

LKK: IDAC:   
 CC AXA 1800 Negi, X 153/1   
 ASSIGNMENT   
 Date / Time: 9/2/18   
 Registered in Merimen:   
 Pre-assign / CCU / FTE:   
 Insured Vehicle No.: SLD 6773A   
 Name of Insured: UGANG YARM   
 Insured Tel No.: HP: 03/02/18   
 Excess Sec II :SS D.O.A:   
 Is driver the owner? (YES / NO) Nature of Accident:   
 If NO, Driver Name / Age: MY MMY SRE   
 Driver Tel No.: 92283894 (V/L: YES / NO)   
 OI GIA REPORT: YES NO : TP GIA REPORT: YES / NO   
 Insured Liability: % Final ? Yes / No

INSR: WSP: Tel: Liability: RMKS:   
 INSR: WSP: Tel: Liability: RMKS:   
 INSR: WSP: Tel: Liability: RMKS:   
 INSR: WSP: Tel: Liability: RMKS:

Date/Time	STAGE	DATE / PIC
6/2/18 8AM	Non-Reporting ltr (1st):	
	Non-Reporting ltr (2nd):	
	Non-Reporting ltr (Final):	
	Notification ltr (if non-pickup):	
9/2/2018 @ 3:57pm	Call OI:	9/2/2018 9:02am
9/2/2018 @ 5:30pm	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:	

PRELIMINARY ADVICE Date/Time: Sent By:   
 FINALIZATION Date/Time: Confirm with:   
 Repair Cost: SS ( days) Reduction:   
 FINAL SETTLEMENT Date/Time: Confirm with:   
 Final Liability: % 100 (Agreed / Assessed) BOLA S/N No.: NIL   
 Repair Cost: SS   
 Loss of Rental (LOR): SS ( days)   
 Loss of Use (LOU): SS (5 x days)   
 Loss of Income (LOI): SS (5 x days)   
 LOR only ☐ LOU only ☐ LOR + LOU ☐ LOR + LOI ☐ [Tick only one]   
 GIA/LTA Search ☐   
 Medical ☐   
 Disbursement: SS (e.g. Tow/ Independent)   
 Legal Cost: SS   
 Total: SS Global Sum SS:   
 FINAL PAYMENT Date/Time: Confirm with:   
 Payee 1: SS Name 1:   
 Payee 2: (Strike if N.A.) SS Name 2:   
 Payee 3: (Strike if N.A.) SS Name 3:

REF:

## ASSIGNMENT

From \_\_\_\_\_ Date: \_\_\_\_\_  
 Estimated Cost: \_\_\_\_\_  
OD / TP / WS / TP RES / OD RES / EVA / INV / MV  
 To Inspect Vehicle No: \_\_\_\_\_  
 at Workshop mis \_\_\_\_\_  
 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: 03 days Res.: Yes or No  
 Lum Sum: \_\_\_\_\_ % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_

Vehicle: IN / OUT

Veh No: Squ73471C Yr Regn: 2007 May  
 Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /  
 Truck / Trailer or  
 Make: Honda City cc 1497  
 Colour: Black A/C: Insured / Std / NI / NA  
 Sp. Reading: 265996 T/Radio: Insured / Std / NI / NA  
 Eng/No: \_\_\_\_\_  
 C/No: MRHG865077040270  
 Gen. Cond: Good / Fair / Poor / Burnt  
 Steering: In order / Jammed / Leaked / Burnt or  
 Brake: In order / Jammed / Leaked / Burnt or  
 Modl: Nil / S/Rim / STD A/Rim or  
 Tyre Size: F: 195/50R15  
 R: 195/50R15  
BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /  
TOYO / YOKO or Nexen  
 Front Rear  
 R/Bal: 06 mm R/Bal: 06 mm  
 L/Bal: 06 mm L/Bal: 06 mm  
 D.O.A. \_\_\_\_\_ D.O.I. 08/02/18  
 Survey held at: Kany  
 Des. of Damages: Frt / Rear / O/S / N/S / UIC / Rooftop or  
Res q/s  
 The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

TP AXA.

PIP \$ 1074.88 (Red \$ 1486.88 / 58%).

Date/Time, File Pass to?

☐ : Preli. Report  
☐ : Final Report

1)

Date/Time, File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

\_\_\_\_ \$ + Rd \_\_\_\_ \$

Photo

Others

Add Fee: ☐ Site Insp (\$☐ Interview (\$☐ Tech. Invs (\$☐ Weekend (\$

Report Format :

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

TOTAL



# LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199807198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD		Ref : CC4/ASM18002491/kb3		
8 SHENTON WAY #24-01 AXA TOWERS SINGAPORE 068811		Date : 07-02-2018		
		Code : ASM		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SLD 6773A	Veh. Inspected	SGU 7347K	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	07/02/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
<b>4. Description of Damages</b>				
<b>5. General Information</b>				
Accident Date	03/02/2018	Inspection Date		
Survey held at	KANG CAR REPAIRERS PTE LTD NO.1 KAKI BUKIT AVE 6 #02-06 AUTOBAY @ KAKI BUKIT SINGAPORE 417883			
<b>5a. Remarks</b>				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

# Kang Car Repairers Pte Ltd

1 Kaki Bukit Ave 6, #02-06 Autobay@ Kaki Bukit Singapore 417883  
TEL: 6747 7636 FAX: 6748 5071 Email: kangcar@singnet.com.sg  
GST: 201300201N

M/S : AXA INSURANCE PTE LTD  
8 SHENTON WAY  
#24-01 AXA TOWER  
SINGAPORE 068811

Estimate No: EST1800039  
Date: 06 Feb 2018

ATTN: Motor Claim Department

Veh Reg No: SGU7347K  
Make/Model: HONDA CITY  
Chasis No: MRHGD86507P040270  
Reg. Date:  
Your Ref No: SLD6773A

Claim Type: Third Party  
Accident Date: 03/02/2018  
TP Veh Reg No: SLD6773A

## Estimate Repair Cost to Vehicle No :SGU7347K

Quantity	Description	List Price	Amount
		<u>SS</u>	<u>SS</u>
	<b>List Price</b>		
1	1 PC REAR BUMPER <i>Del</i>	491.20	✓
2	1 PC REAR BUMPER R/H RETAINER <i>~</i>	14.90	✓
3	1 PC REAR R/H TAIL LAMP <i>3 new</i>	276.50	✓
4	1 PCS REAR BOOT LID REFLECTOR <i>506.10</i>	194.60	✓
		977.20	
		Less 20%	195.44
			781.76
	<b>Special Net</b>		
5	1 SET REAR BUMPER CLIPS <i>new</i>	40.00	✓
6	1 SET REVERSE SENSORS <i>2 new</i>	250.00	200
		290.00	290.00
	<b>Labour</b>		
7	1 TO CHECK WIRING	50.00	30
8	1 TO REMOVE AND REFIT REAR REVERSE SENSOR <i>470</i>	60.00	40
9	1 TO SPRAY UNDERSEAL	80.00	✓
10	1 TO SPRAY PAINT	700.00	200
11	1 TO REMOVE AND REPLACE THE DAMAGED PARTS, KNOCK OUT ACCIDENT DENTED PORTIONS, AND FOR CUTTING/WELDING WORKS.	600.00	200
		1,490.00	1,490.00

# Kang Car Repairers Pte Ltd

1 Kaki Bukit Ave 6, #02-06 Autobay@ Kaki Bukit Singapore 417883  
TEL: 6747 7636 FAX: 6748 5071 Email: kangcar@singnet.com.sg  
GST:201300201N

M/S : AXA INSURANCE PTE LTD  
8 SHENTON WAY  
#24-01 AXA TOWER  
SINGAPORE 068811

ATTN: Motor Claim Department

Claim Type: Third Party  
Accident Date: 03/02/2018  
TP Veh Reg No: SLD6773A

Estimate No: EST1800039

Date: 06 Feb 2018

Veh Reg No: SGU7347K

Make/Model: HONDA CITY

Chasis No: MRHGD86507P040270

Reg. Date:

Your Ref No: SLD6773A

## Estimate Repair Cost to Vehicle No :SGU7347K

Quantity	Description	List Price	Amount
		<b>S\$</b>	<b>S\$</b>
	Total		S\$ 2,561.76
	Add GST @ 7%		179.32
	Total Amount Payable		<u>S\$ 2,741.08</u>

TOTAL: SINGAPORE DOLLAR TWO THOUSAND SEVEN HUNDRED FORTY ONE AND CENTS EIGHT ONLY

This is only an estimate based on our preliminary inspection and does not cover additional parts, labour time which may be required after work has begun.

For Kang Car Repairers Pte Ltd

4/s Admin L  
08/02/18  
03 Rgr

AUTHORISED SIGNATURE

total: 1074.88 (P/P) ✓

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:

**Vivian Lau (LKKAUTO)**

---

**From:** Vivian Lau (LKKAUTO)  
**Sent:** Wednesday, 21 November, 2018 11:13 AM  
**To:** 'kangcar@singnet.com.sg'  
**Cc:** Kang Car (yahoo); Admin A  
**Subject:** RE: LOD; ACCDT INVLG SGU7347K & SLD6773A ON 03.02.2018  
**Attachments:** SLD6773A.avi; Sketch Plan .pdf

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Sir/Madam,

**Accident involving SGU7347K & SLD6773A ON 03.02.2018**

We refer to the above matter

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client. Based on your client's video, our Insured was traveling straight while your client was changing lane.

We attached herewith our insured's accident report and video footage for your perusal.

Under such circumstances, we have our principal's instruction to deny liability of your client's claim

*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.*

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

**From:** kangcar@singnet.com.sg [mailto:kangcar@singnet.com.sg]  
**Sent:** Wednesday, 21 November, 2018 11:02 AM  
**To:** Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>  
**Cc:** CS A Team <cs-a@lkkauto.com>; Kang Car (yahoo) <kangcar176@yahoo.com.sg>  
**Subject:** Fwd: LOD; ACCDT INVLG SGU7347K & SLD6773A ON 03.02.2018

WITHOUT PREJUDICE  
URGENT

**Vivian Lau (LKKAUTO)**

---

**From:** kangcar@singnet.com.sg  
**Sent:** Friday, 23 November, 2018 2:12 PM  
**To:** Vivian Lau (LKKAUTO)  
**Cc:** Kang Car (yahoo); Admin A  
**Subject:** RE: LOD; ACCDT INVLG SGU7347K & SLD6773A ON 03.02.2018

WITHOUT PREJUDICE (SAVE AS TO COSTS)

Dear Vivian,

Thank you for your video footage and your insured sketch plan.

We are regret to inform you that we are unable to accept your principal's instruction to deny the liability on our client's claim.

We have reviewed the matter and basing on the video footage provided. the accident was caused by your insured's negligent driving. Below are the points we would like to highlight your insured's negligence :

1. At the time of accident, the traffic condition was moderate and slow moving, our client was moving slowly into Lane 2 from the right. Your insured noticed and saw our client's vehicle, so your insured slowed down and gave way to our client. Not as reported by your insured that our client suddenly cut into his lane.
2. After your insured gave way to our client, the vehicles in front of our vehicle stopped due to the traffic slowed down at the junction. The taxi on the extreme right lane also slowed down and stopped. When our client stopped his vehicle, your insured collided to the rear portion of our vehicle. Your insured failed to keep a safety distance and cannot stop in time and collided to our client's vehicle causing the accident. In our point of view, our vehicle was ahead of your insured, hence, our client is not liability for the accident.

We urged your principal to review and look into the matter and let us have your favourable reply to resolve the matter amicably.

Thank you & Regards,  
Sharon  
Kang Car Repairers Pte Ltd  
Tel: 6747 7636  
Fax: 6748 5071

On Wed Nov 21 2018 11:12:51 GMT+0800 (Malay Peninsula Standard Time) Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com> wrote:

----- Original Message -----

## Hsiao Tong (LKKAUTO)

---

**From:** kangcar@singnet.com.sg  
**Sent:** Friday, 23 November 2018 2:12 PM  
**To:** Vivian Lau (LKKAUTO)  
**Cc:** Kang Car (yahoo); Admin A  
**Subject:** RE: LOD; ACCDT INVLG SGU7347K & SLD6773A ON 03.02.2018

WITHOUT PREJUDICE (SAVE AS TO COSTS)

Dear Vivian,

Thank you for your video footage and your insured sketch plan.

We are regret to inform you that we are unable to accept your principal's instruction to deny the liability on our client's claim.

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Kang Car Repairers Pte Ltd  
Tel: 6747 7636  
Fax: 6748 5071

On Wed Nov 21 2018 11:12:51 GMT+0800 (Malay Peninsula Standard Time) Vivian Lau (LKKAUTO)  
<vivianlau@lkkauto.com> wrote:  
----- Original Message -----

'WITHOUT PREJUDICE'



**SAVE AS TO COSTS**

Dear Sir/Madam,

**Accident involving SGU7347K & SLD6773A ON 03.02.2018**

We refer to the above matter

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client. Based on your client's video, our Insured was traveling straight while your client was changing lane.

We attached herewith our insured's accident report and video footage for your perusal.

Under such circumstances, we have our principal's instruction to deny liability of your client's claim

*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.*

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

**From:**  
kangcar@singnet.com.sg [mailto:kangcar@singnet.com.sg]  
**Sent:** Wednesday, 21 November, 2018 11:02 AM  
**To:** Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>  
**Cc:** CS A Team <cs-a@lkkauto.com>; Kang Car (yahoo) <kangcar176@yahoo.com.sg>  
**Subject:** Fwd: LOD; ACCDT INVLG SGU7347K & SLD6773A ON 03.02.2018

WITHOUT PREJUDICE

URGENT

Dear Vivian,

Kindly update us the status on urgent basis.

Please let us have your principal's instruction so we can proceed for the next course of action.

Thank you & Regards,

Jeffrey

Kang Car Repairers Pte Ltd

Tel: 6747 7636

Fax: 6748 5071

WITHOUT PREJUDICE

Dear Vivian,

We refer to our LOD below.

Kindly let us have the settlement asap as our client is chasing due to his insurance's renewal.

Thank you & Regards,

Jeffrey Kang

Kang Car Repairers Pte Ltd

Tel: 6747 7636

Fax: 6748 5071

-----Original Message-----

From : [kangcar@singnet.com.sg](mailto:kangcar@singnet.com.sg)

Date : 05/10/2018 - 12:37 GMT+8

To : [vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)

Cc : [admin-a@lkkauto.com](mailto:admin-a@lkkauto.com), [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com), [kangcar176@yahoo.com.sg](mailto:kangcar176@yahoo.com.sg)

Subject : LOD; ACCDT INVLG SGU7347K & SLD6773A ON 03.02.2018

WITHOUT PREJUDICE

To: The Claims Officer-in-charge

We refer to the above accident and attach herewith our LOD for your reference.

Please let us have your offer to settle our client's claim .

Thank you & Regards,  
Sharon  
Kang Car Repairers Pte Ltd  
Tel: 6747 7636  
Fax: 6748 5071

## Hsiao Tong (LKKAuto)

**From:** Shu Pei (LKKAuto)  
**Sent:** Thursday, 4 July 2019 12:16 PM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** RE: New message for service request 29751, vehicle number SGU7347K

<input type="checkbox"/>	6.7.19 File pass to CHT	LPF	7/6/2019 9:49:01 AM
<input type="checkbox"/>	231118 Rec'd email from TP: Appeal on rejection	CHT	1/7/2019 5:42:25 PM
<input type="checkbox"/>	Message Hi Cynthia, we have rejected TP claim as per instruction. However TP appealed that it is a head-to-rear collision as the point of impact of TP's vehicle is found on the rear bumper(scenario 27 applies). In view of this, kindly advise if we shall maintain rejection or else advise further instruction. Thanks. Hsiao Tong - 01 July 2019	CHT	1/7/2019 5:42:28 PM
<input type="checkbox"/>	7/3/19 4:32 PM LOH Cynthia—Hi Hsiao Tong, BI claim handler has rejected TPBI claim from lawyer. We maintain as rejection. Thanks	LSP	4/7/2019 12:03:17 PM

Best Regards,  
Shu Pei | Admin  
LKK Auto Consultants Pte Ltd  
Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

**From:** Admin-D (LKKAuto)  
**Sent:** Wednesday, 3 July 2019 4:35 PM  
**To:** Admin A <admin-a@lkkauto.com>  
**Subject:** FW: New message for service request 29751, vehicle number SGU7347K

Best Regards,  
Summer Lee | Admin  
LKK Auto Consultants Pte Ltd  
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

**From:** cynthia.loh@axa.com.sg [mailto:cynthia.loh@axa.com.sg]  
**Sent:** Wednesday, 3 July, 2019 4:34 PM  
**To:** admin-d@lkkauto.com  
**Subject:** New message for service request 29751, vehicle number SGU7347K

AXA Insurance has sent you a message for claim number S8M008KD.  
Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.



This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.



## RE: TP cut lane

Type

🔗 Question

Message

Hi Cynthia, we have rejected TP claim as per instruction. However TP appealed that it is a head-to-rear collision as the point of impact of TP's vehicle is found on the rear bumper(scenario 27 applies). In view of this, kindly advise if we shall maintain rejection or else advise further instruction. Thanks. Hsiao Tong - 01 July 2019

Reply

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 9 July 2019 10:06 AM  
**To:** 'kangcar@singnet.com.sg'  
**Cc:** kangcar176@yahoo.com.sg; Admin A  
**Subject:** RE: LOD; ACCDT INVLG SGU7347K & SLD6773A ON 03.02.2018 // LKK REF: CC4/ASM18002491/Apb3

### Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

We have appealed your matter to our principal for further review. However, we regret to inform your that we have our principal instruction to maintain rejection.

Thank you.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

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:** kangcar@singnet.com.sg <kangcar@singnet.com.sg>  
**Sent:** Friday, 23 November 2018 2:12 PM  
**To:** Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>  
**Cc:** Kang Car (yahoo) <kangcar176@yahoo.com.sg>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: LOD; ACCDT INVLG SGU7347K & SLD6773A ON 03.02.2018

WITHOUT PREJUDICE (SAVE AS TO COSTS)

Dear Vivian,

Thank you for your video footage and your insured sketch plan.

We are regret to inform you that we are unable to accept your principal's instruction to deny the liability on our client's claim.

We have reviewed the matter and basing on the video footage provided. the accident was caused by your insured's negligent driving. Below are the points we would like to highlight your insured's negligence :

1. At the time of accident, the traffic condition was moderate and slow moving, our client was moving slowly into Lane 2 from the right. Your insured noticed and saw our client's vehicle, so your insured slowed down and gave way to our client. Not as reported by your insured that our client suddenly cut into his lane.
2. After your insured gave way to our client, the vehicles in front of our vehicle stopped due to the traffic slowed down at the junction. The taxi on the extreme right lane also slowed down and stopped. When our client

stopped his vehicle, your insured collided to the rear portion of our vehicle. Your insured failed to keep a safety distance and cannot stop in time and collided to our client's vehicle causing the accident. In our point of view, our vehicle was ahead of your insured, hence, our client is not liability for the accident.

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Thank you & Regards,  
Sharon  
Kang Car Repairers Pte Ltd  
Tel: 6747 7636  
Fax: 6748 5071

On Wed Nov 21 2018 11:12:51 GMT+0800 (Malay Peninsula Standard Time) Vivian Lau (LKKAuto)  
<[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)> wrote:  
----- Original Message -----

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

Dear Sir/Madam,

**Accident involving SGU7347K & SLD6773A ON 03.02.2018**

We refer to the above matter

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client. Based on your client's video, our Insured was traveling straight while your client was changing lane.

We attached herewith our insured's accident report and video footage for your perusal.

Under such circumstances, we have our principal's instruction to deny liability of your client's claim

*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.*

Thank you

Best Regards,

**Vivian Lau** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-8625 | email: [Vivianlau@lkkauto.com](mailto:Vivianlau@lkkauto.com) | fax: 6741-4108

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

**From:**

[kangcar@singnet.com.sg](mailto:kangcar@singnet.com.sg) [mailto:[kangcar@singnet.com.sg](mailto:kangcar@singnet.com.sg)]

**Sent:** Wednesday, 21 November, 2018 11:02 AM

**To:** Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>

**Cc:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Kang Car (yahoo) <[kangcar176@yahoo.com.sg](mailto:kangcar176@yahoo.com.sg)>

**Subject:** Fwd: LOD; ACCDT INVLG SGU7347K & SLD6773A ON 03.02.2018

WITHOUT PREJUDICE

URGENT

Dear Vivian,

Kindly update us the status on urgent basis.



Please let us have your principal's instruction so we can proceed for the next course of action.

Thank you & Regards,

Jeffrey

Kang Car Repairers Pte Ltd

Tel: 6747 7636

Fax: 6748 5071

WITHOUT PREJUDICE

Dear Vivian,

We refer to our LOD below.

Kindly let us have the settlement asap as our client is chasing due to his insurance's renewal.

Thank you & Regards,

Jeffrey Kang

Kang Car Repairers Pte Ltd

Tel: 6747 7636

Fax: 6748 5071

-----Original Message-----

From : [kangcar@singnet.com.sg](mailto:kangcar@singnet.com.sg)

Date : 05/10/2018 - 12:37 GMT+8

To : [vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)

Cc : [admin-a@lkkauto.com](mailto:admin-a@lkkauto.com), [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com), [kangcar176@yahoo.com.sg](mailto:kangcar176@yahoo.com.sg)

Subject : LOD; ACCDT INVLG SGU7347K & SLD6773A ON 03.02.2018

WITHOUT PREJUDICE

To: The Claims Officer-in-charge

We refer to the above accident and attach herewith our LOD for your reference.

Please let us have your offer to settle our client's claim .

Thank you & Regards,

Sharon

Kang Car Repairers Pte Ltd

Tel: 6747 7636

Fax: 6748 5071



江氏修理汽車私人有限公司  
KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883  
TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg  
Co. Reg. No. 201300201N GST Reg. No. 201300201N

Our Ref : KCR0220187347AXA  
Your Ref : S8M008KDMC/CL

Date : 05 OCT 2018

WITHOUT PREJUDICE

**AXA Insurance Singapore Pte Ltd**  
C/O LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Industrial Pk  
Singapore 408933  
Attention : Motor Claim Department

Dear Sirs,

Accident involving SGU7347K and SLD6773A on 03.02.2018 along intersection of Orchard Rd & Cairnhill Rd.

We refer to the above accident. On our record showed that you are the insurer of motor vehicle SLD6773A.

We are instructed that the accident was caused by your insured's negligent driving and/or management of his vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense.

On behalf of and as authorized by Mr Su Tai Ming, the owner of motor-vehicle no: SGU7347K, we submit his claim to you:

Cost of repairs (Inclusive of 7% GST)	\$ 1,150.12
Loss of use (4 days (3+1Sunday) x \$80.00)	\$ 320.00
GIA search fee	\$ 2.00
	<u>\$ 1,472.12</u>

=====

Enclosed herewith are copies of the following documents in support of our client's claim:

- 1) Tax invoice no: KCR-INV1800587
- 2) GIA report of SGU7347K
- 3) GIA search fee and invoice

We hope to receive your early reply soon.

Thank you.

Yours faithfully,  
KANG CAR REPAIRERS PTE LTD

.....



# 江氏修理汽車私人有限公司

## KANG CAR REPAIRERS PTE LTD

1 KAKI BUKIT AVE 6 #02-06 AUTOBAY@KAKI BUKIT SINGAPORE 417883

TEL: 67477636, 67473005 FAX: 67485071 Email: kangcar@singnet.com.sg

Co. Reg. No. 201300201N GST Reg. No. 201300201N

M/S : AXA INSURANCE PTE LTD  
8 SHENTON WAY  
#24-01 AXA TOWER  
SINGAPORE 068811

ATTN: Motor Claim Department  
Your Ref No: S8M008KDMC/CL  
Claim Type: Third Party  
Accident Date: 03/02/2018  
TP Veh Reg No: SLD6773A

Final No: KCR-INV1800587  
Claim No: EST1800039  
Date: 02 Oct 2018  
Policy No:  
Veh Reg No: SGU7347K  
Make/Model: HONDA CITY  
Chassis No: MRHGD86507P040270  
Engine No:  
Reg. Date:

### Tax Invoice to Vehicle No :SGU7347K

PAGE:1

Description	Quantity	List Price	Amount
		<u>S\$</u>	<u>S\$</u>

As recommended by surveyor to proceed repair at total cost/lumpsum cost S\$ 1,074.88

Add GST @ 7% 75.24

Total Amount payable S\$ 1,150.12

TOTAL: SINGAPORE DOLLAR ONE THOUSAND ONE HUNDRED FIFTY AND CENTS TWELVE ONLY

For Kang Car Repairers Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

**Third Party Insurer Enquiry**

Our Ref No: GR-18-019121  
Date of Request: 05/02/2018

Your Ref No: Online Purchase

Kang Car Repairers Pte Ltd  
No 1 Kaki Bukit Ave 6  
#02-06 AutoBay@Kaki Bukit  
Singapore 417883

Dear Sir/Madam,

Enquiry Date 05/02/2018  
Enquiry By Alice Tng Peck Ee  
TP Vehicle No. SLD6773A  
Accident Date 03/02/2018

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SLD6773A	AXA Insurance Pte Ltd	24/06/2017-23/06/2018	6338 7288

Thank You.

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
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**TAX INVOICE**

Our Ref No: GR-18-019121

Date of Request: 05/02/2018

Your Ref No: Online Purchase

Kang Car Repairers Pte Ltd  
No 1 Kaki Bukit Ave 6  
#02-06 AutoBay@Kaki Bukit  
Singapore 417883

Dear Sir/Madam,

Enquiry Date 05/02/2018  
Enquiry By Alice Tng Peck Ee  
TP Vehicle No. SLD6773A  
Accident Date 03/02/2018

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



Auto  
Consultants  
Pte Ltd

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

12 FEBRUARY 2018

CHANG YARNY  
55 LORONG 40 GEYLANG  
#05-14  
SINGAPORE 398079

Dear Sir/Madam,

OUR REF : CC4/ASM18002491/Akb3  
YOUR REF : SLD 6773A  
**ACCIDENT INVOLVING SLD 6773A AND SGU 7347K ALONG CAIRNHILL ROAD  
AND ORCHARD ROAD ON 03.02.2018**

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 KANG CAR REPAIRER PTE LTD, acting on behalf of the owner of SGU 7347K 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](mailto: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](mailto: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](mailto:Zaini@lkkauto.com)

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



**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/ASM18002491/Apb3q2

8 SHENTON WAY #24-01  
AXA TOWERSINGAPORE 068811  
ATTN: CYNTHIA LOH

Date : 26-11-2019



Code : ASM

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

Insured Veh.	SLD 6773A	Veh. Inspected	SGU 7347K
Policy No.	GA202030/1	Coverage (\$)	0.00
Claim No.	S8M008KD	Excess (\$)	0.00
Assign From		Assign Date	07/02/2018

**2. Vehicle Particulars & Condition**

Make & Model	HONDA CITY	c.c	1497
Engine No.	HIDDEN	Year of Reg.	2007
Chassis No.	MRHGD86507P040270	Colour	BLACK
Odometer	265996	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		

**3. Conditions of Tyres**

	Size	Make	Balance
R/H Front Tyre	195/50 R15	NEXEN	6 mm
L/H Front Tyre	195/50 R15	NEXEN	6 mm
R/H Rear Tyre	195/50 R15	NEXEN	6 mm
L/H Rear Tyre	195/50 R15	NEXEN	6 mm

**4. Description of Damages**THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION.  
DAMAGES SEE DETAILS.**5. General Information**

Accident Date	03/02/2018	Inspection Date	08/02/2018
Survey held at	KANG CAR REPAIRERS PTE LTD NO.1 KAKI BUKIT AVE 6 #02-06 AUTOBAY @ KAKI BUKIT SINGAPORE 417883		

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

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

**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 1

**ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SGU 7347K**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b><u>REPLACEMENT OF PARTS</u></b>				
1	REAR BUMPER (CONSISTENT)	DEFORMED	491.20	491.20
1	REAR BUMPER R/H HEADLAMP (CONSISTENT)	NECESSARY	14.90	14.90
1	REAR R/H TAIL LAMP (CONSISTENT)	NOT NECESSARY	276.50	-
1	REAR BOOT LID REFLECTOR (CONSISTENT)	NOT NECESSARY	194.60	-
	LESS 20% DISCOUNT		-195.44	-101.22
			781.76	404.88
<b><u>SPECIAL NETT ITEMS</u></b>				
1	SET REAR BUMPER CLIPS (SN) (CONSISTENT)	NOT NECESSARY	40.00	-
1	SET REVERSE SENSORS (SN) (CONSISTENT)	DAMAGED	250.00	200.00
			290.00	200.00
<b><u>LABOUR</u></b>				
	TO CHECK WIRING .		50.00	30.00
	TO REMOVE AND REFTI REAR REVERSE SENSOR .		60.00	40.00
	TO SPRAY UNDERSEAL.	NOT NECESSARY	80.00	-
	TO SPRAY PAINT.		700.00	200.00
	TO REMOVE AND REPLACE THE DAMAGED PARTS,KNOCK OUT ACCIDENT DENTED PORTIONS ,AND FOR CUTTING/WELDING WORKS.		600.00	200.00
			1,490.00	470.00
<b>GRAND TOTAL</b>			<b>2,561.76</b>	<b>1,074.88</b>
<b>RECOMMENDED COST OF REPAIRS</b>				<b>1,074.88</b>

Report Ref No. CC4/ASM18002491/Apb3q2

**ADRIAN LING WAI PING****B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI****Licensed Appraiser****DISCLAIMER OF LIABILITY TO THIRD PARTIES:-** This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.

Service Request Details

Claim

SIM006KD

Reference

CCA/ASM18002491/Ag0342

Loss Date

3 February 2018

Report Date

7 Feb 2018 9:06:55 AM

Request Date

7 February 2018

Due Date

Vendor Name

LKX AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

Vehicle Information

Incident Vehicle Registration #

SGU7347N

Make

TPND HONDA

Model

CITY VTEC CVT

Service Address

...

Primary Contact/Insured

CHANG YARNY

55 LORONG 40 KEYLANG, #15-14 THE WATERINA, 398079, Singapore

meeling@INSMART.SG

Claim Handler

LOH Cynthia

6568804843

cynthia.loh@axa.com.sg


Actions

Next Step

Wait for Approve Invoice

Add Invoice

Additional Instructions

Messages	Invoices	History	Documents	Assessment	Metrics	Notes
Document Type: <div>Document SubType: <div></div></div>						
<div><div>+</div>Upload Documents</div>						
NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED		
 LKX Invoice1 (2).pdf	Invoice	Surveyor/ Assessor expense	LKX AUTO CONSULTANTS PTE LTD (TP)	3 December 2019		

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UNLOADED
LKK PHOTO-2.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 December 2019
LKK PHOTO.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 December 2019
LKKInspection.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 December 2019
LKKAdjustment1a (1).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 December 2019
LETTER_TO_OI.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	16 November 2019
EMAIL TO TP_MAINTAIN REJECTION DO 090719.pdf	Letters and Correspondence	Third Party	LKK AUTO CONSULTANTS PTE LTD (TP)	16 November 2019
From BI-JY_scene pics shows TP cut lane.pdf	Letters and Correspondence	Internal	LOH Cynthia	25 June 2018
SLD 6773A.jpg4	Evidence	Videos	LKK AUTO CONSULTANTS PTE LTD (TP)	12 February 2018
REPLY FROM WORKSHOP.jpg	Letters and Correspondence	Others	NIKAM Santosh Pandurang	7 February 2018
EMAIL RECEIVED FROM WORKSHOP INCLUDING ESTIMATE & SQU7347K TP GIA.jpg	Letters and Correspondence	Workshop	NIKAM Santosh Pandurang	7 February 2018
SLD6773A INSD GIA.PDF	Reports & Statement	GIA Report	NIKAM Santosh Pandurang	7 February 2018