

INS. CASE OWNER:

Ernest Richard

CC 4 ASM
AXA 1800

3758, TI

LKK:

IDAC:

Surveyor:

TAMAH

DOI:

ASSIGNMENT

23/18

Date / Time:

26/1/18

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SFJ 2688U

Name of Insured:

JANSEN PHEE JIN LOONG

Insured Tel No.:

HP: 91287949

Excess Sec II :SS

D.O.A: 6/1/18

Is driver the owner?

(YES / NO)

Nature of Accident:

Claim No.:

S8M006R91 31962

Policy No.:

6A00450911

Make / Model:

BMW

Place of Accident:

ENG KOON ST

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

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

Insured Liability: % Final ? Yes / No

GBD 84202



INSRS:

WSP:

Tel:

Liability:

RMKS:

Shu
Fatt

INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

26/1/18
MITHAD 84202 - RECD (W/130) 26/1/18
SFJ 2688U - RECEIVED 27 OCT 2018

* Commented on

18/3/18

Recd OI video & clear police report from
OI rpt.

19/3/18 @ 10pm

called OI, Mr Jansen. Confirm accident.
OI disputed TP claim against his policy.
He insisted that he is not at fault.
He need to inch out & TP came very
fast & resulted the accident.

9/4/18

PA ✓

28-8-18

OUR LIABILITY IS DOWN TO EXPEDITE SETTLEMENT WITH TP
FOR SETTLEMENT TO CLOSE FILE.

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

24/8/18

After call ltr to OI:

CBY (mail)

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time: 9/4/18

Sent By: CMT.

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

days

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

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

If NO or B 28, Ass. Lia:

Repair Cost:

SS

2728.50

Loss of Rental (LOR):

SS

385.20

(3 days)

x \$120.00

Loss of Use (LOU):

SS

-

(5

x

- days)

Loss of Income (LOI):

SS

-

(5

x

- days)

LOR only

LOU only

LOR + LOU

LOR + LOI

(Tick only one)

GIA/LTA Search

SS

2.00

Medical:

SS

-

Disbursement:

SS

-

(e.g. Tow/Independent)

Legal Cost

SS

-

Total:

SS

3115.70

Global Sum SS 3110.00

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

SS

3110.00

Name 1:

Shu Fatt Auto Works

Payee 2: (Strike if N.A.)

SS

Name 2:

Payee 3: (Strike if N.A.)

SS

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

\$350.00

COPY SENT
2/10/18

ASS. REC. BY: 11

ASSIGNMENT

Front: _____ Date: _____

Estimated Cost: _____

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

To inspect Vehicle No: _____

at Workshop m/s _____

of _____

Insured: _____

Policy No. _____

Claims No. _____

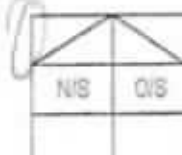
Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

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



Bal. or Market Value: _____

IDAC Accident Report: _____ Consistent? : Yes or No

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

Est. Repairs: 05 days Res: Yes or NoLump Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____ Vehicle: IN / OUT

Veh No: GRO 8420T Yr Reg: Jun / 2015

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

Truck / Trailer or

Make: NISSAN CABSTAR cc 2953Colour: SILVER A/C: Insured / Std / NI / NASp. Reading: 78289 T/Radio: Insured / Std / NI / NAEng/No: 2030348142KC/No: JN1SC2F24Z0857113Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Locked / Burnt orBrake: In order / Jammed / Locked / Burnt orMod: Nil / S/Rim / STD A/Rim orTyre Size: F: 195 R15CR: 155 R13CBS / DUN / EXNOVA / G / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front _____ Rear _____

R/Bal: 6 mm R/Bal: 6/6 mmL/Bal: 6 mm L/Bal: 6/6 mmD.O.A. 27/02/2018 D.O.I. 27/2/18

Survey held at: _____

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

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

Date / Time Action / Instruction

US \$ 2550 Cred \$ 2125.17 (47%)

Date/Time, File Pass to?

☐ : Prel. Report

1)

☐ : Final Report

Date/Time, File Return to?

2)

Report Format : _____

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

Days Of Repair: _____

Resurvey No. of Trip: _____

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

Survey Fee:

Transportation:

S + RR: \$ _____

Photos

Others

TOTAL



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD		Ref : CC4/ASM18003758/pb3		
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811		Date : 27-02-2018		
		Code : ASM		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SKJ 2688U	Veh. Inspected	GBD 8420Z	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	27/02/2018	
2. Vehicle Particulars & Condition				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
4. Description of Damages				
5. General Information				
Accident Date	06/01/2018	Inspection Date		
Survey held at	SHU FATT AUTO WORKS BLK 1009, BUKIT MERAH LANE 3 #01-90 SINGAPORE 159723			
5a. Remarks				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				



樹發汽車修理廠 SHU FATT AUTO WORKS

0-71

BLOCK 1009 BUKIT MERAH LANE 3 #01-90 SINGAPORE 159723 TEL: 6273 0119 FAX: 6270 7065

Our Ref: WSK/jw/SF-quo
2nd March 2018
TF

GBD 8420 Z NISSAN CABSTAR

Spare Parts			S\$	
1	Left frt headlight		493.40	Nett 8 an
1	Left frt headlight lower panel		85.00	Nett Rx
1	Left frt quarter panel		299.80	Nett 16 ✓
1	Left frt door		1496.50	Nett bt ✓
1	Left frt door signal light		48.50	Nett out ✓
1	Left frt door lower hinge		76.10	Nett Rx
1	Left frt step garnish		159.30	Nett x nn
1	Frt bumper		945.10	Nett out ✓
1	Left frt bumper brackets		76.50	Nett 8 an
1	Set left frt step garnish clips		64.00	Snet x nn
1	Set frt bumper clips		44.00	Snet nn ✓
1	Left frt door sticker		30.00	Snet nn ✓
			3818.20	2789.90
		30% Less 25%	920.05	50% - 1952.93
			2898.15	3N - 74
			900.00	600
Labour	To knock, straighten frt inner panel, frt lower panel, frt side panel, left frt door pillar, left frt inner top panel, left door arch panel, left door arch inner panel, frt bumper inner panel, renew frt light, frt quarter panel, frt door, frt bumper and assembly		750.00	450
	To respray damaged parts		150.00	60
	To remove, replace left frt door glass, regulator, motor, inner lock, outer lock, inner handle, outer handle, garnishes, rubbers, mouldings and assembly		80.00	40
	To remove seats, upholstery, garnishes, carpets to facilitate repairs and assembly			1150
			4778.15	3176.93
				4/5 2550

JN1SC2F24Z0857113

Tanfer 97495749
-wp
5days
lumpsum
Resuing after repair.
sur@lkanato.com

(16)



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

11, 102-25 PAYA LEBU INDUSTRIAL PARK SINGAPORE 408933 TEL : (665) 62563301 FAX : (665) 62564315

Your ref: S8M006R5

Our ref: CC4/ASM18003758/T1pb3

Date: 09.04.2018

The Motor Claims Department
M/s AXA Insurance Singapore Pte Ltd

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO. **GBD 8420Z**

We refer to the above matter.

Please be informed that we had conducted the inspection of the above mentioned vehicle on 02/03/2018 at the premises of M/s SHU FATT AUTO WORKS and have the following to report.

Workshop Estimate Amount	: S\$	4,778.15
Revised Estimate Amount	: S\$	3,316.43
"Check" Items Amount	: S\$	427.43
Total(Including Check Items)	: S\$	3,743.86
Lump Sum Repair	: S\$	
Market Value	: S\$	(est)
LTA Reimbursement Value	: S\$	(est)
Nett Value	: S\$	(est)

The vehicle sustained damages at the
FRONT N/S



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 5 days

Yours faithfully,

MOHAMAD TAUFIKH
Licensed Appraiser

Hsiao Tong (LKKAuto)

From: Julia - Shu Fatt Auto Works <shufatt@singnet.com.sg>
Sent: Wednesday, 28 February 2018 2:56 PM
To: Hsiao Tong (LKKAuto)
Subject: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018
Attachments: VID-20180108-WA0011 (online-video-cutter.com).mp4

Without prejudice

As spoken, we forward video footage herewith.

Pls confirm liability soon.

Thank you
Shu Fatt Auto Works
Julia Wong
Tel: 62730119

<< <Request for OI Video Footage> - S8M006R5

Type

🔗 Question

Message

Hi, We have uploaded a copy of third party video in SMART CLAIM. Kindly assist to upload a copy of OI's video in SMART CLAIM for our viewing please. Thank you. Hsiao Tong - 02/03/2018

Reply

Hsiao Tong (LKKAUTO)

From: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>
Sent: Friday, 16 March 2018 4:19 PM
To: Hsiao Tong (LKKAUTO)
Subject: SKJ2688U
Attachments: SKM_C224e18010616212_0004.jpg; SKM_C224e18010616212_0001.jpg;
SKM_C224e18010616212_0002.jpg; SKM_C224e18010616212_0003.jpg;
f2eaeccb-5abc-4d6c-a8ee-2e855c635491.mp4

Dear Sir / Madam,

As your requested, please find the attached file for your perusal.

Thank You & Best Regards,
Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

Address: Blk 1, Sector C, Sin Ming Industrial Estate
#01-111/113/115/117 Singapore: 575636
(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404
Email: jacelyn.loh@bhauto.com.sg
Website: <http://www.bhauto.com.sg>



SINGAPORE POLICE FORCE



T/20180106/2073

1 of 4

Police Station Of Origin:
Bukit Timah N.P.C
1 Duke's Road SINGAPORE 268914
Tel No: 1800-4629999

Report No: T/20180106/2073

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 06/01/2018 14:13	Vide Report No.:	Station Diary No. 49
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Informant's Particulars

Name of Informant: JANSEN PHEE JIN-LOONG			Address: 35C JALAN LIM TAI SEE SINGAPORE 268367		
ID Type / ID No. NRIC NO / S7606967J			Contact No. Home/Office: Mobile: 81281249		
Nationality: SINGAPORE CITIZEN			Email:		
Sex Male	Age 41	Date of Birth 09/03/1976	Type of Informant: Driver		
Race: Chinese			Language:		Institution / School Name
Occupation: BANKER			Driving Licence Information: Class: Date of Expiry:		

General Information of the Accident

Type of Accident:	Non-Injury Hit and Run	Drink Drive: No	Date/Time of Accident: 06/01/2018 10:40	Type of Location: T-Junction
Location: Along Road 1 ENG HOON STREET	Exit of a small car park	Road Surface: Dry	Road Speed Limit:	
Weather: Clear	Traffic Flow: Two Way	Traffic Control: Not Controlled	Traffic Volume:	
Type of Collision: Between Moving Vehicles - Head To Side	Anyone conveyed by ambulance: No			

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
GBD8420Z	Lorry					0
SKJ2688U	Car	BMW	X5 XDRIVE30D LED SR HUD NAV 7 SEATER	Brown		1

Details of Vehicle Insurance

Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
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**SINGAPORE
POLICE FORCE**



T/20180106/2073

Police Station Of Origin:
Bukit Timah N.P.C
1 Duke's Road SINGAPORE 268914
Tel No: 1800-4629999

2 of 4

Report No: T/20180106/2073

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
SKJ2688U	AXA INSURANCE SINGAPORE PTE LTD	GA004509	30/04/2017	29/04/2018

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Driver			
Name	JANSEN PHEE JIN-LOONG	ID No.	S7606967J
Related Vehicle	SKJ2688U (Car)	Contact No.	81281249
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

On the 06/01/2018 at about 10.40AM, I was travelling in my vehicle SKJ2688U, along Eng Hoon Street, finding for a car park lot. I intended to park my vehicle at the said location as I wanted to get a haircut.

As I was travelling along the location, I made a right turn to a small carpark along Eng Hoon Street to find for a carpark lot. As there are no carpark lots at the location, I exited the car park. I wanted to exit the said car park, however, there was another vehicle who has stopped before the exit of the said carpark. Due to this, I could not make a check for oncoming vehicles coming from the right.

I drove my vehicle forward by a bit until I could see the oncoming traffic from the right. As I inch forward, I then saw a lorry (GBD8420Z) coming towards my direction. I stopped my vehicle to allow the lorry to move first.

However, the lorry did not avoid my car and collided onto the right side of my vehicle. I exited my vehicle, and went to the said lorry to ask the driver to exchange our particulars. The driver was un-cooperative and refuse to give me his particulars.

The said lorry driver was aggressive towards me and even at one time raised both his fists, indicating as if he wanted to fight with me. I was insistent with his particulars. However, he still refuse to give me his particulars. I offered to give him my particulars, however, he refused to write it down.

The employer of the driver came down to the incident and just informed me to take pictures of the accident and file the incident to our respective insurance company. The driver together with the employer drove off from the location.

I wish to state that my vehicle's front right bumper and headlight was damaged. No one was injured. My barber by the name of Mr Carrick Loh (Contact No: 62225590) witnessed the incident and can be



**SINGAPORE
POLICE FORCE**



T/20180106/2073

Police Station Of Origin:
Bukit Timah N.P.C
1 Duke's Road SINGAPORE 268914
Tel No. 1800-4629999

3 of 4

Report No. T/20180106/2073

CONTINUATION OF REPORT

contacted.

I am lodging this report for records and assistance purposes.



**SINGAPORE
POLICE FORCE**



T/20180105/2073

Police Station Of Origin:
Bukit Timah N.P.C
1 Duke's Road SINGAPORE 268914
Tel No: 1800-4629999

4 of 4

Report No: T/20180105/2073

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the **report number** as reference.

Signature Of Officer Recording The Report:
E /
Staff Sgt MUHAMMAD AZRI KHAIRUDDIN BIN
AZAHAR

Signature Of Informant:

Signature Of Interpreter:
Not applicable

Date/Time:
06/01/2018 14:13

Officer In Charge Of Case:
TP / HBT
SS12 SOH CHANG GUAN
Contact No: 95378171

SN 17 Classification Of Case:

Authentication Stamp
NP168

Signature :

Singapore Police Force

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 19 March 2018 9:29 AM
To: 'Julia - Shu Fatt Auto Works'
Subject: RE: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018
Attachments: POLICE REPORT_SKJ 2688U.pdf

Without Prejudice

Hi Julia,

We refer to the above matter.

Please be informed that our insured disputed third party claim against his policy. Attached here with a copy of our insured police report for your easy reference.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident.

Kindly bear with us for time being.

"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 | fax: 6741-4108

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

From: Julia - Shu Fatt Auto Works [mailto:shufatt@singnet.com.sg]
Sent: Thursday, 15 March 2018 10:48 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: FW: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018
Importance: High

Miss Chew Hsiao Tong
Without prejudice

We refer to the above and our several telephone conversations.

Pls confirm liability asap as the video footage has already been forwarded to you on 28/2/2018.
Scenario 10 of the BOLA applies for this accident as your principal's insured driver was coming out from a minor road and fail to stop at the "Stop" line.

Pls let us have your written confirmation on liability soonest.

Thank you
Shu Fatt Auto Works
Julia Wong
Tel: 62730119

From: Julia - Shu Fatt Auto Works [<mailto:shufatt@singnet.com.sg>]
Sent: Wednesday, February 28, 2018 2:56 PM
To: Hsiao Tong (chewht@lkkauto.com)
Subject: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018

Without prejudice

As spoken, we forward video footage herewith.

Pls confirm liability soon.

Thank you
Shu Fatt Auto Works
Julia Wong
Tel: 62730119

Hsiao Tong (LKKAuto)

From: Julia - Shu Fatt Auto Works <shufatt@singnet.com.sg>
Sent: Monday, 19 March 2018 3:54 PM
To: Hsiao Tong (LKKAuto)
Subject: RE: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018

Miss Chew Hsiao Tong
Without prejudice

Thank you for your reply.

We will convey same to our client and he will take the necessary action at his end.

Regards,
Shu Fatt Auto Works
Julia Wong
Tel: 62730119

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Monday, March 19, 2018 9:29 AM
To: Julia - Shu Fatt Auto Works
Subject: RE: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018

Without Prejudice

Hi Julia,

We refer to the above matter.

Please be informed that our insured disputed third party claim against his policy. Attached here with a copy of our insured police report for your easy reference.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident.

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Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

Hsiao Tong (LKKAuto)

From: Pat-Shu Fatt Auto Works <shufatt@singnet.com.sg>
Sent: Monday, 16 April 2018 1:00 PM
To: Taufikh (LKKAuto)
Cc: Hsiao Tong (LKKAuto)
Subject: GBD 8420 Z - DOA 6.1.2018 - finalisation
Attachments: P1360684.JPG; P1360685.JPG; P1360686.JPG; P1360687.JPG; P1360688.JPG; img-180416125620.pdf

Dear Taufikh,

Please see attached after paint photos and finalized calculations.
Cost of repair: \$2550.00 lump sum before GST.
5 days.

Thanks & regards,
Pat
Shu Fatt Auto Works

Hsiao Tong (LKKAUTO)

From: Julia - Shu Fatt Auto Works <shufatt@singnet.com.sg>
Sent: Thursday, 19 April 2018 5:49 PM
To: Hsiao Tong (LKKAUTO)
Subject: RE: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018 *LKK REF: CC4/ASM18003758/T1pb3
Attachments: VID-20180108-WA0012.mp4; img-180419172211.pdf; img-180419174322.pdf

Miss Chew Hsiao Tong
Without prejudice

Thank you for the video footage.
We also forward our client's footage herewith.

It is clear from both the video footages that your insured driver of SKJ 2688 U did not make any attempt to stop at the "stop" line and hit into our client's vehicle.
Bola 7 applies for this accident.

We forward LOD with supporting documents herewith.

Pls let us have your settlement of \$3,308.30 soonest.

Thank you
Shu Fatt Auto Works
Julia Wong
Tel: 62730119

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Thursday, April 19, 2018 12:16 PM
To: Julia - Shu Fatt Auto Works
Subject: RE: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018 *LKK REF: CC4/ASM18003758/T1pb3

Without Prejudice

Hi Julia,

Attached video as requested.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

"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.

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We refer to the above and our several telephone conversations.

Pls confirm liability asap as the video footage has already been forwarded to you on 28/2/2018.
Scenario 10 of the BOLA applies for this accident as your principal's insured driver was coming out from a minor road and fail to stop at the "Stop" line.

Pls let us have your written confirmation on liability soonest.

Thank you
Shu Fatt Auto Works
Julia Wong
Tel: 62730119

From: Julia - Shu Fatt Auto Works [<mailto:shufatt@singnet.com.sg>]
Sent: Wednesday, February 28, 2018 2:56 PM
To: Hsiao Tong (chewht@lkkauto.com)
Subject: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018

Without prejudice

As spoken, we forward video footage herewith.

Pls confirm liability soon.

Thank you
Shu Fatt Auto Works
Julia Wong
Tel: 62730119

Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960
ROAD TRANSPORT ACT, 1987 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number : 5091215623

Cover : Comprehensive

- | | |
|--|---------------------|
| 1. Index mark and Registration Number of Vehicle | : GBD8420Z |
| Chassis Number | : JN15C2F24Z0857113 |
| 2. Name of Policyholder | : CHUEN HO TRADING |
| 3. Effective Date of insurance | : 08 Jun 2017 |
| 4. Expiry Date of insurance | : 07 Jun 2018 |
| 5. Persons or Classes of Persons entitled to drive# | |
| (a) The Policyholder. | |
| (b) Any other person who is driving on the Policyholder's order or with his/her permission.
Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle. | |
| 6. Limitations as to Use# | |
| (a) Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession. | |
| (b) Use for the carriage of passengers or goods in connection with the Policyholder's business. | |
| This Policy does not cover | |
| (a) Use for hire or reward. | |
| (b) Use for racing, pace-making, reliability trial or speed-testing. | |
| (c) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle. | |

Limitations rendered inoperative by Section 8 of the Motor Vehicle (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS (SECTION 1)	: S\$600
EXCESS (SECTION 2)	: N/A
WINDSCREEN EXCESS	: S\$100
INSURE WITH COE	: YES
HIRE PURCHASE COMPANY	: TAN CHONG CREDIT PTE LTD
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency : INSURE U SERVICES (00000615375)
Date of Issue : 29 May 2017 11:22 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED



Countersigned By:

Authorised Officer



Chief Executive

<< <Seek Instruction> - S8M006R5 [Accident Involving SKJ 2688U(OI) & GBD 8420Z(TP) on 06/01/2018]

Type

🔔 Question

Message

Hi Ernest, we have received a copy of third party video(Front camera) to show that OI failed to stop at the stop line and resulted the collision. We are of the view that liability is not in OI's favour. Kindly let us have you comments/point of view before we proceed to engage OI again on this matter. Thank you. Hsiao Tong - 10/05/2018

Reply



RE: Re:REQUEST FOR DIRECT SETTLEMENT

Type

 Information

Message

Hi Ernest, we refer to the above matter. Please be informed that our insured strongly disputed liability & third party claim against his policy. He insisted that he is not at fault. He stopped while he saw third party lorry. Third party came very fast and collided onto his car. For your further instruction/ advise. Hsiao Tong - 18/04/2018

Reply



RE: <Seek Instruction> - S8M006R5 [Accident Involving SKJ 2688U(OI) & GBD 8420Z(TP) on 06/01/2018]

Type

 Question

Message

Hi, We refer to the e-mail below. We appreciate if you could let us have your comments / instruction. Poh Kin - 04/06/2018

Reply

« Query Parts

Type

Question

Message

Have you finalise with TP repairer? If not, confirm whether any need to replace front bumper as it looks physically undamaged from TP GIA report; or else if there is any survey photo showing the damaged front bumper.

YES (But need to confirm, we cannot finalize!)

BASED ON THE IMPACT POSITION OF TWO VEHICLES WITH ITS DAMAGE PROFILE, THE BUMPER OF TP VEHICLE SUSTAINED A LUT ON ITS WHICH
— VISIBLE ON CLOSED VIEW, WARRANT A REPLACEMENT. HOWEVER, THE COST OF REPAIR IS CALCULATED ON LUMP SUM BASIS WHICH AMOUNTS TO \$2,550/

Reply



RE: Query Parts

Type

 Question

Message

Hi, based on the impact position of 2 vehicles with its damage profile, the bumper of third party vehicle sustained a cut, visible on closed view which need a replacement. We have uploaded survey photos in Smartclaims for your easy reference. Kindly let us have your instruction on this matter. Thank you. Hsiao Tong - 11 Aug 2018

Reply



Re:RE: Query Parts

Type

 Question

Message

Hi Hsiao Tong, have you engaged insured already that based on evidence, the liability is down. If you had already engaged insured, please proceed to DS with TP and let us have your mandate. thank you.

Reply

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 24 August 2018 10:42 AM
To: 'jansenphee@me.com'
Subject: ACCIDENT INVOLVING SKJ 2688U & GBD 8420Z ALONG/AT ENG HOON STREET (EXIT OF A SMALL CARPARK) ON 06/01/2018
Attachments: GBD 8420Z vs SKJ 2688U - TP Video_Front.mp4

24 AUG 2018

Mr Jansen Phee Jin-Loong

Dear Sir/ Mdm

OUR REF : CC4/ASM18003758/T1pb3
YOUR REF : SKJ 2688U
ACCIDENT INVOLVING SKJ 2688U & GBD 8420Z ALONG/AT ENG HOON STREET (EXIT OF A SMALL CARPARK) ON 06/01/2018

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 SHU FATT AUTO WORKS acting on behalf of the owner of GBD 8420Z against your motor insurance policy.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of GBD 8420Z. Kindly refer to the attached video footage from third party for your easy reference. Your vehicle failed to stop at the stop line and collided with third party who has the right of way. Under Motor Accident Guide, vehicle from minor road should exercise greater caution. Therefore, we are of the opinion that liability is not in your favour. We will proceed to negotiate for an amicable settlement with the Third Party.

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

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

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 days from the date of this letter if not provided at our 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 AXA's prior knowledge and consent.

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

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

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@kkauto.com.

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

Yours sincerely

Chew Hsiao Tong
Case Handler
DID: 6742 3197
FAX: 6741 4108
EMAIL: chewht@kkauto.com

Hsiao Tong (LKKAUTO)

From: Jansen Phee <jansenphee@me.com>
Sent: Saturday, 25 August 2018 12:00 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: ACCIDENT INVOLVING SKJ 2688U & GBD 8420Z ALONG/AT ENG HOON STREET (EXIT OF A SMALL CARPARK) ON 06/01/2018

Hi,

How do I contest this claim from them?

You can see from the video that I could not stop behind the white line because a white car (land rover?) was blocking my view and I had to move further out to see oncoming traffic. What else should I be doing? You could also see from the video that I was looking out for oncoming traffic and stopped when I only had the change but the said lorry was coming at a pretty fast speed and I could only stop once I saw the lorry.

The documents you requested for should have been submitted to the workshop that I sent my car for repair. Axa should also have the documents you request. Can you get it from them?

Pls advise.

Cheers,
Jansen

AFTER VIEWING T/P'S VIDEO FOOTAGE REPEATEDLY, WE DO NOT THINK THERE IS ANY CONCRETE GROUND FOR YOU TO CONTEST THIS CLAIM ON THE FOLLOWING GROUNDS:

* YOU CAME OUT FROM A SMALL CAR PARK DRIVEWAY WHICH IS CONSIDERED AS A MINOR ^{OR} SIDE ROAD. YOU SHOULD STOP YOUR VEHICLE BEHIND THE STOP ^{LINE}, ENSURE THE SAFETY AND EXERCISE CARE BEFORE PROCEEDING. HOWEVER, YOU HAD FAILED TO DO SO BEFORE

On 24 Aug 2018, at 10:41 AM, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

ENTERING INTO MAIN ROAD, SHOULD YOU HAVE INCHED OUT FROM STOP LINE SLOWLY, WE THINK THE

COLLISION CAN BE AVOIDABLE.

* THE ALLEGED WHITE CAR IS PARKED WITHIN THE CAR PARK VICINITY AND NOT ALONG THE MAIN ROAD. THE QUESTION OF BLOCKING VIEW DOES NOT EXIST. BOTH PARTIES CAN SEE EACH OTHER CLEARLY.

AN
* WE DO NOT THINK T/P VEHICLE DRIVEN BY ELDERLY IS SPEEDING. OTHERWISE, THE DAMAGE COULD BE MORE SEVERE THAN THE EXISTING ONE.

UNDER THE ABOVE CIRCUMSTANCES, WE WOULD PROCEED WITH NEGOTIATION WITH T/P FOR SETTLEMENT AT BEST TERMS.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of GBD 8420Z. Kindly refer to the attached video footage from third party for your easy reference. Your vehicle failed to stop at the stop line and collided with third party who has the right of way. Under Motor Accident Guide, vehicle from minor road should exercise greater caution. Therefore, we are of the opinion that liability is not in your favour. We will proceed to negotiate for an amicable settlement with the Third Party.

chewht@lkkauto.com

chewht@lkkauto.com

chewht@lkkauto.com

<GBD 8420Z vs SKJ 2688U - TP Video_Front.mp4>

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Business
Owner ID:	6476J
Vehicle Details	
Vehicle No.:	GBD8420Z
Vehicle to be Exported:	No
Intended Deregistration Date:	25 Sep 2018
Vehicle Make:	NISSAN
Vehicle Model:	CABSTAR 3.0 5M/T ABS 2DR 2WD EURO 5
Primary Colour:	Silver
Manufacturing Year:	2014
Engine No.:	ZD30348142K
Chassis No.:	JN1SC2F24Z0857113
Maximum Power Output:	-
Open Market Value:	\$25,287.00
Original Registration Date:	08 Jun 2015
First Registration Date:	08 Jun 2015
Transfer Count:	0
Actual ARF Paid:	\$1,265.00
Intended PARF Rebate Details	
PARF Eligibility:	No
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00
Intended COE Rebate Details	
COE Expiry Date:	07 Jun 2025
COE Category:	C - Goods Vehicle & Bus
COE Period(Years):	10
QP Paid:	\$52,001.00
COE Rebate Amount:	\$34,852.00
Total Rebate Amount:	\$34,852.00

The information contained herein is correct as at 25 Sep 2018

OK



<SEEK MANDATE> - S8M006R5 [ACCIDENT INVOLVING SKJ 2688U(OI) & GBD 8420Z(TP) ON 06/01/2018]

Type

🔗 Question

Message

Liability: 100%. From Third Party video, OI failed to stop at the stop line and collided with third party who has the right of way. Under Motor Accident Guide, vehicle from minor road should exercise greater caution. We have Informed OI about third party claim(kindly refer to our email to OI dated 03 Sept 2018). There was no response / feedback from OI up-to-date. Thus we will proceed to settle the matter at best. We seek your mandate up to \$3,115.70(all-in). IA with mandate had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Hsiao Tong - 25 Sept 2018

Reply



Auto
Consultants
Pte Ltd

Company Registration No. 199601198R

31 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Immediate Advice

To : AXA Insurance Pte Ltd

Date: 25.09.2018

Survey Details:

Date of loss	06.01.2018
Date of appointment	26.02.2018
Date of survey	02.03.2018
Location of survey	SHU FATT AUTO WORKS

Vehicle Details:

Claim Type:	Third party
Vehicle number	GBD 8420Z
Make and Model	Nissan Cabstar (2953cc)
Date of registration	08.06.2015
Excess	NIL
Market Value/ Book Value	\$ 48,000.00 (est)
Parf/COE Rebate	\$ 35,000.00 (est)
Nett Loss	\$ 13,000.00 (est)

Repair details:

Initial Estimate	\$ 4,778.15
------------------	-------------

Proposed/Revised repair cost:

Parts	\$ 2,026.93
Check items (estimate)	NIL
Labour	\$ 1,150.00
Supplementary	NIL
Total	\$ 3,176.93
Lump Sum(if applicable)	\$ 2,550.00

Number of days for repair	<u>5</u>
---------------------------	----------



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Date: 25.09.2018

Remarks:

Kindly refer to our email to OI dated 03 Sept 2018 on explanation of liability. OI did not response to us up-to-date. Thus we will proceed to settle the matter at best.

Mandate:

Liability(TP)	100%	
Proposed repair cost (w/GST)	\$ 2,728.50	
Loss of use	NIL	
Loss of rental (w/GST)	\$ 385.20	(3days x \$120.00)
Loss of income	NIL	
LTA/GIA search fees	\$ 2.00	
Others	NIL	
Proposed Total	\$ 3,115.70	

◀ Service Request Details

Claim

S8M006R5

Reference

CC4/ASM18003758/T1pb3 

Loss Date

6 January 2018

Request Date

21 August 2018

Due Date

26 February 2019

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

Actions

Next Step

Finish the work

Complete Work

More ▾

Vehicle Information

Incident Vehicle Registration #

GBD8420Z

Make

TPVD NISSAN

Model
CABSTAR

Service Address

...

Primary Contact/Insured

PHEE JIN-LOONG JANSEN
35C JALAN LIM TAI SEE, 268367, Singapore
81281249
jansenphee@me.com

Claim Handler

ANG Richard

richard.angbs@axa.com.sg
Additional Instructions

- Messages
- Invoices
- History
- Documents
- Assessment
- Metrics
- Notes

New Message

TYPE

SENT

25/9/18 2:11 PM

FROM

ANG Richard

SUBJECT

Re:<SEEK MANDATE> - S8M006R5 [ACCIDENT INVOLVING SKJ 2688U(OI) & GBD 8420Z(TP) ON 06/01/2018]

BODY

Hi LKK, pls proceed as per mandate. Thank you.

TYPE

SENT

25/9/18 12:35 PM

FROM

LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT <SEEK MANDATE> - S8M006R5 [ACCIDENT INVOLVING SKJ 2688U(OI) & GBD 8420Z(TP) ON 06/01/2018]

BODY Liability: 100%. From Third Party video, OI failed...



TYPE 

SENT 20/8/18 2:51 PM

FROM ANG Richard

SUBJECT Re:RE: Query Parts

BODY Hi Hsiao Tong, have you engaged insured already th...



TYPE 

SENT 11/8/18 4:14 PM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: Query Parts

BODY Hi, based on the impact position of 2 vehicles wit...



TYPE 

SENT 13/6/18 11:08 PM

FROM TAY Ernest

SUBJECT Query Parts

BODY Have you finalise with TP repairer? If not, confir...



TYPE 


SENT 13/6/18 10:59 PM

FROM TAY Ernest

SUBJECT Re:RE: <Seek Instruction> - S8M006R5 [Accident Involving SKJ 2688U(OI) & GBD 8420Z(TP) on 06/01/2018]

BODY Liability against OI. Show TP front video to OI & ...



TYPE 


SENT 4/6/18 1:20 PM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: <Seek Instruction> - S8M006R5 [Accident Involving SKJ 2688U(OI) & GBD 8420Z(TP) on 06/01/2018]

BODY Hi, We refer to the e-mail below. We appreciate if...



TYPE 

SENT 10/5/18 5:35 PM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT <Seek Instruction> - S8M006R5 [Accident Involving SKJ 2688U(OI) & GBD 8420Z(TP) on 06/01/2018]

BODY Hi Ernest, we have received a copy of third party ...



TYPE 

SENT 18/4/18 11:19 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: Re:REQUEST FOR DIRECT SETTLEMENT

BODY Hi Ernest, we refer to the above matter. Please be...



TYPE 


SENT 9/4/18 3:15 PM

FROM TAY Ernest

SUBJECT Re:REQUEST FOR DIRECT SETTLEMENT

BODY Hi Hsiao Tong/ Shu Pei, Please proceed for DS as ...



TYPE 

SENT 9/4/18 10:21 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT ia (Immdiate Advise) - S8M006R5

BODY ia (Immdiate Advise)----- Repairer Estimate: \$4,77...



TYPE 

SENT 14/3/18 10:15 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT RE: <Request for OI Video Footage> - S8M006R5

BODY Kindly assist to upload a copy of OI 's video in S...



TYPE ?

SENT 2/3/18 12:30 PM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT <Request for OI Video Footage> - S8M006R5

BODY Hi, We have uploaded a copy of third party video i...



TYPE ?

SENT 28/2/18 10:05 AM

FROM LKK AUTO CONSULTANTS PTE LTD (TP)

SUBJECT REQUEST FOR DIRECT SETTLEMENT

BODY Dear Ernest, Please advise whether have any policy ...



TYPE ?

SENT 27/2/18 2:16 PM

FROM TAN Wancong

SUBJECT Tp workshop

BODY Tp workshop Shu Fatt Auto Works Julia Wong Tel: 62...





Re:<SEEK MANDATE> - S8M006R5 [ACCIDENT INVOLVING SKJ 2688U(OI) & GBD 8420Z(TP) ON 06/01/2018]

Type

 Question

Message

Hi LKK, pls proceed as per mandate. Thank you.

Reply

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 1 October 2018 4:01 PM
To: 'shufatt@singnet.com.sg'
Subject: RE: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018 *LKK REF: CC4/ASM18003758/T1pb3

Without Prejudice

Hi Julia,

We refer to the above matter.

We have our principal instruction to offer at a global sum of **\$3,050.00(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 | fax: 6741-4108

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

From: Julia - Shu Fatt Auto Works <shufatt@singnet.com.sg>
Sent: Wednesday, 8 August 2018 4:04 PM
To: Ernest Tay <ernest.tay@axa.com.sg>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: FW: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018 *LKK REF: CC4/ASM18003758/T1pb3
Importance: High

Mr. Ernest Tay
Without prejudice

We refer to the above again.

We called LKK Auto several times regarding this matter.
Apparently they are waiting for you to revert to them regarding settlement.

Please let us have your settlement of \$3,308.30 as soon as possible.

Thank you
樹發汽車修理廠
Shu Fatt Auto Works
Julia Wong
Tel: 62730119

Hsiao Tong (LKKAUTO)

From: Julia - Shu Fatt Auto Works <shufatt@singnet.com.sg>
Sent: Tuesday, 16 October 2018 5:27 PM
To: Hsiao Tong (LKKAUTO)
Subject: RE: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018 *LKK REF: CC4/ASM18003758/T1pb3

Miss Chew Hsiao Tong
Without prejudice

After some consideration, our client will accept your offer of \$3,110.00.

Kindly forward settlement soon.

Thank you
樹發汽車修理廠
Shu Fatt Auto Works
Julia Wong
Tel: 62730119

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Wednesday, October 03, 2018 3:11 PM
To: Julia - Shu Fatt Auto Works
Subject: RE: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018 *LKK REF: CC4/ASM18003758/T1pb3

Without Prejudice

Hi Julia,

We refer to your below email.

We are prepared to improve our offer at a global sum of **\$3,110.00(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 | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Julia - Shu Fatt Auto Works <shufatt@singnet.com.sg>
Sent: Monday, 1 October 2018 4:15 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: accident involving GBD 8420 Z and SKJ 2688 U on 6/1/2018 *LKK REF: CC4/ASM18003758/T1pb3



Wong Poh Choo Julia has successfully logged out.
Your last login date and time was 23 Feb 2018, 14:57:43.
To return to ONE.MOTORING, please click [here](#).
For security reasons, please **CLEAR YOUR CACHE** after each session.

Session Transaction History

S/N	Asset Type	Asset ID	Asset Owner ID	Transaction Type	Transaction Amount(S\$)	Log Date/Time
1	Vehicle	SKJ268BU	-	18.32 Insurance Enquiry (GRIID Payment)	7.49	23 Feb 2018 / 14:59:41
2	-	-	-	20.14 Change Password for VRL User Account	-	23 Feb 2018 / 14:58:21

Previous OK

Enquire Vehicle Insurer	Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SKJ268BU	06 Jan 2018 / 10:23:00	Successful	A12	AOA INSURANCE PTE LTD	



樹發汽車修理廠
SHU FATT AUTO WORKS

BLOCK 1009 BUKIT MERAH LANE 3 #01-90 SINGAPORE 159723 TEL: 6273 0119 FAX: 6270 7065

Email: shufatt@pacific.net.sg

Co. Reg. No. 09062400M GST Reg. No. 09-062400-M

Our Ref. SF/032/2018

18th April 2018

without prejudice

AXA Insurance Pte. Ltd.,
No. 8 Shenton Way,
#B1-01, AXA Tower,
Singapore 068811.

Dear Sirs/Madam,

ACCIDENT INVOLVING GBD 8420 Z AND SKJ 2688 U ON 6/1/2018

We refer to the above matter.

We act for the owner of GBD 8420 Z whose vehicle was involved in the above accident with your insured driver of SKJ 2688 U due to his/her gross negligence. Our client holds your insured driver responsible for all the outlay they had incurred we now forward the claim as follows:=-

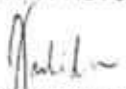
Repair costs	\$2,728.50
Loss of use	\$
Loss of use (rental)	\$ 577.80
Loss of income	\$
Survey fee	\$
Towing fee	\$
GIA search fee	\$ 2.00
LTA search fee	\$
GIA report fee for TP report	\$
Miscellaneous	\$
Off-peak e-day licence	\$
Seal for off-peak car	\$
Photocopies/postages/admin	-----
	\$3,308.30
	=====

To facilitate your investigation, we forward repair bill, accident report, certificate of Insurance, Letter of Authorisation, rental invoice and agreement and GIA search for your necessary action.

The above pertains to property damage claim only and should not prejudice injury claim, if any.

We thank you for your prompt assistance and we look forward to your early settlement.

Yours faithfully,
SHU FATT AUTO WORKS



Julia Wong (Claims)

Encs.

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Monday, 3 September 2018 4:10 PM
To: 'jansenphee@me.com'
Subject: RE: ACCIDENT INVOLVING SKJ 2688U & GBD 8420Z ALONG/AT ENG HOON STREET (EXIT OF A SMALL CARPARK) ON 06/01/2018

Hi Mr Jansen,

We refer to your below email.

After viewing third party's video footage repeatedly, we do not think there is any concrete ground for you to contest this claim on the following grounds: -

- You came out from a small car park driveway which is considered as a minor or side road, you should stop your vehicle behind the stop line, ensure the safety and exercise care before proceeding. However you had failed to do so before entering into main road.
- The alleged white car is parked within the car park vicinity and not along the main road, the question of blocking view does not exist. Should you inched out from stop line slowly, we think the collision can be avoidable.

Having reviewed the matter, our view is that we do not have a good defense towards the claim submitted by the owner of GBD 8420Z. As such, we shall proceed to negotiate for an amicable settlement of the third party claim at best to avoid further litigation, which would escalate to even more cost.

Notwithstanding the above, if you feel strongly against our settlement offer to the third party, kindly reply us by **13/09/2018**. We will seek further instruction from AXA on this matter.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Jansen Phee <jansenphee@me.com>
Sent: Saturday, 25 August 2018 12:00 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: ACCIDENT INVOLVING SKJ 2688U & GBD 8420Z ALONG/AT ENG HOON STREET (EXIT OF A SMALL CARPARK) ON 06/01/2018

Hi,

How do I contest this claim from them?

You can see from the video that i could not stop behind the white line because a white car (land rover?) was blocking my view and I had to move further out to see oncoming traffic. what else should i be doing? You could also

see from the video that I was looking out for oncoming traffic and stopped when i only had the change but the said lorry was coming at a pretty fast speed and I could only stop once I saw the lorry.

The documents you requested for should have been submitted to the workshop that I sent my car for repair. Axa should also have the documents you request. Can you get it from them?

Pls advise.

Cheers,
Jansen

On 24 Aug 2018, at 10:41 AM, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

24 AUG 2018

Mr Jansen Phee Jin-Loong

Dear Sir/ Mdm

OUR REF : CC4/ASM18003758/T1pb3

YOUR REF : SKJ 2688U

ACCIDENT INVOLVING SKJ 2688U & GBD 8420Z ALONG/AT ENG HOON STREET (EXIT OF A SMALL CARPARK) ON 06/01/2018

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 SHU FATT AUTO WORKS acting on behalf of the owner of GBD 8420Z against your motor insurance policy.

Based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of GBD 8420Z. Kindly refer to the attached video footage from third party for your easy reference. Your vehicle failed to stop at the stop line and collided with third party who has the right of way. Under Motor Accident Guide, vehicle from minor road should exercise greater caution. Therefore, we are of the opinion that liability is not in your favour. We will proceed to negotiate for an amicable settlement with the Third Party.

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

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

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 days from the date of this letter if not provided at our 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 AXA's prior knowledge and consent.

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

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

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

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

Yours sincerely

Chew Hsiao Tong
Case Handler
DID: 6742 3197
FAX: 6741 4108
EMAIL: chewht@lkkauto.com

<GBD 8420Z vs SKJ 2688U - TP Video_Front.mp4>

LETTER OF AUTHORISATION

VEHICLE NO. 660 2420 Z

Name of owner Chuan Ho Training NRIC No. 52106471

Address Blk 1049 Bukit Merah Lane 3 #01-90 Singapore 110733

Name of driver MAO YOUNG WING NRIC No. S0244924 F

Address _____

ACCIDENT INVOLVING 68D 8420 Z AND SNJ 2688 JJ

ON 6/1/2015 ALONG Eng Hoon Shwee

In consideration of M/S. SHU FATT AUTO WORKS repairing my/our vehicle no. 08D 7436 Z at my/our request, I/we, the abovenamed owner/driver of the said vehicle hereby irrevocably instruct and authorize SHU FATT AUTO WORKS to demand/claim/settle/receive whatever amount settled/payable by the insurance company and/or third party insurance company and all amount claimed and/or settled shall belong to SHU FATT AUTO WORKS to give an absolute discharge on my/our behalf. The settlement cheque should be made in favour of SHU FATT AUTO WORKS directly.

Dated this 02 day of 03 20 18

Signature : _____

Name _____

Car No. : _____





redefining / insurance

CLAIM REF : S8M006R5
INSURED : JANSEN PHEE JIN-LOONG

DISCHARGE VOUCHER

We/I, CHUEN HO TRADING, NRIC NO. 52906476J hereby agree to accept the sum of dollars **THREE THOUSAND ONE HUNDRED TEN ONLY (\$\$3,110.00)** paid to us/me by **AXA INSURANCE PTE LTD** as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said **AXA INSURANCE PTE LTD** or their Insured or the driver of motor vehicle no. SKJ 2688U as a result of an accident along ENG HOON STREET on 06/01/2018 which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. GBD 8420Z.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. SKJ 2688U in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify **AXA INSURANCE PTE LTD** against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. SKJ 2688U.

Dated this 18 day of OCT 2018

Claimant's Signature :



NRIC no./ Company Stamp :

Occupation/ Business :

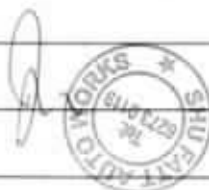
Address :

Telephone No. :

Witness's Name :

Witness's Signature :

Witness's NRIC No. :





樹發汽車修理廠
SHU FATT AUTO WORKS

BLOCK 1009 BUKIT MERAH LANE 3 #01-90 SINGAPORE 159723 TEL: 6273 0119 FAX: 6270 7065
Co. Reg. No. 09062400M GST Reg. No. 09-062400-M

TAX INVOICE NO: SF/032/2018
18 April 2018

AXA Insurance Pte Ltd
(third party)

GBD 8420 Z NISSAN CABSTAR

	S\$
The repair costs of the above vehicle has been agreed	
upon a lump sum figure of S\$2550.00.	2550.00
7% GST	178.50
	<u>2728.50</u>

S'PORE DOLLARS: TWO THOUSAND SEVEN HUNDRED TWENTY-EIGHT &
CENTS FIFTY ONLY.

樹發汽車修理廠
SHU FATT AUTO WORKS


TAX INVOICE

GST REG. NO.: 200106276D

INVOICE TO
CHUEN HO TRADING 119B KIM TIAN ROAD #06-238 SINGAPORE 162119

DATE	INVOICE NO.
16-Apr-2018	A 37591

	VHA NO.	DUE DATE	VEH. NO.
	A 37591	16-Apr-2018	GBG 1295 Z
DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 09 APRIL 2018 TO 12 APRIL 2018	3	180.00	540.00
GST @ 7%			\$37.80
TOTAL			\$577.80

All cheques must be made payable to BKW Rent A Car Pte Ltd.
Please write the vehicle and invoice number on the reserve.



bizSAFE

VEHICLE HIRING AGREEMENT

Workshop: Sun 11/4

HIRER'S PARTICULARS

Name (as in IC): CHUEN HUI TRADING

NRIC/Passport No: S2906476J Date of Birth: _____

Address: 13LK 119B KIM TIAN ROAD Age: _____

#06-238 S: 162119

Name & Address of Employer: _____

Occupation: _____ Driving Exp: _____

Driving Licence No: _____ Passed Date: _____

D/L Type: Local/Int'l/Other: _____

Tel(O): _____ (R): _____ HP: _____

DRIVER'S PARTICULARS

Name (as in IC): LEONG KARM CHUEN

NRIC/Passport No: S1527216C Date of Birth: 17/6/1962

Address: BLK 119B KIM TIAN ROAD Age: _____

#06-238 S: 162119

Occupation: _____ Driving Exp: _____ Yrs

Driving Licence No: _____ Passed / Expiry Date: 23/5/198

D/L Type: Local/Int'l/Other: _____ Contact No: _____

Hirer's Own Vehicle No: _____ Replace Veh No: _____

Loan Vehicle No: GRC 12987 VR No: _____

Make & Model: T. Daim Auto/Manual Group: _____

CHARGES

	Day	3 day	@ \$	180	Per day	\$540
Weekly/Monthly	week	@ \$		Per week/Monthly		
Others						
CDW/PAI	@ \$			Per day/Monthly		
Delivery/Collection Svc						
OR No: <u>(+/-)</u>						
Penrol Level	OUT	E	1/4	1/2	3/4	F
Surcharge	IN					
First _____ km FREE per day						
Excess mileage is chargeable at _____ cents per km						
GST <u>7%</u>						
(A) SUB-TOTAL						\$37
TOTAL CHARGES						\$577

Security Deposit: \$ _____ Bank: _____

CASH/NETS/VISA/MC/AMEX/CHQ No: _____

Expiry Date: _____ Card ID No: _____

Name as in Card: _____

NON WAIVER EXCESS (Subject to GST): \$ 5000

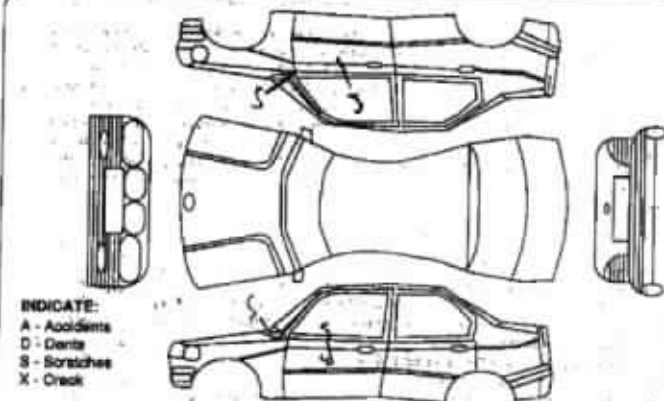
ACCESSORIES CHECK

☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge

☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature: _____ Additional Driver's Signature: _____

SINGAPORE Use Only



I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amount payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given by BKW Rent A Car Pte Ltd in connection with this agreement is true.

- ### IMPORTANT
- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
 - All vehicles are supplied with petrol and should be returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
 - No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after out operation hours will be charged as a full day rental.
 - Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
 - Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
 - The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
 - The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace or replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
 - Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, car air or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
 - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
 - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
 - The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
 - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
 - I understand and agree to the personal data collection statement on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
9/4/18		2132	Mack	

Return Of Vehicle: The Hirer Driver is Required to Sign In The Column "Signature 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 BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashcard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
2	8			

Hirer's/Driver Signature: _____



RECORDS MANAGEMENT CENTRE

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

6 Raffles Quay #18-00, Singapore 048580

Phone: +65 6224 0010 Fax: +65 6224 0030

Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No: GR-18-027064

Date of Request: 21/02/2018

Your Ref No: Online Purchase

Shu Fatt Auto Works
Block 1009 Bukit Merah Lane 3
#01-90
Singapore 159723

Dear Sir/Madam,

Enquiry Date 21/02/2018
Enquiry By JULIA WONG POH CHOO
TP Vehicle No. SKJ2688U
Accident Date 06/01/2018

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

Thank You.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

☒ GIRO ☐ Cash ☐ Cheque



RECORDS MANAGEMENT CENTRE

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

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

Third Party Insurer Enquiry

Our Ref No: GR-18-027064

Date of Request: 21/02/2018

Your Ref No: Online Purchase

Shu Fatt Auto Works
Block 1009 Bukit Merah Lane 3
#01-90
Singapore 159723

Dear Sir/Madam,

Enquiry Date: 21/02/2018
Enquiry By: JULIA WONG POH CHOO
TP Vehicle No: SKJ2688U
Accident Date: 06/01/2018

Enquiry Result

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SKJ2688U	AXA Insurance Pte Ltd	30/04/2017-29/04/2018	6338 7288

Thank You.

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

This is a computer generated document and requires no signature.

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SKJ 2688U (Insd veh)	Model:	NISSAN CABSTAR
	GBD 8420Z (TP veh)		
Date of Accident:	06/01/2018		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Repair Estimate	:	\$	5,112.62
Final Repair Cost	:	\$	2,728.50
Loss of Use	:	\$	days at \$0.00 per day
Rental (if any)	:	\$	385.20 3 days
LTA / GIA Search Fee	:	\$	2.00

Others:	:	\$	0.00
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	:	\$	
Final Settlement Sum (Global Sum)	:	\$	3,110.00

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)	SHU FATT AUTO WORKS	:	\$ 3,110.00

JOANNE LEE KHANG MIN
LKK Auto Consultants Pte Ltd

05/11/2018
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

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

AXA INSURANCE PTE LTD

Ref : CC4/ASM18003758/T1pb3q2

8 SHENTON WAY #24-01
AXA TOWERSINGAPORE 068811
ATTN:RICHARD ANG

Date : 05-11-2018



Code : ASM

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SKJ 2688U	Veh. Inspected	GBD 8420Z
Policy No.	GA004509/1	Coverage (\$)	0.00
Claim No.	S8M006R5	Excess (\$)	0.00
Assign From		Assign Date	26/02/2018

2. Vehicle Particulars & Condition

Make & Model	NISSAN CABSTAR	c.c	2953
Engine No.	HIDDEN	Year of Reg.	2015
Chassis No.	JN1SC2F24Z0857113	Colour	SILVER
Odometer	78289	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	195 R15C	GOODYEAR	6 mm
L/H Front Tyre	195 R15C	GOODYEAR	6 mm
R/H Rear Tyre	155 R13C (D)	GOODYEAR	6/6 mm
L/H Rear Tyre	155 R13C(D)	GOODYEAR	6/6 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE FRONT PORTION AND N/S BODY. DAMAGES SEE DETAILS.
--

5. General Information

Accident Date	06/01/2018	Inspection Date	02/03/2018
Survey held at	SHU FATT AUTO WORKS BLK 1009,BUKIT MERAH LANE 3 #01-90 SINGAPORE 159723		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
--

5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	5 Working Days
-------------------------------------	----------------



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. GBD 8420Z

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	LEFT FRT HEADLIGHT (N) (CONSISTENT)	NOT NECESSARY	493.40	-
1	LEFT FRT HEADLIGHT LOWER PANEL (N) (CONSISTENT)	TO REPAIR SEE LABOUR	85.00	-
1	LEFT FRT QUARTER PANEL (N) (CONSISTENT)	BENT	299.80	299.80
1	LEFT FRT DOOR (N) (CONSISTENT)	BENT	1,496.50	1,496.50
1	LEFT FRT DOOR SIGNAL LIGHT (N) (CONSISTENT)	CUT	48.50	48.50
1	LEFT FRT DOOR LOWER HINGE (N) (CONSISTENT)	TO REPAIR SEE LABOUR	76.10	-
1	LEFT FRT STEP GARNISH (N) (CONSISTENT)	NOT NECESSARY	159.30	-
1	FRT BUMPER (N) (CONSISTENT)	CUT	945.10	945.10
1	LEFT FRT BUMPER BRACKETS (N) (CONSISTENT)	NOT NECESSARY	76.50	-
	LESS 10% DISCOUNT		-920.05	-
	LESS 30% DISCOUNT		-	-836.97
			2,760.15	1,952.93
SPECIAL NETT ITEMS				
1	SET LEFT FRT STEP GARNISH CLIPS (SN) (CONSISTENT)	NOT NECESSARY	64.00	-
1	SET FRT BUMPER CLIPS (SN) (CONSISTENT)	NECESSARY	44.00	44.00
1	LEFT FRT DOOR STICKER (SN) (CONSISTENT)	NECESSARY	30.00	30.00
			138.00	74.00
LABOUR				
1	TO KNOCK ,STRAIGHTEN FRT INNER PANEL,FRT LOWER PANEL,FRT SIDE PANEL,LEFT FRT DOOR PILLAR ,LEFT FRT INNER TOP PANEL,LEFT DOOR ARCH PANEL,LEFT DOOR ARCH INNER PANEL,FRT BUMPER INNER PANEL RENEW FRT ALIGN ,FRT QUARTER PANEL ,FRT DOOR ,FRT BUMPER AND ASSEMBLY .INCLUSIVE OF THE REPAIR OF LEFT FRT HEADLIGHT LOWER PANEL AND LEFT FRT DOOR LOWER HINGE .		900.00	600.00
	TO REMOVE ,REPLACE LEFT FRT DOOR GLASS ,REGULATOR ,MOTOR ,INNER LOCK ,OUTER LOCK ,INNER HANDLE ,OUTER HANDLE,GARNISHES ,RUBBERS ,MOULDINGS AND ASSEMBLY.		150.00	60.00

Report Ref No. CC4/ASM18003758/T1pb3q2



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO REMOVE SEATS ,UPHOLSTERY ,GARNISHES ,CARPETS TO FACILITATE REPAIRS AND ASSEMBLY. TO RESPRAY DAMAGED PARTS.		80.00	40.00
			750.00	450.00
			1,880.00	1,150.00
GRAND TOTAL			4,778.15	3,176.93
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				2,550.00

Report Ref No. CC4/ASM18003758/T1pb3q2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

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