

14/02/18

INS. CASE OWNER:

cc 3, A61800 5519, Dp03

LKK:
IDAC

Surveyor:

ABT

DOI:

ASSIGNMENT

23/03/18

Date / Time:

23/03/18

Registered in Merimen:

24/03/18

Pre-assign / CCU / FTE

SDG 6622 G



Insured Vehicle No.:

Claim No.:

Name of Insured:

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :SS

D.O.A.:

Place of Accident:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

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

Driver Tel No.:

(V/L: YES / NO)

Insured Liability: %

Final ? Yes / No

SHD 3223M



INSRS:

WSP:

Tel:

Liability:

RMKS:

C/160 10444



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

23/3
CH

SHD 3223M - C/160 10444 / Kopl. 15/1/19

SDG 6622 G - X

video uploaded in Merimen.

4/4/18 04:54pm called OI, Mr Khoo. Confirm accident
Inform TP claim. OI agreed to settle. OI
had NCD protector.19/6/19 -> TP escalated to GIA.
-> AIG instruction to replace car.

20/6/19 - FILE -> MK to close

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

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:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

50

(Agreed / Disputed)

BOLA S/N No. : 14101.

If NO or B 28, Ass. Lia :

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(

days)

Loss of Use (LOU):

S\$

(\$

x

days)

Loss of Income (LOI):

S\$

(\$

x

days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

20/6/19

JP
#320-W

(up)




LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC3/AIG18005519/Dpa3		
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 24-03-2018		
		Code : AIG		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SDG 6622G	Veh. Inspected	SHD 3223M	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	24/03/2018	
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	22/03/2018	Inspection Date	23/03/2018	
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

AIG
LKK

am: ARC Repair TP(CLSO)1 JOB CARD Sales Order: JC NO 305127938

MER COMFORT TRANSPORTATION PTE LTD 7010045 383 SIN MING DRIVE Singapore SINGAPORE 575717 65508755 (R) (P)	REGN NO: SHD3223M	MILEAGE
	MAKE: HYUNDAI	FUEL E 1/2 F
	MODEL I-40	DATE/TIME IN 22.03.2018 22:05
	YR OF MANU 30.06.2016	TARGET DATE
	CHASSIS CODE KMHLB41UMGU091601	COMPLETION DATE/TIME:

ident Date: 22.03.2018
TURE: 3P 22.03.18/C

NO LABOR CODE DESCRIPTION

ED & PASSED OUT BY:

SERVICE ADVISOR CUSTOMER'S SIGNATURE

idgement Slip	Exit Pass
o.: SHD3223M LIMITS	Vehicle No.: SHD3223M
Service Advisor	Name of Service Advisor
Signature/Date	Date
urned to Service Reception upon collection	To be kept by Security Guard

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SHD 3223M

MAKE :

MODEL : HYUNDAI i40

DATE 23/3/2018

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Front Bumper Cover <i>cut</i>			\$ 562.30 ✓
	Front Bumper Bracket Top (RH) <i>src</i>			\$ 22.40 X
	Front Bumper Retainer Mounting <i>src</i>			\$ 9.20 X
	Headlamp (RH) <i>check</i>			\$ 1,388.00 ✓
	Front Fender (RH) <i>Dented</i>			\$ 619.00 ✓
	Front Fender Shield (RH) <i>deformed</i>			\$ 169.80 ✓
	Front Fender Retainer <i>src</i>			\$ 9.20 X
	Frt Wheel Hub Cap (RH) <i>cut</i>			\$ 150.70 ✓
	SUB TOTAL			\$ 2,930.60
	LESS 20%			\$ 586.12
	DISCOUNTED TOTAL			\$ 2,344.48
	Frt Fender Advertisement Logo (RH) <i>h/c</i>			\$ 100.00 Nett ✓
				\$ 100.00
	Labour Charge			
	Panel Beating			\$ 500.00 400/-
	Spray Painting Charge			\$ 500.00 400/-
	Wiring Charge			\$ 50.00 30/-
	Tuff Kote			\$ 50.00 30/-
	Frt Wheel Alignment			\$ 80.00 60/-
	TOTAL LABOUR			\$ 1,180.00
	ESTIMATE TOTAL			\$ 3,624.48
<p>23/03/2018 @ 1545hr <i>not Antenna</i> <i>? 1 part</i> <i>? h/c 154 spray</i> <i>2 days</i> <i>2KK Antenna</i></p>				
<p>LKK Auto Consultants hence notify the Repairer of the following:</p> <ul style="list-style-type: none"> • 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 <p>Acknowledged by Repairer Signature: _____ Date: _____</p>				
This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.				

Aig Hda - CP/P)

IS

LKK -

COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd
59 Loyang Drive Singapore 508969
Fax: 6546 8156

Our Job Ref No : 305127938
Date : 26/03/18

FINALIZATION FORM

To : LKK

Fax :

Attn : BRYAN

Vehicle Reg No. : SHD3223M

Date of Accident : 22-Mar-18

The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-

1. The repair job shall bill to: AIG ASIA -- SDG6622G

2. The finalized amount shall be:

(a) Spare Parts after List discount

\$2,311.84

(b) Labour Charges

\$1,020.00

Total for Part-By-Part Repair Cost

\$3,331.84

(c) Lumpsum Repair (if applicable)

Total for Lumpsum repair cost after Less: 20%

Final Lumpsum Repair cost

3. Estimated normal period for repairs: 2 working days.

4. We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days

5. Thank you for your assistance.

We confirm the estimates and finalized amount

Signature : 

Name : LIM T S

Tel : 62148398

Fax : 65468156

Signature

Name

Date

BRYAN

28/03/2018

For Official Use Only

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
1. Rental Rate P/Day		YES		
2. Loss of Income Paid				
3. Survey Fees	-----			
4. LTA Search Fee				
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks:

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE

Date: 26.03.2018

Time: 11:28:08

Page: 1/2

COMPANY: THIRD PARTY'S CLAIMS (CAS)
CUSTOMER: 7010045
ADDRESS: COMFORT TRANSPORTATION PTE LTD
383 SIN MING DRIVE
SINGAPORE SINGAPORE 575717
65508755

JOB NO : 305127938
REGN NO : SHD3223M
MILEAGE : 0000000000
MAKE : HYUNDAI
MODEL : I-40
DATE OF REGN : 30.06.2016
DATE/TIME IN : 22.03.2018 22:05
ACCIDENT DATE : 22.03.2018

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0103-2322-A	FRT BUMPER	1	562.30	20.00	449.84	✓
0002 04-01-0103-0782-A	HEADLAMP RH	1	1,388.00	20.00	1,110.40	✓
0003 04-01-0103-0573-G	FRT FENDER RH	1	619.00	20.00	495.20	✓
0004 04-01-0103-2934-A	FRT FENDER SHIELD RH	1	169.80	20.00	135.84	✓
0005 04-01-0103-0658-G	FRT WHEEL CAP RH	1	150.70	20.00	120.56	✓

SUB-TOTAL : 2,311.84

JOB NATURE

0000 20-05	Frt Fender Adv.Sticker RH	100.00	✓
0001 L	PANEL BEATING	400.00	✓
0002 23-502	SPRAYPAINT ON AFFECTED AREA	400.00	✓
0003 17-01	CHECK ALL LIGHTING	30.00	✓
0004 20-00	TUFF COAT ON AFFECTED PARTS.	30.00	✓
0005 L	WHEEL ALIGNMENT	60.00	✓

COMFORTDELGRO ENGINEERING PTE LTD

REPAIR ESTIMATE

Date: 26.03.2018

Time: 11:28:08

Page: 2/2

COMPANY: THIRD PARTY'S CLAIMS (CAS)
CUSTOMER: 7010045
ADDRESS: COMFORT TRANSPORTATION PTE LTD
383 SIN MING DRIVE
SINGAPORE SINGAPORE 575717
65508755


JOB NO : 305127938
REGN NO : SHD3223M
MILEAGE : 0000000000
MAKE : HYUNDAI
MODEL : I-40
DATE OF REGN : 30.06.2016
DATE/TIME IN : 22.03.2018 22:05
ACCIDENT DATE : 22.03.2018

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

SUB-TOTAL : 1,020.00

TOTAL : 3,331.84


MVA NAME & SIGNATURE
DATE:

SURVEYOR NAME & SIGNATURE
DATE: _____
AUTHORISED: YES/NO

Hsiao Tong (LKKAUTO)

From: Mark Khoo <mk@koolfur.com>
Sent: Tuesday, 10 April 2018 9:03 PM
To: Hsiao Tong (LKKAUTO)
Cc: Mark Khoo Hp Offc Email
Subject: Accident Involving SDG6622G & SHD3223M On 22/03/2018

Your Ref: CC3/AIG18005519/Dpa3

10 April 2018

Mr Chew Hsiao Tong
Case Handler
LKK Auto Consultants Pte Ltd

Dear Mr Chew,

I refer to your letter dated 6 Apr 2018 on the above.

I do not have any further information or evidence to support the case.

Please proceed to settle the case with the said third party.

Thank you.

Yours sincerely,
Mark Khoo Chee Meng

ps: My address is Blk 661 and not Blk 66. Pls amend your record.

Sent from my iPhone

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 11 April 2018 9:05 AM
To: Mark Khoo
Cc: Mark Khoo Hp Offc Email
Subject: RE: Accident Involving SDG6622G & SHD3223M On 22/03/2018

Hi Mr Khoo,

Thank you for your email,

We will proceed to settle the matter at best.

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)

-----Original Message-----

From: Mark Khoo [<mailto:mk@koolfur.com>]

Sent: Tuesday, 10 April 2018 9:03 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Mark Khoo Hp Offc Email <markkhoo@gphl.com.sg>

Subject: Accident Involving SDG6622G & SHD3223M On 22/03/2018

Your Ref: CC3/AIG18005519/Dpa3

10 April 2018

Mr Chew Hsiao Tong

Case Handler

LKK Auto Consultants Pte Ltd

Dear Mr Chew,

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Please proceed to settle the case with the said third party.

Thank you.

Yours sincerely,

Mark Khoo Chee Meng

ps: My address is Blk 661 and not Blk 66. Pls amend your record.

Sent from my iPhone

Hsiao Tong (LKKAUTO)

From: Kesaval, Jaclyn-M <Jaclyn-M.Kesaval@aig.com>
Sent: Monday, 13 August 2018 10:10 AM
To: Hsiao Tong (LKKAUTO)
Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

Please maintain our position.

Thank you.

Jaclyn M K
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1953 | Fax +(65) 6835 7416

Jaclyn-M.Kesaval@aig.com | www.aig.com.sg

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From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Friday, August 10, 2018 1:52 PM
To: Kesaval, Jaclyn-M
Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Jaclyn,

We have conveyed your message to third party as per instruction. However third party insisted that their driver had the right of way and proposed g/s \$3,800.00(all-in). Kindly refer to the attached email from third party which is self-explanatory.

Kindly advise if shall maintain our position or else advise further instruction.

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: Kesaval, Jaclyn-M <Jaclyn-M.Kesaval@aig.com>

Sent: Wednesday, 18 July 2018 2:33 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

AIG is agreeable to escalate the matter to GIA.

But please re-iterate to repairer that our insured's video shows that TP vehicle hazard light was still on when our insured had passed by confirming his statement.



I, the owner & driver of vehicle SDG 6622 G was driving past a taxi registration no SHD 3223 M at 2030 hr on Tue 22 March 2018.

The taxi with the hazard light on allowed a passenger to drop. I drove past the taxi SHD 3223 M and signalled my intention to turn left. To my surprise, I noted the taxi drove off with the hazard light on and hit my car.

We stand firm that this fits the BOLA 14(a) scenario and not BOLA 15.

Thank you.

Jaclyn M K

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1953 | Fax +(65) 6835 7416

Jaclyn-M.Kesaval@aig.com | www.aig.com.sg

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

Sent: Wednesday, July 18, 2018 9:34 AM

To: Kesaval, Jaclyn-M

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Jaclyn,

We refer to our email dated 25 June 2018.

Kindly confirm if AIG is agreeable to escalate the matter to GIA or else advise further instruction.

Appreciate an early reply.

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: Hsiao Tong (LKKAUTO)

Sent: Monday, 25 June 2018 11:26 AM

To: 'Kesaval, Jaclyn-M' <jaclyn-M.Kesaval@aig.com>

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

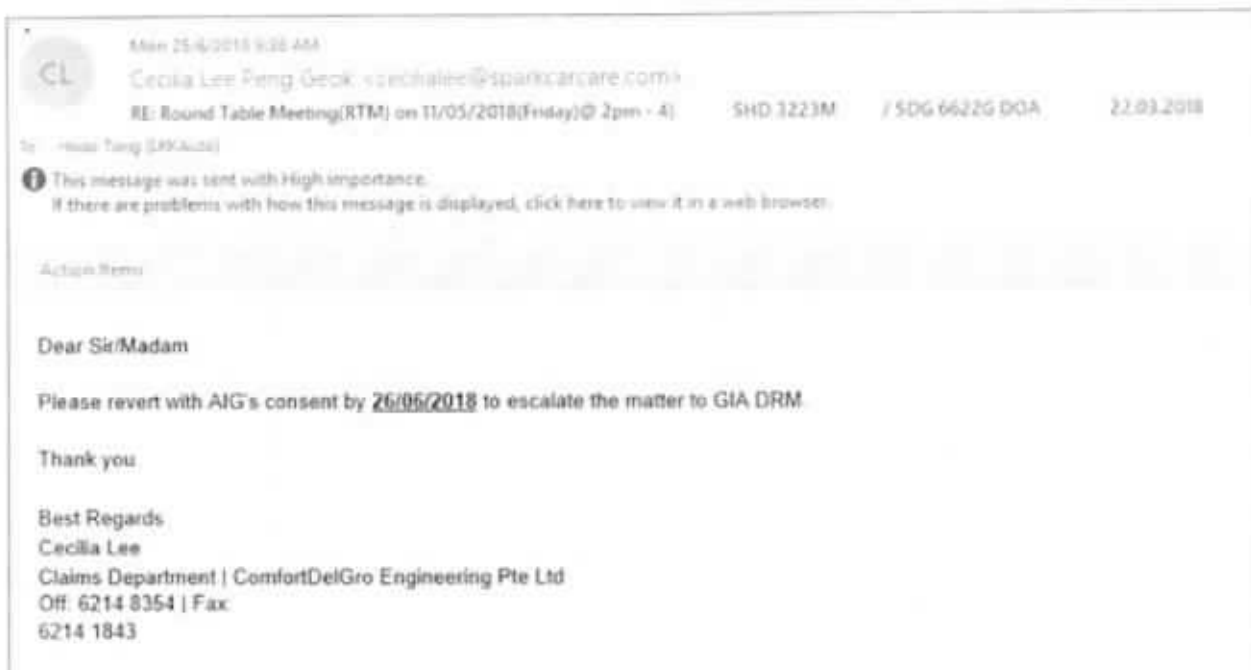
Hi Jaclyn,

We refer to your below email.

We have maintained our position as per your instruction.

Third party would like to escalate the matter to GIA for DRM.

Kindly confirm if AIG is agreeable to escalate the matter to GIA or else advise further instruction.



"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: Kesaval, Jaclyn-M [<mailto:Jaclyn-M.Kesaval@aig.com>]

Sent: Tuesday, 19 June 2018 5:23 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

We are maintaining our position as per our emails.

Thank you.

Jaclyn M K

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1953 | Fax +(65) 6835 7416

Jaclyn-M.Kesaval@aig.com | www.aig.com.sg

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

Sent: Tuesday, June 19, 2018 9:04 AM

To: Kesaval, Jaclyn-M

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Jaclyn,

We refer to the above matter.

We have maintain our offer at 50% - \$1,950.00(all-in) as per instruction. However third party rejected our offer and proposed g/s \$3,800.00(all-in) based on BOLA S15. Otherwise, they would like to escalate the matter to GIA for DRM.

For your further instruction please.

[Reply](#) [Reply All](#) [Forward](#)

 Tue 19/6/2018 8:30 AM
Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
RE: Round Table Meeting(KTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

To: Hsiao Tong (LKKAUTO)

 If there are problems with how this message is displayed, click here to view it in a web browser.

Without Prejudice

Dear Hsiao Tong

Your offer of \$1950 is rejected. Even though the taxi was moving off from stationary position, he was moving along his lane, the front traffic was clear for him to proceed and he had the right of way. It was your insured driver came from right, cut into taxi's lane that caused the accident. The accident falls under BOLA S15, onus is on your insured who should keep in the proper lane and change lane only when it is safe.

For settlement purpose, we propose GS \$3800. If not agreeable, please revert with AIG's consent by 26/06/2018 to escalate the matter to GIA DRM.

Thank you

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax:
6214 1843

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: Kesaval, Jaclyn-M [<mailto:Jaclyn-M.Kesaval@aig.com>]

Sent: Monday, 18 June 2018 9:59 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

We refer to your email below.

Please maintain our stand as TP is moving off from stationary position and OI was changing lane.

Both parties should have exercised equal caution when making their respective moves.

Thank you.

Jaclyn M K

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

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

Sent: Saturday, June 02, 2018 2:21 PM

To: Kesaval, Jaclyn-M

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Jaclyn,

We refer to the above matter.

We have offered 50% global sum at \$1,950.00(all-in) to third party. However they disagree that BOLA 14a applies and rejected our offer. Third party proposed settlement at a g/s \$3,900.00(all-in).

The summary of claim is as follows :-

	Our offer	TP proposal
1. Cost of Repair (w/GST)	\$3,565.07	\$ 3,565.07
2. Loss of Rental (2days x \$117.00)	\$ 234.00	\$ 234.00(2days x \$117.00)
3. Loss of Income (2days x \$50.00)	<u>\$ 100.00</u>	<u>\$ 100.00(2days x \$50.00)</u>
	\$3,899.07	\$ 3,899.07
	@50% \$1,949.54	
4. LTA/ GIA search fee	\$ 7.49	\$ 7.49
	Total \$1,957.03	\$ 3,906.56
	Global Sum \$1,950.00	<u>\$ 3,900.00</u>

We seek your instruction in order for us to proceed further.

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: Kesaval, Jaclyn-M [<mailto:Jaclyn-M.Kesaval@aig.com>]

Sent: Monday, 21 May 2018 9:48 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

We refer to your email below.

As per video of both parties, clearly TP is moving off from stationary position after picking up/ dropping off passenger/s.

Oi has also signaled his intention for the lane change, as such BOLA 14(a) still applies.

Kindly maintain our position as per BOLA 14(a).

Thank you.

Jaclyn M K
AIG
Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-15 Singapore(079120)

Tel +(65) 6419 1953 | Fax +(65) 6835 7416

Jaclyn-M.Kesaval@aig.com | www.aig.com.sg

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

Sent: Saturday, May 19, 2018 2:02 PM

To: Kesaval, Jaclyn-M

Subject: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Your ref: **4241095805SG**

Our Ref: CC3/AIG18005519/Dpa3

Dear Sirs,

ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017

We refer to the above matter.

Attached here with a copy of video from third party for your easy reference. OI's video already uploaded in Merimen by your good office.

We have offered 50%[based on BOLA 14(a)] global sum at \$1,950.00(all-in) to third party. However they rejected our offer and proposed g/s \$3,900.00(all-in).

The summary of claim is as follows :-

	Our offer	TP proposal
1. Cost of Repair (w/GST)	\$3,565.07	\$ 3,565.07
2. Loss of Rental (2days x \$117.00)	\$ 234.00	\$ 234.00 (2days x \$117.00)
3. Loss of Income (2days x \$50.00)	<u>\$ 100.00</u>	\$ 100.00 (2days x \$50.00)
	\$3,899.07	
	@50% \$1,949.54	
4. LTA/ GIA search fee	\$ 7.49	\$ 7.49
	Total \$1,957.03	\$ 3,906.56
	Global Sum \$1,950.00	<u>\$ 3,900.00</u>

We seek your instruction in order for us to proceed further.

**FYI: OI agreed to let insurance to settle the matter at best.

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)

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Hsiao Tong (LKKAUTO)

From: Aileen Tan Lee Noi <aileentan@cdge.com.sg>
Sent: Tuesday, 4 June 2019 12:24 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: [GIA DRM] SHD 3223M / SDG 6622G DOA 22.03.2018

WITHOUT PREJUDICE

Ms Chew Hsiao Tong
M/s LKK Auto Consultants Pte Ltd

Your email dated 4 June 2019 refers.

This case has been in queue for GIA's adjudication since 6 September 2018.

Best Regards
Aileen Tan
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8735 | Fax: 6214 1843

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Tuesday, 4 June 2019 12:05
To: Aileen Tan Lee Noi
Subject: RE: [GIA DRM] SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Dear Ms Aileen,

We refer to the above matter.

Kindly advise if you are still considering on our offer at a global sum of \$1,950.00(all-in) or the case had been escalated to GIA.

We look forward your reply.

"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: Hsiao Tong (LKKAuto)

Sent: Saturday, 18 August 2018 12:06 PM

To: 'Cecilia Lee Peng Geok' <cecilialee@sparkcarcare.com>

Subject: RE: [GIA DRM] SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Hi Cecilia,

We refer to your below email.

We have our principal instruction to maintain our position as email dated 25 July 2018.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Sent: Tuesday, 7 August 2018 10:49 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: [GIA DRM] SHD 3223M / SDG 6622G DOA 22.03.2018

Importance: High

Without Prejudice

Dear Hsiao Tong

Our conversation on 25/07/2018 refers.

From your insured's video, we note that there was a vehicle C waiting behind the taxi. When your insured passing by the vehicle C, taxi had already moved off from stationary position and was moving slowly along the left lane, your insured should keep a proper look out and change lane only when there is no approaching vehicle and when it is safe to do so. Also, since your insured had the intention to turn left and it is approaching a road junction, he should have waited patiently behind the vehicle C but not to overtake two vehicles from right lane and filter back to left lane to make the turn.

Under Highway Code, the driver should not overtake on the right:

1. when he is at, or when he is approaching a road junction;
2. when he is filtering to the left before a junction.

We opine that it is your insured driver's failure to comply with The Highway Code that resulted in the accident. Ultimately, taxi had the right of way.

VC screenshot:



Please reconsider our proposal of **GS \$3800.00** and revert. Should we not heard from you by **17/08/2018**, we shall escalate the matter to GIA for deliberation.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Sent: Wednesday, 25 July 2018 4:44 PM

To: Cecilia Lee Peng Geok

Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Hi Cecilia,

We refer to your below email.

As spoken earlier, we attached here with our insured video footage for your easy reference. Our insured's video shows that your client's vehicle hazard light was still on when our insured had passed by confirming his statement.

We stand firm that this fits the BOLA 14(a) scenario and not BOLA 15.

Kindly re-consider our offer of \$1,950.00(all-in).



I, the owner & driver of vehicle SDG 6622 G was driving past a taxi registration no SHD 3223 M at 2030 hr on Thur 22 March 2018.

The taxi with the hazard light on allowed a passenger to drop. I drove past the taxi SHD 3223 M and signalled my intention to turn left. To my surprise, I noted the taxi drove off with the hazard light on and hit my car.

FYI: AIG is agreeable to escalate the matter to GIA.

"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: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Sent: Monday, 25 June 2018 9:38 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA

22.03.2018

Importance: High

Dear Sir/Madam

Please revert with AIG's consent by **26/06/2018** to escalate the matter to GIA DRM.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax:6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Date: 25/06/2018 09:36 AM
Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Hi Cecilia,

We refer to your below email.

We have seek further instruction from our principal and we have our principal instruction to maintain our position.

Kindly re-consider our offer.

"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: Cecilia Lee Peng Geok [mailto:cecilialee@sparkcarcare.com]
Sent: Tuesday, 19 June 2018 8:30 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Dear Hsiao Tong

Your offer of \$1950 is rejected. Even though the taxi was moving off from stationary position, he was moving along his lane, the front traffic was clear for him to proceed and he had the right of way. It was your insured driver came from right, cut into taxi's lane that caused the accident. The accident falls under BOLA S15, onus is on your insured who should keep in the proper lane and change lane only when it is safe.

For settlement purpose, we propose GS \$3800. If not agreeable, please revert with AIG's consent by **26/06/2018** to escalate the matter to GIA DRM.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>, Jasmine Cai Yuyan <jasminecai@cdge.com.sg>
Date: 18/05/2018 05:12 PM
Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Hi Cecilia,

We refer to your below email.

We have our principal instruction to maintain our offer at a global sum of **\$1,950.00(all-in)** as your client is moving off from stationary position and our insured was changing lane. Both parties should have exercised equal caution when making their respective moves.

Kindly re-consider our offer.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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

From: Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]
Sent: Wednesday, 23 May 2018 8:22 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Jasmine Cai Yuyan <jasminecai@cdge.com.sg>
Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Dear Sir/Madam

We disagree that BOLA 14a applies. Our taxi was moving within his OWN lane. It was your insured driver who encroached into taxi's lane that caused the accident.

For settlement purpose, we propose GS \$3900/-

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Cc: Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>, Jasmine Cai Yuyan <jasminecai@cdge.com.sg>
Date: 22/05/2018 05:41 PM
Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Hi Cecilia,

We refer to your below email.

We have reviewed the matter and we are of the view that BOLA 14(a) is applicable. Your client moved off from stationary while our insured driver overtaking to turn into another lane. Both parties should exercise caution.

For an amicable settlement, we are prepared to offer at a global sum of **\$1,950.00(all-in)**.

Please confirm acceptance.

"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: Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]

Sent: Tuesday, 15 May 2018 4:30 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Jasmine Cai Yuyan <jasminecai@cdge.com.sg>

Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

Without Prejudice

Dear Hsiao Tong

4	SHD 3223M	SDG 6622G	22.03.2018
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VC has been forwarded to you during our RTM on 11/5/18. Please revert with your settlement offer soon.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off. 6214 8354 | Fax: 6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: "cecilialee@sparkcarcare.com" <cecilialee@sparkcarcare.com>, Jasmine Cai Yuyan <jasminecai@cdge.com.sg>
Cc: CS A Team <cs-a@lkkauto.com>, Admin A <admin-a@lkkauto.com>
Date: 10/05/2018 08:46 AM
Subject: RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm

Without Prejudice

Dear Cecilia,

We enclosed here with the list of bulk settlement to be discussed on **11/05/2018**.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

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

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 3 May 2018 7:40 AM
To: cecilialee@sparkcarcare.com; Jasmine Cai Yuyan <jasminecai@cdge.com.sg>
Cc: CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm

Hi Ms Cecilia/ Ms Jasmine,

We refer to the above matter.

As discussed, the next round table meeting is to be scheduled on 11/05/2018(Friday)@ 2pm.

We will forward our list to you by 08/05/2018.

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)

[attachment "11.05.18 Bulk Settlement List_CDGE.xlsx" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes] [attachment "Statement of SDG 6622G.pdf" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

Hsiao Tong (LKKAUTO)

From: Kesaval, Jaclyn-M <Jaclyn-M.Kesaval@aig.com>
Sent: Wednesday, 19 June 2019 2:15 PM
To: Hsiao Tong (LKKAUTO)
Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Dear Hsiao Tong,

Yes the matter has been escalated for adjudication.

Please assist to submit WP report.

Thank you.

Kind regards,
Jaclyn

Jaclyn M K
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1953

Jaclyn-M.Kesaval@aig.com | www.aig.com.sg

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From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Wednesday, June 19, 2019 9:01 AM
To: Kesaval, Jaclyn-M <Jaclyn-M.Kesaval@aig.com>
Subject: [EXTERNAL] RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

This message is from an external sender; be cautious with links and attachments.

Hi Jaclyn,

We refer to the above matter.

We understand that third party had escalated this matter to GIA for adjudication.

In view of this, kindly advise if we may proceed to close file and submit wp report to your good office.

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: Kesaval, Jaclyn-M <Jaclyn-M.Kesaval@aig.com>

Sent: Monday, 13 August 2018 10:10 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

Please maintain our position.

Thank you.

Jaclyn M K

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1953 | Fax +(65) 6835 7416

Jaclyn-M.Kesaval@aig.com | www.aig.com.sg

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

Sent: Friday, August 10, 2018 1:52 PM

To: Kesaval, Jaclyn-M

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Jaclyn,

We have conveyed your message to third party as per instruction. However third party insisted that their driver had the right of way and proposed g/s \$3,800.00(all-in). Kindly refer to the attached email from third party which is self-explanatory.

Kindly advise if shall maintain our position or else advise further instruction.

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: Kesaval, Jaclyn-M <Jaclyn-M.Kesaval@aig.com>

Sent: Wednesday, 18 July 2018 2:33 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Your ref: 42410958055G *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

AIG is agreeable to escalate the matter to GIA.

But please re-iterate to repairer that our insured's video shows that TP vehicle hazard light was still on when our insured had passed by confirming his statement.



I, the owner & driver of vehicle SDG 6622 G was driving past a taxi registration no SHD 3223 M at 2030 hr on Thur 22 March 2018.

The taxi with the hazard light on allowed a passenger to drop. I drove past the taxi SHD 3223 M and signalled my intention to turn left. To my surprise, I noted the taxi drove off with the hazard light on and hit my car.

We stand firm that this fits the BOLA 14(a) scenario and not BOLA 15.

Thank you.

Jaclyn M K
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1953 | Fax +(65) 6835 7416

Jaclyn-M.Kesaval@aig.com | www.aig.com.sg

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

Sent: Wednesday, July 18, 2018 9:34 AM

To: Kesaval, Jaclyn-M

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Jaclyn,

We refer to our email dated 25 June 2018.

Kindly confirm if AIG is agreeable to escalate the matter to GIA or else advise further instruction.

Appreciate an early reply.

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: Hsiao Tong (LKKAuto)

Sent: Monday, 25 June 2018 11:26 AM

To: 'Kesaval, Jaclyn-M' <Jaclyn-M.Kesaval@aig.com>

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Jaclyn,

We refer to your below email.

We have maintained our position as per your instruction.

Third party would like to escalate the matter to GIA for DRM.

Kindly confirm if AIG is agreeable to escalate the matter to GIA or else advise further instruction.



Mon 25/6/2018 9:58 AM

Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4) SHD 3223M / SDG 6622G DOA 22.03.2018

To: Hsiao Tong (LKKAuto)

 This message was sent with High importance.
If there are problems with how this message is displayed, click here to view it in a web browser.

Action Items

Dear Sir/Madam

Please revert with AIG's consent by 26/06/2018 to escalate the matter to GIA DRM.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax:
6214 1843

"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: Kesaval, Jaclyn-M [<mailto:Jaclyn-M.Kesaval@aig.com>]

Sent: Tuesday, 19 June 2018 5:23 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

We are maintaining our position as per our emails.

Thank you.

Jaclyn M K
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1953 | Fax +(65) 6835 7416

Jaclyn-M.Kesaval@aig.com | www.aig.com.sg

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

Sent: Tuesday, June 19, 2018 9:04 AM

To: Kesaval, Jaclyn-M

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Jaclyn,

We refer to the above matter.

We have maintain our offer at 50% - \$1,950.00(all-in) as per instruction. However third party rejected our offer and proposed g/s \$3,800.00(all-in) based on BOLA S15. Otherwise, they would like to escalate the matter to GIA for DRM.

For your further instruction please.

Reply Reply All Forward



Tue 19/6/2018 8:30 AM

Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

RE: Round Table Meeting(RTM) on 11/05/2018(Friday)@ 2pm - 4)

SHD 3223M

/ SDG 6622G DOA

22.03.2018

To: Hsiao Tong (LKKAuto)

If there are problems with how this message is displayed, click here to view it in a web browser.

Without Prejudice

Dear Hsiao Tong

Your offer of \$1950 is rejected. Even though the taxi was moving off from stationary position, he was moving along his lane, the front traffic was clear for him to proceed and he had the right of way. It was your insured driver came from right, cut into taxi's lane that caused the accident. The accident falls under BOLA S15, onus is on your insured who should keep in the proper lane and change lane only when it is safe.

For settlement purpose, we propose GS \$3800. If not agreeable, please revert with AIG's consent by 26/06/2018 to escalate the matter to GIA DRM.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax:

6214 1843

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: Kesaval, Jaclyn-M [<mailto:Jaclyn-M.Kesaval@aig.com>]

Sent: Monday, 18 June 2018 9:59 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Your ref: 42410958055G *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

We refer to your email below.

Please maintain our stand as TP is moving off from stationary position and OI was changing lane.

Both parties should have exercised equal caution when making their respective moves.

Thank you.

Jaclyn M K

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1953 | Fax +(65) 6835 7416

Jaclyn-M.Kesaval@aig.com | www.aig.com.sg

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

Sent: Saturday, June 02, 2018 2:21 PM

To: Kesaval, Jaclyn-M

Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Jaclyn,

We refer to the above matter.

We have offered 50% global sum at \$1,950.00(all-in) to third party. However they disagree that BOLA 14a applies and rejected our offer. Third party proposed settlement at a g/s \$3,900.00(all-in).

The summary of claim is as follows :-

	Our offer	TP proposal
1. Cost of Repair (w/GST)	\$3,565.07	\$ 3,565.07
2. Loss of Rental (2days x \$117.00)	\$ 234.00	\$ 234.00(2days x \$117.00)
3. Loss of Income (2days x \$50.00)	<u>\$ 100.00</u>	<u>\$ 100.00(2days x \$50.00)</u>
	\$3,899.07	\$ 3,899.07
	@50% \$1,949.54	
4. LTA/ GIA search fee	\$ 7.49	\$ 7.49
	Total \$1,957.03	\$ 3,906.56
	Global Sum \$1,950.00	<u>\$ 3,900.00</u>

We seek your instruction in order for us to proceed further.

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: Kesaval, Jaclyn-M [<mailto:Jaclyn-M.Kesaval@aig.com>]
Sent: Monday, 21 May 2018 9:48 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: RE: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Hi Hsiao Tong,

We refer to your email below.

As per video of both parties, clearly TP is moving off from stationary position after picking up/ dropping off passenger/s.

Oi has also signaled his intention for the lane change, as such BOLA 14(a) still applies.

Kindly maintain our position as per BOLA 14(a).

Thank you.

Jaclyn M K
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1953 | Fax +(65) 6835 7416

Jaclyn-M.Kesaval@aig.com | www.aig.com.sg

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From: Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]
Sent: Saturday, May 19, 2018 2:02 PM
To: Kesaval, Jaclyn-M
Subject: Your ref: 4241095805SG *Our Ref: CC3/AIG18005519/Dpa3 [ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017]

Your ref: **4241095805SG**
Our Ref: CC3/AIG18005519/Dpa3

Dear Sirs,

ACCIDENT INVOLVING SDG 6622G(OI) & SHD 3223M(TP) ON 22/03/2017

We refer to the above matter.

- Attached here with a copy of video from third party for your easy reference. Ol's video already uploaded in Merimen by your good office.

We have offered 50%[based on BOLA 14(a)] global sum at \$1,950.00(all-in) to third party. However they rejected our offer and proposed g/s \$3,900.00(all-in).

The summary of claim is as follows :-

	Our offer	TP proposal
1. Cost of Repair (w/GST)	\$3,565.07	\$ 3,565.07
2. Loss of Rental (2days x \$117.00)	\$ 234.00	\$ 234.00 (2days x \$117.00)
3. Loss of Income (2days x \$50.00)	<u>\$ 100.00</u>	\$ 100.00 (2days x \$50.00)
	\$3,899.07	
	@50% \$1,949.54	
4. LTA/ GIA search fee	\$ 7.49	\$ 7.49
	Total \$1,957.03	\$ 3,906.56
	Global Sum \$1,950.00	<u>\$ 3,900.00</u>

We seek your instruction in order for us to proceed further.

**FYI: Ol agreed to let insurance to settle the matter at best.

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)

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Our Ref : T 0318 / SHD3223M /CL(st)
Your Ref: _____
Date : 11-Apr-18

AIG ASIA PACIFIC INSURANCE PTE LTD
CHARTIS Buliding
78 Shenton Way
#07-16
Singapore 079120

Attn : Motor Claims Department WITHOUT PREJUDICE

Dear Sir

ACCIDENT INVOLVING OUR TAXI SHD3223M YOUR INSURED SDG6622G
AND OTHER _____ ON 22.03.18

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : **SHD3223M** which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving **SDG6622G** we are submitting these claim for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$ 3,565.07
2	2.5 days Loss of Rental @ \$ 117.00 per day	\$ 292.50
3	Survey Report Fees (Surveyed by M/s LKK)	\$ -
4	GIA / LTA Search Fees	\$ 7.49
5	GIA / Police Report Fees	\$ -
6	Towing / Medical / Transporation	\$ -
Sub Total :		\$ 3,865.06

HIRER'S CLAIM

7	2.5 days Loss of Income @ \$ 80.00 per days	\$ 200.00
Total Claims :		\$ 4,065.06

We enclosed herewith the following documents to support the claims: -

- a) Original repair bill and photocopies of photographs : 7 pcs.
b) LTA search slip/s of : SDG6622G
c) GIA / Police report/s of : SHD3223M
d) Letter of authority from owner / hirer / operator
(X) Photograph/s of Accident Scene () Certificate of Insurance
() Witness statement/s (x) Downtime/Mileage record

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours faithfully

Cecilia Lee

Executive

CDGE Claims Department

Tel : 6214 8354 Fax: 6214 1843 Email : cecilialee@sparkcarcare.com

This is a computer generated letter. No signature is required.

CDGE Taxi Claims Dept
59 Loyang Drive 4th Floor
Singapore 508969

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Mainline +65 6383 6280
Facsimile +65 6290 9755

www.cdge.com.sg

Company Registration No: 1980004000

Workshops

Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 605286

Ubi
320 Ubi Road 3
Singapore 408649

Senoko
24 Senoko Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Yishun
501 Yishun Industrial Park A
Singapore 768732

TAX INVOICE

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD

#08-16 78 SHENTON WAY, CHARTIS BUILD
SINGAPORE SG 079120

CONTACT NO: 64193000 3225094

VEHICLE NO
SHD3223M

MAKE
HYUNDAI

MODEL
I-40

DATE OF REG
30.06.2016

CHASSIS CODE
KMHLB41UMGU091601

INV. NO/DATE
91364783 28.03.2018

JOB NO.
305127938

ODOMETER READING

DATE/TIME IN
22.03.2018 22:05

Description : 3P 22.03.16

S/No	Part No.
------	----------

Qty	Unit	Price	%Disc	Net
-----	------	-------	-------	-----

PART REQUISITION

0001	04-01-0103-2322	I40V3 BUMPER W LIP & FOG	1	562.30	20.00	449.84
0002	04-01-0103-0782	I40V2 LAMP ASSY-HEAD RH#	1	1,388.00	20.00	1,110.40
0003	04-01-0103-0573	I40VC PANEL-FENDER RH#	1	619.00	20.00	495.20
0004	04-01-0103-2934	I40V3 GUARD ASSY-FRONT WH	1	169.80	20.00	135.84
0005	04-01-0103-0658	I40VC CAP ASSY-WHEEL HUB	1	150.70	20.00	120.56

SUB-TOTAL	:	2,311.84
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JOB NATURE

0001	20-05	Frt Fender Adv.Sticker RH	100.00	100.00
0002	L	PANEL BEATING	400.00	400.00
0003	23-502	SPRAYPAINT ON AFFECTED AREA	400.00	400.00

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHO No.
8010004	91364783	3,565.07	

TAX INVOICE

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD

#08-16 78 SHENTON WAY.CHARTIS BUILD
SINGAPORE SG 079120

CONTACT NO: 64193000 3225094

VEHICLE NO
SHD3223M

MAKE
HYUNDAI

MODEL
I-40

DATE OF REG
30.06.2016

CHASSIS CODE
RMHLR41UMGUD91601

INV. NO/DATE
91364783 28.03.2018

JOB NO.
305127936

ODOMETER READING

DATE/TIME IN
22.03.2018 22:05

S/No	Part No.		Qty	Unit Price	%Disc	Net
0004	17-01	CHECK ALL LIGHTING	30.00		30.00	
0005	20-00	TUFF COAT ON AFFECTED PARTS.	30.00		30.00	
0006	L	WHEEL ALIGNMENT	60.00		60.00	
SUB-TOTAL				:		1,020.00

Items total		3,331.84
Add GST @	7.000 %	233.23
Invoice amount		3,565.07

Issued by : CHEWBEELENG 28.03.2018 15:03:13
Repair type : CLSO/57/57
Payment Type/Term: /Credit 30 days

Payment Type/Term: /Credit 30 days

Journal of Management Education 36(7) 809-824

ACCOUNT No	INVOICE No	AMOUNT	BANK/CHO No
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ACCOUNT NO.	INVOICE NO.	AMOUNT	BANK/CHK NO.

Il Road	8010004	91364783	3,565.07	
---------	---------	----------	----------	--

[illegible][illegible]

that no receipt shall be issued unless requested,

FBI'S COPY

ER'S COPY

Our Ref: CT18030702

Date: 28 March 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 22/03/2018 @ 20:45 hrs
ALONG YISHUN CENTRAL 1(> YISHUN CENTRAL) X NTH
POINT DR
INVOLVING SDG6622G

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHD3223M** (the "Taxi"). The Taxi was hired to **LEE TONG SOON IC NO S1640874C** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$117.00** per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Assistant Manager, Fleet Safety

This is a computer generated letter. No signature is required.

DATE	NAME OF DRIVER	MILEAGE READING					MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
		26	14	08	2			FROM	TO
21/03/18	Scam	26	14	08	2		3149	0700	2100
22/03/18	Scam	26	14	29	6		2114	0700	1740
22/3/18	L. ce Ho	26	4	38	9		92	5:50pm	9:20pm
22/3	Accident						W	2005	
24/3	repair					W	Cuf		1130

Quc

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING **I 40 SHD3223M , SDG6622G** **ON 22-Mar-18 20:45**
ALONG **YISHUN CENTRAL 1(TWDS YISHUN CENTRAL) X NORTH POINT DIRVE**

I / We **LEE TONG SOON** (Hirer) NRIC No.: **S1640874C**

and/or **HO LIANG QWEE** (Relief) NRIC No.: **S2004954E**

Taxi Number **SHD3223M**

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date **23-Mar-2018**

Name of Hirer **LEE TONG SOON**
Hirer NRIC **S1640874C**

Signature :



Address **297B COMPASSVALE STREET #10-08**
542297

Contact No. **97966817**

Name of Relief **HO LIANG QWEE**
Relief NRIC **S2004954E**

Signature :



Address **27 LORONG 7 REALTY PARK**
536785

Contact No. **97472775**

Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SDG6622G	22 Mar 2018 / 20:45:00	Successful	A04	AIG ASIA PACIFIC INSURANCE PTE. LTD.

Previous OK





Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Our Ref: CC3/AIG18005519/Dpa3

06 APRIL 2018

KHOO CHEE MENG MARK
BLK 66 YISHUN AVE 4
#08-423
SINGAPORE 760661

Dear Sir/Madam,

ACCIDENT INVOLVING SDG 6622G & SHD 3223M ON 22/03/2018

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

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

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **10 days** i.e. by **17/04/2018**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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

Please call us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG
Case Handler
DID: 6742 3197
FAX: 6741 4108
Email: chewht@lkkauto.com

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

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

Revoked / No settlement

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	22 Mar 2018 Edit Reg		23 Mar 2018 00:00 Edit Adj Rpt	S\$3,331.84 Edit Estimates	S\$3,331.84 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
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CLAIM SUBFOLDER DETAILS [Created by adjuster]

Insured:	Khoo Chee Meng Mark, ID: S12116811		
Main Claimant:	COMFORT TRANSPORTATION PTE LTD, Co. Reg. No.: 199303821R		
Vehicle Reg. No.:	SHD3223M	Date of Loss:	22/03/2018 20:00 - :59 [20 Months and 22 Days From LTA Reg Date (Man Yr)]
Claim Type:	TP / 4241095805SG	Policy/Cover Note No.:	2100414829 (Comprehensive)
Vehicle Reg. No. (Insured):	SDG6622G	Policy No. (Claimant):	MCOM0015
		Excess:	
Repairer:	ComfortDelGro Engineering Pte Ltd (Loyang) 59 Loyang Drive, 508969 Loyang - Tel: 6214 8300		
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Kesaval, Jaclyn-M] Jaclyn-M.Kesaval@aig.com		
Claimant's Insurer:	India International Insurance Pte Ltd (HQ) - Tel: 63476100		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by BRYAN TANI] ... [Final Rpt due 04/04/2018]		

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

*SHD3223M (4241095805SG)
 [SDG6622G]
 TP
 COMFORT TRANSPORTATION PTE LTD
 Mar 22 2018 8:00PM
 [Khoo Chee Meng Mark]
 ComfortDelGro Engineering Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View View in Browser		
Video														1 per page		<input checked="" type="checkbox"/>	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)										Thumbnail		Print			
1	26/03/18 11:21	Video - Accident (OI)										1	Load MP4				
2	19/06/19 14:14	TP Accident video										1	Load AVI				
Photos/Images														3 per page		<input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail		Print			
1	28/03/18 13:16	Front View Right										1	Load JPG	<input checked="" type="checkbox"/>			
2	28/03/18 13:16	Front View Left										1	Load JPG	<input checked="" type="checkbox"/>			
3	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
4	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
5	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
6	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
7	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
8	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
9	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
10	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
11	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
12	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
13	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
14	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
15	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
16	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
17	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
18	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
19	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
20	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
21	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
22	28/03/18 13:16	Chassis Number										1	Load JPG	<input checked="" type="checkbox"/>			
23	28/03/18 13:16	General View										1	Load JPG	<input checked="" type="checkbox"/>			
24	28/03/18 13:16	Chassis Number										1	Load JPG	<input checked="" type="checkbox"/>			
25	28/03/18 13:16	Replacement Part Photo										1	Load JPG	<input checked="" type="checkbox"/>			
26	28/03/18 13:16	Replacement Part Photo										1	Load JPG	<input checked="" type="checkbox"/>			
27	28/03/18 13:16	Replacement Part Photo										1	Load JPG	<input checked="" type="checkbox"/>			
28	28/03/18 13:16	Replacement Part Photo										1	Load JPG	<input checked="" type="checkbox"/>			
Documentation														1 per page		<input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail		Print			
1	24/03/18 17:45	TP ESTIMATE - MARKED										1	Load PDF				
2	24/03/18 17:45	TP GIA REPORT										1	Load PDF				
3	20/06/19 08:17	Email from AIG dd 190619										1	Load PDF				

Video			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
4	20/06/19 08:19	LETTER TO OI	 Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	26/03/18 08:54	OI GIA report	 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; margin-top: 5px;"></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: CC3/AIG18005519/DPA3Q2

Date: 24/06/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100414829
Claimant Vehicle No : SHD3223M **Insured Vehicle No :** SDG6622G
 Date of Loss: 22/03/2018 Nature of Claim: TP Claim No: 4241095805SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SHD3223M**
 Make & Model: HYUNDAI I40, 1.7 D CRDI F/L ABS AIRBAG 4DR (A) Engine No: D4FDGU652951
 Reg. Date: 30/06/2016 (Man. Year: 2016) Chassis No: KMHLB41UMGU091601
 Colour: Blue Odometer: 264400 km
 Engine Capacity: 1685 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: 205/60 R16 Rear Tyre Size: 205/60 R16
 Front Left Side: Hankook 6 mm Rear Left Side: Hankook 6 mm
 Front Right Side: Hankook 6 mm Rear Right Side: Hankook 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	2,444.48	2,411.84	32.64	1.34
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,180.00	920.00	260.00	22.03
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	3,624.48	3,331.84	292.64	8.07
+ GST 7.00/7.00% (S\$)	253.71	233.23	20.48	8.07
Nett Amount (S\$)	3,878.19	3,565.07	313.12	8.07
Global Sum Settlement (S\$)		0.00		

INSPECTION

Date of Assignment: 23/03/2018
 Date Inspected: 23/03/2018 Inspected At: ComfortDelGro Engineering Pte Ltd (Loyang)
 59 Loyang Drive
 Singapore 508969
 Estimated Period of Repair: 2.0 days

Adjuster: BRYAN TANI**Manager:** CHEW HSIAO TONG

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

REPAIR DETAILS

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER COVER	Cut	562.30 FL	*562.30 FL
2	1		*FRONT BUMPER BRACKET TOP(RH)	Serviceable	22.40 FL	*- FL
3	1		*FRONT BUMPER RETAINER MOUNTING	Serviceable	9.20 FL	*- FL
4	1		*HEADLAMP (RH)	Cracked	1,388.00 FL	*1,388.00 FL
5	1		*FRONT FENDER (RH)	Dented	619.00 FL	*619.00 FL
6	1		*FRONT FENDER SHIELD (RH)	Deformed	169.80 FL	*169.80 FL
7	1		*FRONT FENDER RETAINER	Serviceable	9.20 FL	*- FL
8	1		*FRT WHEEL HUB CAP (RH)	Cut	150.70 FL	*150.70 FL
9	1		*FRT FENDER ADVERTISEMENT LOGO (RH)	Necessary	100.00 FS	*100.00 FS

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

Sub Total (\$\$)	3,030.60	2,989.80
- List Item Discount on L Items 20.00/20.00% (\$\$)	586.12	577.96
Total Parts (\$\$)	2,444.48	2,411.84

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
<u>Labour Items</u>				
1	PANEL BEATING	New	500.00	400.00
2	SPRAY PAINTING CHARGE	New	500.00	400.00
3	WIRING CHARGE	New	50.00	30.00
4	TUFF KOTE	New	50.00	30.00
5	FRT WHEEL ALIGNMENT	New	80.00	60.00
Gross Labour Cost (\$\$)			1,180.00	920.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >