

INS. CASE OWNER:

CC

4, Asm 180

16680, K pa332

LKK:

IDAC:

69131

Surveyor:

KSL

DOI:

ASSIGNMENT

Chia J.

Date / Time:

12/9/2008

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SML 77375

Name of Insured:

My Han Xian Kevin

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A.:

7/9/2008

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Chen Ai Choo

Driver Tel No.:

97338300

(VL: YES / NO)

Claim No.:

58moov92

Policy No.:

GA 358082

Make / Model:

7. car Hybrid

Place of Accident:

Blk 779 Bishan St 240SP

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

Insured Liability:

%

Final ? Yes / No

SGR 700K



INSRS:

WSP:

Tel:

Liability:

RMKS:

BH Anto



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

28/9
CH1

SGR 700K. X; SML 77375 X

22/10/08 - Old turned ket & collided with tp.

17-01-19 PLEASE REFER TO AIG FOR INSTRUCTION AS BOTH PARTIES DO NOT AGREE WITH EQUAL LIABILITY (LIABILITY SHOULD BE AGAINST 50%)

2/3/2009 - File -> MK to close (up)

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

24/10/08

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:

PRELIMINARY ADVICE Date/Time:

20/1

Sent By:

K

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

(

days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

100

(Agreed / Assessed)

BOLA S/N No. NIL

If NO or B 28, Ass. Lia:

Repair Cost:

SS

Loss of Rental (LOR):

SS

(

days)

Loss of Use (LOU):

SS

(\$

x

days)

Loss of Income (LOI):

SS

(\$

x

days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

SS

Medical:

SS

Disbursement:

SS

(e.g. Tow/ Independent)

Legal Cost

SS

Total:

SS

Global Sum SS:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

SS

Name 1:

Payee 2: (Strike if N.A.)

SS

Name 2:

Payee 3: (Strike if N.A.)

SS

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

TP #350W

COPY SENT
3/3/2009

(up)

Summary

REF:

AXA (ASM)

ASSIGNMENT

From:

Date:

19092018

Estimated Cost:

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

To inspect Vehicle No:

SGR 700K

at Workshop m/s

BH Auto

of

Blk 1 Sin Ming Ind Est #01-115

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

100cm - 112cm

(Policy Condition)

Remark: The veh had commenced its

repair at the time of inspection.

Bal. or Market Value:

834K

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

2

days

Res.: Yes or No

Lum Sum:

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date:

Person Contacted:

Veh No:

SGR 700K

Yr Regn:

10 / 10

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

Truck / Trailer or

Make:

Bmw 320

C.C

1995

Colour:

M-Black

A/C: Insured / Std / NI / NA

Sp. Reading

077839

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

WBAKD52090E492356

Gen. Cond: ☒ Good / ☐ Fair / ☐ Poor / ☐ Burnt

Steering: ☒ In order / ☐ Jammed / ☐ Leaked / ☐ Burnt or

Brake: ☒ In order / ☐ Jammed / ☐ Leaked / ☐ Burnt or

Modi: Nil / S/Rim / STD AirRim or

Tyre Size:

F:

225/45R17

R:

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

TOYO / YOKO or

Continental

Front

R/Bal.

8

mm

Rear

R/Bal.

8

mm

L/Bal.

8

mm

L/Bal.

8

mm

D.O.A.

118

D.O.I.

191818

Survey held at

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

R/O/S

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

Date / Time

Action / Instruction

20/9 File pass to Corrine
submit

PIP \$ 1668-92 (Red # 5249.58 / 76%) .excluded
check items # 1584.70)

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:

S + RS: \$

Photos

Others

Add Fee:

☐

: Site Insp (\$

☐

: Interview (\$

☐

: Tech. Invs (\$

☐

: Weekend (\$

Report Format :

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

TOTAL

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

Owner ID Type: Singapore NRIC
Owner ID: 5063I

Vehicle Details

Vehicle No.: SGR700K
Vehicle to be Exported: No
Intended Deregistration Date: 12 Sep 2018
Vehicle Make: B.M.W.
Vehicle Model: 320I AT ABS D/AB 2WD 2DR GAS/D SR
Primary Colour: Black
Manufacturing Year: 2010
Engine No.: B491I728N46B20BD
Chassis No.: WBAKD52090E492356
Maximum Power Output: 115.0 kW (154 bhp)
Open Market Value: \$37,693.00
Original Registration Date: 28 Oct 2010
First Registration Date: 28 Oct 2010
Transfer Count: 1
Actual ARF Paid: \$37,693.00

Intended PARF Rebate Details

PARF Eligibility: Yes
PARF Eligibility Expiry Date: 27 Oct 2020
PARF Rebate Amount: \$22,615.00

Intended COE Rebate Details

COE Expiry Date: 27 Oct 2020
COE Category: E - Open Category
COE Period(Years): 10
QP Paid: \$37,489.00
COE Rebate Amount: \$9,344.00
Total Rebate Amount: \$31,959.00

The information contained herein is correct as at 12 Sep 2018

OK

Post an Advertisement
Sell it yourself! Advertise it at just
\$58 until it's SOLD!

Post an Ad

Advertiser Login

Ways of Selling

05/2017 Mazda 3 @ \$55K 100% Zero Downpayment



Sept 2018 Offer 10
Downpayment \$0 Insurance, Fr
2.95% Frs \$600/Month, Ending
Soon
Privilege Group Pte Startyl



Browse by Category ▼

« Back (1 2) Next »

Sort by Date Posted ▼

20 results/page ▼

23 vehicles

BMW 320

Advanced Search

	Make	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Veh Type	Status
Search Selection	BMW 320		Any	Any	2010	Any	Any	Any	Available

**BMW 3 Series 320i Convertible**

\$43,000

\$11,180 /yr

25-Aug-2010

1,995 cc

74,500 km

Sports

Available

Cheapest BMW 320i Convertible In The Market! Well Maintained By Careful Owner. Regularly Groomed And Always Parked In Sheltered Area. In Excellent Condition! Very Low Mileage. Trade In And High Loans ...

Monster Motors Pte Ltd

Posted: 12-Sep-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW

**BMW 3 Series 320i Sunroof**

\$33,800

\$10,640 /yr

08-Mar-2010

1,995 cc

124,032 km

Luxury

Available

1 Owner! New Arrival. The 3 Series Provides You The Power, Luxury, Comforts, Stylish And Spacious To Fit Your Family Size. Very Well Taken Care By Owner And Service Regularly Without Fail. Accident Fr...

Posted: 11-Sep-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW

**BMW 3 Series 320i Sunroof**

\$41,800

\$9,670 /yr

29-Nov-2010

1,995 cc

109,451 km

Luxury

Available

Cheapest Depreciation With Only 2 Owners. No Chassis Or Structural Damage! 100% Accident Free, Most Wear And Tear Parts Had Been Replaced By Ex Owner. 1 Year Warranty On Engine And Gearbox! 100% No Le...

Posted: 10-Sep-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW

**BMW 3 Series 320i Coupe**

\$43,800

\$13,140 /yr

18-Aug-2010

1,995 cc

Sports

Available

Guaranteed Lowest Price And Best Condition In Market! Well Maintained, Highest Trade In With Lowest In House Interest Easy Loan, 1 Year Warranty Comes With 3 Free Servicing! \$3k Deposit, Low Down Paym...

Posted: 10-Sep-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW

Car Buying

Car Selling

Car Ownership

Car Aftermarket

On The Move

Lifestyle

**BMW 3 Series 320i Sunroof**

\$42,800

\$10,900 /yr

21-Dec-2010

1,995 cc

99,083 km

Luxury

Available

Rare BMW 320i (Sunroof Edition), Fully Serviced At PML With Booklet To Proof! Low Mileage Done 99083km, Tip Top Condition, Must See. New Car Number. High OVM Of \$36,016. 100% Accident Free. Call Now!

Lake View Credit Pte Ltd

Posted: 07-Sep-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW

**BMW 3 Series 320i Coupe Sunroof**

\$38,800

\$11,820 /yr

22-Apr-2010

1,995 cc

99,800 km

Luxury

Available

Up To 100% Loan. Sporty White Coupe With Sunroof, Excellent Condition, Well Maintained By Reputable Workshop. Perfect For Short Term Use. Please Call For Viewing/Test Drive Now.

SKL Automobile Pte Ltd

Posted: 07-Sep-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW

**BMW 3 Series 320i Convertible**

\$44,500

\$12,190 /yr

31-Aug-2010

1,995 cc

111,000 km

Sports

Available

Effizig Motor Traders. Roxy Square Carmart Level 5. New Paintwork. We Provide In House Loans And Other Financial Services To Meet Your Budget. Call Us Or Even Better, Come On Down Now And Decide For Y...

Posted: 05-Sep-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW

Compare

B

nroof

\$45,000

\$11,650 /yr

25-Nov-2010

1,995 cc

130,000 km

Luxury

Available

Used BMW 320 Car & Used Cars & Vehicles Singapore - sgCarMart



Posted: 05-Sep-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW



DIRECT - 2011-11-14

Posted: 04-Sep-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW



6-52-103 3E 270

Posted: 04-Sep-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW



No worries over hefty repair costs and depreciation with leasing. Find the list of recommended car leasing companies now.

Find out more!



Available

Imperium Car Motor Pte Ltd

Posted: 04-Sep-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW



Available

Posted: 01-Sep-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW



Monster Motors Pte Ltd

Posted: 27-Aug-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW



OF E.C.T. GROUPS IN

Posted: 26-Aug-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW



METU

Posted: 26-Aug-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW



Journal of Management Inquiry 18(1) 3-14
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Monster Motors Pte Ltd

Posted: 25-Aug-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW



available

Grande Auto Credit

Posted: 25-Aug-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW



available

Posted: 22-Aug-2018 Tags: 2010 BMW 320i, BMW 320i, BMW, 320i, Used BMW

B†	convertible	\$44,000 -	\$14,710 /yr	04-Mar-2010	1,995 cc	99,000 km	Sports	Available
----	-------------	------------	--------------	-------------	----------	-----------	--------	-----------

BH AUTO
Sin Ming Industrial Est
Sector C
Singapore 575636

Claim Reference: BA973
Assessment Number: BAC00025
Version: BHAUTOSP/1
Date Calculated: 18/09/2018 10:59

Full Report - V1
Registration: SGR700K
Printed: 18/09/2018 17:59

Summary Information

Claim

Location:	Singapore (SG)	Currency:	SGD
Printed by:	BH admin	Date of Incident:	07/09/2018
Authorisation Status:	Interim	Able to Authorise Repairs:	TBA
Work Provider:	AXA Insurance S'pore Pte Ltd	Repairs Authorised:	TBA
Claim Reference:	BA973	Estimated Repair Time:	
Policy Number:		Quote Due Date:	
Other Reference:	SGR700K	Actual Repair Days:	
Third Party:	True	Parts Ordered Date:	
Insured Amount:		Hire Car Start:	
Under Warranty:		Hire Car End:	
Warranty Expired:		Vehicle Collected:	

Vehicle Details

Vehicle

Manufacturer:	BMW
Model:	3 Series
Sub Model:	320 I COUPE
Model Sheet Number:	114 02
Registration:	SGR700K
Registration Month:	
Registration Year:	
VIN Number:	WBAKD52090E492356
Odometer:	Not Known
Colour:	
Engine Number:	
Fuel Level:	%

Model Specs

FROM 10/2010	ADAPTIVE HEADLAMPS
WHEELS 8J X 17 ALLOY	CLEAR COAT HARD

Not Withheld
Resurvey 1.3.1
B6 paint
2 days

Vehicle Condition

Vehicle Status

Pre-Accident Condition:	Severity of Impact:
Steering:	Vehicle Status on Inspection:
Brakes Pedal Travel:	Date of Inspection: 18/09/2018
Place of Inspection:	
Pre-Accident Damage:	
Tyres Condition:	
Tread Depth LHF:	Tread Depth RHF:
Tread Depth LHR:	Tread Depth RHR:
Damage Areas:	Direction of Impact:

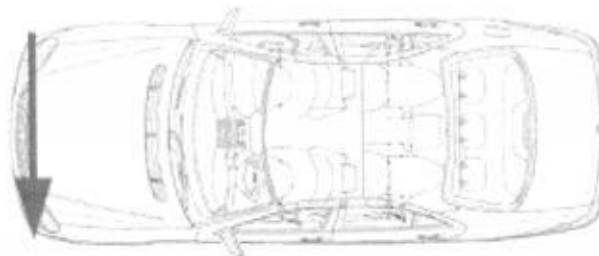
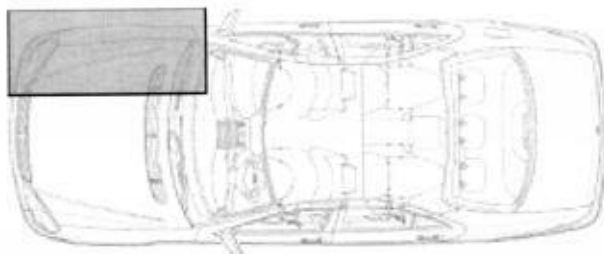
LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- 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:

Claim Reference: BA973
 Assessment Number: BAC00025
 Version: BHAUTOSP/1
 Date Calculated: 18/09/2018 10:59

Full Report - V1
 Registration: SGR700K
 Printed: 18/09/2018 17:59



Addresses

Cost Summary

Total Labour	\$420.00
Total Paint/Material	\$100.47
Total Parts	\$6,398.08
Excess:	TBA
Grand Total Exc GST:	\$6,918.55
7 % GST:	\$484.30
Grand Total Inc GST:	\$7,402.85

Repair Information

LABOUR

Time Basis 12 WU = 1 HR. Price/CL 1 = \$45.00/HR
 Price/Dent = \$45.00/HR

Repair /

Guide Number Repair Details

	WU	Cost Price (\$)
41 35 011 R + R R/F WING	15.0	56.25
51 11 656 R + R FRONT BUMPER	6.0	22.50
51 11 657) RENEW FRONT BUMPER COVER (FRONT BUMPER REMOVED)	10.0	37.50
NO NUMBER R + R RIGHT FRONT WING BADGE	1.0	3.75
63 12 529) R + R RIGHT HEADLAMP	6.0	22.50
63 12 532 RENEW R/HEADLAMP (REMOVED)	4.0	15.00
36 11 512 R + R R/F WHEEL/TYRE	6.0	22.50
34 11 520) R + R RIGHT FRONT BRAKE CALIPER (WHEEL REMOVED AND WITHOUT BRAKE VENTILATION)	1.0	3.75
34 11 612 REMOVE/REFIT FRONT BRAKE DISC (N) (WITH BRAKE CALIPER REMOVED)	3.0	11.25
31 21 503) R + R R/F STEERING KNUCKLE	9.0	33.75
31 12 552 RENEW RIGHT CONTROL ARM INCLUDES: R + R WHEEL	5.0	18.75
31 35 501) R + R R/FRT PRESSURE ROD	1.0	3.75
31 35 503) R + R FRONT PRESSURE ROD	1.0	3.75
NN FRONT TYRE RH R&R / NEW PARTS	5.0* X	18.75

LABOUR COST

Total Work Units	73.0	
Corrosion Protection External Labour	0.0HRS	0.00
Corrosion Protection Internal Labour	0.0HRS	0.00
Sub Total	6.1HRS	\$273.75
Paint Labour	3.3HRS	\$146.25
Total Labour	9.3HRS	\$420.00

NOTE TIME BASIS = 12 WU / HOUR

BH AUTO

Claim Reference: BA973
Assessment Number: BAC00025
Version: BHAUTOSP/1
Date Calculated: 18/09/2018 10:59

Full Report - V1
Registration: SGR700K
Printed: 18/09/2018 17:59

PAINT WORK

Time Basis 12 WU = 1 HR. Price = \$45.00/HR

Guide Number	Description	WU	Cost Price (\$)
99 68 529	FRONT BUMPER COVER PAINTING STAGE 2	14.0	
99 35 519	R/F WING PAINTING STAGE 2	7.0	
99 99 000	ADDITIONAL TIME FOR ONE MAIN WORK INCLUDES: MIX COLOUR AND SPRAY COLOUR SAMPLE	18.0	
LABOUR COST - PAINT			
TIME(PAINT)		0.0	
Total Work Units (12WU/HR)		39.0	
Total Paintwork Labour		3.3HRS	\$146.25
MATERIAL COST - PAINT			
Total Excluding Pearlescent Uplift			\$100.47
Pearlescent Uplift @ 0.0%			\$0.00
Total Paint Material Cost			\$100.47

PARTS

Guide No.	Qty	Description	Part Number	Supplier	Bet.	Price (\$)
283	1	FRONT BUMPER COVER	51 11 7 256 080	Bu	0%	1,000.00*
1000	1	FRONT TYRE RH	Renew		0%	295.00*
351	1	FRT BUMPER CLAMP KIT	51 11 2 410 006		0%	15.00*
312	1	FRT BUMPER R/COVER	51 11 7 229 182		0%	55.00*
317	1	L/F BUMPER BRACKET	51 11 7 156 555		0%	55.00*
319	1	L/F BUMPER SUPPORT	51 11 7 227 897		0%	18.00*
318	1	R/F BUMPER BRACKET	51 11 7 156 556		0%	55.00*
320	1	R/F BUMPER SUPPORT	51 11 7 227 898		0%	18.00*
638	1	R/F FOG LAMP	63 17 7 839 866		0%	160.00*
708	1	R/F REPEATER LAMP	63 13 7 253 325		0%	35.00*
7082	1	R/F STEERING KNUCKLE	31 21 6 793 924		0%	400.00*
7054	1	R/F TRACK CONT ARM	31 12 2 405 860		0%	210.00*
7202	1	R/F WHEEL	36 11 6 770 239		0%	810.00*
7132	1	R/F WHEEL HUB	31 21 6 765 157		0%	460.00*
842	1	R/F WHEELHOUSE COVER	51 71 7 154 412		0%	170.00*
742	1	R/F WING	41 35 7 168 988		0%	420.00*
720	1	R/F WING BADGE	51 14 7 364 430		0%	62.55
790	1	R/F WING MNTG KIT	USE SINGLE PARTS		0%	15.00*
7278	1	R/SWING SUPPORT	31 35 6 765 934		0%	60.00*
562	1	RIGHT HEADLAMP ASSY	63 11 7 273 210		0%	1,250.00*
f: OEM Parts		Sub Total				\$5,563.55
g: Original		Mark Up From Cost		(15 %)		\$834.53
h: Secondhand		Total Parts				\$6,398.08
p: Parallel						
x: Exchange						

NB - COLOUR CODED ITEMS/TRIM - PART NUMBERS MAY DIFFER

Total Extras \$0.00

Final Calculation

Total Parts	\$6,398.08
Labour	
Total Panel/Mechanical	\$273.75
Total Paintwork	\$146.25
Total Labour	\$420.00
Total Paint/Material Costs	\$100.47

BH AUTO

Claim Reference: BA973
Assessment Number: BAC00025
Version: BHAUTOSP/1
Date Calculated: 18/09/2018 10:59

Full Report - V1
Registration: SGR700K
Printed: 18/09/2018 17:59

Grand Total Excludes GST	<u>\$6,918.55</u>
GST @ 7 %	\$484.30
Grand Total Includes GST	<u>\$7,402.85</u>

Assessment Notes



Service Request Details

Claim

S8M00V9Z

Reference

None

Loss Date

September 7, 2018

Request Date

September 12, 2018

Due Date

September 19, 2018

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

12/09/2018 @ 2.05pm
Jacelyn vehnd in.

Actions

Next Step

Agree to perform service

Decline Work

Accept Work

Vehicle Information

Incident Vehicle Registration #

SGR700K

Make

TPVD BMW

Model

320I AT ABS D/AB 2WD 2DR GAS/D SR

Service Address

...

Primary Contact/Insured

NG HAN XIAN KEVIN (NG HAN XIAN)

APT BLK 304A ANCHORVALE LINK, #11-144, 541304, Singapore

AAA@AAA.AAA

Claim Handler

NG Stacey

6568804351

stacey.ng@axa.com.sg

Additional Instructions

[Messages](#)[Invoices](#)[History](#)[Documents](#)[Assessment](#)[Metrics](#)[Notes](#)[New Message](#)

Hsiao Tong (LKKAUTO)

From: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>
Sent: Saturday, 6 October 2018 10:30 AM
To: Hsiao Tong (LKKAUTO); Vic (LKKAUTO); Admin A; assignments
Cc: BHAS - Moo Wen Zheng; BHAS - Bernard Kee; BHAS - Ngai Kar Kit
Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)
*** LKK REF: CC4/ASM18016680/pa3
Attachments: WhatsApp Image 2018-10-05 at 16.23.51.jpeg; WhatsApp Image 2018-10-05 at 16.23.51 (1).jpeg

Dear all,

Please advise me on liability, thanks

This message for my client :

FACTS
1) BOTH PARTIES' STATEMENT CONFIRM T/P WAS STATIONARY ON THE LEFT LANE WAITING FOR FRONT VEHICLE TO MOVE OFF. UPON MOVING OFF HE PROCEEDED TO TURN LEFT. %I WAS OVERTAKING T/P ON THE RIGHT (SO CALLED AGAINST TRAFFIC FLOW) INTENDING TO TURN LEFT, SO BOTH SIDESWIPE IN THE MIST OF TURNING LEFT.
2) I BELIEVE %I IS TO BE BLAMED FOR CAUSING THE ACCIDENT AS HE FAILS TO GIVE WAY TO T/P BUT OVERTAKING T/P BEFORE TURNING LEFT.
3) THE QUESTION OF ^{WHETHER} T/P HAS DAMAGED HIS CAR FURTHER. %I DID NOT TAKE PHOTO OF T/P'S DAMAGE IS DIFFICULT TO SUPPORT HER ALLEGATION.

1. The insured has said that my car was stationary and then moved forward and collided into her car. The sole reason why my car moved from a standstill position was that I was waiting for the car in front to move away from blocking the exit before moving forward. There were also other cars behind me all queuing to leave the car park. Likewise the car behind me was stationary until I started driving forward to exit the car park. That car also started moving forward when my car moved forward.

4) SO TO NEGOTIATE WITH T/P FOR SETTLEMENT

2. The insured had suddenly appeared from the right lane (i.e. the wrong side of the road meant for cars going the other direction) and had driven INTO my car from the wrong side of the road. All other exiting cars were on the left side of the road in a queue behind my car.

3. My 13 year old daughter was in the car with me at the time of the accident. I had picked her up from tuition and we were leaving the car park when the accident occurred. The insured was alone in her car.

4. As further circumstantial evidence that the insured was the one that collided into my car and not that my car had collided into hers, I enclose copies of the WhatsApp messages that my daughter sent to my wife at the time of the accident, when I had stepped out of the car to examine the damage. Her statement that my car collided into hers is incorrect. Please note that the messages were sent by my daughter during the time of the accident itself and clearly suggests that I was not with her when she sent them, should there even be any doubt that these messages were made up and sent subsequent to the event to corroborate my account of the incident.

5. The insured has suggested that I later sent her photos of damage to my car and suggested that I had further damaged my car in the period between the accident and when I sent the photos.

6. The reason I sent the photos was that the insured had asked me to send her the photos, which I did after I reached home after the accident. The time between when I sent her the photos and the time the accident first occurred was less than 30 minutes (please note the time stated on the copies of my SMS correspondences with the insured which are enclosed in my report) as I live only a short distance from the site of the accident (Bishan St 22 to Yio Chu Kang Rd). What are the chances that I damaged my car further at the same spot in such a short period of time? The insured's suggestion that I damaged my car further is highly improbable.

7. There is a security camera right near the exit of the car park where the accident occurred. Can AXA please obtain the footage of the camera to view what actually occurred. I believe the accident would have been recorded by the camera.

8. Please be reminded that the standard of care is that of a balance of probabilities based on the evidence available.

Thank You & Best Regards,
Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate
#01-111/113/115/117 Singapore: 575636
(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404
Email: Jacelyn.loh@bhauto.com.sg
Website: <http://www.bhauto.com.sg>

From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Thursday, 4 October 2018 3:45 PM
To: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>
Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>
Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Without Prejudice

Hi Jacelyn,

We refer to your below email.

Please be informed that liability is unclear as our insured driver reported that your client was moving off from stationary position while he was making a left turn.

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Appreciate an early reply.

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

As I was driving along some parallel parking lots, I saw that Vehicle B was stationary and there was another vehicle (in front of Vehicle B) moving off. So I gave way to that moving vehicle before I make a turn. As I was turning, Vehicle B moved off from stationary and collided with my vehicle. Nobody was injured.
I did signal before making a turn, however I did not see (or shown in video) that Vehicle B signal. There is no visible damage to my vehicle.
Vehicle B driver later sent my another photo which shows more damages, however at the point of accident photos taken, when I was at scene, did not show that much damages. I suspect that Vehicle B further damage his vehicle.

"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: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Tuesday, 2 October 2018 11:08 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>;

Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Vic (LKKAuto) <vicalpeh@lkkauto.com>
Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear Hsiao tong,

kindly advise me on liability on case.

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate
#01-111/113/115/117 Singaopre:575636
(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404
Email: Jacelyn.loh@bhauto.com.sg
Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh
Sent: Thursday, 27 September 2018 10:54 AM
To: 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>; 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'assignments' <assignments@lkkauto.com>
Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; 'Vic (LKKAuto)' <vicalpeh@lkkauto.com>
Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

May I know what is status liability of this case ?

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate
#01-111/113/115/117 Singaopre:575636
(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404
Email: Jacelyn.loh@bhauto.com.sg
Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh
Sent: Friday, 21 September 2018 3:00 PM
To: 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>
Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>
Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

Noted and thanks

PS: kindly advise me on liability on case.

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

Sent: Wednesday, 12 September 2018 6:45 PM

To: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Anthony Lau <anthony.lau@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

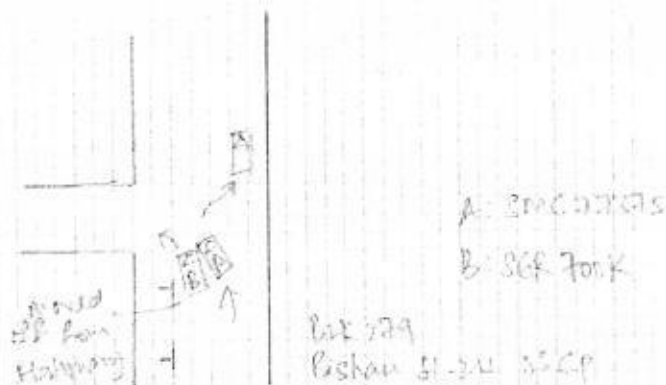
Dear Sir / Madam,

We refer to the above matter.

Please be informed that we are currently **pending verification for direct settlement.**

Fyi, OI has reported. Please refer to the below OI's sketch plan and statement.

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

As I was driving along some parallel parking lots, I saw that Vehicle B was stationary and there was another vehicle (in front of Vehicle B) moving off. So I gave way to that moving vehicle before I make a turn. As I was turning, Vehicle B moved off from stationary and collided with my vehicle. Nobody was injured.
I did signal before making a turn, however I did not see (or shown in video) that Vehicle B signal. There is no visible damage to my vehicle.
Vehicle B driver later sent my another photo which shows more damages, however at the point of accident photos taken, when I was at scene, did not show that much damages. I suspect that Vehicle B further damage his vehicle.

Please provide us the following.

- Evidence i.e. video/ scene photo.
- Estimate cost of repair

Please note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

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

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Wednesday, 12 September, 2018 12:18 PM

To: NGUETTE Kadi <kadidiatou.nguette@axa.com.sg>; SG AXA Insurance SM AXA SGP - Motor

Survey <motor.survey@axa.com.sg>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Anthony Lau <anthony.lau@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>

Subject: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)

To: the officer in charge

Dear sir, mdm,

I would like to arrange surveyor on of the above mentioned accident vehicle.

Appreciate awaiting for your favourable reply asap. Please kindly assist.

Greatly appreciate it. Thank you and have a nice day

Thank You & Best Regards,

Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

Hsiao Tong (LKKAUTO)

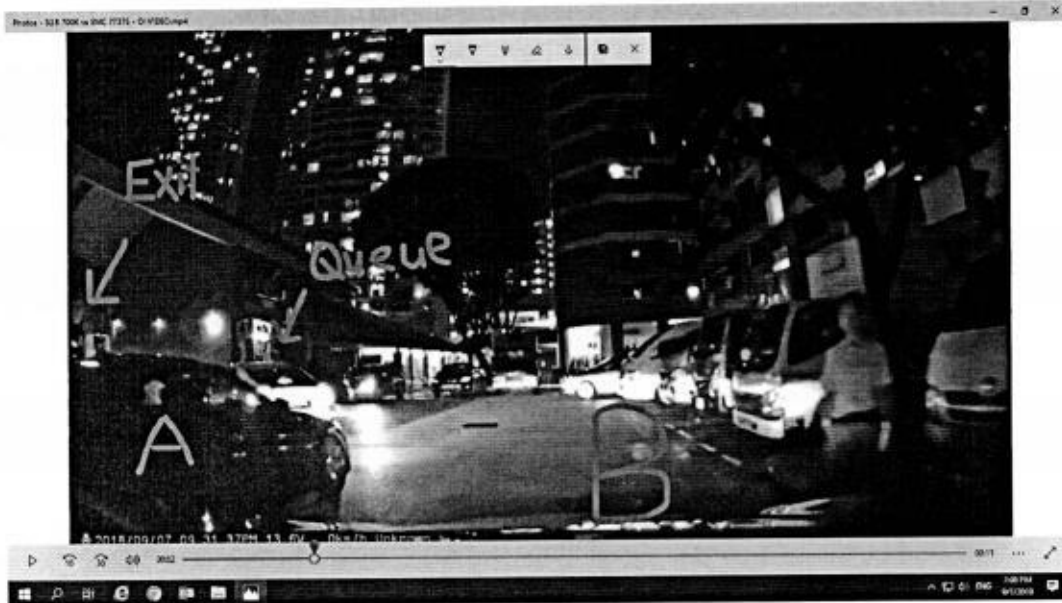
From: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>
Sent: Wednesday, 9 January 2019 7:12 PM
To: Hsiao Tong (LKKAUTO); BHAS - Jacelyn Loh
Cc: BHAS - Bernard Kee; BHAS - Chan Yun Shi; Admin A
Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)
*** LKK REF: CC4/ASM18016680/pa3

Hi Hsiao Tong,

Thanks for your video footage.

Please refer to below;

IF BOTH PARTIES DO NOT AGREE
WITH 50% WE SUGGEST TO REFER TO
AIG FOR INSTRUCTION (BASED ON FACTS
AND CIRCUMSTANCES, LIABILITY IS MORE
ON O/I)



Our insured statement

I viewed the video footage and it seems clear to me to be consistent with my account as set out in my report. It is apparent from the footage that I was proceeding to move towards the exit of the car park after the car in front of me had moved forward, and that I had stopped my vehicle before the other party's vehicle hit mine. It is obvious that her car collided into mine and not the other way. In addition, the footage shows that the other party's vehicle was driving on the wrong side of the car park (namely the right side, which should be for vehicles going the other direction into the car park and not heading out towards the exit), as I had previously highlighted. As such, I strongly disagree that I should bear any liability at all. As mentioned previously, there is a security camera situated near the car park exit. I suggest that the other party's insurer should obtain a copy of the footage from that camera from the relevant authorities if it is still not convinced.

Kindly advise.

Thanks.

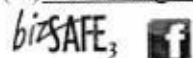
Best Regards,
Wen Zheng



BH AUTO SERVICES PTE LTD

BLK 1 SIN MING INDUSTRIAL ESTATE SECTOR C #01-111/113/115/117
SINGAPORE 575636 TEL: (65) 6559 8944 FAX: (65) 6269 2404
CO. REG. NO.: 200917512K GST REG. NO.: 200917512K

(W) +65-6559 8945 (F) +65-6269 2404 (HP) +65 9621 2084
(E) wenzheng.moo@bhauto.com.sg <http://www.bhauto.com.sg>



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

Sent: Thursday, 20 December 2018 4:54 PM

To: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Chan Yun Shi <yunshi.chan@bhauto.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)

*** LKK REF: CC4/ASM18016680/pa3

Without Prejudice

Hi,

As requested.

Note: This video footage is solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

"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: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Saturday, 15 December 2018 4:45 PM

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

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Chan Yun Shi <yunshi.chan@bhauto.com.sg>

Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)

*** LKK REF: CC4/ASM18016680/pa3

Dear Hsiao Tong, **urgent**

We still waiting your client video footage.
Appreciate can you revert email to us ASAP.

Thank You & Best Regards,
Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate
#01-111/113/115/117 Singaopre:575636
(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404
Email: Jacelyn.loh@bhauto.com.sg
Website: <http://www.bhauto.com.sg>

From: BHAS - Chan Yun Shi
Sent: Tuesday, 11 December 2018 3:42 PM
To: chewht@lkkauto.com
Cc: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>; BHAS - Moo Wen Zheng
<wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>
Subject: RE: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S)
*** LKK REF: CC4/ASM18016680/pa3

Dear Hsiao Tong,

Can have a copy for video footage , my client asking on it.

Thank you.

Best Regards,
Yun Shi

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate
#01-111/113/115/117 Singaopre:575636
(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404
Email: yunshi.chan@bhauto.com.sg
Website: <http://www.bhauto.com.sg>

From: yunshi.chan@bhauto.com.sg <yunshi.chan@bhauto.com.sg>
Sent: Friday, 7 December 2018 3:29 PM
To: 'chewht@lkkauto.com' <chewht@lkkauto.com>
Cc: 'BHAS - Jacelyn Loh' <jacelyn.loh@bhauto.com.sg>; 'BHAS - Moo Wen Zheng'
<wenzheng.moo@bhauto.com.sg>; 'BHAS - Bernard Kee' <bernard.kee@bhauto.com.sg>
Subject: CHECKING LIABILITY (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear Hsiao Tong,

We still waiting your client video footage.
Appreciate can you revert email to us ASAP.

Thank you.

"Wishes you a Merry Christmas "

Thank You & Best Regards,

Yun Shi

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: yunshi.chan@bhauto.com.sg

Website: <http://www.bhauto.com.sg>


From: BHAS - Jacelyn Loh

Sent: Saturday, 1 December 2018 6:08 PM

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

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; 'Admin A' <admin-a@lkkauto.com>; 'assignments' <assignments@lkkauto.com>; 'Vic (LKKAuto)' <vicalpeh@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all, 

Can have a copy for video footage , my client asking on it.

Ps: liability on this case. thanks

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Tuesday, 27 November 2018 5:05 PM

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

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

Video footage on accident on your client.

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

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

Sent: Thursday, 22 November 2018 11:58 AM

To: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Without Prejudice

Hi Jacelyn,

We refer to your below email.

We have our principal instruction to offer 50/50 as both vehicle side-swipe each other.

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: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Thursday, 22 November 2018 11:32 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

What is your new update on liability.. thanks

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

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

Sent: Tuesday, 13 November 2018 5:15 PM

To: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Without Prejudice

Hi Jacelyn,

Apologise for late response.

Please be informed that our insured disputed liability and third party claim against his policy.

We are reviewing the matter and we will get back to you asap.

Kindly hold hands for time being.

"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: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Tuesday, 13 November 2018 5:02 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Hi Hsiao Tong,

PS: kindly advise me on liability on case.

Thank You & Best Regards,

Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Saturday, 10 November 2018 10:13 AM

To: 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>; 'Vic (LKKAuto)' <vicalpeh@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'assignments' <assignments@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

New update on liability.. thanks

Thank You & Best Regards,

Jacelyn Loh

 **BH AUTO SERVICES PTE LTD**

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Friday, 2 November 2018 6:03 PM

To: 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>; 'Vic (LKKAuto)' <vicalpeh@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'assignments' <assignments@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

Kindly advise on this liabilities status. thanks

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Tuesday, 30 October 2018 10:26 AM

To: 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>; 'Vic (LKKAUTO)' <vicalpeh@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>; 'assignments' <assignments@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

Please advise me on liability, thanks

This message for my client :

1. The insured has said that my car was stationary and then moved forward and collided into her car. The sole reason why my car moved from a standstill position was that I was waiting for the car in front to move away from blocking the exit before moving forward. There were also other cars behind me all queuing to leave the car park. Likewise the car behind me was stationary until I started driving forward to exit the car park. That car also started moving forward when my car moved forward.
2. The insured had suddenly appeared from the right lane (i.e. the wrong side of the road meant for cars going the other direction) and had driven INTO my car from the wrong side of the road. All other exiting cars were on the left side of the road in a queue behind my car.
3. My 13 year old daughter was in the car with me at the time of the accident. I had picked her up from tuition and we were leaving the car park when the accident occurred. The insured was alone in her car.
4. As further circumstantial evidence that the insured was the one that collided into my car and not that my car had collided into hers, I enclose copies of the WhatsApp messages that my daughter sent to my wife at the time of the accident, when I had stepped out of the car to examine the damage. Her statement that my car collided into hers is incorrect. Please note that the messages were sent by my daughter during the time of the accident itself and clearly suggests that I was not with her when she sent them, should there even be any doubt that these messages were made up and sent subsequent to the event to corroborate my account of the incident.
5. The insured has suggested that I later sent her photos of damage to my car and suggested that I had further damaged my car in the period between the accident and when I sent the photos.
6. The reason I sent the photos was that the insured had asked me to send her the photos, which I did after I reached home after the accident. The time between when I sent her the photos and the time the accident first occurred was less than 30 minutes (please note the time stated on the copies of my SMS correspondences with the insured which are enclosed in my report) as I live only a short distance from the site of the accident (Bishan St 22 to Yio Chu Kang Rd). What are the chances that I damaged my car further

at the same spot in such a short period of time? The insured's suggestion that I damaged my car further is highly improbable.

7. There is a security camera right near the exit of the car park where the accident occurred. Can AXA please obtain the footage of the camera to view what actually occurred. I believe the accident would have been recorded by the camera.

8. Please be reminded that the standard of care is that of a balance of probabilities based on the evidence available.

Thank You & Best Regards,
Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate
#01-111/113/115/117 Singapore: 575636
(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404
Email: Jacelyn.loh@bhauto.com.sg
Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh
Sent: Monday, 22 October 2018 4:07 PM
To: 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>
Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Hsiao tong,

PS: kindly advise me on liability on case.

Thank You & Best Regards,
Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate
#01-111/113/115/117 Singapore: 575636
(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404
Email: Jacelyn.loh@bhauto.com.sg
Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh
Sent: Friday, 12 October 2018 6:28 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>
Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>
Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

please update me on liability. Thanks

Thank You & Best Regards,

Jacelyn Loh

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#01-111/113/115/117 Singapre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Saturday, 6 October 2018 10:30 AM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear all,

Please advise me on liability, thanks

This message for my client :

1. The insured has said that my car was stationary and then moved forward and collided into her car. The sole reason why my car moved from a standstill position was that I was waiting for the car in from to move away from blocking the exit before moving forward. There were also other cars behind me all queuing to leave the car park. Likewise the car behind me was stationary until I started driving forward to exit the car park. That car also started moving forward when my car moved forward.
2. The insured had suddenly appeared from the right lane (i.e. the wrong side of the road meant for cars going the other direction) and had driven INTO my car from the wrong side of the road. All other exiting cars were on the left side of the road in a queue behind my car.
3. My 13 year old daughter was in the car with me at the time of the accident. I had picked her up from tuition and we were leaving the car park when the accident occurred. The insured was alone in her car.
4. As further circumstantial evidence that the insured was the one that collided into my car and not that my car had collided into hers, I enclose copies of the WhatsApp messages that my daughter sent to my wife at the time of the accident, when I had stepped out of the car to examine the damage. Her statement that my car collided into hers is incorrect. Please note that the messages were sent by my daughter during the time of the accident itself and clearly suggests that I was not with her when she sent them, should there even be any doubt that these messages were made up and sent subsequent to the event to corroborate my account of the incident.
5. The insured has suggested that I later sent her photos of damage to my car and suggested that I had further damaged my car in the period between the accident and when I sent the photos.
6. The reason I sent the photos was that the insured had asked me to send her the photos, which I did after I reached home after the accident. The time between when I sent her the photos and the time the accident first occurred was less than 30 minutes (please note the time stated on the copies of my SMS correspondences with the insured which are enclosed in my report) as I live only a short distance from the

site of the accident (Bishan St 22 to Yio Chu Kang Rd). What are the chances that I damaged my car further at the same spot in such a short period of time? The insured's suggestion that I damaged my car further is highly improbable.

7. There is a security camera right near the exit of the car park where the accident occurred. Can AXA please obtain the footage of the camera to view what actually occurred. I believe the accident would have been recorded by the camera.

8. Please be reminded that the standard of care is that of a balance of probabilities based on the evidence available.

Thank You & Best Regards,
Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singapore: 575636

(T) +65-6559 8944 / 8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

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

Sent: Thursday, 4 October 2018 3:45 PM

To: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***

LKK REF: CC4/ASM18016680/pa3

Without Prejudice

Hi Jacelyn,

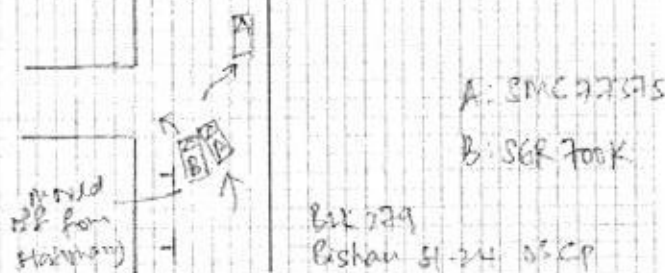
We refer to your below email.

Please be informed that liability is unclear as our insured driver reported that your client was moving off from stationary position while he was making a left turn.

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Appreciate an early reply.

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

As I was driving along some parallel parking lots, I saw that Vehicle B was stationary and there was another vehicle (in front of Vehicle B) moving off. So I gave way to that moving vehicle before I make a turn. As I was turning, Vehicle B moved off from stationary and collided with my vehicle. Nobody was injured.

I did signal before making a turn, however I did not see (or shown in video) that Vehicle B signal. There is no visible damage to my vehicle.

Vehicle B driver later sent me another photo which shows more damages, however at the point of accident photos taken, when I was at scene, did not show that much damages. I suspect that Vehicle B further damage his vehicle.

"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: BHAS - Jacelyn Loh <jacelyn.loh@bhauto.com.sg>

Sent: Tuesday, 2 October 2018 11:08 AM

To: Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>;

Admin A <admin-a@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee <bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Vic (LKKAuto) <vicalpeh@lkkauto.com>
Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***
LKK REF: CC4/ASM18016680/pa3

Dear Hsiao tong,

kindly advise me on liability on case.

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Thursday, 27 September 2018 10:54 AM

To: 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>; 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>;

'Admin A' <admin-a@lkkauto.com>; 'assignments' <assignments@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee

<bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Vic (LKKAuto)

<vicalpeh@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***

LKK REF: CC4/ASM18016680/pa3

Dear all,

May I know what is status liability of this case ?

Thank You & Best Regards,

Jacelyn Loh

BH AUTO SERVICES PTE LTD

Address: Blk 1, Sector C, Sin Ming Industrial Estate

#01-111/113/115/117 Singaopre:575636

(T) +65-6559 8944 /8940 (F) +65-6515 3144 / +65-6269 2404

Email: Jacelyn.loh@bhauto.com.sg

Website: <http://www.bhauto.com.sg>

From: BHAS - Jacelyn Loh

Sent: Friday, 21 September 2018 3:00 PM

To: 'Mei Kwan (LKKAuto)' <Meikwan@lkkauto.com>

Cc: BHAS - Moo Wen Zheng <wenzheng.moo@bhauto.com.sg>; BHAS - Bernard Kee

<bernard.kee@bhauto.com.sg>; BHAS - Ngai Kar Kit <karkit.ngai@bhauto.com.sg>; Hsiao Tong

(LKKAuto) <chewht@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>; Admin A <admin-a@lkkauto.com>;

assignments <assignments@lkkauto.com>

Subject: RE: pre repair inspection (OUR VEHICLE - SGR700K / YOUR VEHICLE - SMC7737S) ***

LKK REF: CC4/ASM18016680/pa3

Dear all,