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From: Alvin Yit [<mailto:alvinyit@fta.com.sg>]
Sent: Thursday, May 31, 2018 4:17 PM
To: Syed-Yusoff, Saliha
Subject: RE: #6974464812SG003#027#

Dear Mdm,

As the damage to claimant are negligible, it would be wiser for LKK being the PRI surveyor to do the adjustment. May we have your approval to instruct LKK for the paper survey.

Alvin

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Sent: Thursday, 31 May, 2018 3:59 PM
To: Alvin Yit <alvinyit@fta.com.sg>
Subject: RE: #6974464812SG003#027#
Importance: High

Hi Alvin,

please conduct paper RI on urgent basis.

thank you

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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: Alvin Yit [<mailto:alvinyit@fta.com.sg>]
Sent: Wednesday, May 30, 2018 2:55 PM
To: Syed-Yusoff, Saliha
Subject: RE: #6974464812SG003#027#

Dear Mdm,

No, there isn't.

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Sent: Wednesday, 30 May, 2018 2:31 PM
To: Alvin Yit <alvinyit@fta.com.sg>
Subject: #6974464812SG003#027#

Hi Alvin,

matter reopened in merimen.

please advise if there was any paper RI conducted?

thank you,

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From: Alvin Yit [<mailto:alvinyit@fta.com.sg>]
Sent: Wednesday, May 23, 2018 4:58 PM
To: Syed-Yusoff, Saliha
Subject: FW: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

Dear Saliha,

Understand case was reassign to you. Project focus matter.

Could you kindly reopen file pls.

Alvin

From: Alvin Yit
Sent: Wednesday, 23 May, 2018 4:41 PM
To: 'Sally Chong' <sallychong@visionlawllc.com>
Cc: 'Kesaval, Jaclyn-M' <Jaclyn-M.Kesaval@aig.com>; Janny Leong <claims3@fta.com.sg>
Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

WITHOUT PREJUDICE

Sally,

Since our principal was being deprived on their rights to resurvey, our principal may bring this issue of delay before the Courts should the matter proceed further.

We are prepared to revise our offer as follows;

Cost of Repair	:	\$1500.00
Rental fee	:	\$300.00
Survey Report fee	:	\$480.00
LTA & GIA Fee (Subject to submission of receipt)	:	\$37.00
Costs	:	\$380.00
Total	:	<u>\$2697.00</u>

Alvin Yit

FORMTEAM ADJUSTERS PTE LTD

Tel: (65) 6509 1788 • Fax: (65) 6509 6221
No. 33 Ubi Ave 3, #02-15, Vertex, Singapore 408868
website : www.fta.com.sg

Website: www.fta.com.sg



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From: Sally Chong <sallychong@visionlawllc.com>

Sent: Wednesday, 23 May, 2018 4:16 PM

To: Alvin Yit <alvinyit@fta.com.sg>

Cc: 'Kesaval, Jaclyn-M' <Jaclyn-M.Kesaval@aig.com>; Janny Leong <claims3@fta.com.sg>

Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

**URGENT
WITHOUT PREJUDICE**

Dear Alvin,

CLAIMANT: CHONG HAI CHOO

**ACCIDENT INVOLVING SJP 4913 L & SJF 4948 P ON 26-APR-2014 ALONG WOODLAND CAUSEWAY
BRIDGE BEFORE MALAYSIA IMMIGRATION AT ABOUT 12:40 HRS**

Your email below refers.

We attach herein a copy of LTA search evident of SJP 4913L being De-registered.

Please comply with Protocol and revert with your reasonable revised offer of settlement (in lieu of a physical re-inspection) urgently to avoid the issuance of Writ.

Thank you.

Sally Chong

(Secretary)

VISION LAW LLC

133 NEW BRIDGE ROAD,

#18-01/02, CHINATOWN POINT,

SINGAPORE 059413

TEL: 6534-2811 (ext 115)

FAX: 6535-6802

From: Alvin Yit [mailto:alvinyit@fta.com.sg]

Sent: Wednesday, 23 May, 2018 3:26 PM

To: Sally Chong

Cc: 'Kesaval, Jaclyn-M'; Janny Leong

Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

WITHOUT PREJUDICE

Dear Mdm,

The accident condition of your client vehicle are negligible and the proposed repair cost of \$4500 is exceptionally high.

Please arrange for resurvey as it was not materialise till date. If the car is sold, please let us have the sales agreement without further delay. At the meantime, please let us have the receipt for LTA/ GIA search fee.

Alvin Yit

FORMTEAM ADJUSTERS PTE LTD

Tel: (65) 6509 1788 • Fax: (65) 6509 6221
No. 33 Ubi Ave 3, #02-15, Vertex, Singapore 408868
website : www.fta.com.sg

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From: Sally Chong <sallychong@visionlawllc.com>

Sent: Wednesday, 23 May, 2018 3:16 PM

To: Alvin Yit <alvinyit@fta.com.sg>

Cc: 'Kesaval, Jaclyn-M' <Jaclyn-M.Kesaval@aig.com>; Janny Leong <claims3@fta.com.sg>

Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

**VERY URGENT
WITHOUT PREJUDICE**

Dear Alvin Yit,

CLAIMANT: CHONG HAI CHOO

**ACCIDENT INVOLVING SJP 4913 L & SJF 4948 P ON 26-APR-2014 ALONG WOODLAND CAUSEWAY
BRIDGE BEFORE MALAYSIA IMMIGRATION AT ABOUT 12:40 HRS**

Thank you for your email of even date below.

Your offer is rejected as it is far too low for acceptance. We have been instructed to propose a settlement as follows:-

Cost of Repair	:	\$4,500.00
Rental fee	:	\$1,200.00
Survey Report fee	:	\$480.00
LTA & GIA Fee	:	\$37.00
Costs (\$700 + 7% GST)	:	\$749.00
Disb (\$50 + 7% GST)	:	\$53.50
Total	:	<u>\$7,019.50</u>

Please comply with Protocol and revert with your revised offer of settlement urgently to avoid the issuance of Writ.

Thank you.

Sally Chong

(Secretary)

VISION LAW LLC

133 NEW BRIDGE ROAD,

#18-01/02, CHINATOWN POINT,

SINGAPORE 059413

TEL.: 6534-2811 (ext 115)

FAX : 6535-6802

From: Alvin Yit [<mailto:alvinyit@fta.com.sg>]

Sent: Wednesday, 23 May, 2018 2:48 PM

To: Sally Chong

Cc: Kesaval, Jaclyn-M (Jaclyn-M.Kesaval@aig.com); Janny Leong

Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

WITHOUT PREJUDICE

Dear Sally,

Please refer attached email sent to your office previously which we had repeatedly informed your client failed to turn up for the resurvey. Hence do note that there is no resurvey to your client till date.

Nevertheless, prior to the rearrangement, we are prepared to offer settlement towards your client claim as follows;

COR	\$856
Rental X 3days	\$300
Survey fee	\$480
Cost	\$374.50
TL	\$2010.50

Please take instruction from your client and revert on our offer soon as this matter had been pending your reply since 2014. Thank you!

Alvin Yit

FORMTEAM ADJUSTERS PTE LTD

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No. 33 Ubi Ave 3, #02-15, Vertex, Singapore 408868

website : www.fta.com.sg

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From: Sally Chong <sallychong@visionlawllc.com>
Sent: Wednesday, 23 May, 2018 2:20 PM
To: Alvin Yit <alvinyit@fta.com.sg>
Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

VERY URGENT

Dear Alvin Yit,

CLAIMANT: CHONG HAI CHOO
ACCIDENT INVOLVING SJP 4913 L & SJF 4948 P ON 26-APR-2014 ALONG WOODLAND CAUSEWAY
BRIDGE BEFORE MALAYSIA IMMIGRATION AT ABOUT 12:40 HRS

We refer to the above matter.

Please let us have a copy of the re-inspection report and your reasonable offer of settlement in 10 days.

For the purposes of the Protocol, we hereby give you 10 clear days' notice that our client intends to proceed with the issue of a writ of summons against your insured. In this regard, please let us know if you are instructing solicitors to accept service of process on your insured's behalf.

Thank you.

Sally Chong

(Secretary)
VISION LAW LLC
133 NEW BRIDGE ROAD,
#18-01/02, CHINATOWN POINT,
SINGAPORE 059413
TEL.: 6534-2811 (ext 115)
FAX : 6535-6802

C.c. **AIG ASIA PACIFIC INSURANCE PTE LTD**
78 Shenton Way,
#07-16, AIG Building,
Singapore 079120
(Your Ref.: 6974464812SG)

From: Candy Mok [mailto:candymok@visionlawllc.com]
Sent: Thursday, 16 October, 2014 3:22 PM
To: 'alvinyit@fta.com.sg'
Cc: 'sallychong@visionlawllc.com'; emaautosolution@singnet.com.sg
Subject: FW: AW1-SCV-INS-E21-91717-14 FTA/6974464812SG/1154

VERY URGENT

Dear Alvin Yit,

CLAIMANT: CHONG HAI CHOO

**ACCIDENT INVOLVING SJP 4913 L & SJF 4948 P ON 26-Apr-2014 ALONG WOODLAND CAUSEWAY BRIDGE BEFORE
MALAYSIA IMMIGRATION AT ABOUT 12:40 HRS**

We refer to the re-inspection on 3 October 2014.

Please let us have a copy of the re-inspection report and your reasonable offer of settlement in 10 days.

Thank you.

Candy Mok

VISION LAW LLC
133 NEW BRIDGE ROAD,
#18-01/02, CHINATOWN POINT,
SINGAPORE 059413
TEL.: 6534-2811

From: Alvin Yit [<mailto:alvinyit@fta.com.sg>]
Sent: Thursday, 25 September, 2014 1:01 PM
To: Sally Chong
Cc: EMAUTO
Subject: RE: AW1-SCV-INS-E21-91717-14JS FTA/6974464812SG/1154

Dear Sally,

We refer to your earlier letter today.

We are requesting for a resurvey to your client vehicle. Kindly arrange an appointment and notify us at least 5 working days in advance.

Alvin Yit

FORMTEAM ADJUSTERS PTE LTD

Tel: (65) 6509 1788 • Fax: (65) 6509 6221
No. 33 Ubi Ave 3, #02-15, Vertex, Singapore 408868
website : www.fta.com.sg

From: Sally Chong [<mailto:sallychong@visionlawllc.com>]
Sent: Thursday, September 18, 2014 12:29 PM
To: Alvin Yit
Cc: EMAUTO
Subject: RE: AW1-SCV-INS-E21-91717-14JS FTA/6974464812SG/1154
Importance: High

WITHOUT PREJUDICE

Dear Alvin,

CLAIMANT: CHONG HAI CHOO
**ACCIDENT INVOLVING SJP 4913 L & SJF 4948 P ON 26-Apr-2014 ALONG WOODLAND CAUSEWAY BRIDGE BEFORE
MALAYSIA IMMIGRATION AT ABOUT 12:40 HRS**

Tks for your info and we apologise for the error.

Kindly return all colour photos belonging to SJQ 8708G to us soonest.

We shall forward you the correct survey report together with photos for SJP 47913L shortly.

Thank you.

Sally Chong

VISION LAW LLC
133 NEW BRIDGE ROAD,
#18-01/02, CHINATOWN POINT,
SINGAPORE 059413
TEL.: 6534-2811 (ext 115)

From: Alvin Yit [<mailto:alvinyit@fta.com.sg>]
Sent: Wednesday, 17 September, 2014 1:41 PM
To: 'Sally Chong'
Subject: AW1-SCV-INS-E21-91717-14JS FTA/6974464812SG/1154

Dear Sally,

We refer to your letter of 13/6/2014.

We understand you are acting for the PD claim of your client vehicle SJP4913L. However the survey report enclosed in your letter of 13/6/14 belongs to a car SJQ8708G.

Please let us have the correct document for our consideration towards your client claim.

Alvin Yit

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No. 33 Ubi Ave 3, #02-15, Vertex, Singapore 408868
website : www.fta.com.sg

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Advocates & Solicitors
(Incorporated with limited liability)
Company Registration No. 200721148H

Head office: 133 New Bridge Road #18-01/02 & #10-03 Chinatown Point Singapore 059413
Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1) Singapore 310490

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Advocates & Solicitors

(Incorporated with limited liability)

Unique Entity No. 200721148H

Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413

Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490

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(Incorporated with limited liability)

Unique Entity No. 200721148H

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Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490

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Hsiao Tong (LKKAUTO)

From: Alvin Yit <alvinyit@fta.com.sg>
Sent: Monday, 4 June 2018 9:43 AM
To: Hsiao Tong (LKKAUTO)
Subject: FW: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154
SJP4913L DOA 26/4/2014

Hi Hsiao Tong,

The PRI of SJP4913L was conducted by LKK in 2014. Kindly refer to Vision Law LOD in merimen and get Bryan to do a paper survey.

Kindly upload your report and invoice to Saliha when done. Do let me know when you have uploaded the paper survey report. Thank you!

Alvin Yit

FORMTEAM ADJUSTERS PTE LTD

Tel: (65) 6509 1788 • Fax: (65) 6509 6221
No. 33 Ubi Ave 3, #02-15, Vertex, Singapore 408868
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From: Sally Chong <sallychong@visionlawllc.com>
Sent: Friday, 1 June, 2018 1:41 PM
To: Alvin Yit <alvinyit@fta.com.sg>
Cc: 'Kesaval, Jaclyn-M' <Jaclyn-M.Kesaval@aig.com>; Janny Leong <claims3@fta.com.sg>
Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

**URGENT
WITHOUT PREJUDICE**

Dear Alvin,

**CLAIMANT: CHONG HAI CHOO
ACCIDENT INVOLVING SJP 4913 L & SJF 4948 P ON 26-APR-2014 ALONG WOODLAND CAUSEWAY
BRIDGE BEFORE MALAYSIA IMMIGRATION AT ABOUT 12:40 HRS**

Thank you for your email of 23 May 2018 below.

Your offer is too low for our client's acceptance. We have been instructed to propose a settlement as follows:-

Cost of Repair : \$4,500.00

Rental fee (11 x \$100)	:	\$1,100.00
Survey Report fee	:	\$480.00
LTA & GIA Fee	:	\$37.00
Costs (\$700 + 7% GST)	:	\$749.00
Disb (\$50 + 7% GST)	:	\$53.50
Total	:	<u>\$6,919.50</u>

Please comply with Protocol and revert with your revised offer of settlement urgently to avoid the issuance of Writ.

Thank you.

Sally Chong

(Secretary)
VISION LAW LLC
133 NEW BRIDGE ROAD,
#18-01/02, CHINATOWN POINT,
SINGAPORE 059413
TEL.: 6534-2811 (ext 115)
FAX : 6535-6802

From: Alvin Yit [<mailto:alvinyit@fta.com.sg>]
Sent: Wednesday, 23 May, 2018 4:41 PM
To: Sally Chong
Cc: 'Kesaval, Jaclyn-M'; Janny Leong
Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

WITHOUT PREJUDICE

Sally,

Since our principal was being deprived on their rights to resurvey , our principal may bring this issue of delay before the Courts should the matter proceed further.

We are prepared to revise our offer as follows;

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Rental fee	:	\$300.00
Survey Report fee	:	\$480.00
LTA & GIA Fee (Subject to submission of receipt)	:	\$37.00
Costs	:	\$380.00
Total	:	<u>\$2697.00</u>

Alvin Yit

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From: Sally Chong <sallychong@visionlawllc.com>

Sent: Wednesday, 23 May, 2018 4:16 PM

To: Alvin Yit <alvinyit@fta.com.sg>

Cc: 'Kesaval, Jaclyn-M' <Jaclyn-M.Kesaval@aig.com>; Janny Leong <claims3@fta.com.sg>

Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

**URGENT
WITHOUT PREJUDICE**

Dear Alvin,

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ACCIDENT INVOLVING SJP 4913 L & SJF 4948 P ON 26-APR-2014 ALONG WOODLAND CAUSEWAY BRIDGE BEFORE MALAYSIA IMMIGRATION AT ABOUT 12:40 HRS

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Thank you.

Sally Chong

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SINGAPORE 059413

TEL.: 6534-2811 (ext 115)

FAX : 6535-6802

From: Alvin Yit [mailto:alvinyit@fta.com.sg]

Sent: Wednesday, 23 May, 2018 3:26 PM

To: Sally Chong

Cc: 'Kesaval, Jaclyn-M'; Janny Leong

Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

WITHOUT PREJUDICE

Dear Mdm,

The accident condition of your client vehicle are negligible and the proposed repair cost of \$4500 is exceptionally high.

Please arrange for resurvey as it was not materialise till date. If the car is sold, please let us have the sales agreement without further delay. At the meantime, please let us have the receipt for LTA/ GIA search fee.

Alvin Yit

FORMTEAM ADJUSTERS PTE LTD

Tel: (65) 6509 1788 • Fax: (65) 6509 6221
No. 33 Ubi Ave 3, #02-15, Vertex, Singapore 408868
website : www.fta.com.sg

Website: www.fta.com.sg



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From: Sally Chong <sallychong@visionlawllc.com>

Sent: Wednesday, 23 May, 2018 3:16 PM

To: Alvin Yit <alvinyit@fta.com.sg>

Cc: 'Kesaval, Jaclyn-M' <Jaclyn-M.Kesaval@aig.com>; Janny Leong <claims3@fta.com.sg>

Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

**VERY URGENT
WITHOUT PREJUDICE**

Dear Alvin Yit,

CLAIMANT: CHONG HAI CHOO

**ACCIDENT INVOLVING SJP 4913 L & SJF 4948 P ON 26-APR-2014 ALONG WOODLAND CAUSEWAY
BRIDGE BEFORE MALAYSIA IMMIGRATION AT ABOUT 12:40 HRS**

Thank you for your email of even date below.

Your offer is rejected as it is far too low for acceptance. We have been instructed to propose a settlement as follows:-

Cost of Repair	:	\$4,500.00
Rental fee	:	\$1,200.00
Survey Report fee	:	\$480.00
LTA & GIA Fee	:	\$37.00
Costs (\$700 + 7% GST)	:	\$749.00
Disb (\$50 + 7% GST)	:	\$53.50
Total	:	<u>\$7,019.50</u>

Please comply with Protocol and revert with your revised offer of settlement urgently to avoid the issuance of Writ.

Thank you.

Sally Chong

(Secretary)

VISION LAW LLC

133 NEW BRIDGE ROAD,

#18-01/02, CHINATOWN POINT,

SINGAPORE 059413

TEL.: 6534-2811 (ext 115)

FAX : 6535-6802

From: Alvin Yit [<mailto:alvinyit@fta.com.sg>]

Sent: Wednesday, 23 May, 2018 2:48 PM

To: Sally Chong

Cc: Kesaval, Jaclyn-M (Jaclyn-M.Kesaval@aig.com); Janny Leong

Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

WITHOUT PREJUDICE

Dear Sally,

Please refer attached email sent to your office previously which we had repeatedly informed your client failed to turn up for the resurvey. Hence do note that there is no resurvey to your client till date.

Nevertheless, prior to the rearrangement, we are prepared to offer settlement towards your client claim as follows;

COR	\$856
Rental X 3days	\$300
Survey fee	\$480
Cost	\$374.50
TL	\$2010.50

Please take instruction from your client and revert on our offer soon as this matter had been pending your reply since 2014. Thank you!

Alvin Yit

FORMTEAM ADJUSTERS PTE LTD

Tel: (65) 6509 1788 • Fax: (65) 6509 6221

No. 33 Ubi Ave 3, #02-15, Vertex, Singapore 408868

website : www.fta.com.sg

Website: www.fta.com.sg



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From: Sally Chong <sallychong@visionlawllc.com>
Sent: Wednesday, 23 May, 2018 2:20 PM
To: Alvin Yit <alvinyit@fta.com.sg>
Subject: RE: AW1-SCV-INS-E21-91717-14 // FTA/6974464812SG/1154

VERY URGENT

Dear Alvin Yit,

**CLAIMANT: CHONG HAI CHOO
ACCIDENT INVOLVING SJP 4913 L & SJF 4948 P ON 26-APR-2014 ALONG WOODLAND CAUSEWAY
BRIDGE BEFORE MALAYSIA IMMIGRATION AT ABOUT 12:40 HRS**

We refer to the above matter.

Please let us have a copy of the re-inspection report and your reasonable offer of settlement in 10 days.

For the purposes of the Protocol, we hereby give you 10 clear days' notice that our client intends to proceed with the issue of a writ of summons against your insured. In this regard, please let us know if you are instructing solicitors to accept service of process on your insured's behalf.

Thank you.

Sally Chong

(Secretary)
VISION LAW LLC
133 NEW BRIDGE ROAD,
#18-01/02, CHINATOWN POINT,
SINGAPORE 059413
TEL.: 6534-2811 (ext 115)
FAX : 6535-6802

C.c. **AIG ASIA PACIFIC INSURANCE PTE LTD**
78 Shenton Way,
#07-16, AIG Building,
Singapore 079120
(Your Ref.: 6974464812SG)

From: Candy Mok [mailto:candymok@visionlawllc.com]
Sent: Thursday, 16 October, 2014 3:22 PM
To: 'alvinyit@fta.com.sg'
Cc: 'sallychong@visionlawllc.com'; emautosolution@singnet.com.sg
Subject: FW: AW1-SCV-INS-E21-91717-14 FTA/6974464812SG/1154

VERY URGENT

Dear Alvin Yit,

CLAIMANT: CHONG HAI CHOO

**ACCIDENT INVOLVING SJP 4913 L & SJF 4948 P ON 26-Apr-2014 ALONG WOODLAND CAUSEWAY BRIDGE BEFORE
MALAYSIA IMMIGRATION AT ABOUT 12:40 HRS**

We refer to the re-inspection on 3 October 2014.

Please let us have a copy of the re-inspection report and your reasonable offer of settlement in 10 days.

Thank you.

Candy Mok

VISION LAW LLC
133 NEW BRIDGE ROAD,
#18-01/02, CHINATOWN POINT,
SINGAPORE 059413
TEL.: 6534-2811

From: Alvin Yit [<mailto:alvinyit@fta.com.sg>]
Sent: Thursday, 25 September, 2014 1:01 PM
To: Sally Chong
Cc: EMAUTO
Subject: RE: AW1-SCV-INS-E21-91717-14JS FTA/6974464812SG/1154

Dear Sally,

We refer to your earlier letter today.

We are requesting for a resurvey to your client vehicle. Kindly arrange an appointment and notify us at least 5 working days in advance.

Alvin Yit

FORMTEAM ADJUSTERS PTE LTD

Tel: (65) 6509 1788 • Fax: (65) 6509 6221
No. 33 Ubi Ave 3, #02-15, Vertex, Singapore 408868
website : www.fta.com.sg

From: Sally Chong [<mailto:sallychong@visionlawllc.com>]
Sent: Thursday, September 18, 2014 12:29 PM
To: Alvin Yit
Cc: EMAUTO
Subject: RE: AW1-SCV-INS-E21-91717-14JS FTA/6974464812SG/1154
Importance: High

WITHOUT PREJUDICE

Dear Alvin,

CLAIMANT: CHONG HAI CHOO
**ACCIDENT INVOLVING SJP 4913 L & SJF 4948 P ON 26-Apr-2014 ALONG WOODLAND CAUSEWAY BRIDGE BEFORE
MALAYSIA IMMIGRATION AT ABOUT 12:40 HRS**

Tks for your info and we apologise for the error.

Kindly return all colour photos belonging to SJQ 8708G to us soonest.

We shall forward you the correct survey report together with photos for SJP 47913L shortly.

Thank you.

Sally Chong

VISION LAW LLC
133 NEW BRIDGE ROAD,
#18-01/02, CHINATOWN POINT,
SINGAPORE 059413
TEL.: 6534-2811 (ext 115)

From: Alvin Yit [<mailto:alvinyit@fta.com.sg>]
Sent: Wednesday, 17 September, 2014 1:41 PM
To: 'Sally Chong'
Subject: AW1-SCV-INS-E21-91717-14JS FTA/6974464812SG/1154

Dear Sally,

We refer to your letter of 13/6/2014.

We understand you are acting for the PD claim of your client vehicle SJP4913L. However the survey report enclosed in your letter of 13/6/14 belongs to a car SJQ8708G.

Please let us have the correct document for our consideration towards your client claim.

Alvin Yit

FORMTEAM ADJUSTERS PTE LTD

Tel: (65) 6509 1788 • Fax: (65) 6509 6221
No. 33 Ubi Ave 3, #02-15, Vertex, Singapore 408868
website : www.fta.com.sg

VISION LAW LLC
Advocates & Solicitors
(Incorporated with limited liability)
Company Registration No. 200721148H

Head office: 133 New Bridge Road #18-01/02 & #10-03 Chinatown Point Singapore 059413
Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1) Singapore 310490

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Advocates & Solicitors

(Incorporated with limited liability)

Unique Entity No. 200721148H

Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413

Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490

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Unique Entity No. 200721148H

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Unique Entity No. 200721148H
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VISION LAW LLC

147344

Advocates & Solicitors - Notary Public - Commissioner for Oaths
Agents for Trade Marks

(Incorporated with Limited Liability)

Unique Entity Number : 20072114811

HEAD OFFICE

133 New Bridge Road

#18-01/02 Chinatown Point

Singapore 059413

Branch : 490 Toa Payoh Lorong 6

#03-11 HDB Hub

Singapore 310490

Branch: 133 New Bridge Road

#10-03 Chinatown Point

Singapore 059413

ERIC NG CHING BOON
ONG BOON LENG
STANLEY ANG
AUDREY WONG SU-HSIEN
PAUL YAP TAI SAN
ANJALI D/O MUNIANDY
SEGA PARAM
TIWARY ANURADHA
BENJAMIN GOH
SHARON PARWANI
ONG BOCK KEE
LIM CHIEW HONG AMY
ANG KIM NOI DIANE
RAVENDRA KRISHNASAMY

HEAD OFFICE:

TEL : (65) 65342811 (Hunting)

FAX : (65) 65356802

EMAIL: sallychong@visionlawllc.com

Branch :

TEL: (65) 63580703

FAX: (65) 63580448 (Conveyancing)

Branch :

TEL: (65) 65330868

WHEN REPLYING PLEASE QUOTE OUR REFERENCE Please reply to **HEAD OFFICE** for this matter.

Our Ref : AW1-scv-Ins-E21-91717-14.js

Your Ref : SJF 4948 P

13 June, 2014

AIG ASIA PACIFIC INSURANCE PTE LTD
AIG Building
78 Shenton Way #07-16
Singapore 079120
Attention: Motor Claim Department

HASSAN BIN YA'AKOB
Blk 867 Tampines Street 83
#03-255
Singapore 520867

Dear Sir,

CLAIMANT: Chong Hai Choo
ACCIDENT INVOLVING SJP 4913 L & SJF 4948 P ON 26-Apr-2014 ALONG
WOODLAND CAUSEWAY BRIDGE BEFORE MALAYSIA IMMIGRATION AT ABOUT
12:40 HRS

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on **26-Apr-2014 ALONG WOODLAND CAUSEWAY BRIDGE BEFORE MALAYSIA IMMIGRATION AT ABOUT 12:40 HRS** involving our client's vehicle registration number **SJP 4913 L** and vehicle registration number **SJF 4948 P** driven by you/your insured at the material time.

We are instructed that the accident was caused by you/your insured's negligent driving and /or management of your/your insured vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

1.	Cost of Repair	\$ 5,564.00
2.	Rental fee (11 days x \$120) (in view of PRI)	\$ 1,320.00
3.	Survey report fees	\$ 649.00
4.	GIA & LTA search / report fees	\$ 8.00
5.	Costs Contribution (\$1,500 + 7% GST)	\$ 1,605.00
6.	Photocopy, facsimile and other incidentals (\$100 + 7% GST)	\$ 107.00
		\$ 9,253.00

.../2 to be continued next page

NB.: Any settlement of offer is on the express condition that this settlement is in respect of our client's claim for property-related damages only and shall not preclude our client from claiming injury-related damages arising from this accident.

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CERTIFICATE OF POSTING
(For your information only)

VISION LAW LLC

Advocates & Solicitors
Page 2

Our Ref : AW1-scv-Ins-E21-91717-14.js

Your Ref : SJF 4948 P

Date : 13 June, 2014

We enclose a copy of each of the following documents for your consideration:-

- (a) GIA report lodged by driver of SJP 4913 L;
- (b) LTANet Search;
- (c) Certificate of Insurance;
- (d) Rental agreement & rental invoice from E Rental;
- (e) Final Repair Bill from E M Solution Pte Ltd;
- (f) Surveyor's report & invoice from Constant Appraiser Services ; and
- (g) **109 original photographs** depicting the damages to motor vehicle SJP 4913 L.
 - (P.S:- Original photographs will be sent to insurance co. only)
 - (P.S:- Kindly return us all original photographs within 7 days hereof)

We hereby give you notice of our client's claim, please revert if you request re-inspection within 14 days of this letter. We have notified you on 5th May 2014 and given you the pre-repair inspection notice.

Take notice that you must also provide us with a copy of your insured's GIA report.

The demand herein is in respect of our client's claim for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries. As our client's injury has not stabilised, we are now filing our client's damages pertaining to his motor vehicle only and shall forward his claim for damages and consequential loss in relation to his personal injuries later.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim is quantified based on supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully

AUDREY WONG
(HEAD OFFICE)
encls.

NB.: Any settlement of offer is on the express condition that this settlement is in respect of our client's claim for property-related damages only and shall not preclude our client from claiming injury-related damages arising from this accident.

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SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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

ACCIDENT STATEMENT

Date Of Report 05/05/2014 16:52
Date Of Accident 26/04/2014 12:40
Exact Location Of Accident WOODLANDS CAUSEWAY BRIDGE BEF MALAYSIA IMMIGRATION
Country/State of Loss Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number SJP4913L
Insured/Policyholder
Name Of Registered Owner CHONG HAI CHOO
NRIC No S1327514I
Vehicle Particulars
Manufacturer KIA
Model CERATO FORTE 1.6(M) EX ABS D/AB 2WD 4DR
Exact Purpose for which vehicle was being used at time of accident
Are you claiming under your own insurance policy for repair to your vehicle? No
If No, Please state action to be taken Third Party
Vehicle Category Private Car
Insurance Company
Name of Insurance Company AIG Asia Pacific Insurance Pte. Ltd.
Type Of Coverage Comprehensive
Fleet Policy No
Policy Number 2100129074
Cover Note Number
Driver
Name of Driver NG TIEN MING, FRANCIS
NRIC No S8218649B
Date Of Birth 09/06/1982
Occupation Indoor
Date Of Driving Pass 19/07/2003
Driving Experience 10 Years And 9 Months
Gender Male
Mobile Number (Local) +65-90096881
Fax Number
Contact Number
Email Address NOEMAIL
Address BLK 325A SENGKANG EAST WAY #15-505
Postcode 541325
Was driver an employee of the Insured's Company No

If No, Relationship of the Driver with the Insured Children
Vehicle Registration Number of Driver's Own -
Vehicle -
Insurance Company of Driver's Own Vehicle -
-

General Information of the Accident

Type Of Accident Collision- Head to Rear (TP Hit Insured)
Weather Conditions Clear
Road Surface Dry

Other Information

Was any foreign vehicle involved in this accident? No
Was any body injured in the Accident? No
Was any other material or property damaged? Yes
Was there any video captured by Car Camera? No

Details of Police Action

Was the accident reported to the police? No
If Yes, Please state which Police Station
Was notice of intended Prosecution given? No
If Yes, against whom?

Circumstances of Accident

Refer to attachment
Are accident photos available for attachment? Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SJF4948P
Vehicle Make/Model/Colour
Details Of Properties
Name of Driver
NRIC/Passport Number
Contact Number
Address
Postcode
Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)

Details of Witness

Name
Phone Number
Email Address

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

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

Sketch Plan

A - SJP 4913L

B - SJF 4948P

Describe Circumstances of the Accident

On this date (26/4/14) at about (12:40 pm hrs) I was / had (driving / riding / reversing / parking)

My vehicle registration number (SJP 4913L) (As / Along / Woodland Causeway bridge before Melasia Immigration)

Heavy traffic slow moving vehicle, rear vehicle collided onto the rear of my vehicle. Driver of SJF 4948P had initially wanted to pay for my vehicle repair but until Friday 2/5/14 he then told me to claim from his insurance company that's why the late reporting

Declaration

I hereby declare that the information provided is true and correct.

Choo

Text size + -

Enquire Vehicle & Owner Information (Vehicle No. SJF4948P As At 26 Apr 2014 / 12:40:00)**Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: E21.MISC.14.SJP4913L

Current Owner Details

Owner ID Type: Singapore NRIC
Owner ID: S7204635H
Owner Name: HASSAN BIN YA'AKOB
Registered Address Type: HDB / HUDC
Registered Block/House No.: 867
Registered Street Name: TAMPINES STREET 83
Registered Unit No.: # 03 - 255
Registered Building Name: -
Registered Postal Code: 520867

Current Vehicle Details

Vehicle No.: SJF4948P
Make Description/Model: DAIHATSU / F700RG-GQDF TERIOS SX 1.5 AT
Insurance Company Name: AIG ASIA PACIFIC INSURANCE PTE. LTD.



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CERTIFICATE OF INSURANCE

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

M.X.1

AUTOPLUS (A)

CERTIFICATE NO. 2100129074-05000

(The below excess is subject to GST)
OWN DAMAGE EXCESS S\$600.00 (1)
WINDSCREEN EXCESS S\$100.00
(For policies with effect from 1st November 2007)

SUM INSURED Market Value
INSURING WITH COE/PARF Yes
SJP4913L

Chong Hai Choo

1) VEHICLE REGISTRATION NO.

2) NAME OF INSURED

3) EFFECTIVE DATE OF THE COMMENCEMENT
OF INSURANCE FOR THE PURPOSES OF THE ACT

26 Mar 2014

4) DATE OF EXPIRY OF INSURANCE

25 Mar 2015

5) PERSON OR CLASSES OF PERSONS ENTITLED TO DRIVE*

SUBJECT TO AGE CONDITION: All Age Condition

- a) The Insured.
b) Any other person who is driving on the insured's order or with his permission.
This policy will indemnify the insured or any authorised driver only if he/she meets the age conditions.
An "Elderly, Young and/or Inexperienced Driver Excess" ("EYIDR") of an additional sum of S\$3,000.00 in addition to the
Policy Excess applies to You and an Authorised Driver (named or unnamed) if You are or the said
Authorised Driver is above the age of 65, below the age of 23 and/or has less than 2 year's driving experience.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or
has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from
driving the Motor Vehicle.

6) LIMITATION AS TO USE*

Use only for social, domestic and pleasure purposes and for the insured's business.
The Policy does not cover use for hire or rewards, tuition, driving test, racing, pace-making, reliability trial speed-testing,
the carriage of goods other than samples in connection with any trade or business or use for any purpose in
connection with the Motor Trade.

SOLE AGENT'S WORKSHOP: For new vehicles less than 3 years from initial registration, you have the option for claims-related
repairs to be done at Sole Agent's workshop.

APPROVED REPORTING CENTRES / AIG AUTHORISED REPAIRERS (FOR CLAIMS-RELATED REPAIRS)
1. Sin Yew Hup - 4 Woodlands Rd (Tel: 67600819) 2. ComfortDelGro Engrg - 205 Braddell Rd (Tel: 63837466)
3. Kan Fook Sing Motor - 61 Defu Lane (Tel: 67479560) 4. Ban Choon Motor - 3 Pioneer Rd (Tel: 62641191)
5. Shu Fatt - 1009 Bt Merah Lane (Tel: 62730119) 6. Mova Automotive - 1008 Bukit Merah Lane 3 (Tel: 62723892)
7. Progressive Automotive Pte Ltd - 3022A Ubi Rd 1 (T: 67415336) 8. Ready Autocare - 10 AMK AutoPoint (T:
96606551/64510304)
9. DPS Body & Paint Workshop (Subsidiary of C&C) - 209 Pandan Gardens (Tel: 65684501)
10. Ethoz - 22 Tampines Street 92 (Tel: 66547777) 11. Lai Huat Meng Kee Motors - 21 Sin Ming Ind (Tel: 64538110)

LOSS OF USE Loss of Use 10 Days (1600cc) - Refer to policy wordings for details

* NAMED DRIVER NA

HIRE PURCHASE COMPANY DBS BANK LTD
EMPLOYER'S LOAN

*Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and
Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I / We hereby Certify that the policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-
Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

Issued in Singapore 24 Mar 2014

AIG Asia Pacific Insurance Pte. Ltd.

693170-000
NG TZE NA WENDY
371 ALEXANDRA ROAD
#10-18 AIA ALEXANDRA
SINGAPORE 159963
SP-LEADGROUP

AUTHORISED REPRESENTATIVE

ORIGINAL

SSPV001

Vision

91717

E M SOLUTION PTE LTD

Block 17, #01-59, Sin Ming Industrial Estate Sector A, Singapore 575675

Tel:

64560226

Fax:

64584500

GST Reg. No: 201016308K

PHOTOCOPY

05.06.2014

Proforma Invoice:

TI03761

Chong Hai Choo

FINAL REPAIR BILL FOR KIA CERATO - SJP 4913 L

Lump sum for total repair cost inclusive of labour charge
and spare parts.

GST 7%

5,200.00

364.00

\$ 5,564.00



E RENTAL

Block 17 #01-59 Sin Ming Industrial Estate Sector A
Singapore 575675
Tel: 90042254 Fax : 64584500
Registration No: 53129868W

PHOTOCOPY

Attention: Chong Hai Choo
Block 325A, #15-505
Sengkang East Way
Singapore 541325

Date: 16.05.2014

Inv No: ER - 2008

No	Description	Quantity	Unit Price	Day	SubTotal
1	Rental of Toyota Altis from 05 May 2014 to 16 May 2014 Car Plate SJV 7852 C Customer's car plate: SJP 4913 L	1	120	11	\$1,320
				Total	\$1,320
				Please Pay	\$1,320

Payment Terms: Please make cheque payable to **E Rental** within 14 days

Received By: Derek Keh





Block 17 #01-59 Sin Ming
Industrial Estate Sector A
Singapore 575675
Tel: 6456 0226 Fax: 6458 4500
Email: emautosolution@singnet.com.sg

VHA No: 2008

CO.REG. NO: 53129868W

PHOTOCOPY

VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS	
Name (as in I/C):	Chong Hai Choo
NRIC/Passport No:	S1327514I
Date of Birth:	Age:
Address: _____ S (_____) _____	
Name & Address of Employer: _____	
Occupation:	Driving Exp: _____ Years
Driving License No: _____	
Passed Date: _____	
D/L Type: Local/Int'l/Others: _____	
Tel: HP _____ H _____ O _____	

ADDITIONAL DRIVER'S PARTICULARS	
Name (as in I/C):	Ng Tien Ming, Francis
NRIC/Passport No:	38218649 B
Date of Birth:	9/6/1982
Address: _____ S (_____) _____	
Occupation:	Driving Exp: _____ Years
Driving License No: _____	
Passed Date: _____	
D/L Type: Local/Int'l/Others: _____	
Contact No: 90096881	

Vehicle No: SAH 5030E SJV 7852C			
Make & Model: Toyota Proace Altis			
Out Date: 5/5/14	Time: 4.30pm		
Hire/Period Expiry: 16/5/14	Time: 1.30pm		
NON-WAIVER EXCESS:			
CHARGES		SS	¢
Daily	11 Day(s) @ \$120	Per day	
Weekly	Weekly(s) @ \$	Per week	
Monthly	Month(s) @ \$	Per month	
CDW	@ \$	Per day	
Others			
Delivery/Collection Service			
TOTAL CHARGES			
<div style="display: flex; justify-content: space-around;"> <div> HIRER'S SIGNATURE </div> <div> ADDITIONAL DRIVER'S SIGNATURE </div> </div>			

SINGAPORE USE ONLY

I have read and agree to the terms and conditions on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have provided E Rental in connection with this agreement is true.

IMPORTANT

24HRS HELPLINE: 9129 1935

- Only persons above 21 & Below 60 years of age and signing this agreement may drive the vehicle.
- All vehicles are supplied with petrol and should be returned with petrol level likewise.
- No refund for early return of vehicle (The hirer shall be liable for excess charges for any late return at rate shown per hour per day)
- Use of vehicle for illegal purposes (e.g. In connection with theft, drug pedaling or trafficking, smuggling) is strictly prohibited.
- Vehicle is strictly for use in Singapore only and may not be driven out of Singapore without the prior written consent of E Rental.
- In case of accident, the hirer shall report to the rental office immediately. If there are bodily injuries, a police report must be made within 24 hours.

COPY

CL APPRAISER PTE LTD

Blk 153 Serangoon North Ave 1 # 03-534 Singapore 550153
Email: clappraiser@yahoo.com Hp: 9068 8689
Reg No: 201000228E

VEHICLE INSPECTION REPORT

To: Chong Hai Choo
c/o: Blk 17 Sin Ming Industrial Estate Sector A
#01-59 Singapore 575675

Date : 30 May 2014
Our ref : EMS/05/1401/TP

Accident Date : 26 April 2014
Inspection Date : 06 May 2014
Repairer Name : E M Solution Pte Ltd
Blk 17 Sin Ming Industrial Estate Sector A
#01-59 Singapore 575675

Type of Survey : Third Party

PARTICULARS OF VEHICLE

Registration No : SJP 4913 L
Make / Model : Kia Cerato Forte
Chassis No : KNAFH221295024165
Engine No : G4FC8H222497

Year / Capacity : 2009 / 1591 cc
Colour : Silver
Mileage : 139508

CONDITION OF TYRES

	Made	Size	Thread Balance	Rim
Front Nearside:	: Roadstone	215/45 R17	5 mm	Sport
Front Offside:	: Roadstone	215/45 R17	5 mm	Sport
Rear Nearside:	: Roadstone	215/45 R17	5 mm	Sport
Rear Offside:	: Roadstone	215/45 R17	5 mm	Sport

GENERAL DESCRIPTION OF DAMAGE VEHICLE

The impact damages sustained on the vehicle at the time of inspection is on the rear portion.
(Details refer to the photographs attached)

Enclosed number of photographs: 90 copies

REMARKS

This inspection was conducted entirely on a "**WITHOUT PREJUDICE**" basis
and we have not given authorization and instruction to the repairer to proceed with the repair

RECOMMENDATIONS

We have thoroughly inspected each and every item on the estimate against the physical damage found on the vehicle and we have listed the breakdown of our finding and our recommendation.

The repairer has agreed to undertake the job at a **Lump Sum of \$ 5,200.00** on a contractual basis.

Under normal circumstances, the repair period would be about 7 (**Seven**) working days.

Vehicle Registration No: SJP 4913 L

Our Ref No: EMS/05/1401/TP

Qty	Description	Conditions	Repairer's Estimate	Revised Amount
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SPARE PARTS - LIST ITEMS

1	Rear boot lid	Damage	\$ 685.00	\$ 685.00 ✓
1	Rear boot "KIA" emblem	Necessary	\$ 32.50	\$ 32.50 ✓
1	Rear boot "CERATO" emblem	Necessary	\$ 31.60	\$ 31.60 ✓
1	Rear boot "FORTE" emblem	Necessary	\$ 31.60	\$ 31.60 ✓
2	Rear boot lamps	Intact	\$ 373.00	
1	Rear boot outer garnish	Intact	\$ 126.20	
1	Rear boot inner lock	Damage	\$ 136.50	\$ 136.50 NH
1	Rear boot lock striker	Damage	\$ 42.50	\$ 42.50 NH
1	Rear boot weatherstrip	Necessary	\$ 112.60	\$ 112.60 NH
2	Rear boot hinges	Intact	\$ 173.00	
1	Rear boot inner trim	Intact	\$ 148.60	
1	Rear boot inner trim clip (1 set)	Necessary	\$ 55.00	\$ 55.00 NH
2	Rear taillamps	Damage	\$ 571.60	\$ 571.60 NH
1	Rear bumper	Damage	\$ 558.00	\$ 558.00 ✓
1	Rear bumper diffuser	Damage	\$ 242.50	\$ 242.50 ✓
1	Rear bumper inner sponge	Damage	\$ 108.50	\$ 108.50 ✓
1	Rear bumper reinforcement	Damage	\$ 386.00	\$ 386.00 ✓
5	Rear bumper reinforcement stays	Damage	\$ 210.00	\$ 210.00 NH
2	Rear bumper side retainers	Necessary	\$ 77.00	\$ 77.00 2✓
1	Rear floor board	Intact	\$ 280.60	
1	Rear floor panel	Repair	\$ 685.00	
2	Rear fender inner trims	Damage	\$ 484.00	\$ 484.00 NH
1	Rear fender inner trim clip (1 set)	Necessary	\$ 55.00	\$ 55.00 NH
1	Rear end panel	Damage	\$ 486.50	\$ 486.50 ✓
1	Rear end panel inner garnish	Damage	\$ 78.50	\$ 78.50 ✓
			\$ 6,171.30	\$ 4,384.90
			\$ 617.13	\$ 438.49
Less 10 %				
Total Cost - List items			\$ 5,554.17	\$ 3,946.41

SPECIAL NETT ITEMS

1	Rear bumper clip (1 set)	Necessary	\$ 45.00	\$ 45.00 30/-
1	Rear reverse sensor (1 set)	Damage	\$ 350.00	\$ 280.00 220/-
Total Cost - Special Nett items			\$ 395.00	\$ 325.00

Total cost of parts

\$ 5,949.17 \$ 4,271.41

Vehicle Registration No: SJP 4913 L

Our Ref No: EMS/05/1401/TP

S/No	Description	Repairer's Estimate	Revised Amount
	Total cost of parts c/f	\$ 5,949.17	\$ 4,271.41

LABOUR

1	To remove, refit, replaced damaged lamps and check up rear electrical wiring	\$ 80.00	\$ 50.00 <i>HN</i>
2	To remove and refit inner garnishes, inner trim to assist repair.	\$ 120.00	\$ 80.00 <i>50/-</i>
3	To remove and refit rear reverse sensor.	\$ 120.00	\$ 80.00 <i>40/-</i>
4	To transfer boot lid mechanism and wiring assembly to assist repair.	\$ 80.00	\$ 60.00 <i>HN</i>
5	To apply undercoating on repaired and replaced panel.	\$ 150.00	\$ 120.00 <i>30/-</i>
6	To provide labour charges, workmanship to dismantle above damaged parts, repair including cut and weld ; re-align body structure and damaged consistent to the	\$ 1,200.00	\$ 1,000.00 <i>400/-</i>
7	To respray painting include polishing and waxing on the changed body parts, repaired portions where consistent to the accident.	\$ 1,200.00	\$ 880.00 <i>400/-</i>

GRAND TOTAL

\$ 8,899.17 \$ 6,541.41

3546.63

*2/5 2500/-
2 days*



Vehicle Registration No: SJP 4913 L

Our Ref No: EMS/05/1401/TP

The repairer has agreed to undertake the repair under a Lump Sum Basis. We have further adjusted the amount to a **Lump Sum Repair Contract of : \$ 5,200.00**


By accepting to carry out the repairs on a contract lump sum basis, the repairer has the discretion to replace the damaged parts with used, reconditioned or new parts, or to repair it to a roadworthy condition.

Note: The revised estimate was made from a visual inspection. Should there be any discrepancy or unseen damage / item in this survey, kindly notified the company within seven (7) from the date hereof. Otherwise, the revised amount shall be deemed to be valid.

Disclaimer

The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in. The rates and assessment of damages must not be used in any circumstances for comparison with other vehicle and/or other accident in other legal proceedings.

C L APPRAISER PTE LTD



Cheong K. H
Automotive Appraiser




LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AIG ASIA PACIFIC INSURANCE PTE LTD			Ref : CS3/AIG14008289/Dps2-1	
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120 ATTN: SALIHA			Date : 25-09-2018	
			Code : AIG	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SJF 4948P	Veh. Inspected	SJP 4913L	
Policy No.	2100259244	Coverage (\$)	0.00	
Claim No.	6974464812SG	Excess (\$)	0.00	
Assign From	SALIHA	Assign Date	05/06/2018	
2. Vehicle Particulars & Condition				
Make & Model	KIA CERATO FORTE 1.6(M) EX	c.c	1591	
Engine No.	HIDDEN	Year of Reg.	2009	
Chassis No.	KNAFH221295024165	Colour	SILVER	
Odometer	139508	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	FAIR			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	215/45R17	ROADSTONE	8 mm	
L/H Front Tyre	215/45R17	ROADSTONE	8 mm	
R/H Rear Tyre	215/45R17	ROADSTONE	8 mm	
L/H Rear Tyre	215/45R17	ROADSTONE	8 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	26/04/2014	Inspection Date	07/05/2014	
Survey held at	EM SOLUTION PTE LTD BLK 17 SIN MING IND. ESTATE SECTOR A #01-59 SINGAPORE 575675			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:			2 Working Days	



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.: 1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJP 4913L

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	REAR BOOT LID	DAMAGED	685.00	685.00
1	REAR BOOT "KIA" EMBLEM	NECESSARY	32.50	32.50
1	REAR BOOT "CERATO" EMBLEM	NECESSARY	31.60	31.60
1	REAR BOOT "FORTE" EMBLEM	NECESSARY	31.60	31.60
2	REAR BOOT LAMPS	INTACT	373.00	-
1	REAR BOOT OUTER GARNISH	INTACT	126.20	-
1	REAR BOOT INNER LOCK	NOT NECESSARY	136.50	-
1	REAR BOOT LOCK STRIKER	NOT NECESSARY	42.50	-
1	REAR BOOT WEATHERSTRIP	NOT NECESSARY	112.60	-
2	REAR BOOT HINGES	INTACT	173.00	-
1	REAR BOOT INNER TRIM	INTACT	148.60	-
1	SET REAR BOOT INNER TRIM CLIP	NOT NECESSARY	55.00	-
2	REAR TAILLAMPS	NOT NECESSARY	571.60	-
1	REAR BUMPER	DAMAGED	558.00	558.00
1	REAR BUMPER DIFFUSER	DAMAGED	242.50	242.50
1	REAR BUMPER INNER SPONGE	DAMAGED	108.50	108.50
1	REAR BUMPER REINFORCEMENT	DAMAGED	386.00	386.00
5	REAR BUMPER REINFORCEMENT STAYS	NOT NECESSARY	210.00	-
2	REAR BUMPER SIDE RETAINERS	SERVICEABLE	77.00	-
1	REAR FLOOR BOARD	INTACT	280.60	-
1	REAR FLOOR PANEL	TO REPAIR SEE LABOUR	685.00	-
2	REAR FENDER INNER TRIMS	NOT NECESSARY	484.00	-
1	SET REAR FENDER INNER TRIM CLIP	NOT NECESSARY	55.00	-
1	REAR END PANEL	DAMAGED	486.50	486.50
1	REAR END PANEL INNER GARNISH	DAMAGED	78.50	78.50
	LESS 10% DISCOUNT		-617.13	-264.07
			5,554.17	2,376.63
<u>SPECIAL NETT ITEMS</u>				
1	SET REAR BUMPER CLIP (SN)	NECESSARY	45.00	30.00

Report Ref No. CS3/AIG14008289/Dps2-1

**LKK Auto Consultants Pte Ltd**

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	SET REAR REVERSE SENSOR (SN)	DAMAGED	350.00	220.00
			395.00	250.00
	LABOUR			
	TO REMOVE,REFIT,REPLACED DAMAGED LAMPS AND CHECK UP REAR ELECTRICAL WIRING.	NOT NECESSARY	80.00	-
	TO REMOVE AND REFIT INNER GARNISHES,INNER RIM TO ASSIST REPAIR.		120.00	50.00
	TO REMOVE AND REFIT REAR REVERSE SENSOR.		120.00	40.00
	TO TRANSFER BOOT LID MECHANISM AND WIRING ASSEMBLY TO ASSIST REPAIR.	NOT NECESSARY	80.00	-
	TO APPLY UNDERCOATING ON REPAIRED AND REPLACED PANEL.		150.00	30.00
	TO PROVIDE LABOUR CHARGES,WORKMANSHIP TO DISMANTLE ABOVE DAMAGED PARTS,REPAIR INCLUDING CUT AND WELD;RE-ALIGN BODY STRUCTURE AND DAMAGED CONSISTENT TO THE. INCLUSIVE OF THE REPAIR OF REAR FLOOR PANEL.		1,200.00	400.00
	TO RESPRAY PAINTING INCLUDE POLISHING AND WAXING ON THE CHANGED BODY PARTS,REPAIRED PORTIONS WHERE CONSISTENT TO THE ACCIDENT.		1,200.00	400.00
GRAND TOTAL			8,899.17	3,546.63
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				2,500.00

Report Ref No. CS3/AIG14008289/Dps2-1

ANG BRYAN TANI

Automotive Assessor / Investigator

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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