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Name of Insured	PROVI TOU	18 MUHAMPHAD (HARU	POHCY NO.	: 4A316105		
Insured Tel No.	d1	HP: BY		:	K.I.	
Excess Sec II :SS	,	D.O.A : 2/18/18	Place of Accide	nt My hartel	P.d.	
Is driver the owner		Nature of Accident				
If NO, Driver Nat Driver Tel		(V/L: YES / NO)	Of GIA REPOR	RT: YES / NO ; TP GIA REP y: % Final?		
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FINALIZATION	Date/Time:			Others:		
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PUTAL PAYMENT	Date/Time:	Confirm with		Email Call	1011	
Payee 2: (Strike if N.A.)	SS 7,670.00	Name 1 Ton Lin Mot Name 2	of Pte Ltd			
Payee 3. (Strike if N.A.)	55	Name 3:				

	× 330	SIGNMENT	
From	0A062018	Vente SKRS	362R 11 Ragon 2 15
Estimated Cost:			an / Lorry / Taxi / Prime Mover /
OD (TF) WS / TP RES / OD I	RES/EVA/INV/MV	Truck / Trailer or	,
To Inspect Vehicle No.	SKR 5962 R	Mare Hyundei	Elantra 15-91
ar Workshop nus	Tan Lim	Colour Carry	A/C Insured / Std / NI / NA
d	51 Defu Lane 10	Sp.Reading 6 3 3 9	7 T/Radio: Insured / Std / NI / NA
Insured	(11 67127	Eng/No.	
Policy No	5 L V 5-710 T		DH41cmF44342
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Date Perso	n Contacted		Body Structure affected due to collision
Onte / Time Action / Ins	£ 4/5 € 2200	ay the.	
		L 11 \$ 1,700.00	(1/43, 114.80 / 58,6%)
Total Time, File Page, N.C.	: Preli. Report	Days Of Repair:	
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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 Auton	nobile
AXA	INSURANCE PTE	LTD	Ref : CC4/ASM1801	0381/Ufa3
	ENTON WAY #24 TOWERSINGAPO		Date: 07-06-2018 Code: ASM	
1.	100	Policy Par	ticulars :- THIRD PARTY CLA	IM
	Insured Veh.	SLV 5710T	Veh. Inspected	SKR 5962R
	Policy No.		Coverage (\$)	0.00
	Claim No.	S8M00JMA	Excess (\$)	0.00
	Assign From		Assign Date	07/06/2018
2.		Vehic	le Particulars & Condition	
	Make & Model		c.c	0
	Engine No.	HIDDEN	Year of Reg.	
	Chassis No.		Colour	
	Odometer	•	Steering	
	Brakes		Modification	
	General			
3.		ASS.	Conditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre			mm
	L/H Front Tyre			mm
	R/H Rear Tyre			mm
	L/H Rear Tyre			mm
4.		D	escription of Damages	
5.		Carlo Carlo	General Information	Maria Maria
	Accident Date	02/06/2018	Inspection Date	07/06/2018
	Survey held at	TAN LIM MOTOR PTE	LTD	
		51 DEFU LANE 10 SINGAPORE 539216		
5a.			Remarks	

1, 11



AXA Insured's Veh No : SLV5710T Date of Accident : 02 June 2018

51 Defu Lane 10 Singapore 539216 Tel: 68585151 (24 Hours) Fax: 68580877

GST Regn. No.: M2-8922054-2

Mr Soh Chye Seng

Date: 05 June 2018

Estimate To Repair SKR5962R - Hyundai ELANTRA 1.6 AT ABS D/AB 2WD 4D Chassis No : KMHDH41CMFU434211

S/No	Quantity	Description	Amount	
		LIST ITEMS		
01	1 pc	front bumper	100	3.00
02	1 pc	front bumper reinforcement	\$ 515	5.00
03	1 pc	front bumper absorber foam Zuin	\$ 111	.00
04	2 pc	front bumper side retainer @ \$19.00	\$ 38	3.00
05	1 pc	front bumper lowe centre air grille 11	\$ 147	7.00
06	8 pc	front bumper clips @ \$3.50 \underset	\$ 28	3.00
07	2 pc	head lamp @ \$1756.00 0/5 cm	\$ 3,512	2.00
08	2 pc	head lamp lower bracket @ \$18.00 11		5.00
09	1 pc	radiator arillo acevi	\$ 63	3.00
10	1 pc	radiator grille emblem bage ne	\$ 63	3.00
		radiator grille emblem bage nu 2151.60 Less 20 %	\$ 4,931	1.00
		Less 20 %		5.20
		520	\$ 3,944	-
		LABOUR & MISC, CHARGES		100000
01		To check electrical lighting concerned.	\$ 60	0.00
02		To rust-proofing of the affected areas.	The second second	0.00
03		Panel beating, knocking and straighten the necessary portion,	\$ 480	0.00
3,500		remove and renewal of parts, adjust and realign the same.	1000	
04		Putty and spray painting of the affected portion.	\$ 780	0.00
			\$ 1,370	0.00
		Total Not Allus nce notify and the Learning and the second to the secon	\$ 5.314	1.80
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51 UBLAVE 1, #02-25 PAYA UBU INDUSTRIAL PARK, SINGAPORE 408933 TEL: : #065) 62563561 FAX: (#65) 62564315

Immediate Advice

To: AXA Insurance Pte Ltd

Date: 11/6/2018

Survey Details:

Date of loss	2-Jun-18	
Date of appointment	6-Jun-18	
Date of survey	7-Jun-18	
Location of survey	Tan Lim Motor Pte Ltd	

Vehicle Details:

Claim Type:	THIRD PARTY CLAIM	
Vehicle number	SKR 5962R	
Make and Model	HYUNDAI ELANTRA 1.6 AT - 1591cc	
Date of registration	25-Feb-15	
Excess		
Market Value	\$	68,000.00
Parf Rebate	\$	49,529.00
Nett Loss	\$ 18,471.00	

Repair details:

- 1		
1	Initial Estimate	\$ 5,314.80

Proposed/Revised repair cost:

Parts	\$ 1,981.60
Check items (estimate)	\$ -
Labour	\$ 770.00
Total	\$ 2,751.60
Lump Sum(if applicable)	\$ 2,200.00

Number of days for repair	3 days	
---------------------------	--------	--

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID: Vehicle Details	8767Z
Vehicle No.:	SKR5962R
Vehicle to be Exported:	No
Intended De-registration Date:	07 Jun 2018
Vehicle Make:	HYUNDAI
Vehicle Model:	ELANTRA 1.6 AT ABS D/AB 2WD 4DR
Primary Colour:	Silver
Manufacturing Year:	2015
Engine No.:	G4FGEU173493
Chassis No.:	KMHDH41CMFU434211
Maximum Power Output:	97.0 kW (130 bhp)
Open Market Value:	\$14,810.00
Original Registration Date:	25 Feb 2015
First Registration Date:	25 Feb 2015
Transfer Count:	0
Actual ARF Paid: ntended PARF Rebate Details	\$14,810.00 7401
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	24 Feb 2025
PARF Rebate Amount: ntended COE Rebate Details	\$11,107.00
COE Expiry Date:	24 Feb 2025
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$57,199.00
COE Rebate Amount:	\$38,422.00
otal Rebate Amount:	\$49,529.00

The information contained herein is correct as at 07 Jun 2018

OK

06062018 @ 5-48 pm Caymen Leh nit in 07062018.



Service Request Details

Claim

S8M00JMA

Reference

None

Loss Date

June 2, 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

Actions

Next Step

Agree to perform service

Decline Work

Vehicle Information

Incident Vehicle Registration #

SKR5962R

Make

TPVD HYUNDAI

Minne

Service Address

...

Primary Contact/Insured

ABDUL TALIB MUHAMMAD SHARUL EZAM BIN 278B COMPASSVALE BOW, #10-561, 542278, Singapore 667229988 PL@ANIKA.SG

Claim Handler

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

Additional Instructions

Messages Invoices History Documents Assessment Metrics Notes

New Message



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

07 June, 2018

ABDUL TALIB MUHAMMAD SHARUL EZAM BIN

278B COMPASSVALE BOW #10-561 SINGAPORE 542278

Dear Sir.

OUR REF

: CC4/ASM18010381/Ufa3 / S8M00JMA

YOUR REF

: SLV 5710T

ACCIDENT INVOLVING SLV 5710T & SKR 5962R on 02/06/2018 ALONG/AT ESSO STATION PUMP NO 15, 211 PUNGGOL RD S(546673)

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)

1 1

- 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 pohkin@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 6841 2132 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

From:

Johnson Chua <johnson.chua@tlmotor.com.sg>

Sent:

Friday, 23 November 2018 5:13 PM Poh Kin (LKKAuto); KC Chan - AXA

To:

Patricia Tan - Tan Lim Motor Pte Ltd; 'sam'

Subject:

URGENT - TLM Ref: TP009062018; LKK Ref: TBA; Accident involving SKR5962R (TLM)

& SLV5710T (AXA) on 02.06.2018

Attachments:

Offer fm LKK dated 20.11.2018.pdf

Importance:

High

Dear Poh Kin & Kian Chuan,

We refer to the email below and your offer dated 20.11.2018 (see enclosed).

For the sake of quick settlement, we have our client's instruction to accept your offer at a global sum of \$2,680.00 (all-in). However, please **do not** treat this case as a precedent for all our future cases as it is very unfair for either the client or the repairer to bear the shortfall.

Nevertheless, please let us have the Discharge Voucher as soon as possible.

Regards,



Johnson Chua johnson.chua@tlmotor.com.sg O. +65 6858 5151 F. +65 6858 0877 Tan Lim Motor Pte I 51 Defu Lane 10 Singapore 539216 http://www.tlmotor.com.sg

Confidentiality Notice: This email (including any attachments) is intended for the recipient(s) named above and may contain information that is confidential to Tan L. Pte Ltd. Any use of the information (including but not limited to, total or partial reproduction, distribution or dissemination in any form) by persons other than the intended recipient(s) is prohibited. If you are not an intended recipient of this email, please notify the sender immediately and delete it. While Tan Lim Motor has put in place are programs, we do not accept responsibility for any damage caused by viruses passed on unwittingly.

From: Poh Kin (LKKAuto) [mailto:pohkin@lkkauto.com]

Sent: Friday, 23 November 2018 3:37 PM

To: Johnson Chua < johnson.chua@tlmotor.com.sg>

Cc: 'Wei Shong' <wei.shong@tlmotor.com.sg>

Subject: RE: URGENT - TLM Ref: TP009062018; LKK Ref: TBA; Accident involving SKR5962R (TLM) & SLV5710T (AXA)

on 02.06.2018 Importance: High

SAVE AS TO COSTS

Our Ref:

CC4/ASM18010381/Ufa3

Your Ref:

TP009062018

Dear Johnson,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SLV 5710T AND SKR 5962R ON 02/06/2018

We refer to the above matter and our tele-conversation.

From:

Poh Kin (LKKAuto)

Sent:

Friday, 23 November 2018 3:37 PM

To: Cc: Johnson Chua 'Wei Shong'

Subject:

RE: URGENT - TLM Ref: TP009062018; LKK Ref: TBA; Accident involving SKR5962R

(TLM) & SLV5710T (AXA) on 02.06.2018

Importance:

High

WITHOUT PREJUDICE SAVE AS TO COSTS

Our Ref:

CC4/ASM18010381/Ufa3

Your Ref:

TP009062018

Dear Johnson,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SLV 5710T AND SKR 5962R ON 02/06/2018

We refer to the above matter and our tele-conversation.

Purely towards an amicable settlement, we are view that our offer at a global sum of \$2,680.00(all-in) is already fair and reasonable.

We appreciate if you could kindly reconsider on our offer and kindly confirm acceptance on this matter.

Your prompt reply will be very much appreciated.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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

Save the Earth Print only when necessary

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

From: Johnson Chua [mailto:johnson.chua@tlmotor.com.sg]

Sent: Friday, 23 November 2018 12:20 PM To: Poh Kin (LKKAuto) <pohkin@lkkauto.com> Cc: 'Wei Shong' <wei.shong@tlmotor.com.sg>

Subject: URGENT - TLM Ref: TP009062018; LKK Ref: TBA; Accident involving SKR5962R (TLM) & SLV5710T (AXA) on

From:

Poh Kin (LKKAuto)

Sent:

Tuesday, 20 November 2018 4:33 PM

To:

'Johnson Chua'

Cc:

'Caymen'; 'Wei Shong'

Subject:

RE: TLM Ref: TP009062018; LKK Ref: TBA; Accident involving SKR5962R (TLM) &

SLV5710T (AXA) on 02.06.2018

Attachments:

DV SKR 5962R.pdf; TP Estimate-Marked.pdf

WITHOUT PREJUDICE SAVE AS TO COSTS

Our Ref:

CC4/ASM18010381/Ufa3

Your Ref:

TP009062018

Dear Johnson,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SLV 5710T AND SKR 5962R ON 02/06/2018

We refer to the above matter.

Towards an amicable settlement and without admission of liability to our Insured's part, we have instruction from our principal to offer settlement at global sum of \$ 2,680.00 and breakdown as below:

1. Cost of Repair (2,200.00 +7%GST)	S\$ 2,354.00
2. Loss of Rental (\$100.00 x 3days)	S\$ 321.00
3. LTA search fee	<u>\$\$ 7.49</u>
	S\$ 2,682.49 = \$\$2,680.00

Kindly confirm acceptance.

Please duly sign the DV attached and return for payment processing.

In the meantime, kindly furnish us a copy of your amend tax invoice as per finalize amount should be \$2,200.00 before GST.

Your prompt reply will be very much appreciated.

"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,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

LKK AUTO CONSULTANTS PTE LTD (TP) +

Menu



Type

Q Question

Message

OI REPORT SHARED PLS PROCEED FOR DS NOT EXCEEDING \$2,680.00 ALL IN

Reply



Update status of the matter < S8M00JMA >

Type

Question

Message

Dear Kian Chuan, Apologies for late reply on this matter, please be informed that we only send one Nonreporting Letter to Insured as we managed spoke to OI (Mr Sharul) since June and we confirmed accident details (Insured collided to TP parked vehicle) and we advised him to lodge GIA report ASAP. We call back to OI next following week and check update on reporting, and realize OI still yet to do reporting and OI given reason busy and work travel. After OI come back from work travel, We explain the circumstances to OI, he understand and promise will lodge GIA report within the week. However, still no action from OI. When we call back to follow up the matter, he refuse to pick-up our call (even I use other line, when he realize is our call and straight away cut off the line) and OI intend to proceed private settlement on this matter with TP. However, We have confirmed with TP workshop that private settlement not carry on due to OI financial issue. Spoke to OI(Mr Sharul) again, he confirmed he already lodge GIA report on 16th November 2018 and confirmed he is not carry on private settlement. He agree to let M/s AXA settle the claims and aware NCD will be affected, pohkin-19/11/2018

Reply

From: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Sent: Monday, 19 November 2018 10:03 AM

To: Mei Kwan (LKKAuto); CS A Team; Olivia Lau (LKKAuto); Admin A

Cc: KHOR Saw Theng; NG Stacey; CHIONH Hock San Christopher; ANG Richard

Subject: RE: Outstanding Cases from Tan Lim Motor as at 14.11.2018 (LKK)

Importance: High

Categories: Red

HI LKK.

May we have an update on the above matter as we need to revert to 'Tan Lim Motors'. Any action taken since our last email to you?

Thank you.

*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

Email: kianchuan.chan@axa.com.sg

Customer Care No. 1800 8804888



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From: Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]

Sent: Wednesday, November 14, 2018 7:49 PM

To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>; CS A Team <cs-a@lkkauto.com>

Cc: KHOR Saw Theng <sawtheng.khor@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; ANG Richard <richard.angbs@axa.com.sg>; Admin A <admin-

a@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>

Subject: RE: Outstanding Cases from Tan Lim Motor as at 14.11.2018 (LKK)

SAVE AS TO COSTS

Dear Sir / Madam,

Thank you for your email.

. By copy to CS team,

FYI and necessary action please.

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Sent: Wednesday, 14 November, 2018 3:43 PM

To: Admin A <admin-a@lkkauto.com>; Admin-B <admin-b@lkkauto.com>; Olivia Lau (LKKAuto)

<olivialau@lkkauto.com>

Cc: KHOR Saw Theng <sawtheng.khor@axa.com.sg>; NG Stacey <stacey.ng@axa.com.sg>; CHIONH Hock San

Christopher <chris.chionhhs@axa.com.sg>; ANG Richard <richard.angbs@axa.com.sg>

Subject: Outstanding Cases from Tan Lim Motor as at 14.11.2018 (LKK)

Importance: High

Hi LKK,

The above subject matter refers.

'Tan Lim Motors' had called in and wrote directly to us on their outstanding cases despite numerous reminders sent.

Please follow up closely and update us accordingly.

S/No. TLM Ref no. Vehicle no. DOA Claim Amt (\$) Remarks

1 TP023052018 SJK3163S / SKH2987S 18.05.2018 \$ 4,325.49 AXA claimed that witness not independent.

(S8M00HSE/RA, conflicting version, TP witness a passenger in TPV)
2 TP009062018 SKR5962R / SLV5710T 02.06.2018 \$ 2,885.79 Pending offer fm LKK (S8M00JMA/KC ,OI non

reporting, LKK to upload all reminders sent and to update TP)
3 TP034072018 SFL36M / SKP5050H 24.07.2018 \$ 3,779.10 Pending offer fm LKK (S8M00PUA/KC, mandate given on

3 TP034072018 SFL36M / SKP5050H 24.07.2018 \$ 3,779.10 Pending offer fm LKK (S8M00PUA/KC, mandate given or 13/11/18)

4 TP038072018 SKZ9098S / SHD930A 24.07.2018 \$ 2,379.50 Pending offer fm LKK (CO474151/NPS, mandate given on 14/11/18)

Please refer to our remarks in 'Purple' and follow up accordingly.

Thank you.

*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

Email: kianchuan.chan@axa.com.sg

Customer Care No. 1800 8804888



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From: Johnson Chua [mailto:johnson.chua@tlmotor.com.sg]

Sent: Wednesday, November 14, 2018 12:35 PM To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Cc: CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>; KHOR Saw Theng <sawtheng.khor@axa.com.sg>;

Patricia Tan - Tan Lim Motor Pte Ltd <pt@tlmotor.com.sg>

Subject: Outstanding Cases from Tan Lim Motor as at 14.11.2018

Importance: High

Dear Kian Chuan,

We enclose our outstanding list for your attention.

We have been sending numerous reminders to your appointed surveyors (ie. LKK), but there is no settlement offer from them so far.

As such, please look into the matter and we await for your favourable reply. Thank you.

Regards,



Johnson Chua johnson.chua@tlmotor.com.sq O. +65 6858 5151 F. +65 6858 0877 Tan Lim Motor Pte I 51 Defu Lane 10 Singapore 539216 http://www.tlmotor.com.sg

Confidentiality Notice: This email (including any attachments) is intended for the recipient(s) named above and may contain information that is confidential to Tan L. Pte Ltd. Any use of the information (including but not limited to, total or partial reproduction, distribution or dissemination in any form) by persons other than the intend recipient(s) is prohibited. If you are not an intended recipient of this email, please notify the sender immediately and delete it. While Tan Lim Motor has put in place as programs, we do not accept responsibility for any damage caused by viruses passed on unwittingly.

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From:

Poh Kin (LKKAuto)

Sent:

Thursday, 6 September 2018 9:51 AM

To:

motor.doc@axa.com.sg

Cc:

kianchuan.chan@axa.com.sg; Admin A

Subject:

request OI GIA report; Our Ref:

CC4/ASM18010381/Ufa3; Your Ref:

S8M00JMA

Importance:

High

Our Ref:

CC4/ASM18010381/Ufa3

Your Ref:

S8M00JMA

Dear Sir/Madam,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE SLV 5710T (OI) AND SKR 5962R (TP) ON 02/06/2018

We refer to the above matter.

Kindly advise whether insured has reported as we managed spoke to OI and advise him lodge IDAC report. If so, kindly let us have a copy of insured's accident report for our necessary action.

Your prompt action is very much appreciated.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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

IKK Save the Earth Print only when necessary

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.



Address: 51 Defu Lane 10 Singapore 539216

Tel: 6858 5151 Fax: 6858 0877

	Transport to all		te 040	alis	
	f_TP009061018	Da	te	41.0	
Your Re	ef_SLV57107				
	Department - Executive in charge Insurance (S) Pte Ltd		WIT	HOUT PREJUDICE	
Dear S	ir/Madam,				
ACCI	DENT INVOLVING _ SKR5961R / SLV	54107 on 03	81/20/18		
Refer t	to the above accident and please acknowledge receipt	of this letter with	nin 14 days.		
proper	ears that the accident was caused by your insured. ty damaged claim as our client had authorized us to on their behalf: -				
O Orig	inal survey report/ copies of photographs				
g/Orig	inal Tax-invoice number TPORIS /050	O'Original rental i	nvoice numb	17181001	
0 SA5	/ AS & IS / police report	O police result	lt .		
O Cert	ificate Of Insurance	O'Vehicle search r	esult		
O Auth	norization to act	0			
*Surve	y under insurance instruction / Independent surveyor	/ No survey.			
a)	Cost of repair (inclusive GST)		\$	2,461-00	
b)	Survey fees / Photographs as per request		\$_	- SE	
c)	Vehicle Search fees / GIA fees / Police Report fee	s / Reporting fees	\$_	7.49	
d)	Loss of hire / use / rental / earnings / rental fees		\$	417-30	
e)	Scene photographs		\$		
f)	Administrative charges to negotiate settlement (Waive if 100% offer made within acknowledge timeframe	2)	\$_	*	
9)			\$_		
	Total		\$	2,885.79	

* Driver's injury and other losses exclude in this claim.

If you are agreeable to the above, please forward discharge voucher for our client's signature and payment issued directly to "Tan Lim Motor Pte Ltd" within 28 days.

Yours faithfully,

Patricia Tan / Sam Low / Johnson Chua

Email: pt@tlmater.com.sg / sam@tlmater.com.sg / jehrsen.chup@tlmater.com.sg



51 UBLAYE L #01-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

20th November 2018

MUHAMMAD SHARUL EZAM BIN ABUDL TALIB

Block 278 Compassvale Bow, #10-561, Singapore 542278.

Dear Sir/Madam,

OUR REF : CC4/ASM18010381/Ufa3

YOUR REF : SLV 5710T

ROAD TRAFFIC ACCIDENT INVOLVING NOS. SLV 5710T AND SKR 5962R ALONG 211 PUNGGOL ROAD (ESSO STATION) ON 02.06.2018

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 Property Damage claim against your policy.

We have received a claim from M/s Tan Lim Motor Pte Ltd, acting on behalf of the owner of SKR 5962R against your motor insurance policy.

Based on the accident report, accident scenario, it was reported that your vehicle had collided into Third Party vehicle SKR 5962R. As such, liability is down against us.

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 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to pohkin@lkkauto.com within 7 days from the date of this letter if not provided at AXA's 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



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

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 6841 2132 or email us at pohkin@lkkauto.com.

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

Yours sincerely,

Poh Kin/Chong Case Handler DID: 6841 2132 FAX: 6741 4108

FAX. 0/41 4108

Email: pohkin@lkkauto.com

c.c. AXA Insurance Pte Ltd (AXA) (Motor Claims Dept)

AUTHORIZATION TO ACT (AXA Third Party Claim)

I, - Coh Chye. Spyg ("the third party claimant")
of -3 Rivervale Link #07-20 (9) 545/19 (address),
owner of SkR 5962 R (vehicle no.) hereby authorize Tan Lin Motor Pte Ltd
("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. $GKR 5962R$ that was damaged pursuant to the
accident which occurred on 02/06/2018 (date) along
Esso Station Pump No. 15, 211 Punggol Rand (location
involving vehicle no/s 5LV 5710T
("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 othe vehicle/s is concerned.
Dated this day of (month) 20 (year
System Son PTE
Signed by "the third party claimant" Signed by "the workshop" (with chop)





CLAIM REF

: S8M00JMA

INSURED

: MUHAMMAD SHARUL EZAM BIN ABDUL TALIB

DISCHARGE VOUCHER

We/I <u>SOH CHYE SENG</u>, NRIC No. <u>S1788767/Z</u>) hereby agree to accept the sum of dollars [<u>two thousand six hundred eighty only</u>] (S\$ <u>2,680.00</u>) 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. <u>SLV 5710T</u> as a result of an accident on <u>2nd June 2018</u> of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. <u>SKR</u> 5962R.

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. <u>SLV 5710T</u> 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. <u>SLV 5710T.</u>

Dated this 2	7 day of November	2018
Claimant's Signature	5.9M_	
NRIC no./ Company Stamp	517887672	
Occupation/ Business	3 Rivervale Link #07-20	"The contents of this document apply to vehicle
Address	5 KINGAPURE 545119 STOR	damages arising therefrom are excluded from demages arising therefrom are excluded from the ambit and application of this document.
Telephone No.	9127 8571	111)3
Witness's Name	: Lan Wei Shong	•
Witness's Signature		
Witness's NRIC No.	: G6864052R	

TAX-INVOICE NUMBER: TP1118/016

(Please quote our reference number TP009062018 for payment)



5oh Chye Seng

Date: 21/11/2018

Vehicle No. SKR5962R

Model:

HYUNDAI ELANTRA 16

Description

Amount

To lump sum repair as recommended by surveyor.

\$2,200.00

Ton Lim Motor Pte Ltd

\$2,200.00 Sub Total \$154.00 Add 7% GST \$2,354.00 Total

No. 51 Defu Lane 10 Singapore 539216 Tel: 5856 5151 (24 hours) Fax: 6858 0877 email@filmotor.com.sg www.timotor.com.sg Co. Reg. No.: 199503965M GST Reg. No.: M2-8922054-2



GLOBAL ADVANCE LEASING

Agreement: 7008

TP 00 9062018

Biz Reg: 852935825E GST Reg No. 200409785W C/o 51 Detu Lane 10 Si539216i Tel: 61000GAL

Vehicle No SKK 9535B Make & Model Chev.	Cruze Date 06.06.2018
Hirer SOH CHYE SENG Name SOH CHYE SENG Address 3 RHENVAIR HOY 20 SC545119 Contact Person Tel 91758571 Name SC545719 Class 2/24/28/37/5 Name SOH CHYE SENG Class 2/24/28/37/4/5 Name SOH CHYE SENG SOH	Check Out / Check In Date Out Time Out FETROL E 74 1/2 3/4 E 2018 Time In FETROL FETROL
Address (H/P) (0) (H) Passport/NRIC No S17 88767 Z Nationality Driving Licence No Driving Exp 32 yrs	Mode of Payment Cash / Cheque / Company Billing / Credit Card / Others Cheque / Card Details: Expiry Date:
Additional Driver Name Address (H/P) (0) (H) Passport/NRIC No Nationality Driving Licence No Driving Exp yrs Country of Issue Expiry Date Non Waiverable Excess The Hirer acknowledges a \$1,500 (a collision damage excess per accident applies. X Collision Damage Waiver (CDW) The Hirer may limit his liability for any damage arising from collision to \$	Color Colo
Personal Accident Insurance (PAI) PAI may be purchased at a premium specified herein. The Hirer acknowledges that the insurance is written by an independent insurance company and acknowledges that he has received, read and understood the policy conditions relating to the same. X	Charges Subject to Final Audit Refundable Deposit Deposit \$ Date of Refund Refund Acknowledgement X For Official Use Invoice No: 17-18 1001 Receipt No Date

- 1. Rental Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the owner.
- 2. Drily persons authorised by Global Advance Leasing may drive the vehicle.
- 3. All parking and traffic violations are the responsibility of the Hire: An Administrative charge will be leved on any traffic violations redirected.
- 4. The Hirer shall be liable for excess charges for any late return at the rate shows per hour or per day
- 5. In the event of accident, the Hiner shall report to the rental office immediately.

VWe have read and agreed to the lemms and conditions as set out on both sides of the agreement and certify that the information given is true and correct. If there opt to pay by credit / charge card, I agree that all amounts payable under this agreement may be billed to the same account and my signature here will be deemed to have been made on the applicable credit card charge stip.

5 m	Y	x C
(Hirer's signature)	(Additional Driver's signature)	(Global Advance Leasing)



51 Defu Lane 10 Singapore 539216 Telephone: 6100 0425

Business Registration Number: B52935825E

GST Reg No: 200409785W

Bill To: SOH CHYE SENG (C/O TAN LIM MOTOR PTE LTD)

3 RIVERVALE LINK

#07-20

SINGAPORE 545119

Tax Invoice

: 17181001

Date

: 09 JUN 2018

Agreement No. : ST7008

Vehicle No	Description	Total Amount
SKK9535B	Chevrolet Cruze 1.6L AUTO ABS D/AB 2 WD 4DR Rental Charges From 06-06-2018 to 09-06-2018	
	3.0 days @ \$130.00 per day	SGD 390.00



TROUMOBOOK - SKE 5962R

Sub-Total 390.00 Add: GST (7.00%) 27.30 Amount Payable (SGD) 417.30

SINGAPORE DOLLAR: FOUR HUNDRED SEVENTEEN AND CENTS THIRTY ONLY.

Cheque should be crossed "A/C Payee Only" and made payable to GLOBAL ADVANCE LEASING. Please write your invoice number on the reverse side of the cheque. Payment should be made within 7 days from invoice. Interest at 24% per annum on overdue account. For bill enquiry, please call 6100 0425 / 9018 0988

Enquire Vehicle & Owner Information (Vehicle No. SLV5710T As At 02 Jun 2018 / 18:55:00)

Law Firm Search Details

Search Reason:

Insurance claim in relation to traffic accident

Law Firm Case No.:

TLM(CAYMEN)SKR5962R

Current Owner Details

Owner ID Type:

Singapore NRIC

Owner ID:

586135291

Owner Name:

MUHAMMAD SHARUL EZAM BIN ABDUL TALIB

Registered Address Type: HDB/HUDC

Registered Block/House No.:278B

Registered Street Name: COMPASSVALE BOW

Registered Unit No.:

#10-561

Registered Building Name: -

Registered Postal Code: 542278

Current Vehicle Details

SLV5710T

Make Description/Model: LAND ROVER / RANGE ROVER EVOQUE AT ABS 4WD HID 3DR SR

Insurance Company Name: AXA INSURANCE PTELTD

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SLV 5710T	Insd veh)	Model:	HYUNDAI ELANTRA (A)
	SKR 5962R	(TP veh)		2
Date of Accident:	02/06/2018			
Global Sum Settle	ment : [X] Yes	1] No	
Repair Estimate		: \$	5,686.84	
Final Repair Cost		: \$	2,354.00	
Loss of Use		: \$	0.00	days at \$0.00 per day
Rental (if any)		: S	321.00	3 days
LTA / GIA Search	Fee	: \$	7.49	
Others:		: \$	0.00	
		: \$		
Final Settlement S	um (Global Sum)	. \$	2,680.00	
oelow)	rkshop GIA Registered	300 138000] YES [X	Ef
A) For Non GIA I	Registered Workshop:		Agreed Liability	100(%)
B) For GIA Regis	stered Workshop:		BOLA Applicable:	Yes/ No BOLA Scenario No:
BOLA Liability	(%)		Assessed Liability	(*):(%)
 Assessed Lie 	ability to be filled only fo	r chain col	lisions and for cas	es where BOLA does not apply.
Remarks				
Payment Instructi	on: Payee's Breakdow	'n		
1) TAN LIM MOT	OR PTE LTD		: \$	2,680.0
	- 1			1
JOANNE I	LEE KHANG MIN	1	3/12/2018	
LKK Auto C	Consultants Pte Ltd		Date	

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



LKK Auto Consultants Pte Ltd

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 Intern	ationale Des Experts En Auton	nobile
AXA INSURANCE PT	E LTD	Ref : CC4/ASM1801	0381/Ufa3q2
8 SHENTON WAY #2 AXA TOWERSINGAP ATTN:KIAN CHUAN		Date: 13-12-2018 Code: ASM	
1.	Policy Particula	rs :- THIRD PARTY CLAI	M
Insured Veh.	SLV 5710T	Veh. Inspected	SKR 5962R /
Policy No.	GA316105	Coverage (\$)	0.00
Claim No.	S8M00JMA	Excess (\$)	0.00
Assign From		Assign Date	06/06/2018
2.	Vehicle Pa	rticulars & Condition	
Make & Model	HYUNDAI ELANTRA (A)	c.c	1591
Engine No.	HIDDEN	Year of Reg.	2015
Chassis No.	KMHDH41CMFU434211	Colour	GREY
Odometer	63397	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		
3.	Cond	litions of Tyres	
	Size	Make	Balance
R/H Front Tyre	205/55 R16	CONTINENTAL	6 mm
L/H Front Tyre	205/55 R16	CONTINENTAL	6 mm
R/H Rear Tyre	205/55 R16	CONTINENTAL	6 mm
L/H Rear Tyre	205/55 R16	CONTINENTAL	6 mm
4.		otion of Damages	
DAMAGES SEE D	STAINED DAMAGES AT THE F	FRONT PORTION.	
5.		ral Information	The state of the state of
Accident Date	02/06/2018	Inspection Date	07/06/2018
Survey held at	TAN LIM MOTOR PTE LTD	galada a B illionia paga na 6, 5,500 Feb (53,607).	· C
DOMESTIC STATE OF THE STATE OF	51 DEFU LANE 10 SINGAPORE 539216		
5a.	THE PARTY OF THE P	Remarks	
A)THE INSPECTION B)IN ACCORDAN	ON WAS CONDUCTED ON A"VICE TO YOUR INSTRUCTIONS,	VITHOUT PREJUDICE" BAS WE HAVE NOT AUTHORIS	IS. ED REPAIRS.
5b.	Estimat	te Days of Repair	British British
ESTIMATED NOR	MAL PERIOD FOR REPAIR:	3 Working Day	s



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. SKR 5962R

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS		, , , , ,	
1	FRONT BUMPER (CONSISTENT)	DENTED/DEFORME D	418.00	418.00
1	FRONT BUMPER REINFORCEMENT (CONSISTENT)	TO REPAIR SEE LABOUR	515.00	
1	FRONT BUMPER ABSORBER FOAM (CONSISTENT)	TORN	111.00	111.00
2	FRONT BUMPER SIDE RETAINER @\$19.00 (CONSISTENT)	NECESSARY	38.00	38.00
1	FRONT BUMPER LOWER CENTRE AIR GRILLE (CONSISTENT)	NOT NECESSARY	147.00	
8	FRONT BUMPER CLIPS@\$3.50 (CONSISTENT)	NECESSARY	28.00	28.00
2	HEAD LAMP @\$1756.00 (CONSISTENT)	O/S CRACKED	3,512.00	1,756.00
2	HEAD LAMP LOWER BRACKET @\$18.00 (CONSISTENT)	NOT NECESSARY	36.00	
1	RADIATOR GRILLE ASSY (CONSISTENT)	CRACKED	63.00	63.00
1	RADIATOR GRILLE EMBLEM BAGE (CONSISTENT)	NECESSARY	63.00	63.00
	LESS 20%DISCOUNT		-986.20	-495,40
			3,944.80	1,981.60
	LABOUR			
	TO CHECK ELECTRICAL LIGHTING CONCENSED.		60.00	20.00
	TO RUST-PROOFING OF THE AFFECTED AREAS.	NOT NECESSARY	50.00	
	PANEL BEATING ,KNOCKING AND STRAIGHTEN THE NECESSARY PORTION ,REMOVE AND RENEWAL OF PARTS ,ADJUST AND REALIGN THE SAME INCLUSIVE OF THE REPAIR OF FRONT BUMPER REINFORCEMENT.		480.00	350.00
	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION.		780.00	400.00
			1,370.00	770.00
	GRAND TOTAL		5,314.80	2,751.60
	RECOMMENDED COST OF LUMP SUM REPAIRS			2,200.00

RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)	2,200.00
(TO ITS PRE-ACCIDENT CONDITION)	

Report Ref No. CC4/ASM18010381/Ufa3q2

CHUA KANG SENG

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 contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.

Service Request Details

CLAIMS

MESSAGES

SERVICE REQUESTS

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ELANTRA-1.6 (A) TRVD HYDNDAL SKHS962R Vehicle Information Service Address Incident Wehicle Registration # Model Maker Wait for: Approve invence Next Step Actions CC4/ASM1B0103B1/U633d2 2 Aum 2018 6 June 2019 SAMOOIMA Request Date

Lors Date

Reference

Claim

ABDUL TALIB MUHAMMAD SHARUL EZAM BIN 278B COMPASSVALE BOW, #10-561, 54227B. PLEBANIKA, SC 667229988 Singspore

Primary Contact/Insured

LICK AUTO CONSULTANTS PTE

Vendor Name

Due Date

UDITE

Periding verification - Direct Settlement

Services

Third Party Vehicle Damage

Type of Loss

klanchuan changaxa.com.sg CHAN Klan Chuzen Claim Handler 6568804269

Additional Instructions

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