

Jaclyn

CC 3 / AIG1800

7217, 11/18/18

LKK:
IDAC:

Surveyor:

Ank

DOI:

ASSIGNMENT

12/1/18

Date / Time:

6/4/18

Registered in Merimen:

12/4/18

Pre-assign / CCU / FTE



Insured Vehicle No.:

SGU 8998A

Name of Insured:

YAP Kook Tan

Insured Tel No.:

HP:

Excess Sec II : \$5

D.O.A.:

15/4/18

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

YAP WEN-WEN TUNG

Driver Tel No.:

96484959

(V/L: YES / NO)

Claim No.:

2100012536

Policy No.:

Make / Model:

2. AMPY

Place of Accident:

P16 10/15 7 Juruong

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

Insured Liability: % Final ? Yes / No

SHA 7633C



INSRS:

WSP:

Tel:

Liability:

RMKS:

CALIF
WAS

INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

25/4/18
24/4SHA 7633C - 11/1/18 to 17/4/18 (WSP 3/2) 10/12/18
SGU 8998A - * RECEIVED 2 OCT 2018

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call Of:

24/4/18

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD:

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

\$5

(days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

(Agreed / Assessed)

BOLA S/N No.:

19

If NO or B 28, Ass. Lia:

Repair Cost:

\$5

Loss of Rental (LOR):

\$5

(2 days)

X \$115.00

Loss of Use (LOU):

\$5

(5 - x - days)

Loss of Income (LOI):

\$5

(550 x 2 days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

\$5

Medical:

\$5

Disbursement:

\$5

(e.g. Tow/ Independent)

Legal Cost

\$5

Total:

\$5

Global Sum \$5: 650.00

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

1320-1120.

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

\$5

Name 1:

Centra Delgro Engineering Pte Ltd

Payee 2: (Strike if N.A.)

\$5

Name 2:

Payee 3: (Strike if N.A.)

\$5

Name 3:

105/11/24

Name: Kevin

REF:

ASSIGNMENT

From: _____ Date: _____

Estimate #/Cost: _____

OD / TP / N/S / TP RES / OD RES / EVA / INV / MV

To Insp ed Vehicle No: _____

at Work stop m/s _____

of _____

Insured: _____

Policy No: _____

Claims No: _____

Sum insured: _____ Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

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

N/S	O/S

Bal. or Market Value: _____

IDAC Accident Report: _____ Consistent?: Yes or No

GIA / PR Seen: _____ Consistent?: Yes or No

Est. Repairs: _____ days Res.: Yes or No

Lum Sum: _____ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: _____ Person Contacted: _____

Veh No: SHA 7633 C Yr Regn: 21 May 2015

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

Truck / Trailer or

Make: Huai Lin 240 c.c. 1685Colour: Blue A/C: Ins / Std / NI / NASp. Reading: 3800 71 T/Radio: Ins / Std / NI / NA

Eng/No: _____

C/No: KA HLD 4144 FF 40 69121Gen. Cond: Good / Fair / Poor / BurntSteering: Ins / Jammed / Leaked / Burnt orBrake: Ins / Jammed / Leaked / Burnt orModi: Nil / S/Rim / STD A/Rim orTyre Size: F: 205 / 60 R16

R: _____

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

TOYO / YOKO or Wettko

Front _____ Rear _____

R/Bal. 7 mm R/Bal. 7 mmL/Bal. 7 mm L/Bal. 7 mmD.O.A. 15/4/18 D.O.I. 17/4/18Survey held at CD4E (Loyang)

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

o/s wing Mirror

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

Date / Time	Action / Instruction
18/4/18	Continue PIP \$884.40 / 1 Py. AZH PIP

Deadline, File Pass to?

☐ : Prel. Report

Days Of Repair: _____

1) _____

☐ : Final Report

Resurvey No. of Trip: _____

Date/Time, File Return to?

2) _____

Add Fee: ☐ : Site Insp (\$ _____)☐ : Interview (\$ _____)

Survey Fee: _____

Transportation: _____

S + RS. \$ _____

Photos _____




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/AIG18007217/K1pa3	
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 18-04-2018	
Code : AIG			
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	SGU 8998A	Veh. Inspected	SHA 7633C
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	15/04/2018	Inspection Date	17/04/2018
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		
5a. Remarks			
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			

Call: ARC Repair TP(CLSO)1

JOB CARD Sales Order:

JC NO:305142584

CUSTOMER		REGN NO:	MILEAGE
MS COMFORT TRANSPORTATION PTE LTD		SHA7633C	
CUSTOMER NO. 7010045		MAKE:	FUEL
ADDRESS 383 SIN MING DRIVE		HYUNDAI	E 1/2 F
Singapore SINGAPORE 575717		MODEL	DATE/TIME IN
(R) 65508755 (C)		1-40	15.04.2018 13:40
(P)		YR OF MANU	TARGET DATE
		21.05.2015	
COUNT CARD NO.		CHASSIS CODE	COMPLETION DATE/TIME
		KMHLB41UMFU069121	

JOB DESCRIPTION

Accident Date: 15.04.2018
 Nature: 3P 15.04.2018

SL/NO	LABOR CODE	DESCRIPTION
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CHECKED & PASSED OUT BY: _____

SERVICE ADVISOR

CUSTOMER'S SIGNATURE

Acknowledgement Slip

Exit Pass

Vehicle No.: SHA7633C CHIANG

Vehicle No.: SHA7633C

Signature of Service Advisor

Signature/Date

Name of Service Advisor

Date

Returned to Service Reception upon collection

To be kept by Security Guard

REPAIR ESTIMATE*

VEHICLE NO : SHA 7633C

DATE 16/4/2018 16:54

MAKE :

MODEL : HYUNDAI i40

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Front Door Mirror (RH)			\$ 980.50
	SUB TOTAL			\$ 980.50
	LESS 20%			\$ 196.10
	DISCOUNTED TOTAL			\$ 784.40
	Labour Charge			
	Panel Beating			\$ 250.00 50
	Spray Painting Charge			\$ 150.00 50
	Wiring Charge			\$ 50.00 X
	TOTAL LABOUR			\$ 450.00
	ESTIMATE TOTAL			\$ 1,234.40
<p>Kelu Ulu</p> <p>17/4/18 1030.4</p> <p>1 Ry</p> <p>PIP</p> <p>Before Paid plz</p> <div data-bbox="831 1612 1372 2049"> <p>LKK Auto Consultants hence notify the Repairer of the following:</p> <ul style="list-style-type: none"> 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 <p>Acknowledged by Repairer</p> <p>Signature: _____</p> <p>Date: _____</p> </div>				
This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.				

Our Job Ref No : 305142584
Date : 16/04/18

COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd
59 Loyang Drive, Singapore 508969
Fax: 6546 8156



FINALIZATION FORM

To : LKK
Attn : KALVIN
Vehicle Reg No. : SHA7633C
Fax :
15/04/2018

The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-

- The repair job shall bill to: AIG SGU8998A
 - The finalized amount shall be:
 - Spare Parts after List discount \$784.40
 - Labour Charges \$884.40

Total for Part-By-Part Repair Cost

 - Lumpsum Repair (if applicable)
Total for Lumpsum repair cost after Less: _____
Final Lumpsum Repair cost _____
 - Estimated normal period for repairs: 1 working days.
 - We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days
 - Thank you for your assistance.

Signature : _____
Name : CHIANG
Tel : 62148314
Fax : 65468156
- We confirm the estimates and finalized amount

Signature : _____
Name : KALVIN
Date : 18/4/18

For Official Use Only

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
1. Rental Rate P/Day		YES		
2. Loss of Income Paid		N		
3. Survey Fees				
4. LTA Search Fee	7.49			
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks:

COMPANY : THIRD PARTY'S CLAIMS (CAS)
CUSTOMER: 7010045
ADDRESS : COMFORT TRANSPORTATION PTE LTD
383 SIN MING DRIVE
SINGAPORE SINGAPORE 575717
65508755

JOB NO : 305142584
REGN NO : SHA7633C
MILEAGE : 0000000000
MAKE : HYUNDAI
MODEL : I-40
DATE OF REGN : 21.05.2015
DATE/TIME IN : 15.04.2018 13:40
ACCIDENT DATE : 15.04.2018

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

0001 04-01-0103-0594-G I40VC MIRROR ASSY-RR VIEW 1 980.50 20.00 784.40

SUB-TOTAL : 784.40

JOB NATURE

0000 L PANEL BEATING 50.00

0001 23-502 SPRAYPAINT ON AFFECTED AREA 50.00

SUB-TOTAL : 100.00

TOTAL : 884.40

MVA NAME & SIGNATURE
DATE :

AUTHORISED : YES / NO
SURVEYOR NAME & SIGNATURE
DATE :

REPAIR ESTIMATE*

VEHICLE NO : SHA 7633C

DATE 16/4/2018 16:54

MAKE :

MODEL : HYUNDAI i40

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Front Door Mirror (RH) <i>Broken</i>			\$ 980.50
	SUB TOTAL			\$ 980.50
	LESS 20%			\$ 196.10
	DISCOUNTED TOTAL			\$ 784.40
	Labour Charge			
	Panel Beating			\$ 250.00 <i>50</i>
	Spray Painting Charge			\$ 150.00 <i>50</i>
	Wiring Charge			\$ 50.00 <i>X</i>
	TOTAL LABOUR			\$ 450.00
	ESTIMATE TOTAL			\$ 1,234.40
<p><i>Kelu Ulu</i></p> <p><i>17/4/18 10304</i></p> <p><i>1 Ry</i></p> <p><i>P/P</i></p> <p><i>Before Pail phh</i></p>				
<p>LKK Auto Consultants hence notify the Repairer of the following:</p> <ul style="list-style-type: none"> • 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 modifications is allowed • Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company 				
<p>This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor surveyor appointed by the insurance company.</p>				

Hsiao Tong (LKKAUTO)

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Sent: Monday, 14 May 2018 3:17 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018
Attachments: img-514151658.pdf

Importance: High

Without Prejudice

Dear Hsiao Tong

Please refer to the subject matter and our conversation during last Friday RTM.

Attached our LOD dated 04/05/2018 for your attention.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax:
6214 1843

Hsiao Tong (LKKAuto)

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Sent: Monday, 21 May 2018 8:21 AM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: RE: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018
Attachments: SHA7633C VC (TS).avi

Without Prejudice

Dear Sir/Madam

Attached video footage. Please note that the video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax:
6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Cc: Admin A <admin-a@lkkauto.com>
Date: 19/05/2018 02:57 PM
Subject: RE: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Hi Cecilia,

We refer to the above matter.

We would like to request a copy of video footage as stated in your client accident report for our necessary action.

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

From: Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]

Sent: Monday, 14 May 2018 3:17 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018
Importance: High

Without Prejudice

Dear Hsiao Tong

Please refer to the subject matter and our conversation during last Friday RTM.

Attached our LOD dated 04/05/2018 for your attention.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

Hsiao Tong (LKKAUTO)

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Sent: Monday, 18 June 2018 10:36 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: RE: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Dear Hsiao Tong

We are unable to confirm as there was one passenger onboard.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax:
6214 1843

From: "Hsiao Tong (LKKAUTO)" <chewht@lkkauto.com>
To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Cc: Admin A <admin-a@lkkauto.com>
Date: 16/06/2018 11:11 AM
Subject: RE: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Hi Cecilia,

We refer to the above matter.

Kindly assist to check with your client if there is any injury claim as our insured may consider private settlement.

We will get back to you upon hearing from you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

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Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]
Sent: Thursday, 14 June 2018 2:31 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Dear Hsiao Tong

Our earlier conversation refers.

We understand that your insured had lodged the accident report. Please review and revert with your offer soon.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdgc/delgronotes
To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Date: 21/05/2018 08:20 AM
Subject: RE: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Dear Sir/Madam

Attached video footage. Please note that the video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

[attachment "SHA7633C VC (TS).avi" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdgc/delgronotes]

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Cc: Admin A <admin-a@lkkauto.com>
Date: 19/05/2018 02:57 PM
Subject: RE: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Hi Cecilia,

We refer to the above matter.

We would like to request a copy of video footage as stated in your client accident report for our necessary action.

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.

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Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Cecilia Lee Peng Geok [mailto:cecilialee@sparkcarcare.com]

Sent: Monday, 14 May 2018 3:17 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018
Importance: High

Without Prejudice

Dear Hsiao Tong

Please refer to the subject matter and our conversation during last Friday RTM.

Attached our LOD dated 04/05/2018 for your attention.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

Hsiao Tong (LKKAUTO)

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Sent: Tuesday, 4 September 2018 9:28 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: Re: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Dear Hsiao Tong

We refer to your offer of \$650 during the RTM on 24/08/2018.

Please forward your DV for our client's instruction.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok
Sent: Wednesday, 15 August 2018 9:32 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: Re: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Dear Hsiao Tong

Please refer to our conversation on 07/08/2018.

Our hirer is chasing again, please revert with your offer within the next 7 days.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok
Sent: Tuesday, 7 August 2018 11:20 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: Re: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Dear Hsiao Tong

Please revert with your settlement offer soon. Our hirer is chasing.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Sent: Monday, 18 June 2018 10:36 AM

To: Hsiao Tong (LKKAuto)

Cc: Admin A

Subject: RE: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Dear Hsiao Tong

We are unable to confirm as there was one passenger onboard.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

"Hsiao Tong (LKKAuto)" —16/06/2018 11:11:45 AM—Without Prejudice Hi Cecilia,

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

To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

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

Date: 16/06/2018 11:11 AM

Subject: RE: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Hi Cecilia,

We refer to the above matter.

Kindly assist to check with your client if there is any injury claim as our insured may consider private settlement.

We will get back to you upon hearing from you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

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

From: Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]

Sent: Thursday, 14 June 2018 2:31 PM

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

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

Subject: RE: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Dear Hsiao Tong

Our earlier conversation refers.

We understand that your insured had lodged the accident report. Please review and revert with your offer soon.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off. 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdgc/delgronotes
To: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Date: 21/05/2018 08:20 AM
Subject: RE: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Dear Sir/Madam

Attached video footage. Please note that the video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

[attachment "SHA7633C VC (TS).avi" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdgc/delgronotes]

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off. 6214 8354 | Fax: 6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>
Cc: Admin A <admin-a@lkkauto.com>
Date: 19/05/2018 02:57 PM
Subject: RE: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018

Without Prejudice

Hi Cecilia,

We refer to the above matter.

We would like to request a copy of video footage as stated in your client accident report for our necessary action.

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: chewht@lkkauto.com | fax: 6741-4108

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

From: Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]

Sent: Monday, 14 May 2018 3:17 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: LOD AGAINST AIG - SHA7633C / SGU8998A DOA 15/04/2018
Importance: High

Without Prejudice

Dear Hsiao Tong

Please refer to the subject matter and our conversation during last Friday RTM.

Attached our LOD dated 04/05/2018 for your attention.

Thank you.

Best Regards
Cecilia Lee
Claims Department | ComfortDelGro Engineering Pte Ltd
Off. 6214 8354 | Fax: 6214 1843

Hsiao Tong (LKKAUTO)

From: Michael Yap <michaelkeyap@yahoo.com.sg>
Sent: Wednesday, 12 September 2018 11:11 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: ACCIDENT INVOLVING SGU 8998A & SHA 7633C ON 15/04/2018

Hi Hsiao Tong, here is a typo correction of my mail sent earlier. In paragraph 2, it should be "the taxi came from behind and its right side mirror got damaged upon hitting my car's left side mirror and damaging it too."

Sorry and thank you!

Sent from my iPhone

On 12 Sep 2018, at 3:45 PM, Michael Yap <michaelkeyap@yahoo.com.sg> wrote:

Hi Hsiao Tong, thank you. However, we would like to add that the taxi with the benefit of the full view of our car filtering to the left lane should give way to it as normally is required and the accident could have been avoided.

To consider a 50/50 case may be too general a view to take without looking into the specific circumstance of how the taxi's right side mirror was damaged on which the claim is made. You will agree from photos taken that we can specifically identify that the taxi came from behind and its right side mirror got damaged upon hitting my car's right side mirror and damaging it too. Hence, the taxi's mirror is not damaged by our car initiating and hitting it and the liability must weigh heavily on them.

With due respect, you could also consider asking them to withdraw the case and both sides undertaking to stop making claims on each other for an amicable settlement.

However, without prejudice, this claim does not howsoever preclude us from making our claims from them for damages to our car arising from the said accident.

Thank you and we look forward to a favourable outcome from you.

Sent from my iPhone

On 4 Sep 2018, at 12:16 PM, Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Hi Mr Yap,

We refer to your below email.

We enclosed a copy of the estimate from the Third Party claimant with our surveyor's marking and recommendation together with inspection photos for your reference.

The breakdown of third party claim is as follows: -

1. Cost of Repair (w/GST)	\$ 946.31
2. Loss of Rental (2days x \$115.00)	\$ 230.00
3. Loss of Income (2days x \$80.00)	\$ 160.00
4. LTA/ GIA Search Fee	\$ 7.49
TOTAL	<u>\$1,343.80</u>

As discussed before, we are of the view that the case would be a 50/50 case (equal liability) as both parties were changing lane. Under Motor Accident Guide, both vehicles should exercise caution when changing lanes. Attached here is a copy of video footage from third party for your easy reference.

If you insisted that we should not settle third party claim, kindly let us have them in writing within the next 7 days i.e. by **12/09/2018**. We will seek further instruction from AIG on this matter.

Please call us if you have further queries.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

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: Michael Yap <michaelkeyap@yahoo.com.sg>

Sent: Monday, 3 September 2018 8:58 AM

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

Subject: Re: ACCIDENT INVOLVING SGU 8998A & SHA 7633C ON 15/04/2018

Hi Hsiao Tong, can you give more details of the claim made including the amount and arrange to forward the full video recording of the case.

Thank you.

Sent from my iPhone

On 24 Aug 2018, at 11:27 AM, Hsiao Tong (LKKAUTO)
<chewht@lkkauto.com> wrote:

24 AUG 2018

Mr Yap Kiok Eng/ Mr Yap Wen-Wei Eugene

Dear Sir/ Mdm

OUR REF : CC3/AIG18007217/K1pa3
YOUR REF : SGU 8998A
ACCIDENT INVOLVING SGU 8998A & SHA 7633C ON 15/04/2018

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

We have received a claim from SHA 7633C against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SHA 7633C. Kindly refer to the attached video screenshot from SHA 7633C for your easy reference. The video shows that you had changed lane where third party was approaching from behind. Therefore, we are of the view that there is certainly a portion of liability on us and we will proceed to negotiate for an amicable settlement with the Third Party.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **04/09/2018**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

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)

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<SHA7633C VC (TS).avi>

FACTS

- AS YOU KNOW FOR CHANGING LANE, ONE MUST ENSURE THE ADJACENT LANE IS SAFE AND TRAFFIC FLOW IS CLEAR BEFORE PROCEEDING. MOST IMPORTANTLY, TO CHECK THE 'BLIND SPOT' TO ENSURE THE AREA ON THE LEFT OF YOUR VEHICLE WHICH CANNOT BE VIEWED IN YOUR WING MIRROR IS SAFE PRIOR TO CHANGE LANE SAFELY. T/P WHO HAD THE BENEFIT ^{VIEW} OF YOUR CAR IS ALSO CONTRIBUTORY LIABLE FOR NOT TAKING ACTION TO AVOID THE COLLISION.
- TO STUDY THE EXISTING ACCIDENT, ONE SHOULD CONSIDER WHAT IS THE CAUSE OF ACTION THAT BOTH PARTIES ARE TAKEN BEFORE COLLISION. OBVIOUSLY, THE PROXIMATE CAUSE IS CHANGING LANE AND ^{SHOULD STRESS} NOT THE CONDITION OF DAMAGE TO WING MIRRORS. IF BOTH PARTIES DID NOT CHANGE LANE, THE COLLISION WOULD NOT HAVE HAPPENED. THE WING MIRROR WOULD NOT HAVE BEEN DAMAGED. THEREFORE, THE ^{PROXIMATE} CAUSE OF ACCIDENT IS CHANGING LANE. FOR CHANGING LANE, BOTH PARTIES SHOULD EXERCISE CARE AND CAUTION. CONSIDERING THE COLLISION ATTRIBUTED TO CHANGING LANE BY BOTH PARTIES WHO ARE EQUALLY TO BE BLAMED FOR NEGLIGENCE IN NOT EXERCISING DUE CARE AND CAUTION BEFORE CHANGING LANE. WE BELIEVE 50% LIABILITY ON EACH PARTY TO BEAR IS FAIR AND REASONABLE WHICH IS STILL PENDING FOR NEGOTIATION.
- YOUR SUGGESTION TO ASK T/P TO WITHDRAW THEIR CLAIM AND BOTH PARTIES UNDERTAKE TO BEAR ITS OWN LOSS IS NOT FEASIBLE. ^{SIMPLY} IN CIVIL LAW, EVERYONE OWNS A DUTY NOT TO CAUSE DAMAGE LOSSES TO OTHERS THROUGH NEGLIGENCE. FAILURE WHICH THE SUFFERER IS ENTITLED TO CLAIM DAMAGE LOSSES AGAINST THE WRONGDOER. THEREFORE, THERE IS NO WAY TO PREVENT TAXI TO BRING ACTION AGAINST YOU. VICE VERSA THEIR CLAIM ALSO DOES NOT PRECLUDE YOU FROM MAKING CLAIM FROM T/P.

Mr Yaw Comments

Hsiao Tong (LKKAuto)

From: Michael Yap <michaelkeyap@yahoo.com.sg>
Sent: Thursday, 18 October 2018 9:18 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: ACCIDENT INVOLVING SGU 8998A & SHA 7633C ON 15/04/2018

Hi Hsiao Tong,

We refer to your email of 9/10/18.

As loss adjuster appointed by AIG, we have to leave this matter in your good hands taking into consideration all views mentioned with the expectation that you will endeavour to get the best outcome for us in settlement without compromise and in a professional manner.

Thank you.

Best regards
Yap Kiok Eng

Sent from my iPhone

chewht@lkkauto.com

Hi Mr Yap,

We refer to your below email and we have reviewed the matter.

As you know for changing lane, one must ensure the adjacent lane is safe and traffic flow is clear before proceeding. Most important, to check the "blind spot" to ensure the area on the left of your vehicle which cannot be viewed in your wing mirror is safe prior to change lane safely. Third party who had the benefit view of your car is also contributory liable for not taking action to avoid the collision.

To study the existing accident, one should consider what is the cause of action that both parties are taken before collision. Obviously, the proximate cause of accident is changing lane and should not stress the condition of damage to wing mirrors. If both parties did not change lane, the collision would not have happened. The wing mirror would not have been damaged. Therefore, the proximate cause of accident is changing lane. For changing lane, both parties should exercise care and caution. We are of the view that 50% liability on each party to bear is fair and reasonable.

Your suggestion to ask third party to withdraw their claim and both parties undertake to bear its own loss is not feasible. Simply in civil law, everyone owns a duty not to cause damage losses to others through negligence, failure which the suffered is entitled to claim damage losses against the others. Therefore, there is no way to prevent third party to bring action against you, vice versa their claim also does not preclude you from making claim from third party.

We wish to stress that our offer of settlement is strictly made on a without prejudice basis with a view to close this matter amicably and to avoid further litigation, which would escalate to even more cost.

If you insisted that we should not settle third party claim, kindly let us have them in writing within the next 10 days i.e. by **19/10/2018**. We will seek further instruction from AIG on this matter.

Thank you.

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: Michael Yap <michaelkeyap@yahoo.com.sg>

Sent: Wednesday, 12 September 2018 11:11 PM

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

Subject: Re: ACCIDENT INVOLVING SGU 8998A & SHA 7633C ON 15/04/2018

Hi Hsiao Tong, here is a typo correction of my mail sent earlier. In paragraph 2, it should be "the taxi came from behind and its right side mirror got damaged upon hitting my car's left side mirror and damaging it too."

Sorry and thank you!

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The breakdown of third party claim is as follows: -

1. Cost of Repair (w/GST)	\$ 946.31
2. Loss of Rental (2days x \$115.00)	\$ 230.00
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4. LTA/ GIA Search Fee	\$ 7.49
TOTAL	<u>\$1,343.80</u>

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Please call us if you have further queries.

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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: Michael Yap <michaelkeyap@yahoo.com.sg>

Sent: Monday, 3 September 2018 8:58 AM

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

Subject: Re: ACCIDENT INVOLVING SGU 8998A & SHA 7633C ON 15/04/2018

Hi Hsiao Tong, can you give more details of the claim made including the amount and arrange to forward the full video recording of the case.

Thank you.

Sent from my iPhone

On 24 Aug 2018, at 11:27 AM, Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

24 AUG 2018

Mr Yap Klok Eng/ Mr Yap Wen-Wei Eugene

Dear Sir/ Mdm

OUR REF : CC3/AIG18007217/K1pa3

YOUR REF : SGU 8998A

**ACCIDENT INVOLVING SGU 8998A & SHA 7633C
ON 15/04/2018**

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

We have received a claim from SHA 7633C against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SHA 7633C. Kindly refer to the attached video screenshot from SHA 7633C for your easy reference. The video shows that you had changed lane where third party was approaching from behind. Therefore, we are of the view that there is certainly a portion of

liability on us and we will proceed to negotiate for an amicable settlement with the Third Party.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **04/09/2018**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

Hsiao Tong, Chew | Case Handler

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Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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<SHA7633C VC (TS).avi>

Our Ref : T 0418 / SHA7633C /CL(st)
Your Ref: _____
Date : 4-May-18

AIG ASIA PACIFIC INSURANCE PTE LTD
CHARTIS Building
78 Shenton Way
#07-16
Singapore 079120

Attn : Motor Claims Department WITHOUT PREJUDICE

Dear Sir

ACCIDENT INVOLVING OUR TAXI SHA7633C YOUR INSURED SGU8998A
AND OTHER _____ ON 15.04.18

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : SHA7633C which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving SGU8998A we are submitting these claim for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$ 946.31
2	3 days Loss of Rental @ \$ 115.00 per day	\$ 345.00
3	Survey Report Fees (Surveyed by M/s LKK)	\$ -
4	GIA / LTA Search Fees	\$ 7.49
5	GIA / Police Report Fees	\$ -
6	Towing / Medical / Transportation	\$ -
Sub Total :		\$ 1,298.80

HIRER'S CLAIM

7	3 days Loss of Income @ \$ 80.00 per days	\$ 240.00
Total Claims :		\$ 1,538.80

We enclose herewith the following documents to support the claims: -

- a) Original repair bill and photocopies of photographs : 6 pcs.
- b) LTA search slip/s of : SGU8998A
- c) GIA / Police report/s of : SHA7633C
- d) Letter of authority from owner / hirer / operator
 - X) Photograph/s of Accident Scene () Certificate of Insurance
 - () Witness statement/s (x) Downtime/Mileage record

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver.

Yours faithfully

Cecilia Lee

Executive

CDGE Claims Department

Tel : 6214 8354 Fax: 6214 1843 Email : ceciliale@sparkcarcare.com

This is a computer generated letter. No signature is required.

CDGE Taxi Claims Dept
59 Loyang Drive 4th Floor
Singapore 508969

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Mainline +65 6383 6280
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No: 198803480

Workshops

Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 606286

Ubi
320 Ubi Road 3
Singapore 408649

Senoko
24 Senoko Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Defu
6 Defu Avenue 1
Singapore 539537

Yishun
501 Yishun Industrial Park A
Singapore 768732

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 24 August 2018 11:27 AM
To: 'michaelkeyap@yahoo.com.sg'; 'eugeneyap@outlook.com'
Subject: ACCIDENT INVOLVING SGU 8998A & SHA 7633C ON 15/04/2018
Attachments: TP VIDEO SCREENSHOT.pdf

24 AUG 2018

Mr Yap Klok Eng/ Mr Yap Wen-Wei Eugene

Dear Sir/ Mdm

OUR REF : CC3/AIG18007217/K1pa3
YOUR REF : SGU 8998A
ACCIDENT INVOLVING SGU 8998A & SHA 7633C ON 15/04/2018

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

We have received a claim from SHA 7633C against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SHA 7633C. Kindly refer to the attached video screenshot from SHA 7633C for your easy reference. The video shows that you had changed lane where third party was approaching from behind. Therefore, we are of the view that there is certainly a portion of liability on us and we will proceed to negotiate for an amicable settlement with the Third Party.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by **04/09/2018**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

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)

LETTER OF AUTHORISATION

(NAF / PAF)

**ACCIDENT INVOLVING
ALONG****I 40 SHA7633C , SGU8998A
PIE TWDS JURONG****ON 15-Apr-18 12:20**

I / We

TEO NGAK HUANG

(Hirer) NRIC No.:

S0247757B

and/or

CHAN CHHON JUAY

(Relief) NRIC No.:

S10812142E

Taxi Number

SHA7633C

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date

16-Apr-2018

Name of Hirer

TEO NGAK HUANG

Hirer NRIC

S0247757B

Signature :



Address

**118D JALAN MEMBINA #20-101
164118**

Contact No.

97701848

Name of Relief

CHAN CHHON JUAY

Relief NRIC

S10812142E

Signature :



Address

**55 HAVELOCK ROAD 27-132
161055**

Contact No.

97554987

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

"We/I, COMFORTDELGRO ENGINEERING 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 S\$650.00 (Global Sum) for vehicle no. SHA 7633C that was damaged pursuant to the accident which occurred on 15/04/2018 (date) along PIE TWDS JURONG (location) involving vehicle no/s SGU 8998A.

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 COMFORT TRANSPORTATION PTE LTD ("the third party claimant") of vehicle no. SHA 7633C 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 SHA 7633C (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 _____ (day) of 22 OCT 2018 (month) 20 (year)



AWK

Signed by appointed surveyor

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
205 BRADDELL ROAD
SINGAPORE 579701

Signed by "the workshop" (with chop)

Please forward your cheque made payable to:-
COMFORTDELGRO ENGINEERING PTE LTD

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W

Page: 1

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD

#08-16 78 SHENTON WAY, CHARTIS BUILD
SINGAPORE SG 079120

CONTACT NO: 64193000 3225094

VEHICLE NO
SHA7633C

MAKE
HYUNDAI

MODEL
I-40

DATE OF REG
21.05.2015

CHASSIS CODE
KMHL841UMFU069121

INV. NO/DATE
91370294 30.04.2018

JOB NO.
305142584

ODOMETER READING

DATE/TIME IN
15.04.2018 13:40

Description : 3P 15.04.2018

S/No	Part No.	Qty	Unit Price	Disc	Net
------	----------	-----	------------	------	-----

PART REQUISITION

0001	04-01-0103-0594	I40VC MIRROR ASSY-RR VIEW	1	980.50	20.00	784.40
SUB-TOTAL			:			784.40

JOB NATURE

0001	I	PANEL BEATING	50.00		50.00
0002	23-502	SPRAYPAINT ON AFFECTED AREA	50.00		50.00
SUB-TOTAL			:		100.00

1. WHILE TAKING ALL REASONABLE PRECAUTIONS AGAINST FIRE, THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR CARP OR OTHER PROPERTIES BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN ONLY UNDER A OWNER'S RISK.

2. CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND MAKE ANY/ALL REPAIRS PRIOR TO THE NEXT WORK NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS. OTHERWISE, THE VEHICLES WILL BE TREATED TO HAVE BEEN ACCEPTED IN GOOD ORDER.

3. INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN EXCESS OF ANY PAYMENT DUE AND TOTAL 1% ON COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT U.S. AFTER 30 DAYS FROM THE INVOICE DATE THE PERIOD OF DEFAULT.

4. PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY SIGNIFICANT DISCREPANCY WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010004	91370294	946.31	

GST REG. NO. M2-8921817-3

TAX INVOICE

COMPANY REG. NO.: 199506048W
Page: 2

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD

#08-16 78 SHENTON WAY, CHARTIS BUILD
SINGAPORE SG 079120

CONTACT NO: 64193000 3225094

VEHICLE NO
SHA7633C

MAKE
HYUNDAI

MODEL
I-40

DATE OF REG
21.05.2015

CHASSIS CODE
KMHLB41UMFU069121

INV. NO/DATE
91370294 30.04.2018

JOB NO.
305142584

ODOMETER READING

DATE/TIME IN
15.04.2018 13:40

Items total	884.40
Add GST @ 7.000 %	61.91
Invoice amount	946.31

Issued by : KATHERINETAN 30.04.2018 15:20:33
Repair type : CISO/57/57
Payment Type/Term: /Credit 30 days

1. WHILE TAKING ALL REASONABLE PRECAUTIONS AGAINST THE THEFT OR ACCIDENTAL DAMAGE, THE COMPANY ACCEPTS NO RESPONSIBILITY FOR LOSS OR DAMAGE TO PROPERTY BELONGING TO CUSTOMERS AND VEHICLES ARE DRIVEN AT CUSTOMER'S OWNERS' RISK.
2. CUSTOMERS SHALL INSPECT THEIR VEHICLES IMMEDIATELY UPON DELIVERY AND SIGN WITHIN 7 DAYS FROM DELIVERY DATE. NOTICE IN WRITING TO THE COMPANY OF ANY COMPLAINTS OTHERWISE, THE VEHICLES WILL BE DEEMED TO HAVE BEEN ACCEPTED IN GOOD ORDER.
3. INTEREST OF 1% PER MONTH WILL BE CHARGED ON A DAY TO DAY BASIS IN RESPECT OF ANY AMOUNT DUE AND OWING TO THE COMPANY BY THE CUSTOMER AND NOT PAID ON THE DUE DATE OF PAYMENT OR AFTER 3 DAYS FROM THE EXPIRATION OF THE PERIOD OF DEFALUT.
4. PLEASE EXAMINE THIS INVOICE IMMEDIATELY UPON RECEIPT AND ADVISE THE COMPANY OF ANY ERRORS AND DISCREPANCIES WITHIN 14 DAYS OF RECEIPT. IF THE COMPANY DOES NOT HEAR FROM THE CUSTOMER, THE COMPANY WILL TREAT THIS INVOICE AS CORRECT AND BINDING.

ComfortDelGro Engineering Pte Ltd
A member of COMFORTDELGRO

Head Office:
205 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010004	91370294	946.31	

Our Ref: CT18040419

Date: 19 April 2018



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	15/04/2018 @ 12:20 hrs
ALONG	PIE TWDS JURONG
INVOLVING	SGU8998A

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHA7633C** (the "Taxi"). The Taxi was hired to **TEO NGAK HUANG IC NO S0247757B** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$115.00** per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Assistant Manager, Fleet Safety

This is a computer generated letter. No signature is required.

MILEAGE READING		MILEAGE TRAVELLED (KM)		HOURS OPERATED (TIME)		DATE	NAME OF DRIVER	MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
75648	75648	24.0 #284	1858	0308	17/4/18					NH Jew	378572
75648	75648	24.0 #284	1858	0308	17/4/18	NH Jew	378572	171	0600A	1640P	
76046	76046	27.3 #284	1803	0347	11/4/18	RAYMOND	378849	272 #284	1875	0353	
76317	76317	27.3 #284	1803	0347	12/4/18	NH Jew	378979	130	0610A	1640P	
76461	76461	14.4	0600A	164	12/4/18	RAYMOND	379241	261.1 #274	1832	0343	
76822	76822	361.2 #384	1830	0536	13/4/18	NH Jew	379393	152	0600A	1630P	
77044	77044	222	0600A	190	13/4/18	RAYMOND	379722	328.9 #344	1812	0578	
77585	77585	551.4	1010	0506	14/4/18	NH Jew	379939	217	0600A	1800P	
77741	77741	146	0600A	163	15/4/18	RAYMOND	380071	181.7	0930	1321	
78008	78008	261.1 #284	1846	0348	15/4/18	STAFF ACCIDENT SENT TO WORKSHOP	380132				
78146	78146	138	0600A	163	15/4/18	Accident Report	SHA 7633C		1340	-	
78401	78401	254.6 #261	1755	0318	17/4/18					1615	

Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SGU8998A	15 Apr 2018 / 12:20:00	Successful	A04	AIG ASIA PACIFIC INSURANCE PTE. LTD.

[Previous](#)[OK](#)

SHA 7633C

...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	19 Apr 2018 Edit Reg		17 Apr 2018 00:00 Edit Adj Rpt	S\$884.40 Edit Estimates	S\$884.40 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
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CLAIM SUBFOLDER DETAILS [Created by adjuster]

Insured:	YAP KIOK ENG, ID: S00284761		
Main Claimant:	COMFORT TRANSPORTATION PTE LTD, Co. Reg. No.: 199303821R		
Vehicle Reg. No.:	SHA7633C	Date of Loss:	15/04/2018 12:00 - :59 [34 Months and 25 Days From LTA Reg Date (Man Yr)]
Claim Type:	TP / 9723783256SG	Policy/Cover Note No.:	(Comprehensive)
Vehicle Reg. No. (Insured):	SGU8998A	Policy No. (Claimant):	MCOM0015
		Excess:	
Repairer:	ComfortDelGro Engineering Pte Ltd (Loyang) 59 Loyang Drive, 508969 Loyang - Tel: 6214 8300		
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Kesaval, Jaclyn-M] Jaclyn-M.Kesaval@aig.com		
Claimant's Insurer:	India International Insurance Pte Ltd (HQ) - Tel: 63476100		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by KALVIN ANG WEI KUN] ... [Final Rpt due 27/04/2018]		

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

*SHA7633C (9723783256SG)
 [SGU8998A]
 TP
 COMFORT TRANSPORTATION PTE LTD
 Apr 15 2018 12:00PM
 [YAP KIOK ENG]
 ComfortDelGro Engineering Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View			View in Browser		
Video															1 per page		<div></div>	<div></div>		
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
1	16/08/18 15:14	SHA 7633C vs SGU 8998A - TP VIDEO												1	Load AVI					
Letters/Correspondences															1 per page		<div></div>	<div></div>		
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
1	(Draft)	Third Party Express Settlement – Payment Breakdown												1	Edit					
Photos/Images															3 per page		<div></div>	<div></div>		
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
1	19/04/18 07:52	General View												1	Load JPG		<div></div>			
2	19/04/18 07:52	General View												1	Load JPG		<div></div>			
3	19/04/18 07:52	General View												1	Load JPG		<div></div>			
4	19/04/18 07:52	General View												1	Load JPG		<div></div>			
5	19/04/18 07:52	General View												1	Load JPG		<div></div>			
6	19/04/18 07:52	General View												1	Load JPG		<div></div>			
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9	19/04/18 07:52	General View												1	Load JPG		<div></div>			
10	19/04/18 07:52	General View												1	Load JPG		<div></div>			
11	19/04/18 07:52	General View												1	Load JPG		<div></div>			
12	19/04/18 07:52	General View												1	Load JPG		<div></div>			
13	19/04/18 08:13	Reinspection Photo												1	Load JPG		<div></div>			
14	19/04/18 08:13	Reinspection Photo												1	Load JPG		<div></div>			
15	19/04/18 08:13	Reinspection Photo												1	Load JPG		<div></div>			
16	19/04/18 08:13	Reinspection Photo												1	Load JPG		<div></div>			
Documentation															1 per page		<div></div>	<div></div>		
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)												Thumbnail		Print				
1	19/04/18 00:51	TP ESTIMATE - MARKED												1	Load PDF					
2	19/04/18 00:51	TP GIA REPORT												1	Load PDF					
3	20/10/18 07:56	Email from OI dd 181018												1	Load PDF					
4	24/10/18 09:52	WORKSHOP INVOICE												1	Load PDF					
5	24/10/18 09:52	AUTHORISATION TO ACT FORM												1	Load PDF					
6	24/10/18 09:52	Release Voucher												1	Load PDF					
7	24/10/18 09:52	RENTAL RECEIPT												1	Load PDF					
8	24/10/18 09:52	RENTAL MILEAGE												1	Load PDF					
9	24/10/18 09:52	LTA SEARCH												1	Load PDF					
10	24/10/18 09:52	LETTER TO OI												1	Load PDF					
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)												Thumbnail		Print				
1	19/04/18 10:22	OI GIA REPORT												1	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 InsurerNote: Remarks are private unless you show it to other parties.

TEAM _____

Vehicle No:	SGU8998A (Insd veh)	Model:	HYUNDAI I40 1.7 D CRDI F/L ABS AIRBAG 4DR (A)
	SHA7633C (TP veh)		
Date of Accident:	15/04/2018		

Global Sum Settlement	:	[X]	Yes	[]	No
Repair Estimate	:	\$	1,320.81		
Final Repair Cost	:	\$	650.00		
Loss of Use	:	\$		2.00 days at \$50.00 per day	
Rental (if any)	:	\$		2 days	
LTA / GIA Search Fee	:	\$			
Others:	:	\$			
	:	\$			
Final Settlement Sum (Global Sum)	:	\$	650.00		
Is Third Party Workshop GIA Registered? [X] YES [] NO (Kindly indicate below)					
A) For <u>Non GIA Registered Workshop</u>:			Agreed Liability _____ (%)		
B) For <u>GIA Registered Workshop</u>:			BOLA Applicable: Yes/ No BOLA Scenario No: _____ 19		
BOLA Liability: _____ 50 _____ (%)			Assessed Liability (*): _____ (%)		
<i>* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.</i>					
Remarks _____ _____					

Payment Instruction: Payee's Breakdown			
1)	ComfortDelGro Engineering Pte Ltd	:	\$ 650.00
2)		:	\$
3)		:	\$
4)		:	\$
5)		:	\$

24 Oct
2018

Date

https://singapore.merimen.com/claims/index.cfm?fusebox=SVCdoc&fuseaction=dsp_doc... 24/10/2018

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/AIG18007217/K1PA3Q2

Date: 24/10/2018

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

Claimant Vehicle No : SHA7633C

Insured Vehicle No : SGU8998A

Date of Loss: 15/04/2018

Nature of Claim: TP

Claim No: 9723783256SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SHA7633C

Make & Model: HYUNDAI I40, 1.7 D CRDI F/L ABS AIRBAG 4DR (A)

Engine No: D4FDEU417274

Reg. Date: 21/05/2015 (Man. Year: 2015)

Chassis No: KMHLB41UMFU069121

Colour: Blue

Odometer: 380071 km

Engine Capacity: 1685 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: 205/60 R16

Rear Tyre Size:

205/60 R16

Front Left Side: West Lake 7 mm

Rear Left Side:

West Lake 7 mm

Front Right Side: West Lake 7 mm

Rear Right Side:

West Lake 7 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	784.40	784.40	0.00	0.00
Miscellaneous Items	0.00	0.00	0.00	
Labour	450.00	100.00	350.00	77.78
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	1,234.40	884.40	350.00	28.35
+ GST 7.00/7.00% (S\$)	86.41	61.91	24.50	28.35
Nett Amount (S\$)	1,320.81	946.31	374.50	28.35
+ Loss of Use (2.0 x S\$50.00/day) (S\$)		100.00		
+ Car Rental (2.0 x S\$115.00/day) (S\$)		230.00		
	(S\$)	1,276.31		
Liabe Amount (50.00%) (S\$)		638.16		
+ Doc/Search Fee (S\$)		7.49		
Nett Liability (S\$)		645.65		
Global Sum Settlement (S\$)		650.00		

INSPECTION

Date of Assignment: 17/04/2018
Date Inspected: 17/04/2018 Inspected At: ComfortDelGro Engineering Pte Ltd
(Loyang)
59 Loyang Drive
Singapore 508969
Estimated Period of Repair: 1.0 days

Adjuster: KALVIN ANG WEI KUN

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

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT DOOR MIRROR (RH)	Broken	980.50 FL	*980.50 FL
F=Franchise part. L=ListItemDisc.						
Sub Total (S\$)					980.50	980.50
- List Item Discount on L Items 20.00/20.00% (S\$)					196.10	196.10
Total Parts (S\$)					784.40	784.40

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labour Items				
1	PANEL BEATING	New	250.00	50.00
2	SPRAY PAINTING CHARGE	New	150.00	50.00
3	WIRING CHARGE	New	50.00	0.00
Gross Labour Cost (\$\$)			450.00	100.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >