

Sree

CC6, DAI 1800 7677, Apa3

LKK:
IDAC:

Surveyor:

ADRIAN

DOI:

ASSIGNMENT

24/4/18

Date / Time:

24/4/18

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SJN 1277

Claim No.:

76473

Name of Insured:

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :SS

D.O.A.:

23/4/18

Place of Accident:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

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

Driver Tel No.:

(V/L: YES / NO)

Insured Liability: %

Final ? Yes / No

GBC 2953Y



INSRS:

WSP:

Tel:

Liability:

RMKS:

Hua Meng



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

3/5/18
CHT

GBC 2953Y - 06/08/18 02:00 PM / Hua Meng, 094 301010

SJN 1277 - X

to request TP video.

8/11/18

Sree : 508

9/11/18

Free pass to type mandate

8/3/19

DV scan

8/3/19

File -> Metrolon

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorization To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOS

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

(days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

(Agreed / Assessed) BOLA S/N No.:

If NO or B 28, Ass. Lia:

Repair Cost:

SS

900.00

Loss of Use (LOR):

SS

160.50

(3 days)

X#160

Loss of Use (LOU):

SS

-

(5

x

days)

Loss of Income (LOI):

SS

-

(5

x

days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

SS

7.49

Medical:

SS

-

Disbursement:

SS

-

Legal Cost

SS

-

Total:

SS

1067.99

Global Sum SS:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

SS

1067.99

Name:

Hua Meng Painting Workshop

Payee 2: (Strike if N.A.)

SS

Name 2:

Payee 3: (Strike if N.A.)

SS

Name 3:

Sprey

1) Claim status: New/Reject/Private Settle

2) Report Format:

3) Survey fee:

\$350.00

ASS. REC. BY: Adrian Ling

REF:

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

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

To Inspect Vehicle No: _____

at Workshop 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 Rpt: _____ Consistent? : Yes or No

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

Est. Repairs: 4 days Res.: Yes or NoLum Sum: 20 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: _____ Person Contacted: _____

Veh No: GBC 29537 Yr Regn: 2011 / NovType: M.Car / M.Cycle / Bus / Van / Motor / Taxi / Prime Mover /

Truck / Trailer or

Make: Nissan Cabstar cc 2953Colour: Silver A/C: Insured / Std / NI / NASp. Reading: 185630 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: JNISC2F24 Z0850270Gen. Cond: Good / Fair / Poor / BurntSteering: Inorder / Jammed / Leaked / Burnt orBrake: Inorder / Jammed / Leaked / Burnt orModi: Nil / S/Rim / STD A/Rim orTyre Size: F: 195R15 C. JourneyR: 165R13 C. Journey

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

TOYO / YOKO or

Front

Rear

R/Bal. 06 mm R/Bal. 06 mmL/Bal. 06 mm L/Bal. 06 mmD.O.A. _____ D.O.I. 24/04/13Survey held at Hua MengDes. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

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

Date / Time Action / Instruction

TP Direct Assn.

US\$ 18w (Red) 9534.76 / 840.

Date/Time, File Pass to?

☐ : Preli. Report☐ : Final Report

1)

Date/Time, File Return to?

2)

Report Format :

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

Days Of Repair: _____

Resurvey No. of Trip: _____

Add Fee:

☐ : Site Insp (\$ _____)☐ : Interview (\$ _____)☐ : Tech. Invs (\$ _____)☐ : Weekend (\$ _____)

Survey Fee:

Transportation:

____ S + RS ____ SI

Photos

Others

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				
DIRECT ASIA INSURANCE (SINGAPORE) PL		Ref : CC6/DAI18007677/Apa3		
88 SOUTH BRIDGE ROAD SINGAPORE 058716		Date : 26-04-2018		
		Code : DAI		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SJN 1217T	Veh. Inspected	GBC 2953Y	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	26/04/2018	
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	23/04/2018	Inspection Date	24/04/2018	
Survey held at	HUA MENG SPRAY PAINTING WKSP 1 KAKI BUKIT AVE 6 #01-61 AUTOBAY SINGAPORE 417883			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

HUA MENG SPRAY PAINTING WORKSHOP

1, Kaki Bukit Avenue 6, Blk C #01-61 / 01-34, Singapore 417883

Autobay @ Kaki Bukit

Tel: 6747 8064, 6746 5519 / 9666 9680 Fax: 6743 4896

ESTIMATE

JALIS 2F 24 20 8 5 0370

KO HONG CONSTRUCTION PTE LTD
3016 BEDOK NORTH AVE 4
#01-27
S 489947

TP Direct Asia
Xiao Tong

Date : 08.06.2018
Vehicle no : GBC 2953 Y
Make/Model : NISSAN CABSTAR
Accident date : 23.04.2018

No	Description	Qty	Amount (\$\$)
Nett Items			
1	Rear end panel RH side bracket <i>He m</i>	1	\$ 102.4 x
2	Rear end panel RH side bracket stopper @ \$38.00 <i>missing</i>	2	\$ 76 ✓
3	Rear RH mudguard <i>Dealed</i>	1	\$ 167.6 ✓
4	Rear RH front mudguard	1	\$ 189.5 ✓
5	Rear RH front mudguard bracket @ \$65.00 <i>not new</i>	2	\$ 130 x
6	Rear exhaust pipe <i>He m</i>	1	\$ 766.4 x
7	Rear exhaust pipe mounting <i>43310</i>	1	\$ 42.6 x
8	Rear axle <i>not new</i>	1	\$ 3830.9 x
9	Rear RH wheel bearing @ \$2038.50 <i>not new</i> <i>38979</i>	2	\$ 4077 x
			\$ 9382.4
Less 10% Disc			\$ 938.24
Total			\$ 8444.16

Special Nett Items

1	Rear RH wheel rim <i>lit</i> <i>780</i>	1	\$ 456.5 <i>700</i>
2	Rear RH tyre <i>lit</i>	1	\$ 234 <i>180</i>
3	Advertisement sticker <i>new</i> <i>580 400</i>	Total	\$ 690.6

Labour Cost

1	Remove & reinstall rear suspension	\$ 300 <i>220</i>
2	Remove, replace & repair consistent to the accident	<i>1070</i> \$ 900 <i>400</i>
3	Respray painting	\$ 1000 <i>450</i>
Total		\$ 2200

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:

Grand Total \$ 11334.76

total: 2239.79

4/5: 1.8k

04 Days

1.8k

Mei Kwan (LKKAUTO)

From: Mei Kwan (LKKAUTO)
Sent: Wednesday, 2 May, 2018 1:45 PM
To: Sreekanth Nair
Cc: Hsiao Tong (LKKAUTO); Admin A; Motor Claims
Subject: RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Categories: HMK

Dear Sir/ Madam,

We will check and revert to you in due course.

Thank you.
Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Sreekanth Nair [mailto:sreekanth.nair@directasia.com]
Sent: Monday, 30 April, 2018 3:52 PM
To: Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>
Cc: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Motor Claims <motorclaims@directasia.com>
Subject: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

WITHOUT PREJUDICE

Dear Mei Kwan,

Please let me have a copy of the video recording (if any) of the accident.

Thank you.

Sreekanth Nair / Claims Specialist
Direct: +65 6603 3629

DirectAsia Insurance
Customer Service: +65 6665 5555
Retail: 88 South Bridge Road, S(058716)
www.directasia.com



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Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 17 May 2018 2:22 PM
To: 'huameng@live.com.sg'
Subject: ACCIDENT INVOLVING SJN 1217T(DIRECT ASIA) & GBC 2953Y ON 23/04/2018 *Our Ref: CC6/DAI18007677/Apa3

Your Ref: **GBC 2953Y** Without Prejudice
Our Ref: CC6/DAI18007677/Apa3

Dear Sirs,

ACCIDENT INVOLVING SJN 1217T(DIRECT ASIA) & GBC 2953Y ON 23/04/2018

We refer to the above matter.

As per our principal instruction, please let us have a copy of the video recording / evidence(if any) of the accident.

Appreciate and 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)

Hsiao Tong (LKKAUTO)

From: Hua Meng <huameng@live.com.sg>
Sent: Friday, 6 July 2018 2:34 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: ACCIDENT INVOLVING SJN 1217T(DIRECT ASIA) & GBC 2953Y ON 23/04/2018
*Our Ref: CC6/DAI18007677/Apa3
Attachments: 5b64d2d3-b185-4f2b-90cc-6cdda7f19c1c.JPG

Dear HsiaoTong

Please refer the attachment for your necessary action.

Kindly let us have the liability revert.

We will pass to solicitor if the case cannot reach direct settle.

Thanks & Regards

June

Hua Meng Spray Painting Workshop

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Thursday, May 17, 2018 2:22:00 PM
To: huameng@live.com.sg
Subject: ACCIDENT INVOLVING SJN 1217T(DIRECT ASIA) & GBC 2953Y ON 23/04/2018 *Our Ref: CC6/DAI18007677/Apa3

Your Ref: **GBC 2953Y** Without Prejudice
Our Ref: CC6/DAI18007677/Apa3

Dear Sirs,

ACCIDENT INVOLVING SJN 1217T(DIRECT ASIA) & GBC 2953Y ON 23/04/2018

We refer to the above matter.

As per our principal instruction, please let us have a copy of the video recording / evidence(if any) of the accident.

Appreciate and 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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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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Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Saturday, 27 October 2018 10:16 AM
To: 'Sreekanth Nair'
Cc: Admin A; 'Motor Claims'
Subject: RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018
Attachments: 3rd party scene photo.JPG; TP ESTIMATE_MARKED.pdf; Preliminary Advice - GBC 2953Y.pdf; LKK Survey Photos.pdf; LKK Resurvey Photos.pdf

Hi Mr Sree,

We refer to the above matter.

No video footage from third party, they had only provided accident scene photos as attached.

Enclosed for your perusal is: -

- Estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Kindly advise if we may proceed DS or else advise further instruction.

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: Hsiao Tong (LKKAUTO)
Sent: Monday, 9 July 2018 12:08 PM
To: Sreekanth Nair <sreekanth.nair@directasia.com>
Cc: Admin A <admin-a@lkkauto.com>; Motor Claims <motorclaims@directasia.com>
Subject: RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Hi Sree,

We refer to the above matter.

We would like to request a copy of our insured (SJN 1217T)'s GIA report for our necessary action.

Thank you.

Hsiao Tong (LKKAuto)

From: Sreekanth Nair <sreekanth.nair@directasia.com>
Sent: Thursday, 8 November 2018 10:42 AM
To: Hsiao Tong (LKKAuto)
Cc: Admin A; Motor Claims
Subject: RE: [EXT] RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Dear Hsiao Tong,

We are agreeable to accept only 50% liability in this matter due to conflicting versions of parties.

Thank you.

Sreekanth Nair / Claims Specialist
Direct: +65 6603 3629

DirectAsia Insurance
Customer Service: +65 6665 5555
Office: 20 Anson Road, #08-01, S(079912)

www.directasia.com



***Our Service Centre at South Bridge Road has closed.
Pls call our Customer Service hotline for appointment or assistance.*

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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Saturday, 27 October, 2018 10:16 AM
To: Sreekanth Nair
Cc: Admin A; Motor Claims
Subject: [EXT] RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Hi Mr Sree,

We refer to the above matter.

No video footage from third party, they had only provided accident scene photos as attached.

Enclosed for your perusal is: -

- Estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Kindly advise if we may proceed DS or else advise further instruction.

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: Hsiao Tong (LKKAuto)

Sent: Monday, 9 July 2018 12:08 PM

To: Sreekanth Nair <sreekanth.nair@directasia.com>

Cc: Admin A <admin-a@lkkauto.com>; Motor Claims <motorclaims@directasia.com>

Subject: RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Hi Sree,

We refer to the above matter.

We would like to request a copy of our insured (SJN 1217T)'s GIA report for our necessary action.

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: Mei Kwan (LKKAuto)

Sent: Wednesday, 2 May 2018 1:45 PM

To: Sreekanth Nair <sreekanth.nair@directasia.com>

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

Subject: RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Dear Sir/ Madam,

We will check and revert to you in due course.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Sreekanth Nair [<mailto:sreekanth.nair@directasia.com>]

Sent: Monday, 30 April, 2018 3:52 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

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

Subject: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

WITHOUT PREJUDICE

Dear Mei Kwan,

Please let me have a copy of the video recording (if any) of the accident.

Thank you.

Sreekanth Nair / Claims Specialist

Direct: +65 6603 3629

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



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From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

Sent: Thursday, 26 April, 2018 1:22 PM

To: Motor Claims; Claim

Cc: Hsiao Tong (LKKAuto); Admin A

Subject: [EXT] Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We had inspected the vehicle GBC 2953Y at M/s Hua Meng Spray Painting Workshop - Kaki Bukit and the repairer would like to do direct settlement with Direct Asia Insurance.

Enclosed herewith a copy of TP's GIA report for your perusal.

Please be informed that estimate is not ready yet.

- Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Kindly take note that the case handler in-charge Hsiao Tong and she can be contacted at DID: 6742 3197.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

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Hsiao Tong (LKKAuto)

From: Hua Meng <huameng@live.com.sg>
Sent: Tuesday, 30 October 2018 4:36 PM
To: Hsiao Tong (LKKAuto)
Subject: DIRECT ASIA INSURED: SJN 1217 T OUR REF: GBC 2953 Y D.O.A: 23.04.2018
Attachments: img-X30163033.pdf

Dear HsiaoTong

We refer above mentioned accident.

We would like to inform that we have finalized with your surveyor.

Kindly revert your offer within 14days.

Your prompt reply will be appreciated by us.

We enclose relevant documents for your attention.

Thanks & regards,

June

Hua Meng Spray Painting Workshop

1 Kaki Bukit Ave 6, Blk C

#01-61 Autobay @ Kaki Bukit

S 417883

Tel: 6746 5519

Fax: 6743 4896



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REPUBLIC OF SINGAPORE DRIVING LICENCE

G2249068R

SUBRAMANI NAGARAJAN

Date: 22 Apr 1991

Issue Date: 12 Jan 2015

Valid Till: 11 Jan 2020

002386178F



WORK PERMIT
Employment of Foreign Manpower Act (Chapter 91A)
Republic of Singapore

Employer: **KO HONG CONSTRUCTION PTE. LTD.**

Sector: **CONSTRUCTION**

Name: **SUBRAMANI NAGARAJAN**

Occupation: **CONSTRUCTION WORKER**

Work Permit No: **0 35972678**


Date of Application: **25-12-2016**

Date of Issue: **10-01-2017**

Date of Expiry: **26-12-2018**

002386178F

L7549899



YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

EFFECTIVE DATE

Class 2B Motorcycles <= 200 cc 12 Jan 2015

Class 3 Motor Cars < 3000kg with <= 7 passengers, exclusive of the driver; and other motor vehicles <= 2500kg 12 Jan 2015



NP 428A

VISIT PASS
Immigration Regulations

Name: **SUBRAMANI NAGARAJAN**



Date of Birth: **22-04-1991** Sex: **M** Nationality: **INDIAN**

File: **G2249068R** Date of Issue: **10-01-2017** Date of Expiry: **26-12-2018**

MULTIPLE JOURNEY VISA ISSUED

YOU ARE TO SURRENDER THIS CARD WHEN IT IS CANCELLED OR HAS EXPIRED, OR WHEN A NEW CARD IS ISSUED TO YOU.



Customer Service please visit
Pickering Street
#01-01 Great Eastern Centre
Tel: +65 6248 2888 Fax: +65 6327 3060

Certificate of Insurance

ORIGINAL

Road Transport Act 1987 (Federation of Malaysia)
The Motor Vehicles (Third-Party Risks) Rules, 1959 (Federation of Malaysia)
The Motor Vehicles (Third-Party Risks and Compensation) Act, (Cap.189 of the Revised Edition) (Republic of Singapore)
The Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960. (Republic of Singapore)

FORM MX300

Policy No. : 2017-V0099105-VCV-R001
Policy Type : Commercial Vehicle

Risk# : 0001
Cover : Comprehensive

DESCRIPTION OF VEHICLES:

Vehicle Registration : GBC2953Y
Vehicle Make & Model : NISSAN CABSTAR

Name of Insured : KO HONG CONSTRUCTION PTE LTD

Period of Insurance : 30-11-2017 (0000HRS) to 29-11-2018

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE *

Any person who is driving on the Policyholder's order or with their permission.

- * Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

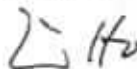
LIMITATIONS AS TO USE

- (1) Use in Connection with the Policyholder's business.
 - (2) Use for the carriage of passengers (other than for hire or reward) in connection with the Policyholder's business.
 - (3) Use for social, domestic and pleasure purposes.
- The policy does not cover :-
- (1) Use for racing, pace-making, reliability trial or speed-testing.
 - (2) Use whilst drawing a trailer except the towing of any one disabled mechanically propelled vehicle.
 - (3) Use for the carriage of passengers for hire or reward.

Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia) are not to be included under these headings.

WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Signed for and on behalf of the Company



Authorized Signature

GFSPHKS

20-12-2017

Hsiao Tong (LKKAUTO)

From: Sreekanth Nair <sreekanth.nair@directasia.com>
Sent: Monday, 26 November 2018 10:39 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A; Motor Claims
Subject: RE: [EXT] RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018
Attachments: SJN1217T.PDF

Dear Hsiao Tong,

We refer to your e-mail below.

As requested, please find attached a copy of our insured's GIA report. The password to open the attached document is our insured vehicle number.

Could you please try to expedite settlement in this matter?

Thank you.

Sreekanth Nair / Claims Specialist
Direct: +65 6603 3629

DirectAsia Insurance
Customer Service: +65 6665 5555
Office: 20 Anson Road, #08-01, S(079912)

www.directasia.com

●●●●●●●●

***Our Service Centre at South Bridge Road has closed.
Pls call our Customer Service hotline for appointment or assistance.*

CONFIDENTIALITY NOTICE: This email (and any attachment) is intended only for the attention of the addressee and may contain legally privileged and/or confidential information. Its unauthorised use, disclosure, storage or copying is not permitted. If you are not the intended recipient, please permanently delete the original, destroy all copies and inform the sender by return email. Thank you. An e-mail reply to this address may be subject to interception or monitoring for operational reasons or for lawful business practices. Direct Asia Insurance (Singapore) Pte Ltd (Company Reg: 200832611G)

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Friday, 9 November, 2018 10:14 AM
To: Sreekanth Nair
Cc: Admin A; Motor Claims
Subject: RE: [EXT] RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Hi Mr Sree,

Thank you for your email.

We would like to request a copy of our insured (SJN 1217T)'s GIA report for our necessary action.

Thank you.

Hsiao Tong (LKKAUTO)

From: Hua Meng <huameng@live.com.sg>
Sent: Wednesday, 6 March 2019 5:46 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: DIRECT ASIA INSURED: SJN 1217 T OUR REF: GBC 2953 Y D.O.A: 23.04.2018 *LKK REF: CC6/DAI18007677/Apa3q2

HsiaoTong

Please let us have your DV.

Thanks.

June
Hua Meng Spray Painting Workshop

From: Hua Meng <huameng@live.com.sg>
Sent: Monday, March 4, 2019 3:16 PM
To: Hsiao Tong (LKKAUTO)
Subject: Re: DIRECT ASIA INSURED: SJN 1217 T OUR REF: GBC 2953 Y D.O.A: 23.04.2018 *LKK REF: CC6/DAI18007677/Apa3q2

Dear HsiaoTong

Please let us have your DV soonest.

Thanks & Regards
June
Hua Meng Spray Painting Workshop

From: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Sent: Tuesday, January 29, 2019 11:39 AM
To: Hua Meng
Subject: RE: DIRECT ASIA INSURED: SJN 1217 T OUR REF: GBC 2953 Y D.O.A: 23.04.2018 *LKK REF: CC6/DAI18007677/Apa3q2

Without Prejudice
(save as to costs)

Dear June,

We refer to the above matter.

Our principal had reviewed the matter, we have our principal instruction to offer as follows: -

1. Cost of Repair	\$ 1,800.00
2. Loss of Rental (3days x \$100.00) (w/GST)	\$ 321.00
	\$ 2,121.00
	@50% \$ 1,060.50
4. LTA/GIA search fee	\$ 7.49
TOTAL	\$ 1,067.99

Please confirm acceptance.

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

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 9 January 2019 4:01 PM

To: 'Hua Meng' <huameng@live.com.sg>

Subject: RE: DIRECT ASIA INSURED: SJN 1217 T OUR REF: GBC 2953 Y D.O.A: 23.04.2018 *LKK REF: CC6/DAI18007677/Apa3q2

Without Prejudice
(save as to costs)

Dear June,

We refer to the above matter.

Our principal had reviewed the matter, we have our principal instruction to maintain offer at 50%. FYI, injury had been settled at 50%.

Kindly re-consider our offer

1. Cost of Repair	\$ 1,400.00
2. Loss of Rental (3days x \$80.00) (w/GST)	\$ 240.00
	\$ 1,640.00
	@50% \$ 820.00
4. LTA/GIA search fee	\$ 7.49
TOTAL	\$ 827.49

Thank 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.

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: Hua Meng <huameng@live.com.sg>

Sent: Thursday, 3 January 2019 6:09 PM

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

Subject: DIRECT ASIA INSURED: SJN 1217 T OUR REF: GBC 2953 Y D.O.A: 23.04.2018 *LKK REF: CC6/DAI18007677/Apa3q2

URGENT

HsiaoTong

We refer the latest email we sent dated 21.12.2018

We have yet to receive your offer.

Kindly revert by 11.01.2019.

We will pass the matter to solicitor if we not heard from you.

Thanks & Regards

June

Hua Meng Spray painting Workshop

From: Hua Meng <huameng@live.com.sg>

Sent: Friday, December 21, 2018 1:15 PM

To: Hsiao Tong (LKKAuto)

Subject: Re: DIRECT ASIA INSURED: SJN 1217 T OUR REF: GBC 2953 Y D.O.A: 23.04.2018 *LKK REF: CC6/DAI18007677/Apa3q2

Hi HsiaoTong

Kindly refer to the scene photo.

Refer to the photo, direct asia insured obviously is move out from the car park lot and collided onto our client's vehicle damaged part is on the rear right side while our drive is turning.

Kindly revert your revise offer.

We will pass to solicitor if we cannot reach direct settle as driver claimed injury.

Regards

June

Hua Meng Spray Painting Workshop

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

Sent: Friday, December 21, 2018 12:59 PM

To: Hua Meng

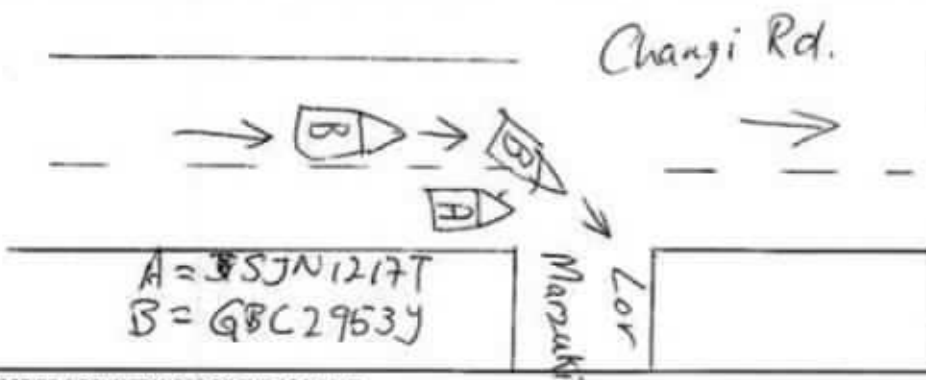
Subject: RE: DIRECT ASIA INSURED: SJN 1217 T OUR REF: GBC 2953 Y D.O.A: 23.04.2018 *LKK REF: CC6/DAI18007677/Apa3q2

Without Prejudice

Hi June,

We refer to the above matter.

Attached is a copy of our insured accident report for your perusal.

	
A = SJN 1217T B = GBC 2953Y	
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT	
<p>I was along Changi Road (Car A SJN 1217T) going to turn right into Lorong Marzuki. Car B GBC 2953Y suddenly turn right abruptly into my lane and hit my car on the left hand side.</p> <p>Car B turned right into Lorong Marzuki from the inner lane.</p>	

We have our principal instruction to offer as follows: -

1. Cost of Repair	\$ 1,400.00
2. Loss of Rental (3days x \$80.00)(w/GST)	\$ 240.00
	\$ 1,640.00
	@50% \$ 820.00
4. LTA/GIA search fee	\$ 7.49
TOTAL	\$ 827.49

Please confirm acceptance.

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

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Hua Meng <huameng@live.com.sg>

Sent: Thursday, 6 December 2018 4:10 PM

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

Subject: Re: DIRECT ASIA INSURED: SJN 1217 T OUR REF: GBC 2953 Y D.O.A: 23.04.2018

Importance: High

URGENT

Dear Hsiaotong

We refer the email we sent dated 30.10.2018.

we have yet to receive your revert.

Kindly revert your offer by 13.12.2018.

We will pass to solicitor without any further notice if we still no heard from you.

Thanks & Regards

June

Hua Meng Spray Painting Workshop

From: Hua Meng <huameng@live.com.sg>

Sent: Tuesday, October 30, 2018 4:36 PM

To: Hsiao Tong

Subject: DIRECT ASIA INSURED: SJN 1217 T OUR REF: GBC 2953 Y D.O.A: 23.04.2018

Dear HsiaoTong

We refer above mentioned accident.

We would like to inform that we have finalized with your surveyor.

Kindly revert your offer within 14days.

Your prompt reply will be appreciated by us.

We enclose relevant documents for your attention.

Thanks & regards,

June
Hua Meng Spray Painting Workshop
1 Kaki Bukit Ave 6, Blk C
#01-61 Autobay @ Kaki Bukit
S 417883
Tel: 6746 5519
Fax: 6743 4896



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華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP

AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883
Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680
Reg. No.: 254678/00M



Your Ref : SJN1217T

Our Ref : GBC2953 Y

Date: 20-10-2028

Attn: Motor Claims Dept

**ACCIDENT ON 23.04.2018 INVOLVING VEHICLE GBC 2953 Y & SJN 1217 T ALONG
LORONG MARZUKI**

With regards to the above, we are writing on behalf of the registered owner of vehicle GBC 2953 Y which was involved in the above mentioned accident.

We are informed that the above accident was caused solely by the negligence of your insured vehicle SJN 1217 T. As a result of the accident, our client's vehicle was damaged and our client had instructed us to submit his claims for loss and expenses, particulars of which are follows:

1) Repair cost	\$	1,800.00
2) Loss of rental-\$120 X 03days +GST	\$	385.20
3) LTA search	\$	7.49
Total	\$	2,192.69

We hereby enclosed herewith the following documents for your consideration of the above claim.

- a) Final Repair Bill Of GBC 2953 Y
- b) GIA report

- c) LTA SEARCH
- d) Owner / Driver NRIC & Driving License

華明噴漆廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKIBUKIT
1, Kaki Bukit Avenue 6 Blk C #01-34 / SINGAPORE 417883
TEL: 6747 8064 6746 5519 FAX: 6743 4896

Yours faithfully,

HUA MENG SPRAY PAINTING WORKSHOP


AUTHORISATION TO ACT

I/We, Ko Hong Construction PTE LTD ("the third party claimant") of
3016 Bedok North Ave 4 #01-27, S1489947 (address),
owner of 9BC29534 (vehicle no.) hereby authorise **HUA MENG SPRAY PAINTING**
WORKSHOP ("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. 9BC29534 that was damaged pursuant
to the accident which occurred on 23-04-2018 (date) along LORONG MARUKI
(location) involving vehicle no/s SJN12177 ("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 workshop.

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 23 (day) of 04 (month) 2018 (year)


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

華明噴漆廠
HUA MENG SPRAY PAINTING WORKSH.
AUTOBAY@KAKI BUKIT
1 KAKI BUKIT AVE #01-02 SINGAPORE 4175
TEL: 6747 8060 6746 5519 FAX: 6743 48


Signed by "the workshop"
(with company stamp)

RELEASE VOUCHER

(Direct Asia Express Third Party Claim)

"We/I, HUA MENG SPRAY PAINTING WKSP ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of Direct Asia Insurance (Singapore) Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$900.00 (Repair Costs), S\$160.50 (Loss of Rental/Use), S\$7.49 (Disbursement) for vehicle no. GBC 2953Y was damaged pursuant to the accident which occurred on 23/04/2018 (date) along LORONG MARZUKI (location) involving vehicles no/s. SJN 1217T.

This is pursuant to the inspection conducted on 24/04/2018 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner KO HONG CONSTRUCTION PTE LTD ("the third party claimant") of vehicle no. GBC 2953Y to 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 Direct Asia Insurance (Singapore) 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 GBC 2953Y (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 08 (day) of 03 (month) 2019 (year)


LKK

Signed by appointed surveyor


HUA MENG SPRAY PAINTING WORKSHO
KAKI BUKIT AVE 5 #01-34 SINGAPORE 41781
TEL: 6747 8064, 6745 2318 FAX: 6743 48

Signed by "the workshop" (with chop)



華 明 噴 漆 廠
HUA MENG SPRAY PAINTING WORKSHOP

AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883

Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680

Reg. No.: 254678/00M



Your Ref :

30/10/2018

Our Ref :

Date:

VEHICLE NO :GBC 2953 Y
MAKE / MODEL :NISSAN CABSTAR
NAME :KO HONG CONSTRUCTION PTE LTD
ADDRESS :3016 BEDOK NORTH AVE 4
#01-27
S 489947

FINAL REPAIR BILL FOR VEHICLE NO:GBC 2953 Y

TO SUPPLY AND REPLACE PARTS, LABOUR CHARGES FOR
REPAIRING, KNOCKING, WELDING AND TO RESPRAY PAINTING
(LUMP SUM REPAIR)

\$ 1,800.00

SINGAPORE DOLLARS:ONE THOUSAND AND EIGHT HUNDRED ONLY



華 明 噴 漆 廠
HUA MENG SPRAY PAINTING WORKSHOP
AUTOBAY@KAKIBUKIT

1, Kaki Bukit Avenue 6 Blk C #01-34/#01-61, Singapore 417883
Tel: 6747 8064, 6746 5519 Fax: 6743 4896 H/P: 9666 9680
Reg. No.: 254678/00M



Your Ref :

Our Ref :

30/10/2018

Date: _____

VEHICLE NO :GBC 2953 Y
MAKE / MODEL :NISSAN CABSTAR
NAME :KO HONG CONSTRUCTION PTE LTD
ADDRESS :3016 BEDOK NORTH AVE 4
#01-27
S 489947

FINAL REPAIR BILL FOR VEHICLE NO:GBC 2953 Y

TO SUPPLY AND REPLACE PARTS, LABOUR CHARGES FOR
REPAIRING, KNOCKING, WELDING AND TO RESPRAY PAINTING
(LUMP SUM REPAIR)

\$ 1,800.00

SINGAPORE DOLLARS:ONE THOUSAND AND EIGHT HUNDRED ONLY



長江企業(私人)有限公司

Chiang Kang Enterprises Co. (Pte.) Ltd.

1995 - 2003
TOTAL DEFENCE

TAX INVOICE

No. 4 Petain Road, Petain Court Singapore 208086 Tel: 6298 1936, 6294 0246 Fax: 6298 3864

RENTAL OF CARS, VANS, PICK-UPS & LORRIES

出租：汽車、廣告車、必甲與輕重型羅厘

GST Reg. No. 19-8304039-K

HIRER'S PARTICULARS

If Different From
Section 1

I/We Ko Hong Construction PTE LTD
of 3016 Bedok North Ave 4
#01-27 S 489988 Tel: 62957096

hereinafter called "the Hirer" hereby confirm having agreed to hire this day from CHIANG KANG ENTERPRISES CO. (PTE.) LTD. hereinafter called "the Owner" the undermentioned Vehicle at the rental fees as shown below and I further agree that I shall be held responsible for:-

a) THIRD PARTY ONLY MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$1500/- to cover for any third party damage or injury claims and also bear the full cost of any damage caused to the hired Vehicle resulting from any single accident including loss from inability to let the same Vehicle out on hire or loss resulting from theft and destruction of the Vehicle.

b) COMPREHENSIVE MOTOR VEHICLE COVERAGE

the Excess which is the maximum amount of \$2000/- for any damage caused to the hired Vehicle from any single accident or any loss resulting from third party damage claim, injury claim, theft or destruction of the Vehicle.

c) Only persons above 24 years of age with more than 2 years driving experience, authorised licensed and signing this agreement may drive the vehicle. whether or not such damage or loss is by person/persons known or unknown to me or by negligence or any breach by me of the terms and Conditions of Hire, hereinafter mentioned and printed at the back hereof:

Vehicle Regn No. 車輛註冊號碼 <u>GBB2910B</u>		Rental Agreement 合同號碼 No. A 90920	
Section 1 Hirer's And/Or Driver's Particulars 租車者/駕駛員個人記錄		租出日期及時間	
姓名 <u>Subramani Nagarajan</u>		Date & Time OUT <u>23.04.2018 @ 1730hrs</u>	
地址 <u>42 Geylang Lor 17</u>		交車日期及時間	
Address: <u>42 Geylang Lor 17</u>		Date & Time IN <u>26.04.2018 @ 1030hrs</u>	
		Chargeable	Rates Amount
S		3	天 Days @ \$ <u>8360</u>
居民證/護照號碼 <u>G2249068R</u>		星期 Weeks @ \$	
I/C No./Passport No: <u>G2249068R</u>		月 Month @ \$	
居民證/護照種類 <u>Type of I/C/Passport:</u>		ADD 7% GST <u>8520</u>	
Pass 日期 <u>22-04-1991</u>			
Pass Date: <u>22-04-1991</u>			
發出地 <u>Place of Issue:</u>			
三號保險底金 \$1500/=		一號保險底金 \$2000/=	
a) Third Party Only Policy Excess \$1500/=		b) Comprehensive Policy Excess \$2000/=	
車輛必須歸還車主於 Vehicle Must Be Returned To Owner's Office By:		送車/費 Delivery Fees	
備註與付款記錄 <u>Hua Ming</u> Remarks & Payment Records		總計 Total Charge <u>8385.20</u>	
		按金 Security Deposit	
		總金額 Total Payable <u>8385.20</u>	
		來銀 Amount Paid	
		收車費用 Collection Fees/Misc.	
		超過/小時 Extra Hours @ \$	
出車油箱 <u>F</u>		出車油箱 <u>F</u>	
Fuel Tank OUT		Fuel Tank IN	
車牌號碼 <u>Vehicle No:</u>		起 From:	
1)		至 To:	
車牌號碼 <u>Vehicle No:</u>		起 From:	
2)		至 To:	
工具 <u>Tools</u>		裝飾品 <u>Accessories</u>	
輪胎 <u>Spare Tyre</u>		加額費用 Total Additional Charges	
車輛發出人 Vehicle Issued By:		車輛接收人 Vehicle Collected By:	
NOTE: 註		總計 Grand Total	
租車者或司機必須付所有停車及違反交通法例負起一切的責任。 HIRER AND/OR DRIVER IS LIABLE FOR ALL PARKING AND TRAFFIC VIOLATIONS.			

租車者不准載沙或石灰
HIRER MUST NOT CARRY SAND AND CEMENT ON THE VEHICLE

我/我們同意以上及後頁租車公司所列的條款與條件。

I/We have read and hereby agree to the terms and conditions on both sides of this rental agreement.

日期
Date: _____

租車者簽名

Signature of Hirer: _____

Hsiao Tong (LKKAUTO)

From: Sreekanth Nair <sreekanth.nair@directasia.com>
Sent: Thursday, 17 January 2019 10:17 AM
To: Hsiao Tong (LKKAUTO)
Subject: RE: [EXT] RE: DA ref: 76473/SN | Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Dear Hsiao Tong,

Please proceed to accept the third party's counter-offer on quantum at \$1,067.99 and settle this matter.

Thank you.

Sreekanth Nair / Claims Specialist
Direct: +65 6603 3629

DirectAsia Insurance
Customer Service: +65 6665 5555
Office: 20 Anson Road, #08-01, S(079912)

www.directasia.com



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From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Thursday, 17 January, 2019 9:03 AM
To: Sreekanth Nair
Subject: RE: [EXT] RE: DA ref: 76473/SN | Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Dear Mr Sree,

Third party accepted liability at 50%. However they counter propose quantum as follows: -

1. Cost of Repair	\$ 1,800.00
2. Loss of Rental (3days x \$100.00)(w/GST)	\$ 321.00
	\$ 2,121.00
	@50% \$ 1,060.50
4. LTA/GIA search fee	\$ 7.49
TOTAL	\$ 1,067.99

Kindly let us have your further mandate/ instruction.

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: Sreekanth Nair <sreekanth.nair@directasia.com>

Sent: Monday, 7 January 2019 4:05 PM

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

Subject: RE: [EXT] RE: DA ref: 76473/SN | Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Dear Hsiao Tong,

We refer to your e-mail below.

Please inform the third party that we have settled the third party driver's bodily injury claim and it was settled after liability at 50% is taken into account. Please maintain our offer.

Kindly also inform the third party workshop that we are also willing to appoint solicitors, if need be.

Thank you.

Sreekanth Nair / Claims Specialist

Direct: +65 6603 3629

DirectAsia Insurance

Customer Service: +65 6665 5555

Office: 20 Anson Road, #08-01, S(079912)

www.directasia.com



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

Sent: Sunday, 6 January, 2019 10:00 AM

To: Sreekanth Nair

Subject: [EXT] RE: DA ref: 76473/SN | Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Dear Mr Sree,

Please be informed that third party had rejected our 50% offer. Kindly refer to the email below which is self-explanatory.

Kindly let us have your further instruction.



Hi HsiaoTong

Kindly refer to the scene photo.

Refer to the photo, direct asia insured obviously is move out from the car park lot and collided onto our client's vehicle damaged part is on the rear right side whl

Kindly revert your revise offer.

We will pass to solicitor if we cannot reach direct settle as driver claimed injury.

Regards

June

Hua Meng Spray Painting Workshop

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: Sreekanth Nair <sreekanth.nair@directasia.com>

Sent: Friday, 21 December 2018 8:46 AM

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

Subject: RE: DA ref: 76473/SN | Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

WITHOUT PREJUDICE

Dear Hsiao Tong,

Kindly update us on the status of this claim.

Thank you.

Sreekanth Nair / Claims Specialist

Direct: +65 6603 3629

DirectAsia Insurance

Customer Service: +65 6665 5555

Office: 20 Anson Road, #08-01, S(079912)

www.directasia.com

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From: Sreekanth Nair**Sent:** Saturday, 15 December, 2018 12:53 PM**To:** 'Hsiao Tong (LKKAuto)'**Subject:** DA ref: 76473/SN | Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018**WITHOUT PREJUDICE**

Dear Hsiao Tong,

We refer to your e-mail below.

We are of the view that the recommended amount for the cost of repairs is slightly on the high side.

Please offer as follows:

1. Cost of Repair	\$ 1,400.00
2. Loss of Rental (3days x \$80.00)(w/GST)	\$ 240.00
	\$ 1,640.00
	@50% \$ 820.00
4. LTA/GIA search fee	\$ 7.49
TOTAL	\$ 827.49

Please let us know if the third party is agreeable.

Thank you.

Sreekanth Nair / Claims Specialist

Direct: +65 6603 3629

DirectAsia Insurance

Customer Service: +65 6665 5555

Office: 20 Anson Road, #08-01, S(079912)

www.directasia.com

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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Saturday, 8 December, 2018 2:19 PM
To: Sreekanth Nair
Cc: Admin A; Motor Claims
Subject: RE: [EXT] RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We seek your approval to offer Third Party repairer, **HUA MENG SPRAY PAINTING WKSP** at **\$1,067.99(all-in)**.
The breakdown is as follows: -

1. Cost of Repair	\$ 1,800.00
2. Loss of Rental (3days x \$100.00)(w/GST)	\$ 321.00
	\$ 2,121.00
	@50% \$ 1,060.50
4. LTA/GIA search fee	\$ 7.49
TOTAL	<u>\$ 1,067.99</u>

Enclosed herewith the supporting document for your perusal.

For your approval please.

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: Sreekanth Nair <sreekanth.nair@directasia.com>
Sent: Monday, 26 November 2018 10:39 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Motor Claims <motorclaims@directasia.com>
Subject: RE: [EXT] RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Dear Hsiao Tong,

We refer to your e-mail below.

As requested, please find attached a copy of our insured's GIA report. The password to open the attached document is our insured vehicle number.

Could you please try to expedite settlement in this matter?

Thank you.

Sreekanth Nair / Claims Specialist

Direct: +65 6603 3629

DirectAsia Insurance

Customer Service: +65 6665 5555

Office: 20 Anson Road, #08-01, S(079912)

www.directasia.com

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

Sent: Friday, 9 November, 2018 10:14 AM

To: Sreekanth Nair

Cc: Admin A; Motor Claims

Subject: RE: [EXT] RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Hi Mr Sree,

Thank you for your email.

We would like to request a copy of our insured (SJN 1217T)'s GIA report for our necessary action.

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: Sreekanth Nair <sreekanth.nair@directasia.com>
Sent: Thursday, 8 November 2018 10:42 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Motor Claims <motorclaims@directasia.com>
Subject: RE: [EXT] RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Dear Hsiao Tong,

We are agreeable to accept only 50% liability in this mater due to conflicting versions of parties.

Thank you.

Sreekanth Nair / Claims Specialist
Direct: +65 6603 3629

DirectAsia Insurance
Customer Service: +65 6665 5555
Office: 20 Anson Road, #08-01, S(079912)

www.directasia.com

●●●●●●●●

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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]
Sent: Saturday, 27 October, 2018 10:16 AM
To: Sreekanth Nair
Cc: Admin A; Motor Claims
Subject: [EXT] RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Hi Mr Sree,

We refer to the above matter.

No video footage from third party, they had only provided accident scene photos as attached.

Enclosed for your perusal is: -

- Estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Kindly advise if we may proceed DS or else advise further instruction.

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: Hsiao Tong (LKKAuto)

Sent: Monday, 9 July 2018 12:08 PM

To: Sreekanth Nair <sreekanth.nair@directasia.com>

Cc: Admin A <admin-a@lkkauto.com>; Motor Claims <motorclaims@directasia.com>

Subject: RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Hi Sree,

We refer to the above matter.

We would like to request a copy of our insured (SJN 1217T)'s GIA report for our necessary action.

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: Mei Kwan (LKKAuto)

Sent: Wednesday, 2 May 2018 1:45 PM

To: Sreekanth Nair <sreekanth.nair@directasia.com>

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

Subject: RE: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

Dear Sir/ Madam,

We will check and revert to you in due course.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Sreekanth Nair [<mailto:sreekanth.nair@directasia.com>]

Sent: Monday, 30 April, 2018 3:52 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

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

Subject: Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

WITHOUT PREJUDICE

Dear Mei Kwan,

Please let me have a copy of the video recording (if any) of the accident.

Thank you.

Sreekanth Nair / Claims Specialist

Direct: +65 6603 3629

DirectAsia Insurance

Customer Service: +65 6665 5555

Retail: 88 South Bridge Road, S(058716)

www.directasia.com



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From: Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

Sent: Thursday, 26 April, 2018 1:22 PM

To: Motor Claims; Claim

Cc: Hsiao Tong (LKKAuto); Admin A

Subject: [EXT] Direct Settlement - Accident Involving SJN1217T (OI :DAI - TBA) AND GBC2953Y (TP : LKK REF - CC6/DAI18007677/Apa3) on 23.04.2018

WITHOUT PREJUDICE

Dear Sir / Madam,

We refer to the above matter.

We had inspected the vehicle GBC 2953Y at M/s Hua Meng Spray Painting Workshop - Kaki Bukit and the repairer would like to do direct settlement with Direct Asia Insurance.

Enclosed herewith a copy of TP's GIA report for your perusal.

Please be informed that estimate is not ready yet.

Please kindly advice liability soonest.

Meanwhile, kindly provide us the claim reference for our necessary action.

Kindly take note that the case handler in-charge Hsiao Tong and she can be contacted at DID: 6742 3197.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

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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			
DIRECT ASIA INSURANCE (S) PL		Ref : CC6/DAI18007677/Apa3q2	
20 ANSON ROAD #08-01 TWENTY ANSONS SINGAPORE 079912		Date : 28-03-2019	
		Code : DAI	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	SJN 1217T	Veh. Inspected	GBC 2953Y
Policy No.	MT/00423545	Coverage (\$)	0.00
Claim No.	76473	Excess (\$)	0.00
Assign From		Assign Date	24/04/2018
2. Vehicle Particulars & Condition			
Make & Model	NISSAN CABSTAR	c.c	2953
Engine No.	HIDDEN	Year of Reg.	2011
Chassis No.	JN1SC2F24Z0850270	Colour	SILVER
Odometer	185630	Steering	IN ORDER
Brakes	IN ORDER	Modification	NIL
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	195 R15C	JOURNEY	6 mm
L/H Front Tyre	195 R15C	JOURNEY	6 mm
R/H Rear Tyre	165 R13C	JOURNEY	6 mm
L/H Rear Tyre	165 R13C	JOURNEY	6 mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE O/S BODY. DAMAGES SEE DETAILS.			
5. General Information			
Accident Date	23/04/2018	Inspection Date	24/04/2018
Survey held at	HUA MENG SPRAY PAINTING WKSP 1 KAKI BUKIT AVE 6 #01-61 AUTOBAY SINGAPORE 417883		
5a. Remarks			
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			
5b. Estimate Days of Repair			
ESTIMATED NORMAL PERIOD FOR REPAIR:		4 Working Days	

**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

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. GBC 2953Y

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR END PANEL RH SIDE BRACKET (N)	NOT NECESSARY	102.40	-
2	REAR END PANEL RH SIDE BRACKET STOPPER @\$38.00 (N)	MISSING	76.00	76.00
1	REAR RH MUDGUARD (N)	DENTED	167.60	167.60
1	REAR RH FRONT MUDGUARD (N)	DENTED	189.50	189.50
2	REAR RH FRONT MUDGUARD BRACKET @\$65.00 (N)	NOT NECESSARY	130.00	-
1	REAR EXHAUST PIPE (N)	NOT NECESSARY	766.40	-
1	REAR EXHAUST PIPE MOUNTING (N)	NOT NECESSARY	42.60	-
1	REAR AXLE (N)	NOT NECESSARY	3,830.90	-
2	REAR RH WHEEL BEARING @\$2038.50 (N)	NOT NECESSARY	4,077.00	-
	LESS 10% DISCOUNT		-938.24	-43.31
			8,444.16	389.79
SPECIAL NETT ITEMS				
1	REAR RH WHEEL RIM (SN)	CUT	456.60	200.00
1	REAR RH TYRE (SN)	CUT	234.00	180.00
1	ADVERTISEMENT STICKER (SN)	NECESSARY	580.00	400.00
			1,270.60	780.00
LABOUR				
	REMOVE & REINSTALL REAR SUSPENSION.		300.00	220.00
	REMOVE, REPLACE & REPAIR CONSISTENT TO THE ACCIDENT.		900.00	400.00
	RESPRAY PAINTING.		1,000.00	450.00
			2,200.00	1,070.00
GRAND TOTAL			11,914.76	2,239.79
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				1,800.00

Report Ref No. CC6/DA18007677/Apa3q2

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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