

Envelope

REF:

CS3 / AXA / 3004234 / Uq6-1

Special Instruction:

45.4 5800.00

ASSIGNMENT (Office)

From (Person): Julia Ong of Comlaw Date/Time: 06 09 2018

Estimated Cost: Bill to:

Third Parties:

Claimant:

Surveyor: MC-COY Appraisers

Workshop: Cadre Automobile

OD/TP Re-inspection / (Evaluation)

To Inspect Vehicle No: SJH 25385 Insured: SKH 3830D

at Workshop m/s Cadre Automobile Tel: 8612 1774

of Blk 1 Kaki Bukit Ave 6 #02-49

Policy No: CIS, CG-2018-216772-JO Claim No: 00263088

Sum Insured: Excess:

Make of Veh: D.O.A. 23022013

(Client's Record)

H.O.D. Enforcement/Date:

Date/Time: Person Contacted: Vehicle IN / OUT

Date/Time: Confirmed with Final Fig days (Red \$ / %; Original 5 days)

Date/Time: 17/9/18 Submit Final Fig 1/52500, 4 days (Red \$ 3300 152%; Original 5 days)

Date/Time	Action/Instruction
	SJH 25385 - CS3 / AXA / 3004234 / Uq6-1
	SKH 3830D - X
	DA: 230213
	* already forward the VIEWS documents & photographs to Murch's email
17/09/2018 11:50am	Confirmed with Julia Ong, billing to AXA

Para(1) : Parts found not replaced (To highlight R or UB, LR, Etc)

Para(2) : Comments on consistency of damages (Parts Not Consistent : NC)

RECEIVED 17 SEP 2018

Para(3) : Nett Value

Market Value :

Salvage Value :

Nett Value :

Inspected/
Evaluated by:

Fee Charged:

Basic & Add
Transport
Photos
Others
Total

Date:

1) Date/Time 17/9/18 File Pass to typist

2) Date/Time File Return to

3) Date/Time File Pass to

4) Date/Time File Return to

5) Date/Time File Pass to

6) Date/Time File Return to

Nivitha (LKK Auto)

From: Julia Ong <julia@comlaw.com.sg>
Sent: Thursday, 6 September 2018 4:36 PM
To: Catherine Chong (LKK Auto)
Cc: Crystal Goh
Subject: Paper re-survey of motor vehicle no. SJH 2538S (LKK file ref: CS3/AXA13004234/Uqu2; ComLaw file ref: CLS.CG.2018.216772)
Attachments: Letter to LKK Auto Consultants Pte Ltd dd 06.09.2018 (paper re-survey).pdf

Dear Sirs,

Please find attached our self-explanatory letter dated 6 September 2018 for your attention and necessary action.

As the file size of the supporting documents is too large, please download the documents via the link below instead:

<https://www.dropbox.com/sh/kykx1799e1y697d/AAA7ybnLkjmJescE0AM9ZN85a?dl=0>

Thank you and Best regards,
Ms Julia Ong
Secretary

For and on behalf of **Ms Crystal Goh**
Associate

ComLaw LLC

64 Cecil Street | #06-01 IOB Building | Singapore 049711

Direct: +65 6506 9139 | General: +65 6538 1221 | Fax: +65 6538 7890 | Email: julia@comlaw.com.sg

This email is intended solely for the person named. The contents are confidential and may be privileged solicitor-client communication. If you are not the intended recipient, kindly notify us, delete this email, and do not disclose this email. Thank you.

ComLaw LLC

Advocates & Solicitors, Notaries Public & Commissioners for Oaths
64 Cecil Street #06-01 / #03-02, IOB Building, Singapore 049711

ComLaw LLC is a law corporation with limited liability (Regn. No. 200105172H)
(incorporating Piah, Tan & Partners)

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Chua Li Suan
Yeo Piah Chuan
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Associates
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Herman Lee
Sancia Ng
Douglas Pang

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Our Ref : CLS.CG.2018.216772.jo
Your Ref : CS3/AXA13004234/Uqu2

Direct Line : 6506 9154
Secretary : 6506 9139

6 September 2018

LKK Auto Consultants Pte Ltd
51 Ubi Ave 1
#01-25 Paya Ubi Industrial Park
Singapore 408933

BY EMAIL ONLY

Dear Sirs

CLAIMANT : CHONG AIK HOE
INSURED : TAN SOO SIN VICTOR

MC/MC 3239/2018

**ACCIDENT ON 23 FEBRUARY 2013 INVOLVING SKH 3830D AND SJH 2538S
ALONG SIMS AVENUE**

1. We refer to the above matter.
2. We act for AXA Insurance Pte Ltd, the insurers of motor vehicle no. SKH 3830D.
3. The claim is in respect of damage to motor vehicle no. SJH 2538S which was damaged in a road traffic accident on 23 February 2013 involving motor vehicle no. SKH 3830D.
4. We are instructed to appoint your good firm to conduct a paper re-inspection of motor vehicle no. SJH 2538S.
5. Your good firm had previously conducted a pre-repair inspection of motor vehicle no. SJH 2538S. A vehicle damage inspection report (the "Inspection Report") was then produced on 12 March 2013.
6. However, as the repairer's estimates were not provided to you then, you were not able to provide an estimate on the repair costs and duration for the repair of motor vehicle no. SJH 2538S.
7. We now enclose herewith a copy of the following documents for your attention and review:
 - a) Singapore Accident Statement of motor vehicle no. SKH 3830D;
 - b) Singapore Accident Statement of motor vehicle no. SJH 2538S;

- c) Survey report by Mc-Coy Appraiser Pte Ltd (with coloured photographs) (Claimant's surveyor); and
 - d) Repair bill by Cadre Automobile.
8. Kindly conduct a paper re-inspection of motor vehicle no SJH 2538S and let us have your views on the issue of repair costs and duration for the repair of motor vehicle no. SJH 2538S.
9. Please also let us have your fee for the report as well as your Court attendance fee (if required).

Yours faithfully



CRYSTAL GOH
Enc.

MSME13023684 / SME Motor Pte Ltd - Kaki Bukit
ENTRY DATE & TIME: 25/02/2013 12:59

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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

ACCIDENT STATEMENT

Date Of Report 25/02/2013 12:59
Date Of Accident 23/02/2013 19:50
Exact Location Of Accident SIM AVE

DETAILS OF OWN VEHICLE

Vehicle Registration Number SJH2538S
Insured/Policyholder
Name Of Registered Owner CHONG AIK HOE
NRIC No S7007226B
Vehicle Particulars
Manufacturer TOYOTA
Model ESTIMA-2.4 EX (A)
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 China Taiping Insurance (Singapore) Pte. Ltd.
Type Of Coverage Comprehensive
Fleet Policy No
Policy Number DMPCSN3029951201
Cover Note Number
Driver
Name of Driver CHONG AIK HOE
NRIC No S7007226B
Date Of Birth 09/02/1970
Occupation Instructor
Date Of Driving Pass 16/07/2006
Driving Experience 4 Years And 7 Months
Gender Male
Mobile Number (Local) +65-96489182
Fax Number
Contact Number
Email Address ric.chong@yahoo.com
Address 12 SINGEE PLACE
Postcode 424075
Was driver an employee of the Insured's Company No
If No, Relationship of the Driver with the Insured Owner

Vehicle Registration Number of Driver's Own Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident Collision- Change/cross lane

Weather Conditions Clear

Road Surface Dry

Other Information

Was any foreign vehicle involved in this accident? No

Was any body injured in the Accident? No

Was any other material or property damaged? Yes

Was there any video captured by Car Camera? No

Details of Police Action

Was the accident reported to the police? No

If Yes, Please state which Police Station

Was notice of intended Prosecution given? No

If Yes, against whom?

Circumstances of Accident

ON 23/02/2013 AT 7.50PM, WHILE I WAS TRAVELLING ALONG SIM AVENUE TOWARDS PAYA LEBAR ROAD ON THE MIDDLE LANE. SUDDENLY, VEHICLE (SKH3830D) CUT IN FROM MY LEFT HAND LANE AND COLLIDED INTO THE REAR LEFT HAND PORTION OF MY VEHICLE.

Are accident photos available for attachment? Yes

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number SKH3830D

Vehicle Make/Model/Colour

Details Of Properties VEHICLE B

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Details of Witness

Name

Phone Number

Email Address

Sketch Plan Pg.1

SKETCH PLAN

IMPORTANT NOTICE

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

Sketch Plan

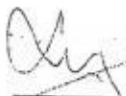
REF TO ATTACHED


Describe Circumstances of the Accident

REF TO ATTACHED

Declaration

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


Policyholder's Signature / Date & Time

 Ric.chong@jimco.com
Driver's Signature (If driver is not the policyholder) / Date & Time

85/02/2013
Witnessed by Reporting Centre Personnel

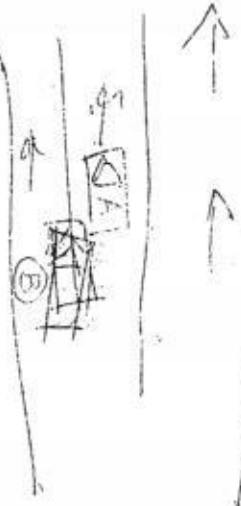
Insurance Co :	CHINA	
Vehicle No :	SJH 25385	Date of Accident: 23/02/2013
<input type="checkbox"/>	Reporting Only	
<input type="checkbox"/>	Own Damage Claim	
<input checked="" type="checkbox"/>	Third Party Claim	

Sketch Plan #2 Pg. 1

005

Gay Cor 35

Gay Cor 2

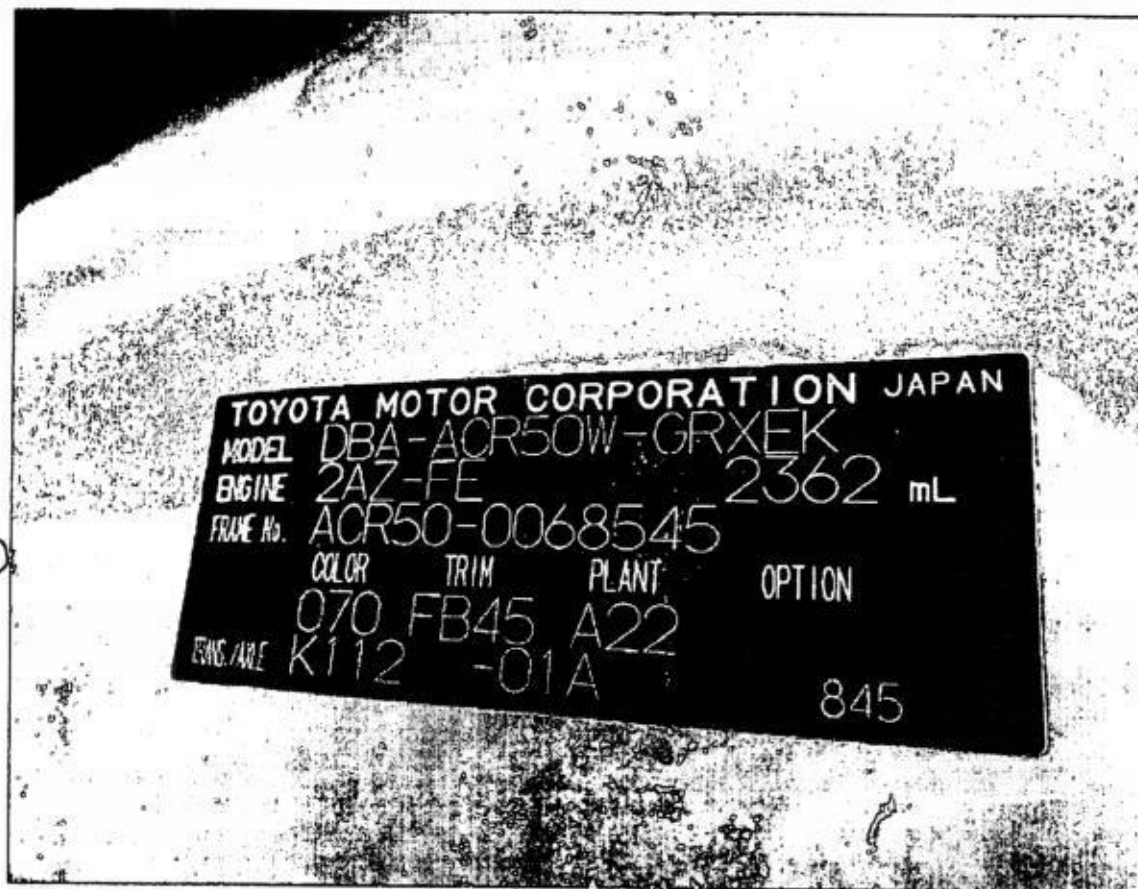


Sketch Plan #3 Pg.1

On 23/2/2013 @ 750 pm while I was
travelling along Sims Ave toward pays Lebar
Road on the middle lane. Suddenly vehicle
SKH 38300 cut in ^{up in} from my left hand
~~cut in from my left hand~~
~~front~~ ^{and} ~~and~~ collided into the Rear left hand
portion of my vehicle.

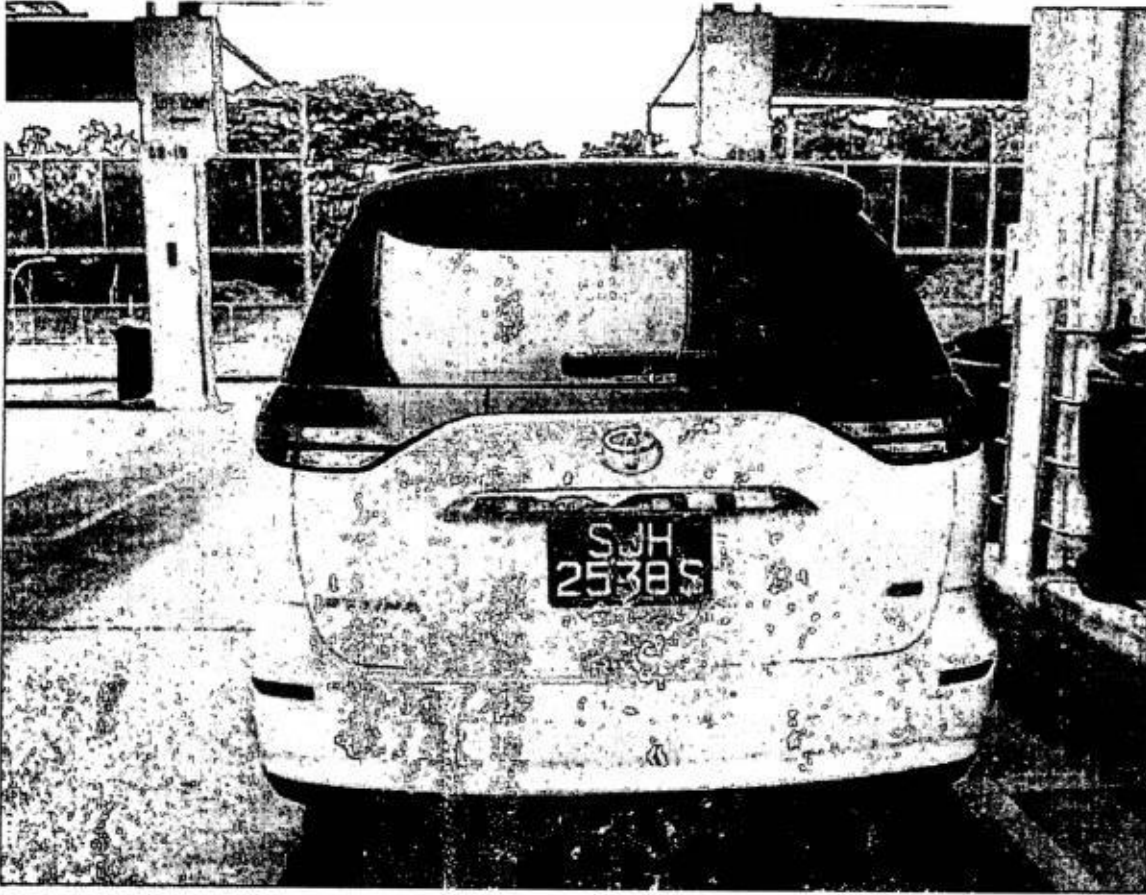
BW

Accident Photo



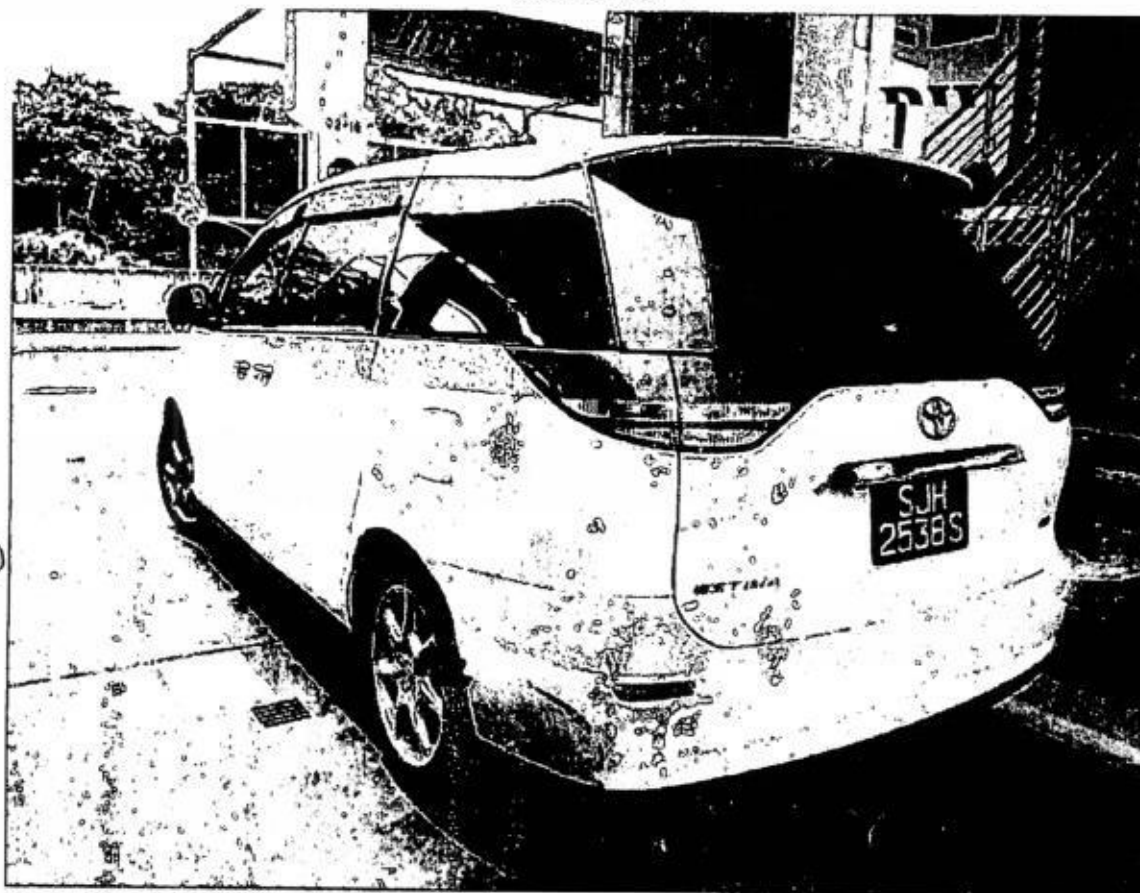
BW

Accident Photo



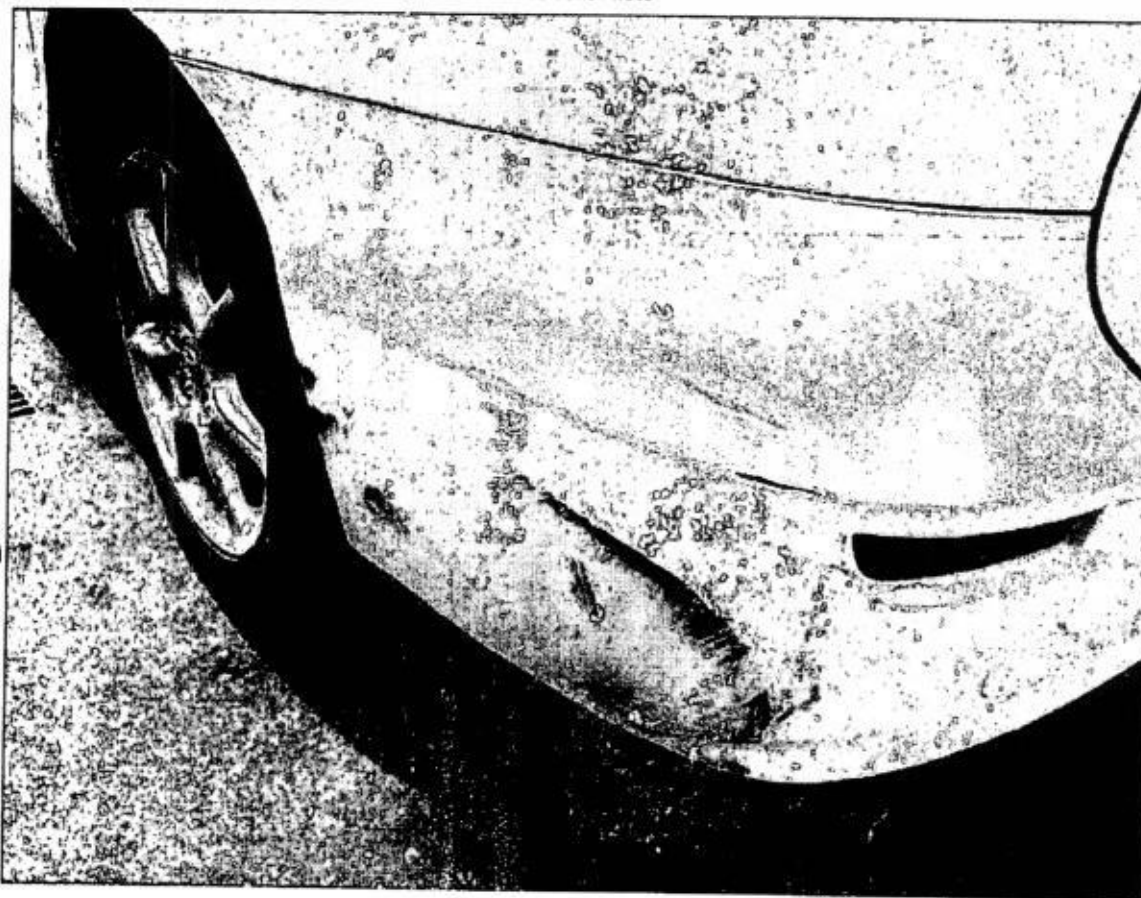
BW

Accident Photo



BW

Accident Photo



BW

Accident Photo



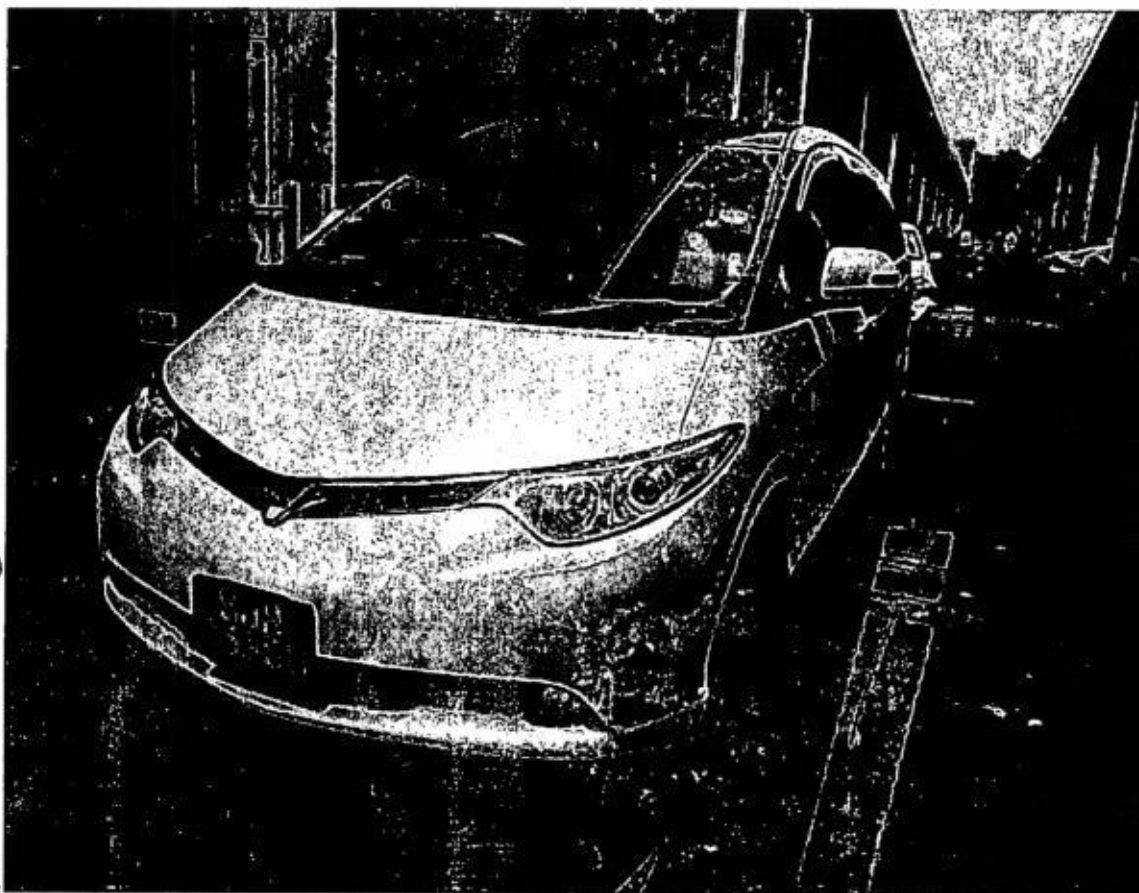
BW

Accident Photo



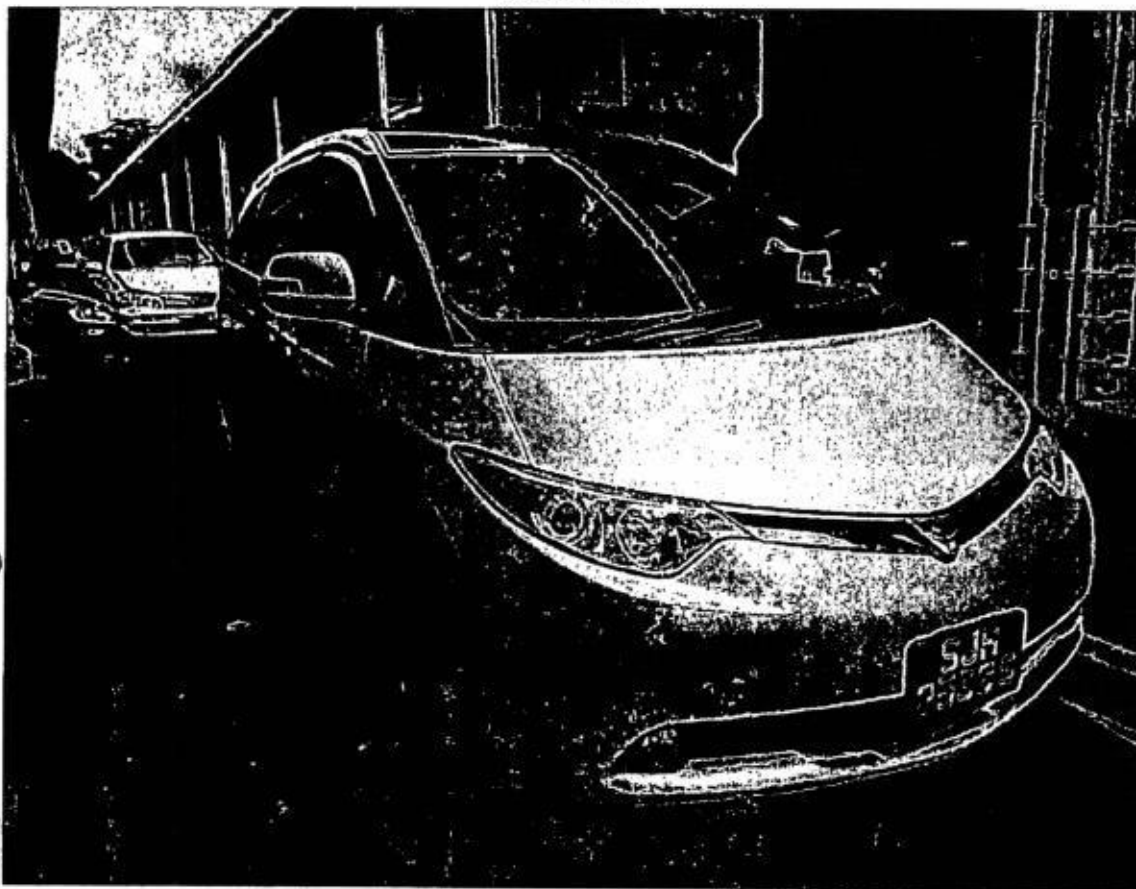
BW

Accident Photo



BW

Accident Photo



SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

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

ACCIDENT STATEMENT

Date Of Report	25/02/2013 15:34
Date Of Accident	23/02/2013 19:50
Exact Location Of Accident	ALONG SIMS AVENUE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKH3830D
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Insured/Policyholder

Name Of Registered Owner	TAN SOO SIN VICTOR
NRIC No	S1609605I

Vehicle Particulars

Manufacturer	VOLKSWAGEN
Model	SCIROCCO 1.4L AT TSI 1372Q5
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	AXA Insurance Singapore Pte Ltd
Type Of Coverage	Comprehensive
Fleet Policy	No
Policy Number	VPA/P1321737
Cover Note Number	30/11/12-29/11/13

Driver

Name of Driver	TAN SOO SIN VICTOR
NRIC No	S1609605I
Date Of Birth	17/07/1963
Occupation	Indoor
Date Of Driving Pass	07/11/1995
Driving Experience	17 Years And 3 Months
Gender	Male
Mobile Number	(Local) +65-91077738
Fax Number	
Contact Number	
EEmail Address	NOEMAIL
Address	BLK 604 ELIAS ROAD #08-214
Postcode	510604
Was driver an employee of the Insured's Company	No
If No, Relationship of the Driver with the Insured	Owner

Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	Collision- Change/cross lane
Weather Conditions	Clear
Road Surface	Dry

Other Information

Was any foreign vehicle involved in this accident?	No
Was any body injured in the Accident?	No
Was any other material or property damaged?	Yes
Was there any video captured by Car Camera?	No

Details of Police Action

Was the accident reported to the police?	No
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	No
If Yes, against whom?	

Circumstances of Accident

REFER TO ATTACH SKETCH PLAN

Are accident photos available for attachment?	Yes
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DETAILS OF OTHER VEHICLE PROPERTY 1

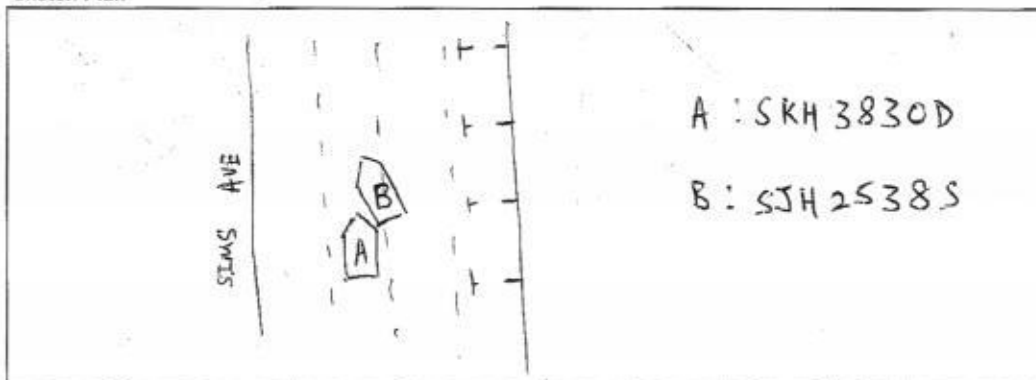
Vehicle Registration Number	SJH2538S
Vehicle Make/Model/Colour	
Details Of Properties	VEH B
Name of Driver	CHONG AIK HOE
NRIC/Passport Number	S7007226B
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Details of Witness

Name	
Phone Number	
Email Address	

SKETCH PLAN**IMPORTANT NOTICE**

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

Sketch Plan**Describe Circumstances of the Accident**

On 23/02/2013 at around 19:50 hrs, I was driving along Sims Avenue towards Paya Lebar. I was in the 2nd left lane. I saw Veh B signalled and wanted to come into my lane. I stopped my vehicle to give way to Veh B. However, when Veh B came into my lane, Veh B rear left bumper scratched my vehicle front right portion. No one was injured.

Declaration

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

Policyholder's Signature / Date & Time

25/02/2013

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

25/02/2013

Witnessed by Reporting Centre Personnel

AARON

Sketch Plan Pg.2

AXA INSURANCE SINGAPORE PTE LTD
8 Shenton Way, #27-01
AXA Tower, Singapore 068811
Customer Service Centre #B1-01
Tel:(65)63387288 Fax:(65)63382522
Website:www.axa.com.sg
GST Registration Number: M2-0009922-2
customer.service@axa.com.sg



CERTIFICATE OF INSURANCE

■ Motor Vehicles (Third-Party Risks and Compensation) Act. (Chapter 189) ■ Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 ■ Road Transport Act, 1987 (Malaysia) ■ Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

CERTIFICATE NO.	: VPA/P1321737	Account No. : 07894
Coverage	: Comprehensive	
Sum Insured	: Market Value At The Time Of Loss	
Name of Policy Holder	: TAN SOO SIN VICTOR	
Vehicle Registration No.	: SKH3830D	
Period of Insurance	: From 30/11/2012 To 29/11/2013 (Both Dates Inclusive)	

PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE*

- (a) The Policyholder
The Policyholder may also drive a Motor Car not belonging to or not hired (under a hire purchase agreement or otherwise) to him or his employer or his partner
(b) Any other person who is driving on the Policyholder's order or with his permission
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 reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

LIMITATIONS AS TO USE*

Use only for social, domestic and pleasure purposes and for the Policyholder's business
The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speedtesting, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

(01)

Basic Own Damage Excess	: SGD 800.00
Windscreen Excess	: SGD 100.00

An Additional Excess is applicable as follows:
S\$500 for Unnamed Driver
S\$3,500 for Unnamed Young/Inexperienced Driver
(Please refer to your policy on the terms and conditions)

* 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.

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).

AXA INSURANCE SINGAPORE PTE LTD

Authorized Signature

Issued by - MVUSUSAN2 on 14/12/2012

IMPORTANT :
Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation Act (Cap. 189)).
The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, covernote and endorsement etc.

Sketch Plan Pg.3

