ASS. REC. BY: REF	es 4 / FA C810812047/ Ktd	3/Marcial Instruction
SUMMER . VALUE .	ASSIGNMENT (Office)	
E lemmit Laur		Date/Time: 8/10/18@ 3:39pm
Estimated Cost:	Bill to:	3.01169
OD TP/WS/TP RES/OD RES/EV	A/INV/MV/CS	
To Inspect Vehicle No.	SEH DIRIM	naured:
at Workshop m/s Leti +	tuat Mana You	Tel: 6453 8110
100 9h Milly Dr	ive # 04-01	
Policy No:	Claim No:	
Sum Insured:	Excess:	1,000.00
Make of Veh: (Client's Record)		D.O.A 05 10 2018
CA / REV / REP. / REV 24 HRS		H.O.D. Endorsement:
Date/Time: 9.217anog 10/18 P	erson Contacted: Jenny	Vehicle D OUT
Date/Time Action/Instruction (
SFH 9181 M-	X	
9/10/13- Pevert via	email to Jenny 10	W
11/10/18 @ 12:08pm. author	none vender by To	my lew excess \$1000/-
11018@2:14pm amail	is to the	in se repair excess \$1000
A. AMOUL	to Johny I'm autho	IN MEDIN EXCESS DIOUS
116 8112	, Madi 1217	-121 110/
0 6850	d encil (Red: 1)67	1.63, 16%

OD ITP / WS / TP RES / OD RES / EVA / INV / MV To Inspect Vehicle No: at Workshop m/s Of Make: Volles wages Golf C. Colour M. Blue A/C: Insured	6 139 d1Std1N1/NA d1Std1N1/NA
Estimated Cost: OD JTP / WS / TP RES / OD RES / EVA / INV / MV To Inspect Vehicle No: at Workshop m/s Insured: Policy No. Claims No. Sum Insured: (Client's Record) Make of Vehi: Excess: (Policy Condition) Remark: The veh had commenced its repair at the time of inspection. Ball. or Market Value: Date: Veh No: SIT 9 S M. Cycle / Bus / Van / Lorry / Taxi / Prime Truck / Trailer or Truck / Trailer or Make: Volks wagen Golf C. Colour N. Blux AC: Insured Tradio: Insured Eng/No: Cono: UV N 277 Au. 7/ Steering: Inorder / Jammed / Leaked / Burnt or Modf: Nill / S/Rim / STD A/Rim or Tyre Size: F: 225 / 45 Au. BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / TOYO / YOKO or	Mover/ 6 /39 d/Std/NI/NA
Truck / Trailer or To Inspect Vehicle No: at Workshop m/s of Insured: Policy No. Claims No. Sum Insured: (Client's Record) Make of Veh: (Policy Condition) Remark: The veh had commenced its repair at the time of Inspection. Bala. or Market Value: (Taxif Prime Truck / Trailer or Make: Volkswages Golf C. Colour M. Bloc AIC: Insured: Sp.Reading 24184 Tradio: Insured: Eng/No: C/No: WWW 777 Aur. 7/ Gen. Cond: 6000/ Fair / Poor / Burnt Steering: Inorder / Jammed / Leaked / Burnt or Modl: NII / S/Rim / STD-A/Rim or Tyre Size: F: 225/45/A BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHT SULP FIR) TOYO / YOKO or	Mover/ 6 /39 d/Std/NI/NA
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Insured: Policy No. Claims No. Sum Insured: (Client's Record) Make of Veh: (Policy Condition) Remark: The veh had commenced its repair at the time of inspection. Sp.Reading Lange Tradio: Insured Eng/No: C/No: Www 277 Au-7/ Gen. Cond: 600d' Fair / Poor / Burnt Steering: Inorder / Jammed / Leaked / Burnt or Modl: NII / S/Rim / STD A/Rim or Tyre Size: F: 225/45/ BS/DUN / EXNOVA / GY / FS / LIZA / MIC / OHT SUPPR) TOYO / YOKO or	d/Std/NI/NA
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C/No: WWW 727 Au. 7/ Gen. Cond: 6000 Fair / Poor / Burnt Steering: Inorder / Jammed / Leaked / Burnt or Brake: Inorder / Jammed / Leaked / Burnt or Modi: Nil / S/Rim / STD A/Rim or Tyre Size: F: 225 / 45 A R: Remark: The veh had commenced its repair at the time of inspection. Bal. or Market Value: 6 62/6	EW 203
Sum Insured: (Client's Record) Make of Veh: (Policy Condition) Remark: The veh had commenced its repair at the time of inspection. Excess: (Client's Record) Brake: Inorder / Jammed / Leaked / Burnt or Modi: Nill / S/Rim / STD-A/Rim or Tyre Size: F: 225/45/A R: BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHT SU PIR TOYO / YOKO or	-0 205
(Client's Record) Make of Veh: Steering: Inorder / Jammed / Leaked / Burnt or Brake: Inorder / Jammed / Leaked / Burnt or Modi: Nill / S/Rim / STD A/Rim or Tyre Size: F: 225 / 45 A R: R: BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHT SU PIR) TOYO / YOKO or	
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Remark: The veh had commenced its repair at the time of inspection. Bal. or Market Value: R: R: N/S O/S BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU PIR TOYO / YOKO or	0
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Bal. or Market Value: 8 62/c	
Bai. or Market Value: 6' 6' 1/c	SUMI /
I Front	
IDAC Accident Rport: Consistent? : Yes or No R/Bal Z	
GIA / PR Seen: Consistent?: Yes or No L/Bal Z	Zmm
Est. Repairs: Of days Res.: Yes or No D.O.A. 5 / 12/10	mm
Survey held at	2/18
CA / REV / REP. / 24 HRS Des. of Damages: Frt / Rear / O/S / N/S / U/C / Roofton	n or
Date: Person Contacted: Person Contacted:	
Date / Time Action / Instruction The U/C / Chassis frame / Body Structure affected due	e to collision
10/10 File pars to Corners	
	1
	Marsh
RECEIVED 2 8 EED 2010	9
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28	1/5/50/0
	((
Date/Ture, File Pass 107 : Prell. Report Dave Of Possil	-
1) AXD TUNKT TILLING	
Date/Time, File Return to? Resurvey No. of Trip: Survey Fee:	230
Add Fee: : Site Insp. (\$	60
	80
Report Format: OD :: Interview (\$) Fixed as	21
Lump Sum / I.B.I: (S 6HbD) - Tech Invs (S) Others	
Weekend (\$	
TOTAL	

9716

Catherine Chong (LKK Auto)

From:

LEW JENNY <jennylew@uoi.com.sg>

Sent:

Monday, 8 October, 2018 3:39 PM

То:

Jenny Lim; SUR; 'assignments'

Subject:

RE: Request for Survey (OD) - SFH 9181M / Volkswagen Golf

Attachments:

08102018152913.zip

Dear Jenny

We will appoint LKK Auto Consultants Pte Ltd to conduct the survey.

Dear Catherine/Shiau Chan,

Please arrange to survey the vehicle at Lai Huat Meng Kee.

Excess: S\$1,000.00

Thanks.

Warmest Regards

Jenny Lew

Claims Department

United Overseas Insurance Limited

3 Anson Road, #28-01 Springleaf Tower, Singapore 079909

Main • (65) 6222 7733 | DID • (65) 6490 9329 | Fax • (65) 6327 3869 | Email • jerinylew@uoi.com.sg

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From: Jenny Lim [mailto:jenny.lim@laihuat.com.sg]

Sent: Monday, 8 October, 2018 3:31 PM To: LEW JENNY < jennylew@uoi.com.sg>

Subject: Request for Survey (OD) - SFH 9181M / Volkswagen Golf

Dear Jenny

We refer to the above matter.

Please can you arrange for survey of our client's vehicle no. SFH 9181M?

The vehicle is in workshop and supporting documents are enclosed for your reference.

Thank you.

Kind regards.

Jenny Lim for LAI HUAT (MENG KEE) MOTOR PTE LTD 160 Sin Ming Drive #04-01, #04-02 & #07-03 Sin Ming Autocity Singapore 575722

Denise Tay (LKKAuto)

From:

Denise Tay (LKKAuto)

Sent:

Thursday, 11 October 2018 12:14 PM

To:

jenny.lim@laihuat.com.sg

Cc:

SUR

Subject:

SFH 9181M / UOI / OD

Dear Sir,

As instructed by our client, please proceed to repair the insured vehicle SFH 9181M (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,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>denisetay@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Denise Tay (LKKAuto)

From:

LEW JENNY <jennylew@uoi.com.sg>

Sent:

Thursday, 11 October 2018 12:03 PM

To:

Denise Tay (LKKAuto); Admin-D (LKKAuto); assignments

Cc:

SUR

Subject:

RE: Request for Survey (OD) - SFH 9181M / Volkswagen Golf

Attachments:

OD Template.zip

Dear Denise.

Please proceed with the repair authorisation up to S\$7,213.63.

Excess: S\$1,000.00

Enclosed the discharge voucher for client's due execution.

Thank You.

Warmest Regards

Jenny Lew

Claims Department

United Overseas Insurance Limited

3 Anson Road, #28-01 Springleaf Tower, Singapore 079909 Main • (65) 6222 7733 | DID • (65) 6490 9329 | Fax • (65) 6327 3869 | Email • jennylew@uoi.com.sg

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From: Denise Tay (LKKAuto) [mailto:denisetay@lkkauto.com]

Sent: Thursday, 11 October, 2018 10:50 AM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; LEW JENNY <jennylew@uoi.com.sg>; assignments

<assignments@lkkauto.com> Cc: SUR <sur@lkkauto.com>

Subject: RE: Request for Survey (OD) - SFH 9181M / Volkswagen Golf

Dear Jenny,

Kindly advise on the authorization

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Denise Tay (LKKAuto)

Sent: Wednesday, 10 October 2018 1:46 PM



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

Your Ref: TBA Date: 09/10/2018

Our Ref: CS/UOI18018247/Ktd3

The Motor Claims Department United Overseas Insurance Ltd

Dear Sir/Mdm

AMENDMENT PRELIMINARY ADVICE OF VEHICLE NO. SFH 9181M

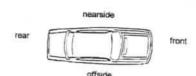
We thank you for the instruction on 08/10/2018

Please be informed that we had conducted the inspection of the above mentioned vehicle on 9/10/2018 at the premises of M/s Lai Huat and have the following to report: -

Workshop Estimate Amount	: <u>S\$</u>	7,383.63
Revised Estimate Amount	: S\$	5,055.99
"Check" Items Amount	: S\$	2,157.64
Market Value	: S\$	62,000.00
LTA Reimbursement Value	: S\$	49,204.00
Nett Value	: S\$	12,796.00

Description of Damage:

The vehicle sustained damages at the front n/s portion.



Comments/ Present Status:

Damages Consistent. Repair Cost Economical. We have not authorized repair.

Yours faithfully Kenneth Automotive Assessor

Denise Tay (LKKAuto)

From: Denise Tay (LKKAuto)

Sent: Tuesday, 9 October 2018 2:47 PM

To: Admin-D (LKKAuto); 'LEW JENNY'; assignments

Cc: SU

Subject: RE: Request for Survey (OD) - SFH 9181M / Volkswagen Golf

Attachments: PRELI ADVISED SFH 9181M.pdf

Dear Jenny,

Enclosed preliminary revised of vehicle SFH 9181M

We have not authorise repair.

Meanwhile, please provide Policy or Claim no.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)

Sent: Tuesday, 9 October 2018 10:58 AM

To: 'LEW JENNY' < jennylew@uoi.com.sg>; assignments < assignments@lkkauto.com>

Cc: SUR <sur@lkkauto.com>

Subject: RE: Request for Survey (OD) - SFH 9181M / Volkswagen Golf

Dear Sir/Mdm,

Thank you for the assignment.

BEST REGARDS,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: <u>assignments@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: LEW JENNY [mailto:jennylew@uoi.com.sg]

Sent: Monday, 8 October 2018 3:39 PM

To: Jenny Lim < jenny.lim@laihuat.com.sg >; SUR < sur@lkkauto.com >; 'assignments' < assignments@lkkauto.com >

Subject: RE: Request for Survey (OD) - SFH 9181M / Volkswagen Golf

Dear Jenny

We will appoint LKK Auto Consultants Pte Ltd to conduct the survey.

Dear Catherine/Shiau Chan,

Please arrange to survey the vehicle at Lai Huat Meng Kee.

Denise Tay (LKKAuto)

From:

Sent: ë

Jenny Lim <jenny.lim@laihuat.com.sg> Friday, 22 February 2019 1:06 PM

Subject:

Denise Tay (LKKAuto)

RE: Finalisation - SFH 9181M / Volkswagen Golf

Dear Denise

Amount confirmed.

Thank you.

Kind regards.

for LAI HUAT (MENG KEE) MOTOR PTE LTD 160 Sin Ming Drive Jenny Lim

#04-01, #04-02 & #07-03 Sin Ming Autocity Singapore 575722 Tel: 64538110

Fax: 64596267

From: Denise Tay (LKKAuto) [mailto:denisetay@lkkauto.com] Sent: Monday, 17 December, 2018 4:04 PM

To: Jenny Lim

Cc: SUR

Subject: RE: Finalisation - SFH 9181M / Volkswagen Golf

Dear Jenny,

Can confirm?

Best Regards,

Denise Tay | Case Handler

> Back to OneMotoring

nquire PARF/COE Rebate for Registered	Vehicle	
Vehicle Owner Particulars		
Owner ID Type:	Singapore NRIC	
Owner ID: Vehicle Details	9716E	
Vehicle No.:	SFH9181M	
Vehicle to be Exported:	No	
Intended Deregistration Date:	09 Oct 2018	
Vehicle Make:	VOLKSWAGEN	
Vehicle Model:	GOLF A7 1.4 TSI AT 5G13GZ W/O HID	
Primary Colour:	Blue	
Manufacturing Year:	2014	
Engine No.:	CXS240949	
Chassis No.:	WVWZZZAUZFW205643	
Maximum Power Output:	90.0 kW (120 bhp)	
Open Market Value:	\$19,256.00	
Original Registration Date:	30 Nov 2015	
First Registration Date:	30 Nov 2015	
Transfer Count:	0	
Actual ARF Paid: Intended PARF Rebate Details	\$9,256.00	
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	29 Nov 2025	
PARF Rebate Amount: Intended COE Rebate Details	\$6,942.00	
COE Expiry Date:	29 Nov 2025	
COE Category:	A - Car up to 1600cc & 97kW (130bhp)	
COE Period(Years):	10	
QP Paid:	\$59,200.00	
COE Rebate Amount:	\$42,262.00	
Total Rebate Amount:	\$49,204.00	

The information contained herein is correct as at 09 Oct 2018

ОК



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 witholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.

5. Any false reporting may be referred to the Police for investigation.

- 6. 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 06/10/2018 10:47 Date Of Accident 05/10/2018 18:20

Exact Location Of Accident ALEXANDRA ROAD TOWARDS GILLMON BARRACKS

Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number SFH9181M

Insured/Policyholder

KWANG LOK MUN Name Of Registered Owner

S1159716E NRIC No

KWANGLOKMUN@GMAIL.COM Email Address

Mobile Phone No (LOCAL) +65-98151756 Alternative Phone No OTHERS-98151756

Vehicle Particulars

VOLKSWAGEN Manufacturer GOLF GT TSI-1.4 (A) Model

Exact Purpose for which vehicle was being used at

time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

YES

If No, Please state action to be taken

PRIVATE CAR Vehicle Category

Insurance Company

UNITED OVERSEAS INSURANCE LTD Name of Insurance Company

COMPREHENSIVE Type Of Coverage

NO Fleet Policy

Policy Number DHOM110153951601

Cover Note Number

Driver

Name of Driver ANG HUI FEN STACEY

NRIC No S8822071D Date Of Birth 17/06/1988 INDOOR Occupation Date Of Driving Pass 10/11/2011

Driving Experience 6 YEARS AND 10 MONTHS

Gender **FEMALE**

Mobile Number (LOCAL) +65-91283028

Fax Number

Contact Number

CYRUS.STACEY07@GMAIL.COM **EMail Address**

Address BLK 350 ANG MO KIO STREET 32 #18-115

Postcode 560350

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured FRIEND

Vehicle Registration Number of Driver's Own

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident COLLISION - HEAD TO REAR

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?

NO

Was any other material or property damaged?

YES

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO

NAME:

Number of Passengers (Including Driver)

Passenger 1

2

: KWANG SAU YAN

GENDER: : FEMALE

Details of Police Action

Was the accident reported to the police? NO

If Yes. Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER TO SKETCH PLAN.

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 SGY43L Vehicle Make/Model/Colour **BMW**

Details Of Properties

Vehicle Category PRIVATE CAR Name of Driver LING TOK HONG NRIC/Passport Number S7033099G Contact Number 81262808

Address Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

. .

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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.
- 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.
- 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:
 - 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:

r start liberation of the te-

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

- 6 OCT 2018

Reporting Centre Personnel's Signature

Name: NRIC/FIN No.:

Jenny Lim S6927273H

Sketch Plan Pg. 2

Alexandra Point		
SKETCH PLAN	(Hort,	mare management speaking and the
\Box	(rank)	
	O DEL	
- Common	Description of the second second	
	· HUHDE	3
		N. alkanicaen
		Zvolkswagen golf TSI(BI
lman Alex	ghora Rd. +	JFH 9181 M
rracks)	& BA	MW
	(c)	43L
DESCRIBE CIRCUMSTANCES	OF THE ACCIDENT	<i>S</i>
	und 18:20. I was driving along Alex	xandra Road towards gillma
barracks.		
	0.0	
weather is fine, to	raffic was slightly heavy. Cars	were moving steality,
a line Started to	form in front. (unknown reason)) and I was unable
to Stop in tome	hence I had to jam brake	but # the car still collider
with the car B	MW (SGY 43L)	
Both Cars Suffered	damages.	
	0	
DECLARATION:		
DECLARATION /We declare the foregoing parti	culars are true in every respect.	
, and a second party	MAG	
	of the state of th	M.
Policyholder's Signature	Driver's Signature	Reporting Centre Personnel's Signature
Date & Time:	(If driver is not the policyholder) Date & Time:	Name: NRIC/FIN No.: Jenny Lim S6927273H
Military and the second was	- 6 OCT 2018	S6927273H



REPUBLIC OF SINGAPORE IDENTITY CARD NO. \$8822071D



ANG HUI FEN, STACEY

洪 慧

CHINESE

17-06-1988

SINGAPORE

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

Class 3A Motor cars without clutch pedals (Auto) =< 3000kg with =< 7 passengers, exclusive of the driver; and other motor vehicles without clutch pedals =< 2500kg 10 Nov 2011

NP 428A



A0041334 26-06-2003

APT BLK 350 ANG MO KIO STREET 32 #18-115 SINGAPORE 560350



United Overseas Insurance Limited

3 Anson Road #28-01 Springleaf Tower Singapore 079909

Tel (65) 6222 7733 Fax (65) 6327 3869 / 6327 3870 Email: ContactUs@uoi.com.sg

Co. Reg. No. 197100152R

RENEWAL CERTIFICATE

ORIGINAL

SGD809.48

SGD56.66

SGD866.14

Agency Account Client	A000395 A000395 0058232	Class of Policy Issued on Acceptance Date	MOTOR 01/11/2017 in UOI 26/10/2017	Policy Number DHOM110153951601 Replacing Policy no. DHOM110153951600
Period o	of Insuran	ce from 30/11/2017	to 29/11/2018 , both dates	inclusive
Insured'	s Name		MR KWANG LOK MUN	
Mailing	Address		13 CHUAN VIEW SINGAPORE 554749	
Business	/Occupn	. RETIREE		
Premium		. BASIC ANNUAL PRE	MIUM	SGD1,549.25
		5% INCENTIVE DIS	COUNT	SGD77.46-

50.00%

SGD735.90-

SGD73.59

SGD809.48 Premium Due

Premium GST

Total Due

EXCESS FOR NAMED DRIVER

REFER TO DRIVER AGE MUST BE ABOVE 25 YEAR AND OR DRIVING EXPERIENCE MORE THAN THREE (3) YEARS.

Total Annual Premium

isk No. 001	PRIVATE			
 Registration 	SFH9181M	Make/Mode1	VOLKSWAGEN	GOLF A7 1.4 TSI AT 5G13GZ
Type of Cover	COMPREHENSIVE	No. of seats	4	Body Type HATCHBACK
Engine No	CXS240949	Capacity cc's	1395	Yr of Manuf/Regn 2014/2014
Chassis No	WVWZZZAUZFW205643			NCB% 50.00
				Certificate Ref. PVI
INDEMNITY FOR	TOTAL LOSS	MARKET	VALUE	
NAMED DRIVERS			SGD500.00	
OTHERS		S	GD1,000.00	
APPL TO <25 YF	RS & OR <3YRS EXP	S	GD3,000.00	
WINDSCREEN DAM	MAGE CLAIM		SGD100.00	
Named Drivers	(A) THE INSURED	(B)	LIM GIM LIANO	G

THE FOLLOWING CLAUSES AND ENDORSEMENTS APPLY TO THIS POLICY 2 - EXCESS - DAMAGE CLAIMS AN EXCESS OF \$100 (BEFORE GST) APPLIES FOR EACH WINDSCREEN CLAIM

TERRORISM EXCLUSION ENDORSEMENT CONTRACTS (RIGHT OF THIRD PARTIES) ACT 2001 25 - STRIKE RIOT AND CIVIL COMMOTION SECTION III - MEDICAL EXPENSES SECTION IV - PERSONAL ACCIDENT BENEFITS

NO CLAIM BONUS

NCD PROTECTOR

2 E - YOUNG AND INEXPERIENCED DRIVERS

2 F - (A) THE INSURED 30 - REPLACEMENT PARTS CONDITION PRECEDENT

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC

Owner ID: 9716E

Vehicle Details

Vehicle No.: SFH9181M

Vehicle to be Exported: Yes

Intended Deregistration Date: 06 Oct 2018

Vehicle Make: VOLKSWAGEN

Vehicle Model: GOLF A7 1.4 TSI AT 5G13GZ W/O HID

Primary Colour: Blue
Manufacturing Year: 2014

Engine No.: CXS240949

Chassis No.: WVWZZZAUZFW205643

Maximum Power Output: 90.0 kW (120 bhp)

Open Market Value: \$19,256.00
Original Registration Date: 30 Nov 2015
First Registration Date: 30 Nov 2015

Transfer Count: 0

Actual ARF Paid: \$9,256.00

Intended PARF Rebate Details

PARF Eligibility: Yes

PARF Eligibility Expiry Date: 29 Nov 2025 PARF Rebate Amount: \$6,942.00

Intended COE Rebate Details

COE Expiry Date: 29 Nov 2025

COE Category: A - Car up to 1600cc & 97kW (130bhp)

COE Period(Years): 10

 QP Paid:
 \$59,200.00

 COE Rebate Amount:
 \$42,311.00

 Total Rebate Amount:
 \$49,253.00

The information contained herein is correct as at 06 Oct 2018

Tel: 64538110 Fax: 64596267

来發(明记)摩哆有限公司

LAI HUAT (MENG KEE) MOTOR PTE LTD

Sector A. Block 21, Sin Ming Industrial Estate #01-56/58/60 Singapore 575679, Tel: 6453 8110 Fax: 6459 6267. RCB No: 199407592C

Date

ESTIMATE

EST. No EST0020485 United Overseas Insurance Ltd 3 Anson Road #28-01 Springleaf Tower

1 of 2 Your ref. DHOM110153951601 Job No. 69898 Our ref . 18.10.13 Payment

Attn

Vehicle No SFH 9181M Vehicle Model: Volkswagen Golf Accident on ... 5/10/2018

Not Northern Repairs

Ex 81000/ 1945,62564315

Amount

DIY 8272 7

47.00 5

35.25 +

B 35.00 L

Dir 30.55 -

017 82 72

Quantity Unit Description Unit price Disc. pct. Supply of Parts - Nett item: CM 656.59 1 1.00 Po Front headlamp LH Mr 992.64 -1.00 Pc Front bonnet 992 64 Bu 545 20 L 1.00 Pc Front fender LH 545 20 1.00 Pc 1.00 Pc 82.72 Front bonnet hinge RH cm 403 26 L 1.00 Pc Radiator grille assy with chrome moulding & 403.26 outer cover 1.00 Pc Front headlamp panel LH 47.00 1.00 Pc Front bumper side holder LH CM . 1.045,75 1.00 Pc Front bumper 1.045.75 1.00 Pc CM 851 20 7 Front bumper sponge 851 20 cm 1.00 Po Air can air guide LH em 1,045.75 2 1.00 Pc Front support panel (fibre) 1.045.75 Special nett item: 1.00 Pc Front number plate 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 本公司拥有最先进的 CAROLINER MARK IV 机械,可提供给 多种款式的车身及给于快速与准确的侧量方式和大铁修理。 除外,还有先进的 SAICO Deluxe 喷漆烘炉。

"Our services include the latest and reliable CAROLINER MARK IV repair bench, draw-aligner and the support dolly system to provide accurate re-alignment and speedy repairs. We also provide the new and advanced SAICO Deluxe oven heater for re-spraying all motor vehicles."

来發(明记)障哆有限公司

LAI HUAT (MENG KEE) MOTOR PTE LTD

Sector A. Block 21, Sin Ming Industrial Estate #01-56/58/60 Singapore 575679, Tel: 6453 8110 Fax: 6459 6267 RCB No: 199407592C

ESTIMATE

United Overseas Insurance Ltd 3 Anson Road #28-01 Springleaf Tower

Page 2 of 2
Your ref. DHOM110153951601
Job No. 69898
Our ref 18.10.13
Payment 8/10/2018

7.900.48

Attri grand

Vehicle No SFH 9181M Vehicle Model : Volkswagen Golf Accident on ...: 5/10/2018

Quantity Unit	Description	Unit price	Disc pct. Amount
	Labour & Misc:		10
1.00	To dismantle + refix air con condensr and refill gas	120,00	120.00
1.00	To erase fault code	60.00	6000 700.00
1.00	To straighten front body, to knock dents on front bumper reinforcement and renew of parts	700.00	6002 700.00
1.66	To spray paint	650.00	6001 650.00
			cm.
			4317-
	Sub-Total GST 7 00%		7,383.63 516.85

本公司拥有最先进的 CAROLINER MARK IV 机械,可提供给多种款式的车身及给于快速与准确的测量方式和大铁修理。除外,还有先进的 SAICO Deluxe 喷漆烘炉。

Total

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来發(明记)障哆有限公司 LAI HUAT (MENG KEE) MOTOR PTE LTD

Sector A, Block 21, Sin Ming Industrial Estate #01-56/58/60 Singapore 575679, Tel: 6453 8110 Fax: 6459 6267 RCB No: 199407592C

ESTIMATE

SUPPLEMENTARY

EST. No: EST0020485 United Overseas Insurance Ltd 3 Anson Road #28-01 Springleaf Tower Singapore 079909

Date 12/10/2018

Attn

Vehicle No SFH 9181M Vehicle Model . Volkswagen Golf Accident on ... 5/10/2018

Quantity Unit Description Unit price Disc. pct. Amount
Supply of Parts - Nett item:

SUPPLEMENTARY ITEM:

1.00 Pc Front bumper beam (centre) 334.00 4 334.00

 Sub-Total
 334.00

 GST 7.00%
 23.38

 Total
 S\$ 357.38

本公司拥有最先进的 CAROLINER MARK IV 机械,可提供给多种数式的车身及给于快速与准确的测量方式和大铁修理。 除外,还有先进的 SAICO Deluxe 喷漆烘炉。

"Our services include the latest and reliable CAROLINER MARK IV repair bench, draw-aligner and the support dolly system to provide accurate re-alignment and speedy repairs. We also provide the new and advanced SAICO Deluxe oven heater for re-spraying all motor vehicles."

来發(明记)障哆有限公司 LAI HUAT (MENG KEE) MOTOR PT

Sector A, Block 21, Sin Ming Industrial Estate #01-56/58/60 Singapore 575679, Tel: 6453 8110 Fax: 6459 6267 RCB No: 199407592C

ESTIMATE

EST. No ... EST0020485 United Overseas Insurance Ltd 3 Anson Road #28-01 Springleaf Tower Singapore 079909

DHOM110153951601

Job No 18 10 13 Our ref . .

Payment 8/10/2018

Vehicle No SFH 9181M Vehicle Model: Volkswagen Golf

Accident on ... 5/10/2018

Attn

1 NOT NOTHERS

7 PRINTY B4 point

Ex 81000/ 12x.63564313

Quantity	Unit	Description	Unit price	Disc p	ct Amount
	VALUE OF DES	Supply of Parts - Nett item:		,	
1.00	Pc	Front headlamp LH	656.59		CPA 656 59 L
1.00		Front bonnet	992 64		Bu. 99264 u
1 00	Pc	Front fender LH	545 20		Bu 545 20 L
1.00	Pc	Front bonnet hinge LH	82.72		32.72
1.00	Pc	Front bonnet hinge RH	82.72		82.72 1
1 00	Pc	Radiator grille assy with chrome moulding & outer cover	403.26		CPA 403 26 L
1.00	Pc	Front headlamp panel LH	47 00		Bu 47.00 a
1.00		Front bumper side holder LH	30.55		Dir 30.55
1 00		Front bumper	1,045 75		(M 1.045 75
1 00		Front bumper sponge	851.20	•	851 20
1.00		Air con air guide LH	35.25		35.25 -
1.00		Front support panel (fibre)	1,045.75		1,045.75
		Special nett item:			
1.00	Pc	Front number plate	35.00		B, 35.00

本公司拥有最先进的 CAROLINER MARK IV 机械,可提供给多种款式的车身及给于快速与准确的测量方式和大铁修 除外,还有先进的 SAICO Deluxe 喷漆烘炉。

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;64596267

来發(明记)噂哆有限公司 LAI HUAT (MENG KEE) MOTOR PTE LTD

Sector A, Block 21, Sin Ming Industrial Estate #01-56/58/60 Singapore 575679, Tel: 6453 8110 Fax: 6459 6267 RCB No: 199407592C

ESTIMATE

EST. No EST0020465 United Overseas Insurance Ltd 3 Anson Road #28-01 Springleaf Tower Singapore 079909

 Page
 2 of 2

 Your ref
 DHOM110153951601

 Job No
 69898

 Our ref
 18 10 13

 Payment
 8/10/2018

Attn

Vehicle No ... SFH 9181M Vehicle Model . Volkswagen Golf Accident on ... 5/10/2018

Quantity Unit	Description	Unit price	Disc pct	Amount
	Labour & Misc:			10
1.00	To dismantle + refix air con condensr and refill gas	120.00		120.00
1.00	To erase fault code	60.00		60.00
1.00	To straighten front body, to knock dents on front bumper reinforcement and renew of parts	700.00	60	700.00
1.00	To spray paint	650 00	60	0/ 650 00

 Sub-Total
 7,383 63

 GST 7.00%
 516 85

 Total
 S\$ 7,900 48

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LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

UNITED OVERSEAS INSURANCE LTD

Ref: CS/UOI18018247/Ktd3e2

3 ANSON ROAD #28-01

Date: 01-03-2019

SPRINGLEAF TOWER SINGAPORE 079909		Date: 01-03-2019	
		Code: UOI2	
1.	Policy Particul	lars :- OWN DAMAGE	NOTE AND ADDRESS OF THE PARTY.
Insured Veh		Veh. Inspected	SFH 9181M
Policy No.	DHOM110153951601	Coverage (\$)	0.00
Claim No.		Excess (\$)	1,000.00
Assign Fron	1 JENNY LEW	Assign Date	08/10/2018
2.	Vehicle Part	iculars & Condition	
Make & Mod	el VOLKSWAGEN GOLF TSI (A)	c.c	1395
Engine No.	HIDDEN	Year of Reg.	2015
Chassis No.	WVWZZZAUZFW205643	Colour	METALLIC BLUE
Odometer	24194	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		
3.	Condit	tions of Tyres	
	Size	Make	Balance
R/H Front Ty	re 225/45 R17	PIRELLI	7 mm
L/H Front Ty	re 225/45 R17	PIRELLI	7 mm
R/H Rear Ty	re 225/45 R17	PIRELLI	9 mm
L/H Rear Ty	e 225/45 R17	PIRELLI	9 mm
4.	Descript	ion of Damages	
THE VEHICLE	SUSTAINED DAMAGES AT THE FF	RONT N/S PORTION.	
DAMAGES SE	E DETAILS.		
5.	Genera	al Information	
Accident Da	te 05/10/2018	Inspection Date	09/10/2018
Survey held	at LAI HUAT (MENG KEE) MOTO	R PTE LTD	
	160 SIN MING DRIVE #04-01/0 SIN MING AUTOCITY SINGAPORE 575722	2	
5a.	R	Remarks	
	ET VALUE IS S\$62,000.00(EST. AVE ANCE TO YOUR INSTRUCTIONS, V		REPAIRS.
5b.		Days of Repair	
ESTIMATED N	IORMAL PERIOD FOR REPAIR:	6 Working Day	/8



LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SFH 9181M

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	FRONT HEADLAMP LH (SN)	CRACKED	656.59	656.59
1	FRONT BONNET (SN)	BUCKLED	992.64	992.64
1	FRONT FENDER LH (SN)	BUCKLED	545.20	545.20
1	FRONT BONNET HINGE LH (SN)	DISTORTED	82.72	82.72
1	FRONT BONNET HINGE RH (SN)	DISTORTED	82.72	82.72
1	RADIATOR GRILLE ASSY WITH CHROME MOULDING & OUTER COVER (SN)	CRACKED	403.26	403.26
1	FRONT HEADLAMP PANEL LH (SN)	BUCKLED	47.00	47.00
1	FRONT BUMPER SIDE HOLDER LH (SN)	DISTORTED	30.55	30.55
1	FRONT BUMPER (SN)	CRACKED	1,045.75	1,045.75
1	FRONT BUMPER SPONGE (SN)	CRACKED	851.20	851.20
1	AIR CON AIR GUIDE LH (SN)	CRACKED	35.25	35.25
1	FRONT SUPPORT PANEL (FIBRE) (SN)	CRACKED	1,045.75	1,045.75
1	FRONT NUMBER PLATE (SN)	BENT	35.00	35.00
1	FRONT BUMPER BEAM (CENTRE) (SN) (ADDITIONAL)	BENT	334.00	334.00
			6,187.63	6,187.63
	LABOUR			
	TO DISMANTLE + REFIX AIR CON CONDENSR AND REFILL GAS.		120.00	100.00
	TO ERASE FAULT CODE.	NOT NECESSARY	60.00	
	TO STRAIGHTEN FRONT BODY, TO KNOCK DENTS ON FRONT BUMPER REINFORCEMENT AND RENEW OF PARTS.		700.00	600.00
	TO SPRAY PAINT.		650.00	600.00
			1,530.00	1,300.00
	GRAND TOTAL		7,717.63	7,487.63
	RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			6,450.00

RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)		6,450.00
LESS EXCESS	新发展的 。	-1,000.00
NETT LIABILITY	AND SOLD SEED OF THE	5,450.00

Report Ref No. CS/UOI18018247/Ktd3e2

KONG SENG CHEONG

Licensed Appraiser

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