

Page

REP: AXA

9417K

ASSIGNMENT

From: Date: 05-01-2018

Estimated Cost:

OD ☒ TS ☐ WS ☐ TP RES ☐ OD RES ☐ EVA ☐ INV ☐ MV ☐To inspect Vehicle No: 988 6376C
at Workshop no: Tower Transit

of: 21 Bulim Drive

Insured:

Policy No:

Claims No:

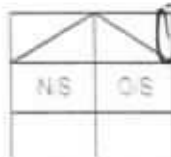
Sum Insured: Excess:

(Client's Record)

Make of Van:

(Policy Condition)

2pm - 4pm

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

Ball or Market Value:

IDAC Accident Report: Consistent? : Yes or No

GIA / PR Seen: Consistent? : Yes or No

Est. Repairs: 01 days Res: Yes or No

Lump Sum: % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: Person Contacted:

Vehicle: IN / OUT

Van No: SB86376C Yr Reg: 2013 APR

Type: M/Gar / M/Cycle ☒ Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: MERCEDES BENZ CITARO 0530 6374

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

Sp Reading: 359000? T/Radio: Insured / Std / NI / NA

Eng No:

C/No: WES 62808 323/24 788

Gen. Cond: Good ☒ / Fair / Poor / BurntSteering: In order ☒ / Jammed / Leaked / Burnt orBrake: In order ☒ / Jammed / Leaked / Burnt orMod: ☒ S/Rim / STD A/Rim or

Tyre Size: F: 275/70R22.5

R: 275/70R22.5

BS / DUN / EXNOVA / GY / FS / LIZA ☒ M/K / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front:

Rear:

R/Bal: 8 mm R/Bal: 8/8 mm

L/Bal: 8 mm L/Bal: 8/8 mm

D.O.A: 30/12/17 D.O.I: 05/01/18

Survey held at: TOWER TRANSIT

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

O/S FR

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

Date / Time Action / Instruction

05/01/18 Insured amount of \$1,186.36 / 1 day of repair
with shari'ah

(Rec'd \$ 11/8/18)

Date/Time File Pass to:

☐ : Prel. Report

Days Of Repair:

Date/Time File Return to:

☐ : Final Report

Resurvey No. of Trip:

Survey Fee:

Date/Time File Return to:

Add Fee: ☐ Site Insp \$☐ Interview \$☐ Technical \$☐ Training \$

Report Format:

Lump Sum / I.B. / S

Transport:

S - 1000

Phone:

Email:

Fax:

Notes:



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD			Ref : CC4/ASM18000274/pb3	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811			Date : 04-01-2018	
			Code : ASM	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	GBE 2702U		Veh. Inspected	SBS 6376C
Policy No.			Coverage (\$)	0.00
Claim No.			Excess (\$)	0.00
Assign From			Assign Date	04/01/2018
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	30/12/2017		Inspection Date	
Survey held at	TOWER TRANSIT SINGAPORE PTE. LTD. 21 BULIM DRIVE SINGAPORE 648170			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

ESTIMATED ACCIDENT REPAIR COST



ACCIDENT TIME REPORTED	1050HRS
ACCIDENT DATE	30-Dec-17
BUS CAPTAIN NAME	ONG TENG PHENG @ ONG PETER
EMPLOYEE NUMBER	

BUS REGISTRATION NUMBER	S856376C
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
77014042	Mirror - Heated/Electronically Adjustable	1	RM ✓ \$986.36
		7% GST	\$69.04
		FINAL TOTAL COST	\$1,055.40

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 DAMAGED PARTS	200 \$300.00
	7% GST \$21.00
	FINAL TOTAL COST \$321.00

ESTIMATED ACCIDENT REPAIR COST



SECTION 5: REPAIRS TO BUS ADVERTISEMENT VINYL/PANELS (ADVERTISEMENT COST)

TOTAL ADVERTISEMENT REPAIR COST	-
---------------------------------	---

SECTION 6: RECOVERY OF ACCIDENT BUS (TOWING COST)

TOTAL TOWING COST	-
-------------------	---

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

		Date In For Repairs	5/1/2017
		Date Out From Repairs	6/1/2017
		Number of Days Under Repair	1
BUS TYPE (SD / DD)	SD	LOSS OF USE COST	
		\$300.00	

SUMMARY	
SECTION NO.	COST
1	\$1,055.40
2	\$321.00
3	-
4	-
5	\$300.00
ESTIMATED ACCIDENT REPAIR COST (1+2+3+4+5)	\$1,676.40

Ram
48 90010068
1 day
05/01/18 @ 1600
Pay after repair

986.36
200.00

1186.36

1 day

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 25 January 2018 3:39 PM
To: Sharifah Nusaybah Binte Syed Jamil Binshahab
Cc: Admin A
Subject: Your ref: SBS 6376C *Our Ref: CC4/ASM18000274/R1pb3 [ACCIDENT INVOLVIG GBE 2702U(AXA) & SBS 6376C ON 30/12/2017]
Attachments: STATEMENT OF GBE 2702U.pdf

Your ref: **SBS 6376C** Without Prejudice
Our Ref: CC4/ASM18000274/R1pb3

Dear Sayed,

ACCIDENT INVOLVIG GBE 2702U(AXA) & SBS 6376C ON 30/12/2017

We refer to the above matter.

Please be informed that liability is unclear. Our insured driver reported that he was making a left turn and suddenly your bus collided onto his lorry. Attached here with a copy of our insured driver accident report for your easy reference.

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Appreciate an early reply.

"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)

Hsiao Tong (LKKAUTO)

From: Shu Pei (LKKAUTO)
Sent: Thursday, 16 August 2018 10:16 AM
To: Hsiao Tong (LKKAUTO)
Subject: RE: Acknowledgment Your ref :SBS6376C Our ref : S8M006MO



8/16/18 10:06 AM

LOH Cynthia

Re: (Immediate Advice) - PLEASE NOTE OUR EAR
REMARKS

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

Blk S1, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: LOH Cynthia <cynthia.loh@axa.com.sg>

Sent: Thursday, 16 August 2018 10:11 AM

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

Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Katherine Tan <Katherine.Tan@towertransit.sg>;
DHIWAR Namrata <namrata.dhiwar@axa.com.sg>; Sharifah Nusaybah Binte Syed Jamil Binshahab
<sharifah@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>

Subject: RE: Acknowledgment Your ref :SBS6376C Our ref : S8M006MO

Dear LKK,

Please refer to our remarks in Smartclaims and handle this claim accordingly.

Thanks & Regards,

Cynthia Loh | Specialist, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: cynthia.loh@axa.com.sg

Customer Care No. 1800 8804741



redefining / insurance

Please consider the environment before printing this message

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

Sent: Wednesday, August 15, 2018 2:52 PM

To: LOH Cynthia <cynthia.loh@axa.com.sg>; DHIWAR Namrata <namrata.dhiwar@axa.com.sg>
Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>
Subject: FW: Acknowledgment Your ref :SBS6376C Our ref : S8M006MOMC/CL

Our ref :SBS6376C
Your ref : S8M006MOMC/CL

Without Prejudice

Dear Cynthia,

Kindly refer to our attached email regarding LOD - Accident Involving SBS6376C & GBE2702U D.O.A: 30/12/2017.

Cost of Repair	: \$1,269.40	(inclusive of 7% gst)
Loss of Use x 1 Day	: \$300.00	(\$300 x 1 days)
GIA Search Fee	: \$2.00	(enclosed)
Total	: \$1,571.40	

Appreciate if you could let us have the status of the LOD.

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: DHIWAR Namrata <namrata.dhiwar@axa.com.sg>
Sent: Wednesday, 21 February, 2018 11:50 AM
To: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>

Cc: LOH Cynthia <cynthia.loh@axa.com.sg>

Subject: Acknowledgment Your ref :SBS6376C Our ref : S8M006MOMC/CL

ACCIDENT INVOLVING GBE2702U AND SBS6376C ON 30/12/2017

Without Prejudice

We acknowledge receipt of your letter dated 21/02/2018 and the enclosures on 21/02/2018.

We are investigating your client's claim and will reply to you substantively soon.

In order for us to deal with your claim, kindly furnish us the survey report with original colour photographs of your client's vehicle.

Meanwhile, kindly hold your hands on the matter.

For future correspondence, please reply to LOH Cynthia at cynthia.loh@axa.com.sg

Regards,
Namrata Dhiwar

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<SEEK MANDATE> - S8M006MO [ACCIDENT INVOLVING GBE 2702U(OI) & SBS 6376C(TP) ON 30/12/2017]

Type

🔍 Question

Message

Liability: 50%. Both parties had given a conflict of report. No concrete evidence from both parties. Inform OI about third party claim. Agreed to settle and aware NCD issue. We seek your mandate up to 50% - \$786.71(all-in). IA with mandate had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Hsiao Tong - 01 Sept 2018

Reply



Auto
Consultants
Pte Ltd

Company Registration No. 199607188R

FL 101 AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Immediate Advice

To : AXA Insurance Pte Ltd

Date: 01.09.2018

Survey Details:

Date of loss	30.12.2017
Date of appointment	04.01.2018
Date of survey	05.01.2018
Location of survey	TOWER TRANSIT SINGAPORE PTE. LTD.

Vehicle Details:

Claim Type:	Third party
Vehicle number	SBS6376C
Make and Model	Mercedes-Benz Citaro (6374cc)
Date of registration	01.04.2013
Excess	NIL
Market Value	
Parf/COE Rebate	
Nett Loss	

Repair details:

Initial Estimate	\$ 1,286.36
------------------	-------------

Proposed/Revised repair cost:

Parts	\$ 986.36
Check items (estimate)	NIL
Labour	\$ 200.00
Supplementary	NIL
Total	\$ 1,186.36
Lump Sum(if applicable)	-

Number of days for repair	<u>1</u>
---------------------------	----------



Auto
Consultants
Pte Ltd

Company Registration No: 198407198R

31 UBI AVE 1, #02-25 PAVA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564318

Date: 01.09.2018

Remarks:

Both parties had given a conflict of version. NO concrete evidence from both parties.

Mandate:

Liability(TP)	50%	
Proposed repair cost (w/GST)	\$ 1,269.41	
Loss of use	\$ 300.00	(1day x \$300.00)
Loss of rental	NIL	
Loss of income	NIL	
	\$ 1,569.41	
@ 50%	\$ 784.71	
LTA/GIA search fees	\$ 2.00	
Others	NIL	
Proposed Total	\$ 786.71	

[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

Owner ID Type:	Company
Owner ID:	9417K

Vehicle Details

Vehicle No.:	SBS6376C
Vehicle to be Exported:	No
Intended De-registration Date:	01 Sep 2018
Vehicle Make:	MERCEDES BENZ
Vehicle Model:	CITARO O530
Primary Colour:	Multi-Colour
Manufacturing Year:	2012
Engine No.:	902926C0995260
Chassis No.:	WEB62808323124788
Maximum Power Output:	-
Open Market Value:	\$300,610.00
Original Registration Date:	01 Apr 2013
First Registration Date:	01 Apr 2013
Transfer Count:	1
Actual ARF Paid:	\$0.00

Intended PARF Rebate Details

PARF Eligibility:	No
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00

Intended COE Rebate Details

COE Rebate Amount:	\$0.00
Total Rebate Amount:	\$0.00

The information contained herein is correct as at 01 Sep 2018

OK



Re:<SEEK MANDATE> - S8M006MO [ACCIDENT INVOLVING GBE 2702U(OI) & SBS 6376C(TP) ON 30/12/2017]

Type

🔍 Question

Message

Hi Pls proceed as IA @ 50%-VO

Reply

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 10 September 2018 4:22 PM
To: 'Katherine.Tan@towertransit.sg'
Cc: 'Subramanian.kasi@towertransit.sg'; 'Sharifah Nusaybah Binte Syed Jamil Binshahab'; Wu Tzu Ying; Admin A
Subject: RE: Acknowledgment Your ref :SBS6376C AXA ref : S8M006MO *LKK REF: CC4/ASM18000274/R1pb3
Attachments: Statement of GBE 2702U.pdf

Without Prejudice

Hi Katherine,

We refer to the above matter.

We are of the opinion that this is a case of conflicting versions. There is no conclusive evidence yet to substantiate either party's version.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation, we propose settlement at a global sum of **\$760.00(all-in)**.

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

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: LOH Cynthia <cynthia.loh@axa.com.sg>

Sent: Thursday, 16 August 2018 10:11 AM

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

Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Katherine Tan <Katherine.Tan@towertransit.sg>; DHIWAR Namrata <namrata.dhiwar@axa.com.sg>; Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>

Subject: RE: Acknowledgment Your ref :SBS6376C Our ref : S8M006MO

Dear LKK,

Please refer to our remarks in Smartclaims and handle this claim accordingly.

Thanks & Regards,

Cynthia Loh | Specialist, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: cynthia.loh@axa.com.sg

Hsiao Tong (LKKAUTO)

From: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>
Sent: Monday, 29 October 2018 10:56 AM
To: Hsiao Tong (LKKAUTO); Admin A
Cc: Subramanian Kasi; Wu Tzu Ying; Katherine Tan
Subject: RE: Acknowledgment Your ref :SBS6376C AXA ref : S8M006MO *LKK REF: CC4/ASM18000274/R1pb3 | DOA: 30/12/17
Attachments: Inv# AXA-201810-03 (Bus No. SBS6376C).pdf

WITHOUT PREJUDICE

Hi Hsiao Tong,

We refer to our email below.

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: Sharifah Nusaybah Binte Syed Jamil Binshahab
Sent: Monday, 29 October, 2018 9:59 AM
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: Acknowledgment Your ref :SBS6376C AXA ref : S8M006MO *LKK REF: CC4/ASM18000274/R1pb3 | DOA: 30/12/17

WITHOUT PREJUDICE

Hi Hsiao Tong,

We accept your settlement offer @ \$761.70.

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

Sent: Saturday, 27 October, 2018 10:07 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>

Subject: RE: Acknowledgment Your ref :SBS6376C AXA ref : S8M006MO *LKK REF: CC4/ASM18000274/R1pb3

Without Prejudice

Hi Sharifah,

We refer to your below email.

Can we settle the matter as follows: -

Cost of Repair (w/GST)	: \$1,269.40
Loss of Use (1 Dayx\$250.00)	: \$ 250.00

@50%	: \$ 759.70
GIA Search Fee	: \$ 2.00
Total	: \$ 761.70

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

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, 12 September 2018 12:19 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: Acknowledgment Your ref :SBS6376C AXA ref : S8M006MO *LKK REF: CC4/ASM18000274/R1pb3

WITHOUT PREJUDICE

Dear Hsiao Tong,

In view of no conclusive evidence to substantiate either party's version, we accept your settlement offer @ 50%.

However, we would like to counter-propose the settlement sum as follows:

Cost of Repair	: \$1,269.40	(inclusive of 7% gst)
Loss of Use x 1 Day	: \$300.00	(\$300 x 1 days)
@50%	: \$784.70	
GIA Search Fee	: \$2.00	(enclosed)
Total	: \$786.70	

Please confirm acceptance.

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: Monday, 10 September, 2018 4:22 PM

To: Katherine Tan <katherine.tan@towertransit.sg>

Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: Acknowledgment Your ref :SBS6376C AXA ref : S8M006MO *LKK REF: CC4/ASM18000274/R1pb3

Without Prejudice

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We refer to the above matter.

We are of the opinion that this is a case of conflicting versions. There is no conclusive evidence yet to substantiate either party's version.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation, we propose settlement at a global sum of **\$760.00(all-in)**.

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

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: LOH Cynthia <cynthia.loh@axa.com.sg>

Sent: Thursday, 16 August 2018 10:11 AM

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

Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Katherine Tan <Katherine.Tan@towertransit.sg>; DHIWAR Namrata <namrata.dhiwar@axa.com.sg>; Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>

Subject: RE: Acknowledgment Your ref :SBS6376C Our ref : S8M006MO

Dear LKK,

Please refer to our remarks in Smartclaims and handle this claim accordingly.

Thanks & Regards,

Cynthia Loh | Specialist, Motor Claims Department
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: cynthia.loh@axa.com.sg
Customer Care No. 1800 8804741



redefining / insurance

Please consider the environment before printing this message

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From: Katherine Tan [<mailto:Katherine.Tan@towertransit.sg>]
Sent: Wednesday, August 15, 2018 2:52 PM
To: LOH Cynthia <cynthia.loh@axa.com.sg>; DHIWAR Namrata <namrata.dhiwar@axa.com.sg>
Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>
Subject: FW: Acknowledgment Your ref :SBS6376C Our ref : S8M006MOMC/CL

Our ref :SBS6376C
Your ref : S8M006MOMC/CL

Without Prejudice

Dear Cynthia,

Kindly refer to our attached email regarding LOD - Accident Involving SBS6376C & GBE2702U D.O.A: 30/12/2017.

Cost of Repair	: \$1,269.40	(inclusive of 7% gst)
Loss of Use x 1 Day	: \$300.00	(\$300 x 1 days)
GIA Search Fee	: \$2.00	(enclosed)
Total	: \$1,571.40	

Appreciate if you could let us have the status of the LOD.

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: DHIWAR Namrata <namrata.dhiwar@axa.com.sg>
Sent: Wednesday, 21 February, 2018 11:50 AM
To: Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>
Cc: LOH Cynthia <cynthia.loh@axa.com.sg>
Subject: Acknowledgment Your ref :SBS6376C Our ref : S8M006MOMC/CL

ACCIDENT INVOLVING GBE2702U AND SBS6376C ON 30/12/2017

Without Prejudice

We acknowledge receipt of your letter dated 21/02/2018 and the enclosures on 21/02/2018.

We are investigating your client's claim and will reply to you substantively soon.

In order for us to deal with your claim, kindly furnish us the survey report with original colour photographs of your client's vehicle.

Meanwhile, kindly hold your hands on the matter.

For future correspondence, please reply to LOH Cynthia at cynthia.loh@axa.com.sg

Regards,
Namrata Dhiwar

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Hsiao Tong (LKKAuto)

From: Shu Pei (LKKAuto)
Sent: Monday, 10 September 2018 4:56 PM
To: Katherine.Tan@towertransit.sg
Cc: Subramanian Kasi; DHIWAR Namrata; Sharifah Nusaybah Binte Syed Jamil Binshahab; Wu Tzu Ying; Admin A; Hsiao Tong (LKKAuto)
Subject: FW: Acknowledgment Your ref :SBS6376C Our ref : S8M006MO

From: Katherine Tan [<mailto:Katherine.Tan@towertransit.sg>]
Sent: Wednesday, August 15, 2018 2:52 PM
To: LOH Cynthia <cynthia.loh@axa.com.sg>; DHIWAR Namrata <namrata.dhiwar@axa.com.sg>
Cc: Subramanian Kasi <Subramanian.kasi@towertransit.sg>; Sharifah Nusaybah Binte Syed Jamil Binshahab <sharifah@towertransit.sg>; Wu Tzu Ying <Wu.Zy@towertransit.sg>
Subject: FW: Acknowledgment Your ref :SBS6376C Our ref : S8M006MOMC/CL

Our ref :SBS6376C
Your ref : S8M006MOMC/CL

Without Prejudice

Dear Cynthia,

Kindly refer to our attached email regarding LOD - Accident Involving SBS6376C & GBE2702U D.O.A: 30/12/2017.

Cost of Repair	: \$1,269.40	(inclusive of 7% gst)
Loss of Use x 1 Day	: \$300.00	(\$300 x 1 days)
GIA Search Fee	: \$2.00	(enclosed)
Total	: \$1,571.40	

Appreciate if you could let us have the status of the LOD.

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



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408935 TEL : (065) 62563561 FAX : (065) 62564315

01 FEBRUARY 2018

ZHONG ZHONG NGOH HIANG SUPPLY PTE. LTD

171 KAMPONG AMPAT
#05-05 KA FOODLINK
SINGAPORE 368330

Dear Sir/ Mdm

OUR REF : CC4/ASM18000274/R1pb3

YOUR REF : P1859644 (GBE 2702U)

**ACCIDENT INVOLVING GBE 2702U AND SBS 6376C ALONG/AT TOH TUCK ROAD ON
30/12/2017**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from TOWER TRANSIT SINGAPORE PTE. LTD. acting on behalf of the owner of SBS 6376C against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. 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.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

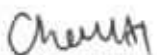
This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc *AXA Insurance Pte Ltd
(Motor Claims Dept)*



redefining / insurance

CLAIM REF : S8M006MO
INSURED : ZHONG ZHONG NGOH HIANG SUPPLY PTE. LTD.

DISCHARGE VOUCHER

We/I, TOWER TRANSIT SINGAPORE PTE LTD, NRIC NO. 201419417K hereby agree to accept the sum of dollars SEVEN HUNDRED SIXTY ONE AND CENTS SEVENTY ONLY (\$\$761.70) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their Insured or the driver of motor vehicle no. GBE 2702U as a result of an accident along JUNCTION OF TOH TUCK ROAD & BUKIT BATOK EAST AVE 3 on 30/12/2017 which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SBS 6376C.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. GBE 2702U in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify AXA INSURANCE PTE LTD against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. GBE 2702U.

Dated this 07th day of November 2018

Claimant's Signature

:

[Signature]



NRIC no./ Company Stamp

:

201419417K

Occupation/ Business

:

PUBLIC TRANSPORT INDUSTRY

Address

:

21 BUKIT DRIVE S(644170)

Telephone No.

:

68171747

Witness's Name

:

SHARIFAH HUSNAH

Witness's Signature

:

[Signature]

Witness's NRIC No.

:

S3910001A

**Tower Transit Singapore Pte Ltd**

21 Bulim Drive, Bulim Bus Depot, Singapore 648170

Co-Registration No. / GST Registration No. 201419417K

Website: www.towertransit.sg Email: AP@towertransit.sg

TAX INVOICE**Bill To:****AXA Insurance Pte Ltd**

8 Shenton Way, # 27-01/02 AXA Tower

Singapore 068811

GST Reg. No : 201419417K

Invoice No. : AXA-201810-03

Invoice Date : 29-Oct-2018

Terms : 26 days

Contract No. : -

Attention: Claims Department

Item	DESCRIPTION	GROSS AMOUNT (\$\$)	TAX RATE	TAX (\$\$)	AMOUNT (\$\$)
	Being cost recovery regarding accident involving SBS6376C and GBE2702U on 30th December 2017:				
1	Cost of Repair @ 50% Settlement	593.18	7%	41.52	634.70
2	Loss of Use (1 Days x \$250.00) @ 50% Settlement	125.00	0%	0.00	125.00
3	GIA Search fee:	1.87	7%	0.13	2.00
TOTAL		720.05		41.65	761.70

Interest shall be levied from the due date of the invoice to the date payment is received. The interest rate shall be at 7.5% p.a. except when there is an agreement in which case the applicable late interest rate as per the agreement shall take precedence.

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.

Third Party Insurer Enquiry

Our Ref No: GR-18-000794

Date of Request: 03/01/2018

Your Ref No:

Online Purchase

Tower Transit Singapore Pte Ltd
21 Bulim Drive
Bulim Bus Depot
Singapore 648170

Dear Sir/Madam,

Enquiry Date 03/01/2018

Enquiry By Sharifah Nusaybah

TP Vehicle No. GBE2702U

Accident Date 30/12/2017

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBE2702U	AXA Insurance Pte Ltd	19/10/2017-18/10/2018	6338 7288

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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RECORDS MANAGEMENT CENTRE

**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

TAX INVOICE

Our Ref No: GR-18-000794

Date of Request: 03/01/2018

Your Ref No: Online Purchase

Tower Transit Singapore Pte Ltd
21 Bulim Drive
Bulim Bus Depot
Singapore 648170

Dear Sir/Madam,

Enquiry Date 03/01/2018
Enquiry By Sharifah Nusaybah
TP Vehicle No. GBE2702U
Accident Date 30/12/2017

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:

☒ GIRO ☐ Cash ☐ Cheque

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	GBE 2702U (Insd veh)	Model:	MERCEDES BENZ
	SBS 6376C (TP veh)		CITARO O530
Date of Accident:	30/12/2017		

Global Sum Settlement	:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Repair Estimate	:	\$	1,376.41
Final Repair Cost	:	\$	1,269.40
Loss of Use	:	\$	250.00
Rental (if any)	:	\$	1 days at \$250.00 per day
@50%	:	\$	759.70
LTA / GIA Search Fee	:	\$	2.00

Others:	:	\$	0.00
---------	---	----	------

	:	\$	
Final Settlement Sum	:	\$	761.70

Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (Kindly indicate below)	
A) For Non GIA Registered Workshop:	Agreed Liability ____ 50 ____ (%)
B) For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: _____
BOLA Liability: _____ (%)	Assessed Liability (*): _____ (%)
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.	
Remarks _____ _____	

Payment Instruction: Payee's Breakdown		
1)	TOWER TRANSIT SINGAPORE PTE LTD	\$ 761.70

JOANNE LEE KHANG MIN
LKK Auto Consultants Pte Ltd

14/11/2018
Date

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))



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

AXA INSURANCE PTE LTD

Ref : CC4/ASM18000274/R1pb3q2

8 SHENTON WAY #24-01
AXA TOWERSINGAPORE 068811
ATTN:CYNTHIA LOH

Date : 14-11-2018



Code : ASM

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	GBE 2702U	Veh. Inspected	SBS 6376C
Policy No.	P1859644	Coverage (\$)	0.00
Claim No.	S8M006MO	Excess (\$)	0.00
Assign From		Assign Date	04/01/2018

2. Vehicle Particulars & Condition

Make & Model	MERCEDES BENZ CITARO O530	c.c	6374
Engine No.	HIDDEN	Year of Reg.	2013
Chassis No.	WEB62808323124788	Colour	GREEN
Odometer	359000	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	FAIR		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	275/70 R22.5	MICHELIN	8 mm
L/H Front Tyre	275/70 R22.5	MICHELIN	8 mm
R/H Rear Tyre	275/70 R22.5 (D)	MICHELIN	8/8 mm
L/H Rear Tyre	275/70 R22.5 (D)	MICHELIN	8/8 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION. DAMAGES SEE DETAILS.

5. General Information

Accident Date	30/12/2017	Inspection Date	05/01/2018
Survey held at	TOWER TRANSIT SINGAPORE PTE. LTD. 21 BULIM DRIVE SINGAPORE 648170		

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:	1 Working Days
-------------------------------------	----------------



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SBS 6376C

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	REPLACEMENT OF PARTS	CRACKED		
	MIRROR -HEATED /ELECTRONICALLY ADJUSTABLE (CONSISTENT)		986.36	986.36
			986.36	986.36
	LABOUR			
	TO REPLACE /REPAIR THE DAMAGED PARTS.		300.00	200.00
			300.00	200.00
GRAND TOTAL			1,286.36	1,186.36
RECOMMENDED COST OF REPAIRS				1,186.36

Report Ref No. CC4/ASM18000274/R1pb3q2

MOHAMMED RASUL BIN MOHD YUNUS

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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