INS. CASE OWNER	IN / W CC 4, ASM 180	(5177, Kpa3 a) INC 63778
Surveyor:	ASSIGNM DOI: 70	ENT Date: Time: 178 7018
Pre-assign / CCU / FT	SBX 9974E	Claim No. : Sam 50865
Name of Insured Insured Tel No.	Often My H WHO MUTCHING	Policy No. : Make / Model :
Excess Sec 11 :SS Is draver the owner?	(YES / Q) Nature of Accident:	Place of Accident: PLE 7 7WM
Driver Tel No.	PN81321 (WE (ES)(NO)	Of GIA REPORT: YES / NO ; TP GIA REPORT: YES / NO Insured Liability: % Final ? Yes / No
SJW 57586	INSRS O	INSRS: INSRS:
WSP. C. BMT Tel: Liability RMKS: VF	WSP: Tel: Liability: RMKS	WSP: Tel: Liability: RMKS: WSP: Tel: Liability: RMKS:
NS M	JWSISHL X: GEX APPLE	STAGE DATE / PIC Non-Reporting 20 (1st):
30/8/18	GIEIA CONT OUT UST WHE	Non-Reporting Itr (2nd): Non-Reporting Itr (Final): Notification Itr (if non-pickup): Call Ol: 2011 1016
	rum: Called DIP, Mr Chen. Confirm Tr. Infirm - (p claim, hyriced tus oware NO) issue.	2021
1. 110	oviara NO) issue.	After call litr to CI: Authorisation To Act: Release Voucher
8/1/9-1	File & Micticles	Final Repair Bill: Car Rental Invoice: Towing Invoice
		LTA / GIA : Medical Bill:
		Memorie/Reject Instruction: LOD Payment Breakdown Form:
PRELIMINARY ADVICE DE	ng Pro	Post-Repair Photos: Others:
Repair Cost: S\$ FINAL SETTLEMENT Date	te Time 2017 11 Confirm with Mellens	Confirm by: ### Email Oall Email Call
Loss of Rental (LOR): S\$	4100	If MO or B 28, Ass. Lin
Loss of Use (LOU): S\$ Loss of Income (LOI): S\$ LOR mily LOU only	(\$ x days) LOR + LOU LOR + LOI [Tick only one]	Stofen
GIA/LTA Search SF Medical SS Disbursement SS Legal Cost SS	(e.g. Tow/ Independent	11 - 1
Total: _88 FINAL PAYMENT Da	Confirm with:	Email Culf
Payer 1	/ News	

Kenneth REF: /4 XA/	
	ASSIGNMENT
From: Date:	Veh No: STN 5158 12 15
Estimated Cost	
OD INP INS I TP RES / OD RES / EVA / INV / MV	Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxl / Prime Mover / Truck / Trailer or
To Inspect Vehicle No:	(1 - A)
at Workshop m/s 07 Av4	They ale Cruze co 158
of	Sa Santa AC: Insured / Std / NI / NA
Insured	Sp.Reading 120653 T/Radio: Insured / Std / NI / NA
Policy No.	Eng/No:
Claims No.	Gen. Condi Good Jean 1 Barries 18 11 14 63557
Sum Insured; Excess:	
(Client's Record)	Sleering: Inocer Jammed / Leaked / Burnt or
Make of Veh:	Brake: Inopder/ Jammed / Leaked / Burnt or
	Modi: NII / S/Rim / STD-A/Rim or
(Policy Condition)	Tyre Size: Nexen
Pemark: The yeb had commenced to	ROCA RELOW 205/11.816
repair at the time of inspection.	BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUM /
Bal. or Market Value: 8/7/6	TOYOTYOKO or
	Eroni Rear
THE OF NO	R/Bal. 7 mm R/Bal. 7
Ed D	L/Bal. 7 mm L/Bal. 7
2 outs tree or No	D.O.A. 16/8/18 DOI 20/8/19
S 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
Date:Person Contacted: Vehicle: IN / OUT	Ols Rea
Date / Time Action / Instruction	The U/C / Chassis frame / Body Structure affected due to collision.
21/8 File pass to Corkerne	to comport,
a Contract	
454 1550.W (rod	\$ 4163.041 228)
	4 4163.01/ -15/6)
Dota/Time, File Pass to? : Prell. Report	
0	Pays Of Repair:
Doto/Time, File Raturn to?	esurvey No. of Trip: Survey Fee:
Add Fee:	Transportation
Aud Fee:	
	: Interview (\$
Report Format :	71 11004
	Tech Invs (\$) Others
Report Format : ump Sum / I.B.I: (S	Tech Inve (\$

Budget Direct

Certificate of Insurance

Comprehensive Car Policy Policy Number: P10053037R00

Motor Vehicles (Third-Party Risks And Compensation) Act (Chapter 189) (Republic of Singapore), Motor Vehicles (Third-Party Risks And Compensation) Rules, 1996 Edition (Republic of Singapore), Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia) or any Amendment, Act or Acts passed in substitution thereof.

Certificate Number P10053037R00 (Comprehensive / Named Driver Plan)

Vehicle Registration Number

SJW5158G

Chassis Number

KL1JA6961AK635575

2)

Effective Date / Time of Commencement

31/03/2018 (00:00)

of Insurance for the Purpose of the Act

3) Date / Time of Expiry of Insurance

29/03/2019 (23:59)

4) Excess

(i) Policy (ii) Windscreen

5\$ 600.00 S\$ 100.00

5) Policyholder

Tan Beng Hwa

6) Persons or Classes of Persons Entitled to Drive*

Drivers named as a Main / Named Driver in this Certificate of Insurance only.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by any reason of any enactment or regulation in that behalf from driving the Motor Vehicle. And provided further that the Motor Vehicle is registered under the Road Traffic Act and its registration under the Road Traffic Act has not been cancelled at the time of accident or loss. Please refer to the Product Disclosure Document for full terms and conditions.

Main Driver / Date of Birth

Tan Beng Hwa (29/01/1968)

Named Driver(s) / Date of Birth

Tan Soon Cheng (08/02/1962)

7) Limitation as to use*

Use only for social, domestic and pleasure purposes and for the occasional business purposes of the drivers listed above. The Policy does not cover use for hire or reward, tuition or driving tests, racing, pace-making, reliability trials, speedtesting or the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with the Motor Trade.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

8) Finance Company

LAKE VIEW CREDIT PTE LTD

I / We hereby certify that the policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia) or any Amendment, Act or Acts passed in substitution thereof.

Issued in Singapore on 22/03/2018

Auto & General Insurance (Singapore) Pte. Limited Trading as Budget Direct Insurance

CT AUTO PTE LTD

160 Sin Ming Drive, #02-14, Sin Ming AutoCity, Singapore 575722
Tel: 62666727 Fax: 62666358 Email: admin@ctauto.com.sg
Business Registration No. 201420132H
GST Registration No. 201420132H

ESTIMATE

Date: 16/8/2018 DOA: 16/8/2018

Vehicle No: SJW5158G

Make & Model: Chevrolet Cruze 1.6L A

	Qty	Ite	Description	1	Pa	rts Price	Surveyor
1	1	Rear R/H Tail Lamp	405.W	an	\$	443.00	
2	1	Rear R/H Tail Lamp Lower	Retainer	Fi.	5	66.90	×
3	1	Rear End Lower Panel		n	S	473.00	×
4	1	Rear R/H Fender Inner Sid	e Shield	1	S	115.60	×
5	1	Rear Bumper Assy	606-40	cm/Bn	S	901.00	_
6	- 1	Rear R/H Bumper Bracket			\$ /	1 24.70	×
7	- 1	Rear Bumper R/H Side Re	tainer		\$ 5	VC 48.80	×
В	- 1	Rear Bumper R/H Reinford			SM	318.90	×
9	-1	Rear Exhaust Assy		R	\$	948.10	
10	2	Rear Exhaust Mtg		1	\$	85.60	×
					\$	3,425.60	
		Less 10%			\$	342.56	
					\$	3,083.04	
		Cooriel Nott Items					
4		Special Nett Items Sundries			52	50.00	X
2	4			Ma		50.00	
	4	Rear R/H Tail Lamp Seala	nt.				2012
3		Rear R/H Tail Lamp Clips	lant.	M		50.00	2502
	1	Rear End Lower Panel Sea		an	500	120.00	X
5		Rear R/H Fender Inner Sh	eld Clips	4	-		
6		Rear Bumper Clips		NE	\$/2	50.00	_
7	1 set	Rear Reverse Camera					Х
					\$	750.00	
		Total parts			\$	3,833.04	
	S/N	Labour Description			Α	mount	Amount
	1	Labour for panel beating, of and replace damaged part		ear affected area	\$	800.00	3001
	2	To putty and spray painting			\$	600.00	4001
	3	To check rear lighting and			\$	80.00	201
		To apply anti rust proofing		n	5	250.00	×
		To remove and install rear			\$	150.00	501
		Total labour :	partial series		\$	1,880.00	-
		The second secon				.,	
		Total parts :			\$	3,833.04	
		Total labour :			\$	1,880.00	
		Total repair cost : (Before GST)			5	5,713.04	

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 (terrors) must be recovered and is subject to final approximation must more Company

Acknowledged by Rid.
Signature:

Distant

Resoney Atte Paint 21 & 87550-W

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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

AC	CID	12.15	200	-	100
AU	CIL	EK.	STA	18-80	MEN I

Date Of Report 16/08/2018 16:51
Date Of Accident 16/08/2018 08:20

Exact Location Of Accident PIE TOWARDS TUAS AFTER KJE EXIT

Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number SJW5158G

Insured/Policyholder

Name Of Registered Owner TAN BENG HWA
NRIC No S6801494H

 Email Address
 BENSON6862@GMAIL.COM

 Mobile Phone No
 (LOCAL) +65-97460455

 Alternative Phone No
 OFFICE-97460455

Vehicle Particulars

Manufacturer CHEVROLET
Model CRUZE

Exact Purpose for which vehicle was being used at

time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

NO

If No. Please state action to be taken THIRD PARTY

Vehicle Category PRIVATE CAR

Insurance Company

Name of Insurance Company AUTO & GENERAL INSURANCE (SINGAPORE) PTE. LIMITED.

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number

Cover Note Number

Driver

 Name of Driver
 TAN BENG HWA

 NRIC No
 \$6801494H

 Date Of Birth
 29/01/1968

 Occupation
 INDOOR

Date Of Driving Pass 17/11/1987

Driving Experience 30 YEARS AND 8 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-97460455

Fax Number

Contact Number OFFICE-97460455

EMail Address BENSON6862@GMAIL.COM

Nature Of Damage

No. Of Passenger (Including Driver)



Service Request Details

Claim

S8M00SB5

Reference

None @

Loss Date

August 16, 2018

Request Date

August 17, 2018

Due Date

August 27, 2018

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

Summ Aryin. 20085018 G 505bw

Actions

Next Step

Agree to perform service

Decline Work

Accept Work

Vehicle Information

Incident Vehicle Registration #

SJW5158G

Make

TPVD

Model

Service Address

Primary Contact/Insured

CHEN NGIAT NGO VICTORINE 14 CHEE HOON AVENUE, 299749, Singapore

VICTORINE46@HOTMAIL.COM

Claim Handler

TAN Jas 6568804844

jas.tan@axa.com.sg

Additional Instructions

Messages	Invoices	History	Documents	Assessment	Metrics	Notes
New Message						
TYPE				0		
SENT		8/2	0/18 8:49 AM			
FROM		TAN	l Jas			
SUBJECT		Re:S	8M00SB5 - Plea	se share documen	its	
BODY		hī, d	ocument shared	and insured yet to	report the	
		4				
TYPE				0		
SENT		8/17	7/18 5:42 PM			
FROM		LKK	AUTO CONSULT	ANTS PTE LTD (1	TP)	

SUBJECT

S8M00SB5 - Please share documents

BODY

58M00SB5 - Please share documents





51 UBLAVE 1, #01-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

21 August, 2018

CHEN NGIAT NGO VICTORINE 14 CHEE HOON AVENUE SINGAPORE 299749

Dear Sir.

* 7 .

OUR REF

: CC4/ASM18015172/Kpa3 // S8M00SB5

YOUR REF

: SBX 9974E

ACCIDENT INVOLVING SBX 9974E & SJW 5158G ON 16/08/2018 ALONG/AT

PIE TOWARDS TUAS AFTER KJE EXIT

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA insurance Pte Ltd to deal with the third party claim against your motor policy.

We refer to the above subject matter. We have received third party claim(s) against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit https://www.axa.com.sg/customer-care/personal/motor/owndamageaccidentreporting.

Your full co-operation is required. Kindly submit the following when lodging the report which list is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- · Coloured photographs of damage to all vehicles involved (If any)

Hsiao Tong (LKKAuto)

From:

CHIONH Hock San Christopher <chris.chionhhs@axa.com.sg>

Sent:

Wednesday, 19 December 2018 4:34 PM

To:

Hsiao Tong (LKKAuto)

Cc:

EMELLENE TENG

Subject:

FW: Finalisation: Accident Involving SJW5158G & SBX9974E on 16/8/2018 - Letter

of Demand

Dear Hsiao Tong,

Matter has been resolved. Please proceed to send DV to Leong Auto.

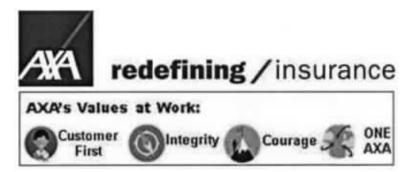
Warmest Regards,

Christopher Chionh | Senior Manager, Claims Services

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: chris.chionhhs@axa.com.sg

DID: (65) 6880 5594 HP: (65) 8189 3051



From: Emellene Teng [mailto:admin@ctauto.com.sg]

Sent: Tuesday, December 18, 2018 5:58 PM

To: CHIONH Hock San Christopher < chris.chionhhs@axa.com.sg>

Cc: Shawn Chen <CTOps@ctauto.com.sg>; Cady Lee <sales@ctauto.com.sg>

Subject: Finalisation: Accident Involving SJW5158G & SBX9974E on 16/8/2018 - Letter of Demand

Dear Mr Chionh,

Further to our meeting today, we accept the offer of \$2265.95 for property damage only.

The breakdown as follows:

COR: \$1658.50

LOR (6 days x \$100/day) :\$600

LTA: \$7.45

Total: \$2265.95

Please make payment to Leong Auto PTE LTD & please let us have the soft copy of the DV.

Thank you for your kind assistance.

Best Regards, Emellene Teng CT Auto PTE LTD

Office: 6266-6727 Fax: 6266-6358

Please like our Facebook page at: https://www.facebook.com/leongautogroup

On Fri, Nov 9, 2018 at 3:12 PM Emellene Teng <admin@ctauto.com.sg> wrote:

Dear Sirs.

Attached is the LOD on behalf of our client. Please help to relay to the officer-in-charge. We look forward to your early response.

Best Regards, Emellene Teng CT Auto PTE LTD

Office: 6266-6727 Fax: 6266-6358

Please like our Facebook page at: https://www.facebook.com/leongautogroup

----Disclaimer-----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.



51 UBLAVE 1, #02-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Immediate Advice

To: AXA Insurance Pte Ltd

Date:

21/8/2018

Survey Details:

Date of loss	16-Aug-18	
Date of appointment	17-Aug-18	
Date of survey	20-Aug-18	
Location of survey	CT AUTO PTE LTD	

Vehicle Details:

Claim Type:	THIRD PARTY C	LAIM
Vehicle number	SJW 5158G	
Make and Model	CHEVROLET CRUZE 1.6L AUTO ABS -159	
Date of registration	30-Mar-10	
Excess		
Market Value	\$	17,000.00
Parf Rebate	\$	10,328.00
Nett Loss	\$	6,672.00

Repair details:

Initial Estimate	5,713.04
initial Estimate	3,713.04

Proposed/Revised repair cost:

Parts	\$ 1,185.26
Check items (estimate)	
Labour	\$ 770.00
Total	\$ 1,955.26
Lump Sum(if applicable)	\$ 1,550.00

Number of days for repair	2 days	
---------------------------	--------	--



51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL 1 (065) 62563561 FAX 1 (065) 62564315

Remarks:		

Mandate:

Liability(TP)	100%]
Proposed repair cost (w/GST)	\$ 1,658.50	
Loss of use	NIL	no. of days
Loss of rental	\$ 600.00	(6days x \$100)
Loss of income	NIL	no. of days
LTA search fees	\$ 7.45	
Others	NIL	
Proposed Total	\$ 2,265.95	

LKK AUTO CONSULTANTS PTE LTD (TP) -

Menu



<Settlement> - S8M00SB5

Type

Question

Message

Hi, we noted that AXA had settled the matter at \$2,265.95(all-in) with third party repairer. As per instruction, we will proceed to send DV to third party and close file once DV received. Thank you. Hsiao Tong - 20 Dec 2018

Reply

CT AUTO PTE LTD

160 Sin Ming Drive #02-14 Sin Ming AutoCity Singapore 575722
Tel: 6266 6727 Fax: 6266 6358 Email: admin@ctauto.com.sg
Business Registration No. 201420132H
GST Registration No. 201420132H

Our Ref: SJW5158G Your Ref: SBX9974E

9 November, 2018

AXA Insurance Pte Ltd 8 Shenton Way #24-01 AXA Tower

Singapore 068811

Attention: Motor Claims Department

Dear Sir/Madam.

ACCIDENT INVOLVING SJW5158G & SBX9974E on 16/8/2018

We are writing on behalf of Mr Tan Beng Hwa; the registered owner of Vehicle No. SJW5158G involved in the above accident.

We are instructed that the above accident was caused solely and completely by the negligence of your insured's vehicle no. SBX9974E. As a result of which, our client had suffered loss and expenses.

We are instructed by our client to claim for:

÷	Cost of Repair	\$	1,658.50	(as finalised with surveyor + GST)
-	Loss of Rental (6 days x \$120/day)	\$	720.00	
	LTA Search Fees	S	7.45	
	Total	\$	2,385.95	

We enclosed herewith the following documents for your consideration.

- Invoice GIA Report
- Vehicle Rental Agreement & Invoice
 Traffic Police Report
- LTA Search Fee
 Owner/Driver Identity Card/Driving Licence
 - Certificate of Insurance

Please acknowledge receipt of the above documents and we look forward to your favourable response.

Yours faithfully,

CT AUTO PTE LTD





51 UBI AVE 3, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

14 SEPT 2018

CHEN NGIAT NGO VICTORINE

14 CHEE HOON AVENUE SINGAPORE 299749

Dear Sir/ Mdm

OUR REF : CC4/ASM18015172/Kpa3 YOUR REF : P2036140 (SBX 9974E)

ACCIDENT INVOLVING SBX 9974E AND SJW 5158G ALONG/AT PIE TWDS TUAS ON 16/08/2018

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

We have received a claim from CT AUTO PTE LTD acting on behalf of the owner of SJW 5158G against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 days from the date of this letter if not provided at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- · Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- · Coloured photographs of damage to all vehicles involved (If any)
- · Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you
 are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely

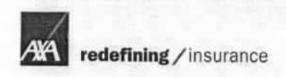
Chew Hsiao Tong Case Handler DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc AXA Insurance Pte Ltd (Motor Claims Dept) TO : AXA Insurance 148 Utd

Dear Sirs,	
CLAIMANT : YAN BENG HWA	
ON_16/8/18 AT AE \$-200 TWOS	AND SBX 9947E
ON 6818 AT AE town Tuos	after KJE exit
INVe. Ton Beng Hwa	, am/are the
registered owner of Vehicle No. SJN5158G	
Please note that I have assigned all compensation maccident to M/S CT AUTO PTE LTD.	onles due to me/us in the above said
I/We, hereby authorize you to release all compensation accident to M/S CT AUTO PTE LTD, and forward you PTE LTD whom I/we had authorized to collect the sa	ur settlement cheque to M/S CT AUTO
Thank you.	
Qui	
Signature of Claimant	
(Company Stamp, if applicable) Name: TAN BENG HWA	
NRIC NO : 5680 1494 H	
Date: 70/88/2018	



CLAIM REF

: \$8M00\$B5

INSURED

: CHEN NGIAT NGO VICTORINE

Discharge Voncher applies only to the claimant's claim his property damage and will not affect his personal puries claim and/or uninsured losses claim in a later date.

Purther, the settlement terms herein should not be used as an evidence to projudice to the claimant's personal injuties claim and/or other uninsured losses claim arising of the subject matter in this action

***This Discharge Voucher applies only to the claimant's claim for his property damage and will not affect his personal injuries claim and/or uninsured lesses claim in a later date.

Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injury and/or other uninsured losses claim area.

DISCHARGE VOUCHER

We/I, TAN BENG HWA, NRIC NO. S6801494H hereby agree to accept the sum of dollars TWO THOUSAND TWO HUNDRED SIXTY FIVE AND CENTS NINETY FIVE ONLY (\$\$2,265.95) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their insured or the driver of motor vehicle no. SBX 9974E as a result of an accident along PIE TOWARDS TUAS AFTER KJE EXIT on 16/08/2018 which we/I were/was the driver/owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. SJW 5158G.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. <u>SBX 9974E</u> in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify AXA INSURANCE PTE LTD against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. SBX 9974E.

Dated this	day of JPN .	2019
Claimant's Signature	:_la	
NRIC no./ Company Stamp	: S6801494H	
Occupation/ Business	1	
Address	BIK 120 SIMH ST 1 #08-462	5 520120
Telephone No.	: 97460455	
Witness's Name	: CT AUTO PTE	LTO
Witness's Signature	:	
Witness's NRIC No.	2014 20132 H	N .

CT AUTO PTE LTD

160 Sin Ming Drive #02-14 Sin Ming AutoCity Singapore 575722 62666727 Sales@ctauto.com.sg GST Registration No.: 201420132H Company Registration No. 201420132H

Tax Invoice

INVOICE TO SJW5158G AXA Insurance Pte Ltd 8 Shenton Way #24-01 AXA Tower Singapore 068811 INVOICE NO. 2018/1104

DATE 07/01/2019

DUE DATE 07/01/2019

TERMS Due on receipt

VEHICLE NO. SJW5158G TYPE

DOA/DOR DATE

Chevrolet Cruze 1.6L A

16/08/2018

ACTIVITY

Cost of Repairs (as finalised with surveyor)

1,550.00

SJW5158G & SBX9974E DOA 16/08/2018

SUBTOTAL GST TOTAL TOTAL 1,550.00 108.50 1,658.50

BALANCE DUE S\$1,658.50

GST SUMMARY

GST @ 7% 108.50 1,550.00



Leong Auto Rental LLP
160 Sin Ming Drive
#02-13
Sin Ming AutoCity
Singapore 575722
82923333
leong@leongauto.com.sg
Company Registration No. T16LL0615D

INVOICE

INVOICE TO Tan Beng Hwa Blk 120 Simei Street 1 #08-462 Singapore 520120 DATE 21/08/2018

DUE DATE 21/08/2018

TERMS Due on receipt

VRA NO. L0323 YOUR REF. SJW5158G

ACTIVITY

AMOUNT

SJT9154G

Vehicle Rental from 16/08/2018 1230 Hrs to 21/08/2018 1750 Hrs, 6 @ S\$120.00

720.00

SJT9154G/SJW5158G

BALANCE DUE

S\$720.00



LEONG AUTO RENTAL LLP

160 Sin Ming Drive, #02-13 Sin Ming AutoCity, Singapore 575722 Tel: 64563008 Email: Leong@leongauto.com.sg UEN Registration No. T16LL0615D

STW S158 G

Operations Team Mobile: 82923333 Mobile: 93533333

VEHICLE RENTAL AGREEMENT

No.1 0323

HIRER'S PARTICULAR	Veh No SJT 9154 (r Replace Veh No :
Name: (as in I/G) TAN BENG HWA	Mileage Out : Mileage Out :
NRIC / PASSPORT No SECO1494H	Make & Model Toyoto Make & Model
Address (Res):	Auto / Manual cofella Altis Auto / Manual
	OUT: Date / 9/ 8/18 OUT: Date
Name & Address of Employer :	OUT: Time 12.30pm OUT: Time
	RENTAL CHARGES
Occupation : Driving Exp :	Daily 6 es 130
D/L No :D/L Type : Local/international	Weekly 05
Pass Date : Date of Birth :	Monthly 05
Tel:(0)(R)HP/PG:	Hours @S
ADDITIONAL DRIVER'S PARTICULARS	Others GS
Name : (as in VC)	CDW 0S
NRIC / PASSPORT No : D/L Type : Local/international	PAI Ø5
Address (Res):	Delivery Service
Tal/Hp:	SUB-TOTAL \$
(A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES FRONT	EXTENSION E
	Collection Service
	Msc.
	ESTIMATED TOTAL RENTAL S
LEFT POGHT	Sales Person Code :
ACCESSORIES CHECK	Non Waiver Excess: \$ 2500 (before GST).
☐ Ashtray ☐ Gig Lighter ☐ S / Tyre ☐ STD Tools ☐ Jack ☐ Hub Caps ☐ Radio / Cass ☐ CD/Cartridges ☐ S / RIM	Addition Driver's Signature

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

- 1. ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 3 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
 2. VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY.
- LEONG AUTO RENTAL LLP.
- 3. IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORIZED DRIVER :
 - (i) shall report all accidents envolving the said venicle to the Owner programmy
 (ii) shall late immediate stope to complete and sign Form MAR 1 (Motor Accident Report Form) and do all other acts required in complete and sign Form MAR 1 (Motor Accident Report is the Owner)
 (iii) shall report to the police within 24 hours from the occurrence. The Police of accidents -
 - - (a) adjuy case.
 (b) soci-injury case involving a Government vehicle or demage to Government property.
 (c) non-injury case involving a foreign vehicle (is obtain their mean valuance policy Passport to Piane of the criver Vehicle number, Log cash and Vehicle road tax information).
 (d) non-injury case involving a podousian or cyclist.

RETURN OF VEHICLE-THE HIRERORIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRERORIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO LEGING ALTO RENTAL LIP AND THE SAME SHALL BE ACCEPTED. AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSCEVER.

DATE IN	TIME IN	MILEAGE	CHECKED BY	0.
21/8/18	5 50 pm			Sec
-1-11-0	2.00			SIGNATURE OF HIRER/ORIVER

> Back to OneMotoring

Land Transport Authority

Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

16 Aug 2018 / 14:05:36

Receipt Date/Time: 16 Aug 2018 / 14:05:36

Tax Invoice/Receipt

Receipt No.: ITNET-00000-180816-001161

Previous Receipt No. :

Previous Receipt No.				
S/N Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SBX9974E As at 16 Aug 2018/08:20:00 Insurance Co: AXA INSURANCE PTE LTD Insurance Enquiry - SBX9974E Enquiry Fee		7.00	0.49	7.49
20180816140415803354				
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	20180816140427515	Direct Debit: eNE (Internet Banking)		7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	Excess Refundable Amount			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

	SBX 9974E	(Insd veh)	Model:	CHEVROLET CRUZE (A)
	SJW 5158G	(TP veh)		V
Date of Accident:	16/08/2018			A.1
				•
Global Sum Settler	nent : [] Y	es [X] No	
Repair Estimate	1 2 2	: \$	6,112.95	
Final Repair Cost		: \$	1,658.50	
Loss of Use		: \$		days at \$0.00 per day
Rental (if any)		: \$	600.00	6 days
LTA / GIA Search F	ee	: \$	7.45	3.9748
Others:		: \$	0.00	
		: \$		
Final Cattlement C.	ım	: S	2,265.95	
			-	1 NO (Kindly indicate
ls Third Party Wor elow)	rkshop GIA Regist	ered? [1 NO (Kindly indicate
Is Third Party Wor pelow) A) For Non GIA F	rkshop GIA Regist Registered Worksh	ered? [] YES [X	
pelow) A) For Non GIA F B) For GIA Regis	rkshop GIA Regist Registered Worksh	ered? [] YES [X Agreed Liability BOLA Applicable:	
Is Third Party Word pelow) A) For Non GIA F B) For GIA Regis BOLA Liability:	rkshop GIA Regist Registered Worksh stered Workshop:	ered? [] YES [X Agreed Liability BOLA Applicable: Assessed Liability	(%) Yes/ No BOLA Scenario No:
Is Third Party Word selow) A) For Non GIA F B) For GIA Regis BOLA Liability:	rkshop GIA Regist Registered Worksh stered Workshop:	ered? [] YES [X Agreed Liability BOLA Applicable: Assessed Liability	
Is Third Party Word pelow) A) For Non GIA F B) For GIA Regis BOLA Liability: * Assessed Liability:	rkshop GIA Regist Registered Worksh stered Workshop:	ered? [] YES [X Agreed Liability BOLA Applicable: Assessed Liability	
Is Third Party Word relow) A) For Non GIA F B) For GIA Regis BOLA Liability: * Assessed Liability:	rkshop GIA Regist Registered Worksh stered Workshop:	ered? [] YES [X Agreed Liability BOLA Applicable: Assessed Liability	
Is Third Party Wordelow) A) For Non GIA F B) For GIA Regis BOLA Liability: * Assessed Lia Remarks	rkshop GIA Regist Registered Worksh stered Workshop:	ered? [] YES [X Agreed Liability BOLA Applicable: Assessed Liability	

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)



5b.

ESTIMATED NORMAL PERIOD FOR REPAIR:

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 Interna	itionale Des Experts En Auton	nobile
AXA	INSURANCE PTE	LTD	Ref : CC4/ASM1801	5172/Kpa3q2
AXA	IENTON WAY #24 TOWERSINGAPON:JAS TAN		Date: 11-01-2019 Code: ASM	
1.		Policy Particula	rs :- THIRD PARTY CLA	IM
	Insured Veh.	SBX 9974E	Veh. Inspected	SJW 5158G
	Policy No.	P2036140	Coverage (\$)	0.00
	Claim No.	S8M00SB5	Excess (\$)	0.00
	Assign From		Assign Date	17/08/2018
2.		Vehicle Pa	rticulars & Condition	
	Make & Model	CHEVROLET CRUZE (A)	c.c	1598
	Engine No.	HIDDEN	Year of Reg.	2010
	Chassis No.	KL1JA6961AK635575	Colour	METALLIC GREY
	Odometer	120653	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIN
	General	GOOD		
3.		Cond	litions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	205/60 R16	NEXEN	9 mm
	L/H Front Tyre	205/60 R16	NEXEN	9 mm -
	R/H Rear Tyre	205/60 R16	ROADSTONE	7 mm
	L/H Rear Tyre	205/60 R16	ROADSTONE	7 mm
4.		Descrip	otion of Damages	
	THE VEHICLE SU DAMAGES SEE D	STAINED DAMAGES AT THE (ETAILS:	D/S REAR PORTION.	
5.		Gene	ral Information	
	Accident Date	16/08/2018	Inspection Date	20/08/2018
	Survey held at	CT AUTO PTE LTD		
		160 SIN MING DRIVE #02-14 SIN MING AUTOCITY SINGAPORE 575722	8	
5a.			Remarks	
		ON WAS CONDUCTED ON A'V		

Estimate Days of Repair

2 Working Days



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. SJW 5158G

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			77.3
1	REAR R/H TAIL LAMP (CONSISTENT)	CUT	443.00	405.00
1	REAR R/H TAIL LAMP LOWER RETAINER (CONSISTENT)	SERVICEABLE	66.90	
1	REAR END LOWER PANEL (CONSISTENT)	TO REPAIR SEE LABOUR	473.00	5.
1	REAR R/H FENDER INNER SIDE SHIELD (CONSISTENT)	SERVICEABLE	115.60	9
1	REAR BUMPER ASSY (CONSISTENT)	CRACKED / BUCKLED	901.00	806.40
1	REAR R/H BUMPER BRACKET (CONSISTENT)	TO REPAIR SEE LABOUR	24.70	
1	REAR BUMPER R/H SIDE RETAINER (CONSISTENT)	SERVICEABLE	48.80	34
1	REAR BUMPER R/H REINFORCEMENT (CONSISTENT)	TO REPAIR SEE LABOUR	318.90	35
1	REAR EXHAUST ASSY (CONSISTENT)	TO REPAIR SEE LABOUR	948.10	25
2	REAR EXHAUST MTG (CONSISTENT)	SERVICEABLE	85.60	9
	LESS 10% DISCOUNT		-342.56	-121,14
			3,083.04	1,090.26
	SPECIAL NETT ITEMS			
1	SUNDRIES (SN) (CONSISTENT)	NOT NECESSARY	50.00	9
1	REAR R/H TAIL LAMP SEALANT (SN) (CONSISTENT)	NECESSARY	50.00	20.00
1	SET REAR R/H TAIL LAMP CLIPS (SN) (CONSISTENT)	NECESSARY	50.00	25.00
1	REAR END LOWER PANEL SEALANT (SN) (CONSISTENT)	NOT NECESSARY	120.00	
1	SET REAR R/H FENDER INNER SHIELD CLIPS (SN) (CONSISTENT)	NOT NECESSARY	50.00	9
1	SET REAR BUMPER CLIPS (SN) (CONSISTENT)	NECESSARY	50.00	50:00
1	SET REAR REVERSE CAMERA (SN) (CONSISTENT)	SERVICEABLE	380.00	2
			750.00	95.00
	LABOUR			
	LABOUR FOR PANEL BEATING ,CUT,WELD ,STRAIGHTEN REAR AFFECTED AREA AND REPLACEE DAMAGED PARTS.INCLUSIVE OF THE REPAIR OF REAR END LOWER PANEL ,REAR R/H BUMPER BRACKET,REAR BUMPER R/H REINFORCEMENT AND REAR EXHAUST ASSY.		800.00	300.00

Report Ref No. CC4/ASM18015172/Kpa3q2



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. 2 of 2

1,550.00

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	TO PUTTY AND SPRAY PAINTING REAR PORTION		600.00	400.00
	TO CHECK REAR LIGHTING AND WIRING.		80.00	20.00
	TO APPLYANTI RUST PROOFING TO REAR AFFECTED AREA.	NOT NECESSARY	250.00	
	TO REMOVE AND INSTALL REAR PARKING SENSOR.		150.00	50.00
			1,880.00	770.00
	GRAND TOTAL		5,713.04	1,955.26

(TO ITS PRE-ACCIDENT CONDITION) Report Ref No. CC4/ASM18015172/Kpa3q2

RECOMMENDED COST OF LUMP SUM REPAIRS

KONG SENG CHEONG

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES: This Report is made solely for the use and benefit of the Client named on the front page of this Report. No liability of responsibility whatsoever, in contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.

« Service Request Details

Vehicle Information

SJW5338G Incident Vehicle Registration #

Wait far. Approve invoker

Next Step

CCA/ASM18015172/Kpa362

Reference

SHADOSHS

Chien

16 August 2018

Look Date

17 August 2018

Responsibility

Dive Date

Actions

DWILL

1190

Model

Service Address

LICK AUTO CONSULTANTS PTE LTD (TP)

Vender Name

Pending verification - Direct Settlement

Services

Thurd Party Whicke Damegre

Type of Loss.

Primary Contact/Insured

CHEN NGIAT NGO VICTORINE. 34 CHEE HOON AVENUE, 299749, Singapore

VICTORINE46@HOTMAIL.COM

Claim Handler

jas tanijasa com sg

TAN Jas 6568804844

Additional Instructions

Notes Metrics Assessment History Documents Prenices Ненадея

Document Sulfype

Document Type

+ Mytard Discounts

Reports & Statement

Surveyor' Assessor expense

Involce

M. Kochwolect (6) profit

Accident Statement

LIKK ALITO CONSULTANTS PTELITD (TP)

Merimen

AUTHOR

SUB-TYPE

TYPE

NAME

14 January 2019

DATE UPLDADED

https://premartisime.gva.com.en/orlain_nortalMontlindov.usador.enuina.enuinate hteatitionesian.enuinate/JonesianBummatte,matame@97788tatumina

21 August 2018	LIOK AUTO CONSULTANTS PTELTD (TP)	Pulicy Holders / Insured	Letters and Correspondence	Ur to insured -non reporting pdf
20 December 2018	LIKK AUTD CONSULTANTS PTELTD (TP)	Intaarer / Comsarer	Letters and Correspondence	Email from AXA 66 191218 put
20 December 2018	LISK AUTO CONSULTAVES PTELED (TP)	Others	Reports & Statement	ESTIMATE_MARKED(FRIMAL) add
20 December 2018	LIKK ALITO CONSULTANTS PTÉ LTO (TP)	Others	Reports & Statement	LKK Resumey Photospell
14 January 2019	LXX AUTO CONSULTANTS PTE LTD (TP)	Policy Holders / Insured	Letters and Correspondence	LETTEN TO OI poli
14 January 2019	LKK AUTO COMSULTANTS PTE LTD (TP)	Repairer	firetics	WORKSHOP INVOKEDAN
34 January 2019	LIKK AUTD CONSULTANTS PTE LTD (TP)	FOA / Authority Letter	Forms / Claim Documents.	AUTHORISATION TO ACT FORM put
14 January 2019	LIKK AUTO CONSULTANTS PTE LTD (TP)	Samtaction / Dischage Voucher	Forms / Claim Doccuments	DISCHARICE VOUCHER, put
14 Jenuary 2019	LKIK AUTO COMSULTANTS PTE LTD (TP)	Others	Forms / Claim Documents	LKXAdjasimmeta CXpdff
14 January 2019	LIKK AUTO CONSULTANTS FITE LTD (TP)	Others	Forms / Claim Documents	LAXInspection (2) adf
14 January 2019	LIRK AUTO CONSULTANTS PTE LTD (TP)	Others	Forms / Claim Documents	100 pelf
14 January 2019	LKK AUTO CONSULTANTS PTE LTD (TP)	Others	Forms / Claim Documents	LTA SEARCH pid
14 January 2019	LIOCAUTO CONSULTANTS PTE LTD (TP)	Offers	Forms / Claim Documents	payment temandown.pdf
14 January 2019	LKK AUTO CONSULTANTS PTE LTD (TP).	Others	Forms / Claim Documents	HENTAL HECEIPT p.M
	ACHICA			

DATE UPLOADED	21 August 2018	21 August 2018	21 August 2018	20 August 2018	17 August 2018
AUTHOR	LINK AUTO CONSULTANTS PTELTD (TP)	LIOK ALLTO CONSULTANTS PTE LTD (TP)	UNICAUTO CONSULTANTS PTE LTD (TP)	DHIWAR Namesta	DHWAR Namata
SUB-TYPE		Estimate / Quotation	Others	Other	Other
TYPE	Reports & Statement	Reports & Statement Estimat	Reports & Statement	Other	Other
Between	TP GAN REPORT put	TP ESTIMATE - MARKED put	LIOC SURVEY PHOTO pot	MAIL FROM WORKSHOP mig	REPLY FROM WORKSHOP msg