

## Hsiao Tong (LKKAUTO)

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/One Stop Srv/One Stop Srv)  
<TeyChorKeng@smrt.com.sg>  
**Sent:** Tuesday, 16 April 2019 9:12 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Dear Hsiao Tong,

We have confirm to accept the offer at global sum of \$14,300.00 (all-in), thanks.

Regards,  
Esther

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**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** 12 April 2019 21:28  
**To:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/One Stop Srv/One Stop Srv)  
**Cc:** Admin A  
**Subject:** Re: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

**Without Prejudice**  
**(save as to costs)**

Dear Sirs/Mdm,

We refer to your below email.

For an amicable settlement, we have our principal instruction to improve our offer at a global sum of \$14,300.00(all-in) to resolve the matter.

Please confirm acceptance.

Best Regards,  
**Hsiao Tong, Chew** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/One Stop Srv/One Stop Srv) <TeyChorKeng@smrt.com.sg>  
**Sent:** Monday, 1 April 2019 11:50 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Without Prejudice,

Dear Hsiao Tong,

As what we mentioned below, based on the GIA guideline the market rate for this vehicle (1.8 CC) is \$100/days for the Rental Fee.

We are unable to accept the global sum of \$14,000.00 (all in)

The repair days is 18 days not including Sun and holiday, delay due to Chinese new year.

Total 25 days for car rental,

If the car rental is go by daily, we should claim back \$100 x 25 days = **\$2,500.00**

Accident on 16/2/2018 – 1<sup>st</sup> day of CNY Fri

Sat – 17/02/2018 Holiday

Sun – 18/02/2018 Holiday

2 days due to holiday

4 days due to no workshop / surveyor

1 day Sun

Vehicle In : 16/2/2018

Vehicle Out: 16/3/2018

We maintain our LOD claim amount as below:-

COR = \$12,305.00

LOR = \$2,000.00 – Please refer to the attached for Rental Receipt

Survey Fee = \$7.45

**Total = \$14,312.45**

Thanks.

Regards,

Esther

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**From:** Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

**Sent:** 27 March 2019 17:31

**To:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/One Stop Srv/One Stop Srv)

**Cc:** Admin A

**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

**Without Prejudice**

**(save as to costs)**

Dear Sirs/Mdm,

We refer to the above matter.

For an amicable settlement, we have our principal instruction to improve our offer at a global sum of \$14,000.00(all-in).

Please confirm acceptance.

"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:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/One Stop Srv/One Stop Srv) <[TeyChorKeng@smrt.com.sg](mailto:TeyChorKeng@smrt.com.sg)>

**Sent:** Thursday, 7 March 2019 3:04 PM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** FW: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

**Without Prejudice**

Dear Hsiao Tong,

We are unable to accept your offer at a global sum of \$13,850.00(all-in).

(\$13,850 Global Sum - \$12,305 Repair Cost = **\$1545 for Rental Fee**)

Base on the GIA guideline the market rate for this vehicle (1.8 CC) is \$100/days for the Rental Fee.

The repair days is 18 days not including Sun and holiday, delay due to Chinese new year.

Total 25 days for car rental,

If the car rental is go by daily, we should claim back \$100 x 25 days = **\$2,500.00**

Accident on 16/2/2018 – 1<sup>st</sup> day of CNY Fri

Sat – 17/02/2018 Holiday

Sun – 18/02/2018 Holiday

2 days due to holiday

4 days due to no workshop / surveyor

1 day Sun

Vehicle In : 16/2/2018

Vehicle Out: 16/3/2018

As such, we still maintain our LOD claim amount as below:-

COR = \$12,305.00

LOR = \$2,000.00 – Please refer to the attached for Rental Receipt

Survey Fee = \$7.45

**Total = \$14,312.45**

Thanks.

Regards,

Esther

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

**Sent:** 05 March 2019 15:11

**To:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/One Stop Srv/One Stop Srv)

**Cc:** Admin A

**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

**Without Prejudice  
(save as to costs)**

Dear Sirs/Mdm,

We refer to the above matter.

We are prepared to improve our offer at a global sum of \$13,850.00(all-in).

Please confirm acceptance.

"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)

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Tuesday, 5 March 2019 10:55 AM

**To:** 'Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/One Stop Srv/One Stop Srv)' <[TeyChorKeng@smrt.com.sg](mailto:TeyChorKeng@smrt.com.sg)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Without Prejudice

Dear Sirs/Mdm,

Noted.

I will check and get back to you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/One Stop Srv/One Stop Srv) <[TeyChorKeng@smrt.com.sg](mailto:TeyChorKeng@smrt.com.sg)>

**Sent:** Tuesday, 5 March 2019 10:45 AM

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

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Dear Hsiao Tong,

Can I have your reply by today?

Thanks.

Thanks.

Regards,

Esther

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/One Stop Srv/One Stop Srv)

**Sent:** 01 March 2019 09:30

**To:** 'Hsiao Tong (LKKAUTO)'

**Cc:** 'Admin A'

**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Dear Hsiao Tong,

Can I have your reply?

Thanks.

Regards,

Esther

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/One Stop Srv/One Stop Srv)

**Sent:** 21 February 2019 10:55

**To:** 'Hsiao Tong (LKKAUTO)'

**Cc:** 'Admin A'

**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Hi Hsiao Tong,

May I have your status update for the below?

Regards,

Esther

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/One Stop Srv/One Stop Srv)

**Sent:** 08 February 2019 17:31

**To:** 'Hsiao Tong (LKKAUTO)'

**Cc:** Admin A

**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Hi Hsiao Tong,

We are unable to accept the global sum of \$13,700.00 (all-in)

Kindly seek approval for \$14,312.45.

COR = \$12,305.00

LOR = \$2,000.00 – Please refer to the attached for Rental Receipt

Survey Fee = \$7.45

**Total = \$14,312.45**

Thanks.  
Regards,  
Esther

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**From:** Hsiao Tong (LKKAuto) [mailto:[chewht@lkkauto.com](mailto:chewht@lkkauto.com)]  
**Sent:** 30 January 2019 13:43  
**To:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC (Tx&Ex)/ARC (Tx&Ex))  
**Cc:** Admin A  
**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

We propose settlement at a global sum of \$13,700.00(all-in).

Please confirm acceptance.

"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)

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC (Tx&Ex)/ARC (Tx&Ex))  
<[TeyChorKeng@smrt.com.sg](mailto:TeyChorKeng@smrt.com.sg)>  
**Sent:** Tuesday, 22 January 2019 3:49 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Without Prejudice

Hi Hsiao Tong,

May I have your reply for the below LOD status?

Thanks.  
Regards,  
Esther

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC (Tx&Ex)/ARC (Tx&Ex))  
**Sent:** 04 December 2018 16:53  
**To:** 'Hsiao Tong (LKKAuto)'  
**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Without Prejudice

Hi Hsiao Tong,

Please refer to the attached LOD letter to claim for SJN7248P.

Hope we can receive the settlement for payment soonest.

Thanks.

Regards,  
Esther

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**From:** Hsiao Tong (LKKAuto) [mailto:[chewht@lkkauto.com](mailto:chewht@lkkauto.com)]

**Sent:** 20 November 2018 16:09

**To:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC (Tx&Ex)/ARC (Tx&Ex))

**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Without Prejudice

Hi Esther,

We refer to you below email.

For COR, we have our principal instruction to offer L/sum \$11,500.00(before GST) with 18 repair days.

\*\*\* Kindly forward your LOD with all the relevant documents(ie: final repair bill, authorisation to act, rental receipt) to us (LKK) for our necessary action.

Thank you.

"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."

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC (Tx&Ex)/ARC (Tx&Ex))  
<[TeyChorKeng@smrt.com.sg](mailto:TeyChorKeng@smrt.com.sg)>

**Sent:** Monday, 19 November 2018 11:54 AM

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

**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Without Prejudice,

Dear Hsiao Tong,

Gentle Reminder.

Regards,  
Esther

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC (Tx&Ex)/ARC (Tx&Ex))

**Sent:** 15 November 2018 16:41

**To:** 'Hsiao Tong (LKKAUTO)'

**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Without Prejudice,

Dear Hsiao Tong,

Kindly advice, thanks

Regards,  
Esther

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC (Tx&Ex)/ARC (Tx&Ex))

**Sent:** 30 October 2018 15:50

**To:** 'Hsiao Tong (LKKAUTO)'

**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Without Prejudice,

Dear Hsiao Tong,

We are unable to accept the finalise amount on L/sum \$10,500.00 (before GST).

The repair cost is base on surveyor recommendation.

We accept the surveyor recommendation repair cost at \$11,500.00.

And the repair days is 18 days not including Sun and holiday, delay due to Chinese new year.

Accident on 16/2/2018 – 1<sup>st</sup> day of CNY Fri

Sat – 17/02/2018 Holiday

Sun – 18/02/2018 Holiday

2 days due to holiday

4 days due to no workshop / surveyor

1 day Sun

Total 25 days for car rental, we need to recover back at least \$2,000.00 for one month car rental charges.

Please kindly assist, thanks.



Regards,  
Esther

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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]  
**Sent:** 26 October 2018 16:57  
**To:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC (Tx&Ex)/ARC (Tx&Ex))  
**Cc:** Adrian Ling (LKKAuto); Admin A; Olivia Lau (LKKAuto)  
**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

**Without Prejudice**

Hi Esther,

We refer to the above matter.

For COR, we have our principal instruction to offer L/sum \$10,500.00(before GST) with 18 repair days.

Kindly confirm.

"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."

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC (Tx&Ex)/ARC (Tx&Ex))  
<[TeyChorKeng@smrt.com.sg](mailto:TeyChorKeng@smrt.com.sg)>  
**Sent:** Thursday, 25 October 2018 5:01 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Cc:** Adrian Ling (LKKAuto) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Olivia Lau (LKKAuto) <[olivialau@lkkauto.com](mailto:olivialau@lkkauto.com)>  
**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

**Without Prejudice**

Hi Hsiao Tong,

Any status update ?

Thank you.

Regards,  
Esther

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC/AR)  
**Sent:** 28 September 2018 11:37  
**To:** 'Hsiao Tong (LKKAUTO)'  
**Cc:** 'Adrian Ling (LKKAUTO)'; 'Admin A'; 'Olivia Lau (LKKAUTO)'  
**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

**Without Prejudice**

Hi Hsiao Tong,

**Urgent**

Please advise the below status as we need to create billing.

Thank you.

Regards,  
Esther

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC/AR)  
**Sent:** 15 August 2018 17:28  
**To:** 'Hsiao Tong (LKKAUTO)'  
**Cc:** Adrian Ling (LKKAUTO); Admin A; Olivia Lau (LKKAUTO)  
**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

**Without Prejudice**

Hi Hsiao Tong,

Please check and update the status ASAP as our finance is chasing for billing.

Thanks.

Regards,  
Esther

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**From:** Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]  
**Sent:** 22 June 2018 11:17  
**To:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC/AR)  
**Cc:** Adrian Ling (LKKAUTO); Admin A; Olivia Lau (LKKAUTO)  
**Subject:** RE: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

**Without Prejudice**

Hi Esther,

Thank you for your email.

We will check and get back to you.

Hi Olivia,

Kindly assist. CC4/AXA18003750/Amb3

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC/AR) [<mailto:TeyChorKeng@smrt.com.sg>]

**Sent:** Thursday, 21 June 2018 5:19 PM

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

**Cc:** Adrian Ling (LKKAuto) <[adrianling@lkkauto.com](mailto:adrianling@lkkauto.com)>

**Subject:** FW: Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

Dear Xiao Tong,

Kindly follow and advice.

Regards,

Esther

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**From:** Bevan Lim (LKK Auto) [<mailto:bevanlim@lkkauto.com>]

**Sent:** 31 May 2018 10:14

**To:** Esther Tey Chor Keng (Auto Svcs/Ext Biz Svcs/AR & SC/ARC/AR)

**Cc:** Vic (LKKAuto); Admin A; Adrian Ling (LKKAuto)

**Subject:** Your Ref: SJN 7248P Our Ref: CC4/AXA18003750/Amb3 ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018

WITHOUT PREJUDICE

Your Ref: SJN 7248P

Our Ref: CC4/AXA18003750/Amb3

Dear Sir/Madam,

**ACCIDENT INVOLVING SHB7981S AND SJN7248P ON 16/02/2018**

We refer to the above matter.

Our surveyor have finalise COR at \$11,500.00 (exclude gst) 18 days, finalize amount subject to our principal approval.

In order to expedite the claim process, please forward all relevant documents for us (LKK) to proceed on negotiate settlement.

- Please do not send the LOD to our principal for direct settlement.

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,

Bevan Lim | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [BevanLim@lkkauto.com](mailto:BevanLim@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*



SMRT AUTOMOTIVE SERVICES PTE LTD  
60 Woodlands Industrial Park E4  
Singapore 757705  
Tel : 65 6482 3888  
Fax : 65 6368 7421  
www.smrt.com.sg

AXA INSURANCE SINGAPORE PTE LTD  
AXA Tower  
8 Shenton Way  
#27-01/02  
Singapore 068811

MOTOR CLAIMS DEPT

Our Ref.: SJN7248P WL/FEB2018/013  
Your Ref.: SHB7981S

Dear Sirs / Madam,

**ACCIDENT INVOLVING SJN7248P AND SHB7981S ON 16 FEBRUARY 2018**

LETTER OF CLAIM

We claim on behalf of GOH SIEW HOON owner of the vehicle No.: SJN7248P. Your driver's negligent driving has caused the above accident. As a result, my client has suffered the following losses:-

- |  |   |              |
|--|---|--------------|
| 1. Cost of Repair (invoice EV181100356)      | : | \$ 12,305.00 |
| 2. Loss of Use for days @ S\$ /day           | : | -            |
| 3. Loss of Rental for @ S\$ /day             | : | \$ 2,000.00  |
| 4. Loss of Income for days @ S\$ /day        | : | -            |
| 5. Police Report/ SAS Report/ LTA Search Fee | : | \$ 7.45      |
| 6. Survey Fee                                | : | -            |

**Total Claims : \$ 14,312.45**

We enclose the following documents:

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Repair Invoice                     | <input checked="" type="checkbox"/> Letter of Authorisation |
| <input type="checkbox"/> Survey Report                                 | <input checked="" type="checkbox"/> LTA Search result       |
| <input type="checkbox"/> Photographs pcs                               | <input type="checkbox"/> Others :                           |
| <input type="checkbox"/> Investigation results                         | 1. Satisfaction Form  |
| <input checked="" type="checkbox"/> Proof of Loss of Use/Rental/Income | 2.  |
| <input type="checkbox"/> Police / SAS report of                        | 3.  |

We look forward to your confirmation to settle our claims within 15 days from the date of this letter. Payment by cheque shall be crossed and made payable to SMRT AUTOMOTIVE SERVICES PTE LTD for amount of \$14,312.45.

Yours sincerely,  
**SMRT AUTOMOTIVE SERVICES PTE LTD**

\_\_\_\_\_  
For Manager,  
Claims Department

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Wednesday, 25 July 2018 7:34 AM  
**To:** claims@transcab.com.sg  
**Cc:** 'carrisalee@ava-ins.com'; 'icewong@ava-ins.com'; 'foonghon@ava-ins.com'; 'ireneng@ava-ins.com'  
**Subject:** ACCIDENT INVOLVING SHB 7981S AND SJN 7248P ALONG/AT XILIN AVE TWDS CHANGI SOUTH AVE 1 ON 16/02/2018

25 July 2018

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/AXA18003750/Apb3**

**YOUR REF : P1680520 (SHB 7981S)**

**ACCIDENT INVOLVING SHB 7981S AND SJN 7248P ALONG/AT XILIN AVE TWDS CHANGI SOUTH AVE 1 ON 16/02/2018**

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 SMRT AUTOMOTIVE SERVICES PTE LTD acting on behalf of the owner of SJN 7248P against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

We also wish to advise that there is an excess of **S\$5,000.00** attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim.

As Insurers, AXA 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 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following **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)
- 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 our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to AXA immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) / [chewht@lkkauto.com](mailto:chewht@lkkauto.com) or deliver it by hand to our Customer Care Centre.

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 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

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)

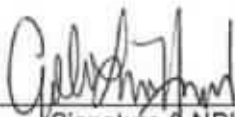
## LETTER OF AUTHORITY

ACCIDENT ON 16/2/2018 INVOLVING SJN7248P AND SHB7981S

BY THIS LETTER OF AUTHORITY given on the 27/2/18, I/we, Goh Siew Hoon  
who is the owner of motorcar bearing registration number SJN7248P do hereby  
confirm that I/we have appointed SMRT Automotive Services Pte Ltd. to represent  
me/us and to do all or any of the following acts and things:

- i) To submit, resolve and make any claim(s) which I/we may have against the other party/parties to the Accident and under the insurance policy/policies taken up by such party/parties in respect of the cost of repairs, loss of use and all other costs and expenses, etc. suffered by me/us arising from the Accident (the "loss and damage");
- ii) To carry out direct negotiation with any third party insurer(s) in respect of the cost of repairs, loss of use and all other costs and expenses, etc. arising from the accident involving the third party insured;
- iii) To agree to any compensation or enter into any settlement or compromise as it deems fit, in the best interests of me/us, and to do all things or acts, as may deem necessary or expedient for the purpose of settlement of the claims;
- iv) To receive all monies payable to me/us, such payment to be made by way of cheque in favour of "SMRT Automotive Services Pte Ltd" and to give a valid receipt and discharge therefor;
- v) To execute and sign on my/our behalf, any discharge voucher or any other documents in connection with the settlement and/or payment of the Claim(s) to give good discharge.

I/We further confirm that the acceptance by SMRT Automotive Services Pte Ltd. of the settlement amount in respect of such claim shall constitute the full discharge of my/our claim(s) in respect of such loss and damage.



Signature & NRIC No.

82199568A

Co. Stamp (if applicable)







SMRT Automotive Services Pte Ltd  
251 North Bridge Road Singapore 179102  
Tel: 65 63311000 Fax: 65 63340247

## Tax Invoice

Customer Code: 3000008

AXA INSURANCE S'PORE PTE LTD  
CLAIMS MANAGER  
Block Unit #27-01  
AXA TOWER  
8 SHENTON WAY  
SINGAPORE 068811

GST Reg No. : MR-8500001-7  
CRN : 1990042802  
Invoice No. : EV181100356  
Date : 20.11.2018  
Vehicle No. : SJN7248P  
Your Ref No. : WL/FEB2018/013  
Our Ref No. : 24096356  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	/ (Discount) Amount	Amount
Others					
REPAIR COST AS APPROVED BY SURVEYOR	1.00	\$11500.00	0.00	\$ 0.00	\$ 11500.00

TOTAL BEFORE GST	\$	11,500.00
ADD GST @ 07 %	\$	805.00
GRAND TOTAL	\$	12,305.00

Remark :

Make/Model :  
Accident Date :

N.B. Payment by cheque should be crossed and  
made payable to 'SMRT Automotive Services Pte Ltd'.  
No receipt will be issued unless requested.

Authorized Signature  
for SMRT Automotive Services Pte Ltd

# AUTOMOBILE TECHNOLOGY CENTRE





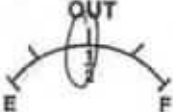
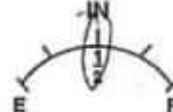
Co Reg : 46339400C

1 Kaki Bukit Ave 6, #01-60/61, Singapore 417883

HOB Hotline : 1800 - 22 55 432

Tel: 6749 1761 Fax: 6745 7138

## VEHICLE RENTAL AGREEMENT



<b>HIRER'S PARTICULAR</b> Name : (as in I/C) <u>Goh Siew Hoon</u> NRIC / PASSPORT No : <u>S2199568A</u> Address (Res) : <u>54 Jalan Anglin</u> <u>Laut S4892571</u> Name & Address of Employer : _____ Occupation : _____ Driving Exp : _____ D/L No : _____ D/L Type : Local / International Pass Date : _____ Date of Birth : _____ Tel : (O) _____ (R) _____ HP / PG : _____		Veh No : <u>SVJ 2267A</u> Replace Veh No : <u>SVN 7248P</u> Mileage Out : _____ Mileage Out : _____ Make & Model : <u>Toyota Wish</u> <u>Waiting Location</u> Auto / Manual <u>Auto</u> OUT : Date <u>16/02/18</u> Time : <u>3pm</u> HIRE / PERIOD EXPIRY _____																																									
<b>ADDITIONAL DRIVER'S PARTICULARS</b> Name : (as in I/C) <u>Heng Hui-Shan</u> NRIC / PASSPORT No : <u>S9134522F</u> D/L No : <u>S9134522F</u> D/L Type : Local / International Pass Date : <u>19/13/10</u> Date of Birth : <u>20/4/91</u> Occupation : _____ Driving Exp : <u>7 yrs</u>		<table border="1"> <thead> <tr> <th colspan="2">RENTAL CHARGES</th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>0\$</td> <td></td> <td></td> </tr> <tr> <td>Weekly</td> <td>0\$</td> <td></td> <td></td> </tr> <tr> <td>Monthly</td> <td>1 0\$</td> <td>2000</td> <td>—</td> </tr> <tr> <td>Hours</td> <td>0\$</td> <td></td> <td></td> </tr> <tr> <td>Others</td> <td>0\$</td> <td></td> <td></td> </tr> <tr> <td>CDW</td> <td>0\$</td> <td></td> <td></td> </tr> <tr> <td>PAI</td> <td>0\$</td> <td></td> <td></td> </tr> <tr> <td>Delivery Service</td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="2">SUB-TOTAL \$</td> <td></td> <td></td> </tr> </tbody> </table>		RENTAL CHARGES				Daily	0\$			Weekly	0\$			Monthly	1 0\$	2000	—	Hours	0\$			Others	0\$			CDW	0\$			PAI	0\$			Delivery Service				SUB-TOTAL \$			
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Delivery Service																																											
SUB-TOTAL \$																																											
Refundable Deposit : _____ Cash/Net/Cheque/VISA/MC Cards No : _____ (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p>FRONT</p>  </div> <div style="text-align: center;"> <p>LEFT</p>  </div> <div style="text-align: center;"> <p>RIGHT</p>  </div> </div> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p>REAR</p>  </div> </div>		<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p>OUT</p>  </div> <div style="text-align: center;"> <p>IN</p>  </div> </div> <table border="1"> <thead> <tr> <th colspan="2">EXTENSION</th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>Collection Service</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Misc. Petrol Top Up Charges :</td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="2">ESTIMATED TOTAL RENTAL \$</td> <td>2000</td> <td>—</td> </tr> </tbody> </table>		EXTENSION				Collection Service				Misc. Petrol Top Up Charges :				ESTIMATED TOTAL RENTAL \$		2000	—																								
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<b>ACCESSORIES CHECK</b> <input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S / Type <input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps <input type="checkbox"/> Radio / Case <input type="checkbox"/> CD / Cartridges <input type="checkbox"/> S / RM		Sales Person Code : _____ Hirer is responsible for the first \$ <u>2500</u> excess for collision / damage to first party (including windscreen cracked & loss of theft of vehicle) and also first \$ <u>2500</u> excess for collision / damage to third party's vehicle for each and every accident damage. Total Excess in the event of accident involving CD claim : \$5000 Hirer's Signature _____ Addition Driver's Signature _____																																									

I/We agreed to the terms and conditions above, overleaf and that all information given in true & correct in all respect. My/Our driving licence(s) is/are current and not disqualified from driving. You may change all amount due on the rental to my/our credit card.

### • IMPORTANT

- ONLY PERSONS ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND CANNOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY SPECIAL CAR RENTAL & LEASING PTE LTD
- Hirer is responsible for the first \$ 3000/- excess under Section I & II in any accident plus loss of rental income while the hire vehicle is under repair.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORIZED DRIVER SHALL REPORT ALL ACCIDENTS TO THE OWNER IMMEDIATELY.
- Hirer is not to use the vehicle for illegal business or transportation of animals.
- Hirer is responsible for all parking and traffic violations and missing items.

RETURN OF VEHICLE. THE HIRER / DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SINGAPORE OF HIRER / DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO PAYLESS CAR RENTAL ANY THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER / DRIVER
16/3/18	7:00pm					

# ★ INVOICE ★



## AUTOMOBILE TECHNOLOGY CENTRE

1 KAKI BUKIT AVE 6 #01-60, AUTOBAY,

SINGAPORE 417883

TEL : 67491761 FAX : 67457138

ROC : 46339400C



-----  
**BILL TO**

Goh Siew Hoon  
54 Jalan Anglin Laut  
Singapore 489257

-----  
**INVOICE #**

RR1438

**INVOICE DATE**

16/03/2018

DESCRIPTION	AMOUNT
Rental of SJV2267A from 16/02/18 to 16/03/18	2,000.00
<b>TOTAL</b>	<b>\$ 2,000.00</b>



**TERMS & CONDITIONS**

Payment : Cash Only



**Thank you**

# **\*RECEIPT\***

## **AUTOMOBILE TECHNOLOGY CENTRE**

1, Kaki Bukit Ave 6 #01-60, Autobay , Singapore 417883

Tel 67491761 Fax : 67457138

Roc 46339400C

Bill to

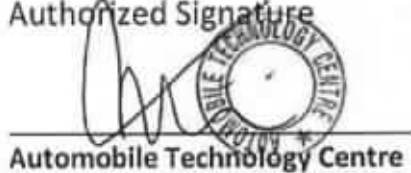
Receipt # RR1438

Mdm Goh siew Hoon  
54 Jalan Angin Laut  
Singapore 489257

Receipt Date : 16/03/2018  
Paid By : Cash

DESCRIPTION	AMOUNT
Being Rental payment Received for SJV2267 (16/02/2018 to 16/03/2018)	\$2000.00

Authorized Signature



Automobile Technology Centre



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 21 Feb 2018 / 12:05:28

Receipt Date/Time : 21 Feb 2018 / 12:05:28

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-180221-000787

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SHB7981S				
As at 16 Feb 2018/07:40:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SHB7981S			
	Enquiry Fee	7.00	0.49	7.49
	20180221120410818936			
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
 Paid By				
	xxxxxxxxxxxx3051	Credit Card: Visa/MasterCard		7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			0.00

THANK YOU AND HAVE A NICE DAY!

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

Print Receipt	OK	Save as PDF
---------------	----	-------------

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

B1 Direct Settlement

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	22 Feb 2018		26 Feb 2018 16:35 <a href="#">Edit Adj Rpt</a>	<b>\$11,500.00</b> <a href="#">Edit Estimates</a>	<b>\$11,500.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by insurer]</span>									
Insured:	TRANS-CAB SERVICES PTE LTD, Co. Reg. No.: -								
Main Claimant:	GOH SIEW HOON, ID: S2199568A								
Vehicle Reg. No.:	SJN7248P	Date of Loss:	16/02/2018 07:00 - :59 [107 Months and 22 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / C0471032	Policy/Cover Note No.:	P1680520 (Third Party Only)						
Vehicle Reg. No. (Insured):	SHB7981S	Policy No. (Claimant):	17-MX000854-R03						
		Excess:	S\$5,000.00						
Repairer:	SMRT Automotive Services Pte Ltd (Woodlands) 60 Woodlands Industrial Park E4, 757705 Woodlands - Tel: 68662628								
Handling Insurer:	AXA Insurance Pte Ltd (HQ) - Tel: 6338 7288 ... [Handled by Vale Oh - 6880 4897]								
Claimant's Insurer:	Tokio Marine Insurance Singapore Ltd (HQ) - Tel: 6221 6111								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by ADRIAN LING] ... [Final Rpt due 07/03/2018]								
Driver/Custodian (Insured):	TEH LIAN SENG (65 / Male), NRIC: S0123578H, Tel: +6596780688 Email:								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
<ul style="list-style-type: none"> <li>AXA_SG (11/04/2019): Alert - Adj Mandate Approved (S\$14312.49) - SJN7248P - Claim Handler: Vale Oh</li> <li>AXA_SG (09/10/2018): Alert - Adj Mandate Approved (S\$14000.00) - SJN7248P - Claim Handler: Vale Oh</li> <li>AXA_SG (30/07/2018): Alert - Adj Mandate Maintained - SJN7248P - Claim Handler: Vale Oh</li> <li>AXA_SG (27/07/2018): Alert - Adj Mandate Maintained - SJN7248P - Claim Handler: Vale Oh</li> <li>AXA_SG (26/02/2018): C0471032/P1680520</li> <li>AXA_SG (26/02/2018): New TP Assignment - C0471032/P1680520</li> </ul>									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

**\*SJN7248P (C0471032)**  
**[SHB7981S]**  
**TP**  
**GOH SIEW HOON**  
**Feb 16 2018 7:00AM**  
**[TRANS-CAB SERVICES PTE LTD]**  
**SMRT Automotive Services Pte Ltd**

Upload Documents

Upload Photos

Compose New Letter

Upload Video

Upload Audio

View

View in Browser

Video

1 per page

No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	25/07/18 07:24	SJN 7248P vs SHB 7981S - TP VIDEO	Load MP4	
2	25/07/18 07:29	SJN 7248P vs SHB 7891S - OI VIDEO_PART 1	Load MP4	
3	25/07/18 07:29	SJN 7248P vs SHB 7891S - OI VIDEO_PART 2	Load MP4	

Letters/Correspondences

1 per page

No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	(Draft)	Third Party Express Settlement – Payment Breakdown	Edit	

Documentation

1 per page

No	Finalized On	AXA Insurance Pte Ltd (HQ)	Thumbnail	Print
1	22/02/18 09:29	ESTIMATE_ABS	Load PDF	
2	22/02/18 09:29	EMAIL_ABS	Load PDF	
3	22/02/18 09:29	SHB7981S INS GIA_ABS	Load PDF	
4	22/02/18 09:29	SJN7248P TP GIA_ABS	Load PDF	
5	22/02/18 15:06	NEW EMAIL	Load PDF	
6	26/02/18 14:10	EMAIL_ABS	Load PDF	

No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	25/07/18 07:30	OI POLICE REPORT	Load PDF	
2	25/07/18 07:37	LKK SURVEY PHOTOS	Load PDF	
3	25/07/18 07:37	LKK RESURVEY PHOTOS	Load PDF	
4	25/07/18 07:41	TP ESTIMATE_MARKED	Load PDF	
5	25/07/18 07:41	PARF_COE REBATE	Load PDF	
6	25/07/18 08:56	Immediate Advice (with mandate) dd 250718	Load PDF	
7	28/09/18 16:12	LETTER TO OI	Load PDF	
8	30/04/19 10:13	WORKSHOP INVOICE	Load PDF	
9	30/04/19 10:13	AUTHORISATION TO ACT FORM	Load PDF	
10	30/04/19 10:13	DISCHARGE VOUCHER	Load PDF	
11	30/04/19 10:13	LTA SEARCH	Load PDF	
12	30/04/19 10:13	RENTAL RECEIPT	Load PDF	
13	30/04/19 10:13	LOD	Load PDF	

## Documents Checklist

<b>DOCUMENTS CHECKLIST</b>	Reset	Save	Print
There are no document checklists configured.			
<b>Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)</b>			
<b>Show Remarks To:</b> <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			





NOTE: TO BE COMPLETED BY SURVEYOR

TEAM \_\_\_\_\_

### THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SHB7981S (Insd veh)	Model:	HONDA STREAM 1.8 L (A)
	SJN7248P (TP veh)		
Date of Accident:	16/02/2018		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Repair Estimate	:	\$	41,892.08
Final Repair Cost	:	\$	12,305.00
Loss of Use	:	\$	days at \$0.00 per day
Rental (if any)	:	\$	2,000.00 28 days
LTA / GIA Search Fee	:	\$	7.49
Others:	:	\$	0.00
	:	\$	
Final Settlement Sum (Global Sum)	:	\$	14,300.00

Is Third Party Workshop GIA Registered? ☐ YES ☒ NO (Kindly indicate below)

A) For **Non GIA Registered Workshop:** Agreed Liability \_\_\_\_100\_\_\_\_(%)

B) For **GIA Registered Workshop:** BOLA Applicable: Yes/ No BOLA Scenario No: \_\_\_\_\_

BOLA Liability: \_\_\_\_\_(%) Assessed Liability (\*): \_\_\_\_\_(%)

\* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks \_\_\_\_\_

Payment Instruction: Payee's Breakdown			
1)	SMRT Automotive Services Pte Ltd	:	\$ 14,300.00
2)		:	\$
3)		:	\$
4)		:	\$

JOANNE LEE KHANG MIN

30 Apr  
2019

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.  
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))

# LKK Auto Consultants Pte Ltd

(Co.Reg.No:199607196R)

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

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC4/AXA18003750/APB3Q2

Date: 30/04/2019

### REFERENCE

Handling Insurer: AXA Insurance Pte Ltd

Policy No: P1680520

Claimant Vehicle No: SJN7248P

Insured Vehicle No: SHB7981S

Date of Loss: 16/02/2018

Nature of Claim:

TP

Claim No: C0471032

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SJN7248P

Make &amp; Model: HONDA STREAM, 1.8 L (A)

Reg. Date: 25/02/2009 (Man. Year: 2008)

Colour: Red

Engine Capacity: 1799 cc

Market Value/New Car Price: N/A

Sum Insured (\$\$): Market Value/New Car Price

Engine No: R18A13800154

Chassis No: JHMRN68609S200154

Odometer: 219782 km

### CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes

Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

### CONDITION OF TYRES

Front Tyre Size: 205/65 R15

Rear Tyre Size: 205/65 R15

Front Left Side: Gremax 6 mm

Rear Left Side: Gremax 6 mm

Front Right Side: Gremax 6 mm

Rear Right Side: Gremax 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	33,351.48	18,485.00	14,866.48	44.58
Miscellaneous Items	0.00	0.00	0.00	
Labour	5,800.00	3,950.00	1,850.00	31.90
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (\$\$)	39,151.48	22,435.00	16,716.48	42.70
Approved Total (Overridden) (\$\$)		11,500.00		
(\$\$)	39,151.48	11,500.00	27,651.48	70.63
+ GST 7.00/7.00% (\$\$)	2,740.60	805.00	1,935.60	70.63
Nett Amount (\$\$)	41,892.08	12,305.00	29,587.08	70.63
+ Car Rental (\$\$)		2,000.00		
+ Doc/Search Fee (\$\$)		7.49		
Nett Liability (\$\$)		14,312.49		
Global Sum Settlement (\$\$)		14,300.00		

### INSPECTION

Date of Assignment: 26/02/2018

Date Inspected: 27/02/2018 Inspected At:

SMRT Automotive Services Pte Ltd  
(Woodlands)  
60 Woodlands Industrial Park E4  
Singapore 757705

Estimated Period of Repair: 18.0 days

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**Adjuster:** ADRIAN LING

**Manager:** CHEW HSIAO TONG

*NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.*

## REPAIR DETAILS

## Reference

<b>Part Source:</b> MRM-SG	Version: 1.0 (Last Synchronised: 28 Sep 2018)
<b>Parts:</b> M1-MPV	HONDA STREAM 1.8 L (A) (Catalogue:Merimen Singapore 1.0)
<b>Labour:</b> Repairer's	(Price-denominated Standard List)
<b>Print Code:</b> (Unsubmitted, no print-code for SJN7248P)	
<b>Validity:</b>	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page
<b>Further Info:</b>	Items/values not in reference catalogue are prefixed with an asterisk *.

## Recommended Parts

No.	Qty	Part No. Particulars	Condition	Repairer's	Amount
1	1	*FRONT BUMPER (CONSISTENT)	Distorted	635.60 FL	*635.60 FL
2	1	*FRONT BUMPER GRILLE LOWER (CONSISTENT)	Missing	91.80 FL	*91.80 FL
3	1	*FRONT BUMPER REINFORCEMENT (CONSISTENT)	Distorted	222.40 FL	*222.40 FL
4	1	*FRONT BUMPER SIDE RETAINER RH (CONSISTENT)	Necessary	14.90 FL	*14.90 FL
5	1	*FRONT BUMPER SIDE RETAINER LH (CONSISTENT)	Necessary	14.90 FL	*14.90 FL
6	1	*FRONT BUMPER BRACKET RH (CONSISTENT)	Not Necessary	39.30 FL	*- FL
7	1	*FRONT BUMPER BRACKET LH (CONSISTENT)	Not Necessary	39.30 FL	*- FL
8	1	*FRONT BUMPER FOG LAMP COVER RH (CONSISTENT)	Missing	21.00 FL	*21.00 FL
9	1	*FRONT BUMPER FOG LAMP COVER LH (CONSISTENT)	Missing	21.00 FL	*21.00 FL
10	6	*FRONT BUMPER CLIPS (CONSISTENT)	Necessary	21.00 FL	*21.00 FL
11	1	*FRONT GRILLE (CONSISTENT)	Smashed	235.90 FL	*235.90 FL
12	1	*GRILLE EMBLEM (CONSISTENT)	Cracked	24.70 FL	*24.70 FL
13	1	*HEADLAMP RH (CONSISTENT)	Cracked	774.60 FL	*774.60 FL
14	1	*HEADLAMP LH (CONSISTENT)	Cracked	774.60 FL	*774.60 FL
15	1	*FRONT FENDER LH (CONSISTENT)	Buckled	509.10 FL	*509.10 FL
16	1	*FRONT FENDER RH (CONSISTENT)	Buckled	509.10 FL	*509.10 FL
17	1	*FRONT FENDER INNER SHIELD LH (CONSISTENT)	Missing	89.20 FL	*89.20 FL
18	1	*FRONT FENDER INNER SHIELD RH (CONSISTENT)	Not Necessary	89.20 FL	*- FL
19	1	*FRONT ENGINE UNDERCOVER (CONSISTENT)	Torn	93.80 FL	*93.80 FL
20	1	*FRONT FENDER LAMP RH (CONSISTENT)	Not Necessary	19.90 FL	*- FL
21	1	*FRONT FENDER LAMP LH (CONSISTENT)	Not Necessary	19.90 FL	*- FL
22	1	*BONNET (CONSISTENT)	Distorted	638.90 FL	*638.90 FL
23	1	*BONNET HINGE LH (CONSISTENT)	Bent	39.50 FL	*39.50 FL
24	1	*BONNET HINGE RH (CONSISTENT)	Bent	39.50 FL	*39.50 FL
25	1	*BONNET LOCK (CONSISTENT)	Damaged	86.50 FL	*86.50 FL
26	8	*BONNET CLIPS (CONSISTENT)	Necessary	28.00 FL	*28.00 FL
27	2	*BONNET RUBBER (CONSISTENT)	Not Necessary	70.60 FL	*- FL
28	1	*BONNET INSULATOR (CONSISTENT)	Crumpled	94.40 FL	*94.40 FL
29	1	*FRONT WINDSCREEN (CONSISTENT)	Cracked	1,418.40 FL	*1,418.40 FL
30	1	*FRONT ROOF MOULD LH (CONSISTENT)	Not Necessary	98.70 FL	*- FL
31	1	*FRONT ROOF MOULD RH (CONSISTENT)	Not Necessary	98.70 FL	*- FL
32	1	*WIPER GARNISH LH (CONSISTENT)	Not Necessary	197.60 FL	*- FL
33	1	*WIPER GARNISH RH (CONSISTENT)	Cut	197.60 FL	*197.60 FL
34	1	*SUPPORT PANEL (CONSISTENT)	Distorted	469.60 FL	*469.60 FL
35	1	*CROSS MEMBER (CONSISTENT)	Bent	1,136.70 FL	*1,136.70 FL
36	1	*CONVERTER (CONSISTENT)	Not Necessary	1,494.10 FL	*- FL
37	1	*ENGINE MOUNTING FRT (CONSISTENT)	Torn	118.90 FL	*118.90 FL
38	1	*ENGINE MOUNTING RR (CONSISTENT)	Torn	101.20 FL	*101.20 FL
39	1	*ENGINE MOUNTING RH (CONSISTENT)	Torn	296.40 FL	*296.40 FL

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No.	Qty	Part No. Particulars	Condition	Repairer's	Amount
40	1	*GEAR BOX MOUNTING (CONSISTENT)	Torn	227.30 FL	*227.30 FL
41	1	*RADIATOR (CONSISTENT)	Distorted	1,507.30 FL	*1,507.30 FL
42	1	*AIR CON CONDENSER (CONSISTENT)	Distorted	840.10 FL	*840.10 FL
43	1	*AIR CON FAN (CONSISTENT)	Smashed	491.60 FL	*491.60 FL
44	1	*RADIATOR FAN (CONSISTENT)	Smashed	465.00 FL	*465.00 FL
45	1	*INNER PANEL LH (CONSISTENT)	Repair	395.40 FL	*- FL
46	1	*FRONT CHASSIS LH (CONSISTENT)	Repair	568.30 FL	*- FL
47	1	*FRONT CHASSIS RH (CONSISTENT)	Repair	568.30 FL	*- FL
48	1	*EXHAUST MAINFOLD COVER (CONSISTENT)	Dented	61.80 FL	*61.80 FL
49	1	*CENTRE EXHAUST (CONSISTENT)	Not Necessary	593.10 FL	*- FL
50	1	*EXHAUST RUBBER (CONSISTENT)	Not Necessary	30.10 FL	*- FL
51	1	*ALTERNATOR (CONSISTENT)	Not Necessary	1,806.20 FL	*- FL
52	1	*AIR CON COMPRESSOR (CONSISTENT)	Not Necessary	1,754.20 FL	*- FL
53	1	*POWER STEERING PUMP (CONSISTENT)	Not Necessary	543.70 FL	*- FL
54	1	*RACK AND PINION (CONSISTENT)	Not Necessary	1,806.20 FL	*- FL
55	1	*WIPER TANK (CONSISTENT)	Deformed	66.70 FL	*66.70 FL
56	1	*SPARE TANK (CONSISTENT)	Deformed	59.30 FL	*59.30 FL
57	1	*AIR CON DRYER (CONSISTENT)	Damaged	123.60 FL	*123.60 FL
58	1	*AIR CON SUCTION PIPE (CONSISTENT)	Bent	137.70 FL	*137.70 FL
59	1	*AIR CON DISCHARGE HOSE (CONSISTENT)	Bent	252.70 FL	*252.70 FL
60	1	*POWER STEERING PIPE (CONSISTENT)	Bent	350.00 FL	*350.00 FL
61	1	*RADIATOR TOP HOSE (CONSISTENT)	Twisted	29.60 FL	*29.60 FL
62	1	*RADIATOR LOWER HOSE (CONSISTENT)	Not Necessary	32.10 FL	*- FL
63	1	*FUSE BOX (CONSISTENT)	Not Necessary	786.50 FL	*- FL
64	1	*BATTERY TRAY (CONSISTENT)	Deformed	14.90 FL	*14.90 FL
65	1	*DRIVE SHAFT LH (CONSISTENT)	Not Necessary	995.40 FL	*- FL
66	1	*DRIVE SHAFT RH (CONSISTENT)	Not Necessary	995.40 FL	*- FL
67	1	*SHOCK ABSORBER RH (CONSISTENT)	Not Necessary	550.50 FL	*- FL
68	1	*SHOCK ABSORBER LH (CONSISTENT)	Not Necessary	550.50 FL	*- FL
69	1	*LOWER ARM RH (CONSISTENT)	Not Necessary	343.60 FL	*- FL
70	1	*LOWER ARM LH (CONSISTENT)	Not Necessary	343.60 FL	*- FL
71	1	*KNUCKLE ARM RH (CONSISTENT)	Not Necessary	271.80 FL	*- FL
72	1	*KNUCKLE ARM LH (CONSISTENT)	Not Necessary	271.80 FL	*- FL
73	1	*WHEEL HUB RH (CONSISTENT)	Not Necessary	198.00 FL	*- FL
74	1	*WHEEL HUB LH (CONSISTENT)	Not Necessary	198.00 FL	*- FL
75	1	*TIE ROD END LH (CONSISTENT)	Not Necessary	63.70 FL	*- FL
76	1	*INNER TIE ROD RH (CONSISTENT)	Not Necessary	86.50 FL	*- FL
77	1	*TIE ROD END RH (CONSISTENT)	Not Necessary	63.70 FL	*- FL
78	1	*INNER TIE ROD LH (CONSISTENT)	Not Necessary	86.50 FL	*- FL
79	1	*FRONT SEAT BELT RH (CONSISTENT)	Activated	502.20 FL	*502.20 FL
80	1	*FRONT SEAT BELT LH (CONSISTENT)	Activated	502.20 FL	*502.20 FL
81	1	*FRONT SEAT BELT BUCKLE RH (CONSISTENT)	Not Necessary	108.70 FL	*- FL
82	1	*FRONT SEAT BELT BUCKLE LH (CONSISTENT)	Not Necessary	108.70 FL	*- FL
83	1	*OXYGEN SENSOR LOWER (CONSISTENT)	Not Necessary	457.20 FL	*- FL
84	1	*OXYGEN SENSOR TOP (CONSISTENT)	Not Necessary	457.20 FL	*- FL
85	1	*DASHBOARD (CONSISTENT)	Torn	764.80 FL	*764.80 FL
86	1	*AIR BAG CABLE (CONSISTENT)	Activated	332.60 FL	*332.60 FL
87	1	*AIR BAG SENSOR DRIVER (CONSISTENT)	Activated	1,520.50 FL	*1,520.50 FL
88	1	*AIR BAG CONTROL UNIT (CONSISTENT)	Activated	969.10 FL	*969.10 FL
89	1	*HEADLAMP LOWER BRACKET LH (CONSISTENT)	Cracked	39.30 FL	*39.30 FL
90	1	*HEADLAMP LOWER BRACKET RH (CONSISTENT)	Cracked	39.30 FL	*39.30 FL
91	1	*HORN LOW (CONSISTENT)	Damaged	52.40 FL	*52.40 FL
92	1	*HORN HIGH (CONSISTENT)	Damaged	52.40 FL	*52.40 FL

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No.	Qty	Part No. Particulars	Condition	Repairer's	Amount
93	1	*BONNET CABLE (CONSISTENT)	Not Necessary	47.30 FL	*-FL
94	1	*BONNET LOCK COVER (CONSISTENT)	Deformed	11.90 FL	*11.90 FL
95	1	*FRT FENDER UPPER GARNISH LH (CONSISTENT)	Deformed	37.10 FL	*37.10 FL
96	1	*FRT FENDER UPPER GARNISH RH (CONSISTENT)	Deformed	37.10 FL	*37.10 FL
97	1	*WIPER GARNISH COVER LH (CONSISTENT)	Not Necessary	37.10 FL	*-FL
98	1	*WIPER GARNISH COVER RH (CONSISTENT)	Not Necessary	37.10 FL	*-FL
99	1	*A/C FAN SHROUD (CONSISTENT)	Repeated	89.10 FL	*-FL
100	1	*RADIATOR FAN SHROUD (CONSISTENT)	Repeated	111.10 FL	*-FL
101	1	*AIR CLEANER DUCT (CONSISTENT)	Deformed	22.20 FL	*22.20 FL
102	1	*AIR RESONATOR (CONSISTENT)	Not Necessary	185.30 FL	*-FL
103	1	*AIR RESONATOR DUCT (CONSISTENT)	Not Necessary	78.60 FL	*-FL
104	1	*AIR CLEANER BOX UPPER (CONSISTENT)	Not Necessary	49.50 FL	*-FL
105	1	*AIR CLEANER BOX LOWER (CONSISTENT)	Cracked	74.10 FL	*74.10 FL
106	2	*TRANSMISSION COOLER HOSE (CONSISTENT)	Not Necessary	19.80 FL	*-FL
107	2	*TRANSMISSION COOLER PIPE (CONSISTENT)	Not Necessary	50.70 FL	*-FL
108	1	*BATTERY COVER / GARNISH (CONSISTENT)	Deformed	14.90 FL	*14.90 FL
109	1	*EGR PIPE (CONSISTENT)	Not Necessary	106.30 FL	*-FL
110	1	*AIR BAG FRT IMPACT SENSOR LH (CONSISTENT)	Activated	192.60 FL	*192.60 FL
111	1	*AIR BAG FRT IMPACT SENSOR RH (CONSISTENT)	Activated	192.60 FL	*192.60 FL
112	1	*FRT STABILIZER LINK LH (CONSISTENT)	Not Necessary	74.10 FL	*-FL
113	1	*FRT STABILIZER LINK RH (CONSISTENT)	Not Necessary	74.10 FL	*-FL
114	2	*FRT STABILIZER BUSH (CONSISTENT)	Not Necessary	14.80 FL	*-FL
115	1	*FRT STABILIZER BAR (CONSISTENT)	Not Necessary	145.80 FL	*-FL
116	2	*FRT SHOCK MOUNTING (CONSISTENT)	Not Necessary	99.00 FL	*-FL
117	1	*SUPPORT PANEL TOP COVER (CONSISTENT)	Missing	49.50 FL	*49.50 FL
118	4	*ATF (CONSISTENT)	Necessary	91.20 FL	*91.20 FL
119	1	*ROOF MOULDING (CONSISTENT)	Not Necessary	98.70 FL	*-FL
120	1	*REVERSE SENSOR (CONSISTENT)	Not Necessary	250.00 FS	*-FS
121	1	*BATTERY (CONSISTENT)	Not Necessary	120.00 FS	*-FS
122	1	*GLUM (CONSISTENT)	Necessary	60.00 FS	*60.00 FS
123	1	*FRONT NUMBER PLATE & GARNISH (CONSISTENT)	Distorted	55.00 FS	*55.00 FS
124	1	*STEERING AIR BAG (CONSISTENT)	Activated	1,880.90 FL	*1,880.90 FL
125	1	*PASSENGER AIR BAG (CONSISTENT)	Activated	2,236.80 FL	*2,236.80 FL

F=Franchise part. S=SpcNett. L=ListItemDisc.

Sub Total (\$\$) **41,568.10** **23,077.50**  
 - List Item Discount on L Items 20.00/20.00% (\$\$) **8,216.62** **4,592.50**

Total Parts (\$\$) **33,351.48** **18,485.00**

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## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	TO RENEW DAMAGED PARTS ,RE-ALIGN CHASSIS ,CUTTING ,WELDING ,KNOCKING ETC	New	2,200.00	1,500.00
2	TO RESPRAY AFFECTED AREAS	New	1,800.00	1,200.00
3	TOWING	New	120.00	60.00
4	TO REMOVE & REFIX FRONT WINDSCREEN	New	120.00	120.00
5	TO REMOVE & REFIX DASHBOARD & AIR BAG	New	350.00	300.00
6	TO APPLY ANTI RUST	New	150.00	60.00
7	WINDSCREEN SEALANT	New	60.00	60.00
8	TO REMOVE & REFIX ENGINE AND UNDERCARRIAGE	New	350.00	350.00
9	TO REMOVE & REFIX UNDERCARRIAGE	New	350.00	0.00
10	TO TOP UP AIR CON GAS	New	250.00	250.00
11	WHEEL ALIGNMENT	New	50.00	50.00
Gross Labour Cost (S\$)			<b>5,800.00</b>	<b>3,950.00</b>

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< END OF ESTIMATES >