

EC BY:

REF: CS/MSG18004009/71vd3

Special Instruction:

Insured:

Taufik

ASSIGNMENT (Office)

From (Person):

Irene Tan

of

MSG

Date/Time: 01/03/18 @ 1:28pm

Estimated Cost:

Bill to:

OD (TP) / WS / TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No:

SGU1839Y

Insured:

SKV7502B

at Workshop m/s

Mova Automotive

Tel:

62723892

of

No. 22, In Kilang # 0701

Policy No:

A28804004ARW

Claim No:

550596

Sum Insured:

Excess:

Make of Veh:

(Client's Record)

D.O.A. 03/2/2018

CA / REV / REP. / REV 24 HRS

lwp

Morning 02/03/2018 @ 15 Fan Yong Rd

Date/Time:

2:32pm 01/3/18

Person Contacted:

Nithan

H.O.D. Endorsement:

Vehicle IN OUT

Date/Time

Action/Instruction () Estimate

SGU1839Y - CCG/ALG14022322 / Apr 3s2

D.O.A: 28/11/14

SKV7502B-X

5/3/18

Send preli revised by merimen

11/7/18

Taufik said part prices - OK

12/7/18

LS \$8000 confirmed by email (Ref 5580.20, 419)

Tan Kah

MS169

ASSIGNMENT

OE 2022 April

Date 02/03/18

Estimate Cost

DO/TP/WS/TP/RES/CO/RES/EVA/INV/MV

To Insured Vehicle No

SGU1839Y

Insured Name

Mora Automotive

Address

15 Fan Yang Road

Insured

Policy No

Claims No

Sum Insured

Excess

Client's Record

Morning

Make of Vehicle

Policy Condition

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

NS	CS

Est. of Market Value

430K

Q140 Accident Report

Consistent? Yes or No

Q141 PR Seen

Consistent? Yes or No

Est. Repairs

days

Real

Yes or No

Est. Sum

Rs

Real

Yes or No

CA / REV / REP / 24 HRS 'wip'

Date

Person Contacted

Vehicle IN/OUT

Samuel

Date Time Action/Instructor

10/1/18 Henry meek

check limit

Inform Samuel 48K repair limit

RECEIVED 13 JUL 2018

Get Time To Repair

☐

Preli. Report

Final Report

Days Of Repair

11

Resurvey No. of Trip

1

Get Time To Return

Survey Fee

Inspection Fee

Labour Fee

Parts Fee

Other Fee

Total

13/7- typist

Add Fee

☐

Site Fee

Travel Fee

Tool Fee

Service Fee

Report Form

merimen

Auto Sum

LS \$8000k

Survey Department Check List (Case Handler)

Reference No.: CS | MSG | 8004009 | Tivob
Policy Type: OD / TP / TP RES / TL / EVA

Case Handler

Typist

Admin (): Case handler to make sure all information created by the assignment team are **ACCURATE**.

(1) Office Assign Form

		Y-Date	N-Date	Y-Date	N-Date
C	Reference No.	✓			
C	Customer Code				
N	Assign From				
C	Assign Date	✓			
C	Veh No (Inspected)	✓			
C	Veh No (Insured)	✓			
C	D.O.A	✓			
C	Policy No	✓			
C	Claim No	✓			
C	Insurance Authorisation (CA /REV/REP)				
C	Report Type	✓			
C	Weekend Charges				
N	Survey held at/Repairer	✓			
C	Excess				

Surveyor (): Case handler to make sure the surveyor completed all required information.

(1) Assignment Form

C	Vehicle No	✓			
C	Regn Month/Year	✓			
N	Vehicle Type	✓			
N	Make & Model	✓			
C	Engine Capacity. (C.C)	✓			
N	Colour	✓			
C	Odometer. (Sp.Reading)	✓			
C	Chassis No	✓			
N	General Condition	✓			
N	Steering	✓			
N	Brake	✓			
N	Modification (Modi)	✓			
C	Tyre Size	✓			
N	Tyre Make	✓			
C	Tyre Balance	✓			
C	Date of Inspection	✓			
N	Survey held	✓			
N	Des.of Damages	✓			

(2) System - (Views/Merimen)

C	Damaged Vehicle Photographs Uploaded	✓			
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(3) Workshop Estimate/Assignment Form

N	ALL Parts condition	✓			
C	Market Value for OD cases				
C	Estimate Repair Cost for PRI (RSI, TMI, MSIG)				
C	Days of repair	✓			
C	Finalised Amount	✓			
C	Re-inspection Cases to Finalize within 5 Days				

(4) System - (Views/Merimen)

C	Resurvey photo Uploaded	✓			
---	-------------------------	---	--	--	--

Check By: VERON 13/7/18

Case Handler

Date

*C: Critical *N: Non-Critical

21/05/201



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

MSIG INSURANCE (SINGAPORE) PTE LTD

Ref : CS/MSG18004009/T1vd3

16 RAFFLES QUAY
#24-01 HONG LEONG BLDG SINGAPORE 048581

Date : 01-03-2018



Code : MSG

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SKV 7502B	Veh. Inspected	SGU 1839Y
Policy No.	A28804004AVW	Coverage (\$)	0.00
Claim No.	550596	Excess (\$)	0.00
Assign From	MERIMEN (IRENE TAN)	Assign Date	01/03/2018

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	23/02/2018	Inspection Date
Survey held at	15 FAN YONG ROAD	
Repairer	MOVA AUTOMOTIVE PTE LTD	

5a. Remarks

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

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

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	24 Feb 2018		01 Mar 2018 13:28 Assign				New Assignment Cancel Case

Main

Reference

Claim Details

Documents

[Show All](#)

CLAIM SUBFOLDER DETAILS

[Created by insurer]

Insured:	LI MINGXIN @ LAI SHU MING, ID: S8271737D		
Main Claimant:	CHUA PUAY KIM, ID: S1220977J		
Vehicle Reg. No.:	SGU1839Y	Date of Loss:	23/02/2018 20:00 - :59
Claim Type:	TP / 550596	Policy/Cover Note No.:	A28804004AVW (Comprehensive) Coverage: 30/09/2017 - 29/09/2018
Vehicle Reg. No. (Insured):	SKV7502B	Policy No. (Claimant):	
		Excess:	S\$500.00
Repairer:	Mova Automotive Pte Ltd (Bukit Merah) No. 22 Jalan Kilang, #07-01, Mova Building, 159419 Bukit Merah - Tel: 62723892/64763333		
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Irene Tan Gek Ing - 6594 2541]		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Imm.Advice due 02/03/2018]		
Driver/Custodian (Insured):	TAN GUAN WEI (/ Male), NRIC: S9037552J		

ASSOCIATED MAIL RECEIVED

[View All](#)[Compose Case Mail](#)

There are no mail for this case.

ALL ASSOCIATED TASKS

[View All](#)[Search Tasks](#)[Create New Task](#)[Complete](#)

Due Date Priority Type Task Group Subject Handler Assigned By Completed On Created On Done?

No results.

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

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

Singapore 408933

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

To:	MSIG Insurance (Singapore) Pte. Ltd. 4 Shenton Way #21-01 SGX Centre 2 Singapore 068807	From:	LKK Auto Consultants Pte Ltd 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park Singapore 408933
Attn:	Irene Tan Gek Ing	Date:	05 Mar 2018
<u>Preliminary Advice</u>			

Insured Vehicle No	: SKV7502B	Accident Date	: 23/02/2018
TP Vehicle No	: SGU1839Y	Assignment Date	: 01/03/2018
Make	: NISSAN SUNNY	Est. Duration of Repair	: 11.00
Date of Inspection	: 02/03/2018		
Inspection At	: MOVA AUTOMOTIVE PTE LTD (BUKIT MERAH) NO. 22 JALAN KILANG, #07-01, MOVA BUILDING SINGAPORE 159419		

Point of Impact / General Description of Damages

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

Repairer's Estimate (Gross)	:S\$	13,580.20
Revised Amount	:S\$	9,314.20
Check Items (Estimated)	:S\$	1,621.10
Total	:S\$	10,935.30

Lump Sum Repair	:S\$	
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Total Loss Consideration

New for Old Value	:S\$	
Pre-Accident Value	:S\$	
COE / PARF Rebate	:S\$	
Salvage Value	:S\$	
Margin for Repair	:S\$	

Remarks

<input type="checkbox"/>	The vehicle is economical/not economical for repair.
<input checked="" type="checkbox"/>	The above survey was conducted on a 'without prejudice' basis.

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	0977J
Vehicle Details	
Vehicle No.:	SGU1839Y
Vehicle to be Exported:	No
Intended De-registration Date:	05 Mar 2018
Vehicle Make:	NISSAN
Vehicle Model:	SUNNY 1.6EXM
Primary Colour:	Beige
Manufacturing Year:	2007
Engine No.:	QG16422657
Chassis No.:	JN1CFAN16Z0107671
Maximum Power Output:	81.0 kW (108 bhp)
Open Market Value:	\$10,183.00
Original Registration Date:	04 May 2007
First Registration Date:	04 May 2007
Transfer Count:	0
Actual ARF Paid:	\$11,202.00
Intended PARF Rebate Details	
PARF Eligibility:	Forfeited
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00
Intended COE Rebate Details	
COE Expiry Date:	30 Apr 2022
COE Category:	A - Car (1600cc & below)
COE Period(Years):	5
PQP Paid:	\$25,115.00
COE Rebate Amount:	\$20,859.00
Total Rebate Amount:	\$20,859.00
Message	

Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 05 Mar 2018

OK

Nissan Sunny 1.6M EX (COE till 06/2021)

Price	\$25,800
Reg date	01-Aug-2006
Manufactured	2006
Mileage	83,000 km
Transmission	Manual
Engine Capacity	1,597 cc
Road Tax	\$890 per year
Power	81.0 kW (108 bhp)
Curb Weight	1,085 kg
Features	1.6L 4 Cylinders Inline 16 Valves DOHC CVTC E Throttle Engine, Airbags, ABS, Retractable Side Mirrors, Power Window.
Accessories	CD Audio System, Reverse Sensors, Alarm System, Solar Film, Fully Original Condition. All Known Faults Are Repaired/Changed (Have Receipts To Prove).
Description	CNY Promotion! Cheapest In The Market! Very Clean And New Look! Seriously Under Utilized. Spacious Interior And Boot Space. Smooth And Powerful Yet Fuel Efficient For This Manual Model. Black Interior On White Exterior. On Time Regular Servicing. Many Parts Has Changed (Has Receipts To Prove), Sheltered Parking. STA Inspection Welcome, High Loan/Trade In Avail. Call Now To View Before It's Sold.
COE	\$23,227
OMV	\$11,637
ARF	\$12,801
Depreciation	\$7,710 / year
No. of owners	2
Type of Vehicle	Mid-Sized Sedan
Availability	Available

Seller Information

Company	WheelPower Automobile Pte Ltd » dealer's pricelist » 0 vehs sold 6 vehs available	
Address	22 Sin Ming Lane #01-81	
Location	Midview City	
Office No	65708933	
Contact Person(s)	Ben	90264699



SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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

ACCIDENT STATEMENT

Date Of Report	24/02/2018 12:40
Date Of Accident	23/02/2018 22:10
Exact Location Of Accident	CTE NEAR BRADDELL FLYOVER
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SGU1839Y
Insured/Policyholder	
Name Of Registered Owner	CHIA PUAY KIM
NRIC No	S1220977J
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-90092119
Alternative Phone No	OFFICE-90092119

Vehicle Particulars

Manufacturer	NISSAN
Model	SUNNY 1.6EXM
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	AVIVA LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	10099354
Cover Note Number	

Driver

Name of Driver	ISMELIN PANG AI HUA
NRIC No	S8017062I
Date Of Birth	29/05/1980
Occupation	INDOOR
Date Of Driving Pass	13/03/2010
Driving Experience	7 YEARS AND 11 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-90092119
Fax Number	
Contact Number	
Email Address	ISMELIN@GMAIL.COM

Address	NA
Postcode	
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	CHILDREN
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	CHAIN COLLISION
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	2

Details of Police Action

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

Circumstances of Accident

ON THE DATE AND TIME MENTIONED, I WAS DRIVING ALONG THE SAID MENTIONED ROAD, ON THE EXTREME RIGHT LANE, FOLLOWING VEHICLE C IN FRONT. WHEN VEHICLE C MADE A SUDDEN STOP, I FOLLOWED SUIT AND WHEN MY VEHICLE WAS AT STATIONARY, IT WAS HIT FROM THE REAR BY VEHICLE B. THE IMPACT PUSHED MY VEHICLE FORWARD AND HIT THE REAR OF VEHICLE C. NO BODY WAS INJURED. STATEMENT WAS READ TO ME AND I ACKNOWLEDGED IT.

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	WILL UPLOAD TO FILEZILA ONCE INSURED SEND
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SKV7502B
Vehicle Make/Model/Colour	VOLKSWAGEN/JETTA/SLIVER
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	TAN GUAN WEI
NRIC/Passport Number	S9037552J
Contact Number	90092191
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	

No. Of Passenger (Including Driver) 4

DETAILS OF OTHER VEHICLE PROPERTY 2

Vehicle Registration Number	SGQ408K
Vehicle Make/Model/Colour	HONDA/CIVIC 1.6 VTi/BLACK
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	WONG CHIN MENG
NRIC/Passport Number	S7623692E
Contact Number	91058921
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	1

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this form by insurance companies is not an admission of policy liability on the part of insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the Insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available application by interested parties.
7. By the lodgement of this report to the Insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**
I understand, acknowledge, agree and consent that:
(a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this form and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
(i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
(ii) investigating the accident and/or my claims;
(iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
(iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mailed packages); and/or
(v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes");
(b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
(c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

[Signature]

VERIFIED BY AJAX MARS
REPORTING OFFICER
Hashim Kamari

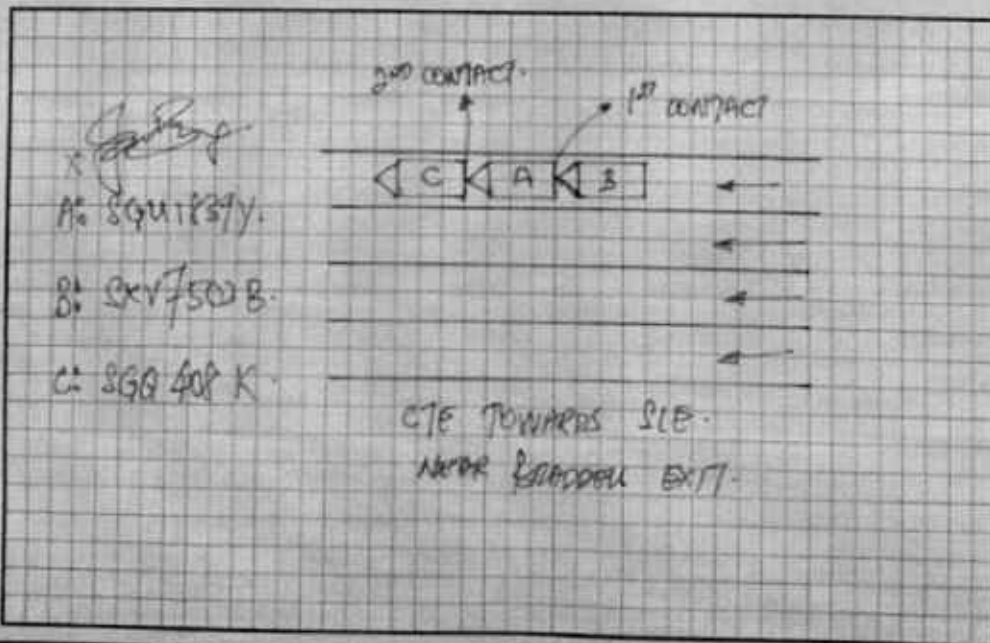
Policyholder's Signature / Date & Time

Driver's Signature (if driver is not the policyholder) / Date & Time

Witnessed by Reporting Centre Personnel

240218

Sketch Plan



Sketch Plan #2 Pg. 1

ACCIDENT STATEMENT (2000 characters)

ON THE DATE AND TIME MENTIONED, I WAS DRIVING ALONG THE SAID MENTIONED ROAD, ON THE EXTREME RIGHT LANE, FOLLOWING VEHICLE C IN FRONT. WHEN VEHICLE C MADE A SUDDEN STOP, I FOLLOWED SUIT AND WHEN MY VEHICLE WAS AT STATIONARY, IT WAS HIT FROM THE REAR BY VEHICLE B. THE IMPACT PUSHED MY VEHICLE FORWARD AND HIT THE REAR OF VEHICLE C. NO BODY WAS INJURED. STATEMENT WAS READ TO ME AND I ACKNOWLEDGED IT.

Taxi Voucher No.:

DECLARATION

I/We declare that the above particulars & information provided above are true in every aspect

VERIFIED BY AJAX MARS REPORTING OFFICER -
HASHIM BIN KAMARI

MARS Officer



Registered Owner or Driver's Signature

Job Complete Date/Time

24 February 2018 at 10:16 AM

Date/Time:

24 February 2018 at 10:22 AM



Automotive Pte Ltd

Main Office:

Mova Buildir
No. 22, Jalan Kilan
Singapore 1594
Tel: (65) 6476 333
Fax: (65) 6271 585
www.mova.com.sg

Workshop Dep:

Block 1001
Bukit Merah Lane:
#01-04/06/08/9
Singapore 15972

Tel: (65) 6272 389
Fax: (65) 6270 831

Co. Reg. 1989040331
GST Reg. M2-0088864-

Estimate

01/03/2018

MSIG INSURANCE (S) PTE LTD (SGX CENTRE)
16, RAFFLES QUAY
#24-01 HONG LEONG BUILDING
SINGAPORE 048581.

Attention :- XA013

Page # :- 1

Veh # :- SGU1839Y

Veh Model :- SUNNY 1.6EXM

Estimate# :- CK417131

Claim # :-

ACC. Date :- 23/02/18

Terms :- C.O.D Days

Remarks :-

No.	Description	Qty	U.Price	Amounts S\$
LIST ITEMS :				
1.	BONNET	1 PC	920.00 <i>Rx</i>	920.00
2.	FRONT BUMPER	1 PC	640.00 <i>de</i>	640.00
3.	FRONT BUMPER SIDE COVER RH - CHECK <i>MV</i>	1 PC		
4.	FRONT BUMPER MOULDING	1 PC		
5.	FRONT BUMPER RETAINER LH	1 PC	215.00 <i>ant</i>	215.00
6.	FRONT BUMPER RETAINER RH	1 PC	45.00 <i>ny</i>	45.00
7.	FRONT BUMPER REINFORCEMENT	1 PC	45.00 <i>de</i>	45.00
8.	HEADLAMP LH - CHECK <i>MV</i>	1 PC	195.00 <i>bt</i>	195.00
9.	HEADLAMP RH - CHECK <i>MV</i>	1 PC		
10.	BOOLID	1 PC		
11.	BOOTLID LOWER CHROME MOULDING	1 PC	783.00 <i>bt</i>	783.00
12.	REAR BUMPER	1 PC	210.00 <i>ant</i>	210.00
13.	REAR BUMPER MOULDING	1 PC	498.00 <i>de</i>	498.00
14.	REAR BUMPER RETAINER LH	1 PC	205.00 <i>de</i>	205.00
15.	REAR BUMPER RETAINER RH	1 PC	45.00 <i>de</i>	45.00
16.	REAR BUMPER BRACKET LH	1 PC	45.00 <i>de</i>	45.00
17.	REAR BUMPER BRACKET RH	1 PC	55.00 <i>de</i>	55.00
18.	REAR BUMPER SPONGE	1 PC	55.00 <i>de</i>	55.00
19.	REAR END PANEL	1 PC	180.00 <i>de</i>	180.00
20.	REAR LAMP LH	1 PC	490.00 <i>bt</i>	490.00
21.	REAR LAMP RH	1 PC	435.00 <i>ora</i>	435.00
22.	TAILLAMP PANEL RH	1 PC	435.00 <i>ant</i>	435.00
23.	TAILLAMP PANEL BRACKET LH	1 PC	205.00 <i>Rx</i>	205.00
24.	TAILLAMP PANEL BRACKET RH	1 PC	42.00 <i>de</i>	42.00
25.	REAR CROOSMEMBER - CHECK <i>MV</i>	1 PC	42.00 <i>de</i>	42.00
26.	REAR SHOCK ABSORBER - CHECK	1 PC		
LIST TOTAL S\$				5,785.00
30% DISCOUNT S\$				-1,735.50
				4,049.50

NET ITEMS :				
1.	FRONT GRILLE ASSY	1 PC	298.00 <i>ant</i>	298.00
2.	FRONT GRILLE CLIPS	10 PC	5.00 <i>de</i>	50.00
3.	FRONT BUMPER CLIPS	15 PC	5.00 <i>de</i>	75.00
4.	REAR BUMPER CLIPS	15 PC	5.00 <i>de</i>	75.00
5.	BOOT LID HINGE LH	1 PC	105.00 <i>Rx</i>	105.00
6.	BOOT LID HINGE RH	1 PC	105.00 <i>Rx</i>	105.00
7.	BOOT LID LOGO	1 PC	52.00 <i>de</i>	52.00
8.	BOOTLID EMBLEM (NISSAN)	1 PC	96.00 <i>de</i>	96.00
9.	BOOTLID EMBLEM (EX SALOON)	1 PC	85.00 <i>de</i>	85.00
10.	BOOTLID EMBLEM (CVTC)	1 PC	75.00 <i>de</i>	75.00
11.	BOOTLID EMBLEM (E-THOROTTL)	1 PC	75.00 <i>de</i>	75.00
12.	BOOTLID LOCK	1 PC	75.00 <i>de</i>	75.00
13.	BOOT LID STRICKER	1 PC	90.00 <i>bt</i>	90.00
14.	BOOT LID WEATHERSTRIP	1 PC	85.00 <i>bt</i>	85.00
15.	REAR FENDER COWLING LH	1 PC	105.00 <i>ant</i>	105.00
16.	REAR FENDER COWLING RH	1 PC	90.00 <i>ny</i>	90.00
17.	REAR END PANEL TOP GARNISH	1 PC	90.00 <i>de</i>	90.00
18.	REAR FLOOR PANEL	1 PC	115.00 <i>de</i>	115.00
		1 PC	782.00 <i>bt</i>	782.00



Automotive Pte Ltd

Main Office

Mova Building
No. 22, Jalan Kilang
Singapore 159411
Tel: (65) 6476 333
Fax: (65) 6271 589
www.mova.com.sg

Workshop Dept

Block 100B
Bukit Merah Lane 3
#01-04/08/09/10
Singapore 159721
Tel: (65) 6272 389
Fax: (65) 6270 831
Co. Reg. 198904033C
GST Reg. M2-0088864-2

Estimate

01/03/2018

MSIG INSURANCE (S) PTE LTD (SGX CENTRE)
16, RAFFLES QUAY
#24-01 HONG LEONG BUILDING
SINGAPORE 048581.

Attention :- XA013

Page # :- 1 130886

Veh # :- SGU1839Y

Veh Model :- SUNNY 1.6EXM

Estimate# :- CK417131

Claim # :-

ACC. Date :- 23/02/18

Terms :- C.O.D Days

Remarks :-

No.	Description	Qty	U.Price	Amounts S\$
19.	BOOT SIDE TRIM LH	1 PC	244.00	244.00
20.	BOOT SIDE TRIM RH	1 PC	244.00	244.00
21.	SPARE WHEEL COVER BOARD - CHECK	1 PC		
22.	EXHAUST MOUNTING	2 PC	65.00	130.00
23.	EXHAUST SILENCER	1 PC	621.00	621.00
24.	EXHAUST CENTER	1 PC	552.00	552.00
25.	REAR EXHAUST HEAT PROTECTOR	1 PC	132.00	132.00
26.	VEHICLE JACK	1 PC	207.00	207.00
27.	VEHICLE TOOL BOX	1 PC	195.00	195.00
28.	SPARE TYRE - CHECK	1 PC		
	NET TOTAL S\$			4,773.00
	10% DISCOUNT S\$			-477.30
				4,295.70

SPECIAL NET ITEMS :

1.	REAR REVERSE SENSOR	1 PC	200.00	200.00
2.	FRONT NUMBER PLATE	1 PC	40.00	40.00
3.	REAR NUMBER PLATE	1 PC	40.00	40.00
4.	TOWING CHARGE	1 PC	55.00	55.00
	SPECIAL NET TOTAL S\$			335.00

LABOUR :

TO CUT/WELD REAR FLOOR PANEL, REAR END PANEL
REAR TAILLAMP PANEL RH, REAR CHASSIS LH.
TO KNOCK AND STRAIGHTEN FRONT CHASSIS LH & RH
REAR CHASSIS RH, REAR FENDER LH & RH. REMOVE
AND REPLACE ACCIDENT DAMAGED PARTS. TO
REALIGN ALL CONNECTION

TO SPRAY PAINT ON BONNET, FRONT BUMPER,
BOOTLID, REAR BUMPER, REAR END PANEL, REAR
FLOOR PANEL, REAR FENDER LH & RH

TO APPLY SEAL ON WELDING JOINT - Rear

TO APPLY RUST PROOF ON AFFECTED AREAS Rear

TO REMOVE & REPLACE FRONT AND REAR PARKING SENSOR AND CHECK FUNCTION WELL

TO REMOVE AND REPAIR REAR LUGGAGE COMPARTMENT Rear

TO SET VEHICLE ON CHASSIS BENCH FOR CHASSIS
ALIGNMENT IN ORDER TO STRAIGHTEN CHASSIS
MEMBER FRONT LH & RH

TO REMOVE AND REPLACE REAR EXHAUST MOUNTING
EXHAUST SILENCER, EXHAUST CENTER

Front - 200

Rear - 1200

1400

2,000.00

1200

1,450.00

60

80.00

80

120.00

40

60.00

80

180.00

photo report 7 250

300.00

100

180.00



Automotive Pte Ltd

Main Office:

Mova Building
No. 22, Jalan Kilang,
Singapore 159419
Tel: (65) 6476 3333
Fax: (65) 6271 5891
www.mova.com.sg

Workshop Dept:

Block 100B,
Bukit Merah Lane 3,
#01-04/06/08/94
Singapore 159722

Tel: (65) 6272 3892
Fax: (65) 6270 8314

Co. Reg. 198904033G
GST Reg. M2-0088664-2

Estimate

01/03/2018

MSIG INSURANCE (S) PTE LTD (SGX CENTRE)
16, RAFFLES QUAY
#24-01 HONG LEONG BUILDING
SINGAPORE 048581.

Page # :- 1 130886

Veh # :- SGU1839Y

Veh Model :- SUNNY 1.6EXM

Estimate# :- CK417131

Claim # :-

ACC. Date :- 23/02/18

Terms :- C.O.D Days

Remarks :-

Attention :- XA013

No.	Description	Qty	U.Price	Amounts S\$
	TO REMOVE AND REFIX REAR FUEL TANK IN ORDER TO CUT OFF REAR FLOOR PANEL	<i>Rear</i>	<i>photo 120? 250.00</i>	
	TO REMOVE AND REPLACE REAR SUSPENSION IN ORDER TO CUT OFF REAR CHASSIS LH	<i>Rear</i>	<i>150? photo 280.00</i>	
	LABOUR TOTAL S\$			4,900.00

E. & O.E

NON-TAX AMOUNT S

AMOUNT S\$ 13,580.20

GST @ 7 % 950.61

AMOUNT DUE S\$ 14,530.81

Customer's Signature/Co. Stamp MOVA AUTOMOTIVE PTE LTD

LKK Auto Consultants hence notify
the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

5/3/18

Tarfin 97495747
- WP

2/3/18 e 1430

Carpenter

#Resurvey after repair
sur @ lkkauto.com
11 days

Repair \$8000
limit



Automotive Pte Ltd

Main Office
Mova Building
No. 22, Jalan Klian
Singapore 15941
Tel: (65) 6476 333
Fax: (65) 6271 589
www.mova.com.sg

Workshop Dept
Block 1001
Bukit Merah Lane 1
#01-04/06/08/9
Singapore 15972

Tel: (65) 6272 389
Fax: (65) 6270 831
Co. Reg. 1989040331
GST Reg. M2-008864-

Estimate

01/03/2018

MSIG INSURANCE (S) PTE LTD (SGX CENTRE)
16, RAFFLES QUAY
#24-01 HONG LEONG BUILDING
SINGAPORE 048581.

Attention :- XA013

Page # :- 1

Veh # :- SGU1839Y

Veh Model :- SUNNY 1.6EXM

Estimate# :- CK417131

Claim # :-

ACC. Date :- 23/02/18

Terms :- C.O.D Days

Remarks :-

No.	Description	Qty	U.Price	Amounts S\$
LIST ITEMS :				
1.	BONNET	1 PC	920.00	920.00
2.	FRONT BUMPER	1 PC	640.00	640.00
3.	FRONT BUMPER SIDE COVER RH - CHECK	1 PC		
4.	FRONT BUMPER MOULDING	1 PC	215.00	215.00
5.	FRONT BUMPER RETAINER LH	1 PC	45.00	45.00
6.	FRONT BUMPER RETAINER RH	1 PC	45.00	45.00
7.	FRONT BUMPER REINFORCEMENT	1 PC	195.00	195.00
8.	HEADLAMP LH - CHECK	1 PC		
9.	HEADLAMP RH - CHECK	1 PC		
10.	BOOLID	1 PC		
11.	BOOTLID LOWER CHROME MOULDING	1 PC	783.00	783.00
12.	REAR BUMPER	1 PC	210.00	210.00
13.	REAR BUMPER MOULDING	1 PC	498.00	498.00
14.	REAR BUMPER RETAINER LH	1 PC	205.00	205.00
15.	REAR BUMPER RETAINER RH	1 PC	45.00	45.00
16.	REAR BUMPER BRACKET LH	1 PC	45.00	45.00
17.	REAR BUMPER BRACKET RH	1 PC	55.00	55.00
18.	REAR BUMPER SPONGE	1 PC	55.00	55.00
19.	REAR END PANEL	1 PC	180.00	180.00
20.	REAR LAMP LH	1 PC	490.00	490.00
21.	REAR LAMP RH	1 PC	435.00	435.00
22.	TAILLAMP PANEL RH	1 PC	435.00	435.00
23.	TAILLAMP PANEL BRACKET LH	1 PC	205.00	205.00
24.	TAILLAMP PANEL BRACKET RH	1 PC	42.00	42.00
25.	REAR CROOSMEMBER - CHECK	1 PC	42.00	42.00
26.	REAR SHOCK ABSORBER - CHECK	1 PC		
LIST TOTAL S\$				5,785.00
30% DISCOUNT S\$				-1,735.50
				4,049.50
NET ITEMS :				
1.	FRONT GRILLE ASSY	1 PC	298.00	298.00
2.	FRONT GRILLE CLIPS	10 PC	5.00	50.00
3.	FRONT BUMPER CLIPS	15 PC	5.00	75.00
4.	REAR BUMPER CLIPS	15 PC	5.00	75.00
5.	BOOT LID HINGE LH	1 PC	105.00	105.00
6.	BOOT LID HINGE RH	1 PC	105.00	105.00
7.	BOOT LID LOGO	1 PC	52.00	52.00
8.	BOOTLID EMBLEM (NISSAN)	1 PC	98.00	98.00
9.	BOOTLID EMBLEM (EX SALOON)	1 PC	85.00	85.00
10.	BOOTLID EMBLEM (CVTC)	1 PC	75.00	75.00
11.	BOOTLID EMBLEM (E-THOROTTLE)	1 PC	75.00	75.00
12.	BOOTLID LOCK	1 PC	90.00	90.00
13.	BOOT LID STRICKER	1 PC	85.00	85.00
14.	BOOT LID WEATHERSTRIP	1 PC	105.00	105.00
15.	REAR FENDER COWLING LH	1 PC	90.00	90.00
16.	REAR FENDER COWLING RH	1 PC	90.00	90.00
17.	REAR END PANEL TOP GARNISH	1 PC	115.00	115.00
18.	REAR FLOOR PANEL	1 PC	782.00	782.00

bst 4615.00
-30% 1384.50
3230.50.



Main Office:
Mova Building
No. 22, Jalan Kilang,
Singapore 159419
Tel: (65) 6476 3333
Fax: (65) 6271 5891
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Workshop Dept:
Block 100B,
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Singapore 159722

Tel: (65) 6272 3892
Fax: (65) 0270 8314

Co. Reg. 198904033G
GST Reg. M2-008864-2

Estimate

01/03/2018

MSIG INSURANCE (S) PTE LTD (SGX CENTRE)
16, RAFFLES QUAY
#24-01 HONG LEONG BUILDING
SINGAPORE 048581.

Attention :- XA013

Page # :- 1 130886

Veh # :- SGU1839Y

Veh Model :- SUNNY 1.6EXM

Estimate# :- CK417131

Claim # :-

ACC. Date :- 23/02/18

Terms :- C.O.D Days

Remarks :-

No.	Description	Qty	U.Price	Amounts S\$
-----	-------------	-----	---------	-------------

- ☐ TO REMOVE AND REFIX REAR FUEL TANK IN ORDER
TO CUT OFF REAR FLOOR PANEL

photo 120? x
250.00

- ☐ TO REMOVE AND REPLACE REAR SUSPENSION IN
ORDER TO CUT OFF REAR CHASSIS LH

150? photo x
280.00

LABOUR TOTAL S\$

Labour 3210.00

4,900.00

E. & O.E

NON-TAX AMOUNT S

AMOUNT S\$ 13,580.20

GST @ 7 % 950.61

AMOUNT DUE S\$ 14,530.81

Customer's Signature/Co. Stamp MOVA AUTOMOTIVE PTE LTD

Parts Net 3806.10
Lst 3230.50

Net 295.00

Labour 3210.00

10541.60
- 20% 2108.32

8433.28

L/S \$8,400.00

Tarfin 97495749
- WP

2/3/18 1430

Curpsun
* Repairing after repair
sur @ lkkank.com
11 days

Repair P8000
limit

Veron Chen (LKKAUTO)

From: Jia Yu <jiaYu@nova.com.sg>
Sent: Thursday, 12 July 2018 2:38 PM
To: Veron Chen (LKKAUTO)
Subject: RE: Outstanding Pending Finalise

Hi Veron,

Okay. Confirmed SGU1839Y at Lump sum limit \$8000.00 with 11 repair days.
Thank You.

Best Regards,

JiaYu

Mova Automotive Pte Ltd
Tel: 6272 3892 Fax: 6270 8314



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From: Veron Chen (LKKAUTO) [mailto:veronchen@lkkauto.com]
Sent: Thursday, 12 July 2018 1:45 PM
To: Jia Yu; Taufikh (LKKAUTO); Rasul (LKKAUTO); CS A Team; Admin A; SUR; Denise Tay (LKKAUTO); Hsiao Tong (LKKAUTO)
Subject: RE: Outstanding Pending Finalise

Dear Jia Yu,

SGU 1839Y-Offer Lump Sum \$8000 (Max) @ 11 working days.

Kindly confirmed.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Jia Yu [mailto:jiaYu@nova.com.sg]
Sent: Wednesday, 11 July 2018 12:11 PM
To: Taufikh (LKKAUTO) <Taufikh@lkkauto.com>; Rasul (LKKAUTO) <Rasul@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>; SUR <sur@lkkauto.com>; Denise Tay (LKKAUTO) <denisetay@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Hsiao Tong (LKKAUTO)

<chewht@lkkauto.com>

Subject: FW: Outstanding Pending Finalise

Hi All,

Below listed with Samuel and my case that has been pending for too long.
Finalise email have been send many times and are still waiting for your response.
Would appreciate if you would take some time to look into these cases as the insurance is chasing as well.
Thank you.

Samuel Cases

1. SJP7465T (RASUL)
2. SKX4017U (TAUFIKH)
3. SKB9800H (RASUL)
4. SJM3443Z (TAUFIKH)
5. SKS2100B (TAUFIKH)
6. SGU1839Y (TAUFIKH)
7. SJQ3212C (RASUL)

Jia Yu Cases

1. SLA4644T (TAUFIKH)
2. SKF4456E (TAUFIKH)
3. SKT2220H (TAUFIKH)
4. SKB9800H (RASUL)
5. SKN8344B (TAUFIKH)
6. SDD19D (TAUFIKH)

Best Regards,

Jiayu

Mova Automotive Pte Ltd
Tel: 6272 3892 Fax: 6270 8314



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From: Jia Yu [mailto:jiayu@mova.com.sg]

Sent: Thursday, 5 July 2018 2:36 PM

To: 'Taufikh (LKK Auto)'; 'Rasul (LKKAuto)'; 'sur@lkkauto.com'; 'admin-a@lkkauto.com'; 'cs-a@lkkauto.com'

Subject: FW: Outstanding Pending Finalise

Hi All,

Finalise email for the respective cases have been send out a lot of times.
Please help to expedite with the finalise as cases have been pending for too long.
If there is any way I can help with the finalise do let me know.
Thank You.

Best Regards,

Jiayu

Mova Automotive Pte Ltd
Tel: 6272 3892 Fax: 6270 8314



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From: Jia Yu [mailto:jiayu@mova.com.sg]
Sent: Wednesday, 20 June 2018 6:17 PM
To: 'Taufikh (LKK Auto)'; 'Rasul (LKKAuto)'
Cc: 'sur@lkkauto.com'; 'cs-a@lkkauto.com'; 'admin-a@lkkauto.com'
Subject: Outstanding Pending Finalise

Hi All,

Please help to expedite with the finalise of the cases listed below as customer are chasing for their reimbursement.

SLA4644T (TAUFIKH)
SKF4456E (TAUFIKH)
SKT2220H (TAUFIKH)
SKB9800H (RASUL)
SKN8344B (TAUFIKH)
SDD19D (TAUFIKH)

The finalise email have already been send previously to the respective email.
Appreciate your help. Thank You.

Best Regards,

Jiayu

Mova Automotive Pte Ltd
Tel: 6272 3892 Fax: 6270 8314



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Veron Chen (LKKAUTO)

From: Irene Tan <irene_tan@sg.msigg-asia.com>
Sent: Tuesday, 3 July 2018 11:15 AM
To: Veron Chen (LKKAUTO); Shiao Chan (LKKAUTO); KKLau; Olivia Lau (LKKAUTO); Bryan Ang (LKKAUTO)
Cc: Admin-D (LKKAUTO)
Subject: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim no.: 550596/IT
Importance: High

URGENT

FOR YOUR IMMEDIATE ACTION, PLEASE

Good morning Veron,

We refer to Bryan's email of 23.4.18 to you.

Our insured's renewal on his motor insurance policy will be due soon. He will question on the high premium loading resultant from the high repair costs claim.

Please instruct your surveyor to expedite in finalising his survey report and have it uploaded into the Merimen without further delay or within the next 7 days by Tuesday, 10.7.18.

late response = \$57 =
6/7/18

Best Regards

Irene Tan
Senior Executive, Claims Services (Motor)
Direct line +65 6594 2541 | Direct fax +65 6225 7402 | irene_tan@sg.msigg-asia.com



MSIG



Insurer Claims
Team of the Year
2016

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Veron Chen (LKKAUTO)

From: Irene Tan <irene_tan@sg.msig-asia.com>
Sent: Thursday, 19 April 2018 4:08 PM
To: Veron Chen (LKKAUTO); Bryan Ang (LKKAUTO)
Cc: Olivia Lau (LKKAUTO); KKLau; SUR; Naz (LKKAUTO); assignments; Admin-D (LKKAUTO); Shiau Chan (LKKAUTO)
Subject: RE: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim ref no.: 550596/IT

Importance: High

Good afternoon Bryan & Veron,

We refer to Veron's email of 18.4.18.

As requested in our email of 13.3.18, can you request your surveyor to upload his final report in the Merimen with the repair costs segregated into each front and rear portion to support your analysis that there was no prior collision between SGU1839Y and SGQ408K?

We look forward to receiving your final report via the Merimen asap or within the next 7 days by Wednesday, 25.4.18.

Best Regards

Irene Tan
Senior Executive, Claims Services (Motor)
Direct line +65 6594 2541 | Direct fax +65 6225 7402 | irene_tan@sg.msig-asia.com



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A Member of **MS&AD** INSURANCE GROUP

From: Veron Chen (LKKAUTO) [mailto:veronchen@lkkauto.com]
Sent: Wednesday, 18 April, 2018 5:19 PM
To: Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>; Irene Tan <irene_tan@sg.msig-asia.com>
Cc: Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; KKLau <kklau@lkkauto.com>; SUR <sur@lkkauto.com>; Naz (LKKAUTO) <Naz@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; Shiau Chan (LKKAUTO) <siewsc@lkkauto.com>
Subject: RE: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim ref no.: 550596/IT

Dear Irene,

According to our surveyor:-

Based on the damages of the vehicle SGU 1839Y, the rear portion damage is much more severe than the front portion which was a slight damage. Therefore it shows that SGU 1839Y did not hit the front vehicle first before it was hit on the rear. If SGU 1839Y did hit the front vehicle first and followed by an impact on the rear, SGU 1839Y front portion would be more badly damaged than its rear portion.

As for the damages on the front portion of SGU 1839Y, the bonnet was not allowed. The front bumper, front grille, front bumper reinforcement and front number plate were the only parts at the front portion which were damaged.

As for the items 26 & 27, (Vehicle Jack and Vehicle Tool Box), they are placed at the rear portion of the vehicle, in the spare tyre compartment. Due to the huge impact these items were sandwiched in between, therefore causing damage to these items.

For the spray painting amount given \$1450 it was revised to \$1200 for the spray painting at the front and rear portion caused by the accident. This amount follows the industry guideline on spray painting cost per body panel.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

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

From: Bryan Ang (LKKAuto)

Sent: Monday, 16 April 2018 6:08 PM

To: Irene Tan <irene_tan@sg.msig-asia.com>

Cc: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; KKLau <kklau@lkkauto.com>; SUR <sur@lkkauto.com>; Naz (LKKAuto) <Naz@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Subject: RE: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim ref no.: 550596/IT

Dear Veron

Can I see this file again please.

Dear Irene

Will get back to you soon.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

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

From: Irene Tan [mailto:irene_tan@sg.msig-asia.com]

Sent: Saturday, 14 April 2018 8:51 PM

To: Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Cc: Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; KKLau <kklau@lkkauto.com>; SUR <sur@lkkauto.com>; Naz (LKKAuto) <Naz@lkkauto.com>; assignments <assignments@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Shiau Chan (LKKAuto) <siewsc@lkkauto.com>

Subject: RE: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim ref no.: 550596/IT

Good evening Bryan,

Veron Chen (LKKAuto)

From: Irene Tan <irene_tan@sg.msig-asia.com>
Sent: Saturday, 10 March 2018 2:11 PM
To: KKLau; Bryan Ang (LKKAuto); SUR; Naz (LKKAuto); assignments; Admin-D (LKKAuto)
Cc: Veron Chen (LKKAuto); Shiau Chan (LKKAuto)
Subject: Mr Taufikh's survey on 3rd party's car SGU1839Y @MOVA; Our claim no.: 550596/IT

Importance: High

FOR YOUR IMMEDIATE ACTION, PLEASE

Good afternoon Mr Lau and Bryan,

Further to our email as below which had been copied to Bryan, we wish to show you our insured's comments on the repair costs estimates below and this is why we are asking MOVA for points nos.: 1 and 2 below:

From: Frank Lai <frank.laishuming@gmail.com>
Sent: Friday, 9 March, 2018 7:38 PM
To: Irene Tan
Cc: Max.tgw@gmail.com
Subject: Re: SKV7502B; Our claim ref no.: 550596/IT

Hi Irene,

Browsing through the claim, seems that vehicle SGU1839Y (2nd car) charged the front damage of her car to mine, please note that prior to the collision, her car(2nd car) have already collided with the 1st car. So front part of the damage isn't cause by mine (3rd car).

The painting cost for bumper is extortionately high, this kind of price can paint the whole car, twice probably. Also items 26, 27, vehicle jack and tool box aren't even part of the car. And there is even a discount, for quoting higher price?

Please do check through their claim thoroughly, we should not encourage claiming of unrealistic figures, ultimately drive up industry motor insurance price.

LABOUR :	
TO CUT/WELD REAR FLOOR PANEL, REAR END PANEL	
REAR TAILLAMP PANEL RH, REAR CHASSIS LH.	
TO KNOCK AND STRAIGHTEN FRONT CHASSIS LH & RH	
REAR CHASSIS RH, REAR FENDER LH & RH. REMOVE	
AND REPLACE ACCIDENT DAMAGED PARTS. TO	
REALIGN ALL CONNECTION	
	2,000.00
TO SPRAY PAINT ON BONNET, FRONT BUMPER,	
BOOTLID, REAR BUMPER, REAR END PANEL, REAR	
FLOOR PANEL, REAR FENDER LH & RH	
	1,450.00
26.	VEHICLE JACK
27.	VEHICLE TOOL BOX
28.	SPARE TYRE - CHECK
NET TOTAL S\$	
10% DISCOUNT S\$	

Because of our insured's comments above, please instruct your surveyor, Mr Taufikh **on an urgent basis (as soon as possible) or within the next 7 days by Friday, 16.3.18**, to insist for the video footage and the accident scene pictures from MOVA who is the claim handler on behalf of the 3rd party owner of the subject vehicle no.: SGU1839Y **before finalising the total repair costs with MOVA.**

Once Mr Taufikh has gotten the video footage and the accident scene pictures, please forward to us for our perusal and reply to our insured **asap or within the next 7 days by Friday, 16.3.18** too.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | irene_tan@sg.msig-asia.com



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9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



A Member of **MS&AD** INSURANCE GROUP

From: Irene Tan

Sent: Saturday, 10 March, 2018 1:36 PM

To: 'nitha' <nitha@mova.com.sg>

Cc: 'samuel@mova.com.sg' <samuel@mova.com.sg>; 'suann@mova.com.sg' <suann@mova.com.sg>; Bryan Ang (LKKAuto) <bryanang@lkkauto.com>

Subject: TP CLAIMS - SGU1839Y AGAINST SKV7502B ON 23/02/2018; Our claim no.: 550596/IT

Importance: High

WITHOUT PREJUDICE

Dear Nitha,

We refer to your email of 1.3.18.

- 1) Our insured indicated in his GIA report that your client's car had hit the front car SGQ408K(prior collision) before our insured's car collided onto the rear of your

client's car. Your client/driver of subject vehicle no.: SGU1839Y's GIA report indicates that there was a video on the accident captured by the in-car camera.

Please request your client to download the video footage into a link or dropbox and email it to us asap.

- 2) Our insured has asked us on whether such damages on your client's vehicle were genuinely caused by our insured's car. As such, please request your client to submit accident scene pictures to show the condition of the damages on the subject car SGU1839Y at the accident scene.

We look forward to receive the above asap or within the next 7 days by Friday, 16.3.18.

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | irene_tan@sg.msig-asia.com



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Based on the damages of the vehicle SGU1839Y, the rear portion damage is much more severe than the front portion which was a slight damage. Therefore it shows that SGU1839Y did not hit the front vehicle first before was hit on the rear. If SGU1839Y did hit the front vehicle first and followed by hit on the rear, SGU1839Y front portion would be badly damage due to the two impact simultaneously.

As for the damages on the front portion of SGU1839Y, the bonnet ^{can be} repaired, front bumper, front grille, front bumper reinforcement and front number plate was ^{only} damage.

As for the items 26 & 27, they are situated at the rear portion of the vehicle, in the spare tyre compartments. Due to the high impact these items are sandwiched in between, therefore causing damage to these items. For the spray painting amount given by the \$1450, it was revised to \$1200 for the spray painting of the front and rear portion damage caused by the accident.



































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



















































CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	24 Feb 2018		01 Mar 2018 13:28 Edit Adj Rpt	S\$8,000.00 Edit Estimates	S\$8,000.00 View Rpt		Pending for Survey Report Cancel Case












































Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by Insurer]									
Insured:	LI MINGXIN @ LAI SHU MING, ID: S8271737D								
Main Claimant:	CHUA PUAY KIM, ID: S12209773								
Vehicle Reg. No.:	SGU1839Y	Date of Loss:	23/02/2018 20:00 - :59 [129 Months and 19 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 550596	Policy/Cover Note No.:	A28804004AVW (Comprehensive) Coverage: 30/09/2017 - 29/09/2018						
Vehicle Reg. No. (Insured):	SKV7502B	Policy No. (Claimant):							
		Excess:	S\$500.00						
Repairer:	Mova Automotive Pte Ltd (Bukit Merah) Blk 1008, #01-04/06/08/94, Bukit Merah Lane 3, 159722 Bukit Merah - Tel: 62723892/64763333								
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Irene Tan Gek Ing - 6594 2541]								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD TAUFIKH BIN HAMID] ... [Final Rpt due 31/03/2018]								
Driver/Custodian (Insured):	TAN GUAN WEI (/ Male), NRIC: S90375523								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
There are no mail for this case.									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SGU1839Y (550596)
 [SKV7502B]
 TP
 CHUA PUAY KIM
 Feb 23 2018 8:00PM
 [LI MINGXIN @ LAI SHU MING]
 Mova Automotive Pte Ltd

Upload Documents Upload Photos Compose New Letter			View View in Browser	
Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
1	01/03/18 13:29	Accident Statement From: DD - Reg. No: SKV7502B, Claimant: LI MINGXIN @ LAI SHU MING	 Load HTM	
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Photos/Images			3 per page	<input checked="" type="checkbox"/>
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Documentation			1 per page	<input checked="" type="checkbox"/>
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2	01/03/18 13:29	TP GIA Report - SGQ408K From: OD - Reg. No: SKV7502B, Claimant: LI MINGXIN @LAI SHU MING	 Load PDF	
3	01/03/18 13:29	Email from TP for survey	 Load PDF	
4	01/03/18 13:29	TP estimate	 Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST

Reset Save Print
There are no document checklists configured.

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)
<div style="border: 1px solid black; height: 40px; width: 100%;"></div>
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>

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

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

Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CS/MSG18004009/T1VD3Q2

Date: 16/07/2018

REFERENCE

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd.

Policy No: A28804004AVW

Claimant Vehicle No : SGU1839Y

Insured Vehicle No : SKV7502B

Date of Loss: 23/02/2018

Nature of Claim: TP

Claim No: 550596

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SGU1839Y

Make & Model: NISSAN SUNNY, 1.6 EX (M)

Engine No: QG16422657

Reg. Date: 04/05/2007 (Man. Year: 2007)

Chassis No: JN1CFAN16Z0107671

Colour: Beige

Odometer: 0 km

Engine Capacity: 1597 cc

Market Value/New Car Price: N/A

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

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: 195/60 R15

Rear Tyre Size: 195/60 R15

Front Left Side: Michelin 6 mm

Rear Left Side: Michelin 6 mm

Front Right Side: Michelin 6 mm

Rear Right Side: Michelin 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	8,625.20	6,914.80	1,710.40	19.83
Miscellaneous Items	0.00	0.00	0.00	
Labour	4,955.00	3,265.00	1,690.00	34.11
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	13,580.20	10,179.80	3,400.40	25.04
Approved Total (Overridden) (S\$)		8,000.00		
(S\$)	13,580.20	8,000.00	5,580.20	41.09
+ GST 7.00/7.00% (S\$)	950.61	560.00	390.61	41.09
Nett Amount (S\$)	14,530.81	8,560.00	5,970.81	41.09

INSPECTION

Date of Assignment: 01/03/2018

Date Inspected: 02/03/2018 Inspected At:

15 FAN YONG ROAD SINGAPORE

629792

Repairer: Mova Automotive Pte Ltd (Bukit Merah)

Estimated Period of Repair: 11.0 days

Adjuster: MOHD TAUFIKH BIN HAMID**Manager:** VERON CHEN

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

Part Source: MRM-SG	Version: 1.0 (Last Synchronised: 16 Jul 2018)
Parts: 143	NISSAN SUNNY 1.6 EX (M) (Catalogue:Merimen Singapore 1.0)
Labour: Repairer's	(Price-denominated Standard List)
Print Code: (Unsubmitted, no print-code for SGU1839Y)	
Validity:	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
Further Info:	Items/values not in reference catalogue are prefixed with an asterisk *.

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*BONNET	Repair	920.00 FL	*- FL
2	1		*FRONT BUMPER	Deformed	640.00 FL	*640.00 FL
3	1		*FRONT BUMPER SIDE COVER RH (NPA)	Not Necessary	0.00 FL	*- FL
4	1		*FRONT BUMPER MOULDING	Cut	215.00 FL	*215.00 FL
5	1		*FRONT BUMPER RETAINER LH	Not Necessary	45.00 FL	*- FL
6	1		*FRONT BUMPER RETAINER RH	Necessary	45.00 FL	*45.00 FL
7	1		*FRONT BUMPER REINFORCEMENT	Bent	195.00 FL	*195.00 FL
8	1		*HEADLAMP LH (NPA)	Not Necessary	0.00 FL	*- FL
9	1		*HEADLAMP RH (NPA)	Not Necessary	0.00 FL	*- FL
10	1		*BOOTLID	Bent	783.00 FL	*783.00 FL
11	1		*BOOTLID LOWER CHROME MOULDING	Cut	210.00 FL	*210.00 FL
12	1		*REAR BUMPER	Deformed	498.00 FL	*498.00 FL
13	1		*REAR BUMPER MOULDING	Deformed	205.00 FL	*205.00 FL
14	1		*REAR BUMPER RETAINER LH	Necessary	45.00 FL	*45.00 FL
15	1		*REAR BUMPER RETAINER RH	Necessary	45.00 FL	*45.00 FL
16	1		*REAR BUMPER BRACKET LH	Necessary	55.00 FL	*55.00 FL
17	1		*REAR BUMPER BRACKET RH	Necessary	55.00 FL	*55.00 FL
18	1		*REAR BUMPER SPONGE	Deformed	180.00 FL	*180.00 FL
19	1		*REAR END PANEL	Bent	490.00 FL	*490.00 FL
20	1		*REAR LAMP LH	Cracked	435.00 FL	*435.00 FL
21	1		*REAR LAMP RH	Cut	435.00 FL	*435.00 FL
22	1		*TAILLAMP PANEL RH	Repair	205.00 FL	*- FL
23	1		*TAILLAMP PANEL BRACKET LH	Necessary	42.00 FL	*42.00 FL
24	1		*TAILLAMP PANEL BRACKET RH	Necessary	42.00 FL	*42.00 FL
25	1		*REAR CROSSMEMBER (NPA)	Not Necessary	0.00 FL	*- FL
26	1		*REAR SHOCK ABSORBER (NPA)	Not Necessary	0.00 FL	*- FL
27	1		*FRONT GRILLE ASSY	Cut	298.00 FN	*298.00 FN
28	10		*FRONT GRILLE CLIPS	Necessary	50.00 FN	*50.00 FN
29	15		*FRONT BUMPER CLIPS	Necessary	75.00 FN	*75.00 FN
30	15		*REAR BUMPER CLIPS	Necessary	75.00 FN	*75.00 FN
31	1		*BOOT LID HINGE LH	Repair	105.00 FN	*- FN
32	1		*BOOT LID HINGE RH	Repair	105.00 FN	*- FN
33	1		*BOOT LID LOGO	Necessary	52.00 FN	*52.00 FN
34	1		*BOOTLID EMBLEM (NISSAN)	Necessary	96.00 FN	*96.00 FN
35	1		*BOOTLID EMBLEM (EX SALOON)	Necessary	85.00 FN	*85.00 FN
36	1		*BOOTLID EMBLEM (CVTC)	Necessary	75.00 FN	*75.00 FN
37	1		*BOOTLID EMBLEM (E-THRORRLE)	Necessary	75.00 FN	*75.00 FN
38	1		*BOOTLID LOCK	Bent	90.00 FN	*90.00 FN
39	1		*BOOT LID STRICKER	Bent	85.00 FN	*85.00 FN

Report was unsubmitted during this print-out.

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
40	1		*BOOT LID WEATHERSTRIP	Twisted	105.00 FN	*105.00 FN
41	1		*REAR FENDER COWLING LH	Not Necessary	90.00 FN	*- FN
42	1		*REAR FENDER COWLING RH	Deformed	90.00 FN	*90.00 FN
43	1		*REAR END PANEL TOP GARNISH	Deformed	115.00 FN	*115.00 FN
44	1		*REAR FLOOR PANEL	Buckled	782.00 FN	*782.00 FN
45	1		*BOOT SIDE TRIM LH	Not Necessary	244.00 FN	*- FN
46	1		*BOOT SIDE TRIM RH	Deformed	244.00 FN	*244.00 FN
47	1		*SPARE WHEEL COVER BOARD (NPA)	Not Necessary	0.00 FN	*- FN
48	2		*EXHAUST MOUNTING	Bent	130.00 FN	*130.00 FN
49	1		*EXHAUST SILENCER	Bent	621.00 FN	*621.00 FN
50	1		*EXHAUST CENTER	Bent	552.00 FN	*552.00 FN
51	1		*REAR EXHAUST HEAT PROTECTOR	Bent	132.00 FN	*132.00 FN
52	1		*VEHICLE JACK	Not Necessary	207.00 FN	*- FN
53	1		*VEHICLE TOOL BOX	Not Necessary	195.00 FN	*- FN
54	1		*SPARE TYRE (NPA)	Not Necessary	0.00 FN	*- FN
55	1		*REAR REVERSE SENSOR	Not Working	200.00 FS	*200.00 FS
56	1		*FRONT NUMBER PLATE	Missing	40.00 FS	*40.00 FS
57	1		*REAR NUMBER PLATE	Not Necessary	40.00 FS	*- FS

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

Sub Total (\$\$)	10,838.00	8,682.00
- List Item Discount on L Items 30.00/30.00% (\$\$)	1,735.50	1,384.50
- Nett Item Discount on N Items 10.00/10.00% (\$\$)	477.30	382.70
Total Parts (\$\$)	8,625.20	6,914.80

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labour Items				
1	TOWING CHARGE	New	55.00	55.00
2	TO CUT/WELD REAR FLOOR PANEL,REAR END PANEL,REAR TAILLAMP PANEL RH ,REAR CHASSIS LH,TO KNOCK AND STRAIGHTEN FRONT CHASSIS LH & RH REAR CHASSIS RH ,REAR FENDER LH & RH ,REMOVE AND REPLACE ACCIDENT DAMAGED PARTS.TO REALIGN ALL CONNECTION	New	2,000.00	1,400.00
3	TO SPRAY PAINT ON BONNET ,FRONT BUMPER,BOOTLID ,REAR BUMPER,REAR END PANEL,REAR FLOOR PANEL,REAR FENDER LH & RH	New	1,450.00	1,200.00
4	TO APPLY SEAL ON WELDING JOINT	New	80.00	60.00
5	TO APPLY RUST PROOF ON AFFECTED AREAS	New	120.00	80.00
6	TO REMOVE & REPLACE FRONT AND REAR PARKING SENSOR AND CHECK FUNCTION WELL	New	60.00	40.00
7	TO REMOVE AND REFIX REAR LUGGAGE COMPARTMENT	New	180.00	80.00
8	TO SET VEHICLE ON CHASSIS BENCH FOR CHASSIS ALIGNMENT IN ORDER TO STRAIGHTEN CHASSIS MEMBER FRONT LH & RH	New	300.00	250.00
9	TO REMOVE AND REPLACE REAR EXHAUST MOUNTING EXHAUST SILENCER ,EXHAUST CENTER	New	180.00	100.00
10	TO REMOVE AND REFIX REAR FUEL TANK IN ORDER TO CUT OFF REAR FLOOR PANEL	New	250.00	0.00
11	TO REMOVE AND REPLACE REAR SUSPENSION IN ORDER TO CUT OFF REAR CHASSIS LH	New	280.00	0.00
Gross Labour Cost (S\$)			4,955.00	3,265.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >