

INSURANCE

INS. CASE OWNER:

Cher Heng

CC6 / AIG1800 2910 / UKS3

LKK:

IDAC:

Surveyor:

Marans

DOI:

13/02/18

Date / Time:

13/02/18

Registered in Merimen:

13/02/18

Pre-assign / CCU / FTE



Insured Vehicle No.:

GRE 5438M

Claim No.:

8267178760SG

Name of Insured:

HEAVENLY ENGINEERING PTE LTD

Policy No.:

200 447527

Insured Tel No.:

HP:

Make / Model:

TOYOTA HIACE - 2.0 (m)

Excess Sec II : \$5

D.O.A.:

24/02/18

Place of Accident:

FERNVALE RD JUNCTION

Is driver the owner?

(YES / ☒)

Nature of Accident:

If NO, Driver Name / Age:

KOH HOO KLEE

OI GIA REPORT

☒ YES / NO

TP GIA REPORT

☒ YES / NO

Driver Tel No.:

9661 0730

(V/L: YES / NO)

Insured Liability:

%

Final ? Yes / No

GY 3464C



INSRS:

WSP:

Tel:

Liability:

RMKS:

Li's brother



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time:

19/02/18 (2am) GY 3464C - NBHACC 17021101/17 On: 07/01/18

* No estimate

URGENT

Request originated from OT and 21 reported TP moved off from stationary / NO SVANCE.

Spoke to ADL (no pun) - confirmed accident details and mentioned that TP moved off from stationary and contacted with B2 vehicle. TP mentioned that there was evidence to prove that TP moved off from stationary. Send letter to OT.

21-10-18 BASED ON DAMAGE PROFILE AND ACCIDENT STATEMENT THIS VERSION IS MORE RELIABLE, SO SENT TP CLAIM FIRST.

RECEIVED 10 NOV 2018

Reject Case

Approved by: [Signature]

STAGE

DATE / PIC

Non-Reporting hr (1st):

Non-Reporting hr (2nd):

Non-Reporting hr (Final):

Notification hr (if non-pickup):

Call OI

After call hr to OI:

Documentation Check List: Handler Typist

Notification hr (if non-pickup):

After call hr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PDR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others: [Signature]

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

\$5

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

(Agreed / Assessed) BOLA S/N No.:

(If NO or B 28, Ass. Lia:

Repair Cost:

\$5

Loss of Rental (LOR):

\$5

(

days)

Loss of Use (LOU):

\$5

(S

x

days)

Loss of Income (LOI):

\$5

(S

x

days)

LOR only

☐

LOU only

☐

LOR + LOU

☐

LOR + LOI

☐

[Tick only one]

GIA/LTA Search

\$5

Medical:

\$5

Disbursement:

\$5

(e.g. Tow/ Independent)

Legal Cost

\$5

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee: \$320.20

Total:

\$5

Global Sum \$5:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

\$5

Name 1:

Payee 2: (Strike if N.A.)

\$5

Name 2:

Payee 3: (Strike if N.A.)

\$5

Name 3:

COPY SENT 19/11/18



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			
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC6/AIG18002910/Uks3	
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 13-02-2018	
		Code : AIG	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	GBE 5438M	Veh. Inspected	GY 8464C
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	13/02/2018
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	04/02/2018	Inspection Date	13/02/2018
Survey held at	LIU'S BROTHER AUTO ENGINEERING WORKSHOP 1 KAKI BUKIT AVENUE 6 #01-01 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.			

**LIU'S BROTHER AUTO ENGINEERING WORKSHOP**

No. 1, Kallang Road, Singapore 330101 (Opposite Kallang Road, Singapore 330101)

BOM No. 0228790 Tel: 8741 4700 / 704 Fax: 8741 4706 Email: lbb@lbb.com.sg

Invoice/Ref No: GY8484C180204

Estimate**Customer**

Name: AIG Asia Pacific Insurance Pte Ltd
 Address: Motor Claims Department
 78 Shenton Way #07-16
 AIG Building Singapore 079120

Date: 12-02-18
 Vehicle No: GY8484C
 Model/Make: Toyota Hiace
 Manual

Item No.	Descriptions Of Parts	Original Quotation / Estimation	Revised Quotation / Cost Of Repair
1	Rear Tailgate	\$ 2,050.00	X
2	Tailgate "Toyota Logo" Motif	\$ 70.50	
3	Tailgate Weatherstrip	\$ 387.90	
4	Tailgate "70 KM/H" Sticker	\$ 15.00	SN 105.2
5	Tailgate "8 PAX" Sticker	\$ 15.00	SN 105.2
6	Tail Lamp	\$ 354.00	
7	Tail Lamp Lower Garnish	\$ 75.00	
8	Tail Lamp Housing Panel	\$ 258.00	
9	Bumper	\$ 428.10	
10	Bumper Side Holder	\$ 69.10	
11	Bumper Clips 1 set	\$ 60.00	SN
12	Fender	\$ 1,308.30	
13	Inner Panel	\$ 936.20	
14	Outer Panel	\$ 425.00	
15	Fender Panel Side Railing	\$ 388.20	
	Remove and refix rear Bumper distance sensor	\$ 80.00	
	Remove and refix rear tailgate components & wiper mechanism	\$ 60.00	
	To check all wiring & electrical component for proper function	\$ 50.00	
	Labor for Panel Beating, Cut, Weld, Straighten & Replacing Parts Etc	\$ 1,500.00	
	To putty & spray painting & including touch up paint on accident affected area	\$ 1,200.00	
	To apply Rust Proofing, reseat tuff coating treatment on accident area	\$ 100.00	

Total Parts & Labour of estimate for damaged vehicle

\$ 9,830.30

Total amount in Lump Sum Basis for repaired vehicle

SDLS:

Not Authorized
 LK



M/s Liu's Brother Auto Workshop
 451412
 366

4/5 \$3600

7 day

13/2/18

take photo after repair

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:

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:	Company
Owner ID:	3585C

Vehicle Details

Vehicle No.:	GY8464C
Vehicle to be Exported:	No
Intended De-registration Date:	12 Feb 2018
Vehicle Make:	TOYOTA
Vehicle Model:	HIACE MANUAL
Primary Colour:	White
Manufacturing Year:	2005
Engine No.:	2KD1341081
Chassis No.:	JTFHS02P700025752
Maximum Power Output:	-
Open Market Value:	\$23,804.00
Original Registration Date:	30 Aug 2005
First Registration Date:	30 Aug 2005
Transfer Count:	0
Actual ARF Paid:	\$1,191.00
Intended PARF Rebate Details	
PARF Eligibility:	No
PARF Eligibility Expiry Date:	-

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:	Company
Owner ID:	3585C

Vehicle Details

Vehicle No.:	GY8464C
Vehicle to be Exported:	No
Intended De-registration Date:	12 Feb 2018
Vehicle Make:	TOYOTA
Vehicle Model:	HIACE MANUAL
Primary Colour:	White
Manufacturing Year:	2005
Engine No.:	2KD1341081
Chassis No.:	JTFHS02P700025752
Maximum Power Output:	-
Open Market Value:	\$23,804.00
Original Registration Date:	30 Aug 2005
First Registration Date:	30 Aug 2005
Transfer Count:	0
Actual ARF Paid:	\$1,191.00
Intended PARF Rebate Details	
PARF Eligibility:	No
PARF Eligibility Expiry Date:	-

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Company

Owner ID: 3585C

Vehicle Details

Vehicle No.: GY8464C

Vehicle to be Exported: No

Intended De-registration Date: 14 Feb 2018

Vehicle Make: TOYOTA

Vehicle Model: HIACE MANUAL

Primary Colour: White

Manufacturing Year: 2005

Engine No.: 2KD1341081

Chassis No.: JTFHS02P700025752

Maximum Power Output: -

Open Market Value: \$23,804.00

Original Registration Date: 30 Aug 2005

First Registration Date: 30 Aug 2005

Transfer Count: 0

Actual ARF Paid: \$1,191.00

Intended PARF Rebate Details

PARF Eligibility: No

PARF Eligibility Expiry Date: -

PARF Rebate Amount: \$0.00

Intended COE Rebate Details

COE Expiry Date: 29 Aug 2020

COE Category: C - Goods Vehicle & Bus

COE Period(Years): 5

PQP Paid: \$25,292.00

COE Rebate Amount: \$12,849.00

Total Rebate Amount: \$12,849.00

Message

Please note that all future COE renewals for this vehicle can only be for a 5-year period, subject to the statutory lifespan (if applicable) of the vehicle.

The information contained herein is correct as at 14 Feb 2018

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Toyota Hiace (COE till 09/2020)

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Car Details

Price	\$28,800
Depreciation	\$11,170 /yr
Reg Date	05-Sep-2005 (2yrs 6mths 21days COE left)
Lifespan	04-Sep-2025
Manufactured	2005
Mileage	-
Transmission	Auto
Engine Cap	2,494 cc
Curb Weight	1,740 kg
Fuel type	Diesel
Features	-
Accessories	-
Description	Auto Big Van, Well Maintained, Cheapest In Town. Call Us Now!
COE	\$24,768
OMV	\$25,321
ARF	\$1,267
Dereg Value	\$12,662 as of today (change)
No. of Owners	1
Type of Veh	Van
Category	COE Car, Premium Ad Car
Availability	Available

[Add to Shortlist](#)
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[Add a Note](#)

Posted on: 05-Feb-2018 | Last Updated on: 05-Feb-2018

Tags: Toyota Hiace, 2005 Toyota Hiace, Toyota Hiace, Used Toyota



Location Map

Seller Information

Company	ABWIN Bus Pte Ltd	
	• dealer's price list	
	• 91 units sold 226 units available	
Address	172 Sin Ming Drive	
	Search cars nearby this location	
Office No	69339404	
Contact Person(s)	Jia He	83216509
	Nicholas	96793310
	Eugene Ng	93270298

Upfront Payment

* View Financial info

Transfer Fee	\$25	
Down Payment	\$2,880 (change)	Maximum 90% Loan
1st Instalment	\$961	
Total Upfront Payment	\$3,866 (excluding insurance)	

Estimates based on 90% loan at 4.5% interest rate. Check with seller for exact figure.

Items for Toyota Hiace

* View All

Fog Light	Door Visor
\$168	\$100

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RECORDS MANAGEMENT CENTRE

**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-18-023180

Date of Request: 12/02/2018

Your Ref No:

Online Purchase

LIU'S BROTHER AUTO WORKSHOP

1 Kaki Bukit Ave 6 #01-01

Auto Bay@Kaki Bukit

Singapore 417883

Dear Sir/Madam,

Enquiry Date: 12/02/2018
Enquiry By: Susan Low Siew Yian
TP Vehicle No: GBE5438M
Accident Date: 04/02/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBE5438M	AIG Asia Pacific Insurance Pte. Ltd.	12/01/2018-11/01/2019	65-6419-3000

Thank You.

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Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 / FAX : (065) 67414108

Our Ref: CC6/AIG18002910/Uks3

03 APRIL 2018

HEAVENLY ENGINEERING PTE LTD
22 SIN MING LANE
#03-87 MIDVIEW CITY
SINGAPORE 573969
ATTN: HR / MANAGEMENT

Dear Sir/Madam,

ACCIDENT INVOLVING GBE 5438M AND GY 8464C ON 04.02.2018

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 13/04/2018, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

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

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

GY8464C [GBE5438M] - Submitted by: LKK Auto Consultants Pte Ltd (HQ)



1/4: General View



2/4: General View



3/4: General View



4/4: General View







Our Ref: GY8464C180204

Date: 03/03/2018

Your Ref:

LC

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #07-16
Chartis Building
Singapore 079120

Attn: Motor Claims Department

Dear Sir / Madam

**TRAFFIC ACCIDENT ALONG TRAFFIC JUNCTION OF SENGKANG WEST AVENUE AND FERNVALE
INVOLVING GY8464C AND GBE5438M ON 04/02/2018**

We/I, **Messers Stve Pte Ltd** (Nric / ROC No: **198703585C**), the registered owners of m/vehicle – **GY8464C** at all material times of the above accident. Our/my vehicle was surveyed by "AIG Asia" authorized appraiser and we/I based our/my on his recommendation for **S\$3,600-00** being the repair for **07 Days** (Strictly on a Without Prejudice Basis).

We/I have ascertained that you were the Insurers of the driver of m/vehicle **GBE5438M** when the same was involved in the aforesaid accident with our/my m/vehicle – **GY8464C**.

We/I whereby you are the insurers of m/vehicle **GBE5438M** and the driver / owner was caused solely by the negligence of your insured and as a result there of our / my m/vehicle – **GY8464C** has suffered loss and damage as follows:

(a) Cost of repairs	S\$	3,600-00
(b) LOU for pre-repair notice 02 days @\$70-00		140-00
(c) LOU Fee for 07 days @\$70-00		490-00
(d) GIA / LTA search fee		2-00

Total Amount

S\$ 4,232-00

We/I enclose herewith copies of the supporting documents for vehicle no. **GY8464C** as follows:-

- (i) Motor Accident Report;
- (ii) Repair Invoices;

Kindly look into the matter and let us/me hear from you on the settlement of our / my claims as soon as possible.

Please remit us/me your settlement sum in favor of **M/s Liu's Brother Auto Engineering Workshop**. Forward the cheque to No. 1 Kaki Bukit Avenue 6 #01-01 AutoBay @ Kaki Bukit Singapore 417883.

Thank you.

Yours faithfully,



The owner of m/vehicle **GY8464C**
Messers Stve Pte Ltd
cc. Liu's Bro Auto Engrg Ws

**LIU'S BROTHER AUTO ENGINEERING WORKSHOP**

No. 1 Kaki Bukit Avenue 6, #01-10, Kaki Bukit, Singapore 417907

800 No. 51291759 / Tel: 6743 1700/721 / Fax: 6743 7126 Email: Sales@lbae.com

Invoice/Ref No: GY8464C180204

Final Bill**Customer:**

Name: AIG Asia Pacific Insurance Pte Ltd

Address: Motor Claims Department

78 Shenton Way #07-16

AIG Building Singapore 079120

Date: 03-03-18

Vehicle No: GY8464C

Model/Make: Toyota Hiace

Manual

Item No.	Descriptions Of Parts	Original Quotation / Estimation	Revised Quotation / Cost Of Repair
1	Rear Lh Tailgate	\$ 2,050.00	\$ -
2	Tailgate "Toyota Logo" Motif	\$ 70.50	\$ -
3	Tailgate Weatherstrip	\$ 387.90	\$ -
4	Tailgate "70 KM/H" Sticker	\$ 15.00	\$ -
5	Tailgate "8 PAX" Sticker	\$ 15.00	\$ -
6	Tail Lamp	\$ 354.00	\$ -
7	Tail Lamp Lower Garnish	\$ 75.00	\$ -
8	Tail Lamp Housing Panel	\$ 258.00	\$ -
9	Bumper	\$ 428.10	\$ -
10	Bumper Side Holder	\$ 69.10	\$ -
11	Bumper Clips 1 set	\$ 60.00	\$ -
12	Fender	\$ 1,308.30	\$ -
13	Inner Panel	\$ 936.20	\$ -
14	Outer Panel	\$ 425.00	\$ -
15	Fender Panel Side Railing	\$ 388.20	\$ -
	Remove and refix rear Bumper distance sensor	\$ 80.00	\$ -
	Remove and refix rear tailgate components & wiper mechanism	\$ 60.00	\$ -
	To check all wiring & electrical component for proper function	\$ 50.00	\$ -
	Labor for Panel Beating, Cut, Weld, Straighten & Replacing Parts Etc	\$ 1,500.00	\$ -
	To patty & spray painting & including touch up paint on accident affected area	\$ 1,200.00	\$ -
	To apply Rust Proofing, reseal tuff-coating treatment on accident area	\$ 100.00	\$ -

Total Parts & Labour of estimate for damaged vehicle

\$ 9,630.30

Total amount in Lump Sum Basis for repaired vehicle

\$ 3,400.00

SDLS: Three Thousand Six Hundred Only



M/s Liu's Brother Auto Workshop



RECORDS MANAGEMENT CENTRE

**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-18-023180

Date of Request: 12/02/2018

Your Ref No: Online Purchase

LIU'S BROTHER AUTO WORKSHOP
1 Kaki Bukit Ave 6 #01-01
Auto Bay@Kaki Bukit
Singapore 417883

Dear Sir/Madam,

Enquiry Date: 12/02/2018
Enquiry By: Susan Low Siew Yian
TP Vehicle No: GBE5438M
Accident Date: 04/02/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
GBE5438M	AIG Asia Pacific Insurance Pte. Ltd.	12/01/2018-11/01/2019	65-6419-3000

Thank You.

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Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Company

Owner ID: 3585C

Vehicle Details

Vehicle No.: GY8464C

Vehicle to be Exported: No

Intended De-registration Date: 12 Feb 2018

Vehicle Make: TOYOTA

Vehicle Model: HIACE MANUAL

Primary Colour: White

Manufacturing Year: 2005

Engine No.: 2KD1341081

Chassis No.: JTFH502P700025752

Maximum Power Output: -

Open Market Value: \$23,804.00

Original Registration Date: 30 Aug 2005

First Registration Date: 30 Aug 2005

Transfer Count: 0

Actual ARF Paid: \$1,191.00

Intended PARF Rebate Details

PARF Eligibility: No

PARF Eligibility Expiry Date: -

Joy Irene (LKKAuto)

From: Zaini (LKK Auto)
Sent: Friday, 13 April 2018 5:33 PM
To: Joy Irene (LKKAuto)
Cc: Hsiao Tong (LKKAuto)
Subject: FW: Your ref: GY 8464C_ACCIDENT INVOLVING VEHICLES GBE 5438M AND GY 8464C ON 04/02/2018
Attachments: GY8464C180204 Acc Scene Photos.pdf; STV2-MARS00004171-GY8464C-3RD PARTY PICS.PDF

Best Regards,

Zaini Kusaini | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Susan Low [mailto:liusbro@gmail.com]
Sent: Friday, 13 April 2018 3:08 PM
To: Zaini (LKK Auto) <Zaini@lkkauto.com>
Subject: Re: Your ref: GY 8464C_ACCIDENT INVOLVING VEHICLES GBE 5438M AND GY 8464C ON 04/02/2018

We refer to your requested and our attachment.

We would appreciate it if you could review this case more objectively and let us hear from you urgently.

Thank.

Best Regards,

Susan Low
M/s Liu's Brother Auto Workshop
No. 1 Kaki Bukit Avenue 6 #01-01
AutoBay @ Kaki Bukit
Singapore 417883
Tel: 67411730 Fax: 67445746

----- Forwarded Message -----

From: Zaini (LKK Auto) <Zaini@lkkauto.com>
To: Susan Low <liusbro@gmail.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Wednesday, 11 April 2018, 15:30
Subject: Your ref: GY 8464C_ACCIDENT INVOLVING VEHICLES GBE 5438M AND GY 8464C ON 04/02/2018

WITHOUT PREJUDICE

Your ref: GY 8464C
Our ref: CC6/AIG18002910/Uka3

Joy Irene (LKKAUTO)

From: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Monday, 12 November 2018 11:14 AM
To: Joy Irene (LKKAUTO)
Subject: RE: 8267578760SG / GBE 5438M ; on 04/02/2018

Dear Joy,

You may proceed to deny liability for this accident based on your opinions in the email below.

To review if TP provide substantial evidence.

Thank you.

Best regards,
Loh Chee Heng
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)
Tel +(65) 6419 1881 | Fax +(65) 6835 7416
Chee-Heng.Loh@aig.com | www.aig.com.sg

From: Joy Irene (LKKAUTO) [mailto:JoyIrene@lkkauto.com]
Sent: Wednesday, October 31, 2018 3:15 PM
To: Loh, Chee-Heng
Subject: 8267578760SG / GBE 5438M ; on 04/02/2018

Dear Chee Heng,

OI reported TPV moved out from stationary position.

TP reported that when he started to move forward, OIV hit his vehicle from behind.

We called OI where he insisted TPV moved out from stationary position.

We requested evidence from OI and he do not have any while TP provided scene photos as uploaded in Meirmen.

We have reviewed both reports and our opinion as follows:

- 1) Based on TP scenario, damage to TPV should have been more on the left rear and dented. And damage to OIV should have been more on the front left portion with dent. However, the existing impact could probably be suggesting that in order to cause such a damage to OI vehicle, TPV should have been in a slanting position.
- 2) OIV was travelling along Seng Kang West Road towards Yio Chu Kang Road via CTE heading towards Potong Pasir area where he stays. It is entirely not necessary to travel along the rightmost lane behind TP vehicle for the right turn towards Fernvale Link.
- 3) We are of the view that TP version is not reliable and OI's version is more probable.

In view of the above, we seek your instruction to deny liability.

Kindly let us have your view/opinion/instruction please.

Thank you.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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Joy Irene (LKKAuto)

From: Joy Irene (LKKAuto)
Sent: Wednesday, 31 October 2018 3:25 PM
To: 'Susan Low'; Admin A; Hsiao Tong (LKKAuto); Marcus Chua (LKKAuto)
Subject: RE: Our Ref: GY8464C180204 Your Ref: CC6/AIG18002910/Uka3

WITHOUT PREJUDICE

Dear Susan,

We refer to the subject.

Our insured reported your client vehicle moved out from stationary position.

Your client reported that when he started to move forward, his vehicle was hit from behind.

We have reviewed both reports and our opinion as follows:

- 1) Based on your client's report, damage to your vehicle should have been more on the left rear and dented. And damage to our insured should have been more on the front left portion with dent. However, the existing impact and damage profile is suggesting that in order to cause such a damage to our insured vehicle, your vehicle probably have moved out from station position.
- 2) Our vehicle/driver was travelling along Seng Kang West Road towards Yio Chu Kang Road via CTE heading towards Potong Pasir area where he stays. It is entirely not necessary for him to travel along the rightmost lane behind your client's vehicle for the right turn towards Fernvale Link.
- 3) We are of the view that our insured's version is more probable.

In view of the above, we request for a concrete evidence such as video footage, independent witness statement and scene photos showing the positions of both vehicle involved after impact for our further review.

Thank you.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Susan Low [mailto:liusbro@gmail.com]
Sent: Monday, 30 July 2018 10:49 AM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; Admin A <admin-a@lkkauto.com>; SUR <sur@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Marcus Chua (LKKAuto) <MarcusChua@lkkauto.com>
Subject: Our Ref: GY8464C180204 Your Ref: CC6/AIG18002910/Uka3

We refer to our email dated 13/04/2018.