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INS. CASE OWNE	1.5	ASSIGN	MENT	1	11/18
Surveyor:	Taufikh) DOI: 612	18	Date / Time :	
		*		Registered in Merimer	1/2/18
Pre-assign / CCI		1688L		V7957	483284
Insured Vehicle	No.	2 75	Claim No.	Si	SO THE STATE OF TH
Name of Insured	bund we	M HUEN	Policy No.	d	
Insured Tel No.	1	HP: 4170705	Make / Model	39	Signi
Excess Sec II :S:	s	D.O.A: 76 01 18	Place of Accid	ent: EN TOI	NO SEMU ST
Is driver the own	er? ((ES) / NO)	Nature of Accident			
If NO. Driver N	ame / Age :		OI GIA REPO	RT: (ES) NO ; TP GI	A REPORT: YES / NO
Driver Te	1 No. :	(V/L: YES/NO)	Insured Liabili	ty: % Fi	nal? Yes/No
stm a	0071				·
INSRS	JA INS	D.C.	INSRS:		INSRS:
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Util				Non-Reporting ltr (Final	
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27/6/18@ 2.20 p	MAC SHE VI	Mr Pans. He said H	can hic	After call ltr to Ol: Authorisation To Act:	
	car. His va	y charcut that	TP controlled	Release Voucher:	
	anto his car			Final Repair Bill:	
2011111	Email fr	TO C POSON CAM		Car Rental Invoice: Towing Invoice	
201.110		rpr Reject claim.	(202)	LTA / GIA :	
18/4/8 -	12 Heway	nu Pet to close (Reg	(1)	Medical Bill:	
1.1	1	Leafart A	SUAD TONG	PIR:	
RECEIVED		Approved by 3	Yu	Mandate/Reject Instru LOD	ction:
- VICOLIAED	JUL 2018	Chele ; O	2-07-18	Payment Breakdown I	iom;
PRELIMINARY ADVICE	E Date/Time:	Sent By:		Post-Repair Photos:	
FINALIZATION	Date/Time:	Confirm with:		Others: Confirm by:	
Repair Cost:	SS (days) Reduction:	9-		nail Call
FINAL SETTLEMENT	Date/Time:	Confirm with		Email Call	
Final Liability:		ed / Assessed) BOLA S/N No. :		If NO or B 28, Ass. Li	a !
Repair Cost: Loss of Rental (LOR):	SS (days)		W PEM	57
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Loss of Income (LOI):	SS (S	x days)		01/1	
LOR only LOU only GIA/LTA Search	SS LOR + LOU	LOR + LOI [Tick only one]			
Medical:	55			1) Claim status: Norm	al/Rejec/Private Settle
Disbursement:	S5	(e.g. Tow/ Independent)	2) Report Format:	V
Legal Cost Total:	SS SS	Global Sum SS:		3) Survey fee:	324-4524
FINAL PAYMENT	Date/Time:	Confirm with:		Email Call	
Payee 1:	SS	Name 1:		- Cana	
Payee 2: (Strike if N.A.)	SS	Name 2:			
Payee 3: (Strike if N.A.)	SS	Name 3:			



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

		HEAD WINDOWS TO THE PERSON OF	rnationale Des Experts En Autom	ALEXAND CO.
AIG	ASIA PACIFIC IN	SURANCE PTE LTD	Ref : CC6/AIG18002	053/pb3
CH	SHENTON WAY #0 ARTIS BUILDING IGAPORE 079120	8-16	Date: 01-02-2018 Code: AIG	
1.	11000	Policy Particu	lars :- THIRD PARTY CLAI	M
	Insured Veh.	SFX 1688L	Veh. Inspected	SKM 7007L
	Policy No.		Coverage (\$)	0.00
	Claim No.		Excess (\$)	0.00
	Assign From		Assign Date	01/02/2018
2.		Vehicle I	Particulars & Condition	
	Make & Model		c.c	0
	Engine No.	HIDDEN	Year of Reg.	
	Chassis No.		Colour	
	Odometer	¥	Steering	
	Brakes		Modification	
	General			
3.		Co	nditions 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.		Desc	ription of Damages	
_			a contra france at the co	
5.	Apple De	26/01/2018	neral Information	
_	Accident Date		Inspection Date	
	Survey held at	CHARN'S CUSTOMCRAF BLK 1010 BUKIT MERAH I #01-105 SINGAPORE 159724		
	-		Remarks	

B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.





cident Claim Repair, Corrosion Welding, Body Dent Repairs. Spray-Painting, Mechanical Repair And Customizing of Cars BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724

BLOCK 1009, BURIT MERAH LANE 3, #01-82, SINGAPORE 159723 TEL: 62717054, 62733304 FAX: 62736676 EMAIL charns@singhel.com.sg Bus. Reg. No. 251513/00M

NTUC/AIG(SFX1688L) DOA: 26/01/2018@1325

AIG ASIA PACIFIC INSURANCE PTE LTD

01/02/2018

ATTN: THE MOTOR CLAIMS DEPT

THIRD PARTY CLAIM

ESTIMATE COST OF REPAIR FOR VEHICLE NO: SKM 7007 L - TOYOTA CAMRY 2.0 AUTO ABS AIRBAG

CHASSIS NO: MR053BK4107005404 (2007)

1 pc Front bumper retainer RH 1 pc Front bumper tow cover 1 pc Front foglight top chrome RH 1 pc Front foglight cover RH 1 pc Front grille 1 pc Front grille 2 526.50 7 1 pc Front grille logo 2 75.10 7 2 1,446.20 2 LESS 20% 2 829.24 3 1,156.96 Front no.plate (S/NETT) Remove necessary parts: Jacking, panel beating, repair, straighten and align front inner panel and front bumper. Putty and respray front inenr panel and front bumper. S 300.00 2 50 3 1,841.96 4 ADD 7% GST 5 1,28.94 5 1,970.90	1 pc	Front bumper	\$	609.90 de
1 pc Front bumper tow cover 1 pc Front foglight top chrome RH 1 pc Front foglight cover RH 1 pc Front grille 1 pc Front grille 2 pc Front grille 3 pc Front grille 3 pc Front grille 4 pc Front grille 5 pc Front grille 6 pc Front grille logo 7 pc Front grille logo 8 pc Front grille 8 pc Front grille 9 pc Front grille logo 9 pc Front grille logo 1 pc Front grille logo	ALC: NO.	Front bumper retainer RH	\$	65.30 KK nm
1 pc Front foglight top chrome RH 1 pc Front foglight cover RH 1 pc Front grille 1 pc Front grille 2 pc Front grille logo 3 pc	970		\$	15.00 wA
1 pc Front foglight cover RH 1 pc Front grille 1 pc Front grille 2 pc Front grille logo 3 pc Front grille logo 4 pc Front grille logo 5 pc Front grille logo 5 pc Front grille logo 5 pc Front grille logo 6 pc Front grille logo 7 pc Front grille logo 7 pc Front grille logo 8 pc Front grille logo 8 pc Front grille logo 9 p	1731	Front foglight top chrome RH	\$	104.10 at
1 pc Front grille	777	(T) (E) (1)		50.30 7
Front grille logo LESS 20% S 1,446.20 \$ 289.24 \$ 1,156.96 Front no.plate (S/NETT) Remove necessary parts: Jacking, panel beating, repair, straighten and align front inner panel and front bumper. Putty and respray front inenr panel and front bumper. S 300.00 Putty and respray front inenr panel and front bumper. \$ 300.00 \$ 1,841.96 ADD 7% GST	0811	Front grille	\$	526.50 3
LESS 20% \$ 289.24 \$ 1,156.96 Front no.plate (S/NETT) Remove necessary parts: Jacking, panel beating, repair, straighten and align front inner panel and front bumper. \$ 35.00 ht 250 \$ 350.00 Putty and respray front inenr panel and front bumper. \$ 300.00 250 \$ 1,841.96 \$ 1,841.96 \$ 128.94			\$	75.10 ?
Front no.plate (S/NETT) Remove necessary parts: Jacking, panel beating, repair, straighten and align front inner panel and front bumper. Solution Putty and respray front inenr panel and front bumper. Solution So		The state of the s	S	1,446.20
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Remove necessary parts: Jacking, panel beating, repair, straighten and align front inner panel and front bumper. Putty and respray front inenr panel and front bumper. \$ 300.00 \text{SO}\$ \$ 1,841.96 \text{SO}\$ \$ 128.94			S	1,156.96
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front bumper. \$ 300.00 250 \$ 1,841.96 ADD 7% GST \$ 128.94		Putty and respray front inenr panel and		
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ADD 7% GST \$ 128.94				
		ADD 7% GST	S	
		is remarkable to the common and the state of	<u>s</u>	

Note: The above is an estimate only. IF other parts requested

during the course of repair, we will inform you accordingly.

the Repairer of the following:

To resurvey before/after spray painting All parts are subject to availability splay damaged part(s) during resurvey

* Parts prices are subject to confirmation

CHARN'S CUSTOMCRAFT * Third party survey is on a "Without Prejudice" besis * No iflegal modification(s) is allowed

 Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Foreign Identification Number
Owner ID:	2208Q
Vehicle Details	
Vehicle No.:	SKM7007L
Vehicle to be Exported:	Yes
Intended De-registration Date:	28 Feb 2018
Vehicle Make:	ТОУОТА
Vehicle Model:	CAMRY 2.0 AUTO ABS AIRBAG
Primary Colour:	Black
Manufacturing Year:	2006
Engine No.:	1AZE019318
Chassis No.:	MR053BK4107005404
Maximum Power Output:	108.0 kW (144 bhp)
Open Market Value:	\$27,853.00
Original Registration Date:	13 Mar 2007
First Registration Date:	13 Mar 2007
Transfer Count:	5
Actual ARF Paid:	\$30,639,00
Intended PARF Rebate Details	
PARF Eligibility:	Forfeited
PARF Eligibility Expiry Date:	2
PARF Rebate Amount:	\$0.00
Intended COE Rebate Details	
COE Expiry Date:	12 Mar 2022
COE Category:	B - Car (1601cc & above)
COE Period(Years):	S
PQP Paid:	\$25,174.00
COE Rebate Amount:	\$20,301,00
Total Rebate Amount:	\$20,301.00
Message	

Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 01 Feb 2018

From:

Hsiao Tong (LKKAuto)

Sent:

Wednesday, 7 February 2018 3:32 PM

To:

Charn's Customcraft

Cc:

Admin A; assignments; Zaini (LKK Auto)

Subject:

RE: Accd Invig: SKM 7007 L & SFX 1688 L on 26.01.2018 ***LKK

REF:CC6/AIG18002053/pb3

Sensitivity:

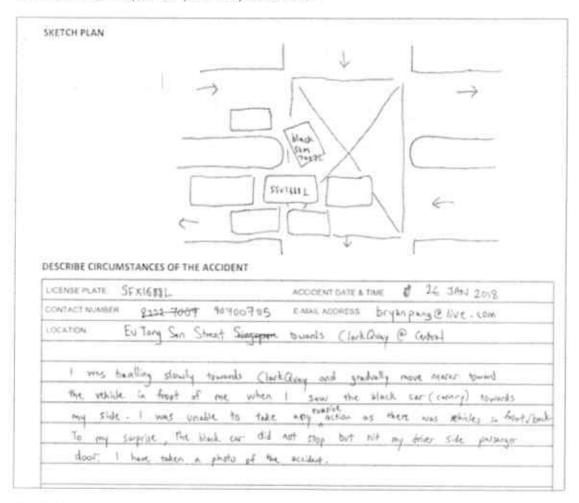
Confidential

Without Prejudice

Hi.

We refer to the above matter.

Liability is unclear as our insured driver reported that she was travelling towards Clark Quay. Your client who was making a U-turn did not stop and collided onto her vehicle. Attached here with a copy of our insured driver accident report for your easy reference.



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

Appreciate an early reply.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

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

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Pava Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Thursday, 1 February 2018 5:31 PM

To: Charn's Customcraft <charns@singnet.com.sg>; assignments <assignments@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: FW: Accd Invlg: SKM 7007 L & SFX 1688 L on 26.01.2018 ***LKK REF:CC6/AIG18002053/pb3

Importance: High Sensitivity: Confidential

Dear Sharon.

We refer to the above matter.

Please be informed that we are currently pending for our insured's GIA report.

Kindly note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

Our respective case handler will look into the matter and revert to you in due course.

Dear Assignments team,

Kindly arrange survey.

Thank you

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

Best Regards,

Shu Peil Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charn's Customcraft [mailto:charns@singnet.com.sg]

Sent: Thursday, 1 February 2018 4:13 PM

To: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: Accd Invig: SKM 7007 L & SFX 1688 L on 26.01.2018

Importance: High

Sensitivity: Confidential

Hi

Kindly find attached for your kind attention.

Our client's vehicle no: SKM 7007 L claiming against AIG's insured vehicle no: SFX 1688 L.

Please arrange for TP survey and revert on liability.

Thanks & Regards, Sharon Lee Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

From:

Hsiao Tong (LKKAuto)

Sent:

Saturday, 5 May 2018 12:53 PM

To:

Lee, Ming Yao (MingYao Lee@aig.com)

Subject:

<Seek Instruction> Your Ref: 2795705832SG *Our Ref: CC6/AIG18002053/T1pb3

[ACCIDENT INVOLVING SFX 1688L(OI) & SKM 7007L(TP) ON 26/01/2018]

Your Ref: 2795705832SG

Our Ref: CC6/AIG18002053/T1pb3

Dear Sirs.

ACCIDENT INVOLVING SFX 1688L(OI) & SKM 7007L(TP) ON 26/01/2018

We refer to the above matter.

Third party reported that he was making a U-turn at the junction of New Bridge road and Upp cross St into Eu Tong Seng St towards Clark Quay. Our insured driver had stopped inside the yellow box due to front vehicles had stopped to wait for traffic light. When the traffic flow started to move, our insured driver overtook third party vehicle and collided onto third party vehicle.

Our insured driver reported that she was travelling towards Clark Quay. Third party who was making a U-turn did not stop and collided onto her vehicle.

There was no video/witness statement from both parties.

Based on both parties report and the available information on hand, we are of the opinion that our insured has the right of way. Third party should give way as he was making a U-turn.

In view of the above, we are intending to reject third party claim.

For your approval/comments/instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, ≠02-25 | S(408933)

From:

Lee, Ming-Yao < MingYao.Lee@aig.com>

Sent:

Wednesday, 16 May 2018 5:32 PM

To:

Hsiao Tong (LKKAuto)

Subject:

RE: <Seek Instruction> Your Ref: 2795705832SG *Our Ref:

CC6/AIG18002053/T1pb3 [ACCIDENT INVOLVING SFX 1688L(OI) & SKM 7007L(TP)

ON 26/01/2018]

Hi Hsiao Tong,

Sorry for late reply.

Based on damage patterns, it seems like TP's version is more accurate. In view of the scratches. Would you please call insured to prompt insured whether if TP was stationary as what TP reported?

However, if insured insisted that TPV was trying to squeeze in, you may reject the claim under BOLA 11(b).

Thanks & Best Regards,

George Lee

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1769 | Fax +(65) 6835 7416

Ming-Yao Lee@aig.com | www.aig.com.sg

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: 05 May 2018 12:53

To: Lee, Ming-Yao

Subject: <Seek Instruction> Your Ref: 2795705832SG *Our Ref: CC6/AIG18002053/T1pb3 [ACCIDENT INVOLVING

SFX 1688L(OI) & SKM 7007L(TP) ON 26/01/2018]

Your Ref: 2795705832SG

Our Ref: CC6/AIG18002053/T1pb3

Dear Sirs,

ACCIDENT INVOLVING SFX 1688L(OI) & SKM 7007L(TP) ON 26/01/2018

We refer to the above matter,

Third party reported that he was making a U-turn at the junction of New Bridge road and Upp cross St into Eu Tong Seng St towards Clark Quay. Our insured driver had stopped inside the yellow box due to front vehicles had stopped to wait for traffic light. When the traffic flow started to move, our insured driver overtook third party vehicle and collided onto third party vehicle.

Our insured driver reported that she was travelling towards Clark Quay. Third party who was making a U-turn did not stop and collided onto her vehicle.

There was no video/witness statement from both parties.

Based on both parties report and the available information on hand, we are of the opinion that our insured has the right of way. Third party should give way as he was making a U-turn.

In view of the above, we are intending to reject third party claim.

For your approval/comments/instruction.

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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From:

Hsiao Tong (LKKAuto)

Sent:

Wednesday, 27 June 2018 3:47 PM

To:

'Lee, Ming-Yao'

Subject:

RE: <Seek Instruction> Your Ref: 2795705832SG *Our Ref:

CC6/AIG18002053/T1pb3 [ACCIDENT INVOLVING SFX 1688L(OI) & SKM 7007L(TP)

ON 26/01/2018]

Hi Ming Yao,

We refer to your below email.

We have managed to speak with OI, Mr Pang on this matter. OI mentioned that third party was not paying attention(using mobile phone) and caused the accident. He further mentioned that it is very clear that third party made U-turn and collided onto his vehicle (right side portion). OI disputed third party claim.

In view of this, we will proceed to reject third party claim based on BOLA 11(b).

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Lee, Ming-Yao [mailto:MingYao.Lee@aig.com]

Sent: Wednesday, 16 May 2018 5:32 PM

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

Subject: RE: <Seek Instruction> Your Ref: 2795705832SG *Our Ref: CC6/AIG18002053/T1pb3 [ACCIDENT INVOLVING

SFX 1688L(OI) & SKM 7007L(TP) ON 26/01/20181

Hi Hsiao Tong,

Sorry for late reply.

Based on damage patterns, it seems like TP's version is more accurate. In view of the scratches. Would you please call insured to prompt insured whether if TP was stationary as what TP reported?

However, if insured insisted that TPV was trying to squeeze in, you may reject the claim under BOLA 11(b).

Thanks & Best Regards,
George Lee
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1769 | Fax +(65) 6835 7416

Ming-Yao.Lee@aig.com | www.aig.com.sg

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: 05 May 2018 12:53

To: Lee, Ming-Yao

Subject: <Seek Instruction> Your Ref: 2795705832SG *Our Ref: CC6/AIG18002053/T1pb3 [ACCIDENT INVOLVING

SFX 1688L(OI) & SKM 7007L(TP) ON 26/01/2018]

Your Ref: 2795705832SG

Our Ref: CC6/AIG18002053/T1pb3

Dear Sirs,

ACCIDENT INVOLVING SFX 1688L(OI) & SKM 7007L(TP) ON 26/01/2018

We refer to the above matter.

Third party reported that he was making a U-turn at the junction of New Bridge road and Upp cross St into Eu Tong Seng St towards Clark Quay. Our insured driver had stopped inside the yellow box due to front vehicles had stopped to wait for traffic light. When the traffic flow started to move, our insured driver overtook third party vehicle and collided onto third party vehicle.

Our insured driver reported that she was travelling towards Clark Quay. Third party who was making a U-turn did not stop and collided onto her vehicle.

There was no video/witness statement from both parties.

Based on both parties report and the available information on hand, we are of the opinion that our insured has the right of way. Third party should give way as he was making a U-turn.

In view of the above, we are intending to reject third party claim.

For your approval/comments/instruction.

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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which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

From:

Hsiao Tong (LKKAuto)

Sent:

Thursday, 28 June 2018 8:06 AM

To:

'Charn's Customcraft' Admin A; assignments

Subject:

RE: Accd Invig: SKM 7007 L & SFX 1688 L on 26.01.2018 ***LKK

REF:CC6/AIG18002053/T1pb3

Sensitivity:

Confidential

Without Prejudice

Hi Sirs.

We refer to the above matter.

Our insured insisted that he was driving straight and collided by your client who was making a U-turn. We have reviewed the matter and we regret to inform you that we have our principal instruction to reject your client claim based on BOLA \$11(b).

Thank you.

"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)

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 7 February 2018 3:32 PM

To: Charn's Customcraft <charns@singnet.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; Zaini (LKK Auto)

<Zaini@lkkauto.com>

Subject: RE: Accd Invig: SKM 7007 L & SFX 1688 L on 26.01.2018 *** LKK REF: CC6/AIG18002053/pb3

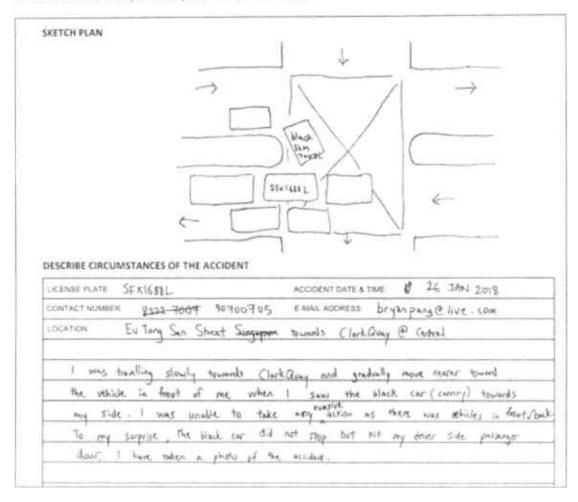
Sensitivity: Confidential

Without Prejudice

Hi,

We refer to the above matter.

Liability is unclear as our insured driver reported that she was travelling towards Clark Quay. Your client who was making a U-turn did not stop and collided onto her vehicle. Attached here with a copy of our insured driver accident report for your easy reference.



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

Appreciate an early reply.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

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

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: Shu Pei (LKKAuto)

Sent: Thursday, 1 February 2018 5:31 PM

To: Charn's Customcraft <charns@singnet.com.sg>; assignments assignments@lkkauto.com

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: FW: Accd Invig: SKM 7007 L & SFX 1688 L on 26.01.2018 *** LKK REF: CC6/AIG18002053/pb3

Importance: High Sensitivity: Confidential

Dear Sharon.

We refer to the above matter.

Please be informed that we are currently pending for our insured's GIA report.

Kindly note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

Our respective case handler will look into the matter and revert to you in due course.

Dear Assignments team,

Kindly arrange survey.

Thank you

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

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blx 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Charn's Customcraft [mailto:charns@singnet.com.sg]

Sent: Thursday, 1 February 2018 4:13 PM

To: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: Accd Invlg: SKM 7007 L & SFX 1688 L on 26.01.2018

Importance: High

Sensitivity: Confidential

Hi

Kindly find attached for your kind attention.

Our client's vehicle no: SKM 7007 L claiming against AIG's insured vehicle no: SFX 1688 L.

Please arrange for TP survey and revert on liability.

Thanks & Regards,

Sharon Lee

Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

Merimen e-Claims Page 1 of 1

...CLAIM SUBFOLDER...(Pending for Survey Report) Revoked / No settlement

LAIM SUB	FOLDER TRA	CKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj S	ubmitted	Ins Authled	Status	
Main	27 Jan 2018 Edit Reg		06 Feb 2018 00:00 Edit Adj Rpt	5\$900.00 Edit Estimates	S\$90 View	0.00 w Rpt		Report Cancel C	for Survey
10	Main	R	eference	Claim D	etails	$\neg \Gamma$	Documents		Show All
CLAIM SU	BFOLDER DE	ETAILS				[Created	by adjuster]	- CO H	
Insured:	PANG ME	NG CHUEN, ID:	S7538170J						
Main Claimant:	WONG SH	11 YI , Co. Reg.	No.: -						
Vehicle Reg No.:	SKM700)7L		Date o			3 13:00 - :59 ns and 13 Days Fr	om LTA Reg D	ate (Man Yr)]
Claim Type	TP / 279	5705832SG		Policy/ Note N		1700027442 (Comprehensive)			
Vehicle Reg No. (Insured):	SFX1688L POLICY NO. 5088361714								
				Excess					
Repairer:	Charn's C	ustomcraft (HQ)	Block 1010 Bukit N	ferah Lane 3, #01-	105, 159	724 Bukit I	Merah - Tel: 6271	7054	
Handling Insurer:	AIG Asia	Pacific Insuranc	e Pte. Ltd. (Expre	ss) - Tel: 65-6419-	3000	[Handled b	y Lee, Ming-Yao	MingYao.Lee	@aig.com
Claimant's Insurer:	NTUC Inc	ome Insurance	Co-operative Ltd (HQ) - Tel:				700	
Adjuster:	12/02/20		Ltd (HQ) - Tel: 62	56-3561 [Handl	d by MC	OHD TAUF	KH BIN HAMID	[Final R	pt due
ASSOCIAT	ED MAIL RE	CEIVED					Viev	w All Com	pose Case Mail
There are n	o mail for this	case.							
ALL ASSO	CIATED TAS	iks⊟			Vie	ew All S	earch Tasks C	reate New Task	Complete
Due Date	Priority	Type Task	Group Subjec	t Handler	Assigne	d By	Completed On	Created	On Done

Merimen e-Claims Page 1 of 2

Claim Documents

Ass	essment Reports		1 per	page 🔻	V
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	- I	Thumbnail	-
1	02/02/18 10:58	Accident Statement From:SC - Reg. No: SFX3688L, Claimant: PANG MENG CHUEN	0	Load HTM	
Pho	otos/Images		3 per	page 🔻	V
Nσ	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	05/05/18 12:43	Odometer Reading	0	Load JPG	V
2	05/05/18 12:43	General View	0	Load JPG	V
3	05/05/18 12:43	General View	0	Load JPG	V
4	05/05/18 12:43	General View	0	Load JPG	V
5	05/05/18 12:43	General View	0	Load JPG	V
6	05/05/18 12:43	General View	0	Load JPG	V
7	05/05/18 12:43	General View	0	Load JPG	$\overline{\mathbf{v}}$
8	05/05/18 12:43	General View	0	Load JPG	$\overline{\mathbf{A}}$
9	05/05/18 12:43	General View	0	Load JPG	V
10	05/05/18 12:43	General View	0	Load JPG	V
11	05/05/18 12:43	General View	0	Load 3PG	V
12	05/05/18 12:43	General View	0	Load JPG	V
13	05/05/18 12:43	General View	0	Load JPG	V
14	05/05/18 12:43	General View	0	Load 3PG	V
15	05/05/18 12:43	General View	0	Load 3PG	V
16	05/05/18 12:43	General View	0	Load JPG	V
17	05/05/18 12:43	General View	0	Load 3PG	V
18	05/05/18 12:43	General View	0	Load JPG	[2]
19	05/05/18 12:43	General View	0	Load JPG	V
20	05/05/18 12:43	General View	0	Load JPG	V
21	05/05/18 12:43	General View	0	Load JPG	V
22	05/05/18 12:43	General View	0	Load JPG	V
23	05/05/18 12:43	General View	0	Load JPG	V
24	05/05/18 12:43	General View	0	Load JPG	V
25	05/05/18 12:43	General View	0	Load JPG	V
26	05/05/18 12:43	General View	0	Load JPG	V
27	05/05/18 12:43	General View	0	Load JPG	V
28	05/05/18 12:43	General View	0	Load JPG	3
29	05/05/18 12:43	General View	0	Load JPG	V
30	05/05/18 12:43	General View	0	Load JPG	V
Doc	umentation		1 per	page [V]	2
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print

Ass	sessment Reports		1 per page	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbna	il Print
2	01/02/18 17:29	TP GIA REPORT	■ Load PD	
3	07/02/18 17:16	TP ESTIMATE- MARKED	■ Load PD	
4	28/06/18 08:07	Email to AIG dd 270618	O Load PD	
5	28/06/18 08:07	Email to TP_Reject dd 280618	■ Load PDI	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured:			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
			^
			×
Show Remarks To: Handling Insurer Note: Remarks are grivate unless you show it to other parties.			

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

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

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No:

CC6/AIG18002053/T1PB3Q2

Date:

23/07/2018

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

1700027442

Claimant Vehicle SKM7007L

Insured Vehicle No:

SFX1688L

No: Date of Loss:

26/01/2018

Nature of Claim:

TP

Claim No: 2795705832SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SKM7007L

Make & Model:

TOYOTA CAMRY, 2.0 (A)

Engine No:

1AZE019318

173843 km

Reg. Date:

13/03/2007 (Man. Year: 2006)

Chassis No: Odometer:

MR053BK4107005404

Colour Engine Capacity: Black

1998 cc

Market Value/New Car Price: N/A Sum Insured (S\$):

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:

215/60 R16

Rear Tyre Size:

215/60 R16

Front Left Side:

Toyo 6 mm

Rear Left Side:

Toyo 6 mm

Front Right Side:

Toyo 6 mm

Rear Right Side:

Toyo 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	1,191.96	618.20	573.76	48.14
Miscellaneous Items	0.00	0.00	0.00	
Labour	650.00	500.00	150.00	23.08
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	1,841.96	1,118.20	723.76	39.29
Approved Total (Overridden) (S\$)		900.00		
(S\$)	1,841.96	900.00	941.96	51.14
+ GST 7.00/7.00% (S\$)	128.94	63.00	65.94	51.14
Nett Amount (S\$)	1,970.90	963.00	1,007.90	51.14
Global Sum S	Settlement (S\$)	0.00		

INSPECTION

Date of Assignment:

06/02/2018

Date Inspected:

06/02/2018 Inspected At:

Charn's Customcraft (HQ)

Block 1010 Bukit Merah Lane 3, #01-105

Singapore 159724

Estimated Period of Repair:

2.0 days

Adjuster Report Page 2 of 4

Adjuster: MOHD TAUFIKH BIN HAMID Manager: CHEW HSIAO TONG

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.

Adjuster Report Page 3 of 4

REPAIR DETAILS

Recommended Parts

Particulars	Condition	Repairer's	Amount
*FRONT BUMPER	Deformed	609.90 FL	*609.90 FL
*FRONT BUMPER RETAINER RH	Not Necessary	65.30 FL	*- FL
*FRONT BUMPER TOW COVER	Cut	15.00 FL	*15.00 FL
*FRONT FOGLIGHT TOP CHROME RH	Cut	104.10 FL	*104.10 FL
*FRONT FOGLIGHT COVER RH	*Check	50.30 FL	*-FL
*FRONT GRILLE	*Check	526.50 FL	*- FL
*FRONT GRILLE LOGO	*Check	75.10 FL	*-FL
*FRONT ON.PLATE	Bent	35.00 FS	*35.00 FS
lett. L=ListItemDisc.	Sub Total (S\$)	1,481.20	764.00
- List Item Discount on L Ite	ems 20.00/20.00% (S\$)	289.24	145.80
	Total Parts (S\$)	1,191.96	618.20
		NO ASSE	Total Parts (S\$) 1,191.96

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Lab	our Items			
1	REMOVE NECESSARY PARTS , JACKING , PANEL BEATING , REPAIR , STRAIGHTEN AND ALIGN FRONT INNER PANEL AND FRONT BUMPER	New	350.00	250.00
2	PUTTY AND RESPRAY FRONT INNER PANEL AND FRONT BUMPER	New	300.00	250.00
	Gross Labor	ur Cost (S\$)	650.00	500.00
	Report was unsubmitted during	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.5000000	

< END OF ESTIMATES >