

INS. CASE OWNER

CC 3 / A191800 7186, SMB

LKK: IDAC:

Surveyor: YWF

DOI: ASSIGNMENT A14/18

Date/Time: 17/4/18

Registered in Merimen: 15/4/18

Pre-assign / CCU / FTE

SFX 44342

Artley



Insured Vehicle No.:

SIM USE NAOR

Claim No.:

656997261234

Name of Insured:

Policy No.:

20046645

Insured Tel No.:

HP: 96766033

Make / Model:

TAGUARE

Excess Sec II :SS

D.O.A.: 5/11/13

Place of Accident:

THOMSON RD NEAR SPOKE PINE LMB.

Is driver the owner? (YES/NO)

(YES/NO)

Nature of Accident:

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

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES/NO)

Insured Liability: %

Final? Yes/No

SMB 1607D



INSRS: WSP: Tel: Liability: RMKS: SMART



INSRS: WSP: Tel: Liability: RMKS:



INSRS: WSP: Tel: Liability: RMKS:



INSRS: WSP: Tel: Liability: RMKS:

Date/Time	STAGE	DATE / PIC
17/4/18	Non-Reporting ltr (1st): Non-Reporting ltr (2nd): Non-Reporting ltr (Final): Notification ltr (if non-pickup): Call OI: After call ltr to OI:	
17/4/18	Documentation Check List:	Handler Typist
27-07-19	Notification ltr (if non-pickup): After call ltr to OI: Authorisation to Act: Release Voucher: Final Repair Bill: Car Rental Invoice: Towing Invoice: LTA/LIA: Medical Bill: PIR: Mandate/Reject Instruction: LOD: Payment Breakdown Form: Post-Repair Photos: Others:	
31-7-19	THE LIABILITY OF SIDE SWIPE UNDER BOLA IS SOL. TO STAND FIRM	
2/10/19	AFTER VIEWING TP'S CCTV, I WAS ATTEMPTING TO SHIFT LANE TO LEFT WITH LIGHT INDICATION RESULTED IN COLLISION WE ARE TO BE BLAMED	
2/10/19	FILE PAS TO LSP TO CLOSE	

PRELIMINARY ADVICE Date/Time: Sent By:

FINALIZATION Date/Time: Confirm with: Confirm by: Email Call

Repair Cost: P/W SS 1422.00 (2 days) Reduction: %

FINAL SETTLEMENT Date/Time: 26/9/19 Confirm with: Patrick Tan Email Call

Final Liability: % 100 (Agreed / Assessed) BOLA S/N No.: NIL

Repair Cost: SS 1422.00

Loss of Rental (LOR): SS - (days)

Loss of Use (LOU): SS 500.00 (\$ 250 x 2 days)

Loss of Income (LOI): SS - (\$ x days)

LOR only LOU only LOR + LOU LOR + LOI [Tick only one]

GIA/LTA Search: SS 5.00

Medical: SS -

Disbursement: SS - (e.g. Tow/Independent)

Legal Cost: SS -

Total: SS 1927.00 **Global Sum SS:**

FINAL PAYMENT Date/Time: Confirm with: Email Call

Payee 1: SS 1927.00 Name 1: SMART Buses Ltd

Payee 2: (Strike if N.A.) SS Name 2:

Payee 3: (Strike if N.A.) SS Name 3:

REF:

ASSIGNMENT

From:

Date:

Estimated Cost:

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

To Inspect Vehicle No:

at Workshop no:

of

Insured:

Policy No:

Claims No:

Sum Insured:

(Client's Record)

Make of Veh:

(Policy Condition)

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

Est. or Market Value:

IDAC Accident Report:

GIA / PR Seen:

Est. Repairs:

2 days

Res.: Yes or No

Lump Sum:

%

3 Vnl: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Date / Time

Action / Instruction

PIP - \$1422 (Red \$838 / 377)

Veh No:

3MB 16070

Yr Regn:

13/2/2015

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

Truck / Trailer or

Make:

Man NL 310F

cc 10578

Colour:

Multi Colour

A/C: Insured / Std / NI / NA

Sp. Reading:

275097

T/Radio: Insured / Std / NI / NA

Eng/No:

W444 22222A 7002612

C/No:

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

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

Tyre Size:

F: 275/20R225

R:

BS / DUN / EXNOVA / CY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Firenze

Front

R/Bal.

6 mm

Rear

R/Bal.

6 mm

L/Bal.

6 mm

L/Bal.

6 mm

D.O.A.

5/11/17

D.O.I.

17/9/18

Survey held at

SMART

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

O/S Rear

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

Date/Time: File Pass to?

: Prel. Report

1)

Date/Time: File Return to?

: Final Report

2)

Report Format:

Lump Sum / L.B.F.: (\$

Days Of Repair:

Resurvey No. of Trip:

Add Fee:

: Site Insp (\$

: Interview (\$

: Tech. Invs (\$

: Weekend (\$

Survey Fee:

Transportation:

\$ - RS - \$

: Photos

: Other

TOTAL



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile

AIG ASIA PACIFIC INSURANCE PTE LTD

Ref : CC3/AIG18007186/Sub3

78 SHENTON WAY #08-16
CHARTIS BUILDING
SINGAPORE 079120

Date : 18-04-2018



Code : AIG

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SKX 4434Z	Veh. Inspected	SMB 1607D
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	18/04/2018

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

5. General Information

Accident Date	05/11/2017	Inspection Date	17/04/2018
Survey held at	SMRT AUTOMOTIVE SERVICES PTE LTD 60 WOODLANDS INDUSTRIAL PARK E4 SINGAPORE 757705		

5a. Remarks

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

SMRT Accident Vehicle Repair Estimates

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

Reg. No : SMB1607D
 Ref. No : BUS/11/17/7007
 Reg. Date : 08/11/2017
 Vehicle Type : BUS -12M
 Make : MAN
 Model : MAN
 Name of Driver : Mohd Azrin Bin Othman
 Type of Accident : OTHERS
 Date / Time of Accident : 05/11/2017 10:55:00 AM
 Accident Reported Date / Time : 06/11/2017 12:00:00 AM
 Surveyor is Required? : Yes
 Survey by : AIG
 Vehicle is Towed Back? : No
 Towed Back Date/Time :
 Replacement Vehicle issued? : No
 Accident Repair Job Card No :
 Special Instruction to ARC,if any :
 smb1607d - right rear portion
 skx4434z (tp) - insured with China Taiping
 Prepared Date : 08/11/2017 05:21:29 PM



*Sebastian
 17/4/15
 - Lump Sum 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

Acknowledged by Repairer
 Signature:
 Date:

Section D - Details of Repair Estimates

Part 1 - Labour Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
REPAIR RH REAR PORTION	1,060.00	0.00 530 ✓
Total Labour	1,060.00	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	0.00 872 ✓
Total Spray Painting & Panel Beating	1,200.00	0.00

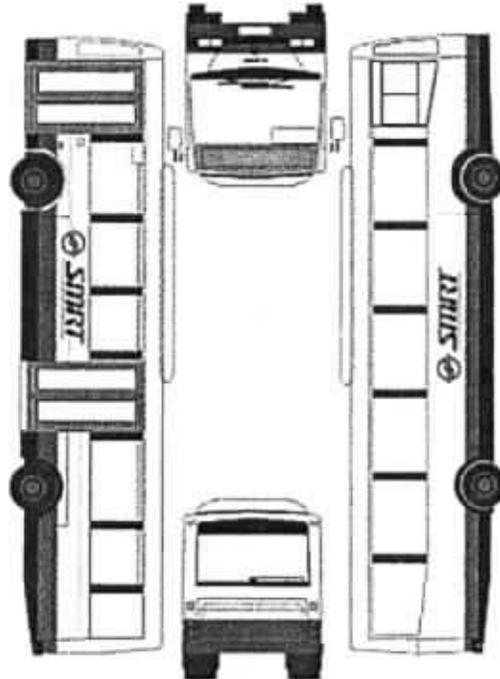
Part 3 - Other Costs - Accident and Accident Repair Related Expenses

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

SMRT Accident Vehicle Repair Estimates

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

Reg. No : SMB1607D
Ref. No : BUS/11/17/7007
Reg. Date : 13/02/2015
Vehicle Type : BUS -12M
Make : MAN
Model : MAN
Name of Driver : Mohd Azrin Bin Othman
Type of Accident : OTHERS
Date / Time of Accident : 05/11/2017 10:55:00 AM
Accident Reported Date / Time : 06/11/2017 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? : No
Accident Repair Job Card No : 000024095625
Special Instruction to ARC,if any :
smb1607d - right rear portion
skx4434z (tp) -
Prepared Date : 08/11/2017 05:21:29 PM

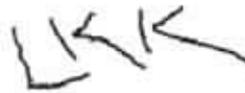
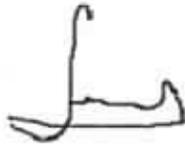


Section B - To be Completed by Service Advisor, Accident Repair Centre

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 Labour Charges :	1,060.00	530.00
Total Spray Painting Charges :	1,200.00	892.00
Total Material Charges :	0.00	0.00
Other Charges :	0.00	0.00
TOTAL :	2,260.00	1,422.00
Lum Sum Total :	0.00	0.00
No. of Repair Days :	3.00	2.00
Prepared / Adjusted By :		sebastian
Arc / Surveyor Sign Off Date :	22/11/2017 12:16:38 PM	18/04/2018 03:38:07 PM



Prepared / Adjusted Date :

Remarks :

Prepared Date : 22/11/2017 12:16:38 PM

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 :

Section D - Details of Repair Estimates

Part 1 - Labour Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REPAIR RH REAR PORTION	1,060.00	530.00 /
Total Labour	1,060.00	530.00

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	892.00 /
Total Spray Painting & Panel Beating	1,200.00	892.00

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

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

530
892

1422

Sebastian
4/5/18

Part 4 - Spare Parts / Material Usage

Part Number	Portion	Stock No	Part Name	Qty	List Price (\$)	Discount (%)	Final Price (\$)	ARC Recommended	Surveyor Approved	Photos Attached	
TOTAL MATERIALS											
TOTAL MATERIALS(Discounted)								0.00	0.00		

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
TOTAL SUPPLEMENTARY MATERIALS									

Jia Le (LKK Auto)

From: Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses)
<TanWeiTeck@smrt.com.sg>
Sent: Monday, 8 July 2019 11:14 AM
To: Jia Le (LKK Auto); Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses)
Cc: Vic (LKKAuto)
Subject: RE: LOD to AIG - SMRT BUS/11/17/7007/AW - SMB1607D - SKX4434Z - DOA 5 Nov 2017 LKK RER CC3/AIG18007186/Shb3

WITHOUT PREJUDICE

Dear Carlor,

We refer to Eileen email dated 17/12/18.

The attachment clearly shows that it was your client's vehicle that encroached into our bus path of travel when the accident occurred.

Kindly review and settlement our claim in full soonest possible.

If you have evidence to support this is 50/50 case kindly provide and we are willing to review. Thanks.

Regards,

Patrick Tan

Claims and Insurance Agency
Direct line +65 6556 3522 | tanweiteck@smrt.com.sg
6 Ang Mo Kio Street 62
Singapore 569140

From: Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]
Sent: 05/07/2019 17:11
To: Tan Wei Teck (Auto Svcs/Claims & IA/Claims & IA/Buses); Karen Chan Siau Chin (Auto Svcs/Claims & IA/Claims & IA/Buses)
Cc: Vic (LKKAuto)
Subject: RE: LOD to AIG - SMRT BUS/11/17/7007/AW - SMB1607D - SKX4434Z - DOA 5 Nov 2017 LKK RER CC3/AIG18007186/Shb3

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sir/Madam,

Accident on 05/11/2017 involving SKX 4434Z & SMB 1607D

We are of the opinion that this is a case of **conflicting versions**. There is no conclusive evidence to substantiate either's parties version.

For a quick and amicable settlement, we offer to settle global sum at **SS 990.00**

Kindly confirm acceptance

OFFSIDEFRD

SMB1607D



05/11/2017 10:50:51

Jia Le (LKK Auto)

From: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>
Sent: Monday, 29 July 2019 11:43 AM
To: Jia Le (LKK Auto)
Subject: RE: Your ref: 6569973612SG [ACCIDENT INVOLVING VEHICLES SKX4434Z AND SMB1607D ON 05/11/2017]

Dear Jia Lee,

Please settle at best.

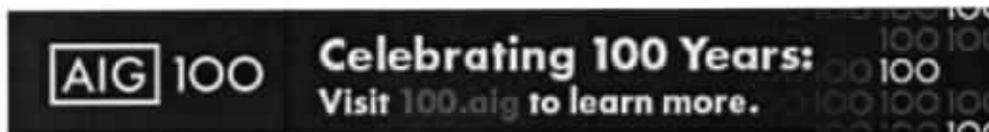
Thank you

Kind regards
Norsiah

Norsiah Md Noor
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #08-16 Singapore 079120
Tel + (65) 6419-1606
Norsiah.MdNoor@aig.com | www.aig.com.sg

FACTS

- BOTH PARTIES MENTIONED SIDE SWIPE IS THE CAUSE OF ACCIDENT.
- PHOTO GIVEN BY T/P TAIG TO PROVIDE CONCRETE EVIDENCE AGAINST OUR 9/4
- BOLA SCENARIO'S APPORTIONMENT OF SIDE SWIPE LIABILITY IS 50% SO STAND FIRM



Follow us:



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From: Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]
Sent: Monday, July 29, 2019 11:24 AM
To: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>
Subject: [EXTERNAL] RE: Your ref: 6569973612SG [ACCIDENT INVOLVING VEHICLES SKX4434Z AND SMB1607D ON 05/11/2017]

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

Dear Norsiah,

May we proceed to settle the matter at best?

Kindly let us have your approval/instruction.

Thank you.

Best Regards,

Carlor Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Jia Le (LKK Auto)

Sent: Monday, 8 July 2019 11:54 AM

To: Md Noor, Norsiah

Subject: Your ref: 6569973612SG [ACCIDENT INVOLVING VEHICLES SKX4434Z AND SMB1607D ON 05/11/2017]

Dear Norsiah,

We have checked with OI and she have no evidence to provide.

We offered 50/50 liability to third party. However, they rejected and provided the accident scene photo, it shows that our insured encroached into the bus path of travel and counter propose in full settlement.

Kindly let us have your instruction.

Best Regards,

Carlor Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

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Vic (LKKAuto)

From: Vic (LKKAuto)
Sent: Monday, 17 December, 2018 5:37 PM
To: Sim_In@hotmail.com
Cc: Admin A: Vic (LKKAuto)
Subject: YOUR REF: SKX 4434Z_ACCIDENT INVOLVING SKX 4434Z AND SMB 1607D ALONG THOMSON ROAD ON 05.11.2017



Auto
Consultants
Pte Ltd

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

17 DECEMBER 2018

SIM LEE NGOR
961 BUKIT TIMAH ROAD
#06-19
SINGAPORE 589655

By Post and By Email

Dear Sir/Madam,

OUR REF : CC3/AIG18007186/Shb3
YOUR REF : SKX 4434Z
ACCIDENT INVOLVING SKX 4434Z AND SMB 1607D ALONG THOMSON ROAD ON 05.11.2017

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

We have received a claim from Body Repairer/Workshop acting on behalf of the owner of SMB 1607D against your motor insurance policy.

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

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 10 days from the date of this letter **if not provided at AIG's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (if any)

- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



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Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Company
Owner ID:	2292D
Vehicle Details	
Vehicle No.:	SMB1607D
Vehicle to be Exported:	No
Intended De-registration Date:	18 Apr 2018
Vehicle Make:	MAN
Vehicle Model:	NL 320F (A22) 11L AUTO ABS TURBO
Primary Colour:	Multi-Colour
Manufacturing Year:	2014
Engine No.:	50339601343955
Chassis No.:	WMAA22ZZ8F7002612
Maximum Power Output:	-
Open Market Value:	\$249,238.00
Original Registration Date:	13 Feb 2015
First Registration Date:	13 Feb 2015
Transfer Count:	0
Actual ARF Paid:	\$0.00
Intended PARF Rebate Details	
PARF Eligibility:	No
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00
Intended COE Rebate Details	
COE Rebate Amount:	\$0.00
Total Rebate Amount:	\$0.00

The information contained herein is correct as at 18 Apr 2018

OK

Enquire Transaction History

BUS/11/17/7007

CMB1607D

Transaction History Details

Log Date/Time: 08 Nov 2017 / 17:20:08

Asset Type: Vehicle

Transaction Amount: \$5.35

Asset ID: SKX4434Z

Transaction Type: 18.32 Insurance Enquiry (GIRO Payment)

Channel: External Agency

User ID: ESASBAH0 - BALQISH BINTE ABDUL HALIL

Business Transaction Reference No.: 20171108172008368059

Search Date / Time: 05 Nov 2017 10:55:00

Insurance Company: AIG ASIA PACIFIC INSURANCE PTE. LTD.

Information displayed is correct as at the log date and time.

[Enquire Related Logs](#) [Back to List](#)

To: 'Aigsgp_claimssurvey@aig.com'; Admin A (admin-a@lkkauto.com); 'Mei Kwan (LKKAuto)'
Subject: LOD to AIG - SMRT BUS/11/17/7007/AW - SMB1607D - SKX4434Z - DOA 5 Nov 2017
Importance: High

SMRT : BUS/11/17/7007/AW
AIG : SKX4434Z

Dear AIG Motor Claims Officer,

We claim on behalf of SMRT BUSES LTD, owner of the vehicle registration number SMB1607D. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$ 1422
Loss of Use	\$550
LTA search fee	\$5
Total	\$ 1977

We enclose the following documents,

- Repair Invoice
- GIA report
- LTA Search
- **Survey Report and Damaged Bus Photos to be furnished by AIG's own appointed surveyor 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





17 DECEMBER 2018

**SIM LEE NGOR
961 BUKIT TIMAH ROAD
#06-19
SINGAPORE 589655**

By Post and By Email

Dear Sir/Madam,

**OUR REF : CC3/AIG18007186/Shb3
YOUR REF : SKX 4434Z
ACCIDENT INVOLVING SKX 4434Z AND SMB 1607D ALONG THOMSON ROAD ON
05.11.2017**

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

We have received a claim from Body Repairer/Workshop acting on behalf of the owner of SMB 1607D against your motor insurance policy.

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

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to vicalpeh@lkkauto.com within 10 days from the date of this letter **if not provided at AIG's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)



Auto
Consultants
Pte Ltd

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

- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AIG of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AIG shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at vicalpeh@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,


Vic Alpeh
Case Handler
DID: 6841 2096
FAX: 6741 4108
Email: vicalpeh@lkkauto.com

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

Sim_In@hotmail.com
(Email)

AUTHORIZATION TO ACT
(AIG Asia Pacific - Express Third Party Claim)

I, SMRT BUSES LTD (the third party claimant") of 6 ANG MO KIO STREET 62 (S)569140 (address), owner of SMB 1607D (vehicle no.) hereby authorize SMRT AUTOMOTIVE SERVICES PTE LTD ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no SMB 1607D that was damaged pursuant to the accident which occurred on 05/11/2017 (date) along MARYMOUNT RD BEFORE BUS STOP(BS:53111) (location) involving vehicle no/s SKX 4434Z ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of the SMRT BUSES LTD.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 26 (day) of 09 (month) 2019 (year)

A circular stamp for SMRT BUSES LTD with a handwritten signature over it.

Signed by "the third party claimant"
(with chop if applicable)

A circular stamp for SMRT AUTOMOTIVE SERVICES PTE LTD with a handwritten signature over it.

Signed by "the workshop"
(with chop)

RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

"We/I, **SMRT AUTOMOTIVE SERVICES PTE LTD** ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd **LKK AUTO CONSULTANTS PTE LTD** (name of surveyor) with respect to the amount claimed for **SS1,422.00** (Repair Cost), **SS500.00** (Loss of Use/Rental), **SS5.00** (Disbursement) for vehicle no. **SMB 1607D** that was damaged pursuant to the accident which occurred on **05/11/2017** (date) along **MARYMOUNT RD BEFORE BUS STOP(BS:53111)** (location) involving vehicle no/s **SKX 4434Z**. This is pursuant to the inspection conducted on **17/04/2018** (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner **SMRT BUSES LTD** ("the third party claimant") of vehicle no. **SMB 1607D** make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to **SMB 1607D** (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 26 (day) of 09 (month) 2019 (year)



Signed by appointed surveyor



Signed by "the workshop" (with chop)

AW



SMRT Automotive Services Pte Ltd
251 North Bridge Road Singapore 179102
Tel: 65 63311000 Fax: 65 63340247

Customer Code: 3000066

SMRT BUSES LTD

Block Unit
STREET 62
6 ANG MO KIO
SINGAPORE 569140

**Tax Invoice**

GST Reg No. : MR-8500001-7
CRN : 1990042802
Invoice No. : IV180500064
Date : 04.05.2018
Vehicle No. : SMB1607D
Your Ref No. : BUS/11/17/7007
Our Ref No. : 24095625
Terms : 30 Days

Description	Qty	Unit Cost	Add \$	(Discount) Amount	Amount
Labour					
TO REPAIR RH REAR PORTION	1.00	\$ 530.00	0.00	\$ 0.00	\$ 530.00
Others					
PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	1.00	\$ 892.00	0.00	\$ 0.00	\$ 892.00
GRAND TOTAL					\$ 1,422.00

Remark :

Make/Model : MAN A22
Accident Date : 05.11.2017

N.B. Payment by cheque should be crossed and made payable to 'SMRT Automotive Services Pte Ltd'.
No receipt will be issued unless requested.

Authorized Signature
for SMRT Automotive Services Pte Ltd

17
17/11/2017 (TP)

Enquire Transaction History

Transaction History Details

Log Date/Time: 08 Nov 2017 / 17:20:08

Asset Type:	Vehicle	Transaction Amount:	\$5.35
Asset ID:	SKX4434Z		
Transaction Type:	18.32 Insurance Enquiry (GIRO Payment)	Channel:	External Agency
User ID:	ESASBAH0 - BALQISH BINTE ABDUL HALIL	Business Transaction Reference No.:	20171108172008368059

Search Date / Time: 05 Nov 2017 10:55:00

Insurance Company: AIG ASIA PACIFIC INSURANCE PTE. LTD.

Information displayed is correct as at the log date and time.

[Enquire Related Logs](#) [Back to List](#)

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

Express

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	06 Nov 2017 Edit Reg		17 Apr 2018 00:00 Edit Adj Rpt	S\$1,422.00 Edit Estimates	S\$1,422.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured:	SIM LEE NGOR , ID: S1374925F								
Main Claimant:	SMRT BUSES LTD , Co. Reg. No.: 198202292D								
Vehicle Reg. No.:	SMB1607D	Date of Loss:	05/11/2017 10:00 - :59 [32 Months and 23 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 6569973612SG	Policy/Cover Note No.:	2100446415 (Comprehensive)						
Vehicle Reg. No. (Insured):	SKX4434Z	Policy No. (Claimant):	D-170B7563MFBP						
		Excess:							
Repairer:	SMRT Automotive Services Pte Ltd (Woodlands) 60 Woodlands Industrial Park E4, 757705 Woodlands - Tel: 68662628								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by MdNoor, Norsiah] Norsiah.MdNoor@aig.com								
Claimant's Insurer:	M5 First Capital Insurance Ltd (HQ) - Tel: 62222311								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by Sebastian Yeang Wai Keen] ... [Final Rpt due 07/05/2018]								
ASSOCIATED MAIL RECEIVED				View All	Compose Case Mail				
There are no mail for this case.									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

***SMB1607D (6569973612SG)**
[SKX4434Z]
TP
SMRT BUSES LTD
Nov 5 2017 10:00AM
[SIM LEE NGOR]
SMRT Automotive Services Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View View In Browser		
Video															1 per page	<input checked="" type="checkbox"/>	
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail	Print				
1	20/09/19 09:56	Video - Accident (TP)											Load MP4				
Letters/Correspondences															1 per page	<input checked="" type="checkbox"/>	
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail	Print				
1	(Draft)	Third Party Express Settlement - Payment Breakdown											Edit				
Assessment Reports															1 per page	<input checked="" type="checkbox"/>	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)										Thumbnail	Print				
1	26/04/18 11:35	Accident Statement <small>From-SC - Reg. No: SKX4434Z, Claimant: SIM LEE NGOR</small>											Load HTM				
Photos/Images															3 per page	<input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail	Print				
1	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
2	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
3	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
4	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
5	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
6	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
7	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
8	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
9	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
10	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
11	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
12	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
13	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
14	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
15	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
16	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
17	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
18	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
19	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
20	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
21	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
22	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
23	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
24	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
25	04/05/18 10:36	General View											Load JPG <input checked="" type="checkbox"/>				
Documentation															1 per page	<input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail	Print				
1	25/04/18 14:59	TP_ESTIMATE-_MARKED											Load PDF				
2	25/04/18 14:59	TP_GIA_REPORT											Load PDF				
3	17/12/18 17:41	EMAIL TO OI											Load PDF				
4	17/12/18 17:41	LETTER TO OI											Load PDF				
5	17/10/19 09:06	WORKSHOP INVOICE											Load PDF				
6	17/10/19 09:06	AUTHORISATION TO ACT FORM											Load PDF				

Video			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
7	17/10/19 09:06	Release Voucher		Load PDF
8	17/10/19 09:06	LTA SEARCH		Load PDF
9	17/10/19 09:06	LOD		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

TEAM _____

**THIRD PARTY EXPRESS SETTLEMENT
(PAYMENT BREAKDOWN)**

Vehicle No:	SKX4434Z (Insd veh)	Model:	MAN NL320F (A22) 10.5 D (M)
	SMB1607D (TP veh)		
Date of Accident:	05/11/2017		

Global Sum Settlement	:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Repair Estimate	:	\$	2,260.00	
Final Repair Cost	:	\$	1,422.00	
Loss of Use	:	\$	500.00	2.00 days at \$250.00 per day
Rental (if any)	:	\$	0.00	days
LTA / GIA Search Fee	:	\$	5.00	
Others:	:	\$	0.00	
	:	\$		
Final Settlement Sum	:	\$	1,927.00	

Is Third Party Workshop GIA Registered? YES NO (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability ____ 100 ____ (%)

B) For GIA Registered Workshop: BOLA Applicable: Yes/ No BOLA Scenario No: _____

BOLA Liability: _____ (%) Assessed Liability (*): _____ (%)

** Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.*

Remarks _____

Payment Instruction: Payee's Breakdown			
1)	SMRT Buses Ltd	:	\$ 1,927.00
2)		:	\$
3)		:	\$

 JOANNE LEE KHANG MIN
 LKK Auto Consultants Pte Ltd

 17 Oct
 2019
 Date

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))

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/AIG18007186/SDB3Q2

Date: 17/10/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100446415
 Claimant: SMB1607D Insured Vehicle No: SKX4434Z
 Vehicle No: SMB1607D Nature of Claim: TP Claim No: 6569973612SG
 Date of Loss: 05/11/2017

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SMB1607D**
 Make & Model: MAN NL320F (A22), 10.5 D (M) Engine No: 50339601343955
 Reg. Date: 13/02/2015 (Man. Year: 2014) Chassis No: WMAA22ZZ8F7002612
 Colour: Multi-colour Odometer: 275097 km
 Engine Capacity: 10518 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: 275/70 R22.5 Rear Tyre Size: 275/70 R22.5
 Front Left Side: Firenza 6 mm Rear Left Side: Firenza 6 mm
 Front Right Side: Firenza 6 mm Rear Right Side: Firenza 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour	2,260.00	1,422.00	838.00	37.08
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Nett Amount (S\$)	2,260.00	1,422.00	838.00	37.08
+ Loss of Use (2.0 x S\$250.00/day) (S\$)		500.00		
+ Doc/Search Fee (S\$)		5.00		
	Nett Liability (S\$)	1,927.00		

INSPECTION

Date of Assignment: 17/04/2018
 Date Inspected: 17/04/2018 Inspected At: SMRT Automotive Services Pte Ltd
 (Woodlands)
 60 Woodlands Industrial Park E4
 Singapore 757705
 Estimated Period of Repair: 2.0 days

Adjuster: Sebastian Yeang Wai Keen

Manager: CHAN JIA LE

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

There are no new parts selected.

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
Labour Items				
1	TO REPAIR RH REAR PORTION	New	1,060.00	530.00
2	PROVIDE LABOUR AND MATERIAL TO PUTTY AND RESPRAY ABOVE REPAIR ITEMS	New	1,200.00	892.00
			Gross Labour Cost (S\$)	1,422.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >