

INSURANCE

INS. CASE OWNER

FC

CC 4 / AXA1801

9883, A w b 3 / 1

LKK  
IDAC

Surveyor:

Adrian

DOE

ASSIGNMENT

21/1/18

Date / Time:

1/1/18

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SJS 62C

Name of Insured:

Vin Duanhama

Insured Tel No.:

HP:

27/10/16

Excess Sec II :SS

D.O.A:

Claim No.:

88M011PR/27019

Policy No.:

Make / Model:

Place of Accident:

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L YES / NO)

OI GIA REPORT: YES / NO : TP GIA REPORT: YES / NO

Insured Liability:

Final ? Yes / No

62497T



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Fai moto



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Date/ Time

62497T-6 62497T-6

STAGE

DATE / PIC

Non-Reporting hr (1st): 01/1/18

Non-Reporting hr (2nd): 20/1/18 - 20

Non-Reporting hr (Final):

Notification hr (if non-pickup):

Call Of:

After call hr to OI: 22/02/19 - vic

Documentation Check List: Handler Typist

Notification hr (if non-pickup)

After call hr to OI

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / PIR:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE

Date/Time: 22/02/19

Sent By:

vic

21/02/19

TP ACCEPTED OFFER. ALL DOCS IN ORDER

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

1,080.00

3 days

Reduction:

86 %

Email ☐ Call ☐

FINAL SETTLEMENT

Date/Time:

18/02/19

Confirm with:

18/02/19

Email ☒ Call ☐

Final Liability:

%

100

(Agreed / Assessed) BOLA S/N No.:

vic

If NO or B 28, Ass. Lit:

Repair Cost: (w/650)

SS

1,123.50

COI CHANGED (AMT)

Loss of Rental (LOR):

SS

—

(days)

TP VIDEO IN

Loss of Use (LOU):

SS

500.00

(days)

Loss of Income (LOI):

SS

—

(days)

LOR only ☐ LOU only ☐

LOR + LOU

LOR + LO

(Tick only one)

GIA/TA Search

SS

7.45

Medical:

SS

—

1) Claim status: Normal/Reject/Private Settle

Disbursement:

SS

—

(e.g. Tow/ Independent)

2) Report Format:

Legal Cost:

SS

—

3) Survey fee:

Total:

SS

1,630.93

Global Sum SS:

—

FINAL PAYMENT

Date/Time:

18/02/19

Confirm with:

18/02/19

Email ☐ Call ☐

Payee 1:

SS

1,630.93

Name 1:

KAI MOTOR TRADING

Payee 2: (Strike if N.A.)

SS

—

Name 2:

—

Payee 3: (Strike if N.A.)

SS

—

Name 3:

—

COPY SENT

REF: ASM (AXA)

## ASSIGNMENT

Front: Date: 02.11.2018  
 Estimated Cost:  
 OD / P / WS / TP RES / OD RES / EVA / INV / MV  
 To inspect Vehicle No: GZ 4957T  
 at Workshop n/s: Kai Motor  
 of: 81k 3007 Ubi Rd 1 #01-440  
 Insured  
 Policy No:  
 Claims No:  
 Sum Insured: Excess:  
 (Client's Record)  
 Make of Veh: Ah Hua - 6747 11006



(Policy Condition)

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

Bal. or Market Value:

IDAC Accident Rpt: Consistent? : Yes or No

GIA / PR Seent: Consistent? : Yes or No

Est. Repairs: 3 days Res: Yes or No

Lum Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: Person Contacted:

Vehicle: IN / OUT

Veh No: GZ4957T Yr Regn: 2006 May.  
 Type: M/Car / M/Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Nissan Urvan cc: 2953  
 Colour: Grey, A/C: Insured / Std / NI / NA  
 Sp Reading: 293706, T/Radio: Insured / Std / NI / NA

Eng No:

C/No: JN1M64E2520713842.

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Inorder / Jammed / Leaked / Burnt or

Brake: Inorder / Jammed / Leaked / Burnt or

Mod: Nil S/Rim / STD A/Rim or

Tyre Size: F: 195R15C  
 R: 195R15C.

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

TOYO / YOKO or Maxxis.

Front

R/Bal: 06 mm R/Bal: 06 mm  
 L/Bal: 06 mm L/Bal: 06 mm

D.O.A. D.O.I. 02/11/18.

Survey held at: Kai Motor

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

Front o/s.

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

Date / Time Action / Instruction

TPAXA.

WE Expiry: 30/11/20.

LH 21,050.00

CRAB: 597.13 (30%)

MV: 17K  
 RV: 9.5K.  
 Nett: 7.5K.

Date/Time: File Pass to:

☐ : Prelim. Report☐ : Final Report

Date/Time: File Return to:

Date/Time: File Return to:

Report Format:

Lump Sum / I.B.K. / S

Days Of Repair:

Resurvey No. of Trip:

Survey Fee

Transportation

1. 2. 3. 4. 5. 6. 7. 8. 9. 10.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10.

TOTAL

Add Fee: ☐ Site Insp. 1\$☐ Interview 1\$☐ Tech Insp. 1\$☐ Weekend 1\$

> Back to OneMotoring

## Enquire PARF/COE Rebate for Registered Vehicle

### Vehicle Owner Particulars

Owner ID Type:	Company
Owner ID:	9782H

### Vehicle Details

Vehicle No.:	GZ4957T
Vehicle to be Exported:	Yes
Intended Deregistration Date:	02 Nov 2018
Vehicle Make:	NISSAN
Vehicle Model:	URVAN 5DR(D)
Primary Colour:	Silver
Manufacturing Year:	2005
Engine No.:	ZD30018413K
Chassis No.:	JN1MG4E25Z0713842
Maximum Power Output:	-
Open Market Value:	\$21,068.00
Original Registration Date:	22 May 2006
First Registration Date:	22 May 2006
Transfer Count:	5
Actual ARF Paid:	\$1,054.00

### Integrated PARF Rebate Details

PARF Eligibility:	No
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00

### Integrated COE Rebate Details

COE Expiry Date:	30 Nov 2020
COE Category:	C - Goods Vehicle & Bus
COE Period(Years):	5
PQP Paid:	\$22,924.00
COE Rebate Amount:	\$9,526.00
Total Rebate Amount:	\$9,526.00

### Remarks

Please note that all future COE renewals for this vehicle can only be for a 5-year period, subject to the statutory lifespan (if applicable) of the vehicle.

The information contained herein is correct as at 02 Nov 2018

OK



# 凱摩哆服務

## KAI MOTOR TRADING

BLK 3007 UBI ROAD 1 #01-440, SINGAPORE 408701.  
TEL: 6747 4006 FAX: 6743 7591 EMAIL: kalmotor@gmail.com  
BUS. REG. NO: 44223100L GST NO: M90371531Y

專業服務：汽車意外保險賠償·拖車·汽車修理及維修服務·打嗎呷·噴漆·

Specialist in: Accidents Insurance Claim, Towing Service, Motor Vehicle Repairing, Panel Beating, Spray Painting.

Date : 31/10/2018

Attn: The Motor Claims Department

Your insured veh no : SJS 0062 C

**AXA Insurance S'pore Pte Ltd**

8 Shenton way

# 27-01 AXA Tower

Singapore 068811

Vic

WITHOUT PREJUDICE

LKK

(By Email Only)

Adrian

96893735

Tel : 6880 4711 claim dep

Fax : 6880 4838 claim dep

Dear Sir / Madam

Estimate Cost repair Bill To Nissan E25 No GZ 4957 T & SJS 0062 C on 23/10/2017 @ 11:15:00

To Supply :-

1pc	Front bumper	Rehnd	
2pcs	Front bumper side retainer	Rehnd	\$ 109.50
1pc	Front door body sticker	Rehnd	

\$ 566.20 nett ✓

\$ 219.00 nett +

\$ 45.00 nett 30 (sw)

\$ 830.20

10% \$ 83.02

\$ 747.18

less

785.20

706.68

SW: 30

To dismantle and replace of the accident damaged parts,  
knocking, repair, adjust and reshape of same.

To putty, apply primer & spray paint on the affected portion.

\$ 400.00 200

\$ 500.00 400

1,647.18

L/S Adrian  
02/11/18  
03 Days

Total: 1336.68

L/S: 1050 ✓

LKK Auto Consultants hence notify  
the Repairer of the following:

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

Acknowledged by Repairer

Signature:

Date:




## Service Request Details

Claim

S8M011FR

Reference

None 

Loss Date

October 23, 2018

Request Date

November 1, 2018

Due Date

November 9, 2018

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

01.11.2018 @940am

Ah Hua-wei not in

### Actions

Next Step

Agree to perform service

Decline Work

Accept Work

### Vehicle Information

Incident Vehicle Registration #

GZ4957T

Make

TPVD NISSAN

Model Service Address

---

Primary Contact/Insured

---

DIU DIAN HONG  
331 RIVER VALLEY ROAD #09-07, 238363, Singapore

STANLEYLIMSH@YAHOO.COM

Claim Handler

---

CHAN Kian Chuan  
6568804269  
kianchuan.chan@axa.com.sg

Additional Instructions  
NON-REPORTED

[Messages](#)[Invoices](#)[History](#)[Documents](#)[Assessment](#)[Metrics](#)[Notes](#)[New Message](#)



Auto  
Consultants  
Pte Ltd

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

01 November, 2018

**DIU DIAN HONG  
331 RIVER VALLEY ROAD #09-07,  
Singapore 238363**

Dear Sir,

**OUR REF : CC4/ASM18019883/Ahb3  
YOUR REF : SJS 62C  
ACCIDENT INVOLVING SJS 62C & GZ 4957T ON 23/10/2018 ALONG/AT BKE**

We write to inform you that we are the appointed loss adjuster by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your motor policy.

We refer to the above subject matter. We have received third party claim(s) against your motor insurance policy.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/owndamageaccidentreporting>.

Your full co-operation is required. Kindly submit the following when lodging the report which list is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)

- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) or deliver it by hand to 51 Ubi Avenue 1, #01-25 Paya Ubi Ind. Park S(408933).

You should also IMMEDIATELY forward us by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

Your NCD (No Claim Discount) will be reduced by 30% (20% for motorcycle/commercial vehicles) if a claim is made under your policy.

To enable us to look into the matter immediately, please let us hear from you within seven (7) days from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

Kindly contact us at 6841 2096 if you have any further enquiries.

Yours sincerely,  
Claim Department

This is a computer generated letter and no signature is required.

CC : AXA INSURANCE PTE LTD  
Motor Claim Department





Auto  
Consultants  
Pte Ltd

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

26 December, 2018

By Post & By Email  
**2<sup>ND</sup> REMINDER**

**DIU DIAN HONG  
331 RIVER VALLEY ROAD  
#09-07  
SINGAPORE 238363**

Dear Sir/Madam,

**Your Ref: SJS 62C  
Our Ref: CC4/ASM18019883/Ahb3  
Accident involving SJS 62C & GZ 4957T ALONG BKE ON 23/10/2018**

We refer to our letter of 01 November 2018 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. **Please report the accident within the next 05 days, i.e by 02 January 2019.**

Please note that with the effect of 1<sup>st</sup> Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

Please take note that we shall inform the **Traffic Police** of the non-reporting if we do not hear from you then.

Furthermore, the owner of vehicle **GZ 4957T** has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **02 JANUARY 2019**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

If you need any clarification, please do not hesitate to contact us at 6841 2096 at our operating hours 9:00am to 5:30pm or send to our email as below. Please quote our claim reference when you contact us that we can assist you more effectively.

Yours faithfully,  
Vic Alpeh  
Tel : 6841 2096  
Email : [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

This is a computer generated letter and no signature is required.

*c.c. AXA Insurance Pte Ltd  
(Motor Claims Dept)*



**Re:<MANDATE IA> S8M011FR ACCIDENT INVOLVING  
VEHICLES SJS 62C(OI) AND GZ 4957T(TP) ON  
23/10/2018 TOTAL: \$1,630.95**

Type

Question

Message

PLS PROCEED AS RECOMMENDED

Reply

**REPUBLIC OF SINGAPORE DRIVING LICENCE**

**Q2440246R**

**LIM YOU QING**

Birth Date: 11 Feb 1991  
Issue Date: 25 May 2015  
Valid Till: 25-05-2020

0034314030

**WORK PERMIT**  
Employment of Foreign Manpower Act (Chapter 91A)  
Republic of Singapore

Employer:  
**ZAAD INTEGRATION PTE. LTD.**

Sector: **CONSTRUCTION**

Name:  
**LIM YOU QING**

Occupation:  
**CONSTRUCTION WORKER**

Work Permit No.: **4 04769186**

Date of Application: **28-07-2017**

Date of Issue: **31-07-2017**

Date of Expiry: **30-07-2019**

**L8170810**

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

**Class 3** Motor Cars <= 3500kg with <= 7 passengers, exclusive of the driver; and other motor vehicles <= 2500kg

**EFFECTIVE DATE**

**25 May 2015**

**VISIT PASS**  
Immigration Regulations

Name:  
**LIM YOU QING**

Date of Birth: **11-02-1991** Sex: **M** Nationality: **MALAYSIAN**

Pin: **Q2440246R** Date of Issue: **31-07-2017** Date of Expiry: **30-07-2019**

YOU ARE TO SURRENDER THIS CARD WHEN IT IS OVERDUE, OR HAS EXPIRED, OR WHEN A NEW CARD IS ISSUED TO YOU.

NP 429A



**EQ Insurance Company Limited**

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110  
tel 65 6223 9433 | fax 65 6224 3903 | www.eqinsurance.com.sg  
reg no. 1978-00490-N

**CERTIFICATE OF INSURANCE**

ROAD TRANSPORT ACT 1987 (MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES 1959 (FEDERATION OF MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP.189 OF THE REVISED EDITION)  
(REPUBLIC OF SINGAPORE)THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES 1996 EDITION (REPUBLIC OF SINGAPORE)  
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF**COMMERCIAL VEHICLE PRIVATE (SCH I)****Third Party, Fire & Theft****Certificate No. : DMCPHQ18-002920**

Form: LCVP1

Expires:

YEID-AC Additional:

S\$3,000.00

**1. Index Mark and Registration Number of Vehicles**

GZ4957T

**2. Name of Policyholder**

ZAAD INTEGRATION PTE LTD

**3. Effective Date of the Commencement of Insurance for the purpose of the Act**

22/05/2018

**4. Date of Expiry of Insurance**

21/05/2019

**5. Person or Classes of persons entitled to drive\***

Goods carrying - (MZ300) Authorised Driver.

Any of the following :-

1. The Policyholder
2. Any person on the order or with the permission of the Policyholder

\* Provided that the person driving is permitted in accordance with the licensing or other laws or regulation to drive the Motor Vehicle or has been permitted and is not disqualified by order of Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle. And provided further that the Motor Vehicle is registered under the Road Traffic Act has not been cancelled at the time of accident loss or damage.

**6. Limitation as to use\***

- 1) Use in connection with the Insured's business.
- 2) Use for the carriage of passengers (other than for hire or reward) in connection with the Insured's business.
- 3) Use for social domestic and pleasure purposes.

**THE POLICY DOES NOT COVER**

- 1) Use for hire or reward or for racing pace-making reliability trial or speed testing.
- 2) Use whilst drawing a greater number of trailers in all than is permitted by Law.
- 3) Use for the carriage of passengers for hire or reward.
- 4) Liability arising from or in connection with the carriage of hazardous materials, high explosives, inflammable liquid or gases including LPG in cylinders.

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

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia) or and Amendment, Act or Acts passed in substitution thereof.

Hire Purchase : Abwin Pte Ltd

**ABWIN PTE LTD**

8 KAKI BUKIT ROAD 2  
RUEY WAREHOUSE COMPLEX  
801-33 SINGAPORE 417841

TEL: 6842 3302 FAX: 6842 3301 (ADMIN OFFICE)

A000342/Abwin Pte Ltd

Date of issue : 14/05/2018 14:08

Authorised Signatory  
EQ Insurance Company Limited

Exp No. : DMCPHQ17-003136



A Member of Citystate



# 凱摩哆服務

## KAI MOTOR TRADING

BLK 3007 UBI ROAD 1 #01-440, SINGAPORE 408701.  
TEL: 6747 4006 FAX: 6743 7591 EMAIL: kalmotor@gmail.com  
BUS. REG. NO: 44223100L GST NO: M90371531Y

專業服務：汽車意外保險賠償·拖車·汽車修理及維修服務·打嗎呷·噴漆·

Specialist in: Accidents Insurance Claim, Towing Service, Motor Vehicle Repairing, Panel Beating, Spray Painting.

Date : 10/01/2019

Attn: The Motor Claims Department

Your insured veh no : SJS 0062 C

AXA Insurance S'pore Pte Ltd

8 Shenton way

# 27-01 AXA Tower

Singapore 068811

WITHOUT PREJUDICE

(By Email Only)

Tel : 6880 4711 claim dep

Fax : 6880 4838 claim dep

Dear Sir / Madam

**ACCIDENT INVOLVING VEHICLE NO GZ 4957 T & SJS 0062 C on 23/10/2018 @11:15:00**

We have been authorised by M/s Zaad Integration Pte Ltd, the owner of vehicle claim against the party / parties responsible for the damages arising from number GZ 4957 T, to the above mentioned accident.

Our records show that you are the insurers of vehicle number (SJS 0062 C) at the material time of the accident with the driver of our client's vehicle, ( M/s Zaad Integration Pte Ltd ).

As a result of the accident caused by your insured driver's negligent driving and/or management of your insured's vehicle number (SJS 0062 C), our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of repair	\$1,123.60
(2) Loss of use	\$ 300.00
(3) PIR 2days	\$ 200.00
(4) LTA Search Fee	\$ 7.45
	<u>\$1,557.45</u>

A cope of each of the following supporting documents is enclosed:

- (a) Final repair bill
- (b) GIA report with sketch plan of (our client's veh number)
- (c) LTA Search





Auto  
Consultants  
Pte Ltd

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

22 FEBRUARY 2019

DIU DIAN HONG  
BLOCK 331 RIVER VALLEY ROAD  
#09-07  
SINGAPORE 238363

By Post & By Email

Dear Sir/Madam,

OUR REF : CC4/ASM18019883/Ahb3  
YOUR REF : SJS 62C  
ACCIDENT INVOLVING SJC 62C AND GZ 4957T ALONG BKE TOWARDS TURF  
CLUB ON 23.10.2018

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third-party claim against your policy.

We have received a claim from M/s KAI MOTOR TRADING acting on behalf of the owner of GZ 4957T against your motor insurance policy.

Based on the accident report and accident, it was reported that your vehicle had collided to the Third Party vehicle GZ 4957T. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD – if applicable) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to [vicalpeh@ikkauto.com](mailto:vicalpeh@ikkauto.com) within 7 days from the date of this letter **if not provided at AXA's reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Authorization Letter for the Driver to drive the vehicle
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)



Auto  
Consultants  
Pte Ltd

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

- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

Vic Alpeh  
Case Handler  
DID: 6841 2096  
FAX: 6741 4108  
Email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

c.c. AXA Insurance Pte Ltd (AXA)  
(Motor Claims Dept)

[stanleylimsh@yahoo.com](mailto:stanleylimsh@yahoo.com)  
(Email)

## Vic (LKKAUTO)

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**From:** Vic (LKKAUTO)  
**Sent:** Friday, 22 February, 2019 9:10 AM  
**To:** stanleylimsh@yahoo.com  
**Cc:** Admin A; Vic (LKKAUTO)  
**Subject:** YOUR REF: SJS 62C\_ACCIDENT INVOLVING SJC 62C AND GZ 4957T ALONG BKE TOWARDS TURF CLUB ON 23.10.2018



Auto  
Consultants  
Pte Ltd

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

22 FEBRUARY 2019

DIU DIAN HONG  
BLOCK 331 RIVER VALLEY ROAD  
#09-07  
SINGAPORE 238363

By Post & By Email

Dear Sir/Madam,

**OUR REF : CC4/ASM18019883/Ahb3**  
**YOUR REF : SJS 62C**  
**ACCIDENT INVOLVING SJC 62C AND GZ 4957T ALONG BKE TOWARDS TURF CLUB ON 23.10.2018**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third-party claim against your policy.

We have received a claim from M/s KAI MOTOR TRADING acting on behalf of the owner of GZ 4957T against your motor insurance policy.

Based on the accident report and accident, it was reported that your vehicle had collided to the Third Party vehicle GZ 4957T. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD – if applicable) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter.

Your full co-operation in the handling of the claim is required and kindly submit the following to [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) within 7 days from the date of this letter if not provided at AXA's reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Authorization Letter for the Driver to drive the vehicle
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (if any)



- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



*Save the Earth. Print only when necessary.*

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

# LETTER OF AUTHORITY

To: M/S KAI MOTOR TRADING  
Blk 3007 Ubi Road-1  
#01-440  
Singapore 408701  
BUS.REG.NO: 44223100L  
GST REG No : M90371531Y

Date:

Dear Sirs / Madam,

Re: ACCIDENT INVOLVING TO VEHICLES Nos: Nissan E25 GZ 4957 T & SJS 0062 C  
ALONG BKE ON 23/10/2018 @ 11:15:00AM

In Consideration of your repairing our/my motor vehicle number GZ 4957 T at our/my request,

We / I Zaad Integration P L NIRC NO: \_\_\_\_\_, the owner of motor vehicle

number : GZ 4957 T do hereby authorise you as our / my authorised as our / my authorised representative to demand claim settle and / or receive whatever amount settled /payable by the insurance company and / or third party or to commence legal proceedings, if necessary, in our / my name, for the cost of repairs, loss of usage and any other relevant expenses and to your appointing any solicitor to act for us / me in respect of the said accident.



Signature:

Owner Name: Zaad Integration Pte Ltd

Vehicle No: of Owner: GZ 4957 T

NIRC No: \_\_\_\_\_

Address: \_\_\_\_\_



redefining / insurance

CLAIM REF : S8M011FR  
INSURED : DIU DIAN HONG

# DISCHARGE VOUCHER

We/I, ZAAD INTEGRATION PTE LTD, CO. REG NO. 201539782H hereby agree to accept the sum of dollars ONE THOUSAND SIX HUNDRED THIRTY AND CENTS NINETY FIVE ONLY (S\$1,630.95) paid to us/me by AXA INSURANCE PTE LTD as full and final settlement of all claims of whatever kind including damages for personal injuries and damages to property that we/I may have against the said AXA INSURANCE PTE LTD or their insured or the driver of motor vehicle no. SJS 62C as a result of an accident along BKE EXIT TOWARDS TURF CLUB AVENUE on 23.10.2018 of which we/I were/was the driver/ owner/ hirer/ passenger/rider/pillion/ insurer of motor vehicle no. GZ 4957T.

We/I hereby declare that the said insurer or owner and/or driver of insured vehicle shall not be liable for any further claim(s) whatsoever and whosoever present or future that we/I may have against the said Insurer, owner and/or driver of vehicle no. SJS 62C in connection directly or indirectly with the said accident and give our/my full and final discharge.

We/I hereby declare that we/I are/am the person(s) entitled to receive the above settlement and hereby undertake to indemnify AXA INSURANCE PTE LTD against any claim made or to be made in respect of this settlement.

It is understood and agreed that payment herein is made without admission of liability whatsoever on the part of the said insurer, owner and/or driver of vehicle no. SJS 62C.

Dated this 15 day of 03 2019.

Claimant's Signature

: [Signature] X

NRIC no./ Company Stamp

: [Stamp] X

Occupation/ Business

: \_\_\_\_\_

Address

: \_\_\_\_\_

Telephone No.

: \_\_\_\_\_

Witness's Name

: \_\_\_\_\_

Witness's Signature

: \_\_\_\_\_

Witness's NRIC No.

: \_\_\_\_\_



**凱摩哆服務**  
**KAI MOTOR TRADING**  
Block 3007 Ubi Road 1 #01-440  
Singapore 408701  
Email: kaimotor@gmail.com  
Tel: 6747 4066 Tel/Fax: 6743 7591  
M/P: 9756 5621

[Signature]



# 凱摩哆服務 KAI MOTOR TRADING

BLK 3007 UBI ROAD 1 #01-440, SINGAPORE 408701.  
TEL: 6747 4006 FAX: 6743 7591 EMAIL: kaimotor@gmail.com  
BUS. REG. NO: 44223100L GST NO: M90371531Y

專業服務：汽車意外保險賠償、拖車、汽車修理及維修服務、打嗎呷、噴漆。  
Specialist in: Accidents Insurance Claim, Towing Service, Motor Vehicle Repairing, Panel Beating, Spray Painting.

Date : 10/01/2019

Attn: The Motor Claims Department

WITHOUT PREJUDICE

Your Insured veh no : SJS 0062 C

AXA Insurance S'pore Pte Ltd

(By Email Only)

8 Shenton way

# 27-01 AXA Tower

Tel : 6880 4711 claim dep

Singapore 068811

Fax : 6880 4838 claim dep

Dear Sir / Madam

Final Cost repair Bill To Nissan E25 No GZ 4957 T & SJS 0062 C on 23/10/2018 @ 11:15:00  
To Supply :-

Total Lumpsum As Of Repair Costs Recommended By Surveyor And		
Agreed By Ourselves	:	\$1,050.00
GST	7%	\$ 73.50
		<u>\$1,123.50</u>



# Land Transport Authority

Land Transport Authority  
10 Sin Ming Drive  
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 31 Oct 2018 / 16:09:54

Receipt Date/Time : 31 Oct 2018 / 16:09:53

## Tax Invoice/Receipt

Receipt No. : ITNET-00000-181031-001576

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SJS62C				
As at 23 Oct 2018/11:15:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SJS62C Enquiry Fee 20181031160624986685	7.00	0.49	7.49
	<b>Sub-Total</b>	7.00	0.49	7.49
	<b>Total Before Rounding</b>	7.00	0.49	7.49
	<b>Rounding Difference</b>			0.04
	<b>Total Amount Payable</b>			7.45
	<b>Paid By</b>			
	20181031160636559 Direct Debit: eNETS Debit (Internet Banking)			7.45
	<b>Total</b>			7.45
	<b>Cash Change</b>			0.00
	<b>Tendered Amount</b>			7.45
	<b>Excess Refundable Amount</b>			0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

### THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SJS 62C (Insd veh)	Model:	NISSAN URVAN
	GZ 4957T (TP veh)		
Date of Accident:	23/10/2018		

Global Sum Settlement	: [ ] Yes	[ X ] No
Repair Estimate	: \$	1,762.48
Final Repair Cost	: \$	1,123.50
Loss of Use	: \$	500.00
		5days at \$100.00 per day
Rental (if any)	: \$	0.00
		days
LTA / GIA Search Fee	: \$	7.45

Others:	: \$	0.00
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	: \$	
Final Settlement Sum	: \$	1,630.95

Is Third Party Workshop GIA Registered?		[ ] YES	[ X ] NO	(Kindly indicate below)
A) For Non GIA Registered Workshop:		Agreed Liability <u>100</u> (%)		
B) For GIA Registered Workshop:		BOLA Applicable: Yes/ No BOLA Scenario No:		
BOLA Liability: _____ (%)		Assessed Liability (*): _____ (%)		
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.				
Remarks				

Payment Instruction: Payee's Breakdown		
1)	KAI MOTOR TRADING	: \$ 1,630.95

JOANNE LEE KHANG MIN  
LKK Auto Consultants Pte Ltd

28/03/2019  
Date

Please attach all the supporting documents to the form.  
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))



# 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				
AXA INSURANCE PTE LTD		Ref : CC4/ASM18019883/Ahb3q2		
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN:KIAN CHUAN		Date : 28-03-2019		
		Code : ASM		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SJS 62C	Veh. Inspected	GZ 4957T	
Policy No.		Coverage (\$)	0.00	
Claim No.	S8M011FR	Excess (\$)	0.00	
Assign From		Assign Date	01/11/2018	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	NISSAN URVAN	c.c	2953	
Engine No.	HIDDEN	Year of Reg.	2006	
Chassis No.	JN1MG4E25Z0713842	Colour	GREY	
Odometer	293706	Steering	IN ORDER	
Brakes	IN ORDER	Modification	NIL	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	195 R15C	MAXXIS	6 mm	
L/H Front Tyre	195 R15C	MAXXIS	6 mm	
R/H Rear Tyre	195 R15C	MAXXIS	6 mm	
L/H Rear Tyre	195 R15C	MAXXIS	6 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE FRONT O/S PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	23/10/2018	Inspection Date	02/11/2018	
Survey held at	KAI MOTOR TRADING BLK 3007 UBI ROAD 1 #01-434 SINGAPORE 408701			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		3 Working Days		

**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. GZ 4957T**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FRONT BUMPER (N) (CONSISTENT)	DEFORMED	566.20	566.20
2	FRONT BUMPER SIDE RETAINER @\$109.50 (N) (CONSISTENT)	NECESSARY	219.00	219.00
	LESS 10% DISCOUNT		-78.52	-78.52
			706.68	706.68
1	FRONT DOOR BODY STICKER (N) (CONSISTENT)	NECESSARY	45.00	30.00
	LESS 10% DISCOUNT		-4.50	-
			40.50	30.00
<b>LABOUR</b>				
	TO DISMANTLE AND REPLACE OF THE ACCIDENT DAMAGED PARTS, KNOCKING, REPAIR, ADJUST AND RESHAPE OF SAME.		400.00	200.00
	TO PUTTY, APPLY PRIMER & SPRAY PAINT ON THE AFFECTE PORTION.		500.00	400.00
			900.00	600.00
<b>GRAND TOTAL</b>			<b>1,647.18</b>	<b>1,336.68</b>
<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>				<b>1,050.00</b>

Report Ref No. CC4/ASM18019883/Ahb3q2

ADRIAN LING WAI PING

B.Eng, AMSOE, AMIRTE, AMSAE-A, M. MATAI

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.



Service Request Details

Claim	SJMA011FB
Reference	CCA/ASM1801983/AN63a2
Loss Date	23 October 2018
Report Date	1 Nov 2018 8:52:54 AM
Request Date	1 November 2018
Due Date	
Vendor Name	LKK AUTO CONSULTANTS PTE LTD (TP)
Type of Loss	Third Party Vehicle Damage
Services	Pending verification - Direct Settlement

Actions

Next Step

Wait for Approve Invoice

Add Remarks

Vehicle Information	
Incident Vehicle Registration #	GZ49577
Make	TPWD NISSAN
Model	
Service Address	
...	
Primary Contact/Insured	
DIU DIAN HONG	
331 RIVER VALLEY ROAD #09-07, 238363, Singapore	
STANLEYIMSHIGHWAYHOO.COM	
Claim Handler	
CHUAN Kian Chuan	
6568804269	
kianchuan.chan@axa.com.sg	












Additional Instructions NON-REPORTED

Messages Invoices History Documents Assessment Metrics Notes

Document Type Document SubType

+ Upload Documents

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
LKKInvoice1 (4).pdf	Invoice	Surveyor/ Assessor expense	LKK AUTO CONSULTANTS PTE LTD (TP)	29 March 2019

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 payment breakdown.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	29 March 2019
 LIA SEARCH.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	29 March 2019
 LOD.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	29 March 2019
 LKK Inspection (3).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	29 March 2019
 LKK Adjustment 1a (4).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	29 March 2019
 DISCHARGE VOUCHER.pdf	Forms / Claim Documents	Satisfaction / Discharge Voucher	LKK AUTO CONSULTANTS PTE LTD (TP)	29 March 2019
 AUTHORISATION TO ACT FORM.pdf	Forms / Claim Documents	POA / Authority Letter	LKK AUTO CONSULTANTS PTE LTD (TP)	29 March 2019
 WORKSHOP INVOICE.pdf	Invoice	Repairer	LKK AUTO CONSULTANTS PTE LTD (TP)	29 March 2019
 MANDATE 1A.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	22 February 2019
 Email to CI of 220219.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	22 February 2019
 LETTER TO CI.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	22 February 2019

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
LKK INSPECTION PHOTOS.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	21 February 2019
OI Status of Driving Licence.pdf	Forms / Claim Documents	Driver's Licence / IDP	LKK AUTO CONSULTANTS PTE LTD (TP)	21 February 2019
TTPQ LOD - ZAAD INTEGRATION PTE LTD.mig	Legal	Letter of Demand/Notice of Proceedings	KADRI Muzen	11 January 2019
Email to OI del 26.12.18.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	26 December 2018
2nd Letter to OI.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	26 December 2018
LKK INSPECTION PHOTOS.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	26 December 2019
New message for service request 79019 vehicle number GZ69571.html	getDocumentType_Authem.docx		CHAN Kian Chuan	26 December 2018
SJS62C OI REPORT.pdf	Reports & Statement	GIA Report	CHAN Kian Chuan	26 December 2018
Video - Accident.mp4	Evidence	Videos	CHAN Kian Chuan	26 December 2018
TP ESTIMATE - MARKED.pdf	Forms / Claim Documents	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	26 December 2018
PHJ EMAIL FROM WORKSHOP.mig	Forms / Claim Documents	Others	KUMAR Shalendra	1 November 2018