	HALLIN-	CC /AIG180	1678	R10639 14KK	
INS. CASE OWN	kasu!	100	ICNMENTS P[6]18	_ Date / Time :	N (6 (18
Pre-assign / CC Insured Vehicle Name of Insured Insured Tel No. Excess Sec II :S Is driver the own If NO. Driver N	No. 50H €	D.O.A. 17 518 NO) Nature of Accident	Claim No. Policy No. Make / Mode Place of Acc	MERLE	77600-01800 DES: UNIT TEMBUN 1
SEL 3175	el No. :	IV/L\YFF / NO			17 Yes/No
INSRS: WSP: WA Tel: Liability: W	tmudt 3	INSRS. WSP: Tel: Liability: RMKS:	INSRS: WSP: Tel: Liability: RMKS:		INSRS: WSP: Tel Liability: RMKS:
Date/Time	SEL HISEL-	- CTA Newthern St. (1	igns pro- Ada	STAGE Non-Reporting lir (1st)	DATE/PIC
CHT	1482 Let 1115	- 110 halleston	orden Me	Non-Reporting Ir (2nd): Non-Reporting Ir (Final): Non-Reporting Ir (Final):	що)
29/6/18@3.4	in to so		paled maked	Nonfication ltr tif non-piclo After call ltr to OI Authorization To Act:	
2/14/18 -	File pus	rh Shupi Lid	in (yp)	Reiesse Voucher: Final Repair Bill: Car Rental Invoice: Towing Invoice LTA / GIA Medical Bill: PIR: Mandate/Reject Instructi LOD	
PRELIMINARY ADVIC	E Date/Time:	Sent By:		Payment Breakdown For Post-Repair Photos:	m:
FINALIZATION	Date/Time:	Confirm with:		Others: Confirm by:	
Repair Cost:	88	(days) Reduction:	q,	Emul	Call
FINAL SETTLEMENT Final Liability: Repair Cost:	SS	Confirm with (Agreed / Assessed) BOLA S/N No.	2400.	If NO or B 28, Ass. Lia	152
Loss of Rental (LOR): Loss of Use (LOU): Loss of Income (LOI): LOR only LOU on GIA/LTA Search	SS (S SS (S sly LOR + LOL	S x days)	nly one]		
Medical: Disbursement: Legal Cost	55 58 58	(e.g. Tow/ Indep	endest (1) Claim status: Normal/ 2) Report Format: 3) Survey fee:	Rejoct/Private Scittle (1991)
Total:	SS	Global Sum SS:			
FINAL PAYMENT	Date/Time:	Confirm with:		Email Cal	
Payer I:	SS	Name 1:			
Payee 2: (Strike if N.A.) Payee 3: (Strike if N.A.)	55	Name 2: Name 3:			
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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

			rnationale Des Experts En Autor	Fire Signal
AIG	ASIA PACIFIC IN	SURANCE PTE LTD	Ref : CC6/AIG1801	1638/pb3
CHA	HENTON WAY #0 ARTIS BUILDING SAPORE 079120	8-16	Date : 26-06-2018	
1.		Policy Particu	lars :- THIRD PARTY CLA	IM
	Insured Veh.	SDS 7677D	Veh. Inspected	SKL 3125K
	Policy No.		Coverage (\$)	0.00
	Claim No.		Excess (\$)	0.00
	Assign From		Assign Date	26/06/2018
2.		Vehicle F	Particulars & Condition	
	Make & Model		c.c	0
	Engine No.	HIDDEN	Year of Reg.	
	Chassis No.		Colour	
	Odometer	3	Steering	
	Brakes		Modification	
	General			
3.		Co	nditions 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.		Desc	ription of Damages	
5.		Gei	neral Information	
	Accident Date	17/05/2018	Inspection Date	
	Survey held at	CHARN'S CUSTOMCRAFT		
		BLK 1010 BUKIT MERAH L #01-105 SINGAPORE 159724	ANE 3	
5a.			Remarks	
			"WITHOUT PREJUDICE" BAS S, WE HAVE NOT AUTHORIS	



Accident Claim Repair, Corregion Welding, Body Dent Repairs

Spray-Painting, Mechanical Repair And Customizing of Cars BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724 BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723 TEL: 62717054, 62733304 FAX: 62736676 EMAIL: charns@singnet.com.sq Bus. Reg. No. 251513/00M

AXA/AIG(SDS7677D) DOA: 17/05/2018@1140

AIG ASIA PACIFIC INSURANCE PTE LTD

26/06/2018

ATTN: THE MOTOR CLAIMS DEPT

THIRD PARTY CLAIM - SKL3D5R ESTIMATE COST OF REPAIR FOR VEHICLE NO: AUDI Q5 2.0L TFSI QUATTRO AT D/AB HID 4WD 5DR CHASSIS NO: WAUZZZ8R49A023015 (2009)

I pc	Front fender RH	S	752.85
1 pc	Front door RH	S	1.877.35 Refer
I pc	Front door rubber (stick to door)	S	145.85 × 0V
		S	2,776.05
	LESS 10%	S	277.61
		S	2,498.44
	Repair, putty and respray front rim RH	\$	100.00
	Remove and reinstall front door glass & fitting	S	60.00 X VV
	Remove/reinstall/replace necessary parts: jacking, panel beating repair and straighten front fender RH, front door RH and RH 'A' pillar.	\$	458.00 300

Putty and respray front fender RH, front door RH & RH 'A' pilllar

ADD 7% GST

Note: The above is an estimate only. IF other parts requested during the course of repair, we will inform you accordingly.

All parts are subject to ava	labilityuto Consultants hence notify
CHARN'S CUSTOMCRA	the Repairer of the following: FT + To resurvey beforelafter spray painting
/11	. To display damaged part(s) duting 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:

3,708,44

259.59 3.968.03

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Foreign Identification Number
Owner ID: Vehicle Details	2525U
Vehicle No.:	SKL3125K
Vehicle to be Exported:	Yes
Intended De-registration Date:	30 Jun 2018
Vehicle Make:	AUDI
Vehicle Model:	Q5 2.0L TFSI QUATTRO AT D/AB HID 4WD 5DR
Primary Colour:	Silver
Manufacturing Year:	2009
Engine No.:	CDN020573
Chassis No.:	WAUZZZBR49A023015
Maximum Power Output:	155.0 kW (207 bhp)
Open Market Value:	\$44,766.00
Original Registration Date:	30 Apr 2009
First Registration Date:	30 Apr 2009
Transfer Count:	4
Actual ARF Paid: Intended PARF Rebate Details	\$44,766.00
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	29 Apr 2019
PARF Rebate Amount: Intended COE Rebate Details	\$22.383.00
COE Expiry Date:	29 Apr 2019
COE Category:	E - Open Category
COE Period(Years):	10
QP Paid:	\$7,326.00
COE Rebate Amount:	\$608.00
Total Rebate Amount:	\$22,991.00

The information contained herein is correct as at 25 Jun 2018

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Owner ID Type:	Foreign Identification Number
Owner ID:	2525U
Vahida Digalis	
/ehicle No.:	SKL3125K
/ehicle to be Exported:	No
ntended De-registration Date:	28 Jun 2018
/ehicle Make:	AUDI
/ehicle Model:	Q5 2.0L TFSI QUATTRO AT D/AB HID 4WD 5DR
rimary Colour:	Silver
Manufacturing Year:	2009
ngine No.:	CDN020573
Chassis No.:	WAUZZZ8R49A023015
Maximum Power Output:	155.0 kW (207 bhp)
Open Market Value:	\$44,766.00
Original Registration Date:	30 Apr 2009
irst Registration Date:	30 Apr 2009
ransfer Count:	4
Actual ARF Paid:	\$44,766.00
itended PARF Rebate Details	
ARF Eligibility:	Yes
ARF Eligibility Expiry Date:	29 Apr 2019
ARF Rebate Amount:	\$22,383.00
ntended.COERobate Datalls	
OE Expiry Date:	29 Apr 2019
OE Category:	E - Open Category
OE Period(Years):	10
QP Paid:	\$7,326.00
OE Rebate Amount:	\$612.00
otal Rebate Amount:	\$22,995.00

The information contained herein is correct as at 28 Jun 2018

OK

Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Friday, 29 June 2018 3:51 PM

To:

'Charn's Customcraft'

Subject:

Admin A; assignments RE: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK

REF:CC6/AIG18011638/pb3

Sensitivity:

Confidential

Without Prejudice

Hi Sharan,

We refer to the above matter.

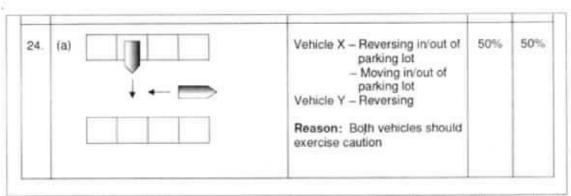
Attached here is a copy of our insured accident statement for your easy reference. We are of the opinion that BOLA 24(a) is applicable. Both parties should exercise caution.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation and not jeopardizing our insured claim against the liable party, we are prepared to offer 50% towards your client's claim.

Diskl31 Sk.

B) Skl31 Sk.

B)



"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: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charn's Customcraft [mailto:charns@singnet.com.sg]

Sent: Friday, 29 June 2018 9:17 AM

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

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; SUR <sur@lkkauto.com>; Shu Pei (LKKAuto)

<shupei@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Importance: High Sensitivity: Confidential

Hi Hsiao Tong

Can expedite this case ASAP? Client going out of town and wants to leave the car with us.

Thanks & Regards.

Sharon Lee

Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

From: Charn's Customcraft [mailto:charns@singnet.com.sq]

Sent: Thursday, 28 June, 2018 4:14 PM

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

Cc: 'Admin A'; 'CS A Team'; 'SUR'; 'Shu Pei (LKKAuto)'; 'assignments'

Subject: RE: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Importance: High Sensitivity: Confidential

Hi Hsiao Tong

Kindly expedite the above.

Thanks & Regards, Sharon Lee

Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Tuesday, 26 June, 2018 5:21 PM To: Charn's Customcraft; assignments

Cc: Admin A; CS A Team; SUR

Subject: RE: Accd Invlg: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Importance: High Sensitivity: Confidential

Dear Sharon,

We refer to the below email.

Please be informed that we are currently pending for our insured's report.

Kindly 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.

Dear Assignments team,

Kindly arrange.

Thank you

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

Best Regards,

Shu Peil Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <u>shupei@lkkauto.com</u> | fax: 6741-4108 Blk S1, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charn's Customcraft [mailto:charns@singnet.com.sg]

Sent: Tuesday, 26 June 2018 12:51 PM

To: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: Accd Invlg: SKL 3125 K & SDS 7677 D on 17.05.2018

Importance: High Sensitivity: Confidential Kindly find attached for your necessary action.

Our client's vehicle no: SKL 3125 K claiming against AIG's insured: SKL 3125 K.

Please arrange TP survey and advise on liability.

Thanks & Regards, Sharon Lee Charn's Customeraft

4.

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M



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

Our Ref: CC6/AIG18011638/R1pb3

03 JULY 2018

SOH ENG KHIM 9 HOTT ROAD #08-06 SINGAPORE 249446

Dear Sir/Madam.

ACCIDENT INVOLVING SDS 7677D AND SKL 3125K ON 17/05/2018

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

We have received a claim from SKL 3125K against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

You are aware that your No-Claim Discount (NCD – if applicable) will be with held for the time being. Pending for final allocation of liability in settlement by our principal AIG Asia Pacific Insurance Pte Ltd.

Please call us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG

Case Handler DID: 6742 3197 FAX: 6741 4108

Email: chewht@lkkauto.com

c.c. AIG Asia Pacific Insurance Pte Ltd (Motor Claims Dept)

Hsiao Tong (LKKAuto)

From:

Charn's Customcraft <charns@singnet.com.sg>

Sent:

Tuesday, 31 July 2018 11:59 AM

To:

Hsiao Tong (LKKAuto)

Cc:

Admin A; assignments

Subject:

RE: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK

REF:CC6/AIG18011638/pb3

Importance:

High

Sensitivity:

Confidential

Hi Hsiao Tong

Our client wants to contact you and defend himself.

How?

Thanks & Regards,

Sharon Lee

Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

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

Sent: Tuesday, 3 July, 2018 5:44 PM

To: Charn's Customcraft Cc: Admin A; assignments

Subject: RE: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Sensitivity: Confidential

Without Prejudice

Hi.

We will seek further instruction from AIG 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: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charn's Customcraft [mailto:charns@singnet.com.sg]

Sent: Tuesday, 3 July 2018 4:29 PM

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

Cc: Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Importance: High Sensitivity: Confidential

Hi Hsiao Tong

Our client asking for AIG's details.

What can I provide to him?

He's not accepting 50% liability.

Thanks & Regards,

Sharon Lee

Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

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

Sent: Friday, 29 June, 2018 3:51 PM

To: Charn's Customcraft Cc: Admin A; assignments

Subject: RE: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Sensitivity: Confidential

Without Prejudice

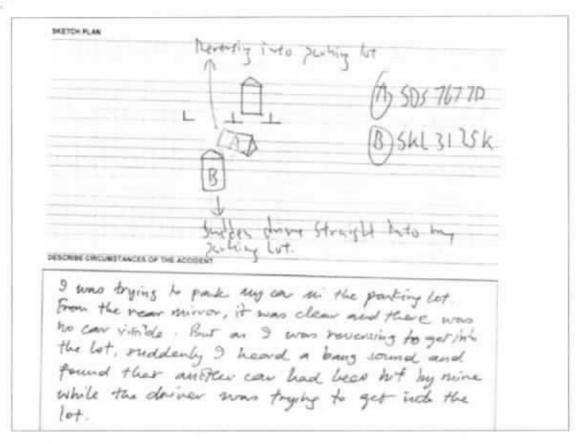
Hi Sharan,

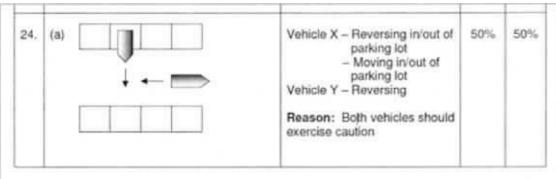
We refer to the above matter.

Attached here is a copy of our insured accident statement for your easy reference. We are of the opinion that BOLA 24(a) is applicable. Both parties should exercise caution.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation and not jeopardizing our insured claim against the liable party, we are prepared to offer 50% towards your client's claim.

Please confirm acceptance.





"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.

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Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Charn's Customcraft [mailto:charns@singnet.com.sg]

Sent: Friday, 29 June 2018 9:17 AM

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

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; SUR <sur@lkkauto.com>; Shu Pei (LKKAuto)

<shupei@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Importance: High Sensitivity: Confidential

Hi Hsiao Tong

Can expedite this case ASAP? Client going out of town and wants to leave the car with us.

Thanks & Regards,

Sharon Lee

Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

From: Charn's Customcraft [mailto:charns@singnet.com.sg]

Sent: Thursday, 28 June, 2018 4:14 PM

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

Cc: 'Admin A'; 'CS A Team'; 'SUR'; 'Shu Pei (LKKAuto)'; 'assignments'

Subject: RE: Accd Invlg: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Importance: High Sensitivity: Confidential

Hi Hsiao Tong

Kindly expedite the above.

Thanks & Regards,

Sharon Lee

Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Tuesday, 26 June, 2018 5:21 PM **To:** Charn's Customcraft; assignments

Cc: Admin A; CS A Team; SUR

Subject: RE: Accd Invlg: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Importance: High Sensitivity: Confidential

Dear Sharon,

We refer to the below email.

Please be informed that we are currently pending for our insured's report.

Kindly 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.

Dear Assignments team,

Kindly arrange.

Thank you

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

Best Regards,

Shu Pel | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charn's Customcraft [mailto:charns@singnet.com.sg]

Sent: Tuesday, 26 June 2018 12:51 PM

To: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018

Importance: High

Sensitivity: Confidential

Hi

Kindly find attached for your necessary action.

Our client's vehicle no: SKL 3125 K claiming against AIG's insured: SKL 3125 K.

Please arrange TP survey and advise on liability.

Thanks & Regards, Sharon Lee Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

Hsiao Tong (LKKAuto)

From:

Md Noor, Norsiah <Norsiah.MdNoor@aig.com>

Sent:

Tuesday, 31 July 2018 4:51 PM

To:

Hsiao Tong (LKKAuto)

Subject:

RE: Case Assignment TP - SKL3125K - 17/05/2018 - 3731725141SG *LKK REF:

CC6/AIG18011638/R1pb3

Dear Hsiao Tong,

Please maintained 50%.

Unless Third-party has evidence to prove his not at fault.

Thank you

Norsiah Md Noor

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte Ltd 78 Shenton Way #08-16 Singapore 079120 Tel +(65) 6419-1606 | Fax +(65) 6835-7417

Norsiah.MdNoor@aig.com | www.aig.com.sg

BOLA 24A SPECIFIES CLEARLY THAT BOTH VEHICLES ARE EITHS

MOVING FORWARD INTO LOT OR REVERSING INT.

LOT SHOULD EXERCISE EQUAL CAUTION BEFORE

DOING SO. ACCIDENT LISTED IN BOLA IS AN

GENTLEMAN AGREEMENT AMONG INSURANCE COS.

WHEREBY NO APPORTOURNEST OF LIABILITY AMONG

PARTIES INVOLVED

SHOULD TO NOT AGREE PORHAPS ASKING HIMI TO REFER TO HIS INSURER AXA FOR CLARIFICATION

IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any

copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by AIG for any loss or damage arising in any way from its use.

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

Sent: Friday, July 13, 2018 8:50 AM

To: Md Noor, Norsiah

Subject: RE: Case Assignment TP - SKL3125K - 17/05/2018 - 3731725141SG *LKK REF: CC6/AIG18011638/R1pb3

Hi Norsiah,

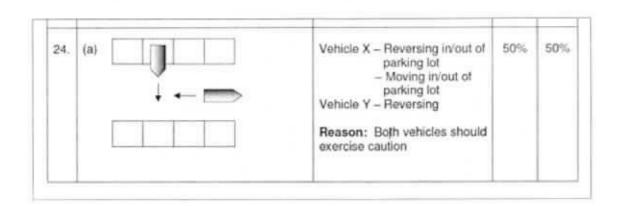
We refer to the above matter.

Third party reported that he was parking into an empty carpark space, our insured reversed and hit onto his car. Third party reported that our insured admitted that she did not look while reversing.

Our insured reported that she was trying to park her car into the parking lot. From the rear mirror, it was clear and there was no cars. When our insured was reversing into the parking lot, suddenly she heard a bang and found that third party had been hit by her car while third party was trying to get into the lot.

We are of the opinion that BOLA 24(a) is applicable. Both parties should exercise caution. Therefore, we have offered 50% to third party. However third party rejected our 50% offer and insisted for 100%.

In view of this, kindly let us have your comments/instruction in order for us to proceed further.



Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Md Noor, Norsiah [mailto:Norsiah.MdNoor@aig.com]

Sent: Thursday, 5 July 2018 10:02 AM

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

Subject: FW: Case Assignment TP - SKL3125K - 17/05/2018 - 3731725141SG

Dear Hsiao Tong,

Refer to the above.

Please advise liability for this case.

Thanks

Norsiah Md Noor

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419-1606 | Fax +(65) 6835-7417

Norsiah.MdNoor@aig.com | www.aig.com.sg

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for any loss or damage arising in any way from its use.

From: Do-Not-Reply [mailto:do-not-reply@merimen.com]

Sent: Wednesday, June 27, 2018 1:00 PM

To: Md Noor, Norsiah

Subject: Case Assignment TP - SKL3125K - 17/05/2018 - 3731725141SG

This mail is associated with:
*SKL3125K (3731725141SG)

[SDS7677D]

TP

HARRIS ADRIAN JAMES

May 17 2018 11:00AM

[SOH ENG KHIM]

Charn's Customeraft

Dear MdNoor, Norsiah,

Please note that a claim has been assigned to you for handling in Merimen. For your action and follow up please.

This is an auto-generated email. Do not reply to this email.

Sent by : MdNoor, Norsiah (AIG Asia Pacific Insurance Pte. Ltd.)
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Hsiao Tong (LKKAuto)

From:

Charn's Customcraft <charns@singnet.com.sg>

Sent:

Thursday, 23 August 2018 1:47 PM

To: Cc: Hsiao Tong (LKKAuto) Admin A; assignments

Subject:

RE: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK

REF:CC6/AIG18011638/pb3

Importance:

High

Sensitivity:

Confidential

Hi Hsiao Tong

Insured has paid his own repair cost.

According to him, he said he will defend himself for this case.

We will proceed to close this case at our side.

Thanks & Regards,

Sharon Lee

Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

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

Sent: Tuesday, 3 July, 2018 5:44 PM

To: Charn's Customcraft Cc: Admin A; assignments

Subject: RE: Accd Invlg: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Sensitivity: Confidential

Without Prejudice

Hi.

We will seek further instruction from AIG 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 | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charn's Customcraft [mailto:charns@singnet.com.sg]

Sent: Tuesday, 3 July 2018 4:29 PM

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

Cc: Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Importance: High

Sensitivity: Confidential

Hi Hsiao Tong

Our client asking for AIG's details.

What can I provide to him?

He's not accepting 50% liability.

Thanks & Regards,

Sharon Lee

Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

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

Sent: Friday, 29 June, 2018 3:51 PM

To: Charn's Customcraft Cc: Admin A; assignments

Subject: RE: Accd Invlg: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Sensitivity: Confidential

Without Prejudice

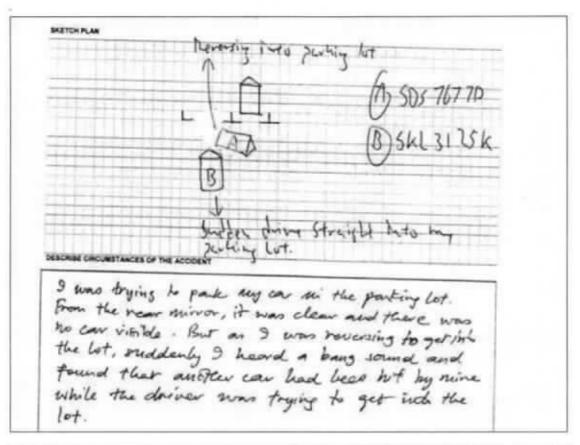
Hi Sharan.

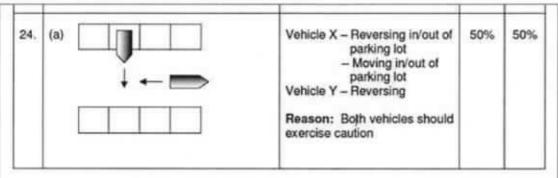
We refer to the above matter.

Attached here is a copy of our insured accident statement for your easy reference. We are of the opinion that BOLA 24(a) is applicable. Both parties should exercise caution.

Strictly without admission of liability whatever, but with a view towards a resolutions of your client's claim in the above matter without resort to litigation and not jeopardizing our insured claim against the liable party, we are prepared to offer 50% towards your client's claim.

Please confirm acceptance.





"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: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charn's Customcraft [mailto:charns@singnet.com.sg]

Sent: Friday, 29 June 2018 9:17 AM

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

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; SUR <sur@lkkauto.com>; Shu Pei (LKKAuto)

<shupei@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Importance: High Sensitivity: Confidential

Hi Hsiao Tong

Can expedite this case ASAP? Client going out of town and wants to leave the car with us.

Thanks & Regards,

Sharon Lee

Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

From: Charn's Customcraft [mailto:charns@singnet.com.sg]

Sent: Thursday, 28 June, 2018 4:14 PM

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

Cc: 'Admin A'; 'CS A Team'; 'SUR'; 'Shu Pei (LKKAuto)'; 'assignments'

Subject: RE: Accd Invlg: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Importance: High Sensitivity: Confidential

Hi Hsiao Tong

Kindly expedite the above.

Thanks & Regards,

Sharon Lee

Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

From: Shu Pei (LKKAuto) [mailto:shupei@lkkauto.com]

Sent: Tuesday, 26 June, 2018 5:21 PM To: Charn's Customcraft; assignments

Cc: Admin A; CS A Team; SUR

Subject: RE: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018***LKK REF:CC6/AIG18011638/pb3

Importance: High Sensitivity: Confidential

Dear Sharon,

We refer to the below email.

Please be informed that we are currently pending for our insured's report.

Kindly 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.

Dear Assignments team,

Kindly arrange.

Thank you

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

Best Regards,

Shu Pei| Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Charn's Customcraft [mailto:charns@singnet.com.sg]

Sent: Tuesday, 26 June 2018 12:51 PM

To: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: Accd Invig: SKL 3125 K & SDS 7677 D on 17.05.2018

Importance: High Sensitivity: Confidential

Hi

Kindly find attached for your necessary action.

Our client's vehicle no: SKL 3125 K claiming against AIG's insured: SKL 3125 K.

Please arrange TP survey and advise on liability.

Thanks & Regards, Sharon Lee Charn's Customeraft

Tel: 6272 5429 Fax: 6273 6676 Email: charns@singnet.com.sg GST Reg. No: M90367863L Company Reg No: 25151300M

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

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj S	Submitted	Ins Auth'ed	Status	
Main	27 Jun 2018 Edit Reg		27 Jun 2018 00:00 Edit Adj Rpt	S\$1,377.56 Edit Estimates	5\$1,	,377.56 tw Rpt		- Charles and the same	for Survey
	Main	R	eference	Claim D	etails		Documents		Show All
CLAIM SU	BFOLDER DE	TAILS				[Created	by adjuster]		
Insured:	SOH ENG	KHIM, 1D: 5140	1297D						
Main Claimant:	HARRIS A	DRIAN JAMES,	ID: G5372525U						
Vehicle Reg No.:	SKL312	5K		Date o	f Loss:		3 11:00 - :59 hs and 17 Days Fr	om LTA Reg I	Date (Man Yr)
Claim Type:	TP / 373	1725141SG		Policy/ Note N			0 (Comprehensive 01/07/2017 - 30/0		
Vehicle Reg. No. (Insured):	SDS7677	D		Policy (Claim					
				Excess					
	Charn's C	ustomcraft (HQ)	Block 1010 Bukit M	erah Lane 3, #01-	105, 15	9724 Bukit N	Merah - Tel: 62717	7054	
			Die Itd (Everen	s) - Tel: 65-6419-	3000	[Handled b	y MdNoor, Norsi	ah] Norsiah.N	IdNoor@aig.c
Repairer: Handling Insurer:	THE STATE OF	Pacific Insuranc	e rie. Ltd. (Expres						
Handling	AIG Asia	V- 55-0101	Q) - Tel: 6338 7288						
Handling Insurer: Claimant's	AIG Asia	rance Pte Ltd (H	No. of the last of			OHD RASU	L] [Final Rpt	due 05/07	/2018]
Handling Insurer: Claimant's Insurer: Adjuster:	AIG Asia	rance Pte Ltd (H Consultants Pte	Q) - Tel: 6338 7288			OHD RASU			/2018] pose Case Ma
Handling Insurer: Claimant's Insurer: Adjuster: ASSOCIAT	AXA Insu	rance Pte Ltd (H Consultants Pte CEIVED	Q) - Tel: 6338 7288			OHD RASU			

Claim Documents

*SKL3125K (3731725141SG)

[SDS7677D]

TP

HARRIS ADRIAN JAMES

May 17 2018 11:00AM

[SOH ENG KHIM]

Charn's Customcraft

Pho	tos/Images		3 per	page 🔻	~
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	03/07/18 16:46	Odometer Reading	0	Load JPG	V
2	03/07/18 16:46	Chassis Number	0	Load JPG	V
3	03/07/18 16:46	General View	0	Load JPG	S
4	03/07/18 16:46	General View	0	Load JPG	V
5	03/07/18 16:46	General View	0	Load JPG	S
6	03/07/18 16:46	General View	0	Load JPG	120
7	03/07/18 16:46	General View	0	Load JPG	V
В	03/07/18 16:46	General View	0	Load JPG	
9	03/07/18 16:46	General View	0	Load JPG	V
10	03/07/18 16:46	General View	0	Load JPG	12
11	03/07/18 16:46	General View	0	Load JPG	V
12	03/07/18 16:46	General View	0	Load JPG	V
13	03/07/18 16:46	General View	0	Load JPG	12
14	03/07/18 16:46	General View	0	Load JPG	M
15	03/07/18 16:46	General View	0	Load JPG	V
16	03/07/18 16:46	General View	0	Load JPG	3
17	03/07/18 16:46	General View	0	Load JPG	S
Doc	umentation		1 per i	age V	V
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	- Contract	Thumbnail	Print
1	26/06/18 17:06	TP ESTIMATE	0	Load PDF	
2	26/06/18 17:06	TP GIA REPORT	0	Load PDF	
3	28/06/18 18:04	TP ESTIMATE- MARKED	0	Load PDF	
4	05/12/18 09:37	Email from TP dd 230818	0	Load PDF	
5	05/12/18 09:37	Email to AIG dd 051218	0	Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnail	Print
1	27/06/18 12:55	OI GIA REPORT	0	Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			^
			V
Show Remarks To: Handling Insurer Note: Remarks are private unless you show it to other parties.			

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

51 Ubi Ave 1 #01-25, 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:

CC6/AIG18011638/R1PB3Q2

Date:

11/12/2018

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

2100472800

Claimant Vehicle SKL3125K

Insured Vehicle No:

SDS7677D

No: Date of Loss:

17/05/2018

Nature of Claim:

TP

Claim No: 3731725141SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SKL3125K

Make & Model:

AUDI Q5, 2.0 (A)

30/04/2009 (Man. Year: 2009)

Engine No: Chassis No:

Odometer:

CDN020573 WAUZZZ8R49A023015

98717 km

Reg. Date: Colour:

Engine Capacity: 1984 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 Engine Modification:

Yes Footbrake (Serviceable): No Pre-accident Condition:

Yes

Handbrake (Serviceable): CONDITION OF TYRES

Front Tyre Size:

235/55 R19

Rear Tyre Size:

235/55 R19

Front Left Side:

Michelin 6 mm

Rear Left Side:

Michelin 6 mm

Front Right Side:

Michelin 6 mm

Rear Right Side:

Michelin 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	2,498.44	677.56	1,820.88	72.88
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,210.00	700.00	510.00	42.15
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	3,708.44	1,377.56	2,330.88	62.85
+ GST 7.00/7.00% (S\$)	259.59	96.43	163.16	62.85
Nett Amount (S\$)	3,968.03	1,473.99	2,494.04	62.85
Global Sum	Settlement (SS)	0.00		

INSPECTION

Date of Assignment:

27/06/2018

Date Inspected:

27/06/2018 Inspected At:

Charn's Customcraft (HQ)

Block 1010 Bukit Merah Lane 3, #01-105

Singapore 159724

Estimated Period of Repair:

3.0 days

Adjuster: MOHD RASUL

Manager: CHEW HSIAO TONG

https://singapore.merimen.com/claims/index.cfm?fusebox=MTRadjuster&fuseaction=gen... 11/12/2018

Adjuster Report Page 2 of 4 NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Recommended Parts

Bent Repair	752.85 FL 1,877.35 FL	*752.85 FL
	1,877.35 FL	
		*-FL
OOR) Not Necessary	145.85 FL	*-FL
C. I. T (05)	0.770.05	750.05
	2,776.05	752.85
t on L Items 10.00/10.00% (S\$)	277.61	75.29
Total Parts (S\$)	2,498.44	677.56
	Sub Total (S\$) t on L Items 10.00/10.00% (S\$) Total Parts (S\$)	t on L Items 10.00/10.00% (S\$) 277.61

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

100.00	0.00
	0.00
60.00	
60.00	0.00
450.00	300.00
600.00	400.00
1,210.00	700.00

< END OF ESTIMATES >