. (\$-5.0¢)a	1.	Hlpazm2-1
INS, CASE	OWNER MOVEMEN C C3 /AIG140 0 9877	LRK:
Over Surveyor:	ASSIGNMENT	D7-85.14
Surveyor:	HENRY DOI: 26-05,44	5 M 1 m
04		Date / Time: Vb-68-14
2.1	/CCU/FTE	Registered in Merimen:
Insured Vo	shicle No.: SGD 169 T Claim No.	: 8007 36H8
Name of It		300169466
Insured Te	TOTAL	7-01574 04 04
Excess Sec	Make / Model	10 (10) (4
Is driver th	D.O.T FIACE OF ACCIO	ient: MATUNA STATION RJAO
	Ten Man of all and all and	
	ver Name / Age: FOD MUNTA HAI, NICHOLAS OIGHA REPO	RT: YES / NO ; TP GIA REPORT: 705 / NO
-	ver 151 No.: WIGHAND (V/L: YES / NO@nsured Liabil	ity: % Final? Yes/No
SHB W	39 R	HOCENT
INSRS:		UKGENI
WSP: (0)	NSRS: WSP: WSP: WSP:	INSRS:
H Tel:	Tel: 62 CPS Tel:	WSP:
Liability : RMKS:	Liability: SY Liability:	Liability:
1800 (P. 1902)	RMKS: O'AT RMKS:	RMKS:
Date/Time	FOR CSO ONLY:	
410/36	Is driver the owner? (YES / NO)	STAGE DATE/PIC Finalisation:
WIAN	If NO, Driver Name / Age :	Email AIG for Oi GIA:
Arabb	Driver's Own Vehicle Number: Insurance Company:	Apt letter to OI: 6/6/19 KK
	SHOWER PER GOOD TOWNER HEALTH	Call OI VIVIONA) PICE ITY
	Challet V	After call lir to OI: Type Report:
	2.01011 × X	Prepare Invoice:
- and Astron	RECEIVED 0 1 JUN 2018	Others:
10/1/07/ 4	There was a second	Documentation Check List: Handler Typist
5201603:506	in Called OID, count accordant and both would	OI Apt Ltr: Authorisation To Act:
1	was makingt a GH turn. Aware IP dain.	Release Voucher:
	OID mention got or pour cetu to send	Final Repair Bill:
	010 to datain. Letter send out.	Car Rental Invoice:
Ыш	plecid of a with firmit see Kinto hold ords .	LTA/GIA:
1361	The committee we will be the committee of	Medical Bill:
16/14	Informed John to collect ICTV from	Approval Email: Payment Breakdown Form:
	of s wegg this	Others:
ere7.14	Market or made suppose Sandard	
	IN VIEW OF THES CHRELESS DRIVING BY ENCREHONG ON	THIS LANE DIHLE NEW INTHH
V	The second of th	The second second
4/1/1/	such manufate to eyest	2008
49/14	Mile approved to reject see attached	O Paris Vo
10/14	Andrew and others to will	0.00
	400 CO	Neiet 1370 + \$20
AL SETTLEME	W/J SS 321.00 Final Liability: 20 % (Agreed A	
pair Cost: (605 e	7027 ss 44.94 (2 days) 7 112.35	If NO or B 28, Ass. Lia :
oair Cost: (605 C	and the state of t	the state of the s
pair Cost: (605 e ss of Rental 774) ss of Use: (00 @	24. SS 26.00 (S 50 x 2 days) 1) Claim statu	:: Normal/Reject/Private Settle
NAL SETTLEME pair Cost: (60° 6 ss of Renual??? ss of Use: \00° 6 bursement:	>4. SS 20.00 (S 50 x 2 days) 1) Claim statu	:: Normal/Reject/Private Settle
pair Cost: (605 e ss of Rental 724) ss of Use: (00 @	24. SS 20.00 (S 50 x 2 days) 1) Claim status	:: Normal/Reject/Private Settle

* No BAIL TURIG

.....

	IGNMENT
From: Henry Date: AIGT	Veh No: SAB 2439E vr Regn: 02.12011 Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
Estimated Cost:	Truck / Trailer or
OD / TP / WS / TP RES / OD RES / EVA / INV / MV	Make: Hyundai Schuster co 1991
To Inspect Vehicle No:	Colour yellow A/C: Insured / Std / NI / NA
at Workshop m/s	TiDedisolerurad / Std / NI / NA
of	
Insured:	C/No: KIVITET 41 VMEA 826953
Policy No.	C/No: KIVITET 4 VMEH SCOTS
Claims No.	Gen. Cond: Good / Fair / Poor / Burnt
Sum Insured: Excess:	Steering: Inorder / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Inorder / Jammed / Leaked / Burnt or
Make of Veh:	Modi: Nil / S/Rim / STD A/Rim or
	Tyre Size: F: 215/6-8/6
(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 or yn axes
Bal. or Market Value:	Front Rear
IDAC Applient Rport: Consistent? : Yes or No	R/Balmm R/Balmm
GIA / PR Seen: Consistent? : Yes or No	L/Bal. 7 mm
GIA I PR Seen.	D.O.A. 22/5/14
3 Val. Ves or No	Survey held at CDGE Ling Rivery
Lum Sum: 70 %	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
CA / REV / REP. / 24 HRS Vehicle: IN / OI	NIS Rear
Date: Person Contacted.	The U/C / Chassis frame / Body Structure affected due to collision.
Date / Time Action / Instruction	
	- W 3 it - de with Jimes
28/5/14 Frahzed ant LIS \$ 1500	co with 3 witing day with simile
44-	
	ED; \$1,836.16 55%)
	New Control Control
Contestione File Pass to? : Preli. Report	Days Of Repair: Survey Fee:
; Final Report	Resurvey No. of Trip: Survey Fee:
Dese/Time, File Return to?	
Z) Add	Fee. Site hisp
	: Interview (\$) Photos
Report Format :	Tech Invs (\$) Chers
Lump Sum / I.B.J: (\$:Weskend (\$



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

			nationale Des Experts En Automo	77/141003	
IG A	SIA PACIFIC INSU	RANCE PTE LTD	Ref : CC3/AIG140098	1///H1583	
8 SH	HENTON WAY #08- RTIS BUILDING APORE 079120		Date : 27-05-2014		
		Dallay Darkley	lars :- THIRD PARTY CLAI	М	
			Veh. Inspected	SHB 2139R	
	msured ven.	SGD 169T	Coverage (\$)	0.00	
	Policy No.		Excess (\$)	0.00	
	Claim No.		Assign Date	27/05/2014	
	Assign From		Particulars & Condition		
2.		Vehicle	c.c	0	
	Make & Model		Year of Reg.		
	Engine No.	HIDDEN			
Chassis No.			Steering Modification		
	Odometer - Brakes				
	General		ent as a Commo		
3.			onditions of Tyres	Balance	
		Size	Make	mm	
	R/H Front Tyre			Imm	
	L/H Front Tyre			mm	
	R/H Rear Tyre			mm	
	L/H Rear Tyre		- Julian of Damages		
4.		Des	scription of Damages		
			seneral Information		
5.			Inspection Date	26/05/2014	
	Accident Date	22/05/2014 COMFORTDELGRO EN		- Constitution of the	
	Survey held at	59 LOYANG DRIVE SINGAPORE 508969	GINEERING		
5a.		OUTGOT WITH THEFT	Remarks	720000000000000000000000000000000000000	
oa.	T www.neers	ON WAS CONDUCTED OF	A "WITHOUT PREJUDICE" BA	ISIS.	

CITY CAB PTE LTD

REPAIR ESTIMATE* VEHICLE NO: SHB 2139R

MAKE

MG-LKK DATE: 26.05.14 PCH: DXS/14

EL.	: HYUNDAI SONATA	Type	Unit Price	Amount	
Qty	Parts Description/ Labour	Type	Cinc (1)	\$ 1,169.20	-
	Front Door (LH) depted	1 9		\$ 65.20	/
	Front Door Protector (LH)cu.h.m			\$ 1,125.90	×
	Rear Protector (LH) referr	1		\$ 47.40	×
	Rear Protector (LH) PEFCIT	1		(all 2)	
				\$ 2,407.70	
	SUB TOTAL	J.		\$ 481.54	
	LESS 20%		2/2	5 1,926.16	
	DISCOUNTED TOTAL	4	927.52	3 1,920.10	
		1	. //	1	
				\$ 30.00	Nate
	Front Door City Cab Logo (LH) MCC	1		1	Nett
	Rear Door Advertisement Logo (LH) NFC	1	1	\$ 100.00	1
	Rear Door Tel No. Sticker (LH) White AFC		1	\$ 10.00	Nett
	Real Desir 10				1
	1		1	\$ 140.00	1
			2000	1	1
			140	1	
		1	1	1	1
	Labour Charge	1			62.
	Panel Beating		1	\$ 560:00 \$ 400:00	50
		1	V.	\$ 400.00	31
	Spray Painting Charge	1	1	\$ _50.00	3
	Wiring Charge	1		\$ 100.00	
	Tuff Kote	1	\$ 80:0	T S 160.00	Se
	Transfer of Door X2				
	110 \$100 TOTAL 14801	TD		\$ 1,270.00	
	3day US 7		100		
	LICK HEAVE SETTING TO TOT	.,	11	\$ 3,336.16	5
	Transfer of Door X2 3clay LIS \$1500.00 TOTAL LABOR LKK HENRY ESTIMATE TOTAL 978 8 4060		100		7
	26/5/14 1250/V3	1	1	I.	
	2/10/11/2 1250/13.		1	1	
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		1.	1		1

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will

OMFORTDELGRO ENGINEERING

COMFORTDELCRO

Team: UK AND REPAIR TRICKSHIT

CLTYCAR PTK LTO

65551188

7010070

383 SIN MING DRIVE

singapore SINGAPORE 575717

(O)

ConstartDeiGro Engineering Pte Ltd

KMHKT41VMBA806953

Stock stocks:

Other and the control of the control

Date/Time: 26.05.2014 09:34 Page: 1

JOB CARD

sales (order:	JC NO.: 304557331		
REGN NO. SHB21 39R	MILEAGE		
MAKE:	FUEL 1/2F		
MODEL SCINATA	26.05.2014 08:52		
YR OF MANU. 28. 02. 2011	TARGET DATE		
CHASSIS CODE	COMPLETION DATE/TIME		

JOB DESCRIPTION

Accident Date: 22.05.2014 NATURK: ACC. 22.05.14/C

e returned to Service Reception upon collection

SINO

TOMER

ITOMER NO.

MS

HESS

(P)

COUNT CARD NO.

LABOR CODE

DESCRIPTION

Exit Pass
Versicle No.: SHR.23.19R
Name of Service Advisor Date

Sharon Yee

Fram: Sent: To: Sharon Yee

Tuesday, 23 September, 2014 4:33 PM

'Md Noor, Norsiah'

Subject: Attachments: REJECT CLAIM NO : 800736118

Of GIA Report.pdf; TP GIA report.pdf

Importance:

High

WITHOUT PREJUDICE

Claim No: 800736118

Our ref: CC3/AIG14009877/H1sa3

Dear Norsiah,

ACCIDENT INVOLVING SGD 169T (OI) AND SHB 2139R ON 22.05.2014

We refer to the above matter.

TP reported that he was travelling in the right most lane and negotiating a bend and OID came from lane 2 travelling straight instead of left turn only collided to his vehicle.

OID reported that he was travelling on the 2nd lane and TP taxi was making a left turn on the 1st lane and collided to each other. OID forwarded CCTV footage for us to review. Due to file size, CCTV will courier to your good office on 24/9/14.

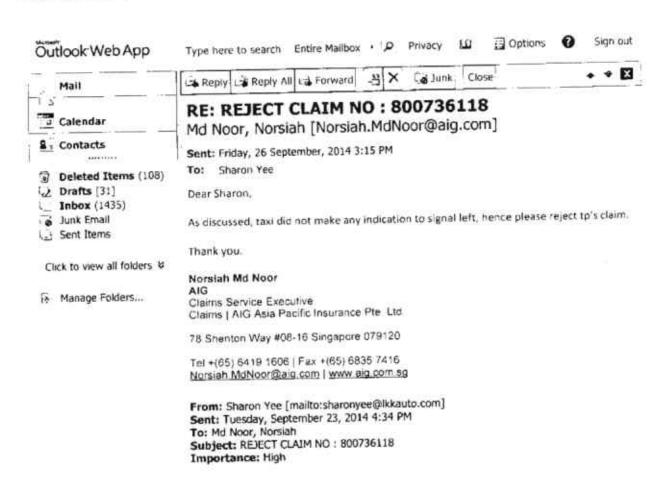
We have reviewed the matter and are in the opinion that TP careless driving by encroaching onto OID's lane while negotiating the bend. As such, TP is more liable for the accident and we are intending to reject TP claim.

Kindly let us have your approval/instruction.

Thank you

Best regards, Shuron Yee LKK Auto Consultants Pte Ltd 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Pk \$ 408933 DID 6749 4274 Fax: 6741 4108

Emoil sharonyee@lkkauto.com



WITHOUT PREJUDICE

Claim No: 800736118

Our ref: CC3/AIG14009877/H1sa3

Dear Norsiah,

ACCIDENT INVOLVING 5GD 169T (OI) AND SHB 2139R ON 22.05.2014

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Kindly let us have your approval/instruction.

Thank you

Bear regards, Sharon Yee LKK Auno Cansultuars Pte Lid 31 Uhi Ave 1 w01-25 Paya Uhi Industrial Pk 5 408933 RE: REJECT CLAIM NO: 800736118 - Outlook Web App, light version Page 2 of 2

DID: 6749 4274 Fax - 6741 410H

Email: sharonversitkkuuto.com

Connected to Microsoft Exchange

Sharon Yee

From: Sent: Sharon Yee

Thursday, 2 October, 2014 5:56 PM

'Md Noor, Norsiah'

Subject:

RE: REJECT CLAIM NO: 800736118

Attachments:

Re: ACCIDENT ON 22.05.2014 INVOLVING SHB 2139R AND SGD 169T.

WITHOUT PREJUDICE

Dear Norsiah,

Further to the email below.

We have rejected TP claim as per your instruction below. They do not agree on our rejection and asked to review the matter. (please see attached). However, they proposed 50% to resolve the matter amicably.

Bur tar and a second

Kindly let us have your instruction/advise.

Thunk you

Best regards.
Sharon Yee
LKK Anto Consultants Pie Ltd
51 Uhi Ave 1
wii-25 Pava Uhi Industrial Pk
S 408933
DID 6749 4274
Fax 6741 4108

Email sharonyecfalkkauto.com

From: Md Noor, Norsiah [mailto:Norsiah.MdNoor@aig.com]

Sent: Friday, 26 September, 2014 3:16 PM

To: Sharon Yee

Subject: RE: REJECT CLAIM NO: 800736118

Dear Sharon,

As discussed, taxi did not make any indication to signal left, hence please reject tp's claim.

Thank you.

Norsiah Md Noor

AIG

Claims Service Executive Claims | AlG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1606 | Fax +(65) 6835 7416

Norsiah.MdNoor@aig.com | www.aig.com.sg

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

Express:

ATM SUE	BFOLDER TRACE	CING	The state of the s	A at Dat	Adj Submitted	Ins Auth	'ed Status	
Case _	Notified 27 May 2014 Edit Reg	Est Submitted	Adj Assigned 26 May 2014 00:00 Edit Adj Rot	S\$1,500.00 Edit Estimates	\$\$1,500.00 View Rpt		Pending for Survey Repor Cancel Case	
	Main)	Referen	nce }[Claim Details	- y - e	ocuments	Show All	
_						[Created by	adjuster]	
CLAIM S	UBFOLDER DET	AILS	eng Lawrence,	NRIC: \$124757	91			
Insured:				99502839G				
Main Cla		CITYCAB PTE	-	Date of Los	s:	22/05/2014	1:00 - :59	
Vehicle Reg. No.:		SHB2139R TP / 800736118			Policy/Cover Note No.:		2100169466 (Comprehensive) Coverage: 20/10/2013 - 19/10/2014	
				mellou No.	(Claimant):	0-10015516MFSH		
Vehicle Reg. No. (Insured):		SGD169T			Circumsta	5\$		
			Exces			Drive 508969 Loyang - Tel: 6214 8300		
Repaire	-	ComfortDelC	iro Engineering	Pte Ltd (Loyang) 59 Loyang Driv	n [Handled	by MdNoor, Norslah)	
	g Insurer:	ATC Asia Par	cific Insurance	rte. Ltd. (Su)	CI. OU CO.	o thousand	by MdNoor, Norslah)	
	it's Insurer:	First Capital	Insurance Ltd	(HQ) - Tel: 62222	STEEN CHAR	ded by HENRY	NG KOK HUA]	
Adjuste		LKK Auto Co	due 05/06/20	td (HQ) - Tel; bas	96-3301 [riai		Y NG KOK HUA]	
Common or	IATED MAIL RE	CEIVED				View Ali	Compose Case Mail	
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There ar	re no mall for this	case.			-			
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Claim Documents

*SHB2139R (800736118) [SGD169T] TP
CITYCAB PTE LTD
May 22 2014 9:00PM
[Foo Cheong Leng Lawrence]
ComfortDelGro Engineering Pte Ltd

Jeload Documents	Upload Photos Compose New Letter	3 per	page	(5)
			Thumbnail	Print
tos/Images	KK Auto Consultants Pte Ltd (HQ)	0	Load IPG	102
30/05/14 14:04	Odometer Reading	0	Load JPG	87
	hassis Number	0	Load JPG	(E)
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30/03/14	General View		Load IPG	120
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30/05/14 14:04	General View		Load JPG	12
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2 30/05/14 14:04	General View	0	Load JPG	- 5
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23 130/03/3		1	per page	- 17
Documentation			Thumbno	-
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1 28/05/14 11:04	TP ESTIMATE		D Load PD	-
2 28/05/14 11:04	TP GIA REPORT EMAIL FROM AIG TO REJECT TP CLAIM		Lord PD	-
3 01/10/14 13:55	E-MAIL REJECTION TO TP COGE		D Load PD	
4 13/08/15 17:03 5 13/08/15 17:03	ADEROVAL TO SUBMIT REPORT		Thumbo	
No Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		D Load PC	IF .
1 28/05/14 10:07	OI GIA REPORT			
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DOCUMENTS CHEC	KLIST			
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	And Anto Conquitants Pte Ltd (HQ)			
Our Checklist Rem	arks - LKK Auto Consultants Pte Ltd (HQ)			
		•		
	E Handling Insurer			

LKK Auto Consultants Pte Ltd (Co. Reg. No. 199607198R)

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

Tel: 6256-3561 Fax: 6844-8805 Email: account@lkkauto.com;sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No:

CC3/AIG14009877/H1JA3N2

Date:

14/08/2015

REFERENCE

Date of Loss:

Handling Insurer:

AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

2100169466

Claimant Vehicle No : SHB2139R

22/05/2014

Insured Vehicle No : SGD169T Nature of Claim:

Claim No: 800736118 TP

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SHB2139R

HYUNDAI SONATA, 2.0 D CRDI Turbo (NF) (A) 28/02/2011 (Man. Year; 2011)

Engine No: D4EAB938481 Chassis No: KMHET41VMBA806953

Make & Model: Reg. Date:

Yellow

Colour: Engine Capacity:

1991 cc

Market Value/New Car Price: Sum Insured (S\$):

NIA Market Value/New Car Price Odometer: 388949 km

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: Front Left Side:

Rear Tyre Size: 215/60R16 Rear Left Side: Maxxis 7 mm Rear Right Side: 215/60R16 Maxxis 7 mm Maxxis 7 mm

Maxxis 7 mm Front Right Side: The above values represent the remaining tyre treads depth

Diff % Difference Adjuster's Repairer's 45.43 938.64 1,127.52 COST OF CLAIMS 2.066.16 0.00 0.00 **Parts** 0.00 39.37 500.00 Miscellaneous Items 770.00 1,270.00 0.00 0.00 Labour 0.00 0.00 0.00 Paintwork Labour 0.00 43.12 1,438.64 Towing 1,897.52 3,336.16 Calculated Gross Total (S\$) 1,500.00 Approved Total (Overridden) (S\$) 1,836.16 55.04 1,500.00 3,336.16 (S\$) 55.04 128.53 105.00 233.53 + GST 7.00/7.00% (S\$) 55.04 1,964.69

3,569.69 Nett Amount (S\$) 0.00 Global Sum Settlement (S\$)

INSPECTION

Date of Assignment:

26/05/2014

Date Inspected:

26/05/2014 Inspected At:

ComfortDelGro Engineering Pte Ltd

(Loyang)

1,605.00

Estimated Period of Repair:

3.0 days

59 Loyang Drive Singapore 508969

HENRY NG KOK HUA Adjuster:

Manager: Joy Irene Bascao

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

Red	com	mende	ed Parts	Condition	Repairers	Amount
No. 1 2 3 4 5 6	1 1 1 1 1	Part No.	*FRONT DOOR (LH) *FRONT DOOR PROTECTOR (LH) *REAR DOOR (LH) *REAR PROTECTOR (LH) *FRONT DOOR CITY CAB LOGO (LH) *REAR DOOR ADVERTISEMENT LOGO (LH) *REAR DOOR TEL NO STICKER (LH) WHITE	Dented Deformed Repair Repair Necessary Necessary	1,169.20 FL 65.20 FL 1,125.90 FL 47.40 FL 30.00 FS 100.00 FS 10.00 FS	*1,169.20 FL *65.20 FL *-FL *-FL *30.00 FS *100.00 FS
F=Franchise part S=SpcNett L=ListitemDisc		Nett L=ListitemDisc - List Item Discount on L Items 2	Sub Total (S\$) (0.00/20.00% (S\$)	2,547.70 481.54	1,374.40 246.88	
				Total Parts (S\$)	2,066.16	1,127.52

Recommended Miscellaneous Items There are no new miscellaneous items selected.

No Pa	mmended Labour	Lab.Type	Repairers	Amount
Labour Items 1 PANEL BEATING 2 SPRAY PAINTING CHARGE 3 WIRING CHARGE 4 TUFF KOTE 5 TRANSFER OF DOOR		New New New New	560.00 400.00 50.00 100.00 160.00	300.00 360.00 30.00
5 TI	RANDI EN OF DOOR	Gross Labour Cost (S\$)	1,270.00	770.0

< END OF ESTIMATES >

Sharon Yee

From: Sent:

Md Noor, Norsiah [Norsiah.MdNoor@aig.com]

Friday, 26 September, 2014 3:16 PM To:

Sharon Yee

Subject:

RE: REJECT CLAIM NO: 800736118

Dear Sharon,

As discussed, taxi did not make any indication to signal left, hence please reject tp's claim.

Thank you.

Norsiah Md Noor

Claims Service Executive Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel+(65) 6419 1606 | Fax +(65) 6835 7416

Norsiah.MdNoor@aig.com | www.aig.com.sg

From: Sharon Yee [mailto:sharonyee@lkkauto.com]

Sent: Tuesday, September 23, 2014 4:34 PM

To: Md Noor, Norsiah

Subject: REJECT CLAIM NO: 800736118

Importance: High

WITHOUT PREJUDICE

Claim No: 800736118

Our ref: CC3/AIG14009877/H1sa3

Dear Norsiah,

ACCIDENT INVOLVING SGD 169T (OI) AND SHB 2139R ON 22.05.2014

We refer to the above matter.

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We have reviewed the matter and are in the opinion that TP careless driving by encroaching onto OID's lane while negotiating the bend. As such, TP is more liable for the accident and we are intending to reject TP claim.

Kindly let us have your approval/instruction.

Thank you

Best regards.
Sharon Yee
LKK Auto Consultants Pte Ltd
51 Uhi Ave 1
#01-25 Paya Uhi Industrial Pk
\$ 408933

DID : 6749 4274 Fax : 6741 4108

Email: shuronyee@lkkauto.com

Joy Irene (LKK Auto)

From:

Ngu, Elaine-SM <Elaine-SM.Ngu@aig.com>

Sent:

Thursday, 13 August, 2015 3:40 PM Joy Irene (LKK Auto); CS A Team

To: Cc:

Md Noor, Norsiah

Subject:

RE: CLAIM NO: 800736118 / DOA: 22.05.2014 / OI: SGD 169T

Hi Joy

Please proceed to close case and submit your report in Merimen.

Thank you.

Regards Elaine Ngu

AIG

Claims Executive Claims | AIG

78 Shenton Way #08-16Singapore 079120

Tel +64191953

elaine-sm.ngu@aig.com | www.aig.com.sg

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information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any

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system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG

for any loss or damage arising in any way from its use.

From: Md Noor, Norsiah

Sent: Thursday, August 13, 2015 12:33 PM

To: Ngu, Elaine-SM

Subject: FW: CLAIM NO: 800736118 / DOA: 22.05.2014 / OI: SGD 169T

Dear Elaine,

FYNA please. Thank you

Norsiah Md Noor

AIG

Complex Claims Examiner

Claims | AlG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel+(65) 6419 1606 | Fax+(65) 6835 7416

Norsiah.MdNoor@aig.com | www.aig.com.sg

From: Joy Irene (LKK Auto) [mailto:JoyIrene@lkkauto.com]

Sent: Wednesday, August 12, 2015 2:45 PM

To: Md Noor, Norsiah

Cc: SSAUTOEXPRESSCLAIMS - Singapore; CS A Team

Subject: RE: CLAIM NO: 800736118 / DOA: 22.05.2014 / OI: SGD 169T

Dear Nor,

We refer to the previous e-mails below.

For a re-cap, we have rejected TP claim based on CCTV footage whereby our opinion is that TP is more liable.

TP CDGE countered for a 50% settlement despite rejection.

We held the closure of this case file as we waited for OI's claim status for consideration on TP's counter. However, at present, OI's claim was not settled yet and OI's repairer stood firm for their 80% counter against First Capital Insurance.

In view of the indefinite waiting on OI's claim status and no follow-up received from TP for their counter, we would like to close and submit our report to your good-office.

In future, if there are further development on OI's claim and if TP would still pursue for their counter, we will update you for our further handling and for your consideration of this claim.

Please advise if we may proceed.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: <u>joyirene@lkkauto.com|</u> fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

This email may contain confidential and/or privileged information. If you are not the intended recipient (or have received this email in error) please notify the sender immediately and destroy this email. Any unauthorized copying, disclosure or distribution of the material in this email is strictly forbidden.

From: Sharon Yee

Sent: Saturday, 18 October, 2014 1:57 PM

To: Md Noor, Norsiah < Norsiah.MdNoor@aig.com > Subject: FW: REJECT CLAIM NO: 800736118 Dear Norsiah,

Kindly advise. TP repairer is chasing for status.

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

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

Thank you

Best regards.
Sharon Yee
LKK Auto Consultants Pte Ltd
51 Uhi Ave 1
#01-25 Paya Uhi Industrial Pk
S 408933

DID : 6749 4274 Fax : 6741 4108

Email : sharonvee@lkkauto.com

From: Sharon Yee

Sent: Thursday, 2 October, 2014 5:56 PM

To: 'Md Noor, Norsiah'

Subject: RE: REJECT CLAIM NO: 800736118

WITHOUT PREJUDICE

Dear Norsiah,

Further to the email below.

We have rejected TP claim as per your instruction below. They do not agree on our rejection and asked to review the matter. (please see attached). However, they proposed 50% to resolve the matter amicably.

Kindly let us have your instruction/advise.

Thank you

Best regards, Sharon Yee L.KK Auto Consultants Pte Ltd 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Pk S 408933 DID: 6749 4274 Fax: 6741 4108

Email - sharonyee@lkkauto.com

From: Md Noor, Norsiah [mailto:Norsiah,MdNoor@aig.com]

Sent: Friday, 26 September, 2014 3:16 PM

To: Sharon Yee

Subject: RE: REJECT CLAIM NO: 800736118

Dear Sharon,

As discussed, taxi did not make any indication to signal left, hence please reject tp's claim.

Thank you.

Norsiah Md Noor AIG Claims Service Executive Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel+(65) 6419 1606 | Fax+(65) 6835 7416

Norsiah.MdNoor@aig.com | www.aig.com.sg

From: Sharon Yee [mailto:sharonyee@lkkauto.com]
Sent: Tuesday, September 23, 2014 4:34 PM

To: Md Noor, Norsiah

Subject: REJECT CLAIM NO: 800736118

Importance: High

WITHOUT PREJUDICE

Claim No: 800736118

Our ref: CC3/AIG14009877/H1sa3

Dear Norsiah,

ACCIDENT INVOLVING SGD 169T (OI) AND SHB 2139R ON 22.05.2014

We refer to the above matter.

TP reported that he was travelling in the right most lane and negotiating a bend and OID came from lane 2 travelling straight instead of left turn only collided to his vehicle.

OID reported that he was travelling on the 2nd lane and TP taxi was making a left turn on the 1st lane and collided to each other. OID forwarded CCTV footage for us to review. Due to file size, CCTV will courier to your good office on 24/9/14.

We have reviewed the matter and are in the opinion that TP careless driving by encroaching onto OID's lane while negotiating the bend. As such, TP is more liable for the accident and we are intending to reject TP claim.

Kindly let us have your approval/instruction.

Thank you

Best regards, Sharon Yee LKK Auto Consultants Pte Ltd 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Pk S 408933

DID : 6749 4274 Fax : 6741 4108

 ${\bf k}$

Email: sharonyee@lkkauto.com

Hsiao Tong (LKKAuto)

From:

Alice Lau Lay Koon <alicelau@cdge.com.sg>

Sent:

Wednesday, 18 April 2018 11:02 AM

To:

Hsiao Tong (LKKAuto) Admin A; CS A Team

Subject:

Your Ref: CC3/AIG14009877/H1ja3n2; Accident on 22.05.2014 involving SHB2139R

& Your insured SGD169T

Attachments:

img-418102756-0001.pdf

Without Prejudice

Dear Hsiao Tong,

I'm reviewing the above matter and noted that we have yet to hear from you till to-date.

We were informed by our taxi insurer, First Capital Insurance, your insured's Property Claim had settled at 50%. Hence as mentioned in our earlier email, we would like to settle at 50% liability and proposed global sum \$1,000 to close the matter.

Please find attached the relevant document for your easy reference.

Kindly revert by your settlement by 24/04/2018.

Best Regards, Alice Lau Claims Department / ComfortDelGro Engineering Pte Ltd Off: 6214 8307/ Fax: 6214 1843

This message and any attachments may contain confidential, privileged or proprietary information. If you are not the intended recipient, kindly notify us and delete this message and its attachments immediately, and please be advised that using, copying, distributing or disclosing any contents therein is not allowed. Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies. The comments/proposals provided are for discussion purposes only and are subject to approvals. Nothing herein shall constitute a binding agreement between the parties. Neither party shall be bound in any way to any term or condition except as agreed in a written agreement signed by the duly authorised representatives of both parties.

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]



Accident involving SHB2139R & SGD169T on 22/05/2014

Cecilia Lee Peng Geok to: chewht

20/11/2017 09:32 AM

From:

Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes

To:

Hsiao Tong LKK

Without Prejudice

Dear Hsiao Tong

Please refer to the subject matter and our conversation on 12/09/2017.

AS your insured's property damage claim was settled at 50/50, we are prepared to accept 50% for settlement purpose.

Please revert with your principal's position whether to settle at 50% or escalate the matter to GIA

This matter has been long protracted, please revert by 15/12/2017.

Thank you.

Best Regards Cecilia Lee Claims Department | ComfortDelGro Engineering Pte Ltd Off: 6214 8354 | Fax: 6214 1843



RE: COUNTER CLAIM STATUS - SHB2139R DOA 22/5/14; FCI REF. D14006117MFSH Aung Yin Min

Cecilia Lee Peng Geok 18/07/2017 10:11 AM

Fleet Safety Hide Details

From: Aung Yin Min < Aungyinmin@first-insurance.com.sg>

To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Cc: Fleet Safety <fleetsafety@cdgtaxi.com.sg>

Dear Sirs.

We have settled third party property damage claim at 50%.

Thank you.

Best Regards, Yin Min Aung Motor Claims Dept.

First Capital Insurance Limited

E-mail: Aungyinmin@first-insurance.com.sg

DID: 6507 3856

36 Robinson Road, #16-01 City House, Singapore 068877

Personal Data Protection Act 2012 ["PDPA"]:

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to www.first-insurance.com.sg for details of SDPA Personal Data Collection Statement.

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From: Serene Ler

Sent: Monday, July 17, 2017 4:56 PM

To: Fleet Safety <fleetsafety@cdgtaxi.com.sg>; Aung Yin Min <Aungyinmin@first-insurance.com.sg>

Cc: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Subject: RE: COUNTER CLAIM STATUS - SHB2139R DOA 22/5/14; FCI REF. D14006117MFSH

Dear Ying Min,

Forward preceding email for your attention.

Regards, Serene Ler Motor Claims

First Capital Insurance Ltd | A FAIRFAX Company

36 Robinson Road, City House, #16-01 | Singapore 068877 | Reg. No. 195000106C

Tel: 6507 3848 | Fax: 6507 3849

Motor Claims: motor claims@first-insurance.com.sg

Website: www.first-insurance.com.sg

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data.

Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Thursday, 19 April 2018 11:42 AM

To:

Md Noor, Norsiah (Norsiah.MdNoor@aig.com)

Cc:

CS A Team: Admin A

Subject:

RE: CLAIM NO: 800736118 / DOA: 22.05.2014 / OI: SGD 169T *LKK REF:

CC3/AIG14009877/H1ja3n2

Attachments:

Email from TP wksp dd 180418.pdf; TP LOD & Docs.pdf

Hi Norsiah.

We refer to the above matter.

We have closed our file and submitted report via Merimen since 19/08/2015.

Now, third party appealed to settle the matter at 50% (\$1,000.00 all-in). Kindly refer to the attached email which is self-explanatory.

The breakdown of third party claim is as follows: -

1. Cost of Repair (w/GST)	\$ 1,605.00
2. Loss of Rental (2days x \$112.35)	\$ 224.70
3. Loss of Income (2days x \$50.00)	\$ 100.00
	\$ 1,929.70
@50%	\$ 964.85
3. LTA/ GIA Search Fee	\$ 5.35
Total	\$ 970.20
Global Sum	\$1,000.00

Kindly let us have your instruction please.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ngu, Elaine-SM [mailto:Elaine-SM.Ngu@aig.com]

Sent: Thursday, 13 August 2015 3:40 PM

To: Joy Irene (LKK Auto) < Joylrene@lkkauto.com>; CS A Team < cs-a@lkkauto.com>

Cc: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>

Subject: RE: CLAIM NO: 800736118 / DOA: 22.05.2014 / OI: SGD 169T

· Please proceed to close case and submit your report in Merimen.

Thank you.

Regards Elaine Ngu AIG Claims Executive Claims | AIG

78 Shenton Way #08-16Singapore 079120

Tel +64191953

elaine-sm.ngu@aig.com | www.aig.com.sg

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for any loss or damage arising in any way from its use.

From: Md Noor, Norsiah

Sent: Thursday, August 13, 2015 12:33 PM

To: Ngu, Elaine-SM

Subject: FW: CLAIM NO: 800736118 / DOA: 22.05.2014 / OI: SGD 169T

Dear Elaine,

FYNA please. Thank you

Norsiah Md Noor

AIG

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1606 | Fax +(65) 6835 7416

Norsiah.MdNoor@aig.com | www.aig.com.sg

From: Joy Irene (LKK Auto) [mailto:JoyIrene@lkkauto.com]

Sent: Wednesday, August 12, 2015 2:45 PM

To: Md Noor, Norsiah

Cc: SSAUTOEXPRESSCLAIMS - Singapore; CS A Team

Subject: RE: CLAIM NO: 800736118 / DOA: 22.05.2014 / OI: SGD 169T

Dear Nor.

We refer to the previous e-mails below.

For a re-cap, we have rejected TP claim based on CCTV footage whereby our opinion is that TP is more liable.

TP CDGE countered for a 50% settlement despite rejection.

We held the closure of this case file as we waited for OI's claim status for consideration on TP's counter. However, at present, OI's claim was not settled yet and OI's repairer stood firm for their 80% counter against First Capital Insurance.

In view of the indefinite waiting on OI's claim status and no follow-up received from TP for their counter, we would like to close and submit our report to your good-office.

In future, if there are further development on OI's claim and if TP would still pursue for their counter, we will update you for our further handling and for your consideration of this claim.

Please advise if we may proceed.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: joyirene@lkkauto.com | fax: 6741-4108

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

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From: Sharon Yee

Sent: Saturday, 18 October, 2014 1:57 PM

To: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>

Subject: FW: REJECT CLAIM NO: 800736118

WITHOUT PREJUDICE

Dear Norsiah,

Kindly advise. TP repairer is chasing for status.

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

Thank you

Best regards, Sharon Yee LKK Auto Consultants Pte Ltd 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Pk S 408933

DID: 6749 4274 Fax: 6741 4108

Email: sharonyee@lkkauto.com

From: Sharon Yee

Sent: Thursday, 2 October, 2014 5:56 PM

To: 'Md Noor, Norsiah'

Subject: RE: REJECT CLAIM NO: 800736118

WITHOUT PREJUDICE

Dear Norsiah,

Further to the email below.

We have rejected TP claim as per your instruction below. They do not agree on our rejection and asked to review the matter. (please see attached). However, they proposed 50% to resolve the matter amicably.

Kindly let us have your instruction/advise.

Thank you

Best regards, Sharon Yee LKK Auto Consultants Pte Ltd 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Pk S 408933

DID: 6749 4274 Fax: 6741 4108

Email: sharonyee@lkkauto.com

From: Md Noor, Norsiah [mailto:Norsiah.MdNoor@aig.com]

Sent: Friday, 26 September, 2014 3:16 PM

To: Sharon Yee

Subject: RE: REJECT CLAIM NO: 800736118

Dear Sharon,

As discussed, taxi did not make any indication to signal left, hence please reject tp's claim.

Thank you.

Norsiah Md Noor

AIG

Claims Service Executive
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1606 | Fax +(65) 6835 7416

Norsiah.MdNoor@aig.com | www.aig.com.sg

From: Sharon Yee [mailto:sharonyee@lkkauto.com]

Sent: Tuesday, September 23, 2014 4:34 PM

To: Md Noor, Norsiah

Subject: REJECT CLAIM NO: 800736118

Importance: High

WITHOUT PREJUDICE

Claim No: 800736118

Our ref: CC3/AIG14009877/H1sa3

Dear Norsiah,

ACCIDENT INVOLVING SGD 169T (OI) AND SHB 2139R ON 22.05.2014

We refer to the above matter.

TP reported that he was travelling in the right most lane and negotiating a bend and OID came from lane 2 travelling straight instead of left turn only collided to his vehicle.

OID reported that he was travelling on the 2nd lane and TP taxi was making a left turn on the 1st lane and collided to each other. OID forwarded CCTV footage for us to review. Due to file size, CCTV will courier to your good office on 24/9/14.

We have reviewed the matter and are in the opinion that TP careless driving by encroaching onto OID's lane while negotiating the bend. As such, TP is more liable for the accident and we are intending to reject TP claim.

Kindly let us have your approval/instruction .

Thank you

Best regards, Sharon Yee LKK Auto Consultants Pte Ltd 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Pk S 408933

DID: 6749 4274 Fax: 6741 4108

Email: sharonyee@lkkauto.com

Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Wednesday, 16 May 2018 5:09 PM

To:

'Alice Lau Lay Koon'

Subject:

RE: Your Ref: CC3/AIG14009877/H1ja3n2; Accident on 22.05.2014 involving

SHB2139R & Your insured SGD169T

Without Prejudice

Hi Alice,

We refer to the above matter.

We have appealed your matter to our principal for further review. However we regret to inform you that we have our principal instruction to maintain rejection as your client encroached onto our insured's lane while negotiating the turn. He also did not give any signal/indication to turn left and collided to our insured's vehicle.

Thank you.

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

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

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Monday, 30 April 2018 2:59 PM

To: 'Alice Lau Lay Koon' <alicelau@cdge.com.sg>

Subject: RE: Your Ref: CC3/AIG14009877/H1ja3n2; Accident on 22.05.2014 involving SHB2139R & Your insured

SGD169T

Without Prejudice

Hi Alice,

We are pending instruction from AIG. Reminder had been sent.

Kindly hold hands for time being.

Hsiao Tong (LKKAuto)

From:

Alice Lau Lay Koon <alicelau@cdge.com.sg>

Sent:

Wednesday, 30 May 2018 8:44 AM

To:

Hsiao Tong (LKKAuto)

Subject:

RE: Your Ref: CC3/AIG14009877/H1ja3n2; Accident on 22.05.2014 involving

SHB2139R & Your insured SGD169T

Without Prejudice

Dear Hsiao Tong,

We are disappointed that your principal, AIG, had maintained their rejection despite our few rounds of negotiation.

In this premise, please let us have your consensus to proceed to GIA for adjudication.

We look forward to hearing from you.

Best Regards, Alice Lau Claims Department / ComfortDelGro Engineering Pte Ltd Off: 6214 8307/ Fax: 6214 1843

From

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

To:

Alice Lau Lay Koon <alicelau@cdge.com.sg>

Date:

16/05/2018 05:09 PM

Subject

RE: Your Ref: CC3/AIG14009877/H1ja3n2; Accident on 22.05.2014 involving SHB2139R & Your

insured SGD169T

Without Prejudice

Hi Alice.

We refer to the above matter.

We have appealed your matter to our principal for further review. However we regret to inform you that we have our principal instruction to maintain rejection as your client encroached onto our insured's lane while negotiating the turn. He also did not give any signal/indication to turn left and collided to our insured's vehicle.

Thank you.

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Best Regards, Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

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

From: Hsiao Tong (LKKAuto)

Sent: Monday, 30 April 2018 2:59 PM

To: 'Alice Lau Lay Koon' <alicelau@cdge.com.sg>

Subject: RE: Your Ref: CC3/AIG14009877/H1ja3n2; Accident on 22.05.2014 involving SHB2139R & Your insured

SGD169T

Without Prejudice

Hi Alice,

We are pending instruction from AIG. Reminder had been sent.

Kindly hold hands for time being.

Best Regards,

Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Alice Lau Lay Koon [mailto:alicelau@cdge.com.sq]

Sent: Monday, 30 April 2018 10:51 AM

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

Subject: RE: Your Ref: CC3/AIG14009877/H1ja3n2; Accident on 22.05.2014 involving SHB2139R & Your insured

SGD169T

Without Prejudice

Dear Hsiao Tong,

Kindly let us hear from you soon.

Best Regards,

Alice Lau

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8307/ Fax: 6214 1843

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

To: Alice Lau Lay Koon <alicelau@cdge.com.sg>

Cc Admin A <admin-a@lkkauto.com>, CS A Team <cs-a@lkkauto.com>

Date: 19/04/2018 11:44 AM

Subject: RE: Your Ref: CC3/AIG14009877/H1ja3n2; Accident on 22.05.2014 involving SHB2139R & Your

insured SGD169T

Without Prejudice

Hi Alice,

Thank you for your email.

We are seeking further instruction from AOG and will get back to you asap.

Thank you.

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

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

Best Regards, Hsiao Tong, Chew | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Alice Lau Lay Koon [mailto:alicelau@cdge.com.sg]

Sent: Wednesday, 18 April 2018 11:02 AM

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

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Subject: Your Ref: CC3/AIG14009877/H1ja3n2; Accident on 22.05.2014 involving SHB2139R & Your insured

SGD169T

Without Prejudice

Dear Hsiao Tong,

I'm reviewing the above matter and noted that we have yet to hear from you till to-date.

We were informed by our taxi insurer, First Capital Insurance, your insured's Property Claim had settled at 50%. Hence as mentioned in our earlier email, we would like to settle at 50% liability and proposed global sum \$1,000 to close the matter.

Please find attached the relevant document for your easy reference

Kindly revert by your settlement by 24/04/2018.

Best Regards, Alice Lau

Claims Department / ComfortDelGro Engineering Pte Ltd

Off. 6214 8307/ Fax: 6214 1843

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

Hsiao Tong (LKKAuto)

From: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>

Sent: Wednesday, 30 May 2018 3:28 PM

To: Alice Lau Lay Koon

Cc: Hsiao Tong (LKKAuto); Aileen Tan Lee Noi

Subject: FW: CLAIM NO : 800736118 / DOA: 22.05.2014 / OI: SGD 169T *LKK REF:

CC3/AIG14009877/H1ja3n2

Attachments: SGD 169T.AVI

WITHOUT PREJUDICE

Dear Alice,

We refer to our telephone conversation this afternoon.

We attached the video footage and also the screen-shot of the video footage.

No signal indicate his intention



Made an early turn



Encroached onto our insured's lane



For the sake of amicable settlement, we revise our offer as follows:-

1. Cost of Repair (w/GST)	\$ 1,605.00
2. Loss of Rental (2days x \$112.35)	\$ 224.70
3. Loss of Income (2days x \$50.00)	\$ 100.00
	\$ 1,929.70
@20%	\$ 385.94
3. LTA/ GIA Search Fee	\$ 5.35
Total	\$ 391.29
Global Sum	\$ 400.00

Please confirm acceptance.

Thank you

Norsiah Md Noor
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #08-16 Singapore 079120
Tel +(65) 6419-1606 | Fax +(65) 6835-7417
Norsiah.MdNoor@aig.com | www.aig.com.sg

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Hsiao Tong (LKKAuto)

From:

Alice Lau Lay Koon <alicelau@cdge.com.sg>

Sent:

Thursday, 31 May 2018 8:29 AM

To:

Md Noor, Norsiah

Cc:

Hsiao Tong (LKKAuto); Aileen Tan Lee Noi

Subject:

Re: FW: CLAIM NO: 800736118 / DOA: 22.05.2014 / OI: SGD 169T *LKK REF:

CC3/AIG14009877/H1ja3n2

Without Prejudice

Dear Norsiah.

We refer to subject matter resting with your email dated 30 May 2018.

Solely to close-off this matter, we confirm acceptance of your offer at global sum of <S\$400/->. Please note that this settlement/our offer is only in relation to the claim of vehicle damages. It shall not include other claims which the driver and/or the passenger(s) may have against you and/or your insured for their damages in relation to their bodily injuries arising out of this accident, even if the medical expenses claimed herewith formed part of the settlement reached

Please let us have your Discharge Voucher/ payment soon. Thank you!

Best Regards. Alice Lau Claims Department / ComfortDelGro Engineering Pte Ltd Off. 6214 8307/ Fax: 6214 1843

From: "Md Noor, Norsiah" <Norsiah.MdNoor@aig.com>

To: Alice Lau Lay Koon <alicelau@cdge.com.sg>

"Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>, Aileen Tan Lee Noi <aileentan@cdge.com.sg> Cc:

Date: 30/05/2018 03:28 PM

FW: CLAIM NO: 800736118 / DOA: 22.05.2014 / OI: SGD 169T *LKK REF: Subject

CC3/AIG14009877/H1ja3n2

WITHOUT PREJUDICE

Dear Alice.

We refer to our telephone conversation this afternoon.

We attached the video footage and also the screen-shot of the video footage.

No signal indicate his intention





Encroached onto our insured's lane



For the sake of amicable settlement, we revise our offer as follows:-

\$ 391.29
10
\$ 5.35
\$ 385.94
\$ 1,929.70
\$ 100.00
\$ 224.70
\$ 1,605.00

Please confirm acceptance.

Thank you

[attachment "SGD 169T.AVI" deleted by Alice Lau Lay Koon/cdge/delgronotes]

Norsiah Md Noor
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #08-16 Singapore 079120
Tel +(65) 6419-1606 | Fax +(65) 6835-7417
Norsiah MdNoor@aig.com | www.aig.com.sq

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ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

102/4161450/1877 - Novem

Our F	Ref :	CC1405082	1 / SHB 2139R	/ AG (J)				
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		nenton Way			Fax: 6214 1843			
	apore 079				1 80. 00.14 7010			Engineering Pte Ltd of Singapore 579701
***	Mater	Claims Danarta	nent.	WITHOU	T PREJUDICE			nline +65 6383 6280 milig +65 6280 9755
		Claims Departn	ient	WITHOU	TIRESCOTEE			www.cdge.com.sg
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7160600-0				Di- 144	the summer of me		-	- Workshops
		horised repair wo	orkshop for City	cab Pie Lio	, the owner of mo accident with yo	ur insu	red vehicle	Braddell 205 Braddell Road
SHB	2139R	which was in	divor concer	capiloneu	requested and a	uthoriza	ed us to	Singapore 579701
assis	t them in	presenting their	claims against	the party r	esponsible for a	ll applic	able	59 Loyang Drive Singapore 506969
As th	ne acciden	from the damag t was caused by	the negligent ac	t of your in	sured driving :	-	SGD 169T	Sin Ming 383 Sin Ming Drive Singapore 575717
we a	re submitt	ing these claims	for your conside	eration on b	ehalf of the claim	iants.		Pandan
TAX		'S CLAIM				S\$	1605.00	45 Pandan Road Singapore 609286
2	Cost of	days Loss of	Rental @\$	112 35	per day	S\$	224.70	Ubi
2	Survey	Report Fees	(Surveyed I	The second second second second		S\$		320 Ubi Road 3 Singapore 408649
4		arch Fees	Antoniologenous			S\$	5.35	— Senoko
5		lice Report Fees				S\$		24 Senoko Loop Singapore 758156
6	Towing	/ Medical / Trans	poration Fees		Sub Total :	S\$ _	1,835.05	Sungei Kadul
um	enie et A	IM.			Sub rotar.	٠,	1,000.00	Zeungei Kadut Way Singapore 728791
1	ER'S CLA 2		Income @\$	80.00	per days	S\$	160.00	Defu
					Total Claims	S\$	1,995.05	6 Defu Avenue 1 Singapore 539537
We	enclosed	herewith the fo	llowing docum	ents to su	pport the claims	3: -		
a)		repair bill :		-			1800	pcs
b)		erch slip/s of :			GD 169T			
c)	GIA / Po	olice report/s of :		s	HB 2139R			
d)	Letter o	f authority from o	wner / hirer / op	erator				
	() Phot	ocopie/s of Accide	nt Scene Photo/s		() Hirer's Inco			
		ess statement/s			(x) Downtime/M			
soor	as possil	ole.			settlement of the			
to ar	ny persona	al injury claim (if a	any) of the taxi of	river I his	d that it shall be w condition shall as	vithout p oply eve	rejudice n if medical	
expe	enses are	claimed herewith	and part of the	settlement	reached.			
Pleas	e note that,	for the time being,	we are not making	this claim v	ia solicitors provide	n-Injury I	Motor	
this I	etter as our	intention to file a c	aim in court accor	acree that if	provisions of the No negotiations should	breakd	own	
Accid	his claim is	referred to solicito	rs you shall not rai	ise any objec	tion that the NIMA p	rotocol l	125	
not b	een compli	ed with. If you disag	ree with this cond	tition please	reply in writing with	in the ne	xt	
2 wo	rking days	failing which we sh	all proceed to neg	otiate with yo	ou on the basis that	you have	•	

Yours faithfully Andrew Goh

Motor Claims Specialist CDGE Claims Department

Tel: 6214 8734 Fax: 6214 1843 Email: andrewgoh@cdge.com.sg









acquiesced to the said condition by your conduct.



51 UBLAVE 1, #01-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TF1 : (065) 62563561 FAX : (065) 62564315

Our Ref: CC3/AIG14009877/H1sa3

10 June 2014

Foo Cheong Leng Lawrence 2 Indus Road #05-05 Singapore 169586

Dear Sir/Madam,

ACCIDENT INVOLVING SGD 169T & SHB 2139R ON 22/05/2014

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 proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 20/06/2014, 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,

Vivian Lau Case Handler DID: 68411467 FAX: 6741 4108

EMAIL: Vivianlau@lkkauto.com

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

COMFORTDELGRO

c

LETTER OF AUTHORISATION

(NAF / PAF)

		Hyundai		D 169T	0	ON _	22-May-14 21:40
CCIDEN	T INVOLVING	SHB2139F	30	D 1031			
LONG	MARINA STA	TION RD X CEN	TRAL BLVD				
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/We				(Relief)	NRIC No.:	S74304	76A
ind/or	OON KOK S	ING MICHAEL		60 20		las aring	Pto Ltd (CDGE):
Taxi num	ber S	HB2139R	hereby a	authorise Cor	nfortDelGra Eng	gineering	Pte Ltd (CDGE):
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2	To nave ab my/our claim	solute discretion against third par	to agree to ty (except per	any settleme sonal injuries	ent or compens s and medical cl	sation am laims)	ount in respect of
3.		charge Voucher o			the claim again	st third pa	irty and payment t action and made
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External Copy

RELEASE VOUCHER (AIG Asia Pacific - Express Third Party Claim)

"We/l, COMFORTDELGRO ENGINEERING PTE LTD ("the workshop") hereby confirm that we/l have reached an agreement with the appointed surveyor of AlG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$400.00 (Global Sum) for vehicle no. SHB 2139R that was damaged pursuant to the accident which occurred on 22/05/2014 (date) along MARINA STATION RD X CENTRAL BLVD (location) involving vehicle no/s SGD 169T.

This is pursuant to the inspection conducted on 26/05/2017 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner <u>CITYCAB PTE LTD</u> ("the third party claimant") of vehicle no. <u>SHB 2139R</u> make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SHB 2139R (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this _____ (day) of _____ (month) 20 18 (year)

WY NY

Signed by appointed surveyor

CLAIMS DEPARTMENT COMFORTBELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE

Signed by "the workshop" (with chop)

"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"

Please forward your cheque made payable to: COMFORTDELGRO ENGINEERING PTE LTO

COMFORTDELGRO ENGINEERING

A member of COMFORIDELGRO

GST REG. NO. M2-8921817-3

TAX INVOICE

ComfortDelGro Engineering Pte Ltd

200 Bracon Road Singapore 270701 Mainting - 65 King Citt. Factorie - 45 (290 King

Workshops
59 Lusand Univer Singulation business
59 Lusand Univer Singulation 575717
50 Mary Driver Engageire 575717
5 Pandan Rosel Singulation 603-96
520 No. 4 Sunt 3 Sungapore 4036-36 34 Bennka Lorsa fündularine Tüüt kil – Şunsan Kashit Way Pindisovin Tübirün ri Şiçin Ayenin ili Sanyusare (1967)?

> COMPANY RRG. NO.: 199506048W Page: 1

801.0004

AIG ASIA PACIFIC INSURANCE PTR LTD.

#08-16 78 SHENTON WAY. CHARTTS BUIL. SINGAPORE 079120

CONTACT NO: 64193000

3225094

VRHCLE NO SHB2139R

1NV. NO/DATE 91096671 29.05.2014

MAKK HYLINDAT

JOB NO. 304557331

MODEL SONATA

ODOMRTRE READING

DATE OF REG 28.02.2011

CHASSIS CODR JO KMHET41VMBA806953 A

JOB TYPK

Description : ACC.22.05.14/C

Invoice for Lump Sum Repair

Total Lump Sum Repair Amt. 7,000 %

1,500.00

Total Invoice amount

1,605.00

Issued by : KATHERINGTAN 29.01. Mark Repair Type : CFSO/57/57 Payment Type/Term : /Credit 30 days

ComfortDelGro Engineering Pte Ltd A member of COMFORIDILGED

Head Office: 205 Braddell Road Singapore 579701

Kindly note that no receipt shall be issued unless requested.

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ N
			<u> </u>

Our Ref. CC14050821

Date: 26 May 2014



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON

22/05/2014 @ 21:40 hrs

ALONG

MARINA STATION RD X CENTRAL BLVD

INVOLVING

SGD169T

We refer to the above-mentioned accident and wish to inform that CityCab Pte Ltd is the registered owner of the taxi bearing vehicle registration number SHB2139R (the "Taxi"). The Taxi was hired to WU SEONG (WU XIONG) IC NO S7416134J a registered hirer-operator of CityCab Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$112.35 per day (inclusive of GST).

Please be advised that the Taxi was insured with First Capital Insurance Ltd on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay Executive, Fleet Safety

This is a computer generated letter. No signature is required.

Enquire Vehicle Insurance Particulars

Vehicle No. Search Date/Time

Search Status

Insurance Company Code Insurance Company Name

SG0169T

22 May 2014 / 21:40:00 Successful

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Previous

Land transport Anthority

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Best viewed with IE 6.0 SP3 and above. 1024 X 765 resolution

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Merimen e-Claims Page 1 of 1

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

Express

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Ads	Submitted	Ins Auth'ed	Status	
Main	27 May 2014 Edit Reg	LSC SOUTHINGES	26 May 2014 00:00 Edit Adj Rpt	S\$1,500.00 Edit Estimates	S\$1	1,500.00 ew Rpt	ans Autheu		for Survey
	Main	∏ R	eference	Claim De	tails		Documents		Show All
CLAIM SU	BFOLDER DE	TAILS	Name and Address of the Owner, when the Owner, where the Owner, which is the Owner, where the Owner, which is the			[Created I	by adjuster]		
Insured:	Foo Cheo	ng Leng Lawren	ce, ID: S12475791						
Main Claimant:	CITYCAB	PTE LTD, Co. R	eg. No.: 1995028390	3					
Vehicle Reg No.:	SHB213	9R		Date o	Loss:		21:00 - :59 and 24 Days From	m LTA Reg D	ate (Man Yr)]
Claim Type	TP / 800	00736118			over	2100169466 (Comprehensive) Coverage: 20/10/2013 - 19/10/2014			
Vehicle Reg No. (Insured):	SGD169T		Policy (Claim		D-10015516MFSH				
				Excess					
Repairer:	ComfortD	elGro Engineerii	ng Pte Ltd (Loyang	59 Loyang Drive.	50896	9 Loyang - T	el: 6214 8300		
Handling Insurer:	AIG Asia	Pacific Insuranc	e Pte. Ltd. (SG) - Te	el: 65-6419-3000	, [Har	ndled by MdN	Noor, Norsiah] No	orsiah.MdNo	or@aig.com
Claimant's Insurer:	MS First C	apital Insurance	e Ltd (HQ) - Tel: 62	222311					
Adjuster:	LKK Auto	Consultants Pte	Ltd (HQ) - Tel: 625	6-3561 [Handle	d by H	ENRY NG K	ок ниа] [Fin	al Rpt due	04/06/2018
ASSOCIAT	ED MAIL RE	CEIVED					Vie	w All Cor	npose Case Mail
AIG_SG	(31/05/2018):	Report Send Ba	ck Alerts - SHB213	9R (TP)			-		
ALL ASSO	CIATED TAS	KS⊟				/iew All S	earch Tasks Cr	eate New Ta	sk Complete

Merimen e-Claims Page 1 of 2

Claim Documents

*SHB2139R (800736118)

[SGD169T]

TP

CITYCAB PTE LTD

May 22 2014 9:00PM

[Foo Cheong Leng Lawrence]

ComfortDelGro Engineering Pte Ltd

e	sponde	nces	1 per	page V	
C	On .	LKK Auto Consultants Pte Ltd (HQ)	1	Thumbna	Il Prin
		Third Party Express Settlement - Payment Breakdown	0	Edit	
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ge	es		3 per	page V	
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-	11:04	TP GIA REPORT	0	Load PDF	_
-	13:55	EMAIL FROM AIG TO REJECT TP CLAIM	0	Load PDF	-
_	17:03	E-MAIL REJECTION TO TP CDGE	0	Load PDF	_
	17:03	APPROVAL TO SUBMIT REPORT	0	Load PDF	_
-	11:53	WORKSHOP INVOICE	0	Load PDF	-
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1	11:53 11:53 11:53	WORKSHOP INVOICE AUTHORISATION TO ACT FORM Release Voucher	0		DF

Merimen e-Claims Page 2 of 2

Let	ters/Corresponde	nces	1 per	oage 🔻	V
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
9	04/06/18 11:53	RENTAL RECEIPT	0	Load PDF	
10	04/06/18 11:53	LTA SEARCH	0	Load PDF	
11	04/06/18 11:53	LETTER TO OI	0	Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnail	Print
1	28/05/14 10:07	OI GIA REPORT	0	Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
here are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
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Show Remarks To: Handling Insurer Note: Remarks are private unless you show it to other parties.			

NOTE:	TO	RF	COMPL	ETED	RV	SHIP	/EVOR
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AIG THIRD PARTY EXPRESS SETTLEMENT FOR ACCIDENTS ON OR AFTER 1ST JUNE 2008 (PAYMENT BREAKDOWN)

		1)	Model:	HYUNDAI SONATA 2.0 D
	SHB2139R (TP veh)		CRDI TURBO (NF) (A)
Date of Accident:	22/05/2014			
Global Sum Settlem	nent : [X] Yes		[] No	
Repair Estimate	MENDO TO AND	: \$	3,569.69	
Final Repair Cost		: \$	400.00	
Loss of Use		: \$		2.00 days at \$50.00 per day
Rental (if any)		: \$		2 days
LTA / GIA Search F	ee	: \$		
Others:		: \$		
		: \$		
Final Settlement Su	m (Global Sum)	:\$	400.00	
	kshop GIA Registere	d?	[X] YES [] NO (Kindly indicate
elow) A) For Non GIA R	egistered Workshop		Agreed Liability	(%)
BOLA Liability:	(%)		NIL Assessed Liability	(*): (%)
		or chain	collisions and for cas	es where BOLA does not apply.
Remarks			collisions and for cas	
Payment Instruction	bility to be filled only fo		collisions and for cas	
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Payment Instruction 1) ComfortDelGro	bility to be filled only fo		: \$	es where BOLA does not apply.
Payment Instruction 1) ComfortDelGroup 2)	bility to be filled only fo		: S : S	es where BOLA does not apply.
Payment Instruction 1) ComfortDelGro	bility to be filled only fo		: \$	es where BOLA does not apply
Payment Instruction 1) ComfortDelGroup 2) 3) 4) 5)	bility to be filled only fo		: S : S	es where BOLA does not apply.

Please attach all the supporting documents to the form. (Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any)

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: CC3/AIG14009877/H1PA302-1

Date: 04/06/2018

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No: 2100169466

Claimant Vehicle

SHB2139R

Insured Vehicle No: SGD169T

Date of Loss:

22/05/2014

Nature of Claim: TP Claim No: 800736118

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

No:

SHB2139R

Make & Model:

HYUNDAI SONATA, 2.0 D CRDi Turbo (NF) (A)

Engine No:

D4EAB938481

Reg. Date:

28/02/2011 (Man. Year: 2011)

Chassis No:

KMHET41VMBA806953

Colour:

Odometer:

388949 km

Engine Capacity:

1991 cc

Market Value/New Car Price: N/A

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Sum Insured (S\$):

Steering (Serviceable):

Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

Yes Engine Modification:

Pre-accident Condition: No

391.29

400.00

CONDITION OF TYRES

Front Tyre Size: Front Left Side:

215/60R16

Rear Tyre Size:

215/60R16

Front Right Side:

Maxxis 7 mm Maxxis 7 mm Rear Left Side: Rear Right Side: Maxxis 7 mm Maxxis 7 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	2,066.16	1,127.52	938.64	45.43
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,270.00	770.00	500.00	39.37
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	3,336.16	1,897.52	1,438.64	43.12
Approved Total (Overridden) (S\$)		1,500.00		
(S\$)	3,336.16	1,500.00	1,836.16	55.04
+ GST 7.00/7.00% (S\$)	233.53	105.00	128.53	55.04
Nett Amount (S\$)	3,569.69	1,605.00	1,964.69	55.04
+ Loss of Use (2.0 x S\$	50.00/day) (S\$)	100.00		
+ Car Rental (2.0 x S\$1	12.35/day) (S\$)	224.70		
	(S\$)	1,929.70		
Liable Amoun	t (20.00%) (S\$)	385.94		
+ Doc/S	earch Fee (S\$)	5.35		

Global Sum Settlement (S\$)

Nett Liability (S\$)

Adjuster Report Page 2 of 4

INSPECTION

Date of Assignment: 26/05/2014

Date Inspected: 26/05/2014 Inspected At: ComfortDelGro Engineering Pte Ltd

(Loyang)

59 Loyang Drive Singapore 508969

Estimated Period of Repair: 3.0 days

Adjuster: HENRY NG KOK HUA Manager: CHEW HSIAO TONG

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

Qty	Part No.	Particulars	Condition	Repairer's	Amount
1		*FRONT DOOR (LH)	Dented	1,169.20 FL	*1,169.20 FL
1		*FRONT DOOR PROTECTOR (LH)	Deformed	65.20 FL	*65.20 FL
1		*REAR DOOR (LH)	Repair	1,125.90 FL	*-FL
1		*REAR PROTECTOR (LH)	Repair	47.40 FL	*-FL
1		*FRONT DOOR CITY CAB LOGO (LH)	Necessary	30.00 FS	*30.00 FS
1		*REAR DOOR ADVERTISEMENT LOGO (LH)	Necessary	100.00 FS	*100.00 FS
1		*REAR DOOR TEL NO STICKER (LH) WHITE	Necessary	10.00 FS	*10.00 FS
nchise p	art. S=SpcN	lett: L=ListItemDisc.	Sub Tetal (CC)	0.547.70	4.274.40
				사람들이 없어 없는	1,374.40
		- List Item Discount on L Items	20.00/20.00% (S\$)_	481.54	246.88
			Total Parts (S\$)	2,066.16	1,127.52
	1 1 1 1 1 1 1	1 1 1 1 1 1	*FRONT DOOR PROTECTOR (LH) *REAR DOOR (LH) *REAR PROTECTOR (LH) *FRONT DOOR CITY CAB LOGO (LH) *REAR DOOR ADVERTISEMENT LOGO (LH) *REAR DOOR TEL NO STICKER (LH) WHITE Inchise part. S=SpcNett. L=ListItemDisc.	1 *FRONT DOOR (LH) Dented 1 *FRONT DOOR PROTECTOR (LH) Deformed 1 *REAR DOOR (LH) Repair 1 *REAR PROTECTOR (LH) Repair 1 *FRONT DOOR CITY CAB LOGO (LH) Necessary 1 *REAR DOOR ADVERTISEMENT LOGO (LH) Necessary 1 *REAR DOOR TEL NO STICKER (LH) WHITE Necessary	1 *FRONT DOOR (LH) Dented 1,169.20 FL 1 *FRONT DOOR PROTECTOR (LH) Deformed 65.20 FL 1 *REAR DOOR (LH) Repair 1,125.90 FL 1 *REAR PROTECTOR (LH) Repair 47.40 FL 1 *FRONT DOOR CITY CAB LOGO (LH) Necessary 30.00 FS 1 *REAR DOOR ADVERTISEMENT LOGO (LH) Necessary 100.00 FS 1 *REAR DOOR TEL NO STICKER (LH) WHITE Necessary 10.00 FS 1 *REAR DOOR TEL NO STICKER (LH) WHITE Necessary 10.00 FS 1 *REAR DOOR TEL NO STICKER (LH) WHITE Necessary 10.00 FS 1 *REAR DOOR TEL NO STICKER (LH) WHITE Necessary 10.00 FS 1 *REAR DOOR TEL NO STICKER (LH) WHITE Necessary 10.00 FS

Adjuster Report Page 4 of 4

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Lab	our Items			
1	PANEL BEATING	New	560.00	300.00
2	SPRAY PAINTING CHARGE	New	400.00	360.00
3	WIRING CHARGE	New	50.00	30.00
4	TUFF KOTE	New	100.00	
5	TRANSFER OF DOOR	New	160.00	80.00
		Gross Labour Cost (S\$)	1,270.00	770.00
	Repor	t was unsubmitted during this print-out.		

< END OF ESTIMATES >