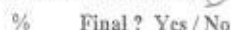


18/5/18

ΣΜΟΟΗΚΕ



PMMS.

09-05-19

96537891, x

EMAIL WMP TO REQUEST FOR VIDEO FOOTAGE.

RED TP VIDEO SAVE IN CV: ASHER: 2019) VIDEO SHOW OD REAR END OF
TP VEH.

0	CRUD	010	NO	RESPONSE
---	------	-----	----	----------

Ans REQUEST to submit WIP report.

DATE / PIC

Documentation Check List:	Handler	Typist
---------------------------	---------	--------

Others:

Confirm by: ANM

Email	<input checked="" type="checkbox"/>	Call	<input type="checkbox"/>
-------	-------------------------------------	------	--------------------------

Email

If NO or B 28. Ass. Lig.

If NO or B 28. Ass. Lig.

0000

2017

55

1) Claim status: Normal/

2) Report Format:	
-------------------	--

Global Sum S\$:

3) Survey fee:	+2
----------------	----

Name	DocType	Author	Owner	File	Size
...

Norma 2:

Name 2: _____
Name 3: _____

(08/11/13)

Q. inv. No: Kalvin

REF:

ASSIGNMENT

From: _____ Date: _____

Estimated Cost: _____

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

To Insp'd Vehicle No: _____

at Workshop no/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: _____ days Res.: Yes or No

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

CA / .REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: _____ Person Contacted: _____

Veh No: SHL 66954 Yr Regn: Jan 2013

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

Truck / Trailer or

Make: KIA Optima c.c. 1685Colour: Silver A/C: Insured / Std / NI / NASp. Reading: 600159 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: KNAH M 41x MD 53 6941Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt or

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

Tyre Size: F: 205/65 R16

R: _____

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

TOYO / YOKO or HankookFront 7 mm Rear 2 mmR/Bal. 7 mm L/Bal. 7 mmD.O.A. 17/5/8 D.O.I. 21/5/8Survey held at Premier

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

Rear

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

Date / Time	Action / Instruction
24/5/8	Submitt P/P \$354 / 10y.
	(RED: + 2,012 84%)

Date/Time, File Pass to?

☐ : Prell. Report

Days Of Repair: _____

1)

☐ : Final Report

Resurvey No. of Trip: _____

Date/Time, File Return to?

2)

Add Fee: ☐ : Site Insp (\$ _____)

Survey Fee:

Transportation:

S + RS. SI

Photos

Others

TOTAL

Report Format: _____

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

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




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				
AXA INSURANCE PTE LTD		Ref : CC4/ASM18009074/K1ea3		
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811		Date : 18-05-2018		
		Code : ASM		
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SKS 3789H	Veh. Inspected	SHC 6695U	
Policy No.		Coverage (\$)	0.00	
Claim No.	S8M00HKC	Excess (\$)	0.00	
Assign From		Assign Date	18/05/2018	
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	17/05/2018	Inspection Date	21/05/2018	
Survey held at	PREMIER AUTOMOTIVE SERVICES PTE LTD 23 CHANGI SOUTH AVENUE 2 #01-02 SINGAPORE 486443			
5a. Remarks				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVENUE 2 #01-02
SINGAPORE 486443

TEL: 65446676 / 65446689 FAX: 62141511
CO. REG: 200707743D GST REG: 200707743D

17-May-18

ESTIMATE REPAIR BILL FOR KIA OPTIMA REGN NO: SHC 6695 U

1 pc	✓ Rear bumper <i>X repair</i>	\$ 696.00
1 pc	✓ Rear bumper lower cover <i>X repair</i>	\$ 206.00
2 pcs	Rear bumper side bracket o/s & n/s @ \$29.00 <i>X JVC</i>	\$ 58.00
		\$ 960.00
Less 10%		\$ 96.00
		<u>\$ 864.00</u>

S/NETT

1 set	Rear bumper clips <i>X 4</i>	\$ 48.00
1 set	Reverse sensor <i>X JVC</i>	\$ 280.00
1 pc	Rear bumper top protector <i>X 1</i>	\$ 80.00
Sundry		\$ 50.00 <i>X 1</i>
To dismantle / replace/test reverse sensor to new bumper and reset to the same		\$ 120.00 <i>X 1</i>
To dismantle / refit the inner garnishes, inner linings, inner trims, cushion seat, carpet, etc to facilitate repairs.		\$ 180.00 <i>X 1</i>
To labour charge for dismantle and renew the accident damaged parts. Including knock-out, straighten, repair, reshape and adjust of the same, etc. <i>100</i>		\$ 400.00 <i>280</i>
To putty and spray painting on rear bumper		\$ 250.00 <i>280</i>
To apply rustproofing on the repaired and replaced panels.		\$ 120.00 <i>X 1</i>
		<u>\$ 2,392.00</u>

2442

(ALL THE REPAIR COSTS ARE SUBJECTED TO GST)

THE ABOVE ESTIMATED COST OF REPAIR DO NOT INCLUDE ANY UNFORESEEN DAMAGES.

Koln 10/04
21/5/18 1345hrs
12 hrs.
45
After Repair pld.

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:



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Immediate Advice

To : AXA Insurance Pte Ltd

Date: 23/5/2018

Survey Details:

Date of loss	17-May-18
Date of appointment	18-May-18
Date of survey	21-May-18
Location of survey	Premier Automotive Services Pte Ltd

Vehicle Details:

Claim Type:	Third party
Vehicle number	SHC 6695U
Make and Model	KIA OPTIMA 1.7(A) DIESEL
Date of registration	11-Jan-13
Excess	
Market Value	\$ -
Part Rebate	\$ -
Nett Loss	\$ -

Repair details:

Initial Estimate	\$ 2,392.00
------------------	-------------

Proposed/Revised repair cost:

Parts	\$ -
Check items (estimate)	\$ -
Labour	\$ 380.00
Total	\$ 380.00
Lump Sum(if applicable)	TBA

Number of days for repair	<u>1 days</u>
---------------------------	---------------

Claim Handling

The premium on this policy has not been collected.

Accident MT/0994699

Policy No.	5095103893	Vehicle No.	SHC6695U	GST Registration No.	200304975H
Policyholder Name	PREMIER TAXIS PTE. LTD.			Policyholder NRIC	200304975H
Product Code	FLEET INSURANCE	Cover Type	Third Party	Loading	0
Contact No.(Mobile)	62148880	Contact No.(Office)		Contact No.(Home)	
Email Address		Special Remark		eCode	No
KFK	<input checked="" type="radio"/> No <input type="radio"/> Yes	TCA	<input checked="" type="radio"/> No <input type="radio"/> Yes	eCode Reason	
NCD Protection	No	NCD Entitlement(%)	0	Private Hire	No

Accident Details

Report Date	17/05/2018 14:22	Accident Report Within 24 hrs	Yes	Accident Type	Collision - Head to Rear
Date of Accident	17/05/2018	Time of Accident hh:mm	09:10	Country of Accident	Singapore
Reporting Centre		Orange Force		ICM No.	
Accident Location	ECP - CITY				

Benefits

Own damage Excess	0.00	Additional Excess	0.00
Unnamed Driver Excess		Outside Singapore OD Excess	
Third Party Excess	3,500.00	Outside Singapore TP Excess	

GST Registered Information

GST Registered	Yes	GST Registration Date	01/01/2004
GST Registration No.	200304975H	GST Status Verified	Yes
Modification History			

Policyholder Mailing Address

Address 1	C/O HL SUNTEK INSURANCE BR	Address 2	80 ANSON ROAD	Address 3	#11-09 FUJI XEROX TOWERS
Address 4	SINGAPORE 079907	Address Type	Singapore address	Post Code	079907
Unit No.	11-09	Related Policy Number	5091984472		

OI Driver Info

Driver Name	Unnamed Driver	Driver Type	Unnamed Driver	Driver DOB	23/10/1970
Unnamed driver Name	TEY CHEE WEE	Driver NRIC	S7038263F	Driving Experience	22
Register Date of Driver License	11/03/1996	Driver Age	47	Contact No.(Home)	
Contact No.(Mobile)	97699671	Contact No.(Office)		Address 3	
Address 1		Address 2		Post Code	
Address 4		Address Type	Singapore address		
Unit No.					



PREMIER_AUTOMOTIVE_800714(PREMIER AUTOMOTIVE SERVICES PTE LTD)
on 17 May 2018 15:46

Video List

PREMIER_AUTOMOTIVE_800714(PREMIER AUTOMOTIVE SERVICES PTE LTD)

SAS

Normal

SAS 2018-5-17

Msg Sent? (CO)

Edit

Uploaded By/Date Folder Date File Name Action

Display in New Window

Scan and uploading



Action

Source

Enquire Transaction History**Transaction History Details**

Log Date/Time:	11 Jan 2013 / 10:29:50	Receipt No.:	AACCK001-AX239-130111-000004
Asset Type:	Vehicle	Transaction Amount:	\$70,810.00
Asset ID:	SHC6695U	Channel:	AA Counterless - CYCLE & CARRIAGE KIA PTE LTD
Transaction Type:	01.02 Register New Vehicle (AA)		
Business Transaction Reference No.:	20130111102950872045		
Vehicle No.:	SHC6695U		
Vehicle Type:	H10 - Public Transport Taxi (Motor Car)		
Vehicle Attachment 1:	Air-Con (Taxi)		
Vehicle Attachment 2:	-		
Vehicle Attachment 3:	-		
Vehicle Scheme:	Taxi (Company)		
First Registration Date:	11 Jan 2013		
Original Registration Date:	11 Jan 2013		
Vehicle Make:	KIA		
Vehicle Model:	OPTIMA 1.7(A) DIESEL		
Chassis No.:	KNAGM414MD5369411		
Engine No.:	D4FDCH306657		
Motor No.:	-		
Trailer Chassis No.:	-		
Propellant:	Diesel		
Passenger Capacity:	4		
Engine Capacity:	1685		
Power Rating:	-		
Unladen Weight:	1584		
Maximum Laden Weight:	2050		
Primary Color:	Silver		
Secondary Color:	-		
Manufacturing Year:	2012		
Open Market Value:	\$17,515.00		
Minimum PARF Benefit:	\$6,009.00		
PARF Eligibility:	Y		
No. of Transfer:	0		
Effective Ownership Date/Time:	11 Jan 2013 10:29:50		
COE No.:	2013011101000765G		
COE Expiry Date:	10 Jan 2021		
COE Bid Category:	-		
Actual QP/PQP Paid Amount:	\$60,655.00		
Lifespan Expiry Date:	10 Jan 2021		
Owner ID Type:	Company		
Owner ID:	200304975H		



Service Request Details

Claim

S8M00HKC

Reference

None

Loss Date

May 17, 2018

Request Date

May 18, 2018

Due Date

May 25, 2018

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

18052018 @ 10:15am
Gong veh not in.

LKK AUTO CONSULTANTS PTE LTD (TP) ▾

Actions

Next Step

Agree to perform service

Decline WorkAccept Work

Vehicle Information

Incident Vehicle Registration #

SHC6695U

Make

TPVD KIA

Service Address

...

Primary Contact/Insured

HITACHI CAPITAL ASIA PACIFIC PTE LTD

111 SOMERSET ROAD, #14-05 TRIPLEONE SOMERSET, 238164, Singapore

67346835

gary.yeo.zihui@simedarby.com.sg

Claim Handler

CHAN Kian Chuan

6568804269

kianchuan.chan@axa.com.sg

Additional Instructions

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



MANDATE IA (S8M00HKC)

Type

 Question

Message

Liability: Insured rear ended third party vehicle. Spoken to insured and he aware that his NCD is affected and AXA to settle at best. Settlement: Repair Cost : \$4,06.60 (w/GST) Loss of Rental: \$190.04 (2days x \$95.02) Loss of Income: \$100.00 (2days x \$50) LTA Search: \$2.00 Total: \$698.64 Immediate Advice with Mandate and relevant document uploaded for your easy reference. Please kindly let us have your approval / instruction if any. Thank you - Asher Sng (15/03/2019)

Reply



Re:MANDATE IA (S8M00HKC)


Type

🔗 Question

Message

PLS PROCEED AS PROPOSED

Reply

 PREMIER TAXIS	HIRER / RELIEF / SUPER RELIEF
VEHICLE NO.	2HC 66954
CONTACT NO.	9769 9671
NEW MAILING ADDRESS (if any)	

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. **S7038263F**



Name
TEY CHEE WEE
郑志伟
Race
CHINESE
Date of birth
23-10-1970 Sex
M
Country of birth
SINGAPORE

S7038263F

REPUBLIC OF SINGAPORE **DRIVING LICENCE**



Licence Number: **S7038263F**

Name

TEY CHEE WEE

Birth Date: **23 Oct 1970**

Issue Date: **13 Oct 2003**



NRIC NO. **S7038263F**



Date of issue
28-07-2011

Address

**APT BLK 1 HAIG ROAD
#03-545
SINGAPORE 430001**

4751940

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES

PASS DATE

Class 2B	Motorcycles not exceeding 200 cc	16 Jul 1992
Class 2A	Motorcycles between 201 cc and 400 cc	20 Apr 1994
Class 3	Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms	11 Mar 1996

NP 428A



Land Transport Authority

VOCATIONAL LICENCE

Licence No : **S7038263F**

Name : **TEY CHEE WEE**

Issue Date : **7/4/2010**

Please visit www.lta.gov.sg to check the status of this vocational licence



Enquire Transaction History**Transaction History Details**

Log Date/Time:	11 Jan 2013 / 10:29:50	Receipt No.:	AACCK001-AX239-130111-000004
Asset Type:	Vehicle	Transaction Amount:	\$70,810.00
Asset ID:	SHC6695U	Channel:	AA Counterless - CYCLE & CARRIAGE KIA PTE LTD
Transaction Type:	01.02 Register New Vehicle (AA)		
Business Transaction Reference No.:	20130111102950872045		

Vehicle No.:	SHC6695U
Vehicle Type:	H10 - Public Transport Taxi (Motor Car)
Vehicle Attachment 1:	Air-Con (Taxi)
Vehicle Attachment 2:	-
Vehicle Attachment 3:	-
Vehicle Scheme:	Taxi (Company)
First Registration Date:	11 Jan 2013
Original Registration Date:	11 Jan 2013
Vehicle Make:	KIA
Vehicle Model:	OPTIMA 1.7(A) DIESEL
Chassis No.:	KNAGM414MD5369411
Engine No.:	D4FDCH306657
Motor No.:	-
Trailer Chassis No.:	-
Propellant:	Diesel
Passenger Capacity:	4
Engine Capacity:	1685
Power Rating:	-
Unladen Weight:	1584
Maximum Laden Weight:	2050
Primary Color:	Silver
Secondary Color:	-
Manufacturing Year:	2012
Open Market Value:	\$17,515.00
Minimum PARF Benefit:	\$6,009.00
PARF Eligibility:	Y
No. of Transfer:	0
Effective Ownership Date/Time:	11 Jan 2013 10:29:50
COE No.:	2013011101000765G
COE Expiry Date:	10 Jan 2021
COE Bid Category:	-
Actual QP/PQP Paid Amount:	\$60,655.00
Lifespan Expiry Date:	10 Jan 2021
Owner ID Type:	Company
Owner ID:	200304975H

Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960
ROAD TRANSPORT ACT, 1987 (MALAYSIA)
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

Certificate Number : 5095103893

Cover : Thrd Party

- | | |
|---|---------------------------|
| 1. Index mark and Registration Number of Vehicle | : SHC6695U |
| Chassis Number | : KNAGM414MD5369411 |
| 2. Name of Policyholder | : PREMIER TAXIS PTE. LTD. |
| 3. Effective Date of Insurance | : 20 Oct 2017 |
| 4. Expiry Date of Insurance | : 19 Oct 2018 |
| 5. Persons or Classes of Persons entitled to drive* | |
| (a) The Policyholder. | |
| (b) Any licensed taxi driver driving on the Policyholder's order or with his/her 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. | |
| 6. Limitations as to Use* | |
| (a) Use as a Taxi. | |
| (b) Use for social domestic and pleasure purposes. | |

This Policy does not cover

- (a) Use for racing, pace-making, reliability trial or speed-testing.
- (b) Use whilst drawing a trailer except the towing (Other than for reward) of any one disabled mechanically propelled vehicle.

* Limitations rendered Inoperative by Section 8 of the Motor Vehicle (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.

EXCESS (SECTION I)	: N/A
EXCESS (SECTION II)	: S\$3,500
INSURE WITH COE	: N/A
HIRE PURCHASE COMPANY	: N/A
SUM INSURED	: N/A

I/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)

Agency : HL SUNTEK INSURANCE BROKERS PTE LTD (00000690672)
Date of Issue : 16 Oct 2017 17:13 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Countersigned By:



Authorised Officer



Chief Executive

Asher Sng (LKKAUTO)

From: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>
Sent: Thursday, 9 May 2019 12:55 PM
To: Asher Sng (LKKAUTO); Mei Kwan (LKKAUTO)
Cc: OH Vale; NG Stacey; Hsiao Tong (LKKAUTO); Admin A; CS A Team; Olivia Lau (LKKAUTO); KHOR Saw Theng; CHIONH Hock San Christopher
Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC
Importance: High

Hi Asher,

Thank you for your email.

Insured had wrote in to us again stating that there is no follow up after the call and had requested for AXA to handle this matter directly.

To avoid further escalation and complain, we will take over conduct of this matter.

Please **DO NOT** enagage insured again from hereon, submit WP report and forward to us your last offer to TP.

Thank you.

**Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards



KC Chan | Senior Specialist, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: kianchuan.chan@axa.com.sg

Customer Care No. 1800 8804888



Please consider the environment before printing this message

This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

From: Asher Sng (LKKAUTO) [mailto:AsherSng@lkkauto.com]

Sent: Thursday, May 09, 2019 8:45 AM

To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Hi Kian Chuan,

We refer to the email below.

We are still waiting for the review on the survey fee before we follow up the email with insured on the private settlement detail and letter.

Meanwhile we have withdrew our offer settlement with the third party repairer and inform that our insured would like to settle the matter privately.

Therefore please kindly update us soon so that we can follow up the matter with our insured soon.

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: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Sent: Wednesday, 8 May 2019 4:01 PM

To: Asher Sng (LKKAuto) <AsherSng@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Importance: High

Hi Asher,

Thank you for the updates.

Is there any follow up email sent to insured after the call on insured intention to reimburse AXA after settlement? If yes, please forward us a copy, if no please do with the needful and forward us a copy of the same thereafter.

With regards to the survey fees, we will review on our end.

You had informed insured that the settlement amount at \$678.64 and so our mandate approved for settlement will not be exceeding \$678.64.

Thank you.

**Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards



KC Chan | Senior Specialist, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: kianchuan.chan@axa.com.sg

Customer Care No. 1800 8804888



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

Sent: Wednesday, May 08, 2019 3:46 PM

To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Hi Kian Chuan,

We refer to the tele-conversation with Vic.

We have cleared both insured driver and the husband on the liability, they would like to do the private settlement.

However we have inform that the settlement amount of \$678.64 and they are willing to pay the amount to protect their NCD but may not pay for our survey fee.

Please advise.

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: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Sent: Wednesday, 8 May 2019 8:53 AM

To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; CHIONH Hock San Christopher

<chris.chionhhs@axa.com.sg>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Importance: High

Hi Asher,

As per your email, you did not engage with our insured but you mentioned in your mandate IA that you had you had spoken with our insured prior to settlement which is mandatory for all AXA cases. Please do with the needful, engaged with our insured and let us have the chronological of events in claims handling for this matter by end of business day today.

Thank you.

**Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards



KC Chan | Senior Specialist, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: kianchuan.chan@axa.com.sg

Customer Care No. 1800 8804888



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

Sent: Tuesday, May 07, 2019 5:37 PM

To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>; Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAUTO) <olivialau@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Hi Kian Chuan,

We refer to the email below.

The vehicle policy was under Hitachi Capital and not Patrick Lim.

Vehicle Registration Number	SKS3789H
Insured/Policyholder	
Name Of Registered Owner	HITACHI CAPITAL ASIA PACIFIC PTE LTD
Co Reg No	199400399N
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-97550066

We tried to call the driver a few times however there was no response.

We have sent out the letter to Hitachi Capital Asia to inform about the claim.

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: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Sent: Tuesday, 7 May 2019 3:42 PM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Importance: High

Hi Asher,

Please update us by end of business day today.

Thank you.

**Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards



KC Chan | Senior Specialist, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: kianchuan.chan@axa.com.sg

Customer Care No. 1800 8804888



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

Sent: Tuesday, May 07, 2019 10:39 AM

To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: RE: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sir / Madam,

Thank you for your email.

Hi Asher,

FYNA please.

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: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Sent: Tuesday, 7 May, 2019 10:15 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Admin-B <admin-b@lkkauto.com>; Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Cc: OH Vale <vale.oh@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>

Subject: FW: RENEWAL NOTICE FOR SKS3789H - : PATRICK LIM SHIH HAUR -S8M00HKC

Importance: High

Hi LKK,

We had received a complaint for the above subject matter refers.

Insured feedback that 'AXA shouldn't release any claims without informing us,'.

As per your mandate IA, you had engaged and spoken to insured.

Please let us have the detail claim handling chronological of events for this matter and to engage insured thereafter.



Company Registration No. 199607198R

11, UBI AVE 1, #02-25 PAVA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (65) 62563061 FAX : (65) 62563111

Remarks:

Liability: Insured rear ended third party vehicle. Spoken to insured and he aware that his NCD is affected and AXA to settle at best.

Mandate:

Liability(TP)		100%
Proposed repair cost	\$	406.60
Loss of use	\$	-
Loss of rental	\$	190.04 2days x \$95.02
Loss of income	\$	100.00 2days x \$50
LTA search fees	\$	2.00
Others	\$	-
Proposed Total	\$	698.64

Thank you.

**Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.*

Warmest Regards



KC Chan | Senior Specialist, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: kianchuan.chan@axa.com.sg

Customer Care No. 1800 8804888



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From: Tirda Mohamad

Sent: Monday, 6 May 2019 10:06 AM

To: OH Vale <vale.oh@axa.com.sg>

Subject: FW: RENEWAL NOTICE FOR SKS3789H - HIRER : PATRICK LIM SHIH HAUR

Hi Vale,

I have this hirer who is super angry that his Ncd becomes 0% due to a claim that he did not make.

Below is his side of the story. Could you assist please?

Thank you and Best Regards.

Tirda Mohamad (Aida)

SD Contego Services

by Sime Darby Singapore Limited

305 Alexandra Road, #04-06, Singapore 159942

DID : 6514 0553 Fax : 6265 0763

Email : Tirda.mohamad@sime-darby.com.sg

From: Lim, Patrick Shih Haur (Patrick.Lim) [<mailto:Patrick.Lim@chevron.com>]

Sent: Monday, 6 May 2019 9:55 AM

To: Tirda Mohamad <tirda.mohamad@sime-darby.com.sg>

Cc: patricklimsh@yahoo.com.sg

Subject: RE: RENEWAL NOTICE FOR SKS3789H - HIRER : PATRICK LIM SHIH HAUR

Aida,

(Resending due to wrong YAHOO! email)

No, this is incorrect. My wife had a very slight bump into the cab. They then reviewed and agreed verbally that there was no damage but exchanged IDs and phone numbers anyways. Later on that day, the cab driver called my wife and asked for money as "outside settlement", and started bargaining and threatening to file a claim if she refused to pay. My wife then drove the car to BMW workshop immediately and the insurance advisor assessed and verified that there's no damage to the BMW, and the position of the cab's damage couldn't be caused by her car as the scratches were at the bottom of his bumper, which were a lot lower than the BMW's bumper. The advisor then ask her not to worry, no filing needed, and advised her to refuse any outside settlement with the cab driver. We have not heard anything since then.

AXA shouldn't release any claims without informing us, which is the case apparently, and now is asking for higher premium. This is not right from a consumer point of view, and I will not accept this increase \$1040 increase from the 2018 premium.

Thanks.

Patrick

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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

AXA INSURANCE PTE LTD

Ref : CC4/ASM18009074/K1ea3s2

8 SHENTON WAY #24-01
AXA TOWERS SINGAPORE 068811

Date : 09-05-2019



ATTN: KIAN CHUAN

Code : ASM

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SKS 3789H	Veh. Inspected	SHC 6695U
Policy No.	VPA/P1766240	Coverage (\$)	0.00
Claim No.	S8M00HKC	Excess (\$)	0.00
Assign From	KIAN CHUAN	Assign Date	18/05/2018

2. Vehicle Particulars & Condition

Make & Model	KIA OPTIMA	c.c	1685
Engine No.	HIDDEN	Year of Reg.	2013
Chassis No.	KNAGM414MD5369411	Colour	SILVER
Odometer	600159	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	205/65R16	HANKOOK	7 mm
L/H Front Tyre	205/65R16	HANKOOK	7 mm
R/H Rear Tyre	205/65R16	HANKOOK	7 mm
L/H Rear Tyre	205/65R16	HANKOOK	7 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.
--

5. General Information

Accident Date	17/05/2018	Inspection Date	21/05/2018
Survey held at	PREMIER AUTOMOTIVE SERVICES PTE LTD 23 CHANGI SOUTH AVENUE 2 #01-02 SINGAPORE 486443		

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:	1 Working Days
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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

Page No.: 1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHC 6695U

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	REAR BUMPER (CONSISTENT)	TO REPAIR SEE LABOUR	696.00	-
1	REAR BUMPER LOWER COVER (CONSISTENT)	TO REPAIR SEE LABOUR	206.00	-
2	REAR BUMPER SIDE BRACKET O/S & N/S @ \$29.00 (CONSISTENT)	SERVICEABLE	58.00	-
	LESS 10% DISCOUNT		-96.00	-
			864.00	-
SPECIAL NETT ITEMS				
1	SET REAR BUMPER CLIPS (SN) (CONSISTENT)	NOT NECESSARY	48.00	-
1	SET REVERSE SENSOR (SN) (CONSISTENT)	SERVICEABLE	280.00	-
1	REAR BUMPER TOP PROTECTOR (SN) (CONSISTENT)	NOT NECESSARY	80.00	-
1	SUNDRY (SN) (CONSISTENT)	NOT NECESSARY	50.00	-
			458.00	-
LABOUR				
	TO DISMANTLE / REPLACE / TEST REVERSE SENSOR TO NEW BUMPER AND RESET TO THE SAME.	NOT NECESSARY	120.00	-
	TO DISMANTLE / REFIT THE INNER GARNISHES, INNER LININGS, INNER TRIMS, CUSHION SEAT, CARPET, ETC TO FACILITATE REPAIRS.	NOT NECESSARY	180.00	-
	TO LABOUR CHARGE FOR DISMATLE AND RENEW THE ACCIDENT DAMAGED PARTS. INCLUDING KNOCK-OUT, STRAIGHTEN, REPAIR, RESHAPE AND ADJUST OF THE SAME, ETC. INCLUSIVE OF THE REPAIR OF REAR BUMPER AND REAR BUMPER LOWER COVER.		400.00	100.00
	TO PUTTY AND SPRAY PAINTING ON REAR BUMPER.		300.00	280.00
	TO APPLY RUSTPROOFING ON THE REPAIRED AND REPLACED PANELS.	NOT NECESSARY	120.00	-
			-	-
			-	-
			-	-
			1,120.00	380.00
GRAND TOTAL			2,442.00	380.00

Report Ref No. CC4/ASM18009074/K1ea3s2



RECOMMENDED COST OF REPAIRS			380.00
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Report Ref No. CC4/ASM18009074/K1ea3s2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

HO LEONG CHUAN

Automotive Assessor

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