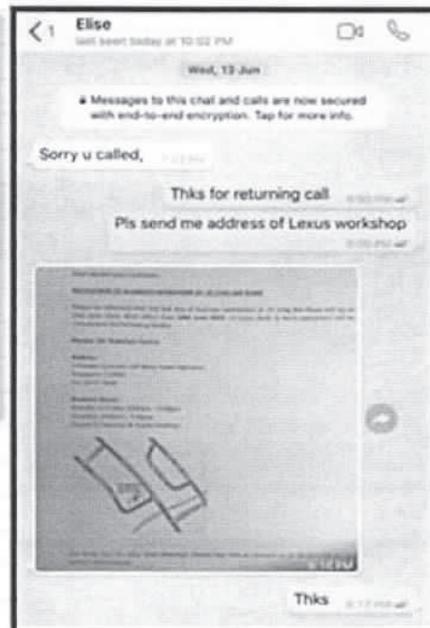
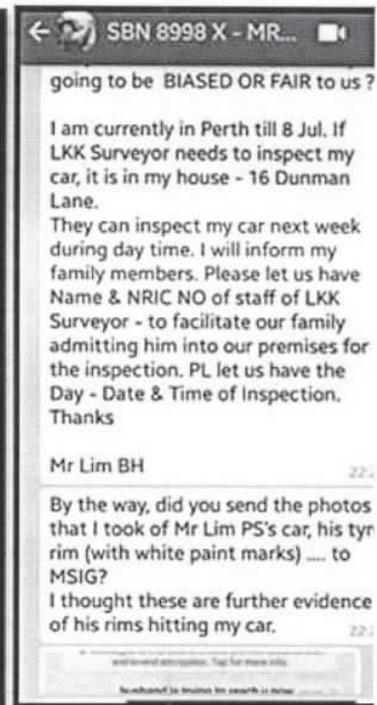
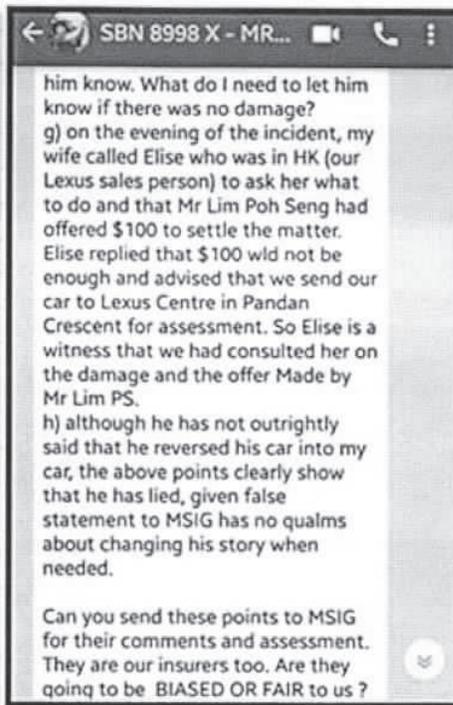
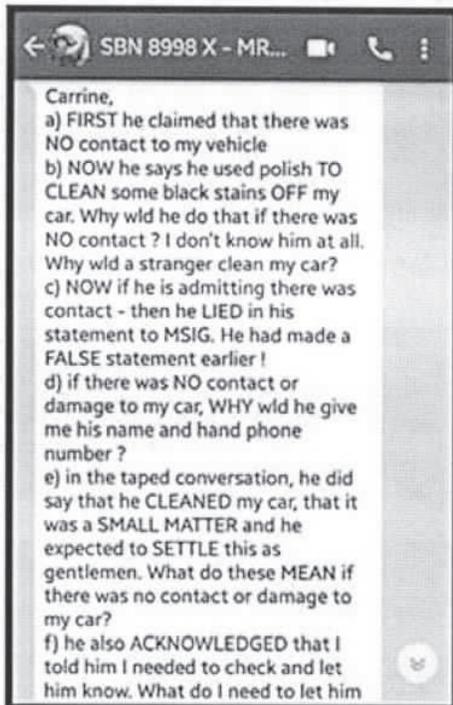


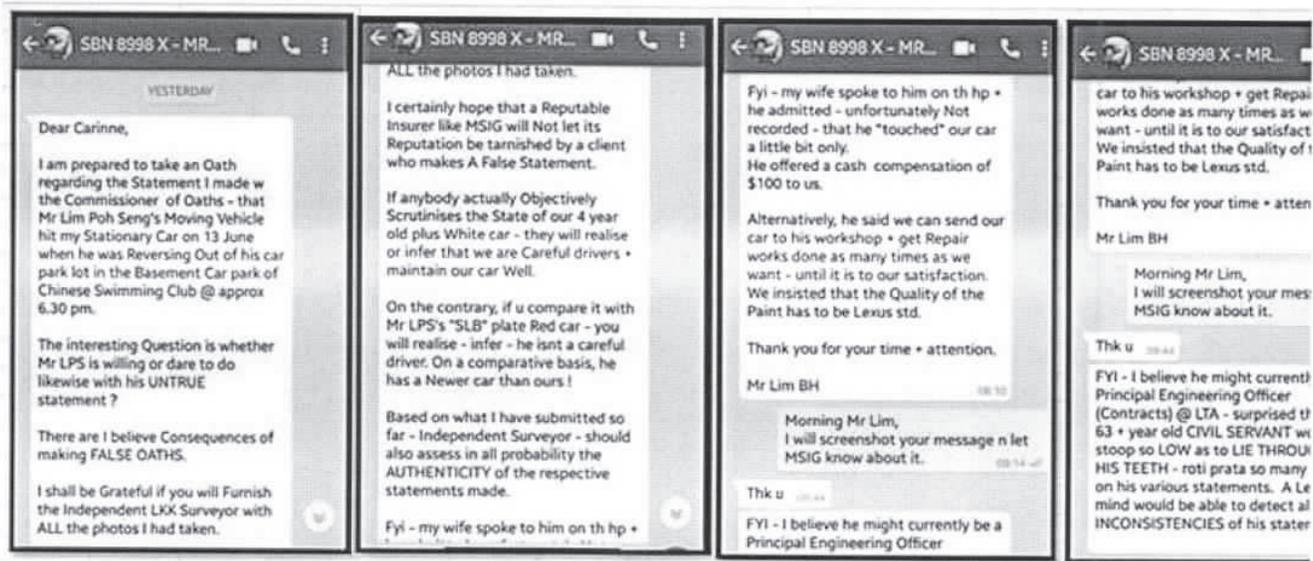
Subject: RE: Your ref: SBN8998X; Our claim no.: 561344/IT
Importance: High

Good morning Irene,

Thank You for your email and we have screenshot and showed it to our client, which is also your insured.

Please refer to the reply from him.





We would appreciate if you could look into this case again.

By the way, he is overseas now and will only be back on 08.07.2018

Thank you
Carine Yeo

From: Irene Tan [mailto:irene_tan@sg.msig-asia.com]
Sent: Saturday, 23 June 2018 6:16 PM
To: Carine Yeo TCBC
Cc: Suraidah B Saidi PTCBC
Subject: RE: Your ref: SBN8998X; Our claim no.: 561344/IT

WITHOUT PREJUDICE

Dear Carine,

We refer to your email of 21.6.18.

Our management has listened to the voice recording but could not hear any admission from our insured that his reversing car had hit your client's car.

He clarified that he did apply some polishing wax just to clean off some black stain on your client's car.

And our insured maintained that there was no damage on your client's car and on both cars.

Nevertheless but given that there was no video footage or any other objective evidence to confirm that our insured's car had collided onto your client's car, we would still wish to investigate.

And we have assigned M/s. LKK Auto Consultants to inspect both cars and submit a Consistency Damage report before we can confirm on any direct settlement.

In view of the above, can you let us know the date and time for the LKK surveyor to inspect your client's car?

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)

Direct line +65 6594 2541 | Direct fax +65 6225 7402 | irene_tan@sg.msig-asia.com



Insurer Claims
Team of the Year
2016

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



A Member of **MS&AD** INSURANCE GROUP

From: Carine Yeo TCBC [<mailto:carine.yeo@borneomotors.com.sg>]

Sent: Thursday, 21 June, 2018 4:57 PM

To: Irene Tan <irene_tan@sg.msig-asia.com>

Cc: Suraidah B Saidi PTCBC <SuraidahB.Saidi@inchcape.com.sg>

Subject: RE: Your ref: SBN8998X; Our claim no.: 561344/IT

Importance: High

Dear Irene

Thank You for your email.

Our client does not have any in-car camera.

For the voice recording, please listen to

1. 1:10 - Third Party mentioned that he reversed his car.
2. 1:52 - Once again, Third Party mentioned that he reversed his car
3. 1:54 - Third Party mentioned that he cleaned up our client's vehicle

Thank You
Carine Yeo

From: Irene Tan [mailto:irene_tan@sg.msig-asia.com]

Sent: Thursday, 21 June 2018 2:58 PM

To: Carine Yeo TCBC

Cc: Suraidah B Saidi PTCBC

Subject: Your ref: SBN8998X; Our claim no.: 561344/IT

WITHOUT PREJUDICE

Dear Carine,

Thanks for your voice recording but we cannot hear clearly whether our insured did mention that he reversed his car?

How about the video footage from your client's in-car camera? Can you upload the video footage into a link and email to us?

Best Regards

Irene Tan

Senior Executive, Claims Services (Motor)



Insurer Claims
Team of the Year
2016

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9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg



A Member of **MS&AD** INSURANCE GROUP

From: Carine Yeo TCBC [<mailto:carine.yeo@borneomotors.com.sg>]

Sent: Thursday, 21 June, 2018 11:37 AM

To: Irene Tan <irene_tan@sg.msig-asia.com>

Subject: RE: Irene Tan has requested for a file upload for 561344

Dear Irene

We have uploaded the voice recording

Kindly check

Thank You
Carine Yeo

From: On Behalf Of Irene Tan [mailto:irene_tan@sg.msig-asia.com]

Sent: Thursday, 21 June 2018 11:08 AM

To: Carine Yeo TCBC

Subject: Irene Tan has requested for a file upload for 561344

Dear Carine Yeo,

Irene Tan has requested you to upload your file using file upload request.

Please click [here](#) to upload your file.

Upload Link Expiry: 20 Jun 2019 11:59 PM (UTC +8)

Message from Irene Tan:

WITHOUT PREJUDICE Your ref: SBN8998X; Our claim no.:561344/IT

Dear Carine, as requested in your morning email, please arrange to download the voice recording into the link provided here before forwarding to us. Please inform me once you have forwarded the link with the downloaded recording.

Note:

The sender may have initiated and time expiry when sending you the upload link. If you have difficulty accessing the upload link, please contact irene_tan@sg.msig-asia.com.

This is an auto-generated email.

Powered by **EasiShare**™

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

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	14 Jun 2018		18 Jun 2018 16:50 Edit Adj Rpt	S\$2,586.00 Edit Estimates	S\$2,586.00 View Rpt		Pending for Survey Report Cancel Case

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

CLAIM SUBFOLDER DETAILS		[Created by insurer]
Insured:	LIM POH SENG , Co. Reg. No.: S0035450C	
Main Claimant:	LIM BAN HOE , ID: S12454581	
Vehicle Reg. No.:	SBN8998X	Date of Loss: 13/06/2018 18:00 - :59 [50 Months and 16 Days From LTA Reg Date (Man Yr)]
Claim Type:	TP / 561344	Policy/Cover Note No.: A28724831QMY (Comprehensive) Coverage: 29/04/2018 - 28/04/2019
Vehicle Reg. No. (Insured):	SLB2822D	Policy No. (Claimant): Excess:
Repairer:	Borneo Motors (S) Pte Ltd (Pandan) 2 Pandan Crescent, 128462 West Coast - Tel: 66311857	
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Irene Tan Gek Ing - 6594 2541]	
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD TAUFIKH BIN HAMID] ... [Final Rpt due 18/07/2018]	
Adj Asg. Remarks:	ON WP. Survey appt on 20/06/18(Wed), 2pm. Owner waiting. OI NOT REPORTED Contact at 9699 6192	
ASSOCIATED MAIL RECEIVED		View All Compose Case Mail
There are no mail for this case.		
ALL ASSOCIATED TASKS		View All Search Tasks Create New Task Complete
Due Date	Priority	Type
Task Group	Subject	Handler
Assigned By	Completed On	Created On
Done?	No results.	

Claim Documents

***SBN8998X (561344)**
[SLB2822D]
TP
LIM BAN HOE
Jun 13 2018 6:00PM
[LIM POH SENG]
Borneo Motors (S) Pte Ltd

Upload Documents		Upload Photos		Compose New Letter		View View in Browser	
Assessment Reports						1 per page	<input checked="" type="checkbox"/>
No	Finalized On			Thumbnail	Print		
		MSIG Insurance (Singapore) Pte. Ltd. (HQ)					
1	18/06/18 11:37	Accident Statement <small>From: SC - Reg. No: SLB2822D, Claimant: LIM POH SENG</small>		Load HTM			
		LKK Auto Consultants Pte Ltd (HQ)					
1	21/06/18 13:55	Adjuster Immediate Advice		Load HTM			
Photos/Images						3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder			Thumbnail	Print		
		LKK Auto Consultants Pte Ltd (HQ)					
1	21/06/18 13:56	General View		Load JPG	<input checked="" type="checkbox"/>		
2	21/06/18 13:56	General View		Load JPG	<input checked="" type="checkbox"/>		
3	21/06/18 13:56	General View		Load JPG	<input checked="" type="checkbox"/>		
4	21/06/18 13:56	General View		Load JPG	<input checked="" type="checkbox"/>		
5	21/06/18 13:56	General View		Load JPG	<input checked="" type="checkbox"/>		
6	21/06/18 13:56	General View		Load JPG	<input checked="" type="checkbox"/>		
7	21/06/18 13:56	General View		Load JPG	<input checked="" type="checkbox"/>		
8	21/06/18 13:56	General View		Load JPG	<input checked="" type="checkbox"/>		
9	21/06/18 13:56	General View		Load JPG	<input checked="" type="checkbox"/>		
10	21/06/18 13:56	General View		Load JPG	<input checked="" type="checkbox"/>		
11	21/06/18 13:56	General View		Load JPG	<input checked="" type="checkbox"/>		
12	21/06/18 13:56	General View		Load JPG	<input checked="" type="checkbox"/>		
Documentation						1 per page	<input checked="" type="checkbox"/>
No	Finalized On			Thumbnail	Print		
		MSIG Insurance (Singapore) Pte. Ltd. (HQ)					
1	14/06/18 17:29	Estimate		Load PDF			
2	14/06/18 17:29	SBN8998X E-FILE REPORT		Load PDF			
		MSIG Insurance (Singapore) Pte. Ltd. (Internal Surveyor)					
1	18/06/18 16:27	Email - Outsource LKK		Load PDF			
2	18/06/18 16:40	Email - Survey Appt		Load PDF			

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
<div style="border: 1px solid black; width: 100%; height: 100%;"></div>			
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			

LKK Auto Consultants Pte Ltd

(Co.Reg.No:199607198R)

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

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CS/MSG18011062/T1VD3E2

Date: 17/10/2018

REFERENCE

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd.	Policy No:	A28724831QMY
Claimant Vehicle No : SBN8998X	Insured Vehicle No :	SLB2822D
Date of Loss: 13/06/2018	Nature of Claim:	TP
		Claim No: 561344

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	SBN8998X	Engine No:	2ARE803749
Make & Model:	TOYOTA LEXUS, 2.5 ES250 AUTO (A)	Chassis No:	JTHBJ1GG902046153
Reg. Date:	28/03/2014 (Man. Year: 2014)	Odometer:	78462 km
Colour:	White		
Engine Capacity:	2494 cc		
Market Value/New Car Price:	N/A		
Sum Insured (S\$):	Market Value/New Car Price		

CONDITION OF VEHICLE AT THE TIME OF SURVEY

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

CONDITION OF TYRES

Front Tyre Size:	215/55 R17	Rear Tyre Size:	215/55 R17
Front Left Side:	Yokohama 6 mm	Rear Left Side:	Yokohama 6 mm
Front Right Side:	Yokohama 6 mm	Rear Right Side:	Yokohama 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	123.54	50.00	73.54	59.53
Miscellaneous Items	0.00	0.00	0.00	
Labour	3,294.00	2,536.00	758.00	23.01
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	3,417.54	2,586.00	831.54	24.33
+ GST 7.00/7.00% (S\$)	239.23	181.02	58.21	24.33
Nett Amount (S\$)	3,656.77	2,767.02	889.75	24.33

INSPECTION

Date of Assignment:	18/06/2018		
Date Inspected:	20/06/2018	Inspected At:	Borneo Motors (S) Pte Ltd (Pandan) 2 Pandan Crescent Singapore 128462
Estimated Period of Repair:	3.0 days		

Adjuster: MOHD TAUFIKH BIN HAMID

Manager: VERON CHEN

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

REPAIR DETAILS

Reference	
Part Source: MRM-SG	Version: 1.0 (Last Synchronised: 17 Oct 2018)
Parts: 143	TOYOTA LEXUS 2.5 ES250 AUTO (A) (Catalogue:Merimen Singapore 1.0)
Labour: Repairer's	(Price-denominated Standard List)
Print Code: (Unsubmitted, no print-code for SBN8998X)	
Validity: These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page	
Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.	

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*SUNDRIES	Necessary	100.00 FS	*50.00 FS
2	1		*PROTECTOR, QUART	Not Necessary	23.54 FS	*- FS
Total Parts (S\$)					123.54	50.00

F=Franchise part. S=SpcNett.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	TO REMOVE ALL NECESSARY PARTS TO ENABLE REPAIRING AND STRAIGHTEN ON RHS REAR FENDER AND FIX NEW PARTS	New	1,224.00	816.00
2	TO SPRAY PAINT ON RHS REAR FENDER	New	1,050.00	700.00
3	TO REMOVE AND RE-INSTALL REAR SENSOR TO ENABLE REPAIR	New	204.00	204.00
4	TO REMOVE AND RE-INSTALL RHS LAMP TO ENABLE REPAIR. CHECK WIRING AND LIGHTS FUNCTIONING AND CARRY OUT WATER LEAK TEST	New	204.00	204.00
5	TO RESET ECU AND REPROGRAMME	New	612.00	612.00
Gross Labour Cost (S\$)			3,294.00	2,536.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >