ASS, REC. BY	REF CS ASMIR	118451/NV 0302	Special Instruction	
Surveyor .	N I M I	MENT (Office)		
From (Person):	sitty Teo « A	(AXA) MZ	Date/Time _ [1] 30	8
Estimated Cost		Bill to	-1111010	
To Inspect Vehicle	RES/OD RES/EVA/INV/MV	Insur 18R Insur	2CPT1118 20	(Kalvin)
at Workshop m/s	Liannex (d 636 8 266	8
of	18 Sungai Kodu	H way	0304	
Policy No:	J	2	M 60 XC2	
Sum Insured:			VIL	
Make of Veh: (Client's Record)			DOLEC A.O.D	nie.
			_ b.o.k _ J71001120	716
CA / REV / REP	REV 24 HRS	No.	H.O.D. Determinat:	
Date Time, 4 440	am@ 1110/18 Person Contacted	Alice	Vehicle IN OUT	
Date/Time Acti	on/lestruction (/) Estimat	N 10	stigation (Fire (Course
	to the late of the state of the			case)
	A	ouch that the inv	utigation and get v	rocartional.
	OT 14	our insured any	er. Also get schneir	ng record.
12/10/18 Re				_
of his	vert via SMART Claim	, pending dor	investigation	
dutte	naz said repairer	agrae LS \$53	, 800 z	
70/11/18 In	formed Kitty repairer	U .	800 2	
	J 1	4. 22	1300	
Date / Time Action / Instru	action			
6/12/18 Rece em	ail from kitty to of	er IS HOTA IN	50% mark down	n
	er reporter LS \$35		Sole will cond	
	I PERMET LS &S	in the contact	con the	- Al-
7/10/18 Rece ema	il from Alice not ag	reade, courter	p1000003 \$ 53.00	20 2
10/12/18 Send sur	ail to Yvonne (AXA)	repairer not ag	treable on repair	(as+,
counter	proposes \$53,0001=		- 1	
1212 18 @ 1210pm	Lynn all up said to	offer LS \$3	37,000 =	
12/18 Rere email	from Alice not acce	of 15 \$37000/2	stand at \$530	xxx)2
Diale @ 219pm	Informed Lynn repairer	not accent 1	\$ \$37,000 remo	in at \$52,00
12/12/18 Pom auth	orize repair at \$	H3K VIQ Sm	ART claim he !	unn there
13 15 16 10 Prosel	Alice CA on 13 1	and not arm	ding & Hak	emcil
13/13/18 MINOTINES	HILL CH ON IS	54 CX (X	431 00	- emqii
181 114 TZ 22 H	13,000 (Red 31,193,	H) D	7 1111 2010	
		RECEIVED	L TUTIL TOTA	
				18

Veron Chen (LKKAuto)

From:

Veron Chen (LKKAuto)

Sent:

Thursday, 13 December 2018 5:31 PM

To:

'Liannex Corporation'; SUR

Cc:

Naz (LKKAuto)

Subject:

RE: PZ 8118R-DOA: 27/9/2018 (AXA OD) (AXA REF :S8M00XC2)

Attachments:

AXA (LS REPAIR).pdf

Dear Alice,

As instructed by our client, please proceed to repair the insured vehicle PZ 8118R not exceeding Lump Sum \$43,000/- (Excess NIL/-).

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.

Attached Lump Sum Letter, kindly get insured to sign, chop and forward back to us.

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: Liannex Corporation < liannexc@singnet.com.sg>

Sent: Wednesday, 12 December 2018 1:07 PM

To: Veron Chen (LKKAuto) <veronchen@lkkauto.com>

Subject: RE: PZ 8118R-DOA: 27/9/2018 (AXA OD) (AXA REF :S8M00XC2)

Hi Verone,

Your reply on lump sum at \$37,000.00 we unable to accept.

We still stand at our proposed COR at \$53,000.00 before excess.

Thank you

Alice

Liannex Corporation (S) Pte Ltd

From: Veron Chen (LKKAuto) < veronchen@lkkauto.com>

Sent: Wednesday, 12 December, 2018 12:23 PM

To: Liannex Corporation < liannexc@singnet.com.sg >

Cc: SUR <<u>sur@lkkauto.com</u>>; Naz (LKKAuto) <<u>Naz@lkkauto.com</u>> Subject: RE: PZ 8118R-DOA: 27/9/2018 (AXA OD) (AXA REF :S8M00XC2)

Dear Alice,

Re-offer Lump Sum \$37,000/- .

Please check and confirm.

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: Liannex Corporation < liannexc@singnet.com.sg>

Sent: Friday, 7 December, 2018 3:39 PM To: 'Naz (LKKAuto)' < Naz@lkkauto.com>

Subject: RE: PZ 8118R-DOA: 27/9/2018 (AXA OD) (AXA REF :S8M00XC2)

Dear Naz,

- We are not agreeable to your recommended COR at \$35,800.00
- We counter proposes COR at \$53,000.00 before excess.
- Please do take note that this subject motor bus was badly burnt in and around the engine and engine's compartment as well as the body parts and definitely there will be lots of supplementary engine parts
- Also, please note that there has been long delay (More than 2months) in response to this own damage claim and lots of parts had already corroded because of the delay.
- Kindly give some thought into this matter.
- Alternatively, we have no objection for you or AXA Insurance to tow the subject motor bus to other workshop to repair the subject bus provided the bus owner agree to same.
- 7. Please let us have your reply within the next few days.
- Thank you.

Best regards

Alice

Liannex Corporation (S) Pte Ltd

From: Naz (LKKAuto) < Naz@lkkauto.com > Sent: Thursday, 6 December, 2018 11:59 AM

To: Liannex Corporation < liannexc@singnet.com.sg Cc: Veron Chen (LKKAuto) < veronchen@lkkauto.com>

Subject: Re: PZ 8118R-DOA: 27/9/2018 (AXA OD) (AXA REF :S8M00XC2)

Dear Ms Alice.

' After reviewing the price of checked items, can you finalize the COR at \$35,800?

Thank you.

Best Regards.

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315

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

From: Veron Chen (LKKAuto)

Sent: Thursday, 6 December 2018 9:37 AM

To: Naz (LKKAuto)

Subject: PZ 8118R-DOA: 27/9/2018 (AXA OD) (AXA REF :S8M00XC2)

Hi Naz,

Please advise what is the labour per day rate and spray paint per panel rate proposed by the workshop? The labour and paint charges for labour item (b), (h) and (i) seems to be a high. From the marked estimate, your surveyor recommend the repairs on lump sum basis, since the repairer will be using used or recon parts, and this is an OD case, can inform your surveyor to negotiate with the repairer to give a higher discount for lump sum at 40% to 50% mark down.

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)

Menu



PZ8118R | Kindly authorize repair at \$43K with - Lynn Khong workshop

Type

Question

Message

Hi, Kindly proceed to authorize repair at Liannex. Thank you.

Reply

Veron Chen (LKKAuto)

From:

ANG Yvonne <yvonne.ang@axa.com.sg>

Sent:

Wednesday, 12 December 2018 5:35 PM

To:

Veron Chen (LKKAuto) SUR; Naz (LKKAuto)

Subject:

RE: PZ 8118R-DOA: 27/9/2018 (AXA REF: 58M00XC2)

Hi Veron

Lynn is looking into the matter Understand she had advised you today

Regards

Yvonne Ang Assistant Manager Motor (Property) Claims

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg Email: yvonne.ang@axa.com.sg DID: 1800 880 4888



redefining / insurance



Please consider the environment before printing this message

This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited.

If you are not the intended recipient of the message, please notify the sender immediately.

From: Veron Chen (LKKAuto) [mailto:veronchen@lkkauto.com]

Sent: Monday, December 10, 2018 5:01 PM To: ANG Yvonne < yvonne.ang@axa.com.sg>

Cc: SUR <sur@lkkauto.com>; Naz (LKKAuto) <Naz@lkkauto.com>

Subject: PZ 8118R-DOA: 27/9/2018 (AXA REF: S8M00XC2)

Dear Yvonne,

As spoken this afternoon, kindly assist under Kitty case.

Please advise what is the labour per day rate and spray paint per panel rate proposed by the workshop? The labour and paint charges for labour item (b), (h) and (i) seems to be a high. From the marked estimate, your surveyor recommend the repairs on lump sum basis, since the repairer will be using used or recon parts, and this is an OD case, can inform your surveyor to negotiate with the repairer to give a higher discount for lump sum at 40% to 50% mark down.

We have negotiate with repairer COR \$35,800/-, they are not agreeable.

They counter proposes COR \$53,000/-.

For your approval please.

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)

----Disclaimer-----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.

Veron Chen (LKKAuto)

From:

Veron Chen (LKKAuto)

Sent:

Monday, 10 December 2018 5:01 PM

To:

ANG Yvonne

Cc:

SUR; Naz (LKKAuto)

Subject:

PZ 8118R-DOA: 27/9/2018 (AXA REF: S8M00XC2)

Dear Yvonne,

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They counter proposes COR \$53,000/-.

For your approval please.

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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)

Veron Chen (LKKAuto)

From:

Liannex Corporation < liannexc@singnet.com.sg>

Sent:

Friday, 7 December 2018 4:26 PM

To:

Veron Chen (LKKAuto)

Cc:

'Liannex Corporation'

Subject:

RE: PZ 8118R-DOA: 27/9/2018 (AXA OD) (AXA REF :S8M00XC2)

From: Liannex Corporation < liannexc@singnet.com.sg>

Sent: Friday, 7 December, 2018 3:39 PM To: 'Naz (LKKAuto)' <Naz@lkkauto.com>

Subject: RE: PZ 8118R-DOA: 27/9/2018 (AXA OD) (AXA REF :S8M00XC2)

Dear Naz,

- We are not agreeable to your recommended COR at \$35,800.00
- 2. We counter proposes COR at \$53,000.00 before excess.
- Please do take note that this subject motor bus was badly burnt in and around the engine and engine's compartment as well as the body parts and definitely there will be lots of supplementary engine parts
- Also, please note that there has been long delay (More than 2months) in response to this own damage claim and lots of parts had already corroded because of the delay.
- 5. Kindly give some thought into this matter.
- Alternatively, we have no objection for you or AXA Insurance to tow the subject motor bus to other workshop to repair the subject bus provided the bus owner agree to same.
- 7. Please let us have your reply within the next few days.
- 8. Thank you.

Best regards

Alice

Liannex Corporation (S) Pte Ltd

From: Naz (LKKAuto) < Naz@lkkauto.com > Sent: Thursday, 6 December, 2018 11:59 AM

To: Liannex Corporation < liannexc@singnet.com.sg
Co: Veron Chen (LKKAuto) veronchen@lkkauto.com

Subject: Re: PZ 8118R-DOA: 27/9/2018 (AXA OD) (AXA REF :S8M00XC2)

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After reviewing the price of checked items, can you finalize the COR at \$35,800?

Thank you.

Best Regards,

Naz | Technical Investigator

LKK Auto Consultants

Phone: 6841-2157 | Email: Naz@lkkauto.com | Fax: 6256-4315

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

From: Veron Chen (LKKAuto)

Sent: Thursday, 6 December 2018 9:37 AM

To: Naz (LKKAuto)

Subject: PZ 8118R-DOA: 27/9/2018 (AXA OD) (AXA REF : S8M00XC2)

Hi Naz,

Please advise what is the labour per day rate and spray paint per panel rate proposed by the workshop? The labour and paint charges for labour item (b), (h) and (i) seems to be a high. From the marked estimate, your surveyor recommend the repairs on lump sum basis, since the repairer will be using used or recon parts, and this is an OD case, can inform your surveyor to negotiate with the repairer to give a higher discount for lump sum at 40% to 50% mark down.

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)

Menu

PZ 8118 R

PLEASE ASSIST TO NEGOTIATE REPAIR COST FURTHER

Type

Q Question

Message

Hi Veron, Please advise what is the labour per day rate and spray paint per panel rate proposed by the workshop? The labour and paint charges for labour item (b), (h) and (i) seems to be a high. From the marked estimate, your surveyor recommend the repairs on lump sum basis, since the repairer will be using used or recon parts, and this is an OD case, can inform your surveyor to negotiate with the repairer to give a higher discount for lump sum at 40% to 50% mark down. Thank you.

Reply * Dear Kitty. We will check and revert. Thanks Veron Chen

Cancel Reply

Reply Now





Service Request Details

Claim

S8M00XC2

Reference

None @

Loss Date

September 27, 2018

Request Date

October 11, 2018

Due Date

October 18, 2018

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (OD)

Type of Loss

Own Damage

Services

Fire

Own Damage Investigation



Vehicle Information

Incident Vehicle Registration #

PZ8118R

Make

SUZU LI 134P

Model

ISUXXX

Service Address

18 SUNGEI KADUT WAY, . . 728789

Primary Contact/Insured

YEOONG CHARTER BUS 1 CANBERRA DRIVE, #05-01 1 CANBERRA, 768101, Singapore 97811531

Claim Handler

TEO Kitty 6568804602

kitty.teo@axa.com.sg

Additional Instructions

EXCESS NIL

Messages

Invoices

History

Documents

Assessment

Metrics

Notes

New Message

New Message

Type * O Message Subject * IA SUBMITTED FOR PZ 8118R

Message *

Dear Kitty,

Please be informed that New IA submitted. We have Not Authorize repair. Kindly let us have your approval please. Thanks Veron Chen

Cancel

Send

54 UHLAVE L 001-28 PAVA URI INDESTRIAL PARK, SINGAPORE 400033 TEL : 1005) 6250364 FAX : 1003) 62544315

Immediate Advice

To: AXA Insurance Pte Ltd

Date: 30/11/2018

Survey details

Date of loss	27/9/2018
Date of appointment	11/10/2018
Date of survey	11/10/2018
Location of survey	LIANNEX CORPORATION (S) PTE LTD

Vehicle Details:

Claim Type:	Own Damage	
Vehicle number	PZ 8118R	
Make and Model	ISUZU LT134P	
Date of registration	6/5/2008	
Excess	NIL	
Market Value	\$90,000.00	
Parf Rebate	\$34,169.00	
Nett Loss	\$55,831.00	

Repair details

Initial Estimate	\$74,193.00	

Proposed/Revised repair cost:

Revised Estimate Amount	\$21,515.00	
"Check items (Estimated)	\$41,278.00	
Labour	\$8,800.00	
Total Repair (Estimated)	\$71,593.00	
Lump Sum (Estimated)	\$53,800.00	

Number of days of repair	30-35 DAYS

Remarks:

The vehicle caught fire.

Damages Consistent Repair Cost Economical

LKK AUTO CONSULTANTS PTE LTD (OD) .

Re:RE: MV RANGE \$75K TO \$90K

Type Question	
2.25	
Message Hi Veron, Please advise the revised COR. Your IA is \$71,5	.593 but ERV is \$55,831.
Reply *	
Dear Kitty,	
Repairer able to undertake the repair at Lump Sum \$53	3,800 (including supplementary). Thanks Veron
	Cancel Reply No

RE: MV RANGE \$75K TO \$90K

Туре				
Question				
Message				
Dear Kitty, We will check and revert.	Thanks Veron Che	en		
Reply *				
Dear Kitty,		- i-Theelie \/nenn		
Base on the MV range the vehicle	is economical to re	pair.Thanks veron		
			Cancel Reply	Reply Now

LKK AUTO CONSULTANTS PTE LTD (OD) .

PZ 8118 R



MV RANGE \$75K TO \$90K - Kity Ls 53, 800

Type

Question

Message

Hi Please advise if the vehicle is economical to repair.

Reply

Menu

New Message

Type *



O Message

Subject *

IA SUBMITTED FOR PZ 8118R

Message *

Dear Sir/Madam,

Please be informed that IA submitted. We have Not Authorize repair. Pending for investigation. Thanks Veron Chen

Cancel

Senti

STARTANE 1, 603-25 PAYA CHEPARENTHERE PARK, SINGAPORE 100935 TEL: (060) 62563901 FAN: (060) 62564310

Immediate Advice

To: AXA Insurance Pte Ltd Date: 12/10/2018

Survey details

Date of loss	27/9/2018	
Date of appointment	11/10/2018	
Date of survey	11/10/2018	
Location of survey	LIANNEX CORPORATION (S) PTE LTD	

Vehicle Details:

Claim Type:	Own Damage	
Vehicle number	PZ 8118R	
Make and Model	ISUZU LT134P	
Date of registration	6/5/2008	
Excess	NIL	
Market Value	\$90,000.00	
Parf Rebate	\$34,169.00	
Nett Loss	\$55,831.00	

Repair details

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Proposed/Revised repair cost:

Revised Estimate Amount	\$21,515.00	
"Check items (Estimated)	\$41,278.00	
Labour	\$8,800.00	
Total Repair (Estimated)	\$71,593.00	
Lump Sum (Estimated)		

Number of days of repair	30-35 DAYS

_				- 4	н		
R	e	m	а	r	k	s	:

			-	
Tha	wah	icla	caugh	t fire
1116	VEH	HLIE.	COMMENT	6 111 50

Pending for Investigation

> Back to OneMotoring

Enquire	PARF/	COE	Rebate for	Registered	Vehicle
and the second					

Enquire PARP/COE Repare for Registered	Yemele	
Vehicle Owner Particulars		
Owner ID Type:	Business	
Owner ID: Vehicle Details	5406L	
Vehicle No.:	PZ8118R	
	No	
Vehicle to be Exported:	12 Oct 2018	
Intended Deregistration Date:	ISUZU	
Vehicle Make:	LT134P	
Vehicle Model:	Multi-Colour	
Primary Colour:	2007	
Manufacturing Year:	The state of the s	
Engine No.:	6HK1460692	
Chassis No.:	JALLT134P77000316	
Maximum Power Output:	TANGET OF STREET	
Open Market Value:	\$88,604.00	
Original Registration Date:	06 May 2008	
First Registration Date:	06 May 2008	
Transfer Count:	0	
Actual ARF Paid: Intended PARF Rebate Details	\$4,431.00	
PARF Eligibility:	No	
PARF Eligibility Expiry Date:	9	
PARF Rebate Amount:	\$0.00	
Intended COE Rebate Details		
COE Expiry Date:	05 May 2028	
COE Category:	C - Goods Vehicle & Bus	
COE Period(Years):	10	
PQP Paid:	\$35,729.00	
COE Rebate Amount:	\$34,169.00	
Total Rebate Amount:	\$34,169.00	
The information contained herein is correct as at 12 Oct 2	018	

The information contained herein is correct as at 12 Oct 2018

OK

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.
- Information provided must be as truthful and accurate as possible. Any withir misrepresentation or witholding 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.

- 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.
- By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the sentre and to copies of the report being made available
 aforesaid.

ACCIE	1 - 1	CTA		1100	į
ACCID	100	ISIA	11-11	HE I	ш

Date Of Report 27/09/2018 13:39
Date Of Accident 27/09/2018 09:25

Exact Location Of Accident YISHUN AVE 7 HEAVY VEHICLES CARPARK

Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number PZ8118R

Insured/Policyholder

Name Of Registered Owner YEOONG CHARTER BUS

Co Reg No 52875406L

Email Address WAHLEONG8118@GMAIL.COM

Mobile Phone No

Alternative Phone No OFFICE-97811531

Vehicle Particulars

Manufacturer ISUZU
Model LT134P

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

Vehicle Category BUS

Insurance Company

Name of Insurance Company AXA INSURANCE PTE LTD

Type Of Coverage THIRD PARTY FIRE AND/OR THEFT

Fleet Policy NO

Policy Number VBX/P1173830

Cover Note Number

Driver

Name of Driver RATONEL BRYAN COLIN @ ARYAN

 NRIC No
 \$85316368

 Date Of Birth
 25/10/1985

 Occupation
 INDOOR

 Date Of Driving Pass
 17/03/2016

Driving Experience 2 YEARS AND 6 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-81277131

Fax Number

Contact Number

EMail Address AHYENCOLIN@GMAIL.COM

Address

BLK 342B YISHUN RING ROAD #09-1924

Postcode

762342

Was driver an employee of the Insured's Company YES

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

FIRE, EXPLOSION OR LIGHTNING

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

NO

ambulance?

Was any other material or property damaged?

NO

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?

YES

If Yes, Please state which Police Station

Police Station Name

YISHUN NORTH NEIGHBOURHOOD POLICE CENTRE

Police Station Address

ROAD: 31 YISHUN CENTRAL, POSTCODE: 768827, COUNTRY:

SINGAPORE

Police Station Contact

TEL NO: 1800-8529999 - FAX NO: 68522299

Was notice of intended Prosecution given?

If Yes, against whom?

NO

Circumstances of Accident

PLEASE REFER TO ATTACHED.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 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.
- Any false reporting may be referred to the Police for investigation.
- 6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the 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 aforesald.
- 8. Consent under the Personal Data Protection Act (PDPA)

lunderstand, 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)
 - (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 proyiders or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Parsonal 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.

Date & Time:

Palicyholder's 51

town the "

Driver y Signature

(If driver is not the pol

Date & Time:

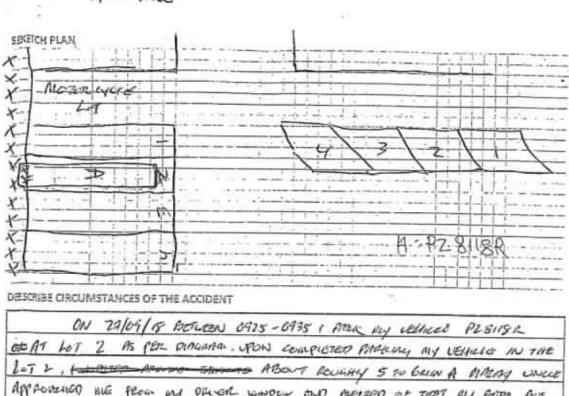
Reporting Centre Personnel's Signature

Name

NRIC/FIN No.:

Sketch Plan Pg. 2

X - TREE



ON 29/09/18 BOTHERN 0925-6935 1 ATTEN MY LEGICE PLBITSIL
CERT LOT 2 AS FEL DIMUNAM . UPON CEMPICIED PARKETY MY VEHILLE IN THE
LOT 2, 1 - MILES AROUND SAME ABOUT ROWHY 5 TO GREW A MIRERY WHEN
Approximen the from my other whom the messen at that my form our was on fire.
fi.

OF CLARATION

(We declar Gher coing particulars are true intellery respect.

Folinyholder's Signature Date & Time:

The Street

Oriver's Finature (If driver is not the policyholder) Date & Time: VI 01/19 13:39

MHANN

Reporting Centre Personnel's Signature Name:

NRIC/FIN No.:





1 of 1

Report No. F/20180927/2059

POLICE REPORT (NP299)

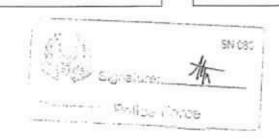
Police Station Of Origin Yishun North N.P.C 31 Yishun Central SINGAPORE 768827 Tel No: 1800-8529999

Date/Time Report Made 27/09/2018 12:29	Vide Re F/20180	port No. 927/0088		Station Diary No. 36	
Name Of Informant RATONEL BRYAN COLIN	Address APT BLK 342B YISHUN RING ROAD #09-1924 SINGAPORE 762342				
ID Type / ID No. NRIC NO / S8531636B	Contact No. Home/Office Mobile 81277131				
Nationality SINGAPORE CITIZEN	Email A	ddress			
Occupation	Sex	Age	Date of Birth	Race	
Bus driver	Male	32	25/10/1985	Filipino	
Institution/School Name	Language English				
Date/Time Of Incident 27/09/2018 09:25 - 27/09/2018 09:35	Location Of Incident YISHUN AVE 7 HEAVY VEHICLES CARPARK				
Brief details.					

On 27/09/2018 at about 0925hrs, I was sitting inside my bus (PZ8118R) when a Malay cleaner had approached me from my driver's window and alerted me that my rear bus compartment was on fire. I wish to state that both the SCDF and the police had already attended to my incident vide F/20180927/0088 and I am lodging this report for my vehicle's insurance claim as directed by my boss.

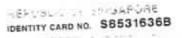
Signature Of Officer Recording The Report:	Signature Of Informant:
F / Staff Sgt MOHAMMAD HADY BIN HAMZAH	Muller
Signature Of Interpreter: Not applicable	Date/Time: 27/09/2018 12/29
Officer In-Charge Of Case: F / Ang Mo Kio Police Divisional Investigation Branch / Sgt 1 LEONG GHUM WAI Contact No.: 62181343/45	Classification Of Case:

Authentication Stamp



Sketch Plan Pg. 5









RATONEL BRYAN COLIN BARYAN



Date of blirts 25-10-1988 SINGAPORE

185310306

5577018

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSIES!

EFFECTIVE DATE

MINITORICY CLASS DUST EXCESSION COSC OC HINTERC CLASS OR PRESENT OF CLASS OF CC HANTORIC CLASS EXCESSION CONTROL NEITH IN PRINCIPAL MAINTER CLASS CAN PRINCIPAL TRANSPORT THE PRINCIPAL MAINTER CANADA THE PORT THE CANADA THE PRINCIPAL THE MAINTER OF MAINTER CANADA MAINTER THE MAINTENANT OF PRINCIPAL PRINCIPAL THE CANADA THE PRINCIPAL THE PRINCIPAL THE PRINCIPAL PRINCIPAL THE CANADA THE PRINCIPAL THE PRINCIP

5 / No.9000246035

NP 426A

21-03-2016

APT BLK 342B YISHUN RING ROAD #08-1924 SINGAPORE 762343



联立机构(新)有限公司

LIANNEX CORPORATION (S) PTE LTD.

18, Sungei Kadut Way, Singapore 728789 Tel: 6368 2668 Fax: 6367 8866 Email: liannexe@ss-ignet.com.sg Company Reg. No: 199304670R

9/10/2018

AXA Insurance Singapore Pte Ltd 8 Shenton Way #24-01 AXA Tower Singapore 068811

BY EMAIL ONLY (motor.survey@axa.com.sg)

Atn : Motor claim Dept .

Dear Sirs .

OWN DAMAGE CLAIM (FIRE)

PZ 8118 R FIRE INCIDENT ON 27/9/2018 AT YISHUN AVENUE 7 HEAVY VEHICLE

CARPARK.

POLITCY HOLDER :- YEOONG CHARTER BUS

POLICY NO. :- VFX/P1173830 VEHICLE NO. : PZ 8118 R

We append below our repair estimate for PZ 8118 R (Isuzu LT434)

Repair estimate

	respuit saturates		
Parts r	equired :-		
1 pc	Rear right bumper assy.		\$ 1200.00 - 5N
l pc	Rear right bumper structural frame assy.		\$ 380.00
1 pc	Rear right taillamp assy.		\$ 980.00 -84
1 pc	Rear right taillamp wire hamess		\$ 290.00 - SN
1 pc	Rear lid cover assy.		\$ 4300.00
1 pc	Rear lid cover weatherstrip		\$ 480.00
1 pc	Rear top lid cover assy.		\$ 2600.00
1 pc	Rear top lid cover lock		\$ 80.00
5 pcs	Rear top air cond fan assy.		\$ 2100.00
I pc	Rear right corner panel		\$ 2400.00
l pc	Rear right top inspection lid cover assy.		\$ 2200.00
1 pc	Rear right top inspection lid cover weatherstrip		\$ 310.00
1 pc	Rear right top inspection lid cover lock		\$ 80.00
1 pc	Rear right lower inspection lid cover assy.		\$ 3100.00
1 pc	Rear right lower inspection lid cover weatherstrip		\$ 390.00
1 pc	Rear right lower inspection lid cover lock		\$ 80.00
1 pc	Rear right centre horizontal panel		\$ 250.00 P
1 set	Rear right structural frame assy.		\$ 3600.00 7
1 pc	Rear right rocker panel		\$ 480.00 ? XS
1 pc	Rear right window protector moulding	470	\$ 550,00 BN
		21,70	\$25850.00
	Less 10% trade discount		\$ 2585.00
		19, 593	\$23265.00
Specia	al net Items :-	12	
1 pc	Alternator		\$ 2200.00
1 pc	Air cond. compressor	4 150	\$ 1800.00 ? 7 500
1 pc	Air cond discharge pipe	1175	\$ 850.00 >
500	b.c.f.		\$28115.00

1

LIANNEX CORPORATION (S) PTE LTD PC 8118 R

	b.c.f.	\$28115.00
5 pcs	Air cond. fan assy.	/ \$ 2100.00 ?
1 pc	Air cond discharge plpe	\$ 720.00 ?
l pc	Radiator assy.	\$ 3600.00 ?
1 pc	Radiator expansion tank assy.	\$ 340.00 } SAI
2 pcs	Radiator hose	\$ 560.00
1 pc	Radiator fan assy.	\$ 680.00
1 pc	Radiator fan cowling	\$ 430.00
1 pc	Hydraulic reservoir tank	\$ 280.00
2 pcs	Hydraulic reservoir tank pipe	7 10 < \$ 380.00 3
2 pcs	Engine mounting	\$ 1240.00
1 pc	Rear windscreen windscreen gum	\$ 500.00
1 pc	Rear right window glass gum	\$ 280.00
1 set	Rear reverse sensor	\$ 480.00
1 pc	Rear sticker, '60 KM/H'	\$ 10.00
1 pc	Rear exhaust pipe 'A' (part no. 150001A)	\$ 1155.00
1 pc	Rear exhaust pipe 'B' (part no. 150001B)	\$ 1312.00
1 pc	Rear exhaust pipe 'C' (part no. 150001C)	\$ 722.00
1 pc	Rear exhaust pipe (part no. (part no. 150126)	\$ 343.00 ?~~
1 pc	Rear exhaust silencer.(part no. 150012)	\$ 667.00?
1 pc	Rear exhaust silencer (part no.150554)	\$ 427.00?
4 pcs	Rear exhaust pipe gasket (part no. 150571)	\$ 136.00?
1 pc	DPD - Diesel Particulate diffuser (part no. 150556)	S 8925.00 7
1 pc	Air cleaner (part no. 130001)	\$ 877.00 BN
2 pcs	Resonator, air intake (part no. 131102)	\$ 552.00 ?
2 pcs	Hose to resonator (part no. 131337)	\$ 64.00 [?]
1 pc	Hose, air intake (part no. 131179)	\$ 403.00
1 pc	Hood ASM (130133A)	\$ 78.00 °
1 pc	Hose rubber, air breather (028063A)	\$ 16.00?
1 pc	Hose rubber, air breather (028063B)	S 13.00 ?
1 pc	Hose rubber, oil drain	\$ 10.00 ? /
1 pc	Hose rubber, head cover to separator (028307)	\$ 79.00 ?
1 pc	Hose rubber (part no. 028315	\$ 66.00 ?
2 pcs	Hose, breather (part no. 028316A)	\$ 88.00 ?
1 pc	Hose, breather (part no. 028316B)	\$ 62.00 ?
1 pc	Wire harness, frame (part no. 810006)	\$ 2310.00 3 7
l pc	Wire harmone angine (next no. \$10013)	\$ 373.00 7 854
. 100	Total parts cost	عدا 35 S52393.00 عدر جا
	total parts servi	7,303
Lahor	ur charges :-	
Luco	an drink flow	46,896
) To tow vehicle (two trips)	\$ 400.00
) To supply and spray insulation foam on all affected parts.	3 2200.00
	To lift engine so as to enable repair to be carried out and re	
ď) To remove all damaged alternator, wire harness including	rewiring and
	checking of wiring system.	S 1800.00 F XNN
	b.c.f.	\$57793.00
	756777	3/-

LIANNEX CORPORATION (S) PTE LTD

PC 8118 R

b.b.f.

\$5779300

e) To remove rear windscreen glass so as to enable repair to be carried out and refit same.

for 3 willowers.

f) To remove damaged exhaust assy, diesel particulate diffuser etc. and refit new.

\$ 1400.00 2 XVN

g) To remove damaged air cond compressor, pipes, fans etc and refit New including vacuum and recharge gas.

\$ 1200.00 ?

* h) To putty and spray painting on all affected parts affected by the fire.

\$ 3400.00

* i) To cut off damaged structural frames and weld new. To remove all damaged body parts and refit new including align same. 50440

\$ 3800.00

Total repair cost

\$68193.00

74,193

NOTE: This estimate is based on visible damage only. Should any hidden parts and/or labour charges required during works in progress, insurer and/or their surveyor will be notified accordingly.

Price quoted is subjected to 7% GST.

Kindly contact our Miss Alice for the survey.

LESS 45 20% \$42,636.80

LIS TOTAL \$42,600 /30 Day

LIANNEX CORPORATION (S) PTE LTD

DAVID LIANG

CLAIMS CONSULTANT

NAZ LKK 11/10/18 1300

CHECK DIEMS PHOTOS

AFTER FEBRIC PHOTOS

WAIT FOR AXATO REVERT & AUTHORISE.

LKK Auto Consultants hence notify the Repairer of the following:

- . To recurvey before/efter 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:





Fire Report Application

Your request for the Fire Report has been confirmed and the amount of SGD170.00 will be deducted from your account. You will receive the report within 8 working days upon completion of investigations. Please quote the following transaction number when making enquiries.

O Download Tax Invoice/Receipt

Transaction Number: FR2018101502476 Date/Time: 15/10/2018 14:07

INCIDENT DETAILS									
Date and Time	27/09/2018 09:25								
Location of Fire	YISHUN AVE 7 HEAV	VISHUN AVE 7 HEAVY VEHICLES CARPARK							
Fire Involved	PZ8118R								
REQUESTOR DETAILS									
Requestor Type	Insurance Companies								
Requestor ID Type	Singapore Pink	Requestor ID	S7	7028214C					
Name of Applicant	Veron Chen								
Company Name	LKK AUTO CONSULT	ANTS PTE LTD							
Company UEN									
Company Reference Number	CS/ASM18018451/Nvc	13							
CONTACT DETAILS									
Mode of Collection	Email								
Main Contact No.	62563561	Office No.	62	563561					
Handphone No.		Fax No.	62	564315					
Email Address	sur@lkkauto.com								
Address	Block No.	51 Floor No.	01	Unit No.	25				
	Street Name	UBI AVE 1							
	Building Name	PAYA UBI INDUSTRIAL PARK		Postal Code	408933				
PAYMENT DETAILS									
Payment Mode	Credit/Debit Card								
EP Reference No.	5395838223596182903	3046							
PSI Reference No.	37e7fb04-508c-4117-a	e99-471744a16637							
Total Fees	SGD170.00								



SINGAPORE CIVIL DEFENCE FORCE 91 UBI AVENUE 4 SINGAPORE 408827 TELEPHONE: 6280 0000 GST REG NO: MG-8400000-5

TAX INVOICE/RECEIPT

Name : Veron Chen

Address : 51 UBI AVE 1

#01-25 PAYA UBI INDUSTRIAL PARK

Singapore 408933

Receipt No : 5395838223596182903046

Date/Time : 15/10/2018 14:07 eService ID : FR2018101502476

S/No	Payment Mode	Description	Reference No	Net Amount	GST (7% GST)	Gross Amount
1	Credit Card	Fire Report	FR2018101502476	170.00	0.00	170,00
					Total Amount (SGD)	170.00

REMARKS:

Date and Time [27/09/2018 09:25] - Location of Fire [YISHUN AVE 7 HEAVY VEHICLES CARPARK]

Note: This is a computer generated receipt. No signature is required. Receipt is void if payment is dishonoured.

Veron Chen (LKKAuto)

SCDF Payment Acknowledgement <donotreply@scdf.gov.sg>

Sent:

Monday, 15 October 2018 2:10 PM

To:

SUR

Subject:

Order Confirmation

CyberSource*

Receipt

Date: 10-15-2018 Order Number:

FR2018101502476

Billing Information

LKK AUTO CONSULTANTS PTE LTD

Chen Veron

51 UBI UBI AVE 1 #01-25 PAYA UBI IND PARK

SINGAPORE

SG

408933

sur@lkkauto.com

62563561

Payment Details

Order Total

Total amount SGD 170.00

xxxxxxxxxxxxx9189

Please keep a copy of this receipt for your records

+ Buck to OneMotoring

The same of the sa		
nguire Transfer Fee		
Vehicle Detaile		
Volucie Inc.	F28118R	
vehicle Type.	220 - Private Hire IChauffeur! Buy/Crach/Minibus	
Vehicle Attachment 1	Air-Conditioned	
Vehicle Scheine	Bus Carrying School Children	
remove Makes	6020	
Vehicle Model	STEMP	
Changis No.	MALET34P77000316	
Propellant	Diesel	
Engine No.	BHK15BDRFJ	
Engine Cases Hy	7790 cs	
Maximum Pureer Output :	23,772	
Assimum Latter Weight:	15200 Ag	
Integer Weight	10240 kg	
fear Of Manufacture	2007	
Degrad Megastation Date	06 May 2008	
Ifmum Expry Clate	05 May 2028	
COS Category	C - Gunds Venicle & Bus	
FOP Paid:	\$35,729.00	
	01 May 2028	
COE Expery Dane :	05 New 2018	
hosel fine Enginy Date	05 Nov 2018	
mujerition Due Date	17 Oct 2018	
manded Transfer Date	17 OH 2018	
O2 Emilion		
CO Emission		
HC Syvinsium		
NOx Emiliane		
PM Emission	The state of the s	to 20 to 2018 has account health will be imposed. Phone use from its flour for Parable, to their on the

The current must be express to their 2018. You may remove the road backnown 06 Aug 2018 with all pre-requirely furbided. If the most back is removed after 05 New 2018, late removal feels) will be imposed. Please use Extend to be required by the second of the removal feels will be imposed to the new registered owner when its ownership is being transferred.

Amount Playable IF rom 06 New 2018 to 05 May 2019)

	Armunit Betwe GST	GST Amuent (SE)	Amount After GST
	300		95.00
Transitio Fee	25.00		25:00
Sub Solari			25.00
	200		0.00
Note Board Tax Amount (After Offsetting Over Payment):	0.00		
Tutul Amount Payable;			25.00
Message			

You may print this page for reference.

OK Pelie

➤ Back to OneMotoring

inquire PARF/COE Rebate for Register	red Vehicle	
Verificie Owner Particulars		
Owner ID Type	Business	
Dweer ID.	SADAL	
Vehicle Details		
Weblick Nic.	P2813HR	
Whick to be Exported.	Nev	
Broanded Denglatration Date:	17 Oct 2018	
Yorks In Make:	69420	
Vehicle Medel:	171349	
Printery California	Myth-Colour	
Manufacturing Wear	3007	
Engra No.	gent twidn/2	
Chanis No.	JALLT134P77000316	
Maximum Power Dutasit		
Open Market Value:	\$26,404.00	
Original Registration Date:	06 May 2008	
First Registration Date	De May 2008	
Tradeler Count	0	
Acqual ART Parts	\$4,433.00	
Intended PARF Rebute Details		
PASE Eligibility:	No	
MRF Eligibility Every Date:		
PARE Nature Amounts	\$0.00	
Intended COE Rebate Details		
COE Expry Date:	Q5 May 2028	
COE Calegory	C - Goods Writede & Burn	
COE Person/Heural	10	
202P Pauli	\$35,729.00	
COE Return Amount:	\$34.119.00	
Tutal Rebets Amount:	\$34,119,00	
and the second s	No. 2014	

The information contained herein is ascreet as at 17 Oct 2018

- Back to OneMotoring

	y on Vehicle Recall - Vehicle Specific		
* ONW	INFORMATION ON VEHICLE RECALLS SU	BMITTED FROM 9 APRIL 2007 IS AVAILABLE	
Vehi	de Owner Particulars		
Owner ID Tigge		Builde	
Dwn	r D	540%	
Vehi	de Details		
	w Registration number:	PZ815BR	
Make		6020	
Veter	te Mudeli	KTIDAP	
	er Natio	SHC1A60872	
	10.740	MALTIMPTTOKSIS	
	if Details		
1000	Recall No.	8281100088	
	Manufacturer Recall Date:	26 Sep 2013	
1	Estimated Constetion Year of Result	2012	
	Brief Description (As Provided by Monor Dealer).	SUBFACE OF FUEL COMMON RAIL GET ROUGH CONDITION DUE TO MACHINE FAILURE IN PRODUCTION LINE OF VENDOR. AS A RESULT, DURABELTY OF HEAT LIAD IS NOT FROUGH	
	Date Roctified	25 iae 2013	
	For more details, contact TRIANGLE AUTO PTE LTD		
	Hutline Information	ANG KHOONENG at 884 54800	



SINGAPORE CIVIL DEFENCE FORCE

FIRE REPORT

1. GENERAL INFO	ORMATION			
INCIDENT NO. :	/20180927/0264	LOCATION OF FIRE: Yishun Heavy Vehicle Park (Y0017) Yishun Avenue 7 Singapore		
FIRE REPORTED	ON: 27 September 2018			
TIME OF CALL : (09:34:23 hrs			
STATION COVERAGE : \	Yishun Fire Station			
2. INCIDENT INFO	PRMATION			
FIRE INVOLVED:	The rear engine compartmen	t of a bus (PZ8118R).		
METHOD OF EXT	INGUISHMENT: By members F crew.	s of public using dry por	wder fire extinguisher before	
PROBABLE CAUS	SE OF FIRE: Accidental (Ove	rheating at the engine of	compartment)	
	INED: As a result of the fire, to			
iiginia dadorniary di				
	URY INFORMATION			
	PIN/FIN	ADDRESS	DEAD/INJURIES SUSTAINED	

This is a computer generated Fire Report. No signature is required.

RASHID B MD NOOR for COMMISSIONER

SINGAPORE CIVIL DEFENCE FORCE



Your Ref: S8M00XC2

Our Ref : CS/ASM18018451/N

31 October 2018

M/s AXA Insurance Pte. Ltd. 8 Shenton Way #24-01 AXA Tower Singapore 068811 (Motor Claims Department)

TECHNICAL INVESTIGATION REPORT OF FIRE INCIDENT INVOLVING THE INSURED VEHICLE PZ 8118R ON 27 SEPTEMBER 2018

- 1. We refer to your letter dated 11 October 2018 and the instructions therein.
- Our analysis, comments and opinions with respect to the cause of fire to the insured vehicle PZ 8118R (herein referred to as "Insured Vehicle") are set out below.

Inspection of the Insured Vehicle

- The Insured Vehicle was physically inspected on 11 October 2018 at the premises of Liannex Corporation (herein referred to as "Liannex") located at 18 Sungei Kadut Way, Singapore 728789.
- A static inspection was carried out to the Insured Vehicle where the following general information was recorded:-

Vehicle Registration No.

: PZ 8118R

Make / Model

: ISUZU LT 134P

Chassis No.

: JALLT134P77000316

Year of Registration

: May 2008

Mileage

: 380,293km

5. The exterior body of the Insured Vehicle had sustained fire damage at the rear portion. Affected parts had included the rear windscreen, engine panel, side panels, tail lights and rear bumper, amongst others. The engine compartment of the Insured Vehicle had sustained significant fire damage. The interior compartment of the Insured Vehicle was observed to be unaffected by the fire. See photos 1 – 6 below.

Auto

Company Registration No. 199607198R



Photo 1 shows the general view of the front portion of the Insured Vehicle at the time of our inspection. The front portion of the Insured Vehicle was relatively unaffected by the fire.



Photo 2 shows the general view of the rear left portion of the Insured Vehicle at the time of our inspection. The rear left portion of the Insured Vehicle was relatively unaffected by the fire.



Photo 3 shows the general view of the right rear portion of the Insured Vehicle at the time of our inspection. The exterior body of the Insured Vehicle had sustained significant fire damage at the rear right portion.



Photo 4 shows the general view of the rear portion of the Insured Vehicle at the time of our inspection. The Insured Vehicle had sustained fire damage at the rear portion. Affected parts had included the rear windscreen, engine panel, side panels, tail lights and rear bumper, amongst others.

Auto

Pte Ltd



Photo 5 shows the general view of the damaged rear windscreen of the Insured Vehicle at the time of our inspection.

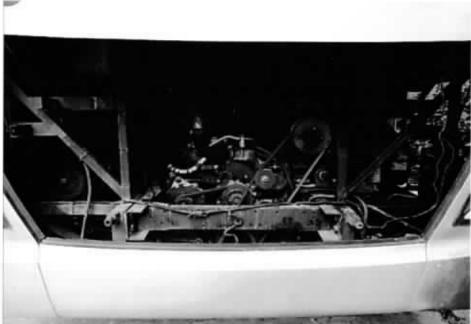


Photo 6 shows a general view of the engine compartment of the Insured Vehicle at the time of our inspection. The engine compartment of the Insured Vehicle was significantly affected by the fire. Most of the parts inside the engine compartment were found to be partially burnt and/or melted as a result of the fire.



Investigation and Technical Analysis

- 6. For this particular case, the fire appears to have originated within the engine compartment of the Insured Vehicle, somewhere around the rear right portion of the engine compartment. This can be determined from the nature of the fire damage which was more extensive at the rear right portion. The rear left portion had sustained minimal fire damage. Basing on the circumstances of the fires' origin at the material time of incident as well as examining the area where the extent of fire damage was most severe, we can determine that the fire had likely started from the rear right portion of the engine compartment of the Insured Vehicle.
- 7. Upon closer examination of the rear right portion of the engine compartment of the Insured Vehicle as well as around the immediate vicinity to where the fire had likely started, we had found greenish residue on several burnt stretches of original factory fitted wirings around the rear right portion of the engine compartment. The presence of such greenish residue indicates internal heating of copper wires, a sign of an electrical short circuit occurring. The greenish residue is normally left behind from oxidation as a result of chemical reaction involving the copper wires. This physical evidence would then appear to suggest that the cause of fire to the Insured Vehicle could have possibly been due to electrical in nature. See photos 7 10 below.





Photo 7 shows a closer view of the burnt engine compartment of the Insured Vehicle. The fire damage was more extensive at the rear right portion (arrowed). The rear left portion had sustained minimal fire damage.



Photo 8 shows a view of the greenish residue found on several burnt stretches of original factory fitted wirings around the rear right portion of the engine compartment (arrowed) of the Insured Vehicle.





Photo 9 shows a closer view of the greenish residue that was found on several burnt stretches of original factory fitted wirings around the rear right portion of the engine compartment (arrowed) of the Insured Vehicle.



Photo 10 shows a close up view of the greenish residue that was found on several burnt stretches of original factory fitted wirings around the rear right portion of the engine compartment (arrowed) of the Insured Vehicle.



- 8. From the Singapore Police Report No. F/20180927/2059 and Accident Statement which was made by Mr Ratonel Bryan Colin (herein referred to as "Mr Ratonel"), who is the driver for Yeoong Charter Bus (herein referred to as "YCB"), we note that the fire to the Insured Vehicle had started at a time while he was parking the Insured Vehicle. Mr Ratonel was first alerted of the fire by a cleaner who approached him after he had parked the Insured Vehicle.
- We managed to speak to Mr Ratonel where we were able to gather further information pertaining to the incident.
- 10. According to Mr Ratonel, on 27 September 2018 at 0925 hours, he had finished a morning trip and drove the Insured Vehicle into a heavy vehicle carpark Y0017 located at 2B Yishun Ave 7, Singapore 768929. He proceeded to reverse- park the Insured Vehicle into parking lot 2. Just as he had parked the Insured Vehicle, a Malay man who works as a cleaner in the vicinity approached Mr Ratonel via the driver window and told Mr Ratonel that the rear portion of the Insured Vehicle had caught fire. He immediately switched off the engine and rushed to take a look.
- 11. Police and SCDF had arrived and the fire was extinguished shortly after. Mr Ratonel called his office to inform them of the incident as well as to make towing arrangements. The tow truck arrived and the Insured Vehicle was towed to Comfort Delgro located at 205 Braddell Road, 579701.
- 12. After the Insured Vehicle was towed, Mr Ratonel went to the Yishun North Neighbourhood Police Centre where he lodged a police report at 1229 hours. He then brought along the police report and went to Comfort Delgro where he made the insurance report at 1339 hours.
- 13. Pertaining to the maintenance aspect, Mr Ratonel mentioned that the Insured Vehicle will be sent for periodic servicing at Lian Hup Station (herein referred to as "LHS") located at 1091 Woodlands Rd, Singapore 738689.
- 14. During the course of our investigations, we were able to obtain from Ms Alice, an administrative assistant at Liannex, the latest servicing records of the Insured Vehicle which was dated on 10 September 2018, approximately 2 weeks before the incident occurred. The servicing package included changing of engine oil, oil filter, diesel filter and turbo filter. The battery water was topped up. The brakes were adjusted and the engine was also treated with a chemical wash. Refer to Invoice 1 below.



INVOICE 母質草	
SALES AND SERVICE ORDER No. 25395	
聯合油站	0
LIAN HUP STATION -	U
1091, WOODLANDS ROAD, 2316 K M. SINGAPORE 738689 TEL 9269 4018 FAX: 6269 6442 REGISTRATION NO. 52843311K	
CUSTOMER'S NAME AS 4 & Second DATE II M 10/8/18	
ADDRESS 48.46 TEL. No. 12 18	_
Make 形式 Cat No. 本理 Model 体型 Speedsmeler 性性点 Time Visional 水中門 Deliver 法文 C	-
SERVICES I及 務 at a b	=
Bethy Diller Gro 4 Ro	-
Colort 30 10 00	
Empir and (340) 12ht 1441 00	
andie 1700	
ail fler 2300	0
pulip Charl 1500	0 5/6/
paint moke 800	5
(Hawley) Deput offer Englished (ass) Her 2000	1
Julean Engine With Chamberral 5000	
Duest offer 1800	
lumofler 24 00	4-6
Rank I I	7
	-
	-
	-
A G E A · A S · E S E A B A B B E F F · 30 Days Coull Years.	
TOTAL (133 F)	
×4333, 60 ·	12.5

Invoice 1 shows the latest servicing package done on the Insured Vehicle on 10 September 2018 at LHS (red arrows). The servicing package included changing of engine oil, oil filter, diesel filter and turbo filter. The battery water was topped up. The brakes were adjusted and the engine was also treated with a chemical wash (circled).

15. Mr Ratonel mentioned that he had not experienced any mechanical or electrical problems with the Insured Vehicle till the day of the incident. He mentioned that there were neither warning lights displayed nor was there an abnormal rise in temperature of the Insured Vehicle when he was driving the Insured Vehicle on the day of the incident.



- 16. Given the circumstances of the incident as reported, the possibility of the cause of fire to the Insured Vehicle being due to engine overheating would seem unlikely as Mr Ratonel had mentioned to us there were no indications of abnormally high temperatures on the Insured Vehicle. Moreover, an overheated engine would have caused the Insured Vehicle to stall. However in this case, Mr Ratonel was alerted of the fire while he was parking the Insured Vehicle and switched off the engine of the Insured Vehicle.
- 17. The possibility of the fire being due to external factors (foreign material(s) stuck on hot surfaces, arson and sabotage amongst others) would also seem unlikely as the fire occurred as Mr Ratonel was parking the Insured Vehicle. The location where the Insured Vehicle caught fire was also observed to be not at a secluded location.
- 18. The possibility of the fire being due to electrical in nature would then seem more likely given that engine overheating and external factors would seem unlikely. The fire being due to electrical nature is also supported by greenish residue found on several burnt stretches of original factory fitted wirings around the rear right portion of the engine compartment of the Insured Vehicle, which was earlier discussed in paragraph 7 above.
- 19. Our checks with both local and international bodies and associations had revealed that at the time of writing this report, there was a manufacturer recall on 26 September 2011 for the fuel common rail. However it was rectified on 25 January 2012. See search result from LTA below.

Enquiry on Vehicle Recall - Vehicle Specific

Vehicle Owner Particulars	CALLS SUBMITTED FROM Y APPLE 2007 (SAVALABLE	
Owner ID Type:	Business	
Owner ID:	5406L-40	
Vehicle Details		
Vehicle Reglicitation rumber:	P28118R -	
Make	ISUZU	
Vehicle Modec	LT154P	
Engline No.:	6HK3460692	
Chaeste No.:	JALLT134P77000316	
Recall Details		





| Record National Record Date: | RESTRICTIONS | RESTRICT | RESTRIC



Conclusion

- 20. Having investigated and technically analysed the damages of burnt nature to the Insured Vehicle, we are of the view that the cause of fire to the Insured Vehicle was of electrical in nature. For this particular case, the fire had originated along the original factory fitted wirings around the rear right portion of the engine compartment of the Insured Vehicle.
- 21. We did not find any evidence which had suggested that the cause of fire to the Insured Vehicle was due to poor maintenance and/or recurring electrical problem.
- 22. Our investigations had also revealed that at the time of writing this report, there is no manufacturer recall of electrical nature to similar make and model vehicle as the Insured Vehicle that may pose a fire risk.

Muhd Nazril

Technical Investigator

Ang Bryan Tani

AMSOE, AMRTE, AFF SAE, M.MATAI, AFF, Inst. AEA

Senior Technical Investigator

Technical Infestigation & Reconstructionist (SAE-A)

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联立机构(新)有限公司

LIANNEX CORPORATION (S) PTE LTD.

TAX INVOICE NO: B 2707

18. Sungei Kadut Way, Singapore 728789.
Coach Dept. Tel: 6368 2668 FAXA INSURANCE PTE LTD Reg. No : 2-0116401-0

AXA Insurance Singapore Pte Li

8 Shenton Way #24-01 AXA Tower Singapore 068811

Attn: Motor Claims Department

30195

MAILROOM

3rd January 2019

Your Ref

Your Ref: S8M00XC2

PZ8118R Vehicle No.

60129332

Terms:

30 days

Item	Description	Unit Price	Amoun
	INSURED : YEOONG CHARTER BUS POLICY NO : : VFX/P1173830 DATE OF ACCIDENT : 27/9/2018		
	Being lump sum repair cost for PZ8118R inclusive of spare parts and labour charges. Add 7% GST Total		\$43,000.00 \$3,010.00 \$46,010.00
	Sin Dirs: Forty Six Thousand and Ten Only.		
	AXA INSURANCE	E PTE LTD	
	1 1 JAN 2	019	



	8 Shenton Way		Claim	
0.000 0.000 0.000			Date	7th January 2019
#24-01 A	XA Tower	-		
Singapore	068811	-		
	SATISFACT	ION & DISCH	ARGE VO	DUCHER
I/We hereby de	eclare that the re	pairs to my/o	ur vehicle	PZ8118R No
				gree the payment of
the account of	s\$ ^{46,010.00}	(Dollars	: Forty S	ix Thousand and
	and Ten Only.	2		
paid to	Liannex Corp	oration (S) P	te Ltd.,	
for such repairs VFX/P1				der policy No
accident occur	red on the	27th		September 2018.
* Veoono Cita	fly			
Signature of As	sured/Owner			
Yeoong (harter Bus			
No. 1 Can	berra Drive			
#05-01.1.0	Canberra			
Singapore	768101			

×





Letter of Authorisation for Lump Sum Repair

- I, [Name] [NRIC] Oo! WAH LEONG, the owner of vehicle [no.]

 PZ 8118 R ("Vehicle") do hereby authorize the [Workshop/Insurer] to repair the Vehicle on a lump sum basis instead of part by part.
- The [Workshop/Insurer] has explained to me the difference between lump sum repair and part by part repair and the consequences of my authorisation for lump sum repair for the Vehicle.
- 3. I understand that with lump sum repair, the Workshop may use a mixture of genuine parts, original equipment manufacturer (OEM) parts, reconditioned and second hand parts to carry out the repair and I note that the [Workshop/Insurer] will not be furnishing a detailed breakdown of parts or price for such lump sum repair.
- 4. I am aware that AXA Insurance Singapore Pte Ltd ("AXA Insurance") does not encourage lump sum repair as AXA Insurance strongly recommends repairs for vehicles on a part by part basis for transparency reasons. I confirm that I will hold AXA Insurance harmless from any claims arising from the lump sum repair of the Vehicle which I have authorised.

Signed and acknowledged by:

Signature of policyholder

Date: 02 01 2019

ALICE NG

Name and signature of workshop personnel including workshop stamp

Date: 02/01/2019