INS. CASE OWNER	e Charle Georg	ccb/Alh 180	18767,	Ufas / DAC		
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Pre-assign / CCU	1219			Perstand in 3 in many	8,10	118
	(IN)	unazii				
Instired Vehicle No	o a Liv	10.1.M	Claim No.	1		1.5
Name of insured			Policy No.			W
Insured Tel No.		HP:	Make / Model			
Excess Sec II :SS		D.O.A : 4-10-18				-
Is driver the owner	7 (YES / NO )		Place of Accid	ctit :		
	3 04	Nature of Accident		0		
If NO, Driver Nar Driver Tel		(VIL YES/NO)	OI GIA REPO Insured Liabili	RT: YES/NO ; TP GIA RE ty: % Final ?	PORT: YES/ N Yes / No	0
EV 200P		-				
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TINA F 19 A PERON				Others:		
FINALIZATION Repair Cost: 45	Date/Time:	Confirm with:	70	Confirm by:		
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Legal Cost Total:	SS			3) Survey fee: \$3	2.0	
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Payee 1:	S\$	Confirm with:		Email Call		
Payee 2: (Strike if N.A.)	33	Name 1: Name 2:				
Egit (Made PMa)		75a.2 S				
			THE PERSON NAMED IN	THE R. P. LEWIS CO., LANSING, MICH.		



AlGAsia Insured's Veh No : SLW4092U Date of Accident: 04 October 2018

51 Defu Lane 10 Singapore 539216

51 Defu Lane 10 Singapore 539216

Fax: 68580877

GST Regn. No.: M2-8922054-2

The photology

2 day

Mr Tan Chuan Heong

/No	Quantity	VBAJA520X0G885579  Description		- Mar (19 10/18 (1)
2011/20	1000000000	NETT ITEMS	_	1220000041
)1	1 pc	rear bumper	\$	1,411.30
02	2 ps	rear bumper parking sensor @ \$359.60 SvC	S	719.20
03	1 pc	rear bumper carrier	\$	793.55
04	1 pc	rear bumper inner top frame A	S	70.65
)5	1 pc	rear bumper energy absorber foam An	\$	86.90
06	1 pc	rear bumper lower splashield cover 4 -	S	96.90
07	1 pc	exhaust box heat shield 4 ^	S	176.50
08	2 ps	rear bumper side retainers @ \$77.55 4 7	5	155.10
			s	3,510.10
		Less 10 %	S	351.01
			S	3,159.09
		LABOUR & MISC. CHARGES		0,100.00
01		To reinstall of rear bumper parking sensor and simulation test.	S	150.00
)2		To check electrical lighting concerned.	S	11 50.00
03		Panel beating, knocking and straighten the necessary portion,	s	550.00
		remove and renewal of parts, adjust and realign the same.		
)4		Putty and spray painting of the affected portion.	\$	550.00
				4 000 00
			\$	1,300.00
			\$	1,300.00
				9 / 6.679 2000 4000
		Total	\$	4,459.09
		Total		9 / 6.679 2000 4000
				9 / 6.679 2000 4000
		LKK Auto Consultants hence notify the Repairer of the following:		9 / 6.679 2000 4000
		the Repairer of the following:  • To resurvey beforelatter spray painting		9 / 6.679 2000 4000
		the Repairer of the following:  To resurvey beloralister spray painting:  To display damaged part(s) during resurvey		9 / 6.679 2000 4000
		the Repairer of the following:  • To resurvey beloralister spray painting  • To display damaged part(s) during resurvey  • Parts prices are subject to confirmation		9 / 6.679 2000 4000
		LKK Auto Consultants hence notify the Repairer of the following:  • To resurvey belorsister spray pointing  • To display itemaged parts) during resurvey  • Parts prices are subject to confirmation  • Third party survey is on a "Without Prejudice" basis  • No secal modifications) is allowed		9 / 6.679 2000 4000
		LKK Auto Consultants hence notify the Repairer of the following: • To resurvey belorslafter spray pointing • To display damaged part(s) during resurvey • Parts prices are subject to confirmation • Third party survey is on a "Without Prejudice" basis		9 / 6.679 2000 4000
		the Repairer of the following:  • To resurvey beforeletter spray painting  • To display demaged part(s) during resurvey  • Parts prices are subject to confirmation  • Third party survey is on a "Without Prejudice" basis  • No respail modifications   is allowed  • Supprementary remis) must be resurveyed and a subject to final approval from insurance Company		9 / 6.679 2000 4000
		EKK Auto Consultants hence notify the Repairer of the following:  To resurvey beforelater 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 respail modification(s) is allowed.		9 / 6.679 2000 4000

## > Back to OneMotoring

## Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:

Owner ID:

Vehicle Details

Vehicle No.:

Vehicle to be Exported:

Intended Deregistration Date:

Vehicle Make:

Vehicle Model:

Primary Colour: Manufacturing Year:

Engine No.:

Chassis No.:

Maximum Power Output:

Open Market Value:

Original Registration Date:

First Registration Date:

Transfer Count:

Actual ARF Paid:

Intended PARF Rebate Details

PARF Eligibility:

PARF Eligibility Expiry Date:

PARF Rebate Amount:

Intended COE Rebate Details

COE Expiry Date:

COE Category:

COE Period(Years):

QP Paid:

COE Rebate Amount:

Total Rebate Amount:

Singapore NRIC 0415A

EV200P

No

05 Oct 2018

B.M.W.

530I SE AUTO

Grey

2017 13759930B48B20B

WBAJA520X0G885579

185.0 kW (248 bhp)

\$54,463.00

03 Oct 2018

03 Oct 2018

\$70,034.00

Yes

02 Oct 2028

\$52.525.00

02 Oct 2028

E - Open - all except motorcycle

10

\$31,801.00

\$31,773.00

\$84,298.00

The information contained herein is correct as at 05 Oct 2018

OK

## Poh Kin (LKKAuto)

From:

Poh Kin (LKKAuto)

Sent:

Tuesday, 11 December 2018 5:10 PM

To:

'Wei Shong'

Cc:

'sam333@bloomberg.net'; 'Johnson Chua'; Admin A

Subject:

RE: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident

involving EV200P (TLM) & SLW4092U (AIG) on 04.10.2018

Importance:

High

## WITHOUT PREJUDICE SAVE AS TO COSTS

Our Ref:

CC6/AIG18018167/Ufa3

Your Ref:

**EV 200P** 

Dear Sir/Madam,

## ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SLW 4092U AND EV 200P ALONG ON 04.10.2018

We refer to the above matter.

We have reviewed the circumstances of the incident and we are of the opinion that there is no conclusive evidence yet to substantiate either party's version unless you can provide rear car camera footage from 11.38.43 onwards to further consider this claim.

Falling which, we regret to inform you that we are unable to look into your claim.

Below is a copy of our insured's accident report statement for your perusal.

A: ELW 40920

DESCRIBE CARCUMSTANCES OF THE ACCIDENT

I drive as car shu Hogan heat to having
leach at the chief place. I spotted a far
let of managed to partial into it something
without hitting any whicles some the
driver of the ways care to claused that
any car had his are his car rear product.

But I cheek my car to me designed at all.

"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,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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

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From: Samuel Tan (SOLITAIRE ASSET MANA) [mailto:sam333@bloomberg.net]

Sent: Monday, 10 December 2018 2:37 PM

Subject: RE: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) &

SLW4092U (AIG) on 04.10.2018

Hi Poh Kin, This process of resolving the accident dispute is taking too long. Do you agree? I am losing a little patience here. Just tell me the conclusion asap so that I can plan for the next course of action. This thing cannot drag on any further! Samuel

From: wei.shong@tlmotor.com.sg At: 12/04/18 17:06:11

To: pohkin@lkkauto.com

Cc: SAMUEL TAN (SOLITAIRE ASSET MANA ) , johnson.chua@tlmotor.com.sg Subject: RE: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) & SLW4092U (AIG) on 04.10.2018

Without prejudice

Dear Poh Kin,

We still waiting from your reply, please update us whether your insured agreeable to direct settle with us at 100% liability for this accident

## Poh Kin (LKKAuto)

From:

Mohamedrasheed, Rashidah < Rashidah. Mohamedrasheed@aig.com>

Sent:

Tuesday, 27 November 2018 11:00 AM

To:

Poh Kin (LKKAuto)

Cc:

A desire A

. . . .

Admin A

Subject:

RE: seek comments/instruction; Our Ref: CC6/AIG18018167/Ufa3; Your Ref:

7305319073SG

Hi Poh Kin,

Proceed to reject.

Please obtain missing footage i.e. 11.38.43 onwards to further consider this claim.

Thank you

#### Rashidah Rasheed

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1767 | Fax +(65) 6835 7416

Rashidah.Mohamedrasheed@aig.com | www.aig.com.sg

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From: Poh Kin (LKKAuto) [mailto:pohkin@lkkauto.com]

Sent: Friday, November 23, 2018 10:49 AM

To: Mohamedrasheed, Rashidah

Cc: Admin A

Subject: seek comments/instruction; Our Ref: CC6/AIG18018167/Ufa3; Your Ref: 7305319073SG

Importance: High

Our Ref:

CC6/AIG18018167/Ufa3

Your Ref:

7305319073SG

Dear Ms Rashidah,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SLW 4092U (OI) AND EV 200P (TP) ALONG CHOO CHIAT PLACE ON 04/10/2018

## Poh Kin (LKKAuto)

From:

Poh Kin (LKKAuto)

Sent:

Friday, 23 November 2018 10:49 AM

To:

'Rashidah.Mohamedrasheed@aig.com'

Cc:

Admin A

Subject:

seek comments/instruction; Our Ref:

CC6/AIG18018167/Ufa3; Your Ref:

7305319073SG

Attachments:

WhatsApp Image 2018-10-05 at 11.44.37 AM.jpeg; WhatsApp Image 2018-10-05 at 11.44.45 AM.jpeg; WhatsApp Image 2018-10-05 at 11.44.50 AM.jpeg; WhatsApp

Image 2018-10-05 at 11.44.56 AM.jpeg

Importance:

High

Our Ref:

CC6/AIG18018167/Ufa3

Your Ref:

7305319073SG

Dear Ms Rashidah,

# ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SLW 4092U (OI) AND EV 200P (TP) ALONG CHOO CHIAT PLACE ON 04/10/2018

We refer to the above matter.

Third party reported that he was parked his(TP) vehicle at parallel parking lot along Joo Chiat Place, and went for lunch. Collecting his vehicle after having his lunch. He found out his(TP) vehicle damage on rear portion and spotted OI vehicle parked behind of his(TP) vehicle. TP alleged OI vehicle damaged at the front portion and also alleged OI acknowledged to him(TP), OI had collided into his(TP) vehicle.

OI reported that he was parked his vehicle at parallel parking lot along Joo Chiat Place without collided any vehicle. When TP driver claimed that OI vehicle had collided into his(TP) vehicle rear portion. And OI had check his(OI) vehicle and realize had no damage at all.

Kindly refer to link below attached with TP rear camera and Whatapps conversation between TP and OI. https://drive.google.com/open?id=1gOTDL-zR8I\_GR0oJqExHEUvRujx78dbk

In the message exchanged between TP with OI, OI comment on the damages and repair of the rear bumper which given us an Impression that OI admitted his Fault indirectly. However, when we spoke to him, OI Denied having involved in the collision. OI Stressed that he did not collided into TP while parking neither his message amounted to admission of Liability.

We believe it is a common sense that if OI has collided into TP vehicle. He would not remain in the lot but should have left the lot and park somewhere else in order to avoid being held for responsibility.

From TP rear video footage, we can see clearly that TP reversed slowly before moving off from the parking lot, to our surprised, he(TP) for no reason alighted from his(TP) vehicle and went to rear to make a check on this vehicle? We are wondering would it be possible that he(TP) reversed and might hit into OI vehicle which bother him(TP) to make a check on both vehicles. Otherwise, he should have spotted the upon collecting it.

As TP was possessed no concrete Evidence proof but only relies on Verbal Accusation against OI. It is not possible that TP damage is absolutely cause the vehicle parked behind him. There is no logic that TP damages is absolutely cause by the vehicle parked behind him. There is no way TP can hold OI responsible for the alleged damage.

In view of this, we are intending to reject third party claim.

We hereby seek your view/comments/instruction, in order for us proceed further.

Thank you.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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

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- IN HIS SEEP MESSAGE EXCHANGED WITH TOP, HIS COMMENT ON THE DAMAGE AND REPAIR OF THE REAR BUMPER WHICH GIVES US AN IMPRESSION THAT HE ADMITTED HIS FAULT IN DIRECTLY, HOWEVER, WHEN WE SPOKE TO HIM, HE DEVICED HAVING INVOLVED IN THE COLLISION, HE STRESSED THAT HE DID NOT HIT TOP WHILE PARKING NEITHER HIS MESSAGE AMOUNTED TO ADMISSION OF LIABILITY.
  - 2) WE BELIEVE IT IS A COMMON SENSE THAT IF 9/2 HAS HIT INTO SRD PARTY VEHICLE HE COULD NOT REMAIN IN THE LOT BUT SHOULD HAVE LEFT THE LOT AND PARK SOMEWHER ELSE IN DRDER TO AVOID BEING HELD FOR RESCONSIBILITY.
  - FROM TOS REAR VIDEO FOOTAGE, WE CAN SEE CLEARLY THAT HE REVERSED SLOWLY BEFORE MOVING OFFRAM THE LOT, TO OUR SURPRISED HE FOR NO REASON ALIGHTED FROM VEHICLE AND WENT TO REAR TO MAKE A CHECK ON HIS VEHICLE MIGHT WE ARE WOUNDERING WOULD IT BE POSSIBLE THAT HE REVERSED AND HIT INTO OLD VEHICLE WHICH BOTHER HIM TO MAKE A CHECK ON BOTH VEHICLES. OTHERWISE, HE SHOULD HAVE SPOTTED THE DAMAGE UPON COLLECTING IT.
  - 4) AS T/P HAS POSSESSED NO CONCRETE EVIDENCE PROOF BUT ONLY
    RELIES ON VERBAL ACCUSATION AGAINST 0/1 ITIS NOT POSSIBLE THAT TIP'S
    DAMAGE IS ABSOLUTELY CAUSED BY THE VEHICLE PARKD BEHIND HIM. THERE IS
    NO LOGIC THAT T/P'S DAMAGE IS ABSOLUTELY CAUSED BY THE
    VEHICLE PARKED BEHIND HIM. THERE IS NO WAY TIP CAN HOLD
    0/1 RESPONSIBLE FOR THE ALLEGED DAMAGE. THEREFORE WE
    INTEND TO RETERT T/P CLAIM IF YOU HAVE NO OBJECTION.

## Khanchna (LKK Auto)

From:

Mei Kwan (LKKAuto)

Sent:

Thursday, 12 December 2019 4:35 PM

To:

Khanchna (LKK Auto)

Subject:

FW: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving

EV200P (TLM) & SLW4092U (AIG) on 04.10.2018

Importance:

High

From: Wei Shong <wei.shong@tlmotor.com.sg>

Sent: Monday, 13 May, 2019 4:50 PM

To: Poh Kin (LKKAuto) <pohkin@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: 'TLM - Sam' <sam@tlmotor.com.sg>; 'Johnson Chua' <johnson.chua@tlmotor.com.sg>; KKLau <kklau@lkkauto.com>

Subject: RE: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) &

SLW4092U (AIG) on 04.10.2018

Importance: High

Without prejudice

Dear Poh Kin.

This case has been dragging for too long.

Please let us hear from you on this matter.

Thank you.

Regards,



Lam Wei Shong William

wei.shong@tlmotor.com.sq

+65 6858 5151 +65 6858 0877 Tan Lim Motor Pte Lt 1 Defu Lane 6 Singapore 539365 http://www.timotor.com.sg

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From: Wei Shong [mailto:wei.shong@tlmotor.com.sg]

Sent: Saturday, April 27, 2019 10:03 AM

To: 'Poh Kin (LKKAuto)' <pohkin@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com> Cc: 'TLM - Sam' <sam@tlmotor.com.sg>; 'Johnson Chua' <johnson.chua@tlmotor.com.sg>

Subject: RE: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) &

SLW4092U (AIG) on 04.10.2018

Without prejudice

Dear Poh Kin,

This case has been dragging for too long.

Please let us hear from you on this matter.

Thank you.

Regards,



Lam Wei Shong William

wei\_shong@tlmotor.com.sq

+65 6858 5151 +65 6858 0877 Tan Lim Motor Pte Lt 1 Defu Lane 6 Singapore 539365 http://www.tlmotor.com.sq

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From: Johnson Chua [mailto:johnson.chua@tlmotor.com.sg]

Sent: Friday, March 8, 2019 6:15 PM

To: Poh Kin (LKKAuto) <pohkin@lkkauto.com>

Cc: 'TLM - Sam' <sam@tlmotor.com.sg>; 'Wei Shong' <wei.shong@tlmotor.com.sg>; sam333@bloomberg.net

Subject: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) & SLW4092U

(AIG) on 04.10.2018 Importance: High

Dear Poh Kin.

We refer to our email below.

Please let us hear from you on this matter.

Regards,



Johnson Chua johnson.chua@tlmotor.com.sq +65 6858 5151 +65 6858 0877 Tan Lim Motor Pte Lt 1 Detu Lane 6

Singapore 539365 http://www.tlmotor.com.sg

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From: Johnson Chua [mailto:johnson.chua@tlmotor.com.sg]

Sent: Monday, 19 November 2018 1:43 PM To: Poh Kin (LKKAuto) <pohkin@lkkauto.com> Cc: 'Wei Shong' <wei.shong@tlmotor.com.sg>; 'sam333@bloomberg.net' <sam333@bloomberg.net>

Subject: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) & SLW4092U

(AIG) on 04.10.2018 Importance: High

### URGENT

Dear Poh Kin,

We refer to the above matter.

This case has been dragging for too long.

We understand that your principal's insured has disputed liability and you are in the midst of investigating this matter.

As such, please reply within the next <u>Three</u> (3) working days whether AIG is agreeable to direct settle with us at 100% liability for this accident.

cc. Owner of EV200P

Regards,



Johnson Chua johnson.chua@tlmotor.com.sq O. +65 6858 5151 F. +65 6858 0877 Tan Lim Motor Pte Lt 51 Defu Lane 10 Singapore 539216

http://www.timotor.com.sq

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Cr: 'Wei.Shong' <wei.shong@tlmotor.com.sg>; 'sam333@bloomberg.net' <sam333@bloomberg.net>

Subject: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) & SLW4092U

(AIG) on 04.10.2018 Importance: High

### URGENT

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cc. Owner of EV200P

Regards,



Johnson Chua johnson.chua@tlmotor.com.sg O. +65 6858 5151 F. +65 6858 0877 Tan Lim Motor Pte Lt 51 Defu Lane 10 Singapore 539216

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Hi chew Meng, we are going to claim the replacement of the full bumper.

12:29 PM 🕢

Do keep a copy of the camera showing your car does not hit the car.

12:30 PM V/

If you so insist.

12:31 PM W

My insurance is
Ntuc. Can u give m ⊙
vour ic. Thanks.

your ic. Thanks.

12:32 PM W

Hi Samuel, my apologies, it is really unfortunate and a waste to replace such a good bumper with a little dent. You may want to consider the costs, time, effort and recalculate the roi

12:46 PM



Even a touch up will

Even a touch up will definitely cost more than 200. It is brand new.

1:00 PM **4/** 

If change eveythinf there is no down come

1:02 PM 🕢

Will be making an insurance report at 3.

1:38 PM **4**/

hi chew Meng. I have saved my video

come

1:02 PM V/

Will be making an insurance report at 3.

1:38 PM **4/** 

hi chew Meng. I have saved my video recording of the afternoon accident where your car hit mine. Pls save yours car cam video recording too.

10:19 PM W

### Poh Kin (LKKAuto)

From:

Mohamedrasheed, Rashidah < Rashidah. Mohamedrasheed@aig.com>

Sent:

Tuesday, 27 November 2018 11:00 AM

To:

Poh Kin (LKKAuto)

Cc:

Admin A

Subject:

RE: seek comments/instruction; Our Ref: CC6/AIG18018167/Ufa3; Your Ref:

7305319073SG

Hi Poh Kin,

Proceed to reject.

Please obtain missing footage i.e. 11.38.43 onwards to further consider this claim.

Thank you

Rashidah Rasheed

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1767 | Fax +(65) 6835 7416

Rashidah.Mohamedrasheed@aig.com | www.aig.com.sg

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From: Poh Kin (LKKAuto) [mailto:pohkin@lkkauto.com]

Sent: Friday, November 23, 2018 10:49 AM

To: Mohamedrasheed, Rashidah

Cc: Admin A

Subject: seek comments/instruction; Our Ref: CC6/AIG18018167/Ufa3; Your Ref: 7305319073SG

Importance: High

Our Ref:

CC6/AIG18018167/Ufa3

Your Ref:

7305319073SG

Dear Ms Rashidah,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SLW 4092U (OI) AND EV 200P (TP) ALONG CHOO CHIAT PLACE ON 04/10/2018

We refer to the above matter.

Third party reported that he was parked his(TP) vehicle at parallel parking lot along Joo Chiat Place, and went for lunch. Collecting his vehicle after having his lunch. He found out his(TP) vehicle damage on rear portion and spotted OI vehicle parked behind of his(TP) vehicle. TP alleged OI vehicle damaged at the front portion and also alleged OI acknowledged to him(TP), OI had collided into his(TP) vehicle.

OI reported that he was parked his vehicle at parallel parking lot along Joo Chiat Place without collided any vehicle. When TP driver claimed that OI vehicle had collided into his(TP) vehicle rear portion. And OI had check his(OI) vehicle and realize had no damage at all.

Kindly refer to link below attached with TP rear camera and Whatapps conversation between TP and OI. https://drive.google.com/open?id=1gOTDL-zR8I\_GR0oJqExHEUvRujx78dbk

In the message exchanged between TP with OI, OI comment on the damages and repair of the rear bumper which given us an Impression that OI admitted his Fault indirectly. However, when we spoke to him, OI Denied having involved in the collision. OI Stressed that he did not collided into TP while parking neither his message amounted to admission of Liability.

We believe it is a common sense that if OI has collided into TP vehicle. He would not remain in the lot but should have left the lot and park somewhere else in order to avoid being held for responsibility.

From TP rear video footage, we can see clearly that TP reversed slowly before moving off from the parking lot, to our surprised, he(TP) for no reason alighted from his(TP) vehicle and went to rear to make a check on this vehicle? We are wondering would it be possible that he(TP) reversed and might hit into OI vehicle which bother him(TP) to make a check on both vehicles. Otherwise, he should have spotted the upon collecting it.

As TP was possessed no concrete Evidence proof but only relies on Verbal Accusation against OI. It is not possible that TP damage is absolutely cause the vehicle parked behind him. There is no logic that TP damages is absolutely cause by the vehicle parked behind him. There is no way TP can hold OI responsible for the alleged damage.

In view of this, we are intending to reject third party claim.

We hereby seek your view/comments/instruction, in order for us proceed further.

Thank you.

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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

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## Poh Kin (LKKAuto)

From:

Poh Kin (LKKAuto)

Sent:

Tuesday, 11 December 2018 5:10 PM

To:

'Wei Shong'

Cc:

'sam333@bloomberg.net'; 'Johnson Chua'; Admin A

Subject:

RE: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident

involving EV200P (TLM) & SLW4092U (AIG) on 04.10.2018

Importance:

High

# WITHOUT PREJUDICE SAVE AS TO COSTS

Our Ref:

CC6/AIG18018167/Ufa3

Your Ref:

**EV 200P** 

Dear Sir/Madam,

### ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SLW 4092U AND EV 200P ALONG ON 04.10.2018

We refer to the above matter.

We have reviewed the circumstances of the incident and we are of the opinion that there is no conclusive evidence yet to substantiate either party's version unless you can provide rear car camera footage from 11.38.43 onwards to further consider this claim.

Falling which, we regret to inform you that we are unable to look into your claim.

Below is a copy of our insured's accident report statement for your perusal.

"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,

Poh Kin, Chong (Mr) | Case Handler LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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

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From: Samuel Tan (SOLITAIRE ASSET MANA) [mailto:sam333@bloomberg.net]

Sent: Monday, 10 December 2018 2:37 PM

Subject: RE: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) &

SLW4092U (AIG) on 04.10.2018

Hi Poh Kin, This process of resolving the accident dispute is taking too long. Do you agree? I am losing a little patience here. Just tell me the conclusion asap so that I can plan for the next course of action. This thing cannot drag on any further! Samuel

From: wei.shong@tlmotor.com.sg At: 12/04/18 17:06:11

To: pohkin@lkkauto.com

Cc: SAMUEL TAN (SOLITAIRE ASSET MANA ) , johnson.chua@tlmotor.com.sg Subject: RE: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) & SLW4092U (AIG) on 04.10.2018

Without prejudice

Dear Poh Kin,

We still waiting from your reply, please update us whether your insured agreeable to direct settle with us at 100% liability for this accident

## Khanchna (LKK Auto)

From: Khanchna (LKK Auto)

Sent: Friday, 10 January 2020 11:03 AM

To: wei.shong@tlmator.com.sg

Cc: Admin A

Subject: Reject Third party claim - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving

EV200P (TLM) & SLW4092U (AIG) on 04.10.2018

Attachments: Email from Poh Kin LKK to TLM dd11122018.pdf

#### WITHOUT PREJUDICE

Dear Sir/Madam,

We refer to the above matter and attachment herein.

Kindly be informed that our Poh Kin (LKK) has informed you via e-mail dated 11/12/2018 that our principal is unable to look into your claim because there is no conclusive evidence.

We have our principal's instruction to deny liability and reject the claim and we are unable to look into your client's claim.

We will close our file accordingly.

Thank you.

"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 Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Wei Shong <wei.shong@tlmotor.com.sg>

Sent: Monday, 13 May, 2019 4:50 PM

To: Poh Kin (LKKAuto) <pohkin@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Cc: 'TLM - Sam' <sam@tlmotor.com.sg>; 'Johnson Chua' <johnson.chua@tlmotor.com.sg>; KKLau <kklau@lkkauto.com>

Subject: RE: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) &

SLW4092U (AIG) on 04.10.2018

Importance: High

Without prejudice

Dear Poh Kin,

This case has been dragging for too long.

Please let us hear from you on this matter.

Thank you.

Regards,



Lam Wei Shong William wei.shong@tlmotor.com.sg

O +65 6858 5151 F +65 6858 0877 Tan Lim Motor Pte Lt 1 Defu Lane 6 Singapore 539365 http://www.tlmotor.com.sg

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From: Wei Shong [mailto:wei.shong@tlmotor.com.sg]

Sent: Saturday, April 27, 2019 10:03 AM

To: 'Poh Kin (LKKAuto)' <pohkin@lkkauto.com>; 'Admin A' <admin-a@lkkauto.com>
Cc: 'TLM - Sam' <sam@tlmotor.com.sg>; 'Johnson Chua' <johnson.chua@tlmotor.com.sg>

Subject: RE: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) &

SLW4092U (AIG) on 04.10.2018

Without prejudice

Dear Poh Kin.

This case has been dragging for too long.

Please let us hear from you on this matter.

Thank you.

Regards.



Lam Wei Shong William wei.shong@tlmotor.com.sq

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From: Johnson Chua [mailto:johnson.chua@tlmotor.com.sg]

Sent: Friday, March 8, 2019 6:15 PM

To: Poh Kin (LKKAuto) <pohkin@lkkauto.com>

Cc: 'TLM - Sam' <sam@tlmotor.com.sg>; 'Wei Shong' <wei.shong@tlmotor.com.sg>; sam333@bloomberg.net

Subject: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) & SLW4092U

(AIG) on 04.10.2018 Importance: High

Dear Poh Kin,

We refer to our email below.

Please let us hear from you on this matter.

Regards,



## Johnson Chua johnson.chua@timotor.com.sg

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From: Johnson Chua [mailto:johnson.chua@tlmotor.com.sg]

Sent: Monday, 19 November 2018 1:43 PM To: Poh Kin (LKKAuto) combin@lkkauto.com>

Cc: 'Wei Shong' <wei.shong@tlmotor.com.sg>; 'sam333@bloomberg.net' <sam333@bloomberg.net>

Subject: URGENT - Check Liability - TLM Ref: TP013102018; LKK Ref: TBA; Accident involving EV200P (TLM) & SLW4092U

(AIG) on 04.10.2018 Importance: High

### URGENT

Dear Poh Kin,

We refer to the above matter.

This case has been dragging for too long.

We understand that your principal's insured has disputed liability and you are in the midst of investigating this matter.

As such, please reply within the next <u>Three</u> (3) working days whether AIG is agreeable to direct settle with us at 100% liability for this accident.

cc. Owner of EV200P

Regards,



Johnson Chua johnson.chua@tlmotor.com.sq O. +65 6858 5151 F. +65 6858 0877 Tan Lim Motor Pte Lt 51 Defu Lane 10 Singapore 539216

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## ...CLAIM SUBFOLDER...(Pending for Survey Report) Revoked / No settlement

Case	FOLDER TRA	Est Submitted	Adj Assigned	Adj Rpt	Adi	Submitted	Ins Auth'ed	Status
Main	08 Oct 2018 Edit Reg		08 Oct 2018 00:00 Edit Adj Rat	5\$1,370.00 Edit Estimate	5\$1	,370.00 ew Apt		Pending for Survey Report Cancel Case
	Main	R	eference	Claim	Details		Documents	Show All
CLAIM SU	BFOLDER DE	TAILS				[Created	by adjuster]	
Insured:	ONG CHE	W MENG, ID: S	1827226A					
Main Claimant:	TAN CHU	AN HEONG, ID	S6820415A					
Vehicle Re No.:	EV200P			Date	of Loss:		8 11:00 - :59 om LTA Reg Date	(Man Yr)]
Claim Type	TP / 730	5319073SG			y/Cover No.:	180001510	1 (Comprehensive	1)
Vehicle Re No. (Insured):	SLW4092	·u			y No. imant):	5104186464		
				Exce				
Repairer:	Tan Lim !	Motor Pte Ltd (D	efu) 1 Defu Lane 6,	539365 Defu La	ne - Tel:	6858 5151		
Handling Insurer:	AIG Asia	Pacific Insuranc	e Pte. Ltd. (Expres	s) - Tel: 65-641	9-3000	. [Handled b	y Foo, Chit Yan)	Chityan.Foo@aig.com
Claimant's Insurer:	0,1,62=1,615		Co-operative Ltd (F	tore, pulling				
Adjuster:	LKK Auto	Consultants Pte	Ltd (HQ) - Tel: 625	6-3561 [Han	died by P	ARCUS CH	JA] [Final Rp	ot due 17/10/2018]
ASSOCIA	TED MAIL RE	CEIVED					Vie	w All Compose Case Ma
· AIG_SG	(09/10/2018)	Re: No Policy F Request to upl No Policy Foun	oad TP GIA Report					
ALL ASS	CIATED TAS	iks =				View All	Search Tasks C	reate New Task Comple
Due Dat	e Priority	Type Tasi	Group Subject	t Handler	Assign	ned By	Completed On	Created On Don

### Claim Documents

\*EV200P (7305319073SG) [SLW4092U] TP TAN CHUAN HEONG Oct 4 2018 11:00AM [ONG CHEW BENG] Tan Lim Motor Pte Ltd

Vid	eo		1 per p	age 🖂	V
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnall	-
1	27/11/18 10:43	2018-10-04 11_38_16.521(Forward-camera)	0	Load AVI	
2	27/11/18 10:44	2018-10-04 11_38_16.521(Rear-camera)	0	Load AVI	
3	27/11/18 10:44	2018-10-04 11_38_43.387(Rear-camera)	0	Load AVI	
4	27/11/18 10:44	2018-10-04 11_56_15.426(Rear-camera)	0	Load AVI	-
5	27/11/18 10:45	2018-10-04 11_56_29.323(Rear-camera)	0	Load AVI	-
6	27/11/18 10:45	2018-10-04 11_57_01.359(Rear-camera)	0	Load AVI	_
Pho	otos/Images		3 per p	age [V]	8
No.	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	-	Thumbnail	-
1	08/10/18 18:05	Chassis Number	0	Load JPG	Ø
2	08/10/18 18:05	Odometer Reading	0	Load JPG	N
3	08/10/18 18:05	General View	0	Load 3PG	Ø
4	08/10/18 18:05	General View	0	Load JPG	Ø
5	08/10/18 18:05	General View	0	Load JPG	M
6	08/10/18 18:05	General View	0	Load JPG	2
7	08/10/18 18:05	General View	0	Load JPG	12
					-
8	08/10/18 18:05	General View	0	Load JPG	2
9	08/10/18 18:05	General View	0	Load JPG	50
10	08/10/18 18:05	General View	0	Load JPG	2
11	08/10/18 18:05	General View	0	Load JPG	V
12	08/10/18 15:05	General View	0	Load JPG	Ø
13	08/10/18 18:05	General View	0	Load JPG	100
14	08/10/18 18:05	General View	0	Load JPG	120
15	08/10/18 18:05	General View	0	Load JPG	V
16	08/10/18 18:05	General View	0	Load JPG	V
17	08/10/18 18:05	General View	0	Load JPG	2
18	08/10/18 18:05	General View	0	Load JPG	2
19	08/10/18 18:05	General View	0	Load JPG	Ø
20	08/10/18 18:05	General View	0	Load JPG	V
21	08/10/18 18:05	General View	0	Load JPG	2
22	08/10/18 18:05	General View	0	Load JPG	Z
	08/10/18 18:05	General View	9	Load JPG	12
23	In the second second	THE CONTROL OF THE CO		Later And State Control	-
24	08/10/18 18:05	General View	0	Load JPG	120
25	08/10/18 18:05	General View	0	Load JPG	120
26	08/10/18 18:05	General View	0	Load JPG	V
27	08/10/18 18:05	General View	0	Load JPG	N
28	08/10/18 18:05	General View	0	Load JPG	8
29	08/10/18 18:05	General View	0	Load JPG	E
30	08/10/18 18:05	General View	0	Load JPG	N
31	08/10/18 18:05	General View	0	Load JPG	Ø
32	08/10/18 18:05	General View	0	Load JPG	Ø
33	08/10/18 18:05	General View	0	Load JPG	Ø
34	08/10/18 18:05	General View	0	Load JPG	Ø
35	08/10/18 18:05	General View	0	Load JPG	W

Merimen e-Claims Page 2 of 2

Vid	eo		1 per	page 🔍	82
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnall	Print
36	08/10/18 18:05	General View	0	Load JPG	2
Doc	umentation		1 per	page 🔻	Ø
No.	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	09/10/18 14:46	TP GIA REPORT	0	Load PDF	
2	13/10/18 20:23	TP ESTIMATE-MARKED	0	Load PDF	
3	10/01/20 10:16	AIG INSTRUCTION TO REJECT	0	Load PDF	
4	15/01/20 16:10	EMAIL TO TP WORKSHOP -REJECT TP CLAIM	0	Load PDF	
5	14/02/20 14:27	Email from LKK to TLM dd11122018	0	Load PDF	
Na	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnail	Print
1	09/10/18 15:03	OI GIA REPORT	0	Load PDF	

## **Documents Checklist**

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
			-
			~
Show Remarks To: Handling Insurer Note: Remarks are private unless you show it to other parties.			_

### 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

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC6/AIG18018167/UKA3Q2

Date: 26/02/2020

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

Claimant

EV200P

1800015101

Vehicle No:

200-23416.0

Insured Vehicle No : SLW4092U

Date of Loss:

04/10/2018

Nature of Claim:

TP

Claim No: 7305319073SG

**DESCRIPTION & IDENTIFICATION OF VEHICLE** 

Reg No:

EV200P

Make & Model:

BMW 530I, 2.0 SE (A)

Engine No:

13759930B48B20B

Reg. Date:

03/10/2018 (Man. Year: 2017)

Chassis No: Odometer: WBAJA520X0G885579 329 km

Colour: Engine Capacity: Grey

Engine Capacity:

1998 cc

Market Value/New Car Price:

N/A

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Engine Modification:

Yes Footbrake (Serviceable):

Pre-accident Condition:

Yes

Handbrake (Serviceable): CONDITION OF TYRES

revolutes recentled

Rear Tyre Size:

245/45 R18

Front Tyre Size: Front Left Side: 245/45 R18 Hankook 9 mm

Rear Tyre Size: Rear Left Side:

Hankook 9 mm

Front Right Side:

Hankook 9 mm

Rear Right Side:

Hankook 9 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	3,159.09	1,270.17	1,888.92	59.79
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,300.00	450.00	850.00	65.38
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	4,459.09	1,720.17	2,738.92	61.42
Approved Total (Overridden) (S\$)		1,370.00		
(S\$)	4,459.09	1,370.00	3,089.09	69.28
+ GST 7.00/7.00% (S\$)	312.14	95.90	216.24	69.28
Nett Amount (S\$)	4,771.23	1,465.90	3,305.33	69.28
Global Sum S	ettlement (S\$)	0.00		

INSPECTION

Date of Assignment: Date Inspected: 08/10/2018

08/10/2018 Inspected At:

Tan Lim Motor Pte Ltd (Defu)

1 Defu Lane 6 Singapore 539365

Estimated Period of Repair:

2.0 days

Adjuster: MARCUS CHUA Manager: Khanchna Pothuraj

Adjuster Report Page 2 of 4

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

## REPAIR DETAILS

Recommende	ed Parts
------------	----------

Part No.	Particulars	Condition	Repairer's	Amount
	*REAR BUMPER	Dented / Deformed	1,411.30 FN	*1,411.30 FN
	*REAR BUMPER PARKING SENSOR	Serviceable	719.20 FN	*-FN
	*REAR BUMPER CARRIER	Not Necessary	793.55 FN	*-FN
	*REAR BUMPER INNER TOP FRAME	Not Necessary	70.65 FN	*- FN
	*REAR BUMPER ENERGY ABSORBER FOAM	Not Necessary	86.90 FN	*-FN
	*REAR BUMPER LOWER SPLASHIELD COVER	Not Necessary	96.90 FN	*-FN
	*EXHAUST BOX HEAT SHIELD	Not Necessary	176.50 FN	*-FN
	*REAR BUMPER SIDE RETAINERS	Not Necessary	155.10 FN	*-FN
se part. N=Net				1,411.30 141.13
		Total Parts (S\$)	3,159.09	1,270.17
		*REAR BUMPER CARRIER  *REAR BUMPER INNER TOP FRAME  *REAR BUMPER ENERGY ABSORBER FOAM  *REAR BUMPER LOWER SPLASHIELD COVER  *EXHAUST BOX HEAT SHIELD  *REAR BUMPER SIDE RETAINERS  se part. N=NettlternDisc.	*REAR BUMPER PARKING SENSOR Serviceable  *REAR BUMPER CARRIER Not Necessary  *REAR BUMPER INNER TOP FRAME Not Necessary  *REAR BUMPER ENERGY ABSORBER FOAM Not Necessary  *REAR BUMPER LOWER SPLASHIELD COVER Not Necessary  *EXHAUST BOX HEAT SHIELD Not Necessary  *REAR BUMPER SIDE RETAINERS Not Necessary  *REAR BUMPER SIDE RETAINERS Sub Total (S\$)  - Nett Item Discount on N Items 10.00/10.00% (S\$)	*REAR BUMPER PARKING SENSOR Serviceable 719.20 FN *REAR BUMPER CARRIER Not Necessary 793.55 FN *REAR BUMPER INNER TOP FRAME Not Necessary 70.65 FN *REAR BUMPER ENERGY ABSORBER FOAM Not Necessary 86.90 FN *REAR BUMPER LOWER SPLASHIELD COVER Not Necessary 96.90 FN *EXHAUST BOX HEAT SHIELD Not Necessary 176.50 FN *REAR BUMPER SIDE RETAINERS Not Necessary 155.10 FN *BE part. N=NettItemDisc.  **Sub Total (S\$) 3,510.10 **Nett Item Discount on N Items 10.00/10.00% (S\$) 351.01

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Lab	our Items		La November 1	
1	TO REINSTALL OF REAR BUMPER PARKING SENSOR AND SIMULATION TEST	New	150.00	50.00
2	TO CHECK ELECTRICAL LIGHTING CONCERNED	New	50.00	0.00
3	PANEL BEATING ,KNOCKING AND STRAIGHTENING THE NECESSARY PORTION, REMOVE AND RENEWAL OF PARTS ,ADJUST AND REALIGN THE SAME.	New	550.00	200.00
4	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION	New	550.00	200.00
	Gross Labou	r Cost (S\$)	1,300.00	450.00
_	Panort was unsubmitted durin	- 45-1		

< END OF ESTIMATES >