155/2019	T	CC 4 / QBE120	10021 16	1683 /2 IDA	e C
INS CASE OWNER	Jenny		Menuting read	0.85 2	T-:
Em*v*tv	KENNETH				02/01/18
Pre-assign / CCU	/ FTE			Registered in Merimen:	
Insured Vehicle No	SGZ 94	(8)	Claim No.	· VCOIIO	120
Name of Insured	LAU KHIM		Policy No.	2-400/63	42 - MVA
K_U	NAU	There are a second	200 AND LONG STREET ST		
Insured Tel No.	** <u></u>	HP: 8289 8524	Make / Model	1.5	I COLT VERSIAN -K
Excess Sec II :SS		D.O.A: 22/12/17	Place of Accider	IL KITCHENE	2 CZNK
ls driver the owner		Nature of Accident		^	
	ne/Age: LAU YONG W No.: 9897 1987	(V/LAB/NO)	OI GIA REPOR Insured Liability	YES/NO; TP GIA : % Fins	REPORT (ES/NO al? Yes/No
201015	₽				
INSRS: WSP: Tory Lucia Tel: Liability: RMKS:	Auto INSRS WSP: Tel: Liabiliti RMKS		INSRS: WSP: Tel: Liability: RMKS:		INSRS: WSP: Tel: Liability: RMKS:
Date/ Time					
	SLQ TOSS D - X			STAGE	DATE / PIC
11/10/- 3	562 94597 - N	18A/UST 15000967/Y		Non-Reporting ltr (1st):	
Hooks (Zwn;)	Email Industry	ungeor. / TP ast		Non-Reporting ltr (2nd): Non-Reporting ltr (Final):	
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170120180		molan) largione		A State of Control of the Control of Control	70,2018-
3-42 pm		tioned that TP con		After call ltr to OI: Decomentation Check L	ist: Handler Typist
		Informed abt TP		Notification ltr (if non-pick	
		a agree to settle!		After call ltr to OI:	(ap)
	01	J		Authorisation To Act:	
	- 07 LURE IN CUTUR	botage to prove.		Release Voucher:	
				Final Repair Bill:	
19.4.18	SEEK MANDATE TO RE	JECT TP CLAIM.		Car Rental Invoice:	
31.6.15		Re	eol Case	Towing Invoice LTA / GIA :	
41.0.19	MENORIE AFRINE TO REM	CO TP CAM . By LEAN!	- (he-	Medical Bill:	
	Emmy Map To ROWER "	Tr. Com.	2/01/0	PIR:	
	A STATE OF THE STA	II COP II	03/9/18	Mandate/Reject Instruct	ion:
R	CEIVED B 3 S	EP 2018		LOD	
				Payment Breakdown For	rm:
PRELIMINARY ADVICE	Date/Time: 03/01/15	3 Sent By: Shote	7	Post-Repair Photos:	
ETNIA I IZA TEGNI	Para Per	Toe or an arrange of	60	Others:	
FINALIZATION Repair Cost:	Date/Time:	Confirm with:	96	Confirm by:	if Call
FINAL SETTLEMENT	Date/Time:	days) Reduction: Confirm with		Email Call	i Cin Cin
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Repair Cost:	S\$, a solution of the second of the second	Transport of the Control of the Cont		Treaming out from
Loss of Rental (LOR):	S\$ (days)		vninor road i	othe GONTING -
Loss of Use (LOU):	S\$ (\$ x	days)	(2)	TP reported	
Loss of Income (LOI):	S\$ (\$ x			cherodening	arê.
LOR only LOU only		OR + LOI [Tick only o	ne]		
GIA/LTA Search Medical:	SS SS			Claim status: Normal	/Reject/Private Settle
Medical: Disbursement:	SS	(e.g. Tow/ Independ		2) Report Format:	de TP =
Legal Cost	SS			3) Survey fee:	~400 ·
Total:	SS	Global Sum SS:			
FINAL PAYMENT	Date/Time:	Confirm with:		Email Call	
Payee 1:	S\$	Name 1:			100 PM 51
Payee 2: (Strike if N A.)	S\$	Name 2:		000	740
Payee 3: (Strike if N.A.)	S\$	Name 3:			1,10

enneth	ASSIGNMENT
From:	
Estimated Cost:	Veh No: SLQ 1055D Yr Regn: 06,
OD ATP WS I TP RES I OD RES I EVA / INV / MY	Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
To inspect Vehicle No:	Truck / Traller or
III Workshan — I	Make: /ev //
of leaf luck	LORDER //2 VZ /
Insured:	
100-007-07	Eng/No:
Policy No.	
Claims No.	_ 0 9 9 0 0 0 0 7 0
Sum Insured: Excess:	- Burnt
(Client's Record)	Steering: Inopder / Jammed / Leaked / Burnt or
Make of Veh:	Brake: Inorder / Jammed / Leaked / Burnt or
	Modi: NII / S/Rim / STD A/Rim or
(Policy Condition)	Tyre Size: F: 225/65R17
Pernark: The veh had commenced its	R:
repair at the time of inspection.	OIS BS / DUN / EXNOVA / GY / FS / LIZA MIC OHTSU / PIR / SUMI /
al. or Market Value:	TOYO / YOKO or
VACABLE STORY	Front
- THE OF NO	R/Bal. G
IA / PR Seen: Consistent? : Yes or No	UBal S mm R/Bal. 9 mm
st. Repairs: 03 days Res.: Yes or No	D.O.A. 72/12/17 L/Bal 59 mm
m Sum: 1-B. /% 3 Val.: Yes or No	- 6311611 + DOI 7/1/10
/ REV / REP. / 24 HRS	Survey held at
V-kp-	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
- The Constitution	(2/)
2 / / // / / / / / / / / / / / / / / /	The U/C / Chassis frame / Body Structure affected due to collision.
311 Take pass to Corheme.	
,	
Ph: 43.081.88 (RED: 45.069 Ex	SUDE (HELV THAT TO) (97 TE)
	TO 682 (2)
re, File Pass 107 Prolif Page 4	
re, File Pass to? : Prell. Report	Days Of Repair:
re, File Pass to? : Prell. Report	Resurvey No. of Tale
e, File Pass to? : Prell. Report : Final Report	Resurvey No. of Trip: Survey Fee:
re, File Pass to? : Prell. Report	Resurvey No. of Trip: Survey Fee:
re, File Pass to? : Prell. Report : Final Report Add Fee:	Resurvey No. of Trip: Survey Fee Transportation Interview (\$) _ S + RS _ SI
re, File Pass to? : Prell. Report : Final Report Add Fee:	Resurvey No. of Trip: Survey Fee: Transportation: Site Insp (\$) _ S - RS _ Si Interview (\$) Photos
Tre, File Pass to? : Prell. Report : Final Report	Resurvey No. of Trip: Survey Fee Transportation Interview (\$) _ S + RS _ SI



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

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CLAIRE .	
CLAIM SLQ 1055D	
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TONG LUCK AUTO PTE LTD

160 SIN MING DRIVE #07-01/06 SIN MING AUTOCITY, SINGAPORE 575722

Tel: 6250 0088 Fax: 6250 5545 Email: operation@tlauto.com.sg GST No: 201700521W UEN No: 201700521W

Not Withonks

PAGE: 1

M/S : RMG RENT-A-CAR PTE LTD

TEL : 6235 1311

NO 25 HOOT KIAM ROAD

SINGAPORE 249407

1.B. 1 ESTIMATE

NO : QUOT20171

DATE : 29/12/2017

6235 5256 3day, VEH REG NO : SLQ1055D

: QUOT201712-0088(00)

: SD17V05636/VPZ/R04

MAKE/MODEL: TOYOTA HARRIER ELEGANCE

2.0 A

YOUR REF NO : SGZ9458J

ATTN :

CHASSIS NO : ZSU600087829

CLAIM TYPE TP INS. CO.

: THIRD PARTY

ENGINE NO : 3ZRB861051

: QBE INSURANCE (SINGAPORE) PTE LTD

FAX: 6235 5256

REG. DATE

: 2016

ACCIDENT DATE : 23/12/2017

TP VEH REG NO : SGZ9458J

Estimate Repair Cost to Vehicle No : SLQ1055D

	Description	Quantity	U	Init Price	1	Amount	
_				<u>S\$</u>		<u>S\$</u>	
	LIST PRICE		Bu				:02
1	Front bumper	1	-22	1,500.00		,500.00	
2	Front bumper reinforcement	1		550.00	R	550.00	
3	Front bumper centre lower grille	1		390.00)."	390.00	
4	Front bumper clips	15		5.50	M	82.50	
5	Front bumper lower spoiler	1		325.00	Sin	325.00	
6	Front grille assy	1		580.00	Cor	580.00	
7	Headlamp - RH	1		3,187.00	3	3,187.00	O
					€	6,614.50	
			Į.	Less 25%		,653.62	
				•	-	4,960.88	
	SPECIAL NET						
8	Front number plate	1		40.00	ne	40.00	4
				-		40.00	
	LABOUR			TO SERVICE TO	nn		
	To remove and refit front bumper sensor	1		100.00	1110	100.00	
10	To check and focus wiring system	1		80.00		80.00	2
11	To pabel beat and straighten support panel, front chassis frame, including replacement of parts and align where necessary, to refit	1		850.00		850.00.	X
2	and adjust the same To putty and spray paint on affected areas	4		1,000.00	1	00.000	c
	To apply rust-proofing on replaced and repaired panels	:4:		120.00		120.00	
	to apply tast proming on replaced and repaired particle			120,00		2,150.00	
						.,.00.00	

LKK Auto Consultants hence notify the Repairer of the following: . To resurvey before/after spray painting . To display damaged part(s) during resurvey

TOTAL S\$ 7,150.88 ADD GST @ 7% 500.56 **GRAND TOTAL** S\$ 7,651.44

SINGAPORE DOLLAR SEVEN THOUSAND SIX HUNDRED FIFTY ONE AND CENTS FORTY-FOUR ONLY

- . Third party survey is on a "Without Prejudi
- . No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from insurance Company

 TONG LUCK AUTO PTE LTD

 TONG LUCK AUTO PTE LTD

Acknowledged by Repairer

Signinture:

AUTHORISED SIGNATURE

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

Your ref:

VC011020

Date:

03.01.2018

Our ref:

CC4/QBE18000021/Kks3

The Motor Claims Department M/s QBE INSURANCE (SINGAPORE) PTE LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SLQ 1055D

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on <u>02.01.2018</u> at the premises of <u>M/s Tong Luck Auto Pte Ltd (Sin Ming)</u> and have the following to report:-

Workshop Estimate Amount
Revised Estimate Amount
"Check" Items Amount
Market Value
LTA Reimbur sement Value
Nett Value

: S\$	7,150.88	
: SS	2,081.88	
: S\$	2,682.75	
: S\$	1 25	
: S\$	-	
: S\$		

Description of Damage: The vehicle sustained damages at the Front O/S Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs:

3.0 days

Yours faithfully.

KENNETH KONG

Licensed Appraiser

Shirley Hiew (LKK Auto)

From:

Jenny Toh <jenny.toh@qbe.com>

Sent:

Monday, 15 January 2018 2:32 PM

To:

Shirley Hiew (LKK Auto)

Cc:

Zaini (LKK Auto); Hsiao Tong (LKKAuto); Admin A; Jenny Toh

Subject:

RE: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ

1055D/RMG/jp/ch

Attachments:

SGZ9458J.pdf

Dear Shirley

Please find attached as per requested.

regards

Jenny Toh Senior Assistant, Claims QBE Emerging Markets – Singapore

OBE Insurance (Singapore) Pte Ltd Phone: +65.6477 1225 Email: jenny.ton@qbe.com Visit us on the web at www.gbe.com.sg



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

Sent: Monday, 15 January, 2018 2:11 PM To: Jenny Toh <jenny.toh@gbe.com>

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-

a@lkkauto.com>

Subject: RE: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ 1055D/RMG/jp/ch

Your ref: VC011020

LKK ref: CC4/QBE18000021/Kks3

WITHOUT PREJUDICE

Dear Jenny,

We refer to the above matter.

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Thank you.

Best Regards,



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL; (065) 62563561 FAX; (065) 67414108

Our Ref: CC4/QBE18000021/Kks3

19 JANUARY 2018

LAU KHIM SOON BLOCK 897A TAMPINES STREET 81 #12-704 SINGAPORE 521897

Dear Sir/Madam,

ACCIDENT INVOLVING SGZ 9458J AND SLQ 1055D ON 23.12.2017

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

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 29/01/2018, 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.

Zaini

Case Handler

Yours faithfully,

DID: 6841 2132 FAX: 6741 4108

Email: Zaini@lkkauto.com

c.c. QBE Insurance (Singapore)Pte Ltd (Motor Claims Dept)

Catherine Chong (LKK Auto)

From:

Jenny Toh <jenny.toh@qbe.com>

Sent:

Tuesday, 2 January, 2018 1:56 PM

To:

assignments Jenny Toh

Subject:

FW: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ

1055D/RMG/jp/ch

Attachments:

2nd PRS.pdf

Our ref: VC011020

Dear Madam

Kindly survey the TP vehicle

Insured:SGZ9458J TP Vehicle :SLQ1055D

Date of accident : 23/12/2017 Contact: as per attached

Kindly acknowledge receipt

regards

Veh lu

Kenneth

Jenny Toh Senior Assistant, Claims OBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd Phone: +65 6477 1225 Email: jenny.toh@qbe.com Visit us on the web at www.gbe.com.sg



From: accident@kscgp.com [mailto:accident@kscgp.com]

Sent: Friday, 29 December, 2017 4:40 PM To: Jenny Toh < jenny.toh@qbe.com>

Cc: jiapei@kscgp.com

Subject: RE: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ 1055D/RMG/jp/ch

Dear Jenny,

Please find enclosed our 2nd Notice to Conduct Pre-Repair Survey.

Thank you.

Asher Sng (LKKAuto)

From:

Jenny Toh <jenny.toh@qbe.com>

Sent:

Friday, 31 August 2018 10:29 AM Asher Sng (LKKAuto); Joyce Foo

To: Cc:

Admin A

Subject:

RE: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ

1055D/RMG/jp/ch

Follow Up Flag:

Follow up

Flag Status:

Flagged

Our ref: VC011020

Hi Asher

Please proceed to reject the TP claim.

regards

Jehny Toh. Senior Assistant, Claims QBE Emerging Markets - Singapore.

OBE Insurance (Singapore) Pte Ltd Phone: +65.6477 1225 Email: jenny, toh@qbe.com

Visit us on the web at www.abe.com.sg



From: Asher Sng (LKKAuto) [mailto:AsherSng@lkkauto.com]

Sent: Wednesday, 29 August, 2018 4:54 PM

To: Jenny Toh <jenny.toh@qbe.com>; Joyce Foo <joyce.foo@qbe.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ 1055D/RMG/jp/ch

Hi Sir,

We refer to the email dated 19/04/2018.

Please kindly let us have your approval / instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: <u>ashersng@lkkauto.com</u> | fax: 6741-4108 Blk 51. Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | 5(408733)

From: Asher Sng (LKKAuto)

Sent: Thursday, 19 April 2018 5:01 PM

To: 'Jenny Toh' <jenny.toh@qbe.com>; 'Joyce Foo' <joyce.foo@qbe.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Admin A <admin-

a@lkkauto.com>

Subject: RE: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ 1055D/RMG/jp/ch

Hi Jenny,

We refer to the above matter.

TP reported that OID make a right turn into the minor road and hit on his vehicle while he is making a right turn into the main road.

OI reported that TP turn out from minor road and collided into oi vehicle while he is making a right turn into main road.

We are of the opinion that BOLA 9c shall be applied and liability is not in third party favour.

In view of the above, we are intending to reject TP claim.

For your approval/ comments/ instruction.

Thank You.

Best Regards,

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | ernail: <u>ashersng@likkauto.com</u> | fax: 6741-4108 Blk 51. Paya Ubi Industrial Park. Ubi Avenue 1, #02-25 | \$(408933)

From: Jenny Toh [mailto:jenny.toh@qbe.com]

Sent: Monday, 15 January, 2018 2:32 PM

To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-

a@lkkauto.com>; Jenny Toh <jenny.toh@qbe.com>

Subject: RE: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ 1055D/RMG/jp/ch

Dear Shirley

Please find attached as per requested.

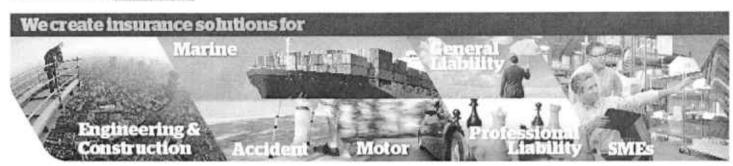
regards

Janny Toti Senior Assistant, Claims QBE Emerging Markets - Singapore

QRE Insurance (Singapore) Pie Ltd

Plyme +65 6477 1225 Email jenny.toh@abe.com

Visit us on the web at yowy, ebe com. sg



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

Sent: Monday, 15 January, 2018 2:11 PM To: Jenny Toh < jenny.toh@qbe.com>

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-

a@lkkauto.com>

Subject: RE: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ 1055D/RMG/jp/ch

Your ref: VC011020

LKK ref: CC4/QBE18000021/Kks3

WITHOUT PREJUDICE

Dear Jenny,

We refer to the above matter.

Meanwhile, kindly let us have a copy of your insured's GIA report 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

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

From: Shirley Hiew (LKK Auto)

Sent: Wednesday, 3 January 2018 6:42 PM To: Jenny Toh <jenny.toh@qbe.com>

Cc: Zaini (LKK Auto) <Zaini@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-

a@lkkauto.com>

Subject: RE: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ 1055D/RMG/jp/ch

Your ref: VC011020

LKK ref: CC4/QBE18000021/Kks3

WITHOUT PREJUDICE

Dear Jenny,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SLQ 1055D at Tong Luck Auto Pte Ltd - Sin Ming.

Enclosed for your perusal is:

- TP's GIA report
- Estimated cost of repair
- Preliminary advice
- · Photographs of TP vehicle in its damaged condition

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Zaini and he can be contacted at DID: 6841 2132.

To check availability of the case handler, you may contact the undersigned.

"Wishes you a Merry Christmas & Happy New Year 2018"

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <u>ShirleyHiewirJkkanto.com</u> | fax; 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)

Sent: Wednesday, 3 January 2018 5:24 PM To: Admin A <admin-a@lkkauto.com>

Subject: FW: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ 1055D/RMG/jp/ch

"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: Catherine Chong (LKK Auto) [mailto:admin-d@lkkauto.com]

Sent: Tuesday, 2 January, 2018 2:20 PM

To: 'Jenny Toh' <jenny.toh@qbe.com>; 'assignments' <assignments@lkkauto.com>

Subject: RE: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ 1055D/RMG/jp/ch

Dear Jenny,

Thank you for the assignment.

Best Regards.

Celine Fong

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: <u>assignments@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jenny Toh [mailto:jenny.toh@qbe.com]
Sent: Tuesday, 2 January, 2018 1:56 PM
To: assignments assignments@lkkauto.com
Cc: Jenny Toh jenny.toh@qbe.com

Subject: FW: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ 1055D/RMG/jp/ch

Our ref: VC011020

Dear Madam

Kindly survey the TP vehicle

Insured:SGZ9458J TP Vehicle :SLQ1055D Date of accident : 23/12/2017

Contact: as per attached

Kindly acknowledge receipt

regards

Jenny Toh Senior Assistant, Claims OBE Emerging Markets - Singapore

QBE Insurance (Singlipore) Pte Ltd Phone +65 5477 1225 Email jenny.toh@qbe.com Vaif us on the web at www.qbe.com.ad



From: accident@kscgp.com [mailto:accident@kscgp.com]

Sent: Friday, 29 December, 2017 4:40 PM
To: Jenny Toh <jenny.tah@qbe.com>

Cc: jiapel@kscgp.com

Subject: RE: Notice to Conduct Pre-Repair Survey - Your ref: VC011020 Our ref: SLQ 1055D/RMG/jp/ch

Dear Jenny,

Please find enclosed our 2nd Notice to Conduct Pre-Repair Survey.

Thank you.

Regards, Chit Yee KSCGP Juris LLP 10 Hoe Chiang Road #13-03A Keppel Towers Singapore 089315

Tel: 6538 3611 / DID: 3152 0989 / Fax: 6538 3708

Email: accident@kscqp.com

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---- Original Message ----

From: Jenny Toh [mailto:jenny.toh@gbe.com]

To: accident@kscgp.com Cc: jenny.toh@gbe.com

Sent: Thu, 28 Dec 2017 08:01:54 +0000

Subject:

Our ref: VC011020

Dear Michelle

We refer to the above captioned matter.

We intent to conduct a <u>full survey</u> of the damage to your client's vehicle. We propose to use one of the motor surveyors named in the attached list:

COMPANY	
Appraisal Associates Pte Ltd	
Automobile Inspection Services	
KM Auto Assessors Pte Ltd	
LKK Auto Consultants Pte Ltd	
Priority Services	
Quantum Risk Management (S) Pte	Ltd

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors.

Jenny Toh Senior Assistant, Claims QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd Phone: +65 6477 1225 Email: jenny.toh@qbe.com Visit us on the web at www.tibe.com.sg



From: accident@kscgp.com [mailto:accident@kscgp.com]

Sent: Thursday, 28 December, 2017 3:53 PM

To: Syaheeda Nacah Binte Mohamed Othman <syaheeda.othman@qbe.com>; Jenny Toh <jenny.toh@qbe.com>

Cc: jiapei@kscgp.com

Subject: Notice to Conduct Pre-Repair Survey - Your ref: SGZ 9458J Our ref: SLQ 1055D/RMG/jp/mf

Dear Sir/Mdm,

Please find enclosed the Notice to Conduct Pre-Repair Survey.

Thank you. Michelle Regards,

KSCGP Juris LLP

10 Hoe Chiang Road #13-03A Keppel Towers Singapore 089315

Tel: 6538 3611 / DID: 3152 0989 / Fax: 6538 3708

Email: accident@kscqp.com

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Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)

Sent: Monday, 3 September 2018 2:26 PM

To: 'operation@tlauto.com.sg'

Subject: ACCIDENT INVOLVING SLQ 1055D AND SGZ 9458J ON 23/12/2017

Attachments: OI SKETCH PLAN.pdf

Your Ref: SLQ 1055D

Our Ref: CC4/QBE18000021/Kea3

Without Prejudice

Hi Sir/Mdm,

We refer to the above matter.

ACCIDENT INVOLVING SLQ 1055D AND SGZ 9458J ON 23/12/2017

We attached here with a copy of our insured's accident statement for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client enter into the main road and collided into our insured vehicle while making a turn into the minor road.

We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

	SCENARIO	DESCRIPTION	X	Y
T-JUN	CTION			
9 (c) -	New	Vehicle X – Turning into main road Vehicle Y – Turning into minor road Reason: Vehicle turning from major road into minor road has precedence over vehicle turning from minor road to major road	100%	0%

Thank You.

Best Regards.

Asher Sng | Case Handler LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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



5b.

ESTIMATED NORMAL PERIOD FOR REPAIR:

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

NEST A PROPERTY OF THE PARTY OF	Affiliated to Federation Inter	nationale Des Experts En Auton	nobile
QBE INSURANCE (SI	NGAPORE) PTE LTD	Ref : CC4/QBE18000	0021/Kea3q2
1 RAFFLES QUAY #2 TOWERSINGAPORE		Date: 05-09-2018 Code: QBE	
1.	Policy Particul	lars :- THIRD PARTY CLAI	M
Insured Veh.	SGZ 9458J	Veh. Inspected	SLQ 1055D
Policy No.	8-V0016342-MVA	Coverage (\$)	0.00
Claim No.	VC011020	Excess (\$)	0.00
Assign From		Assign Date	02/01/2018
editary and	Vehicle P	articulars & Condition	
Make & Model	TOYOTA HARRIER (A)	c.c	1986
Engine No.	HIDDEN	Year of Reg.	2017
Chassis No.	ZSU600087829	Colour	METALLIC BLACK
Odometer	4047	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		
3.	Cor	nditions of Tyres	
	Size	Make	Balance
R/H Front Tyre	225/65 R17	MICHELIN	9 mm
L/H Front Tyre	225/65 R17	MICHELIN	9 mm
R/H Rear Tyre	225/65 R17	MICHELIN	9 mm
L/H Rear Tyre	225/65 R17	MICHELIN	9 mm
4.	Descr	ription of Damages	S CANDIDAY YOUR
THE VEHICLE SU	ISTAINED DAMAGES AT THE	FRONT O/S PORTION.	
DAMAGES SEE D	DETAILS.		
5.1	Ger	neral Information	
Accident Date	23/12/2017	Inspection Date	02/01/2018
Survey held at	TONG LUCK AUTO PL		
	160 SIN MING DRIVE #07-0 SIN MING AUTOCITY SINGAPORE 575722	01/06	
5a.		Remarks	2 1 N 4 1 2 1 2 1 1
A)THE INSPECTION B)IN ACCORDAN	ON WAS CONDUCTED ON A	"WITHOUT PREJUDICE" BAS S, WE HAVE NOT AUTHORIS	IS. ED REPAIRS.

Estimate Days of Repair

3 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. SLQ 1055D

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT BUMPER	BUCKLED	1,500.00	1,500.00
1	FRONT BUMPER REINFORCEMENT	TO REPAIR SEE LABOUR	550.00	
1	FRONT BUMPER CENTRE LOWER GRILLE	· CHECK	390.00	
15	FRONT BUMPER CLIPS @\$5.50	NECESSARY	82.50	82.50
1	FRONT BUMPER LOWER SPOILER	SERVICEABLE	325.00	3
1	FRONT GRILLE ASSY	CUT	580.00	580.00
1	HEADLAMP -RH	· CHECK	3,187.00	3
	LESS 25% DISCOUNT		-1,653.63	-540.62
	A CONTRACTOR CONTRACTO		4,960.87	1,621.88
	SPECIAL NETT ITEMS			
1	FRONT NUMBER PLATE (SN)	DENTED	40.00	40.00
			40.00	40.00
	LABOUR			
	TO REMOVE AND REFIT FRONT BUMPER SENSOR.	NOT NECESSARY	100.00	9
	TO CHECK AND FOCUS WIRING SYSTEM.	Annual contract property and a second	80.00	20.00
	TO PABEL BEAT AND STRAIGHTEN SUPPORT PANEL ,FRONT CHASSIS FRAME,INCLUDING REPLACEMENT OF PARTS AND ALIGN WHERE NECESSARY, TO REFIT AND ADJUST THE SAME.	NOT NECESSARY	850.00	8
	TO PUTTY AND SPRAY PAINT ON AFFECTED AREAS.		1,000.00	400.00
	TO APPLY RUST-PROOFING ON REPLACED AND REPAIRED PANELS.	NOT NECESSARY	120.00	2
				-
			2,150.00	420.00
	GRAND TOTAL		7,150.87	2,081.88
	RECOMMENDED COST OF REPAIRS (REPAIR COST NOT CONCLUDE)	Side of the		2,081.88

Report Ref No. CC4/QBE18000021/Kea3q2





Report Ref No. CC4/QBE18000021/Kea3q2

KONG SENG CHEONG

Licensed Appraiser