4.5	SIGNMENT
Picm 15082018	VIII 160 SLO 6679P YERROR 06 16
Entimated Cost	Type M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
DO A WS/TP RES/OD RES/EVA/INV/MV	Truck / Trailer or
To Impect Vehicle No SLD 6674P	Mare Toy Atris 1590
at Workshop nes Kay Matur	Colour M. Black AD Insured / Std / NI / NA
BIK 9 8in Mina Ind Est #01-46	Sp.Reading /2 45 & T.Radio Insured / Std / NI / NA
insured (insured)	Eng/No:
Policy No.	CNO MROS3REH10454725,
Claims No.	Gen: Cond: 2000 / Fair / Poor / Burnt
Sum Insured: Excess	Steering: Inoperi / Jammed / Leaked / Burnt or
(Client's Record)	Brake: Invoter / Jammed / Leaked / Burnt or
Make of Veh	Modi Nil / S/Rim / SZO A/Rim or
	Tyre Size F: 205/55R16
(Policy Condition)	R:
Remark: The veh had commenced its N/S O	BS BUN EXNOVA GY FS LIZA MIC OHTSU PIR SUMI
repair at the time of inspection.	TOYO / YOKO or
Bat. or Market Value:	Front C Rear C
IDAC Accident Rport: Consistent? Yes or No	R/Ball 9 mm R/Ball 9 mm
GIA / PR Seen Consistent? Yes or No	L/Bal. 9 mm L/Bal. 9 mm
Est Repairs	DOA 8/8/18 D.O.L 15/8/18
Lum Sum. Zò % 3 Val. Yes or No.	Survey held at
CA / REV / REP. / 24 HRS	Des. of Damages : Frt Rear / O/S / N/S / U/C / Rooftop or
Vehicle: IN / C	
Date Person Contacted:	The U/C / Chassis frame / Body Structure affected due to collision
Date / Time Action / Instruction	
16/8 Fix pass 6 Coshum Us \$ 2750 (Red)	
Us \$ 2750 (Red)	\$ 2057-49/4391)
	1
Constitute File Page 107 : Prelli. Report	Days Of Repair:
Final Report	Resurvey No. of Trip: Survey Fee:
Colo.Time File Return to?	Transportation (%
Add I	Amend .
To the second se	Internal (\$
Report Format	Tach has 15
Lump Sum [1.B.]: (3	Westend (\$.



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

QBE	INSURANCE (SIN	NGAPORE) PTE LTD	Ref : CC4/QBE18014785/Kpb3		
	RAFFLES QUAY #29-10 SOUTH OWERSINGAPORE 048583		Date: 14-08-2018 Code: QBE		
1.		Policy Particul	lars :- THIRD PARTY CLAI	M	
	Insured Veh.	SLB 1188H	Veh. Inspected	SLD 6679P	
	Policy No.		Coverage (\$)	0.00	
	Claim No.		Excess (\$)	0.00	
	Assign From		Assign Date	14/08/2018	
2.		Vehicle P	articulars & Condition		
	Make & Model		c.c	0	
	Engine No.	HIDDEN	Year of Reg.		
	Chassis No.		Colour		
	Odometer	*	Steering		
	Brakes		Modification		
	General				
3.		Cor	nditions of Tyres		
		Size	Make	Balance	
	R/H Front Tyre			mm	
	L/H Front Tyre			mm	
	R/H Rear Tyre			mm	
	L/H Rear Tyre			mm	
4.		Desc	ription of Damages		
5.		Ger	neral Information		
	Accident Date	08/08/2018	Inspection Date	15/08/2018	
	Survey held at	KAY MOTOR			
BLK 9 SIN MING IND #01-46 SINGAPORE					
5a.			Remarks		
	A)THE INSPECTION	ON WAS CONDUCTED ON A	"WITHOUT PREJUDICE" BAS	IS.	

Kenneth . pla advice COR Thouse you!

KAY MOTOR

BLOCK 9 SIN MING INDUSTRIAL ESTATE

#01-46

SINGAPORE 575644

Tel: 6458 2283

Fax: 6459 8863

Email:kayautosg@yahoo.com

Not Norhanny

Rinny 84 pany

Uly 8 2750/ vok

Lee Choon Keong

14 August 2018

Estimate To Repair Toyota Altis - SLD 6679P

1pc	rear bumper		S 531.75 -
1pc	, rear bumper reinforcement		4 327.45 -
1pc	rear bumper centre bracket		A 181.90 7 /
2pcs	rear bumper side retainer @\$132.35		264.70
1pc	rear bumper n/s reflector		€ 121.75 ×
1pc	rear boot lid		Bic 781.45 -
1pc	rear boot lock		277.40
1pc	rear boot n/s lamp		A 274.30 X
2pcs	rear taillamp @\$381.90	8	√m 763.80 X
1pc	rear boot "Toyota" emblem		M 81.10 -
1pc	rear boot "A;tis" emblem		M2 76.60
1pc	rear end panel		By 374.45 %
			4056.65

less 25%

1set

reverse sensor

1set

rear bumper clip

3042,49 Short 280.00 sn MPC 35.00 sn L

1014.16

To repair & panelbeat rear boot inner panel, straighten rear chaasis, cut/weld & renew rear end panel, dismantle & fit the above parts.

To putty & spray painting

750.00 550/ 700.00 6001

\$ 4807.49 Total:

And it and

* rear boot rubber - 175-45 - Cor

sum - 15/8/18

Consultants Pie Lid

Company Registration No. 199607198R

51 UBI AVE 1, 402-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Your ref:

To Be Advised

Date:

16.08.2018

Our ref:

CC4/QBE18014785/Kpb3

The Motor Claims Department M/s QBE INSURANCE (INTERNATIONAL) LTD

Dear Sir/Madam,

PRELIMINARY ADVICE OF VEHICLE NO.

SLD6679P

We refer to the above matter.

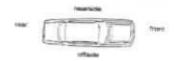
Please be informed that we had conducted the inspection of the above mentioned vehicle on 15.08.2018 at the premises of M/s Kay Motor and have the following to report:-

Workshop Estimate Amount	: S\$	4,807.49
Revised Estimate Amount	; S\$	2,590.34
"Check" Items Amount	: S\$	1,464.30
Market Value	: SS	
LTA Reimbursement Value	: SS	
Nett Value	: S\$	

Description of Damage:

The vehicle sustained damages at the

Rear Portion



Comments/Present Status:

Damages Consistent

Estimated normal period for repairs: 4-5 days

Yours faithfully,

KENNETH KONG

Licensed Appraiser

KAY MOTOR

BLOCK 9 SIN MING INDUSTRIAL ESTATE

#01-46

SINGAPORE 575644

Tel: 6458 2283

Fax: 6459 8863

Email:kayautosg@yahoo.com

Not Northerter Resurry B4 paint 4-5den

Lee Choon Keong

14 August 2018

Estimate To Repair Toyota Altis - SLD 6679P

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1pc	rear bumper reinforcement	Ry 327.45
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1pc	rear bumper n/s reflector	121.75 🖀
1pc	rear boot lid	3n 781.45 —
1pc	rear boot lock	ner 277.40 -
1pc	rear boot n/s lamp	274.30 7
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1pc	rear boot "Toyota" emblem	ne 81.10 -
1pc	rear boot "A;tis' emblem	Me 76.60 -
1pc	rear end panel	374.45 7

		4056.65
	less 25%	1014.16

		3042.49
1set	reverse sensor	Than 280.00 sn 2000a
1set	rear bumper clip	1 35.00 sn

To repair & panelbeat rear boot inner panel, straighten rear chaasis, cut/weld & renew rear end panel, dismantle & fit the above parts.

To putty & spray painting

750.00 ? 700.00 6001

Total: \$4807.49

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:



51 URLAVE 1, 801-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 67414108

Our Ref: CC4/QBE18014785/Kpb3

14 NOV 2018

TAN WAH KEONG 115 COMPASSVALE BOW #01-10 SINGAPORE 544815

Dear Sir/Madam,

ACCIDENT INVOLVING SLB 1188H AND SLD 6679P ON 08/08/2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, QBE INSURANCE (SINGAPORE) PTE LTD to deal with the third party claim against your policy.

We have received a claim from SLD 6679P against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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

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 Msiao Tong Case Handler DID: 6742 3197

FAX: 6741 4108

Email: chewht@lkkauto.com

e.c. QBE Insurance (Singapore) Pte Ltd (Motor Claims Dept)

Hsiao Tong (LKKAuto)

From:

Hsiao Tong (LKKAuto)

Sent:

Wednesday, 9 January 2019 4:47 PM

To:

'Jenny Toh'

Cc:

Admin A

Subject:

RE: Accident Involving SLB1188H & SLD6679P on 08/08/2018

Hi Jenny,

We are in the midst of closing our file and will submit report to you by this week.

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: Shu Pei (LKKAuto)

Sent: Friday, 4 January 2019 4:48 PM To: 'Jenny Toh' <jenny.toh@qbe.com>

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

Subject: FW: Accident Involving SLB1188H & SLD6679P on 08/08/2018

Dear Sir / Madam,

Thank you for your email.

Dear Hsiao Tong,

FYNA.

Thank you

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

Best Regards,

Shu Pel | Admin

LKK Auto Consultants Pte Ltd

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

From: Jenny Toh < ienny.toh@qbe.com> Sent: Friday, 4 January 2019 4:24 PM To: Shu Pei (LKKAuto) <shupei@lkkauto.com>

Cc: Jenny Toh <jenny.toh@abe.com>

Subject: FW: Accident Involving SLB1188H & SLD6679P on 08/08/2018

Our ref: VC011739

Hi Shu Pei

is the survey report ready?

From: Jenny Toh

Sent: Monday, 29 October 2018 5:51 PM
To: Shu Pei (LKKAuto) <shupei@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Accident Involving SLB1188H & SLD6679P on 08/08/2018

Our ref: VC011739

Dear Shu Pei

Please find attached as per requested.

regards

Jenny Toh Senior Assistant, Claims QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd Phone: +65 6477 1225 Email: jenny.toh@qbe.com Visit us on the web at www.qbe.com.sq



From: Shu Pei (LKKAuto) <shupei@lkkauto.com>

Sent: Monday, 29 October 2018 5:43 PM To: Jenny Toh < jenny.toh@qbe.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Accident Involving SLB1188H & SLD6679P on 08/08/2018

WITHOUT PREJUDICE

Dear Jenny,

Kindly let us have a copy of your insured's GIA report for our necessary action.

Thank you.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

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

From: Jenny Toh < jenny.toh@qbe.com>
Sent: Thursday, 25 October 2018 3:47 PM
To: Shu Pei (LKKAuto) < shupei@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Accident Involving SLB1188H & SLD6679P on 08/08/2018

Our ref: VC011739

Dear Shu Pei

We refer to this matter.

What is the outcome?

regards

Jenny Toh Senior Assistant, Claims QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd Phone: +65 6477 1225 Email: jenny.toh@qbe.com Visit us on the web at www.qbe.com.sq



From: Shu Pei (LKKAuto) <shupei@lkkauto.com>

Sent: Thursday, 16 August 2018 5:12 PM To: Jenny Toh < jenny.toh@qbe.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: Accident Involving SLB1188H & SLD6679P on 08/08/2018

WITHOUT PREJUDICE

Dear Jenny,

We refer to the above matter.

This is a TP direct settlement case.

We had inspected TP vehicle SLD 6679P at M/s Kay Motor.

Enclosed for your perusal is:

- TP's GIA report
- Estimated cost of repair
- Preliminary advice

Meanwhile, kindly let us have a copy of your insured's GIA report for our necessary action.

Kindly take note that the case handler in-charge is Hsiao Tong and she can be contacted at DID: 6742 3197.

Thank you.

Best Regards,

Shu Peil Admin

LKK Auto Consultants Pte Ltd

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

From: Admin-D (LKKAuto)

Sent: Tuesday, 14 August 2018 11:43 AM

To: 'Jenny Toh' < jenny.toh@qbe.com>; assignments < assignments@lkkauto.com>

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

Subject: RE: Accident Involving SLB1188H & SLD6679P on 08/08/2018

Dear Jenny,

Thank you for the assignment.

Please be informed that vehicle currently not in the workshop, repairer will arrange.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: <u>assignments@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Jenny Toh [mailto:jenny.toh@qbe.com]
Sent: Tuesday, 14 August, 2018 10:38 AM
To: assignments <assignments@lkkauto.com>

Cc: Jenny Toh <jenny.toh@qbe.com>

Subject: Accident Involving SLB1188H & SLD6679P on 08/08/2018

Our ref: VC011739

Dear Sir

Kindly survey the TP Claim :-

Insured: SLB1188H TP Vehicle: SLD6679P

Date of accident: 08/08/2018

Contact: as below

Kindly acknowledge receipt.

regards

Jenny Toh Senior Assistant, Claims QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd Phone: +65 6477 1225 Email: jenny.toh@qbe.com Visit us on the web at www.qbe.com.sg



From: Yahoo! [mailto:kayautosg@yahoo.com]
Sent: Tuesday, 14 August, 2018 10:21 AM
To: Jenny Toh < jenny.toh@qbe.com>

Subject: Re: Accident Involving SLB1188H & SLD6679P on 08/08/2018

Dear Ms Jenny,

Thanks you for the e-mail.

We will select M/S LKK Auto Consultants Pte Ltd to survey our clients' vehicle - SLD 6679P

Kindly arrange for survey soonest possible.

Best Regards Teresa Lim Kay Motor Tel:6458 2283 Fax: 6459 8863

On Monday, August 13, 2018, 6:31:17 PM PDT, Jenny Toh < jenny.toh@qbe.com> wrote:

Our ref: VC011739

Dear Sir

We refer to your fax dated 13/08/2018

We intent to conduct a <u>full survey</u> of the damage to your client's vehicle. We propose to use one of the motor surveyors named in the attached list:

COMPANY

Appraisal Associates Pte Ltd

Automobile Inspection Services	
KM Auto Assessors Pte Ltd	
LKK Auto Consultants Pte Ltd	
Priority Services	
Infiniti Appraisal Service	
Quantum Risk Management (S) Pte I	to

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors.

Jenny Toh Senior Assistant, Claims QBE Emerging Markets – Singapore

QBE Insurance (Singapore) Pte Ltd Phone: +65 6477 1225

Email: jenny.toh@qbe.com Visit us on the web at www.qbe.com.sq



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LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

	Affiliated to Federation Intern	nationale Des Experts En Autom	obile	
BE INSURANCE (SINGAPORE) PTE LTD		LTD Ref : CC4/QBE18014785/Kpb3q2		
1 RAFFLES QUAY #29 TOWERSINGAPORE		Date: 15-01-2019 Code: QBE		
1.	Policy Particula	ars :- THIRD PARTY CLAI	M	
Insured Veh.	SLB 1188H	Veh. Inspected	SLD 6679P	
Policy No.	8-V0014271-MVA-R001	Coverage (\$)	0.00	
Claim No.	VC011739	Excess (\$)	0.00	
Assign From	JENNY	Assign Date	14/08/2018	
2.	Vehicle Pa	articulars & Condition		
Make & Model	TOYOTA ALTIS (A)	c.c	1598	
Engine No.	HIDDEN	Year of Reg.	2016	
Chassis No.	MR053REH104547251	Colour	METALLIC BLACK	
Odometer	12454	Steering	IN ORDER	
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM	
General	GOOD			
3.	Con	ditions of Tyres		
	Size	Make	Balance	
R/H Front Tyre	205/55 R16	DUNLOP	9 mm	
L/H Front Tyre	205/55 R16	DUNLOP	9 mm	
R/H Rear Tyre	205/55 R16	DUNLOP	9 mm	
L/H Rear Tyre	205/55 R16	DUNLOP	9 mm	
4.	Descri	ption of Damages		
THE VEHICLE SU DAMAGES SEE D	STAINED DAMAGES AT THE ETAILS.	REAR PORTION.		
5.	General Information			
Accident Date	08/08/2018	Inspection Date	15/08/2018	
Survey held at	KAY MOTOR			
.50	BLK 9 SIN MING INDUSTRIA #01-46 SINGAPORE 575644	AND AND ADDRESS OF THE PARTY OF		
5a.		Remarks		
	ON WAS CONDUCTED ON A" CE TO YOUR INSTRUCTIONS			
5b.	Estima	ate Days of Repair		
ESTIMATED NOR	MAL PERIOD FOR REPAIR:	4 Working Day	s	



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No. 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLD 6679P

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
- 1	REAR BUMPER	BUCKLED	531.75	531.75
1	REAR BUMPER REINFORCEMENT	BENT	327.45	327.45
1	REAR BUMPER CENTRE BRACKET	TO REPAIR SEE LABOUR	181.90	i a
2	REAR BUMPER SIDE RETAINER @\$132.35	DISTORTED	264.70	264.70
1	REAR BUMPER N/S REFLECTOR	SERVICEABLE	121.75	9
1	REAR BOOT LID	BUCKLED	781.45	781.45
1	REAR BOOT LOCK	DENTED	277.40	277.40
1	REAR BOOT N/S LAMP	SERVICEABLE	274.30	8
2	REAR TAILLAMP @\$381.90	SERVICEABLE	763.80	9
1	REAR BOOT "TOYOTA" EMBLEM	NECESSARY	81.10	81,10
1	REAR BOOT "ALTIS" EMBLEM	NECESSARY	76.60	76.60
1	REAR END PANEL	BENT	374.45	374.45
1	REAR BOOT RUBBER (ADDITIONAL)	CUT	175.45	175.45
	LESS 25% DISCOUNT		-1,058.03	-722.59
			3,174.07	2,167.76
	SPECIAL NETT ITEMS			
1	SET REVERSE SEBSOR (SN)	SHORTED	280.00	200.00
1	SET REAR BUMPER CLIP (SN)	NECESSARY	35.00	35.00
			315.00	235.00
	LABOUR			
	TO REPAIR & PANELBEAT REAR BOOT INNER PANEL,STRAIGHTEN REAR CHASSIS,CUT/WELD & RENEW REAR END PANEL,DISMANTLE & FIT THE ABOVE PARTS.INCLUSIVE OF THE REPAIR OF REAR BUMPER CENTRE BRACKET.		750.00	550.00
	TO PUTTY & SPRAY PAINTING.		700.00	600.00
	The second secon		1,450.00	1,150.00
	GRAND TOTAL		4,939.07	3,552.76
	RECOMMENDED COST OF LUMP SUM REPAIRS			2,750.00

Report Ref No. CC4/QBE18014785/Kpb3q2

(TO ITS PRE-ACCIDENT CONDITION)





Report Ref No. CC4/QBE18014785/Kpb3q2

KONG SENG CHEONG

Licensed Appraiser