

INS. CASE OWNER:

CC4/ASM1800

1073, 19pa3sz

LKK:
IDAC:

SMAN 7
26041

Surveyor:

Kalvin

DOI:

ASSIGNMENT

18-1-18

Date / Time:

12/01/18

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SLE3672Y

Name of Insured:

TONG TAN ENG

Insured Tel No.:

62963939

HP:

91880526

Excess Sec II :SS

D.O.A.:

14.01-18

Is driver the owner?

(YES / NO)

Nature of Accident:

Claim No.:

S8m00793

Policy No.:

GA234406/01

Make / Model:

MAZDA 6

Place of Accident:

CKK PRNE

If NO, Driver Name / Age:

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

Driver Tel No.:

(V/L: YES / NO)

Insured Liability:

%

Final ? Yes / No

SH8833T



INSRS:

WSP:

Tel:

Liability:

RMKS:

COLE
10yans.
(ARC)



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: 24/01/18
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:

Confirm by:

Email ☐ Call ☐

Email ☐ Call ☐

ICNO or B 28, Ass. Lia:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee: \$300.00

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

(days) Reduction:

%

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email ☐ Call ☐

Final Liability:

%

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

ICNO or B 28, Ass. Lia:

Repair Cost:

SS

Loss of Rental (LOR):

SS

Loss of Use (LOU):

SS

Loss of Income (LOI):

SS

LOR only

☐

LOU only

☐

LOR + LOU

☐

LOR + LOI

☐

(Tick only one)

GIA/LTA Search

SS

Medical:

SS

Disbursement:

SS

Legal Cost

SS

Total:

SS

Global Sum SS: 2150.00

FINAL PAYMENT

Date/Time:

Confirm with:

Email ☐ Call ☐

Payee 1:

SS

Name 1:

ComfaDelgro Engineering Pte Ltd

Payee 2: (Strike if N.A.)

SS

Name 2:

Payee 3: (Strike if N.A.)

SS

Name 3:

COPY SENT
3/8/18

REF: ASM (AXA)

ASSIGNMENT

From: _____ Date: 18012018

Estimated Cost: _____

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

To Inspect Vehicle No: SH 8833T

at Workshop m/s: Comfort Delgro

of 59 Luyang Dr

Insured: _____

Policy No. _____

Claims No. _____

Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

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

Bal. or Market Value: _____

IDAC Accident Rpt: _____ Consistent?: Yes or No

GIA / PR Seen: _____ Consistent?: Yes or No

Est. Repairs: 02 days Res.: Yes or No

Lum Sum: _____ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____

Vehicle: IN / OUT

Veh No: SH 8833T

Yr Regn: 14 May 2015

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Hyundai Ix0

C.C. 1685

Colour: Blue

A/C: Insured / Std / NI / NA

Sp. Reading: 450921

T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: KM HLB44 MF40 68777

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size: F: 205 / 60 R16

R: _____

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

TOYO / YOKO or

Front

Rear

R/Bal. 7 mm

R/Bal. 7 mm

L/Bal. 7 mm

L/Bal. 7 mm

D.O.A. 14/1/8

D.O.I. 18/1/8

Survey held at

CP4E (1.7m)

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

Rear

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

Date / Time

Action / Instruction

23/1/8

Continued p/p \$ 1380.48 / 2 days

p/p

p/p \$ 1380.48 (Red \$ 1331.10 / 49%).

Date/Time, File Pass to?

☐

Preli. Report

Days Of Repair: _____

1)

☐

Final Report

Resurvey No. of Trip: _____

Survey Fee: _____

Date/Time, File Return to?

Transportation: _____

2)

Add Fee:

☐

Site Insp (\$)

☐

Interview (\$)

☐

Tech. Invs (\$)

☐

Weekend (\$)

) \$ + PS (\$))

) Photos

) Others

Report Format: _____

Lump Sum / I.B.I.: (\$)

TOTAL




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/ASM18001073/K1pa3 | |
| 8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 | | | Date : 17-01-2018 |  |
| | | | Code : ASM | |
| 1. Policy Particulars :- THIRD PARTY CLAIM | | | | |
| Insured Veh. | SLE 3672Y | Veh. Inspected | SH 8833T | |
| Policy No. | | Coverage (\$) | 0.00 | |
| Claim No. | S8M00793 | 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 | 14/01/2018 | Inspection Date | 18/01/2018 | |
| 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. | | | | |

Date/Time: 16.01.2018 08:25

Page : 1

am: ARC Repair TP(CLSO)1

JOB CARD Sales Order:

JC NO: 305107280

OMER
S COMFORT TRANSPORTATION PTE LTD
7010045
OMER NO
ESS 383 SIN MING DRIVE
Singapore SINGAPORE 575717
65508755

(R) (O)
(P)

JUNT CARD NO.

| | |
|-----------------------------------|----------------------------------|
| REGN NO: SH 8833T | MILEAGE |
| MAKE: HYUNDAI | FUEL E.....1/2.....F |
| MODEL I-40 | DATE/TIME IN 15.01.2018 14:00 |
| YR OF MANU 14.05.2015 | TARGET DATE |
| CHASSIS CODE KMHLB41UMFU068977 | COMPLETION DATE/TIME: |

JOB DESCRIPTION

cident Date: 14.01.2018
ATURE: 3P 14.01.18

/NO LABOR CODE DESCRIPTION

ICKED & PASSED OUT BY:

SERVICE ADVISOR

CUSTOMER'S SIGNATURE

ledgement Slip

Exit Pass

No.: SH 8833T LIMTS

Vehicle No.: SH 8833T

f Service Advisor

Signature/Date

Name of Service Advisor

Date

turned to Service Reception upon collection

To be kept by Security Guard

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SH 8833T

DATE 15/1/2018

MAKE :

MODEL : HYUNDAI i40

LKK - Calvin

0900

| Qty | Parts Description/ Labour | Type | Unit Price | Amount | |
|-----|---|------|------------|----------------------|------|
| | Rear Bumper ✓ | | | \$ 603.60 | |
| | Rear Bumper Reinforcement ? | | | \$ 504.35 | |
| | Rear Bumper Reinforcement Bracket (LH/RH) ? | | \$ 180.00 | \$ 360.00 | |
| | Rear Bumper Side Bracket ? | | | \$ 49.00 | |
| | Rear Bumper Clips ✓ | | | \$ 22.00 | |
| | Rear Bumper Sponge ? | | | \$ 143.40 | |
| | Rear Bumper Under Cover ✓ | | | \$ 225.00 | |
| | SUB TOTAL | | | \$ 1,907.35 | |
| | LESS 20% | | | \$ 381.47 | |
| | DISCOUNTED TOTAL | | | \$ 1,525.88 | |
| | | | | | |
| | Rear Bumper Reverse Sensor X | | | \$ 135.70 | Nett |
| | Rear Bumper Advertisement Logo ✓ | | | \$ 100.00 | Nett |
| | Rear Fender Advertisement Logo (LH/RH) ✓ | | \$ 100.00 | \$ 200.00 | Nett |
| | | | | \$ 435.70 | |
| | | | | | |
| | Labour Charge | | | | |
| | Panel Beating | | | \$ 380.00 | |
| | Spray Painting Charge | | | \$ 200.00 | 180 |
| | Wiring Charge | | | \$ 50.00 | X |
| | R/Refix Reverse Sensor | | | \$ 120.00 | 20 |
| | TOTAL LABOUR | | | \$ 750.00 | |
| | | | | | |
| | ESTIMATE TOTAL | | | \$ 2,711.58 | |
| | | | | | |
| | <i>Calvin 16/1/18</i> | | | | |
| | <i>18/1/18 1000hrs</i> | | | | |
| | <i>2007</i> | | | | |
| | <i>P/P</i> | | | | |
| | <i>Before Paint photo</i> | | | | |
| | <div> <p>LKK Auto Consultants hence notify the Repairer of the following:</p> <ul style="list-style-type: none"> • To resurvey before spray painting • To display damaged parts during resurvey • Parts price • Third party sum • No illegal modifications • Supplement is subject to insurance company <p>Acknowledged by Repairer</p> <p>Signature: _____</p> <p>Date: _____</p> </div> | | | | |
| | 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. | | | | |

COMFORTDELGRO ENGINEERING

Our Job Ref No : 305107280

Date : 22/01/18

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

FINALIZATION FORM

To : LKK

Fax :

Attn : KALVIN ANG

Vehicle Reg No. : SH 8833T

Date of Accident : 14-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 --- SLE3672Y

2. The finalized amount shall be:

(a) Spare Parts after List discount \$680.48

(b) Labour Charges \$700.00

Total for Part-By-Part Repair Cost \$1,380.48

(c.) Lumpsum Repair (if applicable)

Total for Lumpsum repair cost after Less: 20%

Final Lumpsum Repair cost

3. Estimated normal period for repairs: 2 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 : 23/1/18

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:

COMPANY : THIRD PARTY'S CLAIMS (CAS)
CUSTOMER: 7010045
ADDRESS : COMFORT TRANSPORTATION PTE LTD
383 SIN MING DRIVE
SINGAPORE SINGAPORE 575717
65508755

JOB NO : 305107280
REGN NO : SH 8833T
MILEAGE : 0000000000
MAKE : HYUNDAI
MODEL : I-40
DATE OF REGN : 14.05.2015
DATE/TIME IN : 15.01.2018 14:00
ACCIDENT DATE : 14.01.2018

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

| | | | | | |
|------------------------|-------------------|------|--------|-------|--------|
| 0001 04-01-0103-0579-G | REAR BUMPER | 1 | 603.60 | 20.00 | 482.88 |
| 0002 04-01-0101-0111-G | REAR BUMPER CLIPS | 10 L | 22.00 | 20.00 | 17.60 |
| 0003 04-01-0103-0738-G | REAR BUMPER LOWER | 1 | 225.00 | 20.00 | 180.00 |

SUB-TOTAL : 680.48

JOB NATURE

| | | |
|-------------|-------------------------------|--------|
| 0000 L | PANEL BEATING | 200.00 |
| 0001 23-502 | SPRAYPAINT ON AFFECTED AREA | 180.00 |
| 0002 L | R/I REVERSE SENSOR | 20.00 |
| 0003 20-05 | Rear Bumper Adv.Sticker | 100.00 |
| 0004 20-05 | Rear Fender Adv.Sticker RH/LH | 200.00 |

SUB-TOTAL : 700.00

COMFORTDELGRO ENGINEERING PTE LTD

Date: 19.01.2018

Time: 17:38:29

REPAIR ESTIMATE

Page: 2

COMPANY : THIRD PARTY'S CLAIMS (CAS)
CUSTOMER: 7010045
ADDRESS : COMFORT TRANSPORTATION PTE LTD
383 SIN MING DRIVE
SINGAPORE SINGAPORE 575717
65508755

JOB NO : 305107280
REGN NO : SH 8833T
MILEAGE : 0000000000
MAKE : HYUNDAI
MODEL : I-40
DATE OF REGN : 14.05.2015
DATE/TIME IN : 15.01.2018 14:00
ACCIDENT DATE : 14.01.2018

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

TOTAL : 1,380.48


MVA NAME & SIGNATURE
DATE :

AUTHORISED : YES / NO
SURVEYOR NAME & SIGNATURE
DATE :

COMFORTDELGRO ENGINEERING PTE LTD
REPAIR ESTIMATE*

VEHICLE NO : SH 8833T

DATE 15/1/2018

MAKE :

LKK - Calvin

0900

MODEL : HYUNDAI i40

| Qty | Parts Description/ Labour | Type | Unit Price | Amount | |
|-----|--|------|------------|---------------------------------|------|
| | Rear Bumper <i>Detached Xsu</i> | | | \$ 603.60 | |
| | Rear Bumper Reinforcement <i>Xsu</i> | | | \$ 504.35 | |
| | Rear Bumper Reinforcement Bracket (LH/RH) <i>Xsu</i> | \$ | 180.00 | \$ 360.00 | |
| | Rear Bumper Side Bracket <i>Xsu</i> | | | \$ 49.00 | |
| | Rear Bumper Clips <i>mc</i> | | | \$ 22.00 | |
| | Rear Bumper Sponge <i>Xsu</i> | | | \$ 143.40 | |
| | Rear Bumper Under Cover <i>mc</i> | | | \$ 225.00 | |
| | SUB TOTAL | | | \$ 1,907.35 | |
| | LESS 20% | | | \$ 381.47 | |
| | DISCOUNTED TOTAL | | | \$ 1,525.88 | |
| | | | | | |
| | Rear Bumper Reverse Sensor <i>X 54c</i> | | | \$ 135.70 | Nett |
| | Rear Bumper Advertisement Logo <i>mc</i> | | | \$ 100.00 | Nett |
| | Rear Fender Advertisement Logo (LH/RH) <i>mc</i> | \$ | 100.00 | \$ 200.00 | Nett |
| | | | | \$ 435.70 | |
| | Labour Charge | | | | |
| | Panel Beating | | | \$ 380.00 <i>200</i> | |
| | Spray Painting Charge | | | \$ 200.00 <i>180</i> | |
| | Wiring Charge | | | \$ 50.00 <i>X 20</i> | |
| | R/Refix Reverse Sensor | | | \$ 120.00 <i>20</i> | |
| | TOTAL LABOUR | | | \$ 750.00 | |
| | ESTIMATE TOTAL | | | \$ 2,711.58 | |

Calvin 16/1/18

18/1/18 1000hrs

2 Days

P/P

Before Paint photo

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part so it could resurvey
- Parts price are subject to confirmation
- Third party supply on a "first come first serve" basis
- No illegal trade in parts
- Supply of parts that are not original and is subject to final approval by 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.

Addendum Sheet Pg. 1



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE
6 Raffles Quay #18-00 Singapore 048580
Tel (65) 6224 0010 Fax (65) 6224 0030
Operating Hours : Monday to Friday, 09:00 – 17:00
UEN: S665500206 / GST Reg. No.: M400017735

IMPORTANT NOTE: Please submit the completed Addendum form to the same Authorised Reporting Centre with whom you submitted the Original Report.

ADDENDUM

(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No : MTE 118007442 Vehicle Registration No: SLE3672Y
Name (as shown in NRIC) : Tong Tian Eng NRIC/FIN/Passport No : S7072445F
(*Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate
Address : 81K 989D Jurong West St 93, #13-655 Singapore(644989)
Contact (Tel) : 91880526 Mobile No. : _____
Email Address : tongtianeng@gmail.com
Date of Accident : 14/1/2018 Time of Accident : 15:25
Place of Accident : Chua Chu Kang Drive
Insurance Company: AIG Asia Pacific Insurance Pte Ltd

(B) ADDITIONAL INFORMATION / AMENDMENTS:

I have made a report on the above mentioned accident and would like to include additional information or make the following amendments:

I would like to amend from Reporting Only to TP claim.

Policyholder / Driver's Signature
Date:

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:
Date:



Addendum Sheet Pg. 1



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE
6 Raffles Quay #18-00 Singapore 048580
Tel (65) 6224 0030 Fax (65) 6224 0030
Operating Hours : Monday to Friday, 09:00 - 17:00
UEN: S66550020G / GST Reg. No.: M400017735

IMPORTANT NOTE: Please submit the completed Addendum form to the same Authorised Reporting Centre with whom you submitted the Original Report.

ADDENDUM

(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No : MTE118007442-02 Vehicle Registration No: SLE3672Y
Name(as shown in NRIC) : Tong Tian Eng NRIC/FIN/Passport No : S7072445F
(*Vehicle Driver / Vehicle Owner) (*) Please delete as appropriate
Address : BK 989D Jurong West Street 93 #13-655 Singapore(644989)
Contact (Tel) : 9188 0526 Mobile No. : 9188 0526
Email Address : tongtianeng@gmail.com
Date of Accident : 14.1.18 Time of Accident : 15.25
Place of Accident : Choa Chu Kang Drive
Insurance Company : AXA

(B) ADDITIONAL INFORMATION / AMENDMENTS:

I have made a report on the above mentioned accident and would like to include additional information or make the following amendments:

I would like to amend my insurance company to AXA. GA234406/1

Policyholder / Driver's Signature
Date:

Reporting Centre Personnel's Signature
Name: Mandy
NRIC/FIN No.: G2643908P
Date: 25.1.18



Hsiao Tong (LKKAuto)

From: Zaini (LKK Auto)
Sent: Friday, 2 March 2018 11:48 AM
To: Tong Tian Eng
Cc: Hsiao Tong (LKKAuto)
Subject: RE: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y
Attachments: 20180114_155620.jpg; 20180114_153152.jpg; 20180114_151844.jpg; Screenshot_20180130-143727.jpg

WITHOUT PREJUDICE

Our Ref: CC4/ASM18001073/K1pa3
Your Ref: SLE 3672Y

Dear Sir / Madam,

ACCIDENT INVOLVING SLE 3672Y AND SH 8833T ON 14.01.2018

We refer to our previous tele-conversation.

Received the above attachments.

We are looking into the matter and will revert to you for update (if any).

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Tong Tian Eng [mailto:tongtianeng@gmail.com]
Sent: Friday, 2 March 2018 11:35 AM
To: Zaini (LKK Auto) <Zaini@lkkauto.com>
Subject: Fwd: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

Hi Zaini,

Thank you for your assistance. Attached for your reference.
As per our conversation appreciate your help in this incident. Thank you.

Best Regards,
Tong
HP: 91880526

----- Forwarded message -----

From: **Tong Tian Eng** <tongtianeng@gmail.com>
Date: 2 February 2018 at 08:47

Subject: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y
To: est@axa.com.sg, jgmotor@singnet.com

Resend

P/s: Due to file sizes might be too big, I will attach in separate emails

----- Forwarded message -----

From: "Tong Tian Eng" <tongtianeng@gmail.com>

Date: 30 Jan 2018 22:05

Subject: Re: FW: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

To: "Joanne (JGMOTOR)" <jgmotor@singnet.com.sg>

Cc:

Dear Joanne,

c/c: Mr Roman De Alban

Thank you for your assistance.

I was shocked when I saw the claims amount \$4260.00. As you know there was no damages on the rear of the taxi car and no injuries on taxi driver. I really need help and perhaps insurance company could assist to investigate in this incident. I would like to highlight on the following:

- 1) No damages can be found. (refer to attached) and you also can see the driver stand behind of the taxi trying very hard to find the damages. He was calling his partner and i clarifief with his partner no damages and injuries in this incident.
- 2) No injuries on taxi driver. As you can see from the photo attached, the driver is able to hold in a squat position (if injured i don't think can do this position) and answering phone with no signal of pains on his body.
- 3) At first I was offering \$50 to him as I saw no damages. He requested \$100 and I didn't pay him. About 15 minutes later he agreed my offer and we met at another place near Yew Tee mrt. Pls see my phone calls record and appreciate if you think to retrieve our communication content to show that he also admitted no damages and injuries can be found.
- 4) Which police post he was reported to if he claims that he was injured. Making an false statement is an offence and I doubt the police recorded the accident report can help to investigate further.
- 5) Is it a common practice for insurance company to claims so high charges if no damages and injuries found? Any insurance association that I can seek for assistance if I think the claims is unreasonable and ridiculous.

If you need further clarification you may contact me at 91880526

Thank you.

Best Regards,

Tong

On 30 Jan 2018 13:03, "Joanne (JGMOTOR)" <jgmotor@singnet.com.sg> wrote:

Hi Mr Tong

As per your request, please see reply from AXA Insurance

Joanne Goi

JG MOTOR AGENCY

63447432

From: CST [mailto:cst@axa.com.sg]

Sent: Tuesday, 30 January, 2018 10:15 AM

To: jgmotor@singnet.com.sg

Subject: RE: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

Dear Joanne,

Thank you for your email.

For the incident that happened on 14/01/2018 under policy no. GA234406 (claim no. S8M00793):

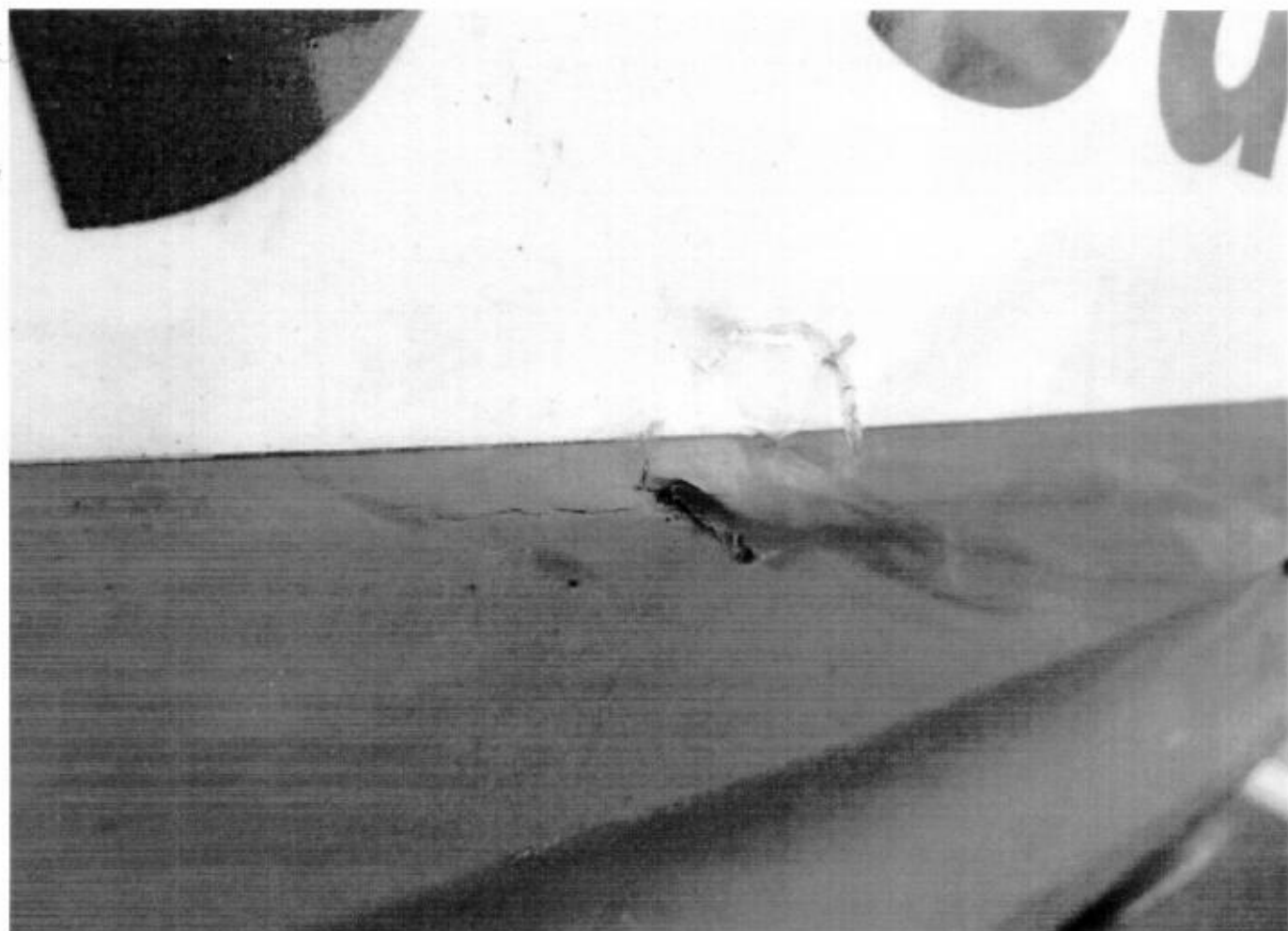
There is a Third Party Property Damage (TPPD) claim reserve: S\$ 4,260.00.

With regards,

Roman De Alban
Executive – Claims Service Team
AXA Insurance Pte Ltd



Who took
these
photos
?





MITSUBISHI ELECTRIC

starMEX

Air-Conditioner

SH8833T

L40

Excellent Energy Savings



Hsiao Tong (LKKAuto)

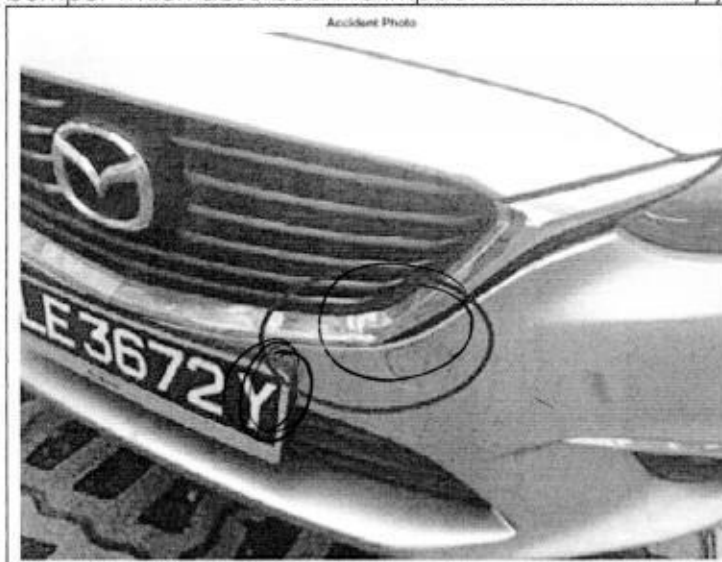
From: Hsiao Tong (LKKAuto)
Sent: Tuesday, 22 May 2018 4:50 PM
To: 'tongtianeng@gmail.com'
Subject: RE: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y
Attachments: SCENE PHOTO FROM OI - SLE 3672Y.jpg

Hi Mr Tong,

We refer to the above matter.

Kindly refer to the attached scene photo with red circle to show the area of damages to third party taxi. The photo taken on the spot can see some visible damage on taxi rear bumper. The area where a dent was found on closed up view in between alphabet "y" and "S". The point of impact is consistent with the position of 2 vehicles showed in the photos taken after the collision.

We have also looked into the damage of your vehicle showed in the photo below in which we noticed that there was a dent on your left front grill moulding. With this damages, it is likely caused to third party taxi rear bumper which absorbed the impact force created by your vehicle.



Third party repairer submit an estimate of repair amounting to \$2,711.58. After detailed inspection, checked and verified by surveyor at the time of survey. The repair cost is adjusted to \$1,380.48. The breakdown of our propose settlement with third party is as follows: -

| | |
|--------------------------------------|--------------------|
| 1. Cost of Repair (w/GST) | \$ 1,477.11 |
| 2. Loss of Rental (4days x \$125.00) | \$ 500.00 |
| 3. Loss of Income (4days x \$50.00) | \$ 200.00 |
| 4. LTA/GIA Search fee | \$ 7.49 |
| Total | \$ 2,184.60 |

The taxi is rented to driver who subject to contract signed reported accident to the owner who upon noted of damage, undertook repair and handling of claim.

On the issue of injury suffered by third party driver, we are not in a position to comment injury allegedly suffered by the taxi driver. You may check with AXA for their comments.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **02/06/2018**, after we shall proceed with negotiation with Third Party claimant on the

without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please call us if you have further queries.

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: Zaini (LKK Auto)

Sent: Friday, 2 March 2018 11:48 AM

To: Tong Tian Eng <tongtianeng@gmail.com>

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

Subject: RE: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

WITHOUT PREJUDICE

Our Ref: CC4/ASM18001073/K1pa3

Your Ref: SLE 3672Y

Dear Sir / Madam,

ACCIDENT INVOLVING SLE 3672Y AND SH 8833T ON 14.01.2018

We refer to our previous tele-conversation.

Received the above attachments.

We are looking into the matter and will revert to you for update (if any).

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Tong Tian Eng [<mailto:tongtianeng@gmail.com>]

Sent: Friday, 2 March 2018 11:35 AM

To: Zaini (LKK Auto) <Zaini@lkkauto.com>

Subject: Fwd: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

Hi Zaini,

Thank you for your assistance. Attached for your reference.

As per our conversation appreciate your help in this incident. Thank you.

Best Regards,
Tong
HP: 91880526

----- Forwarded message -----

From: **Tong Tian Eng** <tongtianeng@gmail.com>

Date: 2 February 2018 at 08:47

Subject: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

To: cst@axa.com.sg, jgmotor@singnet.com

Resend

P/s: Due to file sizes might be too big, I will attach in separate emails

----- Forwarded message -----

From: "Tong Tian Eng" <tongtianeng@gmail.com>

Date: 30 Jan 2018 22:05

Subject: Re: FW: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

To: "Joanne (JGMOTOR)" <jgmotor@singnet.com.sg>

Cc:

Dear Joanne,

c/c: Mr Roman De Alban

Thank you for your assistance.

I was shocked when I saw the claims amount \$4260.00. As you know there was no damages on the rear of the taxi car and no injuries on taxi driver. I really need help and perhaps insurance company could assist to investigate in this incident. I would like to highlight on the following:

- 1) No damages can be found. (refer to attached) and you also can see the driver stand behind of the taxi trying very hard to find the damages. He was calling his partner and i clarifief with his partner no damages and injuries in this incident.
- 2) No injuries on taxi driver. As you can see from the photo attached, the driver is able to hold in a squat position (if injured i don't think can do this position) and answering phone with no signal of pains on his body.
- 3) At first I was offering \$50 to him as I saw no damages. He requested \$100 and I didn't pay him. About 15 minutes later he agreed my offer and we met at another place near Yew Tee mrt. Pls see my phone calls record and appreciate if you think to retrieve our communication content to show that he also admitted no damages and injuries can be found.
- 4) Which police post he was reported to if he claims that he was injured. Making an false statement is an offence and I doubt the police recorded the accident report can help to investigate further.
- 5) Is it a common practice for insurance company to claims so high charges if no damages and injuries found? Any insurance association that I can seek for assistance if I think the claims is unreasonable and ridiculous.

If you need further clarification you may contact me at 91880526

Thank you.

Best Regards,
Tong

On 30 Jan 2018 13:03, "Joanne (JGMOTOR)" <jgmotor@singnet.com.sg> wrote:

Hi Mr Tong

As per your request, please see reply from AXA Insurance

Joanne Goi

JG MOTOR AGENCY

63447432

From: CST [<mailto:cst@axa.com.sg>]

Sent: Tuesday, 30 January, 2018 10:15 AM

To: jgmotor@singnet.com.sg

Subject: RE: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

Dear Joanne,

Thank you for your email.

For the incident that happened on 14/01/2018 under policy no. GA234406 (claim no. S8M00793):

There is a Third Party Property Damage (TPPD) claim reserve: S\$ 4,260.00.

With regards,

Roman De Alban
Executive – Claims Service Team
AXA Insurance Pte Ltd

Hsiao Tong (LKKAUTO)

From: tongtianeng <tongtianeng@gmail.com>
Sent: Friday, 1 June 2018 8:32 PM
To: Hsiao Tong (LKKAUTO)
Subject: RE: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

Hi Hsiao Tong,

Thank you for your update and effort.

I agree to go ahead with all the necessary repair if damages found. But as I study from the photo attached, my car didn't hit the arrow point that you shown. The photo was taken right after the incident happened and shown the actual hitting position. How can my car go up to arrow shown area and causing the damage? Secondly why the taxi driver couldn't identify the dented mark or damages after he had several times thoroughly checked? Thirdly if some other settlement can be done which repair is not necessary since the damages (if have) is so hard to identify, where rental or loss income will also not necessary. May be can consider of paying some cash to compensate for the losses and it also benefit all party including insurance company where the cost may not as high as what we have now.

I hope you may be help me to clarify all my doubts.

Thank you.

11/6/18 @ 3:53pm

Best Regards, Tong

Sent from my Samsung Galaxy smartphone.

----- Original message -----

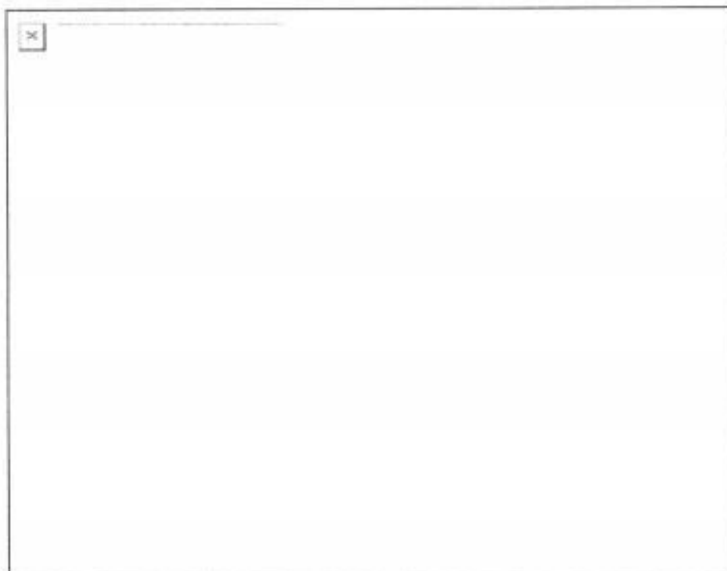
From: "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>
Date: 22/05/2018 16:50 (GMT+08:00)
To: tongtianeng@gmail.com
Subject: RE: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

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We have also looked into the damage of your vehicle showed in the photo below in which we noticed that there was a dent on your left front grill moulding. With this damages, it is likely caused to third party taxi rear bumper which absorbed the impact force created by your vehicle.



Third party repairer submit an estimate of repair amounting to \$2,711.58. After detailed inspection, checked and verified by surveyor at the time of survey. The repair cost is adjusted to \$1,380.48. The breakdown of our propose settlement with third party is as follows: -

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Please call us if you have further queries.

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: Zaini (LKK Auto)

Sent: Friday, 2 March 2018 11:48 AM

To: Tong Tian Eng <tongtianeng@gmail.com>

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

Subject: RE: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

WITHOUT PREJUDICE

Our Ref: CC4/ASM18001073/K1pa3

Your Ref: SLE 3672Y

Dear Sir / Madam,

ACCIDENT INVOLVING SLE 3672Y AND SH 8833T ON 14.01.2018

We refer to our previous tele-conversation.

Received the above attachments.

We are looking into the matter and will revert to you for update (if any).

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DiD: 6841-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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From: Tong Tian Eng [<mailto:tongtianeng@gmail.com>]

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HP: 91880526

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Date: 2 February 2018 at 08:47

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Date: 30 Jan 2018 22:05

Subject: Re: FW: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

To: "Joanne (JGMOTOR)" <jgmotor@singnet.com.sg>

Cc:

Dear Joanne,

c/c: Mr Roman De Alban

Thank you for your assistance.

I was shocked when I saw the claims amount \$4260.00. As you know there was no damages on the rear of the taxi car and no injuries on taxi driver. I really need help and perhaps insurance company could assist to investigate in this incident. I would like to highlight on the following:

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Thank you.

Best Regards,

Tong

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Hi Mr Tong

As per your request, please see reply from AXA Insurance

Joanne Goi

JG MOTOR AGENCY

63447432

From: CST [<mailto:cst@axa.com.sg>]

Sent: Tuesday, 30 January, 2018 10:15 AM

To: jgmotor@singnet.com.sg

Subject: RE: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

Dear Joanne,

Thank you for your email.

For the incident that happened on 14/01/2018 under policy no. GA234406 (claim no. S8M00793):

There is a Third Party Property Damage (TPPD) claim reserve: S\$ 4,260.00.

With regards,

Roman De Alban
Executive – Claims Service Team
AXA Insurance Pte Ltd

Hsiao Tong (LKKAUTO)

Subject:

RE: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

Attachments:

SCENE PHOTO FROM OI - SLE 3672Y.jpg

1) No damages can be found. (refer to attached) and you also can see the driver stand behind of the taxi trying very hard to find the damages. He was calling his partner and i clarified with his partner no damages and injuries in this incident.

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FACTS

- THE PHOTOS TAKEN ON THE SPOT CAN CLEARLY SEE SOME VISIBLE DAMAGE ON TAXI REAR BUMPER. THE AREA WHERE A DENT WAS FOUND ON CLOSED UP VIEW IN BETWEEN ALPHABET OF "Y" AND "S". THE POINT OF IMPACT IS CONSISTENT WITH THE POSITION OF 2 VEHICLE SHOWN IN THE PHOTOS TAKEN AFTER THE COLLISION

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)

- WE HAVE ALSO LOOKED INTO THE DAMAGE OF YOUR VEHICLE SHOWN IN THE PHOTO TAKEN IN WHICH WE NOTICED THAT THERE WAS A DENT ON YOUR LEFT FRONT GRILL MOLDING. WITH THIS DAMAGE, ONE CAN IMAGINE SOME CORRESPONDING DAMAGE WOULD LIKELY CAUSE TO TAXI REAR BUMPER WHICH ABSORBED THE IMPACT FORCE CREATED BY YOUR VEHICLE

- T/P WORKSHOP SUBMIT AN ESTIMATE OF REPAIR AMOUNTING TO \$2,711.58 AFTER DETAILED INSPECTION, CHECKED AND VERIFIED BY OUR SURVEYOR AT THE TIME OF SURVEY. THE REPAIR COST IS FINALLY REVISED AND REDUCED TO \$1,380.48 WHICH WE THINK IS REASONABLE AND FAIR.

- TAXI DRIVER, TED YONG SIONG BEING A RELIEF DRIVER WHO NORMALLY WOULD NOT SO CONCERN ON THE DAMAGE TO HIS TAXI, BUT HIS LOSS OF INCOME WHEN TAXI IS LAIN OUT FOR REPAIRS. THIS IS THE REASON WHY HE KEEP ON DEMANDING COMPENSATION FROM YOU TO COVER HIS LOSS

From: Zaini (LKK Auto)

Sent: Friday, 2 March 2018 11:48 AM

To: Tong Tian Eng <tongtianeng@gmail.com>

Cc: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Subject: RE: 1st attachment: Your Ref : S8M00793 Accident on 14/01/18 involving SLE 3672 Y

WITHOUT PREJUDICE

Our Ref: CC4/ASM18001073/K1pa3

- THE TAXI IS RENTED TO DRIVER TED YONG SIONG WHO SUBJECT TO CONTRACT SIGNED REPORTED ACCIDENT TO OWNER WHO UPON NOTED OF DAMAGE, UNDERTOOK REPAIR AND HANDLING OF CLAIM.
- WE NOTED THAT YOU WERE CLAIMING AGAINST T/P FOR YOUR LOSS, PLEASE ADVISE THE OUTCOME OF YOUR CLAIM SO FAR.

- ON THE ISSUE OF INJURY SUFFERED BY T/P DRIVER WE ARE NOT IN A POSITION TO COMMENT INJURY ALLEGEDLY SUFFERED BY THE TAXI DRIVER. PERHAPS YOU COULD REFER IT TO OUR PRINCIPAL FOR THEIR COMMENT.