15/5/2010		CC 3 HAIG1800	6296,5	abysz IDAC:
INS. CASE OWNER				
Market 2000 Co. 1000	Selvastian	ASSIGN	MENT	3/4/18
Surveyor.	- STUNSTIAN	DOI: ንነ [4/18	Date / Time : Registered in Merimen: 4 4 8
				Registered in Merimen: 5 4 6
Pre-assign / CCU	FTE CIN GAS	1111		354541125256
Insured Vehicle No	SLN 897	MPI	Claim No.	•
Name of Insured	W.	P	Policy No.	144644170
Q_Q		HP:	Make / Model	: MAJOK
Insured Tel No.	*	D.O.A: 11 617	Place of Accid	ent: 112 TECH WHYELIME
Excess Sec II :S\$	2 (YES / NO)	Nature of Accident :		•
Is driver the owner		M)	OLGIA REPO	RT(YES)/NO : TP GIA REPORT: YESY NO
If NO, Driver Nar Driver Tel	ine / Age - [1 v e] v	(V/L: YES) NO)	Insured Liabili	
		(112 (6) 110 /		
5m B 730	1			$ \rightarrow$ $-$
INSRS:	INSRS:		INSRS:	INSRS:
WSP: A W.	WSP:		WSP: Tel:	WSP: Tel:
Tel: 5, WCF	Tel:	v. <u>U</u>	Liability:	Liability:
RMKS:	RMKS.	(\dagger - \dagger)	RMKS:	RMKS:
Date/Time				
12/11/10	MADAMA 1-Unit	10150 6000 01414	47 DINY - 19 A	STAGE DATE/PIC
10/4/10	81N893911-4		<u></u>	Non-Reporting ltr (1st): Non-Reporting ltr (2nd):
IM	200 4 11160 4			Non-Reporting ltr (Final):
1014/10	R to accordant	4-11-01-01	ΙΑ.	Notification ltr (if non-pickup): Call OI: 1100 4173 1011
10/1/2	envached lan	that the other po	7	After call the to Of. 19 (Ru 2 mo Tl)
1014/18	cent lette	rtuOl you emai	7.	Documentation Check List: Handler Typist
111	/			Notification ltr (if non-pickup)
14/10	prout			After call ltr to OI: Authorisation To Act:
12/2/18 -	yvva			Release Voucher:
16.1	F 24 1	1 0		Final Repair Bill:
16518-	Frepasstoc	(OSC.		Car Rental Invoice:
()	RECEIV	7ED 1 8 MAY 2010		Towing Invoice
	NEULI	/ LU V W 6010		Medical Bill:
	1			PIR:
				Mandate/Reject Instruction:
				LOD Payment Breakdown Form:
PRELIMINARY ADVICE	E Date/Time:	Sent By:		Post-Repair Photos:
I KIDIMINAKI AD TICI		4		Others:
FINALIZATION	Date/Time:	Confirm with:		Confirm by:
Repair Cost:	Date/Time: (5)	days) Reduction:	%	Email Call Email
FINAL SETTLEMENT Final Liability:	% 50 (Agreed	/ Asses ed) BOLA S/N No.	411	If NO or B 28, Ass. Lia :
Repair Cost 28W Q50/	ss 140.00		AND THE RESERVE	Charlesot be at the
Loss of Rental (LOR):	ss - (-	days)		-chicken by th - Uh - 16/1/8
Loss of Use (LOU) 7950	50%s 394.50 (\$265 x			-16/11/1
Loss of Income (LOI): LOR only LOU only	SS (S x y LOR + LOU L	OR + LOI Tick only o	ne]	12 (1.00
GIA/LTA Search	SS 5.W			
Medical:	ss -	00 AVX 10 AVX	. 1200	Claim status: Normal/Reject/Private Settle
Disbursement:	S\$ _	(e.g. Tow/ Independ	dent)	2) Report Format:
Legal Cost Total:	ss 1802.50	Global Sum SS:\Sw. W		177.000.137.433
FINAL PAYMENT	Date/Time: 15/5/18	Confirm with: Audre	u	Email Call
Payee 1:	ss 1800.001	Name 1: SMRT F	suses Ltd.	
Payee 2: (Strike if N.A.)	SS	Name 2:		
Payee 3: (Strike if N.A.)	SS	Name 3:		

The second secon	
Cele/Time. File Pass to? : Preli. Report Days Of Repair:	
Resurvey No. of Trip: Survey Fee:	*
, Transportation.	
Add Fee: Site Insp (\$)_\$+RSSi	
: Interview (\$; Photos	122
Report Format : Tech. Invs (\$) Others	7.7
Lump Sum / I.B.I: (S) Weekend is /	
COTAL	



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

		The second of th	Ref: CC3/AIG18006	
AIG A	ASIA PACIFIC INS	URANCE PTE LTD	Ref : CC3/AIG10000	290/3003
CHA	HENTON WAY #08 RTIS BUILDING GAPORE 079120	3-16	Date: 05-04-2018 Code: AIG	
1.	State of the state of the	Policy Particu	lars :- THIRD PARTY CLAI	M
	Insured Veh.	SLN 8979H	Veh. Inspected	SMB 339J
	Policy No.		Coverage (\$)	0.00
	Claim No.		Excess (\$)	0.00
	Assign From		Assign Date	05/04/2018
2.		Vehicle	Particulars & Condition	
	Make & Model		c.c	0
	Engine No.	HIDDEN	Year of Reg.	
	Chassis No.		Colour	
	Odometer	5.	Steering	
	Brakes		Modification	
	General			
3.		Co	onditions of Tyres	
	3	Size	Make	Balance
	R/H Front Tyre			mm
	L/H Front Tyre			mm
	R/H Rear Tyre			mm
	L/H Rear Tyre			mm
4.		Desc	cription of Damages	
5.		Ge	eneral Information	
	Accident Date	11/06/2017	Inspection Date	03/04/2018
	Survey held at	SMRT AUTOMOTIVE SER	RVICES PTE LTD	
		60 WOODLANDS INDUS	TRIAL PARK E4 SINGAPORE	757705
5a.			Remarks	
	A)THE INSPECTION	ON WAS CONDUCTED ON CE TO YOUR INSTRUCTIO	A"WITHOUT PREJUDICE" BAS NS, WE HAVE NOT AUTHORIS	SIS. SED REPAIRS.



60 Woodlands Industrial Park E4, Singapore 757705

FAX Number : 63685592

Estimator Telephone Number : 68662623

Accident Reporting Number : 68662672

SMRT Accident Vehicle Repair Estimates

Section A - To be completed by claims Advisor/Duty officer at Accident Reporting Centre

Reg. No.

SMB339J

Ref. No

BUS/06/17/5018

Reg. Date

01/11/2012

Vehicle Type

BUS-12M

Make Model MAN

Name of Driver

MAN

: Lai Koon Siung

Type of Accident

SIDE SWIPE

Date / Time of Accident

: 11/06/2017 06:09:00 PM

Accident Reported Date / Time :

12/06/2017 12:00:00 AM

Surveyor is Required?

Yes

Survey by

AIG

Vehicle is Towed Back?

No

Towed Back Date/Time

01/01/2000

Replacement Vehicle issued? :

Accident Repair Job Card No : 000024095427

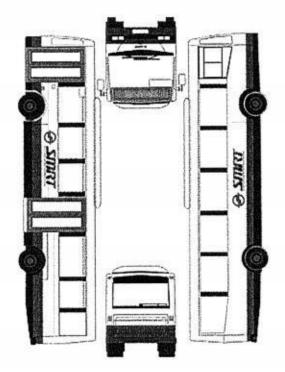
Special Instruction to ARC, if any :

RIGHT CENTER PORTION.

TP: SLN8979H

Prepared Date

: 13/06/2017 05:45:14 PM



to be completed by cervice Auvisor, Accident Repair Centre

Chassis No :

Mileage

0

Work Shop :

Repair Completed Date / Time :

01/01/2000

Summary of Repair Estimates

Quotation from ARC

Adjusted by Surveyor, if applicable

Total Labout Charges

2,120.00

1,590.00

Total Spray Painting Charges

1,200.00

1,062.00

Total Material Charges

160.00

160.00

Other Charges

0.00

0.00

TOTAL

3,480.00

2,812.00

Lum Sum Total

3,500.00

2,800.00

No. of Repair Days

4.00

3.00

Prepared / Adjusted By

sebastian

Arc / Surveyor Sing Off Date

: 03/04/2018 08:20:40 AM

09/04/2018 10:55:07 AM

Prepared / Adjusted Date

Remarks

Prepared Date : 18/06/2017 08:52:27 AM

Section C - To be Completed by Admin Assistant, Accident Repair Centre, Upon Completion of Repair

Quotation No

Invoice No

Quotation Date

Invoice Date :

Invoice Amount :

Prepared Date:

Part 1 - Labour Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REMOVE & INSTALL ALL ABOVE ITEMS AND REPAIR OTHERS DAMAGED AFFECTED AREAS.	2,120.00	1,590.00
Total Labour	2,120.00	1,590.00

Part 2 - Spray Painting & Panel Beating Related Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	1,200.00	1,062.00
Total Spray Painting & Panel Beating	1,200.00	1,062.00

Part 3 - Other Costs - Accident and Accident Repair Related Expenses

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Other Costs		

BUS/06/17/5018 Page: 3

Part 4 - Spare Parts / Material Usage

Part Number	Portion	Stock No	Part Name	Qty	List Price (\$)	Discount (%)	Final Price (\$)	ARC Recommen d	Surveyor Approved	Photos Attached
	COMMO N	4005299	SMRT STICKER(B)	1	200.00	0.00	200.00	Replace	Replace	No
A01001- CW568		6009987	RH SIDE PANEL R6	1	1,776.80	100.00	0.00	Replace	Repair R	No
A01001- CW567		6009988	RH SIDE PANEL R7	1	885.50	100.00	0.00	Replace	Repair R	No
		1	OTAL MATERIALS	V 1770	100	-		200.00	200.00	
TOTAL MATERIALS(Discounted)								160.00	160.00	

Added Spare Parts / Material Usage After Surveyor Signed off

Part Number	Portion	Part Name	Qty	List Price (\$)	Discount (%)	Final Price (\$)	ARC Check	Surveyor Check	LT Check
in the second se	TOTA	L SUPPLEMENTARY	MATERIA	LS					

618 2-30

Se ber \$ 10000

45: \$2800



60 Woodlands Industrial Park E4, Singapore 757705

FAX Number : 63685592

Estimator Telephone Number : 68662623

Accident Reporting Number : 68662672

STITE

SMRT Accident Vehicle Repair Estimates

Section A - To be completed by claims Advisor/Duty officer at Accident Reporting Centre

Reg. No

SMB339J

Ref. No

BUS/06/17/5018

Reg. Date

01/01/1900

Vehicle Type

BUS -12M

Make

MAN

Model

MAN

Name of Driver

Lai Koon Siung

Type of Accident

SIDE SWIPE

Date / Time of Accident

11/06/2017 06:09:00 PM

Accident Reported Date / Time :

12/06/2017 12:00:00 AM

Surveyor is Required?

Yes

Survey by

AIG

Vehicle is Towed Back?

No

Towed Back Date/Time

PURSTINE.

Replacement Vehicle issued? :

No

Accident Repair Job Card No :

13

Special Instruction to ARC, if any :

M 20

RIGHT CENTER PORTION.

TP: SLN8979H

Prepared Date

13/06/2017 05:45:14 PM

Sebastian.
3/4/18.
- Lup Sun Repair.
- Photo After Paint.

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

1

Acknowledged by Repairer

Signature:

Date:

JS/06/17/5018 Page:

Section D - Details of Repair Estimates

Part 1 - Labour Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO RÉMOVE & INSTALL ALL ABOVE ITEMS AND REPAIR OTHERS DAMAGED AFFECTED AREAS.	2,120.00	0.00 1570
Total Labour	2,120.00	0.00

Part 2 - Spray Painting & Panel Beating Related Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	1,200.00	0.00 1062
Total Spray Painting & Panel Beating	1,200.00	0.00

Part 3 - Other Costs - Accident and Accident Repair Related Expenses

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Other Costs		

BUS/06/17/5018 Page: 3

From:

Shu Pei (LKKAuto)

Sent:

Monday, 23 April 2018 7:06 PM

To:

audrey@smrt.com.sg

Cc:

Admin A; Hsiao Tong (LKKAuto)

Subject:

FW: LOD to AIG - SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11

JUNE 2017 ALONG TECK WHYE LANE

Attachments:

img-423172603-0001.pdf

Importance:

High

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and revert to you in due course.

Please note that: -

LKK ref	Officer in charge	
CC3/LCR18006296/Spb3	Hsiao Tong	

To check availability of the case handler, you may contact the undersigned.

Best Regards,

Shu Pei| Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupel@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) [mailto: audrey@smrt.com.sg]

Sent: Monday, 23 April 2018 5:31 PM

To: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>;

Aigsgp claimssurvey@aig.com

Subject: LOD to AIG - SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK WHYE

LANE

Importance: High

SMRT: BUS/06/17/5018/AW

AIG: SLN8979H

Dear Sir/Mdm,

We claim on behalf of SMRT BUSES LTD, owner of the vehicle registration number SMB339J. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$2,800.00
Loss of Use (3 days x \$275 for 12m bus)	\$825
LTA search fee	\$5

Total \$3630.00

We enclose the following documents,

- Repair Invoice
- GIA report
- LTA Search
- · Survey Report and Bus Photos, to be furnished by LKK

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to **SMRT BUSES LTD**.

Audrey Woo | DID: 6556 3521 | FAX: 6368 7421 | Email: audrey@smrt.com.sg | Claims

Department | SMRT BUSES LTD | 6 Ang Mo Kio Street 62 Singapore 569140



From:

Hsiao Tong (LKKAuto)

Sent:

Tuesday, 24 April 2018 9:44 AM

To:

audrey@smrt.com.sg

Cc:

Admin A

Subject:

RE: LOD to AIG - SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11

JUNE 2017 ALONG TECK WHYE LANE

Attachments:

Statement of SLN 8979H.pdf

Without Prejudice

Hi Audrey,

We refer to the above matter.

We would like to request a copy of video footage as stated in your client GIA report for our review as our insured driver reported that your bus encroached into our driver's lane and hit onto our car. Attached here with a copy of our insured GIA report for perusal.

Appreciate an early 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: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Shu Pei (LKKAuto)

Sent: Monday, 23 April 2018 7:06 PM

To: audrey@smrt.com.sg

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: FW: LOD to AIG - SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK WHYE

LANE

Importance: High

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and revert to you in due course.

From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) audrey@smrt.com.sg

Sent: Tuesday, 24 April 2018 5:07 PM

To: Hsiao Tong (LKKAuto)

Cc: Admin A; Aigsgp_claimssurvey@aig.com

Subject: SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG

TECK WHYE LANE

Attachments: SLN8979H.PDF; img-423172603-0001.pdf

Without Prejudice. Save as to Costs.

Dear Hsia Tong,

CCTV had been faulty on this bus, thus no footage is available in this case.

SMB339J - SMRT Bus Captain reported: Both vehicles contacted while negotiating a bend.

SLN8979H - AIG Driver reported: I turned left, before turning left, I saw bus coming, so I slow down and take extra left the bus turn

AIG insured self admitted that he too was turning, as the bus turned. He slowed down but was still in motion, not completely stationary. He insinuated that our bus seemingly encroached lane, however, please provide supporting evidence to prove his insinuation. Otherwise, this would be a conflicting version of his words against our bus driver's, in the absence of video footage from both parties.

Secondly, both parties reported of the same scenario whereby **both vehicles were turning** towards each other, side by side, at bend. As such, we would deemed it fair and reasonable that liability rest 50% on each other.

SLN8979H car owner had claimed SMRT via his own workshop AutoInsure (Miss Serene, Tel: 65 3157 2626) and his claims too had been settled at 50%.

Kindly let us have your offer to settle at 50% soon. Thank you.

Audrey Woo | DID: 6556 3521 | FAX: 6368 7421 | Email: audrey@smrt.com.sg | Claims

Department | SMRT BUSES LTD | 6 Ang Mo Kio Street 62 Singapore 569140



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

Sent: Tuesday, 24 April, 2018 9:44 AM

To: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)

Cc: Admin A

Subject: RE: LOD to AIG - SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK WHYE

LANE

Without Prejudice

Hi Audrey,

We refer to the above matter.

We would like to request a copy of video footage as stated in your client GIA report for our review as our insured driver reported that your bus encroached into our driver's lane and hit onto our car. Attached here with a copy of our insured GIA report for perusal.

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: Shu Pei (LKKAuto)

Sent: Monday, 23 April 2018 7:06 PM

To: audrey@smrt.com.sg

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: FW: LOD to AIG - SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK WHYE

LANE

Importance: High

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and revert to you in due course.

Please note that: -

LKK ref	Officer in charge
CC3/LCR18006296/Spb3	Hsiao Tong

To check availability of the case handler, you may contact the undersigned.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108

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

From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) [mailto: audrey@smrt.com.sg]

Sent: Monday, 23 April 2018 5:31 PM

To: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>;

Aigsgp_claimssurvey@aig.com

Subject: LOD to AIG - SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK WHYE

LANE

Importance: High

SMRT: BUS/06/17/5018/AW

AIG: SLN8979H

Dear Sir/Mdm,

We claim on behalf of SMRT BUSES LTD, owner of the vehicle registration number SMB339J. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$2,800.00		. 2
Loss of Use (3 days x \$275 for 12m bus)	\$825	Avo	22047
LTA search fee	\$5	/	
Total	\$3630.00		

We enclose the following documents,

- · Repair Invoice
- GIA report
- LTA Search
- · Survey Report and Bus Photos, to be furnished by LKK

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT BUSES LTD.

Audrey Woo | DID: 6556 3521 | FAX: 6368 7421 | Email: audrey@smrt.com.sg | Claims

Department | SMRT BUSES LTD | 6 Ang Mo Kio Street 62 Singapore 569140



From:

Hsiao Tong (LKKAuto)

Sent:

Saturday, 5 May 2018 9:42 AM

To:

'Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)'

Cc:

Admin A

Subject:

RE: SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG

TECK WHYE LANE

Without Prejudice

Hi Audrey,

We refer to the above matter.

We propose settlement at a global sum of \$1,780.00(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: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) [mailto:audrey@smrt.com.sg]

Sent: Tuesday, 24 April 2018 5:07 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Aigsgp_claimssurvey@aig.com

Subject: SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK WHYE LANE

Without Prejudice. Save as to Costs.

Dear Hsia Tong,

CCTV had been faulty on this bus, thus no footage is available in this case.

SMB339J - SMRT Bus Captain reported: Both vehicles contacted while negotiating a bend.

SLN8979H - AIG Driver reported: I turned left, before turning left, I saw bus coming, so I slow down and take extra left the bus turn

From:

Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <audrey@smrt.com.sg>

Sent:

Monday, 7 May 2018 9:57 AM

To:

Hsiao Tong (LKKAuto)

Cc:

Admin A

Subject:

Negotiations: SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE

2017 ALONG TECK WHYE LANE

Without Prejudice. Save as to Costs.

Dear Hsia Tong,

We would be agreeable to close off this claim at \$1810 global sum instead. Kindly confirm with DV soon.

Audrey Woo | DID: 6556 3521 | FAX: 6368 7421 | Email: audrey@smrt.com.sg | Claims

Department | SMRT BUSES LTD | 6 Ang Mo Kio Street 62 Singapore 569140



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

Sent: Saturday, 5 May, 2018 9:42 AM

To: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)

Cc: Admin A

Subject: RE: SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK WHYE LANE

Without Prejudice

Hi Audrey,

We refer to the above matter.

We propose settlement at a global sum of \$1,780.00(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: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) [mailto:audrey@smrt.com.sg]

Sent: Tuesday, 24 April 2018 5:07 PM

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

Cc: Admin A <admin-a@lkkauto.com>; Aigsgp_claimssurvey@aig.com

Subject: SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK WHYE LANE

Without Prejudice. Save as to Costs.

Dear Hsia Tong,

CCTV had been faulty on this bus, thus no footage is available in this case.

SMB339J - SMRT Bus Captain reported: Both vehicles contacted while negotiating a bend.

SLN8979H - AIG Driver reported: I turned left, before turning left, I saw bus coming, so I slow down and take extra left the bus turn

AIG insured self admitted that he too was turning, as the bus turned. He slowed down but was **still in motion**, not completely stationary. He **insinuated** that our bus seemingly **encroached lane**, however, please provide supporting evidence to prove his insinuation. Otherwise, this would be a **conflicting version** of his words against our bus driver's, in the absence of video footage from both parties.

Secondly, both parties reported of the same scenario whereby both vehicles were turning towards each other, side by side, at bend. As such, we would deemed it fair and reasonable that liability rest 50% on each other.

SLN8979H car owner had claimed SMRT via his own workshop AutoInsure (Miss Serene , Tel : 65 3157 2626) and his claims too had been settled at 50%.

Kindly let us have your offer to settle at 50% soon. Thank you.

Audrey Woo | DID: 6556 3521 | FAX: 6368 7421 | Email: audrey@smrt.com.sg | Claims

Department | SMRT BUSES LTD | 6 Ang Mo Kio Street 62 Singapore 569140



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

Sent: Tuesday, 24 April, 2018 9:44 AM

To: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)

Cc: Admin A

Subject: RE: LOD to AIG - SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK WHYE LANE

Without Prejudice

Hi Audrey,

We refer to the above matter.

We would like to request a copy of video footage as stated in your client GIA report for our review as our insured driver reported that your bus encroached into our driver's lane and hit onto our car. Attached here with a copy of our insured GIA report for perusal.

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: Shu Pei (LKKAuto)

Sent: Monday, 23 April 2018 7:06 PM

To: audrey@smrt.com.sg

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: FW: LOD to AIG - SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK WHYE

LANE

Importance: High

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and revert to you in due course.

Please note that: -

LKK ref	Officer in charge	
CC3/LCR18006296/Spb3	Hsiao Tong	

To check availability of the case handler, you may contact the undersigned.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108

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

From: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) [mailto: audrey@smrt.com.sg]

Sent: Monday, 23 April 2018 5:31 PM

To: Admin A <admin-a@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>;

Aigsgp_claimssurvey@aig.com

Subject: LOD to AIG - SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK WHYE

LANE

Importance: High

SMRT: BUS/06/17/5018/AW

AIG: SLN8979H

Dear Sir/Mdm,

We claim on behalf of SMRT BUSES LTD, owner of the vehicle registration number SMB339J. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$2,800.00
Loss of Use (3 days x \$275 for 12m bus)	\$825
LTA search fee	\$5
Total	\$3630.00

We enclose the following documents,

- Repair Invoice
- · GIA report
- LTA Search
- Survey Report and Bus Photos, to be furnished by LKK

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT BUSES LTD.

Audrey Woo | DID: 6556 3521 | FAX: 6368 7421 | Email: audrey@smrt.com.sg | Claims

Department | SMRT BUSES LTD | 6 Ang Mo Kio Street 62 Singapore 569140



From:

Hsiao Tong (LKKAuto)

Sent:

Monday, 14 May 2018 9:08 AM

To:

'Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)'

Cc:

Admin A

Subject:

RE: Negotiations : SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11

JUNE 2017 ALONG TECK WHYE LANE

Without Prejudice

Hi Audrey,

We refer to your below email.

We are prepared tom improve our offer at a global sum of \$1,800.00(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: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) [mailto:audrey@smrt.com.sg]

Sent: Monday, 7 May 2018 9:57 AM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: Negotiations: SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK WHYE

LANE

Without Prejudice. Save as to Costs.

Dear Hsia Tong,

We would be agreeable to close off this claim at \$1810 global sum instead. Kindly confirm with DV soon.

Audrey Woo | DID: 6556 3521 | FAX: 6368 7421 | Email: audrey@smrt.com.sg | Claims

Department | SMRT BUSES LTD | 6 Ang Mo Kio Street 62 Singapore 569140

From:

Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses) <audrey@smrt.com.sg>

Sent:

Monday, 14 May 2018 9:16 AM

To:

Hsiao Tong (LKKAuto)

Cc:

Admin A

Subject:

Pend DV \$1800 : SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE

2017 ALONG TECK WHYE LANE

Importance:

High

Without Prejudice. Save as to Costs.

Dear Hsia Tong,

Please email me your AIG's DV at \$1800. Offer Accepted. Thank you.

Audrey Woo | DID: 6556 3521 | FAX: 6368 7421 | Email: audrey@smrt.com.sg | Claims

Department | SMRT BUSES LTD | 6 Ang Mo Kio Street 62 Singapore 569140



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

Sent: Monday, 14 May, 2018 9:08 AM

To: Audrey Woo (Auto Svcs/Ext Biz Svcs/Claims & IA/Buses)

Cc: Admin A

Subject: RE: Negotiations: SMRT BUS/06/17/5018/AW - SMB339J & SLN8979H ON 11 JUNE 2017 ALONG TECK

WHYE LANE

Without Prejudice

Hi Audrey,

We refer to your below email.

We are prepared tom improve our offer at a global sum of \$1,800.00(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."

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

Case I	Votified	Est Submitted	Adj Assigned	Adj Rpt	Ad	Subm	nitted	Ins Auth'ed	Status		
Main	7 Jun 2017 Edit Reg		03 Apr 2018 00:00 Edit Adj Rpt	S\$2,800.00 Edit Estimat	Committee December	2,800 lew Rpt	and a second		Pending for Surve Report Cancel Case		vey
М	ain	Re	ference	C	laim Deta	ails	\mathcal{L}	Docume	nts] [Show All
CLAIM SUB	FOLDER DE	TAILS					[Created	d by adjuster]		1000	
Insured:	LCRF PTE	LTD, Co. Reg. N	o.: 201624597K	, Tel: +659	7586660						
Main Claimant:	SMRT BUS	SES LTD, Co. Re	g. No.: 1982022	292S							
Vehicle Reg. No.:	SMB339J				Date of			17 18:00 - :59 hs and 10 Days	From LTA F	Reg Date (Man Yr)]
Claim Type:	TP / 354	5411252SG			Policy/Co Note No		09999950	099995087 (Comprehensive)			
Vehicle Reg. No. (Insured):	SLN89791	н			Policy No (Claimar	37.524-0-1	D-170875	7087563MFBP			
Repairer:	Excess: SMRT Automotive Services Pte Ltd (Woodlands) 60 Woodlands Industrial Park E4, 757705 Woodlands - Tel: 68662628					28					
Handling Insurer:		Pacific Insurance		•			CHOI FOIR	L1, 737703 1100	ululius le		
Claimant's Insurer:		Capital Insurance									
Adjuster:	16/04/20	Consultants Pte (18]	Ltd (HQ) - Tel:	6256-3561	. [Handle	d by Se	ebastian	Yeang Wai Kee	n] [Fir	nal Rpt	lue
Driver/Custo dian (Insured):		CHONG (), NRIC	: S8825565H								
ASSOCIAT	ED MAIL RE	CEIVED							View All	Compose	Case Mail
There are no	mail for this	case.									
ALL ASSO	CIATED TAS	KS⊟					View All	Search Tasks	Create N	New Task	Complete
Due Date	Priority	Type Task	Group Sub	ject Hand	ler A	ssigne	ed By	Completed O	n Cre	eated On	Done

Claim Documents

*SMB339J (3545411252SG)

[SLN8979H]

TP

SMRT BUSES LTD

Jun 11 2017 6:00PM

[LCRF PTE LTD]

SMRT Automotive Services Pte Ltd

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39	05/05/18 09:39	General View	0	Load JPG	•
40	05/05/18 09:39	General View	0	Load JPG	•
41	05/05/18 09:39	Odometer Reading	0	Load JPG	•
42	05/05/18 09:39	Odometer Reading	0	Load JPG	•
43	05/05/18 09:39	Odometer Reading	0	Load JPG	•
44	05/05/18 09:39	Chassis Number	0	Load JPG	•
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2	05/04/18 18:21	TP GIA REPORT	0	Load PDF	
3	18/05/18 14:20	AUTHORISATION TO ACT	0	Load PDF	
4	18/05/18 14:20	LETTER TO OI	0	Load PDF	
5	18/05/18 14:20	LTA SEARCH	0	Load PDF	
6	18/05/18 14:20	RELEASE VOUCHER	0	Load PDF	
7	18/05/18 14:20	WORKSHOP INVOICE	0	Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset Save Print
There are no document checklists configured.	
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)	
Show Remarks To: Handling Insurer Note: Remarks are private unless you show it to other parties.	

NOTE: TO BE COMPLETED BY SURVEYOR

LKK Auto Consultants Pte Ltd

TEAM		

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehic	cle No:	SLN8979H (Insd veh)		Model:	MAN NL320F (A22) 10.5 D (M)
		SMB339J (TP veh)			
Date	of Accident:	11/06/2017			
Globa	al Sum Settleme	ent : [X] Yes		[] No	
Repa	air Estimate		: \$	6,182.30	
Final	Repair Cost		: \$	1,800.0	ō
Loss	of Use		: \$		3.00 days at \$265.00 per day
Rent	al (if any)		: \$		days
LTA /	GIA Search Fe	е	: \$		
Othe	rs:		: \$		
			: \$		
Final	Final Settlement Sum (GLOBAL SUM)			1,800.00	
Is Th	ird Party Work	shop GIA Registered?	[]	YES [X]	NO (Kindly indicate below)
A)	For Non GIA R	egistered Workshop:		Agreed Liability	
B)	For GIA Regist	ered Workshop:		BOLA Applicable	e: Yes/ No BOLA Scenario No:
	BOLA Liability:	(%)		Assessed Liability	ty (*):(%)
	* Assessed Liab	pility to be filled only for ch	ain collisi	ons and for cases v	vhere BOLA does not apply.
Rem	arks				
Payr	ment Instruction	n: Payee's Breakdown			
1)	SMRT BUSES	LTD		: \$	1,800.0
				: \$	
2)				: \$	

Please attach all the supporting documents to the form. (Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any)

Date

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/LCR18006296/SPB3S2

Date:

18/05/2018

REFERENCE

Handling Insurer:

AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

0999995087

Claimant Vehicle No:

SMB339J

Insured Vehicle No:

SLN8979H

Date of Loss:

11/06/2017

Nature of Claim:

TP

3545411252SG Claim No:

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

Make & Model:

SMB339J

MAN NL320F (A22), 10.5 D (M)

Engine No:

50330842093092

377336 km

Reg. Date:

Colour:

01/11/2012 (Man. Year: 2011) Multi-colour

Chassis No: Odometer:

WMAA22ZZ1C7001488

Engine Capacity:

10518 cc

Market Value/New Car Price:

N/A

Sum Insured (S\$):

Market Value/New Car Price

General Condition:

Steering (Serviceable): Fair

Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

CONDITION OF VEHICLE AT THE TIME OF SURVEY

Engine Modification: Yes

Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size:

275/70 R22.5

Rear Tyre Size:

275/70 R22.5 (D)

Front Left Side:

Firenza 6 mm

Rear Left Side:

Firenza 6/6 mm

Front Right Side:

Firenza 6 mm

Rear Right Side:

Firenza 6/6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS		Repairer's	Adjuster's	Difference	Diff %
Parts		2,862.30	200.00	2,662.30	93.01
Miscellaneous Items		0.00	0.00	0.00	
Labour		3,320.00	2,652.00	668.00	20.12
Paintwork Labour		0.00	0.00	0.00	
Towing		0.00	0.00	0.00	
	Calculated Gross Total (S\$)	6,182.30	2,852.00	3,330.30	53.87
	Approved Total (Overridden) (S\$)		2,800.00		
	Nett Amount (S\$)	6,182.30	2,800.00	3,382.30	54.71
	+ Loss of Use (3.0 x S\$	265.00/day) (S\$)	795.00		
		(S\$)	3,595.00		
	Liable Amount (50.00%) (S\$)		1,797.50		
	+ Doc/	Search Fee (S\$)	5.00		
	N	ett Liability (S\$)	1,802.50		
	Global Sum	Settlement (S\$)	1,800.00		

INSPECTION

Date Inspected:

Date of Assignment:

03/04/2018

03/04/2018 Inspected At:

SMRT Automotive Services Pte Ltd (Woodlands)

60 Woodlands Industrial Park E4

Singapore 757705

Estimated Period of Repair:

3.0 days

https://singapore.merimen.com/claims/index.cfm?fusebox=MTRadjuster&fuseaction=gen_printrpt&caseid=698021&extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=34020394&CFTOKEN=extid=269079&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=3402039&CFID=34

Adjuster: Sebastian Yeang Wai Keen

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

	Part No.	Particulars	Condition	Repairer's	Amount
		*RH SIDE PANEL R6	Repair	1,776.80 F	*-F
2 1		*RH SIDE PANEL R7	Repair	885.50 F	*- F
3 1		*SMRT STICKER (B)	Necessary	200.00 FS	*200.00 FS
F=Franchise	e part. S=SpcNett.		Total Parts (S\$)	2,862.30	200.00
		Report was u	nsubmitted during this print-out.		

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recomme	hahn	l abour
Neconnic	IUGU	Labour

Amount
,590.00
,062.00
,652.00
2
1

< END OF ESTIMATES >