

INS. CASE OWNER:

CC6 /AIG1800

LKK:
IDAC:

Surveyor:

Marins

DOI:

ASSIGNMENT

3/5/18

Date / Time:

3/5/18

Registered in Merimen:

3/5/18

Pre-assign / CCU / FTE



Insured Vehicle No.:

SKX 2506M

Name of Insured:

WE WE SEM

Insured Tel No.:

HP: 9022960

Excess Sec II :SS

D.O.A: 24/4/18

Is driver the owner?

(YES / NO)

Nature of Accident:

Claim No.:

682464291659

Policy No.:

700422461-01

Make / Model:

Toyota

Place of Accident:

70 Kumbhara St n up

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

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

Insured Liability:

%

Final ? Yes / No

SKX 1079Y



INSRS:

WSP:

Tel:

Liability:

RMKS:

Tm
lim

INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

8/5/18
AkhSKX 1079Y
SKX 2506M

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

Merimen 24.5.18

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:

10-05-18 @ 10:30

CALLED DI CONFIRMED ACCIDENT. DI EXPLAIN THAT AFTER
THEY OUT FROM THE LOT, TP FROM EXIT FROM THE LOT OF
THE OPP DIRECTION AND IN THE STATIONARY VEH. PERSON
TP CLAIM AGREED TO SETTLE AT 30% AND AWAIR ABOUT
NED ISSUE.

RECEIVED 20 JUL 2018

FEMAIL RESP TO OFFER 30% LIABILITY.

29-6-18 WITHDRAW LIABILITY FROM RESP BE WE RECD ON VIDEO.

SEEK APPROVAL TO REJECT TP CLAIM.

MANAGER APPROVED TO REJECT TP CLAIM.

EMAIL RESP TO REJECT CLAIM.

Reject Case

By (staff): Shm

Approved by: Vm

Date: 19/07/18

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

(

days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/T

Confirm with

Email

Call

Final Liability:

%

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

Nil

If NO or B 28, Ass. Lia:

Repair Cost:

SS

TP EXIT PARKING LOT IN OLD STATIONARY VEH (REFER OI VIDEO)

Loss of Rental (LOR):

SS

(

days)

Loss of Use (LOU):

SS

(\$

x

days)

Loss of Income (LOI):

SS

(\$

x

days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

[Tick only one]

GIA/LTA Search

SS

Medical:

SS

Disbursement:

SS

(e.g. Tow/ Independent)

Legal Cost

SS

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

Total:

SS

Global Sum SS:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

SS

Name 1:

Payee 2: (Strike if N.A.)

SS

Name 2:

Payee 3: (Strike if N.A.)

SS

Name 3:

ASSIGNMENT

From: _____ Date: 03052018

Estimated Cost: _____

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

To Inspect Vehicle No: SJX 1079Y

at Workshop m/s: Tan Lim

of: 51 Defu Lane 10

Insured: _____

Policy No: SKX2506M

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.

<input checked="" type="checkbox"/>	<input type="checkbox"/>
N/S	O/S

Bal. or Market Value: _____

IDAC Accident Report: _____ Consistent? : Yes or No

GLA / PR Seen: l Consistent? : Yes or No

Est. Repairs: 2 days Res: Yes or No

Lum Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: _____ Person Contacted: _____

Veh No: SJX 1079Y Yr Regn: 5-10

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

Truck / Trailer or CA /

Make: Nissan Sylphy CC: 1498

Colour: Brown Insured / Std / NI / NA

Sp. Reading: 146916 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: JN1BAAG112011115

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

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

Tyre Size: F: 195/65R15

R: _____

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

TOYO / YOKO or hankook

Front

Rear

R/Bal: 7 mm R/Bal: 7 mm

L/Bal: 7 mm L/Bal: 7 mm

D.O.A. 29/4/18 D.O.I. 3/5/18

Survey held at _____

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

R + n/s.

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

Date / Time Action / Instruction LTA 15606

1/2: 1.350 (REQ: 95530 4.1%)

Date/Time, File Pass to?

☐ : Preli. Report

☐ : Final Report

Days Of Repair: _____

Resurvey No. of Trip: _____

Survey Fee: _____

Transportation: _____

Date/Time, File Return to?

1)

Add Fee: ☐ : Site Insp (\$

☐ : Interview (\$

☐ : Tech Invs (\$

☐ : Weekend (\$

) S + RS: \$

) Photos

) Others

Report Format: _____

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

TOTAL



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC6/AIG18008136/Ueb3		
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 03-05-2018		
		Code : AIG		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SKX 2506M	Veh. Inspected	SJX 1079Y	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	03/05/2018	
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	29/04/2018	Inspection Date	03/05/2018	
Survey held at	TAN LIM MOTOR PTE LTD 51 DEFU LANE 10 SINGAPORE 539216			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				



陳林澤呀私人有限公司
TAN LIM MOTOR PTE LTD

AIGAsia Insured's Veh No : SKX2506M

Date of Accident : 29 April 2018

51 Defu Lane 10 Singapore 539216

Tel : 68585151 (24 Hours) Fax : 68580877

GST Regn. No. : M2-8922054-2

Mr Loh Sin Choon

Date: 10 May 2018

Estimate To Repair SJX1079Y - NISSAN SYLPHY 1.5L 4AT ABS D/AB 2WD 4

Chassis No : JN1BAAG11Z0111115

S/No	Quantity	Description	Amount
<u>LIST ITEMS</u>			
01	1 pc	front bumper D.O.S	\$ 541.00
02	1 pc	front bumper retainer <i>sent</i>	\$ 28.10
03	1 pc	front chrome bumper <i>new</i>	\$ 56.40
04	1 pc	front bumper reinforcement <i>new</i>	\$ 561.90
05	1 pc	front bumper inner sponge <i>to 1</i>	\$ 195.40
Less 30 %			\$ 1,382.80
			\$ 414.84
			\$ 967.96
<u>NETT ITEMS</u>			
06	5 pc	front bumper clips @ \$3.50 <i>new</i>	\$ 17.50
07	1 pc	n/s headlamp <i>one</i>	\$ 568.10
			\$ 585.60
<u>LABOUR & MISC. CHARGES</u>			
01		To check electrical lighting concerned.	\$ 30.00
02		Panel beating, knocking and straighten the necessary portion,	\$ 420.00
03		remove and renewal of parts, adjust and realign the same.	\$ 300.00
		Putty and spray painting of the affected portion.	\$ 750.00
Total			\$ 2,303.56

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:



陳林摩哆私人有限公司
TAN LIM MOTOR PTE LTD

AIGAsia Insured's Veh No : SKX2506M

Date of Accident : 29 April 2018

51 Defu Lane 10 Singapore 539216
Tel : 68585151 (24 Hours) Fax : 68580877
GST Regn. No. : M2-8922054-2

Mr Loh Sin Choon

Date : 03 May 2018

Estimate To Repair SJX1079Y - NISSAN SYLPHY 1.5L 4AT ABS D/AB 2WD 4

Chassis No : JN1BAAG11Z0111115

S/No	Quantity	Description	Amount
		<u>LIST ITEMS</u>	
01	1 pc	front bumper <i>D.S</i>	\$ 0.00
02	5 pc	front bumper clips @ \$.00 <i>rec</i>	\$ 0.00
03	1 pc	front bumper retainer <i>C no</i>	\$ 0.00
04	1 pc	n/s headlamp <i>C no</i>	\$ 0.00
05	1 pc	front chrome bumper <i>rec</i>	\$ 0.00
06	1 pc	front bumper reinforcement <i>2 X</i>	\$ 0.00
		<i>but higher stage torn</i>	\$ 0.00
		Less 30 %	\$ 0.00
			\$ 0.00
		<u>LABOUR & MISC. CHARGES</u>	
01		To check electrical lighting concerned.	\$ 30.00
02		Panel beating, knocking and straighten the necessary portion, remove and renewal of parts, adjust and realign the same.	\$ 420.00
03		Putty and spray painting of the affected portion.	\$ 300.00
			\$ 750.00
		Total	\$ 750.00

20
300
✓

Not Adm'd
LKK
2/5

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:

2/5/18
Take photo after repair

Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Monday, 21 May 2018 10:42 AM
To: 'LYELUANNA@YAHOO.COM.SG'
Subject: ACCIDENT INVOLVING SKX 2506M AND SJX 1079Y ON 29/04/2018

Our Ref: CC6/AIG18008136/Ueb3

21 MAY 2018

LYE LYE SENG

Dear Sir/Madam,

ACCIDENT INVOLVING SKX 2506M AND SJX 1079Y ON 29/04/2018

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Kindly note that we have reviewed this matter and would like to advise that you and/or your authorized driver may not be absolved from blame for this accident.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days, 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.

Yours faithfully,

Asher
Case Handler
DID: 6841 6051
FAX: 6741 4108
Email: ashersng@lkkauto.com

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

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)
Sent: Friday, 29 June 2018 12:41 PM
To: 'Ler, Bernard-JQ'
Subject: [MANDATE REQUEST] Your ref: 6835653516SG, ACCIDENT INVOLVING SKX 2506M (OI) & SJX 1079Y(TP) ON 29/04/2018
Attachments: VID-20180521-WA0004.mp4

Your ref: 6835653516SG
Our Ref: CC6/AIG18008136/Ueb3

Hi Bernard,

ACCIDENT INVOLVING SKX 2506M (OI) & SJX 1079Y(TP) ON 29/04/2018

We refer to the above matter.

TP reported that after exited out of the parking lot, OI move out from the parking lot opposite and hit his vehicle front left portion.

OI reported that inch out of the parking lot, TP from the opposite exit from the parking lot hit her stationary vehicle .

Enclosed a copy of the insured video for your perusal.

The video clearly show that insured inched out slightly and stationary to allow third party to exit the lot, however third party make a wide turn out and hit onto our insured stationary vehicle.

We are of the opinion that liability is not in third party's favour.

In view of the above, we are intending to reject TP claim.

Kindly let us have your advice / instruction if any.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

Asher Sng (LKKAuto)

From: Asher Sng (LKKAuto)
Sent: Thursday, 19 July 2018 11:55 AM
To: 'Johnson Chua'; 'ericlohsc@outlook.com'; 'ssyjenny@hotmail.com'
Cc: Hsiao Tong (LKKAuto); Joy Irene (LKKAuto)
Subject: RE: TLM Ref: TP031042018; LKK Ref: CC6/AIG18008136/Ueb3; Accident Involving SJX 1079Y (TLM) & SKX 2506M (AIG) on 29/04/2018
Attachments: VID-20180521-WA0004.mp4; OI SKETCH PLAN.pdf

Without Prejudice

Hi Sir/Mdm,

We refer to the above matter.

We attached here with a copy of our insured's accident statement and our insured video for your easy reference.

Our principal has reiterated that the accident was caused due to the entire negligence of your client exit from the parking lot with a wide turn out and hit onto our insured stationary vehicle.

We are of the opinion that liability is not in your client's favor.

Under such a circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

81k 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Asher Sng (LKKAuto)
Sent: Friday, 29 June 2018 1:59 PM
To: 'Johnson Chua' <johnson.chua@tlmotor.com.sg>; ericlohsc@outlook.com; ssyjenny@hotmail.com
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Subject: RE: TLM Ref: TP031042018; LKK Ref: CC6/AIG18008136/Ueb3; Accident Involving SJX 1079Y (TLM) & SKX 2506M (AIG) on 29/04/2018

Without Prejudice

Hi Johnson,

We refer to the email below.

We need to seek instruction from our principal in order to revert to you.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Johnson Chua [<mailto:johnson.chua@tlimotor.com.sg>]

Sent: Friday, 29 June 2018 1:26 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; ericlohsc@outlook.com; ssyjenny@hotmail.com

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <joyirene@lkkauto.com>

Subject: TLM Ref: TP031042018; LKK Ref: CC6/AIG18008136/Ueb3; Accident Involving SJX 1079Y (TLM) & SKX 2506M (AIG) on 29/04/2018

Importance: High

Dear Asher,

We refer to your email below.

Please forward your fresh evidence to us for reference.

We will seek our client's instruction upon receiving the requested documents from you.

cc. Owner of SJX1079Y

Regards,



Johnson Chua
johnson.chua@tlimotor.com.sg

O. +65 6858 5151
F. +65 6858 0877

Tan Lim Motor Pte L
51 Defu Lane 10
Singapore 539216
<http://www.tlimotor.com.sg>

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From: Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

Sent: Friday, 29 June 2018 12:29 PM

To: Johnson Chua <johnson.chua@tlimotor.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <joyirene@lkkauto.com>; pt@tlimotor.com.sg;

'Wei Shong' <wei.shong@tlimotor.com.sg>

Subject: RE: TLM Ref: TP031042018; LKK Ref: CC6/AIG18008136/Ueb3; Accident Involving SJX 1079Y (TLM) & SKX 2506M (AIG) on 29/04/2018

Without Prejudice

Hi Johnson,

We refer to the above matter.

We would like to withdraw our previous offer as there is a new evidence have come to light.

Shall seek further instruction from our principal and revert to you in due course.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4105

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

From: Johnson Chua [<mailto:johnson.chua@tlmotor.com.sg>]

Sent: Thursday, 10 May 2018 5:32 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>; pt@tlmotor.com.sg; 'Wei Shong' <wei.shong@tlmotor.com.sg>

Subject: TLM Ref: TP031042018; LKK Ref: CC6/AIG18008136/Ueb3; Accident Involving SJX 1079Y (TLM) & SKX 2506M (AIG) on 29/04/2018

Importance: High

Without Prejudice

Dear Asher,

We refer to your email below.

In the absence of fresh evidence, our client agreed to accept your offer at 50% liability for this accident.

As such, we will forward our client's Letter of Demand and relevant supporting documents to you in due course.

Regards,



Johnson Chua
johnson.chua@tlmotor.com.sg

O. +65 6858 5151
F. +65 6858 0877

Tan Lim Motor Pte Ltd
51 Defu Lane 10
Singapore 539218
<http://www.tlmotor.com.sg>

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From: Asher Sng (LKKAuto) [<mailto:AsherSng@lkkauto.com>]

Sent: Thursday, 10 May 2018 1:57 PM

To: pt@tlmotor.com.sg; Johnson Chua <johnson.chua@tlmotor.com.sg>; 'Wei Shong' <wei.shong@tlmotor.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Subject: Accident Involving SJX 1079Y & SKX 2506M on 29/04/2018

WITHOUT PREJUDICE

Your Ref: SJX 1079Y

Our Ref: CC6/AIG18008136/Ueb3

Dear Sir/Madam,

Accident Involving SJX 1079Y & SKX 2506M on 29/04/2018

We refer to the above matter.

We are of the opinion that this is a case of conflicting versions. There is no conclusive evidence to substantiate either's parties version. Enclosed herewith a copy of our insured's accident report for your perusal.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation and not jeopardizing our insured claim against the liable party, we are prepared to offer 50% to your client's claim.

Meanwhile, kindly forward to us with any evidence (if any) to support your claim

Kindly take note that the case handler in-charge is Asher and she can be contacted at her DID 6841 6051

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

Asher Sng (LKKAUTO)

From: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>
Sent: Tuesday, 3 July 2018 3:30 PM
To: Asher Sng (LKKAUTO)
Subject: RE: [MANDATE REQUEST] Your ref: 6835653516SG, ACCIDENT INVOLVING SKX 2506M (OI) & SJX 1079Y(TP) ON 29/04/2018

Follow Up Flag: Follow up
Flag Status: Completed

Dear Asher,

Please proceed to reject the claim as per your assessment.

Thank you.

Best Regards,

Bernard Ler
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Asher Sng (LKKAUTO) [mailto:AsherSng@lkkauto.com]
Sent: 29 June 2018 12:41 PM
To: Ler, Bernard-JQ
Subject: [MANDATE REQUEST] Your ref: 6835653516SG, ACCIDENT INVOLVING SKX 2506M (OI) & SJX 1079Y(TP) ON 29/04/2018

Your ref: 6835653516SG
Our Ref: CC6/AIG18008136/Ueb3

Hi Bernard,

ACCIDENT INVOLVING SKX 2506M (OI) & SJX 1079Y(TP) ON 29/04/2018

We refer to the above matter.

TP reported that after exited out of the parking lot, OI move out from the parking lot opposite and hit his vehicle front left portion.

OI reported that inch out of the parking lot, TP from the opposite exit from the parking lot hit her stationary vehicle .

Enclosed a copy of the insured video for your perusal.

The video clearly show that insured inched out slightly and stationary to allow third party to exit the lot, however third party make a wide turn out and hit onto our insured stationary vehicle.

We are of the opinion that liability is not in third party's favour.

In view of the above, we are intending to reject TP claim.

Kindly let us have your advice / instruction if any.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

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陳林摩哆私人有限公司
TAN LIM MOTOR PTE LTD

Address: 51 Defu Lane 10 Singapore 539216

Tel: 6858 5151 Fax: 6858 0877

Our Ref TP031042018
Your Ref SKX 2506M

Date 14-06-2018

WITHOUT PREJUDICE

Claims Department - Executive in charge AIG Asia Pacific Insurance
C/O LKK

Dear Sir/Madam,

ACCIDENT INVOLVING SKX 10794 & SKX 2506M on 29/04/2018

Refer to the above accident and please acknowledge receipt of this letter within 14 days.

It appears that the accident was caused by your insured. Enclosed documents to substantiate our client's property damaged claim as our client had authorized us to quantify, to act and to reach settlement within 6 weeks on their behalf: -

- | | |
|--|---|
| <input type="checkbox"/> Original survey report/ _____ copies of photographs _____ | |
| <input type="checkbox"/> Original Tax-invoice number <u>TP0518/025</u> | <input type="checkbox"/> Original rental invoice number _____ |
| <input type="checkbox"/> SAS / AS & IS / police report | <input type="checkbox"/> police result |
| <input type="checkbox"/> Certificate Of Insurance <u>NTUC Income Ins</u> | <input type="checkbox"/> Vehicle search result |
| <input type="checkbox"/> Authorization to act | <input type="checkbox"/> _____ |

*Survey under insurance instruction / Independent surveyor / No survey.

a)	Cost of repair (inclusive GST)	\$ <u>1,444.50</u>
b)	Survey fees / Photographs as per request	\$ _____
c)	Vehicle Search fees / GIA fees / Police Report fees / Reporting fees	\$ <u>7.49</u>
d)	Loss of hire / use / rental / earnings / rental fees <u>[R 80 x 4 days]</u>	\$ <u>320.00</u>
e)	Scene photographs	\$ _____
f)	Administrative charges to negotiate settlement (Waive if 100% offer made within acknowledge timeframe)	\$ _____
g)	_____	\$ _____
	Total	\$ <u>1,771.99</u>

* Driver's injury and other losses exclude in this claim.

If you are agreeable to the above, please forward discharge voucher for our client's signature and payment issued directly to "Tan Lim Motor Pte Ltd" within 28 days.

Yours faithfully,

Patricia Tan / Sam Low / Johnson Chua

Email: pt@tlimotor.com.sg / sam@tlimotor.com.sg / johnson.chua@tlimotor.com.sg

"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."



TAX-INVOICE
NUMBER: TP0518/025

(Please quote our reference number TP031042018 for payment)

陳林摩哆私人有限公司
TAN LIM MOTOR PTE LTD

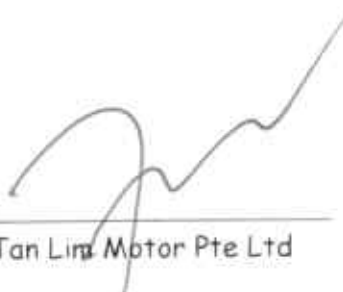
Loh Sin Choon

Date: 11/05/2018

Vehicle No: SJX1079Y
Model: NISSAN SYLPHY 1.5 A

Description	Amount
To lump sum repair as recommended by surveyor.	\$1,350.00
Reimbursement of LTA search fees.	\$7.00

Sub Total	\$1,357.00
Add 7% GST	\$94.99
Total	\$1,451.99


Tan Lim Motor Pte Ltd



AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, Leh Sin Choon ("the third party claimant")
of Block 16 Hougang Avenue 3 #14-127 S'53016 (address),
owner of SJX1079Y (vehicle no.) hereby authorize
Tan Lim Motor Pte Ltd

("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. SJX1079Y that was
damaged pursuant to the accident which occurred on 29.04.2018 (date) along
Before Heartland Mall open carpark (location)
involving vehicle no/s SKX2506M ("the accident").

I further authorize the workshop to settle the 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.

Date this 05 day of 05 (month) 20 18 (year)

Signed by "the third party claimant"

Signed by "the workshop"

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

Revoked / No settlement






CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	04 May 2018 Edit Reg		03 May 2018 00:00 Edit Adj Rpt	S\$1,350.00 Edit Estimates	S\$1,350.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured: LYE LYE SENG , ID: S1332180I									
Main Claimant: LOH SIN CHOON , ID: S1330521H									
Vehicle Reg. No.: SJX1079Y		Date of Loss: 29/04/2018 00:00 - :59	[95 Months and 15 Days From LTA Reg Date (Man Yr)]						
Claim Type: TP / 6835653516SG		Policy/Cover Note No.: 2100437461							
Vehicle Reg. No. (Insured): SKX2506M		Policy No. (Claimant): 5085741283-01							
		Excess:							
Repairer: Tan Lim Motor Pte Ltd (Defu) 51 Defu Lane 10, 539216 Defu Lane - Tel: 6858 5151									
Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Ler, Bernard-JQ] BernardJiQian.Ler@aig.com									
Claimant's Insurer: NTUC Income Insurance Co-operative Ltd (HQ) - Tel:									
Adjuster: LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MARCUS CHUA] ... [Final Rpt due 14/05/2018]									
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
There are no mail for this case.									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SJX1079Y (6835653516SG)
[SKX2506M]
TP
LOH SIN CHOON
Apr 29 2018 12:00AM
[LYE LYE SENG]
Tan Lim Motor Pte Ltd

Upload Documents			Upload Photos		Compose New Letter		Upload Video		Upload Audio		View		View in Browser	
Video											1 per page		<input type="button" value="v"/>	<input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)									Thumbnail		Print	
1	03/07/18 15:31	Video - Accident										Load MP4		
Photos/Images											3 per page		<input type="button" value="v"/>	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)									Thumbnail		Print	
1	04/05/18 07:48	Chassis Number										Load JPG	<input checked="" type="checkbox"/>	
2	04/05/18 07:49	Odometer Reading										Load JPG	<input checked="" type="checkbox"/>	
3	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
4	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
5	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
6	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
7	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
8	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
9	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
10	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
11	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
12	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
13	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
14	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
15	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
16	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
17	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
18	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
19	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
20	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
21	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
22	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
23	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
24	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
25	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
26	04/05/18 07:49	General View										Load JPG	<input checked="" type="checkbox"/>	
27	11/05/18 08:07	Reinspection Photo										Load JPG	<input checked="" type="checkbox"/>	
28	11/05/18 08:07	Reinspection Photo										Load JPG	<input checked="" type="checkbox"/>	
29	11/05/18 08:07	Reinspection Photo										Load JPG	<input checked="" type="checkbox"/>	
30	11/05/18 08:07	Reinspection Photo										Load JPG	<input checked="" type="checkbox"/>	
Documentation											1 per page		<input type="button" value="v"/>	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)									Thumbnail		Print	
1	07/05/18 18:01	TP ESTIMATE- MARKED										Load PDF		

Video			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
2	07/05/18 18:01	TP GIA REPORT	 Load PDF	
3	21/05/18 11:00	LETTER TO OI	 Load PDF	
4	19/07/18 11:57	APPROVAL TO REJECT TP CLAIM	 Load PDF	
5	19/07/18 11:57	EMAIL WSP TO REJECT TP CLAIM	 Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	04/05/18 11:12	OI GIA REPORT	 Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ) <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>

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: CC6/AIG18008136/UEB3Q2

Date: 24/07/2018

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100437461
Claimant Vehicle No : SJX1079Y **Insured Vehicle No :** SKX2506M
 Date of Loss: 29/04/2018 Nature of Claim: TP Claim No: 6835653516SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SJX1079Y**
 Make & Model: NISSAN SYLPHY, 1.5 4AT ABS D/AB 2WD 4DR (A) Engine No: HR15382190B
 Reg. Date: 14/05/2010 (Man. Year: 2010) Chassis No: JN1BAAG11Z0111115
 Colour: Brown Odometer: 146916 km
 Engine Capacity: 1498 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: 195/65 R15 Rear Tyre Size: 195/65 R15
 Front Left Side: Hankook 7 mm Rear Left Side: Hankook 7 mm
 Front Right Side: Hankook 7 mm Rear Right Side: Hankook 7 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	1,553.56	1,101.67	451.89	29.09
Miscellaneous Items	0.00	0.00	0.00	
Labour	750.00	620.00	130.00	17.33
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	2,303.56	1,721.67	581.89	25.26
Approved Total (Overridden) (S\$)		1,350.00		
(S\$)	2,303.56	1,350.00	953.56	41.40
+ GST 7.00/7.00% (S\$)	161.25	94.50	66.75	41.40
Nett Amount (S\$)	2,464.81	1,444.50	1,020.31	41.40
Global Sum Settlement (S\$)		0.00		

INSPECTION

Date of Assignment: 03/05/2018
 Date Inspected: 03/05/2018 Inspected At: Tan Lim Motor Pte Ltd (Defu)
 51 Defu Lane 10
 Singapore 539216
 Estimated Period of Repair: 2.0 days

Adjuster: MARCUS CHUA**Manager:** Asher Sng Rong Yi

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 BUMPER	Distorted	541.00 FL	*541.00 FL
2	1		*FRONT BUMPER RETAINER	Bent	28.10 FL	*28.10 FL
3	1		*FRONT CHROME BUMPER	Necessary	56.40 FL	*56.40 FL
4	1		*FRONT BUMPER REINFORCEMENT	Repair	561.90 FL	*- FL
5	1		*FRONT BUMPER INNER SPONGE	Torn	195.40 FL	*195.40 FL
6	5		*FRONT BUMPER CLIPS	Necessary	17.50 F	*17.50 FN
7	1		*N/S HEADLAMP	Cracked	568.10 F	*568.10 FN

F=Franchise part. L=ListItemDisc. N=NettItemDisc.

Sub Total (S\$)	1,968.40	1,406.50
- List Item Discount on L Items 30.00/30.00% (S\$)	414.84	246.27
- Nett Item Discount on N Items 0.00/10.00% (S\$)	0.00	58.56
Total Parts (S\$)	1,553.56	1,101.67

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labour Items				
1	TO CHECK ELECTRICAL LIGHTING CONCERNED	New	30.00	20.00
2	PANEL BEATING ,KNOCKING AND STRAIGHTEN THE NECESSARY PORTION ,REMOVE AND RENEWAL OF PARTS ,ADJUST AND REALIGN THE SAME	New	420.00	300.00
3	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION	New	300.00	300.00
Gross Labour Cost (S\$)			750.00	620.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >