Hsiao Tong (LKKAuto)

From:

Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Sent:

Tuesday, 24 July 2018 9:15 AM

To:

Hsiao Tong (LKKAuto)

Subject:

RE: <Seek Instruction> Your ref: 1025443037SG *Our Ref: CC4/AIG18010192/Apb3

[ACCIDENT INVOLVING SLL 9880L(OI) & SGK 339H(TP) ON 31/05/2018]

Attachments:

TP LOD.pdf

Hi Hsiao Tong,

Received TP LOD for this case. You may proceed to reject the claim once again.

Thank you.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Ler, Bernard-JQ Sent: 12 June 2018 4:21 PM To: 'Hsiao Tong (LKKAuto)'

Subject: RE: <Seek Instruction> Your ref: 1025443037SG *Our Ref: CC4/AIG18010192/Apb3 [ACCIDENT

INVOLVING SLL 9880L(OI) & SGK 339H(TP) ON 31/05/2018]

Dear Hsiao Tong,

As per video, there is no vehicle in front of TP and hence there is no reason for the TP driver to brake and stop suddenly.

Please proceed to reject TP claim in totality.

Thank you.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: 12 June 2018 3:12 PM

To: Ler, Bernard-JQ

Subject: <Seek Instruction> Your ref: 1025443037SG *Our Ref: CC4/AIG18010192/Apb3 [ACCIDENT INVOLVING

SLL 9880L(OI) & SGK 339H(TP) ON 31/05/2018]

Your ref: 1025443037SG

Our Ref: CC4/AlG18010192/Apb3

Dear Sir/Madam,

ACCIDENT INVOLVING SLL 9880L(OI) & SGK 339H(TP) ON 31/05/2018

We refer to the above matter.

Third party reported that he was travelling along Bukit Batok West Ave 6 towards Bukit Batok Swimming complex. Suddenly the car in front of him stop and he managed to stop without hitting the front car. Suddenly he felt an big impact from the rear. He went down to check and realised that there was 2 car involved in this accident.

OI reported that he was travelling along Bukit Batok West Ave 6 towards Bukit Timah road. While going straight, third party suddenly E-brake with no vehicle in front of him. OI has no time to react as third party E-brake was too sudden. Thus caused the collision between both vehicles.

We have contacted OI, Mr Wee to verify the nature of accident and inform third party claim. However OI disputed on third party claim as third party suddenly jammed braked without any reason. OI mentioned that third party is making a false statement. There was no car in front of him while he jammed brake. Kindly refer to the video footage submitted by OI to support his version.

In view of this, we seek your advice/instruction in order for us to proceed further.

Thank you.

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)

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Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Tuesday, 31 July 2018 10:49 AM

To:

'claims@unitedsg.com.sg'

Subject:

RE: <REJECTION> Your Ref: SGK 339H *Our Ref: CC4/AIG18010192/Apb3 [ACCIDENT INVOLVING SLL 9880L(AIG) & SGK 339H ON 31/05/2018]

Without Prejudice

Hi Sirs/ Mdm,

We refer to the above matter and your LOD dated 17 July 2018, addressed to AIG Asia Pacific Insurance Pte Ltd.

We have our principal instruction to maintain rejection on this matter.

Thank you.

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, 14 June 2018 11:51 AM

To: 'claims@unitedsg.com.sg' <claims@unitedsg.com.sg>

Subject: RE: <REJECTION> Your Ref: SGK 339H *Our Ref: CC4/AIG18010192/Apb3 [ACCIDENT INVOLVING SLL

9880L(AIG) & SGK 339H ON 31/05/2018]

Without Prejudice

Hi,

Attached is a copy of our insured video for your reference.

Please note that the video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

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, 14 June 2018 10:21 AM

To: 'claims@unitedsg.com.sg' <claims@unitedsg.com.sg>

Subject: <REJECTION> Your Ref: SGK 339H *Our Ref: CC4/AIG18010192/Apb3 [ACCIDENT INVOLVING SLL 9880L(AIG)

& SGK 339H ON 31/05/2018]

Your Ref: SGK 339H

Without Prejudice

Our Ref: CC4/AIG18010192/Apb3

Dear Sirs,

ACCIDENT INVOLVING SLL 9880L(AIG) & SGK 339H ON 31/05/2018

We refer to the above matter.

We attached here with a copy of our insured police report for your easy reference. Our insured mentioned that your driver is making a false statement, there was no car in front of him while he jammed his brake. Kindly refer to video screenshot below for your perusal.



In view of the above, we are of the view that our insured driver is not liable for the accident and we have our principal instruction to reject your client's claim.

Thank you.

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

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

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

Hsiao Tong (LKKAuto)

From: Sent: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com> Thursday, 26 September 2019 3:01 PM

To:

Hsiao Tong (LKKAuto)

Subject:

RE: <Seek Instruction> Your ref: 1025443037SG *Our Ref: CC4/AIG18010192/Apb3

[ACCIDENT INVOLVING SLL 9880L(OI) & SGK 339H(TP) ON 31/05/2018]

Hi Hsiao Tong,

Please update me once this is done.

Thanks.

Best Regards,

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: 27 August 2019 13:53

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Subject: [EXTERNAL] RE: <Seek Instruction> Your ref: 1025443037SG *Our Ref: CC4/AIG18010192/Apb3 [ACCIDENT

INVOLVING SLL 9880L(OI) & SGK 339H(TP) ON 31/05/2018]

This message is from an external sender; be cautious with links and attachments.

Hi Bernard.

Apologised for late response.

We will close this case by this week.

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: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Sent: Tuesday, 27 August 2019 11:34 AM

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

Subject: RE: <Seek Instruction> Your ref: 1025443037SG *Our Ref: CC4/AIG18010192/Apb3 [ACCIDENT INVOLVING

SLL 9880L(OI) & SGK 339H(TP) ON 31/05/2018]

Hi Hsiao Tong,

Can assist on the below?

Thanks.

Best Regards,

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Ler, Bernard-JQ Sent: 30 July 2019 11:30

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

Subject: RE: <Seek Instruction> Your ref: 1025443037SG *Our Ref: CC4/AIG18010192/Apb3 [ACCIDENT INVOLVING

SLL 9880L(OI) & SGK 339H(TP) ON 31/05/2018]

Hi Hsiao Tong,

Can assist to submit WP report and billing for our closure?

Thanks!

Best Regards,

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Ler, Bernard-JQ Sent: 12 June 2018 16:21

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

Subject: RE: <Seek Instruction> Your ref: 1025443037SG *Our Ref: CC4/AIG18010192/Apb3 [ACCIDENT INVOLVING SLL 9880L(OI) & SGK 339H(TP) ON 31/05/2018]

Dear Hsiao Tong,

As per video, there is no vehicle in front of TP and hence there is no reason for the TP driver to brake and stop suddenly.

Please proceed to reject TP claim in totality.

Thank you.

Best Regards,

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

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

Bernard-JQ.Ler@aig.com | www.aig.com.sq

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: 12 June 2018 3:12 PM

To: Ler, Bernard-JQ

Subject: <Seek Instruction> Your ref: 1025443037SG *Our Ref: CC4/AIG18010192/Apb3 [ACCIDENT INVOLVING

SLL 9880L(OI) & SGK 339H(TP) ON 31/05/2018]

Your ref: 1025443037SG

Our Ref: CC4/AIG18010192/Apb3

Dear Sir/Madam,

ACCIDENT INVOLVING SLL 9880L(OI) & SGK 339H(TP) ON 31/05/2018

We refer to the above matter.

Third party reported that he was travelling along Bukit Batok West Ave 6 towards Bukit Batok Swimming complex. Suddenly the car in front of him stop and he managed to stop without hitting the front car. Suddenly he felt an big impact from the rear. He went down to check and realised that there was 2 car involved in this accident.

Ol reported that he was travelling along Bukit Batok West Ave 6 towards Bukit Timah road. While going straight, third party suddenly E-brake with no vehicle in front of him. Ol has no time to react as third party E-brake was too sudden. Thus caused the collision between both vehicles.

We have contacted OI, Mr Wee to verify the nature of accident and inform third party claim. However OI disputed on third party claim as third party suddenly jammed braked without any reason. OI mentioned that third party is making a false statement. There was no car in front of him while he jammed brake. Kindly refer to the video footage submitted by OI to support his version.

In view of this, we seek your advice/instruction in order for us to proceed further.

Thank you.

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)

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"We are always in your journey"...

RECEIVED BY AIG

Claims Dept

19 JUL 2018

53 Ubi Avenue 1 #01-56 Paya Ubi Industrial Park Singapore 408934 Tel: 6747-4454 | Fax: 6747-7752 | Email: claims@unitedsg.com.sg Register No: 201729521C | GST No: 201729521C

508767

17th July 2018

Our reference: USG-201806-02 Your reference: SLL9880L

AIG Asia Pacific Insurance Pte Ltd 78 Shenton Way #08-16 Singapore 079120

Attn: Motor Claims Department

Dear Sir/ Madam,

Claimant

: NASENDRAN S/O VEERASAMY

Address

BLOCK 289E BUKIT BATOK STEEET 25 #07-164 SINGAPORE 654289

We are instructed by the above named to claim damages against your insured/your insured's driver in connection with a road accident or 31 MAY 2018 along BUKIT BATOK WEST AVENUE 6 TOWARDS BUKIT BATOK SWIMMING COMPLEX involving our client's vehicle registration number SCK339H and vehicle registrations number SLL9880L driven by you/your insured's driver at the material time.

The accident was caused by your insured negligent driving and/or management of the 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:-

Total		\$10, 495.45
Surveyor Report Fee		\$449.00
LTA Search Fee	2	\$7.45
Loss of Rental	1	\$1, 800.00
Cost of Repair	8	\$8, 239.00

A copy of each of the following supporting documents are enclosed:-

- a) Our client's Accident Report/Police Report
- c) Certificate Of Insurance
- e) LTA Search
- g) Invoice
- i) Surveyor Report

- b) COE/PARF Certificates
- d) Owner / Driver's IC & Driving License
- f) Letter Of Authorisation
- h) Rental Agreement

The demand herein is in respect of our client's claim for damages pertaining to their motor vehicle and any settlement following or subsequent of this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to personal injuries.

Please send to us an acknowledgement of receipt of this letter with 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 the 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.

Yours faith

United SG/Automobile Pte Ltd



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

01 Jun 2018 / 16:18:11

Receipt Date/Time:

01 Jun 2018 / 16:18:10

Tax Invoice/Receipt

Receipt No.: ITNET-00000-180601-001942

Previous Receipt No.:

S/N Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLL9880L				
As at 31 May 2018/20:00:00 Insurance Co: AIG ASIA PACIFIC INSURANCE	DTE ITO			
1 Insurance Enquiry - SLL9880L	PIE LID			
Enquiry Fee 20180601161743391116		7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	xxxxxxxxxxx0343	Credit Card /MasterC	St. Contraction	7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

Date 17.	or Claims Dept						
	ALG						
Dear Sir/Mdi	m						
ACCIDENT (INVOLVING ALONG	ON VEHICLE NOS: Gukst Gar	bok west	May PLK 339H Avenue	2018	SLL	9880L	Barbje.
In the above a	stered owner/driver accident with motor eby authorise that NITED SG AUTOR	vehicle reg	n no.	Sh k	339H 8880L	which w	vas involved by you.
I/We hereby in	NITED SG AUTO! ndemnify M/s Unite th may arise from	ed SG Autor	mobile Pto I	•d			a
	firmed that above-					t.	
Yours faithfully							
QL.							
Owner Signature (Company's starr							

Name in Full: Madendron 8/0 Veeranomy
NRIC No: \$1344900h.
Address: Block 2896 Bulcht Batok
Street 27 #07-164 97654289)

United sg Automobile Pte Ltd

53 Ubi Avenue 1 #01-56 Paya Ubi Industrial Park Singapore 408934 Tel: 6747-4454 | Fax: 6747-7752 | Email: claims@unitedsg.com.sg

UEN No: 201729521C | GST No: 201729521C

TAX INVOICE

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY

#08-16

SINGAPORE 079120

ATTN: MOTOR CLAIMS DEPARTMENT

Invoice number

UNITED/18/202

Date

29-Jun-18

Vehicle numner

SGK339H

Make Model

MITSUBISHI LANCER

Accident date

31-May-18

Reference number

USG-201806-02

Description		Amount SGD\$
Inclusive of supplying parts, labour, panel beating and spray painting		
Lump Sum Repair		7700.00
GST @ 7%		539.00
	Total	8239.00

Singdollars: Eight Thousand Two Hundred and Thirty Nine





S-26 Auto

Co. Reg No: 53343173E Address: 31, Jurong Port Road, #G4-27/28. Jurong Lagistics Hub. Singapore 619115

VEHICLE RENTAL AGREEMENT

Vehicle No:	Replacement No
S'KH3391+	- 8839 C

Tel: 6274 0030					
					Vios .
	PARTICULAR		O SAME AS	HIRER DRIVER	R'S PARTICULAR
Name: Masendran	8/0 Veeros	amy	Name: 0		in soo Masendra
Address:		,	Address:	Slock 2886	Bullet batok
					64 Pare 654289
110: \$1344900h.	D.O.B:		UC: 8 9	2230876	D.O.B: 05 July 1992
Contact:	Pass Date:		Contact: 9	365 8280	Pass Date: 03 July 2014
		A - ACCI C - CRAC D - DENT S - SCRAT	CKED		acceptance acceptance
		RENT	AL DETAILS		
Mileage Out	R	EMARKS	Mileage In		REMARKS
Date Out 01 June	2018		Date In	16 time 2	011
		10.6			

Time Ou		1500			Time In		1800			
ASSIGNE	D BY				CHECKED B	Y				
		RENTAL C	HARGES		I	F	PETROL/ DI	ESEL LE	VEL	
Daily	e\$	120	/	\$ 1800	OUT	E	1/4	1/2	3/4	F
Weekly	@\$		Wks @	\$ /						
Monthly	@\$		Mth @	\$ 1	IN	E	1/4	1/2	3/4	F
Hours	@\$		Hrs @	\$ 1				11 25/27		-
*Inclusive of	addition	al charges (if any)		(0)(2)()	Petrol Charg	es	YES	NO	AMT:	

Amt payable* \$ 1800 CDW YES NO AMT: Payment: • CASH • NETS • CHQ • VISA • MAST Security Deposit YES NO AMT: Bank/ Cheque No.: Advance Payment YES AMT:

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We anvare also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my four possession, we will be billed accordingly. Subsequently, our personal details may be tender accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sur e that all information I/We have given to S-25 Auto in connection with this agreement are true

IMPORTANT INFORMATION (To be go through by the personnel of S-26 Auto to the hirer and/or driver upon leasing of vehicle)

ANT INFORMATION (To be go through by the personnel of 5-26 Auto to the nitrer and/or driver upon leasing of verifications above 28 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle. Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company S-26 Auto. Use of the vehicle illegal purpose such as in connection with theft, drug pedding or trafficking, smuggling is strictly prohibited. Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover. The hirer shall be flable for excess charges for any late return of the rate shown per hour or on a per day basis.

In case of any accident the hirer MEST report to S-26 Auto immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a portion of the rate shown per hour or on the impact occurred. If there are bodily injuries, a portion of the rate shown per hour or on the impact occurred. In case of any accident, the hirer MUST report to S-26 Auto immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.

In view of all accident, the hirer will bear the full responsibility for the SGD\$3,500-/ excess payable to S-26 Auto and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

ACKNOW	LEDGEMENT
Signature of hirer / driver (company stamp if any)	For and on behalf of S-26 AUTO (authorised signature only)



TERMS AND CONDITIONS

S-26 AUTO

An agreement is made as per the day in the schedule between S-26 Auto (hereinafter called 'the owner') of the one part and the hirer named in the schedule hereto whose particulars and signature appear overleaf (hereinafter called 'the hirer') of the other part whereby it is agreed as follows:

The owner will let and the hirer will take on hire, subject to terms and conditions hereinafter the motor vehicle described in the schedule here to (hereinafter call 'the vehicle'). Upon signing the agreement overleaf, the hirer shall agree to all terms and conditions stated on both sides of the agreement.

The hirer shall commence and expire on the date and time specified in the schedule.

The hirer acknowledges that the vehicle is the property of the owner and that the vehicle is without any visible defects and in perfect running condition. The hirer is under obligation to return the vehicle with all tyres, tools, accessories and equipment in as good order and condition as of what the vehicle was when collected by the hirer from the owner.

The hirer shall also pay rent in advance and the deposit specified in the agreement. The owner shall (without prejudice) be at liberty to retain out of such deposit:

- a) The portion of any damage or loss which the hirer undertakes to be responsible regardless of the negligence as set out in this
 agreement.
- b) The amount of any loss or damage for which the hirer is responsible under the provisions of the clause of the front page hereof.
- c) Any other additional charges payable under clauses 7 and 8 hereof.
- d) All cost and expenses.
- During the period of leasing, customer shall not drive vehicle into Malaysia, Thailand without prior notification and payment of additional charges to the company.
- 6. The use of the vehicle is strictly restricted to the Republic Of Singapore only, otherwise with the prior consent of the owner. Additional surcharge shall be paid before the hirer is allowed to drive the vehicle into West Malaysia. The hirer hereby indemnifies and keeps indemnifies the owner against all loss suffered by the owner including all loss from Inability to use the vehicle in consequence of the vehicle passing out of the Republic of Singapore without prior consent of the owner.
- 7. During the hiring period, petrol is at the hirer's expense if the vehicle is delivered with a full tank of petrol, it must be returned likewise. In the event if the hirer is unable to fill up the vehicle, the owner will be authorised to do so in his name and at the hirer's account.
- 8. If there is any breach of terms and conditions herein by the hirer, including the payment of rental charges and others, the hirer shall pay for the full owner's legal cost, loss, damage, claims and expenses arising out of any damage to the said vehicle. In the event if the hirer fail to return the vehicle at the expiration of the period of rent then without prejudice to the other rights of the owner and the hirer shall pay to the owner to every hour elapsing between the time of such expiration and the time the vehicle is returned to the owner such further charge in accordance with the owner's current rate of rental charges or at such other rate as the owner mat in its absolute discretion deem fit.
- 9. Should you decided to direct our bill charges to some other person, firm or organisation who fail to make any payment promptly when due, you will have to undertake the payment and pay accordingly to the company upon demand. All charges and amounts due hereunder which are not paid when due shall bear interest at 2% per month until they are paid.
- 10. As mentioned overleaf, hirer will have to pay for all fines, penalties, forfeitures and court costs imposed for any parking or traffic offences with respect to the vehicle during the period of leasing under this agreement. You will immediately report such violations to the company and will hold company harmless from all claims arising out of such violations.
- 11. If the vehicle is confiscated by the Government, the hirer shall compensate the company on all cost incurred including the value of the vehicle at the material time of confiscation.
- 12. The hirer shall agree to take proper care of the vehicle and drive the same in a careful and skilful manner observing the traffic regulations and laws. In the event of any breach thereof, the hirer shall pay all Police and Traffic Court Summonses, Notices and Inquires in connection therewith. Particular attention is to be accorded to the following factor:



TERMS AND CONDITIONS

- a) The hirer shall not carry load or passengers in excess of the motor vehicle's license carrying capacity of that particular make and model the hirer is leasing.
- b) The hirer shall not drive the vehicle whilst under the influence of intoxicating liquor or drugs.
- c) The hirer shall not leave the vehicle unattended while it is unlocked or while the keys are inside the vehicle.
- d) The hirer shall not deface the paintwork or bodywork of the vehicle nor add or erect any painting sign-writing.
- e) The hirer shall not use or permit the vehicle to be used for transportation of animals, creatures, plant or fruit which is or which contains properties which are unfit for carriage or which are improperly packed, inflammable, harmful, illegal, verminous, infested, contaminated, condemned or offensive smelling.
- f) The hirer must inform the owner of any serious faults, failures, mechanical issues or whatsoever so that the owner can rectify the problem. Otherwise should there be any losses, damaged and/or charges arise, the hirer will be liable.
- g) In case of any breakdowns, failures, accidents, or whatsoever occurs in Singapore or West Malaysia. the hirer must inform the owner immediately and/or its agent and the hirer is not allowed to engage any towing agents or motor workshops without the owner's written consent. Should the hirer engage any unauthorised workshop and/or agents, the hirer shall be liable to pay for the loss.

An authorised driver will immediately report any accident within 24 hours to the company at the location where the vehicle was rented and will also deliver to the company at that location, every summons, and complaint of paper of any kind received by authorised driver in any relating to any accident involving the vehicle while rented under this agreement. An authorised driver will not aid or encourage the filing of any claims as a result of any accident and cooperate fully with the company and its insurer in the investigation and defence of any claim or lawsuit. The hirer or driver must not admit to or compound any claim either partially or in full. It is important that they secure the names and address of all witnesses as well as the license number of any and all vehicles involved in the accident. In any case if the local police authorities have to be informed of any injuries with relates to the accident that happened in Malaysia, hirer are required to lodge a police report both in Malaysia and Singapore within 24 hours. All repairs must only be carried out by - Auto authorised workshop.

in the event that the vehicle or any part thereof is damaged or missing which includes all accessories and items, the hirer shall forthwith pay to the owner the excess amount payable in respect of each and every incident regardless of negligence. Arrangement may however be made at the request of the hirer to cover the vehicle with such a policy during the period of the hire, upon the hire having the current rate of premium as evidenced by his initials in 'accept' space provided on the overleaf.

- 15. The hirer and the registered additional driver are not insured under a policy of insurance against personal injury or death to themselves.
- 16. The owner is not obligated to provide any replacement vehicle if any accidents or breakdowns occur in Malaysia, whether or not the accident or breakdown is due to the negligence of the hirer, but however, if the owner chooses to provide any replacement vehicle for accident that occurred in Singapore, it will be at the hirer's expenses.
- 17. The person signing this agreement assumes the full personal responsibility along with the firm, person or organisation in whole name he/she might sign.
- 18. In the event of any disputes arising out of or in connection with this agreement, the parties here to, hereby and submit to the jurisdiction of the Courts of the Republic Of Singapore.

WG APPRAISAL SERVICES

Blk 224B, Compassvalve Walk, #07-647.Singapore 542224 Email: Winsongkk@hotmail.com Contact: 9747 0063 Company Register No. 53326249J

Our Ref:

WG/TP/2018-201

Invoice No:

TP/UNITED/2018-201

Vehicle No:

SGK339H

Attn:

NASENDRAN S/0 VEERASAMY

Company:

UNITED SG AUTOMOBILE PTE LTD

Address:

53 UBI AVE 1, #01-56 PAYA UBI INDUSTRIAL PARK.

SINGAPORE 408934

Invoice

Surveyor Fee:

S\$310

Re-inspection Fee:

S\$50

Transport:

S\$50

Photographs:

S\$39/- (@ \$1 per photo, total 39 photos)

Date 25 June 2018

Total:

S\$449

Surveyor: Uinson God Signature: On Date: 25/6/2018

WG APPRAISAL SERVICES

Blk 224B, Compassvalve Walk, #07-647. Singapore 542224 Email: winsongkk@hotmail.com Contact: 9747 0063 Company Register No. 53326249J

ACCIDENT DAMAGED VEHICLE INSPECTION REPORT

M/S NASENDRAN S/0 VEERASAMY C/O UNITED SG AUTOMOBILE PTE LTD 53 UBI AVE 1, #01-56 PAYA UBI INDUSTRIAL PARK SINGAPORE 408934

Date Our Ref : 25 June 2018 : WG/TP/2018-202

REFERENCE PARTICULARS

Date of Accident : 31 May 2018 Date of Inspection : 04 June 2016

Type of Inspection Date of Re-Inspn

: Third Party Claim : 06 June 2018

VEHICLE PARTICULARS

: SGK339H Registration No : MITSUBISHI Make Model : LANCER 1.6 M Year : 2006

Engine No

: 4G18HK2917

Chassis No Odometer Colour Colour

: JMYSNCS3A6U008191 : 208755km

1

CONDITION OF VEHICLE (STATIC CHECKS AT TIME OF INSPECTION ONLY)

Engine condition : Good Foot Brake : Serviceable : Serviceable Hand Brake

General Body Work : Good Steering Lightings

: Serviceable : Serviceable

: White

TYRE CONDITION (Remaining estimated life of tyre in mm)

Make Size Front Near side : Kumho 215/55R16 Front Off Side : Kumho 215/55R16 Rear Near Side Kumho 215/55R16 Rear off Side · Kumho 215/55R16 Thread Balance

5 mm

5 mm

5 mm

5 mm

GENERAL DESCRIPTION OF DAMAGES

The vehicle sustained damage at the rear portion. For details, refer to assessment for repairs and photographs attached.

ASSESSMENT SUMMARY

Our assessment of the repair costs to pre-accident condition was \$57,700.00 nett at hump sum basis.(Subject to GST if applicable) Under normal circumstances, estimated period required for repairs : Fourteen (14) working days.

Enclosed Thirty-nine (39) photographs depicting damage to the vehicle.

Inspection conducted at : UNITED SG AUTOMOBILE PTE LTD

53 UBI AVE 1, #01-56 PAYA UBI INDUSTRIAL PARK. SINGAPORE 408934

In accordance to your instruction, we have not authorise repairs and inspection was conducted strictly on a "WITHOUT PREJUDICE BASIS".

VEHICLE NO: SGK339H MODEL: 'LANCER 1.6 M

Our Ref : WG/TP/2018-202

ASSESSMENT OF REPAIRS AND SPARE PARTS COSTS

DESCRIPTION OF PARTS AND NATURE OF REPAIRS

		QTY	ASSESSED		ORIGINAL		REVISED
	SPARE PARTS	PC/SET	CONDITION		QUOTATION	OI	OTATION
1	REAR BUMPER	1	DEFORMED	S	765.30	5	
	REAR BUMPER SIDE RETAINER	2	NECESSARY	S	69.40	S	
3	REAR BUMPER BEAM CENTRE	1	NOT NECESSARY	S	68.00	5	200,000
ŀ	END PANEL	1	DENTED	5	589.40	s	
	END PANEL TOP GARNISH	1	DEFORMED	5	149.60	s	140 60
	TAILLAMP	2	CRACKED	5	897.60	Š	897.60
	TAILLAMP SEAL	2	NECESSARY	5	30.00	5	30.00 -
	REAR LH TAILLAMP PANEL	1	REPAIR	S	159.00	s	. ×
	REAR RH TAILLAMP PANEL	1	DENTED	5	159.00	S	159.00 ~
	REAR LH FENDER INNER TRIM	1	NOT NECESSARY	5	212.93	S	
	REAR RH FENDER INNER TRIM	1	TORN	5	212.93	5	212.93 V
	REAR WINDSCREEN MOULDING	1	NECESSARY	5	69.00	s	69.00 2
	BOOTLID EMBLEM -LOGO	1	NECESSARY	5	56.00	5	56.00
				5	3,438.16	5	2,998.23
			Less 10 ^s	% S	343.81	š	299.82
				5	3,094,35	Š	2,698,41
	REAR BUMPER CLIP REAR WINDSCREEN MOULDING REAR REVERSE SENSOR REAR FENDER INNER TRIM CLIP BOOTLID (AFTER MARKET) BOOTLID OUTER GARNISH (AFTER MARKET) EXHAUST SILENCER (AFTER MARKET) JOINT SEALANT WINDSCREEN SEALANT	1 SET 1 SET 1 SET 1 SET 1 I	NECESSARY NECESSARY MALFUNCTION NECESSARY DENTED CRACKED DENTED NECESSARY NECESSARY	\$ \$ \$ \$ \$ \$	60.00 130.00 400.00 50.00 1,400.00 400.00 1,500.00 150.00	\$ \$ \$ \$ \$	100.00 7 300.00 2 40.00 7 1,200.00 80 300.00 8 1,200.00 81 130.00 6
			3.120-200-341.4	5	4,240.00	5	3,450.00 ×
				-	4,240.00	3	3,430.00
			Parts Total :	S	7,334.35	5	6,148.41
	LABOUR CHARGES & MISC						
	CHECK REAR WIRING AND LIGHTING SYSTEM			\$	60.00	S	50,00 3
	REMOVE AND REFIT REAR LINING, TRIM AND GO	ARNISH		S	200.00	5	180.00-60
	REMOVE AND RENEW REAR REVERSE SENSOR REMOVE AND RENEW REAR EXHAUST ASSY			\$	150.00	S	130.00
	REMOVE AND REFIT REAR WINDSCREEN			5	150.00	5	130.00-8
	TRANSFER PARTS, ATTACHMENT FROM OLD BO	OTUD TO NEW		5	150.00	5	120.00
	PANEL BEATING ON AFFECTED AREAS	WILD TO NEW		5	200.00	5	180.00 €
	SPRAY PANTING ON AFFECTED AREAS			2	1,600.00	5	1,400.00 /0
	APPLY ANTI RUST ON AFFECTED AREAS			8	1,400.00	S	1,200.00 /0
			Labour Total	2	150.00	5	130.00 6
			Labour Total:	S	4,060.00	5	3,510.00
			Total Parts and Laboure :	-5	11,394,35	5	9,658,41

11,394.35 \$ 9,658.41

FINAL LUMP SUM ADJUSTMENT

POINT OF IMPACT

The impact was confined to the rear portion of the vehicle.

The damages appeared to be consistent as per the accident report statement. Please refer the attached schedule and photographs for details.

ADJUSTMENT/RECOMMENDATIONS
We have thoroughly inspected each and every item on the repairer's estimates against the actual damaged found on the vehicle. We have listed the breakdown of our findings and recommendations as per assessment above.

CONCLUSION

The repairer has agreed to undertake repair the vehicle at a lump sum basis of \$7,700.00 nett corresponding to replacement of parts, spray painting and labour charges. We now revert for your decision on the above claim.

Winson Goh

...CLAIM SUBFOLDER...(Pending for Survey Report) Revoked / No settlement

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	1	d) Subi	mitted	Ins Auth'ed	Status			
Main	06 Jun 2018 Edit Reg		01 Jun 2018 00:00 Edit Adj Rpt	S\$5,300.00 Edit Estimat	The second second	\$5,30 View Rp	100000000000000000000000000000000000000		Report	Pending for Survey Report Cancel Case		
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CLAIM SUE	BFOLDER DE	TAILS	WHEN SHEET PROPERTY.	No. of Contrast of	CONTRACT OF STREET	ALTERNACIO	[Created	by adjuster]	A STATE OF	SCHOOL SEATS		
Insured:	WEE PEI	WEN (HUANG PE	IWEN), ID: SE	3712289A			1.					
Main Claimant:	NASENDR	AN S/O VEERAS	AMY, ID: S13	44900G	4.1							
Vehicle Reg. No.:	SGK339	sgк339H				f Loss:		5/2018 20:00 - :59 Months and 4 Days From LTA Reg Date (Man Yr				
Claim Type:	TP / 102	5443037SG			Policy/ Note N			2100508625 (Comprehensive)				
Vehicle Reg. No. (Insured):		SLL9880L			Policy (Claim		GA118160	GA118160/1				
					Excess	-						
Repairer:	United SG	Automobile Pte	Ltd (HQ) 53 Ut	oi Avenue 1,	#01-56 F	aya Ub	i Industrial	Park, 408934 Ut	oi - Tel: 90	07 7556		
Handling Insurer:	BernardJiQ	Pacific Insurance ian.Ler@aig.com	Pte. Ltd. (Exp	ress) - Tel: (65-6419	3000	[Handled	by Ler, Bernard	1-JQ]			
Claimant's Insurer:	AXA Insu	rance Pte Ltd (H	Q) - Tel: 6338 7	288								
Adjuster:	LKK Auto	Consultants Pte	Ltd (HQ) - Tel:	6256-3561	., [Handl	ed by A	DRIAN LI	NG] [Final l	Rpt due	14/06/2	018]	
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Claim Documents

*SGK339H (1025443037SG)

[SLL9880L]

TP

NASENDRAN S/O VEERASAMY

May 31 2018 8:00PM

[WEE PEI WEN (HUANG PEIWEN)]

United SG Automobile Pte Ltd

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Documents Checklist

DOCUMENTS CHECKLIST	Reset Save Print
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Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)	
Show Remarks To: Handling Insurer Note: Remarks are private unless you show it to other parties.	

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

51 Ubi Ave 1 #01-25, Pava 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:

CC4/AIG18010192/APB3S2

Date:

03/10/2019

REFERENCE

Handling Insurer:

AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

2100508625

Claimant Vehicle No:

SGK339H

Insured Vehicle No:

SLL9880L

Date of Loss:

31/05/2018

Nature of Claim:

TP

Claim No: 1025443037SG

JMYSNCS3A6U008191

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SGK339H

Make & Model:

MITSUBISHI LANCER, 1.3 (A) 27/07/2006 (Man. Year: 2006)

Engine No: Chassis No:

Odometer:

4G18HK2917

208755 km

Reg. Date: Colour:

White

Engine Capacity: Market Value/New Car Price: 1584 cc

N/A

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Good

Steering (Serviceable):

Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

Yes

Engine Modification:

Pre-accident Condition: No

CONDITION OF TYRES

Front Tyre Size:

195/50 R15

Rear Tyre Size:

195/50 R15

Front Left Side: Front Right Side: Kumho 6 mm Kumho 6 mm

Rear Left Side: Rear Right Side: Kumho 6 mm Kumho 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	7,334.34	4,356.07	2,978.27	40.61
Miscellaneous Items	0.00	0.00	0.00	
Labour	4,060.00	2,310.00	1,750.00	43.10
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	11,394.34	6,666.07	4,728.27	41.50
Approved Total (Overridden) (S\$)		5,300.00		
(S\$)	11,394.34	5,300.00	6,094.34	53.49
+ GST 7.00/7.00% (S\$)	797.60	371.00	426.60	53.49
Nett Amount (S\$)	12,191.94	5,671.00	6,520.94	53.49

INSPECTION

Date of Assignment:

01/06/2018

Date Inspected:

05/06/2018 Inspected At:

United SG Automobile Pte Ltd (HQ)

53 Ubi Avenue 1, #01-56 Paya Ubi Industrial Park

Singapore 408934

Estimated Period of Repair:

8.0 days

Adjuster: ADRIAN LING

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		*REAR BUMPER	Deformed	765.30 FL	*765.30 FL
2	2		*REAR BUMPER SIDE RETAINER	Necessary	69.40 FL	*69.40 FL
3	1		*REAR BUMPER BEAM CENTRE	Not Necessary	68.00 FL	*-FL
4	1		*END PANEL	Dented	589,40 FL	*589.40 FL
5	1		*END PANEL TOP GARNISH	Deformed	149.60 FL	*149.60 FL
6	2		*TAILLAMP	Cracked	897.60 FL	*664.00 FL
7	1		*TAILLAMP SEAL	Necessary	30.00 FL	*30.00 FL
8	1		*REAR LH TAILLAMP PANEL	Repair	159.00 FL	*- FL
9	1		*REAR RH TAILLAMP PANEL	Dented	159.00 FL	*159.00 FL
10	1		*REAR LH FENDER INNER TRIM	Not Necessary	212.93 FL	*-FL
11	1		*REAR RH FENDER INNER TRIM	Torn	212.93 FL	*212.93 FL
12	1		*REAR WINDSCREEN MOULDING	Not Necessary	69.00 FL	*-FL
13	1		*BOOTLID EMBLEM - LOGO	Necessary	56.00 FL	*56.00 FL
14	1		*SET REAR BUMPER CLIP	Necessary	60.00 FS	*30.00 FS
15	1		*REAR WINDSCREEN MOULDING	Not Necessary	130.00 FS	*-FS
16	1		*SET REAR REVERSE SENSOR	Malfunction	400.00 FS	*200.00 FS
17	1		*SET REAR FENDER INNER TRIM CLIP	Necessary	50.00 FS	*40.00 FS
18	1		*BOOTLID (AFTER MARKET)	Dented	1,400.00 FS	*800.00 FS
19	1		*BOOTLID OUTER GARNISH (AFTER MARKET)	Not Necessary	400.00 FS	*-FS
20	1		*EXHAUST SILENCER (AFTER MARKET)	Bent	1,500.00 FS	*800.00 FS
21	1		*JOINT SEALANT	Necessary	150.00 FS	*60.00 FS
22	1		*WINDSCREEN SEALANT	Not Necessary	150.00 FS	*-FS
F=Fra	nchise	part. S=SpcN	lett. L=ListItemDisc.	_		
				Sub Total (S\$)	7,678.16	4,625.63
	- List Item Discount on L Items 10.00/10.00% (S\$)		343.82	269.56		
				Total Parts (S\$)	7,334.34	4,356.07

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Lab	our Items			
1	CHECK REAR WIRING AND LIGHTING SYSTEM.	New	60.00	30.00
2	REMOVE AND REFIT REAR LINING, TRIM AND GARNISH.	New	200.00	60.00
3	REMOVE AND RENEW REAR REVERSE SENSOR.	New	150.00	50.00
4	REMOVE AND RENEW REAR EXHAUST ASSY.	New	150.00	80.00
5	REMOVE AND RENEW REAR WINDSCREEN.	New	150.00	0.00
6	TRANSFER PARTS, ATTACHMENT FROM OLD BOOTLID TO NEW.	New	200.00	30.00
7	PANEL BEATING ON AFFECTED AREAS.	New	1,600.00	1,000.00
8	SPRAY PAINTING AFFECTED AREAS.	New	1,400.00	1,000.00
9	APPLY ANTI RUST ON AFFECTED AREAS.	New	150.00	60.00
	Gross Labo	our Cost (S\$)	4,060.00	2,310.00

< END OF ESTIMATES >

Report was unsubmitted during this print-out.