

SS REC BY:

REF: CS/ALH18006657/Ktbnz Special Instruction:

Surveyor: Kenneth ASSIGNMENT (Office)

From (Person): Darshene Supramaniam of ALH Date/Time: 11.04.2018 11:30am

Estimated Cost: Bill to:

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

To Inspect Vehicle No: SGM 74006 Insured: SKS 7261L

at Workshop m/s Massive Trading Tel:

of Blk 5088 Amk Int Park 2 #01-405

Policy No: 2100420491 Claim No: 42511079335G

Sum Insured: Excess:

Make of Veh: D.O.A: 06042018 (Client's Record)

CA / REV / REP. / REV 24 HRS wpi H.O.D. Endorsement:

Date/Time: 11-04-2018 Person Contacted: Anthony Vehicle: IN/OUT

Date/Time	Action/Instruction (✓) Estimate
	SGM 74006 - x
	SKS 7261L - x
	lump sum 43507 (Red: 6527.35 / 60%)



**Catherine Chong (LKK Auto)**

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**From:** Supramaniam, Darshene <Darshene.Supramaniam@aig.com>  
**Sent:** Wednesday, 11 April, 2018 11:03 AM  
**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; Md Ishak, Mohd Imran; Lim, Sheng Yang  
**Subject:** PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SKS7261L AND SGM7400G ON 06/04/2018  
**Attachments:** Re: FW: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE S... (67.5 KB)

Hi,

Please refer to the enclosed request from **c/o Teo Keng Siang LLC**

Kindly carry out Policy coverage verification first before conducting the pre-repair inspection within 48 hours

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

Kindly assist to assign **Mr Kenneth Kong** 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

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## 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	09/04/2018 15:54
Date Of Accident	06/04/2018 20:00
Exact Location Of Accident	TOA PAYOH LOR 6 SLIP RD TO PIE CHANGI
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SGM7400G
<b>Insured/Policyholder</b>	
Name Of Registered Owner	TENG CHEE PENG
NRIC No	S7306690E
Email Address	TCHEEPEN@GMAIL.COM
Mobile Phone No	(LOCAL) +65-97622690
Alternative Phone No	OTHERS-97622690

### Vehicle Particulars

Manufacturer	SKODA
Model	OCTAVIA-1.4 TSI (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

### Insurance Company

Name of Insurance Company	HL ASSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	MP305871
Cover Note Number	06/08/2017 - 05/08/2018

### Driver

Name of Driver	TENG CHEE PENG
NRIC No	S7306690E
Date Of Birth	21/02/1973
Occupation	INDOOR
Date Of Driving Pass	14/10/1997
Driving Experience	20 YEARS AND 5 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-97622690
Fax Number	
Contact Number	OTHERS-97622690
E-Mail Address	TCHEEPEN@GMAIL.COM

Address	BLK 212 BISHAN ST 23 #12-255
Postcode	570212
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	COLLISION - HEAD TO REAR
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?	YES
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 THE SKETCH PLAN BY DRIVER

#### Attachment(s)

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

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SKS7261L
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	CHAN KHENG MENG
NRIC/Passport Number	S2754424Z
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Sketch Plan Pg. 1

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 repudiate policy liability.
4. The issue and acceptance of this form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurer to 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:

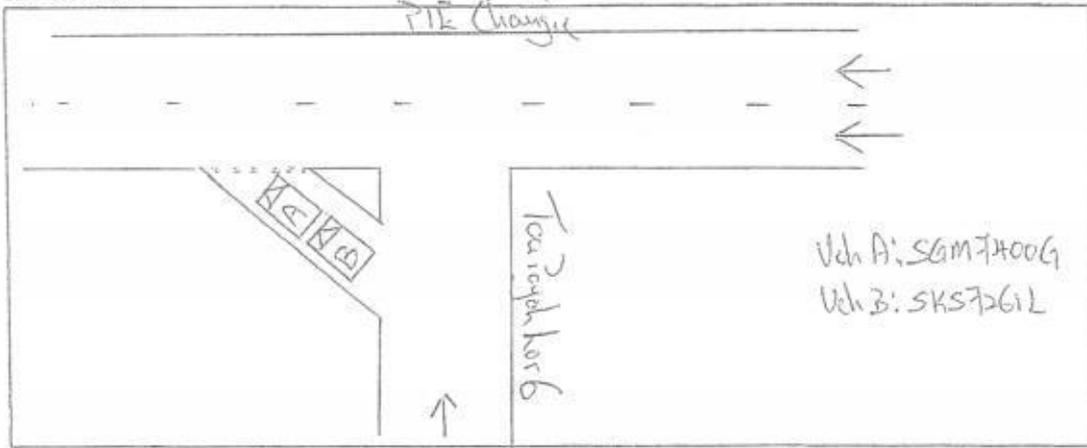
  
\_\_\_\_\_  
Driver's Signature  
(If driver is not the policyholder)  
Date & Time:

  
\_\_\_\_\_  
Reporting Personnel's Signature  
Name:  
NRIC/FIN No.

Sketch Plan Pg. 2

Date of accident: 06/04/2018 Time: @ 2000 Location: Tea Road hor 6, Slip rd to PIE/Change  
 My Vehicle A: SGM7400G Vehicle B: SKS7261L Vehicle C: \_\_\_\_\_

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 06/4/2018 @ about 2000hrs, I was travelling along Tea Road hor 6. At the slip rd to PIE/Change, I stopped at the give way line waiting for the main rd traffic to clear. While waiting, suddenly I felt an impact from the rear of my vehicle. I got down of my my vehicle and realised that vehicle B (SKS7261L) had collided into my vehicle rear portion.

Vehicle B Driver: Mr Chan Kheng Meng, /ic 527544542

Claim OD/TP at Ah Lim Motor  Claim OD/TP at other workshop  Reporting Only

Remarks: Please forward a copy of my efile accident report to:

My workshop: Massive Trading & Auto

Email address: massive.td@gmail.com

& myself:

Email address: tcheepen@gmail.com

Note: Please take note that your insurer have 14 days timeframe for you to submit own damage claim under you own policy. Kindly check with your own insurer for more information.

DECLARATION

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

Policyholder's Signature  
Date & Time:

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



Reporting Central Personnel's Signature  
Name:  
NRIC/FIN No.:

AH LIM MOTOR COMPANY

# Massive Trading & Auto

Mailing address : Blk 225 #07-579 Ang Mo Kio Ave 1 Singapore 560225  
H/p 91082728

Fax 64816131

Teng Chee Peng  
Blk 212 Bishan St 23  
#12-255  
Singapore 570212

*Not Notified*  
*1/2 Day @?*  
*Resurvey After Paint*  
*5 days*

Vehicle No : SGM 7400 G  
Make : Skoda  
Year : 2009

**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:

Qty	Description	Unit Price	Amount
-----	-------------	------------	--------

Estimate Cost Of Repair

1 pc	Rear tail-gate assy	\$2,250.70	✓
1 pc	Rear tail-gate glass moulding	\$185.60	✓
1 pc	Rear tail-gate emblem " Logo "	105,1	✓
1 pc	Rear tail-gate emblem " Octavia "	\$95.70	✓
1 pc	Rear tail-gate emblem " Tsi "	\$45.60	✓
1 pc	Rear tail-gate chrome moulding	\$205.10	✓
1 pc	Rear tail-gate inner lock	\$285.60	X
1 pc	Rear end panel	\$755.10	?
1 pc	Rear end panel inner garnish	\$195.90	?
2 pcs	Rear tail-lamp assy	\$450.33	X
1 pc	Rear bumper	\$1,450.79	✓
1 pc	Rear bumper reinforcement	\$475.10	?
1 pc	Rear bumper sponge	\$172.40	?
2 pcs	Rear bumper side retainer	\$75.15	X
2 pcs	Rear bumper reflector	\$109.70	X
2 pcs	Rear reverse sensor	\$286.10	?
1 pc	Rear exhaust silencer	\$1,700.95	X
		\$9,585.95	
		Less 10 %	\$958.60
			\$8,627.35

S. Nett Item

1 pc	Rear no plate	\$40.00	X
10 pcs	Bumper clip	\$2.50	✓
			\$65.00

Labour Charges

Remove/renew the above parts including knocking, cutting & welding.		\$800.00	?
	balance c/f		\$9,492.35

SGM 7400 G

balance b/f \$9,492.35

Labour charges

To putty & spray paint on accident affected portion.

\$800.00 *600*

Check/reconnect wiring.

\$45.00 *20*

To spray anti rust on accident affected portion.

\$150.00 *?*

Remove/refit rear tail-gate mechanism to new door.

\$120.00 *60*

Remove/renew rear exhaust silencer.

*nn* \$150.00 *X*

Remove/refit rear tail-gate glass

\$120.00 *✓*

Total \$10,877.35

*10971.94*

Kt

# Massive Trading & Auto

Mailing address : Blk 225 #07-579 Ang Mo Kio Ave 1 Singapore 560225  
H/p 91082728

Fax 64816131

Teng Chee Peng  
Blk 212 Bishan St 23  
#12-255  
Singapore 570212

*Not Authored*  
*11 Lmy @ 435dk*  
*Business After Paym*  
*5days*

Vehicle No : SGM 7400 G  
Make : Skoda  
Year : 2009

Qty	Description	Unit Price	Amount
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### Estimate Cost Of Repair

1 pc	Rear tail-gate assy		2,250.70	2250.70
1 pc	Rear tail-gate glass moulding		185.60	185.6
1 pc	Rear tail-gate emblem " Logo "		105.1	
1 pc	Rear tail-gate emblem " Octavia "		95.70	
1 pc	Rear tail-gate emblem " Tsi "		45.60	
1 pc	Rear tail-gate chrome moulding		205.10	
1 pc	Rear tail-gate inner lock		<del>265.60</del>	
1 pc	Rear end panel		<del>755.40</del>	
1 pc	Rear end panel inner garnish		<del>495.90</del>	
2 pcs	Rear tail-lamp assy	<del>450.33</del>	<del>900.66</del>	
1 pc	Rear bumper		1,450.79	
1 pc	Rear bumper reinforcement		475.40	
1 pc	Rear bumper sponge inner top garnish refer photo		172.40	
2 pcs	Rear bumper side retainer		<del>75.15</del>	
2 pcs	Rear bumper reflector refer photo		109.70	109.70
2 pcs	Rear reverse sensor refer photo		286.10	200.00
1 pc	Rear exhaust silencer		4,700.95	
			9,585.95	5,087.79
			Less 10 %	508.78
				8,627.35
				10,579.01

### S. Nett Item

1 pc	Rear no plate		40.00	
10 pcs	Bumper clip		25.00	
			65.00	25.00

### Labour Charges

	Remove/renew the above parts including knocking, cutting & welding.		300.00	
			800.00	400.00
	balance c/f		9,492.35	

SGM 7400 G

balance b/f \$9,492.35

Labour charges

To putty & spray paint on accident affected portion.

\$800.00 *601*

Check/reconnect wiring.

\$45.00 *201*

To spray anti rust on accident affected portion.

*nn* \$150.00 *7 30 X*

Remove/refit rear tail-gate mechanism to new door.

\$120.00 *601*

Remove/renew rear exhaust silencer.

*nn* \$150.00 *X*

Remove/refit rear tail-gate glass

\$120.00 *✓*

Total \$10,877.35 *1230*

*Hi Kenneth*

*Part - 4,578.01*  
*snett - 25.00*  
*labor - 1,230.00*  

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*5,834.01*

*1/2 sum*

*4,600.00 - 4 days*

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

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

Singapore 408933

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

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: CS/AIG18006657/KTBN2

Date: 10/05/2018

**REFERENCE**

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100420491  
 Claimant Vehicle No: SGM7400G Insured Vehicle No: SKS7261L  
 Date of Loss: 06/04/2018 Nature of Claim: TP Claim No: 4251107933SG

**DESCRIPTION & IDENTIFICATION OF VEHICLE**

Reg No: SGM7400G Engine No: CAXB20585  
 Make & Model: SKODA OCTAVIA, 1.4 TSI (A) Chassis No: TMBHJ61Z6C2191500  
 Reg. Date: 06/08/2012 (Man. Year: 2012) Odometer: 146392 km  
 Colour: Metallic Black  
 Engine Capacity: 1390 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: 225/40ZR18 Rear Tyre Size: 225/40ZR18  
 Front Left Side: Michelin 4 mm Rear Left Side: Michelin 3 mm  
 Front Right Side: Michelin 4 mm Rear Right Side: Michelin 3 mm

*The above values represent the remaining tyre treads depth*

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	8,786.94	4,383.62	4,403.32	50.11
Miscellaneous Items	0.00	0.00	0.00	
Labour	2,185.00	1,100.00	1,085.00	49.66
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>10,971.94</b>	<b>5,483.62</b>	<b>5,488.32</b>	<b>50.02</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>4,350.00</b>		
<b>Nett Amount (S\$)</b>	<b>10,971.94</b>	<b>4,350.00</b>	<b>6,621.94</b>	<b>60.35</b>

**INSPECTION**

Date of Assignment: 11/04/2018  
 Date Inspected: 11/04/2018 Inspected At: Massive Trading & Auto  
 Blk 5038 #01-405, Ang Mo Kio Industrial Pk 2  
 Singapore 569541  
 Estimated Period of Repair: 5.0 days

Adjuster: KENNETH KONG

Manager: DENISE TAY KWEE CHENG

*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		*REAR TAIL-GATE ASSY	Bent	2,250.70 FL	*2,250.70 FL
2	1		*REAR TAIL-GATE GLASS MOULDING	Necessary	185.60 FL	*185.60 FL
3	1		*REAR TAIL-GATE EMBLEM LOGO	Necessary	105.10 FL	*105.10 FL
4	1		*REAR TAIL-GATE EMBLEM OCTAVIA	Necessary	95.70 FL	*95.70 FL
5	1		*REAR TAIL-GATE EMBLEM TSI	Necessary	45.60 FL	*45.60 FL
6	1		*REAR TAIL-GATE CHROME MOULDING	Necessary	205.10 FL	*205.10 FL
7	1		*REAR TAIL-GATE INNER LOCK	Repair	285.60 FL	*- FL
8	1		*REAR END PANEL	Repair	755.10 FL	*- FL
9	1		*REAR END PANEL INNER GARNISH	Serviceable	195.90 FL	*- FL
10	2		*REAR TAIL-LAMP ASSY	Serviceable	900.66 FL	*- FL
11	1		*REAR BUMPER	Buckled	1,450.79 FL	*1,450.79 FL
12	1		*REAR BUMPER REINFORCEMENT	Repair	475.10 FL	*- FL
13	1		*REAR BUMPER INNER TOP GARNISH	Distorted/Cracked	172.40 FL	*172.40 FL
14	2		*REAR BUMPER SIDE RETAINER	Serviceable	75.15 FL	*- FL
15	1		*REAR BUMPER REFLECTOR	N/s Cracked	219.40 FL	*109.70 FL
16	1		*REAR EXHAUST SILENCER	Repair	1,700.95 FL	*- FL
17	2		*REAR REVERSE SENSOR	Shorted	514.98 FS	*200.00 FS
18	1		*REAR NO PLATE	Serviceable	40.00 FS	*- FS
19	10		*BUMPER CLIPS	Necessary	25.00 FS	*25.00 FS

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

<b>Sub Total (S\$)</b>	<b>9,698.83</b>	<b>4,845.69</b>
- List Item Discount on L Items 10.00/10.00% (S\$)	911.89	462.07
<b>Total Parts (S\$)</b>	<b>8,786.94</b>	<b>4,383.62</b>

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
<b>Labour Items</b>				
1	REMOVE/RENEW THE ABOVE PARTS INCLUDING KNOCKING,CUTTING & WELDING	New	800.00	300.00
2	TO PUTTY & SPRAY PAINT ON ACCIDENT AFFECTED PORTION	New	800.00	600.00
3	CHECK/RECONNECT WIRING	New	45.00	20.00
4	TO SPRAY ANTI RUST ON ACCIDENT AFFECTED PORTION	New	150.00	-
5	REMOVE/REFIT REAR TAIL-GATE MECHANISM TO NEW DOOR	New	120.00	60.00
6	REMOVE/RENEW REAR EXHAUST SILENCER	New	150.00	-
7	REMOVE/REFIT REAR TAIL-GATE GLASS	New	120.00	120.00
<b>Gross Labour Cost (S\$)</b>			<b>2,185.00</b>	<b>1,100.00</b>

Report was unsubmitted during this print-out.

< END OF ESTIMATES >