

1/10/2018

ASS. REC. BY:

REF: CS3/MSG/8017153/G10-1

Special Instruction:

Surveyor

Menner

From (Person):

GQ

Chhia Nyde Rai

ASSIGNMENT (Office)

MSG

Date/Time:

13/12/2016

Estimated Cost:

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

To Inspect Vehicle No:

SFL 8288A

Insured:

FBJ 1305 M

at Workshop m/s

Teamwork Garage

Tel:

6844 2175

of

53 ubi Ave 1 # 01-24

Policy No:

MSD/VMS/18-376965-CA

Claim No:

MSC/V/18-001233

Sum Insured:

Excess:

D.O.A.

03/09/2018

Make of Veh.
(Client's Record)

CA / REV / REF. / REV 24 HRS (up)

H.O.D. Endorsement:

Date/Time:

4:06pm @ 20/9/18

Person Contacted:

Durren

Vehicle IN

OUT

Date/Time

Action/Instruction (X) Estimate

D.N.A. finalize

SFL 8288A - CS/TP 10005713/Acwl

DoA: 12/01/2010

FBJ 1305M-X

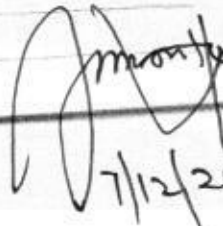
Submit LS

10/12/18

^

\$11,200, 7 Days. (Red 3400, 2490)

11,050


7/12/2018

RECEIVED 10 DEC 2018

PRS

ASSIGNMENT

From: _____ Date: 24/9/18

Estimated Cost: _____

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

To Inspect Vehicle No: SFL 8288A

at Workshop ref: Teamwork Garage

at 53 Ubi Ave 1 #01-24

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: \$107K

IDAC Accident Rpt: _____ Consistent? Yes or No

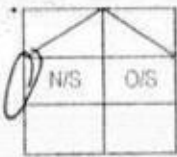
GIA / PR Seen: _____ Consistent? Yes or No

Est. Repairs: 7 days Res.: Yes or No

Lum Sum: 20 % 3 Val: Yes or No

CA / REV / REP. 1-24 HRS lup

Date: _____ Person Contacted: _____ Vehicle: IN / OUT



Veh No: SFL 8288A Vt Regn: 08 May 2014

Type: MC / MCycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Mercedes E200 CC: 1991

Colour: Black A/C: _____ Insured / Std / NI / NA

Sp. Reading: 63954 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: WD172120342A 945331

Gen. Cond: Good / Fair / Poor / Burnt

Steering: Good / Jammed / Leaked / Burnt or

Brake: Good / Jammed / Leaked / Burnt or

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

Tyre Size: F: 245 / 35 ZR19

R: 11

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

TOYO / YOKO or

Front: _____ Rear: _____

R/Bal: 6 mm R/Bal: 6 mm

L/Bal: 6 mm L/Bal: 6 mm

D.O.A: _____ D.O.I: 24-09-18

Survey held at: w/s 12:30pm

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

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

Date / Time	Action / Instruction
	<u>\$7000 - \$8000</u>

Date/Time: File Pass to? ☐ Prel. Report ☐ Final Report

Report Format: PRS

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

Days Of Repair: 7

Resurvey No. of Trip: _____

Add Fee: ☐ Site Insp. (\$) ☐ Interview (\$) ☐ Tech. Invs (\$) ☐ Weekend (\$)

Survey Fee: _____

Transportation: _____

Photos: _____

Others: _____

TOTAL: _____

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

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	14 Sep 2018		20 Sep 2018 15:47 Edit Adj Rpt	S\$0.00 Edit Estimates	S\$0.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by insurer]									
Insured:		ANCY LIM, ID: S8064932J, Tel: +6583666726, Email: ancyim80@yahoo.com							
Main Claimant:		ZHUO ZIJIE, ID: S8012379E							
Vehicle Reg. No.:		SFL8288A	Date of Loss:	03/09/2018 18:00 - :59 [51 Months and 26 Days From LTA Reg Date (Man Yr)]					
Claim Type:		TP / MSC/V/18-001233	Policy/Cover Note No.:	MSD/VMS/18-376965-CA (Comprehensive) Coverage: 13/01/2018 - 12/01/2019					
Vehicle Reg. No. (Insured):		FBJ1305M	Policy No. (Claimant):						
Repairer:		Teamwork Garage Pte Ltd (HQ) 53 Ubi Ave 1 #01-24, Paya Ubi Industrial Park, 408934 Ubi - Tel: 6844 2475							
Handling Insurer:		MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Chhia Nyuk Pui - 6594 2521]							
Adjuster:		LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by XING GUO QIANG] ... [Final Rpt due 15/11/2018]							
Driver/Custodian (Insured):		ANCY LIM (38 / Female), NRIC: S8064932J, Tel: +6583666726							
Adj Asg. Remarks:		SURVEY DISAGREE ON SJE - ASSIGN LKK LIABILITY: 0%-20% CONTACT: DARREN NG 6844 2475							
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
<ul style="list-style-type: none"> MSIG_SG (13/11/2018): Report Send Back Alerts - SFL8288A (TP) 									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Catherine Chong (LKK Auto)

From: Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Sent: Tuesday, 13 November, 2018 12:01 PM
To: assignments
Subject: FW: Your ref: VP.282832.18 (ac) Our ref: MSC/V/18-001233 (OIV: FBJ1305M)

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

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

From: Chhia Nyuk Pui <NyukPui_Chhia@sg.msig-asia.com>
Sent: Tuesday, 13 November 2018 11:52 AM
To: SUR <sur@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Subject: FW: Your ref: VP.282832.18 (ac) Our ref: MSC/V/18-001233 (OIV: FBJ1305M)

Dear Sir

I have sent back your survey report and granted (Merimen) third party surveyor report to you for the physical re-inspection.

Thanks.

Chhia Nyuk Pui
Senior Executive, Claims Services
Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com

From: Chhia Nyuk Pui
Sent: Tuesday, 13 November, 2018 11:43 AM
To: 'ari@parwanilaw.com.sg' <ari@parwanilaw.com.sg>
Cc: SUR <sur@lkkauto.com>
Subject: RE: Your ref: VP.282832.18 (ac) Our ref: MSC/V/18-001233 (OIV: FBJ1305M)

Dear Sir/Madam

Without prejudice

Further to our email of 09.11.18, we would like to request for police investigation result as our Insured rider is injured.

We would also like to request for physical re-inspection. Please make arrangement with our surveyor (copied) for a mutually suitable appointment.

Thank you.

Regards

Please note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data for the purpose of assessing your claim. This may include disclosing and sharing your personal data with our service providers and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore, for the proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws (collectively, "the Purpose"). We may also need to disclose or share your personal data with service providers who are sited outside Singapore for the Purpose.


Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com



MSIG

MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | Tel +65 6220 9644 | Fax +65 6225 6371 | Co. Reg. No. 200412212G | www.msig.com.sg | Follow us on  [@MSIG_SG](https://twitter.com/MSIG_SG)

A member of **MS&AD** INSURANCE GROUP

From: Chhia Nyuk Pui

Sent: Friday, 9 November, 2018 5:22 PM

To: 'ari@parwanilaw.com.sg' <ari@parwanilaw.com.sg>

Subject: Your ref: VP.282832.18 (ac) Our ref: MSC/V/18-001233 (OIV: FBJ1305M)

Dear Sir/Madam

Without Prejudice

Save as to Costs

We refer to your letter dated 02.11.18

We are looking into the claim and shall come back to you soon.

Meanwhile, we would like to request for police investigation result as our Insured rider was injured.

Thank you.


Please note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data for the purpose of assessing your claim. This may include disclosing and sharing your personal data with our service providers and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore, for the proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws (collectively, "the Purpose"). We may also need to disclose or share your personal data with service providers who are sited outside Singapore for the Purpose.

Chhia Nyuk Pui

Senior Executive, Claims Services

Direct line +65 6594 2521 | Direct fax +65 6643 1349 | nyukpui_chhia@sg.msig-asia.com



MSIG Insurance (Singapore) Pte. Ltd. 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | Tel +65 6220 9644 | Fax +65 6225 6371 | Co. Reg. No. 200412212G | www.msig.com.sg | Follow us on  [@MSIG_SG](https://twitter.com/MSIG_SG)

A member of **MS&AD** INSURANCE GROUP



REG/CS/PAY/FA

12 NOV 2018

PARWANI LAW LLC

Chhai

**ADVOCATES & SOLICITORS
COMMISSIONER FOR OATHS
NOTARY PUBLIC**

UEN No: 201410012K

- ☐ Via Fax ()
☐ Via AR Registered
☒ Via Certificate of Posting
☐ Via Ordinary Post
☒ Via Hand / Courier
☐ Via Email ()

Our Ref : VP.282832.18(ac)
Your Ref : MSC/V/18-001233 ✓
Date : 2 November 2018

Managing Director

Vijai Parwani parwani@parwanilaw.com.sg

Associates

Shane Yeo	shane@parwanilaw.com.sg
Nicholas Chandra	nicholas@parwanilaw.com.sg
Victor Huang Po Han	victor@parwanilaw.com.sg

Legal Executive

Ari James ari@parwanilaw.com.sg

We do not accept service of court documents by fax**MSIG INSURANCE (SINGAPORE) PTE LTD**

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

Attention: Motor Claims Department

ANCY LIM

521 Canberra Drive
#02-52
Singapore 768134

**CERTIFICATE OF POSTING
(For your information only)**

Dear Sirs,

CLAIMANT: ZHUO ZIJIE

**ACCIDENT INVOLVING SFL 8288A & FBJ 1305M ALONG ALEXANDRA ROAD
TOWARDS FRAGRANCE EMPIRE BUILDING ON 3 SEPTEMBER 2018**

We act on the instructions of **ZHUO ZIJIE**, the owner of Motor Vehicle No. **SFL 8288A** (the "Vehicle").

We are instructed by our clients to claim damages against you/your insured in connection with the abovementioned road traffic accident involving our client's motor vehicle (**SFL**

Address: 151 Chin Swee Road #13-06 Manhattan House Singapore 169876
Tel: 6734 9100 Fax: 6734 9160 Email: hello@parwanilaw.com.sg
Website: www.parwanilaw.com.sg

8288A) and your/your insured's motor vehicle (**FBJ 1305M**) driven by you/your insured at the material time.

We are further instructed that the accident was caused by you/your insured's negligence in driving and/or management of your/your insured's vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows: -

S/No.	Description	Amount
1	Repair Costs (Inclusive of 7% GST)	\$15,461.50
2	Loss of Use at \$120 per day (10 days)	\$1,200
3	Survey Report Fees	\$634
4	LTA Search	\$7.45
5	Cost Contribution (at this stage)	\$1,000
6	Disbursements (at this stage)	\$80
		TOTAL: \$18,382.95

We enclose a copy of each of the following supporting documents: -

- GIA Report lodged by our clients;
- LTA Search;
- Vehicle Rental Agreement;
- Surveyor's report and invoice from M/s WG Appraisal Services; and
- Copies of photographs of our clients' damaged vehicle.

The demand herein is in respect of our clients' claim for damages pertaining to their motor vehicle and any settlement following or subsequent to this demand shall not prejudice our clients' claim in respect of damages and consequential loss in relation to personal injuries.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

Please note that you and your insurer should send to us an acknowledgment of receipt of this letter within 14 days of receipt of this letter, failing which our clients will have no alternative but to commence proceedings against you without further notice to you or your insurer.

Our clients' claim is quantified based on the supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our clients.



PARWANI LAW LLC
ADVOCATES & SOLICITORS
COMMISSIONER FOR OATHS
NOTARY PUBLIC

Please also take note that if you have a counterclaim against our clients arising out of the accident, you are required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully,

PARWANI LAW LLC

Victor Huang Po Han

cc. Clients

Encl.

Bill To:

MSIG INSURANCE (S) PTE LTD
4 SHENTON WAY
#21-01 SGX CENTRE 2
068807 SINGAPORE

Tax Invoice

Invoice number : TI-6106
Date : 18/10/2018
Terms : C.O.D.
Vehicle number : SFL8288A
Make / Model : MERCEDES BENZ

Description	Amount (S\$)
<p>ACCIDENT INVOLVING SFL8288A / FBJ1305M ON 03/09/2018 @ ALONG ALEXANDRA RD TOWARDS FRAGRANCE EMPIRE BLDG SINGAPORE</p> <p>INCLUSIVE OF SUPPLYING PARTS, LABOUR, PANEL BEATING, AND SPRAY PAINTING</p> <p>LUMP SUM BILLING</p> <p>SINGDOLLARS: FIFTEEN THOUSAND FOUR HUNDRED SIXTY ONE AND CENTS FIFTY ONLY</p> <p><i>Thank you for your business and have a nice day !</i></p>	\$14,450.00
Reference : 1809-32	Subtotal \$14,450.00
* Cheque payment should be issued in favour to TEAMWORK GARAGE PTE LTD	Add: GST 7% \$1,011.50
** Please ensure that your vehicle is of good condition upon the point of collection.	Total Inc GST 7% \$15,461.50
E. & O. E	Less: Deposit \$0.00
	Balance Due \$15,461.50



K & t Cars

53 Ubi Ave 1 #01-23 Paya Ubi Ind Park
Singapore 408934
Tel: 6844 5938 Fax: 6285 5228
Email: kntcars@gmail.com
Biz Reg. No.: 53208965X

VEHICLE RENTAL AGREEMENT

NO.: KT-03999

Veh. No.: SFL 8288A.	Replace Veh. No.: SKVSS51C
Veh. M / M: MERCEDES BENZ E200.	Replace Veh. M / M: Nissan sylphy

HIRER'S PARTICULAR		<input checked="" type="checkbox"/> SAME AS HIRER DRIVER'S PARTICULAR	
Name: ZHUO ZIJIE.	Name:		
Address: 22B PHILIPS AVENUE. SG 544980	Address:		
I/C: S8012379E	D.O.B: 01.09.1980	I/C:	D.O.B:
Contact: 83229235.	Pass Date: 06.11.2007.	Contact:	Pass Date:

	A - ACCIDENT	Hirer's acceptance
	C - CRACKED	
	D - DENTS	Driver's acceptance
	S - SCRATCHES	

RENTAL DETAILS					
Mileage Out		REMARKS	Mileage In		REMARKS
Date Out	24/09		Date In	04/10	
Time Out	1050		Time In	1840	
ASSIGNED BY			CHECKED BY		

RENTAL CHARGES				PETROL / DIESEL LEVEL					
Daily	@ \$	120	10 Days @ \$ 1200	OUT	E	1/4	1/2	3/4	F
Weekly	@ \$		Wks @ \$						
Monthly	@ \$		Mth @ \$	IN	E	1/4	1/2	3/4	F
Hours	@ \$		Hrs @ \$						
Inclusive of additional charges (if any)			Amt payable \$ 1200	Petrol Charges	YES	NO	AMT: _____		
				CDW	YES	NO	AMT: _____		
Payment: <input type="checkbox"/> CASH <input type="checkbox"/> NETS <input type="checkbox"/> CHQ <input type="checkbox"/> VISA <input type="checkbox"/> MAST				Security Deposit	YES	NO	AMT: _____		
Bank / Cheque No.:				Advance Payment	YES	NO	AMT: _____		

I/We have read and agree to the terms and conditions stated on this page and overleaf. I/We am/are also aware that should there be any parking and/or traffic offence committed during the leasing period when the vehicle is in my/our possession, we will be billed accordingly. Subsequently, our personal details may be tender accordingly to the government parking and/or traffic offence department. With us undersigning below, I/We am/are sure that all information I/We have given to K & t CARS in connection with this agreement are true and accurate.

IMPORTANT INFORMATION (To be go through by the personnel of K & t CARS to the hirer and/or driver upon leasing of vehicle)

- Only persons above 26 and below 60 years of age with 2 years driving experience, authorised, licensed and signing this agreement may drive the vehicle.
- Vehicle is strictly for Singapore use only and may not be driven out of Singapore without prior consent of the company K & t CARS.
- Use of the vehicle illegal purpose such as in connection with theft, drug peddling or trafficking, smuggling is strictly prohibited.
- Additional drivers are required to register with us before they are allowed to drive the vehicle. Otherwise, he/she will not be protected by the insurance cover.
- The hirer shall be liable for excess charges for any late return of the rate shown per hour or on a per day basis.
- In case of any accident, the hirer MUST report to K & t CARS immediately regardless of the seriousness of the impact occurred. If there are bodily injuries, a police report MUST be made within the next 24 hours.
- In view of all accident, the hirer will bear the full responsibility for the SGD\$3,500/- excess payable to K & t CARS and also the first SGD\$3,500/- excess for damaged to the third party vehicle.

ACKNOWLEDGEMENT	
 Signature of hirer / driver (company stamp if any)	 For and on behalf of K & t CARS (authorised signature only)

> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 18 Sep 2018 / 13:41:54

Receipt Date/Time : 18 Sep 2018 / 13:41:54

Tax Invoice/Receipt

Receipt No. : ITNET-00000-180918-001231

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 - FBJ1305M

As at 03 Sep 2018/19:00:00

Insurance Co: MSIG INSURANCE (SINGAPORE) PTE LTD

1 Insurance Enquiry - FBJ1305M

Enquiry Fee

20180918134058353496

7.00	0.49	7.49
------	------	------

Sub-Total

7.00	0.49	7.49
------	------	------

Total Before Rounding

7.00	0.49	7.49
------	------	------

Rounding Difference

0.04

Total Amount Payable

7.45

Paid By

xxxxxxxxxxxx4633 Credit Card:
Visa/MasterCard

7.45

Total

7.45

Cash Change

0.00

Tendered Amount

7.45

Excess Refundable Amount

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.

Print Receipt

OK

Save as PDF

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 withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the Insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	04/09/2018 16:33
Date Of Accident	03/09/2018 19:00
Exact Location Of Accident	ALONG ALEXANDRA RD TOWARDS FRAGRANCE EMPIRE BLDG
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SFL8288A
Insured/Policyholder	
Name Of Registered Owner	ZHUO ZIJIE
NRIC No	S8012379E
Email Address	ZIJIEZHUO@GMAIL.COM
Mobile Phone No	(LOCAL) +65-83229235
Alternative Phone No	OFFICE-83229235

Vehicle Particulars

Manufacturer	MERCEDES-BENZ
Model	E200 (R18)-2.0 (A)

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

Are you claiming under your own insurance policy for repair to your vehicle? NO

If No, Please state action to be taken THIRD PARTY

Vehicle Category PRIVATE CAR

Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	VPA/P1925098
Cover Note Number	

Driver

Name of Driver	ZHUO ZIJIE
NRIC No	S8012379E
Date Of Birth	01/05/1980
Occupation	INDOOR
Date Of Driving Pass	06/11/2007
Driving Experience	10 YEARS AND 9 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-83229235
Fax Number	
Contact Number	OFFICE-83229235
E-Mail Address	ZIJIEZHUO@GMAIL.COM

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

1

DETAILS OF INJURED PERSON 1

Name

RIDER OF FBJ1305M

Approximate Age

Injuries Sustain

Injured person in which vehicle?

FBJ1305M

Were seat belts worn?

NO

Was this injured conveyed to hospital by ambulance?

YES

Address

Postcode

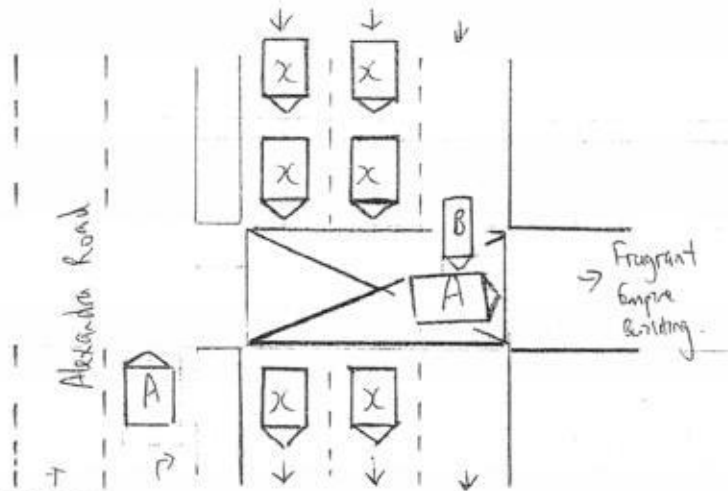
Sketch Plan #2 Pg. 1

SKETCH PLAN

A: SFL8288A

B: FBJ1305M

X: stationary vehicle




DESCRIBE CIRCUMSTANCES OF THE ACCIDENT


As per attached police report No. T/20180905/2150


I wish to highlight that the vehicle 'B' (FBJ1305M) was riding at ~~high~~ high speed and at very high speed.

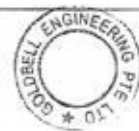
DECLARATION

I/We declare the foregoing particulars are true in every respect.


 Policyholder's Signature
 Date & Time:
 04/09/18 1630HRS


 Driver's Signature
 (If driver is not the policyholder)
 Date & Time:
 04/09/18 1630HRS


 Reporting Centre Personnel's Signature
 Name: William Ho
 NRIC/FIN No.: 67752681



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Enquire Vehicle & Owner Information (Vehicle No. FBJ1305M As At 03 Sep 2018 / 19:00:00)**Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: VP.282832.18(AC)

Current Owner Details

Owner ID Type: Singapore NRIC

Owner ID: S8064932J

Owner Name: ANCY LIM

Registered Address Type: HDB / HUDC

Registered Block/House
No.: 521

Registered Street Name: CANBERRA DRIVE

Registered Unit No.: # 02 - 52

Registered Building Name: -

Registered Postal Code: 768134

Current Vehicle Details

Vehicle No.: FBJ1305M

Make Description/Model: HONDA / WW150

Insurance Company Name: MSIG INSURANCE (SINGAPORE) PTE LTD

WG APPRAISAL SERVICES

Blk 224B, Compassvale Walk, #07-647.Singapore 542224

Email: Winsongkk@hotmail.com Contact: 9747 0063


Company Register No. 53326249J

Our Ref: WG/TP/2018-334
Invoice No: TP/TWG/2018-334
Vehicle No: SFL8288A
Attn: ZHUO ZIJIE
Company: TEAMWORK GARAGE PTE LTD
Address: 53 Ubi Ave 1, #01-24, Paya Ubi Industria Park . Singapore 408934

Date 10 October 2018

Invoice

Surveyor Fee:	S\$470
Re-inspection Fee:	S\$50
Transport:	S\$50
Photographs:	S\$64/- (@ \$1 per photo, total 64 photos)
Total:	S\$634

Surveyor: Winsun Goh
Signature: 
Date: 10/10/2018



WG APPRAISAL SERVICES

Blk 224B, Compassvale Walk, #07-647, Singapore 542224
Email: winsongkk@hotmail.com Contact: 9747 0063
Company Register No. 53326249J

ACCIDENT DAMAGED VEHICLE INSPECTION REPORT

M/S : ZHUO ZIJIE
C/O TEAMWORK GARAGE PTE LTD
53 Ubi Ave 1, #01-24, Paya Ubi Industria Park
Singapore 408934

Date : 10 October 2018
Our Ref : WG/TP/2018-334

REFERENCE PARTICULARS

Date of Accident : 03 September 2018
Date of Inspection : 24 September 2018

Type of Inspection : Third Party Claim
Date of Re-Inspn : 27 September 2018

VEHICLE PARTICULARS

Registration No : SFL8288A
Make : MERCEDES BENZ
Model : E200 SEDAN (R18)
Year : 2013

Engine No : 27492030134090
Chassis No : WDD2120342A945331
Odometer : 63954 km
Colour : Black

CONDITION OF VEHICLE (STATIC CHECKS AT TIME OF INSPECTION ONLY)

Engine condition : Good
Foot Brake : Serviceable
Hand Brake : Serviceable

General Body Work : Good
Steering : Serviceable
Lightings : Serviceable

TYRE CONDITION (Remaining estimated life of tyre in mm)

	Make	Size
Front Near side	: Michelin	245/35ZR19
Front Off Side	: Michelin	245/35ZR19
Rear Near Side	: Michelin	245/35ZR19
Rear off Side	: Michelin	245/35ZR19

Thread Balance
5 mm
5 mm
5 mm
5 mm

GENERAL DESCRIPTION OF DAMAGES

The vehicle sustained damage at the left side portion.
For details, refer to assessment for repairs and photographs attached.

ASSESSMENT SUMMARY

Our assessment of the repair costs to pre-accident condition was S\$14,450.00 nett at lump sum basis. (Subject to GST if applicable)
Under normal circumstances, estimated period required for repairs : Ten (10) working days.

Enclosed Sixty-four (64) photographs depicting damage to the vehicle.

Inspection conducted at : TEAMWORK GARAGE PTE LTD
53 Ubi Ave 1, #01-24, Paya Ubi Industria Park . Singapore 408934

In accordance to your instruction, we have not authorise repairs and inspection was conducted strictly on a "WITHOUT PREJUDICE BASIS".

VEHICLE NO : SFL8288A
MODEL : E200 SEDAN (R18)

Our Ref : WG/TP/2018-334

ASSESSMENT OF REPAIRS AND SPARE PARTS COSTS

DESCRIPTION OF PARTS AND NATURE OF REPAIRS

SPARE PARTS	QTY PC/SET	ASSESSED CONDITION	ORIGINAL		REVISED	
			QUOTATION		QUOTATION	
1 FRONT LH DOOR PANEL	1	DENTED	\$	2,620.50	\$	2,620.50
2 FRONT LH DOOR WEATHERSTRIP	1	NECESSARY	\$	309.00	\$	309.00
3 FRONT LH DOOR LOCK ASSY	1	MALFUNCTION	\$	385.35	\$	385.35
4 FRONT LH DOOR REGULATOR	1	MALFUNCTION	\$	829.15	\$	829.15
5 FRONT LH DOOR INNER TRIM	1	CRACKED	\$	729.40	\$	729.40
6 FRONT LH DOOR INNER BOARD	1	BENT	\$	512.40	\$	512.40
7 FRONT LH DOOR TOP MOULDING	1	BENT	\$	135.70	\$	135.70
8 FRONT LH DOOR OUTER HANDLE	1	JAMMED	\$	683.10	\$	683.10
9 FRONT LH DOOR GLASS	1	CRACKED	\$	384.10	\$	384.10
10 REAR LH DOOR	1	DENTED	\$	2,694.45	\$	2,694.45
11 REAR LH DOOR WEATHERSTRIP	1	NECESSARY	\$	309.00	\$	309.00
12 REAR LH DOOR ASSY	2	BENT	\$	286.00	\$	286.00
13 REAR LH DOOR LOCK ASSY	1	MALFUNCTION	\$	413.04	\$	413.04
14 REAR LH DOOR REGULATOR	1	MALFUNCTION	\$	913.50	\$	913.50
15 REAR LH DOOR INNER TRIM	1	CRACKED	\$	737.40	\$	737.40
16 REAR LH DOOR INNER BOARD	1	BENT	\$	547.20	\$	547.20
17 LH SILL PANEL	1	DENTED	\$	1,275.30	\$	1,275.30
			\$	13,764.59	\$	13,764.59
			\$	1,376.45	\$	1,376.45
			\$	12,388.14	\$	12,388.14

Less 10%

B) S/NETT ITEM

18 FRONT LH DOOR SIDE TRIM (CARBON FIBER)	1	GRAZED	\$	350.00	\$	350.00
19 REAR LH DOOR SIDE TRIM (CARBON FIBER)	1	GRAZED	\$	350.00	\$	350.00
20 LH SILL GARNISH (CARBON FIBER)	1	CRACKED	\$	2,200.00	\$	1,800.00
21 FRONT LH DOOR INNER TRIM CLIP	1 SET	NECESSARY	\$	40.00	\$	30.00
22 REAR LH DOOR INNER TRIM CLIP	1 SET	NECESSARY	\$	40.00	\$	30.00
23 JOINT SEALANT	1	NECESSARY	\$	150.00	\$	130.00
			\$	3,130.00	\$	2,690.00

Parts Total :

\$ 15,518.14 \$ 15,078.14

C) LABOUR CHARGES & MISC

24 CHECK WIRING AND LIGHTNING SYSTEM			\$	70.00	\$	60.00
25 REMOVE AND REFIT LINING, TRIM AND GARNISH			\$	150.00	\$	130.00
26 REMOVE AND RENEW FRONT LH DOOR GLASS			\$	120.00	\$	100.00
27 TRANSFER PARTS, ATTACHMENT FROM OLD FRONT DOOR TO NEW			\$	200.00	\$	180.00
28 TRANSFER PARTS, ATTACHMENT FROM OLD REAR DOOR TO NEW			\$	200.00	\$	180.00
29 PANEL BEATING ON AFFECTED AREAS			\$	1,200.00	\$	1,000.00
30 SPRAY PAINTING ON AFFECTED AREAS			\$	1,400.00	\$	1,200.00
31 APPLY ANTI RUST ON AFFECTED AREAS			\$	150.00	\$	130.00

Labour Total :

\$ 3,490.00 \$ 2,980.00

Total Parts and Labour :

\$ 19,008.14 \$ 18,058.14

FINAL LUMP SUM ADJUSTMENT

\$ 14,450.00

POINT OF IMPACT

The impact was confined to the left portion of the vehicle.
The damages appeared to be consistent as per the accident report statement.
Please refer the attached schedule and photographs for details.

ADJUSTMENT/RECOMMENDATIONS

We have thoroughly inspected each and every item on the repairer's estimates against the actual damaged found on the vehicle. We have listed the breakdown of our findings and recommendations as per assessment above.

CONCLUSION

The repairer has agreed to undertake repair the vehicle at a lump sum basis of \$14,450.00 nett corresponding to replacement of parts, spray painting and labour charges. We now revert for your decision on the above claim.

Yours faithfully

WG APPRAISAL SERVICE



Winston Goh
Automotive Appraiser

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

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	14 Sep 2018		20 Sep 2018 15:47 Edit Adj Rpt	\$511,050.00 Edit Estimates	\$511,050.00 View Rpt		Pending for Survey Report Cancel Case

Main

Reference

Claim Details

Documents

[Show All](#)

CLAIM SUBFOLDER DETAILS

[\[Created by insurer\]](#)

Insured:	ANCY LIM, ID: S8064932J, Tel: +6583666726, Email: ancyim80@yahoo.com		
Main Claimant:	ZHUO ZIJIE, ID: S8012379E		
Vehicle Reg. No.:	SFL8288A	Date of Loss:	03/09/2018 18:00 - :59 [51 Months and 26 Days From LTA Reg Date (Man Yr)]
Claim Type:	TP / MSC/V/18-001233	Policy/Cover Note No.:	MSD/VMS/18-376965-CA (Comprehensive) Coverage: 13/01/2018 - 12/01/2019
Vehicle Reg. No. (Insured):	FBJ1305M	Policy No. (Claimant):	
		Excess:	
Repairer:	Teamwork Garage Pte Ltd (HQ) 53 Ubi Ave 1 #01-24, Paya Ubi Industrial Park, 408934 Ubi - Tel: 6844 2475		
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Chhia Nyuk Pui - 6594 2521]		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by XING GUO QIANG] ... [Final Rpt due 15/11/2018]		
Driver/Custodian (Insured):	ANCY LIM (38 / Female), NRIC: S8064932J, Tel: +6583666726		
Adj Asg. Remarks:	SURVEY DISAGREE ON SJE - ASSIGN LKK LIABILITY: 0%-20% CONTACT: DARREN NG 6844 2475		

ASSOCIATED MAIL RECEIVED

- MSIG_SG (13/11/2018): Report Send Back Alerts - SFL8288A (TP)

[View All](#)[Compose Case Mail](#)

ALL ASSOCIATED TASKS

[View All](#)[Search Tasks](#)[Create New Task](#)[Complete](#)

Due Date Priority Type Task Group Subject Handler Assigned By Completed On Created On Done?

No results.

Claim Documents

*SFL8288A (MSC/V/18-001233)
[FBJ1305M]
TP
ZHUO ZIJIE
Sep 3 2018 6:00PM
[ANCY LIM]
Teamwork Garage Pte Ltd

Upload Documents Upload Photos Compose New Letter

View View in Browser

Assessment Reports

No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	1 per page	Thumbnail	Print
1	18/09/18 17:10	Accident Statement From: SC - Reg. No: FBJ1305M, Claimant: ANCY LIM		Load HTM	

Photos/Images

No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	3 per page	Thumbnail	Print
1	26/09/18 14:20	General View		Load JPG	
2	26/09/18 14:20	General View		Load JPG	
3	26/09/18 14:20	General View		Load JPG	
4	26/09/18 14:20	General View		Load JPG	
5	26/09/18 14:20	General View		Load JPG	
6	26/09/18 14:20	General View		Load JPG	
7	26/09/18 14:20	General View		Load JPG	
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27	26/09/18 14:20	General View		Load JPG	
28	26/09/18 14:20	General View		Load JPG	
29	26/09/18 14:20	General View		Load JPG	
30	26/09/18 14:20	General View		Load JPG	
31	26/09/18 14:20	General View		Load JPG	

Assessment Reports			1 per page ▼	✓
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
32	26/09/18 14:20	General View	Load JPG	✓
Documentation			1 per page ▼	✓
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
1	18/09/18 17:10	E-FILE REPORT (SFL8288A) From:SC - Reg. No: FBJ1305M, Claimant: ANCY LIM	Load PDF	
2	18/09/18 17:10	EMAIL FROM TP TO ARRANGE SURVEY	Load PDF	
3	20/09/18 08:50	SURVEY DISAGREE ON SJE - ASSIGN LKK	Load PDF	
4	12/11/18 11:35	LOD & SUPPORTING DOCUMENTS	Load PDF	
5	12/11/18 11:35	SURVEY REPORT & PHOTOS PART 1	Load PDF	
6	12/11/18 11:35	SURVEY PHOTOS PART 2	Load PDF	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	17/12/18 09:45	PRS INVOICE	Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST

[Reset](#) [Save](#) [Print](#)

There are no document checklists configured.

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: CS3/MSG18017153/GVBS2-1

Date: 17/12/2018

REFERENCE

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd. Policy No: MSD/VMS/18-376965-CA
 Claimant Vehicle No: SFL8288A Insured Vehicle No: FBJ1305M
 Date of Loss: 03/09/2018 Nature of Claim: TP Claim No: MSC/V/18-001233

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SFL8288A
 Make & Model: MERCEDES-BENZ E200 (R18), 2.0 (A) Engine No: 27492030134090
 Reg. Date: 08/05/2014 (Man. Year: 2013) Chassis No: WDD2120342A945331
 Colour: Black Odometer: 63954 km
 Engine Capacity: 1991 cc
 Market Value/New Car Price: 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: 245/35ZR19 Rear Tyre Size: 245/35ZR19
 Front Left Side: Michelin 6 mm Rear Left Side: Michelin 6 mm
 Front Right Side: Michelin 6 mm Rear Right Side: Michelin 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS

	Repairer's	Adjuster's	Difference	Diff %
Parts	15,518.13	11,908.62	3,609.51	23.26
Miscellaneous Items	0.00	0.00	0.00	
Labour	3,490.00	1,950.00	1,540.00	44.13
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	19,008.13	13,858.62	5,149.51	27.09
Approved Total (Overridden) (S\$)		11,050.00		
(S\$)	19,008.13	11,050.00	7,958.13	41.87
+ GST 7.00/7.00% (S\$)	1,330.57	773.50	557.07	41.87
Nett Amount (S\$)	20,338.70	11,823.50	8,515.20	41.87

INSPECTION

Date of Assignment: 20/09/2018
 Date Inspected: 24/09/2018 Inspected At: Teamwork Garage Pte Ltd (HQ)
 53 Ubi Ave 1 #01-24, Paya Ubi Industrial Park
 Singapore 408934
 Estimated Period of Repair: 7.0 days

Adjuster: XING GUO QIANG

Manager: VERON CHEN

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

https://singapore.merimen.com/claims/index.cfm?fusebox=MTRadjuster&fuseaction=gen_printprt&caseid=744368&extid=283368&CFID=45527186&C... 1/4

any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Reference

Part Source:	(Last Synchronised: 17 Dec 2018)	
Parts:	N/A	MERCEDES-BENZ E200 (R18) 2.0 (A) (Model not available in database)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for SFL8288A)	
Validity:	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the 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 LH DOOR PANEL	Dented	2,620.50 FL	*2,620.50 FL
2	1		*FRONT LH DOOR WEATHERSTRIP	Necessary	309.00 FL	*309.00 FL
3	1		*FRONT LH DOOR LOCK ASSY	Malfunction	385.35 FL	*385.35 FL
4	1		*FRONT LH DOOR REGULATOR	Malfunction	829.15 FL	*829.15 FL
5	1		*FRONT LH DOOR INNER TRIM	Cracked	729.40 FL	*729.40 FL
6	1		*FRONT LH DOOR INNER BOARD	Bent	512.40 FL	*512.40 FL
7	1		*FRONT LH DOOR TOP MOULDING	Bent	135.70 FL	*135.70 FL
8	1		*FRONT LH DOOR OUTER HANDLE	Jammed	683.10 FL	*683.10 FL
9	1		*FRONT LH DOOR GLASS	Cracked	384.10 FL	*384.10 FL
10	1		*REAR LH DOOR	Dented	2,694.45 FL	*2,694.45 FL
11	1		*REAR LH DOOR WEATHERSTRIP	Necessary	309.00 FL	*309.00 FL
12	2		*REAR LH DOOR ASSY	Bent	286.00 FL	*286.00 FL
13	1		*REAR LH DOOR LOCK ASSY	Serviceable	413.04 FL	*- FL
14	1		*REAR LH DOOR REGULATOR	Malfunction	913.50 FL	*913.50 FL
15	1		*REAR LH DOOR INNER TRIM	Cracked	737.40 FL	*737.40 FL
16	1		*REAR LH DOOR INNER BOARD	Bent	547.20 FL	*547.20 FL
17	1		*LH SILL PANEL	Repair	1,275.30 FL	*- FL
18	1		*FRONT LH DOOR SIDE TRIM (CARBON FIBER)	Grazed	350.00 FS	*50.00 FS
19	1		*REAR LH DOOR SIDE TRIM (CARBON FIBER)	Grazed	350.00 FS	*50.00 FS
20	1		*LH SILL GARNISH (CARBON FIBER)	Cracked	2,200.00 FS	*800.00 FS
21	1		*SET FRONT LH DOOR INNER TRIM CLIP	Necessary	40.00 FS	*30.00 FS
22	1		*SET REAR LH DOOR INNER TRIM CLIP	Necessary	40.00 FS	*30.00 FS
23	1		*JOINT SEALANT	Necessary	150.00 FS	*80.00 FS
					Sub Total (\$\$)	16,894.59
					- List Item Discount on L Items 10.00/10.00% (\$\$)	1,376.46
					Total Parts (\$\$)	15,518.13
						11,908.62

F=Franchise part, S=SpcNett, L=ListItemDisc.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	CHECK WIRING AND LIGHTING SYSTEM.	New	70.00	40.00
2	REMOVE AND REFIT LINING, TRIM AND GARNISH.	New	150.00	80.00
3	REMOVE AND RENEW FRONT LH DOOR GLASS.	New	120.00	90.00
4	TRANSFER PARTS, ATTACHMENT FROM OLD FRONT DOOR TO NEW.	New	200.00	80.00
5	TRANSFER PARTS, ATTACHMENT FROM OLD REAR DOOR TO NEW.	New	200.00	80.00
6	PANEL BEATING ON AFFECTED AREAS.	New	1,200.00	700.00
7	SPRAY PAINTING ON AFFECTED AREAS.	New	1,400.00	800.00
8	APPLY ANTI RUST ON AFFECTED AREAS.	New	150.00	80.00
Gross Labour Cost (S\$)			3,490.00	1,950.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >