

INS. CASE OWNER:

CC 3 / AIG 180 12102 / A

LKK: IDAC:

Surveyor:

Adrian

DOI:

ASSIGNMENT

10/1/18

Date / Time

3/1/18

Registered in Merimen:

3/1/18

Pre-assign / CCU / FTE



Insured Vehicle No. :

SKD 8747A

Claim No. :

Name of Insured :

POPULAR BENTON - A. CAR 1/1

Policy No. :

Insured Tel No. :

HP:

Make / Model :

T. Nos 1.5 B(A)

Excess Sec II :SS

D.O.A: 2/1/18

Place of Accident :

Braddeil Rd

Is driver the owner? ( YES / NO )

( YES / NO )

Nature of Accident :

If NO, Driver Name / Age :

Lai Ngat Tek

OI GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO

Driver Tel No. :

91553393

(VL: YES / NO)

Insured Liability: %

Final? Yes / No

SCP 2A

SKD 8747A

SLJ 1784 U



INSRS: WSP: Tel: Liability: RMKS:



INSRS: WSP: Tel: Liability: RMKS:

01



INSRS: WSP: Tel: Liability: RMKS:

Premium

TP



INSRS: WSP: Tel: Liability: RMKS:

Date/ Time		STAGE	DATE / PIC
3/1/18	SLJ 1784 U - x; SKD 8747A - x	Non-Reporting ltr (1st):	
		Non-Reporting ltr (2nd):	
		Non-Reporting ltr (Final):	
		Notification ltr (if non-pickup):	
		Call OI:	
		After call ltr to OI:	
		<b>Documentation Check List:</b> Handler Typist	
		Notification ltr (if non-pickup)	<input type="checkbox"/>
		After call ltr to OI:	<input type="checkbox"/>
		Authorisation To Act:	<input type="checkbox"/>
		Release Voucher:	<input type="checkbox"/>
		Final Repair Bill:	<input type="checkbox"/>
		Car Rental Invoice:	<input type="checkbox"/>
		Towing Invoice:	<input type="checkbox"/>
		LTA / GIA :	<input type="checkbox"/>
		Medical Bill:	<input type="checkbox"/>
		PIR:	<input type="checkbox"/>
		Mandate/Reject Instruction:	<input type="checkbox"/>
		LOD:	<input type="checkbox"/>
		Payment Breakdown Form:	<input type="checkbox"/>
		Post-Repair Photos:	<input type="checkbox"/>
		Others:	<input type="checkbox"/>

pending instruction.

File -> Adrian

offer COP to TP - Pending LOD (\$2664.22)

24/04/18 Big MEDIM Requested the claim based on AGE LIMITED.

<b>PRELIMINARY ADVICE</b>	Date/Time:	Sent By:	
<b>FINALIZATION</b>	Date/Time:	Confirm with:	Confirm by:
Repair Cost:	\$S	( days) Reduction:	% Email <input type="checkbox"/> Call <input type="checkbox"/>
<b>FINAL SETTLEMENT</b>	Date/Time:	Confirm with:	Email <input type="checkbox"/> Call <input type="checkbox"/>
Final Liability:	%	(Agreed / Assessed) BOLA S/N No. :	If NO or B 2R, Ass. Lia :
Repair Cost:	\$S		
Loss of Rental (LOR):	\$S	( days)	
Loss of Use (LOU):	\$S	(\$ x days)	
Loss of Income (LOI):	\$S	(\$ x days)	
LOR only <input type="checkbox"/>	LOU only <input type="checkbox"/>	LOR + LOU <input type="checkbox"/>	LOR + LOI <input type="checkbox"/> [Tick only one]
GIA/LTA Search:	\$S		
Medical:	\$S		
Disbursement:	\$S	(e.g. Tow/ Independent)	
Legal Cost:	\$S		
<b>Total:</b>	\$S	<b>Global Sum \$S:</b>	
<b>FINAL PAYMENT</b>	Date/Time:	Confirm with:	Email <input type="checkbox"/> Call <input type="checkbox"/>
Payee 1:	\$S	Name 1:	
Payee 2: (Strike if N.A.)	\$S	Name 2:	
Payee 3: (Strike if N.A.)	\$S	Name 3:	

3/1/19

- 1) Claim status: Normal/Reject/Private Settle
- 2) Report Format: TP / WOP
- 3) Survey fee: 7250

ASS. REC. BY Adrian King

REF:

1702/Ann3 @

### 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: \_\_\_\_\_  
(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: \_\_\_\_\_

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

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

Est. Repairs: 03 wks 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: SLJ1784U Yr Regn: 2018, June

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

Truck / Trailer or

Make: Audi A3 Sedan cc 999

Colour: Grey A/C: **Insured / Std / NI / NA**

Sp. Reading: 460 T/Radio: **Insured / Std / NI / NA**

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

C/No: WAUZZZ8V4J1066061

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / SiRim / STD A/Rim or

Tyre Size: F: 205/55R16

R: 205/55R16

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

TOYO / YOKO or

Front \_\_\_\_\_ Rear \_\_\_\_\_

R/Bal: 06 mm R/Bal: 06 mm

L/Bal: 06 mm L/Bal: 06 mm

D.O.A. \_\_\_\_\_ D.O.I. 10/07/18

Survey held at Premium

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

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

Date / Time	Action / Instruction
	TP Alg.
	PRD - \$2249.50 / 40%
	PR = \$5424.50 in 3 repair days.

Date/Time, File Pass (v)?  : Preli. Report

ii  : Final Report

Date/Time, File Return (v)?

iii

Days Of Repair:

Resurvey No. of Trip:

Add Fee:  Site Insp (\$)

Interview (\$)

Tech. Invs (\$)

Weekends (\$)

Report Format :

Lump Sum / L.B.I: (\$)

Survey Fee:

Transportation:

ii - RD, SA

Photos

Other

i

TOTAL

# 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/TP/0760/2018/PH  
**Date** : 4-Jul-18

Vehicle IN workshop. Kindly arrange for survey.

Your insured vehicle : SKD 8747 A

## 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** : Miss Ho Shu Min  
**Address** : 1 Youngberg Terrace  
#12-07  
Singapore 357741  
**Telephone** : HP +65 93633048  
**Type of Claim** : Third Party Claims  
**Policy No.** : 1800076240  
**Vehicle No** : **SLJ 1784 U**  
**Model Code** : Audi A3 Sedan 1.0 TFSI (A)  
**Model / Year** : Jun-18  
**Engine No** : CHZ 938231  
**Chassis No** : WAUZZZ8V4J1066061  
**Mileage** :  
**Date In** :  
**Liability** : -  
**Excess Cost** : -  
**Estimated By** : Johnny Boo / Allan Wu  
**Accident Date** : 2-Jul-18  
**Place of Accident** : The turning BTW Upper Serangoon Rd & Braddell Rd

# Premium Automobiles

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

## Telefax

### Estimated Labour Charges for Accident Vehicle SLJ 1784 U.

S/n	Nature of Jobs	Estimated Charges	Surveyor's Recommendation
1	To remove and transfer rear parking aid. Check function.	S/N \$ 280.00	✓
2	To dismantle and renew rear bumper. Re-organise rear crash management components. Reinstall all parts removed.	\$ <del>900.00</del> 500	✓
3	To respray rear bumper.	\$ <del>800.00</del> 550	✓
4	To carry out diagnostic check.	S/N \$ 192.00	✓
<b>TOTAL LABOUR CHARGES</b>		<b>: \$ 2,172.00</b>	

# Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

## Telefax

### Material List for Accident Vehicle Regn No. SLJ 1784 U .

S/N	Parts Description	Damaged Parts & Prices	
		S/Nett	Remark
1	BUMPER COVER <i>detached</i>	\$ 1,697.00	✓ P
2	FIXING PARTS FOR BUMPER <i>Not nec</i>	\$ 166.00	X
3	GUIDE SECTION - LH/RH <i>Not nec</i>	2 \$ 28.00	X
4	LOCKING MECHANISM <i>Not nec</i>	2 \$ 50.00	X
5	SPOILER <i>cut</i>	\$ 206.00	✓ 205.00 P
6	REAR LIGHT REFLECTOR - LH/RH	2 \$ 70.00	X
7	SENSOR - INNER/OUTER	2 \$ 421.00	X
8	SEAL RING	4 \$ 15.00	X
9	SIDE REINFORCEMENT	\$ 501.00	X
10	BRACKET	2 \$ 48.00	X
11	SUNDRIES <i>Not nec</i>	\$ 300.00	X
<b>TOTAL SPARE PARTS CHARGES</b>		<b>\$ 3,502.00</b>	
<b>TOTAL LABOUR CHARGES</b>		<b>\$ 2,172.00</b>	
<b>GRAND TOTAL</b>		<b>\$ 5,674.00</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

## Telefax

Name : Adrian King  
Surveyed Date : 10/07/18.  
Authorised Date :  
Excess Cost :  
Liability :  
Remarks : Not Authorised, 03 Days

LKK Auto Consultants hence notify the Repairer of the following:

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

Acknowledged by Repairer  
Signature:  
Date:

**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

## Telefax

**Estimate** : Accident Repairs  
**Workshop** : Ubi Road 1  
**Contact No** : 6366 2323  
**Fax No** : 6841 1183  
**Reference** : PA/TP/0760/2018/PH  
**Date** : 4-Jul-18

Vehicle IN workshop. Kindly arrange for survey.

Your insured vehicle : SKD 8747 A

### AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way

#07-16 AIG Building

Singapore 079120

Hi Adrian

3 days - ok - jb -24 Nov 18

Attn: Mr. Adrian Ling - Motor Claims Dept

Tel: 6841 0055 - Fax: 6256 4315

**Owner's Name** : Miss Ho Shu Min  
**Address** : 1 Youngberg Terrace  
#12-07  
Singapore 357741  
**Telephone** : HP +65 93633048  
**Type of Claim** : Third Party Claims  
**Policy No.** : 1800076240  
**Vehicle No** : **SLJ 1784 U**  
**Model Code** : Audi A3 Sedan 1.0 TFSI (A)  
**Model / Year** : Jun-18  
**Engine No** : CHZ 938231  
**Chassis No** : WAUZZZ8V4J1066061  
**Mileage** :  
**Date In** :  
**Liability** : -  
**Excess Cost** : -  
**Estimated By** : Johnny Boo / Allan Wu  
**Accident Date** : 2-Jul-18  
**Place of Accident** : The turning BTW Upper Serangoon Rd & Braddell Rd

# Premium Automobiles

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

## Telefax

### Estimated Labour Charges for Accident Vehicle SLJ 1784 U .

<u>S/n</u>	<u>Nature of Jobs</u>		<u>Estimated Charges</u>	<u>Surveyor's Recommendation</u>
1	To remove and transfer rear parking aid.Check function.	S/N	\$ 280.00	\$ 280.00
2	To dismantle and renew rear bumper.Re-organise rear crash management components.Reinstall all parts removed.		\$ 900.00	\$ 500.00
3	To respray rear bumper.		\$ 800.00	\$ 550.00
4	To carry out diagnostic check.	S/N	\$ 192.00	\$ 192.00
<b>TOTAL LABOUR CHARGES</b>			<b>\$ 2,172.00</b>	<b>\$ 1,522.00</b>

# Premium Automobiles

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

## Telefax

### Material List for Accident Vehicle Regn No. SLJ 1784 U .

S/N	Parts Description	Damaged Parts & Prices	
		S/Nett	Remark
1	BUMPER COVER	\$ 1,697.00	\$ 1,697.00
2	FIXING PARTS FOR BUMPER	\$ 166.00	
3	GUIDE SECTION - LH/RH	2 \$ 28.00	
4	LOCKING MECHANISM	2 \$ 50.00	
5	SPOILER	\$ 206.00	\$ 205.50
6	REAR LIGHT REFLECTOR - LH/RH	2 \$ 70.00	
7	SENSOR - INNER/OUTER	2 \$ 421.00	
8	SEAL RING	4 \$ 15.00	
9	SIDE REINFORCEMENT	\$ 501.00	
10	BRACKET	2 \$ 48.00	
11	SUNDRIES	\$ 300.00	
<b>TOTAL SPARE PARTS CHARGES</b>		<b>\$ 3,502.00</b>	<b>\$ 1,902.50</b>
<b>TOTAL LABOUR CHARGES</b>		<b>\$ 2,172.00</b>	<b>\$ 1,522.00</b>
<b>GRAND TOTAL</b>		<b>\$ 5,674.00</b>	<b>\$ 3,424.50</b>

All charges are not inclusive of GST.

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

## Hsiao Tong (LKKAuto)

---

**From:** Boo seng yak <boojohnny@gmail.com>  
**Sent:** Saturday, 24 November 2018 5:06 PM  
**To:** Adrian Ling (LKKAuto); CS A Team; Admin A; Carrine Leong;  
jiayee.yap@premiumauto.com.sg; Chang Chee Sing  
**Subject:** FINAL REVISION - SLJ1784U - TP AIG - SURVEYED 10 JUL 18  
**Attachments:** PA07602018 - SLJ 1784 U - Audi A3 Sedan 1.0 TFSI (A) - TP AIG.xls

Hi Adrian and all,

Revised attached.

Please confirm repair cost of \$3424.50 @ 3 days .

Your early closure is appreciated.

Best regards - jb

**REPUBLIC OF SINGAPORE DRIVING LICENCE**

License Number: **S8026933A**

Name: **HO SHU-MIN (HE SHUMIN)**

Birth Date: **19 Sep 1980**

Issue Date: **03 Aug 2009**

001770230G




**REPUBLIC OF SINGAPORE**

**IDENTITY CARD NO. S8026933A**



Name: **HO SHU-MIN (HE SHUMIN)**

**何书敏**

Race: **CHINESE**

Date of birth: **19-09-1980** Sex: **F**

Country of birth: **SINGAPORE**

**S8026933A**



**YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(S)**

Class 3A Motor cars without clutch pedals (Auto) <= 3000kg with <= 7 passengers, exclusive of the driver; and other motor vehicles without clutch pedals <= 2500kg

ISSUE DATE: **03 Aug 2009**

NP 426A

Licence No: **S8026933A**



4772532



NRIC No: **S8026933A**



Date of Issue: **19-09-2011**

**1 YOUNGBERG TERRACE #12-07**  
**SINGAPORE 357741**

NRIC No: **S8026933A** Date: **19/12/2015**

**AIG****COVER NOTE****AUDI AUTO PROTECTOR PRIVATE VEHICLE**The following risks are covered by this Cover Note as hereby **HELD COVERED** on the terms and conditions of the policy issued to the Policyholder.

Name of Policyholder : HO SHU-MIN (HE SHU-MIN)  
 Period of Insurance : 27 Jun 2018 to 26 Jun 2019  
 Engine No. : CHZ 938231  
 Chassis No. : WAUZZZ8V4J1066061

Vehicle No. : SLJ1784U  
 Cover Note No. : 1800078240  
 Endorsement No. :  
 Issued Date : 26 Jun 2018

**ABOUT THE COVER**

Make/Model : AUDI A3 Sedan 1.0 TFSI S tronic  
 Engine Capacity/Tonnage : 999.00 CC Sum Insured : Market Value First Year of Registration : 2018  
 Driver Restriction : NA Off Peak Car : No Insuring with COE/PARF : Yes  
 Person or Classes of Persons Entitled to Drive\* :

a) The Policyholder  
 b) Any other person who is driving on the Policyholder's order or with his/her permission.  
 This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is 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 tuition, driving test, racing, pace-making, reliability trial 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 1800cc - 2000cc Optional

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 188) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

**EXCESS**

Section 1  
 Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$0

Section 2  
 Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)  
 HO SHU MIN - \$600 (Own Damage)

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

1. Audi Customer Service Center Add: 85 Ubi Road 1 Singapore 408699 63692222

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 8200. 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

If you do not receive your Certificate of Insurance and policy documents within 30 days from the inception date stated above, please contact AIG immediately.  
 We hereby certify that this Cover Note is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 188), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1958 (Malaysia). For Corporate Policies, this Cover Note is valid for 90 days from the commencement date of the period of insurance.

0504125223

PREMIUM LEASING - SH

281 ALEXANDRA ROAD AUDI CUSTOMER SERVICE CENTRE

SINGAPORE 159938

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

*Monik*  
**AIG Asia Pacific Insurance Pte. Ltd.**  
 AUTHORISED REPRESENTATIVE

Daw Hanjoo Loh

## Asher Sng (LKKAuto)

---

**From:** Mei Kwan (LKKAuto)  
**Sent:** Thursday, 25 July 2019 7:58 PM  
**To:** Claims Dept  
**Cc:** Admin A; Asher Sng (LKKAuto); CS A Team  
**Subject:** RE: ACCIDENT INVOLVING SLJ 1784 U AND YOUR INSURED SKD8747A DATED ON 02/07/2018 \*\*\* LKK REF: CC3/AIG18012102/Aea3

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Tony,

Noted.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Claims Dept <claims@premiumauto.com.sg>  
**Sent:** Thursday, 25 July, 2019 7:55 PM  
**To:** Admin A <admin-a@lkkauto.com>  
**Cc:** 'Claims' <claims@premiumauto.com.sg>  
**Subject:** RE: ACCIDENT INVOLVING SLJ 1784 U AND YOUR INSURED SKD8747A DATED ON 02/07/2018 \*\*\* LKK REF: CC3/AIG18012102/ua3

Dear Mei Kwan,

Kindly proceed close case. We cancel the claim.

Thank you.

Best Regards,  
Tony Foong  
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, d. +65 67689911

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

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



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If you have received it in error, please notify us immediately by reply email and then delete this message from your system. Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you

---

**From:** Thin Thin (LKKAuto) [<mailto:thinthin@lkkauto.com>]

**Sent:** Thursday, 13 September 2018 1:17 PM

**To:** Nora Khal

**Cc:** 'Claims Dept'

**Subject:** RE: ACCIDENT INVOLVING SLJ 1784 U AND YOUR INSURED SKD8747A DATED ON 02/07/2018 \*\*\* LKK REF: CC3/AIG18012102/ua3

Without Prejudice,

Dear Ms Nora

We refer to our telephone conversation, a moment ago.

We were informed by our principal M/s AIG Asia Pacific Insurance Pte. Ltd that they have repudiated claim for this accident due to breach of policy terms and conditions (age limit).

As per our principal instruction, please re-direct your client's claim to our insured for redress.

We will proceed to close file at our end.

Best Regards,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108

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

**Best Regards,**

Bernard Ler  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Ler, Bernard-JQ  
**Sent:** 20 July 2018 11:31 AM  
**To:** 'Thin Thin (LKKAuto)'  
**Cc:** Admin A; Mei Kwan (LKKAuto)  
**Subject:** RE: Accident Involving SKD8747A & SLJ1784U On 02/07/2018 | 1773744768SG-003 \*\*\* LKK REF: CC3/AIG18012102/ua3

Dear Thin Thin,

Please be informed that we are still pending approval on repudiation.

You may advise TP to claim OD first to expedite repair.

**Best Regards,**

Bernard Ler  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Thin Thin (LKKAuto) [<mailto:thinthin@lkkauto.com>]  
**Sent:** 20 July 2018 11:27 AM  
**To:** Ler, Bernard-JQ  
**Cc:** Admin A; Mei Kwan (LKKAuto)  
**Subject:** RE: Accident Involving SKD8747A & SLJ1784U On 02/07/2018 | 1773744768SG-003 \*\*\* LKK REF: CC3/AIG18012102/ua3

Dear Bernard,

We refer to the below matter.

Kindly let us have your further instruction as TP is keep on chasing us for liability.

Best Regards,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>  
**Sent:** Thursday, 12 July 2018 3:20 PM  
**To:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vivian Lau (LKKAuto) <[vivianlau@lkkauto.com](mailto:vivianlau@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Subject:** RE: Accident Involving SKD8747A & SLJ1784U On 02/07/2018 | 1773744768SG-003 \*\*\* LKK REF: CC3/AIG18012102/ua3

Dear Thin Thin,

Please be informed that I am currently seeking approval for repudiation as insured driver has exceeded age condition as stated in our policy schedule.

I will revert soonest once approved.

Thank you.

**Best Regards,**

Bernard Ler  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd  
  
78 Shenton Way #08-16 Singapore(079120)  
  
Tel +(65) 6419 1946 | Fax +(65) 6835 7416  
  
[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Thin Thin (LKKAuto) [<mailto:thinthin@lkkauto.com>]  
**Sent:** 12 July 2018 11:04 AM  
**To:** Ler, Bernard-JQ  
**Cc:** Admin A; Vivian Lau (LKKAuto); Mei Kwan (LKKAuto)  
**Subject:** RE: Accident Involving SKD8747A & SLJ1784U On 02/07/2018 | 1773744768SG-003 \*\*\* LKK REF: CC3/AIG18012102/ua3

Dear Bernard,

We refer to the below matter.

Kindly advice whether can we proceed for direct settlement for this case.

Thanks.

Best Regards,

**Thin Thin Hlaing** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2360 | email: [thinthin@lkkauto.com](mailto:thinthin@lkkauto.com) | fax: 6741-4108

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

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**From:** Mei Kwan (LKKAuto)

**Sent:** Monday, 9 July 2018 3:06 PM

**To:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>; Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vivian Lau (LKKAuto) <[yivianlau@lkkauto.com](mailto:yivianlau@lkkauto.com)>

**Subject:** RE: Accident Involving SKD8747A & SLJ1784U On 02/07/2018 | 1773744768SG-003 \*\*\* LKK REF: CC3/AIG18012102/ua3

Dear Sir / Madam,

Thank you for your email.

Please note that: -

LKK ref	Officer in charge
CC3/AIG18012102/ua3	Thin Thin - 6841 2360

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

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

**Sent:** Friday, 6 July, 2018 3:42 PM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Accident Involving SKD8747A & SLJ1784U On 02/07/2018 | 1773744768SG-003

Dear LKK,

We refer to the subject above.

Kindly put the case on hold as we are currently confirming the coverage for the insured vehicle.

Please do not commit liability and we will revert soonest possible.

Thanks.

**Best Regards,**

**Bernard Ler**  
**AIG**  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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## Asher Sng (LKKAuto)

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**From:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>  
**Sent:** Friday, 26 July 2019 8:49 AM  
**To:** Mei Kwan (LKKAuto); Asher Sng (LKKAuto)  
**Cc:** Khoo, Kay-Eng; Admin A; CS A Team  
**Subject:** RE: Accident Involving SKD8747A & 5LJ1784U On 02/07/2018 | 1773744768SG-003 \*\*\*  
LKK REF: CC3/AIG18012102/Aea3

Hi both,

Case has been reopened in Merimen.

Thanks.

**Best Regards,**

**Bernard Ler**  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1948

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

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**From:** Mei Kwan (LKKAuto) [mailto:Meikwan@lkkauto.com]  
**Sent:** 25 July 2019 19:56  
**To:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>; Asher Sng (LKKAuto) <AsherSng@lkkauto.com>  
**Cc:** Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>; Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>  
**Subject:** [EXTERNAL] RE: Accident Involving SKD8747A & 5LJ1784U On 02/07/2018 | 1773744768SG-003 \*\*\* LKK REF: CC3/AIG18012102/Aea3

This message is from an external sender; be cautious with links and attachments.

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Sir / Madam,

Noted. Kindly assist to re-open case in Merimen for report submission.

***Hi Asher,***

***Please submit WP report.***

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

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>

**Sent:** Thursday, 25 July, 2019 10:06 AM

**To:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Cc:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Khoo, Kay-Eng <[Kay-Eng.Khoo@aig.com](mailto:Kay-Eng.Khoo@aig.com)>

**Subject:** RE: Accident Involving SKD8747A & SLJ1784U On 02/07/2018 | 1773744768SG-003 \*\*\* LKK REF: CC3/AIG18012102/ua3

Hi LKK,

Kindly assist to submit WP report and billing for our closure.

Thanks.

**Best Regards,**

Bernard Ler

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

---

**From:** Ler, Bernard-JQ

**Sent:** 24 August 2018 17:29

**To:** Thin Thin (LKKAuto) <[thinthin@lkkauto.com](mailto:thinthin@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Subject:** RE: Accident Involving SKD8747A & SLJ1784U On 02/07/2018 | 1773744768SG-003 \*\*\* LKK REF: CC3/AIG18012102/ua3

Dear Thin Thin,

We have repudiated the claim based on age limit.

Please request TP to approach our insured directly for their claim.

Also, please submit WP report for closure.

Thanks.

You are returning to a previous page. This page may be outdated.  
Please click 'Refresh' to refresh the page.

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

Revoked / No settlement

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	04 Jul 2018 <a href="#">Edit Reg</a>		10 Jul 2018 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$3,424.50</b> <a href="#">Edit Estimates</a>	<b>S\$3,424.50</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> <span style="float: right;">[Created by adjuster]</span>									
Insured:	<b>POPULAR RENT A CAR PTE LTD</b> , Co. Reg. No.: 199608195Z								
Main Claimant:	<b>HO SHU-MIN</b> , ID: S8026933A								
Vehicle Reg. No.:	<b>SLJ1784U</b>	Date of Loss:	02/07/2018 17:00 - :59 [5 Days From LTA Reg Date (Man Yr)]						
Claim Type:	<b>TP / 1773744768SG</b>	Policy/Cover Note No.:	0999994984						
Vehicle Reg. No. (Insured):	<b>SKD8747A</b>	Policy No. (Claimant):	1800076240						
		Excess:							
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. (Express)</b> - Tel: 65-6419-3000 ... [Handled by <b>Ler, Bernard-JQ</b> ]								
Claimant's Insurer:	<b>AIG Asia Pacific Insurance Pte. Ltd. (SG)</b> - Tel: 65-6419-3000								
Adjuster:	<b>LKK Auto Consultants Pte Ltd (HQ)</b> - Tel: 6256-3561 ... [Handled by <b>ADRIAN LING</b> ] ... [Final Rpt due 12/07/2018]								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
There are no mail for this case.									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

### Claim Documents

**\*SLJ1784U (1773744768SG)**  
**[SKD8747A]**  
**TP**  
**HO SHU-MIN**  
**Jul 2 2018 5:00PM**  
**[POPULAR RENT A CAR PTE LTD]**  
**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>			<b>View</b> <a href="#">View in Browser</a>
<b>Assessment Reports</b>			1 per page <input type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail Print
1	12/07/18 11:56	<b>Accident Statement</b> From: SC - Reg. No: SKD8747A, Claimant: POPULAR RENT A CAR PTE LTD	Load HTM
<b>Photos/Images</b>			3 per page <input type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail Print
1	07/02/19 17:10	<b>General View</b>	Load JPG <input checked="" type="checkbox"/>
2	07/02/19 17:10	<b>Chassis Number</b>	Load JPG <input checked="" type="checkbox"/>
3	07/02/19 17:10	<b>General View</b>	Load JPG <input checked="" type="checkbox"/>
4	07/02/19 17:10	<b>General View</b>	Load JPG <input checked="" type="checkbox"/>
5	07/02/19 17:10	<b>General View</b>	Load JPG <input checked="" type="checkbox"/>
6	07/02/19 17:10	<b>General View</b>	Load JPG <input checked="" type="checkbox"/>
7	07/02/19 17:10	<b>General View</b>	Load JPG <input checked="" type="checkbox"/>
8	07/02/19 17:10	<b>General View</b>	Load JPG <input checked="" type="checkbox"/>
9	07/02/19 17:10	<b>General View</b>	Load JPG <input checked="" type="checkbox"/>
<b>Documentation</b>			1 per page <input type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail Print
1	03/07/18 19:42	<b>TP GIA REPORT</b>	Load PDF
2	11/07/18 20:37	<b>TP ESTIMATE - MARKED</b>	Load PDF
3	25/07/19 19:58	<b>EMAIL TO WKSP DD 25.07.2019</b>	Load PDF
4	07/08/19 08:51	<b>EMAIL FROM WSP DD 250719</b>	Load PDF
<b>Assessment Reports</b>			1 per page <input type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail Print
1	04/07/18 10:24	<b>OI GIA REPORT</b>	Load PDF

### Documents Checklist

<b>DOCUMENTS CHECKLIST</b>	<a href="#">Reset</a>   <a href="#">Save</a>   <a href="#">Print</a>
There are no document checklists configured.	
<b>Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)</b> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>	

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

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

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

### VEHICLE DAMAGE INSPECTION REPORT

**Our File No:** CC3/AIG18012102/AEA3Q2

**Date:** 08/08/2019

#### REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.	Policy No: 0999994984	
Claimant Vehicle No: SLJ1784U	Insured Vehicle No: SKD8747A	
Date of Loss: 02/07/2018	Nature of Claim: TP	Claim No: 1773744768SG

#### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: <b>SLJ1784U</b>		
Make & Model: AUDI A3, 999cc TFSI S TRONIC (LED) (A)	Engine No: CHZ938231	
Reg. Date: 27/06/2018 (Man. Year: 2018)	Chassis No: WAUZZZ8V4J1066061	
Colour: Grey	Odometer: 460 km	
Engine Capacity: 999 cc		
Market Value/New Car Price: N/A		
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:	205/55 R16	Rear Tyre Size:	205/55 R16
Front Left Side:	Bridgestone 6 mm	Rear Left Side:	Bridgestone 6 mm
Front Right Side:	Bridgestone 6 mm	Rear Right Side:	Bridgestone 6 mm

*The above values represent the remaining tyre treads depth*

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	3,502.00	1,902.50	1,599.50	45.67
Miscellaneous Items	0.00	0.00	0.00	
Labour	2,172.00	1,522.00	650.00	29.93
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Gross Total (S\$)</b>	<b>5,674.00</b>	<b>3,424.50</b>	<b>2,249.50</b>	<b>39.65</b>
<b>+ GST 7.00/7.00% (S\$)</b>	<b>397.18</b>	<b>239.72</b>	<b>157.46</b>	<b>39.64</b>
<b>Nett Amount (S\$)</b>	<b>6,071.18</b>	<b>3,664.22</b>	<b>2,406.96</b>	<b>39.65</b>
<b>Global Sum Settlement (S\$)</b>		<b>0.00</b>		

#### INSPECTION

Date of Assignment:	10/07/2018	
Date Inspected:	10/07/2018	Inspected At: Premium Automobiles Pte Ltd (UBI) 55 Ubi Road 1 Singapore 408699
Estimated Period of Repair:	3.0 days	

**Adjuster:** ADRIAN LING

**Manager:** Asher Sng Rong Yi

*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		*BUMPER COVER	Deformed	1,697.00 FS	*1,697.00 FS
2	1		*FIXING PARTS FOR BUMPER	Not Necessary	166.00 FS	*- FS
3	2		*GUIDE SECTION -LH/RH	Not Necessary	28.00 FS	*- FS
4	2		*LOCKING MECHANISM	Not Necessary	50.00 FS	*- FS
5	1		*SPOILER	Cut	206.00 FS	*205.50 FS
6	2		*REAR LIGHT REFLECTOR -LH/RH	Not Necessary	70.00 FS	*- FS
7	2		*SENSOR -INNER /OUTER	Not Necessary	421.00 FS	*- FS
8	4		*SEAL RING	Not Necessary	15.00 FS	*- FS
9	1		*SIDE REINFORCEMENT	Not Necessary	501.00 FS	*- FS
10	2		*BRACKET	Not Necessary	48.00 FS	*- FS
11	1		*SUNDRIES	Not Necessary	300.00 FS	*- FS
<b>Total Parts (S\$)</b>					<b>3,502.00</b>	<b>1,902.50</b>

F=Franchise part. S=SpcNett.

Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<b>Labour Items</b>				
1	TO REMOVE AND TRANSFER REAR PARKING AID .CHECK FUNCTION	New	280.00	280.00
2	TO DISMANTLE AND RENEW REAR BUMPER .RE-ORGANISE REAR CRASH MANAGEMENT COMPONENTS .REINSTALL ALL PARTS REMOVED	New	900.00	500.00
3	TO RESPRAY REAR BUMPER	New	800.00	550.00
4	TO CARRY OUT DIAGNOSTIC CHECK	New	192.00	192.00
<b>Gross Labour Cost (S\$)</b>			<b>2,172.00</b>	<b>1,522.00</b>

Report was unsubmitted during this print-out.

< END OF ESTIMATES >