

22/03/2002

ASS. REC. BY:

Kenneth

REF:

CS/MS/18006184/RTVbSP

Special Instruction:

SUPERVISOR  
merimen

From (Person):

Justin Lim

66431327

ASSIGNMENT (Office)

MSIH

Date/Time: 04/04/2018 10:21am

Estimated Cost:

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

o Inspect Vehicle No:

SKP 3345X

Insured:

Tel:

91165199 64532121

t Workshop m/s

Performance King Motor

of

303 Alexandra Rd

Policy No:

277718079MP

Claim No:

554222

Excess:

\$ 1500.00

Sum Insured:

D.O.A.

01-04-2018

Make of Veh:

(Client's Record)

CA / REV / REP. / REV 24 HRS

Date/Time: 04/04/2018 10:53am

Person Contacted:

meena

H.O.D. Endorsement:

Vehicle IN/OUT

Date/Time

Action/Instruction (✓) Estimate

check brake &amp; tyres.

SKP 3345X - X

5/4/18

Revert by merimen, pending MSI's offer

9/4/18

Rece approved from Jason Sim by merimen

9/4/18

@ 4:44pm Spoken to Jason, repairer request for repair cost \$62,000

REF: M961

## ASSIGNMENT

From

Date

08/05/2018

Estimated Cost:

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

To inspect Vehicle No:

SKP 3345X

at Workshop m/s

Vin's Motor

of

160 Sin Ming Drive

Insured

Policy No.

Claims No.

Sum Insured:

Excess:

\$ 1500.00

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its

repair at the time of inspection.

Bal. or Market Value:

\$145k \$152K 9/5/18

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

18

days

Res.: Yes or No

Lum Sum:

20

%

3 Val.: Yes or No

CA / RE / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

SKP 3345X

Yr Regn:

08 14

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

Truck / Trailer or

Make:

BMW

A

428i

c.c

1997

Colour:

M. D. Blue

A/C:

Insured / Std / NI / NA

Sp. Reading

34691

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

WBA3V32070J 993033

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

R:

225/45 R18

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal.

8

mm

R/Bal.

8

mm

L/Bal.

8

mm

L/Bal.

8

mm

D.O.A.

1/4/18

D.O.I.

8/5/18

Survey held at

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

cls Frt &amp; n/s body

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

Date / Time

Action / Instruction

9/5 File new to Catherine

9/5/18 Revert by merimen, - Vin's Motor

9/5/18 Rec approved from Huey Ni by merimen, Vin's quoted \$25k to \$30k limit repair

9/5/18 @ 4:05pm Informed Raymond c/A on LS repair ex \$1500

28/6/18 @ 28,500 Cn frmr (Red 19,794.60, 419)

RECEIVED 06 JUL 2018

Date/Time, File Pass to?

☐

Preli. Report

1)

☐

Final Report

Date/Time, File Return to?

2) 6/7 - typist

Report Format:

merimen

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

28,500)

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☒

Tech. Invs (\$

☐

Weekend (\$

Days Of Repair:

18

Resurvey No. of Trip:

1

Survey Fee:

Transportation

) \$ + RS \$

) Photos

) Others

TOTAL

250

10

5/7/2018

Signature *James*

REF:

6875L

# ASSIGNMENT

From: Date:

Estimated Cost:

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

To Inspect Vehicle No: SKP 3345X

at Workshop m/s PERFORMANCE

of

Insured: MS16

Policy No.

Claims No.

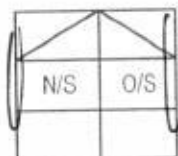
Sum Insured: Excess: 1500

(Client's Record)

Make of Veh:

(Policy Condition)

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



Bal. or Market Value: 152K

IDAC Accident Rpt: Consistent?: Yes or No

GIA / PR Seen: Consistent?: Yes or No

Est. Repairs: days Res.: Yes or No

Lump Sum: % 3 Val.: Yes or No

CA / ☒ REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: Person Contacted:

Veh No: SKP 3345X Yr Regn: 2014 / Auk

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

Truck / Trailer or

Make: B.M.W 428I CONV C.C 1977

Colour: BLUE A/C: Insured / Std / NI / NA

Sp. Reading: 34690 T/Radio: Insured / Std / NI / NA

Eng/No:

C/No: WPA 3V32070J993033

Gen. Cond: Good / ☒ Fair / Poor / Burnt

Steering: ☒ In order / Jammed / Leaked / Burnt or

Brake: ☒ In order / Jammed / Leaked / Burnt or

Modi: Nil / ☒ S/Rim / STD A/Rim or

Tyre Size: F: 225/45 R18

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / ☒ PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal. 6 mm R/Bal. 6 mm

L/Bal. 6 mm L/Bal. 6 mm

D.O.A. 01/04/18 D.O.I. 04/04/18

Survey held at PERFORMANCE

Des. of Damages: Frt / Rear / ☒ N/S / UIC / Rooftop or

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

(To check tyres & brake) - check brake normal, tyres in good condition

Date/Time, File Pass to?

☐ : Preli. Report

1)

Date/Time, File Return to?

☐ : Final Report

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

S + RS. \$

Photos

Others

TOTAL

Report Format :

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

Add Fee: ☐ : Site Insp (\$

☐ : Interview (\$

☐ : Tech. Invs (\$

☐ : Weekend (\$



## 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

MSG INSURANCE (SINGAPORE) PTE LTD

Ref : CS/MSG18006184/R1vb

16 RAFFLES QUAY

#24-01 HONG LEONG BLDG SINGAPORE 048581

Date : 04-04-2018



Code : MSG

### 1. Policy Particulars :- OWN DAMAGE

Insured Veh.		Veh. Inspected	SKP 3345X
Policy No.	27771807SMP	Coverage (\$)	0.00
Claim No.	554222	Excess (\$)	1,500.00
Assign From	MERIMEN (JOSLIN LIM)	Assign Date	04/04/2018

### 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

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### 5. General Information

Accident Date	01/04/2018	Inspection Date	04/04/2018
Survey held at	PERFORMANCE MOTORS LTD 303 ALEXANDRA ROAD SINGAPORE 159941		

### 5a. Remarks

A) THE MARKET VALUE IS S\$----- (EST. AVERAGE)
B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE AUTHORISED REPAIRS.

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

### CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	07 May 2018 13:53 <a href="#">Sendback Est</a>	07 May 2018 14:03 <b>S\$48,294.60</b>	08 May 2018 10:21 <a href="#">Edit Adj Rpt</a>				<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	<a href="#">Show All</a>
------	-----------	---------------	-----------	--------------------------

#### CLAIM SUBFOLDER DETAILS

Insured: **VOHRA RUPINDER KAUR**, ID: G5736875L, Tel: +6592473212

Vehicle Reg. No.: <b>SKP3345X</b>	Date of Loss: 01/04/2018 13:00 - :59 [43 Months and 3 Days From LTA Reg Date (Man Yr)]
Claim Type: <b>OD / 554222</b>	Policy/Cover Note No.: 27771807SMP (Comprehensive) Coverage: 29/08/2017 - 28/08/2018
	Excess: S\$1,500.00

Repairer: **Vin's Motor Pte Ltd (Sin Ming)** 160 Sin Ming Drive, #03-03, Sin Ming AutoCity, 575722 Sin Ming - Tel: 64532121

Handling Insurer: **MSIG Insurance (Singapore) Pte. Ltd. (HQ)** - Tel: +65 6827 7888 ... [Handled by **Joslin Lim** - 6643 1327]

Adjuster: **LKK Auto Consultants Pte Ltd (HQ)** - Tel: 6256-3561 ... [Handled by **KENNETH KONG**] ... [Imm.Advice due 09/05/2018]

Driver/Custodian: **VOHRA RUPINDER KAUR (38)**, NRIC: G5736875L, Tel: +6592473212

Adj Asg. Remarks: Owner has changed workshop from Performance Motors to Vin's Motor. Please survey and revert. Please arrange surveyor Kenneth to survey this vehicle.

#### 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 SUBFOLDER...(New Assignment)

## CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	02 Apr 2018		04 Apr 2018 10:21 Assign				<b>New Assignment</b> Cancel Case

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b>									
Insured:	VOHRA RUPINDER KAUR, ID: G5736875L, Tel: +6592473212, Email: RUPIKA79@GMAIL.COM			[Created by insurer]					
Vehicle Reg. No.:	SKP3345X	Date of Loss:	01/04/2018 13:00 - :59						
Claim Type:	OD / 554222	Policy/Cover Note No.:	27771807SMP (Comprehensive) Coverage: 29/08/2017 - 28/08/2018						
		Excess:	\$1,500.00						
Repairer:	Performance Motors Limited (Alexandra) 303 Alexandra Road, Sime Darby Performance Centre, 159941 Alexandra - Tel: 63190172/63190174								
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Joslin Lim - 6643 1327]								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Imm.Advice due 05/04/2018]								
Driver/Custodian:	VOHRA RUPINDER KAUR (38 / Female), NRIC: G5736875L, Tel: +6592473212								
Adj Asg. Remarks:	Please revert. Please check on the tyres and brake system. Please assist to get maintenance record of the car.								
<b>ASSOCIATED MAIL RECEIVED</b>									
There are no mail for this case.			View All	Compose Case Mail					
<input type="checkbox"/> <b>ALL ASSOCIATED TASKS</b>									
Due Date	Priority	Type	Task Group	Subject	Handler	View All	Search Tasks	Create New Task	Complete
No results.						Assigned By	Completed On	Created On	Done?

04/04/2018 @ 1055am

Mama vohra

Rahul

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

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

Singapore 408933

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

To: MSIG Insurance (Singapore) Pte. Ltd. 4 Shenton Way #21-01 SGX Centre 2 Singapore 068807	From: LKK Auto Consultants Pte Ltd 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park Singapore 408933
Attn: Joslin Lim	Date: 09 May 2018
<b>Preliminary Advice</b>	

Vehicle No	: SKP3345X	Accident Date	: 01/04/2018
Make	: BMW 428i	Policy No.	: 27771807SMP
Assignment Date	: 08/05/2018	Excess	: S\$1,500.00
Date of Inspection	: 08/05/2018	Est. Duration of Repair	: 18.00
Inspection At	VIN'S MOTOR PTE LTD (SIN MING) 160 SIN MING DRIVE, #03-03, SIN MING AUTOCITY SINGAPORE 575722		

**Point of Impact / General Description of Damages**

The vehicle sustained impact / damages o/s front portion and n/s body. The undercarriage affected due to collision and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	48,294.60
Revised Amount	:S\$	18,636.50
Check Items (Estimated)	:S\$	27,912.60
Total	:S\$	46,549.10

Lump Sum Repair	:S\$	
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**Total Loss Consideration**

New for Old Value	:S\$	
Pre-Accident Value	:S\$	152,000.00
COE / PARF Rebate	:S\$	100,422.00
Salvage Value	:S\$	
Margin for Repair	:S\$	51,578.00

**Remarks**

( X ) The vehicle is economical for repair.

( X ) Vehicle repair on Lump Sum basis.

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

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

Singapore 408933

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

To: MSIG Insurance (Singapore) Pte. Ltd.  
4 Shenton Way  
#21-01 SGX Centre 2  
Singapore 068807

From: LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933

Attn: Joslin Lim

Date: 05 Apr 2018

**Preliminary Advice**

Vehicle No	: SKP3345X	Accident Date	: 01/04/2018
Make	: BMW 428I	Policy No.	: 27771807SMP
Assignment Date	: 04/04/2018	Excess	: S\$1,500.00
Date of Inspection	: 04/04/2018	Est. Duration of Repair	: 24.00
Inspection At	: PERFORMANCE MOTORS LIMITED (ALEXANDRA) 303 ALEXANDRA ROAD, SIME DARBY PERFORMANCE CENTRE SINGAPORE 159941		

**Point of Impact / General Description of Damages**

The vehicle sustained impact / damages o/s and n/s body and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	71,372.80
Revised Amount	:S\$	42,521.75
Check Items (Estimated)	:S\$	23,025.25
Total	:S\$	65,547.00

Lump Sum Repair	:S\$	
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**Total Loss Consideration**

New for Old Value	:S\$	
Pre-Accident Value	:S\$	152,000.00
COE / PARF Rebate	:S\$	100,422.00
Salvage Value	:S\$	
Margin for Repair	:S\$	51,578.00

Brake System	: In Order
Steering System	: In Order
Tyre Condition (Front)	: 6/6 mm
Tyre Condition (Rear)	: 6/6 mm

**Remarks**

( ) The vehicle is economical/not economical for repair.

( X ) Kindly advice on offer repair cost to repairer. Please note the margin repair cost is \$51,578.00

## View Received Message

This mail is associated with :

**SKP3345X (554222)**

OD

Apr 1 2018 1:00PM

[VOHRA RUPINDER KAUR]

Vin's Motor Pte Ltd

[Reply](#) [Reply All](#) [Mark as Unread](#) [Print Message](#) [Delete Message](#) [Forward](#)

**From** MSIG Insurance (Singapore) Pte. Ltd. (MSIG\_SG), sent on 05/07/2018 11:48 AM.

**To** LKK\_HQ

**Subject** Alert - Adj Mandate Approved (S\$28500.00) - SKP3345X - Claim Handler: Joslin Lim

Approved:28500.00:approved Lump sum repair \$28500 (before excess \$1500)

### DOCUMENTS SUMMARY

There are no documents.

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

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

Singapore 408933

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

To: MSIG Insurance (Singapore) Pte. Ltd.  
4 Shenton Way  
#21-01 SGX Centre 2  
Singapore 068807

From: LKK Auto Consultants Pte Ltd  
51 Ubi Ave 1 #01-25  
Paya Ubi Industrial Park  
Singapore 408933

Attn: Joslin Lim

Date: 28 Jun 2018

**Preliminary Advice**

Vehicle No	: SKP3345X	Accident Date	: 01/04/2018
Make	: BMW 428i	Policy No.	: 27771807SMP
Assignment Date	: 08/05/2018	Excess	: S\$1,500.00
Date of Inspection	: 08/05/2018	Est. Duration of Repair	: 18.00
Inspection At	VIN'S MOTOR PTE LTD (SIN MING) 160 SIN MING DRIVE, #03-03, SIN MING AUTOCITY SINGAPORE 575722		

**Point of Impact / General Description of Damages**

The vehicle sustained impact / damages o/s front portion and n/s body. The undercarriage affected due to collision and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	48,294.60
Revised Amount (Est)	:S\$	28,500.00 (Lump Sum)
Check Items (Estimated)	:S\$	0.00
Total	:S\$	0.00

Lump Sum Repair	:S\$	
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**Total Loss Consideration**

New for Old Value	:S\$	
Pre-Accident Value	:S\$	152,000.00
COE / PARF Rebate	:S\$	100,422.00
Salvage Value	:S\$	
Margin for Repair	:S\$	51,578.00

**Remarks**

( X ) The vehicle is economical for repair.

( ) The above survey was conducted on a 'without prejudice' basis.

## View Received Message

This mail is associated with :

**SKP3345X (554222)**  
OD  
Apr 1 2018 1:00PM  
[VOHRA RUPINDER KAUR]  
Vin's Motor Pte Ltd

[Reply](#) [Reply All](#) [Mark as Unread](#) [Print Message](#) [Delete Message](#) [Forward](#)

**From** MSIG Insurance (Singapore) Pte. Ltd. (MSIG\_SG), sent on 09/05/2018 15:32 PM.  
**To** LKK\_HQ  
**Subject** Alert - Adj Mandate Approved (S\$18636.50) - SKP3345X - Claim Handler: Joslin Lim

Approved:18636.50:check items of \$27912.60 to be verified. [please note that during tender for repair, Vin's quoted \$25k to \$30k limit repair]

### DOCUMENTS SUMMARY

There are no documents.

**Veron Chen (LKKAUTO)**

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**From:** Admin @ VAuG <admin@vinsautogroup.com.sg>  
**Sent:** Thursday, 28 June 2018 10:53 AM  
**To:** Kenneth Kong (LKKAUTO)  
**Cc:** Veron Chen (LKKAUTO)  
**Subject:** Re: SKP3345X\_Finalization

Good morning,

As you just spoken to my boss, can we confirm the amount \$28500?

Thanks!

Best Regards

Raymond Teo

---



Sin Ming AutoCity  
160 Sin Ming Drive #03-03  
Singapore 575722  
Tel: 64532121 (4 lines)  
Fax: 64599795  
Website: [www.vinsautogroup.com.sg](http://www.vinsautogroup.com.sg)  
Email: [admin@vinsautogroup.com.sg](mailto:admin@vinsautogroup.com.sg)

Follow us on :



\*\* w.e.f 15th May 2017, we have shifted location! \*\*  
\*\* w.e.f 20th November 2017, we have changed our email address! \*\*

On 28/06/2018 08:13, Kenneth Kong (LKKAUTO) wrote:

No, the max is \$28K.

---

**From:** Admin @ VAuG [mailto:[admin@vinsautogroup.com.sg](mailto:admin@vinsautogroup.com.sg)]  
**Sent:** Wednesday, 27 June, 2018 10:57 AM  
**To:** Veron Chen (LKKAUTO)  
**Cc:** Kenneth Kong (LKKAUTO); Admin A; SUR  
**Subject:** Re: SKP3345X\_Finalization

Good morning Veron,

Can we please do \$29000?

This repair is actually more than \$30000.

Thanks!

Best Regards

Raymond Teo

---



Sin Ming AutoCity

160 Sin Ming Drive #03-03  
Singapore 575722  
Tel: 64532121 (4 lines)

Fax: 64599795  
Website: [www.vinsautogroup.com.sg](http://www.vinsautogroup.com.sg)  
Email: [admin@vinsautogroup.com.sg](mailto:admin@vinsautogroup.com.sg)

Follow us on :



\*\* w.e.f 15th May 2017, we have shifted location! \*\*

\*\* w.e.f 20th November 2017, we have changed our email address! \*\*

On 27/06/2018 10:47, Veron Chen (LKKAUTO) wrote:

Dear Raymond,

Offer Lump Sum \$28,000/- before excess \$1500 @ 18 working days .

Kindly confirmed.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Admin @ VAuG [mailto:admin@vinsautogroup.com.sg]  
**Sent:** Friday, 22 June 2018 2:32 PM  
**To:** Kenneth Kong (LKKAuto) <KennethKong@lkkauto.com>  
**Cc:** Veron Chen (LKKAuto) <veronchen@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** Re: SKP3345X\_Finalization

Good afternoon,

Can we please finalize this case?

Thanks!

Best Regards

Raymond Teo

---

Vin's  
AUTOMOTIVE GROUP  
#VAUG

Sin Ming AutoCity

160 Sin Ming Drive #03-03  
Singapore 575722  
Tel: 64532121 (4 lines)

Fax: 64599795  
Website: [www.vinsautogroup.com.sg](http://www.vinsautogroup.com.sg)  
Email: [admin@vinsautogroup.com.sg](mailto:admin@vinsautogroup.com.sg)

Follow us on :



\*\* w.e.f 15th May 2017, we have shifted location! \*\*

\*\* w.e.f 20th November 2017, we have changed our email address! \*\*

On 21/06/2018 10:33, Admin @ VAuG wrote:

Good morning,

Is there any update?

Thanks!

Best Regards

Raymond Teo

---



Sin Ming AutoCity

160 Sin Ming Drive #03-03  
Singapore 575722  
Tel: 64532121 (4 lines)

Fax: 64599795  
Website: [www.vinsautogroup.com.sg](http://www.vinsautogroup.com.sg)  
Email: [admin@vinsautogroup.com.sg](mailto:admin@vinsautogroup.com.sg)

Follow us on :



\*\* w.e.f 15th May 2017, we have shifted location! \*\*

\*\* w.e.f 20th November 2017, we have changed our email address! \*\*

On 14/06/2018 10:08, Admin @ VAuG wrote:

Good morning Kenneth,

Can we please finalize this case?

Thanks!

Best Regards

Raymond Teo

--



Sin Ming AutoCity

160 Sin Ming Drive #03-03  
Singapore 575722  
Tel: 64532121 (4 lines)

Fax: 64599795

Website: [www.vinsautogroup.com.sg](http://www.vinsautogroup.com.sg)

Email: [admin@vinsautogroup.com.sg](mailto:admin@vinsautogroup.com.sg)

Follow us on :



\*\* w.e.f 15th May 2017, we have shifted location! \*\*

\*\* w.e.f 20th November 2017, we have changed our email address! \*\*

## Veron Chen (LKKAUTO)

---

**From:** Joslin Lim <joslin\_lim@sg.msig-asia.com>  
**Sent:** Monday, 30 April 2018 9:49 AM  
**To:** Veron Chen (LKKAUTO)  
**Cc:** Eng Huey Ni; SUR  
**Subject:** RE: SKP 3345X-DOA: 1/4/2018 (MSIG REF: 554222)

Hi Veron

Owner has returned to Singapore.  
Vehicle is currently @ Vin's Automotive.  
However, owner is still undecided to repair or to total loss.

Regards

Joslin Lim  
Senior Admin Officer, Claims Services  
D: +65 6643 1327 | F: +65 6225 7402 | joslin\_lim@sg.msig-asia.com



Insurer Claims  
Team of the Year  
2016

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220 9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | [msig.com.sg](http://msig.com.sg)



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

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**From:** Veron Chen (LKKAUTO) [mailto:veronchen@lkkauto.com]  
**Sent:** Monday, 30 April, 2018 9:38 AM  
**To:** Joslin Lim <joslin\_lim@sg.msig-asia.com>  
**Cc:** Eng Huey Ni <HueyNi\_Eng@sg.msig-asia.com>; SUR <sur@lkkauto.com>  
**Subject:** RE: SKP 3345X-DOA: 1/4/2018 (MSIG REF: 554222)

Dear Joslin,

Follow up on the case. Any outcome?

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Joslin Lim [mailto:joslin\_lim@sg.msig-asia.com]  
**Sent:** Monday, 16 April 2018 1:15 PM  
**To:** Veron Chen (LKKAUTO) <veronchen@lkkauto.com>  
**Cc:** Eng Huey Ni <HueyNi\_Eng@sg.msig-asia.com>; SUR <sur@lkkauto.com>  
**Subject:** RE: SKP 3345X-DOA: 1/4/2018 (MSIG REF: 554222)

Hi Veron

Ol is overseas.  
She is not taking our calls.

We will update you again.

---

**From:** Veron Chen (LKKAuto) [mailto:veronchen@lkkauto.com]  
**Sent:** Monday, 16 April, 2018 12:27 PM  
**To:** Joslin Lim <joslin\_lim@sg.msig-asia.com>  
**Cc:** Eng Huey Ni <HueyNi\_Eng@sg.msig-asia.com>; SUR <sur@lkkauto.com>  
**Subject:** FW: SKP 3345X-DOA: 1/4/2018 (MSIG REF: 554222)

Dear Joslin,

Any outcome for the mentioned vehicle.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Veron Chen (LKKAuto)  
**Sent:** Monday, 9 April 2018 5:17 PM  
**To:** 'Joslin Lim' <joslin\_lim@sg.msig-asia.com>  
**Cc:** Eng Huey Ni <HueyNi\_Eng@sg.msig-asia.com>; SUR <sur@lkkauto.com>  
**Subject:** SKP 3345X-DOA: 1/4/2018 (MSIG REF: 554222)

Dear Joslin,

We refer to the above mentioned.

The repairer was not able to undertake the repair within the nett value @ \$51,000.00.

They will only able to undertake the repair @ \$62,000.00.

In view of the above, our surveyor recommended vehicle to be Total Loss.

Market Value (Est)	\$152,000.00
LTA	\$100,422.00
Nett Value	\$ 51,578.00

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

**CONFIDENTIALITY NOTICE**

This e-mail (including any attachments) may contain information that is privileged or confidential. The sending of this e-mail to any person other than the intended recipient is not a waiver of the privilege or confidentiality that attaches to it. If you are not the intended recipient, please notify the sender immediately, delete the email and do not copy, distribute or disclose its contents.

## Veron Chen (LKKAUTO)

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**From:** Veron Chen (LKKAUTO)  
**Sent:** Monday, 9 April 2018 5:17 PM  
**To:** 'Joslin Lim'  
**Cc:** Eng Huey Ni; SUR  
**Subject:** SKP 3345X-DOA: 1/4/2018 (MSIG REF: 554222)  
**Attachments:** LTA.pdf

Dear Joslin,

We refer to the above mentioned.

The repairer was not able to undertake the repair within the nett value @ \$51,000.00.

They will only able to undertake the repair @ \$62,000.00.

In view of the above, our surveyor recommended vehicle to be Total Loss.

Market Value (Est)	\$152,000.00
LTA	\$100,422.00
Nett Value	\$ 51,578.00

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

## Veron Chen (LKKAuto)

**From:** Merina Chia San San <merina.chia.sansan@simedarby.com.sg>  
**Sent:** Monday, 9 April 2018 4:05 PM  
**To:** Veron Chen (LKKAuto); SUR  
**Cc:** Rasul (LKKAuto)  
**Subject:** RE: SKP 3345X-DOA: 1/4/2018 (MSIG OD)

Dear Veron,

Please take note that we will only able to undertake the repair @ \$62,000.00.

Not able to undertake @ \$51,000.00.

Thank you

Regards,

*Merina Chia*

Customer Service Advisor | Body and Paint  
Performance Motors Limited  
303 Alexandra Road  
Sime Darby Performance Centre  
Singapore 159941  
Hp (+65) 9116 5199 | Fax (+65) 6479 4601  
[merina.chia.sansan@simedarby.com.sg](mailto:merina.chia.sansan@simedarby.com.sg)



<https://www.pml-bmw.com.sg/en/ssl/test-drive.html>



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---

**From:** Veron Chen (LKKAuto) [mailto:veronchen@lkkauto.com]  
**Sent:** Monday, 9 April, 2018 2:43 PM  
**To:** SUR; Merina Chia San San  
**Cc:** Rasul (LKKAuto)  
**Subject:** SKP 3345X-DOA: 1/4/2018 (MSIG OD)

Dear Merina,

As instructed by our client , please proceed to repair the insured vehicle **SKP 3345X** not exceeding **\$51,000/- (Excess \$1,500/-)**.

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

\*Our client reserve their right **not to pay** if there is no valid approval obtained before repair.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

## Veron Chen (LKKAUTO)

---

**From:** Veron Chen (LKKAUTO)  
**Sent:** Monday, 9 April 2018 2:43 PM  
**To:** SUR; Merina Chia San San  
**Cc:** Rasul (LKKAUTO)  
**Subject:** SKP 3345X-DOA: 1/4/2018 (MSIG OD)

Dear Merina,

As instructed by our client , please proceed to repair the insured vehicle **SKP 3345X** not exceeding **\$51,000/- (Excess \$1,500/-)**.

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\*Our client reserve their right **not to pay** if there is no valid approval obtained before repair.

Best Regards,

**Veron Chen** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

## View Received Message

This mail is associated with :

**\*SKP3345X (554222)**

OD

Apr 1 2018 1:00PM

[VOHRA RUPINDER KAUR]

Performance Motors Limited

[Reply](#)[Reply All](#)[Mark as Unread](#)[Print Message](#)[Delete Message](#)[Forward](#)

**From** MSIG Insurance (Singapore) Pte. Ltd. (MSIG\_SG), sent on 09/04/2018 09:57 AM.

**To** LKK\_HQ

**Subject** Alert - Adj Mandate Approved (S\$42521.75) - SKP3345X - Claim Handler: Joslin Lim

Approved:42521.75:Please verify and confirm check items \$23,025.25

### DOCUMENTS SUMMARY

There are no documents.

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

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

### ACCIDENT STATEMENT

Date Of Report	02/04/2018 16:18
Date Of Accident	01/04/2018 13:15
Exact Location Of Accident	18J QUEEN ASTRID PARK 266820
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKP3345X
<b>Insured/Policyholder</b>	
Name Of Registered Owner	VOHRA RUPINDER KAUR
Passport No/FIN	G5736875L
Email Address	RUPIKA79@GMAIL.COM
Mobile Phone No	(LOCAL) +65-92473212
Alternative Phone No	OFFICE-92473212

### Vehicle Particulars

Manufacturer	BMW
Model	428I
Exact Purpose for which vehicle was being used at time of accident	NORMAL USAGE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

### Insurance Company

Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	
Cover Note Number	

### Driver

Name of Driver	VOHRA RUPINDER KAUR
Passport No/FIN	G5736875L
Date Of Birth	29/10/1979
Occupation	INDOOR
Date Of Driving Pass	25/03/2014
Driving Experience	4 YEARS AND 0 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-92473212
Fax Number	
Contact Number	OFFICE-92473212
Email Address	RUPIKA79@GMAIL.COM

Address	18J QUEEN ASTRID PARK
Postcode	266820
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLIDED INTO PROPERTY
Weather Conditions	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	NO
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

#### Details of Police Action

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

#### Circumstances of Accident

REFER TO ATTACH.

#### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

SKETCH PLAN

IMPORTANT NOTICE

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

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of :
  - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
  - (ii) investigating the accident and/or my claims;
  - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
  - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
  - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
  - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
  - (ii) for complying with requirements under any regulations, laws or court orders.

  
 Policyholder's Signature  
 Date & Time: 02 APR 2013

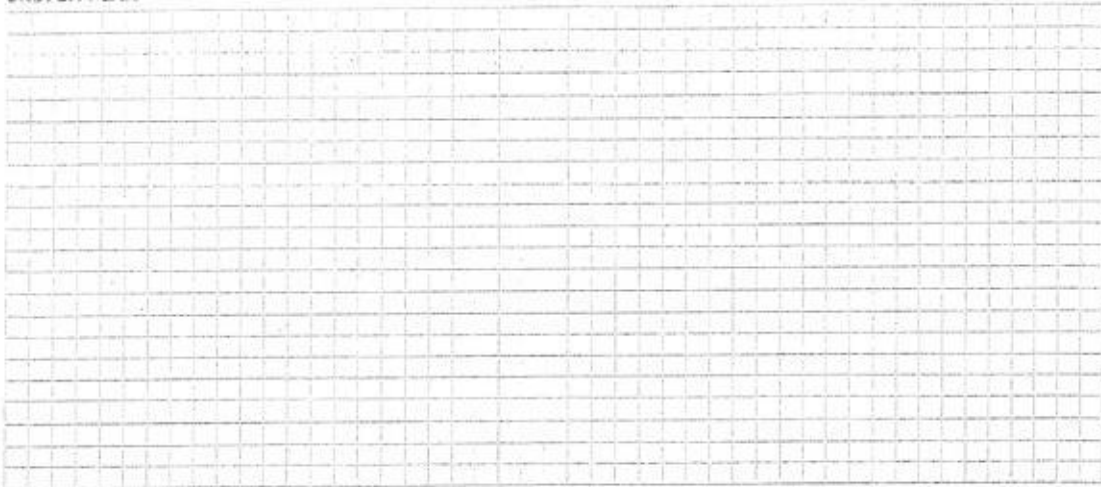
Driver's Signature  
 (if driver is not the policyholder)  
 Date & Time:



Reporting Centre Personnel's Signature  
 Name:   
 NRIC/PIN No.: 02 APR 2013

Sketch Plan Pg. 2

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was driving my car. In a split second moment it derailed to the right of the garden and fell into a 2 feet ditch. The tow company towed the car away.

DECLARATION

I/We declare the foregoing particulars are true in every respect.

  
Policyholder's Signature

Date & Time: 02 APR 2010

Driver's Signature  
(If driver is not the policyholder)  
Date & Time:



Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No. 02 APR 2010

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
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4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
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### ACCIDENT STATEMENT

Date Of Report	02/04/2018 15:18
Date Of Accident	01/04/2018 13:15
Exact Location Of Accident	18J QUEEN ASTRID PARK 266820
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKP3345X
<b>Insured/Policyholder</b>	
Name Of Registered Owner	VOHRA RUPINDER KAUR
Passport No/FIN	G5736875L
Email Address	RUPIKA79@GMAIL.COM
Mobile Phone No	(LOCAL) +65-92473212
Alternative Phone No	OFFICE-92473212

### Vehicle Particulars

Manufacturer	BMW
Model	428i
Exact Purpose for which vehicle was being used at time of accident	NORMAL USAGE
Are you claiming under your own insurance policy for repair to your vehicle?	YES

If No, Please state action to be taken:

Vehicle Category	PRIVATE CAR
------------------	-------------

### Insurance Company

Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	
Cover Note Number	

### Driver

Name of Driver	VOHRA RUPINDER KAUR
Passport No/FIN	G5736875L
Date Of Birth	29/10/1979
Occupation	INDOOR
Date Of Driving Pass	25/03/2014
Driving Experience	4 YEARS AND 0 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-92473212
Fax Number	
Contact Number	OFFICE-92473212
Email Address	RUPIKA79@GMAIL.COM

Address	18J QUEEN ASTRID PARK
Postcode	266820
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLIDED INTO PROPERTY
Weather Conditions	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	NO
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

#### Details of Police Action

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

#### Circumstances of Accident

REFER TO ATTACH.

#### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO