

22/03/2003

ASS. REC. BY:

REF:

CS/ASM18008659/Krbcz

Special Instruction:

Survivor

Kenneth

Smart claim

ASSIGNMENT (Office)

From (Person):

Kitty Ted

of

ASM

Date/Time: 11-05-2018 9:15am

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SJT 8014J

Insured:

at Workshop m/s

Ah Lim Motor

Tel:

6483 1244

of

Blk 10 Amk Ind Park 2A #01-09

Policy No:

Claim No:

S8M00FCY

Sum Insured:

Excess:

\$400.00

Make of Veh:

D.O.A.

24042018

(Client's Record)

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time:

11-05-2018 9:15am

Person Contacted:

Zila

Vehicle IN/OUT

Date/Time

Action/Instruction (✓) Estimate

SJT 8014J - EC6 / AXA 13012681 / Urm3y

DIA: 100713

Revert thru Smart claim

14/5/18

Kitty inform case under investigation

09/11/18

Zila said the vehicle is already towed out.

REF: ASM (AXA)

## ASSIGNMENT

From: Date: 11-05-2018

Estimated Cost: TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: SJT 8014J

at Workshop m/s: An Lim Motor

of: Blk 10 AMK Ind Park 2A

Insured: #01-09

Policy No.

Claims No.

Sum Insured: \$400.00 Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

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

Bal. or Market Value: \$19,000

IDAC Accident Rpt: Consistent?: Yes or No

GIA / PR Seen: Consistent?: Yes or No

Est. Repairs: days Res.: Yes or No

Lum Sum: % 3 Val.: Yes or No

CA / REP. / 24 HRS

Date: Person Contacted:

Vehicle: IN / OUT

Veh No: SJT 8014J Yr Regn: 1C 09

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

Truck / Trailer or

Make: Pengcor 207 C.C. 1360

Colour: Red A/C: Insured / Std / NI / NA

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

Eng/No: VF 3WCKFUC 9W073603

C/No:

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 / R/Rim or

Tyre Size: F: 195/65R15

R:

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

TOYO / YOKO or

Front: 5 mm R/Bal. 4 mm

L/Bal. 5 mm L/Bal. 4 mm

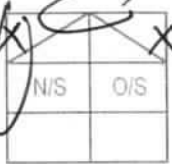
D.O.A. 24/4/18 D.O.I. 11/5/18

Survey held at ✓

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

Rear & n/s body

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



RECEIVED 19 NOV 2018

Date/Time: File Pass to?

1) Typist

Date/Time: File Return to?

2)

Report Format: ODLump Sum / I.B.I. (\$) —

: Preli. Report



: Final Report

Days Of Repair: —Resurvey No. of Trip: —Add Fee: ☐ Site Insp (\$)☐ Interview (\$)☐ Tech. Invs (\$)☐ Weekend (\$)

Survey Fee:

Transportation

) S+RS SI

) Photos

) Others

TOTAL

200

200

Submit Extensive total loss

MR: \$19,000.00, LTA: \$11,331.00, NW: \$7669.00




## Service Request Details

Claim

S8M00FCY

Reference

None 

Loss Date

April 24, 2018

Request Date

May 11, 2018

Due Date

May 18, 2018

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (OD)

Type of Loss

Own Damage

Services

Accelerated workshop survey

### Actions

---

Next Step

Agree to perform service

Decline Work

Accept Work

### Vehicle Information

---

Incident Vehicle Registration #

SJT8014J

Make

PEUGEOT

---

Service Address

---

10 Ang Mo Kio Ind. Park 2A, , , 568047

---

Primary Contact/Insured

---

KWANG OMAR OSMAN

BLK 103 #04-1457, ANG MO KIO AVE 3, 560103, Singapore

62205051

CONTACTUS@INSMART.SG

---

Claim Handler

---

TEO Kitty

6568804602

kitty.teo@axa.com.sg

Additional Instructions

EXCESS \$400

[Messages](#)[Invoices](#)[History](#)[Documents](#)[Assessment](#)[Metrics](#)[Notes](#)[New Message](#)

## Immediate Advice

To : AXA Insurance Pte Ltd

### Survey details

Date of loss	24.04.2018
Date of appointment	11.05.2018
Date of survey	11.05.2018
Location of survey	AH LIM MOTOR COMPANY

### Vehicle Details:

Claim Type:	Own Damage
Vehicle number	SJT 8014J
Make and Model	PEUGEOT 207 1.4 2 TRONIC SPORT
Date of registration	30-Oct-09
Excess	\$400.00
Market Value	\$19,000.00
Part Rebate	\$11,331.00
Nett Loss	\$7,669.00

### Repair details

Initial Estimate	Total Loss
------------------	------------

#### Proposed/Revised repair cost:

Parts	Total Loss
Labour	
Total	
Lump Sum(if applicable)	

Number of days of repair	0
--------------------------	---

#### **Remarks:**

The vehicle sustained damages at the front portion and n/s body. The undercarriage and body structure affected due to collision.

We have not authorise repair.

**Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

Owner ID Type: Singapore NRIC  
Owner ID: 4142A

**Vehicle Details**

Vehicle No.: SJT8014J  
Vehicle to be Exported: No  
Intended De-registration Date: 10 May 2018  
Vehicle Make: PEUGEOT  
Vehicle Model: 207 1.4 2 TRONIC SPORT  
Primary Colour: Red  
Manufacturing Year: 2009  
Engine No.: 10FE040537445  
Chassis No.: VF3WCKFUC9W073603  
Maximum Power Output: 65.0 kW (87 bhp)  
Open Market Value: \$15,560.00 *7,780 ✓*  
Original Registration Date: 30 Oct 2009  
First Registration Date: 30 Oct 2009  
Transfer Count: 4  
Actual ARF Paid: \$15,560.00

**Intended PARF Rebate Details**

PARF Eligibility: Yes  
PARF Eligibility Expiry Date: 29 Oct 2019  
PARF Rebate Amount: \$8,558.00

**Intended COE Rebate Details**

COE Expiry Date: 29 Oct 2019  
COE Category: E - Open Category  
COE Period(Years): 10  
QP Paid: \$19,901.00  
COE Rebate Amount: \$2,773.00  
**Total Rebate Amount: \$11,331.00**

The information contained herein is correct as at 10 May 2018

OK

*MV - \$1910*

## 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 withholding 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 aforesaid.

### ACCIDENT STATEMENT

Date Of Report	10/05/2018 11:54
Date Of Accident	24/04/2018 16:45
Exact Location Of Accident	BALMORAL RD
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJT8014J
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#### Insured/Policyholder

Name Of Registered Owner	OMAR OSMAN KWANG
NRIC No	S0384142A
Email Address	OMARKWANG@GMAIL.COM
Mobile Phone No	(LOCAL) +65-97393909
Alternative Phone No	OTHERS-97393909

#### Vehicle Particulars

Manufacturer	PEUGEOT
Model	207-1.4 2-TRONIC SPORT (A)

Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
--	-------------

Are you claiming under your own insurance policy for repair to your vehicle?	YES
--	-----

If No, Please state action to be taken

Vehicle Category	PRIVATE CAR
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#### Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA094432
Cover Note Number	30/04/2018 - 29/04/2019

#### Driver

Name of Driver	OMAR OSMAN KWANG
NRIC No	S0384142A
Date Of Birth	01/04/1947
Occupation	INDOOR
Date Of Driving Pass	18/03/1986
Driving Experience	32 YEARS AND 1 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-97393909
Fax Number	
Contact Number	OTHERS-97393909
Email Address	OMARKWANG@GMAIL.COM

Address	BLK 103 ANG MO KIO AVE 3 #04-1457
Postcode	560103
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	COLLIDED INTO PROPERTY
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?	YES
Was any injured conveyed to hospital by ambulance?	YES
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

#### Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	ANG MO KIO POLICE DIVISIONAL HQ (F DIVISION)
Police Station Address	<b>ROAD:</b> 51 ANG MO KIO AVENUE 9 , <b>POSTCODE:</b> 569929 , <b>COUNTRY:</b> SINGAPORE
Police Station Contact	<b>TEL NO:</b> 1800-2180000 - <b>FAX NO:</b> 64814246
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

REFER TO THE POLICE REPORT & SKETCH PLAN BY DRIVER

#### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	WITH TRAFFIC POLICE
Was there any audio recorded?	NO

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	GBC7534R
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	COMMERCIAL VEHICLE
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	



Nature Of Damage

No. Of Passenger (Including Driver)

**DETAILS OF INJURED PERSON 1**

Name	OMAR OSMAN KWANG
Approximate Age	
Injuries Sustain	RIGHT HAND,EXPLOROTANY LAPAROTOMY,SMALL BOWEL RESECTION
Injured person in which vehicle?	SJT8014J
Were seat belts worn?	YES
Was this injured conveyed to hospital by ambulance?	YES
Address	
Postcode	

**SKETCH PLAN**

**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 withholding of material facts may allow insurance companies to repudiate policy liability.
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. 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.
7. By the lodgment 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 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 :
  - (i) 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:
  - (i) 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's Signature  
Date & Time:

Driver's Signature  
(If driver is not the policyholder)  
Date & Time:

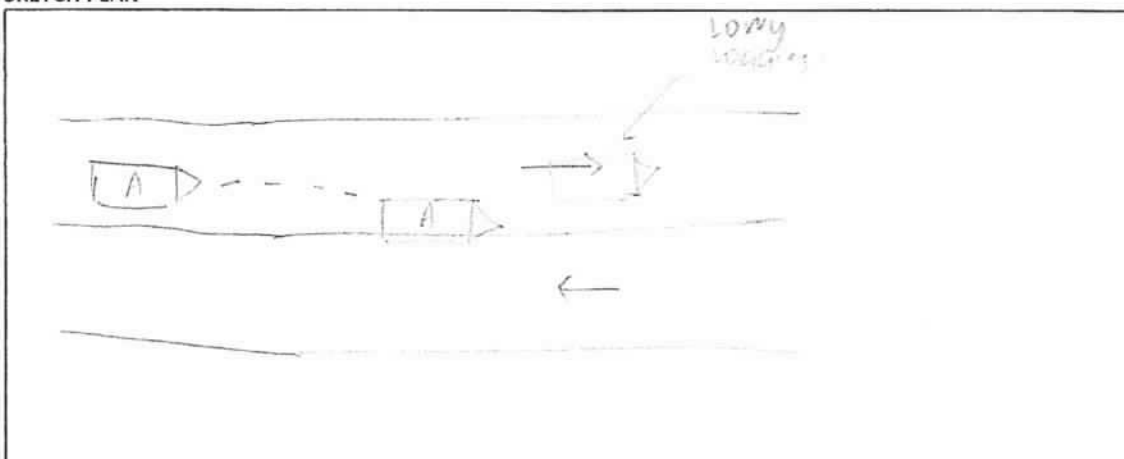


Reporting Centre Personnel's Signature  
Name:  
NRIC/FIN No.:

Sketch Plan Pg. 2

Date of accident: 24/04/18 Time: 16:45 Location: Balmoral Rd  
My Vehicle A: SJT8014J Vehicle B: GBL7534R Vehicle C: —

### SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to the police report.

☒ Claim OD/TP at Ah Lim Motor    ☐ Claim OD/TP at other workshop    ☐ Reporting Only

Remarks : Please forward a copy of my efile accident report to :

My workshop :

Email address :

& myself : Omar Kwang@gmail.com

Email address : *mocha.jean@gmail.com*

**Note:** Please take note that your insurer have 14 days timeframe for you to submit own damage claim under you own policy. Kindly check with your own insurer for more information.

## DECLARATION

I/We declare the foregoing particulars are true in every respect.

Policyholder's Signature \_\_\_\_\_  
Date & Time: \_\_\_\_\_

Driver's Signature  
(If driver is not the policyholder)  
Date & Time:

Reporting Center Personnel's Signature  
Name: \_\_\_\_\_  
NRIC/FIN No.: \_\_\_\_\_



ALLUM MOTOR COMPANY



1 of 3

## Report No. F/20180508/7041

Date/Time Report Made 08/05/2018 12:10		Vide Report No.		Station Diary No.	
Name Of Informant OMAR OSMAN KWANG		Address APT BLK 103 ANG MO KIO AVENUE 3 #04-1457 SINGAPORE 560103			
ID Type / ID No. NRIC NO / S0384142A		Contact No. Home/Office:                      Mobile: 97393909                      / 93235524			
Nationality SINGAPORE CITIZEN		Email Address omarkwang@gmail.com			
Occupation Retiree		Sex Male	Age 71	Date of Birth 01/04/1947	Race Malay
Institution/School Name		Language English			
Date/Time Of Incident 24/04/2018 16:45		Location Of Incident BALMORAL ROAD NIL SINGAPORE 259797			

24th April, Tuesday

Around 4:45PM

I was on the way to pick my grandson up from school at the Forum Shopping Mall.

I would normally arrive around 5pm.

Signature Of Officer Recording The Report:  Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 08/05/2018 12:10
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp



**SINGAPORE  
POLICE FORCE**



F/20180508/7041

2 of 3

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. F/20180508/7041

I could only remember, along Balmoral Road, there was a lorry in front hogging the traffic.

I moved to the right slightly, to try and see what was in front of the lorry that was hogging the traffic.

After this point, I cannot recall anything further.

The next thing I knew, I was already carried out of the car and laid on the grass verge.

There was a lady who helped me to retrieve my phone and pouch, and also helped me to call home.

I was unable to recall the number of people who helped me, except for that lady.

That is all.

Subjects Involved			
Victim			
Person Name	OMAR OSMAN KWANG		
ID Type	NRIC NO	ID No	S0384142A
Gender	Male	Age	71
Race	Malay	Language	English
Occupation	Retiree	Address Type	

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by SingPass. No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 08/05/2018 12:10
Officer In-Charge Of Case:	Classification Of Case:

Authentication Stamp



**SINGAPORE  
POLICE FORCE**



F/20180508/7041

3 of 3

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. F/20180508/7041

Address	APT BLK 103 ANG MO KIO AVENUE 3 #04-1457 SINGAPORE 560103	Mobile No	97393909
Is Informant A Victim?	Yes		
Person Name	OMAR OSMAN KWANG (Informant)		

Signature Of Officer Recording The Report:

Not applicable

Signature Of Interpreter:

Not applicable

Officer In-Charge Of Case:

Authentication Stamp

Signature Of Informant:

The identity of the person making this  
report has been authenticated by  
SingPass. No signature is required.

Date/Time:

08/05/2018 12:10

Classification Of Case:

# Sketch Plan Pg. 6

03/03/2016 03:06 68427855

INSMART LTD AGY PL

PAGE 02/02

68427855



redefining / insurance

AXA Insurance Singapore Pte Ltd  
1800 880 4888 (Within Singapore)  
(65) 6880 4888 (International)  
(05) 6880 4700  
customer.care@axa.com.sg  
www.axa.com.sg

OMAR OSMAN KWANG  
103 #04-1457  
ANG MO KIO AVENUE 3  
SINGAPORE 560103

New business

date  
10/03/2016

your servicing distributor  
INSMART (INSURANCE) AGENCY PTE  
LTD / 08198

your servicing distributor contact  
6842 0766

## Policy Schedule

### Your SmartDrive Comprehensive EssentialPlus

#### Your policy snapshot

Policyholder name	OMAR OSMAN KWANG	Policy number	VA1 / GA094432
Cover	Comprehensive	RIN / NRIC	S0384142A
Period of Insurance	from 10/03/2016 to 29/04/2017 (both dates inclusive)		
	30/04/2016 - 29/04/17		

#### Premium breakdown

Gross Premium after 50% NCD	SGD 900.96
Total Discounts	- SGD 134.63
7% GST	SGD 53.67
Final Premium	SGD 820.00

#### Your benefits highlights

(Refer to Policy Wording for full terms and conditions)

##### SmartDrive Comprehensive EssentialPlus benefits

- Loss or Damage
- Legal Liability
- 24/7 Towing & Transportation in Singapore or Overseas
- Windscreen Replacement with Excess OR Repair your windscreen at your preferred location and get \$50 cash reward with no excess
- Daily Transport Allowance of \$100 for a maximum of 10 days
- Guaranteed Repairs for twelve (12) Months
- Delivery of Repaired Car
- Medical and dental expenses up to \$1,000 per person for you, your named drivers and your immediate family members
- Car Protector

##### Additional benefits

- Personal accident benefit of up to \$50,000 for you and your named drivers

#### Vehicle details

Make & Model of Vehicle	PEUGEOT 207 1.4	Year of manufacture	2009
Vehicle registration number	SJT8014J	Type of Use	Private use
Body type	HATCHB	Engine capacity (c.c.)	1360
Seating capacity (excl driver)	4	Engine number	10FE040537445
Off-Peak car	No	Chassis number	VF3WCKFUC9W073603

Insured's Estimated Market Value	Market Value at the time of Loss (including accessories and spare parts)
Limitation to use	As per Certificate of Insurance
Finance Loan Company	MAYBANK


#### Excess applicable (refer to Policy Wording for other applicable Excesses)

Basic Own Damage Excess	SGD 400.00
Windscreen Excess	SGD 100.00


AXA Insurance Singapore Pte Ltd (M2-0009922-2)  
8 Shenton Way, #27-01, AXA Tower,  
Singapore 068811  
Customer Care Department, #B1-01

1 of 2

REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S0384142A



Name  
OMAR OSMAN KWANG  
عمر عثمان كوانغ  
Race  
MALAY  
Date of Birth  
01-04-1947 M  
Country of birth  
SINGAPORE



REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number: S0384142A  
Name  
OMAR OSMAN KWANG  
Birth Date 01 Apr 1947  
Issue Date 06 Feb 2003



D/C  
Injury - PH,  
Camera - 1P  
17C.

Exploratory laparotomy, small bowel resection.

0051187



NRIC No S0384142A



Blood Group Date of issue  
A+ 28-06-1994

Address  
APT BLK 103 ANG MO KIO AVENUE 3  
#04-1457  
SINGAPORE 2056

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

Class	Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms	PASS DATE 18 Mar 1986
Class 3		

NP 428A





## LBS AUTOMOTIVE APPRAISAL PTE LTD

Company Registration Number 201408536E

Correspondence Address: Block 8 Kensington Park Drive #01-07 Kensington Park Singapore 557323

Telephone: 65-62816690 Facsimile: 65-62818748

30 April, 2018

KWANG OMAR OSMAN  
BLK 103 #04-1457, ANG MO KIO AVE 3,  
560103, Singapore

Dear Sir,

OUR REF : S8M00FCY

YOUR REF : SJT8014J

ACCIDENT INVOLVING SJT8014J & GBC7534R ALONG BALMORAL TOWARDS STEVEN ROAD ON 24.04.2018

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Singapore Pte Ltd to deal with the third party claim against your motor policy.

We refer to the above subject matter. We have received third party claim(s) against your motor insurance policy.

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

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at the approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/owndamageaccidentreporting>.

Your full co-operation is required. Kindly submit the following when lodging the report which list is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (if any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without your insurer's prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to them immediately. You may email it to [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA Insurance Singapore Pte Ltd.

You should also IMMEDIATELY forward to your insurer by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

Your NCD (No Claim Discount) will be reduced by 30% (20% for motorcycle/ commercial vehicles) if a claim is made under your policy.

To enable your insurer to look into the matter immediately, please let us hear from you within seven (7) days from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

Kindly contact us at 62816690 if you have any further enquiries.

Yours sincerely,

This is a computer generated letter and no signature is required.

Sketch Plan Pg. 9



redefining / insurance

Date: 09/05/18

To: Owner of Vehicle Number: SJT 80145

The following has been advised to you via your workshop, Ah Lim Motor Company through their staff, Zila Eileen / Mui Hong.

Please tick the applicable box if you had been advice on the content as seen below:

- ☒ You had been advised by the workshop that in the case that you wish to claim against your own policy, there is a Fourteen (14) days clause whereby the claim must be made within the stipulated timeframe from the day of occurrence.
- ☐ You had been advised by the workshop on the liability and merits of the case accordingly.
- ☒ You had been advised by the workshop on the claims procedure for the type of claim that you will be making due to this accident.
- ☒ There will be delay to your vehicle repair due to the unavailability of spare parts locally and there is no other option except to indent it from overseas.
- ☐ There will be no cancellation/withdrawal of the Own Damage claim once the order of the spare parts have been placed. If you wish to cancel/withdraw the claim, you shall bear all costs, expenses &/or related charges incurred directly &/or indirectly to the procurement of the spare parts.
- ☒ The estimated waiting time for the spare parts to arrive is TBA. The estimated arrival time does not include the repair period.
- ☐ You will be driving the vehicle out despite being advised by the workshop mechanic/personnel that the vehicle may not be road worthy.
- ☒ For vehicles below Three (3) years old, your Insurance Company will use only genuine original parts to repair your vehicle.
- For vehicles above Three (3) years old, your Insurance Company will be carrying out repairs using **any combination** of genuine original parts and/or original equipment manufacturer (OEM) parts.
- ☐ You had been advised by the workshop of the Twelve (12) months warranty for Own Damage repairs on workmanship related to the accident.
- ☐ For vehicles that are under warranty with a local distributor, you have been advised by the workshop to check with your local distributor on any effect to your warranty prior to making this Own Damage claim.
- ☒ Others claim own damage

Signed and acknowledge by:



Name and signature of policyholder/authorised driver



Name and signature of workshop personnel including company stamp



# AH LIM MOTOR COMPANY

No. 10, Ang Mo Kio Industrial Park 2A  
#01-09 AMK Autopoint Singapore 568047  
Tel : 6483 1244 Fax : 64836170  
GST Reg No : M9-0007732-A

Your Ref :

Date: 10/05/2018

Our Ref : VEHICLE NO. SJT8014J  
MODEL : PEUGEOT 207 1.4 2 TRONIC SPORT

SURVEYOR COPY

M/S AXA INSURANCE (S) PTE LTD  
143, CECIL STREET  
#01-01, GB BUILDING  
SINGAPORE 069542

LKK

Not Attached

11/5/18

Ex & Good

44 7/6/18

Attention:- Motor Claims Department  
Own Damage

11/10/18

Dear Sirs

## Accident involving Your insured Vehicle No. SJT8014J accident on 24/04/2018

We refer to the above matter.

Vehicle sustained extensive damage and car was registered in 30/10/2009.

We are not putting up the estimate for the time being and kindly arrange for survey soonest possible. After the survey if there is a need, we will furnish the estimate accordingly.

Thank You.

Yours faithfully,



Zila  
Ah Lim Motor Company

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged parts during resurvey
- Parts prices are subject to confirmation
- Third party survey is on "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary work(s) surveyed and is subject to final approval by insurance Company

Acknowledged by Repairer:  
Signature:  
Date:

Ah Lim Motor Company



Your Ref : S8M00FCY

Date: 05<sup>th</sup> Dec 2018

Our Ref : CS/ASM18008659/Krbe2

**M/s Axa Insurance Pte Ltd**

8 Shenton Way #24-01

Axa Tower

Singapore 068811

(The Motor Claims Department)

Attn : Kitty Teo

Dear Sirs/Madam,

**AUTOMOBILE INSPECTION REPORT OF ACCIDENT VEHICLE SJT 8014J  
ACCIDENT ON 24/04/2018**

Instruction was received to inspect the vehicle Reg. No. SJT 8014J. The inspection was conducted on 11/05/2018 at the premises of M/s Ah Lim Motor Co, No 10 Ang Mo Kio Ind Pk 2A, #01-09 AMK Autopoint, Singapore 568047.

The following vehicle information was recorded:

Registration Number	: SJT 8014J
Make/Model	: Peugeot 207 1.4 2 Tronic Sport
Year of Registration	: 2009
Body Colour	: Red
Chassis Number	: VF3WCKFUC9W073603
Engine Capacity	: 1360 cc

The Vehicle Sustained Damages At The N/S Body And Front Portion. The Undercarriage And Body Structure Affected Due To Collision. (Details see photographs enclosed)

In view of this, we are of the opinion that it would be **uneconomical** to proceed with the repairs due to extensive repair cost and recommend it to be written off as **"Total Loss"**.

Market Value	S\$	19,000.00
Less: LTA Reimbursement Value (RV)	(S\$	11,331.00)
Nett Liability	S\$	7,669.00
		=====

Vehicle Inspected By:

KONG SENG CHEONG

*Licensed Appraiser*

K.K.LAU

*MSc(Eng M), B Eng(Hons), Peng(UK),  
MASME(USA), B Bus(Aust), MBA(UK),  
IEng(UK), MIIE(mech), MinstAEA, MFIEA,  
MIRTE, MIMI, MSAE, MCI Ard, AM, NIJAAR(USA),  
AM CATARI(CAN), M.MATA(USA), M.MdATA(USA),  
Licensed Appraiser*

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