

15/5/2018

INS. CASE OWNER

CC 4/DAI170 2 4732 16 p23

LKK:

IDAC

Surveyor:

XGG

DOI:

02/01/18

Date / Time:

29/12/17

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SJW 7298Y

Claim No.:

74381

Name of Insured:

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :\$

D.O.A.:

25/12/17

Place of Accident:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

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

Insured Liability:

%

Final ? Yes / No

CJE 5894J



INSRS:

WSP: Jin Auto

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

(Agreed / Assessed) BOLA S/N No.:

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(days)

Loss of Use (LOU):

S\$

(\$ x days)

Loss of Income (LOI):

S\$

(\$ x days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

COPY SENT 18/1/18

Reproduce

1) Claim status: Normal/Reject/Private Settlement

2) Report Format:

3) Survey fee:

TP \$150.00




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				
DIRECT ASIA INSURANCE (SINGAPORE) PL		Ref : CC4/DAI17024732/Gpa3		
88 SOUTH BRIDGE ROAD SINGAPORE 058716		Date : 29-12-2017		
		Code : DAI		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SJW 7298Y	Veh. Inspected	SJE 5894J	
Policy No.		Coverage (\$)	0.00	
Claim No.	74381/HC	Excess (\$)	0.00	
Assign From		Assign Date	29/12/2017	
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	JIN AUTO SERVICES PTE LTD BLK 14 DEFU LANE 10 #01-412 SINGAPORE 539195			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	9502Z
Vehicle Details	
Vehicle No.:	SJE5894J
Vehicle to be Exported:	No
Intended De-registration Date:	03 Jan 2018
Vehicle Make:	HONDA
Vehicle Model:	AIRWAVE 1.5M A
Primary Colour:	Silver
Manufacturing Year:	2008
Engine No.:	L15A5158020
Chassis No.:	GJ11206818
Maximum Power Output:	81.0 kW (108 bhp)
Open Market Value:	\$13,880.00
Original Registration Date:	29 Apr 2008
First Registration Date:	29 Apr 2008
Transfer Count:	2
Actual ARF Paid:	\$13,880.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	28 Apr 2018
PARF Rebate Amount:	\$6,940.00
Intended COE Rebate Details	
COE Expiry Date:	28 Apr 2018
COE Category:	A - Car (1600cc & below)

COE Period(Years):	10
QP Paid:	\$15,600.00
COE Rebate Amount:	\$498.00
Total Rebate Amount:	\$7,438.00

The information contained herein is correct as at 03 Jan 2018

OK

► Airwave Used Vehicle List (19 vehicles)

Car Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Company	Availability
Honda Airwave 1.5A M CNG	\$8,500	-	25-Apr-2008	1,496 cc	171,000 km	Prem Roy Motoring	Available
CNG Unit. Viewing At Our Showroom. Whatsapp For Enquiry. Office No. - 66028046 Roy - 84684000							
Honda Airwave 1.5A M	\$10,800	-	23-Apr-2008	1,496 cc	-	Dickson Automobile	Available
Great Choice For Renewal Of COE! Very Low Mileage! Extended Warranty Available! Well Maintained, In Amazingly Good Condition For You To View And Believe! Buy It From Us With A Peace Of Mind, A Company... Office No. - 68447667 Ricky Eng - 91853390 Eric Lee - 91827304 Jonathan Quah - 91901666							
Honda Airwave 1.5A	\$11,800	\$11,520 /yr	07-Jul-2008	1,496 cc	-	Dickson Automobile	Available
Low Interest From 1.99%. Buy With A Peace Of Mind From A Company Accredited With Outstanding Awards, Professional After Sales Service Assured, No Hassle When We Can Proceed With Immediate Transfer Wit... Office No. - 68447667 Jonathan - 91901666 Steven - 83832206 Eric - 91827304							
Honda Airwave 1.5A M	\$15,800	\$13,910 /yr	25-Aug-2008	1,496 cc	-	San Hup Bee (S) Pte Ltd	Available
\$5,800 Down Payment, Monthly \$695 Can Be Arrange, Suitable For COE Renewal! One Of The Lowest Depreciation In The Market! 1.5L With Huge Boot Space! Accident Free! Regular Servicing And Cleaning Done ... Office No. - 67417989 Ah Boy - 94237888 Paul Lee - 82335442 Ben Wong - 94528805 Jaxon Toh - 83839808							
Honda Airwave 1.5A M	\$16,500	\$10,980 /yr	15-Dec-2008	1,496 cc	-	High Speed Motor	Available
Just Arrival! Road Tax Paid Till 14/12/18, Beautiful And Sporty Grey In Black Honda Airwave 1.5A M Reliable And Low Maintenance Cost. Own By One Careful Owner And 100% Accident Free And In Original Co... Office No. - 64568190 Harjinder Singh - 93386317 Manjit Singh - 98581265							
Honda Airwave 1.5A M	\$16,800	\$10,720 /yr	02-Dec-2008	1,496 cc	133,000 km	Pure Motors Pte Ltd	Available
10% Down Pay, In House Loan Available, 1 Owner Only. Ideal For Future COE Renewal. Please Call Or Visit Us For Further Details. Office No. - 64633343 James Pua - 93363631 Marcus Seah - 91117072 Reovin Soh - 91002154							
Honda Airwave 1.5A M (OPC) (New 5-yr COE)	\$34,888	\$6,970 /yr	04-Feb-2008	1,496 cc	147,000 km	Kao Lian Enterprise	Available
Beautiful Silver In Black Interior Honda Airwave! Very Well Maintain By Careful Owner! Very Clean Interior And Own By Non Smoker And Accident Free. Road Tax Till Feb 2018! Call Us Now. Do Not Miss! Office No. - - Shu Yi - 91445626 Ben - 82020820 Desmond - 97467781							
Honda Airwave 1.5A (New 5-yr COE)	\$35,500	\$7,100 /yr	10-Jan-2008	1,496 cc	121,200 km	Trust Motor Trading	Available
1 Owner Only! One Of The Lowest Depreciation In The Market! 1.5L With Huge Boot Space For Anything And Everything! Regular Servicing And Cleaning Done To Ensure Car Is In Tip Top Condition. Highly Rec... Office No. - 63384472 Alvin Chea - 90295022 Benson - 84187320 Mr Lim - 96263081							
Honda Airwave 1.5A Skyroof (New 5-yr COE)	\$35,666	\$7,130 /yr	29-Jan-2008	1,496 cc	115,000 km	Creative Auto	Available
Rare Airwave With Full Panoramic View Glass Skyroof In Excellent Shape! One Of The Lowest Depreciation In The Market! Comes With Sporty BodyKit, 1.5L Station Wagon With Huge Boot Space For Anything An... Office No. - - Michael Teo - 82234839 Alex Tan - 97556887 Terence Leow - 90290899 Eric Law - 98581241							
Honda Airwave 1.5A M Skyroof	\$35,800	\$7,160 /yr	31-Jul-2008	1,496 cc	-	StarBright Auto	Available

Jin Auto Services Pte Ltd

Blk 14 Defu Lane 10 #01-412

Singapore 539195

Tel 62898128 Fax 62870590

Company Reg No:200704370C GST Reg No::200704370C

Your ref : SJE5894J

Date: 27.12.2017

- Kinetic Consultants hence notify as follows of the following:
- To resurvey before/after spray painting.
 - To resurvey damaged parts during resurvey
 - Parts prices are subject to confirmation
 - Third party survey is on a "Without Prejudice" basis
 - No illegal modifications is allowed
 - Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

M/S DIRECT ASIA INSURANCE (SINGAPORE) PTE LTD

DEAR SIR / MADAM

ESTIMATE REPAIR COST FOR SJE5894J(HONDA AIRWAVE)

DATE OF ACCIDENT :25.12.2017

TO SUPPLY :

LIST ITEMS

01)	1 PC	REAR RH FENDER PANEL / Bue	\$	1,008.90	/
02)	1 PC	REAR BUMPER / ee	\$	986.10	/
03)	1 PC	REAR BUMPER RH SIDE RETAINER / dec	\$	25.40	/
04)	10 PC	REAR BUMPER CLIPS / dec	\$	39.00	/
05)	1 PC	REAR RH TAIL LAMP (UNCONFIRM) XNN	\$	282.80	X
06)	1 PC	REAR RH DOOR (REPAIR) X Repair.	\$	-	
07)	1 SET	REAR RH GLASS MOULDING / dec	\$	62.70	/
			\$	2,404.90	2122.1
			LESS 20%	\$ (480.98)	
			\$	1,923.92	1697.68
08)	1 PC	REAR RH RIM(SPECIAL NETT) / cut	\$	300.00	250
09)	1 SET	REAR RH GLASS SEALANT(SPECIAL NETT) / dec.	\$	40.00	-
			\$	340.00	290
			<u>Labour Cost</u>		
10)		SPRAY PAINT	\$	680.00	600
11)		LABOUR CHARGE	\$	680.00	600
12)		WIRING	\$	25.00	20
13)		TUFF COATING	\$	80.00	60
14)		REMOVE & REFIT REAR RH SIDE GLASS	\$	100.00	60
15)		REMOVE & REFIX SEATS, CARPETS, GARNISHES & ETC	\$	120.00	60
16)		WHEEL ALIGNMENT	\$	100.00	60
			TOTAL LABOUR COST	\$	1,785.00
			TOTAL	\$	4,048.92

Gue Qiang - 82880282

Unpsum repair. / After repair photos.

6 Days.

02/1/2018.

3447.68

20% 2750

Attn: Guo Qiang
Please Finalise

Jin Auto Services Pte Ltd

Blk 14 Defu Lane 10 #01-412

Singapore 539195

Tel: 62898126 Fax: 62870590

Company Reg No: 200704370C GST Reg No: 200704370C

Your ref: SJES894J

Date: 27.12.2017

M/S DIRECT ASIA INSURANCE (SINGAPORE) PTE LTD

DEAR SIR / MADAM

ESTIMATE REPAIR COST FOR SJES894J (HONDA AIRWAVE)

DATE OF ACCIDENT: 25.12.2017

TO SUPPLY:

LIST ITEMS

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05)	1 PC	REAR RH TAIL LAMP (UNCONFIRM) X NN	\$	282.80	/
06)	1 PC	REAR RH DOOR (REPAIR) X Repair.			
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			\$	2,404.90	2122.1
		LESS 20%	\$	(480.98)	1697.68
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			\$	340.00	
		<u>Labour Cost</u>			
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11)		LABOUR CHARGE	\$	680.00	600
12)		WIRING	\$	25.00	20
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16)		WHEEL ALIGNMENT	\$	100.00	60
		TOTAL LABOUR COST	\$	1,785.00	
		TOTAL	\$	4,048.92	

Guo Qiang - 82880282

Unpsum repair - / After repair photos.

6 Days.

02/1/2018.

3447.68

209.1 2750

Nivitha (LKK Auto)

From: Motor Claims <motorclaims@directasia.com>
Sent: Thursday, 28 December, 2017 2:13 PM
To: assignments@lkkauto.com
Cc: Aaron Wang; Derrick Quok; Kenneth Lim; Juliana Wee
Subject: Survey assignment: 74381 / HC /WP/Jin Auto Services Pte Ltd /OD: SJW7298Y /TP: SJE5894J / DOA: 25.12.2016 / Est:\$4048.92
Attachments: SJE5894J(estimate to Direct Asia).xls; PRI Letter for SJE5894J.DOCX

Dear Sir,

Please arrange to survey SJE5894J on the without prejudice basis.

Please conduct direct motor survey at the workshop below being inspection and update us immediately if the repair cost is above \$10K.

Jin Auto Services Pte Ltd

Thank you.

Regards,
Claims Department

2:34pm @ 28/12/2017
Vehicle Not In
person @ Mr. Jin

From: cassandra [mailto:cassandra@jinauto.com.sg]
Sent: Thursday, December 28, 2017 12:00 PM
To: Motor Claims <motorclaims@directasia.com>
Subject: RE: [EXT] Accident Involving Vehicle SJE5894J and SJW7298Y (your Insured) dated 25/12/2017

Dear Sir,

We would like to choose **LKK AUTO CONSULTANT** to conduct the joint pre-repair survey as a single joint expert.

Thanks.

Regards,
Cassandra
Jin Auto Services Pte Ltd
Tel: 62898126

From: Motor Claims [mailto:motorclaims@directasia.com]
Sent: Wednesday, 27 December 2017 11:16 AM
To: cassandra@jinauto.com.sg
Cc: Aaron Wang <aaron.wang@directasia.com>; Derrick Quok <derrick@directasia.com>; Kenneth Lim <kenneth@directasia.com>; Juliana Wee <juliana.wee@directasia.com>
Subject: FW: [EXT] Accident Involving Vehicle SGF6705X and GY5738H (your Insured) dated 19/12/2017

Re-send

From: Claim
Sent: Wednesday, December 27, 2017 11:22 AM
To: 'jouis@jinauto.com.sg' <jouis@jinauto.com.sg>

Cc: 'Aaron Wang' <aaron.wang@directasia.com>; 'Derrick Quok' <derrick@directasia.com>; 'Kenneth Lim' <kenneth@directasia.com>; Juliana Wee <juliana.wee@directasia.com>

Subject: FW: [EXT] Accident Involving Vehicle SGF6705X and GY5738H (your Insured) dated 19/12/2017

WITHOUT PREJUDICE

Your Ref: SJE5894J

Our Ref: 74381/JU

To: Jin Auto Services Pte Ltd
Blk 14 #01-412 Defu Lane 10
Singapore 539195
Tel:(65) 62898126 Fax:(65) 62870590

Dear Sir,

We refer to your Notice of Accident dated :25.12.2017

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:

1. LKK AUTO CONSULTANT - Marcus Chua
2. LKK AUTO CONSULTANT - Kenneth Kong
3. LKK AUTO CONSULTANT - Ma Chin Fook
4. STA Inspection - Daniel Chan Yin Leong
5. STA Inspection - Low Sar Huei
6. STA Inspection - Hong Fook Choy
7. LBS Automotive Appraisal - Derek Oh Siong Wee
8. LBS Automotive Appraisal - Mohd Fadhillah Bin Osman
9. LBS Automotive Appraisal - Stan See Chew Seng
10. VICOM - Tommie Lim
11. VICOM - Fock Ping Yan
12. VICOM - Jason Lau
13. RT Appraisal - Ricky Teng
14. RT Appraisal - Elson Teng
15. RT Appraisal - Elgene Teng
16. Direct Asia Insurance - Derrick Quok
17. Direct Asia Insurance - Kenneth Lim
18. Direct Asia Insurance - Aaron Wang

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.

We will bear the cost of the pre-repair survey carried out by the single joint expert.

Best regards
Claims Department

From: cassandra [mailto:cassandra@jinauto.com.sg]
Sent: Wednesday, December 27, 2017 10:50 AM

To: Claim <claim@directasia.com>

Subject: [EXT] Accident Involving Vehicle SGF6705X and GY5738H (your Insured) dated 19/12/2017

Without Prejudice.

Dear Sir/Madam

Accident Involving Vehicle **SJE5894J** and **SJW7298Y** (your Insured) dated 25/12/2017.

We are assisting owner of **SJE5894J** handling his third party claim recovery against **SJW7298Y**.

Please arrange third party survey at our workshop.

Kindly establish liability for this case.

Thank you.

With Regards,
Cassandra
Jin Auto Services Pte Ltd
Blk 14 #01-412 Defu Lane 10
Singapore 539195
Tel : (65) 62898126
Fax : (65) 62870590

IMPORTANT NOTICE: This message is intended only for the attention of the addressee and may contain legally privileged and/or confidential information. Its unauthorised use, disclosure, storage or copying is not permitted. If you are not the intended recipient, please permanently delete the original, destroy all copies and inform the sender.

Jin Auto Services Pte Ltd

Blk 14 Defu Lane 10 #01-412

Singapore 539195

Tel:62894656 Fax :62870590

Company Reg No:200704370C GST Reg No ::200704370C

Your ref: SJE5894J

Date: 27.12.2017

Direct Asia Insurance (Singapore) Pte Ltd
88 South Bridge Road,
Singapore 058716

Attn: Motor Claim Department

Dear Sir

Accident on **25/12/2017** Involving Vehicle **SJE5894J& SJW7298Y** At Block 132 Lorong Ah Soo Carpark. (NOTICE TO INSURER TO CONDUCT PRE-REPAIR INSPECTION WITHIN 2 WORKING DAYS PURSUANT TO PARAGEAPH 6.2 OF PRE-ACTION PROTOCOL FOR NIMA CASES.)

We have been appointed by the Owner to repair his motor vehicle no: **SJE5894J**
Please be informed that the said vehicle can be inspected at:

Blk 14 Defu Lane 10
#01-412 Singapore 539195
Contact Person: Ms. Cassandra
Tel: 62898126

If you fail to conduct the pre-repair inspection within the next 2 working days excluding any intervening Saturday, Sunday or Public Holiday, we will commence repairs thereafter without further reference to you.

FOR SURVEYOR

Please initial here after completion of pre-repair inspection.
Thank you.

Appoint surveyor:
Name & signature:

Date & time of inspection:

Yours faithfully



Cassandra

Our Ref: 74381/JU

Lena Khoo Quek Ling

Date : 29 January 2018

22 Serangoon Terrace
Ardisia Gardens
Singapore 535767

By Normal & Registered Mail

Dear Ms Lena Khoo Quek Ling,

Accident involving your vehicle SJW7298Y and SJE5894J on 25/12/2017

We refer to the above matter.

We note that the driver, Mdm Yap Swee Liang @ Yap Boy Moy, at the material time of accident is not the named driver on the policy schedule and/or certificate of insurance.
Your motor policy wording states:

'Your policy only cover:

x The main driver

x Any person who is named on your policy schedule and/or certificate of insurance.'

Therefore, we regret to inform you that we hereby officially repudiate all liabilities arising out of this accident under the policy terms and conditions.


By virtue of our repudiation, you will be personally liable for all claims that may arise out of this accident. We will inform all parties who submit a claim in regards to the non-coverage of this accident and will be referring them to you.

Notwithstanding, we are reserving our rights to intervene as insurer in Third Party's injury claim(s) in connection with our statutory liability to third party(ies) under Motor Vehicles (Third Party Risks & Compensation) Act Cap. 189.

Should we be compelled by any law or statute to settle any claim(s) arising out of this accident, we hereby reserve the right to recover all our losses from you and/or driver.

If any additional relevant information is presented, we will gladly review the decision. However if we do not hear from you within two weeks of the date of this letter, your claim shall be considered withdrawn and not to be pursued further.

Yours Sincerely,


Juliana Wee
Assistant Manager, Claims
DID: 6603 3609
Direct Asia Insurance (Singapore) Pte Ltd

cc. Yap Swee Liang @ Yap Boy Moy
(Email Only : Lawsim008@gmail.com)

Mei Kwan (LKKAUTO)

From: Juliana Wee <juliana.wee@directasia.com>
Sent: Friday, 13 April, 2018 3:47 PM
To: Mei Kwan (LKKAUTO)
Cc: Aaron Wang; Derrick Quok; Kenneth Lim; Admin A; Hsiao Tong (LKKAUTO)
Subject: RE: [EXT] RE: Survey assignment: 74381 / HC /WP/Jin Auto Services Pte Ltd /OD: SJW7298Y /TP: SJE5894J / DOA: 25.12.2016 / Est:\$4048.92
Attachments: Repudiation Letter 74381.pdf
Categories: AGNES

Without Prejudice

Dear Mei Kwan

Claim has been repudiated due to breach in policy terms and conditions.
Attached is the repudiation letter.
Thank you.

Juliana Wee / Assistant Manager, Claims
Direct: [+65 6603 3609](tel:+6566033609)

DirectAsia Insurance

Customer Service: [+65 6665 5555](tel:+6566655555)
Retail: 88 South Bridge Road, S(058716)
www.directasia.com



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From: Mei Kwan (LKKAUTO) [mailto:Meikwan@lkkauto.com]
Sent: Friday, 13 April 2018 1:10 PM
To: Motor Claims; Claim
Cc: Aaron Wang; Derrick Quok; Kenneth Lim; Charandeep Singh; Admin A; Hsiao Tong (LKKAUTO); Juliana Wee
Subject: RE: [EXT] RE: Survey assignment: 74381 / HC /WP/Jin Auto Services Pte Ltd /OD: SJW7298Y /TP: SJE5894J / DOA: 25.12.2016 / Est:\$4048.92

Your ref: 74381/HC
LKK ref: CC4/DA117024732/Gpa3

Dear Sir/Madam,

We refer to the above matter.

Enclosed revert of vehicle: SJE 5894J

Date of survey: 02.01.2018

Enclosed for your perusal is:

- TP estimate (marked)
- Preliminary advice

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



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From: Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]

Sent: Monday, January 15, 2018 2:53 PM

To: Motor Claims <motorclaims@directasia.com>; Claim <claim@directasia.com>

Cc: Aaron Wang <aaron.wang@directasia.com>; Derrick Quok <derrick@directasia.com>; Kenneth Lim

<kenneth@directasia.com>; Charandeep Singh <charandeep.singh@directasia.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Juliana Wee <juliana.wee@directasia.com>

Subject: [EXT] RE: Survey assignment: 74381 / HC /WP/Jin Auto Services Pte Ltd /OD: SJW7298Y /TP: SJE5894J /

DOA: 25.12.2016 / Est:\$4048.92

Your ref: TBA

LKK ref: CC4/DAI17024732/ps3

Dear Sir/Madam,

We refer to the above matter.

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

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

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

From: Shirley Hiew (LKK Auto)

Sent: Tuesday, 2 January 2018 9:07 AM

To: motorclaims@directasia.com; claim@directasia.com

Cc: 'Aaron Wang' <aaron.wang@directasia.com>; 'Derrick Quok' <derrick@directasia.com>; 'Kenneth Lim'

<kenneth@directasia.com>; 'Charandeep Singh' <charandeep.singh@directasia.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; juliana.wee@directasia.com

Subject: RE: Survey assignment: 74381 / HC /WP/Jin Auto Services Pte Ltd /OD: SJW7298Y /TP: SJE5894J / DOA:

25.12.2016 / Est:\$4048.92

Your ref: TBA

LKK ref: CC4/DAI17024732/ps3

Dear Sir/Madam,

We refer to the above matter.

This is a TP direct settlement case from M/s Jin Auto Services Pte Ltd – Defu Lane.

Please arrange to survey SJE5894J on the without prejudice basis.

Please conduct direct motor survey at the workshop below being inspection and update us immediately if the repair cost is above \$10K.

Jin Auto Services Pte Ltd

Thank you.

Regards,
Claims Department

From: cassandra [<mailto:cassandra@jinauto.com.sg>]
Sent: Thursday, December 28, 2017 12:00 PM
To: Motor Claims <motorclaims@directasia.com>
Subject: RE: [EXT] Accident Involving Vehicle SJE5894J and SJW7298Y (your Insured) dated 25/12/2017

Dear Sir,

We would like to choose **LKK AUTO CONSULTANT** to conduct the joint pre-repair survey as a single joint expert.

Thanks.

Regards,
Cassandra
Jin Auto Services Pte Ltd
Tel: 62898126

From: Motor Claims [<mailto:motorclaims@directasia.com>]
Sent: Wednesday, 27 December 2017 11:16 AM
To: cassandra@jinauto.com.sg
Cc: Aaron Wang <aaron.wang@directasia.com>; Derrick Quok <derrick@directasia.com>; Kenneth Lim <kenneth@directasia.com>; Juliana Wee <juliana.wee@directasia.com>
Subject: FW: [EXT] Accident Involving Vehicle SGF6705X and GY5738H (your Insured) dated 19/12/2017

Re-send

From: Claim
Sent: Wednesday, December 27, 2017 11:22 AM
To: 'jouis@jinauto.com.sg' <jouis@jinauto.com.sg>
Cc: 'Aaron Wang' <aaron.wang@directasia.com>; 'Derrick Quok' <derrick@directasia.com>; 'Kenneth Lim' <kenneth@directasia.com>; Juliana Wee <juliana.wee@directasia.com>
Subject: FW: [EXT] Accident Involving Vehicle SGF6705X and GY5738H (your Insured) dated 19/12/2017

WITHOUT PREJUDICE

Your Ref: SJE5894J
Our Ref: 74381/JU

To: Jin Auto Services Pte Ltd
Blk 14 #01-412 Defu Lane 10
Singapore 539195
Tel:(65) 62898126 Fax:(65) 62870590

Please arrange third party survey at our workshop.

Kindly establish liability for this case.

Thank you.

With Regards,
Cassandra
Jin Auto Services Pte Ltd
Blk 14 #01-412 Defu Lane 10
Singapore 539195
Tel : (65) 62898126
Fax : (65) 62870590

IMPORTANT NOTICE: This message is intended only for the attention of the addressee and may contain legally privileged and/or confidential information. Its unauthorised use, disclosure, storage or copying is not permitted. If you are not the intended recipient, please permanently delete the original, destroy all copies and inform the sender.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 17 April 2018 3:49 PM
To: 'jouis'
Cc: Admin A
Subject: Your Ref: SJE 5894J *Our Ref: CC4/DAI17024732/Gpa3 [ACCIDENT INVOLVING SJW 7298Y(DIRECT ASIA) & SJZ 5894J ON 25/12/2017]

Your Ref: **SJE 5894J** Without Prejudice
Our Ref: CC4/DAI17024732/Gpa3

Dear Sirs,

ACCIDENT INVOLVING SJW 7298Y(DIRECT ASIA) & SJZ 5894J ON 25/12/2017

We refer to the above matter.

Please be informed that our principal M/s Direct Asia Insurance (Singapore) Pte Ltd had repudiated the claims in view of our insured has breach of policy terms and conditions.

Kindly re-direct your client's claim to our insured for redress.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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




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				
DIRECT ASIA INSURANCE (SINGAPORE) PL		Ref : CC4/DAI17024732/Gpa3q2		
88 SOUTH BRIDGE ROAD SINGAPORE 058716		Date : 19-04-2018		
		Code : DAI		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SJW 7298Y	Veh. Inspected	SJE 5894J	
Policy No.		Coverage (\$)	0.00	
Claim No.	74381/HC	Excess (\$)	0.00	
Assign From	JULIANA	Assign Date	29/12/2017	
2. Vehicle Particulars & Condition				
Make & Model	HONDA AIRWAVE	c.c	1496	
Engine No.	HIDDEN	Year of Reg.	2008	
Chassis No.	GJ11206818	Colour	SILVER	
Odometer	177176	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	195/60 R15	YOKOHAMA	6 mm	
L/H Front Tyre	195/60 R15	YOKOHAMA	6 mm	
R/H Rear Tyre	195/60 R15	YOKOHAMA	6 mm	
L/H Rear Tyre	195/60 R15	YOKOHAMA	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S REAR PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	25/12/2017	Inspection Date	02/01/2018	
Survey held at	JIN AUTO SERVICES PTE LTD BLK 14 DEFU LANE 10 #01-412 SINGAPORE 539195			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		6 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 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJE 5894J

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR RH FENDER PANEL	BUCKLED	1,008.90	1,008.90
1	REAR BUMPER	DEFORMED	986.10	986.10
1	REAR BUMPER RH SIDE RETAINER	NECESSARY	25.40	25.40
10	REAR BUMPER CLIPS	NECESSARY	39.00	39.00
1	REAR RH TAIL LAMP (UNCONFIRM)	NOT NECESSARY	282.80	-
1	REAR RH DOOR (NPA)	TO REPAIR SEE LABOUR	-	-
1	SET REAR RH GLASS MOULDING	NECESSARY	62.70	62.70
	LESS 20% DISCOUNT		-480.98	-424.42
			1,923.92	1,697.68
SPECIAL NETT ITEMS				
1	REAR RH RIM (SN)	CUT	300.00	250.00
1	SET REAR RH GLASS SEALANT (SN)	NECESSARY	40.00	40.00
			340.00	290.00
LABOUR				
	SPRAY PAINT.		680.00	600.00
	LABOUR CHARGE INCLUSIVE OF THE REPAIR OF REAR RH DOOR .		680.00	600.00
	WIRING .		25.00	20.00
	TUFF COATING .		80.00	60.00
	REMOVE & REFIT REAR RH SIDE GLASS .		100.00	60.00
	REMOVE & REFIX SEATS ,CARPETS ,GARNISHES & ETC .		120.00	60.00
	WHEEL ALIGNMENT .		100.00	60.00
			-	-
			-	-
			-	-
			1,785.00	1,460.00
GRAND TOTAL			4,048.92	3,447.68

Report Ref No. CC4/DAI17024732/Gpa3q2



RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			2,750.00
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Report Ref No. CC4/DAI17024732/Gpa3q2

XING GUO QIANG

M.MATAI, AMSAE-A

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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