From (Person): Rachel Tim of (TAL Date/Time: DAO52018 10316m Estimated Cost: Bill to: OD / The Wes/TP RES / OD RES / EVA / INV / MY / CS To Inspect Vehicle No: SKA AUTAY Insured: SDD HLT at Workshop m/s Multy Coll H # 0120 Policy No: Claim No: SDD ALAZ Sum Insured: Excess: Make of Veh: D.O.A. GHUB 7018 CCHIMANO: DO.A. GHUB 7018 CCHIMANO: WISON H.O.D. Endorsement: Vehicle IND/OUT Date/Time: OFUB 1018 113 Bum Person Contacted: WISON Vehicle IND/OUT Date/Time: Action/Instruction (X) Estimate SKA TUTY - X EM Parage & Repair of	Surveyor _ OB	ASSIGNME	NT (Office)			
To Inspect Vehicle No: SKA 7077Y Insured: SDJ 447 at Workshop m/s Mulof Chill Tel: 8838 3318 of 18 Kaki Bulch Rd 4 #0120 Policy No: Claim No: SDJ 442 Sum Insured: Excess: Make of Veh: D.O.A. 6445 1018 CA / REV / REP. / REV 24 HRS 1600 Date/Time: 07451018 11356m Person Contacted: Wilson Vehicle (D)/OUT Date/Time Action/Instruction (X) Estimate SKA 7077 - X SOJ 442 - X SOJ 442 - X SOJ 442 - X SUM Person Contacted: SDJ 442 Excess: D.O.A. 6445 1018 H.O.D. Endorsement: Vehicle (D)/OUT	From (Person): Rathel Tun	of	JAL	Date/Time: 070	52018 1031am	
To Inspect Vehicle No: SKA 7077 Insured: SDD H47 at Workshop m/s Notor Intel Tel: 8838 3316 of 18 Kaki Bulch Rd I # 0720 Policy No: Claim No: SDD 44Z Sum Insured: Excess: Make of Veh: D.O.A. 6445 7018 CA / REV / REP. / REV 24 HRS (Up) H.O.D. Endorsement: Vehicle INVOUT Date/Time: 07451018 11354m Person Contacted: Wilson Vehicle INVOUT Date/Time: Action/Instruction (X) Estimate SKA 7077 X SOD 144Z EM Parage & Report of						
Policy No: Claim No: SDJ 44Z Sum Insured: Excess: Make of Veh: D.O.A. 6445 4018 CA / REV / REP. / REV 24 HRS (Lop) Date/Time: 07451018 11364m Person Contacted: W11900 H.O.D. Endorsement: Vehicle INVOUT Date/Time Action/Instruction (X) Estimate SKA 1477 - X Followardle Planage 2 Repair of	To Inspect Vehicle No:	SKA 7U77Y	S	Insured: SD3 141	1	
Policy No: SDJ ALZ Sum Insured: Excess: Make of Veh: D.O.A. 64454018 CA / REV / REP. / REV 24 HRS (Wp) Date/Time: 07451018 11354m Person Contacted: Wilson Vehicle (D)/OUT Date/Time Action/Instruction (X) Estimate SKA-7077-X EST Parage & Rep.; of	at Workshop m/s	nutor intel		Tel: 8838 33	18	
Sum Insured: Excess: Make of Veh: (Client's Record) CA / REV / REP. / REV 24 HRS (Wp) Date/Time: 07U51018 11354m Person Contacted: Date/Time Action/Instruction (X) Estimate SKA 7077 - X EM Parge & Repris do RSCLE Dismandle	of13 }	Kaki Bulah Rd 4	# 01-20			
Make of Veh: (Client's Record) CA / REV / REP. / REV 24 HRS (WP) Date/Time: 07U51018 1135Um Person Contacted: W11900 Vehicle (D)/OUT Date/Time Action/Instruction (X) Estimate SKA-7U77Y - X Fy Range & Repair of	Policy No:		Claim No: _	SDJ 44Z	1-2	
CA / REV / REP. / REV 24 HRS /W/D Date/Time: 07051018 11350m Person Contacted: W11900 Vehicle (IN)/OUT Date/Time Action/Instruction (X) Estimate SKA-7077 - X SOJ 44Z - X Estimate Person Contacted: W1900 Vehicle (IN)/OUT Estimate SKA-1077 - X SUJ 44Z - X Estimate Person Contacted: W1900 Vehicle (IN)/OUT	Sum Insured:		Excess:			
Date/Time: 0705)018 1138um Person Contacted: WII900 Vehicle INVOUT Date/Time Action/Instruction (X) Estimate SKA-7077Y - X 503 44Z - X Extracted: WII900 Vehicle INVOUT Estimate SKA-7077Y - X Extracted: WII900 Vehicle INVOUT				D.O.A. 64UE	2018	
Date/Time: 0705)018 11384m Person Contacted: WII900 Vehicle INVOUT Date/Time Action/Instruction (X) Estimate SKA-7077Y - X FM Pange & Report of	CA / REV / REP. / REV 24 H	RS (WD)		H.O.D. Endorsen	nent:	
SKA-TUTTY - X SOJ 44Z - X EM Dange & Repair de	Date/Time: 07051018 1138um	Person Contacted:	Milan	\sim		
8/5/18 Dismantle	Date/Time Action/Instruction	(x) Estimate				
& SLE Dismantle	SKY 10111-	X		*		
8/5/le Dismantle	202 AAZ - X			EH	Range & Repair	d
14/5/18 After renair	8518 Dismantle					,
	14/5/8 After remain				-	

J. E . E.	16.00	TAT.	3. 2	4	N. 11 T.
ASS	11:1	N	IV3	81.	N 1
A Charles of the	1000	_		-	-

From: Date:	Veh No: SKA 7077Y Yr Regn: 2011 / Mar 25
Estimated Cost:	Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
OD TPH WS / TP RES / OD RES / EVA / INV / MV	Truck / Trailer or
To Inspect Vehicle No:	Make: BMW 531 2.5 AT c.c 2497
at Workshop m/s Meter Wall	Colour Silver. A/C: Insured / Std / NI / NA
of	Sp.Reading T/Radio: Insured / Std / NI / NA
Insured:	Eng/No:
Policy No.	C/No: WBA FP32060C86HUU8 *
Claims No.	Gen. Cond: Good / Fair / Poor / Burnt
Sum Insured: Excess:	Steering: In order / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Increer / Jammed / Leaked / Burnt or
Make of Veh:	Modi: Nil / S/Rim / STD A/Rim or
	Tyre Size: F: 225/55 R 17
(Policy Condition)	R: ()
Remark: The veh had commenced its N/S O/S	BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYO/YOKO OF Carburtal
Bal. or Market Value:	<u>Front</u> Rear
IDAC Accident Rport: Consistent? : Yes or No	R/Bal. 6 mm R/Bal. 6 mm
GIA / PR Seen: Consistent? : Yes or No	L/Bal. 6 mm L/Bal. 6 mm
Est. Repairs: days Res.: Yes or No	D.O.A. 04U52018 D.O.I. 07U52618 @ 1233pm
Lum Sum:	Survey held at Mytor Title
CA / REV / REP. / 24 HRS	Des. of Damages : Frt / Fear // O/S / N/S / U/C / Rooftop or
CA / REV / REP. / 24 HRS Vehicle: IN / OUT	
Date: Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time Action / Instruction \$ 9000. RECEIVED	2 7 SEP 2018
Date/Time, File Pass to? : Preli. Report	Days Of Repair:
1) : Final Report	Resurvey No. of Trip: 5 Survey Fee: 100
Date/Time, File Return to? Add Fee	Transportation
2) Add Fee	Site Inch (\$
	and the same of th
Depart Farmet . Do C	: Interview (\$) Photos
Report Format : PRQ Lump Sum / I.B.I: (\$	and the same of th

Catherine Chong (LKK Auto)

From:

Tan, Rachel <Rachel.Tan@sg.gaig.com>

Sent:

Monday, 7 May, 2018 10:31 AM

To:

Claims

Cc:

LKK Assignments

Subject:

RE: PRI - SKA7077Y v SDJ44Z (GA) - DOA 4 May 18

Attachments:

MIA - Pre-Repair Inspection Notice (GAI)(SKA7077Y).pdf

Without Prejudice

Dear Sir

We are unable to agree with your surveyors. Will appoint LKK to conduct TP PRI.

Dear LKK

Please accept assignment. Attached document for reference.

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

From: Claims <claims@esthermoey.com>
Sent: Monday, May 7, 2018 10:27 AM
To: Tan, Rachel <Rachel.Tan@sg.gaig.com>

Subject: [External] RE: PRI - SKA7077Y v SDJ44Z (GA) - DOA 4 May 18

Your Attention is Drawn to the Confidentiality Notice Below:

Dear sirs,

We refer to your email of even date.

Our client objects appointing your surveyors as a single joint expert.

We propose on the following surveyors named in the list below to conduct the joint pre-repair survey as a single joint expert:

- 1. Andrew How
- 2. Ho Joo Loong, Danny
- Lee Kok Weng
- Seah Kwang Boon
- Winson Goh
- 6. S. Kumanan
- Cheong K H

Please let us know within two (2) working days whether you are agreeable to the appointment of any of the above motor surveyors as a single joint expert.

Thank you.

Yours sincerely,

Justin Yap

Secretary to Esther Moey Amy Lim Law Practice claims@esthermoey.com

Tel: (+65) 9625 8742 (Justin) / (+65) 9639 3110 (Esther)

Fax: (+65) 6491 5638

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From: Tan, Rachel < Rachel.Tan@sg.gaig.com >

Sent: Monday, 7 May, 2018 10:21 AM To: Claims < claims@esthermoey.com>

Subject: PRI - SKA7077Y v SDJ44Z (GA) - DOA 4 May 18

Without prejudice

Dear Sir/ Madam

We append the following list of our panel surveyors:-

- AJAX Adjusters & Surveyors Pte Ltd
- 2. L.B.S. Automotive Appraisal Pte Ltd
- 3. Priority Services
- 4. RT Appraisal Pte Ltd
- 5. LKK Auto Consultants
- JP KNIGHTS PTE LTD

Kindly let us know which SJE is selected and furnish the estimates for the survey to be carried out.

Regards

Rachel Tan

Executive, Motor Claims, Great American Insurance Company

Tel: 6804 7846

From: Claims < claims@esthermoey.com>

Sent: Friday, May 4, 2018 3:32 PM

To: Tan, Rachel < Rachel. Tan@sg.gaig.com >

Subject: [External] Our client's vehicle no. SKA7077Y; Your insured's vehicle no. SDJ44Z - PRI Notice

Importance: High

Your Attention is Drawn to the Confidentiality Notice Below:

Dear Rachel,

We refer to our PRI Notice dated 4 May 2018 for your urgent attention.

Thank you.

Yours sincerely,

Justin Yap

Secretary to Esther Moey Amy Lim Law Practice claims@esthermoey.com

Tel: (+65) 9625 8742 (Justin) / (+65) 9639 3110 (Esther)

Fax: (+65) 6491 5638

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> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

/ehicle Owner Particulars	Circonous NDIC
wner ID Type:	Singapore NRIC
Owner ID:	2510H
/ehicle Details	CV A ZOZZV
/ehicle No.:	SKA7077Y
/ehicle to be Exported:	No
ntended De-registration Date:	20 Jul 2018
/ehicle Make:	B.M.W.
/ehicle Model:	523I 2.5 AT ABS D/AB 2WD 4DR GAS/D
Primary Colour:	Silver
Manufacturing Year:	2011
Engine No.:	07017681N52B25AF
Chassis No.:	WBAFP32060C864048
Maximum Power Output:	150.0 kW (201 bhp)
Open Market Value:	\$42,044.00
Original Registration Date:	25 Mar 2011
First Registration Date:	25 Mar 2011
Fransfer Count:	1
Actual ARF Paid:	\$42,044.00
ntended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	24 Mar 2021
PARF Rebate Amount:	\$25,226.00
ntended COE Rebate Details	
COE Expiry Date:	24 Mar 2021
COE Category:	B - Car (1601cc & above)
COE Period(Years):	10
QP Paid:	\$57,002.00
COE Rebate Amount:	\$15,261.00
Total Rebate Amount:	\$40,487.00

The information contained herein is correct as at 20 Jul 2018

OK

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy ability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- 6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available

ACCIDENT STATEMENT	ACCI	DENT	STAT	ΈM	ENT
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Date Of Report

04/05/2018 14:58

Date Of Accident

04/05/2018 08:50

Exact Location Of Accident

PIE TUAS AFTER BKE EXIT

Country/State of Loss

SINGAPORE

DETAILS OF OWN VEHIC	LE

Vehicle Registration Number

SKA7077Y

Insured/Policyholder

Name Of Registered Owner

ATLANTIS TAY YEOW KWANG

NRIC No

S6822510H

Email Address

NOEMAIL

Mobile Phone No

(LOCAL) +65-90999699

Alternative Phone No

OTHERS-90999699

Vehicle Particulars

Manufacturer

BMW

Model

523I 2.5 AT ABS D/AB 2WD 4DR GAS/D

Exact Purpose for which vehicle was being used at

time of accident

PRIVATE USE

Are you claiming under your own insurance policy

Are you claiming under yo for repair to your vehicle? NO

If No, Please state action to be taken

THIRD PARTY

Vehicle Category

PRIVATE CAR

Insurance Company

Name of Insurance Company

DIRECT ASIA INSURANCE (SINGAPORE) PTE LTD

Type Of Coverage

COMPREHENSIVE

Fleet Policy

NO

Policy Number

Cover Note Number

Driver

Name of Driver ATLANTIS TAY YEOW KWANG

 NRIC No
 S6822510H

 Date Of Birth
 09/06/1968

 Occupation
 INDOOR

 Date Of Driving Pass
 14/02/1994

Driving Experience 24 YEARS AND 2 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-90999699

Fax Number

Contact Number OTHERS-90999699

EMail Address NOEMAIL

Address

BLK 681C WOODLANDS DRIVE 62 #12-39

Postcode

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured **OWNER**

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles involved in the accident

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

NO

ambulance? Was any other material or property damaged?

YES

I have been approached by unknown person(s)

NO

soliciting/offering accident claims assistance.

1

Number of Passengers (Including Driver)

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER TO SKETCH PLAN

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SDJ44Z

Vehicle Make/Model/Colour

TOYOTA LEXUS ES250 LUXURY AUTO

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- This Form must be completed by the Policyholder and/or the Authorised Driver
- Information provided must be as truthful and accurate as possible. An, wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- Any false reporting may be referred to the Police for investigation.
- The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- By the lodgment of this report to the insurers, you bereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of ...
 - processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims.
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me,
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages), and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed.
 - to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder Amature Date & Time:

Driver's Signature [If driver is not the policyholder]

Date & Time:

Reporting Centre Personnel's Signature

Name Section 14

Sketch Plan #2

KETCH PLAN	Esq		
	G		
	4 1 1 1 1		
	A L L L L L L L L L L L L L L L L L L L	VEHA > SKA 7 BMW SU	여기
	Son B	VEH B 7 SOJ 4	160.
	4 1 1 2 1 1		
DESCRIBE CIRCUMSTANCES	OF THE ACCIDENT		
On 04/05/.	7018 at about 08:41	iam I was travelling along	ſ
PIE 7 TURS	pitteetien on the Li	and Traffic was horry	
My Fruit u	shae ston down as	I slaw down too. Out of	•
Sudden vel	nee 3 cars sup a	in time and his onto the	
veer of my	Vahiole A .		
7			
DECLARATION			
I/We declare the foregoing part	iculars are true in every respect.		
, /A	× /h	OV.	
Policyholder Agnature Date & Time:	Driver's Signature (If driver is not the policyholder)	Reporting Centre Personnet's Signatus Name: Jubic Mr	ce
	Date & Time.	NRICHEN NO. STOG 2377A	



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

PRE-REPAIR INSPECTION REPORT GREAT AMERICAN INSURANCE COMPANY CS3/GAI18008295/Gz4be2 Ref: 3 TEMASEK AVENUE #16-01 CENTENNIAL Date: 28-09-2018 **TOWERSINGAPORE 039190** Code: GAI Policy Particulars :- (THIRD PARTY CLAIM) Insured Veh. SDJ 44Z Veh. Inspected SKA 7077Y 0.00 Policy No. Coverage (\$) 0.00 SDJ 44Z Excess (\$) Claim No. RACHEL TAN 07/05/2018 **Assign From Assign Date** Vehicle Particulars & Condition 2497 Make & Model B.M.W. 523I 2.5 AT c.c 2011 HIDDEN Year of Reg. Engine No. WBAFP32060C864048 Colour SILVER Chassis No. Odometer 142911 KM Steering IN ORDER STANDARD ALLOY RIM IN ORDER **Brakes** Modification GOOD General 3. **Conditions of Tyres** Balance Make Size CONTINENTAL 6 mm R/H Front Tyre 225/55 R17 L/H Front Tyre 225/55 R17 CONTINENTAL 6 mm CONTINENTAL 225/55 R17 6 mm R/H Rear Tyre CONTINENTAL 6 mm 225/55 R17 L/H Rear Tyre 4. **Description of Damages** THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. **General Information** 5. 04/05/2018 Inspect Date / Time 07/05/2018 (12:23 PM) **Accident Date** MOTOR INTEL - 13 KAKI BUKIT RD 4 #01-20 Survey held at Repairer 5a. Remarks A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION. THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE. C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS. D) THE ESTIMATED REPAIR COST OF THE DAMAGED VEHICLE IS IN THE REGION OF \$3,000-\$4,000 5b. **Estimate Days of Repair** ESTIMATED NORMAL PERIOD FOR REPAIR: 4 Working Days

Report Ref No. CS3/GAI18008295/Gz4be2

Inspected By

XING GUO QIANG

M.MATAI, AMSAE-A Automotive Assessor

K.K.LAU CPT(RET)

BEng(Hons),B.Bus,MBA,PEng,PE, MInstAEA,MASME,MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser

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