

REF:

ALH

CC3/ALH18017868/Avb s2

ASSIGNMENT

From

Date:

02.10.2018

Estimated Cost:

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

To Inspect Vehicle No:

SMC 9899u

at Workshop mis

Premium

of

55 Wb Rd 1

Insured

Policy No:

1800058947

Claims No:

Sum Insured:

Excess:

1000

(Client's Record)

Make of Veh:

10:30am

(Policy Condition)

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

Bal. or Market Value:

268K.

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

5 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:

SMC 9899u.

Yr Regn:

2018 May.

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

Truck / Trailer or

Make:

Audi Q7

C.C.

1984.

Colour:

Black.

A/C

Insured / Std / NI / NA

Sp. Reading

3930.

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

WAU2224M8JD042339.

Gen. Cond: ☒ Good / Fair / Poor / BurntSteering: ☒ In order / Jammed / Leaked / Burnt orBrake: ☒ In order / Jammed / Leaked / Burnt orModi: Nil / ☒ S/Rim / STD A/Rim or

Tyre Size:

F: 255/55 R19.

R: 255/55 R19.

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

TOYO / YOKO or

Front

Rear

R/Bal.

06

mm

R/Bal.

06

mm

L/Bal.

06

mm

L/Bal.

06

mm

D.O.A.

28/9/18

D.O.I.

02/10/18

Survey held at

Premium.

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

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

Date / Time

Action / Instruction

OD ALG.

3/10/18

Revert via merimen

4/10/18

Rece approved \$ 16,779 from Victor by merimen

4/10/18

Informed Mr Phua c/A ex \$1000 by email

1/2/19

Final fig \$ 14,315 (Red 8265, 369) confirmed by email

RECEIVED 28 FEB 2019

Date/Time, File Pass to?

☐

Preli. Report

1)

☐

Final Report

Date/Time, File Return to?

2)

28/2 - typist

Days Of Repair:

5

Resurvey No. of Trip:

1

Survey Fee

Transportation

S + PS SI

Photos

Others

TOTAL

Report Format :

merimen

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

14,315 1/2

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Invs (\$

☐

Weekend (\$

Veron Chen (LKKAUTO)

From: Veron Chen (LKKAUTO)
Sent: Thursday, 4 October 2018 12:55 PM
To: 'Claims Dept'; SUR
Subject: RE: RE : OD claim for SMC 9899 U-DOA: 28/9/2018

Dear Mr Phua,

As instructed by our client , please proceed to repair the **insured vehicle SMC 9899U (Excess \$1000/-)**.

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

*Our client reserve their right **not to pay** if there is no valid approval obtained before repair.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Claims Dept <claims@premiumauto.com.sg>
Sent: Monday, 1 October 2018 6:18 PM
To: SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: 'Claims Dept' <claims@premiumauto.com.sg>
Subject: RE : OD claim for SMC 9899 U

Good evening all ,

Here are the attached GIA and estimate for your kind reference .

Note : Kindly assist for survey @ 10.30am tomorrow,owner waiting.

Thank you .

Best Regards,

Phua

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 **d.** +65 6768 9911 **f.** +65 6841 1183

e. claims@premiumauto.com.sg **w.** www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 **p.** +65 6836 2223

View Received Message

This mail is associated with :

***SMC9899U (8107520856SG)**

OD

Sep 28 2018 2:00PM

[GAO FENGMIN]

Premium Automobiles Pte Ltd

[Reply](#)[Reply All](#)[Mark as Unread](#)[Print Message](#)[Delete Message](#)[Forward](#)

From AIG Asia Pacific Insurance Pte. Ltd. (AIG_SG), sent on 04/10/2018 12:13 PM.

To LKK_HQ

Subject Alert - Adj Mandate Approved (S\$16779.00) - SMC9899U - Claim Handler: Mohd Zawaye, Norsazani

Approved:16779.00:Re-inspection to be done for damage check and supplementary items / labour.

DOCUMENTS SUMMARY

There are no documents.

LKK Auto Consultants Pte Ltd (Co.Reg.No.199607198R)51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park
Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

To: AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way #07-16
Singapore 079120From: LKK Auto Consultants Pte Ltd
51 Ubi Ave 1 #01-25
Paya Ubi Industrial Park
Singapore 408933

Attn:

Date: 03 Oct 2018

Preliminary Advice

Vehicle No	: SMC9899U	Accident Date	: 28/09/2018
Make	: AUDI Q7	Policy No.	: 1800058947
Assignment Date	: 02/10/2018	Excess	: S\$0.00
Date of Inspection	: 02/10/2018	Est. Duration of Repair	: 5.00
Inspection At	: PREMIUM AUTOMOBILES PTE LTD (UBI) 55 UBI ROAD 1 SINGAPORE 408699		

Point of Impact / General Description of Damages

The vehicle sustained impact / damages front portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	22,580.00
Revised Amount	:S\$	16,779.00
Check Items (Estimated)	:S\$	1,311.00
Total	:S\$	18,090.00

Lump Sum Repair :S\$

Total Loss Consideration

New for Old Value	:S\$	
Pre-Accident Value	:S\$	268,000.00
COE / PARF Rebate	:S\$	96,204.00
Salvage Value	:S\$	
Margin for Repair	:S\$	171,796.00

Remarks

(X) The vehicle is repairable at our adjusted amount. We have also confirmed excess and policy coverage. Kindly let us have your authorisation.

() The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.

() Other comments :

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 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	29/09/2018 10:08
Date Of Accident	28/09/2018 14:10
Exact Location Of Accident	JURONG WEST CENTRAL 3
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMC9899U
-----------------------------	----------

Insured/Policyholder

Name Of Registered Owner	GAO FENGMIN
NRIC No	S7083180E
Email Address	FENGMIN_GAO99@YAHOO.COM.SG
Mobile Phone No	(LOCAL) +65-90620589
Alternative Phone No	OTHERS-90620589

Vehicle Particulars

Manufacturer	AUDI
Model	Q7 2.0 TFSI QU
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	1800058947
Cover Note Number	

Driver

Name of Driver	GAO FENGMIN
NRIC No	S7083180E
Date Of Birth	27/02/1970
Occupation	INDOOR
Date Of Driving Pass	06/03/2008
Driving Experience	10 YEARS AND 6 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-90620589
Fax Number	
Contact Number	OTHERS-90620589
Email Address	FENGMIN_GAO99@YAHOO.COM.SG

Address	25A HILLVIEW AVENUE
	#08-11
Postcode	669617
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 - MAJOR/MINOR RD
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

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

THE ACCIDENT WAS HAPPENED ON 28/09/2018 AROUND 14.10 PM. AT THAT TIME, I WAS DRIVING OUT FROM JURONG POINT CAR PARK, PREPARING TO TURN LEFT. I STATIONARY MY VEHICLE AND CHECKED RIGHT HAND SIDE DIRECTION. SUDDENLY A CAR HIT MY CAR. AFTER THE ACCIDENT, THE THIRD PARTY FORCED ME TO WRITE THE STATEMENT THAT HE DROVE STRAIGHTLY. BUT THAT IS NOT HUNDRED PERCENT CORRECT. THIS IS THE FIRST TIME THAT I HAVE ENCOUNTERED SUCH AS THE FIRST ACCIDENT SO I TOTALLY DIDN'T KNOW WHAT I SHOULD DO, THUS I JUST DID WHAT HE WANTED.

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SLJ1327G
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	

No. Of Passenger (Including Driver)

Sketch Plan

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.
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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 lodgment 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.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.



Policyholder's Signature

Date & Time:

29 Sept 2018
05.00am

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name: Tany Fung

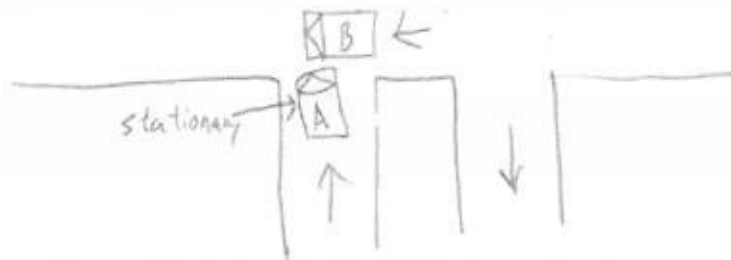
NRIC/IN No.: G20401074

Sketch Plan #2

SKETCH PLAN

A = SMC9899U

B = SLJ13276



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

The accident was happened on 28/09/2018 around 14.10 pm.

At that time, I was driving out from Tureng Point car parks preparing to turn left. I stationary my vehicle and checked right hand side direction. Suddenly a car hit my car.

After the accident, the third party forced me to write the statement that he drove straightly. But that is not hundred percent correct. This is the first time that I have encountered such a traffic accident so I totally didn't know what should I do, thus I just did what he wanted.

DECLARATION

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

Policyholder's Signature
Date & Time:

James Cui
28 Sept 2018

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

Reporting Centre Personnel's Signature
Name: TPT Party
NRIC/FIN No.: G 204067A



> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC
Owner ID: 3180E

Vehicle Details

Vehicle No.: SMC9899U
Vehicle to be Exported: No
Intended Deregistration Date: 03 Oct 2018
Vehicle Make: AUDI
Vehicle Model: Q7 2.0 TFSI QU (252 BHP)
Primary Colour: Black
Manufacturing Year: 2018
Engine No.: CYR063477
Chassis No.: WAUZZZ4M8JD042339
Maximum Power Output: 185.0 kW (248 bhp)
Open Market Value: \$59,280.00
Original Registration Date: 31 May 2018
First Registration Date: 31 May 2018
Transfer Count: 0
Actual ARF Paid: \$78,704.00

Intended PARF Rebate Details

PARF Eligibility: Yes
PARF Eligibility Expiry Date: 30 May 2028
PARF Rebate Amount: \$59,028.00

Intended COE Rebate Details

COE Expiry Date: 30 May 2028
COE Category: B - Car above 1600cc or 97kW (130bhp)
COE Period(Years): 10
QP Paid: \$38,501.00
COE Rebate Amount: \$37,176.00
Total Rebate Amount: \$96,204.00

The information contained herein is correct as at 03 Oct 2018

OK

AUDI AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : GAO FENGMIN
 Period of Insurance : 31 May 2018 To 30 May 2019
 Engine No. : CYR063477
 Chassis No. : WAUZZZ4M8JD042339

Vehicle No. : SMC9899U
 Policy No. : 1800058947
 Endorsement No. : 000000000214778
 Issued Date : 18 Jul 2018

ABOUT THE COVER

Make/Model : AUDI Q7 2.0 TFSI
 Engine Capacity/Tonnage : 1,984.00 CC
 Driver Restriction : NA
 Person or Classes of Persons Entitled to Drive* :

Sum Insured : Market Value
 Off Peak Car : No

First Year of Registration : 2018
 Insuring with COE/PARF : Yes

a) The Policyholder
 b) Any other person who is driving on the Policyholder's order or with his/her permission
 This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use* :

Use only for social, domestic and pleasure purposes and for the Policyholder's business.
 This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 1800cc - 2000cc Optional

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

EXCESS

Section 1

Fire - \$0 Own Damage - \$1000 Theft - \$0 Flood Cover - \$0

Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

GAO FENGMIN - \$1000 (Own Damage)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Audi Customer Service Center Add: 55 Ubi Road 1 Singapore 408699 63662323

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: NA

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles(Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504125201

PREMIUM LEASING - DL

281 ALEXANDRA ROAD AUDI CUSTOMER SERVICE CENTRE
 SINGAPORE 159938

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

Monile
 AIG Asia Pacific Insurance Pte. Ltd.
 AUTHORISED REPRESENTATIVE

SSCFKJ

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S7083180E



Name

GAO FENGMIN

高 凤 敏

Race

CHINESE

Date of Birth

27-02-1970 F

Country of Birth

CHINA

REPUBLIC OF SINGAPORE DRIVING LICENCE



Licence Number S7083180E

Name

GAO FENGMIN

Birth Date 27 Feb 1970

Issue Date 06 Mar 2008



8356176

NRIC No. S7083180E



Nationality

CHINESE

Blood Group

AB+

Date of issue

17-07-2000

25A HILLVIEW AVENUE #08-11
SINGAPORE 669617

NRIC No: S7083180E

Date: 07/07/2010

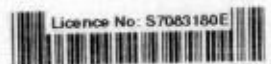
No: 6492232

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

PASS DATE

Class 3A Motor cars without clutch pedals (Auto) =< 3000kg
with =< 7 passengers, exclusive of the driver; and
other motor vehicles without clutch pedals =< 2500kg

06 Mar 2008



NP 428A

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S7083180E



Name
GAO FENGMIN

高 凤 敏

Race

CHINESE

Date of Birth

27-02-1970

Sex

F

Country of Birth

CHINA

REPUBLIC OF SINGAPORE DRIVING LICENCE

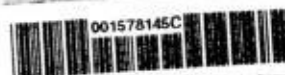


Licence Number S7083180E
Name

GAO FENGMIN

Birth Date 27 Feb 1970

Issue Date 06 Mar 2008



001578145C

8356176



NRIC No. S7083180E



Nationality

CHINESE

Blood Group

AB+

Date of issue

17-07-2000

Address

25A HILLVIEW AVENUE #08-11
SINGAPORE 669617

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0504125201

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 SINGAPORE 159938

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd.
 AUTHORISED REPRESENTATIVE

SSCFKJ

IMPORTANT: KEEP THIS DOCUMENT IN YOUR CAR AT ALL TIMES.

What can the 24-hour AIG Auto Emergency Hotline provide for you?

- Immediate assistance after an accident
- Emergency breakdown service
- Towing service (accident or non-accident related)
- Advice on Motor Claims procedures
- Medical Referral Assistance

If no one is injured in the accident:

- You are not required to make any police report.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s).
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

If the accident involves injuries or damage to government property & vehicles, foreign registered vehicles or non-injury hit & run case:

- Report the accident to the police, providing full details of the circumstances of the accident.
- Record vehicle number, name and address, insurance company and policy number of the other driver(s) and vehicle(s), if applicable.
- Collect details (name, address and contact number) of witnesses and/or try to take photographs of the scene of the accident.
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.

What should I do in the event of an accident?

- Keep calm and move your car to a safe place.
- Do not admit or discuss fault or blame with the other party(ies).
- Report the accident to us with your accident vehicle (whether damaged or not) via our approved reporting centres or authorised repairers within 24 hours or the next working day of the accident.
- Submit Writ/Summons/Correspondences from third party(ies) to AIG immediately.

LOSS OF USE CAR REPLACEMENT BENEFIT

Applicable only if this benefit is included in your motor insurance. Please refer to your Policy Schedule for details. Policy terms and conditions apply. Please call our customer service hotline number (65) 6419-3000 for assistance.

The Certificate of Insurance (CI) should be produced without demand when collecting the Rental Car and the Rental Car Company reserves the right to verify the identity of the holder. The CI is the property of AIG and its use is subject to the terms and conditions contained in the Loss of Use Endorsement under the policy issued to the policyholder.

Steps to activate Loss of Use Car Replacement Benefit and Important Information

1. To activate your loss of use car replacement, please contact the Rental Car Company (listed below) after filing/reporting your accident claim.
2. Your rental car will be made available within **5** working hours of activation with the Rental Car Company.
3. At the time of collection of the Rental Car, the **original** insurance policy and schedule issued by AIG, a copy of the Accident Report from **Audi Customer Service Centre** must be produced.
4. The number of days is based on the period your vehicle is in the repair workshop unless the number of days of loss of use entitlement is stated in the Policy.
5. Rental cars are strictly for use in Singapore only.
6. Extension of rental beyond repair period approved by AIG surveyor will be chargeable by the Rental Car Company on per day basis.
7. Upgrade of Rental Car is available upon request subject to additional charges by the Rental Car Company.

Rental Car Company: Popular Rent A Car Pte. Ltd.

Activation Hotline: 67428888

501 Guillemard Road Singapore 399840

Operation Hours: Monday to Friday: 9am to 6pm Saturday (Half Day): 9am to 4pm

*The Rental Car Company's Terms & Conditions apply (i.e., refundable security deposit, excess liability for the Rental Car, Collision Damage Waiver, etc).

IMPORTANT NOTICE

If you sell your motor vehicle, this Notice is **IMPORTANT** and **MUST** be complied with. Policyholders are hereby warned that under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.99), it shall be unlawful for any person to use or cause or permit any other person to use a motor vehicle without a valid policy of insurance under the Act.

The Policyholder is further 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 that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third Party Risks and Compensation) Act (Cap.88).

This Policy will cease to be valid once the motor vehicle has been sold to another person unless the transfer of interest has been duly notified to and agreed to by the insurance company concerned. If the insurance company agrees to cover the new owner, they will issue a new Certificate of Insurance in the new owner's name. The premium chargeable may vary according to the new owner's profile.

Accident Photo



Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Email: Nora.khai@premiumauto.com.sg / claims@premiumauto.com.sg

Telefax

Estimate	:	Accident Repairs
Workshop	:	Ubi Road 1
Contact No	:	6366 2323
Fax No	:	6841 1183
Reference	:	PA/OD/1333/2018/PH
Date	:	1-Oct-18

Vehicle NOT IN workshop. Kindly arrange for survey.

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way

#07-16 AIG Building

Singapore 079120

Attn: Mr. Adrian Ling - Motor Claims Dept

Tel: 6841 0055 - Fax: 6256 4315

Owner's Name	:	Ms . Gao Feng Min
Address	:	25A HillView Ave #08-11 Singapore 669617
Telephone	:	HP +65 90620589
Type of Claim	:	Own Damage Claims
Policy No.	:	1800058947
Vehicle No	:	SMC 9899 U
Model Code	:	Audi Q7 2.0 TFSI Qu
Model / Year	:	May-18
Engine No	:	CYR 063477
Chassis No	:	WAUZZZ4M8JD042339
Mileage	:	-
Date In	:	-
Liability	:	-
Excess Cost	:	-
Estimated By	:	Johnny Boo / Allan Wu
Accident Date	:	28-Sep-18
Place of Accident	:	Jurong West Central 3

Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel: 6366 2323 Fax: 6841 1183

Telefax

Estimated Labour Charges for Accident Vehicle SMC 9899 U.

S/N	Nature of Jobs	Estimated Charges	Surveyor's Recommendation
1	To remove and transfer front wire harness for headlights, horns, outside temperature sensor, headlight washer assy and front parking	S/N \$ 480.00 ✓	✓
2	To dismantle and renew front bumper, rhs headlight. Re-organise front crash management components. Reinstall all parts removed.	\$ 1,600.00	900 ✓ $600 \times 1.5 = 900$
3	To respray front bumper, rhs front spoiler and both front wheel arch covers.	\$ 2,200.00	600 ✓ Bumper 600 1000 x 2
4	To carry out diagnostic check.	S/N \$ 192.00 ✓	✓
TOTAL LABOUR CHARGES		: <u>\$ 4,472.00</u>	

Premium Automobiles

55 Ubi Road 1, Singapore 408699
Tel : 6366 2323 Fax : 6841 1183

Telefax

Material List for Accident Vehicle Regn No. SMC 9899 U.

S/N	Parts Description	Damage Parts & Prices	
		S/NETT	REMARKS
1	FRONT BUMPER <i>Rehd</i>	\$ 2,132.00	✓ 1705.60
2	FIXING PARTS FOR FRONT BUMPER <i>new</i>	\$ 382.00	✗
3	COVER FOR TOWING EYE <i>Rehd</i>	\$ 34.00	✓ 26.48
4	AIR GUIDE - RH <i>Rehd</i>	\$ 57.00	? ✗
5	FRONT RADIATOR GRILLE END CAP <i>Rehd</i>	\$ 30.00	✗
6	CLOSING ELEMENT - UPPER CENTRE <i>new combined</i>	\$ 237.00	✗ 189.60
7	GRILLE - LOWER CENTRE <i>Rehd</i>	\$ 180.00	+
8	FRONT BUMPER UNDERRUN BAR BARCELONETA SILVER <i>wt</i>	\$ 700.00	✓ 559.60
9	CLOSING ELEMENT - LOWER CENTRE <i>new</i>	\$ 180.00	✗
10	FRONT SPOILER ANTHRACITE - RH <i>Rehd</i>	\$ 120.00	+
11	SPOILER - RH OUTER <i>new</i>	\$ 28.00	✗
12	RADIATOR GRILLE <i>wt</i>	\$ 2,027.00	✓ 1621.60
13	COVER FOR RADIATOR GRILLE <i>Rehd</i>	\$ 60.00	✗ 47.52
14	COVER <i>Rehd</i>	\$ 54.00	? ✗
15	AIR GUIDE GRILLE - RH <i>wt</i>	\$ 260.00	✓ 208
16	END CAP - RH <i>Rehd</i>	\$ 29.00	+
17	SPOILER-RH FRONT INNER <i>new</i>	\$ 54.00	+
18	FOAM FILLER PIECE <i>Rehd</i>	\$ 147.00	? 117.60
19	BUMPER CARRIER <i>Rehd</i>	\$ 753.00	? ✗
20	SUPPORT - RH <i>Rehd</i>	\$ 31.00	✗
SUB TOTAL PARTS CHARGES		\$ 7,495.00	

All charges are not inclusive of GST.

Legend : Remarks (OK) = Approved, Remarks (X) = Not approved
Spare parts are Special Nett.

Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Telefax

Material List for Accident Vehicle Regn No. SMC 9899 U .

S/N	Parts Description	Damage Parts & Prices	
		S/NETT	REMARKS
21	GUIDE SECTION - RH <i>plc n</i>	\$ 37.00	<i>+</i>
22	COVER <i>plc n</i>	\$ 112.00	<i>+</i> <i>89.60</i>
23	CAUTION' STICKER <i>plc n</i>	\$ 12.00	<i>+</i>
24	MOUNTING FOR MAIN HEADLIGHT - RH <i>plc n</i>	\$ 103.00	<i>+</i>
25	LED HEADLIGHT <i>plc n</i>	\$ 8,849.00	<i>✓</i> <i>7079.20</i>
26	HEADLIGHT WASHER LIFT CYLINDER - RH <i>plc n</i>	\$ 174.00	<i>+</i>
27	WHEEL COVER - FRONT LH/RH <i>plc n</i>	2 \$ 580.00	<i>✓</i> <i>464</i>
28	SENSOR <i>plc n</i>	2 \$ 421.00	<i>+</i>
29	CAR PLATE - FRONT <i>plc n</i>	S/N \$ 25.00	<i>✓</i> <i>25</i>
30	SUNDRIES <i>plc n</i>	\$ 300.00	<i>?</i> <i>9.20</i>
TOTAL PARTS CHARGES		:	\$ 18,108.00
TOTAL LABOUR CHARGES		:	\$ 4,472.00
GRAND TOTAL		:	\$ 22,580.00

All charges are not inclusive of GST.

Legend : Remarks (OK) = Approved, Remarks (X) = Not approved
Spare parts are Special Nett.

Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Telefax

Name : Adrian Lim
Surveyed Date : 02/10/18
Authorised Date :
Excess Cost :
Liability :
Remarks : Not Authorised, 05 days.

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

Please Note

- : This estimate is based on visual inspection of the affected vehicle. Should we require further labour charges and spare parts in the progress of repair, we shall inform you accordingly. For inspection of vehicle, please refer to Ms Norah Khai at Tel:6768 9828 for appointment.

Yours faithfully,

Premium Automobiles Pte Ltd

Johnny Boo
Body Repair Manager

Allan Wu
Claims Consultant

Veron Chen (LKKAUTO)

From: Zawaye, Norsazani <Norsazani.Zawaye@aig.com>
Sent: Thursday, 25 October 2018 4:39 PM
To: Veron Chen (LKKAUTO); Rumli, Sharizah; Admin A; Admin-B; SUR
Cc: Sukimin, Nurasikin; Quek, Joyceline-CH; Paramchand, Varsha; Mutalip, Nurashikin
Subject: RE: OC : 8107520856SG SID : 13027162 (CTC INSD @ 90620589) (SMC 9899U)

Hi Veron,

Noted with thanks.

Thanks & Regards,

Norsazani Zawaye
AIG
Claims Adjuster | Express Auto Claims
Singapore Claims | AIG Shared Services

From: Veron Chen (LKKAUTO) [mailto:veronchen@lkkauto.com]
Sent: Thursday, October 25, 2018 4:34 PM
To: Zawaye, Norsazani; Rumli, Sharizah; Admin A; Admin-B; SUR
Cc: Sukimin, Nurasikin; Quek, Joyceline-CH; Paramchand, Varsha; Mutalip, Nurashikin
Subject: RE: OC : 8107520856SG SID : 13027162 (CTC INSD @ 90620589) (SMC 9899U)

Dear Zawaye,

Our surveyor had contact OI and addressed his concern.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Veron Chen (LKKAUTO)
Sent: Tuesday, 23 October 2018 3:54 PM
To: 'Zawaye, Norsazani' <Norsazani.Zawaye@aig.com>; Rumli, Sharizah <Sharizah.Rumli@aig.com>; Admin A <admin-a@lkkauto.com>; Admin-B <admin-b@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>; Quek, Joyceline-CH <JoycelineCH.Quek@aig.com>; Paramchand, Varsha <Varsha.Paramchand@aig.com>; Mutalip, Nurashikin <Nurashikin.Mutalip@aig.com>
Subject: RE: OC : 8107520856SG SID : 13027162 (CTC INSD @ 90620589)

Dear Zawaye,

We will check and revert.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Zawaye, Norsazani <Norsazani.Zawaye@aig.com>

Sent: Tuesday, 23 October 2018 3:19 PM

To: Rumli, Sharizah <Sharizah.Rumli@aig.com>; Admin A <admin-a@lkkauto.com>; Admin-B <admin-b@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: Sukimin, Nurasikin <Nurasikin.Sukimin@aig.com>; Quek, Joyceline-CH <JoycelineCH.Quek@aig.com>; Paramchand, Varsha <Varsha.Paramchand@aig.com>; Mutalip, Nurashikin <Nurashikin.Mutalip@aig.com>

Subject: RE: OC : 8107520856SG SID : 13027162 (CTC INSD @ 90620589)



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นี่คือการรักษาความปลอดภัยของข้อมูลที่เข้ารหัสลับ เพื่ออ่านมันให้เปิดไฟล์ที่แนบมา

이것은 안전하고 암호화된 메시지입니다. 그것을 읽으려면 첨부 파일을 엽니다.

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After that, open the attachment.

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Veron Chen | Case Handler

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From: Zawaye, Norsazani
To: Rumli, Sharizah, Admin A, Admin-B, SUR
Cc: Sukimin, Nurasikin, Quek, Joyceline-CH, Paramchand, Varsha, Mutalip, Nurashikin
Sent: 23/10/2018 3:18:34 PM

smc 98994

Hi LKK,

Kindly assist to contact OI on the parts: OI complaining why gave an approval for the headlight to be repaired.

Aside Shasha,

For the Premium amount , will ask CCSA to contact OI to advise accordingly.

Thanks & Regards,

Norsazani Zawaye
AIG
Claims Adjuster | Express Auto Claims
Singapore Claims | AIG Shared Services

From: Rumli, Sharizah
Sent: Tuesday, October 23, 2018 2:39 PM
To: Admin A; Admin-B; Zawaye, Norsazani
Cc: Sukimin, Nurasikin; Quek, Joyceline-CH; Paramchand, Varsha; Mutalip, Nurashikin
Subject: AIGENCRYPT OC : 8107520856SG SID : 13027162 (CTC INSD @ 90620589)

Hi LKK / Nani,

Pls assist to ctc insd as insd dispute why we gave an approval for the headlights of her car to be repaired.

Kindly assist and u may refer call ctr note .

Thanks

-

CALL CTR NOTE :-

**** Entered By: SSPARM (Ramos, Marienelle-A) @ 23/10/2018 01:39 PM ****

OI checking on the LOB of accident in September 2018
advised 100%

OI would like to know how much her premium will be affected
of this claim advised we will not be able to advise until RN is generated 51 days before
expiry date

OI complaining why AIG gave an approval for the headlight to be repaired
and it's very expensive

advised workshop would get their consent first before we proceed with repair

OI said nothing like that happened
OI does not wish to talk to me anymore because of my Filipino accent
and would like to speak to the person in charge.

Dear Claims,

Please assist to call OI as she's questioning why we gave an approval
for the headlights of her car to be repaired.

Claim# 8107520856SG

Thank you

Sharizah Rumli (Shasha)
AIG

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +(65) 6419-1087 | Fax +(65) 6835-7416

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

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when you download AIG On the Go now!**

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Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Email: Nora.khai@premiumauto.com.sg / claims@premiumauto.com.sg

Telefax

Estimate	:	Accident Repairs
Workshop	:	Ubi Road 1
Contact No	:	6366 2323
Fax No	:	6841 1183
Reference	:	PA/OD/1333/2018/PH
Date	:	1-Oct-18

Vehicle NOT IN workshop. Kindly arrange for survey.

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way

#07-16 AIG Building

Singapore 079120

Hi Adrian

5 days - ok - jb - 20 Dec 18

Attn: Mr. Adrian Ling - Motor Claims Dept

Tel: 6841 0055 - Fax: 6256 4315

Owner's Name	:	Ms . Gao Feng Min
Address	:	25A HillView Ave #08-11 Singapore 669617
Telephone	:	HP +65 90620589
Type of Claim	:	Own Damage Claims
Policy No.	:	1800058947
Vehicle No	:	SMC 9899 U
Model Code	:	Audi Q7 2.0 TFSI Qu
Model / Year	:	May-18
Engine No	:	CYR 063477
Chassis No	:	WAUZZZ4M8JD042339
Mileage	:	-
Date In	:	-
Liability	:	-
Excess Cost	:	-
Estimated By	:	Johnny Boo / Allan Wu
Accident Date	:	28-Sep-18
Place of Accident	:	Jurong West Central 3