

23/07/2018

ASS. REC. BY:

REF:

CS / MS618003554

Rigden

Special Investigation

Surveyor

From (Person):

Vinnimala

of

Muth

ASSIGNMENT (Office)

Date/Time: 26/07/2018 9:19am

Estimated Cost:

Bill to:

① / TP + WS / TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No:

SKX 926Y

Insured:

at Workshop m/s

Hitachi Capital Sug Ma TEE

Tel: 6466 3077

6768 6183

of

No. 8 Fourth Lok Yang Rd

Policy No:

A80122333Gmx

Claim No:

550116

Sum Insured:

Excess: \$ 500.00

Make of Veh:

(Client's Record)

D.O.A. 16/07/2018

CA / REV / REP. / REV 24 HRS

27-07-2018

H.O.D. Endorsement:

Date/Time: 26/07/2018 2:22pm

Person Contacted:

Grant

Vehicle IN OUT

Date/Time

Action/Instruction (✓) Estimate

SKX 926Y - X

134pm @ 28/7 -

Revert via menmen

21/7/18 @ 7:30pm Huey N informed C/A via menmen. She has mentioned to produce

Spray paint to \$1500 from \$1600 to disaloped version chassis frame

\$6400 as it is duplicate with labour No. 1.

01/7/18 @ 4:44pm informed Grant Chong C/A to \$500 by email.

Kam

0247E

ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_  
 Estimated Cost: \_\_\_\_\_  
 ( ) TR / WS / TR RES / CO RES / EVA / INV / MV  
 Inspection No: **SKX 9264**  
 at Worksite: **HIMACHI CAPITAL**  
 of: **No. 8 FOWATT LOK YANCH**  
 named: **MSH**  
 Policy No: \_\_\_\_\_  
 Claim No: \_\_\_\_\_  
 Sum Insured: \_\_\_\_\_ Excess: **500**  
 Claims Record: \_\_\_\_\_  
 Make of Van: \_\_\_\_\_

Policy Condition	
NS	OS

Remark: The veh had commenced its repair at the time of inspection.

Est. on Market Value: **81K**  
 IDAC Accident Report: \_\_\_\_\_ Consistent? : Yes or No  
 G/A / PR Seen: \_\_\_\_\_ Consistent? : Yes or No  
 Est. Repair: \_\_\_\_\_ days Fee: Yes or No  
 Lm Sum: \_\_\_\_\_ \$ Val: Yes or No  
 CA (REV) REP. / 24 HRS  
 Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_  
 vehicle: In / Out

Vehicle: **SKX 9264** Reg: **2015 Dec**  
 Type: ( ) M/Cycle / Bus / Van / Lorry / Taxi / Police / Motor  
 Truck / Transport  
 Make: **HONDA VIZAL 1.5X CVT** CC: **1496**  
 Colour: **WHITE**  
 Sp. Rating: \_\_\_\_\_  
 Engine No: \_\_\_\_\_  
 Chassis: **RU11108643**  
 Gen. Cond: ( ) Good ( ) Poor ( ) Burnt  
 Steering: ( ) Jammed / Leaked / Burnt ( )  
 Brake: ( ) Jammed / Leaked / Burnt ( )  
 Mod: Nil ( ) STD / A/Rum ( )  
 Tyre Size: **215/60R16**  
 BS ( ) DUN / EXNOVA / GY / PS / LZA / MIC / HTSU / PR / SUMI  
 TOYO / YOKO ( )  
 Front: \_\_\_\_\_ Rear: \_\_\_\_\_  
 R/Ba: **6** --- R/Ba: **6** ---  
 L/Ba: **6** --- L/Ba: **6** ---  
 D/OA: **16/02/18** D/O: **27/02/18**  
 Surveyed at: **HIMACHI**  
 Date of Damages: ( ) Rear ( ) OS ( ) NS ( ) UC Roof/hood ( )  
 The U/C / Chassis frame / Body Structure affected due to collision

Date Time Action / Instruction

14/3/18 @ 4.05pm 2nd visit to Vinnala via Meenimen, (supplementary) repair along 89th  
 09/10/18 @ 1.51pm Confirmed with Sharon final fig @ 18119.40, 14 days.  
 (Red @ 5113.30, 27%)

Amend 9/10/2018

19/3/18 Informed by Vinnala, the vehicle will have to stay at the fee for repair - 118K-21K  
 26/3/18 @ 11.26am checked with Samatha, the estimate not yet ready.  
 28/3/18 @ 3.10pm visited to Vinnala via Meenimen.  
 22/4/18 @ 4.16pm 2nd visited to Vinnala via Meenimen. Complimentary 2 PIP instead of 1.  
 01/10/18 @ 8.59am Huzeyni informed C/A at 18119.40 via Meenimen.

Case Time File Pass ( ) : Final Report  
 ( ) : Final Report

Days Of Repair: **14**  
 Resurvey No. of Trg: \_\_\_\_\_

RECEIVED 10 OCT 2018

Add Fee: \_\_\_\_\_  
 Report Form: **MSH-00**  
 Value: **18119.40**

Est. Fee: \_\_\_\_\_  
 Add Fee: \_\_\_\_\_  
 Add Fee: \_\_\_\_\_  
 Add Fee: \_\_\_\_\_

300
10
310



# 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				
MSG INSURANCE (SINGAPORE) PTE LTD		Ref : CS/MSG18003554/R1qb		
16 RAFFLES QUAY #24-01 HONG LEONG BLDG SINGAPORE 048581		Date : 26-02-2018		
		Code : MSG		
<b>1. Policy Particulars :- OWN DAMAGE</b>				
Insured Veh.	Veh. Inspected		SKX 926Y	
Policy No. A80422333QMX	Coverage (\$)		0.00	
Claim No. 550116	Excess (\$)		500.00	
Assign From MERIMEN (VIMMALA)	Assign Date		26/02/2018	
<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 16/02/2018	Inspection Date		27/02/2018	
Survey held at	HITACHI CAPITAL (S) PTE LTD JUN TAIYO SERVICE CENTRE NO. 8 FOURTH LOK YANG ROAD SINGAPORE 629705			
<b>5a. Remarks</b>				
A) THE MARKET VALUE IS S\$----- (EST. AVERAGE) B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE AUTHORISED REPAIRS.				



## ...CLAIM SUBFOLDER...(Pending for Survey Report)

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	20 Feb 2018		19 Mar 2018 11:46 <a href="#">Edit Adj Rpt</a>				<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	<a href="#">Show All</a>
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**CLAIM SUBFOLDER DETAILS** [Created by insurer]

Insured:	ANG HOE KHENG, ID: S7600247I, Tel: +6596974997, Email: TOMANGHK@GMAIL.COM		
Vehicle Reg. No.:	SKX926Y	Date of Loss:	16/02/2018 17:00 - :59
Claim Type:	OD / 550116	Policy/Cover Note No.:	A80422333QMX (Comprehensive) Coverage: 30/12/2017 - 29/12/2018
		Excess:	S\$500.00
Repairer:	Sng Ah Tee Motor & Panel Service Pte Ltd (Pioneer) Blk 3 Pioneer Road North, #01-18, 628457 Pioneer - Tel: 6268 6183		
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Vimmala D/O Raja Singam - 65942471]		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD RASUL] ... [Imm.Advice due 20/03/2018]		
Driver/Custodian:	ANG HOE KHENG (42 / Male), NRIC: S7600247I, Tel: +6596974997		
Adj Asg. Remarks:	Shiau Chan, vehicle had been surveyed before. Since there is a change of workshop, please arrange to do a re-inspection and take photographs after repair. Authorised workshop, Sng Ah Tee agreed to repair the vehicle within the limit repair amount of \$17,000 to \$21,000. Please take note. Thank you.		

**ASSOCIATED MAIL RECEIVED** [View All](#) [Compose Case Mail](#)

There are no mail for this case.

**ALL ASSOCIATED TASKS** [View All](#) [Search Tasks](#) [Create New Task](#) [Complete](#)

Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## ...CLAIM SUBFOLDER...(New Assignment)

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	20 Feb 2018 Sendback Est.	23 Feb 2018 20:56 S\$30,551.80	26 Feb 2018 09:19 Assign				<b>New Assignment</b> Cancel Case

  

Main	Reference	Claim Details	Documents	Show All
<b>CLAIM SUBFOLDER DETAILS</b>				
<b>Insured:</b> ANG HOE KHENG, ID: S76002471, Tel: +6596974997, Email: TOMANGHK@GMAIL.COM				
<b>Vehicle Reg. No.:</b> SKX926Y		<b>Date of Loss:</b> 16/02/2018 17:00 - :59		
<b>Claim Type:</b> OD / 550116		<b>Policy/Cover Note No.:</b> A80422333QMX (Comprehensive) Coverage: 30/12/2017 - 29/12/2018		
		<b>Excess:</b> S\$500.00		
<b>Repairer:</b> Hitachi Capital Asia Pacific Pte. Ltd (HQ) No 8 Fourth Lok Yang Road, 629705 Pioneer - Tel: 64563022				
<b>Handling Insurer:</b> MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Vimmla D/O Raja Singam - 65942471]				
<b>Adjuster:</b> LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Imm.Advice due 27/02/2018]				
<b>Driver/Custodian:</b> ANG HOE KHENG (42 / Male), NRIC: S76002471, Tel: +6596974997				
<b>Adj Asg. Remarks:</b> Please survey and revert by today. Surveyor, please check on the market value and rebate to determine if the vehicle is economical to repair. Thank you.				
<b>ASSOCIATED MAIL RECEIVED</b>				
				View All    Compose Case Mail
There are no mail for this case.				
<b>ALL ASSOCIATED TASKS</b>				
View All    Search Tasks    Create New Task    Complete				
Due Date	Priority	Type	Task Group	Subject
				Handler
				Assigned By
				Completed On
				Created On
				Demop
No results.				

## Shiau Chan (LKKAUTO)

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**From:** Sharon Sng <sharon@sngahtee.com>  
**Sent:** Tuesday, 9 October 2018 1:51 PM  
**To:** Shiau Chan (LKKAUTO)  
**Subject:** RE: SKX926Y - FINALISE

Hi Shiau Chan

We confirm the amount below. Please send offer thru merimen.  
thanks.

Best Regards

---

Sharon Sng

SNG AH TEE MOTOR & PANEL SERVICE PTE LTD | BLK 3 PIONEER ROAD NORTH #01-18 SINGAPORE 628457  
TEL: 62686183 (4LINES) | FAX: 62681429 | Find us at <http://www.sngahtee.com>



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**From:** Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>  
**Sent:** Wednesday, October 3, 2018 9:54 AM  
**To:** Sharon Sng <sharon@sngahtee.com>; Rasul (LKKAUTO) <Rasul@lkkauto.com>; SUR <sur@lkkauto.com>  
**Subject:** RE: SKX926Y - FINALISE

Dear Sharon,

WITHOUT PREJUDICE

Offer final fig \$18,119.00 before excess \$500.00 & GST and 14 repair days.

Kindly confirm.

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [siewsc@lkkauto.com](mailto:siewsc@lkkauto.com) | fax: 6256-4315

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

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**From:** Sharon Sng <sharon@sngahtee.com>  
**Sent:** Tuesday, 3 July 2018 1:55 PM  
**To:** Rasul (LKKAUTO) <Rasul@lkkauto.com>; SUR <sur@lkkauto.com>  
**Subject:** SKX926Y - FINALISE

Best Regards

## Claim Audit

### AUDIT TRAIL

No.	On	Audit	Remarks	By
1	20 Mar 2018 13:37	Cim Veh Model Changed	(204808) HONDA VEZEL 1.5 (A).	[R] JOYCE TAN LAI CHIN
2	20 Mar 2018 13:37	Cim Created	Reg No: SKX926Y, Policy No: A80422333QMX, Acct Date: 2018/02/16, Claim Type: OD, Insurer: MSIG Insurance (Singapore) Pte. Ltd. (HQ), Workshop: Sng Ah Tee Motor & Panel Service Pte Ltd (Pioneer)	[R] JOYCE TAN LAI CHIN
3	20 Mar 2018 13:37	Cim Existing Check Notice		[R] JOYCE TAN LAI CHIN
4	20 Mar 2018 13:39	Cim Registration Modified	Policy From:2018/01/01->2017/12/30, Policy To:2019/12/31->2018/12/29.	[R] JOYCE TAN LAI CHIN
5	20 Mar 2018 16:00	Cim Registration Modified	Excess: -> 500.00.	[I] Vimmala D/O Raja Singam
6	20 Mar 2018 16:02	Cim Registration Modified	Init,Est:->17,500 - 20,000.	[I] Vimmala D/O Raja Singam
7	20 Mar 2018 16:23	Cim Submitted	22059.30.	[R] Janice Chang Siew Yin
8	20 Mar 2018 16:48	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):Shiau Chan, vehicle had been surveyed before. Since there is a change of workshop, please arrange to do a re-inspection and take photographs after repair. Authorised workshop, Sng Ah Tee agreed to repair the vehicle with	[I] Vimmala D/O Raja Singam
9	20 Mar 2018 16:48	Adj Next Rpt Changed	Next Rpt:Im, Advice.Due Date:2018/03/21	[I] Vimmala D/O Raja Singam
10	20 Mar 2018 16:48	Adj Mandate Set	Approved:25000.00,Reinsp:Adj decides.	[I] Vimmala D/O Raja Singam
11	21 Mar 2018 09:33	Assignment 1st Accessed		[A] Nivitha Govindasamy
12	21 Mar 2018 10:13	Adj Adjuster Assigned	[None] -> MOHD RASUL	[A] CATHERINE CHONG KAI LING
13	28 Mar 2018 11:20	Adj Rpt Initiated		[A] SHIAU CHAN
14	28 Mar 2018 15:10	Adj Im. Advice Submitted	Next Rpt:Final Rpt.Due Date:2018/04/19	[A] SHIAU CHAN
15	28 Mar 2018 15:10	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2018/04/19	[A] SHIAU CHAN
16	04 May 2018 11:31	Cim Supp Created (S:705719)		[R] Ng Yao Sheng, Elgin
17	04 May 2018 11:39	Cim Submitted (S:705719)	1173.40.	[R] Ng Yao Sheng, Elgin
18	04 May 2018 11:39	Adj Co Assigned (S:705719)	LKK Auto Consultants Pte Ltd (HQ):	[I] Merimen Administrator
19	08 May 2018 08:55	Supp Combined (S:705719)		[A] SHIAU CHAN
20	27 Sep 2018 16:15	Adj Im. Advice Submitted	Next Rpt:Final Rpt.Due Date:2018/04/19	[A] SHIAU CHAN
21	27 Sep 2018 16:16	Adj Mandate Request	Cur,Req:18119.40:DAMAGES CONSISTENT, REPAIR COST ECONOMICAL, KINDLY AP PROVE ON CHECK ITEMS & SUPPLEMENTARY. THE VEHICLE REPAIR ON PART BY PART BASIS INSTEAD OF LUMP SUM BASIS.	[A] SHIAU CHAN
22	01 Oct 2018 08:59	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2018/04/19	[I] Eng Huey NI
23	01 Oct 2018 08:59	Adj Mandate Set	Approved:18119.40.	[I] Eng Huey NI

Date From



Date To



Audit Type

None

Go

### ACTIVITY

No record

### Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
1752912	20/03/2018 13:37	Motor	Sng Ah Tee Motor & Panel Service Pte Ltd (HQ)	Sng Ah Tee Motor & Panel Service Pte Ltd (Pioneer)	SKX926Y		xx.xx
1760528	28/03/2018 11:20	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKX926Y		10.70

10/3/2018

Merimen e-Claims

1763400	20/03/2018 13:49	Motor	MSIG Insurance (Singapore) Pte. Ltd.	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	SKX926Y	550116	xx.xx
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Note: This document has not been finalised.

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

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

Singapore 408933

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

To: MSIG Insurance (Singapore) Pte. Ltd.  
4 Shenton Way  
#21-01 SGX Centre 2  
Singapore 068807

From: LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933

Attn: Vimimala D/O Raja Singam

Date: 26 Sep 2018

**Preliminary Advice**

Vehicle No	: SKX926Y	Accident Date	: 16/02/2018
Make	: HONDA VEZEL	Policy No.	: A80422333QMX
Assignment Date	: 20/03/2018	Excess	: S\$500.00
Date of Inspection	: 27/02/2018	Est. Duration of Repair	: 14.00
Inspection At	: SNG AH TEE MOTOR & PANEL SERVICE PTE LTD (PIONEER) BLK 3 PIONEER ROAD NORTH, #01-18 SINGAPORE 628457		

**Point of Impact / General Description of Damages**

The vehicle sustained impact / damages portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	23,232.70	(ESTIMATE \$22,059.30 + SUPPLEMENTARY \$1,173.40)
Revised Amount	:S\$	18,119.40	(INCLUSIVE OF CHECK ITEMS & SUPPLEMENTARY)
Check Items (Estimated)	:S\$	0.00	
Total	:S\$	18,119.40	
Lump Sum Repair	:S\$		

**Total Loss Consideration**

New for Old Value	:S\$	
Pre-Accident Value	:S\$	81,000.00
COE / PARF Rebate	:S\$	51,748.00
Salvage Value	:S\$	
Margin for Repair	:S\$	29,252.00

**Remarks**

( X ) The vehicle is economical for repair.

( X ) The above survey was conducted on a 'without prejudice' basis. KINDLY APPROVE ON CHECK ITEMS &amp; SUPPLEMENTARY. THE VEHICLE REPAIR ON PART BY PART BASIS INSTEAD OF LUMP SUM BASIS.

## Shiau Chan (LKKAUTO)

---

**From:** KeanYap, Chong <keanyap.chong@hcspl.com.sg>  
**Sent:** Saturday, 10 March 2018 1:31 PM  
**To:** Shiau Chan (LKKAUTO)  
**Cc:** SUR; Taufikh (LKKAUTO); Rasul (LKKAUTO); Jamilah, Binte MohdKassim; ChiaLiang, Cheong; HengCheong, Poon; Kevin, MJ Leong  
**Subject:** RE: VEHICLE SKX 926Y (DOA: 16/02/2018)  
**Attachments:** SKX926Y supplementary.PDF; juntaio@hcspl.com.sg\_20180309\_153310.pdf

Dear Ms Shiau Chan,

Attached with supplementary list and estimate check item mark with Red line require to replace.

Resurvey done by Taufikh just now.

Base on the limit you propose 28k, we unable to accept the offer.

- 1) Approve item by surveyor Rasul \$10,577
- 2) Check item approximately \$3.1k ++ (mark with Red line on estimate list)
- 3) Gearbox assembly \$6,500 (No photo available for old and new for your info. Need to send the damage Gearbox assembly to Japan rebuild and program reset, after that will provide invoice for MSIG reference. )
- 4) Miscellaneous item approximately \$6k~
- 5) Labour approximately \$4,500+

Total about \$33,000 ++

Please reconsider this case limit \$35k from insurance.

Owner chase urgent for approval.

*Best regards,*

*Grant Chong  
Motor Claims Advisor  
Auto Servicing Section*

Hitachi Capital Asia Pacific Pte. Ltd.  
**Jun Taiyo Service Centre (Automobile Leasing & Workshop)**  
8 Fourth Lok Yang Road, Singapore 629705  
t: 6833 6282 f: 6896 6591  
e: KeanYap.Chong@hcspl.com.sg  
w: www.hitachi-capital.com.sg

**HITACHI**  
Inspire the Next

---

### ***New Office Location Notice***

***From 12<sup>th</sup> March 2018, we will be relocated to a different floor.***

***(NEW) 111 Somerset Road #14-05 Singapore 238164***

#### **DISCLAIMER:**

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**From:** Shiau Chan (LKKAuto) [mailto:siewsc@lkkauto.com]  
**Sent:** Thursday, March 01, 2018 4:47 PM  
**To:** KeanYap, Chong <keanyap.chong@hcspl.com.sg>  
**Cc:** SUR <sur@lkkauto.com>  
**Subject:** VEHICLE SKX 926Y (DOA: 16/02/2018)

Dear Grant,

As instructed by our client MSIG, please proceed to repair the insured vehicle **SKX 926Y (excess \$500/-)**.

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

\*Our client reserve their right not to pay if there is no valid approval obtained before repair.

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [siewsc@lkkauto.com](mailto:siewsc@lkkauto.com) | fax: 6256-4315

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

Note: This document has not been finalised.  
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51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park  
Singapore 408933

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

To: MSIG Insurance (Singapore) Pte. Ltd.  
4 Shenton Way  
#21-01 SGX Centre 2  
Singapore 068807

From: LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933

Attn: Vimmala D/O Raja Singam

Date: 28 Mar 2018

**Preliminary Advice**

Vehicle No	: SKX926Y	Accident Date	: 16/02/2018
Make	: HONDA VEZEL	Policy No.	: A80422333QMX
Assignment Date	: 20/03/2018	Excess	: S\$500.00
Date of Inspection	: 27/02/2018	Est. Duration of Repair	: 14.00
Inspection At	: SNG AH TEE MOTOR & PANEL SERVICE PTE LTD (PIONEER) BLK 3 PIONEER ROAD NORTH, #01-18 SINGAPORE 628457		

**Point of Impact / General Description of Damages**

The vehicle sustained impact / damages front portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	22,059.30
Revised Amount	:S\$	14,070.60
Check Items (Estimated)	:S\$	6,095.10
Total	:S\$	20,165.70

Lump Sum Repair :S\$

**Total Loss Consideration**

New for Old Value	:S\$	
Pre-Accident Value	:S\$	81,000.00
COE / PARF Rebate	:S\$	51,748.00
Salvage Value	:S\$	
Margin for Repair	:S\$	29,252.00

**Remarks**

( X ) The vehicle is economical for repair.

( ) The above survey was conducted on a 'without prejudice' basis.



Note: This document has not been finalised.

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

Singapore 408933

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

To: MSIG Insurance (Singapore) Pte. Ltd.  
4 Shenton Way  
#21-01 SGX Centre 2  
Singapore 068807

From: LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933

Attn: Vimmala D/O Raja Singam

Date: 28 Mar 2018

**Preliminary Advice**

Vehicle No	: SKX926Y	Accident Date	: 16/02/2018
Make	: HONDA VEZEL	Policy No.	: A80422333QMX
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Total	:S\$	20,165.70

Lump Sum Repair :S\$

**Total Loss Consideration**

New for Old Value	:S\$	
Pre-Accident Value	:S\$	81,000.00
COE / PARF Rebate	:S\$	51,748.00
Salvage Value	:S\$	
Margin for Repair	:S\$	29,252.00

**Remarks**

( X ) The vehicle is economical for repair.

( X ) The above survey was conducted on a 'without prejudice' basis. THE VEHICLE REPAIR ON LUMP SUM BASIS.

Note: This document has not been finalised.

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

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

Singapore 408933

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

To: MSIG Insurance (Singapore) Pte. Ltd.  
4 Shenton Way  
#21-01 SGX Centre 2  
Singapore 068807

From: LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933

Attn: Vimimala D/O Raja Singam

Date: 14 Mar 2018

**Preliminary Advice**

Vehicle No	: SKX926Y	Accident Date	: 16/02/2018
Make	: HONDA VEZEL	Policy No.	: A80422333QMX
Assignment Date	: 26/02/2018	Excess	: S\$500.00
Date of Inspection	: 27/02/2018	Est. Duration of Repair	: 14.00
Inspection At	: HITACHI CAPITAL ASIA PACIFIC PTE. LTD (HQ) NO 8 FOURTH LOK YANG ROAD SINGAPORE 629705		

**Point of Impact / General Description of Damages**

The vehicle sustained impact / damages front portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	44,301.80	(ESTIMATE \$30,551.80 + SUPPLEMENTARY \$13,750.00)
Revised Amount	:S\$	26,125.70	
Check Items (Estimated)	:S\$	14,653.10	
Total	:S\$	40,778.80	
Lump Sum Repair	:S\$		

**Total Loss Consideration**

New for Old Value	:S\$	
Pre-Accident Value	:S\$	81,000.00
COE / PARF Rebate	:S\$	51,748.00
Salvage Value	:S\$	
Margin for Repair	:S\$	29,252.00

**Remarks**

- ( ) The vehicle is economical/not economical for repair.
- ( X ) The above survey was conducted on a 'without prejudice' basis.  
REPAIRER ASKING REPAIR COST NOT MORE THAN \$32,000.00 ON PART BY PART BASIS. (MARGIN OF REPAIR: \$29,252.00)

## Shiau Chan (LKKAUTO)

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**From:** Shiau Chan (LKKAUTO)  
**Sent:** Thursday, 1 March 2018 4:47 PM  
**To:** KeanYap, Chong  
**Cc:** SUR  
**Subject:** VEHICLE SKX 926Y (DOA: 16/02/2018)

Dear Grant,

As instructed by our client MSIG, please proceed to repair the insured vehicle **SKX 926Y (excess \$500/-)**.

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

\*Our client reserve their right not to pay if there is no valid approval obtained before repair.

Best Regards,

**Shiau Chan (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6256-3561 | email: [siewsc@lkkauto.com](mailto:siewsc@lkkauto.com) | fax: 6256-4315

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

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	21 Feb 2018 11:34	Cim Veh Model Changed	(204808) HONDA VEZEL 1.5 (A).	[I] Vimmala D/O Raja Singam
2	21 Feb 2018 11:34	Cim Created	Reg No: SKX926Y. Policy No: A80422333QMX. Acct Date: 2018/02/16. Claim Type: SC. Insurer: MSIG Insurance (Singapore) Pte. Ltd. (HQ). Ins.Status => Notification. Created from SAS:MJT118024524	[I] Vimmala D/O Raja Singam
3	23 Feb 2018 13:55	Cim Registration Modified	Setl.Type:3->0. Claim Type:SC->OD.	[I] Grant Chong Kean Yap
4	23 Feb 2018 20:56	Cim Submitted	30551.80.	[R] Grant Chong Kean Yap
5	26 Feb 2018 07:27	Cim Registration Modified	Init.Est.:> 30,000 - 40,000.	[I] Vimmala D/O Raja Singam
6	26 Feb 2018 07:27	Adj Co Assigned	MSIG Insurance (Singapore) Pte. Ltd. (Internal Surveyor):Please revert. Surveyor, please check on the market value and rebate to determine if the vehicle is economical to repair. Thank you.	[I] Vimmala D/O Raja Singam
7	26 Feb 2018 07:27	Adj Next Rpt Changed	Next Rpt:Im. Advice.Due Date:2018/02/27	[I] Vimmala D/O Raja Singam
8	26 Feb 2018 07:27	Adj Mandate Set	Approved:25000.00.Reinsp:Adj decides.	[I] Vimmala D/O Raja Singam
9	26 Feb 2018 08:47	Assignment 1st Accessed		[A] Ho Pei Fang
10	26 Feb 2018 09:18	Adj Assignment Cancelled	IHS APPT FULL	[I] Vimmala D/O Raja Singam
11	26 Feb 2018 09:18	Adj Est Details Deleted	Deleting Est Details For Cancelling Adjuster Assignment	[I] Vimmala D/O Raja Singam
12	26 Feb 2018 09:19	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):Please survey and revert by today. Surveyor, please check on the market value and rebate to determine if the vehicle is economical to repair. Thank you.	[I] Vimmala D/O Raja Singam
13	26 Feb 2018 09:19	Adj Next Rpt Changed	Next Rpt:Im. Advice.Due Date:2018/02/27	[I] Vimmala D/O Raja Singam
14	26 Feb 2018 09:19	Adj Mandate Set	Approved:25000.00.Reinsp:Adj decides.	[I] Vimmala D/O Raja Singam
15	26 Feb 2018 13:34	Assignment 1st Accessed		[A] CATHERINE CHONG KAI LING
16	26 Feb 2018 17:07	Adj Adjuster Assigned	[None] -> MOHD TAUFIKH BIN HAMID	[A] CATHERINE CHONG KAI LING
17	28 Feb 2018 12:06	Adj Rpt Initiated		[A] DENISE TAY KWEE CHENG
18	28 Feb 2018 13:14	Adj Im. Advice Submitted	Next Rpt:Final Rpt.Due Date:2018/03/28	[A] DENISE TAY KWEE CHENG
19	28 Feb 2018 13:14	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2018/03/28	[A] DENISE TAY KWEE CHENG
20	28 Feb 2018 13:29	Adj Mandate Request	Cur.Reg:27112.30:DAMAGE CONSISTENT REPAIR COST ECONOMICAL	[A] DENISE TAY KWEE CHENG
21	01 Mar 2018 15:39	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2018/03/28. Mandate Remarks: Approved mandate \$15628.70 before excess \$500. As spoken to Shiau Chan, we have spoken to Hitachi and managed to reduce item 2 Labour from \$1600 to \$1500. We have also disallowed item 6 realign chas	[I] Eng Huey Ni
22	01 Mar 2018 15:39	Adj Mandate Set	Approved:15628.70:Approved mandate \$15628.70 before excess \$500. As spoken to Shiau Chan, we have spoken to Hitachi and managed to reduce item 2 Labour from \$1600 to \$1500. We have also disallowed item 6 realign chassis member \$400 as it is duplicate	[I] Eng Huey Ni

### ACTIVITY

[26/02/2018 08:48] Ho Pei Fang:



Grant confirmed car in.

**Merimen Billing for this case - Transaction History**

Bill Ref No	Bill Date	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
1730418	23/02/2018 13:55	Motor	Hitachi Capital Asia Pacific Pte. Ltd	Hitachi Capital Asia Pacific Pte. Ltd (HQ)	SKX926Y		XX.XX
1734346	28/02/2018 12:06	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKX926Y		10.70

Note: This document has not been finalised.  
**LKK Auto Consultants Pte Ltd** (Co.Reg.No:199607199R)

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

Singapore 408933

Tel: 6256-3561 Fax: 6844-6805 Email: sur@lkkauto.com; assignments@lkkauto.com

To: MSIG Insurance (Singapore) Pte. Ltd.  
 4 Shenton Way  
 #21-01 SGX Centre 2  
 Singapore 068807

From: LKK Auto Consultants Pte Ltd  
 51 Ubi Ave 1 #01-25  
 Paya Ubi Industrial Park  
 Singapore 408933

Attn: Vimmala D/O Raja Singam

Date: 28 Feb 2018

**Preliminary Advice**

Vehicle No	: SKX926Y	Accident Date	: 16/02/2018
Make	: HONDA VEZEL	Policy No.	: A8042233QMX
Assignment Date	: 26/02/2018	Excess	: S\$500.00
Date of Inspection	: 27/02/2018	Est. Duration of Repair	: 14.00
Inspection At	: HITACHI CAPITAL ASIA PACIFIC PTE. LTD (HQ) NO 8 FOURTH LOK YANG ROAD SINGAPORE 629705		

**Point of Impact / General Description of Damages**

The vehicle sustained impact / damages front portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	30,551.80
Revised Amount	:S\$	16,128.70
Check Items (Estimated)	:S\$	10,963.60
Total	:S\$	27,112.30

Lump Sum Repair	:S\$	
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**Total Loss Consideration**

New for Old Value	:S\$	
Pre-Accident Value	:S\$	81,000.00
COE / PARF Rebate	:S\$	51,748.00
Salvage Value	:S\$	
Margin for Repair	:S\$	29,252.00

**Remarks**

( x ) The vehicle is economical for repair.

( ) The above survey was conducted on a 'without prejudice' basis.

## Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	0247I
Vehicle Details	
Vehicle No.:	SKX926Y
Vehicle to be Exported:	Yes
Intended De-registration Date:	24 Feb 2018
Vehicle Make:	HONDA
Vehicle Model:	VEZEL 1.5X CVT
Primary Colour:	White
Manufacturing Year:	2015
Engine No.:	L15B4028645
Chassis No.:	RU11108643
Maximum Power Output:	96.0 kW (128 bhp)
Open Market Value:	\$19,049.00
Original Registration Date:	30 Dec 2015
First Registration Date:	30 Dec 2015
Transfer Count:	0
Actual ARF Paid:	\$9,049.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	29 Dec 2025
PARF Rebate Amount:	\$6,786.00
Intended COE Rebate Details	

COE Expiry Date:	29 Dec 2025
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$57,301.00
COE Rebate Amount:	\$44,962.00
<b>Total Rebate Amount:</b>	<b>\$51,748.00</b>

The information contained herein is correct as at 24 Feb 2018

OK

81,000  
51,748  

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29,252

(29k)

MPV \$87k  
GE \$51k  

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Total \$30k



## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date Of Report	20/02/2018 15:11
Date Of Accident	16/02/2018 17:55
Exact Location Of Accident	JUNCTION OF TAMPINES AVENUE 10 & AVENUE 9
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKX926Y
<b>Insured/Policyholder</b>	
Name Of Registered Owner	ANG HOE KHENG
NRIC No	S7600247I
Email Address	TOMANGHK@GMAIL.COM
Mobile Phone No	(LOCAL) +65-96974997
Alternative Phone No	OFFICE-62130568

### Vehicle Particulars

Manufacturer	HONDA
Model	VEZEL-1.5 (A)

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy for repair to your vehicle? YES

If No, Please state action to be taken

Vehicle Category	PRIVATE CAR
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### Insurance Company

Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	A 80422333 QMX
Cover Note Number	

### Driver

Name of Driver	ANG HOE KHENG
NRIC No	S7600247I
Date Of Birth	07/01/1976
Occupation	INDOOR
Date Of Driving Pass	07/01/2015
Driving Experience	3 YEARS AND 1 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-96974997
Fax Number	
Contact Number	OFFICE-62130568
EEmail Address	TOMANGHK@GMAIL.COM

Address	BLK 87 TAMPINES AVENUE 1 #13-32
Postcode	528688
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLISION - HEAD ON COLLISION
Weather Conditions	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	YES
Number of Passengers (Including Driver)	1

#### Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

PLEASE REFER TO ATTACHED SKETCH PLAN

#### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SGK3350D
Vehicle Make/Model/Colour	MIT LANCER
Details Of Properties:	
Vehicle Category	PRIVATE CAR
Name of Driver	SOON DE YUAN, RAYMOND
NRIC/Passport Number	S8755974B
Contact Number	90289549
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

## SKETCH PLAN

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
  - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
  - (ii) investigating the accident and/or my claims;
  - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
  - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
  - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
  - (i) to all Insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
  - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature  
Date & Time:

30 Feb 18  
1058hrs

Driver's Signature  
(If driver is not the policyholder)  
Date & Time:

30 Feb 18  
1058hrs

Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No.:



# SKETCH PLAN



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Driving along Tampines Ave 10, trying to make a right turn to Tampines Ave 9. Waiting at the outer most right lane with 2 motor bikes waiting in front.

Upon waiting, 2 motor bike move off with car pending at the right turn position. Seeing 1 black vehicle slow down, which indicate pending turn-right. Observe the right turn green light & decide to turn, which occur the collision with the black vehicle, which decide to go straight.

## DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature  
Date & Time:  
20 Feb 18  
1058hrs

Driver's Signature  
(If driver is not the policyholder)  
Date & Time:  
20 Feb 18 1058hrs

Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No.:



INSURER: MSIG Insurance (Singapore) Pte. Ltd. (HQ)

**PARTICULARS OF CLAIM**

Claim Type:	OD (OWN DAMAGE)	Ref. No:	
Policy No:	A80422333QMX	Date of Loss:	16/02/2018
Vehicle Reg. No.:	SKX926Y	Driveable?	
Driver Age/Info:	42 / MALE	Party At Fault:	UNKNOWN
TP Injury Involved?	NO	Third Party Involved?	YES
Insured/Claimant:	ANG HOE KHENG	Contact No:	+6596974997
Driver:	ANG HOE KHENG		
Make/Model:	HONDA VEZEL, 1.5 (A)	Vehicle Reg. Date:	30/12/2015
Vehicle Colour:	WHITE		
Engine No:	L15B4028645	Chassis No:	RU11108643
Odometer:	30000 KM		
Paint Type:			
Total Loss?	NO		
Est. Duration of Repair (day)	30		
Description of Accident/Loss	PLEASE REFER TO ATTACHED SKETCH PLAN		
Remarks:	CAR IN FOR SURVEY @ NO.8 FOURTH LOK YANG ROAD SINGAPORE 629705 HITACHI CAPITAL ASIA PACIFIC PTE LTD		

Present Location: HITACHI CAPITAL ASIA PACIFIC PTE. LTD (HQ)

<b>COST OF CLAIMS</b>	<b>Amount</b>
Parts	22,191.80
Miscellaneous Items	0.00
Labour	8,360.00
Paintwork Labour	0.00
Towing	0.00
<b>Calculated Gross Total (S\$)</b>	<b>30,551.80</b>
<b>- Excess (S\$)</b>	<b>500.00</b>
<b>(S\$)</b>	<b>30,051.80</b>
<b>+ GST 7.00% (S\$)</b>	<b>2,103.63</b>
<b>Nett Amount (S\$)</b>	<b>32,155.43</b>

This claim is handled by: GRANT CHONG KEAN YAP

Generated using Merimen e-Claims Internet Estimation &amp; Adjusting System