







## 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			
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC6/AIG18000944/Aea3	
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 16-01-2018	
		Code : AIG	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	SJN 5519X	Veh. Inspected	JSL 3883
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	16/01/2018
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	11/01/2018	Inspection Date	15/01/2018
Survey held at	MG SOLUTION PTE LTD 23 KAKI BUKIT AVE 4 (SOUTH WING) #02-03B VICOM INSPECTION CENTRE, SINGAPORE 415933		
5a. Remarks			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			

# MG SOLUTION PTE LTD

23 Kaki Bukit Avenue 4 (South Wing) #02-03 Singapore 415933

Tel: (+65) 6243 1373 | Fax: (+65) 6243 1376

Reg. No: 201427944N

<b>TO</b>	: AIG AISA PACIFIC INSURANCE	<b>DATE</b>	: 15/01/2018
<b>ATTENTION</b>	: MOTOR CLAIMS DEPT	<b>JOB TYPE</b>	: T/P CLAIM
<b>ESTIMATE REPORT</b>	:		
<b><u>VEHICLE DETAILS</u></b>			
<b>VEHICLE NO</b>	: JSL3883		
<b>MODEL</b>	: TOYOTA ESTIMA 2.4A	<i>Asher</i>	
<b>CHASSIS NO</b>		<i>ACR500188195</i>	
<b><u>ACCIDENT DETAILS</u></b>			
	<b>DATE</b> : 11-Jan-18		
	<b>TIME</b> : 21:00HRS		
<b>THIRD PARTY REQUESTOR / CONTACT</b>	: JACK LI		

## CLAIM DETAIL : PARTS

S/N	DESCRIPTION	QTY	UNIT LIST PRICE	TOTAL LIST PRICE
1	BONNET <i>Dented</i>	1	\$ 856.00	\$ 856.00
2	BONNET HINGE <i>new</i>	2	\$ 75.00	\$ 150.00
3	BONNET LOCK <i>Prod</i>	1	\$ 180.00	\$ 180.00
4	BONNET LOCK BRACE PANEL <i>Bent</i>	1	\$ 150.00	\$ 150.00
5	FRONT BUMPER <i>Delaminated</i>	1	\$ 1,500.00	\$ 1,500.00
6	FRONT BUMPER SIDE RETAINER <i>new</i>	2	\$ 89.00	\$ 178.00
7	FRONT BUMPER REINFORCEMENT <i>Bent</i>	1	\$ 380.00	\$ 380.00
8	FRONT BUMPER SPONGE <i>Cracked</i>	1	\$ 122.00	\$ 122.00
9	FRONT BUMPER TOWING COVER <i>replaced</i>	2	\$ 72.00	\$ 144.00
10	FRONT BUMPER TOWING COVER SIDE GARNISH <i>replaced</i>	2	\$ 75.00	\$ 150.00
11	FRONT BUMPER LOWER GRILLE <i>Cracked</i>	1	\$ 350.00	\$ 350.00
12	FRONT BUMPER LOWER GRILLE CHROME <i>Cracked</i>	1	\$ 180.00	\$ 180.00
13	FRONT BUMPER FOG LIGHT <i>new</i>	2	\$ 260.00	\$ 520.00
14	FRONT BUMPER FOG LIGHT HOUSING <i>new</i>	2	\$ 180.00	\$ 360.00
15	FRONT GRILLE <i>Cracked</i>	1	\$ 588.30	\$ 588.30
16	FRONT GRILLE LOGO <i>new</i>	1	\$ 90.00	\$ 90.00
17	FRONT GRILLE TOP RUBBER <i>new</i>	1	\$ 78.00	\$ 78.00
18	HEADLAMP <i>Cracked</i>	2	\$ 1,600.00	\$ 3,200.00

✓  
+  
✓  
✓  
984  
-  
✓  
✓  
72  
75  
2 115.  
✓  
-  
-  
+  
✓

19	FRONT SUPPORT PANEL <i>Bubled</i>	1	\$ 1,020.00	\$ 1,020.00	690.
20	FRONT SUPPORT PANEL COVER GARNISH <i>Red</i>	1	\$ 180.00	\$ 180.00	✓
21	RADIATOR <i>Best</i>	1	\$ 1,420.00	\$ 1,420.00	✓
22	RADIATOR TOP BRACKET <i>Could</i>	1	\$ 89.00	\$ 89.00	✓
23	RADIATOR FAN COWLING <i>?</i>	1	\$ 250.00	\$ 250.00	+
24	RADIATOR FAN BLADE <i>new</i>	1	\$ 180.00	\$ 180.00	+
25	RADIATOR FAN MOTOR	1	\$ 444.50	\$ 444.50	+
26	AIR CONDENSOR <i>Deted</i>	1	\$ 1,495.00	\$ 1,495.00	✓
27	AIR CON FAN COWLING <i>new</i>	1	\$ 250.00	\$ 250.00	+
28	AIRCON FAN BLADE <i>new</i>	1	\$ 180.00	\$ 180.00	+
29	AIRCON FAN MOTOR <i>new</i>	1	\$ 444.50	\$ 444.50	+
30	TAILGATE <i>Deted</i>	1	\$ 1,738.00	\$ 1,738.00	1476.
31	TAIL GATE LOGO <i>new</i>	1	\$ 82.00	\$ 82.00	✓
32	TAIL GATE EMBLEM 'ESTIMA' <i>new</i>	1	\$ 68.00	\$ 68.00	✓
33	TAIL GATE EMBLEM 'AERAS' <i>new</i>	1	\$ 63.00	\$ 63.00	✓
34	TAILGATE TOP LOCK <i>Payd</i>	1	\$ 350.00	\$ 350.00	✓
35	TAILGATE LOWER LOCK <i>new</i>	1	\$ 103.00	\$ 103.00	+
36	TAILGATE LAMP(SIDE) <i>Could</i>	2	\$ 380.00	\$ 760.00	✓
37	TAILGATE LAMP(CENTRE) <i>new</i>	1	\$ 280.00	\$ 280.00	+
38	TAILGATE OUTER MOULDING <i>Could</i>	1	\$ 211.30	\$ 211.30	✓
39	TAIL GATE NUMBER PLATE LAMP <i>new</i>	1	\$ 130.00	\$ 130.00	+
40	TAILGATE INNER TRIM <i>Could</i>	1	\$ 555.20	\$ 555.20	✓
41	TAILGATE WEATHER STRIP <i>old</i>	1	\$ 396.00	\$ 396.00	✓
42	TAILGATE WINDSCREEN MOULDING <i>new</i>	1	\$ 145.00	\$ 145.00	✓
43	REAR BUMPER <i>Deted</i>	1	\$ 822.30	\$ 822.30	✓
44	REAR BUMPER SIDE RETAINER (FRONT) <i>new</i>	2	\$ 97.40	\$ 194.80	✓
45	REAR BUMPER SIDE RETAINER (REAR) <i>new</i>	2	\$ 78.50	\$ 157.00	✓
46	REAR BUMPER REFLECTOR <i>LH could</i>	2	\$ 80.00	\$ 160.00	20.
47	REAR BUMPER TOWING COVER <i>Red LIT</i>	2	\$ 50.00	\$ 100.00	50
48	REAR BUMPER SIDE SPONGE <i>Could</i>	2	\$ 82.40	\$ 164.80	✓
49	REAR BUMPER SENSOR <i>new</i>	2	\$ 233.20	\$ 466.40	+
50	REAR BUMPER SENSOR BRACKET <i>new</i>	2	\$ 76.80	\$ 153.60	+
51	TAILLAMP <i>new</i>	2	\$ 360.00	\$ 720.00	+
52	REAR FENDER <i>Yes</i>	2	\$ 1,400.00	\$ 2,800.00	+
53	REAR FENDER INNER TRIM <i>Could</i>	2	\$ 588.20	\$ 1,176.40	✓
54	REAR END PANEL <i>Red</i>	1	\$ 713.00	\$ 713.00	✓
55	REAR END PANEL(LOWER) <i>Deted new</i>	1	\$ 255.00	\$ 255.00	+
56	REAR END PANEL TOP GARNISH <i>Red</i>	1	\$ 250.00	\$ 250.00	✓
57	REAR END PANEL LOWER GARNISH <i>Red</i>	1	\$ 180.00	\$ 180.00	✓

58	REAR FLOOR PANEL <i>Rgr</i>	1	\$ 1,100.00	\$ 1,100.00	+
59	REAR FLOOR PANEL TOP BOARD <i>reld</i>	1	\$ 588.30	\$ 588.30	-
60	REAR FLOOR PANEL MAT <i>neu</i>	1	\$ 720.00	\$ 720.00	+
61	REAR EXHAUST PIPE <i>Bert</i>	1	\$ 798.00	\$ 798.00	2
62	REAR EXHAUST PIPE INSULATOR <i>neu</i>	1	\$ 192.30	\$ 192.30	+
63	REAR EXHAUST PIPE MOUNTING <i>neu</i>	4	\$ 52.00	\$ 208.00	+

20685.40  
15514.05

TOTAL PRICE \$ 31,930.70

LESS 25% \$ 7,982.68

SUB TOTAL PRICE \$ 23,948.03

16,521.30

**SPECIAL NETT ITEMS**

S/N	DESCRIPTION	QTY	UNIT S/NETT	TOTAL S/NETT	
1	FRONT NUMBER PLATE <i>reld</i>	1	\$ 50.00	\$ 50.00	-
2	BONNET SEALANT <i>neu</i>	1	\$ 80.00	\$ 80.00	+
3	FRONT BUMPER CLIPS(SET) <i>neu</i>	1	\$ 20.00	\$ 20.00	-
4	FRONT BUMPER LOWER GRILLE CLIP(SET) <i>neu</i>	1	\$ 20.00	\$ 20.00	+
5	FRONT GRILLE CLIP(SET) <i>neu</i>	1	\$ 20.00	\$ 20.00	-
6	FRONT SUPPORT PANEL COVER GARNISH CLIP(SET) <i>neu</i>	1	\$ 20.00	\$ 20.00	-
7	REAR NUMBER PLATE <i>neu</i>	1	\$ 50.00	\$ 50.00	30.
8	TAILGATE SEALANT <i>neu</i>	1	\$ 80.00	\$ 80.00	+
9	TAILGATE OUTER MOULDING CLIP (SET) ? <i>neu</i>	1	\$ 20.00	\$ 20.00	40
10	TAILGATE INNER TRIM BOARD CLIP <i>neu</i>	1	\$ 20.00	\$ 20.00	-
11	TAILGATE WINDSCREEN SEALANT <i>neu</i>	1	\$ 80.00	\$ 80.00	40
12	TAILGATE WINDSCREEN INNER SEAL <i>neu</i>	1	\$ 60.00	\$ 60.00	40
13	REAR BUMPER CLIPS(SET) <i>neu</i>	1	\$ 20.00	\$ 20.00	-
14	REAR FENDER INNER TRIM CLIPS(SET) <i>neu</i>	1	\$ 20.00	\$ 20.00	-
15	REAR END PANEL TOP GARNISH CLIPS(SET) <i>neu</i>	1	\$ 20.00	\$ 20.00	-
16	REAR END PANEL INSULATION SEAL <i>neu</i>	1	\$ 120.00	\$ 120.00	60
17	REAR FLOOR PANEL INSULATION SEAL <i>neu</i>	1	\$ 150.00	\$ 150.00	+
18	REVERSE CAMERA <i>neu</i>	2	\$ 450.00	\$ 900.00	760.

TOTAL \$ 1,750.00

1130

**CLAIM DETAILS: LABOUR AND SPRAY PAINTING**

S/N	JOB DESCRIPTION	PRICE	ADJUSTED COST	APPROVED
1	PANEL BEATING, REMOVING AND REPLACING PARTS	\$ 1,800.00	700.	
2	SPRAY PAINTING TO AFFECTED AREA	\$ 1,600.00	600.	
3	Tuff Coat	\$ 250.00	+	

4	WIRING CHECK	\$ 80.00	30.	
5	REMOVE AND REFIX FRONT REVERSE CAMERA	\$ 150.00	50	
6	REMOVE AND REFIX AIRCON CONDENSOR AND REFILL AIRCON GAS	\$ 120.00	60	
7	REMOVE AND REFIX RADIATOR AND CONDUCT PRESSURE TEST	\$ 80.00	60.	
8	REFOCUS HEADLAMP BEAM	\$ 60.00	X	

**TOTAL**

**\$4,140.00**

1500

**CLAIM DETAILS: LABOUR AND SPRAY PAINTING ( REAR)**

1	TO PANEL BEAT, REMOVE AND REPLACE PARTS	\$ 1,800.00	1000.	
2	TO SPRAY PAINT AFFECTED AREA	\$ 1,400.00	800.	
3	TUFF COAT	\$ 250.00	50	
4	WIRING BULB CHECKING	\$ 80.00	30	
5	REMOVE & REFIX UPHOLSTERY TO FACILITATE REPAIR	\$ 150.00	80.	
6	REMOVE & REFIX REVERSE SENSOR & DISTANCE SETTING	\$ 80.00	50	
7	REMOVE & REFIX REVERSE CAMERA & DISTANCE SETTING	\$ 80.00	50	
8	TRANSFER TAILGATE MECHANISM	\$ 80.00	✓	
9	CONDUCT WATER LEAKAGE TEST	\$ 80.00	X	
10	REMOVE & REFIX TAILGATE WINDSCREEN TO CHECK DIAGNOSTICS OF VEHICLE	\$ 120.00	✓	
11	MANAGEMENT/CONTROL UNITS, RESET MEMORIES TO SPECIFICATION ETC.	\$ 180.00	X.	

**TOTAL**

**\$ 4,300.00**

2260

**ESTIMATE REPORT**

TOTAL PARTS COST : \$ 25,698.03

TOTAL LABOUR COST : \$ 8,440.00

Adrian King total: 20/04/05  
 H/S 15/01/18 H/S: 16:31K  
 13 days.

TOTAL REPAIR COST : \$ 34,138.03

**APPROVED DETAILS**

**SURVEYOR :**

**CONTACT NO :**

**FAX :**

**PART BY PART / LUMP SUM :**

**NO OF DAYS :**

Adrian Lij  
r/s 17/01/18

13 Days.

16,521.30  
+ 1,140.00  
+ 1,500.00  
+ 2,260.00  

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21,421.30  
- 20% 4,284.26  

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17,137.04

Lump Sum \$ 17,100

13 days.

**LKK Auto Consultants** hence notify  
the Repairer of the following:

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

Acknowledged by Repairer

Signature:

Date:



RHB Insurance Berhad (38000-U)

Level 12, West Wing, The Icon, No. 1, Jalan 1/68F, Jaijin Tun Razak, 55000 Kuala Lumpur, Tel: 03-2180 3000 Fax : 03-9281 2729

TOLL FREE NUMBER : RHB AUTO ASSIST PROGRAMME - 1-300-880-881, CUSTOMER RELATIONSHIP CENTRE(CRC) - 1-300-22-0007,

POS SYSTEM ENQUIRY - 1-300-88-9699

(GST Reg No: 002092072969)

**MOTOR VEHICLE POLICY SCHEDULE / JADUAL POLISI KENDERAAN BERMOTOR**

The insured / Pemegang Polisi <b>KAM SHIAN LONG</b> NO 3, JALAN ADDA 5/18, TAMAN ADDA HEIGHTS, 81100 JOHOR BAHRU JOHOR		Account No. / No. Akaun <b>JB5005110</b>	
		Policy No. / No. Polisi / Cover Note No / No. Nota Perlindungan <b>MV0215781</b>	
		Renewal No. / No. Pembaharuan -	
		Type of Cover / Jenis Perlindungan <b>COMPREHENSIVE</b>	
Business or Occupation / Perniagaan atau Pekerjaan <b>GENERAL WORKER</b>		Vehicle Type / Vehicle Usage / Jenis Kenderaan / Kegunaan Kenderaan <b>PRIVATE CAR - PRIVATE USE (DRIVE TO WORK/DAILY USE)</b>	
New I.C. / No K.P Baru <b>751116015149</b>	Old I.C. / No K.P Lama -	Sum Insured / Nilai Insurans <b>RM 190,000.00</b>	
Bus Regn No. / No. Pendaftaran Perniagaan -		Premium / Premium <b>RM 4,660.44</b>	
Period of Cover / Tempoh Insurans From / Dari <b>23/11/2017</b> To / Hingga <b>22/11/2018</b>		NCD / Diskaun Tanpa Tuntutan <b>55.00 %</b> <b>RM 2,563.24</b>	
Vehicle Registration No. / No. Pendaftaran Kenderaan <b>JSL3863</b>		Extended Covers / Perlindungan Tambahan <b>RM 519.35</b>	
Make / Buatan / Model / Buatan <b>TOYOTA ESTIMA</b>		Premium Due / Premium Berbayar <b>RM 2,616.55</b>	
Variant-Series-Transmission / Varian-Siri-Transmisi -		GST / CBP <b>6.00 % SR</b> <b>RM 156.99</b>	
Body Type / Jenis Badan <b>MPV</b>		Stamp Duty / Duti Setem <b>RM 10.00</b>	
Engine No. / No. Enjin <b>2AZJ137437</b>		Total Paid / Jumlah Dibayar <b>RM 2,763.54</b>	
Chassis No. / No. Casis <b>ACR50-0188195</b>		Debit Advice No. / No. Penyata Debit <b>DM0216077</b>	
Log Book No. / No. Buku Pendaftaran <b>NA</b>			
Cubic Capacity / Keupayaan Enjin <b>2362.0 CC</b>			
Year of Manufacture / Tahun Diperbuat <b>2015</b>			
Seating Capacity / Muatan Tempat Duduk <b>7</b>			
Trailer No. / No. Treler -			
Hire Purchase Owner / Pemilik Sewa Beli <b>PUBLIC BANK BERHAD</b>			
Authorised Driver: As printed in the Certificate of Insurance. / Pemandu Yang Diberi Kuasa: Seperti yang tercatat dalam Sijil Insurans: <b>THE POLICY HOLDER, KAN YOKE PING, LEE JASON</b>			
Geographical Area / Kawasan Geografi : Malaysia, Republic of Singapore and Negara Brunei Darussalam.			
Subject to following clauses printed herein or attached hereto / Tertakluk kepada klausa yang dicetak atau dikepitkan: <b>W01 - WARRANTY NO. 1 - WARRANTY ON OVERLOADING OF VEHICLE (APPLICABLE TO ALL COMMERCIAL VEHICLES INCLUDING PRIVATE BUSES AND VANS)</b> <b>E113 - REFERENCE TO MOTOR VEHICLE MARKET VALUATION SYSTEM</b> <b>GST - GOODS AND SERVICES TAX</b>			
Extra Benefit / Perlindungan Tambahan :			
<b>EXTRA BENEFIT</b>	<b>SUM INSURED/CURRENT NCD (RM)</b>	<b>PREMIUM (RM)</b>	
ENDORSEMENT E100 - LEGAL LIABILITY TO PASSENGERS	0.00	01.00	
ENDORSEMENT 72 - LEGAL LIABILITY OF PASSENGERS FOR NEGLIGENT ACTS	0.00	7.50	
ENDORSEMENT 89 - BREAKAGE OF GLASS IN WINDSCREEN, WINDOW OR SUNROOF	3,000.00	450.00	
Confirmation of Purchase No. <b>MV0215781</b>	Policy Issued Date / Time : <b>23-11-2017 12:01:31 PM</b>	<b>RHB INSURANCE BERHAD</b>	
Issued By <b>EE CHING CHERNG</b> 10 JALAN TROPIKA 8 TAMAN BUKIT TROPIKA, 81600 ULU TIRAM JOHOR MALAYSIA Phone: - Fax: -		 <b>KONG SHU YIN</b> CHIEF EXECUTIVE OFFICER	

12MV2AAC751131-1

Rating Serial No. MT20170526V2-100-02-01

Charges are tax inclusive

MV0215781

Printed By : EE CHING CHERNG

25-11-2017 11:50:32 AM



RHB Insurance Berhad (38000-U)

Level 12, West Wing, The Icon, No. 1, Jalan 1/69F, Jalan Tun Razak, 55000 Kuala Lumpur, Tel: 03-2160 3000 Fax: 03-9281 2729

TOLL FREE NUMBER : RHB AUTO ASSIST PROGRAMME - 1-300-880-681, CUSTOMER RELATIONSHIP CENTRE(CRC) - 1-300-22-0007,

POS SYSTEM ENQUIRY - 1-800-58-9696

(GST Reg No: 002092072960)

CERTIFICATE OF INSURANCE / SIJIL INSURANS

CI Code : M.X.1

AKTA PENGANGKUTAN JALAN RAYA 1987 (MALAYSIA)
PERATURAN KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) 1959 (MALAYSIA)
AKTA KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) 1960 (REPUBLIK SINGAPURA) PERATURAN
KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA DAN PAMPASAN) 1960 (REPUBLIK SINGAPURA) AKTA INSURANS
KENDERAAN BERMOTOR (RISIKO KEATAS PIHAK KETIGA) 1950 (NEGARA BRUNEI DARUSSALAM)

Table with 3 columns: Name of Policyholder / Nama Pemegang Polisi, Certificate No. / No Sijil, and Index Mark and Registration Number of Vehicle / Tanda Indeks dan No. Pendaftaran Kenderaan. Includes details for KAM SHIAN LONG and a Toyota Estima.

1. Effective date of the commencement of Insurance for the purpose of Ordinance / Tarikh kuatkuasa Insurans untuk tujuan Ordinan 23/11/2017
2. Date of Expiry of Insurance / Tarikh luput Insurans 22/11/2018
3. Persons or classes of persons entitled to drive\* / Orang atau kelas orang yang layak memandu

a) The Policyholder.
b) Any other person who is driving on the Policyholder's order or with his/her permission.
Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the motor vehicle or has been so permitted and is not disqualified by order of a court of law or by reason of any enactment or regulation in that behalf from driving the motor vehicle.

4. Limitations as to use / Had penggunaan
Use only for social, domestic and pleasure purposes and for the policyholder's business. The policy does not cover -Use for hire or reward, racing, pace-making, reliability trial, speed-testing the carriage of goods other than samples in connection with any trade or business.

Limitations rendered inoperative by Section 95 of the Road Transport Act, 1987 (Malaysia) or Section 7 of the Motor Vehicles (Third-Party Risks and Compensation) Ordinance 1960 (Republic of Singapore) or Section 7 of the Negara Brunei Darussalam Enactment are not to be included under this heading.

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia), the Motor Vehicles (Third Party Risks and Compensation) Ordinance 1960 (Republic of Singapore) and the Motor Vehicles Insurance (Third Party Risks) Enactment 1950 (Negara Brunei Darussalam).

RHB INSURANCE BERHAD

KONG SHU YIN
CHIEF EXECUTIVE OFFICER /
KETUA PEGAWAI EKSEKUTIF

12MV2AAC751131-1
Charges are tax inclusive
MV0215781
Printed By : EE CHING CHERNG

25-11-2017 11:50:32 AM



RHB Insurance Berhad (38000-U)

Level 12, West Wing, The Icon, No. 1, Jalan 1/66F, Jln Tun Razak, 55000 Kuala Lumpur. Tel: 03-2160 3000 Fax: 03-9284 2729

TOLL FREE NUMBER : RHB AUTO ASSIST PROGRAMME - 1-300-880-881. CUSTOMER RELATIONSHIP CENTRE(CRC) - 1-300-22-3007.

POS SYSTEM ENQUIRY - 1-800-88-8888

(GST Reg No: 002092072960)

**Tax Invoice / Invois Cukai**

To / Kepada **KAM SHIAN LONG**  
**NO 3, JALAN ADDA 5/18,**  
**TAMAN ADDA HEIGHTS,**  
**81100 JOHOR BAHRU JOHOR**

Invoice No. / No. Invois : **BTX201711213809**

Invoice Date / Tarikh Invois : **23-Nov-2017**

Policyholder / Pemegang Polisi	: KAM SHIAN LONG		
Policyholder GST Reg. No. / No. Pendaftaran CBP Pemegang Polisi	:-		
Vehicle Number / No. Pendaftaran	: JSL3883		
Trailer No. / No. Treler	:-		
Period of Cover / Tempoh Perlindungan	: From / Dari <b>23-Nov-2017</b> To / Hingga <b>22-Nov-2018</b>		
Intermediary Account No. / No. Akaun Perantara	: JB5005110		
Intermediary GST Reg. No. / No. Pendaftaran CBP Perantara	: 001134923776		
Item / Item	Type of Policy / Jenis Polisi	Cover Note No. / No. Nota Perlindungan Certificate No. / No. Sijil	Premium / Premium (RM)
1.	PRIVATE CAR	MV0215781	2,616.55
Total Premium / Jumlah Premium			2,616.55
Less Discount / Tolak Diskaun			0.00
Total Premium (Excluding GST) / Jumlah Premium (Tidak termasuk CBP)			2,616.55
*GST / CBP @ 6 %SR			156.99
Stamp Duty / Duti Setem			10.00
<b>NET DUE (Including GST) / NET BERBAYAR (Termasuk CBP)</b>			<b>2,783.54</b>

\* Standard Rated / Kadar Standard @ 6%

\*\* Zero Rated / Kadar Sifar

\*\*\* Exempted / Dikecualikan

**For 24- Hours RHB Auto Assist, please call 1-300-880-881.**

THIS IS A COMPUTER GENERATED FORM, SIGNATURE IS NOT REQUIRED.



RHB Insurance Berhad (38000-U)

Level 12, West Wing, The Icon, No. 1, Jalan 1/68F, Jalan Tun Razak, 55000 Kuala Lumpur. Tel: 03-2180 3000 Fax : 03-9281 2729

TOLL FREE NUMBER : RHB AUTO ASSIST PROGRAMME - 1-300-880-881, CUSTOMER RELATIONSHIP CENTRE(CRC) - 1-300-22-0007.

POS SYSTEM ENQUIRY - 1-800-88-9698

(GST Reg No: 002092072960)

**IMPORTANT NOTICE:**

**Duty to Disclosure**

**1. Statement Pursuant to Schedule 9 of the Financial Services Act 2013**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form. You must answer the questions in this Proposal Form fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in this Proposal Form, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed.

2. The insured shall take all reasonable steps to safeguard the motor vehicle from loss and damage.

3. We shall have full discretion in the conduct, defence and/or settlement of any claim.

Your duty as the owner of the vehicle

1. Report to the police within 24 hours upon accident.

2. Notify us in the writing full details as soon as possible after an event which may become the subject of a claim under this policy.

3. No repairs may be authorized to your vehicle without our prior written consent.

4. Private Car Own Damage Claim - In the event of claim, repairs must be conducted by authorized panel workshop selected and approved by us.

5. Accident involving Third party - If you are involved in an accident causing injury to my person or damage to my property or other vehicle you must:

(a) try to exchange insurance particulars with owners of other vehicles involved.

(b) try to obtain the name & address if any witness to the accident.

(c) report to the company immediately.

(d) refer to the company immediately all communications received and immediately send all letters received to the company unanswered.

(e) not pay any money to any party involved in the accident without the company's written permission.

In the event that any goods and services tax, value added tax or any similar tax (collectively referred to as "Goods and Services Tax" or "GST") and any other duties, taxes, levies or imposts whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, the Company will be entitled to charge the Policyholder for such amounts and the Policyholder agree to pay the Company the GST and any other duties, taxes, levies or imposts whatsoever allowed by the laws of Malaysia. Such tax, duties levies or imposts payable shall be paid in addition to the applicable Premiums and other charges. All provisions in this Policy on payment of Premiums and default there of shall apply equally to GST and any other duties, taxes, levies or imposts.

Sekiranya sebarang cukai barang dan perkhidmatan, cukai nilai tambah atau sebarang cukai yang sama ( secara kolektif dirujuk sebagai "Cukai Barang dan Perkhidmatan" atau "CBP") dan sebarang duti, cukai, levi atau apa sahaja impos yang lain diperkenalkan oleh mana mana pihak yang berkuasa dan perlu dibayar di bawah undang-undang Malaysia sehubungan dengan sebarang pembekalan barang dan/atau perkhidmatan yang dilakukan atau dianggap telah dilakukan di bawah Polisi ini, pihak Syarikat berhak mengenakan bayaran kepada Pemegang Polisi untuk amaun tersebut dan Pemegang Polisi bersetuju untuk membayar CBP dan sebarang duti, cukai, levi, atau apa sahaja impos yang lain yang dibenarkan oleh undang undang Malaysia kepada pihak Syarikat. Cukai, duti, levi atau impos yang perlu dibayar hendaklah dibayar sebagai tambahan kepada premium dan lain lain caj berkaitan. Semua peruntukan di dalam Polisi ini berkenaan pembayaran premium dan keingkaran daripadanya hendaklah digunakan secara sama untuk CBP dan sebarang duti, cukai, levi atau impos yang lain.

12MV2AAC751131-1

Charges are tax inclusive

MV0215781

Printed By: EE CHING CHERNG

25-11-2017 11:50:32 AM



# SIJIL PEMILIKAN KENDERAAN

JABATAN PENGANGKUTAN JALAN

YLOSREKV

No. Pendaftaran : JSL3883  
 No. ID : 751110015149  
 Nama Pemunya Berdaftar : KAM SHIAN LONG  
 Alamat : NO 3 JALAN ADDA 5/18 TAMAN ADDA HEIGHTS  
 81100 JOHOR BAHRU JOHOR  
 No. Chassis No. Enjin : ACR50-0188195 / 2AZJ137437  
 Buatan/Nama Model : TOYOTA / ESTIMA DBA-ACR50K (A)  
 Kapuasan Enjin : 2302  
 Bahan Bakar : PETROL  
 Status Asal : KENDERAAN IMPORT TERPAKAI  
 Kelas Kegunaan : PSDN-JIP/VAN/BAS/KVN IND  
 Jenis Papan/Lahun Dibuat : WINDOW VAN / 2015  
 Tarikh Pendaftaran : 23/11/2017  
 B. D. K. / B. U. K. / B. M. :  
 Syarat Pendaftaran 1 :  
 Syarat Pendaftaran 2 :  
 Syarat Pendaftaran 3 :



# LESEN KENDERAAN MOTOR

AJTA PENGANGKUTAN JALAN 1987 KAJIAN KENDERAAN MOTOR (PINDAFTARAN DAN PELESENAN) 1988

Sila baca maklumat di muka sebelah sebelum melekatkan LKM ini di cermin kenderaan anda



LESEN KENDERAAN MOTOR  
AJTA PENGANGKUTAN JALAN 1987 KAJIAN KENDERAAN MOTOR (PINDAFTARAN DAN PELESENAN) 1988

**2018**

**JSL3883**      **22 NOV**      51581953

0101011 yGJTreK 23112017      23112017 22112018  
 VELD2010 036580 MALYNA      2362SP AD RM729.60  
 SEMENANJUNG      PERSENDIRIAN

51581953





Police Station Of Origin:  
Traffic Police Division HQ  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

**REPORT OF A TRAFFIC ACCIDENT**

Date/Time Report Made: 12/01/2018 01:18		Vide Report No.: J/20180111/0190		Station Diary No.:	
<b>Informant's Particulars</b>					
Name of Informant: KAM SHIAN LONG			Address: 15, JALAN EKOPERNIAGAAN 1/23 ANANSIT PACKAGING, TAMAN EKOPERNIAGAAN 81100 JOHOR BAHRU		
ID Type / ID No.: NEW MALAYSIAN IC / 751116015149			Contact No.: Home/Office:		Mobile: 0127967822
Nationality: MALAYSIAN			Email:		
Sex: Male	Age: 42	Date of Birth: 16/11/1975	Type of Informant: Driver		
Race: Chinese		Language:		Institution / School Name:	
Occupation: Company director		Driving Licence Information: Class: 2,3		Date of Expiry:	

**General Information of the Accident**

Type of Accident:	Injury <i>Sebastian</i> Conveyed By Ambulance <i>Others</i>	Drink Drive: No	Date/Time of Accident: 11/01/2018 21:00	Type of Location:
Location: Along Road 1 BUKIT TIMAH EXPRESSWAY BKE (WOODLANDS) 0.19KM				
Weather:		Road Surface:	Road Speed Limit:	
Traffic Flow:		Traffic Control:	Traffic Volume:	
Type of Collision:				Anyone conveyed by ambulance: <i>Sebastian</i> Yes No

**Details of Vehicle Involved**

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
JSL3883	Car				Seriously Damaged	0
SJH5349B	Car	MITSUBISHI	LANCER 1.5 MIVEC GLX AT ABS D/AB 2WD 4DR			0
SJN5519X	Car	HYUNDAI	HD AVANTE 1.6 A			0



**SINGAPORE  
POLICE FORCE**



T/20180112/2007

Police Station Of Origin:  
Traffic Police Division HQ  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

2 of 4

Report No. T/20180112/2007

CONTINUATION OF REPORT

Details of Vehicle Involved						
Vehicle No	Type	Make	Model	Color	Condition	No of Passenger
SLE5859M	Car	TOYOTA	LEXUS RX270 AUTO			0
SLJ7521Y	Car	ALFA ROMEO	ALFA 159 2.2JTS.SPO RTWAGON. SELESPEE D			0

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Driver			
Name	KAM SHIAN LONG	ID No.	751116015149
Related Vehicle	JSL3883 (Car)	Contact No.	0127967822
Hospital/Clinic	MOUNT ALVERNIA HOSPITAL	Class of Driving Licence & Expiry Date	Class: 2,3 Date of Expiry: NIL
Date Treatment	12/01/2018	Date Discharge	12/01/2018
No. of Days granted Medical Leave	07	Degree of Injury	Serious
Driver			
Name	TOH TIEN LEE	ID No.	S7403715A
Related Vehicle	SJH5349B (Car)	Contact No.	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL



Police Station Of Origin:  
Traffic Police Division HQ  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

Report No. T/20180112/2007

CONTINUATION OF REPORT

<b>Driver</b>			
Name	ONG CHAI SENG	ID No.	S0092700G
Related Vehicle	SJN5519X (Car)	Contact No.	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
<b>Driver</b>			
Name	GAH SIAT YEAN	ID No.	S7867381H
Related Vehicle	SLE5859M (Car)	Contact No.	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
<b>Driver</b>			
Name	NG JACK	ID No.	S8026253A
Related Vehicle	SLJ7521Y (Car)	Contact No.	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

**Brief Details.**

ON 11/01/2018 AT 2100 HRS BKE 0.19KM  
I WAS TRAVELING ALONG BKE WHEN THE FRONT CAR (SLE5859M) STOPPED AND I STOPPED ,  
AFTER THAT THE CAR AT THE BACK (SJN5519X) COLLIDED ONTO MY CAR REAR AND THEN I  
HIT THE CAR INFRONT OF ME AND THE FRONT CAR HIT THE CAR INFRONT (SJH5349B) OF HIM.  
MY FRONT CAR AND REAR WAS BADLY DAMAGED AND MY CAR WAS TOWED AWAY.



Police Station Of Origin:  
Traffic Police Division HQ  
10 Ubi Avenue 3 SINGAPORE 408865  
Tel No: 65470000

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

**IMPORTANT:** Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report:  
TP /  
SEBASTIAN NG JING PEI

Signature Of Interpreter:  
Not applicable

Officer In Charge Of Case:  
TP / GIT /  
SI YEO CHUN JIAN  
Contact No.: 65476213

Signature Of Informant:

Date/Time:  
12/01/2018 01:18

Classification Of **SINGAPORE  
POLICE FORCE**

Authentication Stamp  
NP168

Signature: Sebastian



T/20180112/2008

1 of 4

Report No. T/20180112/2008

### Case Summary Form (CSF For NP168)

Manual NP168 Form Serial No T/20180112/2007

Report Number T/20180112/2008

Vide Report Number

Date/Time of Report Made 12/01/2018 01:34

Place Report Lodged Traffic Police Division HQ

Type of Informant Driver

Name of Informant KAM SHIAN LONG

ID Type / ID No. NEW MALAYSIAN IC / 751116015149

Home/Office

Mobile 0127967822

Email

Type of Accident *Sebastian*  
Injury / ~~Conveyed By Ambulance~~ *Attended by Police*

Drink Drive No

Anyone conveyed by ambulance *Sebastian*  
~~Yes~~ *No*

Date/Time of Accident 11/01/2018 21:00

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
JSL3883	Car				Seriously Damaged	0
SJH5349B	Car	MITSUBISHI	LANCER 1.5 MIVEC GLX AT ABS D/AB 2WD 4DR			0
SJN5519X	Car	HYUNDAI	HD AVANTE 1.6 A			0

## Asher Sng (LKKAuto)

---

**From:** Asher Sng (LKKAuto)  
**Sent:** Tuesday, 20 March 2018 3:36 PM  
**To:** 'MG Solution'  
**Cc:** Vic (LKKAuto)  
**Subject:** Your ref: JSL 3883, Accident Involving JSL 3883 / SJN 5519X / SLJ 7521Y / SLE 5859M / SJH 5349B on 11/01/2018

WITHOUT PREJUDICE

Your ref: JSL 3883  
Our ref: CC6/AIG18000944/Aea3

Hi Su Wong,

### **Accident Involving JSL 3883 / SJN 5519X / SLJ 7521Y / SLE 5859M / SJH 5349B on 11/01/2018**

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of AIG ASIA PACIFIC INSURANCE PTE LTD to settle a Third Party claim involving your client vehicle JSL 3883 for an accident which happened on the above-mentioned date and location.

BOLA not applicable for this accident, foreign-registered vehicle involved in the mid of the chain collusion.

Without admission of liability & strictly for amicable settlement, we are prepared to contribute 10% towards your client's claim, with reasonable cost & quantum to be agreed.

Kindly seek the remaining 90% from the insurer of SLJ 7521Y.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

## Asher Sng (LKKAuto)

---

**From:** MG Solution <mg3solution@gmail.com>  
**Sent:** Tuesday, 30 October 2018 2:32 PM  
**To:** Asher Sng (LKKAuto)  
**Cc:** Vic (LKKAuto)  
**Subject:** Re: Your ref: JSL 3883, Accident Involving JSL 3883 / SJN 5519X / SLJ 7521Y / SLE 5859M / SJH 5349B on 11/01/2018

Your Ref: **CC6/AIG18000944/Aea3 (SJN5519X)**  
Our Ref: **JSL3883**

Dear Asher,

We will hand this case to our legal department for their onward action. Our legal department will copied in this mail.

Best Regards,

**Su Wong**  
**MG SOLUTION PTE LTD**  
No 23 Kaki Bukit Avenue 4  
AAS Kaki Bukit Centre  
#02-03B Singapore 415933  
Tel: 6243 1373 | Fax: 6243 1376

On Wed, Mar 21, 2018 at 10:24 AM MG Solution <mg3solution@gmail.com> wrote:

Your Ref: **CC6/AIG18000944/Aea3 (SJN5519X)**  
Our Ref: **JSL3883**

Dear Asher,

Please find attached our LOD for your onward action. Original Copy will send to you by **POST**. Please feel free to contact the under mentioned should you require any further information. Your prompt action will be greatly appreciated.

Best Regards,

**Su Wong**  
**MG SOLUTION PTE LTD**  
No 23 Kaki Bukit Avenue 4  
AAS Kaki Bukit Centre  
#02-03B Singapore 415933  
Tel: 6243 1373 | Fax: 6243 1376

On Tue, Mar 20, 2018 at 3:36 PM, Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)> wrote:

WITHOUT PREJUDICE

Your ref: JSL 3883

Our ref: CC6/AIG18000944/Aea3

Hi Su Wong,

**Accident Involving JSL 3883 / SJN 5519X / SLJ 7521Y / SLE 5859M / SJH 5349B on 11/01/2018**

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of AIG ASIA PACIFIC INSURANCE PTE LTD to settle a Third Party claim involving your client vehicle JSL 3883 for an accident which happened on the above-mentioned date and location.

BOLA not applicable for this accident, foreign-registered vehicle involved in the mid of the chain collusion.

Without admission of liability & strictly for amicable settlement, we are prepared to contribute 10% towards your client's claim, with reasonable cost & quantum to be agreed.

Kindly seek the remaining 90% from the insurer of SLJ 7521Y.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

## Asher Sng (LKKAuto)

---

**From:** Asher Sng (LKKAuto)  
**Sent:** Tuesday, 30 October 2018 2:55 PM  
**To:** 'sam.kang@aig.com'  
**Cc:** 'Olea, Maricel'  
**Subject:** RE: AIG Ref: #7091984282SG003#015# // LO Ref: 18-A25-8936-VL.ts.nh; NTUC ref: 0977547-005/JL/PJT - [Claimant: Kam Shian Long - PD]

Hi Sam,

We refer to the above matter.

Third party repairer inform that the case submit to solicitor to handler.

In view on above we will submit w/p report via merimen.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

---

**From:** Olea, Maricel <Maricel.Olea@aig.com>  
**Sent:** Wednesday, 1 August 2018 3:20 PM  
**To:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>  
**Cc:** Thomas Su <thomas@legaloptions.biz>  
**Subject:** RE: AIG Ref: #7091984282SG003#015# // LO Ref: 18-A25-8936-VL.ts.nh; NTUC ref: 0977547-005/JL/PJT - [Claimant: Kam Shian Long - PD]

LKK Ref: CC6/AIG18000944/Aea3

Dear Sirs,

Refer to the above matter.

Please let us have a copy of your survey report for vehicle JSL3883 and upload in Merimen.

Thank you

Best Regards,

Maricel Olea

AIG

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1826 | Fax +(65) 6835 7416  
[maricel.olea@aig.com](mailto:maricel.olea@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Thomas Su [<mailto:thomas@legaloptions.biz>]  
**Sent:** Wednesday, August 01, 2018 2:55 PM  
**To:** Olea, Maricel; [juliana.lee@income.com.sg](mailto:juliana.lee@income.com.sg)  
**Subject:** Re: AIG Ref: #7091984282SG003#015# // LO Ref: 18-A25-8936-VL.ts.nh; NTUC ref: 0977547-005/JL/PJT - [Claimant: Kam Shian Long - PD]

Hi Maricel,

Your attachment never include the survey report.

Thanks n regards,

*Thomas*

**Senior Legal Executive**

**LEGAL OPTIONS LLC**

(GST Registration/UEN No. 201203825R)

Tel (65) 6513 2800 DID (65) 6513 2809 Fax (65) 6438-8275

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On Wed, Aug 1, 2018 at 7:17 AM, Olea, Maricel <[Maricel.Olea@aig.com](mailto:Maricel.Olea@aig.com)> wrote:  
Dear Both,

As requested, please find attached PRI for your perusal.

Best Regards,  
Maricel Olea  
AIG

**From:** Thomas Su [<mailto:thomas@legaloptions.biz>]  
**Sent:** Wednesday, August 01, 2018 1:02 PM  
**To:** Olea, Maricel; [juliana.lee@income.com.sg](mailto:juliana.lee@income.com.sg)  
**Subject:** Re: AIG Ref: #7091984282SG003#015# // LO Ref: 18-A25-8936-VL.ts.nh; NTUC ref: 0977547-005/JL/PJT - [Claimant: Kam Shian Long - PD]

Hi Sam,

We refer to the above matter.

We understand from our client's repairer that the pre-repair inspection was conducted by your appointed surveyor.

We attach a copy of the NTUC's letter dated 12/07/18 for your attention.

Kindly forward the pre-repair inspection report to Juliana Lee her email address at [juliana.lee@income.com.sg](mailto:juliana.lee@income.com.sg) urgently.

Thanks n regards,

Thomas

**Senior Legal Executive**

**LEGAL OPTIONS LLC**

(GST Registration/UEN No. 201203825R)

Tel (65) 6513 2800 DID (65) 6513 2809 Fax (65) 6438-8275

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On Fri, Jul 20, 2018 at 6:50 AM, Kang, Sam <[Sam.Kang@aig.com](mailto:Sam.Kang@aig.com)> wrote:

**WITHOUT PREJUDICE**

**SAVE AS TO COSTS**

*(Please reply through this correspondence)*

Dear Thomas,

We refer to the above matter and your Letter of Demand dated 3<sup>rd</sup> July 2018.

Without admission of liability and purely for an amicable settlement, we are prepared to contribute 10%, leaving to the bulk bearer to negotiate on quantum.

Thank you.

Regards,

Sam Kang (Ms)

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1882 | Fax +(65) 6835 7416

[sam.kang@aig.com](mailto:sam.kang@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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

Revoked / No settlement

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est. Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	16 Jan 2018 <a href="#">Edit Reg</a>		15 Jan 2018 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$16,300.00</b> <a href="#">Edit Estimates</a>	<b>S\$16,300.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

<a href="#">Main</a>	<a href="#">Reference</a>	<a href="#">Claim Details</a>	<a href="#">Documents</a>	<a href="#">Show All</a>
----------------------	---------------------------	-------------------------------	---------------------------	--------------------------

**CLAIM SUBFOLDER DETAILS** [Created by adjuster]

Insured:	<b>ONG CHAI SENG</b> , ID: S0092700G		
Main Claimant:	<b>KAM SHIAN LONG</b> , ID: 751116015149		
Vehicle Reg. No.:	<b>JSL3883</b>	Date of Loss:	11/01/2018 21:00 - :59 [1 Months and 19 Days From LTA Reg Date (Man Yr)]
Claim Type:	<b>TP / 7091984282SG</b>	Policy/Cover Note No.:	2100469387
Vehicle Reg. No. (Insured):	<b>SJN5519X</b>	Policy No. (Claimant):	
		Excess:	
Repairer:	<b>MG Solution Pte Ltd (HQ)</b> 23 Kaki Bukit Avenue 4 #02-03B, VICOM Inspection Centre, 415933 Kaki Bukit - Tel: 91886931		
Handling Insurer:	<b>AIG Asia Pacific Insurance Pte. Ltd. (Express)</b> - Tel: 65-6419-3000 ... [Handled by <b>Kang, Sam-PL</b> ] Sam.Kang@aig.com		
Adjuster:	<b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>ADRIAN LING</b> ] ... <b>[Final Rpt due 25/01/2018]</b>		

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**ASSOCIATED MAIL RECEIVED** [View All](#) [Compose Case Mail](#)

- AIG\_SG (17/01/2018): **Request To Upload TP GIA Report**

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**ALL ASSOCIATED TASKS** [View All](#) [Search Tasks](#) [Create New Task](#) [Complete](#)

Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									



## Claim Documents

**\*JSL3883 (7091984282SG)**  
**[SJN5519X]**

**TP**  
**KAM SHIAN LONG**  
**Jan 11 2018 9:00PM**  
**[ONG CHAI SENG]**  
**MG Solution Pte Ltd**

<a href="#">Upload Documents</a> <a href="#">Upload Photos</a> <a href="#">Compose New Letter</a> <a href="#">Upload Video</a> <a href="#">Upload Audio</a>			View	View In Browser ▾	
<b>Assessment Reports</b>			1 per page ▾	<input checked="" type="checkbox"/>	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnail	Print
1	17/01/18 16:03	<b>Accident Statement</b> From: SC - Reg. No: SJN5519X, Claimant: ONG CHAI SENG		Load HTM	
<b>Photos/Images</b>			3 per page ▾	<input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
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Documentation			1 per page	<input checked="" type="checkbox"/>
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2	30/10/18 14:55	EMAIL TO AIG DD 301018		Load PDF <input type="checkbox"/>
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## Documents Checklist

### DOCUMENTS CHECKLIST




There are no document checklists configured.

**Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)**

**Show Remarks To:**  Handling Insurer

Note: Remarks are private unless you show it to other parties.

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

51 Ubi Ave 1 #01-25, Paya 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:** CC6/AIG18000944/AEA3S2

**Date:** 14/11/2018

### REFERENCE

Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd.	Policy No:	2100469387
<b>Claimant Vehicle No :</b>	JSL3883	<b>Insured Vehicle No :</b>	SJN5519X
Date of Loss:	11/01/2018	Nature of Claim:	TP
		Claim No:	7091984282SG

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	<b>JSL3883</b>	Engine No:	2AZJ137437
Make & Model:	TOYOTA ESTIMA, 2.4 (A)	Chassis No:	ACR500188195
Reg. Date:	23/11/2017 (Man. Year: 2015)	Odometer:	16667 km
Colour:	White		
Engine Capacity:	2362 cc		
Market Value/New Car Price:	N/A		
Sum Insured (S\$):	<b>Market Value/New Car Price</b>		

### CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:	Good	Steering (Serviceable):	Yes	Footbrake (Serviceable):	Yes
Handbrake (Serviceable):	Yes	Engine Modification:	No	Pre-accident Condition:	

### CONDITION OF TYRES

Front Tyre Size:	225/50R18	Rear Tyre Size:	225/50R18
Front Left Side:	Dunlop 6 mm	Rear Left Side:	Dunlop 6 mm
Front Right Side:	Dunlop 6 mm	Rear Right Side:	Dunlop 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	25,698.02	16,644.05	9,053.97	35.23
Miscellaneous Items	0.00	0.00	0.00	
Labour	8,440.00	3,760.00	4,680.00	55.45
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>34,138.02</b>	<b>20,404.05</b>	<b>13,733.97</b>	<b>40.23</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>16,300.00</b>		
<b>(S\$)</b>	34,138.02	16,300.00	17,838.02	52.25
<b>+ GST 7.00/7.00% (S\$)</b>	2,389.66	1,141.00	1,248.66	52.25
<b>Nett Amount (S\$)</b>	<b>36,527.68</b>	<b>17,441.00</b>	<b>19,086.68</b>	<b>52.25</b>

### INSPECTION

Date of Assignment:	15/01/2018	
Date Inspected:	15/01/2018	Inspected At: MG Solution Pte Ltd (HQ) 23 Kaki Bukit Avenue 4 #02-03B, VICOM Inspection Centre Singapore 415933
Estimated Period of Repair:	13.0 days	

**Adjuster:** ADRIAN LING

**Manager:** Asher Sng Rong Yi

*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

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*BONNET	Dented	856.00 FL	*856.00 FL
2	2		*BONNET HINGE	Not Necessary	150.00 FL	*- FL
3	1		*BONNET LOCK	Damaged	180.00 FL	*180.00 FL
4	1		*BONNET LOCK BRACE PANEL	Bent	150.00 FL	*150.00 FL
5	1		*FRONT BUMPER	Deformed	1,500.00 FL	*984.00 FL
6	2		*FRONT BUMPER SIDE RETAINER	Necessary	178.00 FL	*178.00 FL
7	1		*FRONT BUMPER REINFORCEMENT	Bent	380.00 FL	*380.00 FL
8	1		*FRONT BUMPER SPONGE	Cracked	122.00 FL	*122.00 FL
9	2		*FRONT BUMPER TOWING COVER	Deformed	144.00 FL	*72.00 FL
10	2		*FRONT BUMPER TOWING COVER SIDE GARNISH	Deformed	150.00 FL	*75.00 FL
11	1		*FRONT BUMPER LOWER GRILLE	Cracked	350.00 FL	*115.00 FL
12	1		*FRONT BUMPER LOWER GRILLE CHROME	Cracked	180.00 FL	*180.00 FL
13	2		*FRONT BUMPER FOG LIGHT	Not Necessary	520.00 FL	*- FL
14	2		*FRONT BUMPER FOG LIGHT HOUSING	Cracked	360.00 FL	*360.00 FL
15	1		*FRONT GRILLE	Cracked	588.30 FL	*588.30 FL
16	1		*FRONT GRILLE LOGO	Necessary	90.00 FL	*90.00 FL
17	1		*FRONT GRILLE TOP RUBBER	Not Necessary	78.00 FL	*- FL
18	2		*HEADLAMP	Cracked	3,200.00 FL	*3,200.00 FL
19	1		*FRONT SUPPORT PANEL	Buckled	1,020.00 FL	*690.00 FL
20	1		*FRONT SUPPORT PANEL COVER GARNISH	Deformed	180.00 FL	*180.00 FL
21	1		*RADIATOR	Bent	1,420.00 FL	*1,420.00 FL
22	1		*RADIATOR TOP BRACKET	Cracked	89.00 FL	*89.00 FL
23	1		*RADIATOR FAN COWLING	Not Necessary	250.00 FL	*- FL
24	1		*RADIATOR FAN BLADE	Not Necessary	180.00 FL	*- FL
25	1		*RADIATOR FAN MOTOR	Not Necessary	444.50 FL	*- FL
26	1		*AIR CONDENSOR	Dented	1,495.00 FL	*1,495.00 FL
27	1		*AIR CON FAN COWLING	Not Necessary	250.00 FL	*- FL
28	1		*AIRCON FAN BLADE	Not Necessary	180.00 FL	*- FL
29	1		*AIRCON FAN MOTOR	Not Necessary	444.50 FL	*- FL
30	1		*TAILGATE	Dented	1,738.00 FL	*1,476.00 FL
31	1		*TAIL GATE LOGO	Necessary	82.00 FL	*82.00 FL
32	1		*TAIL GATE EMBLEM ESTIMA	Necessary	68.00 FL	*68.00 FL
33	1		*TAIL GATE EMBLEM AERAS	Necessary	63.00 FL	*63.00 FL
34	1		*TAILGATE TOP LOCK	Damaged	350.00 FL	*350.00 FL
35	1		*TAILGATE LOWER LOCK	Not Necessary	103.00 FL	*- FL
36	2		*TAILGATE LAMP (SIDE)	Cracked	760.00 FL	*760.00 FL
37	1		*TAILGATE LAMP (CENTRE)	Not Necessary	280.00 FL	*- FL
38	1		*TAILGATE OUTER MOULDING	Cracked	211.30 FL	*211.30 FL
39	1		*TAIL GATE NUMBER PLATE LAMP	Not Necessary	130.00 FL	*- FL
40	1		*TAILGATE INNER TRIM	Cracked	555.20 FL	*555.20 FL
41	1		*TAILGATE WEATHERSTRIP	Cut	396.00 FL	*396.00 FL
42	1		*TAILGATE WINDSCREEN MOULDING	Necessary	145.00 FL	*145.00 FL
43	1		*REAR BUMPER	Deformed	822.30 FL	*822.30 FL
44	2		*REAR BUMPER SIDE RETAINER (FRONT)	Necessary	194.80 FL	*194.80 FL
45	2		*REAR BUMPER SIDE RETAINER (REAR)	Necessary	157.00 FL	*157.00 FL
46	1		*REAR BUMPER REFLECTOR	N/s Cracked	160.00 FL	*80.00 FL
47	1		*REAR BUMPER TOWING COVER	N/s Deformed	100.00 FL	*50.00 FL
48	2		*REAR BUMPER SIDE SPONGE	Cracked	164.80 FL	*164.80 FL
49	2		*REAR BUMPER SENSOR	Not Necessary	466.40 FL	*- FL
50	2		*REAR BUMPER SENSOR BRACKET	Not Necessary	153.60 FL	*- FL
51	2		*TAILLAMP	Not Necessary	720.00 FL	*- FL

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No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
52	2		*REAR FENDER	Repair	2,800.00 FL	*- FL
53	2		*REAR FENDER INNER TRIM	Cracked	1,176.40 FL	*1,176.40 FL
54	1		*REAR END PANEL	Distorted	713.00 FL	*713.00 FL
55	1		*REAR END PANEL (LOWER)	Not Necessary	255.00 FL	*- FL
56	1		*REAR END PANEL TOP GARNISH	Deformed	250.00 FL	*250.00 FL
57	1		*REAR END PANEL LOWER GARNISH	Deformed	180.00 FL	*180.00 FL
58	1		*REAR FLOOR PANEL	Repair	1,100.00 FL	*- FL
59	1		*REAR FLOOR PANEL TOP BOARD	Deformed	588.30 FL	*588.30 FL
60	1		*REAR FLOOR PANEL MAT	Not Necessary	720.00 FL	*- FL
61	1		*REAR EXHAUST PIPE	Bent	798.00 FL	*798.00 FL
62	1		*REAR EXHAUST PIPE INSULATOR	Not Necessary	192.30 FL	*- FL
63	4		*REAR EXHAUST PIPE MOUNTING	Not Necessary	208.00 FL	*- FL
64	1		*FRONT NUMBER PLATE	Cracked	50.00 FS	*50.00 FS
65	1		*BONNET SEALANT	Not Necessary	80.00 FS	*- FS
66	1		*SET FRONT BUMPER CLIPS	Necessary	20.00 FS	*20.00 FS
67	1		*SET FRONT BUMPER LOWER GRILLE CLIP	Not Necessary	20.00 FS	*- FS
68	1		*SET FRONT GRILLE CLIP	Necessary	20.00 FS	*20.00 FS
69	1		*SET FRONT SUPPORT PANEL COVER GARNISH CLIP	Necessary	20.00 FS	*20.00 FS
70	1		*REAR NUMBER PLATE	Necessary	50.00 FS	*30.00 FS
71	1		*TAILGATE SEALANT	Not Necessary	80.00 FS	*- FS
72	1		*SET TAILGATE OUTER MOULDING CLIP	Necessary	20.00 FS	*10.00 FS
73	1		*TAILGATE INNER TRIM BOARD CLIP	Necessary	20.00 FS	*20.00 FS
74	1		*TAILGATE WINDSCREEN SEALANT	Necessary	80.00 FS	*40.00 FS
75	1		*TAILGATE WINDSCREEN INNER SEAL	Necessary	60.00 FS	*40.00 FS
76	1		*SET REAR BUMPER CLIPS	Necessary	20.00 FS	*20.00 FS
77	1		*SET REAR FENDER INNER TRIM CLIPS	Necessary	20.00 FS	*20.00 FS
78	1		*SET REAR END PANEL TOP GARNISH CLIPS	Necessary	20.00 FS	*20.00 FS
79	1		*REAR END PANEL INSULATION SEAL	Necessary	120.00 FS	*60.00 FS
80	1		*REAR FLOOR PANEL INSULATION SEAL	Not Necessary	150.00 FS	*- FS
81	2		*REVERSE CAMERA	Damaged	900.00 FS	*760.00 FS

F=Franchise part. S=SpcNett. L=ListItemDisc.

<b>Sub Total (\$)</b>	<b>33,680.70</b>	<b>21,815.40</b>
<b>- List Item Discount on L Items 25.00/25.00% (\$)</b>	7,982.68	5,171.35
<b>Total Parts (\$)</b>	<b>25,698.02</b>	<b>16,644.05</b>

Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<b>Labour Items</b>				
1	PANEL BEATING, REMOVING AND REPLACING PARTS.	New	3,600.00	1,700.00
2	SPRAY PAINTING TO AFFECTED AREA.	New	3,000.00	1,400.00
3	TUFF COAT.	New	500.00	50.00
4	WIRING CHECK.	New	80.00	30.00
5	REMOVE AND REFIX FRONT REVERSE CAMERA.	New	150.00	50.00
6	REMOVE AND REFIX AIRCON CONDENSOR AND REFILL AIRCON GAS.	New	120.00	60.00
7	REMOVE AND REFIX RADIATOR AND CONDUCT PRESSURE TEST.	New	80.00	60.00
8	REFOCUS HEADLAMP BEAM.	New	60.00	0.00
9	WIRING BULB CHECKING.	New	80.00	30.00
10	REMOVE & REFIX UPHOLSTERY TO FACILITATE REPAIR.	New	150.00	80.00
11	REMOVE & REFIX REVERSE SENSOR & DISTANCE SETTING.	New	80.00	50.00
12	REMOVE & REFIX REVERSE CAMERA & DISTANCE SETTING.	New	80.00	50.00
13	TRANSFER TAILGATE MECHANISM.	New	80.00	80.00
14	CONDUCT WATER LEAKAGE TEST.	New	80.00	0.00
15	REMOVE & REFIX TAILGATE WINDSCREEN.	New	120.00	120.00
16	TO CHECK DIAGNOSTICS OF VEHICLE MANAGEMENT / CONTROL UNITS, RESET MEMORIES TO SPECIFICATION ETC.	New	180.00	0.00
<b>Gross Labour Cost (S\$)</b>			<b>8,440.00</b>	<b>3,760.00</b>

Report was unsubmitted during this print-out.

< END OF ESTIMATES >