

ASS. REC. BY:

REF:

C93 / FWD18001873 / R1621

Special Instruction:

SURVIVOR:
Mujmen

Rasul

ASSIGNMENT (Office)

From (Person):

Clara Li

of

FWD

Date/Time:

30012018 6:12pm

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

G8B 8927P

Insured:

SFE 2231P

at Workshop m/s

J.L. Car Auto

Tel:

6367 0790

of

Blk 4 Kranji Loop #01-18

Policy No:

Claim No:

Sum Insured:

Excess:

Make of Veh:

(Client's Record)

D.O.A.

30012018

CA / REV / REP. / REV 24 HRS Wp

H.O.D. Endorsement:

Date/Time:

31012018 10:41am

Person Contacted:

Glen Lee

Vehicle IN / OUT

Date/Time

Action/Instruction (X) Estimate

G8B 8927P - PCT 17613303183 / 17613303183

700: 03052013

SFE 2231P - X

After repair: 12022018

FWD

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

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

To Inspect Vehicle No: QRB 8927P

at Workshop m/s J.L CAR AUTO

of _____

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: 7 days Res.: Yes or No

Item	Unit	QTY	Unit Price	Amount	3 Val.: Yes or No
Lum Sum:	%				

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: _____ Person Contacted: _____

Veh No: GBB 8927P Yr Regn: _____
 Type: M/Car / M/Cycle / Bus / Van / Car / Taxi / Prime Mover /
 Truck / Trailer or _____
 Make: TOYOTA DYNA C/S _____
 Colour: WHITE A/C: Insured / Std / NI / NA
 Sp. Reading: 331725 T/Radio: Insured / Std / NI / NA
 Eng/No: _____
 Cr/No: JTFAT354 70K 201319
 Gen. Cond: Good / Fair / Poor / Burnt
 Steering: In order / Jammed / Leaked / Burnt or _____
 Brake: In order / Jammed / Leaked / Burnt or _____
 Mod: Al / S/Rim / STD A/Rim or _____
 Tyre Size: F: 198 R15C
 R: 155 R12C

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
TOYO / YOKO or *Toukyu*

Front
R/Bal. 7 mm
L/Bal. 7 mm
D.O.A. 30/01/18

Rear
R/Bal. 5/8 mm
L/Bal. 5/5 mm
D.O.I. 31/01/18 @ 5.14pm

Survey held at J. L car auto

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

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

Date / Time	Action / Instruction
-------------	----------------------

Action / Instruction

Estimated repair range \$6,000 - \$7,500.

Date/Time: File Pass to?

☐: Preli. Report

Final Report

Days Of Repair:

Resurvey No. of Trip:

Survey Fee

Transportation

(6) — (7)

Dr. J. J. J.

100

Report Format :

Lump Sum / I.B.B. : 3

Add Fee: ☐ : Site Insc. (\$)

Intercept: \$

1999

Section 8

Gatherine Chong (LKK Auto)

From: clara.li@fwd.com
Sent: Tuesday, 30 January, 2018 6:12 PM
To: assignments@lkkauto.com; admin-a@lkkauto.com; sur@lkkauto.com; admin-d@lkkauto.com
Subject: FW: Our Ref: sfe2231p
Attachments: 20180130172119.pdf

Hi LKK team,

Please refer to the email below and liaise with TP repairer for PRS.

Please create the case in Merimen.

Thank you.

Kind Regards

Clara Li
Senior Executive, Claims

FWD Singapore Pte. Ltd.
6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986

T (65) 6727 5722
E clara.li@fwd.com
W fwd.com.sg



	Endowment Plan Get the big best guaranteed return for a 3 year plan available online Limited time offer!		2.02% p.a. fwd.com.sg save now
--	--	---	--

From: Clara Li Zirong - SGUser
Sent: Tuesday, 30 January, 2018 6:11 PM
To: 'Yvonne Lim'
Subject: FW: Our Ref: sfe2231p

WITHOUT PREJUDICE

Dear Yvonne,

We regret that we are objecting to your proposed list of surveyors.

We will be appointing, M/s LKK AUTO CONSULTANTS PTE LTD, to conduct the pre-repair survey (PRS) on your

client's vehicle, GBB8927P. We seek your cooperation to inform your client's workshop to arrange the vehicle readily for dismantling with repair estimates during the pre-repair survey.

If there is a change in your client's workshop, please inform us soon. We reserve our rights for re-inspection.

Kind Regards

Clara Li
Senior Executive, Claims

FWD Singapore Pte. Ltd.
6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986

T (65) 6727 5722

E clara.li@fwd.com

W fwd.com.sg



	Endowment Plan Get the biggest guaranteed return for a 10-year plan available online Limited time offer!		2.02% p.a. fwd.com.sg save now
--	--	---	--

From: Yvonne Lim [<mailto:yvonnelim@visionlawllc.com>]
Sent: Tuesday, 30 January, 2018 5:18 PM
To: Clara Li Zirong - SGUser; ct-admin@visionlawllc.com
Cc: Motor Claims SG - SG Common
Subject: Our Ref: sfe2231p

WITHOUT PREJUDICE

Dear Sir/Mdm,

Please see attached letter FYA.

Thank you.

Regards,
Yvonne Lim (Secretary)
VISION LAW LLC
133 New Bridge Road
#18-01/02 Chinatown Point
Singapore 059413
Tel: 6534-2811 (Ext.129) / Fax: 6535-6802

From: clara.li@fwd.com [mailto:clara.li@fwd.com]
Sent: Tuesday, 30 January, 2018 5:15 PM
To: ct-admin@visionlawllc.com
Cc: yvonnelim@visionlawllc.com; motorclaims.sg@fwd.com
Subject: RE: Attached Image Our Ref: sfe2231p

WITHOUT PREJUDICE

Dear Sir/ Madam,

We refer to your letter dated 30 January 2018 of the PRI Notice of your client's vehicle GBB8927P.

Please find our panel surveyors as follows: -

1. LKK AUTO CONSULTANTS PTE LTD
2. INFINITI APPRAISAL SERVICE
3. AJAX INSPECTION SERVICES PTE LTD
4. Appraisals Associates Pte Ltd
5. VICOM Ltd

If you are not agreeable to any of the above, we reserve our rights to request for pre-repair inspection of your client's vehicle.

We look forward to receiving your reply.

Thank you.

Kind Regards

Clara Li
Senior Executive, Claims

FWD Singapore Pte. Ltd.
6 Temasek Boulevard, #18-01 Suntec Tower Four, Singapore 038986

T (65) 6727 5722
E clara.li@fwd.com
W fwd.com.sg



	Endowment Plan Get the biggest guaranteed return for a 3 year plan available online Limited time offer!		2.02% p.a. fwd.com.sg SAVE NOW
--	--	---	---

From: ct-admin@visionlawllc.com [mailto:ct-admin@visionlawllc.com]
Sent: Tuesday, 30 January, 2018 5:05 PM
To: Clara Li Zirong - SGUser
Subject: Attached Image Our Ref: sfe2231p

ATTENTION:

The email and any attachments transmitted with it are private and confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error, please notify the sender immediately and delete this email and any attachments from your system. You should not use, disclose, copy or store this email and any attachments.

Messages and attachments are scanned for all viruses known. However, you are advised that you open any attachments at your own risk. If this message contains password-protected attachments, the files have NOT been scanned for viruses by our mail domain. Please always scan for viruses before opening any attachments.

VISION LAW LLC

Advocates & Solicitors

(Incorporated with limited liability)

Unique Entity No. 200721148H

Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413

Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490

DISCLAIMER:

The contents of this email (including any attachments) are confidential and privileged and only intended for the recipient(s) addressed above. If you received this email by error, please notify the sender immediately and destroy it (and all attachments) without reading, storing and/or disseminating any of its contents (in any form) to any person. Email communication is not secure. Vision Law LLC is not liable for any losses arising out of any errors or omissions in the contents resulting from email transmission or any illegal or unauthorised usage or tampering of its email system.

ATTENTION:

The email and any attachments transmitted with it are private and confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error, please notify the sender immediately and delete this email and any attachments from your system. You should not use, disclose, copy or store this email and any attachments.

Messages and attachments are scanned for all viruses known. However, you are advised that you open any attachments at your own risk. If this message contains password-protected attachments, the files have NOT been scanned for viruses by our mail domain. Please always scan for viruses before opening any attachments.

VISION LAW LLC

Advocates & Solicitors - Notary Public - Commissioner for Oaths

Agents for Trade Marks

(Incorporated with limited liability)

ERIC NG CHING BOON
RAYNEY WONG KENG LEONG
AUDREY WONG SU-HSIEN
PAUL YAP TAI SAN
ANJALLI D/O MUNIANDY
SEGA PARAM
TIWARY ANURADHA
ONG BOCK KEE
DIANE ANG KIM NOI
RAVENDRA KRISHNASAMY
TAY HAO RAN
JANICE HAN JIA LIN
SELWYN TAN YINGXIAN

Unique Entity Number: 200721148H

✓ **HEAD OFFICE**

133 New Bridge Road
#18-01/02 Chinatown Point
Singapore 059413

Branch: 490 Toa Payoh Lorong 6
#03-11 HDB Hub
Singapore 310490

✓ **HEAD OFFICE**

TEL : (65) 65342811 (Hunting)
FAX : (65) 65356802 (General)
✓: (65) 65356802 (Extension)
E-mail : yvonnelim@visionlawllc.com

BRANCH

TEL : (65) 63580703
FAX : (65) 63580448 (Conveyancing)

WHEN REPLYING PLEASE QUOTE OUR REFERENCE – PLEASE REPLY TO HEAD OFFICE FOR THIS MATTER

Our Ref: GBB 8927 P (YL)

Your Ref: SFE 2231 P

31 January 2018

FWD Singapore Pte Ltd
8 Temasek Boulevard
#18-01 Suntec Tower 4
Singapore 038986
Attention: Motor Claims Department

BY EMAIL

clara.li@fwd.com

Dear Sirs,

**ACCIDENT INVOLVING MOTOR VEHICLE GBB 8927 P & SFE 2231 P ON 30 JANUARY 2018
AT/ALONG CANBERRA DRIVE AT ABOUT 0845 HOURS
(NOTICE TO INSURER TO CONDUCT PRE-REPAIR SURVEY WITHIN 2 WORKING DAYS
PURSUANT TO PARAGRAPH 6.2 OF PRE-ACTION PROTOCOL FOR NIMA CASES)**

We refer to your email of even date whereby parties are not agreeable to each other's list of motor surveyors.

Under the circumstances, no Single Joint Expert has been agreed for this matter.

Please be informed that the said vehicle can be inspected at:

**Venue : J. L. CAR AUTO SERVICE
Block 4 Kranji Loop
#01-18 Kranji Industrial Estate
Singapore 739540**

Contact Person: Mr. Jason / Ms. Siew Lee @ 6367-0790 (To call before going)

If you fail to conduct the pre-repair inspection within the next 2 working days excluding any intervening Saturday, Sunday or Public Holiday, the said workshop will commence repairs thereafter without further reference to you.

Yours faithfully

ANJALLI M
(HEAD OFFICE)

cc: GBB 8927 P– By fax: 63693113 only

FOR SURVEYOR

Please initial here after completion of pre-repair inspection. Thank you.

Appointed surveyor :
(Name & Signature)

Date & Time of Inspection :

CONFIDENTIALITY

THE INFORMATION CONTAINED IN THESE DOCUMENTS MAY BE PRIVILEGED AND CONFIDENTIAL AND IS INTENDED FOR THE EXCLUSIVE USE OF THE ADDRESSEE DESIGNATED ABOVE. If you are not the addressee, any disclosure, reproduction, distribution or other dissemination or use of this communication is strictly prohibited. If you have received this transmission in error please contact us immediately by telephone so that we can arrange for its return.

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

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	31 Jan 2018 Edit Reg		30 Jan 2018 00:00 Edit Adj Rpt	S\$0.00 Edit Estimates	S\$0.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
------	-----------	---------------	-----------	----------

CLAIM SUBFOLDER DETAILS		[Created by adjuster]
Insured:	Lim Chwee Hwa, ID: S6813564H	
Main Claimant:	-	
Vehicle Reg. No.:	GBB8927P	Date of Loss: 30/01/2018 00:00 - :59
Claim Type:	TP / 1201800001865	Policy/Cover Note No.: PNPV2017-00007809 (Comprehensive)
Vehicle Reg. No. (Insured):	SFE2231P	Policy No. (Claimant):
		Excess:
Repairer:	J.I Car Auto Service (HQ) Blk 4 Kranji Loop #01-18, Kranji Industrial Estate, 739540 Kranji - Tel: 63670790	
Handling Insurer:	FWD Singapore Pte. Ltd. (HQ) - Tel: 6727 5700 ... [Handled by Clara Li Zi Rong]	
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD RASUL] ... [Final Rpt due 09/02/2018]	

ASSOCIATED MAIL RECEIVED	View All	Compose Case Mail
There are no mail for this case.		

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

***GBB8927P (1201800001865)**



































[SFE2231P]

TP

Jan 30 2018 12:00AM

[Lim Chwee Hwa]

J.I Car Auto Service

Upload Documents			Upload Photos			Compose New Letter			View <div>View in Browser</div>		
Photos/Images								3 per page		<input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)							Thumbnail	Print	
1	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
2	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
3	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
4	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
5	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
6	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
7	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
8	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
9	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
10	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
11	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
12	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
13	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
14	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
15	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
16	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
17	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
18	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
19	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
20	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
21	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
22	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
23	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
24	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
25	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
26	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
27	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
28	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
29	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
30	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
31	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
32	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
33	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
34	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	
35	22/03/18 13:49	General View							Load JPG	<input checked="" type="checkbox"/>	

36	22/03/18 13:49	General View	1	Load JPG	✓
37	22/03/18 13:49	General View	1	Load JPG	✓
38	22/03/18 13:49	General View	1	Load JPG	✓
39	22/03/18 13:49	General View	1	Load JPG	✓
40	22/03/18 13:49	General View	1	Load JPG	✓
41	22/03/18 13:49	General View	1	Load JPG	✓
42	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
43	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
44	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
45	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
46	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
47	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
48	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
49	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
50	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
51	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
52	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
53	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
54	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
55	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
56	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
57	22/03/18 13:50	Photo After Spray	1	Load JPG	✓
Documentation				1 per page	✓
No	Finalized On	FWD Singapore Pte. Ltd. (HQ)		Thumbnail	Print
1	31/01/18 20:34	OI GIA Report	1	Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST		Reset	Save	Print
There are no document checklists configured.				
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ) <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>				
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>				

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: CS3/FWD18001873/R1BE2

Date: 22/03/2018

REFERENCE

Handling Insurer: FWD Singapore Pte. Ltd. Policy No: PNPV2017-00007809

Claimant Vehicle No: GBB8927P Insured Vehicle No: SFE2231P

Date of Loss: 30/01/2018 Nature of Claim: TP Claim No: 1201800001865

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	GBB8927P		
Make & Model:	TOYOTA DYNA 1.5T, 3.0 (A)	Engine No:	HIDDEN
Reg. Date:	(Man. Year:)	Chassis No:	JTFAT35Y70K201319
Colour:	White	Odometer:	331725 km
Engine Capacity:	0 cc		
Market Value/New Car Price:	N/A		
Sum Insured (\$\$):	Market Value/New Car Price		

CONDITION OF VEHICLE AT THE TIME OF SURVEY

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

CONDITION OF TYRES

Front Tyre Size:	195 R15C	Rear Tyre Size:	155 R12C (D)
Front Left Side:	Journey 7 mm	Rear Left Side:	Journey 5/5 mm
Front Right Side:	Journey 7 mm	Rear Right Side:	Journey 5/5 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour	0.00	0.00	0.00	
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Nett Amount (\$\$)	0.00	0.00	0.00	

INSPECTION

Date of Assignment: 30/01/2018

Date Inspected: 31/01/2018 Inspected At:

J.I Car Auto Service (HQ)
Blk 4 Kranji Loop #01-18, Kranji Industrial Estate
Singapore 739540

Estimated Period of Repair: 7.0 days

Adjuster: MOHD RASUL

Manager: CATHERINE CHONG KAI LING

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.

- A)THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS.
- B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION.
THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE.
- C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS.

THE ESTIMATED REPAIR COST OF THE DAMAGED VEHICLE IS IN THE REGION OF \$6,000.00 -\$7,500.00

REPAIR DETAILS

Reference

Part Source:

Parts: N/A TOYOTA DYNA 1.5T 3.0 (A) (Model not available in database)

Labour: Repairer's (Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for GBB8927P)

Validity: These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page

Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.

Recommended Parts

There are no new parts selected.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

There are no labour items selected.

Report was unsubmitted during this print-out.

< END OF ESTIMATES >