

INS. CASE OWNER:

CC 4, AIG 1800

5962, Uta37

LKK:

IDAC:

Surveyor:

M. Armas

DOI:

ASSIGNMENT

2/4/18

Date / Time:

29/3/18

Registered in Merimen:

2/4/18

Pre-assign / CCU / FTE



Insured Vehicle No.

SGU 1582L

Claim No.:

Name of Insured

Daniel Choo G. M. N. G.

Policy No.:

2100

Insured Tel No.

HP:

96634620

Make / Model:

Myl-Laner

Excess Sec II :S\$

D.O.A.:

19/3/18

Place of Accident:

Jenny West St 69

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

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

Insured Liability:

%

Final ? Yes / No

JPX 8145



INSRS:

WSP:

Tel:

Liability:

RMKS:

Gurfa



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time

5/7/18

JPX 8145, X

SGU 1582L - 03/11/18 13:16/18 / 21/11/18 - 03/12/18

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

Type

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:

Nondrive/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\$ 2,219.40

(4 days) Reduction:

52 %

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

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

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:

S\$ 350 320

COPY SENT

# ASSIGNMENT

Front: \_\_\_\_\_ Date: \_\_\_\_\_  
 Estimated Cost: \_\_\_\_\_  
 OD / TP / WS / TP RES / OD RES / EVA / INV / MV  
 To inspect Vehicle No: JFX 8145  
 at Workshop m/s Erofia  
 of 1 Kaki Bukit Ave 6 #03-62  
 Insured S/GV 1582L  
 Policy No \_\_\_\_\_  
 Claims No \_\_\_\_\_  
 Sum Insured \_\_\_\_\_ Excess: \_\_\_\_\_  
 (Client's Record)  
 Make of Veh \_\_\_\_\_

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
N/S	O/S

(Policy Condition)  
 Remark: The veh had commenced its repair at the time of inspection.  
 Bal. or Market Value: \_\_\_\_\_  
 IDAC Accident Rpt: \_\_\_\_\_ Consistent? : Yes or No  
 GIA / PF Seen: \_\_\_\_\_ Consistent? : Yes or No  
 Est. Repairs: 4 days Res: Yes or No  
 Lum Sum: \_\_\_\_\_ % 3 Val: Yes or No  
 CA / REV / REP. / 24 HRS  
 Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_ Vehicle: IN / OUT

Veh No: JFX 8145 Yr Regn: 214  
 Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /  
 Truck / Trailer or  
 Make: Yamaha 135LC C.C. 135  
 Colour: white A/C: Insured / Std / NI / NA  
 Sp. Reading: \_\_\_\_\_ T/Radio: Insured / Std / NI / NA  
 Eng/No: \_\_\_\_\_  
 C/No: PMYK60540 DO 141012  
 Gen. Cond: Good / Fair / Poor / Burnt  
 Steering: In order / Jammed / Leaked / Burnt or  
 Brake: In order / Jammed / Leaked / Burnt or  
 Modl: Nil / S/Rim / STD A/Rim or  
 Tyre Size: F: 80-90-17  
 R: 90-80-17  
 BS / DDN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /  
 TOYO / YOKO or  
 Front: \_\_\_\_\_ Rear: \_\_\_\_\_  
 R/Bal: 6 mm R/Bal: 6 mm  
 L/Bal: \_\_\_\_\_ mm L/Bal: \_\_\_\_\_ mm  
 D.O.A. 19/3/18 D.O.I. 21/4/18  
 Survey held at: \_\_\_\_\_  
 Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or  
 Frt, n/s body  
 The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time	Action / Instruction
	CP / P \$ 2,219.40 / Red \$ 2,403.40 / 521.1
	check items : \$ 693

Date/Time, File Pass to? ☐ : Preli. Report ☐ : Final Report  
 1) \_\_\_\_\_  
 Date/Time, File Return to? \_\_\_\_\_  
 2) \_\_\_\_\_  
 Report Format : \_\_\_\_\_  
 Lump Sum / I.B.I. (\$) \_\_\_\_\_  
 Days Of Repair: \_\_\_\_\_  
 Resurvey No. of Trip: \_\_\_\_\_  
 Add Fee: ☐ Site Insp (\$) ☐ Interview (\$) ☐ Tech Invs (\$) ☐ Weekend (\$) ☐ \_\_\_\_\_  
 Survey Fee: \_\_\_\_\_  
 Transportation: \_\_\_\_\_  
 1. Photo \_\_\_\_\_  
 1. Other \_\_\_\_\_  
 TOTAL: \_\_\_\_\_



## LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC4/AIG18005962/Uua3		
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 02-04-2018		
		Code : AIG		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SGU 1582L	Veh. Inspected	JPX 8145	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	02/04/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
<b>4. Description of Damages</b>				
<b>5. General Information</b>				
Accident Date	19/03/2018	Inspection Date	02/04/2018	
Survey held at	EROFIA MOTOR TRADING PTE LTD 1 KAKI BUKIT AVENUE 6 #02-62 SINGAPORE 417883			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

# EROFIA MOTOR TRADING PTE LTD

No 1 Kaki Bukit Avenue 6 #02-62 AutoBay @ Kaki Bukit Singapore 417883

Tel : 67527740 / 97761091 Fax : 67528669

Co. Reg No. 201202259N

AIG

Name : Lim Kar Foo

Accident Date : 19-Mar-18

Vehicle No : JPX 8145

Vehicle Model : Yamaha Jupiter

## Estimated Repair Costs

Qty	Description List Items	Amount S(\$)
2	Front fork tubes assy	\$ 640.00 ?
1	Front wheel rim	\$ 280.00
1	Front rim shaft	\$ 45.00
1	Front rim bearing	\$ 38.00
1	Front brake disc	\$ 155.00 X
1	Handle bar	\$ 75.00
1	Handle bar end	\$ 28.00
1	Hand grip (1 set)	\$ 45.00 X
1	Handle bar inner bracket	\$ 68.00 X
2	Side mirrors	\$ 110.00
1	Windshield	\$ 28.00 X
2	Front signals	\$ 130.00 ?
1	Front signal lower garnish	\$ 85.00
1	Headlamp	\$ 185.00 X
1	Fairing assy (1 set)	\$ 425.00
2	Side cowling inner garnishes	\$ 180.00
1	Centre inner panel	\$ 145.00
1	Radiator	\$ 458.00 X
1	Front footrest bracket	\$ 65.00
2	Front footrest rubbers	\$ 70.00
1	Gear pedal	\$ 42.00 X
1	Brake pedal	\$ 42.00 X
1	Water pump cover	\$ 105.00 X
1	Clutch cover	\$ 180.00
1	Rear footrest -L/H	\$ 40.00
1	Rear footrest bracket -L/H	\$ 78.00 X
1	Side stand	\$ 75.00 X
1	Main stand	\$ 95.00 X
1	Rear fender	\$ 120.00 X
		\$ 4,032.00
	Less 10%	\$ 403.20
		\$ 3,628.80

# EROFIA MOTOR TRADING PTE LTD

No 1 Kaki Bukit Avenue 6 #02-62 AutoBay @ Kaki Bukit Singapore 417883

Tel : 67527740 / 97761091 Fax : 67528669

Co. Reg No. 201202259N

Name : Lim Kar Foo

Accident Date : 19-Mar-18

Vehicle No : JPX 8145

Vehicle Model : Yamaha Jupiter

## Estimated Repair Costs

### Special Nett Items

1	Number plate (1 set)	\$ 11	28.00	
2	Fork oils	\$ m	30.00	✓
2	Fork oil seals	\$ m	56.00	✓
1	Steering cone (1 set)	\$ m	90.00	✓
1	Rear box	\$ m	180.00	150
1	Rear box bracket	\$ m	100.00	✓
		\$	484.00	

### S/No.

### Labour

1	To provide towing service.	\$	50.00	35
2	To check wiring and reset headlamp focusing.	\$ 11	80.00	2
3	To provide labour.	\$	380.00	250
		\$	510.00	

Grand Total

\$ 4,622.80

Dollars: Four Thousand Six Hundred Twenty-Two And Eighty Cents Only.

EROFIA MOTOR TRADING 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:

**Catherine Chong (LKK Auto)**

---

**From:** Supramaniam, Darshene <Darshene.Supramaniam@aig.com>  
**Sent:** Thursday, 29 March, 2018 4:25 PM  
**To:** 'admin-a@lkkauto.com'; assignments@lkkauto.com  
**Cc:** Tan, Lily (AIG); Fong, Andy-SY; Kaur, Baljit; Lim, Sheng Yang; Chan, Yoke Shi; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Fan, Winnie-LW; Md Ishak, Mohd Imran  
**Subject:** PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE  
SGU1582L & JPX8145 ON 19 MARCH 2018

Hi,

Please refer to the enclosed request from **RIAZ LLC**

Claim no : 2578137435SG003  
Case Owner : Jaclyn Maniam

29032018 @ 423pm  
Mr. Teo veh in  
Terofla Marcus

If you have any queries/concerns, please let us know.

Kindly assist to assign **Mr Marcus Chua as** as Single Joint Expert as requested.

Thank you.

Best Regards,

**Darshene Supramaniam**

AIG

Express Claims Adjuster II, FNOL SG Claims Operations - Auto  
Shared Services - Malaysia | Global Business Services

Level 12, Menara Worldwide, 198 Jalan Bukit Bintang. 55100 Kuala Lumpur, Malaysia  
Tel +603 2719 6000 ext 100-2208 | Fax +603 2719 6150

**IMPORTANT NOTICE:**

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## Khanchna (LKK Auto)

---

**From:** Khanchna (LKK Auto)  
**Sent:** Monday, 2 September 2019 4:15 PM  
**To:** 'Erofia Motor - LeeLee Tan'  
**Cc:** Admin A  
**Subject:** REJECT TP CLAIM - ACCIDENT INVOLVING JPX 8145 & SGU 1582L[AIG] ON 19/03/2018  
**Attachments:** POLICE INVESTIGATION RESULT.jpg

Tracking:	Recipient	Delivery
	'Erofia Motor - LeeLee Tan'	
	Admin A	
	Meikwan@lkkauto.com	Delivered: 2/9/2019 4:15 PM
	shupei@lkkauto.com	Delivered: 2/9/2019 4:15 PM
	olivialau@lkkauto.com	Delivered: 2/9/2019 4:15 PM

**Your Ref: JPX 8145**  
**Our Ref: CC4/AIG18005962/Uka3**

### Without Prejudice

Dear Sir/Madam,

We refer to the subject matter.

Please be informed that the police investigation result is against your client under Rule 29 for careless driving in this accident (as attached).

As such, we have our principal's instruction to reject the claim and that we are unable to look into your client's claim.

We will now close the matter in our end.

Thank you.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Khanchna (LKK Auto)  
**Sent:** Monday, 2 September 2019 9:22 AM  
**To:** Erofia Motor - LeeLee Tan <erofia@singnet.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** ACCIDENT INVOLVING JPX 8145 & SGU 1582L[AIG] ON 19/03/2018

**Your Ref: JPX 8145**

**WITHOUT PREJUDICE**

Dear Sir/Madam,

We refer to the above matter.

We would like to request a copy of police investigation result/video footage/witness statement/scene photos(if any) in order for us to look into the matter.

We shall revert upon hearing from you.

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,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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



## Khanchna (LKK Auto)

---

**From:** Lee, Ming-Yao <MingYao.Lee@aig.com>  
**Sent:** Monday, 2 September 2019 3:36 PM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A; Syed-Yusoff, Saliha  
**Subject:** RE: AIG ref: 2578137435SG-003 II TP veh: JPX8145 (DOA: 19/03/18)

Hi Kranchna,

As there is PIR in favor of OI, please proceed to reject claim.

Regards,  
Lee Ming Yao, George  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

[Ming-Yao.Lee@AIG.com](mailto:Ming-Yao.Lee@AIG.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Sent:** 02 September 2019 15:23  
**To:** Lee, Ming-Yao <MingYao.Lee@aig.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>  
**Subject:** [EXTERNAL] AIG ref: 2578137435SG-003 II TP veh: JPX8145 (DOA: 19/03/18)

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

### **SEEKING INSTRUCTIONS TO REJECT THIRD PARTY'S CLAIM**

Dear Mr. George,

### **ACCIDENT INVOLVING JPX 8145 & SGU 1582L [AIG] ALONG/AT JURONG WEST ST 63 ON 19/03/2018**

The above matter and e-mail as trailed refers.

Please be informed that our Insured has given us the police investigation result (as attached) and the police found Third party to be at fault under Rule 29- careless driving.

As such, we opine that liability is down against third party and intend to reject the Third party's claim.

Your approval please.

Thank you.

## Khanchna (LKK Auto)

---

**From:** Khanchna (LKK Auto)  
**Sent:** Monday, 2 September 2019 3:00 PM  
**To:** Daniel Choo  
**Cc:** Admin A; danielchooem@gmail.com  
**Subject:** RE: ACCIDENT INVOLVING JPX 8145 & SGU 1582L [AIG] ALONG/AT JURONG WEST ST 63 ON 19/03/2018

Tracking:	Recipient	Delivery
	Daniel Choo	
	Admin A	
	danielchooem@gmail.com	
	Meikwan@lkkauto.com	Delivered: 2/9/2019 3:00 PM
	olivialau@lkkauto.com	Delivered: 2/9/2019 3:00 PM
	shupeil@lkkauto.com	Delivered: 2/9/2019 3:00 PM

Dear Mr. Daniel Choo,

### ACCIDENT INVOLVING JPX 8145 & SGU 1582L [AIG] ALONG/AT JURONG WEST ST 63 ON 19/03/2018

We have taken note of the police investigation result in your e-mail below.

We will proceed to inform your motor insurance company, **AIG Asia Pacific Insurance Pte Ltd** and to seek their instructions/approval to reject the Third party's claim accordingly.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Daniel Choo <danielchooem@outlook.com>  
**Sent:** Monday, 2 September 2019 2:52 PM  
**To:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; danielchooem@gmail.com  
**Subject:** Re: ACCIDENT INVOLVING JPX 8145 & SGU 1582L [AIG] ALONG/AT JURONG WEST ST 63 ON 19/03/2018

Hi

I have a traffic police report stating that the offender is JPX8145

Please see the attached

Dear Sir/Madam


**ACCIDENT INVOLVING SGU1582L / JPX8145 ON 19/01/2019  
ALONG JURONG WEST STREET 23**

I refer to the above accident.

2. Please be informed that we have completed our investigation. The driver of **JPX8145** has committed an offence of Careless Driving. A Prosecution Action has been initiated against the driver for the said offence.

3. If you have any queries, please contact the Investigator in Charge at telephone number 6547 6214 or email at Yus\_MASTARI\_I\_K

Yours faithfully



Roslan Ahmad, Stn Insp  
For Head Investigation  
Traffic Police

Would appreciate if you could investigate further with my attachment police report and respond back to me on the course of action going ahead.

Thanks.

Best Regards

Daniel

Get [Outlook for iOS](#)

---

**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Monday, September 2, 2019 9:32 AM

**To:** [danielchooem@outlook.com](mailto:danielchooem@outlook.com)

**Cc:** Admin A

**Subject:** ACCIDENT INVOLVING JPX 8145 & SGU 1582L [AIG] ALONG/AT JURONG WEST ST 63 ON 19/03/2018

Our Ref:CC4/AIG18005962/Uka3

Your Ref: SGU 1582L [AIG]

**DANIEL CHOO E-MING**

**[POLICY HOLDER]**

Dear Sir/Madam,

**ACCIDENT INVOLVING JPX 8145 & SGU 1582L [AIG] ALONG/AT JURONG WEST ST 63 ON 19/03/2018**

We refer to the above subject matter.

We write to inform you that we are the loss adjuster appointed by your motor insurer, **AIG Asia Pacific Insurance Pte Ltd** to deal with the third party claim against your policy.

We have received a claim from **JPX 8145** against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. 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 **12/09/2019**, 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.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

## **Khanchna (LKK Auto)**

---

**From:** Lee, Ming-Yao <MingYao.Lee@aig.com>  
**Sent:** Monday, 2 September 2019 3:36 PM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A; Syed-Yusoff, Saliha  
**Subject:** RE: AIG ref: 2578137435SG-003 II TP veh: JPX8145 (DOA: 19/03/18)

Hi Kranchna,

As there is PIR in favor of OI, please proceed to reject claim.

Regards,  
Lee Ming Yao, George  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1769

[Ming-Yao.Lee@AIG.com](mailto:Ming-Yao.Lee@AIG.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Khanchna (LKK Auto) <khanchna@lkkauto.com>  
**Sent:** 02 September 2019 15:23  
**To:** Lee, Ming-Yao <MingYao.Lee@aig.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>  
**Subject:** [EXTERNAL] AIG ref: 2578137435SG-003 II TP veh: JPX8145 (DOA: 19/03/18)

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

### **SEEKING INSTRUCTIONS TO REJECT THIRD PARTY'S CLAIM**

Dear Mr. George,

### **ACCIDENT INVOLVING JPX 8145 & SGU 1582L [AIG] ALONG/AT JURONG WEST ST 63 ON 19/03/2018**

The above matter and e-mail as trailed refers.

Please be informed that our Insured has given us the police investigation result (as attached) and the police found Third party to be at fault under Rule 29- careless driving.

As such, we opine that liability is down against third party and intend to reject the Third party's claim.

Your approval please.

Thank you.


Dear Sir/Madam

**ACCIDENT INVOLVING SGU1582L / JPX8145 ON 19/03/2018 AT ABOUT 0817 HRS  
ALONG JURONG WEST STREET 23**

I refer to the above accident.

2. Please be informed that we have completed our investigations which shows that the driver of **JPX8145** has committed an offence of Careless Driving under Rule 29 Road Traffic Rules. Action has been initiated against the driver for the said offence.
3. If you have any queries, please contact the Investigation Officer, YUS MASTARI at telephone number 6547 6214 or email at [Yus\\_MASTARI\\_I\\_Khazali@spf.gov.sg](mailto:Yus_MASTARI_I_Khazali@spf.gov.sg).

Yours faithfully



Roslan Ahmad, Stn Insp  
For Head Investigation  
Traffic Police  
Singapore Police Force



## Khanchna (LKK Auto)

---

**From:** Khanchna (LKK Auto)  
**Sent:** Monday, 2 September 2019 4:15 PM  
**To:** 'Erofia Motor - LeeLee Tan'  
**Cc:** Admin A  
**Subject:** REJECT TP CLAIM - ACCIDENT INVOLVING JPX 8145 & SGU 1582L[AIG] ON 19/03/2018  
**Attachments:** POLICE INVESTIGATION RESULT.jpg

Tracking:	Recipient	Delivery
	'Erofia Motor - LeeLee Tan'	
	Admin A	
	Meikwan@lkkauto.com	Delivered: 2/9/2019 4:15 PM
	shupei@lkkauto.com	Delivered: 2/9/2019 4:15 PM
	olivialau@lkkauto.com	Delivered: 2/9/2019 4:15 PM

**Your Ref: JPX 8145**  
**Our Ref: CC4/AIG18005962/Uka3**

### Without Prejudice

Dear Sir/Madam,

We refer to the subject matter.

Please be informed that the police investigation result is against your client under Rule 29 for careless driving in this accident (as attached).

As such, we have our principal's instruction to reject the claim and that we are unable to look into your client's claim.

We will now close the matter in our end.

Thank you.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Khanchna (LKK Auto)  
**Sent:** Monday, 2 September 2019 9:22 AM  
**To:** Erofia Motor - LeeLee Tan <erofia@singnet.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** ACCIDENT INVOLVING JPX 8145 & SGU 1582L[AIG] ON 19/03/2018

**Your Ref: JPX 8145**

**WITHOUT PREJUDICE**

Dear Sir/Madam,

We refer to the above matter.

We would like to request a copy of police investigation result/video footage/witness statement/scene photos(if any) in order for us to look into the matter.

We shall revert upon hearing from you.

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,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

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

**...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	19 Mar 2018 <a href="#">Edit Reg</a>		29 Mar 2018 00:00 <a href="#">Edit Adj Rpt</a>	<b>\$52,219.40</b> <a href="#">Edit Estimates</a>	<b>\$52,219.40</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

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

Insured:	DANIEL CHOO E-MING, ID: S7633304A		
Main Claimant:	LIM KAR FOO, ID: G7190301Q		
Vehicle Reg. No.:	JPX8145	Date of Loss:	19/03/2018 00:00 - :59 48 Months and 22 Days From LTA Reg Date (Man Yr)
Claim Type:	TP / 2578137435SG	Policy/Cover Note No.:	2100026621 (Comprehensive)
Vehicle Reg. No. (Insured):	SGU1582L	Policy No. (Claimant):	
		Excess:	
Repairer:	Erofia Motor Trading Pte Ltd - (kaki Bukit) (HQ) 1 Kaki Bukit Avenue 6, #02-62 AutoBay @ Kaki Bukit, 417883 Kaki Bukit - Tel: 67527740 / 90696165		
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Lee, Ming-Yao] MingYao.Lee@aig.com		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MARCUS CHUA] ... [Final Rpt due 11/04/2018]		

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

- AIG\_SG (03/04/2018): TP GIA REPORT

**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

\*JPX8145 (2578137435SG)  
 [SGU1582L]  
 TP  
 LIM KAR FOO  
 Mar 19 2018 12:00AM  
 [DANIEL CHOO E-MING]  
 Erofia Motor Trading Pte Ltd - (kaki Bukit)

<a href="#">Upload Documents</a>		<a href="#">Upload Photos</a>	<a href="#">Compose New Letter</a>	<a href="#">Upload Video</a>	<a href="#">Upload Audio</a>	<b>View</b> <a href="#">View in Browser</a>	
<b>Assessment Reports</b>						1 per page	<input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnail	Print		
1	03/04/18 15:34	<b>Accident Statement</b> From: SC - Reg. No: SGU1582L, Claimant: DANIEL CHOO E-MING	1	Load HTM			
<b>Photos/Images</b>						3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print		
1	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
2	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
3	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
4	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
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7	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
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9	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
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18	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
19	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
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21	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
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33	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
34	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
35	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
36	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
37	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
38	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		
39	02/04/18 18:37	General View	1	Load JPG	<input checked="" type="checkbox"/>		

Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
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41	02/04/18 18:37	General View		<input checked="" type="checkbox"/>
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63	02/04/18 18:37	General View		<input checked="" type="checkbox"/>
64	02/04/18 18:37	General View		<input checked="" type="checkbox"/>
65	02/04/18 18:37	General View		<input checked="" type="checkbox"/>
66	02/04/18 18:37	General View		<input checked="" type="checkbox"/>
67	02/04/18 18:37	General View		<input checked="" type="checkbox"/>
68	02/04/18 18:37	General View		<input checked="" type="checkbox"/>
69	02/04/18 18:37	General View		<input checked="" type="checkbox"/>
70	02/04/18 18:37	General View		<input checked="" type="checkbox"/>
71	02/04/18 18:37	General View		<input checked="" type="checkbox"/>
72	02/04/18 18:37	General View		<input checked="" type="checkbox"/>
73	03/04/18 18:48	Reinspection Photo		<input checked="" type="checkbox"/>
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83	03/04/18 18:48	Reinspection Photo		<input checked="" type="checkbox"/>
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85	03/04/18 18:48	Reinspection Photo		<input checked="" type="checkbox"/>
86	03/04/18 18:48	Reinspection Photo		<input checked="" type="checkbox"/>
87	03/04/18 18:48	Reinspection Photo		<input checked="" type="checkbox"/>
Documentation			1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	02/04/18 15:48	ACKNOWLEDGEMENT EMAIL TO AIG DD 29.03.2018		<input type="checkbox"/>
2	03/04/18 13:17	EMAIL PRS		<input type="checkbox"/>
3	03/04/18 13:17	NOTIFICATION FROM LAWYER		<input type="checkbox"/>
4	03/04/18 13:17	EMAIL FROM AIG DD 03.04.2018		<input type="checkbox"/>
5	05/04/18 01:53	TP ESTIMATE - MARKED		<input type="checkbox"/>
6	05/04/18 01:53	TP POLICE REPORT		<input type="checkbox"/>
7	05/04/18 01:55	MSIA LOG CARD		<input type="checkbox"/>

Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
8	05/04/18 01:55	TP CI & IC	Load PDF	
9	02/09/19 09:14	OI GIA REPORT	Load PDF	
10	02/09/19 09:32	EMAIL TO OI	Load PDF	
11	02/09/19 15:03	POLICE INVESTIGATION RESULT AGAINST TP	Load JPG	<input checked="" type="checkbox"/>
12	10/12/19 11:35	EMAIL TO TP WKSHOP REJECT CLAIM	Load PDF	
13	10/12/19 11:35	EMAIL FROM AIG APPROVAL TO REJECT.	Load PDF	

## Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
<div> Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ) <div> <div></div> <div> ^ v </div> </div> </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:199807198R)

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

Singapore 408933

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

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC4/AIG18005962/UKA3Q2

Date: 27/12/2019

## REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100026621  
 Claimant Vehicle No : JPX8145 Insured Vehicle No : SGU1582L  
 Date of Loss: 19/03/2018 Nature of Claim: TP Claim No: 2578137435SG

## DESCRIPTION &amp; IDENTIFICATION OF VEHICLE

Reg No: JPX8145  
 Make & Model: YAMAHA 135LC, 135cc ES Engine No: G399EE141012  
 Reg. Date: 25/02/2014 (Man. Year: 2013) Chassis No: PMYKG0540D0141012  
 Colour: White Odometer: 0 km  
 Engine Capacity: 135 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: 80-90-17 Rear Tyre Size: 90-80-17  
 Front Left Side: Dunlop 6 mm Rear Left Side: Dunlop 6 mm  
 Front Right Side: 0 mm Rear Right Side: 0 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	4,112.80	1,934.40	2,178.40	52.97
Miscellaneous Items	0.00	0.00	0.00	
Labour	510.00	285.00	225.00	44.12
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Nett Amount (S\$)</b>	<b>4,622.80</b>	<b>2,219.40</b>	<b>2,403.40</b>	<b>51.99</b>
<b>Global Sum Settlement (S\$)</b>		<b>0.00</b>		

## INSPECTION

Date of Assignment: 29/03/2018  
 Date Inspected: 02/04/2018 Inspected At: Erofia Motor Trading Pte Ltd - (kaki Bukit) (HQ)  
 1 Kaki Bukit Avenue 6, #02-62  
 AutoBay @ Kaki Bukit  
 Singapore 417883  
 Estimated Period of Repair: 4.0 days

Adjuster: MARCUS CHUA

Manager: Khanchna Pothuraj

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 FORK TUBES ASSY	*Check	640.00 FL	*- FL
2	1		*FRONT WHEEL RIM	Cut / Bent	280.00 FL	*280.00 FL
3	1		*FRONT RIM SHAFT	Necessary	45.00 FL	*45.00 FL
4	1		*FRONT RIM BEARING	Necessary	38.00 FL	*38.00 FL
5	1		*FRONT BRAKE DISC	Not Necessary	155.00 FL	*- FL
6	1		*HANDLE BAR	Bent	75.00 FL	*75.00 FL
7	1		*HANDLE BAR END	Scratched	28.00 FL	*28.00 FL
8	1		*SET HAND GRIP	Not Necessary	45.00 FL	*- FL
9	1		*HANDLE BAR INNER BRACKET	Not Necessary	68.00 FL	*- FL
10	1		*SIDE MIRRORS	N/S Cut	110.00 FL	*55.00 FL
11	1		*WINDSHIELD	Not Necessary	28.00 FL	*- FL
12	2		*FRONT SIGNALS	*Check	130.00 FL	*- FL
13	1		*FRONT SIGNAL LOWER GARNISH	Cracked	85.00 FL	*85.00 FL
14	1		*HEADLAMP	Not Necessary	185.00 FL	*- FL
15	1		*SET FAIRING ASSY	Cut	425.00 FL	*425.00 FL
16	2		*SIDE COWLING INNER GARNISHES	Cracked	180.00 FL	*180.00 FL
17	1		*CENTRE INNER PANEL	Cracked	145.00 FL	*145.00 FL
18	1		*RADIATOR	Not Necessary	458.00 FL	*- FL
19	1		*FRONT FOOTREST BRACKET	Bent	65.00 FL	*65.00 FL
20	1		*FRONT FOOTREST RUBBERS	N/S Torn	70.00 FL	*35.00 FL
21	1		*GEAR PEDAL	Repair	42.00 FL	*- FL
22	1		*BRAKE PEDAL	Repair	42.00 FL	*- FL
23	1		*WATER PUMP COVER	Not Necessary	105.00 FL	*- FL
24	1		*CLUTCH COVER	Cracked	180.00 FL	*180.00 FL
25	1		*REAR FOOTREST -L/H	Cut	40.00 FL	*40.00 FL
26	1		*REAR FOOTREST BRACKET -L/H	Not Necessary	78.00 FL	*- FL
27	1		*SIDE STAND	Repair	75.00 FL	*- FL
28	1		*MAIN STAND	Repair	95.00 FL	*- FL
29	1		*REAR FENDER	Not Necessary	120.00 FL	*- FL
30	1		*SET NUMBER PLATE	Not Necessary	28.00 FS	*- FS
31	2		*FORK OILS	Necessary	30.00 FS	*30.00 FS
32	2		*FORK OIL SEALS	Necessary	56.00 FS	*56.00 FS
33	1		*SET STEERING CONE	Necessary	90.00 FS	*90.00 FS
34	1		*REAR BOX	Cut	180.00 FS	*150.00 FS
35	1		*REAR BOX BRACKET	Bent	100.00 FS	*100.00 FS

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

Sub Total (S\$)	4,516.00	2,102.00
- List Item Discount on L Items 10.00/10.00% (S\$)	403.20	167.60
Total Parts (S\$)	4,112.80	1,934.40

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	TO PROVIDE TOWING SERVICE	New	50.00	35.00
2	TO CHECK WIRING AND RESET HEADLAMP FOCUSING	New	80.00	0.00
3	TO PROVIDE LABOUR	New	380.00	250.00
Gross Labour Cost (S\$)			510.00	285.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >