

ASS. REC. BY: Adrian King

REF:

CC3/ALH18011754/Alber

### ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_

Estimated Cost: \_\_\_\_\_

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No: \_\_\_\_\_

at Workshop m/s \_\_\_\_\_

of \_\_\_\_\_

Insured: \_\_\_\_\_

Policy No. \_\_\_\_\_

Claims No. \_\_\_\_\_

Sum Insured: \_\_\_\_\_ Excess: 1000

(Client's Record)

Make of Veh: \_\_\_\_\_

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.

N/S	O/S

Bal. or Market Value: 186K

IDAC Accident Rpt: \_\_\_\_\_ Consistent?: Yes or No

GIA / PR Seen: \_\_\_\_\_ Consistent?: Yes or No

Est. Repairs: 08/15 days Res.: Yes or No

Lum Sum: \_\_\_\_\_ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Person Contacted: \_\_\_\_\_ Vehicle: IN / OUT

Veh No: SKM1731T Yr Regn: 2017, Jve

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Audi Q5 c.c. 1984

Colour: Blue A/C: Insured / Std / NI / NA

Sp. Reading: 10913 T/Radio: Insured / Std / NI / NA

Eng/No: \_\_\_\_\_

C/No: WAU222FYH202768

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Modl: Nil / S/Rim / STD A/Rim or

Tyre Size: F: 235/55R19

R: 235/55R19

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or Continental

Front R/Bal. 06 mm Rear R/Bal. 06 mm

L/Bal. 06 mm L/Bal. 06 mm

D.O.A. \_\_\_\_\_ D.O.I. 27/06/18

Survey held at Premium

Des. of Damages: Frnt / Rear / O/S / N/S / U/C / Rooftop or

Frnt o/s.

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

00 AIG. 61689905  
SKM 1731T - x

RECEIVED 23 NOV 2018

[Signature]  
23/11/2018

28/6 - Report via mevimen  
29/6 @ 14:01 inform by motor authorise repair  
29/6 @ 2:39pm - authorise repair inform premium excess TBA

Part by Part \$22,590.92 (Red: 3711.08, 13%)

Date/Time, File Pass to?  : Prel. Report

1)  : Final Report

Date/Time, File Return to?

2)

Days Of Repair: 8

Resurvey No. of Trip: 1

Survey Fee:	200
Transportation:	
5 + RS, SI	
Photos	
Others	10
TOTAL	210

Add Fee:  : Site Insp (\$)

: Interview (\$)

: Tech. Invs (\$)

: Weekend (\$)

Report Format :

Lump Sum / LB : (%)

## Denise Tay (LKKAuto)

---

**From:** Denise Tay (LKKAuto)  
**Sent:** Friday, 29 June 2018 2:39 PM  
**To:** 'Claims Dept'; SUR  
**Subject:** RE: SKM 1731 T Own Damage Claims

Dear Sir,

As instructed by our client, please proceed to repair the insured vehicle **SLM 1731T (Excess \$1000/-)**.

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

\*Our client reserve their right **not to pay** if there is no valid approval obtained before repair.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: [denisetay@lkkauto.com](mailto:denisetay@lkkauto.com) | fax: 6256-4315

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

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**From:** Claims Dept [mailto:claims@premiumauto.com.sg]  
**Sent:** Wednesday, 27 June 2018 11:34 AM  
**To:** SUR <sur@lkkauto.com>  
**Cc:** 'Claims Dept' <claims@premiumauto.com.sg>  
**Subject:** SKM 1731 T Own Damage Claims

Dear all,

Kindly assist in the Own Damage Claims approval for the above mentioned vehicle.

Survey was carried out earlier this morning.

Many thanks!

Best regards,  
Jeffery Tan

**Premium Automobiles Pte Ltd** (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

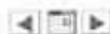
e. [claims@premiumauto.com.sg](mailto:claims@premiumauto.com.sg) w. [www.audi.com.sg](http://www.audi.com.sg)

**Audi Showroom, Audi Centre** 281 Alexandra Road Singapore 159938 p. +65 6836 2223

## Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	21 Jun 2018 16:03	<b>Cim Veh Model Changed</b>		[ ] Merimen Administrator
2	21 Jun 2018 16:03	<b>Cim Created</b>	Reg No: SKM1731T, Policy No: 2100510189-01, Acct Date: 2018/06/19, Claim Type: SC, Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG), Ins.Status => Notification. Created from SAS:MPA118080006	[1] Merimen Administrator
3	27 Jun 2018 19:07	<b>Cim Registration Modified</b>	Setl.Type:3->0, Claim Type:SC->OD.	[ ] CATHERINE CHONG KAI LING
4	27 Jun 2018 19:07	<b>Adj Cim Retrieved</b>	Adj: LKK Auto Consultants Pte Ltd (HQ)	[ ] CATHERINE CHONG KAI LING
5	27 Jun 2018 19:07	<b>Adj Co Assigned</b>	LKK Auto Consultants Pte Ltd (HQ):	[A] CATHERINE CHONG KAI LING
6	27 Jun 2018 19:07	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2018/07/06	[A] CATHERINE CHONG KAI LING
7	27 Jun 2018 19:07	<b>Adj Mandate Set</b>	Approved:8000.00.Reinsp:Adj decides.	[A] CATHERINE CHONG KAI LING
8	27 Jun 2018 19:07	<b>Cim Registration Modified</b>	Rep:1137->200611.	[A] CATHERINE CHONG KAI LING
9	27 Jun 2018 19:07	<b>Cim Veh Model Changed</b>	(201613) AUDI Q5 2.0 TFSI Quattro (A).	[A] CATHERINE CHONG KAI LING
10	27 Jun 2018 19:07	<b>Adj Adjuster Assigned</b>	[None] -> ADRIAN LING	[A] CATHERINE CHONG KAI LING
11	28 Jun 2018 13:26	<b>Cim Registration Modified</b>	Init.Est.->5,000 - 6,000, Excess: -> 1000.00, 2F Remarks: -> Not Applicable. GST: -> 7.00.	[1] Dally Amri, Mimi Zarina
12	28 Jun 2018 13:26	<b>Label Added</b>	(20226):Coverage Confirmed.	[A] Merimen Administrator
13	28 Jun 2018 14:35	<b>Adj Rpt Initiated</b>		[A] DENISE TAY KWEE CHENG
14	28 Jun 2018 14:35	<b>Cim Dtl Modified</b>	JPJ Reg. Date: -> 2017/06/28.	[A] DENISE TAY KWEE CHENG
15	28 Jun 2018 14:35	<b>Cim Details Notified</b>		[A] DENISE TAY KWEE CHENG
16	28 Jun 2018 14:42	<b>Adj Im. Advice Submitted</b>	Next Rpt:Final Rpt.Due Date:2018/07/06	[A] DENISE TAY KWEE CHENG
17	28 Jun 2018 14:43	<b>Adj Mandate Request</b>	Cur.Req:15773.00:DAMAGE CONSISTENT REPAIR COST ECONOMICAL	[A] DENISE TAY KWEE CHENG
18	29 Jun 2018 14:01	<b>Adj Next Rpt Changed</b>	Next Rpt:Final Rpt.Due Date:2018/07/06, Mandate Remarks: Re-inspection to be done for damage check and supplementary items / labour.	[1] Koh, Victor-CK
19	29 Jun 2018 14:01	<b>Adj Mandate Set</b>	Approved:15028.00:Re-inspection to be done for damage check and supplementary items / labour.Reinsp:Yes.	[1] Koh, Victor-CK

Date From



Date To



Audit Type None

Go

### ACTIVITY

No record

### Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
1844671	28/06/2018 14:35	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SKM1731T		10.00

> [Back to OneMotoring](#)

## Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Foreign Identification Number
Owner ID:	4831N
Vehicle Details	
Vehicle No.:	SKM1731T
Vehicle to be Exported:	No
Intended De-registration Date:	28 Jun 2018
Vehicle Make:	AUDI
Vehicle Model:	Q5 SPORT 2.0 TFSI QU S TRONIC (PSR)
Primary Colour:	Blue
Manufacturing Year:	2017
Engine No.:	DAX006400
Chassis No.:	WAUZZZFY1H2027168
Maximum Power Output:	185.0 kW (248 bhp)
Open Market Value:	\$46,423.00
Original Registration Date:	28 Jun 2017
First Registration Date:	28 Jun 2017
Transfer Count:	0
Actual ARF Paid:	\$56,993.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	27 Jun 2027
PARF Rebate Amount:	\$42,744.00
Intended COE Rebate Details	
COE Expiry Date:	27 Jun 2027
COE Category:	B - Car above 1600cc or 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$50,110.00
COE Rebate Amount:	\$45,097.00
<b>Total Rebate Amount:</b>	<b>\$87,841.00</b>

The information contained herein is correct as at 28 Jun 2018

OK

## SINGAPORE ACCIDENT STATEMENT

### IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

### ACCIDENT STATEMENT

Date Of Report	21/06/2018 13:08
Date Of Accident	19/06/2018 21:40
Exact Location Of Accident	LORONG AH SOO BEF BUS STOP B06
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKM1731T
<b>Insured/Policyholder</b>	
Name Of Registered Owner	TAIMUR BAIG
NRIC No	G5994831N
Email Address	TAIMURAHOME@GMAIL.COM
Mobile Phone No	(LOCAL) +65-91078925
Alternative Phone No	OFFICE-81683487

### Vehicle Particulars

Manufacturer	AUDI
Model	Q5 SPORT 2.0 TFSI QU
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

### Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	2100510189-01
Cover Note Number	

### Driver

Name of Driver	TAIMUR BAIG
NRIC No	G5994831N
Date Of Birth	03/02/1972
Occupation	INDOOR
Date Of Driving Pass	26/05/2008
Driving Experience	10 YEARS AND 0 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-91078925
Fax Number	
Contact Number	OFFICE-81683487
EMail Address	TAIMURAHOME@GMAIL.COM

Address	245 ORCHARD BOULEVARD #23-01
Postcode	248648
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

#### General Information of the Accident

Type Of Accident	COLLIDED INTO PEDESTRIAN
Weather Conditions	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	YES
Was any injured conveyed to hospital by ambulance?	YES
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

#### Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	SERANGOON NEIGHBOURHOOD POLICE CENTRE
Police Station Address	ROAD: 50 SERANGOON AVE 2 #01-02 , POSTCODE: 556129 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 1800-4880999 - FAX NO: 64883561
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

REFER TO SKETCH PLAN & POLICE REPORT NO:T/20180620/2000

#### Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

#### Details of Witness 1

Name	DR. ZUBAIR AMIN
Phone Number	96247143
Email Address	ZUBAIR_AMIN@NUHS.EDU.SG

#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	
Vehicle Make/Model/Colour	
Details Of Properties	PEDESTRIAN
Vehicle Category	NA/UNKNOWN
Name of Driver	NG EE NING
NRIC/Passport Number	S9790164C
Contact Number	

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

**DETAILS OF INJURED PERSON 1**

Name NG EE NING

Approximate Age

Injuries Sustain

Injured person in which vehicle?

Were seat belts worn?

Was this injured conveyed to hospital by ambulance? YES

Address

Postcode

## Sketch Plan

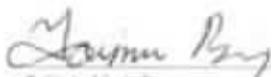
### SKETCH PLAN

#### IMPORTANT NOTICE

1. Please report **correctly** the details of the accident to speed up the claims process.
2. This Form must be **completed by the Policyholder and/or the Authorised Driver**.
3. Information provided must be as **truthful and accurate as possible**. Any willful misrepresentation or withholding of material facts may allow insurance companies to **repudiate policy liability**.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. The report will be forwarded by the Insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
  - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
  - (ii) investigating the accident and/or my claims;
  - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
  - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
  - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
  - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
  - (ii) for complying with requirements under any regulations, laws or court orders.



Policyholder's Signature

Date & Time:

21/06/18  
11.50 AM



Driver's Signature

(If driver is not the policyholder)

Date & Time:



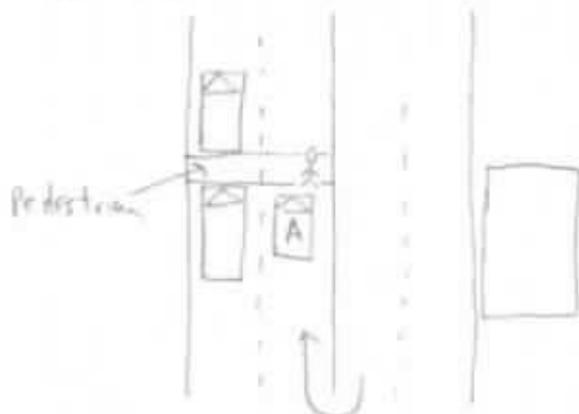
Reporting Centre Personne's Signature

Name: Jay Png

NRIC/ID No: 42041478

Sketch Plan #2

SKETCH PLAN



A = SKM1731T

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Please Refer to the Police Report  
NO: T/20180620/2000 & Attach Statement

DECLARATION

I/We declare the foregoing particulars are true in every respect.

*Trimer Bij*  
Policyholder's Signature  
Date & Time: 21/06/18  
11:50 AM

*same*  
Driver's Signature  
(If driver is not the policyholder)  
Date & Time



Reporting Centre Personnel's Signature  
Name: Tony Fung  
NRIC/FIN No: 67040171

## Police Report



**SINGAPORE  
POLICE FORCE**



T:001806202000

1 of 3

Police Station Of Origin:  
Serangoon N.P.C  
50 Serangoon Avenue 2 #01-02 SINGAPORE  
555129  
Tel No: 1800-4880999

Report No: T/20180620/00

## REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 20/08/2018 05:02		Video Report No F/20180619/0254	Station Diary No.: 1
<b>Informant's Particulars</b>			
Name of Informant: TAMUR BAIG		Address: 245 ORCHARD BOULEVARD #23-01 SINGAPORE 248848	
ID Type / ID No.: FIN NO / G5894831N		Contact No: 7001 9363 Home/Office:                      Mobile: 91078925	
Nationality: BANGLADESHI		Email: tamurbaig@db.com	
Sex: Male	Age: 46	Date of Birth: 03/02/1972	Type of Informant: Driver
Race: Indian		Language: English	Institution / School Name:
Occupation: MANAGING DIRECTOR		Driving Licence Information: Class: 3                      Date of Expiry:	

## General Information of the Accident

Type of Accident:	Injury: Pedestrian / Cyclist	Drink Drive: No	Date/Time of Accident: 19/08/2018 21:40	Type of Location: Straight Road
Location: Along Road 1 Traveling Toward Road 2 LORONG AH SOO				
Direction to Upper Paya Lebar Road near the Minton Bus Stop				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: One Way		Traffic Control: Not Controlled		Traffic Volume: Light
Type of Collision: Moving vehicle against pedestrian				Anyone conveyed by ambulance: Yes

## Brief Details.

On the 19.08.2018 at about 2140hrs. I was driving (SKM1731T, AUDI blue in colour) along Lorong Ah Soo to the direction to Upper Paya Lebar Road. The traffic shows green in colour and I then make a U-turn safely. After making a U-Turn, I proceeded towards upper paya lebar, a bus was to my left, stationary right before a traffic stop. But the light was clearly green. I was on the right lane, suddenly there was a jogger appeared and had run in front of the bus. It was red for the passenger traffic light. I braked. <sup>because</sup> because of the bus could not swerve all the way to the left, still I managed to avoid hitting her head on and the right side end of my vehicle made contact with her. The jogger then had she fall. I stop my vehicle and make check on the jogger to ensure that the jogger is at good condition. I gave her water and first aid. There was a few people help us out including the jogger's neighbor. The jogger namely, Ng En Ning, NRIC: S9790164C. I then activate ambulance service and the passer by call for the Police. Paramedic came and give further treatment to the jogger. Jogger mentioned that it was her fault as she was taking a chance to crossed in front the paramedic several times. Jogger was then conveyed to Tan Tock Seng

Police Report



**SINGAPORE  
POLICE FORCE**



T/20180020/2000

2 of 3

Police Station Of Origin:  
Serangoon N.P.C  
50 Serangoon Avenue 2 #01-02 SINGAPORE  
556129  
Tel No: 1800-4880999

Report No: T/20180020/2000

CONTINUATION OF REPORT

Hospital. I was told by the Traffic Police officer to lodge a Traffic Accident report at nearest police station.

There was a bus believed to be SRS was stationary at the bus stop on the left side. The bus has camera on it. There was also private CCTV nearest to the incident location.

Police Report



SINGAPORE  
POLICE FORCE



T201806200000

3 of 3

Report No. T201806200000

Police Station Of Origin:  
Serangoon N.P.C.  
50 Serangoon Avenue 2 #01-02 SINGAPORE  
556129  
Tel No. 1800-4860999

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

**IMPORTANT:** Please attach a copy of your vehicle's insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report F / Sgt 2 DEVIKASIMAH BINTE HASSAN SN: 1511
Signature Of Informant: Not applicable Singapore Police Force
Officer In Charge Of Case: TP / AEIT / S- Staff Sgt ONG YONG HOCK Contact No : 65476436

Signature Of Informant: <i>[Handwritten Signature]</i>
Date/Time: 20/06/2018 00:02
Classification Of Case:

Authentication Stamp  
M152

## WITNESS STATEMENT

### Claims

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**From:** Taimur Baig <taimurbaig@home.com>  
**Sent:** Thursday, 21 June 2018 2:32 PM  
**To:** claims@premiumauto.com.sg  
**Cc:** Taimur Baig  
**Subject:** My detailed account of car incident on June 19, 9:10PM

This is Taimur Baig, Managing Director and Chief Economist, DBS Bank (FIN: G5994831N)

On the evening of Tuesday, June 19, I was returning from visiting my sister at the Minton on Hougang street 11. The exit from the building is on Lorong Ah Soo; in order to go toward Upper Paya Lebar Road, one first has to drive toward Hougang Avenue, and then make a U-turn, which is what I did.

After making the U-turn (still on Lorong Ah Soo), I began driving toward Upper Paya Lebar road. As I made my way toward a traffic light (clearly green), I noticed a stationary bus to my front left (it had stopped 25 meters before bus stop B08, by the pedestrian crossing).

As I drove by the bus, a female runner (with headphones on) appeared. She was running in front of the bus, against the light (clear red for the pedestrian and clear green for me). With the bus blocking my side view, she only appeared in my vision at the very last moment. I braked and swerved, but there was very little space for me to manoeuvre as the bus was to my left and the traffic median was to my right. I managed not to hit her head on, but unfortunately the right corner of the car made contact with her.

Upon contact, the female runner fell on the grassy portion of the median. I stopped, put on the car's emergency lights, took out my first aid kit, and rushed to her rescue. I called for help, and within minutes gathered her relatives (they live close by), had the traffic police and paramedics informed, and given her water and first aid.

Ms Ee Ning Ng (S9790164C), the female runner, was in pain but lucid. She told me and several witnesses multiple times that she was sorry, and that she was just "taking a chance as the bus had stopped." She repeated this statement to the paramedics when they arrived.

I am familiar with this road and have driven here many times in the past. In my 28 years of driving, I have NEVER had an accident or incident involving people, cars, or property.

I wish Ms Ng a quick and complete recovery.

Witness to Ms. Ng's statement that she was sorry and that she took a chance:

Dr. Zubair Amin



**WITNESS STATEMENT**

---

National University Hospital  
Mobile: 9624 7143  
Email: [zubair\\_arniuf@nuhs.edu.sg](mailto:zubair_arniuf@nuhs.edu.sg)

Accident Photo



**REPUBLIC OF SINGAPORE DRIVING LICENCE**



Licence No: **G5994831N**

**TAMUR BAIG**

Birth Date: **03 Feb 1972**  
 Issue Date: **24 May 2018**  
 Valid Till: **25/05/2023**

002806151D



**EMPLOYMENT PASS**  
 Employment of Foreign Manpower Act (Chapter 91A)  
 Republic of Singapore

Employer: **DBS BANK LTD.**



Name: **TAMUR BAIG**  
 Occupation: **MANAGING DIRECTOR**

FIN: **G5994831N**      Date of Application: **15-06-2017**  
 Date of Issue: **06-10-2017**  
 Date of Expiry: **06-10-2019**




**L8368874**

**YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES!**

Class	Description	Effective Date
Class 3	Motor cars with unladen weight $\leq$ 3000kg with $\leq$ 7 passengers, exclusive of driver; and other motor vehicles with unladen weight $\leq$ 2500kg	26 May 2008

NP 428A

Licence No: G5994831N



**VISIT PASS**  
 Immigration Regulations

Name: **TAMUR BAIG**

Date of Birth	Sex	Nationality
03-02-1972	M	BANGLADESHI
FIN	Date of Issue	Date of Expiry
G5994831N	06-10-2017	06-10-2019

**MULTIPLE JOURNEY VISA ISSUED**

YOU ARE TO SURRENDER THIS CARD WHEN IT IS CANCELLED OR HAS EXPIRED, OR WHEN A NEW CARD IS ISSUED TO YOU.



## AUDI AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : TAMILUR BAIG  
 Period of Insurance : 26 Jun 2018 To 27 Jun 2019  
 Engine No. : DA0006400  
 Chassis No. : WAUZZZF7H0027199

Vehicle No. : SKM17311  
 Policy No. : 310051018J-01  
 Endorsement No. :  
 Issued Date : 25 May 2018

## ABOUT THE COVER

Make/Model : AUDI Q5 Sport 2.0 TFSI qu  
 Engine Capacity/Tonnage : 1.994 00 CC Sum Insured : Market Value  
 Driver Restriction : NA Off Peak Car : No Insuring with COE/FARF : Yes

Person or Classes of Persons Entitled to Drive\*

All the Insurable

\* Any other person who is driving on the Policyholder's vehicle as with valid licence

This Policy will automatically be a First Party or only endorsement cover only if the vehicle is used for the purpose of the specified use condition. You have to pay an additional cost of \$3,000 for "Third Party Comprehensive (Direct Damage)" ("TPD") if you are a Third Party Subcontract Driver licensed or endorsed and under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to Use\*

Use only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving school, driving test, racing, open-wheel, rally, or any other use, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Limit of Use (Rider) - 2000 for Optional

\* Limitations outlined/indicated by Section 8 of the Motor Vehicle (Third Party Risks and Compensation) Act (Cap. 188) (Malaysia), and set to be indicated under these headings

## EXCESS

Section 1  
 Fire, \$0 (Own Damage) - \$1000 (Third - \$0 (Third Cover) - \$0

Section 2  
 Property Damage - \$0

Wholesale | \$100

Named Driver and Excess (where applicable)

TAMILUR BAIG - \$1000 (Own Damage)

## APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

\* Audi Customer Service Centre - Audi SG Road 1 Singapore (Audi) (Audi)

For other approved Reporting Centres/Audi Authorised Repairs, please contact our 24 hour accident emergency hotline at +65 6238 6285 - alternatively, you may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

## IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: United Overseas Bank Limited

\* You hereby verify that this policy is what the Certificate of Insurance states or what it represents, and you warrant that you are not aware of any facts which would make the information in this Certificate of Insurance untrue or misleading. This Policy is subject to the Motor Vehicle (Third Party Risks and Compensation) Act (Cap. 188) (Malaysia).

050412321

PREMIUM LEASING - ISE

281 ALEXANDER ROAD ALDI CUSTOMER SERVICE CENTRE

SINGAPORE 150818

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.

AUTHORISED REPRESENTATIVE

*Signature*

## What can the 24-hour AIG Auto Emergency Hotline provide for you?

- Immediate assistance after an accident
- Emergency breakdown service
- Towing service (licensed or non-accident vehicles)
- Advice on Motor Claims procedures
- Medical Referral assistance

## If no one is injured in the accident:

- You are not required to make any police report.
- Report the accident to the police, providing full details of the circumstances of the accident.
- Notify your insurer, name and address, insurance company and policy number of the other driver(s) and witnesses.
- Collect details (name, address and contact number) of witnesses and/or by taking photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (number damaged or not) via our approved reporting centres or authorised repairs within 24 hours of the next working day of the accident.

## If the accident involves injuries or damage to government property &amp; vehicles, foreign registered vehicles or non-injury hit &amp; run cases:

- Report the accident to the police, providing full details of the circumstances of the accident.
- Notify your insurer, name and address, insurance company and policy number of the other driver(s) and witnesses, if applicable.
- Collect details (name, address and contact number) of witnesses and/or by taking photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (number damaged or not) via our approved reporting centres or authorised repairs within 24 hours of the next working day of the accident.

## What should I do in the event of an accident?

- Keep calm and never put out to a safe place.
- Do not admit or discuss fault or blame with the other party(ies).
- Report the accident to us with your accident vehicle (number damaged or not) via our approved reporting centres or authorised repairs within 24 hours of the next working day of the accident.
- Submit Photographs/Circumstances from third party(ies) to AIG immediately.

## LOSS OF USE CAR REPLACEMENT BENEFIT

Applicable only if this benefit is included in your motor insurance. Please refer to your Policy Schedule for details. Policy terms and conditions apply. Please call our customer service hotline number (65) 6419-3000 for assistance.

The Certificate of Insurance (CI) should be produced when collecting the Rental Car and its use is subject to the terms and conditions contained in the Loss of Use Endorsement under the policy issued to the policyholder.

## Steps to activate Loss of Use Car Replacement Benefit and Important Information

1. To activate your loss of use car replacement, please contact the Rental Car Company (listed below) after filing/reporting your accident claim.
2. Your rental car will be made available within 5 working hours of activation with the Rental Car Company.
3. At the time of collection of the Rental Car, the original insurance policy and schedule issued by AIG, a copy of the Accident Report from Audi Customer Service Centre must be produced.
4. The number of days is based on the period your vehicle is in the repair workshop unless the number of days of loss of use entitlement is stated in the Policy.
5. Rental cars are strictly for use in Singapore only.
6. Extension of rental beyond repair period approved by AIG surveyor will be chargeable by the Rental Car Company on per day basis.
7. Upgrade of Rental Car is available upon request subject to additional charges by the Rental Car Company.

Rental Car Company: Popular Rent A Car Pte. Ltd.

Activation Hotline: 67429588

501 Guillemard Road Singapore 359840

Operation Hours: Monday to Friday: 9am to 6pm Saturday (Half Day): 9am to 4pm

\*This Rental Car Company's Terms & Conditions apply to a vehicle, available, currently approved, services locally for the Rental Car. (Certain Exemptions Waiver: nil)

## IMPORTANT NOTICE

If you sell your motor vehicle, this Notice is IMPORTANT and MUST be complied with. Policyholders are hereby warned that under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

The Policyholder is further warned that on the sale of a motor vehicle, they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap-88).

This Policy will cease to be valid once the motor vehicle has been sold to another person unless the transfer of interest has been duly notified to and agreed to by the insurance company concerned. If the insurance company agrees to cover the new owner, they will issue a new Certificate of Insurance in the new owner's name. The premium chargeable may vary according to the new owner's profile.

# Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Email: Nora.khai@premiumauto.com.sg / claims@premiumauto.com.sg

## Telefax

Estimate : Accident Repairs  
Workshop : Ubi Road 1  
Contact No : 6366 2323  
Fax No : 6841 1183  
Reference : PA/OD/0712/2018/PH  
Date : 21-Jun-18

Vehicle NOT IN workshop. Kindly arrange for survey.

### AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way  
#07-16 AIG Building  
Singapore 079120

Attn: Mr. Adrian Ling - Motor Claims Dept

Tel: 6841 0055 - Fax: 6256 4315

Owner's Name : Mr Taimur Baig  
Address : 245 Orchard Boulevard  
#23-01  
Singapore 248648  
Telephone : HP +65 91078925  
Type of Claim : Own Damage Claim  
Policy No. : 2100510189-01  
Vehicle No : **SKM 1731 T**  
Model Code : AUDI Q5 2.0 TFSI QU  
Model / Year : Jun-17  
Engine No : DAX 006400  
Chassis No : WAUZZZFY1H2027168  
Mileage : -  
Date In :  
Liability : -  
Excess Cost : -  
Estimated By : Johnny Boo / Allan Wu  
Accident Date : 19-Jun-18  
Place of Accident : LORONG AH 500 BEF BUS STOP B06

# Premium Automobiles

55 Ubi Road 1, Singapore 408699  
Tel : 6366 2323 Fax : 6841 1183

## Telefax

### Estimated Labour Charges for Accident Vehicle SKM 1731 T.

S/N	Nature of Jobs	Estimated Charges	Surveyor's Recommendation
1	To remove and transfer front wire harness for headlights, horns, fog lamps, outside temperature sensor, headlight washer assy and front parking aid.	S/N \$ 480.00 ✓	✓
2	To dismantle and renew front bumper assy and rhs headlight. Re-organise front crash management components. Reinstall all parts removed. <i>Renewal of Bumper</i>	\$ <del>1,400.00</del> 1250 ✓	✓
3	To respray front bumper, lower spoiler, rhs front fender and wheel arch trims. <i>Bumper</i>	\$ <del>2,700.00</del> 2200 ✓	✓
4	To carry out diagnostic check	S/N \$ 192.00 ✓	✓
<b>TOTAL LABOUR CHARGES</b>		<b>: \$ <u>4,772.00</u></b>	

# Premium Automobiles

55 Ubi Road 1, Singapore 408699  
Tel: 6366 2323 Fax: 6841 1183

## Telefax

### Material List for Accident Vehicle Regn No. SKM 1731 T.

S/N	Parts Description	Damage Parts & Prices	
		S/NETT	REMARKS
1	FRONT BUMPER <i>Delaminated</i>	S 2,248.00	✓ 1798
2	FRONT SPOILER <i>Not Repaired</i>	S 652.00	✗
3	SECURING STRIP - RH <i>Not Nec</i>	S 32.00	? X
4	GRILLE <i>Not Nec</i>	S 124.00	? X
5	UNDERRUN BAR SELENITE SILVER <i>wt</i>	S 407.00	✓ 325.20
6	CLOSING ELEMENT <i>mea</i>	S 147.00	+
7	AIR GUIDE GRILLE - RH <i>Drilled</i>	S 498.00	✓ 398.40
8	END CAP <i>Not Nec</i>	S 78.00	? X
9	RADIATOR GRILLE <i>Cracked</i>	S 3,101.00	✓ 2480.80
10	STIKER PLATE <i>Damaged</i>	S 213.00	+ 170.40
11	FOAM FILLER PIECE <i>Cracked</i>	S 244.00	+ 195.20
12	BUMPER CARRIER <i>Nec</i>	S 786.00	+ X
12	GUIDE SECTION - RH <i>Damaged</i>	S 32.00	+ 25.36
13	WHEEL COVER - LH/RH FRONT <i>Nec</i>	2 S 1,090.00	✓ 872
14	WHEEL SPOILER - RH <i>mea</i>	S 133.00	+ 3x
15	SENSOR - FRONT/OUTER <i>Nec</i>	S 211.00	? 3x
16	SUNDRIES <i>Nec</i>	S 300.00	? 43.68
<b>TOTAL SPARE PARTS</b>		<b>S 10,296.00</b>	
<b>TOTAL LABOUR CHARGES</b>		<b>S 4,772.00</b>	
<b>GRAND TOTAL</b>		<b>S 15,068.00</b>	

All charges are not inclusive of GST.

Legend: Remarks (OK) = Approved, Remarks (X) = Not approved  
Spare parts are Special Nett.

Bonnet *Drilled* \$3562 ✓

30577-88

# Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

## Telefax

Name : Adrian Lim  
Surveyed Date : 27/06/18  
Authorised Date :  
Excess Cost :  
Liability :  
Remarks : M1e Authorised, 05 Days

**Please Note** : This estimate is based on visual inspection of the affected vehicle. Should we require further labour charges and spare parts in the progress of repair, we shall inform you accordingly. For inspection of vehicle, please refer to Ms Norah Khai at Tel:6768 9828 for appointment.

Yours faithfully,  
Premium Automobiles Pte Ltd

Johnny Boo  
Body Repair Manager

Allan Wu  
Claims Consultant

# Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

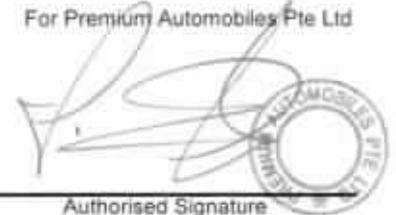
Email: Nora.khai@premiumauto.com.sg / claims@premiumauto.com.sg

## Supplementary Estimate

GST Reg No. 19-9902271-W

Quantity	Description	Unit Price	Amount
<b>AIG Asia Pacific Insurance Pte Ltd</b> 78 Shenton Way #07-16 AIG Building Singapore 079120 Attn: Mr. Adrian Ling - Motor Claims Dept Tel: 6841 0055 / Fax: 6256 4315		<b>Estimate No.</b> Date <b>Service Advisor</b> Pages <b>Regn No</b> Model No	
		PA/OD/0712/2018/PH 12-Jul-18 CHANG 1 of 1 SKM 1731 T Audi Q5 2.0 TFSI QU	
<b>Labours</b>			
1	To remove and transfer aircon condenser, radiator, charged air cooler, electrical fans and control unit. To carry out vacuum / regas to pressurise cooling system.	S/N \$ 1,100.00	✓
2	To dismantle and renew front lock carrier, bonnet and RHS headlight. Align to position.	\$ 4,000.00	1250
3	<del>To respray bonnet</del> (Already included in main estimate)	\$ 900.00	X
<b>TOTAL LABOURS :</b>		<b>\$ 6,000.00</b>	
<b>Parts</b>			
1	BONNET 2799.60	\$ 3,562.00	-replaced dent
2	FRONT LOCK CARRIER 899.20	\$ 1,124.00	CRA -
3	HEADLIGHT MOUNTING - RH 82.40	\$ 103.00	CRA -
4	FRONT BUMPER TOP COVER 75.20	\$ 109.00	CRA -
5	FRONT BUMPER CLOSING ELEMENT - RH 75.34	\$ 95.00	cut -
6	LED HEADLIGHT - RH 5629.60	\$ 7,112.00	CRA -
7	COOLANT 65.28	\$ 133.00	RA -
8	SIGN ' CAUTION ' STICKER 9.22	\$ 12.00	RA -
9	STICKER FOR AIR CONDITIONER 13.44	\$ 17.00	RA -
10	HEADLIGHT LOCK MECHANISM 13.24	\$ 17.00	CRA -
<b>TOTAL PARTS :</b>		<b>\$ 12,284.00</b>	
<b>GRAND TOTAL :</b>		<b>\$ 18,284.00</b>	

For Premium Automobiles Pte Ltd



Authorised Signature

# Premium Automobiles

55 Ubi Road 1, Singapore 408699  
Tel : 6366 2323 Fax : 6841 1183

## Telefax

### Material List for Accident Vehicle Regn No. SKM 1731 T.

S/N	Parts Description	Damage Parts & Prices	
		S/NETT	REMARKS
1	FRONT BUMPER <i>Delivered</i>	\$ 2,248.00	✓
2	FRONT SPOILER <i>Repair</i>	\$ 652.00	X
③	SECURING STRIP - RH ? <i>cut X</i>	\$ 32.00	?
4	GRILLE <i>Delivered</i> ? X	\$ 124.00	?
5	UNDERRUN BAR SELENITE SILVER <i>cut</i>	\$ 407.00	✓
6	CLOSING ELEMENT <i>new</i>	\$ 147.00	+
7	AIR GUIDE GRILLE - RH <i>Delivered</i>	\$ 498.00	✓
8	END CAP ?	\$ 78.00	?
9	RADIATOR GRILLE <i>Delivered</i>	\$ 3,101.00	✓
⑩	STIKER PLATE <i>new cut</i>	\$ 213.00	+
⑪	FOAM FILLER PIECE <i>new car</i>	\$ 244.00	+
12	BUMPER CARRIER <i>new</i>	\$ 786.00	+
⑫	GUIDE SECTION - RH <i>new cut</i>	\$ 32.00	+
13	WHEEL COVER - LH/RH FRONT <i>new</i>	2 \$ 1,090.00	✓
14	WHEEL SPOILER - RH <i>new</i>	\$ 133.00	+
15	SENSOR - FRONT/OUTER ?	\$ 211.00	?
16	SUNDRIES ?	\$ 300.00	?
<b>TOTAL SPARE PARTS</b>		<b>\$ 10,296.00</b>	
<b>TOTAL LABOUR CHARGES</b>		<b>\$ 4,772.00</b>	
<b>GRAND TOTAL</b>		<b>\$ 15,068.00</b>	

All charges are not inclusive of GST.

Legend : Remarks (OK) = Approved, Remarks (X) = Not approved

Spare parts are Special Nett.

Bonnet *Delivered*, \$3562 ✓

# Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Email: Nora.khai@premiumauto.com.sg / claims@premiumauto.com.sg

## Telefax

Estimate : Accident Repairs  
Workshop : Ubi Road 1  
Contact No : 6366 2323  
Fax No : 6841 1183  
Reference : PA/OD/0712/2018/PH  
Date : 21-Jun-18

Vehicle NOT IN workshop. Kindly arrange for survey.

### AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way  
#07-16 AIG Building  
Singapore 079120

*Hi Adrian*

*8 days of repairs - jb 4 Sep 18  
with additional repairs.*

Attn: Mr. Adrian Ling - Motor Claims Dept

Tel: 6841 0055 - Fax: 6256 4315

Owner's Name : Mr Taimur Baig  
Address : 245 Orchard Boulevard  
#23-01  
Singapore 248648  
Telephone : HP +65 91078925  
Type of Claim : Own Damage Claim  
Policy No. : 2100510189-01  
Vehicle No : **SKM 1731 T**  
Model Code : AUDI Q5 2.0 TFSI QU  
Model / Year : Jun-17  
Engine No : DAX 006400  
Chassis No : WAUZZZFY1H2027168  
Mileage : -  
Date In :  
Liability : -  
Excess Cost : -  
Estimated By : Johnny Boo / Allan Wu  
Accident Date : 19-Jun-18  
Place of Accident : LORONG AH SOO BEF BUS STOP B06

# Premium Automobiles

55 Ubi Road 1, Singapore 408699  
Tel : 6366 2323 Fax : 6841 1183

## Telefax

### Estimated Labour Charges for Accident Vehicle SKM 1731 T.

<u>S/N</u>	<u>Nature of Jobs</u>	<u>Estimated Charges</u>	<u>Surveyor's Recommendation</u>
1	To remove and transfer front wire harness for headlights, horns, fog lamps, outside temperature sensor, headlight washer assy and front parking aid.	S/N \$ 480.00	\$ 480.00
2	To dismantle and renew front bumper assy and rhs headlight. Re-organise front crash management components. Reinstall all parts removed.	\$ 1,400.00	\$ 1,250.00
3	To respray front bumper, lower spoiler, rhs front fender and wheel arch trims.	\$ 2,700.00	\$ 2,200.00
3a	<i>Added labour charges - see attached</i>	\$ 6,000.00	\$ 3,400.00
4	To carry out diagnostic check	S/N \$ 192.00	\$ 192.00
<b>TOTAL LABOUR CHARGES</b>		<b>: \$ 10,772.00</b>	<b>\$ 7,522.00</b>

# Premium Automobiles

55 Ubi Road 1, Singapore 408699  
Tel : 6366 2323 Fax : 6841 1183

## Telefax

### Material List for Accident Vehicle Regn No. SKM 1731 T.

S/N	Parts Description	Damage Parts & Prices	
		S/NETT	REMARKS
1	FRONT BUMPER	\$ 2,248.00	\$ 1,798.00
2	FRONT SPOILER	\$ 652.00	
3	SECURING STRIP - RH	\$ 32.00	
4	GRILLE	\$ 124.00	
5	UNDERRUN BAR SELENITE SILVER	\$ 407.00	\$ 325.20
6	CLOSING ELEMENT	\$ 147.00	
7	AIR GUIDE GRILLE - RH	\$ 498.00	\$ 398.40
8	END CAP	\$ 78.00	
9	RADIATOR GRILLE	\$ 3,101.00	\$ 2,480.80
10	STIKER PLATE	\$ 213.00	\$ 170.40
11	FOAM FILLER PIECE	\$ 244.00	\$ 195.20
12	BUMPER CARRIER	\$ 786.00	
12	GUIDE SECTION - RH	\$ 32.00	\$ 25.36
13	WHEEL COVER - LH/RH FRONT	2 \$ 1,090.00	\$ 872.00
14	WHEEL SPOILER - RH	\$ 133.00	
15	SENSOR - FRONT/OUTER	\$ 211.00	
16	<i>Added parts - see attached</i>	\$ 12,284.00	\$ 9,809.88
18	SUNDRIES	\$ 300.00	\$ 43.68
	<b>TOTAL SPARE PARTS</b>	<b>\$ 22,580.00</b>	<b>\$ 16,118.92</b>
	<b>TOTAL LABOUR CHARGES</b>	<b>\$ 4,772.00</b>	<b>\$ 7,522.00</b>
	<b>GRAND TOTAL</b>	<b>\$ 27,352.00</b>	<b>\$ 23,640.92</b>

All charges are not inclusive of GST.

Legend : Remarks (OK) = Approved, Remarks (X) = Not approved  
Spare parts are Special Nett.

# Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Email: Nora.khal@premiumauto.com.sg / claims@premiumauto.com.sg

## Supplementary Estimate

GST Reg No. 19-9902271-W

AIG Asia Pacific Insurance Pte Ltd 78 Shenton Way #07-16 AIG Building Singapore 079120 Attn: Mr. Adrian Ling - Motor Claims Dept Tel: 6841 0055 / Fax: 6256 4315		Estimate No. Date Service Advisor Pages Regn No Model No	PA/OD/0712/2018/PH 12-Jul-18 CHANG 1 of 1 SKM 1731 T Audi Q5 2.0 TFSI QU	
Quantity	Description	Unit Price	Amount	
<b>Labours</b>				
1	To remove and transfer aircon condenser, radiator, charged air cooler, electrical fans and control unit. To carry out vacuum / regas to pressurise cooling system. S/N	\$ 1,100.00	\$	1,100.00
2	To dismantle and renew front (lock carrier) bonnet and RHS headlight. Align to position. <i>repaired</i>	\$ 4,000.00	\$	1,750.00 <i>1250</i>
3	To respray bonnet. <i>Repaired</i>	\$ 900.00	\$	550.00 <i>X</i>
<b>TOTAL LABOURS :</b>		<b>\$ 6,000.00</b>	<b>\$</b>	<b>3,400.00</b>
<b>Parts</b>				
1	BONNET	\$ 3,562.00	\$	2,849.60
2	FRONT LOCK CARRIER	\$ 1,124.00	\$	899.20
3	HEADLIGHT MOUNTING - RH	\$ 103.00	\$	82.40
4	FRONT BUMPER TOP COVER	\$ 109.00	\$	87.20
5	FRONT BUMPER CLOSING ELEMENT - RH	\$ 95.00	\$	75.84
6	LED HEADLIGHT - RH	\$ 7,112.00	\$	5,689.60
7	COOLANT	\$ 133.00	\$	65.28
8	SIGN ' CAUTION ' STICKER	\$ 12.00	\$	9.28
9	STICKER FOR AIR CONDITIONER	\$ 17.00	\$	13.44
10	HEADLIGHT LOCK MECHANISM	\$ 17.00	\$	13.04
11	Front No Plate <i>off) new</i> s/n	\$ 25.00	\$	25.00
<b>TOTAL PARTS :</b>		<b>\$ 12,309.00</b>	<b>\$</b>	<b>9,809.88</b>
<b>GRAND TOTAL :</b>		<b>\$ 18,309.00</b>		

For Premium Automobiles Pte Ltd

\_\_\_\_\_  
Authorised Signature

*03072018*

# Premium Automobiles

55 Ubi Road 1, Singapore 408699  
Tel : 6366 2323 Fax : 6841 1183

## Telefax

**Name** :  
**Surveyed Date** :  
**Authorised Date** :  
**Excess Cost** :  
**Liability** :  
**Remarks** :

**Please Note** : This estimate is based on visual inspection of the affected vehicle.  
Should we require further labour charges and spare parts in the progress of repair, we shall inform you accordingly.  
For inspection of vehicle, please refer to Ms Norah Khai at  
Tel:6768 9828 for appointment.

Yours faithfully,  
Premium Automobiles Pte Ltd

Johnny Boo  
Body Repair Manager

Allan Wu  
Claims Consultant

# Premium Automobiles

**AIG Asia Pacific Insurance Pte Ltd**  
78 Shenton Way  
#07-16 AIG Building  
Singapore 079120  
**Attn: Motor Claims Dept**  
**Yr Ref: SKM 1731 T**

Norah Khai  
6768 9911  
6841 1183  
Nora.khai@premiumauto.com.sg  
Body & Paint Dept  
PA/OD/0712/2018/MAS

20 Nov 2018

Dear Sir,

**RE: INSURANCE CLAIM FOR SKM 1731 T, Audi Q5 2.0 TFSI Qu**

With reference to the above-mentioned vehicle, no **SKM 1731 T**, claimant, **Mr. Taimur Baig**, please find the related document per attached.

1. A copy of the Original invoice no. 85013125 – S\$23,102.28
2. A copy of the Discharge Voucher duly signed by client.

Based on the above document, we would appreciate you could expedite the payment soonest possible.

If you require any further clarification, please do not hesitate to contact me at 6768 9911.

Regards

This is a computer-generated document. No signature is required.

Norah Khai  
Claims Dept

Encls

AIG – SKM 1731 T

from  
Telephone +65-  
Telefax +65-  
EMail  
Our department  
Our Ref  
Your Ref  
Date

total pages

Premium Automobiles Pte Ltd  
Showroom  
9 Leng Kee Road  
Singapore 159090  
Telephone (65) 6566 1111  
Telefax (65) 6471 3733

Service & Parts Centres  
55 Ubi Rd 1  
Singapore 408699  
Telephone (65) 6336 2323  
Telefax (65) 684 11183



# Premium Automobiles Pte Ltd

Audi Centre Singapore  
281 Alexandra Road  
Singapore 159936  
Main Telephone: 6336 2222  
Main Telefax: 6471 3333  
Page 1 16:51

Alexandra Service Centre  
281 Alexandra Road  
Singapore 159938  
Telephone: 6388 2223  
Telefax: 6475 1023

UBI Service Centre  
95 Ubi Road 1  
Singapore 408722  
Telephone: 6733 4999  
Telefax: 6733 1111

Customer Service  
Service Appointment  
24-hour Breakdown Service  
Email: customer.care@premium.audi.com.sg  
6566 2323  
6928 1219

**INS TAX INVOICE**  
Company Reg. No. 199902271M  
GST Reg. No. 199902271M

AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120 079120	Invoice: 85013125 Date : 12/11/2018 Order : SKM1731T Term : 30	Account: A0006 (T 0) AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120
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Regn No.: SKM1731T (V 34082) Regn Date: 28/06/2017 Mileage: 11310 WIP No.: 14559  
Model: QS SPORT 2.0 TFSI qu S tronic Chassis: WAUZZZF1H2027168 Engine: DAX 006400 Dept: U  
VSB No.:  
You have been assisted by :- UB-Jiayee ( 33 )

		Details	Qty	Unit Price	Amount
S	SUBLET	M: TO SUPPLY VEHICLE NUMBER PLATE	25.00	1.00	25.00
D	EXC	M: 8688 Insurance Excess/Liability	-1000.00	1.00	-1,000.00
S	BODYWORK	K: TO REMOVE AND TRANSFER FRONT WIRE HARNESS FOR HEADLIGHTS, HORNS, FOG LAMPS, OUTSIDE TEMPERATURE SENSOR, HEADLIGHT WASHER ASSY AND FRONT PARKING AID	480.00	1.00	480.00
S	BODYWORK	K: TO DISMANTLE AND RENEW FRONT BUMPER ASSY, BONNET AND RHS HEADLIGHT, REORGANISE FRONT CRASH MANAGEMENT COMPONENTS. REINSTALL ALL PARTS REMOVED	1250.00	1.00	1,250.00
S	BODYWORK	K: TO RESPRAY FRONT BUMPER, LOWER SPOILER, RHS FRONT FENDER AND WHEEL ARCH TRIMS	2200.00	1.00	2,200.00
S	BODYWORK	K: FRONT FENDER AND WHEEL ARCH TRIMS	192.00	1.00	192.00
Sub-Total					
7% GST					
Grand Total					



# Premium Automobiles Pte Ltd

Audi Centre Singapore  
281 Alexandra Road  
Singapore 159938  
Main Telephone: 8834 2222  
Main Telefax: 6475 1023  
Page 2 16:51

Alexandra Service Centre  
281 Alexandra Road  
Singapore 159938  
Telephone: 8888 2222  
Telefax: 6475 1023

UBI Service Centre  
50 Ubi Road 1  
Singapore 408722  
Telephone: 8833 1121  
Telefax: 8833 1121

Customer Service  
Service Appointment: 6964 2222  
24-hour Breakdown Service: 9828 1222  
Email: customer.care@premiumcars.com.sg

## INS TAX INVOICE

Company Reg. No. 199902271W  
GST Reg. No. 199902271W

AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120 079120	Invoice: 85013125 Date : 12/11/2018 Order : SKM1731T Term : 30	Account: A0006 (T 0) AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120
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Regn No.: SKM1731T (V 34082) Regn Date: 28/06/2017 Mileage: 11310 WIP No.: 14559

Model: 05 SPORT 2.0 TFSI qu 5 tronic Chassis: WRUZZIFY1H20Z7168 Engine: DAX 006400 Dept: U

VSB No.:

You have been assisted by :- UB-Jiayee ( 33 )

		Details	Qty	Unit Price	Amount
S	BODYWORK	TO CARRY OUT DIAGNOSTIC CHECK N:	1100.00	1.00	1,100.00
S	BODYWORK	TO REMOVE AND TRANSFER AIRCON CONDENSER, RADIATOR, CHARGED AIR COOLER, ELECTRICAL FANS AND CONTROL UNIT. TO CARRY OUT VACUUM/REBAG TO PRESSURISE COOLING SYSTEM N:	1250.00	1.00	1,250.00
X	A00A898601	CATCH Less 020%	1.00	16.30	13.04
X	A00A853651J RPS	GRILLE Less 020%	1.00	3101.00	2,480.00
X	A00A941774A	HEADLIGHT Less 020%	1.00	7112.00	5,689.60
X	A00A853692	PLATE Less 020%	1.00	213.00	170.40
X	A00A853718E GRU	COVER Less 020%	1.00	545.00	436.00
X	A00A853717E GRU	COVER Less 020%	1.00	545.00	436.00
X	A00A807107A GRU	COVER LH Less 020%	1.00	1037.00	829.60
X	A00A807108A GRU	COVER RH Less 020%	1.00	1037.00	829.60
X	A00A807081	COVER Less 020%	1.00	109.00	87.20
Sub-Total					
7% GST					
Grand Total					



# Premium Automobiles Pte Ltd

Audi Centre Singapore  
281 Alexandra Road  
Singapore 159998  
Main Telephone: 634 2223  
Fax: 634 16151

Alexandra Service Centre  
281 Alexandra Road  
Singapore 159998  
Telephone: 6348 2223  
Telex: 6475 1023

UBI Service Centre  
500 Orchard Road  
Singapore 238882  
Telephone: 6342 2223  
Telex: 6342 2223

Customer Service  
Service Appointment  
24 Hour Breakdown Service  
Email: customer.care@premiumauto.com.sg  
6348 2323  
6348 1233

**INS TAX INVOICE**  
Company Reg. No. 199902271W  
GST Reg. No. 199902271W

AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120 079120	Invoice: 85013125 Date: 12/11/2018 Order: SKM1731T Term: 30	Account: A0006 (T 0) AIG ASIA PACIFIC INSURANCE PTE LTD MOTOR CLAIM DEPT AIG BUILDING 78 SHENTON WAY #07-16 SINGAPORE 079120
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Regn No.: SKM1731T (V 34082)      Regn Date: 28/06/2017      Mileage: 11310      WIP No.: 14559  
Model: 05 SPORT 2.0 TFSI qu 6 tronic      Chassis: WAUZZZF1H2027168      Engine: DAX 006400      Dept: U  
VSB No.:  
You have been assisted by :- UB-Jiayee ( 33 )

		Details		Qty	Unit Price	Amount
X	A80A807531 TB2	UNDERRUN	Less 020%	1.00	406.50	325.20
X	A80A805594	CARRIER	Less 020%	1.00	1124.00	899.20
X	A80A807550C	FOAM INSER	Less 020%	1.00	244.00	195.20
X	AG A13040M2	PREMIX-COOLANT	Less 020%	4.00	20.40	65.28
X	A80A823029 STL	HOOD	Less 020%	1.00	3562.00	2,849.60
X	A80A8076800 RJ6	GRILL (GER) (V)	Less 020%	1.00	498.00	398.40
X	A80A807278	STRIP	Less 020%	1.00	31.20	24.96
X	A80A807284A	GUIDE	Less 020%	1.00	31.70	25.36
X	A80A805608	MOUNTING(V) (B)	Less 020%	1.00	103.00	82.40
X	A80A807096	PLATE	Less 020%	1.00	94.80	75.84
X	AK0010520A	PLATE	Less 020%	1.00	11.60	9.28
X	A80A810515	STICKER	Less 020%	1.00	16.80	13.44
X	AWHT006099	SPEED NUT	Less 020%	2.00	4.60	7.36
X	AN 10583501989	RIVET	Less 020%	2.00	1.40	2.24
X	AN 91143101	NUT (V)	Less 020%	6.00	1.90	9.12
X	A80A807661 GRU	CONN PIECE	Less 020%	1.00	173.50	138.80

Parts	16,893.92	Sub-Total	21,598.92
Labour	0.00	7% GST	1,511.36
Sublet	6,497.00	Grand Total	23,102.28
Menus	0.00		
Lubricant	0.00		



Received by

For & on behalf of  
Premium Automobiles Pte Ltd

Customer

# Premium Automobiles

## Telefax

to **AIG Asia Pacific Insurance Pte Ltd**  
78 Shenton Way  
#07-16 AIG Building  
Singapore 079120  
**Motor Claims Dept**  
Yr Ref: **SKM 1731 T**

Norah Khai  
6768 9828  
6841 1183

Body Repair

PA/OD/0712/2018/PH  
23 July 2018

from  
Telephone +65-  
Telefax +65-  
Mobile +65-  
Our department  
Your Claim Ref  
Our Ref  
Date

total pages

**RE : CLAIM – OWNER'S SATISFACTION/DISCHARGE VOUCHER**

**Make & Model** : Audi Q5 2.0 TFSI QU  
**Vehicle Chassis No.** : WAUZZZF1H2027168  
**Vehicle Regn No.** : **SKM 1731 T**  
**Vehicle Mileage** : 11305 KM  
**Vehicle Owner** : Mr. Taimur Baig  
**Certificate No** : 2100510189-01  
**Policy Excess** : **SS 1070.00 (inclusive 7% GST)**  
**Accident Date** : 19/06/2018  
**Place** : Lorong Ah Soo BEF Bus Stop B06  
**Repair Cost** : **s 23,102.28**  
**WIP No.** : 14559  
**Repairer's Name** : Premium Automobiles Pte Ltd

Premium Automobiles Pte Ltd  
Showroom  
9 Leng Kee Road  
Singapore 159090  
Telephone (65) 6566 1111  
Telefax (65) 6471 3733

Service & Parts Centres  
55 Ubi Road 1  
Singapore 408699  
Telephone (65) 6366 2323  
Telefax (65) 6841 1183

I/We certify that the vehicle has been fully repaired to my entire satisfaction and that payment of the repairer's charges that are claimable under the policy will be deemed in full and final settlement of my claim.

**Owner / Insured Signature** :

Taimur Baig

**Time** :

**Date** :

31/07/18

**REPUBLIC OF SINGAPORE DRIVING LICENCE**

Licensee Number: **G5994831N**

Name: **TAMUR BAIG**

Birth Date: **03 Feb 1972**

Issue Date: **24 May 2018**

Valid Till: **25/05/2023**

0028061510





**EMPLOYMENT PASS**  
Employment of Foreign Manpower Act (Chapter 91A)  
Republic of Singapore

Employer:  
**DBS BANK LTD.**

Name:  
**TAMUR BAIG**

Occupation:  
**MANAGING DIRECTOR**

FIN:  
**G5994831N**

Date of Application:  
**15-06-2017**

Date of Issue:  
**06-10-2017**

Date of Expiry:  
**06-10-2019**

L8368874






**YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES**

Class	Description	EFFECTIVE DATE
Class 3	Motor cars with unladen weight ≤ 3000kg with ≤ 7 passengers, exclusive of driver; and other motor vehicles with unladen weight ≤ 2500kg	25 May 2008

NP 428A

Licence No: G5994831N



**VISIT PASS**  
Immigration Regulations

Name:  
**TAMUR BAIG**

Date of Birth	Sex	Nationality
03-02-1972	M	BANGLADESH

FIN	Date of Issue	Date of Expiry
G5994831N	06-10-2017	06-10-2019

**MULTIPLE JOURNEY VISA ISSUED**

**YOU ARE TO SURRENDER THIS CARD WHEN IT IS CANCELLED OR HAS EXPIRED, OR WHEN A NEW CARD IS ISSUED TO YOU.**






# CERTIFICATE OF INSURANCE

## AUDI AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : TAMAJR BAIG  
 Period of Insurance : 28 Jun 2018 To 27 Jun 2019  
 Engine No. : DAX0058400  
 Chassis No. : WAUZZZF7Y1H2027166

Vehicle No. : SKM1731T  
 Policy No. : 210051018U-01  
 Endorsement No.  
 Issued Date : 25 May 2018

### ABOUT THE COVER

Make/Model : AUDI Q5 Sport 2.0 TFSI qu  
 Engine Capacity/Tonnage : 1,984.00 CC  
 Driver Restriction : NA  
 Sum Insured : Market Value  
 Off Peak Car : No  
 First Year of Registration : 2017  
 Insuring with COE/PARF : Yes

Person or Classes of Persons Entitled to Drive\*

\* This cover is only available to the Policyholder or with his/her permission.  
 The Policyholder must be the named driver of the vehicle.  
 The Policyholder must be a Singaporean citizen or permanent resident of Singapore.  
 The Policyholder must be at least 21 years old at the time of registration of the vehicle.  
 The Policyholder must be a Singaporean citizen or permanent resident of Singapore.  
 The Policyholder must be a Singaporean citizen or permanent resident of Singapore.  
 The Policyholder must be a Singaporean citizen or permanent resident of Singapore.

Age Condition

All Age Condition

Limitation as to Use\*

Use only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving school, driving test, racing, prize-winning, reliability test or speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 180000 - 200000 Optional

\* Limitation restricted operations by Section 6 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 193) and Section 95 of the Road Transport Act, 1987 (Motorways) and not to be construed as a limitation on the cover.

### EXCESS

Section 1  
 Fire & Theft - \$1000  
 Collision - \$0  
 Property Damage - \$0  
 Whittaker - \$100

Named Driver and Excess (where applicable)

TAMAJR BAIG - \$1000 (Own Damage)

### APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Audi Customer Service Centre - Add 55, 56, 57 Road 1 Singapore 438888  
 For other Approved Reporting Centres/Aud Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6138 8200. Alternatively, you may refer to AIG website www.aig.com.sg or AIG 500 Mobile App. Simply search and download "AIG 500" from Google Play.

### IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: United Overseas Bank Limited

This policy is only valid in Singapore. It is subject to the conditions of insurance which are incorporated in the policy schedule. The Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 193) and the Road Transport Act, 1987 (Motorways) and Motor Vehicles (Third Party Risks) Rules, 1988 (Motorists).

24-HOUR AIG AU TO HOTLINE: +65 6336 0400

IMPORTANT: KEEP THIS DOCUMENT IN YOUR CAR AT ALL TIMES.

### What can the 24-hour AIG Auto Emergency Hotline provide for you?

- Immediate assistance after an accident
- Emergency breakdown services
- Towing services (subject to non-accident repairs)
- Advice on Motor Claims procedures
- Medical Referral Assistance

### What should I do in the event of an accident?

- Keep calm and insure your car to a safe place.
- Do not admit or discuss fault or liability with the other party(ies).
- Report the accident to the police and the other party(ies) (whether damaged or not) as soon as possible.
- Report the accident to AIG within 24 hours of the accident.
- Submit the following documents to AIG immediately:
  - Police Report/Correspondence from third party(ies) (if any)

### If no one is injured in the accident:

- This can be required to make any police report.
- Report the accident to the police, providing full details of the circumstances of the accident.
- Report the accident to AIG within 24 hours of the accident.
- Call our 24-hour AIG Auto Emergency Hotline at +65 6336 0400 for assistance.
- Report the accident to AIG within 24 hours of the accident.
- Submit the following documents to AIG immediately:
  - Police Report/Correspondence from third party(ies) (if any)

### If the accident involves injuries or damage to government property & vehicles, foreign registered vehicles or non-injury hit & run case:

- Report the accident to the police, providing full details of the circumstances of the accident.
- Report the accident to AIG within 24 hours of the accident.
- Call our 24-hour AIG Auto Emergency Hotline at +65 6336 0400 for assistance.
- Report the accident to AIG within 24 hours of the accident.
- Submit the following documents to AIG immediately:
  - Police Report/Correspondence from third party(ies) (if any)

### LOSS OF USE CAR REPLACEMENT BENEFIT

Applicable only if this benefit is included in your motor insurance. Please refer to your Policy Schedule for details. Policy terms and conditions apply. Please call our customer service hotline number (65) 6419-3000 for assistance.

The Certificate of Insurance (CI) should be produced without demand when collecting the Rental Car and the Rental Car Company reserves the right to verify the identity of the holder. The CI is the property of AIG and its use is subject to the terms and conditions contained in the Loss of Use Endorsement under the policy issued to the policyholder.

### Steps to activate Loss of Use Car Replacement Benefit and Important Information

1. To activate your loss of use car replacement, please contact the Rental Car Company (listed below) after filing/reporting your accident claim.
2. Your rental car will be made available within 5 working hours of activation with the Rental Car Company.
3. At the time of collection of the Rental Car, the original insurance policy and schedule issued by AIG, a copy of the Accident Report from Audi Customer Service Centre must be produced.
4. The number of days is based on the period your vehicle is in the repair workshop unless the number of days of loss of use entitlement is stated in the Policy.
5. Rental cars are strictly for use in Singapore only.
6. Extension of rental beyond repair period approved by AIG surveyor will be chargeable by the Rental Car Company on per day basis.
7. Upgrade of Rental Car is available upon request subject to additional charges by the Rental Car Company.

Rental Car Company: Popular Rent A Car Pte. Ltd.

Activation Hotline: 67428888

501 Guillemard Road Singapore 399640

Operation Hours: Monday to Friday: 9am to 6pm Saturday (Half Day): 9am to 4pm

\*The Rental Car Company's Terms & Conditions apply S.S. insurable security deposit, excess liability for the Rental Car, Collision Damage Waiver, etc.

### IMPORTANT NOTICE

If you sell your motor vehicle, this Notice is IMPORTANT and MUST be complied with. Policyholders are hereby warned that under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.99), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

The Policyholder is further warned that on the sale of a motor vehicle, they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.99).

This Policy will cease to be valid once the motor vehicle has been sold to another person unless the transfer of interest has been duly notified and agreed to by the insurance company concerned. If the insurance company agrees to cover the new owner, they will issue a new Certificate of Insurance in the new owner's name. The premium chargeable may vary according to the new owner's profile.

Handwritten signature

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

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	25 Jun 2018		27 Jun 2018 19:07 <a href="#">Edit Adj Rpt</a>	<b>S\$22,590.92</b> <a href="#">Edit Estimates</a>	<b>S\$22,590.92</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b>		<b>[Created by insurer]</b>							
Insured:	<b>TAIMUR BAIG</b> , ID: G5994831N, Tel: +6591078925, Email: TAIMURAHOME@GMAIL.COM								
Vehicle Reg. No.:	<b>SKM1731T</b>	Date of Loss:	19/06/2018 21:00 - :59 [11 Months and 22 Days From LTA Reg Date (Man Yr)]						
Claim Type:	<b>OD / 6726457234SG</b>	Policy/Cover Note No.:	2100510189-01 (Comprehensive)						
		Excess:	S\$1,000.00						
Repairer:	<b>Premium Automobiles Pte Ltd (UBI)</b> 55 Ubi Road 1, 408699 Ubi - Tel: 67689828/9827/9911								
Handling Insurer:	<b>AIG Asia Pacific Insurance Pte. Ltd. (SG)</b> - Tel: 65-6419-3000 ... [Handled by <b>Dally Amri, Mimi Zarina</b> ] MimiZarina.DallyAmri@aig.com								
Adjuster:	<b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>ADRIAN LING</b> ] ... <b>[Final Rpt due 06/07/2018]</b>								
Driver/Custodian:	TAIMUR BAIG (46 / Male), NRIC: G5994831N, Tel: +6591078925								
<b>ASSOCIATED MAIL RECEIVED</b>		<a href="#">View All</a>	<a href="#">Compose Case Mail</a>						
<ul style="list-style-type: none"> <li>AIG_SG (18/07/2018): <b>Alert - Adj Mandate Approved (S\$26845.00) - SKM1731T - Claim Handler: Dally Amri...</b></li> <li>AIG_SG (29/06/2018): <b>Alert - Adj Mandate Approved (S\$15028.00) - SKM1731T - Claim Handler: Dally Amri...</b></li> <li>AIG_SG (28/06/2018): <b>SKM1731T / OD / 19/06/2018 / Coverage &amp; Excess update</b></li> </ul>									
<b>ALL ASSOCIATED TASKS</b>		<a href="#">View All</a>	<a href="#">Search Tasks</a>	<a href="#">Create New Task</a>	<a href="#">Complete</a>				
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

\*SKM1731T (6726457234SG)  
 OD  
 Jun 19 2018 9:40PM  
 [TAIMUR BAIG]  
 Premium Automobiles Pte Ltd

<a href="#">Upload Documents</a>   <a href="#">Upload Photos</a>   <a href="#">Compose New Letter</a>   <a href="#">Upload Video</a>   <a href="#">Upload Audio</a>			View	View in Browser <input type="checkbox"/>
<b>Assessment Reports</b>			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	28/06/18 14:42	<b>Adjuster Immediate Advice</b>	Load HTM	<input checked="" type="checkbox"/>
2	17/07/18 16:31	<b>Adjuster Immediate Advice</b>	Load HTM	<input checked="" type="checkbox"/>
<b>Photos/Images</b>			3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
2	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
3	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
4	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
5	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
6	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
7	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
8	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
9	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
10	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
11	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
12	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
13	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
14	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
15	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
16	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
17	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
18	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
19	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
20	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
21	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
22	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
23	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
24	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
25	28/06/18 13:42	<b>General View</b>	Load JPG	<input checked="" type="checkbox"/>
26	17/07/18 16:22	<b>Reinspection Photo</b>	Load JPG	<input checked="" type="checkbox"/>
27	17/07/18 16:22	<b>Reinspection Photo</b>	Load JPG	<input checked="" type="checkbox"/>
28	17/07/18 16:22	<b>Reinspection Photo</b>	Load JPG	<input checked="" type="checkbox"/>
29	17/07/18 16:22	<b>Reinspection Photo</b>	Load JPG	<input checked="" type="checkbox"/>
30	17/07/18 16:22	<b>Reinspection Photo</b>	Load JPG	<input checked="" type="checkbox"/>
31	17/07/18 16:22	<b>Reinspection Photo</b>	Load JPG	<input checked="" type="checkbox"/>
32	17/07/18 16:22	<b>Reinspection Photo</b>	Load JPG	<input checked="" type="checkbox"/>
33	17/07/18 16:22	<b>Reinspection Photo</b>	Load JPG	<input checked="" type="checkbox"/>
34	17/07/18 16:22	<b>Reinspection Photo</b>	Load JPG	<input checked="" type="checkbox"/>

Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
35	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
36	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
37	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
38	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
39	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
40	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
41	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
42	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
43	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
44	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
45	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
46	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
47	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
48	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
49	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
50	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
51	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
52	17/07/18 16:22	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>

Documentation			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	28/06/18 13:27	Driver's Driving License	Load PDF	

Documentation			1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	28/06/18 13:41	Certificate of Insurance	Load PDF	
2	28/06/18 13:41	Driver's Driving License	Load PDF	
3	28/06/18 13:41	ESTIMATE	Load PDF	
4	28/06/18 13:41	Singapore Accident Statement	Load PDF	
5	28/06/18 13:41	Police Report	Load PDF	
6	17/07/18 16:21	SUPPLEMENTARY	Load PDF	
7	27/11/18 15:55	Workshop Invoice	Load PDF	
8	27/11/18 15:55	Discharge Voucher	Load PDF	
9	27/11/18 15:55	Supplementary	Load PDF	

### Linked Accident Report Documents

Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	Premium Automobiles Pte Ltd (UBI)	Thumbnail	Print
1	21/06/18 16:03	Accident Statement	Load HTM	

Photos/Images			3 per page	<input checked="" type="checkbox"/>
No	Finalized On	Premium Automobiles Pte Ltd (UBI)	Thumbnail	Print
1	21/06/18 13:20	Police Report	Load JPG	<input checked="" type="checkbox"/>
2	21/06/18 13:20	Police Report	Load JPG	<input checked="" type="checkbox"/>
3	21/06/18 13:20	Police Report	Load JPG	<input checked="" type="checkbox"/>
4	21/06/18 15:35	WITNESS STATEMENT	Load JPG	<input checked="" type="checkbox"/>
5	21/06/18 15:35	WITNESS STATEMENT	Load JPG	<input checked="" type="checkbox"/>
6	21/06/18 15:55	Accident Photo	Load JPG	<input checked="" type="checkbox"/>
7	21/06/18 15:55	Accident Photo	Load JPG	<input checked="" type="checkbox"/>
8	21/06/18 15:55	Accident Photo	Load JPG	<input checked="" type="checkbox"/>
9	21/06/18 15:55	Accident Photo	Load JPG	<input checked="" type="checkbox"/>
10	21/06/18 15:55	Accident Photo	Load JPG	<input checked="" type="checkbox"/>
11	21/06/18 15:55	Accident Photo	Load JPG	<input checked="" type="checkbox"/>

Assessment Reports			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	Premium Automobiles Pte Ltd (UBI)	Thumbnail	Print
12	21/06/18 15:55	<b>Accident Photo</b>	Load JPG	<input checked="" type="checkbox"/>
13	21/06/18 15:55	<b>Accident Photo</b>	Load JPG	<input checked="" type="checkbox"/>
14	21/06/18 15:55	<b>Accident Photo</b>	Load JPG	<input checked="" type="checkbox"/>
15	21/06/18 15:55	<b>Accident Photo</b>	Load JPG	<input checked="" type="checkbox"/>
16	21/06/18 15:55	<b>Accident Photo</b>	Load JPG	<input checked="" type="checkbox"/>
17	21/06/18 15:55	<b>ACCIDENT SCENE</b>	Load JPG	<input checked="" type="checkbox"/>
18	21/06/18 15:55	<b>ACCIDENT SCENE</b>	Load JPG	<input checked="" type="checkbox"/>
19	21/06/18 15:55	<b>ACCIDENT SCENE</b>	Load JPG	<input checked="" type="checkbox"/>
20	21/06/18 15:55	<b>ACCIDENT SCENE</b>	Load JPG	<input checked="" type="checkbox"/>

Documentation			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	Premium Automobiles Pte Ltd (UBI)	Thumbnail	Print
1	21/06/18 13:19	<b>Sketch Plan</b>	Load JPG	<input checked="" type="checkbox"/>
2	21/06/18 13:19	<b>Sketch Plan #2</b>	Load JPG	<input checked="" type="checkbox"/>

## Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
<b>Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)</b>			
<div style="border: 1px solid black; width: 100%; height: 100%;"></div>			
<b>Show Remarks To:</b> <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

AIG Asia Pacific Insurance Pte. Ltd.  
AIG Building, 78 Shenton Way #07-16  
Singapore 079120

**Our File No:** CC3/AIG18011754/ATBE2

**Date:** 27/11/2018

#### REFERENCE

Insured/Claimant:	TAIMUR BAIG	Policy No:	2100510189-01	
Date of Loss:	19/06/2018	Nature of Claim:	OD	Claim No: 6726457234SG

#### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	SKM1731T	Engine No:	DAX006400
Make & Model:	AUDI Q5, 2.0 TFSI Quattro (A)	Chassis No:	WAUZZZF1H2027168
Reg. Date:	28/06/2017 (Man. Year: 2017)	Odometer:	10913 km
Colour:	Blue		
Engine Capacity:	1984 cc		
Market Value/New Car Price:	S\$185,000.00		
Sum Insured (S\$):	<b>Market Value/New Car Price</b>		

#### 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:	235/55 R19	Rear Tyre Size:	235/55 R19
Front Left Side:	Continental 6 mm	Rear Left Side:	Continental 6 mm
Front Right Side:	Continental 6 mm	Rear Right Side:	Continental 6 mm

*The above values represent the remaining tyre treads depth*

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	20,105.88	16,118.92	3,986.96	19.83
Miscellaneous Items	0.00	0.00	0.00	
Labour	10,772.00	6,472.00	4,300.00	39.92
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>30,877.88</b>	<b>22,590.92</b>	<b>8,286.96</b>	<b>26.84</b>
<b>- Excess (S\$)</b>	1,000.00	1,000.00	0.00	0.00
<b>(S\$)</b>	29,877.88	21,590.92	8,286.96	27.74
<b>+ GST 7.00/7.00% (S\$)</b>	2,091.45	1,511.36	580.09	27.74
<b>Nett Amount (S\$)</b>	<b>31,969.33</b>	<b>23,102.28</b>	<b>8,867.05</b>	<b>27.74</b>

#### INSPECTION

Date of Assignment:	27/06/2018		
Date Inspected:	27/06/2018	Inspected At:	Premium Automobiles Pte Ltd (UBI) 55 Ubi Road 1 Singapore 408699
Estimated Period of Repair:	8.0 days		

**Adjuster:** ADRIAN LING

**Manager:** DENISE TAY KWEE CHENG

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

## REPAIR DETAILS

## Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER	Deformed	2,248.00 FS	*1,798.00 FS
2	1		*FRONT SPOILER	Repair	652.00 FS	*- FS
3	1		*SECURING STRIP - RH	Not Necessary	32.00 FS	*- FS
4	1		*GRILLE	Not Necessary	124.00 FS	*- FS
5	1		*UNDERRUN BAR SELENITE SILVER	Cut	407.00 FS	*325.20 FS
6	1		*CLOSING ELEMENT	Not Necessary	147.00 FS	*- FS
7	1		*AIR GUIDE GRILLE - RH	Deformed	498.00 FS	*398.40 FS
8	1		*END CAP	Not Necessary	78.00 FS	*- FS
9	1		*RADIATOR GRILLE	Cracked	3,101.00 FS	*2,480.80 FS
10	1		*STIKER PLATE	Damaged	213.00 FS	*170.40 FS
11	1		*FOAM FILLER PIECE	Cracked	244.00 FS	*195.20 FS
12	1		*BUMPER CARRIER	Not Necessary	786.00 FS	*- FS
13	1		*GUIDE SECTION - RH	Damaged	32.00 FS	*25.36 FS
14	2		*WHEEL COVER - LH/RH FRONT	Necessary	1,090.00 FS	*872.00 FS
15	1		*WHEEL SPOILER - RH	Not Necessary	133.00 FS	*- FS
16	1		*SENSOR - FRONT / OUTER	Not Necessary	211.00 FS	*- FS
17	1		*SUNDRIES	Necessary	300.00 FS	*43.68 FS
18	1		*BONNET	Dented	2,849.60 FS	*2,849.60 FS
19	1		*FRONT LOCK CARRIER	Cracked	899.20 FS	*899.20 FS
20	1		*HEADLIGHT MOUNTING - RH	Cracked	82.40 FS	*82.40 FS
21	1		*FRONT BUMPER TOP COVER	Cracked	87.20 FS	*87.20 FS
22	1		*FRONT BUMPER CLOSING ELEMENT - RH	Cut	75.84 FS	*75.84 FS
23	1		*LED HEADLIGHT - RH	Cracked	5,689.60 FS	*5,689.60 FS
24	1		*COOLANT	Necessary	65.28 FS	*65.28 FS
25	1		*SIGN CAUTION STICKER	Necessary	9.28 FS	*9.28 FS
26	1		*STICKER FOR AIR CONDITIONER	Necessary	13.44 FS	*13.44 FS
27	1		*HEADLIGHT LOCK MECHANISM	Cracked	13.04 FS	*13.04 FS
28	1		*FRONT NO PLATE	Necessary	25.00 FS	*25.00 FS

F=Franchise part. S=SpcNett.

<b>Total Parts (S\$)</b>	<b>20,105.88</b>	<b>16,118.92</b>
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## 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 AND TRANSFER FRONT WIRE HARNESS FOR HEADLIGHTS, HORNS, FOG LAMPS, OUTSIDE TEMPERATURE SENSOR, HEADLIGHT WASHER ASSY AND FRONT PARKING AID	New	480.00	480.00
2	TO DISMANTLE AND RENEW FRONT BUMPER ASSY AND RHS HEADLIGHT. RE-ORGANISE FRONT CRASH MANAGEMENT COMPONENTS. REINSTALL ALL PARTS REMOVED. RENEWAL OF BONNET	New	1,400.00	1,250.00
3	TO RESPRAY FRONT BUMPER, LOWER SPOILER, RHS FRONT FENDER, WHEEL ARCH TRIMS AND BONNET	New	2,700.00	2,200.00
4	TO CARRY OUT DIAGNOSTIC CHECK	New	192.00	192.00
5	TO REMOVE AND TRANSFER AIRCON CONDENSER, RADIATOR, CHARGED AIR COOLER, ELECTRICAL FANS AND CONTROL UNIT. TO CARRY OUT VACUUM / REGAS TO PRESSURISE COOLING SYSTEM	New	1,100.00	1,100.00
6	TO DISMANTLE AND RENEW FRONT LOCK CARRIER. ALIGN TO POSITION	New	4,000.00	1,250.00
7	TO RESPRAY BONNET (REPEATED)	New	900.00	0.00
<b>Gross Labour Cost (S\$)</b>			<b>10,772.00</b>	<b>6,472.00</b>

Report was unsubmitted during this print-out.

< END OF ESTIMATES >