

Surveyor:

MARON

DOI:

ASSIGNMENT

12/12/18

Date / Time:

18/07/18

Registered in Merimen:

19/7/18

Pre-assign / CCU / FTE

5648580



Insured Vehicle No.:

Name of Insured:

SHAH PIYUSH BALKRISHNA

Insured Tel No.:

HP: 92397057

Excess Sec II :\$5

D.O.A.: 12/7/2018

Is driver the owner?

(YES / NO)

Nature of Accident:

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

20009520

Honda Civic

KPE TUNNEL

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

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

Insured Liability:

%

Final? Yes / No

FBH 6166A



INSRS:

WSP:

Tel:

Liability:

RMKS:

km7e



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

7/12/18
cm

FBH 6166 A. X.
5648580. 02/11/2018 10:37 / 04/03/2018 10:37

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup):

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

18/11/18

TP had submitted witness police report.

22-10-18

EVEN THOUGH CHANGING LANE SHOULD BE CLAIMED FOR NEGLIGENCE
DUE CARE AND CAUTION BUT TP SHOULD NOT TRAVEL IN SPEED &
REMOVED 2nd TP OI. TRY TO NEGOTIATE FOR CHANGING LANE.

11/1/19 @ 2:40pm

Called OI Mr Shah. Confirm accident.
Inform TP claim. OI disputed liability.
No update / outcome from his claim. No
repair on your vehicle. OI said that if
he in the middle of changing lane, TP would
have hit onto his car. TP was wrong, I was
right in my right. He is not at fault.

07-03-19

GIVE OUR COMMENTS FOR A16 DECISION MAKING / INSTRUCTION

6/9/19

FBH -> me to claim

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

\$5

(days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with: Irene

Email

Call

Final liability:

%

50

(Agreed / Assessed)

BOLA S/N No.:

If NO or B 28, Ass. Lin:

Repair Cost:

\$5

1230.50

Loss of Rental (LOR):

\$5

(days)

Loss of Use (LOU):

\$5

62.50

(25 x 5 days)

Loss of Income (LOI):

\$5

(\$ x days)

LOR only

LOU only

LOR + LOU

LOR + LOI

(Tick only one)

GIA/LTA Search

\$5

Medical:

\$5

Disbursement:

\$5

(e.g. Tow / Independent)

Legal Cost

\$5

Total:

\$5

1192.00

Global Sum \$5:

1600.00

~ 65%

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

\$5

1600.00

Name 1:

Kirle Enterprise

Payee 2: (Strike if N.A.)

\$5

Name 2:

Payee 3: (Strike if N.A.)

\$5

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

\$320.00

COPY SENT
9/9/19

08/11/13) wef

ASS. REC. BY: Me (C.2)

REF: AIG

ASSIGNMENT

From: _____ Date: 19/07/2018

Estimated Cost: _____

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

To Inspect Vehicle No: FBH 6166A

at Workshop m/s Kivile Enterprise

of Blk 3007, Ubi Rd 1 #01-408

Insured: _____

Policy No. _____

Claims No. _____

Sum Insured: _____

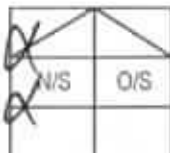
Excess: _____

(Client's Record)

Make of Veh: _____

(Policy Condition)

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



Bal. or Market Value: 6k

IDAC Accident Report: _____

Consistent? : Yes or No

GIA / PR Seen: 4

Consistent? : Yes or No

Est. Repairs: _____

days

Res.: Yes or No

Lum Sum: 20

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS (WP) 21A907

Vehicle: IN / OUT

Date: _____ Person Contacted: Syris Loh

Veh No: FBH 6166A Yr Regn: 8 13

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

Truck / Trailer or

Make: Yamaha

YZF-R15 c.c. 150

Colour: Black

A/C: Insured / Std / NI / NA

Sp. Reading: no key

T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: ME11C K04502007407

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Good / Jammed / Leaked / Burnt or

Brake: Good / Jammed / Leaked / Burnt or

Modi: Nil / S/Bim / STD A/Rim or

Tyre Size: F: 110/70-17

R: 140/70-17

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

TOYO / YOKO or

metzeler

Front

R/Bal. 6 mm

mm

Rear

R/Bal. 6 mm

mm

L/Bal. _____ mm

mm

L/Bal. _____ mm

mm

D.O.A. 17/7/18

D.O.I. 19/7/18

Survey held at _____

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

Bl, n/s body

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

Date / Time Action / Instruction

US\$ 23w (Pool \$ 3591/ 61%)

Date/Time, File Pass to?

☐

: Preli. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

Days Of Repair: _____

Resurvey No. of Trip: _____

Survey Fee: _____

Transportation: _____

Add Fee:

☐

Site Insp (\$ _____)

☐

Interview (\$ _____)

☐

Tech. Invs (\$ _____)

☐

Weekend (\$ _____)

\$ + RS \$ _____

Photos

Others

Report Format: _____

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

TOTAL



吉维利企业 KIVILE ENTERPRISE

BLK 3007 UBI RD 1 #01-408, SINGAPORE 408701

TEL: 6748 8645 FAX: 6748 2533

EMAIL: KIVILEPC@GMAIL.COM WEBSITE: KIVILEPC.COM

ROC NO: 53114844X GST REG NO: M90370110N

Vehicle No.: FBH6166A model: yamaha yzf r15

Handle Bar LH
Clutch Lever
Balance
Grip
Mirror LH
Front Fairing
Fairing Garnish LH
Side Fairing LH
Lower Fairing LH
Side Fairing Inner LH
Lower Fairing Inner LH
Front Footrest LH
Front Footrest Holder LH
Gear Paddle Set
Side Stand
Rear Footrest LH
Tail Box LH
Tail Lamp Stay
Rear Seat
Head Lamp
Head Lamp Stay
Fork Lower Clamp
Steering Cone
Fork LH
Fork RH
Front Mudguard
Front Rim repair
Front Disc
Rear Body Frame Repair
IU Unit
Signal Light LH
Transport
body alightment
spray painting
labour charge

105	105	105
SCR	65	65
SEN	48	48
11	48	X
CUT	75	75
Deep CUT	280	280
Deep CUT	155	155
Deep CUT	250	250
Deep CUT	250	250
11	230	X
11	230	X
CUT	55	55
11	45	45
11	75	75
11	75	75
SEN	45	X
Deep CUT	160	160
11	55	55
11	85	85
SEN	290	290
11	85	X
11	280	X
11	105	105
11	290	X
11	290	X
SCR	95	200/repair 40
CUT	250	200
11	95	X
11	350	200/11
11	165	X
SEN	65	65
11	50	35
11	250	X
11	550	300
11	350	250
5891		

Auto Consultants hence notify
the Reparer of the following:
• To survey before/after spray painting
• To survey damaged part(s) during resurvey
• Parts prices are subject to confirmation
• To survey survey is on a "Without Prejudice" basis
• No-legal modification(s) is allowed
• Supplementary items must be resurveyed and
is subject to final approval from Insurance Company

Acknowledged by Reparer

Signature

Date

Not submit
2/5 # 2300/-
4 day
Thaphe After 14-

P-2238
2014.2
2899.20



吉维利企业 KIVILE ENTERPRISE

BLK 3007 UBI RD 1 #01-408, SINGAPORE 408701

TEL: 6748 8645 FAX: 6748 2553

EMAIL: KIVILEPC@GMAIL.COM WEBSITE: KIVILEPC.COM

ROC NO.: 53114844X GST REG NO.: M90370110N

Vehicle No.: FBH6166A model: yamaha yzf r15

Handle Bar LH
Clutch Lever
Balance
Grip
Mirror LH
Front Fairing
Fairing Garnish LH
Side Fairing LH
Lower Fairing LH
Side Fairing Inner LH
Lower Fairing Inner LH
Front Footrest LH
Front Footrest Holder LH
Gear Paddle Set
Side Stand
Rear Footrest LH
Tail Box LH
Tail Lamp Stay
Rear Seat
Head Lamp
Head Lamp Stay
Fork Lower Clamp
Steering Cone
Fork LH
Fork RH
Front Mudguard
Front Rim repair
Front Disc
Rear Body Frame Repair
IU Unit
Signal Light LH
Transport
body alightment
spray
labour

Ref	105	—
Scr	65	—
Scr	48	—
11	48	X
Cur	75	—
Deep cur	280	—
Deep cur	155	—
Deep cur	250	—
Deep cur	250	—
11	230	X
11	230	X
Cur	55	—
Ref	45	—
Ref	75	—
Ref	75	—
Ref	45	X
Deep cur	160	—
Ref	55	—
Ref	85	—
Scr	290	—
11	85	X
11	280	X
Ref	105	—
11	290	X
11	290	X
Scr	95	200 100 40
Cur	250	LR 60
11	95	X
Ref	350	200
11	165	X
Ref	65	—
11	50	35
11	250	X
11	550	300
11	350	250
11	5891	

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:

not submit
LKR
L/S
4 day
the price after repair

[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

Owner ID Type: Singapore NRIC

Owner ID: 3753D

Vehicle Details

Vehicle No.: FBH6166A

Vehicle to be Exported: No

Intended De-registration Date: 19 Jul 2018

Vehicle Make: YAMAHA

Vehicle Model: YZF-R15 MANUAL

Primary Colour: Black

Manufacturing Year: 2013

Engine No.: 1CK4007462

Chassis No.: ME11CK045D2007407

Maximum Power Output: -

Open Market Value: \$2,931.00

Original Registration Date: 12 Aug 2013

First Registration Date: 12 Aug 2013

Transfer Count: 5

Actual ARF Paid: \$440.00

Intended PARF Rebate Details

PARF Eligibility: No

PARF Eligibility Expiry Date: -

PARF Rebate Amount: \$0.00

Intended COE Rebate Details

COE Expiry Date: 11 Aug 2023

COE Category: D - Motorcycle

COE Period(Years): 10

QP Paid: \$1,792.00

COE Rebate Amount: \$907.00

Total Rebate Amount: \$907.00

The information contained herein is correct as at 19 Jul 2018

OK

Bike model

Yamaha YZF-R15

Type

Any

Price From

Any

Price To

Any

Class

Any

MORE SEARCH OPTIONS ▾

Q SEARCH

VIEW ALL (/LISTING/USEDBIKES/LISTING/)

Q SEARCH ▾

Yamaha YZF-R15 (/listing/usedbike/yamaha-yamaha-yzf-r15/8556/)



(/listing/usedbike/yamaha-yamaha-yzf-r15/8556/)

SGD\$7500

Reg : 02/07/2013

Type: Sport Bikes

150cc

Visit us at Ah Fook Motor. Well maintained condition. Trade in welcome / Loan available.
Posted on : 10/07/2018

★ PAID AD

★ DEALER AD

■ COMPARE

DETAILS > (/LISTING/USEDBIKE/YAMAHA-YAMAHA-YZF-R15/8556/)

Yamaha YZF-R15 (/listing/usedbike/yamaha-yamaha-ymzf-r15/8371/)



(/listing/usedbike/yamaha-yamaha-ymzf-r15/8371/)

SGD\$8300

Reg : 18/03/2014

Type: Sport Bikes

150cc

COE till March 2024. Mint condition bike. Very low mileage of 19000. Stock condition. Good fuel consumption. Trade in available. Lowest interest rate and downpayment. Any enquiries please ca...

Posted on : 28/06/2018

★ PAID AD ★ DEALER AD

■ COMPARE DETAILS > (/LISTING/USEDBIKE/YAMAHA-YAMAHA-YZF-R15/8371/)

Yamaha YZF-R15 (/listing/usedbike/yamaha-yamaha-ymzf-r15/8700/)



(/listing/usedbike/yamaha-yamaha-ymzf-r15/8700/)

SGD\$6000

Reg : 13/05/2013

Type: Sport Bikes

150cc

24800km

Bought first hand. Low mileage as I travel frequently. Selling because I will be out of the country for the next 2 years. Accident-free. Runs smoothly with no problems. Interested parties c...

Posted on : 19/07/2018

★ DIRECT SELLER

■ COMPARE DETAILS > (/LISTING/USEDBIKE/YAMAHA-YAMAHA-YZF-R15/8700/)

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 11 January 2019 5:14 PM
To: 'Syed-Yusoff, Saliha'
Subject: Your Ref: 8342434411SG *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018]
Attachments: TP WITNESS POLICE REPORT.pdf

Your Ref: **8342434411SG**
Our Ref: CC4/AIG18013159/Upa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018

We refer to the above matter.

Third party reported that he was travelling on KPE towards ECP between lane 1 & 2. Our insured made a sudden lane change from lane 1 to lane 2. Third party was unable to brake in time and collided onto the rear right of our insured's vehicle.

Our insured reported that he was driving in lane 1. He started his indicator to change lane. He moved to lane 2 when the traffic was cleared. Suddenly third party rider came and bang into his car rear right corner.

We have contacted insured to verify the nature of accident and informed third party claim. Our insured disputed liability and he insisted that he is not at fault as he had successfully changed lane and hit by third party from behind. The damages to his car was on the rear right portion instead of rear left portion which shows that he already in lane 2. According to our insured, he was informed by the witness(as stated in his GIA report) that the car video was not available. In addition, there was no update/outcome on his counter claim against third party's insurer. Our insured's vehicle still not yet repair.

Third party had submitted a copy of his witness police report for our consideration. Kindly refer to the attached. In witness's statement, he said that third party motorcycle pass him on the right, would it be possible that motorcycle was riding behind our insured on the right lane. Due to the slow movement of front vehicles, our insured shifted lane to lane 2 with indicator. Third party had collided into our insured rear right portion. He further said that his vehicle position was around 100 away from the spot of collision. We are doubted on the reliability of his statement especially when his video footage is being declared not available.

There was no PIR on this matter.

The damages sustained on our insured vehicle was on the rear right portion instead of rear left portion. It is likely that our insured had successfully changed lane and hit by third party who was riding in between 2 lanes. Referring to the damage for our insured's vehicle, it was on the rear bumper, hence following BOLA guidelines, BOLA 27 is the nearest scenario applied. In view of this, we are intending to reject third party claim.

Hsiao Tong (LKKAuto)

From: Mei Kwan (LKKAuto)
Sent: Wednesday, 19 June 2019 3:14 PM
To: Rumli, Sharizah; Hsiao Tong (LKKAuto)
Cc: Quek, Joyceline-CH; Paramchand, Varsha; Md Noor, Norsiah; Admin A
Subject: RE: sid : 13503724 oc: 8342434411SG (ctc insd @ 92397057) *** LKK REF: CC4/AIG18013159/Upa3

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sir / Madam,

Thank you for your email.

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

Hi Hsiao Tong,

Kindly assist.

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 | fax: 67414108

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

From: Rumli, Sharizah
Sent: Wed, 19 Jun 2019 06:46:50 +0000
To: admin-b@lkkauto.com, Admin A
Cc: Quek, Joyceline-CH, Paramchand, Varsha, Md Noor, Norsiah
Subject: sid : 13503724 oc: 8342434411SG (ctc insd @ 92397057)

Hi LKK,

Pls assist to ctc insd and refer call ctr note.

Thanks

CALL CTR NOTE :-

Dear Claims,

Customer requesting to speak to the claims officer handling this case. Customer said LKK as the surveyor took 8-9months before liaising with him directly. He feels that LKK is not taking his side of the story. Based on Aegis customers accident that happened 17th July 2018 still shows as open. Customer is upset

why the investigation took so long and still left open then only sent the customer a letter dated May 7, 2019 then gave the customer 10 days to reply to the letter. The customer was out of the country for a month and a half thus he only received the letter recently.

Customer wants to settle this case once and for all and wanted to speak to the surveyor handling this case

Kindly assist to arrange for callback @ 92397057

thank you

Sharizah Rumli (Shasha)

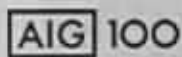
AIG

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +(65) 6419-3000

Sharizah.rumli@aig.com | www.aig.sg



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From: Rumli, Sharizah <Sharizah.Rumli@aig.com>

Sent: Wednesday, 19 June, 2019 2:47 PM

To: Admin-B <admin-b@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: Quek, Joyceline-CH <JoycelineCH.Quek@aig.com>; Paramchand, Varsha <Varsha.Paramchand@aig.com>; Md Noor, Norsiah <Norsiah.MdNoor@aig.com>

Subject: sid : 13503724 oc: 8342434411SG (ctc insd @ 92397057)



This is a secure, encrypted message. To read it, open the attachment.

Este es un mensaje cifrado y seguro. Para leerlo, abra el archivo adjunto.

Esta é uma mensagem criptografada segura. Para lê-lo, abra o

anexo.

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[Click here](#) by 2019-06-26 02:47 EDT to read your message.
After that, open the attachment.

[More Info](#)

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Hsiao Tong (LKKAUTO)

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Sent: Monday, 21 January 2019 4:48 PM
To: Hsiao Tong (LKKAUTO)
Subject: RE: Your Ref: 8342434411SG *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018]

Importance:

High

FACTS:

1. IT IS BEYOND DOUBT THAT 1/2 DID CHANGE LANE FROM RIGHT LANE TO LANE 2.

2. IF T/P M/CYCLE IS INDEED MOVING IN BETWEEN VEHICLES, BASED ON DRIVING EXPERIENCE, THERE WOULDN'T BE ANY PROBLEM TO HAVE CLEAR VIEW ON AREA BETWEEN 2 VEHICLES FROM SIDE MIRROR UNLESS THE POSITION OF T/P M/CYCLE IS QUITE PARALLEL AND NEXT TO 1/2 VEHICLE. IF THIS IS BEING THE CASE, IMPACT TO 1/2 VEHICLE SHOULD HAVE BEEN ON LEFT SIDE BODY.

Dear Hsiao Tong,

the witness's account of the accident is insured did a change lane without checking his blind spot; would this be a good defence for us should TP pursue the matter further?

Kind Regards,
Saliha

3. UNDER NORMAL TRAFFIC CONDITION, EXCEPT DURING PEAK HOURS, THE TRAFFIC FLOW IN THE KPE TUNNEL IS QUITE MODERATE INSTEAD OF VERY SLOW TRAFFIC AS ALLEGED BY T/P RIDER AND STILL HE WAS UNABLE TO STOP IN TIME WHICH INDICATES HE WAS POSSIBLY RIDING IN SPEED.

4. WITNESS STATEMENT SAID THAT HE RENDERED ASSISTANCE TO T/P TO MOVE THE DAMAGED M/CYCLE TO THE ROAD SHOULDER 100M FROM THE ACCIDENT SPOT WHICH IS RATHER EXAGGERATED. UNDER NORMAL CIRCUMSTANCES, THE M/CYCLE WOULD FALL IMMEDIATELY UPON IMPACT. IT IS NOT POSSIBLE TO SKID A DISTANCE OF 100M FROM THE ACCIDENT SPOT. IT IS ALSO HARDLY BELIEVE 1/2 VEHICLE WOULD TRAVEL FURTHER 300M FROM THE ACCIDENT SPOT BEFORE IT STOP AT THE SHOULDER.

Saliha Syed Yusoff
AIG

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

AIG Building, 76 Shenton Way #08-16, Singapore 079120
Tel + (65) 6419 1917
www.aig.sg

5. IF IT IS SO, M/CYCLE SHOULD HAVE SUSTAINED SEVERE INJURY AS WELL.

IMPORTANT NOTICE: INJURY AS WELL

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use. 6. OUR INITIAL SUGGESTION IS TO REJECT T/P CLAIM DUE TO REAR ENDING ACCIDENT. HOWEVER, IN THE ABSENCE OF CONCRETE EVIDENCE AND RELEVANT PIR, THE LIKELY CONCLUSION IS AN EQUAL SHARE OF LIABILITY ON BOTH PARTIES, EVEN THOUGH WE CAN RELY ON THE NEAREST SCENARIO OF BOLA 27 TO SUM UP THIS CLAIM WHICH WE BELIEVE T/P WOULD DEFINITELY PURSUE THIS MATTER FURTHER.

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

Sent: Friday, January 11, 2019 5:14 PM

To: Syed-Yusoff, Saliha

Subject: Your Ref: 8342434411SG *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018]

Your Ref: 8342434411SG

Our Ref: CC4/AIG18013159/Upa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018

We refer to the above matter.

Third party reported that he was travelling on KPE towards ECP between lane 1 & 2. Our insured made a sudden lane change from lane 1 to lane 2. Third party was unable to brake in time and collided onto the rear right of our insured's vehicle.

7. PRESUMING THE TRAFFIC FLOW IS SLOW AS ALLEGED BY T/P WHICH MEANS THE VEHICLES FLOW IS HEAVY AT THE MATERIAL TIME. WITH A DISTANCE OF 100M AWAY FROM THE ACCIDENT SPOT WE ARE WONDERING THE WITNESS' FRONT VIEW OF TRAFFIC CONDITION IS CLEARLY VISIBLE IN VIEW OF OTHER VEHICLES TRAVELLING IN HIS FRONT.

8. BEAR IN MIND THAT 1/2 SHOULD HAVE STOPPED HIS VEHICLE ANYWHERE WITHIN 100M FROM THE ACCIDENT SPOT WHEN THE TRAVEL LIMIT IN TUNNEL IS 80 KPH.

Our insured reported that he was driving in lane 1. He started his indicator to change lane. He moved to lane 2 when the traffic was cleared. Suddenly third party rider came and bang into his car rear right corner.

We have contacted insured to verify the nature of accident and informed third party claim. Our insured disputed liability and he insisted that he is not at fault as he had successfully changed lane and hit by third party from behind. The damages to his car was on the rear right portion instead of rear left portion which shows that he already in lane 2. According to our insured, he was informed by the witness(as stated in his GIA report) that the car video was not available. In addition, there was no update/outcome on his counter claim against third party's insurer. Our insured's vehicle still not yet repair.

Third party had submitted a copy of his witness police report for our consideration. Kindly refer to the attached. In witness's statement, he said that third party motorcycle pass him on the right, would it be possible that motorcycle was riding behind our insured on the right lane. Due to the slow movement of front vehicles, our insured shifted lane to lane 2 with indicator. Third party had collided into our insured rear right portion. He further said that his vehicle position was around 100 away from the spot of collision. We are doubted on the reliability of his statement especially when his video footage is being declared not available.

There was no PIR on this matter.

The damages sustained on our insured vehicle was on the rear right portion instead of rear left portion. It is likely that our insured had successfully changed lane and hit by third party who was riding in between 2 lanes. Referring to the damage for our insured's vehicle, it was on the rear bumper, hence following BOLA guidelines, BOLA 27 is the nearest scenario applied. In view of this, we are intending to reject third party claim.

	Note:			
	i)	If point of impact of the front vehicle is found on the rear bumper scenario 27 applies		
	ii)	If point of impact is found on the fender , scenario 15 applies		

Kindly let us have your comments/ instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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"Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

Hsiao Tong (LKKAUTO)

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Sent: Tuesday, 30 July 2019 3:50 PM
To: Hsiao Tong (LKKAUTO)
Subject: RE: Your Ref: 8342434411SG *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018]

Dear Hsiao Tong,

Please proceed with 50/50 settlement.

Kind Regards,
Saliha

Saliha Syed Yusoff
AIG
Senior Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #08-16, Singapore 079120
Tel +(65) 6419 1917 |
www.aig.sg

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From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Friday, July 19, 2019 8:26 AM
To: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>
Subject: [EXTERNAL] RE: Your Ref: 8342434411SG *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018]

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

Dear Saliha,

We refer to your below email.

It is beyond doubt that OI did change lane from right lane to lane 2. If TP is indeed moving in between vehicles, based on driving experience, there won't be any problem to have clear view on area between 2

vehicles from side mirror unless the position of TP motorcycle is quite parallel and next to OI vehicle, if this is being the case, impact to OI vehicle should have been on left side body.

Under normal traffic condition, except during peak hours, the traffic flow in KPE tunnel is quite moderate instead of very slow traffic as alleged by TP rider and still he was unable to stop in time which indicates he was possibly riding in speed.

Our initial suggestion is to reject third party claim due to rear ending accident. However, in the absence of concrete evidence & relevant PIR, the likely conclusion is an equal share of liability on both parties. Even though we can rely on the nearest scenario of BOLA 27 to sum up this claim which we believe third party would definitely pursue the matter further.

We have spoken to OI again on 25/06/2019 and advised him that we are looking at 50/50 on this matter and finally he agreed to let insurance resolve the matter at best.

The recommended repair cost for third party motorbike is L/sum \$2,300.00 with 4 repair days.

In view of this, kindly advise if we may proceed to settle the matter at 50/50 or else advise further instruction.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Syed-Yusoff, Saliha <Saliha.Syed-Yusoff@aig.com>

Sent: Monday, 21 January 2019 4:48 PM

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

Subject: RE: Your Ref: 8342434411SG *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018]

Importance: High

Dear Hsiao Tong,

the witness's account of the accident is insured did a change lane without checking his blind spot; would this be a good defence for us should TP pursue the matter further?

Kind Regards,

Saliha

Saliha Syed Yusoff

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

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From: Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]

Sent: Friday, January 11, 2019 5:14 PM

To: Syed-Yusoff, Saliha

Subject: Your Ref: 8342434411SG *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018]

Your Ref: **8342434411SG**

Our Ref: CC4/AIG18013159/Upa3

Dear Sirs/Madam,

ACCIDENT INVOLVING SGY 858C(OI) & FBH 6166A(TP) ON 17/07/2018

We refer to the above matter.

Third party reported that he was travelling on KPE towards ECP between lane 1 & 2. Our insured made a sudden lane change from lane 1 to lane 2. Third party was unable to brake in time and collided onto the rear right of our insured's vehicle.

Our insured reported that he was driving in lane 1. He started his indicator to change lane. He moved to lane 2 when the traffic was cleared. Suddenly third party rider came and bang into his car rear right corner.

We have contacted insured to verify the nature of accident and informed third party claim. Our insured disputed liability and he insisted that he is not at fault as he had successfully changed lane and hit by third party from behind. The damages to his car was on the rear right portion instead of rear left portion which shows that he already in lane 2. According to our insured, he was informed by the witness(as stated in his GIA report) that the car video was not available. In addition, there was no update/outcome on his counter claim against third party's insurer. Our insured's vehicle still not yet repair.

Third party had submitted a copy of his witness police report for our consideration. Kindly refer to the attached. In witness's statement, he said that third party motorcycle pass him on the right, would it be possible that motorcycle was riding behind our insured on the right lane. Due to the slow movement of front vehicles, our insured shifted lane to lane 2 with indicator. Third party had collided into our insured rear right portion. He further said that his vehicle position was around 100 away from the spot of collision. We are doubted on the reliability of his statement especially when his video footage is being declared not available.

There was no PIR on this matter.

The damages sustained on our insured vehicle was on the rear right portion instead of rear left portion. It is likely that our insured had successfully changed lane and hit by third party who was riding in between 2 lanes. Referring to the damage for our insured's vehicle, it was on the rear bumper, hence following BOLA guidelines, BOLA 27 is the nearest scenario applied. In view of this, we are intending to reject third party claim.

	<p>Note:</p> <p>i) If point of impact of the front vehicle is found on the rear bumper scenario 27 applies</p> <p>ii) If point of impact is found on the fender , scenario 15 applies</p>		
--	--	--	--

Kindly let us have your comments/ instruction.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

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Hsiao Tong (LKKAuto)

From: Kivile Enterprise <kivilepc@gmail.com>
Sent: Monday, 29 July 2019 2:55 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: fbh6166a/sgy858c(acc on 17/7/2018)

Dear Hsiao Tong , my client request @ 70% to settle , cause he no claim his injured , he request to repair the bike only, pls check out n reply me asap , thank you.

On Fri, Jul 19, 2019 at 8:39 PM Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Without Prejudice
(save as to costs)

Dear Sirs/Mdm,

Thank you for your patience.

We have reviewed the matter and based on the damages sustained on our insured vehicle was on the rear right portion instead of rear left portion. It is likely that our insured had successfully changed lane and hit by your client who was riding in between 2 lanes. Attached is a copy of our insured accident report and damage photo for your easy reference.

Nevertheless, for an amicable settlement, we are prepared to offer at a global sum of \$1,170.00(all-in).

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Kivile Enterprise <kivilepc@gmail.com>
Sent: Monday, 15 July 2019 11:14 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Subject: Re: fbh6166a/sgy858c(acc on 17/7/2018)

Dear Hsiao Tong , pls send me fbh6166a, payment all , i need to update the owner, thks

On Sun, Mar 3, 2019 at 11:56 AM Kivile Enterprise <kivilepc@gmail.com> wrote:

Dear Hsiao Tong, pls check for me it is fbh6166a case can settle ready? my client received letter ask him submit witness report , i already send to you right? thks.



On Fri, Feb 15, 2019 at 10:57 AM Kivile Enterprise <kivilepc@gmail.com> wrote:

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Saturday, 24 August 2019 9:55 AM
To: Kivile Enterprise
Subject: RE: fbh6166a/sgy858c(acc on 17/7/2018)

Without Prejudice

Dear Sirs/Mdm,

We refer to you below email.

Kindly let us have your counter propose amount in order for us to seek further instruction from AIG.

Thanks.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Kivile Enterprise <kivilepc@gmail.com>
Sent: Tuesday, 20 August 2019 10:30 AM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: fbh6166a/sgy858c(acc on 17/7/2018)

Dear Hsiao Tong , my client request @ 70% to settle , cause he no claim his injured , he request to repair the bike only, pls check out n reply me asap , thank you.

On Mon, Jul 29, 2019 at 2:55 PM Kivile Enterprise <kivilepc@gmail.com> wrote:

Dear Hsiao Tong , my client request @ 70% to settle , cause he no claim his injured , he request to repair the bike only, pls check out n reply me asap , thank you.

On Fri, Jul 19, 2019 at 8:39 PM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Without Prejudice
(save as to costs)

Dear Sirs/Mdm,

Hsiao Tong (LKKAuto)

From: Kivile Enterprise <kivilepc@gmail.com>
Sent: Monday, 26 August 2019 1:17 PM
To: Hsiao Tong (LKKAuto)
Subject: Re: fbh6166a/sgy858c(acc on 17/7/2018)

Dear Hsiao Tong, owner asking lum \$1800, pls check for me , pls give good price to settle cuase he injured also no claim, thank you.

On Sat, Aug 24, 2019 at 9:54 AM Hsiao Tong (LKKAuto) <chewht@lkkauto.com> wrote:

Without Prejudice

Dear Sirs/Mdm,

We refer to you below email.

Kindly let us have your counter propose amount in order for us to seek further instruction from AIG.

Thanks.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Friday, 30 August 2019 8:18 AM
To: Kivile Enterprise
Subject: RE: fbh6166a/sgy858c(acc on 17/7/2018)

Without Prejudice
(save as to costs)

Dear Sirs/Mdm,

We refer to your below email.

We are prepared to improve our offer at a global sum of **\$1,500.00(all-in)**.

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Kivile Enterprise <kivilepc@gmail.com>
Sent: Monday, 26 August 2019 1:17 PM
To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>
Subject: Re: fbh6166a/sgy858c(acc on 17/7/2018)

Dear Hsiao Tong, owner asking lum \$1800, pls check for me , pls give good price to settle cuase he injured also no claim, thank you.

On Sat, Aug 24, 2019 at 9:54 AM Hsiao Tong (LKKAUTO) <chewht@lkkauto.com> wrote:

Without Prejudice

Dear Sirs/Mdm,

Hsiao Tong (LKKAUTO)

From: Hsiao Tong (LKKAUTO)
Sent: Thursday, 5 September 2019 1:58 PM
To: Kivile Enterprise
Subject: Your Ref: FBH6166A *Our Ref: CC4/AIG18013159/Upa3 [ACCIDENT INVOLVING SGY 858C(AIG) AND FBH 6166A ON 17/07/2018]
Attachments: DV_FBH6166A.pdf

Your Ref: **FBH6166A**
Our Ref: CC4/AIG18013159/Upa3

Without Prejudice

Dear Sirs/Mdm,

ACCIDENT INVOLVING SGY 858C(AIG) AND FBH 6166A ON 17/07/2018

We refer to the above matter.

We confirm settlement at a global sum of **\$1,600.00(all-in)**.

Please duly sign the DV enclosed and return together with the following document to us (LKK) for our necessary action: -

- LOD.
- Repair Tax Invoice.
- Authorisation to Act signed by your client.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way
#08-16
Singapore 079120
Attn: Motor Claims Dept

Dear Sir/ Madam

**ACCIDENT INVOLVING VEHICLE NO FBH6166A & SGY858C ALONG
KPE TWDS ECP (7.8KM) ON 17/07/2018**

We understand that you are the insurer of SGY858C vehicle.

We are instructed by the owner of motor vehicle FBH6166A to write, negotiate and settle the claim on their behalf for the abovementioned accident. We therefore propose to claim from you as follows: -

1.	Cost of Repair (w/GST)	S\$ 2,461.00
2.	Loss of Use/ Rental (6days x 30.00)	S\$ 180.00
3.	LTA Search Fee/GIA Reports	S\$ -
TOTAL		<u>S\$ 2,641.00</u>

Please let us have your reply soonest possible.

Thank you.

Yours faithfully

KIVILE ENTERPRISE
Blk 3007, Ubi Road 1 #01-408
(S) 408701 M: 90370110N
Tel: 6748 8645 Fax: 6748 2533





Auto
Consultants
Pte Ltd

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

Our Ref: CC4/AIG18013159/Upa3

07 MAY 2019

SHAH PIYUSH BALKRISHNA
BLK 317D ANCHORVALE ROAD
#14-208
SINGAPORE 544317

Dear Sir/Madam,

**ACCIDENT INVOLVING SGY 858C(AIG) & FBH 6166A ALONG/AT KPE TUNNEL ON
17/07/2018**

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

We have received a claim from FBH 6166A against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of FBH 6166A as your vehicle changed lane and resulted the collision. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 10 days i.e. by 18/05/2019, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG
Case Handler
DID: 6742 3197
FAX: 6741 4108
Email: chewht@lkkauto.com

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

AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, FOO CHUAN HUI, JOSHUA ("the third party claimant")
of BLK 349 HOUGANG AVENUE 7 #06-605 S 530349 (address),
owner of FBH6166A (vehicle no.) hereby authorize
Kivile Enterprise

("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. FBH6166A that was
damaged pursuant to the accident which occurred on 17-7-18 (date) along
KPE TOWARDS ECP (location)
involving vehicle no/s SGY 858 C ("the accident").

I further authorize the workshop to settle the above mentioned claim in a
manner that they deem fit and the workshop is further authorized to receive
payment furtherto settlement of my claim with payment cheque/s being made in
favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my
behalf is on a without prejudice and without admission of liability basis insofar
as the driver/owner/insurers of the other vehicle/s is concerned.

Date this 5th day of sept (month) 20 19 (year)

Joshua
Signed by "the third party claimant"

KIVILE ENTERPRISE
Blk 3007, Ubi Road 1 #01-408
(S) 408701 M: 90370110N
Tel: 6748 8645 Fax: 6748 2533
[Signature]
Signed by "the workshop"

RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

"We/I, KIVILE ENTERPRISE ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$1,600.00 (Global Sum) for vehicle no. FBH 6166A that was damaged pursuant to the accident which occurred on 17/07/2018 (date) along KPE TWDS ECP (7.8KM) involving vehicle no/s SGY 858C.

This is pursuant to the inspection conducted on 19/07/2018 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner FOO CHUAN HUI, JOSHUA (the third party claimant") of vehicle no. FBH 6166A make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to FBH 6166A (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 5th (day) of Sept (month) 2019 (year)



Signed by appointed surveyor

KIVILE ENTERPRISE
Blk 3007, Ubi Road 1 #01-408
(S) 408701 M: 00370110N
Tel: 6748 8645 Fax: 6748 2533

Signed by "the workshop" (with chop)



BLK 3007, UBI ROAD 1 #01-408, SINGAPORE 408701.
TEL: 6748 8645, 6747 9547 FAX: 6748 2533
EMAIL: kivilpecc@gmail.com

TAX INVOICES

U NO: 11828

MESSRS AIG ASIA PACIFIC Insurance Pte Ltd

DATE: 5/9/19

[illegible]

GST 7%	104.67
TOTAL AMOUNT	1600.00



RECEIVED BY

AUTHORISED SIGNATURE

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

Fastlane

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	19 Jul 2018 Edit Reg		19 Jul 2018 00:00 Edit Adj Rpt	S\$2,300.00 Edit Estimates	S\$2,300.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured:	Shah Piyush Balkrishna, ID: S2751666A								
Main Claimant:	FOO CHUAN HUI, JOSHUA, ID: S9433753D								
Vehicle Reg. No.:	FBH6166A	Date of Loss:	17/07/2018 10:00 - :59 [59 Months and 5 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 8342434411SG	Policy/Cover Note No.:	2100095210 (Comprehensive)						
Vehicle Reg. No. (Insured):	SGY858C	Policy No. (Claimant):	-						
		Excess:							
Repairer:	Kivile Enterprise (HQ) BLK 3007 UBI RD 1 #01-408, 408701 Ubi - Tel: 67488645, 67479547								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Syed-Yusoff, Saliha] Saliha.Syed-Yusoff@aig.com								
Claimant's Insurer:	Sompo Insurance Singapore Pte. Ltd. (HQ) - Tel: 6461 6555								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MARCUS CHUA] ... [Final Rpt due 30/07/2018]								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
There are no mail for this case.									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									























































Claim Documents

*FBH6166A (8342434411SG)
[SGY858C]
TP
FOO CHUAN HUI, JOSHUA
Jul 17 2018 10:00AM
[Shah Piyush Balkrishna]
Kivile Enterprise

Upload Documents	Upload Photos	Compose New Letter	Upload Video	Upload Audio	View	View in Browser
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Letters/Correspondences				1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	(Draft)	Third Party Express Settlement - Payment Breakdown	1	Edit	

Photos/Images				3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	19/07/18 17:12	Chassis Number	1	Load JPG	<input checked="" type="checkbox"/>
2	19/07/18 17:14	General View	1	Load JPG	<input checked="" type="checkbox"/>
3	19/07/18 17:14	General View	1	Load JPG	<input checked="" type="checkbox"/>
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Letters/Correspondences			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
				<input checked="" type="checkbox"/>
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Letters/Correspondences			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
Documentation			1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
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2	19/07/18 16:13	LTA SEARCH + TP GIA REPORT	Load PDF	
3	19/07/18 16:13	ACKNOWLEDGEMENT EMAIL TO AIG DD 18.07.2018	Load PDF	
4	23/07/18 08:36	TP ESTIMATE - MARKED	Load PDF	
5	20/09/19 08:29	WORKSHOP INVOICE	Load PDF	
6	20/09/19 08:29	AUTHORISATION TO ACT FORM	Load PDF	
7	20/09/19 08:29	Release Voucher	Load PDF	
8	20/09/19 08:29	LOD	Load PDF	
9	20/09/19 08:29	LETTER TO OI	Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	20/07/18 09:00	OI GIA REPORT	Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ) <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>			
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM _____

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SGY858C (Insd veh)	Model:	YAMAHA YZF-R15 150CC
	FBH6166A (TP veh)		(M)
Date of Accident:	17/07/2018		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Repair Estimate	:	\$	6,303.37
Final Repair Cost	:	\$	1,600.00
Loss of Use	:	\$	5.00 days at \$25.00 per day
Rental (if any)	:	\$	days
LTA / GIA Search Fee	:	\$	
Others:	:	\$	
	:	\$	
Final Settlement Sum (Global Sum)	:	\$	1,600.00

Is Third Party Workshop GIA Registered? ☐ YES ☒ NO (Kindly indicate below)

A) For **Non GIA Registered Workshop**: Agreed Liability 50 (%)

B) For **GIA Registered Workshop**: BOLA Applicable: Yes/ No BOLA Scenario No: _____

BOLA Liability: _____ (%) Assessed Liability (*): _____ (%)

* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks _____

Payment Instruction: Payee's Breakdown			
1)	Kivile Enterprise	:	\$ 1,600.00
2)		:	\$

JOANNE LEE KHANG MIN

20 Sep
2019

LKK Auto Consultants Pte Ltd

Date

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

LKK Auto Consultants Pte Ltd (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: CC4/AIG18013159/UPA3Q2

Date: 20/09/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100095210
 Claimant: FBH6166A Insured Vehicle No: SGY858C
 Vehicle No: FBH6166A
 Date of Loss: 17/07/2018 Nature of Claim: TP Claim No: 8342434411SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: FBH6166A
 Make & Model: YAMAHA YZF-R15, 150cc (M) Engine No: 1CK4007462
 Reg. Date: 12/08/2013 (Man. Year: 2013) Chassis No: ME11CK045D2007407
 Colour: Black Odometer: 0 km
 Engine Capacity: 150 cc
 Market Value/New Car Price: N/A
 Sum Insured (S\$): Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

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

CONDITION OF TYRES

Front Tyre Size: 110/70-17 Rear Tyre Size: 140/70-17
 Front Left Side: Metzeler 6 mm Rear Left Side: Metzeler 6 mm
 Front Right Side: 0 mm Rear Right Side: 0 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	4,691.00	2,314.20	2,376.80	50.67
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,200.00	585.00	615.00	51.25
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	5,891.00	2,899.20	2,991.80	50.79
Approved Total (Overridden) (S\$)		2,300.00		
(S\$)	5,891.00	2,300.00	3,591.00	60.96
+ GST 7.00/7.00% (S\$)	412.37	161.00	251.37	60.96
Nett Amount (S\$)	6,303.37	2,461.00	3,842.37	60.96
+ Loss of Use (5.0 x S\$25.00/day) (S\$)		125.00		
(S\$)		2,586.00		
Liabe Amount (50.00%) (S\$)		1,293.00		
Global Sum Settlement (S\$)		1,600.00		

INSPECTION

Date of Assignment: 19/07/2018
 Date Inspected: 19/07/2018 Inspected At: Kivile Enterprise (HQ)
 BLK 3007 UBI RD 1 #01-408
 Singapore 408701
 Estimated Period of Repair: 4.0 days

Adjuster: MARCUS CHUA**Manager:** CHEW HSIAO TONG

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		*HANDLE BAR LH	Bent	105.00 F	*105.00 FL
2	1		*CLUTCH LEVER	Scratched	65.00 F	*65.00 FL
3	1		*BALANCE	Scratched	48.00 F	*48.00 FL
4	1		*GRIP	Not Necessary	48.00 F	*- FL
5	1		*MIRROR LH	Cut	75.00 F	*75.00 FL
6	1		*FRONT FAIRING	Deep Cut	280.00 F	*280.00 FL
7	1		*FAIRING GARNISH LH	Deep Cut	155.00 F	*155.00 FL
8	1		*SIDE FAIRING LH	Deep Cut	250.00 F	*250.00 FL
9	1		*LOWER FAIRING LH	Deep Cut	250.00 F	*250.00 FL
10	1		*SIDE FAIRING INNER LH	Repair	230.00 F	*- FL
11	1		*LOWER FAIRING INNER LH	Not Necessary	230.00 F	*- FL
12	1		*FRONT FOOTREST LH	Cut	55.00 F	*55.00 FL
13	1		*FRONT FOOTREST HOLDER LH	Bent	45.00 F	*45.00 FL
14	1		*SET GEAR PADDLE	Bent	75.00 F	*75.00 FL
15	1		*SIDE STAND	Bent	75.00 F	*75.00 FL
16	1		*REAR FOOTREST LH	Serviceable	45.00 F	*- FL
17	1		*TAIL BOX LH	Deep Cut	160.00 F	*160.00 FL
18	1		*TAIL LAMP STAY	Bent	55.00 F	*55.00 FL
19	1		*REAR SEAT	Torn	85.00 F	*85.00 FL
20	1		*HEAD LAMP	Scratched	290.00 F	*290.00 FL
21	1		*HEAD LAMP STAY	Repair	85.00 F	*- FL
22	1		*FORK LOWER CLAMP	Repair	280.00 F	*- FL
23	1		*STEERING CONE	Necessary	105.00 F	*105.00 FL
24	1		*FORK LH	Repair	290.00 F	*- FL
25	1		*FORK RH	Repair	290.00 F	*- FL
26	1		*FRONT MUDGUARD (LOCAL REPAIR)	Scratched	95.00 FS	*40.00 FS
27	1		*FRONT RIM REPAIR (LOCAL REPAIR)	Cut	250.00 FS	*60.00 FS
28	1		*FRONT DISC	Not Necessary	95.00 F	*- FL
29	1		*REAR BODY FRAME REPAIR	Necessary	350.00 FS	*200.00 FS
30	1		*IU UNIT	Not Necessary	165.00 F	*- FL
31	1		*SIGNAL LIGHT LH	Broken	65.00 F	*65.00 FL
					Sub Total (\$\$)	4,691.00 2,538.00
					- List Item Discount on L Items 0.00/10.00% (\$\$)	0.00 223.80
					Total Parts (\$\$)	4,691.00 2,314.20

F=Franchise part. S=SpcNett. L=ListItemDisc.

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
Labour Items				
1	TRANSPORT	New	50.00	35.00
2	BODY ALIGNMENT	New	250.00	0.00
3	SPRAY PAINTING	New	550.00	300.00
4	LABOUR CHARGE	New	350.00	250.00
Gross Labour Cost (S\$)			1,200.00	585.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >