

Region
Case

Norster

Ypa392

12/01/14

INS. CASE OWNER:

C03/AIG1400 0231

LKK

IDAC

ASSIGNMENT

DOI:

3-1-14

Date / Time:

6-1-14
3-1-14

Registered in Merimon:

6-1-14

Pre-assign / CCU / FTE

FBH 4326 T



Insured Vehicle No.:

Claim No.:

8000 706798

Name of Insured:

0468 MBI VAN EMILINE

Policy No.:

200393725

Insured Tel No.:

HP: 96537633

Make / Model:

KAWASAKI

Excess Sec II :SS

D.O.A: 30-12-13

Place of Accident:

SERANWATY NTH AVE S TWS
YCK ROAD

Is driver the owner? (YES / NO)

Nature of Accident:

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

If NO, Driver Name / Age:

(V/L: YES / NO Insured Liability:

% Final? Yes / No

Driver Tel No.:

84c 933 8



INSRS:

WSP:

Tel:

Liability:

RMKS:

ONE LOAN



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

10/1/14
2/1/14

FOR CSO ONLY:

Is driver the owner? (YES / NO)

If NO, Driver Name / Age:

Driver's Own Vehicle Number:

Insurance Company:

SHH 1233B-NA/102170065731m2, 00A 131/41

FBH 4326 T-X

STAGE

DATE / PIC

Finalisation:

Email AIG for OI GIA:

Apt letter to OI:

Call OI:

After call ltr to OI:

Type Report:

Prepare Invoice:

Others:

21/1/14
Email to w/p

22/1/14

Documentation Check List:

Handler

Typist

OI Apt Ltr:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

LTA / GIA:

Medical Bill:

Approval Email:

Payment Breakdown Form:

Others:

21/1/14 3:11

called OI spoke to MS Emiline. Inform about the claim. Confirm the accident. OI said that the van was coming out from side road towards main road and accident happened. No traffic light control. made TP claim to by 98314.

Aware of vcs will be affected. Email to w/p.

need to check with the Tax.

OI said due to impact, the bike hit tax.

ASK TOL TO REDIRECT CLAIM AGAINST LTA.

Email from AIG to redirect the claim. Email to w/p informing them to redirect the claim.

Reject Case
By (staff): Zigm
Approved by: Vho
16-05-14

FINAL SETTLEMENT	Date:	Confirm with:	% (Agreed / Assessed)	BOLA S/N No.:
Repair Cost: W/HST	SS 1894.50	Final Liability: 100		35
Loss of Rental:	SS 254.13 (2.5 days) x \$101.65			
Loss of Use:	SS 125.00 (\$50 x 2.5 days)			
Disbursement:	5.35			
Legal Cost:	SS -			
Total:	SS 2278.98	Global Sum: SS 2270.00		

2270.00 - Comfort Delgro Engineering

No Bill to AIG

REGISTER BY

ACI

ALG

Y

ROSLI

ASSIGNMENT

From _____ Date _____

Estimated Cost _____

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

To Inspect Vehicle No: SHC 1733B

at Workshop m/s CORLE - LOYALTY

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.



Bal. or Market Value: _____

IDAC Accident Report _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repair: 3 days Res: Yes or No

Lim Sum: 3 % 3 Val: Yes or No

CA / REV / REP: / 24 HRS

Vehicle: IN / OUT

Date: _____ Person Contacted: _____

Veh No: SHC 1733B Yr Regd: JAN 1 2011

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

Truck / Trailer or

Make: HYUNDAI STACIA cc 1991

Colour: BLACK AC: Insured / Std / NI / NA

Sp Reading: 443334 TRadio: Insured / Std / NI / NA

Eng No: DYEA930501

C/Nb: RMHC14NMB804078

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inopiler / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Mod: Nil / SRim / STD ARim or

Tyre Size F: 215/60 R16

R: 215/60 R16

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OITSU / PIR / SUM /

TOYO / YOKO or

WINGSLAKE

Front

Rear

R/Bal. 4 mm

R/Bal. 4 mm

L/Bal. 4 mm

L/Bal. 4 mm

D.O.A. 30/12/13

D.O.I. 3/1/14

Survey held at _____

Des. of Damages: Frl / Rear / O/S / N/S / UIC / Rooftop or

front d/s

The UIC / Chassis frame / Body Structure affected due to collision

Date / Time Action / Instruction

3/1/14 1140am

analysed amount \$ 1770.56 3 days
(Ref. \$ 1228.40 / 40%)

Date/Time, File Pass to?



Prefi. Report

g)



Final Report

Date/Time, File Return to?

2)

Days Of Repair: _____

Resurvey No. of Trip: _____

Survey Fee:

Transportation

S + RS. \$

Phone

Other

Add Fee: ☐ Site Insp (\$

☐ Interview (\$

☐ Tech. Invs (\$

☐ Weekend (\$

Report Format: _____

Comp Sum / B.B. (\$

Zayyer

From: Yeo, Lincoln-ZG [Lincoln-ZG.Yeo@aig.com]
Sent: Monday, 5 May, 2014 10:03 AM
To: Zayyer
Subject: RE: ACCIDENT INVOLVING FBH 4326T & SHC 1733B ON 30/12/2013
Attachments: SAS1596334[1].pdf

Follow Up Flag: Follow up
Flag Status: Flagged

Hi Zayer,

Attached is the GIA Report of GY9831U.

As suggested, kindly redirect the taxi's claim to the insurer of the van, GY 9831U.

Thank You.

Warmest Regards,

Lincoln Yeo
AIG
Senior Claims Service Executive
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1969 | Fax +(65) 6835 7417

Lincoln-ZG.Yeo@aig.com | www.aig.com.sg

From: Pillai, Sherini
Sent: Monday, May 05, 2014 8:43 AM
To: Yeo, Lincoln-ZG
Cc: Singh, Charan; Zayyer
Subject: FW: ACCIDENT INVOLVING FBH 4326T & SHC 1733B ON 30/12/2013

Hi Lincoln,

Pls assist in Elaine's absence. Tks.

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

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1767 | Fax +(65) 6835 7416

sherini.pillai@aig.com | www.aig.com.sg

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From: Singh, Charan
Sent: Friday, May 02, 2014 6:36 PM
To: Zayyer; Pillai, Sherini
Subject: FW: ACCIDENT INVOLVING FBH 4326T & SHC 1733B ON 30/12/2013

Dear Zayyer,

The case is under Elaine.

Cc: Sherini - Kindly advise to whom should I redirect this email too in Elaine's absence.

Regards,

Charan Singh
AIG
Claims Service Executive
Claims Department | AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #08-16 Singapore 079120
Tel. no. + 65 6419 1637 | Fax +65 6835 7416
charan.singh@aig.com | www.aig.com.sg

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From: Zayyer [<mailto:zayyer@lkkauto.com>]
Sent: Wednesday, April 30, 2014 7:16 PM
To: Singh, Charan
Cc: Hsiao Tong; Zayyer
Subject: ACCIDENT INVOLVING FBH 4326T & SHC 1733B ON 30/12/2013

Your Ref: 800706798

Our Ref: CC3/AIG14000231/Ypa3

Dear Sir / Madam,

ACCIDENT INVOLVING FBH 4326T & SHC 1733B ON 30/12/2013

We refer to the above matter above matter.

Third Party reported that the van (GY 9831U) was exiting out from the building toward to turn right. At that time, OI's motorbike drove past on his right side and collided into the door of the van. Due to this, OI collided into his vehicle. Please see attached TP statement.

OI mentioned that he was riding on a two way road along Serangoon North Avenue 5 heading towards Yio Chu Kang Road. Taxi had stopped at the left side of the road, so she slowed down to overtake the right. Suddenly, a van turned right from the industrial building. She could not avoid the collision even though she jammed brake. Thus, accident occurred. Please see attached OI's statement.

We did call OI to verify the nature of accident. OI mentioned that the van was coming out from industrial building towards main road and accident happened. There was no traffic control at the accident location. Due to the impact, she collided into the taxi.

We have reviewed both reports. Basing on the circumstances of accident and given the scenario and reports from both parties, we are of opinion that the van was the cause the accident. Furthermore, OI has a right of way as she was driving on the main road at the time of accident.

As above mentioned, we intend to redirect the taxi's claim to the insurer of the van, GY 9831U. If convenient, kindly provide us the van's GIA report.

Kindly let us have your approval and comment please.

Thanks and Best Regards

Zayer

LKK Auto Consultants Pte Ltd

51 Ubi Avenue 1

#01-25

Paya Ubi Industrial Park

Singapore 408933

DID: 6749 9635

Fax: 6741 4108

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Figure 1. The study area. The map shows the location of the study area in the north-east of Iran, near the border with the Soviet Union. The map includes the Caspian Sea, the city of Gilan, and the study area. The map is a grayscale map with a white background and black lines representing the coastlines and the study area. The map is labeled with 'Caspian Sea' and 'Gilan'.

From: Zayyer <zayyer@lkkauto.com>
To: Andrew Cornelius Goh Cheng Chuan <andrewgoh@edge.com.sg>
Cc: Ai Chin <chaiac@lkkauto.com>
Date: 21-01-2014 03:47 PM
Subject: ACCIDENT INVOLVING FBH 4326T / SHC 1733B / OTHER ON 30/12/2013

Your ref: SHC 1733B **WITHOUT PREJUDICE**
Our Ref: CC3/AIG14000231/Yea3

Dear Sir / Madam,

ACCIDENT INVOLVING FBH 4326T / SHC 1733B / OTHER ON 30/12/2013

We refer to the above matter.

Accordingly the reports from your client/driver and our insured, there was one van GY 9831U was coming out from side road toward main road and collision happened while our insured was driving straight on the main road. Enclosed herewith a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident and we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

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

Kindly take note that case handler in charge is Ai Chin and she can be contacted at 6841 2132.

“祝你马年鸿运当头，身体健康”

“Wishing you a Happy, Cheerful, and Successful in the Year of the Horse”

Thanks and Best regards,
Zayer
LKK Auto Consultants Pte Ltd
DID: 6749 9635
Fax: 6741 4108

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Statements pertaining to any matter outside our business are not to be taken as endorsed by ComfortDelGro Corporation Limited or its related companies.

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

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: account@lkkauto.com;admin-c@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC3/AIG14000231/YZ3A3Q2
Date: 21/05/2014

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100343725
Claimant Vehicle No : SHC1733B Insured Vehicle No : FBH4326T
Date of Loss: 30/12/2013 Nature of Claim: TP Claim No: 800706798

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SHC1733B**
Make & Model: HYUNDAI SONATA, 2.0 D CRDi Turbo (NF) (A) Engine No: D4EAA930501
Reg. Date: 31/01/2011 (Man. Year: 2010) Chassis No: KMHET41VMBA804078
Colour: Blue Odometer: 443234 km
Engine Capacity: 1991 cc
Market Value/New Car Price: N/A
Sum Insured (S\$): **Market Value/New Car Price**

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes
Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 215/60 R16 Rear Tyre Size: 215/60 R16
Front Left Side: West Lake 4 mm Rear Left Side: West Lake 4 mm
Front Right Side: West Lake 4 mm Rear Right Side: West Lake 4 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	1,608.96	1,170.56	438.40	27.25
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,390.00	600.00	790.00	56.83
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	2,998.96	1,770.56	1,228.40	40.96
+ GST 7.00/7.00% (S\$)	209.93	123.94	85.99	40.96
Nett Amount (S\$)	3,208.89	1,894.50	1,314.39	40.96
Global Sum Settlement (S\$)		0.00		

INSPECTION

Date of Assignment: 03/01/2014
Date Inspected: 03/01/2014 Inspected At: ComfortDelGro Engineering Pte Ltd (Loyang)
Est Repair Period: 3.0 days 59 Loyang Drive
Singapore 508969

Adjuster: ROSLI BIN ABDUL WAHAB

Manager: ZAY YER LYNN

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER COVER	Repair	468.60 FL	*- FL
2	1		*FRONT BUMPER SIDE BRACKET (RH)	Serviceable	4.60 FL	*- FL
3	1		*HEADLAMP (RH)	Scratched	693.80 FL	*693.80 FL
4	1		*FRONT FENDER (RH)	Bent	515.80 FL	*515.80 FL
5	1		*FRONT FENDER SHIELD (RH)	Serviceable	74.80 FL	*- FL
6	1		*FRONT FENDER RETAINER	Necessary	3.00 FL	*3.00 FL
7	1		*FRONT WHEEL HUB CAP (RH)	Scratched	125.60 FL	*125.60 FL
8	1		*FRONT FENDER ADVERTISEMENT LOGO (RH)	Necessary	100.00 FS	*100.00 FS

F=Franchise part. S=SpcNett. L=ListItemDisc.

Sub Total (\$\$)	1,986.20	1,438.20
- List Item Discount on L Items 20.00/20.00% (\$\$)	377.24	267.64
Total Parts (\$\$)	1,608.96	1,170.56

LKK Auto Consultants Pte Ltd/SHC1733B/21/05/2014 13:45

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	PANEL BEATING	New	560.00	200.00
2	SPRAY PAINTING CHARGE	New	600.00	360.00
3	WIRING CHARGE	New	50.00	20.00
4	TUFF KOTE	New	50.00	20.00
5	TOWING CHARGE	New	50.00	0.00
6	FRT WHEEL ALIGNMENT	New	80.00	0.00
Gross Labour Cost (S\$)			1,390.00	600.00

LKK Auto Consultants Pte Ltd/SHC1733B/21/05/2014 13:45

< END OF ESTIMATES >

Hsiao Tong (LKKAuto)

From: Md Noor, Norsiah <Norsiah.MdNoor@aig.com>
Sent: Wednesday, 30 May 2018 3:09 PM
To: Aileen Tan Lee Noi
Cc: Hsiao Tong (LKKAuto)
Subject: RE: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798B MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Dear Aileen,

Refer to the above.

For the sake of amicable settlement, we are prepared to settle this matter under multiple collision of BOLA Scenario 35.

Dear Hsiao Tong,

Please assist to follow-up.

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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From: Aileen Tan Lee Noi [mailto:aileentan@cdge.com.sg]
Sent: Wednesday, May 23, 2018 11:34 AM
To: Yogarajah, Jegaparakash
Cc: Chong, Annie-PY; KK Lau (Lkkauto); Cecilia Low
Subject: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798 MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Mr Prakash
M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]

We refer to subject matter resting with our email of 24 April 2018.

No reply has been received from AIG to-date. We sincerely appreciate if you would kindly assist to forward this email to the case handler-in-charge in AIG whom we could liaise with to move this long outstanding case.

We look forward to hearing from you. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8735 | Fax: 6214 1843

From: Aileen Tan Lee Nol/cdge/delgronotes
To: annie-py.chong@aig.com, "KK Lau (Lkkauto)" <kkiau@lkkauto.com>
Cc: Cecilia Low <CeciliaLow@msfirstcapital.com.sg>
Date: 24/04/2018 02:58 PM
Subject: [Reminder] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL]
CDGE Ref: T1213/SHC1733B/AT AIG Ref: 800706798 MS FCIL: D14/217/G/WY

IMMEDIATE ATTENTION

WITHOUT PREJUDICE

Ms Annie Chong

M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]

We refer to subject matter resting with our email of 6 March 2018.

MS FCIL have requested for survey report of SHC1733B from AIG/LKK. We are also seeking insurers' consent to escalate this case to GIA for resolution if both insurers are not able to agree on liability.

We receive no reply from KC Chan on this matter. Kindly advise whom we can liaise with in AIG to enable us to wrap up this long outstanding case.

Your early reply is awaited. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8735 | Fax: 6214 1843

From: Aileen Tan Lee Nol/cdge/delgronotes
To: "Chan Kian Chuan" <kian-Chuan.Chan@aig.com>, Cecilia Low <CeciliaLow@msfirstcapital.com.sg>
Cc: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>, "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
Date: 06/03/2018 09:28 AM
Subject: [Reminder] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL]
CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Mr Chan Kian Chuan

M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]
[AIG Ref: 800706798]

Ms Cecilia Low
M/s MS First Capital Insurance Limited ["MS FCIL"]
[MS FCIL Ref: D14/217/G/WY]

Please let us have your reply to our email of 29 January 2018. Thank you.

Best Regards
Aileen Tan
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8735 | Fax: 6214 1843

From: Aileen Tan Lee Nol/cdge/delgronotes
To: "Chan Kian Chuan" <kian-Chuan.Chan@aig.com>, Cecilia Low <CeciliaLow@msfirstcapital.com.sg>
Cc: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>, "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
Date: 29/01/2018 04:04 PM
Subject: Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL]
CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Mr Chan Kian Chuan
M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]
[AIG Ref: 800706798]

Ms Cecilia Low
M/s MS First Capital Insurance Limited ["MS FCIL"]
[MS FCIL Ref: D14/217/G/WY]

We refer to subject matter resting our email of 8 January 2018.

GY9831U [MS FCIL] exited from minor road and collided with FBH4326T [AIG] on main road. FBH4326T then went over to taxi's lane on its left and hit onto the stationary taxi. Traffic Police had initiated action against driver of GY9831U for offence of Careless Driving.

MS FCIL's view is that this matter falls under multiple collision of BOLA Scenario 35 and that AIG should respond to taxi claims. LKK representing AIG have however maintained their Principal's instruction to deny liability.

In any event, we look forward to an amicable resolution of this long outstanding claim. We sincerely appreciate if

1. AIG can forward survey report of SHC1733B to MS FCIL as requested in their email of 4 October 2017 so that we can move this case?
2. Both insurers can review and let us have final position on liability towards our taxi claims pending quantum to be discussed/agreed?
- 3.

If necessary, we shall escalate this case to GIA for resolution. Please let us have your reply by **7 February 2018**.

Best Regards
Aileen Tan
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8735 | Fax: 6214 1843

From: Alice Lau Lay Koon/cdge/delgronotes
To: "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
Cc: Cecilia Low <CeciliaLow@first-insurance.com.sg>, "Zayyer (LKKAuto)" <zayyer@lkkauto.com>
Date: 08/01/2018 05:09 PM
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Saliha,
Kindly advise who is KC (not in the loop in this email).

Aside to Zayyer - Please advise on the survey report which Cecilia of First Capital Insurance has requested earlier on.

Best Regards,

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

From: "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
To: Alice Lau Lay Koon <alichelau@cdge.com.sg>, "Zayyer (LKKAuto)" <zayyer@lkkauto.com>
Cc: Cecilia Low <CeciliaLow@first-insurance.com.sg>
Date: 30/10/2017 02:06 PM
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Alice/ Zayyer,

Kindly note that the file will be further handled by my colleague, KC.

aside to KC,

claim no. 800706798

fyna pls.

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

Saliha Syed Yusoff
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1917 | Fax +(65) 68357416

saliha.syed-yusoff@aig.com | www.aig.com.sg

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

Sent: Friday, October 27, 2017 4:15 PM

To: Zayyer (LKKAuto); Syed-Yusoff, Saliha

Cc: Cecilia Low

Subject: Fw: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Zayyer & Saliha,

We still didn't hear from you.

Kindly provide the survey report as per First Capital Insurance's request below.

Please keep us in the loop too.

Best Regards,

Alice Lau

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8307/ Fax: 6214 1843

From: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>
To: "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
Cc: Alice Lau Lay Koon <alicelau@cdge.com.sg>
Date: 20/10/2017 03:43 PM
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Ms Saliha,

Please assist us forward the below email to officer in charge for necessary action.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com fax: 6741-4108

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

From: Zayyer (LKKAuto)
Sent: Wednesday, 11 October, 2017 9:16 AM
To: 'Syed-Yusoff, Saliha' <Saliha.Syed-Yusoff@aig.com>

Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Ms Saliha,

We like to seek your kind assistance.

Kindly informed that previously we denied the liability and informed CDGE to redirect the claim to First Cap as their insured is the cause of accident.

Thereafter, we closed and submitted the report to your office via merimen.

Now as per below email, CDGE requested our surveyor report for their necessary action.

As report was being submitted in merimen, kindly advise should we proceed to provide to them.

Best Regards,
Zayer | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841 2409, email: zayyer@lkkauto.com fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Zayer (LKKAuto)
Sent: Thursday, 5 October, 2017 11:59 AM
To: 'Alice Lau Lay Koon' <alicelau@cdge.com.sg>; Cecilia Low <Cecilialow@first-insurance.com.sg>
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Cecilia,

Thank you for the email.

We will check with our management and get our IT team to retrieve from the report and update you. thanks.

Best Regards,
Zayer | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841 2409, email: zayyer@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: Thursday, 5 October, 2017 11:53 AM
To: Cecilia Low <Cecilialow@first-insurance.com.sg>; Zayer (LKKAuto) <zayyer@lkkauto.com>
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

CDGE Ref: T1213/ SHC1733B/ AG(J)
FBH4326T (AIG), LKK Ref: CC3/AIG14000231/Yea3
GY9831U (FCI), FCI Ref: D14/ 217/G/WY

Dear Cecilia,
We do not have a copy of the survey report of SHC1733B.

Dear Zayer,
Our taxi was surveyed by your surveyor, Rosli, on 3 January 2014 @ 11.40am. Could you kindly provide the survey report as per Ms Cecilia's request?

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

From: Cecilia Low <CeciliaLow@first-insurance.com.sg>
To: Alice Lau Lay Koon <alicelau@cdge.com.sg>, "zayyer@lkkauto.com" <zayyer@lkkauto.com>
Date: 04/10/2017 06:09 PM
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

FCIL ref: D14/217

Without Prejudice

Dear Sirs

We refer to the above matter.

Please let us have a copy of the survey report of SHC1733B.
Thank you.

Regards
(Ms) Cecilia Low
Motor Claims Department
First Capital Insurance Ltd
36 Robinson Road, #16-01 City House, Singapore 068877
Tel: 6507 3862 | Fax: 6507 3849
Website: www.first-insurance.com.sg

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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 PDPA Personal Data Collection Statement.

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From: Alice Lau Lay Koon [<mailto:alicelau@cdge.com.sg>]
Sent: 04 October 2017 08:33
To: CWS Motor Claims <cwsmotorclaims@first-insurance.com.sg>; Cecilia Low <CeciliaLow@first-insurance.com.sg>
Cc: Lurene Jaw <Lurenejaw@first-insurance.com.sg>; Zayyer <zayyer@lkkauto.com>
Subject: Fw: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

Dear Cecilia,

We refer to our email below.

It has been more than a month but we have yet to hear from you.

As case has been long protracted and our taxi hirer has called a few times, our Management is very concern about it.

We would be much appreciated if you could expedite the matter and revert your settlement within the next 10 days.

Looking forward to your early reply and kind indulgent. Thank you.

Best Regards,

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

From: Alice Lau Lay Koon/cdge/delgronotes
To: ceciliaow@first-insurance.com.sg
Cc: Lurene Jaw <Lurenejaw@first-insurance.com.sg>, Zayyer <zayyer@lkkauto.com>
Date: 22/08/2017 03:48 PM
Subject: Fw: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

Dear Cecilia,

Understand from Lurene, you are the current case handler.
We would appreciate it if you could look into the matter and revert your settlement soonest as possible.
Thank you.

Best Regards,

Alice Lau
Taxi Claims Department (Loyang)
ComfortDelGro Engineering Pte Ltd
Off: 6214 8307/ Fax: 6214 1843

From: Alice Lau Lay Koon/cdge/delgronotes
To: Lurene Jaw <Lurenejaw@first-insurance.com.sg>, Zayyer <zayyer@lkkauto.com>
Date: 04/08/2017 12:04 PM
Subject: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

CDGE Ref: T1213/ SHC1733B/ AG(J)
FBH4326T (AIG), LKK Ref: CC3/AIG14000231/Yea3
GY9831U (FCI), FCI Ref: D14/ 217/G/WY

Dear All,

Kindly refer to the above matter.

Our record shown that: -

Our taxi driver's version
FBH4326T collided against GY9831U exiting from building No. 23 and FBH4326T fell over to our taxi's lane and crashed against our stationary taxi.

S'pore Traffic Police's investigation result dated 14/02/2014 stated that GY9831U has been charged for Careless

Driving.

1. LKK, Mr Zayyer's (representing AIG insured FBH4326T) email dated 06/05/2014 had denied liability as GY9831U was the one that caused the accident and requested CDGE to redirect to GY9831U (FCI).
2. FCI, Tan Wei Yin's email dated 26/06/2014 also denied liability based on Bola S35 and requested CDGE to redirect to FBH4326T (AIG).

Our investigation reveals that our taxi SHC1733B that was stationary at the material time of accident is free from blamed of this accident.

Hence, we would like to recover 100% of our claim. Our proposed quantum is as follow: -

	COR	:	\$ 1,894.50
	3D LOR	:	\$ 304.95
	3D LOI	:	\$ 180.00
Add	LTA	:	\$ 5.35
			<u>\$ 2,384.80</u>

As case has been long protracted and due to small amount, please discuss among yourself and let us have your final decision/ settlement within the next 10 working days.

We look forward to hearing from you.

Best Regards,

Alice Lau
Taxi Claims Department (Loyang)
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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Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 31 May 2018 8:08 AM
To: 'Md Noor, Norsiah'
Cc: 'aileentan@cdge.com.sg'; Admin A
Subject: RE: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798B MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

Hi Norsiah,

Contents noted.

Kindly assist to reopen the case in Merimen for our necessary action.

Hi Aileen,

We will get back an offer to you soon.

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

Sent: Wednesday, 30 May 2018 3:09 PM

To: Aileen Tan Lee Noi <aileentan@cdge.com.sg>

Cc: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Subject: RE: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798B MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Dear Aileen,

Refer to the above.

For the sake of amicable settlement, we are prepared to settle this matter under multiple collision of BOLA Scenario 35.

Dear Hsiao Tong,

Please assist to follow-up.

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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From: Aileen Tan Lee Noi [<mailto:aileentan@cdge.com.sg>]
Sent: Wednesday, May 23, 2018 11:34 AM
To: Yogarajah, Jegaparakash
Cc: Chong, Annie-PY; KK Lau (Lkkauto); Cecilia Low
Subject: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798 MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Mr Prakash
M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]

We refer to subject matter resting with our email of 24 April 2018.

No reply has been received from AIG to-date. We sincerely appreciate if you would kindly assist to forward this email to the case handler-in-charge in AIG whom we could liaise with to move this long outstanding case.

We look forward to hearing from you. Thank you.

Best Regards
Aileen Tan
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8735 | Fax: 6214 1843

From: Aileen Tan Lee Noi/cdge/delgnotes
To: annie-py.chong@aig.com, "KK Lau (Lkkauto)" <kklau@lkkauto.com>
Cc: Cecilia Low <CeciliaLow@msfirstcapital.com.sg>
Date: 24/04/2018 02:58 PM
Subject: [Reminder] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL]
CDGE Ref: T1213/SHC1733B/AT AIG Ref: 800706798 MS FCIL: D14/217/G/WY

IMMEDIATE ATTENTION

WITHOUT PREJUDICE

Ms Annie Chong
M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]

We refer to subject matter resting with our email of 6 March 2018.

MS FCIL have requested for survey report of SHC1733B from AIG/LKK. We are also seeking insurers' consent to escalate this case to GIA for resolution if both insurers are not able to agree on liability.

We receive no reply from KC Chan on this matter. Kindly advise whom we can liaise with in AIG to enable us to wrap up this long outstanding case.

Your early reply is awaited. Thank you.

Best Regards
Aileen Tan
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8735 | Fax: 6214 1843

From: Aileen Tan Lee Noi/cdge/delgronotes
To: "Chan Kian Chuan" <kian-Chuan.Chan@aig.com>, Cecilia Low <CeciliaLow@msfirstcapital.com.sg>
Cc: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>, "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
Date: 06/03/2018 09:28 AM
Subject: [Reminder] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL]
CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Mr Chan Kian Chuan
M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]
[AIG Ref: 800706798]

Ms Cecilia Low
M/s MS First Capital Insurance Limited ["MS FCIL"]
[MS FCIL Ref: D14/217/GWY]

Please let us have your reply to our email of 29 January 2018. Thank you.

Best Regards
Aileen Tan
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8735 | Fax: 6214 1843

From: Aileen Tan Lee Noi/cdge/delgronotes
To: "Chan Kian Chuan" <kian-Chuan.Chan@aig.com>, Cecilia Low <CeciliaLow@msfirstcapital.com.sg>
Cc: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>, "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
Date: 29/01/2018 04:04 PM
Subject: Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL]
CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Mr Chan Kian Chuan
M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]

[AIG Ref: 800706798]

Ms Cecilia Low
M/s MS First Capital Insurance Limited ["MS FCIL"]
[MS FCIL Ref: D14/217/G/WY]

We refer to subject matter resting our email of 8 January 2018.

GY9831U [MS FCIL] exited from minor road and collided with FBH4326T [AIG] on main road. FBH4326T then went over to taxi's lane on its left and hit onto the stationary taxi. Traffic Police had initiated action against driver of GY9831U for offence of Careless Driving.

MS FCIL's view is that this matter falls under multiple collision of BOLA Scenario 35 and that AIG should respond to taxi claims. LKK representing AIG have however maintained their Principal's instruction to deny liability.

In any event, we look forward to an amicable resolution of this long outstanding claim. We sincerely appreciate if

1. AIG can forward survey report of SHC1733B to MS FCIL as requested in their email of 4 October 2017 so that we can move this case?
2. Both insurers can review and let us have final position on liability towards our taxi claims pending quantum to be discussed/agreed?
- 3.

If necessary, we shall escalate this case to GIA for resolution. Please let us have your reply by **7 February 2018**.

Best Regards
Aileen Tan
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8735 | Fax: 6214 1843

From: Alice Lau Lay Koon/cdgc/delgronotes
To: "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
Cc: Cecilia Low <Cecilialow@first-insurance.com.sg>, "Zayyer (LKKAuto)" <zayyer@lkkauto.com>
Date: 08/01/2018 05:09 PM
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Saliha,
Kindly advise who is KC (not in the loop in this email).

Aside to Zayyer - Please advise on the survey report which Cecilia of First Capital Insurance has requested earlier on.

Best Regards,

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

From: "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
To: Alice Lau Lay Koon <alicelau@cdge.com.sg>; Zayyer (LKKAUTO)" <zayyer@lkkauto.com>
Cc: Cecilia Low <CeciliaLow@first-insurance.com.sg>
Date: 30/10/2017 02:06 PM
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Alice/ Zayyer,

Kindly note that the file will be further handled by my colleague, KC.

aside to KC,

claim no. 800706798

fyna pls.

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Saliha Syed Yusoff
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1917 | Fax +(65) 68357416

saliha.syed-yusoff@aig.com | www.aig.com.sg

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From: Alice Lau Lay Koon [<mailto:alicelau@cdge.com.sg>]
Sent: Friday, October 27, 2017 4:15 PM
To: Zayyer (LKKAUTO); Syed-Yusoff, Saliha
Cc: Cecilia Low
Subject: Fw: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Zayyer & Saliha,

We still didn't hear from you.

Kindly provide the survey report as per First Capital Insurance's request below.
Please keep us in the loop too.

Best Regards,

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

From: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>
To: "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
Cc: Alice Lau Lay Koon <alicelau@cdge.com.sg>
Date: 20/10/2017 03:43 PM
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Ms Saliha,

Please assist us forward the below email to officer in charge for necessary action.

Best Regards,
Zayer | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841 2409, email: zayyer@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Zayyer (LKKAuto)
Sent: Wednesday, 11 October, 2017 9:16 AM
To: 'Syed-Yusoff, Saliha' <Saliha.Syed-Yusoff@aig.com>
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Ms Saliha,

We like to seek your kind assistance.

Kindly informed that previously we denied the liability and informed CDGE to redirect the claim to First Cap as their insured is the cause of accident.

Thereafter, we closed and submitted the report to your office via merimen.

Now as per below email, CDGE requested our surveyor report for their necessary action.

As report was being submitted in merimen, kindly advise should we proceed to provide to them.

Best Regards,
Zayer | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841 2409, email: zayyer@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Zayyer (LKKAuto)
Sent: Thursday, 5 October, 2017 11:59 AM
To: 'Alice Lau Lay Koon' <alicelau@cdge.com.sg>; Cecilia Low <CeciliaLow@first-insurance.com.sg>
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Cecilia,

Thank you for the email.

We will check with our management and get our IT team to retrieve from the report and update you. thanks.

Best Regards,
Zayer | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841 2409, email: zayer@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: Thursday, 5 October, 2017 11:53 AM
To: Cecilia Low <CeciliaLow@first-insurance.com.sg>; Zayer (LKKAuto) <zayer@lkkauto.com>
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

CDGE Ref: T1213/ SHC1733B/ AG(J)
FBH4326T (AIG), LKK Ref: CC3/AIG14000231/Yea3
GY9831U (FCI), FCI Ref: D14/ 217/G/WY

Dear Cecilia,
We do not have a copy of the survey report of SHC1733B.

Dear Zayer,
Our taxi was surveyed by your surveyor, Rosli, on 3 January 2014 @ 11.40am. Could you kindly provide the survey report as per Ms Cecilia's request?

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

From: Cecilia Low <CeciliaLow@first-insurance.com.sg>
To: Alice Lau Lay Koon <alicelau@cdge.com.sg>, "zayer@lkkauto.com" <zayer@lkkauto.com>
Date: 04/10/2017 06:09 PM
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

FCIL ref: D14/217

Without Prejudice

Dear Sirs

We refer to the above matter.

Please let us have a copy of the survey report of SHC1733B.
Thank you.

Regards
(Ms) Cecilia Low
Motor Claims Department

First Capital Insurance Ltd
36 Robinson Road, #16-01 City House, Singapore 068877
Tel: 6507 3862 | Fax: 6507 3849
Website: www.first-insurance.com.sg

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From: Alice Lau Lay Koon [<mailto:alicelau@cdge.com.sg>]
Sent: 04 October 2017 08:33
To: CWS Motor Claims <cwsmotorclaims@first-insurance.com.sg>; Cecilia Low <Cecilialow@first-insurance.com.sg>
Cc: Lurene Jaw <Lurenejaw@first-insurance.com.sg>; Zayyer <zayyer@lkkauto.com>
Subject: Fw: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

Dear Cecilia,

We refer to our email below.

It has been more than a month but we have yet to hear from you.

As case has been long protracted and our taxi hirer has called a few times, our Management is very concern about it.

We would be much appreciated if you could expedite the matter and revert your settlement within the next 10 days.

Looking forward to your early reply and kind indulgent. Thank you.

Best Regards,

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

From: Alice Lau Lay Koon/cdge/delgronotes
To: cecilialow@first-insurance.com.sg
Cc: Lurene Jaw <Lurenejaw@first-insurance.com.sg>, Zayyer <zayyer@lkkauto.com>
Date: 22/08/2017 03:48 PM
Subject: Fw: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

Dear Cecilia,

Understand from Lurene, you are the current case handler.

We would appreciate it if you could look into the matter and revert your settlement soonest as possible. Thank you.

Best Regards,

Alice Lau
Taxi Claims Department (Loyang)
ComfortDelGro Engineering Pte Ltd
Off. 6214 8307/ Fax: 6214 1843

From: Alice Lau Lay Koon/cdge/delgronotes
To: Lurene Jaw <Lurenejaw@first-insurance.com.sg>, Zayyer <zayyer@lkkauto.com>
Date: 04/08/2017 12:04 PM
Subject: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

CDGE Ref: T1213/ SHC1733B/ AG(J)
FBH4326T (AIG), LKK Ref: CC3/AIG14000231/Yea3
GY9831U (FCI), FCI Ref: D14/ 217/GWY

Dear All,

Kindly refer to the above matter.

Our record shown that: -

Our taxi driver's version

FBH4326T collided against GY9831U exiting from building No. 23 and FBH4326T fell over to our taxi's lane and crashed against our stationary taxi.

S'pore Traffic Police's investigation result dated 14/02/2014 stated that GY9831U has been charged for Careless Driving.

1. LKK, Mr Zayyer's (representing AIG insured FBH4326T) email dated 06/05/2014 had denied liability as GY9831U was the one that caused the accident and requested CDGE to redirect to GY9831U (FCI).
2. FCI, Tan Wei Yin's email dated 26/06/2014 also denied liability based on Bola S35 and requested CDGE to redirect to FBH4326T (AIG).

Our investigation reveals that our taxi SHC1733B that was stationary at the material time of accident is free from blamed of this accident.

Hence, we would like to recover 100% of our claim. Our proposed quantum is as follow: -

	COR	:	\$ 1,894.50
	3D LOR	:	\$ 304.95
	3D LOI	:	\$ 180.00
Add	LTA	:	\$ 5.35
			<u>\$ 2,384.80</u>

As case has been long protracted and due to small amount, please discuss among yourself and let us have your final decision/ settlement within the next 10 working days.

We look forward to hearing from you.

Best Regards,

Alice Lau
Taxi Claims Department (Loyang)
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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Our Ref : T 1213 / SHC 1733B / AG (J)

Your Ref :

Date : 13-Jan-14

AIG Asia Pacific Insurance Pte. Ltd
CHARTIS Buliding
#07-16, 78 Shenton Way
Singapore 079120

CDGETaxi Claims Dept.

59 Loyang Drive
4th Floor

Singapore 508969

Fax: 6214 1843

COMFORTDELGRO
ENGINEERING

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 579701

Mainline +65 6383 6280
Facsimile +65 6260 9755

www.cedge.com.sg

Company Registration No: 19850849M

Attn : Motor Claims Department

WITHOUT PREJUDICE

Dear Sir

ACCIDENT INVOLVING OUR TAXI

SHC 1733B

YOUR INSURED

FBH 4326T

OTHERS

ON

30.12.13

Workshops

We are the authorised repair workshop for Comfort Transportation Pte Ltd, the owner of motor Vehicle No : **SHC 1733B** which was involved in the captioned accident with your insured vehicle. The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

Braddell
205 Braddell Road
Singapore 579701

Loyang
59 Loyang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 609286

Ubi
320 Ubi Road 3
Singapore 408649

Senoko
24 Senoko Loop
Singapore 758156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Defu
8 Defu Avenue 1
Singapore 539537

As the accident was caused by the negligent act of your insured driving : **FBH 4326T** we are submitting these claims for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	S\$	1894.50
2	3 days Loss of Rental @\$ 101.65 per day	S\$	304.95
3	Survey Report Fees (Surveyed by M/s LKK)	S\$	-
4	LTA Search Fees	S\$	5.35
5	GIA / Police Report Fees	S\$	-
6	Towing / Medical / Transportation Fees	S\$	-
Sub Total :		S\$	2,204.80

HIRER'S CLAIM

1	3 days Loss of Income @\$ 80.00 per days	S\$	240.00
Total Claims		S\$	2,444.80

We enclosed herewith the following documents to support the claims: -

- a) Original repair bill, : - pcs.
- b) LTA search slip/s of : **FBH 4326T**
- c) GIA / Police report/s of : **SHC 1733B**
- d) Letter of authority from owner / hirer / operator
- () Photocopies of Accident Scene Photo/s () Hirer Income Tax
- () Witness statement/s (x) Rental Rate letter (x) Downtime/Mileage record

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver. This condition shall apply even if medical expenses are claimed herewith and part of the settlement reached.

Please note that, for the time being, we are not making this claim via solicitors provided you treat this letter as our intention to file a claim in court according to the provisions of the Non-Injury Motor Accident Litigation ("NIMA") protocol and further, you agree that if negotiations should breakdown and this claim is referred to solicitors you shall not raise any objection that the NIMA protocol has not been complied with. If you disagree with this condition please reply in writing within the next 2 working days failing which we shall proceed to negotiate with you on the basis that you have acquiesced to the said condition by your conduct.

Yours faithfully

Andrew Goh

Motor Claims Specialist

CDGE Claims Department

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

A member of

COMFORTDELGRO



Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 1 June 2018 8:49 AM
To: 'Aileen Tan Lee Noi'
Cc: Admin A
Subject: RE: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798B MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

Without Prejudice

Hi Aileen,

We refer to the above matter.

We propose settlement at a global sum of **\$2,270.00(all-in)**.

Please confirm acceptance.

"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: Aileen Tan Lee Noi [mailto:aileentan@cdge.com.sg]
Sent: Thursday, 31 May 2018 4:30 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798B MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Dear Hsiao Tong

Requested documents are attached below for your attention.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Hsiao Tong (LKKAuto)

From: Aileen Tan Lee Noi <aileentan@cdge.com.sg>
Sent: Monday, 4 June 2018 10:30 AM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B & FBH4326T[AIG] AIG Ref: 800706798B CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Ms Chew Hsiao Tong
M/s LKK Auto Consultants Pte Ltd

Thank you for your email dated 1 June 2018.

Strictly without admission of liability and solely to wrap up the case amicably at this stage, we accept your global offer of **S\$2,270.00**. Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim, if any.

Kindly arrange to let us have discharge voucher for early execution. Thank you

Best Regards
Aileen Tan
Claims Department | ComfortDelGro Engineering Pte Ltd
Off: 6214 8735 | Fax: 6214 1843

From: "Hsiao Tong (LKKAuto)" <chewht@lkkauto.com>
To: Aileen Tan Lee Noi <aileentan@cdge.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Date: 01/06/2018 08:49 AM
Subject: RE: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798B MS FCIL: D14/217/GWY CDGE Ref: T1213/SHC1733B/AT

Without Prejudice

Hi Aileen,

We refer to the above matter.

We propose settlement at a global sum of **\$2,270.00(all-in)**.

Please confirm acceptance.

"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

From: Aileen Tan Lee Noi [mailto:aileentan@cdge.com.sg]

Sent: Thursday, 31 May 2018 4:30 PM

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

Cc: Admin A <admin-a@lkkauto.com>

Subject: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798B MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Dear Hsiao Tong

Requested documents are attached below for your attention.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

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

To: "aileentan@cdge.com.sg" <aileentan@cdge.com.sg>

Cc: Admin A <admin-a@lkkauto.com>

Date: 31/05/2018 04:12 PM

Subject: RE: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798B MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

Without Prejudice

Hi Aileen,

We refer to the above matter.

Kindly provide LOD with all the relevant documents for our necessary action.

"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: Thursday, 31 May 2018 8:08 AM
To: 'Md Noor, Norsiah' <Norsiah.MdNoor@aig.com>
Cc: 'aileentan@cdge.com.sg' <aileentan@cdge.com.sg>; Admin A <admin-a@lkkauto.com>
Subject: RE: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798B MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

Hi Norsiah,

Contents noted.
Kindly assist to reopen the case in Merimen for our necessary action.

Hi Aileen,

We will get back an offer to you soon.

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: Md Noor, Norsiah [<mailto:Norsiah.MdNoor@aig.com>]
Sent: Wednesday, 30 May 2018 3:09 PM
To: Aileen Tan Lee Noi <aileentan@cdge.com.sg>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: RE: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798B MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Dear Aileen,

Refer to the above.

For the sake of amicable settlement, we are prepared to settle this matter under multiple collision of BOLA Scenario 35.

Dear Hsiao Tong,

Please assist to follow-up.

Thank you

Norsiah Md Noor
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte Ltd
28 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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From: Aileen Tan Lee Noi [mailto:aileentan@cdge.com.sg]

Sent: Wednesday, May 23, 2018 11:34 AM

To: Yogarajah, Jegaparakash

Cc: Chong, Annie-PY; KK Lau (Lkkauto); Cecilia Low

Subject: [Reminder 2] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL] AIG Ref: 800706798 MS FCIL: D14/217/G/WY CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Mr Prakash

M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]

We refer to subject matter resting with our email of 24 April 2018.

No reply has been received from AIG to-date. We sincerely appreciate if you would kindly assist to forward this email to the case handler-in-charge in AIG whom we could liaise with to move this long outstanding case.

We look forward to hearing from you. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

From: Aileen Tan Lee Noi/cdge/delgronotes

To: annie-py.chong@aig.com, "KK Lau (Lkkauto)" <kklau@lkkauto.com>

Cc: Cecilia Low <CeciliaLow@msfirstcapital.com.sg>

Date: 24/04/2018 02:58 PM

Subject: [Reminder] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL]

CDGE Ref: T1213/SHC1733B/AT AIG Ref: 800706798 MS FCIL: D14/217/G/WY

IMMEDIATE ATTENTION

WITHOUT PREJUDICE

Ms Annie Chong

M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]

We refer to subject matter resting with our email of 6 March 2018.

MS FCIL have requested for survey report of SHC1733B from AIG/LKK. We are also seeking insurers' consent to escalate this case to GIA for resolution if both insurers are not able to agree on liability.

We receive no reply from KC Chan on this matter. Kindly advise whom we can liaise with in AIG to enable us to wrap up this long outstanding case.

Your early reply is awaited. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

From: Aileen Tan Lee Noi/cdge/delgronotes
To: "Chan Kian Chuan" <kian-Chuan.Chan@aig.com>, Cecilia Low <CeciliaLow@msfirstcapital.com.sg>
Cc: "Zayyer (LKKAUTO)" <zayyer@lkkauto.com>, "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
Date: 06/03/2018 09:28 AM
Subject: [Reminder] Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL]
CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Mr Chan Kian Chuan

M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]

[AIG Ref: 800706798]

Ms Cecilia Low

M/s MS First Capital Insurance Limited ["MS FCIL"]

[MS FCIL Ref: D14/217/G/WY]

Please let us have your reply to our email of 29 January 2018. Thank you.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

From: Aileen Tan Lee Noi/cdge/delgronotes
To: "Chan Kian Chuan" <kian-Chuan.Chan@aig.com>, Cecilia Low <CeciliaLow@msfirstcapital.com.sg>
Cc: "Zayyer (LKKAUTO)" <zayyer@lkkauto.com>, "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
Date: 29/01/2018 04:04 PM
Subject: Acc on 30.12.2013 invlg SHC1733B, FBH4326T[AIG] & GY9831U[MS FCIL]
CDGE Ref: T1213/SHC1733B/AT

WITHOUT PREJUDICE

Mr Chan Kian Chuan

M/s AIG Asia Pacific Insurance Pte Ltd ["AIG"]

[AIG Ref: 800706798]

Ms Cecilia Low

M/s MS First Capital Insurance Limited ["MS FCIL"]

[MS FCIL Ref: D14/217/G/WY]

We refer to subject matter resting our email of 8 January 2018.

GY9831U [MS FCIL] exited from minor road and collided with FBH4326T [AIG] on main road. FBH4326T then went over to taxi's lane on its left and hit onto the stationary taxi. Traffic Police had initiated action against driver of GY9831U for offence of Careless Driving.

MS FCIL's view is that this matter falls under multiple collision of BOLA Scenario 35 and that AIG should respond to taxi claims. LKK representing AIG have however maintained their Principal's instruction to deny liability.

In any event, we look forward to an amicable resolution of this long outstanding claim. We sincerely appreciate if

1. AIG can forward survey report of SHC1733B to MS FCIL as requested in their email of 4 October 2017 so that we can move this case?
2. Both insurers can review and let us have final position on liability towards our taxi claims pending quantum to be discussed/agreed?
- 3.

If necessary, we shall escalate this case to GIA for resolution. Please let us have your reply by **7 February 2018**.

Best Regards

Aileen Tan

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8735 | Fax: 6214 1843

From: Alice Lau Lay Koon/cdgc/delgnotes
To: "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
Cc: Cecilia Low <CeciliaLow@first-insurance.com.sg>, "Zayyer (LKKAuto)" <zayyer@lkkauto.com>
Date: 08/01/2018 05:09 PM
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Saliha,

Kindly advise who is KC (not in the loop in this email).

Aside to Zayyer - Please advise on the survey report which Cecilia of First Capital Insurance has requested earlier on.

Best Regards,

Alice Lau

Claims Department / ComfortDelGro Engineering Pte Ltd

Off: 6214 8307/ Fax: 6214 1843

From: "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
To: Alice Lau Lay Koon <alancelau@cdgc.com.sg>, "Zayyer (LKKAuto)" <zayyer@lkkauto.com>
Cc: Cecilia Low <CeciliaLow@first-insurance.com.sg>
Date: 30/10/2017 02:06 PM
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Alice/ Zayyer,

Kindly note that the file will be further handled by my colleague, KC.

aside to KC,

claim no. 800706798

fyna pls.

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

Saliha Syed Yusoff

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1917 | Fax +(65) 68357416

saliha.syed-yusoff@aig.com | www.aig.com.sg

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

Sent: Friday, October 27, 2017 4:15 PM

To: Zayyer (LKKAUTO); Syed-Yusoff, Saliha

Cc: Cecilia Low

Subject: Fw: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Zayyer & Saliha,

We still didn't hear from you.

Kindly provide the survey report as per First Capital Insurance's request below.

Please keep us in the loop too.

Best Regards,

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

From: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>
To: "Syed-Yusoff, Saliha" <Saliha.Syed-Yusoff@aig.com>
Cc: Alice Lau Lay Koon <alicelau@cdge.com.sg>
Date: 20/10/2017 03:43 PM
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Ms Saliha,

Please assist us forward the below email to officer in charge for necessary action.

Best Regards,
Zayer | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841 2409, email: zayyer@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Zayyer (LKKAuto)
Sent: Wednesday, 11 October, 2017 9:16 AM
To: 'Syed-Yusoff, Saliha' <Saliha.Syed-Yusoff@aig.com>
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Ms Saliha,

We like to seek your kind assistance.

Kindly informed that previously we denied the liability and informed CDGE to redirect the claim to First Cap as their insured is the cause of accident.

Thereafter, we closed and submitted the report to your office via merimen.

Now as per below email, CDGE requested our surveyor report for their necessary action.

As report was being submitted in merimen, kindly advise should we proceed to provide to them.

Best Regards,
Zayer | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841 2409, email: zayyer@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Zayyer (LKKAuto)
Sent: Thursday, 5 October, 2017 11:59 AM
To: 'Alice Lau Lay Koon' <alicelau@cdge.com.sg>; Cecilia Low <CeciliaLow@first-insurance.com.sg>
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Dear Cecilia,

Thank you for the email.

We will check with our management and get our IT team to retrieve from the report and update you. thanks.

Best Regards,
Zayer | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6841 2409, email: zayer@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: Thursday, 5 October, 2017 11:53 AM
To: Cecilia Low <Cecillalow@first-insurance.com.sg>; Zayer (LKKAuto) <zayer@lkkauto.com>
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

CDGE Ref: T1213/ SHC1733B/ AG(J)
FBH4326T (AIG), LKK Ref: CC3/AIG14000231/Yea3
GY9831U (FCI), FCI Ref: D14/ 217/G/WY

Dear Cecilia,
We do not have a copy of the survey report of SHC1733B.

Dear Zayer,
Our taxi was surveyed by your surveyor, Rosli, on 3 January 2014 @ 11.40am. Could you kindly provide the survey report as per Ms Cecilia's request?

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

From: Cecilia Low <Cecillalow@first-insurance.com.sg>
To: Alice Lau Lay Koon <alicelau@cdge.com.sg>, "zayer@lkkauto.com" <zayer@lkkauto.com>
Date: 04/10/2017 06:09 PM
Subject: RE: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

FCIL ref: D14/217

Without Prejudice

Dear Sirs

We refer to the above matter.

Please let us have a copy of the survey report of SHC1733B.
Thank you.

Regards
(Ms) Cecilia Low
Motor Claims Department

First Capital Insurance Ltd
36 Robinson Road, #16-01 City House, Singapore 068877
Tel: 6507 3862 | Fax: 6507 3849
Website: www.first-insurance.com.sg

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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 PDPA Personal Data Collection Statement.

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If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Alice Lau Lay Koon [<mailto:alicelau@cdge.com.sg>]
Sent: 04 October 2017 08:33
To: CWS Motor Claims <cwsmotorclaims@first-insurance.com.sg>; Cecilia Low <CeciliaLow@first-insurance.com.sg>
Cc: Lurene Jaw <Lurenejaw@first-insurance.com.sg>; Zayyer <zayyer@lkkauto.com>
Subject: Fw: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

Dear Cecilia,

We refer to our email below.

It has been more than a month but we have yet to hear from you.

As case has been long protracted and our taxi hirer has called a few times, our Management is very concern about it.
We would be much appreciated if you could expedite the matter and revert your settlement within the next 10 days.

Looking forward to your early reply and kind indulgent. Thank you.

Best Regards,

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

From: Alice Lau Lay Koon/cdge/delgronotes
To: cecilialow@first-insurance.com.sg
Cc: Lurene Jaw <Lurenejaw@first-insurance.com.sg>; Zayyer <zayyer@lkkauto.com>
Date: 22/08/2017 03:48 PM
Subject: Fw: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

Dear Cecilia,

Understand from Lurene, you are the current case handler.

We would appreciate it if you could look into the matter and revert your settlement soonest as possible.
Thank you.

Best Regards,

Alice Lau
Taxi Claims Department (Loyang)
ComfortDelGro Engineering Pte Ltd
Off: 6214 8307/ Fax: 6214 1843

From: Alice Lau Lay Koon/cdge/delgronotes
To: Lurene Jaw <Lurenejaw@first-insurance.com.sg>, Zayyer <zayyer@lkkauto.com>
Date: 04/08/2017 12:04 PM
Subject: Accident on 30.12.2013 involving SHC1733B, FBH4326T (AIG) & GY9831U (FCI)

Without Prejudice

CDGE Ref: T1213/ SHC1733B/ AG(J)
FBH4326T (AIG), LKK Ref: CC3/AIG14000231/Yea3
GY9831U (FCI), FCI Ref: D14/ 217/G/WY

Dear All,

Kindly refer to the above matter.

Our record shown that: -

Our taxi driver's version

FBH4326T collided against GY9831U exiting from building No. 23 and FBH4326T fell over to our taxi's lane and crashed against our stationary taxi.

S'pore Traffic Police's investigation result dated 14/02/2014 stated that GY9831U has been charged for Careless Driving.

1. LKK, Mr Zayyer's (representing AIG insured FBH4326T) email dated 06/05/2014 had denied liability as GY9831U was the one that caused the accident and requested CDGE to redirect to GY9831U (FCI).
2. FCI, Tan Wei Yin's email dated 26/06/2014 also denied liability based on Bola S35 and requested CDGE to redirect to FBH4326T (AIG).

Our investigation reveals that our taxi SHC1733B that was stationary at the material time of accident is free from blamed of this accident.

Hence, we would like to recover 100% of our claim. Our proposed quantum is as follow: -

COR	:	\$ 1,894.50
3D LOR	:	\$ 304.95
3D LOI	:	\$ 180.00
Add LTA	:	\$ 5.35
		<u>\$ 2,384.80</u>

As case has been long protracted and due to small amount, please discuss among yourself and let us have your final decision/ settlement within the next 10 working days.

We look forward to hearing from you.

Best Regards,

Alice Lau
Taxi Claims Department (Loyang)
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]

Zayer

From: Zayer
Sent: Tuesday, 21 January, 2014 3:39 PM
To: 'emilinechee@gmail.com'
Cc: Ai Chin
Subject: ACCIDENT INVOLVING FBH 4326T / SHC 1733B / OTHER ON 30/12/2013

Your Ref: FBH 4326T
Our Ref: CC3/AIG14000231/Yea3

Dear Sir/Madam,

ACCIDENT INVOLVING FBH 4326T / SHC 1733B / OTHER ON 30/12/2013

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.

This also refer to our earlier telephone conversation.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 31/1/2014, 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.

Thanks and Best regards,
Zayer
LKK Auto Consultants Pte Ltd
DID: 6749 9635
Fax: 6741 4108

B

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING Hyundai SHC 1733B , FBH 4326T 0 GY9831U ON 30-Dec-13
18:20

ALONG SERANGOON NORTH AVE 5 X EXIT OF BUILDING NO 23

I / We LEE BENQ SIONG 0 (Hirer) NRIC No.: 02418039 0

and/or LEE ENG SENG (Relief) NRIC No.: S0131279J

Taxi number SHC 1733B hereby authorise ComfortDelGro Engineering Pte Ltd (CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss or rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of "ComfortDelGro Engineering Pte Ltd".

Date : 2-Jan-2014

Name of Hirer : LEE BENQ SIONG

Hirer NRIC : 0 02418039

Address : X Apt. 688 U
#11-416 CHOA CHU KANG
CRESCENT S. 681683

Contact No. : 91997405

Name of Relief : LEE ENG SENG

Relief NRIC : S0131279J

Address : BLK 607 CHOA CHU KANG ST
62 #10-113 SPORE 680607

Contact No. : 97710317

Signature : [Signature]

Signature : [Signature]

External Copy

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

"We/I, COMFORTDELGRO ENGINEERING PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$2,270.00 (Global Sum) for vehicle no. SHC 1733B that was damaged pursuant to the accident which occurred on 30/12/2013 (date) along SERANGOON NORTH AVE 5 X EXIT OF BUILDING NO 23 (location) involving vehicle no/s FBH 4326T.

This is pursuant to the inspection conducted on 03/01/2014 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner COMFORT TRANSPORTATION PTE LTD ("the third party claimant") of vehicle no. SHC 1733B 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 SHC 1733B (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 6 (day) of June (month) 2018 (year)



Rosli

Signed by appointed surveyor


AILEEN TAN
Manager, Claims

Signed by "the workshop" (with chop)

CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
59 LOYANG DRIVE
SINGAPORE 508688

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

The contents of this document apply to vehicle damages only.
personal injuries and damages arising therefrom are excluded
in the ambit and application of this document"

TAX INVOICE

COMPANY REF. NO.: 199506048W
Page: 1

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD.

#08-16 78 SHERENTON WAY, CHARTIS BUIL
SINGAPORE SG 079120

CONTACT NO: 64193000 3225094

VEHICLE NO
SHC1733B

MAKE
HYUNDAI

MODEL
SONATA

DATE OF REG
31.01.2011

CHASSIS CODE
KMHET41VMBR804078

INV. NO/DATE
91067345 10.01.2014

JOB NO.
304449966

ODOMETER READING

DATE/TIME IN
02.01.2014 13:45

Description : ACC 30.12.2013/B

S/No	Part No.	Qty	Unit Price	%Disc	Net
PART REQUISITION					
0001	04-01-0101-0026 HEADLAMP ASSY RH - W/SOCK	1	693.80	20.00	555.04
0002	04-01-0101-0017 FENDER FRONT RH(T-SONATA)	1	515.80	20.00	412.64
0003	03-01-0101-0002 TYRE RIM COVER(T-SONATA)	1	125.60	20.00	100.48
0004	04-01-0101-0074 BUMPER RETAINER MOUNTING(1	3.00	20.00	2.40
SUB-TOTAL		:			1,070.56

JOB NATURE

0001	L	PANEL BRATING(PRT)	200.00	200.00
0002	23-502	SPRAYPAINT ON AFFECTED AREA	360.00	360.00
0003	17-01	CHECK ALL LIGHTING	20.00	20.00
0004	20-00	TUFF COAT ON AFFECTED PARTS.	20.00	20.00

ComfortDelGro Engineering Pte Ltd
member of COMFORTDELGRO

Head Office:
5 Braddell Road
Singapore 579701

Kindly note that no receipt shall be issued unless requested.

2/FICE COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010004	91067345	1,894.50	

TAX INVOICE

COMPANY REG. NO.: 199506048W
Page: 2

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD.

#08-16 78 SHENTON WAY, CHARTIS BUILDING
SINGAPORE SG 079120

CONTACT NO: 64193000 3225094

VEHICLE NO
SHC1733B

MAKE
HYUNDAI

MODEL
SONATA

DATE OF REG
31.01.2011

CHASSIS CODE
KMHET41VMBR804078

INV. NO/DATE
91067345 10.01.2014

JOB NO.
304449966

ODMETER READING

DATE/TIME IN
02.01.2014 13:45

S/No	Part No.		Qty	Unit Price	%Disc	Net
0005	20-05	RENEW ADVERTISEMENT STICKER-	100.00		100.00	
SUB-TOTAL :						700.00

Items total	1,770.56
Add GST @ 7.000 %	123.94
Invoice amount	1,894.50

Issued by : KATHERINETAN 10.01.2014 16:18:29
Repair type : CISO/57/57
Payment Type/Term: /Credit 30 days

ComfortDelGro Engineering Pte Ltd
member of COMFORTDELGRO

Head Office:
5 Braddell Road
Singapore 579701

Please note that no receipt shall be issued unless requested.

OFFICE COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010004	91067345	1,894.50	

Our Ref: CT13121138

Date: 03 January 2014



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON 30/12/2013 @ 18:20 hrs
ALONG SERANGOON NTH AVE 5 X EXIT OF BUILDING NO 23
INVOLVING FBH4326T, GY9831U

We refer to the above-mentioned accident and wish to inform that **Comfort Transportation Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHC1733B** (the "Taxi"). The Taxi was hired to **LEE BENG SIONG IC NO S0241803G** a registered hirer-operator of **Comfort Transportation Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$101.65** per day (inclusive of GST).

Please be advised that the Taxi was insured with **India International Insurance Pte 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.

[illegible]

MILEAGE READING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)		DATE	NAME OF DRIVER	MILEAGE READING		MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
		FROM	TO						FROM	TO
0120	245	6:30	1:10pm	28/12	Lee	4420	20	190	7:30	10pm
0359		5:15	1:10pm	29/12	Lee	4424	25	105	7am	9:30am
0647	293	6:30	1:30pm	29/12	Lee	4428	18			
0802		5:15	1:10pm	29/12	Lee	4422	52 (Brake-down)	(70)	5:45pm	11:30pm
1136	330	7am	8:30pm	30/12	Lee	4424	62	210	2:45pm	11:00pm
1370	234	6:45	6pm	31/12	Lee	4427	09	247	7:15	6:00pm
1441	71	7:15	6pm	31/12	Brake-down	4428	19	110		
1442		5:15	1:10pm	01/01/14	Lee	4430	57	238	10:50	6pm
1780	290	6:30	8:30pm	01/01/14	Lee	4430	57			
1830		5:15	1:10pm	2/1/14	Lee	4432	36	150	6:30	1:20pm

SHC 1733B

Text size + -

Enquire Vehicle Insurance Particulars

Vehicle No.	Search Date/Time	Search Status	Insurance Company Code	Insurance Company Name
FBH4326T	30 Dec 2013 / 18:20:00	Successful	A04	AIG ASIA PACIFIC INSURANCE PTE. LTD.

[Previous](#) [OK](#)Land Transport  Authority

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SHC 1733B

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

Express

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	07 Jan 2014 Edit Reg		03 Jan 2014 00:00 Edit Adj Rpt	S\$1,770.56 Edit Estimates	S\$1,770.56 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
------	-----------	---------------	-----------	----------

CLAIM SUBFOLDER DETAILS [Created by adjuster]

Insured:	Chee Melyan Emiline, ID: S8726723G		
Main Claimant:	COMFORT TRANSPORTATION PTE LTD, Co. Reg. No.: 199303821R		
Vehicle Reg. No.:	SHC1733B	Date of Loss:	30/12/2013 18:00 - :59 [34 Months and 30 Days From LTA Reg Date (Man Yr)]
Claim Type:	TP / 800706798	Policy/Cover Note No.:	2100343725 (Comprehensive) Coverage: 11/06/2013 - 10/06/2014
Vehicle Reg. No. (Insured):	FBH4326T	Policy No. (Claimant):	MCOM0015
		Excess:	
Repairer:	ComfortDelGro Engineering Pte Ltd (Loyang) 59 Loyang Drive, 508969 Loyang - Tel: 6214 8300		
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (SG) - Tel: 65-6419-3000 ... [Handled by Singh, Charan - 6419 1637] Charan.Singh@aig.com		
Claimant's Insurer:	India International Insurance Pte Ltd (HQ) - Tel: 63476100		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by ROSLI BIN ABDUL WAHAB] ... [Final Rpt due 04/06/2018]		

ASSOCIATED MAIL RECEIVED View All Compose Case Mail

- AIG_SG (31/05/2018): Report Send Back Alerts - SHC1733B (TP)

ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete

Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SHC1733B (800706798)
 [FBH4326T]
 TP
 COMFORT TRANSPORTATION PTE LTD
 Dec 30 2013 6:00PM
 [Chee Melyan Emiline]
 ComfortDelGro Engineering Pte Ltd

Upload Documents Upload Photos Compose New Letter Upload Video Upload Audio			View View in Browser	
Letters/Correspondences				
			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	(Draft)	Third Party Express Settlement - Payment Breakdown	Edit	
2	21/05/14 13:45	Insurer Offer Letter/DV <small>[Offer superseded on 2018/05/30]</small>	Load HTM	
Photos/Images				
			3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	07/01/14 20:15	Odometer Reading	Load JPG	<input checked="" type="checkbox"/>
2	07/01/14 20:15	Chassis Number	Load JPG	<input checked="" type="checkbox"/>
3	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
4	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
5	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
6	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
7	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
8	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
9	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
10	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
11	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
12	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
13	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
14	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
15	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
16	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
17	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
18	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
19	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
20	07/01/14 20:16	General View	Load JPG	<input checked="" type="checkbox"/>
Documentation				
			1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	08/01/14 10:19	TP ESTIMATE	Load PDF	
2	08/01/14 10:19	TP GIA REPORT	Load PDF	
3	06/05/14 19:41	AIG instruction to redirect the claim	Load PDF	
4	06/05/14 19:42	EMAIL TO WORKSHOP	Load PDF	
5	16/05/14 16:38	LETTER TO OI	Load PDF	
6	19/06/18 11:54	WORKSHOP INVOICE	Load PDF	
7	19/06/18 11:54	AUTHORISATION TO ACT FORM	Load PDF	
8	19/06/18 11:54	Release Voucher	Load PDF	
9	19/06/18 11:54	RENTAL RECEIPT	Load PDF	
10	19/06/18 11:54	LTA SEARCH	Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	07/01/14 09:35	OI GIA REPORT	Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
<div></div>			
Show Remarks To: <input type="checkbox"/> Handling Insurer			
<small>Note: Remarks are private unless you show it to other parties.</small>			

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM _____

**AIG THIRD PARTY EXPRESS SETTLEMENT
FOR ACCIDENTS ON OR AFTER 1ST JUNE 2008
(PAYMENT BREAKDOWN)**

Vehicle No:	FBH4326T (Insd veh)	Model:	HYUNDAI SONATA 2.0 D
	SHC1733B (TP veh)		CRDI TURBO (NF) (A)
Date of Accident:	30/12/2013		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Repair Estimate	:	\$	3,208.89
Final Repair Cost	:	\$	2,270.00
Loss of Use	:	\$	2.50 days at \$50.00 per day
Rental (if any)	:	\$	2.50 days
LTA / GIA Search Fee	:	\$	
Others:	:	\$	
	:	\$	
Final Settlement Sum (Global Sum)	:	\$	2,270.00
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A) For Non GIA Registered Workshop:		Agreed Liability _____ (%)	
B) For GIA Registered Workshop:		BOLA Applicable: Yes/ No- BOLA Scenario No: _____	
BOLA Liability: _____ 100 (%)		Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks _____			

Payment Instruction: Payee's Breakdown			
1)	ComfortDelGro Engineering Pte Ltd	:	\$ 2,270.00
2)		:	\$
3)		:	\$
4)		:	\$
5)		:	\$

JOANNE LEE KHANG MIN

19 Jun
2018

LKK Auto Consultants Pte Ltd

Date

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/AIG14000231/YPA3Q2-1

Date: 19/06/2018

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No: 2100343725

Claimant Vehicle No : SHC1733B

Insured Vehicle No : FBH4326T

Date of Loss: 30/12/2013

Nature of Claim: TP

Claim No: 800706798

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SHC1733B

Make & Model: HYUNDAI SONATA, 2.0 D CRDi Turbo (NF) (A)

Engine No: D4EAA930501

Reg. Date: 31/01/2011 (Man. Year: 2010)

Chassis No: KMHET41VMBA804078

Colour: Blue

Odometer: 443234 km

Engine Capacity: 1991 cc

Market Value/New Car Price: N/A

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

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes

Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 215/60 R16

Rear Tyre Size: 215/60 R16

Front Left Side: West Lake 4 mm

Rear Left Side: West Lake 4 mm

Front Right Side: West Lake 4 mm

Rear Right Side: West Lake 4 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	1,608.96	1,170.56	438.40	27.25
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,390.00	600.00	790.00	56.83
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	2,998.96	1,770.56	1,228.40	40.96
+ GST 7.00/7.00% (S\$)	209.93	123.94	85.99	40.96
Nett Amount (S\$)	3,208.89	1,894.50	1,314.39	40.96
+ Loss of Use (2.5 x S\$50.00/day) (S\$)		125.00		
+ Car Rental (2.5 x S\$101.65/day) (S\$)		254.13		
+ Doc/Search Fee (S\$)		5.35		
Nett Liability (S\$)		2,278.98		
Global Sum Settlement (S\$)		2,270.00		

INSPECTION

Date of Assignment: 03/01/2014

Date Inspected: 03/01/2014 Inspected At:

ComfortDelGro Engineering Pte Ltd
(Loyang)

59 Loyang Drive
Singapore 508969

Estimated Period of Repair: 3.0 days

Adjuster: ROSLI BIN ABDUL WAHAB

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

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER COVER	Repair	468.60 FL	*- FL
2	1		*FRONT BUMPER SIDE BRACKET (RH)	Serviceable	4.60 FL	*- FL
3	1		*HEADLAMP (RH)	Scratched	693.80 FL	*693.80 FL
4	1		*FRONT FENDER (RH)	Bent	515.80 FL	*515.80 FL
5	1		*FRONT FENDER SHIELD (RH)	Serviceable	74.80 FL	*- FL
6	1		*FRONT FENDER RETAINER	Necessary	3.00 FL	*3.00 FL
7	1		*FRONT WHEEL HUB CAP (RH)	Scratched	125.60 FL	*125.60 FL
8	1		*FRONT FENDER ADVERTISEMENT LOGO (RH)	Necessary	100.00 FS	*100.00 FS

F=Franchise part. S=SpcNett. L=ListItemDisc.

Sub Total (\$\$)	1,986.20	1,438.20
- List Item Discount on L Items 20.00/20.00% (\$\$)	377.24	267.64
Total Parts (\$\$)	1,608.96	1,170.56

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	PANEL BEATING	New	560.00	200.00
2	SPRAY PAINTING CHARGE	New	600.00	360.00
3	WIRING CHARGE	New	50.00	20.00
4	TUFF KOTE	New	50.00	20.00
5	TOWING CHARGE	New	50.00	0.00
6	FRT WHEEL ALIGNMENT	New	80.00	0.00
Gross Labour Cost (\$\$)			1,390.00	600.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >