

Surveyor: Kenneth | DOI: 25/6/18 | Date / Time: 6/6/2018  
 Registered in Merimen: \_\_\_\_\_

**Pre-assign / CCU / FTE**

Insured Vehicle No. : EQ 6888 S | Claim No. : S8m0705  
 Name of Insured : Lee Hong Leow | Policy No. : \_\_\_\_\_  
 Insured Tel No. : \_\_\_\_\_ | HP: \_\_\_\_\_ | Make / Model : \_\_\_\_\_  
 Excess Sec II :SS | D.O.A. : 27/05/18 | Place of Accident : S'goon North Ave 1  
 Is driver the owner? ( YES / NO ) | Nature of Accident : \_\_\_\_\_  
 If NO, Driver Name / Age : Ng Bee Chuan | OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO  
 Driver Tel No. : 93838194 (V/L YES / NO) | Insured Liability : % | Final ? Yes / No

INSRS: Lim Yew Bo | WSP: \_\_\_\_\_ | Tel: \_\_\_\_\_ | Liability: \_\_\_\_\_ | RMKS: \_\_\_\_\_  
 INSRS: \_\_\_\_\_ | WSP: \_\_\_\_\_ | Tel: \_\_\_\_\_ | Liability: \_\_\_\_\_ | RMKS: \_\_\_\_\_  
 INSRS: \_\_\_\_\_ | WSP: \_\_\_\_\_ | Tel: \_\_\_\_\_ | Liability: \_\_\_\_\_ | RMKS: \_\_\_\_\_  
 INSRS: \_\_\_\_\_ | WSP: \_\_\_\_\_ | Tel: \_\_\_\_\_ | Liability: \_\_\_\_\_ | RMKS: \_\_\_\_\_

Date/Time	STAGE	DATE / PIC
2/6/18	Non-Reporting ltr (1st)	
	Non-Reporting ltr (2nd)	
	Non-Reporting ltr (Final)	
	Notification ltr (if non-pickup)	
	Call OI	
9/6/18	After call ltr to OI	<u>25/6/18</u>
	Documentation Check List:	Handler   Typist
	Notification ltr (if non-pickup)	<input checked="" type="checkbox"/>   <input type="checkbox"/>
	After call ltr to OI	<input checked="" type="checkbox"/>   <input type="checkbox"/>
	Authorisation To Act:	<input checked="" type="checkbox"/>   <input type="checkbox"/>
	Release Voucher:	<input checked="" type="checkbox"/>   <input type="checkbox"/>
	Final Repair Bill:	<input type="checkbox"/>   <input type="checkbox"/>
	Car Rental Invoice:	<input type="checkbox"/>   <input type="checkbox"/>
	Towing Invoice	<input type="checkbox"/>   <input type="checkbox"/>
	LTA / GIA :	<input checked="" type="checkbox"/>   <input type="checkbox"/>
	Medical Bill:	<input type="checkbox"/>   <input type="checkbox"/>
	PIR:	<input type="checkbox"/>   <input type="checkbox"/>
	Minute/Reject Instruction:	<input checked="" type="checkbox"/>   <input type="checkbox"/>
	LOD	<input checked="" type="checkbox"/>   <input type="checkbox"/>
	Payment Breakdown Form:	<input type="checkbox"/>   <input type="checkbox"/>
	Post-Repair Photos:	<input type="checkbox"/>   <input type="checkbox"/>
	Others:	<input type="checkbox"/>   <input type="checkbox"/>

PRELIMINARY ADVICE Date/Time: \_\_\_\_\_ Sent By: \_\_\_\_\_  
 RECEIVED 26 SEP 2018

FINALIZATION Date/Time: \_\_\_\_\_ Confirm with: \_\_\_\_\_ Confirm by: \_\_\_\_\_  
 Repair Cost: \$S \_\_\_\_\_ days Reduction: \_\_\_\_\_ % Email  Call

FINAL SETTLEMENT Date/Time: 21/9/18 Confirm with: Serene Email  Call   
 Final Liability: % 100 (Agreed / Assessed) BOLA S/N No.: 9 If NO or B 28, Ass. Lia: OK 11/10/18  
 Repair Cost: \$S 940.00

Loss of Rental (LOR): \$S \_\_\_\_\_ (days) days)  
 Loss of Use (LOU): \$S 300.00 (100 x 3 days)  
 Loss of Income (LOI): \$S \_\_\_\_\_ (5 x days)

LOR only  LOU only  LOR + LOU  LOR + LOI  [Tick only one]  
 GIA/LTA Search \$S 7.45

Medical: \$S \_\_\_\_\_  
 Disbursement: \$S \_\_\_\_\_ (e.g. Tow/Independent)  
 Legal Cost \$S \_\_\_\_\_

Total: \$S 1249.45 Global Sum \$S: 1240.00  
 1) Claim status: Normal/Reject/Private Settle  
 2) Report Format: TP  
 3) Survey fee: \$350.00

FINAL PAYMENT Date/Time: 21/9/18 Confirm with: Serene Email  Call   
 Payee 1: \$S 1240.00 Name 1: Lim Yew Bo Spray Paint Co.

Payee 2: (Strike if N.A.) \$S \_\_\_\_\_ Name 2: \_\_\_\_\_  
 Payee 3: (Strike if N.A.) \$S \_\_\_\_\_ Name 3: \_\_\_\_\_





# LIM YEW BOO SPRAY PAINT CO.

Blk 10, Sector C, #01-10, Sin Ming Ind. Est. Singapore 575645  
 No. 176, Sin Ming Drive, #03-05, Sin Ming AutoCare, Singapore 575721  
 Tel: 6453 4177 Fax: 6459 3724  
 Email: limyewboo@singnet.com.sg  
 Company Reg. No. : 200514/001.

AXA INSURANCE SINGAPORE PTE LTD  
 8 SHENTON WAY #27-01  
 AXA TOWER SINGAPORE 068811

Estimate : TP18/032

Attention : Motor Claim Department  
 Contact : 63387288 Fax No. : 68804838

Date : 02/06/2018  
 Vehicle Num. : SLE 9234P  
 Make/Model : HONDA STREAM-2008  
 Chassis/Eng# : JHMERN684085204842  
 Accident Date : 27/05/2018  
 Claim No. :  
 Reference : LYB/SLE9234P/AXA/tp  
 Policy No. :

*Not withatall  
 Purvey After Paing  
 3days*

S/N	Quantity	Particular	Unit Price	Amount S\$
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1.	1	LIST ITEMS : REAR BUMPER RETAINER		<i>Sz</i> 32.10 X
		List Total S\$ :		32.10
		20.00% Discount S\$ :		6.42
				25.68

		LABOUR : TO REPAIR & SPRAY RIM TO CHECK ALIGNMENT TO APPLY RUST-PROOFING ON REPAIRED/ REPLACED PANELS		<i>Don</i> 120.00 <i>6ol</i> 120.00 <i>un</i> 120.00 X
--	--	--	--	---

		TO REPAIR, PANEL BEAT ON REAR RHS DOOR, FENDER, BUMPER USING 2K PAINTS.		<i>20ol</i> 350.00
--	--	---	--	--------------------

		TO PUTTY, PRIMER TO SPRAY ON REAR RHS DOOR, FENDER, BUMPER USING 2K PAINTS.		<i>6ool</i> 800.00
--	--	---	--	--------------------

		Labour Total S\$ :		1,510.00
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*[Signature]*  
 for LIM YEW BOO SPRAY PAINT CO.

E. & O.E.	Total S\$ :	<u>1,535.68</u>
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**LKK Auto Consultants** hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer  
 Signature:  
 Date:

All cheques should be crossed and made payable to Lim Yew Boo Spray Paint Co.

Customer

E. & O. E.



Auto  
Consultants  
Pte Ltd

Company Registration No. 199807198R

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

## Immediate Advice

To : AXA Insurance Pte Ltd

Date: 26/6/2018

### Survey Details:

Date of loss	27-May-18
Date of appointment	6-Jun-18
Date of survey	25-Jun-18
Location of survey	Lim Yew Boo Spray Paint Co

### Vehicle Details:

Claim Type:	THIRD PARTY CLAIM
Vehicle number	SLE 9234P
Make and Model	HONDA STREAM 1.8L A - 1799cc
Date of registration	10-Sep-08
Excess	
Market Value	\$ 13,000.00
Parf Rebate	\$ 10,194.00
Nett Loss	\$ 2,806.00

### Repair details:

Initial Estimate	\$ 1,535.68
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### Proposed/Revised repair cost:

Parts	\$ -
Check items (estimate)	\$ -
Labour	\$ 940.00
<b>Total</b>	<b>\$ 940.00</b>
Lump Sum(if applicable)	\$ -

Number of days for repair	<b>3 days</b>
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## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, 19 June 2018 4:07 PM  
**To:** 'Serene LIM'  
**Subject:** RE: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018  
our ref: S8M00JDS \*\*\* LKK REF: CC4/ASM18010292/pa3

Without Prejudice

Hi Sirs,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject to AXA approval.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 18 June 2018 7:51 AM  
**To:** 'Serene LIM' <[serene@autocare.com.sg](mailto:serene@autocare.com.sg)>  
**Subject:** RE: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK REF: CC4/ASM18010292/pa3

Without Prejudice

Hi Serene,

We refer to your below email.

We are still pending for our insured GIA report from AXA.

We will get back to you asap.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Serene LIM [<mailto:serene@autocare.com.sg>]

**Sent:** Thursday, 14 June 2018 12:28 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK REF: CC4/ASM18010292/pa3

Hi Hsiao Tong

Can check reported?

Thank you & Regards

Serene LIM

Lim Yew Boo Spray Paint Co

Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332

E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** Hsiao Tong (LKKAuto)

**Sent:** Tuesday, June 12, 2018 5:37 PM

**To:** Serene LIM

**Subject:** RE: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK REF: CC4/ASM18010292/pa3

**Without Prejudice**

Hi Serene,

We refer to your below email.

Please be informed that our insured driver has yet lodge the accident report.

We have advise our insured driver to lodge the accident report asap.

We will follow up and get back to 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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Serene LIM [<mailto:serene@autocare.com.sg>]

**Sent:** Tuesday, 12 June 2018 4:59 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Fw: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK  
REF: CC4/ASM18010292/pa3

Hi Hsiao Tong

Pls revert liability clearance asap

Thank you & Regards

Serene LIM

Lim Yew Boo Spray Paint Co

Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332

E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** Mei Kwan (LKKAuto)

**Sent:** Wednesday, June 06, 2018 3:21 PM

**To:** Serene LIM

**Cc:** Hsiao Tong (LKKAuto) ; Asher Sng (LKKAuto) ; Joy Irene (LKKAuto) ; Admin A ; assignments

**Subject:** RE: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\*  
LKK REF: CC4/ASM18010292/pa3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has yet to report the accident and we are currently **pending verification for direct settlement.**

***Please provide us the following and arrange for TP survey.***

- ***evidence i.e. video and scene photo.***
- ***Estimated cost of repair***

Please note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

Our respective case handler will look into the matter and revert to you in due course.

*To check availability of the case handler, you may contact the undersigned.*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**From:** Serene LIM [<mailto:serene@autocare.com.sg>]

**Sent:** Wednesday, 6 June, 2018 10:30 AM

**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Subject:** Re: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS

Morning

Thank you for your listing.

Kindly arrange LKK Auto Consultant to contact us asap

Thank you & Regards

Serene LIM

Lim Yew Boo Spray Paint Co

Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332

E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** [CHAN Kian Chuan](#)

**Sent:** Wednesday, June 06, 2018 10:19 AM

**To:** [Serene LIM](#)

**Subject:** RE: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS

Dear Serene,

Without Prejudice

We want to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list below to conduct the joint pre-repair survey as a single joint expert.

List of our motor surveyors:-

1. Mohd Fadhilah Bin Osman (LBS Automotive Appraisal Pte Ltd)
2. Derek Oh Siong Wee (LBS Automotive Appraisal Pte Ltd)
3. Mohd Noh Bin Sapoh/ Stan See Chee Seng (LBS Automotive Appraisal Pte Ltd)
4. Ricky Teng/ Elgene Teng (RT Appraisal Pte Ltd)
5. Michael Chong (RT Appraisal Pte Ltd)
6. Elson Teng (RT Appraisal Pte Ltd)
7. Simon Ho/ Mohammed Rasul (LKK Auto Consultants Pte Ltd)
8. Ma Chin Fook/ Adrian Ling/ Chua Weijie (LKK Auto Consultants Pte Ltd)
9. Kenneth Kong/ Marcus Chua/ Hendry Ng (LKK Auto Consultants Pte Ltd)
10. AXA in house survey

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost

of the pre-repair survey carried out by the single joint expert. Meanwhile, please furnish us with estimate quotation in order for our surveyor to complete the pre repair survey.

If there be any injury claims by your client, please combine it in one Letter of Demand in light of one cause of action, save as to costs and expenses.

Please send your reply to the in-charge claim handler who is copied in this email.

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

### Warmest Regards

KC Chan | Senior Specialist, Motor Claims Department  
AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | [www.axa.com.sg](http://www.axa.com.sg)  
Email: [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)  
Customer Care No. 1800 8804888



GLOBAL  
INSURANCE  
BRAND  
FOR THE 9<sup>TH</sup>  
CONSECUTIVE  
YEAR

Please consider the environment before printing this message

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

**From:** Serene LIM [<mailto:serene@autocare.com.sg>]  
**Sent:** Wednesday, June 06, 2018 10:18 AM  
**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>  
**Cc:** SG AXA Insurance SM AXA SGP - Motor Survey <[motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)>  
**Subject:** Re: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018

Hi Kian Chuan

Pls email us the listing in order not to further delay on the repairs

Thank you & Regards

Serene LIM

Lim Yew Boo Spray Paint Co

Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332

E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** Serene LIM  
**Sent:** Tuesday, June 05, 2018 5:42 PM  
**To:** [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)  
**Cc:** AXA Survey  
**Subject:** Re: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018

Hi Kian Chuan

Pls email us the listing in order not to further delay on the repairs

Thank you & Regards  
Serene LIM  
Lim Yew Boo Spray Paint Co  
Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332  
E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** [Serene LIM](#)  
**Sent:** Monday, June 04, 2018 10:36 AM  
**To:** [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)  
**Cc:** [AXA Survey](#)  
**Subject:** Fw: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018

Hi Mr Kian Chuan

Pls email us the listing without delay.

Our email stated clearly with highlighted to provide us the surveyor listing.

Please assist asap.

Thank you & Regards  
Serene LIM  
Lim Yew Boo Spray Paint Co  
Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332  
E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** [Serene LIM](#)  
**Sent:** Friday, June 01, 2018 4:09 PM  
**To:** [AXA Survey](#)  
**Subject:** PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018

To : Motor Claims Dept (Arrangement of Surveyor Unit)

RE: NOTICE TO THIRD PARTY INSURERS TO CONDUCT PRE-REPAIR INSPECTION WITHIN 2 WORKINGS DAY PURSUANT TO PARAGRAPH 6.2 OF PRE-ACTION PROTOCOL FOR NON-INJURY MOTOR ACCIDENT CLAIMS (NIMA)  
ACCIDENT INVOLVING SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018

We are the repairer for M/s BE Automotive Pte Ltd the owner of vehicle no. SLE9234P

Please also provide us a list of 10 surveyors as your nominated SJE (Single Joint Expert)

Please be informed that the said vehicle can be inspected at the following venue:

Lim Yew Boo Spray Paint Co  
Blk 10 Sin Ming Industrial Estate #01-10 Singapore 575645  
Tel: 64534177 Fax: 64593724 Email: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

Contact Person: [Serene Lim Hp : +65 96852332](#)

We enclosed herewith a copy of our client **SAS Statement** for your reference. Looking forward to your kind assistance and co-operative in this matter.

Please note that if you fail to conduct the pre-repair inspection within the next 2 days excluding any intervening Saturday, Sunday or Public Holiday, the said workshop will commence repairs thereafter without further reference to you

Regards

Serene LIM

Lim Yew Boo Spray Paint Co

Direct : +65 64545011

Mobile : +65 96852332

-----Disclaimer-----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

◀ **PROCEED DS**

Type

📍 Question

Message

LIAB CLEARED, PLEASE PROCEED FOR DS WITH QUANTUM NOT EXCEEDING \$1,240.00 (ALL-IN)

Reply

## Hsiao Tong (LKKAuto)

---

**From:** Serene LIM <serene@autocare.com.sg>  
**Sent:** Friday, 21 September 2018 12:13 PM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** Re: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK REF: CC4/ASM18010292/pa3  
**Attachments:** ATA.pdf; AXA DV .pdf; Final Bill.pdf

Hi Hsiao Tong

We confirmed acceptance.

Attached DV, ATA & Final Bill

Kindly make chq \$1240.00 payable to "Lim Yew Boo Spray Paint Co"

Thank you & Regards

Serene LIM

Lim Yew Boo Spray Paint Co

Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332

E-mail: serene@autocare.com.sg

**From:** Hsiao Tong (LKKAuto)

**Sent:** Friday, September 21, 2018 10:58 AM

**To:** Serene LIM

**Subject:** RE: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK REF: CC4/ASM18010292/pa3

### Without Prejudice

Hi Serene,

We refer to your below email.

We have our principal instruction to offer as follows: -

1. Cost of Repair	\$ 940.00
2. Loss of Rental (3days x \$100.00)	\$ 300.00
<b>TOTAL</b>	<b><u>\$1,240.00</u></b>

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

**From:** Serene LIM <[serene@autocare.com.sg](mailto:serene@autocare.com.sg)>

**Sent:** Wednesday, 5 September 2018 7:11 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK REF: CC4/ASM18010292/pa3

Hi Hsiao Tong

We propose

RC \$940

LTA \$7.45

Loss of Rental/ Income \$150 x 3day \$450

Total : 1397.45

Please revert, Thanks

Thank you & Regards

Serene LIM

Lim Yew Boo Spray Paint Co

Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332

E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** [Hsiao Tong \(LKKAuto\)](mailto:Hsiao Tong (LKKAuto))

**Sent:** Tuesday, June 19, 2018 4:06 PM

**To:** [Serene LIM](mailto:Serene LIM)

**Subject:** RE: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK REF: CC4/ASM18010292/pa3

Without Prejudice

Hi Sirs,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject to AXA approval.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Hsiao Tong (LKKAuto)

**Sent:** Monday, 18 June 2018 7:51 AM

**To:** 'Serene LIM' <[serene@autocare.com.sg](mailto:serene@autocare.com.sg)>

**Subject:** RE: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK

REF: CC4/ASM18010292/pa3

Without Prejudice

Hi Serene,

We refer to your below email.

We are still pending for our insured GIA report from AXA.

We will get back to you asap.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Serene LIM [<mailto:serene@autocare.com.sg>]

**Sent:** Thursday, 14 June 2018 12:28 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Subject:** Re: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK

REF: CC4/ASM18010292/pa3

Hi Hsiao Tong

Can check reported?

Thank you & Regards  
Serene LIM  
Lim Yew Boo Spray Paint Co  
Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332  
E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** [Hsiao Tong \(LKKAuto\)](#)  
**Sent:** Tuesday, June 12, 2018 5:37 PM  
**To:** [Serene LIM](#)  
**Subject:** RE: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\*  
LKK REF: CC4/ASM18010292/pa3

**Without Prejudice**

Hi Serene,

We refer to your below email.

Please be informed that our insured driver has yet lodge the accident report.

We have advise our insured driver to lodge the accident report asap.

We will follow up and get back to 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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Serene LIM [<mailto:serene@autocare.com.sg>]  
**Sent:** Tuesday, 12 June 2018 4:59 PM  
**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>  
**Subject:** Fw: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK  
REF: CC4/ASM18010292/pa3

Hi Hsiao Tong

Pls revert liability clearance asap

Thank you & Regards  
Serene LIM

Lim Yew Boo Spray Paint Co  
Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332  
E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** Mei Kwan (LKKAuto)  
**Sent:** Wednesday, June 06, 2018 3:21 PM  
**To:** Serene LIM  
**Cc:** Hsiao Tong (LKKAuto) ; Asher Sng (LKKAuto) ; Joy Irene (LKKAuto) ; Admin A ; assignments  
**Subject:** RE: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\*  
LKK REF: CC4/ASM18010292/pa3

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has yet to report the accident and we are currently **pending verification for direct settlement**.

*Please provide us the following and arrange for TP survey.*

- *evidence i.e. video and scene photo.*
- *Estimated cost of repair*

Please note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

Our respective case handler will look into the matter and revert to you in due course.

*To check availability of the case handler, you may contact the undersigned.*

Thank you.

Best Regards,

Mei Kwan | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** Serene LIM [<mailto:serene@autocare.com.sg>]  
**Sent:** Wednesday, 6 June, 2018 10:30 AM  
**To:** CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>  
**Subject:** Re: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS

Morning

Thank you for your listing.

Kindly arrange LKK Auto Consultant to contact us asap

Thank you & Regards

Serene LIM

Lim Yew Boo Spray Paint Co

Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332

E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** CHAN Kian Chuan  
**Sent:** Wednesday, June 06, 2018 10:19 AM

To: Serene LIM

Subject: RE: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS

Dear Serene,

Without Prejudice

We want to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list below to conduct the joint pre-repair survey as a single joint expert.

List of our motor surveyors:-

1. Mohd Fadhilah Bin Osman (LBS Automotive Appraisal Pte Ltd)
2. Derek Oh Siong Wee (LBS Automotive Appraisal Pte Ltd)
3. Mohd Noh Bin Sapoh/ Stan See Chee Seng (LBS Automotive Appraisal Pte Ltd)
4. Ricky Teng/ Elgene Teng (RT Appraisal Pte Ltd)
5. Michael Chong (RT Appraisal Pte Ltd)
6. Elson Teng (RT Appraisal Pte Ltd)
7. Simon Ho/ Mohammed Rasul (LKK Auto Consultants Pte Ltd)
8. Ma Chin Fook/ Adrian Ling/ Chua Weijie (LKK Auto Consultants Pte Ltd)
9. Kenneth Kong/ Marcus Chua/ Hendry Ng (LKK Auto Consultants Pte Ltd)
10. AXA in house survey

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert. Meanwhile, please furnish us with estimate quotation in order for our surveyor to complete the pre repair survey.

If there be any injury claims by your client, please combine it in one Letter of Demand in light of one cause of action, save as to costs and expenses.

Please send your reply to the in-charge claim handler who is copied in this email.

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

**Warmest Regards**

KC Chan | Senior Specialist, Motor Claims Department

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | [www.axa.com.sg](http://www.axa.com.sg)

Email: [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)

Customer Care No. 1800 8804888



GLOBAL  
INSURANCE  
BRAND  
FOR THE 9<sup>TH</sup>  
CONSECUTIVE  
YEAR

Please consider the environment before printing this message

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

From: Serene LIM [<mailto:serene@autocare.com.sg>]

Sent: Wednesday, June 06, 2018 10:18 AM

To: CHAN Kian Chuan <[kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)>

**Cc:** SG AXA Insurance SM AXA SGP - Motor Survey <[motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)>  
**Subject:** Re: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018

Hi Kian Chuan

Pls email us the listing in order not to further delay on the repairs

Thank you & Regards

Serene LIM

Lim Yew Boo Spray Paint Co

Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332

E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** [Serene LIM](mailto:Serene.LIM)

**Sent:** Tuesday, June 05, 2018 5:42 PM

**To:** [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)

**Cc:** AXA Survey

**Subject:** Re: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018

Hi Kian Chuan

Pls email us the listing in order not to further delay on the repairs

Thank you & Regards

Serene LIM

Lim Yew Boo Spray Paint Co

Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332

E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** [Serene LIM](mailto:Serene.LIM)

**Sent:** Monday, June 04, 2018 10:36 AM

**To:** [kianchuan.chan@axa.com.sg](mailto:kianchuan.chan@axa.com.sg)

**Cc:** AXA Survey

**Subject:** Fw: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018

Hi Mr Kian Chuan

Pls email us the listing without delay.

Our email stated clearly with highlighted to provide us the surveyor listing.

Please assist asap.

Thank you & Regards

Serene LIM

Lim Yew Boo Spray Paint Co

Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332

E-mail: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

**From:** [Serene LIM](mailto:Serene.LIM)

**Sent:** Friday, June 01, 2018 4:09 PM

**To:** AXA Survey

**Subject:** PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018

To : Motor Claims Dept (Arrangement of Surveyor Unit)

RE: NOTICE TO THIRD PARTY INSURERS TO CONDUCT PRE-REPAIR INSPECTION WITHIN 2 WORKINGS DAY PURSUANT TO PARAGRAPH 6.2 OF PRE-ACTION PROTOCOL FOR NON-INJURY MOTOR ACCIDENT CLAIMS (NIMA)  
ACCIDENT INVOLVING SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018

We are the repairer for M/s BE Automotive Pte Ltd the owner of vehicle no. SLE9234P

Please also provide us a list of 10 surveyors as your nominated SJE (Single Joint Expert)

Please be informed that the said vehicle can be inspected at the following venue:

Lim Yew Boo Spray Paint Co  
Blk 10 Sin Ming Industrial Estate #01-10 Singapore 575645  
Tel: 64534177 Fax: 64593724 Email: [serene@autocare.com.sg](mailto:serene@autocare.com.sg)

Contact Person: [Serene Lim Hp](mailto:Serene.Lim.Hp@autocare.com.sg) : +65 96852332

We enclosed herewith a copy of our client **SAS Statement** for your reference. Looking forward to your kind assistance and co-operative in this matter.

Please note that if you fail to conduct the pre-repair inspection within the next 2 days excluding any intervening Saturday, Sunday or Public Holiday, the said workshop will commence repairs thereafter without further reference to you

Regards  
Serene LIM  
Lim Yew Boo Spray Paint Co  
Direct : +65 64545011  
Mobile : +65 96852332

-----Disclaimer-----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

## Service Request Details

**Claim**

S8M00JDS

**Reference**None **Loss Date**

May 27, 2018

**Request Date**

June 6, 2018

**Due Date**

June 13, 2018

**Vendor Name**

LKK AUTO CONSULTANTS PTE LTD (TP)

**Type of Loss**

Third Party Vehicle Damage

**Services**

Pending verification - Direct Settlement

06/06/2018 @ 1:17pm  
Serene veh not in  
check liability

### Actions

**Next Step**

Agree to perform service

### Vehicle Information

**Incident Vehicle Registration #**

SLE9234P

**Make**

TPVD HONDA

---

**Service Address**

---

...

---

**Primary Contact/Insured**

---

LEE HONG KEOW  
80 JUPITER ROAD, 576558, Singapore  
63341578  
JACQLEE63@GMAIL.COM

---

**Claim Handler**

---

CHAN Kian Chuan  
6568804269  
kianchuan.chan@axa.com.sg

Additional Instructions

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

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[New Message](#)



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

07 June, 2018

*(info)*  
**LEE HONG KEOW**  
80 JUPITER ROAD  
SINGAPORE 576558

Dear Sir,

**OUR REF : CC4/ASM18010292/pa3/ S8M00JDS**  
**YOUR REF : EQ 6888S**  
**ACCIDENT INVOLVING EQ 6888S & SLE 9234P ON 27/05/2018 ALONG/AT**  
**SERANGOON NORTH AVE 1**

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Pte Ltd to deal with the third party claim against your motor policy.

We refer to the above subject matter. We have received third party claim(s) against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/owndamageaccidentreporting>.

Your full co-operation is required. Kindly submit the following when lodging the report which list is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)

- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) or deliver it by hand to 51 Ubi Avenue 1, #01-25 Paya Ubi Ind. Park S(408933).

You should also IMMEDIATELY forward us by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

Your NCD (No Claim Discount) will be reduced by 30% (20% for motorcycle/commercial vehicles) if a claim is made under your policy.

To enable us to look into the matter immediately, please let us hear from you within seven (7) days from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

Kindly contact us at 6742 3197 if you have any further enquiries.

Yours sincerely,  
Claim Department

This is a computer generated letter and no signature is required.

CC : AXA INSURANCE PTE LTD  
Motor Claim Department

## Hsiao Tong (LKKAuto)

---

**From:** Michael <michael@tnn.com.sg>  
**Sent:** Saturday, 9 June 2018 10:51 AM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** your ref: CC4/ASM18010292/pa3/S8MOOJDS

Dear sir,

I received your letter yesterday night, pls be informed that lee hong keow is not in Singapore since 25/5/2018 , she will be back 26/6/2018.

I am the driver of EQ6888S, I did not go for reporting due to short of owner IC.

Pls call me 93838194 michael ng on Monday.

Tks

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Saturday, 16 June 2018 10:37 AM  
**To:** 'motor.doc@axa.com.sg'  
**Cc:** kianchuan.chan@axa.com.sg; Admin A  
**Subject:** <Request for Insured GIA Report> S8M00JDS; Insured Veh: EQ 68885 ; Third Party Veh: SLE 9234P; DOA: 27/05/2018 \*LKK REF: CC4/ASM18010292/pa3

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to upload a copy of insured GIA in Smartclaims for our necessary action.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## Hsiao Tong (LKKAuto)

---

**From:** NIKAM Santosh Pandurang <santosh.nikam@axa.com.sg>  
**Sent:** Monday, 18 June 2018 10:39 AM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** Request for Insured GIA Report>S8M00JDS; Insured Veh: EQ 6888S ; Third Party Veh: SLE 9234P; DOA: 27/05/2018 \*LKK REF: CC4/ASM18010292/pa3  
**Attachments:** EQ6888S INSD GIA.PDF

Hi,

Insured reported, report as attached for your necessary actions.

Thank you  
Santosh

Dear Sirs/Mdm,

We refer to the above matter.

Kindly advise if there is any OI GIA. If so, kindly assist to upload a copy of insured GIA in Smartclaims for our necessary action.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto: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:** Serene LIM <serene@autocare.com.sg>  
**Sent:** Wednesday, 5 September 2018 7:11 PM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** Re: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK REF: CC4/ASM18010292/pa3  
**Attachments:** Final Bill.pdf; LTA SEARCH.pdf

Hi Hsiao Tong

We propose

RC \$940  
LTA \$7.45  
Loss of Rental/ Income \$150 x 3day \$450  
Total : 1397.45

Please revert, Thanks

Thank you & Regards  
Serene LIM  
Lim Yew Boo Spray Paint Co  
Tel: +65 64545011 | Fax: +65 64593724 | Hp: +65 96852332  
E-mail: serene@autocare.com.sg

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, June 19, 2018 4:06 PM  
**To:** Serene LIM  
**Subject:** RE: PRI SLE9234P & EQ6888S ALONG SERANGOON NORTH AVE 1 ON 27/5/2018 our ref: S8M00JDS \*\*\* LKK REF: CC4/ASM18010292/pa3

Without Prejudice

Hi Sirs,

We refer to the above matter.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject to AXA approval.

"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.



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

22 JUNE 2018

**LEE HONG KEOW**  
80 JUPITER ROAD  
SINGAPORE 576558

Dear Sir/ Mdm

**OUR REF : CC4/ASM18010292/pa3**  
**YOUR REF : GA073305 (EQ 6888S)**  
**ACCIDENT INVOLVING EQ 6888S AND SLE 9234P ALONG/AT SERANGOON NORTH**  
**AVE 1 ON 27/05/2018**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from LIM YEW BOO SPRAY PAINT CO acting on behalf of the owner of SLE 9234P against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

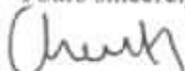
This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: [chewht@lkkauto.com](mailto:chewht@lkkauto.com)

Cc *AXA Insurance Pte Ltd*  
*(Motor Claims Dept)*

## AUTHORISATION TO ACT

I/We, B.E AUTOMOTIVE PTE LTD (the third party claimant") of \_\_\_\_\_  
\_\_\_\_\_(address), owner of SLE9234P (vehicle no.) hereby  
authorize LIM YEW BOO SPRAY PAINT CO ("the workshop") to act for me with respect  
to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no.  
SLE9234P that was damaged pursuant to the accident which occurred on 27/05/2018 (date)  
along SERANGOON NORTH AVENUE 1 (location) involving  
vehicle no/s EQ6888S ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they  
deem fit and the workshop is further authorized to receive payment further to settlement of my  
claim with payment cheque/s being made in favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my behalf is on a  
without prejudice and without admission of liability basis insofar as the driver/owner/insurers  
of the other vehicle/s is concerned.

Dated this 25 (day) of 05 (month) 2018 (year)



Signed by "the third party claimant"  
(with company stamp if applicable)



Signed by "the workshop"  
(with company stamp)



redefining / insurance



CLAIM REF : S8M00JDS  
INSURED : LEE HONG KEOW

**DISCHARGE VOUCHER**

We/I, B.E. AUTOMOTIVE PTE LTD, NRIC NO. 201620974E hereby agree to accept the sum of dollars ONE THOUSAND TWO HUNDRED FORTY ONLY (S\$1,240.00) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their Insured or the driver of motor vehicle no. EQ 6888S as a result of an accident along SERANGOON NORTH AVE 1 on 27/05/2018 which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SLE 9234P.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. EQ 6888S in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify AXA INSURANCE PTE LTD against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. EQ 6888S.

Dated this 24 day of September 2018

Claimant's Signature : \_\_\_\_\_

NRIC no. / Company Stamp : \_\_\_\_\_

Occupation/ Business : \_\_\_\_\_

Address : \_\_\_\_\_

Telephone No. : \_\_\_\_\_

Witness's Name : Senore Lim

Witness's Signature : \_\_\_\_\_

Witness's NRIC No. : S73462646



*[Handwritten signature and a pointing hand icon]*

# LIM YEW BOO SPRAY PAINT CO.

BLK 10, SIN MING INDUSTRIAL ESTATE, SECTOR C,#01-10 S'575645  
NO. 176, SIN MING DRIVE, #03-05, SIN MING AUTOCARE, S'PORE 575721  
Tel No. : 64534177 Fax No. : 64593724  
E-Mail : limyewboo@singnet.com.sg  
Website : www.limyewboo.com.sg  
Buss. Reg. No. : 200514/00L

AXA INSURANCE SINGAPORE PTE LTD  
8 SHENTON WAY #27-01  
AXA TOWER SINGAPORE 068811

Attention : Motor Claim Department  
Contact : 63387288 Fax No. : 68804838

## Final Repair Bill : TP18/032

Date : 23/07/2018  
Vehicle Num. : SLE 9234P  
Make/Model : HONDA STREAM-2008  
Chassis/Eng# : JHMERN684085204842  
Accident Date : 27/05/2018  
Claim No. :  
Reference : LYB/SLE9234P/AXA/tp  
Policy No. :

S/N	Quantity	Particular	Unit Price	Amount S\$
		LABOUR :		
		TO REPAIR & SPRAY RIM		80.00
		TO CHECK COMPUTERISED WHEEL ALIGNMENT		60.00
		TO REPAIR,PANEL BEAT ON REAR RHS DOOR,FENDER,BUMPER USING 2K PAINTS.		200.00
		TO PUTTY,PRIMER TO SPRAY ON REAR RHS DOOR,FENDER, BUMPER USING 2K PAINTS.		600.00
		Labour Total S\$ :		940.00

E. & O.E.

Total S\$ : 940.00

  
  
for LIM YEW BOO SPRAY PAINT CO.

&gt; Back to OneMotoring



Land Transport Authority  
 10 Sin Ming Drive  
 Singapore 575701  
 GST Registration No. : M4-0006529-2

Print Date/Time : 31 May 2018 / 14:41:17

Receipt Date/Time : 31 May 2018 / 14:41:17

**Tax Invoice/Receipt**

Receipt No. : ITNET-00000-180531-001320

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 - EQ6888S As at 27 May 2018/20:30:00 Insurance Co: AXA INSURANCE PTE LTD			
1	Insurance Enquiry - EQ6888S Enquiry Fee 20180531144023330604	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	<b>Paid By</b>			
	20180531144036903		Direct Debit: eNETS Debit (Internet Banking)	7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			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.

**THIRD PARTY EXPRESS SETTLEMENT  
(PAYMENT BREAKDOWN)**

<b>Vehicle No:</b>	<b>EQ 6888S</b> (Insd veh)	<b>Model:</b>	<b>HONDA STREAM (A)</b>
	<b>SLE 9234P</b> (TP veh)		
<b>Date of Accident:</b>	<b>27/05/2018</b>		

Global Sum Settlement	:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Repair Estimate	:	\$	1,535.68	
Final Repair Cost	:	\$	940.00	
Loss of Use	:	\$	300.00	3days at \$100.00 per day
Rental (if any)	:	\$	0.00	days
LTA / GIA Search Fee	:	\$	7.45	

Others:	:	\$	0.00
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	:	\$	
Final Settlement Sum	:	\$	1,247.45

**Is Third Party Workshop GIA Registered?**  YES  NO (Kindly indicate below)

**A) For Non GIA Registered Workshop:** Agreed Liability \_\_\_\_100\_\_\_\_(%)

**B) For GIA Registered Workshop:** BOLA Applicable: Yes/ No BOLA Scenario No: \_\_\_\_\_

BOLA Liability: \_\_\_\_\_(%) Assessed Liability (\*): \_\_\_\_\_(%)

\* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks  
\_\_\_\_\_  
\_\_\_\_\_

<b>Payment Instruction: Payee's Breakdown</b>			
1)	LIM YEW BOO SPRAY PAINT CO.	:	\$ 1,247.45

\_\_\_\_\_  
JOANNE LEE KHANG MIN  
LKK Auto Consultants Pte Ltd

\_\_\_\_\_  
09/10/2018  
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

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile			
AXA INSURANCE PTE LTD		Ref : CC4/ASM18010292/Kpa3q2	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN:KIAN CHUAN		Date : 09-10-2018	
		Code : ASM	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	EQ 6888S	Veh. Inspected	SLE 9234P
Policy No.	GA073305	Coverage (\$)	0.00
Claim No.	S8M00JDS	Excess (\$)	0.00
Assign From		Assign Date	25/06/2018
2. Vehicle Particulars & Condition			
Make & Model	HONDA STREAM (A)	c.c	1799
Engine No.	HIDDEN	Year of Reg.	2008
Chassis No.	JHMERN684085204842	Colour	METALLIC GREY
Odometer	260814	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre	205/55 R15	HIFLY	3 mm
L/H Front Tyre	205/55 R15	HIFLY	3 mm
R/H Rear Tyre	205/55 R15	HIFLY	3 mm
L/H Rear Tyre	205/55 R15	HIFLY	3 mm
4. Description of Damages			
THE VEHICLE SUSTAINED DAMAGES AT THE O/S REAR BODY. DAMAGES SEE DETAILS.			
5. General Information			
Accident Date	27/05/2018	Inspection Date	25/06/2018
Survey held at	LIM YEW BOO SPRAY PAINT CO BLOCK 10, SECTOR C SIN MING ROAD INDUSTRIAL ESTATE, #01-10 SINGAPORE 575645.		
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:		3 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 1

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLE 9234P

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<b>REPLACEMENT OF PARTS</b>			
1	REAR BUMPER RETAINER (CONSISTENT) LESS 20% DISCOUNT	SERVICEABLE	32.10 -6.42 25.68	- - -
	<b>LABOUR</b>			
	TO REPAIR & SPRAY RIM .		120.00	80.00
	TO CHECK ALIGNMENT.		120.00	60.00
	TO APPLY RUST-PROOFING ON REPAIRED /REPLACED PANELS.	NOT NECESSARY	120.00	-
	TO REPAIR PANEL BEAT ON REAR RHS DOOR ,FENDER ,BUMPER USING 2K PAINTS.		350.00	200.00
	TO PUTTY,PRIMER TO SPRAY ON REAR RHS DOOR ,FENDER,BUMPER USING 2K PAINTS.		800.00	600.00
			1,510.00	940.00
	<b>GRAND TOTAL</b>		<b>1,535.68</b>	<b>940.00</b>
	<b>RECOMMENDED COST OF REPAIRS</b>			<b>940.00</b>

Report Ref No. CC4/ASM18010292/Kpa3q2

KONG SENG CHEONG

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.