surveyor and Orang	ASSIGNMENT (Office)	
From (Person): Paluane (nam of	MSIG	Date/Time 31/10/16@ 3.56pm
Estimated Cost:	Bill to:	
To Inspect Vehicle No:		insured: FBD 646S
at Workshop m/s Chew	Goon Motor	Tel: 6484 1626
of BIK ID, AMK	Ind . Drik 2A #01-15	/16
Policy No: MSD/vM1/18-9904	81 - WTT _ Claim No: _Y	1SC/V/18-001462
Sum Insured,	Excess:	
Make of Veh: (Client's Record)		8108 Ollpc A.O.D
CA / REV / REP. / REV 24 HRS IMP)	6	H.O.D. Endorsement:
Date/Time: 1/11/18@ 918am Perso	on Contacted: Grace	Vehicle IN OUT
	70	•
Date/Time Action/Instruction () SMA 2070 P - NA	Estimate	ADA: 29/10/18
		DOA: 29/10/18
2/11@ RENGED VIA 6		DOM- 27/10/18
ZIII CE KENSED VIA P	meli advise	
13/5 - Part bus Par-	+ dha 427 52	(Red 2145.521, 326)

Tech Invs (\$

Weekend (\$

) Others

10

3821.98

Report Format:

Lump Sum / I.B.I: (\$4437.58

...CLAIM SUBFOLDER...(New Assignment)

LAIM SUE	FOLDER TRA	CKING								
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Suh	mitted	Ins Auth'ed	Status		
Main	30 Oct 2018		31 Oct 2018 15:56 Assign					-	ssignmer I Case	nt
	Main	Re	ference		Claim Details		Docume	nts] [Show All
CLAIM S	JBFOLDER DE	TAILS			and a substantial territory	Create	ed by insurer]			
Insured:	78 ST PTE	ELTD, Co. Reg. f	lo.: 20133272D	61		Levent	a by mourer j			
Main Claimant:	NAME OF TAXABLE PARTY.	CO, Co. Reg. No								
Vehicle Re No.:	9. SMA227	'0P			Date of Loss:		018 10:00 - :59 hths and 4 Days F	rom LTA Re	g Date (M	an Yr)]
Claim Type	: TP				Policy/Cover Note No.:		T/18-990481-WT e: 30/03/2018 -)	
Vehicle Re No. (Insured):	FBD646S				Policy No. (Claimant):					
diousianiania.					Excess:					
Repairer:	Chew Goo 64841626	on Motor (AMK)	3lk 10 Ang Mo K	io Industrial	Park 2A, #01-15	5/16 & 17,	, AMK Autopoint,	568047 Ang	g Mo Kio -	Tel:
Handling Insurer:	MSIG Ins	urance (Singapo	re) Pte. Ltd. (H	IQ) - Tel: +6	55 6827 7888	[Handled	by Pauline Than	m - 6594 2	545]	
Adjuster:	LKK Auto	Consultants Pte	Ltd (HQ) - Tel:	6256-3561	[Imm.Adv	ice due	01/11/2018]			
Adj Asg. Remarks:	liability 10	0%, tp agree with	sje - assign LKK	(Auto Consu	Itants Pte Ltd.					
ASSOCIA	TED MAIL RE	CEIVED						View All	Compose	Case Ma
There are	no mail for this	case.								
ALL ASS	OCIATED TAS	iks⊟				View A	II Search Tasks	Create N	lew Task	Complet
Due Da No results		Type Task	Group Subj	ject Han	dler Assign		Completed 0		ated On	Done

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

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

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

To:

MSIG Insurance (Singapore) Pte. Ltd.

4 Shenton Way #21-01 SGX Centre 2 Singapore 068807

From: LKK Auto Consultants Pte Ltd

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

Attn:

Pauline Tham

Date: 02 Nov 2018

Preliminary Advice

Insured Vehicle No : FBD646S

TP Vehicle No

: SMA2270P

Accident Date

: 29/10/2018

Make

: VOLVO S60

Assignment Date

: 31/10/2018

Date of Inspection : 01/11/2018

Est. Duration of Repair

: 3.00

Inspection At

: CHEW GOON MOTOR (AMK)

BLK 10 ANG MO KIO INDUSTRIAL PARK 2A, #01-15/16 & 17, AMK AUTOPOINT

SINGAPORE 568047

Point of Impact / General Description of Damages

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

Repairer's Estimate (Gross)	:S\$	1,280.00 Labour only
Revised Amount	:S\$	700.00 Labour only
Check Items (Estimated)	:S\$	0.00
Total	:S\$	700.00

Lump Sum Repair :S\$

Total Loss Consideration

New for Old Value		:S\$
Pre-Accident Value		:S\$
COE / PARF Rebate		:S\$
Salvage Value	2	:S\$
Margin for Repair		:S\$

Remarks

)	The	vehicle	is	economical/not	economical	for	repair.
---	-----	---------	----	----------------	------------	-----	---------

(x) The above survey was conducted on a 'without prejudice' basis. Pending parts price

Pang Xiu Shi

From:

Pang Xiu Shi

Sent:

Wednesday, 31 October 2018 11:28 AM

To:

'ad3@chewgoonmotor.com.sg'

Cc:

Pauline Tham

Subject:

RE: SMA2270P Claiming Against Your Insured FBD646S Accident Date: 29.10.2018

Dear Sirs

Thank you for your email.

We have both agreed on a common surveyor LKK Auto Consultants Pte Ltd to be the SJE (Single Joint Expert).

Please be informed that our surveyor will also be conducting a post repair inspection within the stipulated timeline under the protocol.

Thank you.

From: Chew Goon Motor(ad3) [mailto:ad3@chewgoonmotor.com.sg]

Sent: Tuesday, October 30, 2018 5:32 PM To: Claims < claims@sg.msig-asia.com>

Cc: Nabilah Rasol <nabilah rasol@sg.msig-asia.com>; Margaret Loh <margaret loh@sg.msig-asia.com>;

chewgoon@singnet.com.sg; Eric <eric@chewgoonmotor.com.sg>

Subject: SMA2270P Claiming Against Your Insured FBD646S Accident Date: 29.10.2018

Dear Sirs/ Mdm,

Vehicle SMA2270P is lying at our workshop.

According to your list, we will prefer LKK Auto Consultants Pte Ltd to survey the vehicle. Kindly arrange for survey.

Thanks & Regards, Grace

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A, Ave 5 #01-15, 16 & 17, Ang Mo Kio Autopoint Singapore 568047

Tel: 6484 1626 Fax: 6484 0465

Denise Tay (LKKAuto)

From:

Chew Goon Motor(ad3) <ad3@chewgoonmotor.com.sg>

Sent:

Wednesday, 15 May 2019 3:12 PM

To:

Denise Tay (LKKAuto)

Cc:

chewgoon@singnet.com.sg

Subject:

RE: SMA2270P Date of acc: 29.10.2018

Dear Denise,

Confirm P/P \$3,821.98.

Thanks & Regards, Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A, Ave 5 #01-15 , 16 & 17, Ang Mo Kio Autopoint Singapore 568047

Tel: 6484 1626 Fax: 6484 0465

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Sent: Wednesday, May 15, 2019 10:40:01 AM

To: Chew Goon Motor(ad3)

Cc: chewgoon@singnet.com.sg; Eric

Subject: RE: SMA2270P Date of acc: 29.10.2018

Dear Kelly,

As spoken,

The correct finalize amount should be \$3,821.98

Please confirm

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)

From: Chew Goon Motor(ad3) <ad3@chewgoonmotor.com.sg>

Sent: Monday, 13 May 2019 5:44 PM

To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Denise Tay (LKKAuto)

From:

Chew Goon Motor(ad3) <ad3@chewgoonmotor.com.sg>

Sent:

Monday, 13 May 2019 5:44 PM

To:

Denise Tay (LKKAuto)

Cc:

chewgoon@singnet.com.sg; Eric

Subject:

RE: SMA2270P Date of acc: 29.10.2018

Dear Denise,

Confirm P/P \$4437.58 and 3 working days.

Thanks & Regards, Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A, Ave 5 #01-15 , 16 & 17, Ang Mo Kio Autopoint Singapore 568047

Tel: 6484 1626 Fax: 6484 0465

Sent from Mail for Windows 10

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Sent: Monday, May 13, 2019 9:58:39 AM

To: Chew Goon Motor(ad3)

Cc: chewgoon@singnet.com.sg; Eric

Subject: RE: SMA2270P Date of acc: 29.10.2018

Dear Sir/Madam,

Enclosed estimate for finalization.

Offer on part by part \$4437.58, 3 Days

Please check and confirm.

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)

From: Chew Goon Motor(ad3) <ad3@chewgoonmotor.com.sg>

Sent: Friday, 29 March 2019 1:51 PM

To: Kenneth Kong (LKKAuto) < Kenneth Kong@lkkauto.com>



MCGM18140600 / Chew Goon Motor - AMK ENTRY DATE & TIME: 30/10/2018 10:19 SUBMITTED BY: Liu Yan Jing

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

	ACCIDENT STATEMENT
Date Of Report	30/10/2018 10:19
Date Of Accident	29/10/2018 10:20
Exact Location Of Accident	UBI AVE 1
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SMA2270P
Insured/Policyholder	

Name Of Registered Owner GRAPE & CO
Co Reg No 53346890J

Email Address NOEMAIL

Mobile Phone No

Alternative Phone No

OFFICE-94598884

Manufacturer VOLVO
Model S60 D2

Exact Purpose for which vehicle was being used at time of accident COMMERCIAL

Are you claiming under your own insurance policy for repair to your vehicle?

If No, Please state action to be taken THIRD PARTY

Vehicle Category PRIVATE HIRE

Insurance Company

Vehicle Particulars

Name of Insurance Company NTUC INCOME INSURANCE CO-OPERATIVE LTD

Type Of Coverage COMPREHENSIVE

Fleet Policy NC

Policy Number 5102150055

Cover Note Number

Driver

Name of Driver ANG MENG THEW

 NRIC No
 \$1456558B

 Date Of Birth
 07/02/1960

 Occupation
 OUTDOOR

 Date Of Driving Pass
 27/11/1980

Driving Experience 37 YEARS AND 11 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-94598884

Fax Number Contact Number

EMail Address NOEMAIL

Address

BLK 472A FERNVALE STREET #10-41

Postcode

791472

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

Vehicle

-

Insurance Company of Driver's Own Vehicle

.

General Information of the Accident

Type Of Accident

COLLIDED INTO MOTORCYCLIST

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

20.5000

Number of vehicles involved in the accident Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

NO

ambulance?

YES

Was any other material or property damaged?

I have been approached by unknown person(s)

....

soliciting/offering accident claims assistance,

NO

Number of Passengers (Including Driver)

1

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

ON 29/10/2018, 1020HRS, MY CAR WAS STOPPED AT UBI AVE 1, OUTSIDE PAYA UBI. IT'S TRAFFIC JAM, THE MOTORBIKE (B) CAME OUT FROM PAYA UBI CUT TO MY LEFT HAND SIDE FROM MY CAR BACK SIDE. DUE TO ROAD SURFACE UNEVEN, MOTORBIKE FALL DOWN AND HIT MY CAR LEFT SIDE BOTH DOORS AND GET DAMAGED SCAR.

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

FBD646S

Vehicle Make/Model/Colour

Details Of Properties

MOTORCYCLE

Vehicle Category Name of Driver

TOO AH LIANG

NRIC/Passport Number

S1691685D

Contact Number

96756211

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 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.
- 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 .
 - 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:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Louis

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

Sketch Plan #2

SKETCH PLAN			
	Paya Ubi	AVe I	A): SMA 1270 B: FBO 6465
DESCRIBE CIRCUMSTAN	ubi Techpark		
Paya Usi It's Paya Usi cut dull to Toac	oll8,10,20 am my cat who traffic fram the metro to my left hand sid I sufface uniden most left side both of	6 Ke (B) came out & four my car be or bike four down	from ck side,
DECLARATION We declare the foregoing p	articulars are true in every respect.		
olicyholder's Signature	Driver's Signature (If driver is not the policyholder)	Reporting Centre Personnel's	Signature

NRIC/FIN No.:

Date & Time;

Chiese, Arministrator VE

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars		
Owner ID Type:	Business	
Owner ID:	6890J	
Vehicle Details		
Vehicle No.:	SMA2270P	
Vehicle to be Exported:	No	
Intended Deregistration Date:	30 Oct 2018	
Vehicle Make:	VOLVO	
Vehicle Model:	S60 D2	
Primary Colour:	Silver	
Manufacturing Year:	2015	
Engine No.:	D4162T3188115	
Chassis No.:	YV1FS84ABF2359730	
Maximum Power Output:	84.0 kW (112 bhp)	
Open Market Value:	\$29,416.00	
Original Registration Date:	25 May 2015	
irst Registration Date:	25 May 2015	
ransfer Count:	1	
Actual ARF Paid: ntended PARF Rebate Details	\$18,183.00	
PARF Eligibility:	Yes	
ARF Eligibility Expiry Date:	24 May 2025	
PARF Rebate Amount: ntended COE Rebate Details	\$13,637.00	
COE Expiry Date:	24 May 2025	
OE Category:	A - Car up to 1600cc & 97kW (130bhp)	
:OE Period(Years):	10	
QP Paid:	\$66,590.00	
OE Rebate Amount:	\$43,713.00	
Total Rebate Amount:	\$57,350.00	

The information contained herein is correct as at 30 Oct 2018



Volvo S60 Used Vehicle List (15 vehicles)

Car Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Company	Availabi
Volvo S60 T5	\$88,999	\$12,650 /yr	16-Jan-2015	1,969 cc	62,000 km	Premium Automobiles	Availal

Special 2.48% Banks Interest Rate! Peace Of Mind With Certified Premium Preowned 110 Points Check, Perfect Condition, Classy White On Brown Interior, Smooth Engine With Economical Fuel Consumption.

Office No. - 68366223

Kelvin Neo - 91818000

Volvo S60 Diesel D2 (Diesel - \$72,800 \$10,240 /yr 21-Jan-2015 1,560 cc 44,000 km Car House Enterprise Availal Euro 5 Engine and Above) (S) Pte Ltd

1.99%-2.28% Interest Rates Promo! Very Well Maintained By Only 1 Previous Owner. Fully Agent Maintained With Wearnes! Original Paintwork/Interior, Fantastic Fuel Efficiency! Trade Ins Welcome. Call Th...

Office No. - 64433902

Damien - 97227775 | Clement - 91152539 | Ken - 90219697 | Derrick - 86979660

Volvo S60 Diesel D2 (Diesel - \$76,800 \$10,780 /yr 11-Feb-2015 1,560 cc 48,700 km Car House Enterprise Availal Euro 5 Engine and Above) (S) Pte Ltd

1.99%-2.28% Interest Rates Promo! 90% Loan Approval With Flexible Loan Packages With Low Interest And Monthly Installments! 100% Approval! Well Maintained And Agent Serviced! Pristine Condition! STA/V...

Office No. - 64433902

Glen Wong - 81009969 | Keven Sum - 98556677

Volvo S60 Diesel D2 (Diesel - \$74,800 \$10,460 /yr 12-Feb-2015 1,560 cc 70,000 km Hua Yang Credit Pte Ltd Availal Euro 5 Engine and Above)

Maintained By Only 1 Previous Owner. Agent Maintained With Wearnes! Original Paintwork/Interior, Fantastic Fuel Efficiency! High Trade In Available, 100% Fast Approved Loan, Hurry Call Now.

Office No. - 64625111

Iskandar - 92471297 | Miss Tan - 86864198

Volvo S60 T5 20-May-2015 1,969 cc \$84,800 \$11,330 /yr Availal 84,000 km Tan Wei Auto Pte Ltd

10% Down Payment! Cheapest In The Market And Full Agent Serviced! No Wear And Tear To Replaced, All Good As New! Great Paintwork Condition And Very Clean Interior. No Mishap, As Good As It Could Be. P...

Office No. - 64595535

Ben Ong - 82981601 | Vemon Wong - 92770277

Volvo S60 T5 \$85,800 \$11,570 /yr 25-Jun-2015 1,969 cc 35,110 km Republic Auto Availal

\$2,000 Republic Auto Warranty Workshop Credits. Agent Unit. Beautiful Sports. Well Maintained By 1 Owner. Call Handphone Below For View Appointment,

Office No. - 65672000

Ray Lee - 94506234

Volvo S60 T5 Drive-E \$88,800 \$11,990 /yr 26-Jun-2015 1,969 cc 46,500 km Availal

Low Mileage And Usually Parked Under Shade. Accident Free And Fully Agent-serviced With Records. Ceramic Coating And Clean Interior, Ca Looks As Good As New. Front And Rear Car Cam. Comes With Additi...

Office No. - -

Ang Cher Hao - 98309244

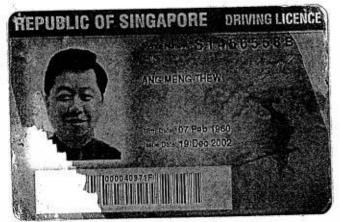
Volvo S60 Diesel D2 (Diesel - \$81,800 27-Aug-2015 1,560 cc Availal \$10,640 /yr 42,000 km Autorol Pte Ltd Euro 5 Engine and Above)

Low Mileage And Full Maintained By Agent With Warranty Check Done In July! Beautiful Seashell Metallic With Black Leather Interior, Drive V Passion! Trade In And High Loan Available. Please Call Fo...

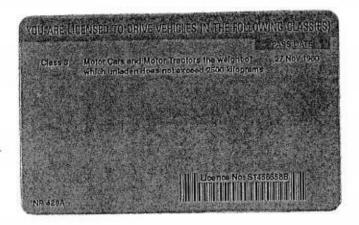
Office No. - -

Hari - 94594812 | Roland - 97666881

Volvo S60 T5 Drive-E \$93,000 \$11,570 /yr 31-Aug-2015 1,969 cc 65,000 km Wearnes Automotive Availal











	cate of Insurance
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENS MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENS ROAD TRANSPORT ACT, 1987 (MALAYSIA) MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (SATION) RULES, 1960
Certificate Number: 5102150055	Cover : drivo CLASSIC
Index mark and Registration Number of Vehicle Chassis Number	: SMA2270P
Name of Policyholder	: YV1FS84ABF2359730 : GRAPE & CO
Effective Date of Insurance	: 10 Jul 2018
Expiry Date of Insurance	: 09 Jul 2019
 5. Persons or Classes of Persons entitled to drive# (a) The Policyholder. (b) Any other person who is driving on the Policyholder. 	nolder's order or with his/her permission.
Provided that the person driving is permitted in the Motor Vehicle or has been so permitted an enactment or regulation in that behalf from dr 6. Limitations as to Use#	n accordance with the licensing or other laws or regulations to drive nd is not disqualified by order of a Court of Law or by reason of any living the Motor Vehicle.
	and in connection with the Policyholder's or Hirer's business.
This Policy does not cover	
 (a) Use for racing, pace-making, reliability trial or s (b) Use for the carriage of goods (other than samp (c) Use for any purpose in connection with the Mo # Limitations rendered inoperative by Section 8 	les) in connection with any trade or business. Itor Trade. of the Motor Vehicle (Third Party Risks and Compensation)
Act (Chapter 189) and Section 95 of the Road T headings.	ransport Act, 1987 (Malaysia), are not to be included under these
EXCESS (SECTION 1)	: S\$2,000
EXCESS (SECTION 2)	: S\$1,500
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: NO
TRANSPORT ALLOWANCE EXCESS WAIVER	: NO
PRIMARY DRIVER	: NO
NAMED DRIVER (1)	: ANG MENG THEW
MANAGE DISTACT (T)	: N/A
NAMED DRIVER (2)	- N/A
NAMED DRIVER (2) HIRE PURCHASE COMPANY	: N/A : HONG LEONG FINANCE LTD

趙源摩哆 Chew Goon Motor Blk 10, Ang Mo Kio Industrial Park 2A, Avenue 5 #01-15, 16, 17 & #03-05, AMK Autopoint Singapore 568047 Tel: 6484 1626 (24Hrs) Fax: 6484 0465 Business Reg. No: 221880/00C GST Reg. No: MX-0486007-A0

MSIG Insurance (S) Pte Ltd

To: __

		Date:	30.10.2018		
	Accident Date : 29.10.2018	1			
Specialised i Panel-Beatin	n Car Painting, Welding, ag and Insurance Claim. ESTIMATE		承接汽车烧焊喷漆 <i>d</i> 代理各种车辆赔偿		
数 量 Quantity	货 名 DESCRIPTION	单 价 Unit Price	银 Amount 额 \$ cts.		
	Estimate Cost of Repair to "Volvo S60" Reg. No. SMA2270P Claiming Against Your Insured Veh. No. FBD646S				
1pc 1pc 1pc 6pcs 19pcs 1pc 1pc 1pc 1pc	Front Door LH Buc Front Door Sticker NEC Front Door Glass Outer Moulding (Chrome) SCR Front Door Panel Rivets Front Door Trim Boards Clips Front Door Glass Front Door Wing Mirror LH Rear Door Wing Mirror LH Rear Door Weatherstrip Rear Door Glass Outer Moulding (Chrome) To Dismantle / Transfer Door Fittings / Ancillary Accessories To Apply Rust Proofing / Reseal Tuff Coating Treatment to Respr / Replaced / Repair Panel Labour Charge - Panel Beating, Repairing Of Rear N/S Door and Parts Replacement To Respray Affected Areas	3747	2,293.30 116.00 256.50 54.00 104.50 440.10 1,650.00 132.20 256.50 5,303.10 150.00 60 80.00 40 650.00 400		
		Total :	6,583.10		
	14.37.58				
	The R I to re To di Parti Third No all Sayon Is say	Auto Consultants hence legal er of the following survey before/after spray parables are subject to confirm purb survey is on a "Window er subject to confirm purb survey is on a "Window et al nodification(s) is allowed in a stary item(s) must be resiged to line approve from the listoged by Repairer	nting refurvey ation Projudice* basis		

Third Party

Policy No: .

趙源摩哆

Chew Goon Moto

Bik 10, Ang Mo Kio Industrial Park 2A, Avenue 5 the Repairer of the following:
#01-15, 16, 17 & #03-05, AMK Autopoint Singapore 568047

Tel: 6484 1626 (24Hrs) Fax: 6484 0465 *To display damaged part(s) during resurvey

Business Reg. No: 221880/00C GST Reg. No: MX-0486007-A0 prices are subject to confirmation

**Third party survey is on a "Without Prejudice" basis
No illegal modification(s) is allowed Policy No:

Supplementary item(s) must be seen as the confirmation of the confirmation

Supplementary item(s) must be resurveyed and
 is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

30.10.2018

Third Party

Specialised in Car Painting, Welding,

Accident Date : 29.10.2018

ESTIMATE

承接汽车烧焊喷漆及代理各种车辆赔偿

anel-Beatin	g and Insurance Claim. ESTIMATE		代理各种 年納 贻竹
数 量 Quantity	货 名 DESCRIPTION	单价 Unit Price	银 Amount 额 \$ cts.
	Estimate Cost of Repair to "Volvo S60" Reg. No. SMA2270P Claiming Against Your Insured Veh. No. FBD646S		
1nc	Front Door LH DWC		
1pc 1pc			
1pc	Front Door Sticker Front Door Glass Outer Moulding (Chrome) Such		
1pc	Front Door Panel Rivets /		
19pcs	Front Door Trim Boards Cline		-
1pc	Front Door Glass / SUS AN		
1pc	Front Door Wing Mirror LH		
1pc	Rear Door Weatherstrip		
1pc	Rear Door Glass Outer Moulding (Chrome)		-
	To Dismantle / Transfer Door Fittings / Ancillary Accessories		60 150.00
			10
	To Apply Rust Proofing / Reseal Tuff Coating Treatment to Respray / Replaced / Repair Panel		48 80.00
	Labour Charge - Panel Beating, Repairing Of Rear N/S Door and Parts Replacement		200 400.00
	To Respray Affected Areas		400 650.00
	Joanne /	100	
	2 Days. put by pt. before point photos. Gno Que (82880262)	(Total:	1,280.00
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	7/1/10		
	01/11/18		
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趙 源 摩 哆 Chew Goon Motor

Blk 10, Ang Mo Kio Industrial Park 2A, Avenue 5 #01-15, 16, 17 & #03-05, AMK Autopoint Singapore 568047 Tel: 6484 1626 (24Hrs) Fax: 6484 0465 Business Reg. No: 221880/00C GST Reg. No: MX-0486007-A0

To:	MSIG Insurance (S) Pte Ltd	Policy No:	Third Party		
		Date:	30.10.2018		
	Accident Date : 29.10.2018				
Specialised in Panel-Beating	Car Painting, Welding, and Insurance Claim.		承接汽车烧焊喷漆及 代理各种车辆赔偿		
数 量 Quantity	货 名 DESCRIPTION	单 价 Unit Price	银 Amount 額 \$ cts.		
	Estimate Cost of Repair to "Volvo S60" Reg. No. SMA2270P Claiming Against Your Insured Veh. No. FBD646S				
1pc 1pc 1pc 1pc 1pcs 1pc 1pc 1pc	Front Door LH Front Door Sticker Front Door Glass Outer Moulding (Chrome) Front Door Panel Rivets Front Door Trim Boards Clips Front Door Glass Front Door Wing Mirror LH Rear Door Weatherstrip Rear Door Glass Outer Moulding (Chrome)	9.00 5.50	2293.30 116.00 256.50 54.00 104.50 440.10 1650.00 132.20 256.50 5303.10		
	To Dismantle / Transfer Door Fittings / Ancillary Accessories		60 150.00		
	To Apply Rust Proofing / Reseal Tuff Coating Treatment to Respray / Replaced / Repair Panel	ñ	48 80.00		
	Labour Charge - Panel Beating, Repairing Of Rear N/S Door and Parts Replacement		200 400.00		
	To Respray Affected Areas		400 650.00		
	3 Days. put by pt.	Total:	6583.10		
	before part photos.				
	Gno Quy (82880282) 01/11/18				

...CLAIM SUBFOLDER...(Pending for Survey Report)

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Sub	mitted	Ins Auth'ed	Status		
Main	30 Oct 2018		31 Oct 2018 15:56 Edit Adj Rpt	S\$3,821.98 Edit Estimate	S\$3,82 View R	Accessed to the second		Pendir Report Cance	The second second second	vey
,	Main	Re	ference	CI	aim Details		Documen	nts] [show All
CLAIM SU	BFOLDER DE	TAILS				[Create	d by insurer]	NAMES OF A PERSON		Charles and the last
Insured:	78 ST PTE	LTD, Co. Reg. 1	lo.: 20133272D	8						
Main Claimant:	GRAPE &	co, Co. Reg. No	.: 533468903							
Vehicle Reg No.:	SMA227	'0P			Date of Loss:		018 10:00 - :59 ths and 4 Days Fr	om LTA Re	g Date (M	an Yr)]
Claim Type:	TP / MSG	C/V/18-001462			Policy/Cover Note No.:	Providence Street, Contract of the Contract of	VMT/18-990481-WTT (Third Party Only) rage: 30/03/2018 - 29/03/2019			
Vehicle Reg. No. (Insured):	FBD646S				Policy No. (Claimant):					
					Excess:					
Repairer:	Chew Goo 64841626	on Motor (AMK)	3lk 10 Ang Mo K	io Industrial Pa	rk 2A, #01-1	5/16 & 17,	AMK Autopoint, 5	68047 Ang	Mo Kio -	Tel:
Handling Insurer:	MSIG Ins	urance (Singapo	re) Pte. Ltd. (H	IQ) - Tel: +65	6827 7888	[Handled	by Pauline Than	n - 6594 2	545]	
Adjuster:	LKK Auto	Consultants Pte	Ltd (HQ) - Tel:	6256-3561	[Handled by]	XING GUO	QIANG] [Fir	nal Rpt o	due 30/1	1/2018]
Adj Asg. Remarks:	liability 10	0%. tp agree with	sje - assign LKK	Auto Consulta	nts Pte Ltd.					
ASSOCIAT	ED MAIL RE	CEIVED						View All	Compose	Case Mail
There are n	o mail for this	case.								
ALL ASSO	CIATED TAS	ks⊡				View Al	Search Tasks	Create N	lew Task	Complete
Due Date	Priority	Type Task	Group Subj	ject Handle	er Assign	ned By	Completed Or	n Cre	ated On	Done

Claim Documents

*SMA2270P (MSC/V/18-001462) [FBD646S] TP **GRAPE & CO** Oct 29 2018 10:00AM [78 ST PTE LTD] **Chew Goon Motor**

Up	load Documents Upk	and Photos Compose New Letter	View	View in Brow	vser ▼
Ass	essment Reports		1 per	page ▼	•
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
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21	14/05/19 15:52	General View	0	Load JPG	•
22	14/05/19 15:52	General View	0	Load JPG	•
23	14/05/19 15:53	Reinspection Photo	0	Load JPG	•
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Documents Checklist

DOCUMENTS CHECKLIST	Reset Save Print
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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:

CS/MSG18019873/GTD3S2

Date:

15/05/2019

REFERENCE

Handling Insurer:

MSIG Insurance (Singapore) Pte. Ltd. Policy No:

MSD/VMT/18-990481-WTT

Engine No:

Chassis No:

Odometer:

Claimant Vehicle

No:

SMA2270P

Insured Vehicle No: FBD646S

Date of Loss:

29/10/2018

Nature of Claim:

TP

Claim No: MSC/V/18-001462

YV1FS84ABF2359730

D4162T3188115

78083 km

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SMA2270P

Make & Model:

VOLVO S60, 1.6 D2 (A)

25/05/2015 (Man. Year: 2015)

Reg. Date: Colour: Engine Capacity:

Silver

Market Value/New Car Price:

1560 cc N/A

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Good

Steering (Serviceable):

Yes

Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

Yes

Engine Modification:

No

Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: Front Left Side:

235/45ZR17 Michelin 6 mm

Rear Tyre Size: Rear Left Side:

Rear Right Side:

235/45ZR17

Michelin 6 mm Michelin 6 mm

Front Right Side: Michelin 6 mm The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	5,303.10	3,121.98	2,181.12	41.13
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,280.00	700.00	580.00	45.31
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	6,583.10	3,821.98	2,761.12	41.94
+ GST 7.00/7.00% (S\$)	460.82	267.54	193.28	41.94
Nett Amount (S\$)	7,043.92	4,089.52	2,954.40	41.94

INSPECTION

Date of Assignment:

31/10/2018

Chew Goon Motor (AMK)

Date Inspected:

01/11/2018 Inspected At:

Blk 10 Ang Mo Kio Industrial Park 2A, #01-15/16 & 17,

AMK Autopoint

Singapore 568047

Estimated Period of Repair:

3.0 days

Adjuster: XING GUO QIANG Manager:

DENISE TAY KWEE CHENG

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

Reference

Part Source: MRM-SG Version: 1.0 (Last Synchronised: 15 May 2019)

Parts: 143 VOLVO S60 1.6 D2 (A) (Catalogue: Merimen Singapore 1.0)

Labour: Repairer's (Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SMA2270P)

These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the Validity:

END OF ESTIMATES marker on the last estimate page

Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT DOOR LH	Buckled	2,293.30 F	*2,293.30 FL
2	1		*FRONT DOOR STICKER	Necessary	116.00 F	*116.00 FL
3	1		*FRONT DOOR GLASS OUTER MOULDING (CHROME)	Scratched	256.50 F	*256.50 FL
4	6		*FRONT DOOR PANEL RIVETS	Necessary	54.00 F	*54.00 FL
5	1		*FRONT DOOR TRIM BOARD CLIPS (19 Pcs)	Necessary	104.50 F	*80.00 FL
6	1		*FRONT DOOR GLASS	Scratched	440.10 F	*230.00 FL
7	1		*FRONT DOOR WING MIRROR LH	Not Necessary	1,650.00 F	*-FL
8	1		*REAR DOOR WEATHERSTRIP	Not Necessary	132.20 F	*- FL
9 F=Fra	1 nchise	part, L=ListIt	*REAR DOOR GLASS OUTER MOULDING (CHROME) emDisc.	Scratched	256.50 F	*256.50 FL
				Sub Total (S\$)	5,303.10	3,286.30
			- List Item Discount on L	Items 0.00/5.00% (S\$)	0.00	164.32
				Total Parts (S\$)	5,303.10	3,121.98

Recommended Miscellaneous Items There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Lab	our Items			
1	TO DISMANTLE/TRANSFER DOOR FITTINGS/ANCILLARY ACCESSORIES	New	150.00	60.00
2	TO APPLY RUST PROOFING/RESEAL TUFF COATING TREATMENT TO RESPRAY/REPLACED/REPAIR PANEL	New	80.00	40.00
3	LABOUR CHARGE-PANEL BEATING, REPAIRING OF REAR N/S DOOR AND PARTS REPLACEMENT	New	400.00	200.00
4	TO RESPRAY AFFECTED AREAS	New	650.00	400.00
	Gross Labour	Cost (S\$)	1,280.00	700.00
	Report was unsubmitted during this pri	nt-out.		

< END OF ESTIMATES >