

INSURANCE CASE OWNER:

Cynthia

CC 4 ASM AXA1800 2336, U K63/1

LKK:
IDAC:

Surveyor:

hmrms

DOI:

ASSIGNMENT

8/2/18

Date / Time:

6/2/18

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

GBF 1401P

Name of Insured:

TONG FONG (COLIATY) P/L

Insured Tel No.:

HP:

22/12/17

Excess Sec II :\$

D.O.A.:

Claim No.:

STMO062E / 2985

Policy No.:

GA237967

Make / Model:

MITSUBISHI

Place of Accident:

BAT BATOK EAST AVE 3 TO PIE (THAS) EXIT

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

LEE CHIM SIAM

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

Driver Tel No.:

(V/L: YES / NO)

Insured Liability:

% Final ? Yes / No

PC 327C



INSRS:

WSP:

Tel:

Liability:

RMKS:

vfix



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

7/2/18
GAINI

07.02.2018
@ 3.59pm.

15021012:

13031018:

10042018:

PC327C - 4 GBF1401P - 4
* Smartclaim.

Spoke to OTO (Mr Lee) - confirmed accident details and mentioned that TP encouraged him to call OTO and OTO will send out CCTV footage via WhatsApp. Send letter to TP.

Send email to AXA rejection approval

Send email to TP report.

File peg to Quipper for close

STAGE	DATE / PIC
Non-Reporting ltr (1st):	
Non-Reporting ltr (2nd):	
Non-Reporting ltr (Final):	
Notification ltr (if non-pickup):	
Call OI:	07032018
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:	

RECEIVED

1 APR 2018



PRELIMINARY ADVICE		Date/Time:	Sent By:
FINALIZATION		Date/Time:	Confirm with:
Repair Cost:	\$S	(days)	Reduction: %
FINAL SETTLEMENT		Date/Time:	Confirm with:
Final Liability:	%	(Agreed / Assessed)	BOLA S/N No.: Nil
Repair Cost:	\$S		
Loss of Rental (LOR):	\$S	(days)	
Loss of Use (LOU):	\$S	(\$ x days)	
Loss of Income (LOI):	\$S	(\$ 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:	\$S		
Medical:	\$S		
Disbursement:	\$S	(e.g. Tow/ Independent)	
Legal Cost:	\$S		
Total:	\$S	Global Sum \$S:	
FINAL PAYMENT		Date/Time:	Confirm with:
Payee 1:	\$S	Name 1:	
Payee 2: (Strike if N.A.)	\$S	Name 2:	
Payee 3: (Strike if N.A.)	\$S	Name 3:	

COPY SENT 11/4/18

1) Claim status: Normal/Reject/Private Settle
2) Report Format: TP
3) Survey fee: P150.00

(08/11/13) wef

REF:

ASS. REC. BY: Marcus

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

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

To Inspect Vehicle No: _____

at Workshop m/s _____

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.

N/S	O/S

Bal. or Market Value: _____

IDAC Accident Rpt: _____ Consistent? : Yes or No

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

Est. Repairs: 3 days Res: Yes or NoLum Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____

Vehicle: IN / OUT

Veh No: _____

Yr Regn: _____

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

Truck / Trailer or

Make: _____

C.C. _____

Colour: _____

A/C: Insured / Std / NI / NA

Sp. Reading: _____

T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: _____

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

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

Tyre Size: _____

F: _____

R: _____

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

TOYO / YOKO or

Front

Rear

R/Bal. _____

mm

R/Bal. _____

mm

L/Bal. _____

mm

L/Bal. _____

mm

D.O.A. _____

D.O.I. _____

Survey held at _____

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

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

Date / Time

Action / Instruction

8/2/18 hucys 10am.
confirmed 4/5 @ 2600 with mechanic
(Red: \$6471.00 / 71%)

Date/Time. File Pass to?

☐

Prel. Report

1)

☐

Final Report

Date/Time. File Return to?

2)

Days Of Repair: _____

Resurvey No. of Trip: _____

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Invs (\$

☐

Weekend (\$

Survey Fee:

Transportation:

S - RS - SI

Photos

Others

TOTAL

Report Format :

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




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/ASM18002336/kb3		
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811		Date : 06-02-2018		
		Code : ASM		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	GBF 1401P	Veh. Inspected	PC 327C	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	06/02/2018	
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	22/12/2017	Inspection Date		
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.				

M/S AXA INS (S'PORE) PTE LTD
8 SHENTON WAY
#27-01 AXA TOWER
SINGAPORE 068811

ESTIMATE

DATE : 04/01/2018
ACC DATE : 22/12/2017
REF NO. : VFIX-TP20170388
POLICY NO :

Attention: Motor Claim Department

RE : VEHICLE NO.PC327C BUS

DESCRIPTION	AMOUNT S\$
1 1 REAR BUMPER	3,221.00
2 1 SIDE REAR COMPARTMENT DOOR RH	1,850.00
	\$ 5,071.00

LABOUR & MISCELLANEOUS:	AMOUNT S\$
1 To remove damaged body panels with all necessary components/attachments apply hot-works where necessary straighten rear side panel repair/reshape dented panels in accordance with factory specifications,replace new parts refit align into position refit all necessary components/attachments	2,000.00
2 To spray paint replaced/repainted body panels inclusive of preparatory works and painting materials	2,000.00
	\$ 4,000.00

GRAND TOTAL : \$ 9,071.00

SINGAPORE DOLLARS : NINE THOUSAND & SEVENTY ONE 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:

not Authorized
LKK
2/5 \$2600
3 day.
1. highlight After repair
8/1/18

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Business
Owner ID:	1200C
Vehicle Details	
Vehicle No.:	PC327C
Vehicle to be Exported:	No
Intended De-registration Date:	08 Feb 2018
Vehicle Make:	KING LONG
Vehicle Model:	XMQ6900K
Primary Colour:	Multi-Colour
Manufacturing Year:	2010
Engine No.:	ISBE420521843311
Chassis No.:	LA6R1DSB8AB204390
Maximum Power Output:	-
Open Market Value:	\$88,460.00
Original Registration Date:	16 Mar 2011
First Registration Date:	16 Mar 2011
Transfer Count:	1
Actual ARF Paid:	\$4,423.00
Intended PARF Rebate Details	
PARF Eligibility:	No
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00
Intended COE Rebate Details	
COE Expiry Date:	15 Mar 2021
COE Category:	C - Goods Vehicle & Bus
COE Period(Years):	10
QP Paid:	\$29,011.00
COE Rebate Amount:	\$8,999.00
Total Rebate Amount:	\$8,999.00

The information contained herein is correct as at 08 Feb 2018

OK

Zaini (LKK Auto)

From: Zaini (LKK Auto)
Sent: Tuesday, 13 March 2018 3:07 PM
To: 'vfix auto'
Cc: Hsiao Tong (LKKAuto)
Subject: RE: Your ref: PC 327C_ACCIDENT INVOLVING VEHICLES GBF 1401P AND PC 327C ON 22/12/2017
Attachments: GBF1401P.MP4

WITHOUT PREJUDICE

Your ref: PC 327C
Our ref: CC4/ASM18002336/Ukb3

Dear Irene,

ACCIDENT INVOLVING VEHICLES GBF 1401P AND PC 327C ON 22/12/2017

We refer to the above matter.

Please be informed that our principal had further reviewed the matter and based on the available information and evidence at hand, our principal is in the view that our Insured is not liable of the accident.

Based on the accident scenario and our insured's CCTV footage after review, it can be seen that your client encroached into our insured's lane and collided onto TP vehicle while turning right. Our principal is in view that your client's vehicle should keep within his lane when turning.

In view of the above and with our principal's instruction, we regret to inform you that we are unable to further look into your claim.

As such, we will close file in our end.

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, Poyayubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Zaini (LKK Auto)
Sent: Monday, 12 February 2018 11:03 AM
To: 'vfix auto' <vfixauto@gmail.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Your ref: PC 327C_ACCIDENT INVOLVING VEHICLES GBF 1401P AND PC 327C ON 22/12/2017

WITHOUT PREJUDICE

Your ref: PC 327C
Our ref: CC4/ASM18002336/Ukb3

Dear Irene,

ACCIDENT INVOLVING VEHICLES GBF 1401P AND PC 327C ON 22/12/2017

We refer to the above matter.

We are of the opinion that this is a case of **conflicting versions**. There is no conclusive evidence yet to substantiate either party's version. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, kindly forward to us with any evidence (if any) your client have to support your claim.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

IKK Auto Consultants Pte Ltd

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

8K 51, PayaUbi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Re:<REJECTION APPROVAL> Your Ref:
S7M0062E ACCIDENT INVOLVING GBF1401P AND
PC327C ON 22.12.2017

Type

 Question

Message

Please proceed to reject TP.

 Reply

<< <REJECTION APPROVAL> Your Ref: S7M0062E ACCIDENT INVOLVING GBF1401P AND PC327C ON 22.12.2017

Type

 Question

Message

Your Ref: S7M0062E Our Ref: CC4/ASM18002336/Ukb3 Dear Cynthia, We refer to the below email. TP reported that OI vehicle side swiped against his vehicle. No photos / CCTV footage provided by TP till date. OI reported that TP vehicle sped up ahead and collided onto his vehicle upon turning right. Based on the attached OI CCTV Footage, we observed that the TP vehicle encroached onto OI's lane upon turning and collided onto OI vehicle. We had spoken to the Insured driver where he confirmed that at the material time, he was travelling at the said location as reported and mentioned that TP vehicle cut into his lane when turning and resulted in the collision. Based on the OI CCTV footage, we are of the view that OI version is more credible. As such, we intend to reject TP claim. For your approval and/or further instructions please. Thank you. Best Regards, Zaini Kusaini | Case Handler

 Reply

Zaini (LKK Auto)

From: Zaini (LKK Auto)
Sent: Tuesday, 13 March 2018 3:07 PM
To: 'vfix auto'
Cc: Hsiao Tong (LKKAuto)
Subject: RE: Your ref: PC 327C_ACCIDENT INVOLVING VEHICLES GBF 1401P AND PC 327C ON 22/12/2017
Attachments: GBF1401P.MP4

WITHOUT PREJUDICE

Your ref: PC 327C
Our ref: CC4/ASM18002336/Ukb3

Dear Irene,

ACCIDENT INVOLVING VEHICLES GBF 1401P AND PC 327C ON 22/12/2017

We refer to the above matter.

Please be informed that our principal had further reviewed the matter and based on the available information and evidence at hand, our principal is in the view that our Insured is not liable of the accident.

Based on the accident scenario and our insured's CCTV footage after review, it can be seen that your client encroached into our insured's lane and collided onto TP vehicle while turning right. Our principal is in view that your client's vehicle should keep within his lane when turning.

In view of the above and with our principal's instruction, we regret to inform you that we are unable to further look into your claim.

As such, we will close file in our end.

Thank you.

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6641-2132 | email: Zaini@lkkauto.com | fax: 6741-4108

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

From: Zaini (LKK Auto)
Sent: Monday, 12 February 2018 11:03 AM
To: 'vfix auto' <vfixauto@gmail.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Your ref: PC 327C_ACCIDENT INVOLVING VEHICLES GBF 1401P AND PC 327C ON 22/12/2017

WITHOUT PREJUDICE

Your ref: PC 327C
Our ref: CC4/ASM18002336/Ukb3



Re:<REJECTION APPROVAL> Your Ref:
S7M0062E ACCIDENT INVOLVING GBF1401P AND
PC327C ON 22.12.2017

Type

Question

Message

Please proceed to reject TP.

Reply



<REJECTION APPROVAL> Your Ref: S7M0062E ACCIDENT INVOLVING GBF1401P AND PC327C ON 22.12.2017

Type

Question

Message

Your Ref: S7M0062E Our Ref: CC4/ASM18002336/Ukb3 Dear Cynthia, We refer to the below email. TP reported that OI vehicle side swiped against his vehicle. No photos / CCTV footage provided by TP till date. OI reported that TP vehicle sped up ahead and collided onto his vehicle upon turning right. Based on the attached OI CCTV Footage, we observed that the TP vehicle encroached onto OI's lane upon turning and collided onto OI vehicle. We had spoken to the Insured driver where he confirmed that at the material time, he was travelling at the said location as reported and mentioned that TP vehicle cut into his lane when turning and resulted in the collision. Based on the OI CCTV footage, we are of the view that OI version is more credible. As such, we intend to reject TP claim. For your approval and/or further instructions please. Thank you. Best Regards, Zaini Kusaini | Case Handler

1/15/2018



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564313

09 FEBRUARY 2018

TONG FONG CO. (1974) PTE LTD
290 RIVER VALLEY ROAD
SINGAPORE 238331
ATTN: HR / MANAGEMENT

Dear Sir/Madam,

OUR REF : CC4/ASM18002336/kb3

YOUR REF : GBF 1401P

ACCIDENT INVOLVING GBF 1401P AND PC 327C ALONG BUKIT BATOK EAST AVENUE 3 TOWARDS PIE EXIT ON 22.12.2017

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from M/s VFIX AUTO SERVICE PTE LTD, acting on behalf of the owner of PC 327C against your motor insurance policy.

Based on the accident report, accident scenario, this is a conflicting version pending concrete evidence from both parties to determine the liable party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to Zaini@lkkauto.com within 10 days from the date of this letter **if not provided at AXA's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at Zaini@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Zaini
Case Handler
DID: 6841 2132
FAX: 6741 4108
Email: Zaini@lkkauto.com

c.c. AXA Insurance Pte Ltd (AXA)
(Motor Claims Dept)