

INSURANCE

INS. CASE OWNER

CC

AXA1802

0022, K-8639

LKK

IDAC

Surveyor:

KSC

DOI:

10/5/2019

Date / Time:

5/10/18

Registered in Merimen:

178.54%

Pre-assign / CCU / FTE



Insured Vehicle No.:

SKT 560

Name of Insured:

ANNOVA/OE (SINERPRE) Klu

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A:

20/10/16

Is driver the owner?

( YES / NO )

Nature of Accident:

Claim No.:

SSM01102 / 29384

Policy No.:

Make / Model:

Place 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

GBC 16AH

INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:Alan's  
UnitedINSRS:  
WSP:  
Tel:  
Liability:  
RMKS:INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Date/ Time

GBC 16AH-X

SKT 560-Y

STAGE

DATE / PIC

Non-Reporting 1st (1st):  
Non-Reporting 1st (2nd):  
Non-Reporting 1st (Final):  
Notification 1st (if non-pickup):  
Call OI:  
After call 1st to OI: 27/11/2018

Documentation Check List: Handler Typist

|                                  |  |  |
|----------------------------------|--|--|
| Notification 1st (if non-pickup) |  |  |
| After call 1st to OI:            |  |  |
| Authorization To Act:            |  |  |
| Release Voucher:                 |  |  |
| Final Repair Bill:               |  |  |
| Car Rental Invoice:              |  |  |
| Towing Invoice:                  |  |  |
| LTA / GIA:                       |  |  |
| Medical Bill:                    |  |  |
| PIR:                             |  |  |
| Mandate/Reject Instruction:      |  |  |
| LOD:                             |  |  |
| Payment Breakdown Form:          |  |  |
| Post-Repair Photos:              |  |  |
| Others:                          |  |  |

9/1/19

File - BU to and Dr - An

10/12/19

File pass to LSP to close.

PRELIMINARY ADVICE

Date/Time:

13/5/2019

Sent By:

LSP

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

( days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

7/1/19

Confirm with:

Canny

Email

Call

Final Liability:

%

100

(Agreed / assessed)

BOLA S/N No:

16

Repair Cost:

SS

1337.50

Loss of Rental (LOR):

SS

400.00

( 5 days)

x \$80

Loss of Use (LOU):

SS

-

( 5

x

days)

Loss of Income (LOI):

SS

-

( 5

x

days)

LOR only

LOU only

LOU + LOU

LOR + LO

(Tick only one)

GLA/LTA Search

SS

2.00

Medical:

SS

Disbursement:

SS

(e.g. Tow/ Independent)

Legal Cost:

SS

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

\$350.00

Total:

SS

1239.50

Global Sum SS:

1730.00

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

SS

1730.00

Name 1:

Alan's United Auto Pte Ltd

Payee 2: (Strike if N.A.)

SS

Name 2:

Payee 3: (Strike if N.A.)

SS

Name 3:

ASS. REC. BY:

REF:

AXA /

Kenneth

## ASSIGNMENT

From:

Date:

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(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 Soon:

Consistent? : Yes or No

Est. Repairs:

days

Res.: Yes or No

Lum Sum:

1-b.1 %

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

GBC 16914

Yr Regn:

01, 11

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Traller or

Make:

NIS NV200

c.c

1461

Colour:

M. Grey

A/C: Insured / Std / NI / NA

Sp. Reading

204 P84

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

JN1YBAN 2040003132

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modl: M / S/Rim / STD A/Rim or

Tyre Size:

F:

185 / 70 R14

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / TOYO / YOKO or

Front

Rear

R/Bal.

6

mm

R/Bal.

4

mm

L/Bal.

6

mm

L/Bal.

4

mm

D.O.A.

26/10/18

D.O.I.

10/5/19

Survey held at

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

NIS body

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

Date / Time

Action / Instruction

1 File pass to

US \$ 1250 Credit # 83874079

Date/Time, File Pass to?

☐

: Prel. Report

☐

: Final Report

1)

Date/Time, File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

S - RS - SI

Fees

Others

Add Fee:

☐

: Site Insp (\$

☐

: Interview (\$

☐

: Tech Invs (\$

☐

: Weekend (\$

Report Format :

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

TOTAL



# 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/ASM18020033/fb3 |            |   |
| 8 SHENTON WAY #24-01<br>AXA TOWERSINGAPORE 068811  |  | Date : 05-11-2018         |            |  |
|  |  | Code : ASM                |            |   |
| <b>1. Policy Particulars :- THIRD PARTY CLAIM</b>  |  |                           |            |   |
| Insured Veh.   | SKT 56D  | Veh. Inspected            | GBC 169H   |   |
| Policy No.   |  | Coverage (\$)             | 0.00       |   |
| Claim No.  |  | Excess (\$)               | 0.00       |   |
| Assign From  |  | Assign Date               | 05/11/2018 |   |
| <b>2. Vehicle Particulars &amp; Condition</b>  |  |                           |            |   |
| Make & Model   |  | c.c                       | 0          |   |
| Engine No.   | HIDDEN   | Year of Reg.              |            |   |
| Chassis No.  |  | Colour                    |            |   |
| Odometer   | -  | Steering                  |            |   |
| Brakes   |  | Modification              |            |   |
| General  |  |                           |            |   |
| <b>3. Conditions of Tyres</b>  |  |                           |            |   |
|  | Size   | Make                      | Balance    |   |
| R/H Front Tyre   |  |                           | mm         |   |
| L/H Front Tyre   |  |                           | mm         |   |
| R/H Rear Tyre  |  |                           | mm         |   |
| L/H Rear Tyre  |  |                           | mm         |   |
| <b>4. Description of Damages</b>   |  |                           |            |   |
|  |  |                           |            |   |
| <b>5. General Information</b>  |  |                           |            |   |
| Accident Date  | 26/10/2018   | Inspection Date           |            |   |
| Survey held at   | ALAN'S UNITED AUTO PTE LTD<br>BLK 7 SIN MING INDUSTRIAL ESTATE<br>#01-76<br>SINGAPORE 575642 |                           |            |   |
| <b>5a. Remarks</b>   |  |                           |            |   |
| A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.<br>B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS. |  |                           |            |   |

# ALAN'S UNITED AUTO PTE. LTD.

Block 7, Sin Ming Industrial Estate, #01-76, Singapore 575642.

Tel: 6453 8686 (3 Lines) Fax: 6459 6550

Company Reg. No.: 201113667N

GST Reg. No.: 201113667N

Vehicle Insured : SKT56D (AXA)

Accident Date : 26-10-2018

Date : 02-11-2018

Our Ref : GBC169H / CHAN

21807

SKYWAVE PTE LTD

C/O ALAN'S UNITED AUTO PTE LTD

BLK 7 SIN MING IND. EST. SECTOR C

#01-76

SINGAPORE 575642

*Not Authorised  
Putting After Paint  
4 days*

## ESTIMATE COST OF REPAIR FOR NISSAN NV200 GBC169H

2 PCS LH FRONT & REAR WHEEL HUB CAP @ \$80.00 SN

*Not/Car* \$160.00 SN ✓

1 PC LH FRONT DOOR LOWER STICKER

*Mr* \$28.00 SN ✓

1 SET LH SLIDING DOOR LETTERING

*Mr* \$200.00 SN *1201*

TO PANEL BEATING FRONT LH FENDER, LH DOOR, LH CENTRE PANEL, LH  
SLIDING DOOR, ALIGN AND ADJUST DAMAGED PARTS

\$500.00 *4001*

TO PUTTY AND SPRAY DAMAGED REPAIR PARTS

\$1,200.00 *9001*  
\$2,088.00

LOK Auto Consultants hereby notify

the Repairer of the following:

- To remove before/during/after painting
- To ensure damaged parts during recovery
- Parts must be subject to inspection
- Total repair must be a "Without Prejudice" basis
- All legal documents must be followed
- Supply of parts must be approved and  
be subject to final approval from Insurance Company.

Acknowledged by Repairer

Signature:

Date:

Singapore Dollars Two Thousand Eighty Eight Only

# ALAN'S UNITED AUTO PTE. LTD.

Block 7, Sin Ming Industrial Estate, #01-76, Singapore 575642.

Tel: 6453 8686 (3 Lines) Fax: 6459 6550

Company Reg. No.: 201113667N

GST Reg. No.: 201113667N

Vehicle Insured : SKT56D (AXA)

Date : 02-11-2018

Accident Date : 26-10-2018

Our Ref : GBC169H / CHAN

SKYWAVE PTE LTD

C/O ALAN'S UNITED AUTO PTE LTD

BLK 7 SIN MING IND.EST.SECTOR C

#01-76

SINGAPORE 575642

## ESTIMATE COST OF REPAIR FOR NISSAN NV200 GBC169H

|  |  |                   |
|--|--|-------------------|
| 2 PCS  | LH FRONT & REAR WHEEL HUB CAP @ \$80.00 SN | \$160.00 SN       |
| 1 PC   | LH FRONT DOOR LOWER STICKER                | \$28.00 SN        |
| 1 SET  | LH SLIDING DOOR LETTERING                  | \$200.00 SN       |
| TO PANEL BEATING FRONT LH FENDER, LH DOOR, LH CENTRE PANEL, LH<br>SLIDING DOOR, ALIGN AND ADJUST DAMAGED PARTS |  | \$500.00          |
| TO PUTTY AND SPRAY DAMAGED REPAIR PARTS  |  | <u>\$1,200.00</u> |
|  |  | <u>\$2,088.00</u> |

Singapore Dollars Two Thousand Eighty Eight Only



## Service Request Details

Claim

SRM01101

Reference

None

Loss Date

October 26, 2018

Request Date

November 2, 2018

Close Date

November 12, 2018

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

05-11-2018 @ 10:18am  
Kenny vch not in.

### Actions

Next Step

Agree to perform service

Decline Work

Accept Work

### Vehicle Information

Ident Vehicle Registration #

JBC169H

Make

PVD NISSAN

Model

V200-1 (M)

Service Address

---

Primary Contact/Insured

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AUTOVEYOR (SINGAPORE) PTE LTD

11 BUKIT BATOK CRESCENT, #23-82 WCEGA TOWER, 658065, Singapore

62663377

WUNWEI515@GMAIL.COM

Claim Handler

---

ANG Richard

richard.angbs@axa.com.sg

Additional Instructions

NON-REPORTED

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



05 November, 2018

**AUTOVEYOR (SINGAPORE) PTE LTD  
21 BUKIT BATOK CRESCENT, #23-82 WCEGA TOWER,  
Singapore 658065**

Dear Sir,

**OUR REF : CC4/ASM18020033/fb3**

**YOUR REF : SKT 56D**

**ACCIDENT INVOLVING SKT 56D & GBC 169H on 26/10/2018 ALONG/AT  
STEVENS ROAD**

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 [pohkin@lkkauto.com](mailto:pohkin@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 2132 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



## <TP - Mandate IA> - S8M011O1 [ACCIDENT INVOLVING SKT 56D(OI) & GBC 169H(TP) ON 26/10/2018]

### Type

🔗 Question

### Message

Liability: 100%. Insured driver changed lane and collided with third party. Inform OI about third party claim. Aware NCD issue. However OI concerns on third party vehicle damages and wanted to know the final claim amount. We will inform OI about the claim amount once mandate approved and update is there is any issue. We seek your mandate at \$1,793.00(all-in). TP-Mandate IA had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Hsiao Tong – 2-Sep-19

Reply



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

## Immediate Advice

To : AXA Insurance Pte Ltd

Date: 02/09/2019

### Survey Details:

|                     |                            |
|---------------------|----------------------------|
| Date of loss        | 26-Oct-18                  |
| Date of appointment | 5-Nov-18                   |
| Date of survey      | 10-May-19                  |
| Location of survey  | ALAN'S UNITED AUTO PTE LTD |

### Vehicle Details:

|                      |                          |
|----------------------|--------------------------|
| Claim Type:          | Third party              |
| Vehicle number       | GBC 169H                 |
| Make and Model       | NISSAN NV200 1.5L MT ABS |
| Date of registration | 10/1/2011                |
| Excess               |                          |
| Market Value         | \$23,000                 |
| Part Rebate          | \$5,134                  |
| Nett Loss            | \$17,866                 |

### Repair details:

|                  |             |
|------------------|-------------|
| Initial Estimate | \$ 2,088.00 |
|------------------|-------------|

### Proposed/Revised repair cost:

|                                |                    |
|--------------------------------|--------------------|
| Parts                          | \$ 308.00          |
| Check Items (estimate)         | \$ -               |
| Labour                         | \$ 1,300.00        |
| <b>Total</b>                   | <b>\$ 1,608.00</b> |
| <b>Lump Sum(if applicable)</b> | <b>\$ 1,300.00</b> |

|                                  |          |
|----------------------------------|----------|
| <b>Number of days for repair</b> | <b>4</b> |
|----------------------------------|----------|



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL.: (065) 62563561 FAX : (065) 62564315

**Remarks:**

*OI concerns on third party vehicle damages and wanted to know the final claim amount. We will inform OI about the claim amount once mandate approved and update is there is any issue.*

**Mandate:**

| Liability(TP)                |           | 100%                     |
|------------------------------|-----------|--------------------------|
| Proposed repair cost (w/GST) | \$        | 1,391.00                 |
| Loss of use                  |           | NIL no. of days          |
| Loss of rental               | \$        | 400.00 (5days x \$80.00) |
| Loss of income               |           | NIL no. of days          |
| LTA search fees              | \$        | 2.00                     |
| Others                       |           | NIL                      |
| <b>Proposed Total</b>        | <b>\$</b> | <b>1,793.00</b>          |

## Hsiao Tong (LKKAUTO)

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**From:** Mei Kwan (LKKAUTO)  
**Sent:** Monday, 2 September 2019 3:33 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** FW: New message for service request 79384, vehicle number GBC169H

2/9/19 3:24 PM \*\*\* Message please proceed. thanks. - TAN Jas

-----Original Message-----

**From:** jas.tan@axa.com.sg <jas.tan@axa.com.sg>  
**Sent:** Monday, 2 September, 2019 3:25 PM  
**To:** admin-d@lkkauto.com  
**Subject:** New message for service request 79384, vehicle number GBC169H

AXA Insurance has sent you a message for claim number S8M011O1.

Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. 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.

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Thursday, 17 October 2019 2:26 PM  
**To:** markpoh@autoveyor.com.sg  
**Cc:** Admin A  
**Subject:** RE: ROAD TRAFFIC ACCIDENT INVOLVING NOS. SKT 56D AND GBC 169H ALONG STEVEN ROAD ON 26.10.2018  
**Attachments:** Third Party Damage Photos.pdf

Dear Sirs/Mdm,

We refer to the above matter.

We understand that you would like to know the repair cost on third party vehicle. We have tried to negotiate at best with third party repairer and the adjusted repair cost is Lump Sum \$1,250.00 with 4 repair days. We attached here with the damage photos for your easy reference. The photos shown that third party vehicle's left side portion were damaged.

The breakdown of our propose settlement with third party is as follows: -

|                                     |                    |
|-------------------------------------|--------------------|
| 1. Cost of Repair (with GST)        | \$ 1,337.50        |
| 2. Loss of Rental (5days x \$80.00) | \$ 400.00          |
| 3. LTA/GIA Search fee               | \$ 2.00            |
| <b>Total</b>                        | <b>\$ 1,739.50</b> |

If you feel strongly against our settlement offer to the third party, kindly let us have them in writing within the next 14 days i.e. by **01 Nov 2019**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please call us if you have further queries.

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** Poh Kin (LKKAUTO) <pohkin@lkkauto.com>  
**Sent:** Tuesday, 27 November 2018 8:05 PM  
**To:** markpoh@autoveyor.com.sg  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** ROAD TRAFFIC ACCIDENT INVOLVING NOS. SKT 56D AND GBC 169H ALONG STEVEN ROAD ON 26.10.2018

27<sup>th</sup> November 2018

**AUTOVEYOR (SINGAPORE) PTE LTD**

Attn: Mr Poh Keng Por

Dear Mr Poh,

**OUR REF : CC4/ASM18020754/Kfa3**

**YOUR REF : SKT 56D**

**ROAD TRAFFIC ACCIDENT INVOLVING NOS. SKT 56D AND GBC 169H ALONG STEVEN ROAD ON 26.10.2018**

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 Property Damage claim against your policy.

We have received a claim from M/s ALAN'S UNITED AUTO PTE LTD, acting on behalf of the owner of GBC 169H against your motor insurance policy.

Based on the video footage, accident scenario, it was reported that your vehicle had collided with Third Party vehicle GBC 169H while changing lane. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD) 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 [pohkin@lkkauto.com](mailto:pohkin@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)
- 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 6841 2132 or email us at [pohkin@lkkauto.com](mailto:pohkin@lkkauto.com).

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

Best Regards,

**Poh Kin, Chong (Mr)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2132 | email: [pohkin@lkkauto.com](mailto:pohkin@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.*

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## Hsiao Tong (LKKAUTO)

---

**From:** alan khong chin wah <alanauto@gmail.com>  
**Sent:** Thursday, 5 December 2019 9:26 AM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** Re: Your Ref: GBC169H \*LKK Ref: CC4/ASM18020033/Kpb3 [ACCIDENT INVOLVING SKT 56D(AXA) AND GBC 169H ON 26/10/2018]

Offer Accepted .

Regards  
Kenny

On Wed, Dec 4, 2019 at 5:29 PM Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)> wrote:

Your Ref: **GBC169H**                      **Without Prejudice**

LKK Ref: CC4/ASM18020033/Kpb3

Dear Sirs/Mdm,

**ACCIDENT INVOLVING SKT 56D(AXA) AND GBC 169H ON 26/10/2018**

We refer to the above matter.

We propose settlement at a global sum of **\$1,730.00(all-in)**.

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

**Hsiao Tong, Chew (Ms) | Case Handler**

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

LKK

SKY WAVE PTE LTD

c/o Blk 7 Sin Ming Industrial Estate  
#01-76

Singapore 575642

Date: 22-05-2019

AXA INSURANCE SINGAPORE PTE LTD

MOTOR CLAIMS DEPT.

8 SHENTON WAY

#27-01 AXA TOWER

SINGAPORE 068811

Dear Sir / Madam

ACCIDENT INVOLVING MOTOR VEHICLES GBC 169 H AND SK756 D  
 ALONG STEVENS ROAD ON 26-10-2018

I / We, the owner of Vehicle No. GBC 169 H which was involved in the above accident.

My / Our vehicle sustained damages as a result of the above said accident and I / we are now claiming against you for the followings:-

- |   |   |                   |
|---|---|-------------------|
| 1. Costs of repair                            | - | \$1337.50         |
| 2. Loss-of-Use/Rental fees <u>5 days (PR)</u> | - | \$ 425.00         |
| 3. Police / GIA report / LTA fees             | - | \$ 2.00           |
| 4. Surveyor report fees                       | - |                   |
| 5. Others                                     | - |                   |
| Total:  |   | <u>\$ 1764.50</u> |

Please advise whether you are now prepare to settle my claims as outlined above.

I / We hereby authorise my / our repairers, M/s Alan's United Auto Pte. Ltd. and/or their representatives to negotiate/compromise settlement of my / our above claim on my / our behalf. If there is a settlement I / we further authorise you to pay whatever settlement sum to my / our repairers being the outstanding repair bill and incidentals due to them.

Your kind attention and prompt settlement is much appreciated.

Yours faithfully,



# ALAN'S UNITED AUTO PTE. LTD.

Block 7, Sin Ming Industrial Estate, #01-76, Singapore 575642.

Tel: 6453 8686 (3 Lines) Fax: 6459 6550

Company Reg. No.: 201113667N

GST Reg. No.: 201113667N

Vehicle Insured : SKT56D  
Accident Date : 26-Oct-2018  
Our Ref : 218207 (AXA) / CHAN

No. : 15735

Date : 21-May-2019

PAGE : 1

SKYWAVE PTE LTD  
1001 JALAN BUKIT MERAH  
#03-12  
Singapore 159455

FINAL REPAIR COST FOR NISSAN NV200 1.5L (M) GBC169H  
=====

To supply spare parts

To remove, cut-out damaged parts,  
panel beating, welding, align,  
refix and to renew above parts

To putty and spray replaced parts

|              |              |
|--------------|--------------|
|              | -----        |
|              | 1,250.00     |
| Add 7% GST : | 87.50        |
|              | -----        |
| Total :      | S\$ 1,337.50 |
|              | =====        |

Singapore Dollars One Thousand Three Hundred  
and Thirty Seven and Cents Fifty Only

**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/ASM18020033/Kpb3q2

8 SHENTON WAY #24-01  
AXA TOWERSINGAPORE 068811

Date : 20-12-2019



ATTN:JAS TAN

Code : ASM

**1. Policy Particulars :- THIRD PARTY CLAIM**

|              |              |                |            |
|--------------|--------------|----------------|------------|
| Insured Veh. | SKT 56D      | Veh. Inspected | GBC 169H   |
| Policy No.   | VA1/GA083467 | Coverage (\$)  | 0.00       |
| Claim No.    | S8M01101     | Excess (\$)    | 0.00       |
| Assign From  |              | Assign Date    | 05/11/2018 |

**2. Vehicle Particulars & Condition**

|              |                   |              |               |
|--------------|-------------------|--------------|---------------|
| Make & Model | NISSAN NV200      | c.c          | 1461          |
| Engine No.   | HIDDEN            | Year of Reg. | 2010          |
| Chassis No.  | JN1YBAM20U0003132 | Colour       | METALLIC GREY |
| Odometer     | 204984            | Steering     | IN ORDER      |
| Brakes       | IN ORDER          | Modification | NIL           |
| General      | GOOD              |              |               |

**3. Conditions of Tyres**

|                | Size       | Make     | Balance |
|----------------|------------|----------|---------|
| R/H Front Tyre | 185/70 R14 | YOKOHAMA | 6 mm    |
| L/H Front Tyre | 185/70 R14 | YOKOHAMA | 6 mm    |
| R/H Rear Tyre  | 185/70 R14 | YOKOHAMA | 4 mm    |
| L/H Rear Tyre  | 185/70 R14 | YOKOHAMA | 4 mm    |

**4. Description of Damages**

THE VEHICLE SUSTAINED DAMAGES AT THE N/S BODY.  
DAMAGES SEE DETAILS.

**5. General Information**

|                |  |                 |            |
|----------------|--|-----------------|------------|
| Accident Date  | 26/10/2018   | Inspection Date | 10/05/2019 |
| Survey held at | ALAN'S UNITED AUTO PTE LTD<br>BLK 7 SIN MING INDUSTRIAL ESTATE<br>#01-76<br>SINGAPORE 575642 |                 |            |

**5a. Remarks**

A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.  
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

**5b. Estimate Days of Repair**

|                                     |                       |
|-------------------------------------|-----------------------|
| ESTIMATED NORMAL PERIOD FOR REPAIR: | <b>4 Working Days</b> |
|-------------------------------------|-----------------------|

**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. GBC 169H**

| Qty   | Description of Parts  | Condition        | Estimate By Workshop (\$) | Our Adjusted (\$) |
|---|---|------------------|---------------------------|-------------------|
| <b>REPLACEMENT OF PARTS</b>   |   |                  |                           |                   |
| 2   | LH FRONT & REAR WHEEL HUB CAP @\$80.00 (SN) (CONSISTENT)  | DENTED / CRACKED | 160.00                    | 160.00            |
| 1   | LH FRONT DOOR LOWER STICKER (SN) (CONSISTENT)   | NECESSARY        | 28.00                     | 28.00             |
| 1   | SET LH SLIDING DOOR LETTERING (SN) (CONSISTENT)   | NECESSARY        | 200.00                    | 120.00            |
|   |   |                  | 388.00                    | 308.00            |
| <b>LABOUR</b>   |   |                  |                           |                   |
|   | TO PANEL BEATING FRONT LH FENDER ,LH DOOR ,LH CENTRE PANEL,LH SLIDING DOOR ,ALIGN AND ADJUST DAMAGED PARTS. |                  | 500.00                    | 400.00            |
|   | TO PUTTY AND SPRAY DAMAGED REPAIR PARTS.  |                  | 1,200.00                  | 900.00            |
|   |   |                  | 1,700.00                  | 1,300.00          |
| <b>GRAND TOTAL</b>  |   |                  | <b>2,088.00</b>           | <b>1,608.00</b>   |
| <b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b> |   |                  |                           | <b>1,250.00</b>   |

Report Ref No. CC4/ASM18020033/Kpb3q2

**KONG SENG CHEONG**

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        | SBM01101   |
| Reference    | CC4/ASM1B020033/Kp03a2  |
| Loss Date    | 26 October 2018  |
| Report Date  | 2 Nov 2018 4:26:44 PM  |
| Request Date | 30 May 2019  |
| Due Date     |  |
| Vendor Name  | LUK AUTO CONSULTANTS PTE LTD (TPR)   |
| Type of Loss | Third Party Vehicle Damage   |
| Services     | Pending verification - Direct Settlement   |

Actions

Next Step

Wait for: Approve Invoice

Add Invoice

| Vehicle Information  |                 |
|--|-----------------|
| Incident Vehicle Registration #  | GBC169H         |
| Make   | TRVD NISSAN     |
| Model  | NV200-1.5 L (M) |
| Service Address  |                 |
| ...  |                 |
| Primary Contact/Insured  |                 |
| AUTOVEYOR (SINGAPORE) PTE LTD<br>21 BUKIT BATOK CRESCENT, #23-B2 WCEGA TOWER, 658065, Singapore<br>62663377<br>WUNWEI515@GMAIL.COM |                 |
| Claim Handler  |                 |
| TAN Jai<br>6568804044<br>jai.tan@axa.com.sg  |                 |

Additional InstructionsNON-REPORTED

MessagesInvoicesHistoryDocumentsAssessmentMetricsNotes


Document TypeDocument SubType

Upload Documents

| NAME                | TYPE | SUB-TYPE | AUTHOR | DATE<br>UPLOADED |
|---------------------|------|----------|--------|------------------|
| Accident Statement  |      |          |        |                  |
| Reports & Statement |      |          |        |                  |
| Meritman            |      |          |        |                  |

| NAME   | TYPE                          | SUB-TYPE                            | AUTHOR                               | DATE<br>UPLOADED    |
|--|-------------------------------|-------------------------------------|--------------------------------------|---------------------|
| LKKInvoice1 (1).pdf                              | Invoice                       | Surveyor/ Assessor<br>expense       | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 20 December<br>2019 |
| RENTAL RECEIPT.pdf                               | Forms / Claim<br>Documents    | Others                              | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 20 December<br>2019 |
| LKKInspection (1).pdf                            | Forms / Claim<br>Documents    | Others                              | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 20 December<br>2019 |
| LKKAAdjustment1a.pdf                             | Forms / Claim<br>Documents    | Others                              | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 20 December<br>2019 |
| GUA SEARCH.pdf                                   | Forms / Claim<br>Documents    | Others                              | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 20 December<br>2019 |
| PAYMENT BREAKDOWN_EXPRESS SETTLEMENT<br>FORM.pdf | Forms / Claim<br>Documents    | Satisfaction / Discharge<br>Voucher | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 20 December<br>2019 |
| AUTHORIZATION TO ACT FORM.pdf                    | Forms / Claim<br>Documents    | POA / Authority Letter              | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 20 December<br>2019 |
| TP-Mandate MA dtd 020919 .pdf                    | Forms / Claim<br>Documents    | Assessment                          | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 2 September<br>2019 |
| Rental Receipt & Agreement.pdf                   | Forms / Claim<br>Documents    | Others                              | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 2 September<br>2019 |
| Insurance Search Fee.pdf                         | Forms / Claim<br>Documents    | Others                              | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 2 September<br>2019 |
| LKK RESURVEY PHOTOS.pdf                          | Reports & Statement           | Others                              | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 2 September<br>2019 |
| LKK SURVEY PHOTO.pdf                             | Reports & Statement           | Others                              | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 19 August<br>2019   |
| Letter to OI.pdf                                 | Letters and<br>Correspondence | Policy Holders / Insured            | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 19 August<br>2019   |
| TP ESTIMATE- MARKED.pdf                          | Reports & Statement           | Others                              | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 19 August<br>2019   |



| NAME  | TYPE                | SUB-TYPE | AUTHOR                               | DATE<br>UPLOADED    |
|---|---------------------|----------|--------------------------------------|---------------------|
|  UA-169H.pdf   | Reports & Statement | Others   | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 13 May 2019         |
|  CBCL69H TP video footage.mp4                                    | Evidence            | Videos   | LKK AUTO CONSULTANTS<br>PTE LTD (TP) | 30 November<br>2018 |
|  TP ALAN'S UNITED-EMAIL FROM WORKSHOP WITH TP<br>GUA REPROD .img | Other               | Other    | DHIWAR Namrata                       | 2 November<br>2018  |