransit.sg >; Katherine Tan <Katherine.Tan@towertransit.sg>

Subject: RE: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017

WITHOUT PREJUDICE

Dear Sir/Mdm,

We understand that you are the insurer of vehicle no. SGQ4883U which was involved in the above accident with our bus no. SMB3070M.

We are in the opinion that the accident was caused by the negligent driving of your insured driver. As a result of this accident, we have been put to loss and expense as follows:

Cost of Repair Loss of Use x 5 Days : \$3,639.52 : \$1,500.00 (inclusive of 7% gst) (\$300 x 5 days)

GIA Search Fee

: \$2.00

(enclosed)

Total

: \$5,141.52

We look forward to hearing from you early in order to resolve this matter amicably at minimum cost to you.

Thank you.

Sharifah Nusaybah (Ms)

Senior Executive, Claims

Mobile +65 9848 2243 Office +65 6817 1747

Email

sharifah@towertransit.sg



Tower Transit Singapore Pte Ltd

21 Bulim Drive, Bulim Bus Depot, Singapore 648170

Registration number 201419417K

www.towertransit.sg



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From: Katherine Tan

Sent: Thursday, 15 November, 2018 3:24 PM

To: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg> Subject: FW: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017 From: Loh, Chee-Heng < Chee-Heng.Loh@aig.com > Sent: Thursday, 15 November, 2018 1:35 PM

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

Cc: Katherine Tan <katherine.tan@towertransit.sg>; Chan, Yoke Shi <yokeshi.chan@aig.com> Subject: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017

Dear Hsiao Tong,

Kindly assist to engage Katherine on the third party claim.

Thank you.

Best regards, Loh Chee Heng AIG Complex Claims Examiner Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120) Tel +(65) 6419 1881 | Fax +(65) 6835 7416 Chee-Heng Loh@aig.com | www.aig.com.sg

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From: Chan, Yoke Shi

Sent: Thursday, November 15, 2018 12:06 PM

To: Loh, Chee-Heng

Cc: Katherine.Tan@towertransit.sg

Subject: aigencrypt - FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017

Hi Chee Heng,

Kindly assist for below matter.

Thank you.

Regards,

Yoke Shi @ Ashley Claim Adjuster II, Singapore FNOL, Claims Operations - Auto

yokeshi.chan@aig.com | www.aig.com

From: Katherine Tan [mailto:Katherine,Tan@towertransit.sg]

Sent: Thursday, November 15, 2018 10:25 AM

To: Chan, Yoke Shi; Tan, Lily (AIG); Fong, Andy-SY; Kaur, Baljit; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Md

Ishak, Mohd Imran; Lim, Sheng Yang; AIG SGP, Claims-Survey

Cc: Subramanian Kasi; Wu Tzu Ying; Sharifah Nusaybah Binte Syed Jamil Binshahab Subject: RE: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017

REMINDER

WITHOUT PREJUDICE

Dear Yoke shi,

Kindly refer to our e-mail as mentioned below.

Please let us have the status of the LOD.

Appreciate your assistance in this matter.

Thanks & Regards, Katherine Accountant

Email: Katherine.tan@towertransit.sg Telephone no: (65) 68171753



Tower Transit Singapore Pte Ltd 21 Bulim Drive, Bulim Bus Depot, Singapore 648170 Registration number 201419417K www.towertransit.sg



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From: Sharifah Nusaybah Binte Syed Jamil Binshahab

Sent: Friday, 26 October, 2018 3:48 PM

To: Chan, Yoke Shi <yokeshi.chan@aig.com>; Tan, Lily (AIG) <Lily.Tan@aig.com>; Fong, Andy-SY <Andy-

SY.Fong@aig.com>; Kaur, Baljit <<u>Baljit.Kaur@aig.com</u>>; Chin, Lee-Ying <<u>Lee-Ying.Chin@aig.com</u>>; Abu Kassim, Noor Mariesa <<u>NoorMariesa.AbuKassim@aig.com</u>>; Md Ishak, Mohd Imran <<u>Imran.Ishak@aig.com</u>>; Lim, Sheng Yang

<ShengYang.Lim@aig.com>; AIG SGP, Claims-Survey <AIGSGP_ClaimsSurvey@aig.com>

Cc: Subramanian Kasi <<u>Subramanian.kasi@towertransit.sg</u>>; Wu Tzu Ying <<u>Wu.Zy@towertransit.sg</u>>; Katherine Tan <katherine.tan@towertransit.sg>

Subject: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017

WITHOUT PREJUDICE

Dear Sir/Mdm,

We understand that you are the insurer of vehicle no. SGQ4883U which was involved in the above accident with our bus no. SMB3070M.

We are in the opinion that the accident was caused by the negligent driving of your insured driver. As a result of this accident, we have been put to loss and expense as follows:

Cost of Repair : \$3,639.52 Loss of Use x 5 Days : \$1,500.00 GIA Search Fee : \$2.00 (inclusive of 7% gst) (\$300 x 5 days) (enclosed)

Total : \$5,141.52

We look forward to hearing from you early in order to resolve this matter amicably at minimum cost to you.

Thank you.

Sharifah Nusaybah (Ms)

Senior Executive, Claims

Mobile +65 9848 2243 Office +65 6817 1747

Email sharifah@towertransit.sg



Tower Transit Singapore Pte Ltd 21 Bulim Drive, Bulim Bus Depot, Singapore 648170 Registration number 201419417K www.towertransit.sg



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From: Sharifah Nusaybah Binte Syed Jamil Binshahab

Sent: Thursday, 28 December, 2017 11:05 AM To: 'Chan, Yoke Shi' <yokeshi.chan@aig.com>

Cc: Tan, Lily (AIG) <<u>Lily.Tan@aig.com</u>>; Fong, Andy-SY <<u>Andy-SY.Fong@aig.com</u>>; Kaur, Baljit <<u>Baljit.Kaur@aig.com</u>>; Chin, Lee-Ying <<u>Lee-Ying.Chin@aig.com</u>>; Subramanian Kasi <<u>Subramanian.kasi@towertransit.sg</u>>; Abu Kassim, Noor Mariesa <<u>NoorMariesa.AbuKassim@aig.com</u>>; Md Ishak, Mohd Imran <<u>Imran.Ishak@aig.com</u>>; Lim, Sheng Yang <<u>ShengYang.Lim@aig.com</u>>; Wu Tzu Ying <<u>Wu.Zy@towertransit.sg</u>>; Kenny Tham <<u>Kenny.Tham@towertransit.sg</u>> Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SGQ4883U AND SMB3070M ON 23/12/2017

WITHOUT PREJUDICE

Hi Ashley,

Please proceed to appoint LKK for the PRI.

Thank you.

Sharifah Nusaybah (Ms)

Senior Executive, Claims

Mobile +65 9848 2243 Office +65 6817 1747

Email sharifah@towertransit.sg



Tower Transit Singapore Pte Ltd 21 Bulim Drive, Bulim Bus Depot, Singapore 648170 Registration number 201419417K www.towertransit.sg



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From: Chan, Yoke Shi [mailto:yokeshi.chan@aig.com]

Sent: Thursday, 28 December, 2017 10:45 AM

To: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Cc: Tan, Lily (AIG) <<u>Lily.Tan@aig.com</u>>; Fong, Andy-SY <<u>Andy-SY.Fong@aig.com</u>>; Kaur, Baljit <<u>Baljit.Kaur@aig.com</u>>; Chin, Lee-Ying <<u>Lee-Ying.Chin@aig.com</u>>; Abu Kassim, Noor Mariesa <<u>NoorMariesa.AbuKassim@aig.com</u>>; Md

Ishak, Mohd Imran <lmran.Ishak@aig.com>; Lim, Sheng Yang <ShengYang.Lim@aig.com>

Subject: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SGQ4883U AND SMB3070M ON

23/12/2017

Without Prejudice

Your Reference

: SMB3070M

Our Reference

: SGQ4883U

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert:

Name of Surveyor	Company Name
Lim Kok Chong	AIG Asia Pacific Insurance Pte Ltd
Kumar Uthaya	AIG Asia Pacific Insurance Pte Ltd
Ken Wong	AIG Asia Pacific Insurance Pte Ltd
Lawrence Ng Chun Kee	Priority Services
Jeffrey Ong Leng Kiat	Priority Services
Jimmy Lee	Priority Services
EC Looi	Automobile Inspection Services Pte Ltd
Ricky Teng	RT Appraisal Pte Ltd
Elson Teng	RT Appraisal Pte Ltd
Michael Cheong	RT Appraisal Pte Ltd
Pang Kiah Keen (Frankie)	Formteam Adjusters Pte Ltd
Ng You Han	Formteam Adjusters Pte Ltd
Soon HanXin (Gary)	Formteam Adjusters Pte Ltd
Chow Bo Xiong	Formteam Adjusters Pte Ltd
Chua Soo Teck (Benjamin)	Formteam Adjusters Pte Ltd
Kalvin Ang	LKK Auto Consultants Pte Ltd
Xing Guo Qiang	LKK Auto Consultants Pte Ltd
Marcus Chua	LKK Auto Consultants Pte Ltd
Mohamad Taufikh	LKK Auto Consultants Pte Ltd
Adrian Ling	LKK Auto Consultants Pte Ltd
Henry Ng	LKK Auto Consultants Pte Ltd
Mohammed Rasul	LKK Auto Consultants Pte Ltd
Steven Foong	LKK Auto Consultants Pte Ltd
Wei Jie	LKK Auto Consultants Pte Ltd
Ma Chin Fook	LKK Auto Consultants Pte Ltd
Kenneth Kong	LKK Auto Consultants Pte Ltd

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Thank you.

Regards,

Yoke Shi @ Ashley AIG

Claim Adjuster II, Singapore FNOL, Claims Operations – Auto Shared Services – Malaysia | Global Business Services

AIG Shared Services (M) Sdn Bhd (887191-D)
Menara Worldwide, Level 12, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia
Tel +6 03 2719 6000 | Ext 1012102

yokeshi.chan@aig.com | www.aig.com

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From: ChoonSiong <ChoonSiong.Koh@towertransit.sg>

Sent: Saturday, 23 December 2017 2:41 PM

To: Safet

Cc: TT-SG-Depot Supervisors; TT-SG-Staff Managers; Andy Soh; Kum Kuen Woo; Mark

Hegarty; Robert Subanney; TT-SG-EgrSupervisors; RenJie Chua; Kenneth Tan; Daryl Lim; Kenny Tham; Sharifah Nusaybah Binte Syed Jamil Binshahab; Murali Krishnan S/O Raja Krishnan; TT-SG-Service Controllers; Priscilla Wong; TT-SG-Interchange

Supervisors

Subject: Accident Report of Svc77 BC 10604 on 23122017

Attachments: Accident Report - Svc 77 BC10604 on 23122017.docm; 1fa34437-a348-44fe-

a2dc-6a7f0821a030.jpg; cbaa953b-4e48-43cc-8960-87d33550db3a.jpg; 5e8c3244-

a292-45af-9652-aadc03f65158.jpg

Dear all,

Please see attached report, for your perusal.

BC also informed that the car owner wish to settle privately and would appreciate if the person in charge could contact him.

Warmest regards, Choon Siong Koh | Service Controller



Tower Transit Singapore Pte Ltd 21 Bulim Drive, Bulim Bus Depot, Singapore 648170 Registration number 201419471K www.towertransit.sg



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From:

Hsiao Tong (LKKAuto)

Sent:

Friday, 23 November 2018 11:15 AM

To:

'Sharifah Nusaybah Binte Syed Jamil Binshahab'

Cc:

Subramanian Kasi; Wu Tzu Ying; Katherine Tan; Admin A

Subject:

RE: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A:

23/12/2017 *LKK REF:CC4/AIG17024638/Gpb3

Without Prejudice

Hi Sharifah.

Thank you for your email & photos.

We are prepared to improve our offer at a global sum of \$4,850.00(all-in).

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Sent: Wednesday, 21 November 2018 3:32 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>; Katherine Tan

<Katherine.Tan@towertransit.sg>

Subject: RE: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A: 23/12/2017 *LKK REF:

WITHOUT PREJUDICE

Dear Hsiao Tong,

We refer to BOLA s11 (U-turns / 3-point turns at any junction) which states that:

*all u-turns (legal / illegal), or turns not prohibited by road markings.

All vehicles making turn or u-turn across main road must exercise greater caution.

We hereby attach snapshots of the accident which clearly shows that our insured driver has already made his lane change halfway through when your insured driver came out from the slip road to make a u-turn without exercising caution and looking out for approaching vehicles which are on the main road.

From:

Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Sent:

Friday, 23 November 2018 11:59 AM

To:

Hsiao Tong (LKKAuto); Admin A

Cc:

Subramanian Kasi; Wu Tzu Ying; Katherine Tan

Subject:

RE: 5440860538SG FW: LOD - Accident Involving SMB3070M & SGQ4883U D.O.A:

23/12/2017 *LKK REF:CC4/AIG17024638/Gpb3

Attachments:

AIG-201811-01.pdf

WITHOUT PREJUDICE

Hi Hsiao Tong,

Purely for a guick & amicable settlement, we accept your offer @ \$4,850.00.

Please see attached our Tax Invoice for your processing.

Please send us the DV soonest.

Thank you.

Sharifah Nusaybah (Ms)

Senior Executive, Claims

Mobile +65 9848 2243

Office +65 6817 1747

Email sharifah@towertransit.sg



Tower Transit Singapore Pte Ltd 21 Bulim Drive, Bulim Bus Depot, Singapore 648170 Registration number 201419417K www.towertransit.sg



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

Sent: Friday, 23 November, 2018 11:15 AM

To: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>; Katherine Tan

<katherine.tan@towertransit.sg>; Admin A <admin-a@lkkauto.com>



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

Our Ref: CC4/AIG17024638/Gps3

01 FEBRUARY 2018

ROBERT MEYERLY FABER

68 TREVOSE CRESCENT #02-04 SINGAPORE 298069

Dear Sir/Madam.

ACCIDENT INVOLVING SGQ 4883U & SMB 3070M ON 23/12/2017

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

We have received a claim from SMB 3070M against your motor insurance policy.

Based on the accident report and accident scenario, we are of the opinion that liability is not in your favour. Your vehicle was making a U-turn and collided with third party who was driving along the main road. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 12/02/2018, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG

Case Handler DID: 6742 3197 FAX: 6741 4108

Email: chewht@lkkauto.com

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

RELEASE

Claim No:

5440860538SG

Policy No: 2100475832-01000

I/We, SMB 3070M — TOWER TRANSIT SINGAPORE PTE LTD, hereby agree to accept the sum of (SINGAPORE DOLLARS FOUR THOUSAND EIGHT HUNDRED FIFTY ONLY) (\$4,850.00) to be paid to (TOWER TRANSIT SINGAPORE PTE LTD) in full and final settlement of all claims, costs and disbursement arising from personal injury or loss of or damage to property sustained by me/us as a result of an accident involving SMB 3070M and SGQ 4883U on the 23day of DEC 2017 along DUNEARN ROAD and I/we agree that the said sum is paid with a denial of liability on the part of AIG Asia Pacific Insurance Pte. Ltd. being the insurer, insured and the driver of vehicle No SGQ 4883U respectively, (or any other person or persons) in respect of said loss and for damage whether now or hereafter to become manifest, and is accepted by me/us to the intent that the said AIG Asia Pacific Insurance Pte. Ltd. and all other persons be absolutely and finally exonerated and discharged from all claims of every nature and kind whatsoever which I/we now or hereafter may have arising out of or connected with or traceable to the said accident, I/We further state that the foregoing release has been carefully read by me/us or has been read to me/us and I/we know the contents thereof and have signed the same as my/our own free and voluntary act and have not been influenced in making this settlement by any representation of the party or parties released. I/We also declare that I am/we are the person/persons entitled to receive the above compensation and hereby undertake to indemnify AIG Asia Pacific Insurance Pte. Ltd. against any claim made or which may be made in respect of this compensation.

"This Release does not bind the insured and insured driver of AIG Asia Pacific Insurance Pte. Ltd. and is not to be construed as an admission of liability on their part and shall not be used as evidence in any claims, actions which may be lodged by them."

	Dated this Au day of 1000 1016	1
WITNESS Signature:	CLAIMANT Signature:	SWG
Name : Sнартеан мызачван	Name : SMB 3070M - TOWER TRANSIT SINGAPORE PTE LTD	
Address :	Address : 21 BALLE DRIVE	
/	5(648170)	
	NRIC No: 2014 9417 F	



Tower Transit Singapore Pte Ltd

21 Bulim Drive, Bulim Bus Depot, Singapore 548170
Co. Registration No. / GST Registration No. 201419417K
Website: www.towertransit.sg Email: AP@towertransit.sg

TAX INVOICE

Bill To:

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way #09-16 Singapore 642653 GST Reg. No : 201419417K

Invoice No. : AIG-201811-01

Invoice Date : 23-Nov-2018 Terms : 28 days

Contract No. :-

Attention: Motor Claims Department

Item	DESCRIPTION	GROSS AMOUNT (S\$)	TAX RATE	TAX (S\$)	AMOUNT (S\$)
	Being cost recovery regarding accident involving SMB3070M and SGQ4883U on 23rd December 2017:				
1	Cost of Repair	3,400.93	7%	238.07	3,639,00
2	Loss of Use (5 days x \$241.80/day)	1,209.00	0%	0.00	1,209.00
3	GIA Search Fee	1.87	7%	0.13	2.00
	TOTAL	4,611.80		238.20	4,850.00

For Bank Transfer:

Bank Name: The Hongkong and Shanghai Banking Corporation Limited

Account Name: Tower Transit Singapore Pte Ltd

Bank Code: 7232

Branch Code: 052 Collyer Quay Branch

Account No.: 052-394822-001 SWIFT Code: HSBCSGSG

This is a computer generated invoice. No signature is required.



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm GST Registration No: M400017735

Third Party Insurer Enquiry

Our Ref No:

GR-17-195597

Date of Request:

28/12/2017

Your Ref No:

Online Purchase

Tower Transit Singapore Pte Ltd 21 Bulim Drive

Bulim Bus Depot Singapore 648170

Dear Sir/Madam.

Enquiry Date

28/12/2017

Enquiry By

Sharifah Nusaybah

TP Vehicle No.

SGQ4883U

Accident Date

23/12/2017

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.	
SGQ4883U	AIG Asia Pacific Insurance Pte. Ltd.	17/07/2017-16/07/2018	65-6419-3000	

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

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TAX INVOICE

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Online Purchase

Tower Transit Singapore Pte Ltd 21 Bulim Drive

Bulim Bus Depot Singapore 648170

Dear Sir/Madam,

Enquiry Date

28/12/2017

Enquiry By

Sharifah Nusaybah

TP Vehicle No. Accident Date SGQ4883U 23/12/2017

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date

[X] GIRO [] Cash [] Cheque

...CLAIM SUBFOLDER...(Pending for Survey Report)

	OLDER TRA						to contra	The contract of			
Case	Natified	Est Submitted	Adj Assigned	Adj Rpt		dj Submitted	Ins Authled	Status			
Main	28 Dec 2017 Edit Reg		28 Dec 2017 00:00 Edit Adj Rpt	S\$3,401.	4 1	\$3,401.43 View Rpt		Pending for Survey Report Cancel Case			
,	tain	R	eference	Cla	im Detai	• 1	Documents		Show All		
CLAIM SU	FOLDER DE	TAILS				[Created	by adjuster]				
Insured:	ROBERT	MEYERLY FABER	ID: -								
Main Claimant:	TOWER T	RANSIT SINGAP	ORE PTE LTD, Co.	Reg. No.: 2	01419417	rk:					
Vehicle Reg No.:	SMB307	ом		t	Date of Lo		7 13:00 - :59 and 22 Days Fro	m LTA Reg Date	(Man Yr))		
Claim Type:	TP / 544	0860538SG			Policy/Cov Note No.:	210047583	2100475832-01000 (Comprehensive)				
Vehicle Reg. No. (Insured):	SGQ4883	U.			Policy No. (Claimant)	D-1708915	D-17089154MFBP				
					xcess						
Repairer:	Tower Tra	ansit Singapore	Pte Ltd (HQ) 21 Bul	im Drive, Bu	ilim Bus D	epot, 648170 Ju	rong West - Tel:	81688950			
Handling Insurer:	AIG Asia	Pacific Insuranc	e Pte. Ltd. (Expres	s) - Tel: 65-	6419-300	0 [Handled b	y Loh, Chee-Hen	g) Chee-Heng.Li	h@aig.cor		
Claimant's Insurer:	MS First (Capital Insuranc	e Ltd (HQ) - Tel: 62	222311							
Adjuster:	LKK Auto	Consultants Pte	Ltd (HQ) - Tel: 625	6-3561 [Handled b	y XING GUO Q	IANG] [Final	Rpt due 09/0	1/2018]		
ASSOCIAT	ED MAIL RE	CEIVED					Viev	v All Compor	e Case Mai		
AIG_SG	29/12/2017)	NO OI GIA REP	ORT								
ALL ASSO	CIATED TAS	ks∃				View All. S	earch Tasks C	reate New Task	Complete		
Due Date	Priority	Type Task	Group Subject	Handle	r Ass	igned By	Completed On	Created Or			

Claim Documents

*SMB3070M (5440860538SG)

[SGQ4883U]

TP

TOWER TRANSIT SINGAPORE PTE LTD

Dec 23 2017 1:00PM

[ROBERT MEYERLY FABER]

Tower Transit Singapore Pte Ltd

Let	ters/Corresponder	nces	1 per s	page V	V
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1	23/01/18 10:47	Accident Statement From: OD - Reg. No: SGQ4883U, Clement: ROBERT MEYERLY FABER	0	Load HTM	
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6	01/02/18 08:20	General View	0	Load JPG	V
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13	01/02/18 08:20	General View	0	Load JPG	V
14	01/02/18 08:20	General View	0	Load JPG	V
15	01/02/18 08:20	General View	0	Load JPG	V
16	01/02/18 08:20	General View	0	Load JPG	100
17	01/02/18 08:20	General View	0	Load JPG	V
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36	01/02/18 08:20	General View	0	Load JPG	V
37	01/02/18 08:20	General View	0	Load JPG	V
38	01/02/18 08:20	Odometer Reading	0	Load JPG	V
39	01/02/18 08:20	Chassis Number	0	Load JPG	V
40	29/10/18 21:30	Reinspection Photo	0	Load JPG	V
41	29/10/18 21:30	Reinspection Photo	0	Load JPG	2
42	29/10/18 21:30	Reinspection Photo	0	Load JPG	V
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44	29/10/18 21:30	Reinspection Photo	0	Load JPG	2
45	29/10/18 21:31	Photo After Spray	0	Load JPG	V
46	29/10/18 21:31	Photo After Spray	0	Load JPG	X
47	29/10/18 21:31	Photo After Spray	0	Load JPG	V
48	29/10/18 21:31	Photo After Spray	0	Load JPG	12
49	29/10/18 21:31	Photo After Spray	0	Load JPG	M
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3	28/12/17 18:25	TP GIA REPORT	Ö	Load PDF	
4	03/01/18 09:19	SGQ 4883U - NON REPORTING LETTER	0	Load PDF	
5	21/11/18 11:28	TP ESTIMATE_MARKED	0	Load PDF	
6	23/11/18 11:13	Accident snapshots SMB3070M	0	Load PDF	
7	05/12/18 12:05	WORKSHOP INVOICE	0	Load PDF	
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Documents Checklist

DOCUMENTS CHECKLIST	Reset Save Print
There are no document checklists configured.	Annual An
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)	
Show Remarks To: Handling Insurer Nute: Remarks are provate unless you show it to other parties.	

NOTE: TO BE COMPLETED BY SURVEYOR

LKK Auto Consultants Pte Ltd

TEAR		

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No: SGQ4883U (In				DATE OF THE PARTY			Model:			MAN NL320F (A22) 10.5 D (N		
Date of Accident:	_	SMB3070M (TP veh) 23/12/2017					4					
Date of President	12011		911									
Global Sum Settle	ment	: 1	[X]	Yes	_	ī	1	No		7		
Repair Estimate	Repair Estimate				: \$	٠.	-	4.06	7.53	1		
Final Repair Cost	Final Repair Cost				: \$				350.00	5		
Loss of Use				: \$						5.00 da	ays at \$250.00 per day	
Rental (if any)					: \$					\vdash	da	iys
LTA / GIA Search	Fee				: \$							
Others;					:\$					1		
					: \$					1		
Final Settlement S	um (Glo	ba	Sum)		: \$			4,8	350.00	5		
Is Third Party Wo below) A) For Non GIA	in Any (Ander	11000	in ten tene ut			I	Agr	YE eed I	201 .*	x 1	NO 100	(Kindly indicate
B) For GIA Regi							_	_	_			BOLA Scenario No:
BOLA Liability * Assessed Li	-	10.0		nly for o	chail							OLA does not apply.
Remarks												
Payment Instruct		_						_				
 Tower Transi 	t Singar	oore	e Pte Lte	d				:	\$			4,850.00
								:	S			
2)									S			

Please attach all the supporting documents to the form. (Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any)

Date

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Pava Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No:

CC4/AIG17024638/GPB3Q2

Date:

05/12/2018

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No:

2100475832-01000

Claimant Vehicle

SMB3070M

Insured Vehicle No: SGQ4883U

Date of Loss:

23/12/2017

Nature of Claim:

TP

Claim No: 5440860538SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

No:

SMB3070M

Make & Model:

MAN NL320F (A22), 10.5 D (M)

Engine No:

50333970493391

Reg. Date: Colour

01/08/2013 (Man. Year: 2012)

Chassis No: Odometer:

WMAA22ZZ4D7001843 2484340 km

Engine Capacity:

10518 cc

Market Value/New Car Price: N/A Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Footbrake (Serviceable):

Handbrake (Serviceable):

Yes Engine Modification:

Pre-accident Condition: No

Yes

CONDITION OF TYRES

Front Tyre Size:

275/70 R22.5

Rear Tyre Size:

275/70 R22.5 (D)

Front Left Side:

Michelin 6 mm

Rear Left Side: Rear Right Side: Michelin 6/6 mm Michelin 6/6 mm

Front Right Side: Michelin 6 mm The above values represent the remaining tyre treads depth

COST OF CLAIMS		Repairer's	Adjuster's	Difference	Diff %
Parts		801.43	801.43	0.00	0.00
Miscellaneous Items		0.00	0.00	0.00	
Labour		3,000.00	2,600.00	400.00	13.33
Paintwork Labour		0.00	0.00	0.00	
Towing		0.00	0.00	0.00	
	Gross Total (S\$)	3,801.43	3,401.43	400.00	10.52
	+ GST 7.00/7.00% (S\$)	266.10	238.10	28.00	10.52
	Nett Amount (S\$)	4,067.53	3,639.53	428.00	10.52
	+ Loss of Use (5.0 x S	\$250.00/day) (S\$)	1,250.00		
	+ Doo	/Search Fee (S\$)	2.00		
		Nett Liability (S\$)	4,891.53		

Global Sum Settlement (S\$)

INSPECTION

Date of Assignment:

28/12/2017

Date Inspected:

29/12/2017 Inspected At:

Tower Transit Singapore Pte Ltd (HQ)

21 Bulim Drive, Bulim Bus Depot

Singapore 648170

4,850.00

Estimated Period of Repair:

5.0 days

Adjuster Report Page 2 of 4

Adjuster: XING GUO QIANG Manager: CHEW HSIAO TONG

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Recommended Parts

	*RH SIDE PANEL R4 *COVER TAIL LAMP -O/S/R	Cracked Cracked	77.05 F 389.85 F	*77.05 F
	*COVER TAIL LAMP -O/S/R	Cracked	200 0E E	**** OF F
			309.00 F	*389.85 F
	*SIKA TACK MOVE	Necessary	20.00 F	*20.00 F
	*RH SIDE PANEL R6 WITH WHEELARCH TRIM	Cut	182.28 F	
	*VONYL CUT OUT STICKER FOR SG <3 BUS	Necessary	132.25 F	*132.25 F
hise part.		SEE VEN VALUE	\$600.000a	2024610
		Total Parts (S\$)	801.43	801.43
h	ise part.	*RH SIDE PANEL R6 WITH WHEELARCH TRIM *VONYL CUT OUT STICKER FOR SG <3 BUS	*RH SIDE PANEL R6 WITH WHEELARCH TRIM Cut *VONYL CUT OUT STICKER FOR SG <3 BUS Necessary	*RH SIDE PANEL R6 WITH WHEELARCH TRIM Cut 182.28 F *VONYL CUT OUT STICKER FOR SG <3 BUS Necessary 132.25 F

Report was unsubmitted during this print-out.

Adjuster Report Page 4 of 4

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab,Type	Repairer's	Amount
Labo	our Items			
1	TO REPLACE /REPAIR THE DAMAGED PARTS (INCLUDING SPRAY PAINTING)	New	3,000.00	2,600.00
	Gross Labour	Cost (S\$)	3,000.00	2,600.00
	Report was unsubmitted during to	his print-out.		

< END OF ESTIMATES >