

INS. CASE OWNER:

CC 4 / ASM1800

LKK:
IDAC:SMART
S8M00752

ASSIGNMENT

Surveyor:

DOI:

Date / Time:

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

Name of Insured:

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A: 12/01/18

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

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

Insured Liability: % Final ? Yes / No



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

(days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

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

If NO or B 28, Ass. Lia:

Repair Cost:

SS 2621.50

Loss of Rental (LOR):

SS 687.50 (85 days) x \$125.00

Loss of Use (LOU):

SS (\$ x days)

Loss of Income (LOI):

SS 275.00 (50 x 5.5 days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

SS 7.49

Medical:

SS

Disbursement:

SS

(e.g. Tow/ Independent)

Legal Cost

SS

Total:

SS 3591.49

Global Sum SS: 3590.00

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

SS 3590.00

Name 1:

Payee 2: (Strike if N.A.)

SS

Name 2:

Payee 3: (Strike if N.A.)

SS

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

A\$50.00

Kalin

REF

ASSIGNMENT

SHC 7334

10 July 2018

Agent

Date

Estimated Cost

OD/TP/WS/TP/RES/OD/RES/EVA/INV/MV

To inspect vehicle at

At Workshop

or

Insured

Policy No

Claims No

Sum Insured

Excess

Client's Record

Make of Vehicle

Policy Condition

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



Ball or Market Value

DAC Accident Report

Consistent? Yes or No

G/A / PR Seen

Consistent? Yes or No

Est. Repairs

days

Res

Yes or No

Lump Sum

%

3 Yr

Yes or No

CA / REV / REP. / 24 HRS

Date

Person Contacted

Vehicle IN / OUT

Date / Time

Action / Instruction

Exceeded 48hrs.

Email attached

AXA

US \$ 2450 (Red) \$ 3512.88 / 5977

Type / Model / Year / Cycle / Bus / Van / Lorry / T0 / Prime Mover

Truck / Trailer

Make

Hyundai 240

1685

Colour

Yellow

Insured / Std / NI / NA

St Reading

380297

Insured / Std / NI / NA

Eng No

C No

KM HLB 414MBE4057939

Gen Cond: Good / Poor / Burnt

Steering: In / Jammed / Leaked / Burnt or

Brake: In / Jammed / Leaked / Burnt or

Mod: Nil / SRim / STD / ARim or

Tyre Size

F

205/60R16

R

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / HTSU / PIR / SUMI /

TOYO / YOKO or

Westlake

Front

Rear

R Bal

7

mm

R Bal

7

mm

L Bal

7

mm

L Bal

7

mm

D O A

12/1/8

D O A

17/1/8

Survey held at

104E (4-5)

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

N/S Body

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

Date/Time: Pre-Pass



Prel. Report

Days Of Repair:



Final Report

Resurvey No. of Trip

Survey Fee

Date/Time: Pre-Report

or

Add Fee:



Steering

\$



Brake

\$



Tyre

\$



Rear-end

\$

Report Format:

Lump Sum / I.B.N.





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/ASM18001071/K1pa3

8 SHENTON WAY #24-01
AXA TOWERSINGAPORE 068811

Date : 17-01-2018



Code : ASM

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	YN 9912P	Veh. Inspected	SHC 733H
Policy No.		Coverage (\$)	0.00
Claim No.	S8M0075Z	Excess (\$)	0.00
Assign From		Assign Date	17/01/2018

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	12/01/2018	Inspection Date	
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
--

COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd
59 Loyang Drive Singapore 508969
Fax: 6546 8156

Our Job Ref No : 305106639

Date : 19/01/18

FINALIZATION FORM

To : LKK

Fax :

Attn : KALVIN ANG

Vehicle Reg No. : SHC 733H

Date of Accident : 12-Jan-18

The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-

1. The repair job shall bill to: AXA --- YN9912P

2. The finalized amount shall be:

(a) Spare Parts after List discount

(b) Labour Charges

Total for Part-By-Part Repair Cost

(c.) Lumpsum Repair (if applicable)

Total for Lumpsum repair cost after Less: 20% \$2,450.00

Final Lumpsum Repair cost \$2,450.00

3. Estimated normal period for repairs: 4 working days.

4. We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days

5. Thank you for your assistance.

We confirm the estimates and finalized amount

Signature : 

Name : LIM T S

Tel : 62148398

Fax : 65468156

Signature : 

Name : KALVIN

Date : 19/1/18

For Official Use Only

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
1. Rental Rate P/Day		YES		
2. Loss of Income Paid				
3. Survey Fees	-----			
4. LTA Search Fee				
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks:

CITYCAB PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SHC 733H

MAKE :

MODEL : HYUNDAI i40

DATE 1/15/2018

6900

Qty	Parts Description/ Labour	Type	Unit Price	Amount	
	Rear Fender (LH) <i>X repair</i>			\$ 2,020.10	
	Rear Fender Inner Lining (LH/RH) <i>X 5m</i>			\$ 164.40	
	Rear Windscreen Moulding <i>X "</i>			\$ 60.00	
	Rear Door (LH) <i>1st</i>			\$ 1,351.10	
	Front Door Outer Handle (LH) <i>1st</i>			\$ 38.75	
	Front Door Mirror (LH) <i>1st</i>			\$ 980.50	
	SUB TOTAL			\$ 4,614.85	
	LESS 20%			\$ 922.97	
	DISCOUNTED TOTAL			\$ 3,691.88	
	Rear Windscreen Sealant <i>X "</i>			\$ 46.00	Nett
	Rear Door Tel No. Sticker/Apps (LH) <i>1st</i>			\$ 10.00	Nett
	Front Door Coloured Comfort Logo (LH) <i>1st</i>			\$ 75.00	Nett
				\$ 131.00	
	Labour Charge				
	Panel Beating			\$ 850.00	400
	Spray Painting Charge			\$ 700.00	540
	Wiring Charge			\$ 30.00	20
	Tuff Kote			\$ 50.00	20
	Remove/Refix Cushion & Upholstery Rear			\$ 150.00	50
	Remove/Refix Rear Windscreen Glass			\$ 120.00	X "
	Remove/Refix Reverse Sensor			\$ 120.00	X "
	Transfer of Door			\$ 120.00	50
	TOTAL LABOUR			\$ 2,140.00	
	ESTIMATE TOTAL			\$ 5,962.88	
<i>1/Calvin 16/1/18</i> <i>17/1/18 1005hr.</i> <i>4 Days</i> <i>4/5</i> <i>After Repair photo</i>					
LKK Auto Consultants hence notify the Repairer of the following: <ul style="list-style-type: none"> To resurvey before after spray painting To display damaged parts during resurvey Parts prices are subject to confirmation Third party survey is on a "Without Prejudice" basis No illegal modification is allowed Supplementary survey must be resurveyed and is subject to final approval from insurance Company 					
This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.					

Sam: ARC Repair TP(CFSO)1

JOB CARD Sales Order:

JC NO.305106639

OMER	REGN NO: SHC 733H	MILEAGE
S CITYCAB PTE LTD 7010070	MAKE: HYUNDAI	FUEL E.....1/2.....F
OMER NO 383 SIN MING DRIVE	MODEL I-40	DATE/TIME IN 12.01.2018 21:05
ESS Singapore SINGAPORE 575717	YR OF MANU 10.07.2014	TARGET DATE
(R) 65551188 (O)	CHASSIS CODE KMHLB411UMEU057939	COMPLETION DATE/TIME:
(P)		

DUNT CARD NO.

JOB DESCRIPTION

Accident Date: 12.01.2018
ATURE: 3P 12.01.18

/NO	LABOR CODE	DESCRIPTION
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RECEIVED & PASSED OUT BY: _____

SERVICE ADVISOR

CUSTOMER'S SIGNATURE

Redemption Slip

Exit Pass

No.: SHC 733H LIMITS

Vehicle No.: SHC 733H

Signature/Date

Signature/Date

Name of Service Advisor

Date

turned to Service Reception upon collection

To be kept by Security Guard

CITYCAB PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SHC 733H

MAKE :

MODEL : HYUNDAI i40

DATE 1/15/2018

6960

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Rear Fender (LH) <i>X Repair</i>			\$ 2,020.10
	Rear Fender Inner Lining (LH/RH) <i>X</i>			\$ 164.40
	Rear Windscreen Moulding <i>X</i>			\$ 60.00
	Rear Door (LH)			\$ 1,351.10
	Front Door Outer Handle (LH) <i>✓</i>			\$ 38.75
	Front Door Mirror (LH) <i>✓</i>			\$ 980.50
	SUB TOTAL			\$ 4,614.85
	LESS 20%			\$ 922.97
	DISCOUNTED TOTAL			\$ 3,691.88
	Rear Windscreen Sealant <i>X</i>			\$ 46.00 Nett
	Rear Door Tel No. Sticker/Apps (LH) <i>✓</i>			\$ 10.00 Nett
	Front Door Coloured Comfort Logo (LH) <i>✓</i>			\$ 75.00 Nett
				\$ 131.00
	Labour Charge			
	Panel Beating			\$ 850.00 <i>400</i>
	Spray Painting Charge			\$ 700.00 <i>540</i>
	Wiring Charge			\$ 30.00 <i>20</i>
	Tuff Kote			\$ 50.00 <i>20</i>
	Remove/Refix Cushion & Upholstery Rear			\$ 150.00 <i>50</i>
	Remove/Refix Rear Windscreen Glass			\$ 120.00 <i>X</i>
	Remove/Refix Reverse Sensor			\$ 120.00 <i>X</i>
	Transfer of Door			\$ 120.00 <i>50</i>
	TOTAL LABOUR			\$ 2,140.00
	ESTIMATE TOTAL			\$ 5,962.88

Kalin LKK

17/1/18 1005hr.

4 Days

45

After Repair photo

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged parts for resurvey
- Parts prices are subject to resurvey
- Third party survey is on a "no fault" basis
- No legal liability on (s) is
- Supplementary costs must be covered by the insurer
- is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

Hsiao Tong (LKKAUTO)

From: Mei Kwan (LKKAUTO)
Sent: Wednesday, 11 April 2018 10:56 AM
To: Hsiao Tong (LKKAUTO)
Subject: FW: New message for service request 26057, vehicle number SHC733H

Report Remarks Entry - CC4/ASM18001071/K1pa3

Remarks

Remarks

Hi Hsiao Tong, No issue on policy & no TP excess. OID has yet to convert to SG driving licence at time of loss, but his foreign driving licence allow him to drive for next 12 months from Jan 2018. You may proceed DS. Thanks, Ernest

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

-----Original Message-----

From: Admin-D (LKKAUTO)

Sent: Wednesday, 11 April, 2018 8:27 AM

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

Subject: FW: New message for service request 26057, vehicle number SHC733H

BEST REGARDS,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: ernest.tay@axa.com.sg [mailto:ernest.tay@axa.com.sg]

Sent: Tuesday, 10 April 2018 6:04 PM

To: admin-d@lkkauto.com

Subject: New message for service request 26057, vehicle number SHC733H

AXA Insurance has sent you a message for claim number S8M0075Z.

Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 3 May 2018 9:15 AM
To: 'catherinekoh@cdge.com.sg'
Subject: <Request for Video Footage> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018]
Attachments: YN 9912P - AXA.PDF

Your Ref: **CC18010359/ SHC 733H/ WT(st)**
Our Ref: CC4/ASM18001071/K1pa3

Without Prejudice

Dear Sirs,

ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018

We refer to the above matter.

As per AXA instruction, we would like to request a copy of video footage as stated in your client accident report for our necessary action.

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: Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>
Sent: Thursday, 3 May 2018 9:31 AM
To: Hsiao Tong (LKKAUTO)
Subject: Re: <Request for Video Footage> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018] - (video attached)
Attachments: SHC733H doa 12.1.18.mov

Dear Hsiao Tong

Your principal's insured in his accident statement admitted lane changing. BOLA S15 applies. Anyway, to expedite settlement, we attached video footage as requested. Kindly settle our PD claim as per the BOLA guide.

Thank you.

Best Regards
Catherine Koh
Claims Department | ComfortDelgro Engineering Pte Ltd
Off : 62148733 | Fax : 62141843

From: "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>
To: "catherinekoh@cdge.com.sg" <catherinekoh@cdge.com.sg>
Date: 03/05/2018 09:15 AM
Subject: <Request for Video Footage> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018]

"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.

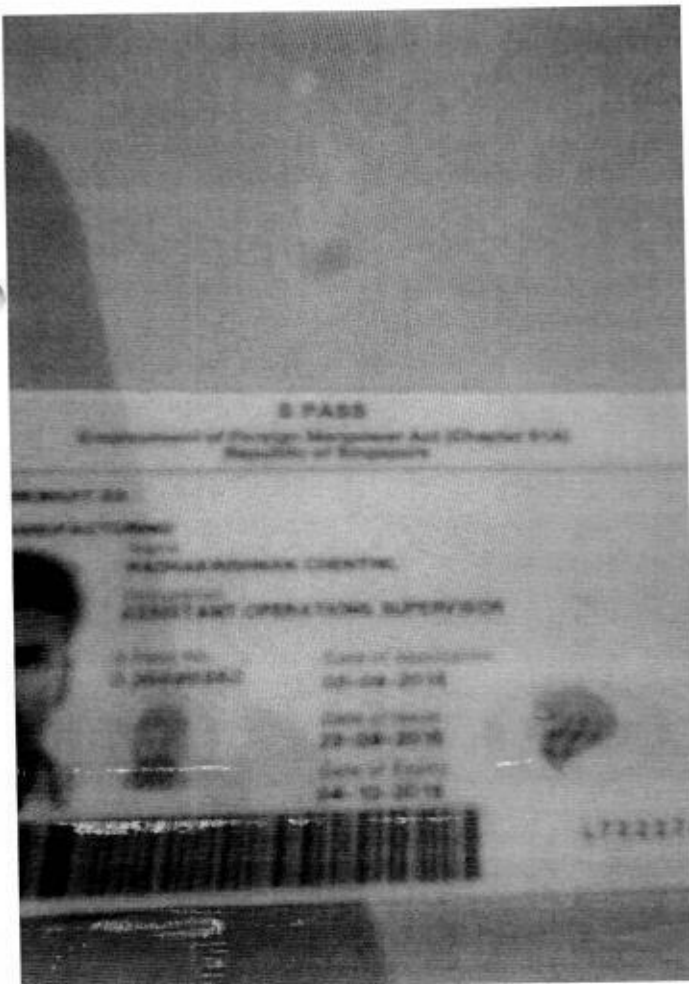
In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]





Clarification on the name of insured company

Type

Information

Message

Hi Hsiao Tong, as spoken, please proceed to check with insured company on the difference in name from that of GIA report and CI. If the 2 names are registered under different Biz reg no, kindly let us know so that we may check with our underwriter to verify coverage. Thanks, Ernest

Reply

How to write to CI?

*WE NOTICE THAT THE INSURANCE COVER NOTE NO CN 854814 SPECIFIES
THE INSURED NAME AS "MY HOME FURNISHING GALLERY"*

*HOWEVER, THE NAME OF REGISTERED OWNER OF THE VEHICLE
APPEARED IN THE ACCIDENT STATEMENT AS "FURNITUREMART SG"*

KINDLY CLARIFY THE DISCREPANCY.

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Tuesday, 15 May 2018 11:16 AM
To: 'flhiew29@gmail.com'
Subject: ACCIDENT INVOLVING YN 9912P & SHC 733H ON 12/01/2018 *Our Ref: CC4/ASM18001071/K1pa3

Your Ref: **YN 9912P**
Our Ref: CC4/ASM18001071/K1pa3

Dear Sirs,

ACCIDENT INVOLVING YN 9912P & SHC 733H ON 12/01/2018

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 SHC 733H against your motor insurance policy.

We notice that the insurance cover note no. CN854814 specifies the insured name as "My Home Furnishing Gallery". However, the name of registered owner of the vehicle appeared in the accident statement as "Furnituremart.Sg".

Kindly assist to clarify the discrepancy.

Thank you.

AXA INSURANCE PTE LTD

8 Shenton Way, #24-01
AXA Tower, Singapore 068811
Customer Service Centre #24-01
Tel: 6334 7288 Fax: 6336 2622
Website: www.axa.com.sg
GST Registration Number: 190903612M


Original

Agent Code: 03812

Policy No (Many):

New Business

SmartDrive Quote Ref:

MOTOR COVER NOTE

 No. **CN854814**

- The Motor Vehicle (Third Party Risk and Compensation) Act (Cap 189) - Republic of Singapore, or;
- The Road Transport Act 1987 of Malaysia, or
- The Agreement between the Minister of Finance (Singapore) and the Motor Insurers' Bureau of Singapore dated 22 February 1975, or
- The Agreement between the Minister for Transport (Malaysia) and the Motor Insurers' Bureau of West Malaysia dated 30 March 1992
- And any subsequent revisions to the above Acts and Agreements

The insured mentioned in the Schedule, having proposed for insurance in respect of the Motor Vehicle described in the Schedule, is hereby **HELD COVERED** under the terms of the Company's usual form of Motor Policy applicable thereto for the period mentioned in the Schedule unless the cover be terminated by the Company by notice in writing in which case the insurance will thereupon cease and a proportionate part of the annual premium otherwise payable for such insurance will be charged for the time the Company has been on risk.

SCHEDULE

THE COMPANY	AXA INSURANCE PTE LTD
INSURED	MY HOME FURNISHING GALLERY
INSURED BUSINESS REGISTRATION NO.	53209911K
MAKE AND DESCRIPTION OF VEHICLE	mitsubishi CANTER FEB21ER4SDEB (CBU)
VEHICLE REGISTRATION NO.	YN99129
YEAR OF MANUFACTURE	2015
ENGINE NO.	4P10890154
CHASSIS NO.	FEB21EA10782
ENGINE CAPACITY/TONNAGE	2.67
COVER TYPE	COMPREHENSIVE
HIRE PURCHASE	ABWIN PTE LTD
VALUE (\$\$)	AS PER MARKET VALUE
PERIOD OF INSURANCE	FROM: 30/10/2017 TO: 29/10/2018
EXCESS (\$\$)	SECTION 1 - \$500.00 WINDSCREEN EXCESS - \$100.00
AXA PREMIUM WORKSHOP?	NO

WE HEREBY CERTIFY THAT POLICY TO WHICH THIS CERTIFICATE RELATES IS ISSUED IN ACCORDANCE WITH THE PROVISIONS OF THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) ACT (CHAPTER 189) AND PART IV OF THE ROAD TRANSPORT ACT 1987 (MALAYSIA).

AXA INSURANCE PTE LTD

Issued by **INSURED UNITED** on **18/10/2017 4:34pm**
AGENCY PTE LTD

Authorised Signature

Note: This Cover Note is only valid for 60 days from the date of issue unless

ACCIDENT STATEMENT

Date Of Report 13/01/2018 11:18
 Date Of Accident 12/01/2018 19:10
 Exact Location Of Accident MACPHERSON ROAD
 Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number YN9912P
Insured/Policyholder
 Name Of Registered Owner FURNITUREMART SG
 Co Reg No 53169430E
 Email Address NOEMAIL
 Mobile Phone No
 Alternative Phone No OFFICE-67897035

Vehicle Particulars

Manufacturer MITSUBISHI
 Model FUSO
 Exact Purpose for which vehicle was being used at time of accident
 Are you claiming under your own insurance policy for repair to your vehicle? NO
 If No, Please state action to be taken REPORTING ONLY
 Vehicle Category COMMERCIAL VEHICLE

Insurance Company

Name of Insurance Company AXA INSURANCE PTE LTD
 Type Of Coverage COMPREHENSIVE
 Fleet Policy NO
 Policy Number CN854814

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: Fook Lai Hiew <flhiew29@gmail.com>
Sent: Friday, 10 August 2018 10:05 AM
To: Hsiao Tong (LKKAuto)
Subject: Re: ACCIDENT INVOLVING YN 9912P & SHC 733H ON 12/01/2018 *Our Ref: CC4/ASM18001071/K1pa3
Attachments: My home acra.pdf; FM ACRA.pdf

Hi Hsiao Tong

Kindly refer to attached both company acra.

Thank you
Lai
Furnituremart.sg

On 8 August 2018 at 15:20, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Hi Mr Lai,

We refer to our below email.

We would like to request for a copy of ACRA letter for both company.

Appreciate an early reply.

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: Hsiao Tong (LKKAuto)
Sent: Tuesday, 15 May 2018 5:02 PM
To: 'Fook Lai Hiew' <flhiew29@gmail.com>
Subject: RE: ACCIDENT INVOLVING YN 9912P & SHC 733H ON 12/01/2018 *Our Ref: CC4/ASM18001071/K1pa3

Hi Mr Lai,

Thank you for your email.

We would like to request for a copy of ACRA letter for both company.

Appreciate an early reply.

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: Fook Lai Hiew [<mailto:flhiew29@gmail.com>]
Sent: Tuesday, 15 May 2018 4:52 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING YN 9912P & SHC 733H ON 12/01/2018 *Our Ref: CC4/ASM18001071/K1pa3

Hi Chew

Herewith the confirmation of Furnituremart.sg and My Home Furnishing Gallery is under same owner Lim Siew Hong.

Please let me know if you need any document to support.

Thank you

Lai

On 15 May 2018 at 11:15, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Your Ref: **YN 9912P**

Our Ref: CC4/ASM18001071/K1pa3

Dear Sirs,

ACCIDENT INVOLVING YN 9912P & SHC 733H ON 12/01/2018

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 SHC 733H against your motor insurance policy.

We notice that the insurance cover note no. CN854814 specifies the insured name as "My Home Furnishing Gallery". However, the name of registered owner of the vehicle appeared in the accident statement as "Furnituremart.Sg".

Kindly assist to clarify the discrepancy.

Thank you.

AXA INSURANCE PTE LTD
8 Shenton Way, #24-01
AXA Tower, Singapore 059111
Customer Service Centre 6314-01
Tel: 6336 7888 Fax: 6336 2522
Website: www.axa.com.sg
GST Registration Number: 190503512M



Original

Agent Code: 03812
Policy No. (if any):
New Business
Renewal (Yes/No/Date):

MOTOR COVER NOTE

No. CN854814

- The Motor Vehicle (Third Party Risks and Compensation) Act (Cap. 188) - Republic of Singapore, or
- The Road Transport Act 1967 of Malaysia, or
- The Agreement between the Minister of Finance (Singapore) and the Motor Insurers' Bureau of Singapore dated 22 February 1975, or
- The Agreement between the Minister for Transport (Malaysia) and the Motor Insurers' Bureau of West Malaysia dated 30 March 1992
- And any subsequent revisions to the above Acts and Agreements

The insured mentioned in the Schedule, having proposed for insurance in respect of the Motor Vehicle described in the Schedule, is hereby HELD COVERED under the terms of the Company's usual form of Motor Policy applicable thereto for the period mentioned in the Schedule unless the cover be terminated by the Company by notice in writing in which case the insurance will thereupon cease and a proportionate part of the annual premium otherwise payable for such insurance will be charged for the time the Company has been on risk.

SCHEDULE

THE COMPANY	AXA INSURANCE PTE LTD
INSURED	MY HOME FURNISHING GALLERY
INSURED BUSINESS REGISTRATION NO.	53209911X
MAKE AND DESCRIPTION OF VEHICLE	MITSUBISHI CANTER FEB21ER4SDEB (CBU)
VEHICLE REGISTRATION NO.	YN9912P
YEAR OF MANUFACTURE	2015
ENGINE NO.	4P10B90154
CHASSIS NO.	FEB21EA10782
ENGINE CAPACITY/TONNAGE	2.67
COVER TYPE	COMPREHENSIVE
HERE PURCHASE	ABWIN PTE LTD
VALUE (\$)	AS PER MARKET VALUE
PERIOD OF INSURANCE	FROM: 30/10/2017 TO: 29/10/2018
EXCESS (\$)	SECTION 1 - \$500.00 WINDSCREEN EXCESS - \$100.00
AXA PREMIUM WORKSHOP?	NO

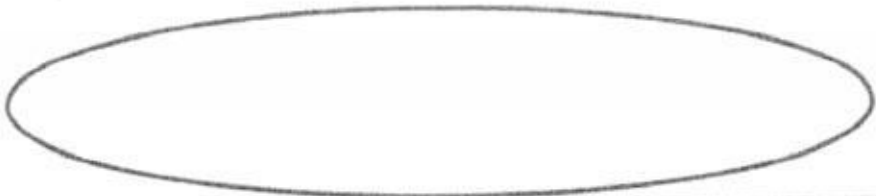
WE HEREBY CERTIFY THAT POLICY TO WHICH THIS CERTIFICATE RELATES IS ISSUED IN ACCORDANCE WITH THE PROVISIONS OF THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CHAPTER 188) AND PART IV OF THE ROAD TRANSPORT ACT 1967 (MALAYSIA).

AXA INSURANCE PTE LTD

Issued by INSURED UNITED AGENCY PTE LTD on 19/10/2017 4:34pm

Authorized Signature

Note: This Cover Note is only valid for 60 days from the date of issue unless



ACCIDENT STATEMENT	
Date Of Report	13/01/2018 11:18
Date Of Accident	12/01/2018 19:10
Exact Location Of Accident	MACPHERSON ROAD
Country/State of Loss	SINGAPORE
DETAILS OF OWN VEHICLE	
Vehicle Registration Number	YN9912P
Insured/Policyholder	
Name Of Registered Owner	FUTNITUREMART SG
Co Reg No	53169430E
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-67897035
Vehicle Particulars	
Manufacturer	MITSUBISHI
Model	FUSO
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	
	NO
If No, Please state action to be taken	
	REPORTING ONLY
Vehicle Category	COMMERCIAL VEHICLE
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	CN854814

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)

INFORMATION RESOURCES

WHILST EVERY ENDEAVOR IS MADE TO ENSURE THAT INFORMATION PROVIDED IS UPDATED AND CORRECT, THE AUTHORITY DISCLAIMS ANY LIABILITY FOR ANY DAMAGE OR LOSS THAT MAY BE CAUSED AS A RESULT OF ANY ERROR OR OMISSION.

Business Profile (Business) of MY HOME FURNISHING GALLERY (53209911K)

Date: 10/08/2018

The Following Are The Brief Particulars of :

Name of Business	:	MY HOME FURNISHING GALLERY
Former Name(s) if any	:	
Date of Change of Name	:	
Registration No.	:	53209911K
Registration Date	:	01/03/2012
Commencement Date	:	05/03/2012
Status of Business	:	Live
Status Date	:	17/03/2016
Renewal Date	:	17/03/2016
Expiry Date	:	01/03/2019
Renewal via GIRO	:	NO
Constitution of Business	:	Sole-Proprietor
Principal Place of Business	:	7 KAKI BUKIT ROAD 1 #01-15 SINGAPORE (415937)
Date of Change of Address	:	

Principal Activities

Activities (I)	:	RETAIL SALE OF FURNITURE (INCLUDING MATTRESSES, CUSHIONS) (47531)
Description	:	FURNITURE RETAIL
Activities (II)	:	
Description	:	

Particulars of Authorised Representative(s)

Name	ID	Nationality	Address	Address Source	Date of Appointment
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Existing Sole-Proprietor(s) / Partner(s)

Name	ID	Nationality/Place of incorporation/Origin	Address	Address Source	Date of Entry Position
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Authentication No. : K185827100

INFORMATION RESOURCES

WHILST EVERY ENDEAVOR IS MADE TO ENSURE THAT INFORMATION PROVIDED IS UPDATED AND CORRECT, THE AUTHORITY DISCLAIMS ANY LIABILITY FOR ANY DAMAGE OR LOSS THAT MAY BE CAUSED AS A RESULT OF ANY ERROR OR OMISSION.

Business Profile (Business) of MY HOME FURNISHING GALLERY (53209911K)

Date: 10/08/2018

Existing Sole-Proprietor(s) / Partner(s)

Name	ID	Nationality/Place of incorporation/Origin	Address	Address Source	Date of Entry Position
LIM SIEW HONG	S2747825E	MALAYSIAN	858 YISHUN AVENUE 4 #05-87 KHATIB EVERGREEN II SINGAPORE (760858)	ACRA	05/03/2012 Owner

Withdrawn Partner(s)

Name	ID	Nationality/Place of incorporation/Origin	Address	Address Source	Date of Entry Position	Date of Withdrawal
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Abbreviation

OSCARS - One Stop change of Address Reporting Service by Immigration & Checkpoint Authority.

Note :

- The information contained in this Business Profile is extracted from lodgements filed by this entity with ACRA.
- The list of officers for this entity is available for online authentication within 30 days from the date of purchase of this Business Profile. Please scan the QR code available on the last page of this profile to access the authentication page. For more information, please visit www.acra.gov.sg.

FOR REGISTRAR OF COMPANIES AND BUSINESS NAMES
SINGAPORE

RECEIPT NO. : ACRA180810164223

DATE : 10/08/2018

This is computer generated. Hence no signature required.



Authentication No. : K185827100

INFORMATION RESOURCES

WHILST EVERY ENDEAVOR IS MADE TO ENSURE THAT INFORMATION PROVIDED IS UPDATED AND CORRECT, THE AUTHORITY DISCLAIMS ANY LIABILITY FOR ANY DAMAGE OR LOSS THAT MAY BE CAUSED AS A RESULT OF ANY ERROR OR OMISSION.

Business Profile (Business) of FURNITUREMART.SG (53169430E)

Date: 20/07/2018

The Following Are The Brief Particulars of :

Name of Business	:	FURNITUREMART.SG
Former Name(s) if any	:	
Date of Change of Name	:	
Registration No.	:	53169430E
Registration Date	:	10/06/2010
Commencement Date	:	15/07/2010
Status of Business	:	Live
Status Date	:	13/06/2016
Renewal Date	:	13/06/2016
Expiry Date	:	10/06/2019
Renewal via GIRO	:	NO
Constitution of Business	:	Sole-Proprietor
Principal Place of Business	:	61 YISHUN INDUSTRIAL PARK A #02-02 SINGAPORE (768767)
Date of Change of Address	:	10/04/2018

Principal Activities

Activities (I)	:	RETAIL SALE OF FURNITURE (INCLUDING MATTRESSES, CUSHIONS) (47531)
Description	:	ONLINE SALES OF FURNITURE
Activities (II)	:	MANUFACTURE OF FURNITURE AND FIXTURES OF WOOD (INCLUDING UPHOLSTERY) (31001)
Description	:	MANUFACTURE OF FURNITURE AND FIXTURES OF WOOD (INCLUDING UPHOLSTERY)

Particulars of Authorised Representative(s)

Name	ID	Nationality	Address	Address Source	Date of Appointment
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Authentication No. : R18506337V

INFORMATION RESOURCES

WHILST EVERY ENDEAVOR IS MADE TO ENSURE THAT INFORMATION PROVIDED IS UPDATED AND CORRECT. THE AUTHORITY DISCLAIMS ANY LIABILITY FOR ANY DAMAGE OR LOSS THAT MAY BE CAUSED AS A RESULT OF ANY ERROR OR OMISSION.

Business Profile (Business) of FURNITUREMART.SG (53169430E)

Date: 20/07/2018

Existing Sole-Proprietor(s) / Partner(s)

Name	ID	Nationality/Place of incorporation/Origin	Address	Address Source	Date of Entry Position
LIM SIEW HONG	S2747825E	MALAYSIAN	858 YISHUN AVENUE 4 #05-87 KHATIB EVERGREEN II SINGAPORE (760858)	ACRA	05/06/2010 Owner

Withdrawn Partner(s)

Name	ID	Nationality/Place of incorporation/Origin	Address	Address Source	Date of Entry Position	Date of Withdrawal
SEAH POH LEONG	S1740127J	SINGAPORE CITIZEN	22 SIN MING ROAD #03-262 SIN MING VILLE SINGAPORE (570022)	ACRA	05/06/2010 Owner	27/01/2011

Abbreviation

OSCARS - One Stop change of Address Reporting Service by Immigration & Checkpoint Authority.

Note :

- The information contained in this Business Profile is extracted from lodgements filed by this entity with ACRA.
- The list of officers for this entity is available for online authentication within 30 days from the date of purchase of this Business Profile. Please scan the QR code available on the last page of this profile to access the authentication page. For more information, please visit www.acra.gov.sg.

FOR REGISTRAR OF COMPANIES AND BUSINESS NAMES
SINGAPORE

RECEIPT NO. : ACRA180720103951

DATE : 20/07/2018

This is computer generated. Hence no signature required.



Authentication No. : R18506337V



RE: Clarification on the name of insured company

Type

i Information

Message

Hi, we were informed by OI that "Furnituremart.sg" and "My Home Furnishing Gallery" is under same owner Lim Siew Hong. We have uploaded a copy of ACRA letter in Smartclaims for your easy reference. Kindly advise if there is any policy issue and whether we can proceed DS for this matter. Hsiao Tong - 24 Aug 2018

Reply

« Re:RE: Clarification on the name of insured company

Type

🔗 Question

Message

Hi Hsiao Tong, video footage shows that our insured vehicle was moving ahead of tp taxi and actually taxi is aware that our insured vehicle was moving toward merging lane & he should give way to our insured vehicle. Therefore both parties should bear equal liability to contribute to the accident. Please attempt settlement at 50% liability base on your proposed quantum.

Reply

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 28 August 2018 11:52 AM
To: 'Catherine Koh Mui Gek'; 'williamtan@cdge.com.sg'
Subject: <OFFER> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018] - (video attached)

Without Prejudice

Hi Sirs,

We refer to the above matter.

The video footage shows that our insured vehicle was moving ahead of your client taxi and actually your client is aware that our insured vehicle was moving toward merging lane. Therefore both parties should bear equal liability to contribute to the accident.

We have our principal instruction to offer at a global sum of **\$1,800.00(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: Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>

Sent: Thursday, 3 May 2018 9:31 AM

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

Subject: Re: <Request for Video Footage> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018] - (video attached)

Dear Hsiao Tong

Your principal's insured in his accident statement admitted lane changing, BOLA S15 applies. Anyway, to expedite settlement, we attached video footage as requested. Kindly settle our PD claim as per the BOLA guide.

Thank you.

Best Regards

Catherine Koh

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148733 | Fax : 62141843

Hsiao Tong (LKKAuto)

From: William Tan Thoo Seng <williamtan@cdge.com.sg>
Sent: Tuesday, 28 August 2018 12:20 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: <OFFER> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018] - (video attached)

Outstanding : 6 months
Liability : 100%

Without Prejudice.

Dear Hsiao Tong

The video footage was forwarded to you on 03.05.18. It clearly showed liability is down on your driver.

On 08.08.18, we spoke and you informed us that liability is no issue. (Your driver had admitted in his accident report i.e. he changed lane).

On the contrary, you offer a global sum of \$1,800.00 (about 50%). We are rejecting your global offer.

Without any further delay, kindly settle this matter at 100% liability and at \$3,766.49.

Thank you.

Best Regards

William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148737 | Fax : 62141843

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Tuesday, 28 August 2018 11:51 AM
To: Catherine Koh Mui Gek; William Tan Thoo Seng
Subject: <OFFER> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018] - (video attached)

Without Prejudice

Hi Sirs,

We refer to the above matter.

The video footage shows that our insured vehicle was moving ahead of your client taxi and actually your client is aware that our insured vehicle was moving toward merging lane. Therefore both parties should bear equal liability to contribute to the accident.

We have our principal instruction to offer at a global sum of **\$1,800.00(all-in)**.

Please confirm acceptance.



<SEEK MANDATE> - S8M0075Z [ACCIDENT INVOLVING YN 9912P(OI) & SHC 733H(TP) ON 12/01/2018]

Type

🔗 Question

Message

TP rejected our 50% offer and insisted for 100% as the video clearly shows that our driver changed lane. It is not a merging lane. Kindly let us have your mandate/ instruction on this matter. IA with mandate had been uploaded in Smartclaims for your perusal. Hsiao Tong - 04 Sept 2018

Reply



Auto
Consultants
Pte Ltd

Company Registration No. 199607138R

STUBIAVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (665) 62563561 FAX : (665) 62564315

Immediate Advice

To : AXA Insurance Pte Ltd

Date: 04.09.2018

Survey Details:

Date of loss	12.01.2018
Date of appointment	17.01.2018
Date of survey	17.01.2018
Location of survey	CDGE LOYANG

Vehicle Details:

Claim Type:	Third party
Vehicle number	SHC 733H
Make and Model	Hyundai I40 (1685cc)
Date of registration	10.07.2014
Excess	NIL
Market Value	
Parf/COE Rebate	
Nett Loss	

Repair details:

Initial Estimate	\$	5,962.88
------------------	----	----------

Proposed/Revised repair cost:

Parts	\$	1,981.28
Check items (estimate)	NIL	
Labour	\$	1,080.00
Supplementary	NIL	
Total	\$	3,061.28
Lump Sum(if applicable)	\$	2,450.00

Number of days for repair	<u>4</u>
---------------------------	----------



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62563315

Date: 04.09.2018

Remarks:

TP rejected our 50% offer and insisted for 100% as the video clearly shows that our driver changed lane. It is not a merging lane.

Mandate:

Liability(TP)	100%	
Proposed repair cost (w/GST)	\$ 2,621.50	
Loss of use	NIL	
Loss of rental	\$ 687.50	(5.5days x \$125.00)
Loss of income	\$ 275.00	(5.5days x \$50.00)
LTA/GIA search fees	\$ 7.49	
Others	NIL	
Proposed Total	\$ 3,591.49	

<< **Re:<SEEK MANDATE> - S8M0075Z [ACCIDENT INVOLVING YN 9912P(OI) & SHC 733H(TP) ON 12/01/2018]**

Type

🔗 Question

Message

Hi LKK, we maintained our stand and view at 50%. As advised earlier, video footage shows that our insured vehicle was actually moving ahead of TP taxi and actually taxi is aware that our insured vehicle was moving ahead of him, he should give way to our insured vehicle. But instead, he travelled in fast speed and collided with insured vehicle. Therefore both parties should bear equal liability to contribute to the accident. Thank you.

Reply

<< RE: Re:<SEEK MANDATE> - S8M0075Z [ACCIDENT INVOLVING YN 9912P(OI) & SHC 733H(TP) ON 12/01/2018]

Type

🔗 Question

Message

Hi Richard, we have maintain our offer at 50% as per your instruction. However third party had rejected our offer. The video clearly shows that our insured had encroached into third party's lane and it is not a merging lane. Furthermore, our insured driver did not give necessary signal on his intention to change lane. Kindly let us have your further mandate/ instruction as third party would like to escalate the matter to GIA. Thank you.
Hsiao Tong - 12 Sept 2018

Reply



Re:RE: Re:<SEEK MANDATE> - S8M0075Z [ACCIDENT INVOLVING YN 9912P(OI) & SHC 733H(TP) ON 12/01/2018]

Type

🗉 Question

Message

Hi, we had reviewed the case. For an amicable settlement, please proceed as per your mandate IA.

Reply

Hsiao Tong (LKKAuto)

From: William Tan Thoo Seng <williamtan@cdge.com.sg>
Sent: Monday, 19 November 2018 8:18 AM
To: Hsiao Tong (LKKAuto)
Subject: Re: <OFFER> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018] - (video attached)

Without Prejudice.

Dear Hsiao Tong

We accept your global offer. Kindly forward your D.V.

Thank you.

Best Regards

William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148737 | Fax : 62141843

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

Sent: Sunday, 18 November 2018 8:50 AM

To: William Tan Thoo Seng

Cc: Aileen Tan Lee Noi; KKLau

Subject: RE: <OFFER> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018] - (video attached)

Without Prejudice

Hi Mr William,

We refer to the above matter.

Our principal had reviewed the matter and we are prepared to offer at a global sum of \$3,590.00(all-in).

Please confirm.

"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: William Tan Thoo Seng <williamtan@cdge.com.sg>

Sent: Tuesday, 11 September 2018 9:10 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; KKLau <kklau@lkkauto.com>
Cc: sawtheng.khor@axa.com.sg; Aileen Tan Lee Noi <aileentan@cdge.com.sg>
Subject: Re: <OFFER> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018] - (video attached)

Outstanding : > 7 months.***
BOLA liability : 100%

Without Prejudice.

Dear Hsiao Tong

We refer to our email of 28.08.18.

On 08.08.18, we spoke and you had informed us that liability is no issue. On the contrary, you forwarded your global offer at \$1,800.00. (about 50%), which was rejected by us.

In your below email, again you offer the same. Kindly be informed that we disagree with your contention stated.

The video footage clearly showed your insured had encroached into our driver's lane of travel. Liability is so clear. Therefore, kindly settle this case at 100% liability at \$3,766.49. Otherwise, kindly confirm case to be escalated to GIA.

Without any further delay, kindly revert by 18.09.18.

Thank you.

Best Regards
William Tan
Claims Department | ComfortDelgro Engineering Pte Ltd
Off : 62148737 | Fax : 62141843

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Monday, 10 September 2018 5:07 PM
To: William Tan Thoo Seng
Subject: RE: <OFFER> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018] - (video attached)

Without Prejudice

Hi Mr William,

We refer to your below email.

Our principal (AXA) had reviewed the matter and we have our principal to maintain our stand and view at 50%. The video footage shows that our insured vehicle was actually moving ahead of your client's taxi and your client is aware that our insured vehicle was moving ahead of him, he should give way to our insured vehicle. But instead, he travelled in fast speed and collided with insured vehicle. Therefore both parties should bear equal liability to contribute to the accident.

Kindly re-consider our offer at a global sum of **\$1,800.00(all-in).**

Thank you.

"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: William Tan Thoo Seng <williamtan@cdge.com.sg>

Sent: Tuesday, 28 August 2018 12:20 PM

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

Subject: Re: <OFFER> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018] - (video attached)

Outstanding : 6 months
Liability : 100%

Without Prejudice.

Dear Hsiao Tong

The video footage was forwarded to you on 03.05.18. It clearly showed liability is down on your driver.

On 08.08.18, we spoke and you informed us that liability is no issue. (Your driver had admitted in his accident report i.e. he changed lane).

On the contrary, you offer a global sum of \$1,800.00 (about 50%). We are rejecting your global offer.

Without any further delay, kindly settle this matter at 100% liability and at \$3,766.49.

Thank you.

Best Regards

William Tan

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148737 | Fax : 62141843

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

Sent: Tuesday, 28 August 2018 11:51 AM

To: Catherine Koh Mui Gek; William Tan Thoo Seng

Subject: <OFFER> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018] - (video attached)

Without Prejudice

Hi Sirs,

We refer to the above matter.

The video footage shows that our insured vehicle was moving ahead of your client taxi and actually your client is aware that our insured vehicle was moving toward merging lane. Therefore both parties should bear equal liability to contribute to the accident.

We have our principal instruction to offer at a global sum of **\$1,800.00(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: Catherine Koh Mui Gek <catherinekoh@cdge.com.sg>

Sent: Thursday, 3 May 2018 9:31 AM

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

Subject: Re: <Request for Video Footage> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018] - (video attached)

Dear Hsiao Tong

Your principal's insured in his accident statement admitted lane changing, BOLA S15 applies. Anyway, to expedite settlement, we attached video footage as requested. Kindly settle our PD claim as per the BOLA guide.

Thank you.

Best Regards

Catherine Koh

Claims Department | ComfortDelgro Engineering Pte Ltd

Off : 62148733 | Fax : 62141843

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

To: "catherinekoh@cdge.com.sg" <catherinekoh@cdge.com.sg>

Date: 03/05/2018 09:15 AM

Subject: <Request for Video Footage> Your Ref: CC18010359/ SHC 733H/ WT(st) *Our Ref: CC4/ASM18001071/K1pa3 [ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018]

Your Ref: **CC18010359/ SHC 733H/ WT(st)**
Our Ref: CC4/ASM18001071/K1pa3

Without Prejudice

Dear Sirs,

ACCIDENT INVOLVING YN 9912P(AXA) & SHC 733H ON 12/01/2018

We refer to the above matter.

As per AXA instruction, we would like to request a copy of video footage as stated in your client accident report for our necessary action.

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)

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	YN 9912P (Insd veh)	Model:	HYUNDAI I40
	SHC 733H (TP veh)		
Date of Accident:	12/01/2018		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
Repair Estimate	:	\$		6,380.28
Final Repair Cost	:	\$		2,621.50
Loss of Token Sum	:	\$		275.00
Rental (if any)	:	\$		687.50
LTA / GIA Search Fee	:	\$		7.49

Others:	:	\$	
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	:	\$	
Final Settlement Sum (GLOBAL SUM)	:	\$	3,590.00

Is Third Party Workshop GIA Registered? ☒ YES ☐ NO (Kindly indicate below)

A) For Non GIA Registered Workshop:	Agreed Liability _____ (%)
B) For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: _____
BOLA Liability: _____ 100 _____ (%)	Assessed Liability (*): _____ (%)

* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks	
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Payment Instruction: Payee's Breakdown			
1)	COMFORTDELGRO ENGINEERING PTE LTD	:	\$ 3,590.00

NUR SHAQILAH BTE ABDOL
WAHAB

26/11/2018

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/ASM18001071/K1pa3s2	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN: RICHARD ANG		Date : 26-11-2018	
		Code : ASM	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	YN 9912P	Veh. Inspected	SHC 733H
Policy No.	CN854814	Coverage (\$)	0.00
Claim No.	S8M0075Z	Excess (\$)	0.00
Assign From	RICHARD ANG	Assign Date	17/01/2018
2. Vehicle Particulars & Condition			
Make & Model	HYUNDAI I40	c.c	1685
Engine No.	HIDDEN	Year of Reg.	2014
Chassis No.	KMHLB41UMEU057939	Colour	YELLOW
Odometer	380297	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	FAIR		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	205/60R16	WEST LAKE	7 mm
L/H Front Tyre	205/60R16	WEST LAKE	7 mm
R/H Rear Tyre	205/60R16	WEST LAKE	7 mm
L/H Rear Tyre	205/60R16	WEST LAKE	7 mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE N/S BODY.			
DAMAGES SEE DETAILS.			
5. General Information			
Accident Date	12/01/2018	Inspection Date	17/01/2018
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		
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:		4 Working Days	



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Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHC 733H

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR FENDER (LH) (CONSISTENT)	TO REPAIR SEE LABOUR	2,020.10	-
2	REAR FENDER INNER LINING (LH/RH) (CONSISTENT)	SERVICEABLE	164.40	-
1	REAR WINDSCREEN MOULDING (CONSISTENT)	NOT NECESSARY	60.00	-
1	REAR DOOR (LH) (CONSISTENT)	DENTED	1,351.10	1,351.10
1	FRONT DOOR OUTER HANDLE (LH) (CONSISTENT)	CRACKED	38.75	38.75
1	FRONT DOOR MIRROR (LH) (CONSISTENT)	BROKEN	980.50	980.50
	LESS 20% DISCOUNT		-922.97	-474.07
			3,691.88	1,896.28
SPECIAL NETT ITEMS				
1	REAR WINDSCREEN SEALANT (SN) (CONSISTENT)	NOT NECESSARY	46.00	-
1	REAR DOOR TEL NO. STICKER / APPS (LH) (SN) (CONSISTENT)	NECESSARY	10.00	10.00
1	FRONT DOOR COLOURED COMFORT LOGO (LH) (SN) (CONSISTENT)	NECESSARY	75.00	75.00
			131.00	85.00
LABOUR				
	PANEL BEATING, INCLUSIVE OF THE REPAIR OF REAR FENDER (LH)		850.00	400.00
	SPRAY PAINTING CHARGE.		700.00	540.00
	WIRING CHARGE.		30.00	20.00
	TUFF KOTE.		50.00	20.00
	REMOVE / REFIX CUSHION & UPHOLSTERY REAR.		150.00	50.00
	REMOVE / REFIX REAR WINDSCREEN GLASS.	NOT NECESSARY	120.00	-
	REMOVE / REFIX REVERSE SENSOR.	NOT NECESSARY	120.00	-
	TRANSFER OF DOOR.		120.00	50.00
			2,140.00	1,080.00
GRAND TOTAL			5,962.88	3,061.28
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PER-ACCIDENT CONDITION)				2,450.00

Report Ref No. CC4/ASM18001071/K1pa3s2



Report Ref No. CC4/ASM18001071/K1pa3s2

A handwritten signature in black ink, appearing to be 'W' followed by a stylized 'A'.

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

A handwritten signature in black ink, appearing to be 'Ho Leong Chuan'.

HO LEONG CHUAN

Automotive Assessor

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