

INSURANCE

INS. CASE OWNER

Alfred

Jayya

CC 61 CTI180 02127 / Up #3

b3.9

LKK

IDAC

Surveyor:

MARCUS

DOI:

ASSIGNMENT

05/02/18

Date / Time:

02/02/18

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.

XE 3482J

Claim No.:

SNM18D00640 C02/3

Name of Insured

MENH LEE TRANSPORT PTE LTD

Policy No.:

DMCUSN1341851704

Insured Tel No.

HP: 9029 1381

Make / Model:

UD TRUCKS GKB5ELDMT ESCOTU

Excess Sec II :SS

D.O.A: 01/02/18

Place of Accident:

AYE TOWARDS MCB (AFTER JVRONG TOWN HALL ROAD EXIT)

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age: LEE ONG HOE

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

Driver Tel No.: 9029 1381

(V/L: YES / NO )

Insured Liability: % Final ? Yes / No

XD 9938E

XE 3482J

YN 9725M

XD 9419L



INSRS:  
WSP: V4: x Auto  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Date/ Time

09/02/18 (HT)

XD 9938E - (16/1/18) 7009240/00072 04-01/18  
XE 3482J - X  
\* Please check with TP, their hit auto insured's vehicle rear portion still claiming against insured's Policy.



28/4/18

File to Shur Rui

STAGE	DATE / PIC
Non-Reporting 1st (1st)	
Non-Reporting 1st (2nd)	
Non-Reporting 1st (Final)	
Notification 1st (if non-pickup)	
Call 01:	
After call 1st to OI:	
Documentation Check List: Handler	Typist
Notification 1st (if non-pickup)	
After call 1st 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: 06/02/18 Sent By: Shirley Kiew

<b>FINALIZATION</b>	Date/Time:	Confirm with:	Confirm by:
Repair Cost:	SS	( days ) Reduction: %	Email <input type="checkbox"/> Call <input type="checkbox"/>
<b>FINAL SETTLEMENT</b>	Date/Time:	Confirm with:	Email <input type="checkbox"/> Call <input type="checkbox"/>
Final Liability:	%	(Agreed / Assessed) BOLA S/N No.:	If NO or B 28. Ass. Lia:
Repair Cost:	SS		
Loss of Rental (LOR):	SS	( days )	
Loss of Use (LOU):	SS	( \$ x days )	
Loss of Income (LOI):	SS	( \$ x days )	
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/> LOR + LOU <input type="checkbox"/> LOR + LOI <input type="checkbox"/>		[Tick only one]	
GIA/LTA Search:	SS		
Medical:	SS		
Disbursement:	SS	(e.g. Tow/ Independent.)	
Legal Cost:	SS		
Total:	SS	Global Sum SS:	
<b>FINAL PAYMENT</b>	Date/Time:	Confirm with:	Email <input type="checkbox"/> Call <input type="checkbox"/>
Payee 1:	SS	Name 1:	
Payee 2: (Strike if N.A.)	SS	Name 2:	
Payee 3: (Strike if N.A.)	SS	Name 3:	

COPY SENT 28/4/18

1) Claim status: Normal/Reject/Private Settle  
2) Report Format:   
3) Survey fee: \$4000

LABOUR & MISCELLANEOUS:

AMOUNT S\$

1	To remove damaged body panel with all necessary components/attachments apply hot-works where necessary straighten front panel, repair/reshape body dented panels in accordance with factory specifications replace new parts refit and align into position refit all necessary components/attachments	880k	1,200.00
2	To spray paint replaced/repaired body panels inclusive of preparatory works and painting materials	650	1,000.00
3	To remove, replace suction hose vacuum system and recharge gas	11X	150.00
4	To conduct headlamp alignment	✓	30.00
		\$	2,380.00

GRAND TOTAL : \$ 9,167.20

SINGAPORE DOLLARS : NINE THOUSAND ONE HUNDRED SIXTY SEVEN & CENTS  
TWENTY ONLY

Vfix Auto Service Pte Ltd



LKK Auto Consultants hence notify the Repairer of the following:

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

Acknowledged by Repairer

Signature:

Date:

## Shirley Hiew (LKK Auto)

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**From:** Angie Foo <angie.foo@sg.cntaiping.com>  
**Sent:** Wednesday, 7 February 2018 3:52 PM  
**To:** Shirley Hiew (LKK Auto); Hsiao Tong (LKKAuto)  
**Cc:** Hsiao Tong (LKKAuto); Zaini (LKK Auto); Admin A; Jowyn Tay  
**Subject:** RE: Direct Settlement - Accident Involving XE3483J (OI : CTI - TBA) AND XD9938E (TP : LKK REF - CC3/CTI18002198/K1hs3) on 02/02/2018  
**Attachments:** MSR118016452-XE3483J.pdf

OUR REF: SNM18D00640C02/3

Dear Hsiao Tong,

We refer to your email of 6<sup>th</sup> February 2018 and our telephone conversation a moment ago pertaining to the above matter.

We attached our Insured's SAS Report for your immediate action.

Please check with third party, their insured had hit on to our Insured's vehicle rear portion and they still claiming against our Insured's policy.

Awaiting for your reply.

Thank you.

Regards,  
Angie Foo  
Executive  
Motor Division  
Claims Department  
China Taiping Insurance (Singapore) Pte Ltd  
3 Anson Road #16-00  
Springleaf Tower  
Singapore 079909  
Co.Reg No.200208384E  
DID: 6389 6186  
Fax: 6224 7478 /6224 7175  
Email: [angie.foo@sg.cntaiping.com](mailto:angie.foo@sg.cntaiping.com)  
Email: [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)  
Website: [www.sg.cntaiping.com](http://www.sg.cntaiping.com)

### Disclaimer

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**From:** Shirley Hiew (LKK Auto) [mailto:[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)]  
**Sent:** Tuesday, 6 February, 2018 3:15 PM  
**To:** Claims Dept of CTI; Jowyn Tay  
**Cc:** Hsiao Tong (LKKAuto); Zaini (LKK Auto); Admin A  
**Subject:** Direct Settlement - Accident Involving XE3483J (OI : CTI - TBA) AND XD9938E (TP : LKK REF - CC3/CTI18002198/K1hs3) on 02/02/2018

**WITHOUT PREJUDICE**

Dear Jowyn,

We refer to the above matter.

We have inspected TP vehicle XD 9938E at M/s Vfix Auto Service Pte Ltd - Kaki Bukit.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

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

Thank you.

Best Regards,

Shirley Hiew | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366-0055 | email: [ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com) | fax: 6741-4108

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

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For more information please visit <http://www.symanteccloud.com>

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## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Saturday, 5 May 2018 1:09 PM  
**To:** 'vfix auto'  
**Cc:** Admin A  
**Subject:** RE: FW: ACCIDENT INVOLVING XD9938E & XE3483J ON 01/02/2018 \*\*\* LKK REF - CC6/CTI18002127/ps3

**URGENT**

Without Prejudice

Hi Irene,

We are still pending for a clearer copy of your client's video footage.

Appreciate an early reply.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** vfix auto [mailto:[vfixauto@gmail.com](mailto:vfixauto@gmail.com)]  
**Sent:** Friday, 27 April 2018 1:56 PM  
**To:** Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>  
**Subject:** Re: FW: ACCIDENT INVOLVING XD9938E & XE3483J ON 01/02/2018 \*\*\* LKK REF - CC6/CTI18002127/ps3

Dear Hsiao Tong

Please find attached Letter of Demand for your kind perusal.

Thanks  
Irene

Vfix Auto Services Pte Ltd  
60 Kaki Bukit Ave 6 Ark@KB Singapore 417892 | E: [vfixauto@gmail.com](mailto:vfixauto@gmail.com) | T: +65 64552957 | F: +65 64452368

On Mon, Feb 12, 2018 at 12:31 PM, Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

**URGENT**

Without Prejudice

Hi Joane,

Kindly send us the clearer copy of your client's video footage.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto: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:** Friday, 9 February 2018 5:59 PM  
**To:** 'vfix auto' <[vfixauto@gmail.com](mailto:vfixauto@gmail.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>  
**Subject:** RE: FW: ACCIDENT INVOLVING XD9938E & XE3483J ON 01/02/2018 \*\*\* LKK REF - CC6/CTI18002127/ps3

Without Prejudice

Hi Joane,

Kindly send us the clearer copy of your client's video footage.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** vfix auto [<mailto:vfixauto@gmail.com>]

**Sent:** Friday, 9 February 2018 9:27 AM

**To:** Shirley Hiew (LKK Auto) <[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)>

**Subject:** Re: FW: ACCIDENT INVOLVING XD9938E & XE3483J ON 01/02/2018 \*\*\* LKK REF - CC6/CTI18002127/ps3

Dear Shirley Hiew

Please find attached video footage for your reference.

Thank you.

Best regards

Joanne



**Error! Filename not specified.**

Vfix Auto Services Pte Ltd

60 Kaki Bukit Ave 6 Ark@KB Singapore 417892 | E: vfixauto@gmail.com | T: +65 64552957 | F: +65 64452368

On Fri, Feb 2, 2018 at 5:44 PM, Shirley Hiew (LKK Auto) <[ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com)> wrote:

Dear Irene,

We refer to the above matter.

Please forward us a copy of your client's GIA report.

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.

Meanwhile, please arrange appointment for survey.

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

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd



Phone: 6366-0055 | email: [ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com) | fax: 6741-4108

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

**From:** vfix auto [<mailto:vfixauto@gmail.com>]

**Sent:** Friday, 2 February, 2018 12:19 PM

**To:** assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** ACCIDENT INVOLVING XD9938E & XE3483J ON 01/02/2018

Dear Catherine

Please find attached copy for your arrangement.

Thanks

Irene

**Vfix Auto Services Pte Ltd**

60 Kaki Bukit Ave 6 Ark@KB Singapore 417892 | E: [vfixauto@gmail.com](mailto:vfixauto@gmail.com) | T: +65 64552957 | F: +65 64452368

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Saturday, 13 April 2019 12:19 PM  
**To:** 'claimsdept@sg.cntaiping.com'  
**Cc:** Admin A  
**Subject:** RE: Direct Settlement - Accident Involving XE3483J (OI : CTI - TBA) AND XD9938E (TP : LKK REF - CC6/CTI18002127/Upb3) on 01/02/2018  
**Attachments:** XD9938 video footage.mp4

Dear Sirs/Mdm,

We refer to the above matter.

Kindly refer to the attached video footage from third party for your perusal. We have requested a clearer copy from them but no response from third party up-to-date.  
We are of the view that the attached video footage is inconclusive. This is a total 4 vehicles chain collision whereby third party was the last vehicle and he had rear-ended our insured vehicle. Therefore, our insured is not liable for the accident.

As such, we seek your approval to reject third party claim.

Kindly let us have your instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto: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:** Saturday, 10 February 2018 8:34 AM  
**To:** 'Angie Foo' <[angie.foo@sg.cntaiping.com](mailto:angie.foo@sg.cntaiping.com)>  
**Cc:** Jowyn Tay <[jowyn.tay@sg.cntaiping.com](mailto:jowyn.tay@sg.cntaiping.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>  
**Subject:** RE: Direct Settlement - Accident Involving XE3483J (OI : CTI - TBA) AND XD9938E (TP : LKK REF - CC3/CTI18002198/K1hs3) on 02/02/2018

Hi Angie,

We refer to your below email.

We were informed by third party that our insured lorry has no brake light to alert third party driver and resulted the collision.

We are currently pending for video footage from third party.

We will get back to you once we receive the video.

27 APRIL 2018

Our Ref. No.: VFIX-TP20180411

**MOTOR CLAIMS DEPT**  
**CHINA TAIPING INS (S'PORE) PTE LTD**  
3 ANSON ROAD  
#16-00 SPRINGLEAF TOWER  
SINGAPORE 079909

**vfix**

Vfix Auto Service Pte Ltd  
6D Koki Bukit Ave 6  
AkkKE Singapore 417892  
Email: vfixauto@gmail.com  
Tel: 64489268 Fax: 64452368  
Co Reg. No: 201602964H  
GST Reg No: 201602964H

**WITHOUT PREJUDICE**

Dear Sir / Madam

**PROPERTY CLAIM ONLY**

**ACCIDENT INVOLVING XD9938E AND XE3483J ON 01 FEB 2018**  
**ALONG JURONG TOWN HALL RD CLEMENTI AVE 6**

We refer to the above-mentioned accident.

We are writing on behalf of **M/S PENG CHUAN ENGINEERING CONSTRUCTION PTE LTD**  
the registered owner of motor vehicle number **XD9938E** which was involved in the above accident.

We are instructed that the above accident was caused by the negligence and management of your insured's vehicle number **XE3483J**. As a result of the above accident, our client's vehicle was damaged and our client's has been put to loss and expense, particulars of which are as follows:-

1	Cost of Repair	:SS	5,350.00
2	Loss of Use ( 3 days X \$ 150.00 )	:SS	450.00
3	LTA Fees	:SS	7.45
<b>TOTAL AMOUNTS</b>		<b>:SS</b>	<b>5,807.45</b>

We enclosed a list of the supporting documents:

- (a) Original Final Repair Bill
- (b) LTA Tax Invoice
- (c) GIA / Police Report lodged by Our Client
- (d) Letter of Authority

Kindly acknowledge receipt of the above said documents and your favourable reply is greatly appreciated.

**Any settlement reached is strictly without prejudice to and shall not affect any other claims arising from this accident. Settlement is solely for the items claimed only.**

Yours Faithfully,  
VFIX AUTO SERVICE PTE LTD

  


Kelvin Poh

To: CHINA TAIPING INS (S'PORE) PTE LTD  
3 ANSON RD  
#16-00 SPRINGLEAF TOWER  
SINGAPORE 079909

Dear Sir / Madam,

Claimant:

ACCIDENT INVOLVING XD9938E AND XE3483J ON 01/02/2018 AT  
JURONG TOWN HALL RD CLEMENTI AVE 6

I/We, PENG CHUAN ENGINEERING CONSTRUCTION P. L. am/are the registered owner of  
motor car no. XD9938E

Please be informed that I have assigned all compensation monies due to me/us in the above  
accident to VFIX AUTO SERVICE PTE LTD.

I/We hereby authorized you to release all monies pertaining to the above mentioned accident  
to VFIX AUTO SERVICE PTE LTD and forward the settlement cheque to VFIX AUTO SERVICE PTE  
LTD whom I/we have authorized to collect the said compensation monies.

Thank you,



Signature of Claimant &  
Company Stamp if applicable  
IC no.: 200304394R  
Date: 27/04/18

A handwritten signature of the witness.

Signature of Witness  
IC no.: S1527552I  
Date: 27/04/18



Vfix Auto Service Pte Ltd  
60 Kallang Road  
Aik 888 Singapore 417852  
Email: vfixauto@gmail.com  
Tel: 64489268 Fax: 64452368  
Co Reg No: 201602964H  
GST Reg No: 201602964H

#### FINAL REPAIR BILL

CHINA TAIPING INS (S'PORE) PTE LTD  
3 ANSON ROAD  
#16-00 SPRINGLEAF TOWER  
SINGAPORE 079909

DATE : 27/04/2018  
VEHICLE NO : ND99387  
MAKE/MODEL : ISUZU FXZ77M  
ACC DATE : 01/02/2018  
CLAIM NO : VFIX-TP20180411  
POLICY NO :

AMOUNT S\$

#### LUMP SUM REPAIR COST

Repair Amount	5,000.00
7% GST	350.00
Total	<u>5,350.00</u>

SINGAPORE DOLLARS FIVE THOUSAND THREE  
HUNDRED & FIFTY ONLY

VFIX AUTO SERVICE PTE LTD



Kelvin Poh



Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. M4-0006529-2

ND 9938E

Paid Date/Time 02 Feb 2018 / 10:23:20

Receipt Date/Time 02 Feb 2018 / 10:23:13

Tax Invoice/Receipt

Receipt No. ITNET-00000-150202-000470

Previous Receipt No.

S/N Item Description/  
Business Transaction Reference  
No.

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
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Result of Insurance Enquiry - XE3483.J

As at 01 Feb 2018/10:00:00

Insurance Co. CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD

1 Insurance Enquiry - XE3483.J

Enquiry Fee

20180202102222235868

7.00	0.49	7.49
------	------	------

<b>Sub-Total</b>	7.00	0.49	7.49
------------------	------	------	------

Total Before Rounding	7.00	0.49	7.49
-----------------------	------	------	------

Rounding Difference			0.04
---------------------	--	--	------

Total Amount Payable			7.45
----------------------	--	--	------

Paid By

XXXXXXXXXXXX8532

Credit Card - Visa  
MasterCard

7.45

Total			7.45
-------	--	--	------

Cash Change			0.00
-------------	--	--	------

Tendered Amount			7.45
-----------------	--	--	------

Excess Refundable Amount			0.00
--------------------------	--	--	------

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

## Hsiao Tong (LKKAUTO)

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**From:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>  
**Sent:** Monday, 15 April 2019 10:06 AM  
**To:** Hsiao Tong (LKKAUTO); Admin A  
**Cc:** Alfred Toh  
**Subject:** Direct Settlement - Accident Involving XE3483J (OI: SNM18D00640C05/3) AND XD9938E (TP : LKK REF - CC6/CTI18002127/Upb3) on 01/02/2018  
**Attachments:** XD9938 video footage.mp4

LKK REF - CC6/CTI18002127/Upb3  
CTI REF - SNM18D00640C05/3 (XE3483J)

Dear Hsiao Tong

We refer to your email pertaining to the above matter.

Please proceed to reject the third party claim by XD9938E (vehicle behind Insured)

**Best Regards**

**Alfred Toh**  
Senior Executive  
Claims Department  
China Taiping Insurance (Singapore) Pte. Ltd.  
3 Anson Road #XX-00 Springleaf Tower Singapore 079909  
DID : (65) 6389 6183  
FAX: (65) 6224 7478  
W: [www.sg.cntaiping.com](http://www.sg.cntaiping.com) | FB: [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | WeChat: 太平獅城 Taiping SG

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**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** Saturday, 13 April, 2019 12:19 PM  
**To:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: Direct Settlement - Accident Involving XE3483J (OI: SNM18D00640C05/3) AND XD9938E (TP : LKK REF - CC6/CTI18002127/Upb3) on 01/02/2018

Dear Sirs/Mdm,

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We are of the view that the attached video footage is inconclusive. This is a total 4 vehicles chain collision whereby third party was the last vehicle and he had rear-ended our insured vehicle. Therefore, our insured is not liable for the accident.

As such, we seek your approval to reject third party claim.

Kindly let us have your instruction.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Hsiao Tong (LKKAuto)

**Sent:** Saturday, 10 February 2018 8:34 AM

**To:** 'Angie Foo' <[angie.foo@sg.cntaiping.com](mailto:angie.foo@sg.cntaiping.com)>

**Cc:** Jowyn Tay <[jowyn.tay@sg.cntaiping.com](mailto:jowyn.tay@sg.cntaiping.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Zaini (LKK Auto) <[Zaini@lkkauto.com](mailto:Zaini@lkkauto.com)>

**Subject:** RE: Direct Settlement - Accident Involving XE3483J (OI : CTI - TBA) AND XD9938E (TP : LKK REF - CC3/CTI18002198/K1hs3) on 02/02/2018

Hi Angie,

We refer to your below email.

We were informed by third party that our insured lorry has no brake light to alert third party driver and resulted the collision.

We are currently pending for video footage from third party.

We will get back to you once we receive the video.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Angie Foo [<mailto:angie.foo@sg.cntaiping.com>]

**Sent:** Friday, 9 February 2018 1:43 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** Jowyn Tay <[jowyn.tay@sg.cntaiping.com](mailto:jowyn.tay@sg.cntaiping.com)>

**Subject:** FW: Direct Settlement - Accident Involving XE3483J (OI : CTI - TBA) AND XD9938E (TP : LKK REF - CC3/CTI18002198/K1hs3) on 02/02/2018

Dear Hsiao Tong,

We refer to our email of 7<sup>th</sup> February 2018.



Kindly update your status, have third party withdrawn claim since they had hit onto our Insured's rear portion before we issue assignment letter to your company.

Thank you.

Regards,  
Angie Foo  
Executive  
Motor Division  
Claims Department  
China Taiping Insurance (Singapore) Pte Ltd  
3 Anson Road #16-00  
Springleaf Tower  
Singapore 079909  
Co.Reg.No.200208384E  
DID: 6389 6186  
Fax: 6224 7478 /6224 7175  
Email: [angie.foo@sg.cntaiping.com](mailto:angie.foo@sg.cntaiping.com)  
Email: [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)  
Website: [www.sg.cntaiping.com](http://www.sg.cntaiping.com)

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**From:** Angie Foo  
**Sent:** Wednesday, 7 February, 2018 3:52 PM  
**To:** 'Shirley Hiew (LKK Auto)'; Hsiao Tong (LKKAuto)  
**Cc:** Hsiao Tong (LKKAuto); Zaini (LKK Auto); Admin A; Jowyn Tay  
**Subject:** RE: Direct Settlement - Accident Involving XE3483J (OI : CTI - TBA) AND XD9938E (TP : LKK REF - CC3/CTI18002198/K1hs3) on 02/02/2018

OUR REF: SNM18D00640C02/3

Dear Hsiao Tong,

We refer to your email of 6<sup>th</sup> February 2018 and our telephone conversation a moment ago pertaining to the above matter.

We attached our Insured's SAS Report for your immediate action.

Please check with third party, their insured had hit on to our Insured's vehicle rear portion and they still claiming against our Insured's policy.

Awaiting for your reply.

Thank you.

Regards,  
Angie Foo  
Executive  
Motor Division  
Claims Department  
China Taiping Insurance (Singapore) Pte Ltd

3 Anson Road #16-00  
Springleaf Tower  
Singapore 079909  
Co.Reg.No.200208384E  
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Email: [angle.foo@sg.cntaiping.com](mailto:angle.foo@sg.cntaiping.com)  
Email: [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)  
Website: [www.sg.cntaiping.com](http://www.sg.cntaiping.com)

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**From:** Shirley Hiew (LKK Auto) [<mailto:ShirleyHiew@lkkauto.com>]  
**Sent:** Tuesday, 6 February, 2018 3:15 PM  
**To:** Claims Dept of CTI; Jowyn Tay  
**Cc:** Hsiao Tong (LKKAuto); Zaini (LKK Auto); Admin A  
**Subject:** Direct Settlement - Accident Involving XE3483J (OI : CTI - TBA) AND XD9938E (TP : LKK REF - CC3/CTI18002198/K1hs3) on 02/02/2018

**WITHOUT PREJUDICE**

Dear Jowyn,

We refer to the above matter.

We have inspected TP vehicle XD 9938E at M/s Vfix Auto Service Pte Ltd - Kaki Bukit.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

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

Thank you.

Best Regards,

Shirley Hiew | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: [ShirleyHiew@lkkauto.com](mailto:ShirleyHiew@lkkauto.com) | fax: 6741-4108

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

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## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 15 April 2019 11:27 AM  
**To:** irenelsk@vfixauto.com.sg  
**Subject:** Your Ref: XD9938E \*Our Ref: CC6/CTI18002127/Upb3 [ACCIDENT INVOLVING XE 3483J(CHINA TAIPING) / XD 9938E/ OTHERS ON 01/02/2018]

Your Ref: **XD9938E** Without Prejudice  
Our Ref: CC6/CTI18002127/Upb3

Dear Sirs/Madam,

### **ACCIDENT INVOLVING XE 3483J(CHINA TAIPING) / XD 9938E/ OTHERS ON 01/02/2018**

We refer to the above matter.

We are of the view that your client video footage is inconclusive. This is a total 4 vehicles chain collision whereby your client was the last vehicle and he had rear-ended our insured vehicle. Therefore, we are of the view that our insured is not liable for the accident.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's matter.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**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

CHINA TAIPING INSURANCE (S) PTE LTD

Ref : CC6/CT118002127/Upb3q2

3 ANSON ROAD #16-00  
SPRINGLEAF TOWERS SINGAPORE 079909

Date : 03-05-2019



Code : CTI

**1. Policy Particulars :- THIRD PARTY CLAIM**

Insured Veh.	XE 3483J	Veh. Inspected	XD 9938E
Policy No.	DMCVSN1341891704	Coverage (\$)	0.00
Claim No.	SNM18D00640C05/3	Excess (\$)	0.00
Assign From		Assign Date	05/02/2018

**2. Vehicle Particulars & Condition**

Make & Model	ISUZU FXZ77M	c.c	9839
Engine No.	HIDDEN	Year of Reg.	2014
Chassis No.	JALFXZ77ME7000117	Colour	GREEN
Odometer	312871	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		

**3. Conditions of Tyres**

	Size	Make	Balance
R/H Front Tyre	295/80 R22.5	TRANSTONE	5 mm
L/H Front Tyre	295/80 R22.5	TRANSTONE	5 mm
R/H Rear Tyre	10.00 R20 (D/D)	TRANSTONE	5/5/5/5 mm
L/H Rear Tyre	10.00 R20 (D/D)	TRANSTONE	5/5/5/5 mm

**4. Description of Damages**

THE VEHICLE SUSTAINED DAMAGES AT THE FRONT PORTION. DAMAGES SEE DETAILS.
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**5. General Information**

Accident Date	01/02/2018	Inspection Date	05/02/2018
Survey held at	VFIX AUTO SERVICE PTE LTD 60 KAKI BUKIT AVE 6, ARK@KB, 417892 KAKI BUKIT SINGAPORE 417892		

**5a. Remarks**

A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
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**5b. Estimate Days of Repair**

ESTIMATED NORMAL PERIOD FOR REPAIR:	<b>3 Working Days</b>
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# 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

Page No.:1 of 2

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. XD 9938E

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FRONT GRILLE	CRACKED	1,322.00	1,322.00
1	FRONT LOWER GRILLE	CRACKED	422.00	422.00
2	CORNER PANEL RH+LH @\$1120.00	CRACKED	2,240.00	2,240.00
1	FRONT BUMPER	BENT	2,088.80	1,685.00
1	HEADLAMP LH	NOT NECESSARY	747.60	-
1	SIGNAL LAMP LH	NOT NECESSARY	503.60	-
1	SIGNAL LAMP TOP BRACKET LH	TO REPAIR SEE LABOUR	65.00	-
1	HEADLAMP RIM RH	MISSING	115.00	115.00
1	HEADLAMP BRACKET LH	NOT NECESSARY	285.00	-
	LESS 20% DISCOUNT		-1,557.80	-1,156.80
			6,231.20	4,627.20
<b>SPECIAL NETT ITEMS</b>				
1	FRONT NUMBER PLATE (SN)	BENT	35.00	14.00
1	AIR CON SUCTION HOSE (SN)	NOT NECESSARY	285.00	-
8	CORNER PANEL CLIP @\$7.00 (SN)	NOT NECESSARY	56.00	-
8	FRONT GRILLE CLIP @\$7.00 (SN)	NECESSARY	56.00	56.00
4	FRONT LOWER GRILLE CLIP @\$5.00 (SN)	NECESSARY	20.00	20.00
4	HEADLAMP RUBBER MOUNTING @\$18.00 (SN)	NOT NECESSARY	72.00	-
4	HEADLAMP RIM CLIP @\$8.00(SN)	NOT NECESSARY	32.00	-
			556.00	90.00
<b>LABOUR</b>				
	TO REMOVE DAMAGED BODY PANEL WITH ALL NECESSARY COMPONENTS /ATTACHMENTS APPLY HOT-WORKS WHERE NECESSARY STRAIGHTEN FRONT PANEL,REPAIR/RESHAPE BODY DENTED PANELS IN ACCORDANCE WITH FACTORY SPECIFICATIONS REPLACE NEW PARTS REFIT AND ALIGN INTO POSITION REFIT ALL NECESSARY COMPONENTS/ATTACHMENTS.INCLUSIVE OF THE REPAIR OF SIGNAL LAMP TOP BRACKET LH .		1,200.00	880.00
	TO SPRAY PAINT REPLACED/REPAIRED BODY PANELS INCLUSIVE OF PREPARATORY WORKS AND PAINTING MATERIALS.		1,000.00	650.00

Report Ref No. CC6/CT118002127/Upb3q2



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Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.: 2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO REMOVE, REPLACE SUCTION HOSE VACUUM SYSTEM AND RECHARGE GAS.	NOT NECESSARY	150.00	-
	TO CONDUCT HEADLAMP ALIGNMENT.		30.00	30.00
			2,380.00	1,560.00
GRAND TOTAL			9,167.20	6,277.20
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				5,000.00

Report Ref No. CC6/CTI18002127/Upb3q2

CHUA KANG SENG

Licensed Appraiser

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