

000000

INS. CASE OWNER

CC 6 /AIG1802 0874, A 1663

LKK

IDAC

Surveyor:

Adnan

DOI:

ASSIGNMENT

Date / Time:

19/11/18

Registered in Merimen:

12/11/18

Pre-assign / CCU / FTE

SMC 1884



Insured Vehicle No.:

60H RUIRNY WURV

Claim No.:

47473392656

Name of Insured:

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :SS

D.O.A:

16/11/18

Place of Accident:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

Of GLA REPORT: YES / NO : TP GLA REPORT: YES / NO

Insured Liability: % Final ? Yes / No

SM 1576



INSRS:
WSP:
Tel:
Liability:
RMKS:

mg
solution



INSRS:
WSP:
Tel:
Liability:
RMKS:



INSRS:
WSP:
Tel:
Liability:
RMKS:



INSRS:
WSP:
Tel:
Liability:
RMKS:

Date/ Time

STAGE

DATE / PIC

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

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/GLA:
Medical Bill:
PIR:
Mandate/Reject Instruction:
LOD:
Payment Breakdown Form:
Post-Repair Photos:
Others:

27/11/18
VIC
04/12/18
15/05/19
30/8/19

SM 1576 - 4A / 15/11/18
SM 1576 - 4A
- no p/lia sent out yet letter
- OI GLA REPORT IN.
- FILE EQUIVOCAL. OI REPORTED NOT
- SURE OF COLLISION.
- EMAIL TO TP TO REQUEST FOR
EVIDENCE.
- MINUSCED
- TP LOD IN BY EMAIL
- PENDING TP EVIDENCE.
- FILE PAS TO LSP TO CLOSE

PRELIMINARY ADVICE Date/Time:		Sent By:	
FINALIZATION Date/Time:		Confirm with:	
Repair Cost: L9	SS 3,200.00 3 days	Reduction: 0%	Confirm by: Email <input type="checkbox"/> Call <input type="checkbox"/>
FINAL SETTLEMENT Date/Time: 29/3/19		Confirm with: Su Wom	
Final Liability:	% 100	Agreed / Assessed	BOLA S/N No: 0N1L
Repair Cost: (w/6st)	SS 3424.00	OI REVERSE HIT TP	
Loss of Rental (LOR):	SS - (days)		
Loss of Use (LOU):	SS 240.00 IS 80 x 3 days		
Loss of Income (LOI):	SS - (S x days)		
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/>	<input checked="" type="checkbox"/> LOR + LOI <input type="checkbox"/> LOR + LO <input type="checkbox"/> (Tick only one)		
GLA/LTA Search	SS 7.45		
Medical:	SS -		
Disbursement:	SS - (e.g. Tow/ Independent)		
Legal Cost:	SS -		
Total:	SS 3671.45	Global Sum SS:	
FINAL PAYMENT Date/Time:		Confirm with:	
Payee 1:	SS 3671.45	Email <input type="checkbox"/> Call <input type="checkbox"/>	
Payee 2: (Strike if N.A.)	SS	Name 1: mg solution pte ltd	
Payee 3: (Strike if N.A.)	SS	Name 2:	
		Name 3:	

COPY SENT
7/11/18

1) Claim status: Non-Report/Private Settle
2) Report Format: TP
3) Survey fee: \$320

un 248

Adrian

ASSIGNMENT

Front: _____ 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 Seen: _____ Consistent?: Yes or No

Est. Repairs: 5 days Res.: Yes or NoLum Sum: 10 % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Person Contacted: _____

Vehicle: IN / OUT

Veh No: SLH1527G Yr Regn: 2016 / OctType: M.Cab / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Honda Vezel Hybrid c.c. 1496Colour: Black A/C: Insured / Std / NI / NASp. Reading: 216308 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: _____

Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orModi: Nil / S/Rim / STD A/Rim orTyre Size: F: 215/60R16R: 215/60R16BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal. 06 mm R/Bal. 06 mmL/Bal. 06 mm L/Bal. 06 mmD.O.A. _____ D.O.I. 19/11/18Survey held at M6 SolutionDes. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

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

Date / Time	Action / Instruction
	<u>TP A16.</u>
<u>19.11.2018</u>	<u>After done the GEA will email to admin-A</u>
	<u>10 13,200.00</u>
	<u>CRMO: 1,557.50/100%</u>

Date/Time, File Pass to?	Date/Time, File Return to?	Part Prices Check:		Survey Fee:	Date:
1)	2)	IN	OUT	Basic & Add.	
3)	4)			S + RS. SI	
5)	6)			Photos	
Prel. Report:				Others	
Final Report:				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			
AIG ASIA PACIFIC INSURANCE PTE LTD		Ref : CC6/AIG18020874/Ahb3	
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120		Date : 19-11-2018	
		Code : AIG	
1. Policy Particulars :- THIRD PARTY CLAIM			
Insured Veh.	SMC 188Y	Veh. Inspected	SLH 1527G
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	19/11/2018
2. Vehicle Particulars & Condition			
Make & Model		c.c	0
Engine No.	HIDDEN	Year of Reg.	
Chassis No.		Colour	
Odometer	-	Steering	
Brakes		Modification	
General			
3. Conditions of Tyres			
	Size	Make	Balance
R/H Front Tyre			mm
L/H Front Tyre			mm
R/H Rear Tyre			mm
L/H Rear Tyre			mm
4. Description of Damages			
5. General Information			
Accident Date	16/11/2018	Inspection Date	19/11/2018
Survey held at	MG SOLUTION PTE LTD 23 KAKI BUKIT AVE 4 (SOUTH WING) #02-03B VICOM INSPECTION CENTRE, SINGAPORE 415933		
5a. Remarks			
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.			

MG SOLUTION PTE LTD

23 Kaki Bukit Avenue 4 (South Wing) #02-03 Singapore 415933

Tel: (+65) 6243 1373 | Fax: (+65) 6243 1376

Reg. No: 201427944N

TO	: AIG	DATE	: 19/11/2018
ATTENTION	: MOTOR CLAIMS DEPT	JOB TYPE	: T/P CLAIM
ESTIMATE REPORT	:		
<u>VEHICLE DETAILS</u>			
VEHICLE NO	: SLH1527G	Vic	
MODEL	: HONDA VEZEL 1.5 X A		
CHASSIS NO			
<u>ACCIDENT DETAILS</u>		DATE	: 16-11-2018
		TIME	: 20:15HRS
THIRD PARTY REQUESTOR / CONTACT : JACK LI			

CLAIM DETAIL : PARTS

S/N	DESCRIPTION	QTY	UNIT LIST PRICE	TOTAL LIST PRICE
1	FRONT BUMPER <i>Rehamed</i>	1	\$ 1,055.30	\$ 1,055.30
2	FRONT BUMPER SIDE RETAINER <i>new</i>	2	\$ 65.90	\$ 131.80
3	FRONT BUMPER TOWING COVER <i>new</i>	1	\$ 52.00	\$ 52.00
4	FRONT BUMPER LOWER GRILLE <i>cracked</i>	1	\$ 210.00	\$ 210.00
5	FRONT BUMPER REINFORCEMENT <i>Best</i>	1	\$ 360.00	\$ 360.00
6	FRONT BUMPER LOWER LID <i>Rehamed</i>	1	\$ 195.30	\$ 195.30
7	FRONT GRILLE <i>Cracked</i>	1	\$ 433.00	\$ 433.00
8	FRONT GRILLE BASE <i>Cracked</i>	1	\$ 555.00	\$ 555.00
9	FRONT GRILLE LOGO <i>new</i>	1	\$ 55.00	\$ 55.00
10	FRONT GRILLE CHROME <i>Cracked</i>	1	\$ 155.00	\$ 155.00
11	HID HEADLAMP <i>RH cracked</i>	2	\$ 1,850.00	\$ 3,700.00
12	HEADLAMP LOWER BRACKET <i>RH cracked</i>	2	\$ 65.90	\$ 131.80

4316.20

3452.96

TOTAL PRICE \$ 7,034.20

LESS 20% \$ 1,406.84

SUB TOTAL PRICE \$ 5,627.36

SPECIAL NETT ITEMS

S/N	DESCRIPTION	QTY	UNIT S/NETT	TOTAL S/NETT
-----	-------------	-----	-------------	--------------

1	FRONT NUMBER PLATE <i>Beit</i>	1	\$ 50.00	\$ 50.00	-
2	FRONT BUMPER CLIP (SET) <i>in</i>	1	\$ 20.00	\$ 20.00	-
3	FRONT LOGO GARNISH CLIPS (SET) <i>yes</i>	1	\$ 20.00	\$ 20.00	-
4	FRONT BUMPER LOWER GRILLE CLIPS(SET) <i>yes</i>	1	\$ 20.00	\$ 20.00	-
5	HEADLAMP CLIPS <i>yes</i>	1	\$ 20.00	\$ 20.00	-
6	FRONT GRILLE CLIP (SET) <i>yes</i>	1	\$ 20.00	\$ 20.00	-

130

TOTAL \$ 150.00

CLAIM DETAILS: LABOUR AND SPRAY PAINTING (FRONT)

S/N	JOB DESCRIPTION	PRICE	ADJUSTED COST	APPROVED
1	PANEL BEATING, REMOVING AND REPLACING PARTS	\$ 1,000.00	300	
2	SPRAY PAINTING TO AFFECTED AREA	\$ 800.00	200	
3	REFOCUS HEADLAMP BEAM	\$ 180.00	30	

TOTAL

\$1,980.00

530

ESTIMATE REPORT

TOTAL PARTS COST : \$ 5,777.36

TOTAL LABOUR COST : \$ 1,980.00

TOTAL REPAIR COST : \$ 7,757.36

APPROVED DETAILS

SURVEYOR :

CONTACT NO :

FAX :

PART BY PART / LUMP SUM :
NO OF DAYS :

Adrian Lij total: 4112.96
w/c 19/11/18. w/s: 3.22
0322yr.

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:

Jia Le (LKK Auto)

From: Alvin GOH Ruirong <Alvin.GohRR@UOBgroup.com>
Sent: Thursday, 22 August 2019 5:07 PM
To: Jia Le (LKK Auto)
Cc: alvingohrr@gmail.com
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Jia Le,

Can request for AIG officer to call me back to confirm on below:

"For the NCD matter, we have checked with AIG handler and your NCD will be at 50% due to NCD protector"

Tks.

Warmest Regards,

Alvin Goh
HP: (65) 9026 3757

Important: To safeguard your confidentiality and security, please do not disclose your account information or give any transactional instructions in your email as we are not able to reply to account-related issues or act on transactional instructions via this unsecured email address.

From: Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]
Sent: Thursday, August 22, 2019 4:46 PM
To: Alvin GOH Ruirong <Alvin.GohRR@UOBgroup.com>
Cc: alvingohrr@gmail.com
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Mr Goh,

According to our surveyor (Mr Adrian) spoken with you by yesterday, we will proceed to settle with Third Party.

For the NCD matter, we have checked with AIG handler and your NCD will be at 50% due to NCD protector.

Thank you.

Best Regards,

Carlton Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Alvin GOH Ruirong [mailto:Alvin.GohRR@UOBgroup.com]
Sent: Wednesday, 21 August 2019 11:24 AM
To: Jia Le (LKK Auto)
Cc: alvingohrr@gmail.com
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Ok noted.

Noted it is under claim.

But I am surprised you guys have paid out the claim amount as proposed below.

Don't you think it is a fraudulent claim.

The 1st reverse: no impact at all

The 2nd reverse: slight impact

How do you ascertain the pictures shown are due to my incident and not incidents that happen before ?

Are there no cameras within carpark to capture ?

The impact is not impactful and merely a touch. Doubt the payout is reasonable.

I would like to propose a meeting with claim manager.

Tks.

Warmest Regards,

Alvin Goh

HP: (65) 9026 3757

Important: To safeguard your confidentiality and security, please do not disclose your account information or give any transactional instructions in your email as we are not able to reply to account-related issues or act on transactional instructions via this unsecured email address.

From: Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]

Sent: Wednesday, August 21, 2019 9:59 AM

To: Alvin GOH Ruirong <Alvin.GohRR@UOBgroup.com>

Cc: alvingohrr@gmail.com

Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Mr Goh,

Our surveyor finalized the Cost of Repair amount at \$3,200.00(before GST).

Please find below the adjusted breakdown for the proposed settlement amount to the claimant for your reference.

Cost of Repair (w/GST)	\$ 3,424.00
Loss of Use (\$100 x 3 days)	\$ 300.00
LTA Search Fee	\$ 7.45
TOTAL	\$ 3,731.45

If you have further clarifications, please reply within 5 days from the date of this email.

We hope the above matter clarifies.

Thank you.

Best Regards,

Carlor Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Alvin GOH Ruirong [<mailto:Alvin.GohRR@UOBgroup.com>]

Sent: Tuesday, 20 August 2019 5:42 PM

To: Jia Le (LKK Auto)

Cc: alvingohrr@gmail.com

Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Carlor Chan,

Tk you for email.

Seen the video, may I know what is the finalized claim amount.

Noted video as evidence, but I am alarmed by the claim amount you furnished me in earlier email.

I don't think this accident warrant a claim of such high amount.

Please enlighten the indicative approximate claim amount and breakdown.

Has the claim been paid out?

I am seeking your advice as I am considering reporting police as this seems to be a fraudulent claim by the motor workshop and the claim party.

Tks.

Warmest Regards,

Alvin Goh

HP: (65) 9026 3757

Important: To safeguard your confidentiality and security, please do not disclose your account information or give any transactional instructions in your email as we are not able to reply to account-related issues or act on transactional instructions via this unsecured email address.

From: Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]

Sent: Tuesday, August 20, 2019 12:50 PM

To: Alvin GOH Ruirong <Alvin.GohRR@UOBgroup.com>

Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Sir,

For the NCD matter, please liaise to check with AIG Insurance.

We have checked with our surveyor and parts claimed are consistent to the nature of the impact force. Enclosed the third party video footage for your easy reference.

Total costs will be payable by AIG Insurance.

Thank you.

Best Regards,

Carlton Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Alvin GOH Ruihong [<mailto:Alvin.GohRR@UOBgroup.com>]

Sent: Friday, 16 August 2019 4:28 PM

To: Jia Le (LKK Auto)

Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Hi,

Well received.

Please update me on the NCD protector matter which I have spoken to you earlier.

I think it is ridiculous. Nothing happen to my car but his car seems to have major damage. I don't think this warrant such costs.

So the claim, total costs will be payable by AIG ?

Please confirm.

Warmest Regards,

Alvin Goh

Important: To safeguard your confidentiality and security, please do not disclose your account information or give any transactional instructions in your email as we are not able to reply to account-related issues or act on transactional instructions via this unsecured email address.

From: Jia Le (LKK Auto) [<mailto:JiaLe@lkkauto.com>]

Sent: Friday, August 16, 2019 2:08 PM

To: Alvin GOH Ruihong <Alvin.GohRR@UOBgroup.com>

Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Sir,

We attached the inspection photos taken by our surveyor and the estimate for your reference.

Thank you.

Best Regards,

Carlton Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Alvin GOH Ruihong [<mailto:Alvin.GohRR@UOBgroup.com>]

Sent: Friday, 16 August 2019 12:42 PM

To: Jia Le (LKK Auto)
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Pls email me the pictures.

Tks.

Warmest Regards,

Alvin Goh

From: Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]
Sent: Friday, August 16, 2019 12:03 PM
To: Alvin GOH Ruihong <Alvin.GohRR@UOBgroup.com>
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Our Ref: CC6/AIG18020874/Adb3

16 AUGUST 2019

Dear Sir,

ACCIDENT INVOLVING SMC 188Y & SLH 1527G ALONG/AT 23 PECK SEAH ST CARPARK ON 16/11/2018

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

We have received a claim from SLH 1527G against your motor insurance policy.

We have received the video footage from Third Party which shows that your vehicle was collided onto Third Party's vehicle while reversing and we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

Carlor Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Alvin GOH Ruihong [mailto:Alvin.GohRR@UOBgroup.com]
Sent: Friday, 12 July, 2019 11:56 AM
To: Vic (LKKAuto)
Cc: Admin A; Khanchna (LKK Auto)
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Sir,

Wondering any update on this case?

I need to renew my motor insurance and this case is pending.

Are you able to contact the other party's insurer and check for status?

Tk you.

Warmest Regards,

Alvin Goh
HP: (65) 9026 3757

Important: To safeguard your confidentiality and security, please do not disclose your account information or give any transactional instructions in your email as we are not able to reply to account-related issues or act on transactional instructions via this unsecured email address.

From: Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]
Sent: Tuesday, June 18, 2019 5:12 PM
To: Alvin GOH Ruirong <Alvin.GohRR@UOBgroup.com>
Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>; Khanchna (LKK Auto) <khanchna@lkkauto.com>
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Mr Alvin,

Please find some inspection photos taken by our surveyor as requested.

We will highlight your request to our principal and will get back for an update.

Thank you.

Hi Khanchna,

FYNA please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: 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.*

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.

From: Alvin GOH Ruirong [<mailto:Alvin.GohRR@UOBgroup.com>]
Sent: Tuesday, 18 June, 2019 4:48 PM
To: Vic (LKKAUTO)
Cc: Admin A
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Ahb3

Hi Vic,

We spoke.

On this matter, can you provide me photos of the other car?

Also, can you put in request to close case as I have noted from Traffic Police that this matter is closed and no further claims on my vehicle (SMC188y).

Tk you.

Warmest Regards,

Alvin Goh

From: Vic (LKKAUTO) [<mailto:vicalpeh@lkkauto.com>]
Sent: Thursday, December 20, 2018 5:29 PM
To: Alvin GOH Ruirong <Alvin.GohRR@UOBgroup.com>
Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Ahb3

Dear Mr Alvin,

We refer to your below email.

Please be informed that till date, we are still pending for the claimant to provide their evidence.

Thank you.

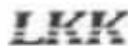
Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



LKK
Auto
Consultants
Pte Ltd

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.

From: Alvin GOH Ruirong [<mailto:Alvin.GohRR@UOBgroup.com>]
Sent: Thursday, 20 December, 2018 5:23 PM

To: Vic (LKKAUTO)
Cc: Admin A
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Ahb3

Dear Sir,

A few weeks have passed.

May I know any update on this claim matter?

Tks.

Warmest Regards,

Alvin Goh
HP: (65) 9026 3757

Important: To safeguard your confidentiality and security, please do not disclose your account information or give any transactional instructions in your email as we are not able to reply to account-related issues or act on transactional instructions via this unsecured email address.

From: Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]
Sent: Tuesday, December 4, 2018 9:28 AM
To: Alvin GOH Ruirong <Alvin.GohRR@UOBgroup.com>
Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Ahb3

Dear Mr Alvin,

Received with thanks.

Please be informed that we are currently pending for evidence from the claimant.

We will get back to you for an update in due course.

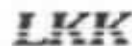
Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

This e-mail contains 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.

From: LKK Paya Ubi
Sent: Monday, 3 December, 2018 8:34 PM
To: Vic (LKKAUTO)

Cc: 'Alvin GOH Ruirong'
Subject: RE: GIA Report SMC 188Y
Importance: High

Dear Vic,

Please follow up with owner for this case.

The GIA Report has filed in.

Best Regards,

Jackson Ho | Admin

National Assessment Centre Services (LKK Group)

Phone: 6841-0055 | email: rspu@lkkauto.com | fax: 6841-6315

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

From: Alvin GOH Ruirong [<mailto:Alvin.GohRR@UOBgroup.com>]
Sent: Monday, 3 December 2018 3:10 PM
To: LKK Paya Ubi <rspu@lkkauto.com>
Subject: RE: GIA Report SMC 188Y

Hi Jackson,

Do I need to copy the officer from LKK on this matter?

Will the office be updating me the status of this case?

Tks.

Warmest Regards,

Alvin Goh
HP: (65) 9026 3757

From: LKK Paya Ubi [<mailto:rspu@lkkauto.com>]
Sent: Monday, December 3, 2018 3:04 PM
To: Alvin GOH Ruirong <Alvin.GohRR@UOBgroup.com>
Subject: GIA Report SMC 188Y

Hi

Attached is the GIA Report has been submitted.

Best Regards,

Jackson Ho | Admin

National Assessment Centre Services (LKK Group)

Phone: 6841-0055 | email: rspu@lkkauto.com | fax: 6841-6315

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

From: Alvin GOH Ruirong [<mailto:Alvin.GohRR@UOBgroup.com>]

Sent: Monday, 3 December 2018 1:27 PM

To: RSPU@LKKAUTO.COM

Subject: INSURANCE INFO: VEHICLE NUMBER: SMC188Y - INSURANCE POLICY ATTACHED AS REQUESTED (3RD DEC 2018)

To whom it may concern,

As requested, my insurance policy attached. Please get officer to update me on the outcome of this case.

Tk you

Warmest Regards,

Alvin Goh

HP: (65) 9026 3757

From: Alvin GOH Ruirong [<mailto:Alvin.GohRR@UOBgroup.com>]

Sent: Monday, December 3, 2018 12:36 PM

To: Alvin GOH Ruirong <Alvin.GohRR@UOBgroup.com>

Subject: Scan from HP MFP

Important: To safeguard your confidentiality and security, please do not disclose your account information or give any transactional instructions in your email as we are not able to reply to account-related issues or act on transactional instructions via this unsecured email address.

UOB EMAIL DISCLAIMER Any person receiving this email and any attachment(s) contained, shall treat the information as confidential and not misuse, copy, disclose, distribute or retain the information in any way that amounts to a breach of confidentiality. If you are not the intended recipient, please delete all copies of this email from your computer system. As the integrity of this message cannot be guaranteed, neither UOB nor any entity in the UOB Group shall be responsible for the contents. Any opinion in this email may not necessarily represent the opinion of UOB or any entity in the UOB Group.

The information herein is given on a general basis without obligation and is strictly for information purposes only. It is not intended as an offer or solicitation with respect to the purchase or sale of any investment or insurance product mentioned herein. Nothing herein should be construed as a recommendation or advice to transact or not to transact in any investment or insurance product mentioned herein.

Although every reasonable care has been taken to ensure the accuracy and objectivity of the information contained herein, United Overseas Bank Limited ("the Company") and its employees cannot be held liable for any errors, inaccuracies or omissions, howsoever caused, or for any decision or action taken or not taken based on the information or views expressed herein. The Company does not warrant the accuracy, adequacy, timeliness or completeness of the information herein for any particular purpose, and expressly disclaims liability for any errors, inaccuracies or omissions. Any opinions, projections and other forward-looking statements regarding future events or performance of, including but not limited to, countries, markets or companies are not necessarily indicative of, and may differ from actual events or results. The information herein has no regard to the specific objectives, financial situation and particular needs of any

specific person. Investors may wish to seek advice from an independent financial advisor before investing in any investment or insurance product. Should you choose not to seek such advice, you should consider whether the investment or insurance product in question is suitable for you.

The Company makes no representation or warranty as to, neither has it independently verified, the accuracy or completeness of information which have not been prepared by the Company (including any valuations mentioned). Any opinions or predictions reflect the writer's views as at the date of the material and may be subject to change without notice.

For complete and accurate information, please refer to your bank statement, term sheet and/or confirmation note in respect of the product mentioned herein where applicable.

LKK ref	Officer in charge
CC6/AIG18020874/Adb3	Jia Le

To check availability of the case handler, you may contact the undersigned

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

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

From: Foo, Chityan <Chityan.Foo@aig.com>

Sent: Thursday, 15 August 2019 3:28 PM

To: Admin A <admin-a@lkkauto.com>

Cc: Quek, Joyceline-CH <JoycelineCH.Quek@aig.com>; Paramchand, Varsha <Varsha.Paramchand@aig.com>; Chua, Tienzhu (SG) <Tienzhu.Chua1@aig.com>; Rumli, Sharizah <Sharizah.Rumli@aig.com>; Khoo, Kay-Eng <Kay-Eng.Khoo@aig.com>

Subject: RE: SID : 13606127 1800092129 / Claim ref: 4742323936SG

Dear LKK,

Please advise on liability.

Kind regards,

Jimmy Foo

AIG

Complex Claims Examiner

AIG Building, 78 Shenton Way, #08-16, Singapore 079120

Tel +(65) 6419 1945|Fax +(65) 6835 7416

Chityan.foo@aig.com | www.aig.sg

From: Rumli, Sharizah

Sent: Thursday, August 15, 2019 3:18 PM

To: Foo, Chityan <Chityan.Foo@aig.com>

Cc: Quek, Joyceline-CH <JoycelineCH.Quek@aig.com>; Paramchand, Varsha <Varsha.Paramchand@aig.com>; Chua, Tienzhu (SG) <Tienzhu.Chua1@aig.com>

Subject: SID : 13606127 1800092129 / Claim ref: 4742323936SG

Hi Jimmy,

Please confirm LOB as underwriter need to know.

In OC : 50/50 .

Pls confirm and refer call ctr note

tHANKS

CALL CTR NOTE:-

**** Entered By: sspsaw (Sarah Mathew) @ 07/08/2019 04:08 PM ****

Hi UW

The policy has been renewed.

As per email from insured -

" Kindly please assist to cancel my renewed policy as I understand I can do so and get 100% refund so Long as it is before insurance effective date on 10aug 2019".

Please advise if we can proceed to cancel the policy with full refund.

**** Entered By: SSPKLY (Kim, Vincent-LY) @ 08/08/2019 11:01 AM ****

what the reason that he want to cancel

as per T&C

If this Policy is cancelled before the Effective date of this Policy, You shall pay Us an administrative fee of \$25 (before GST).

**** Entered By: sspsaw (Sarah Mathew) @ 13/08/2019 08:59 AM ****

Hi UW

This is a renewal. Policy expiry was 9/8/19. Policy was renewed wef 10/8/19.

Instruction to cancel policy was received on 6/8/19.

Insured was advised in SID: 13605748 that there will be full refund if instruction to cancel policy was received before policy effective date.

For your approval to cancel the policy with full refund.

**** Entered By: SSPBHP (Bucasan, Howard-Andrew) @ 13/08/2019 12:47 PM ****

Hi,

As per checking: (I have attached file on your SID)

1. LTA is still registered under GOH RUIRONG, ALVIN
2. We have not found any replacement policy (in Merimen)
3. It seems that the RT was renewed until 2020

Did the insured used AIG Certificate of Insurance to renew the Roadtax?

Thanks

**** Entered By: sspsaw (Sarah Mathew) @ 14/08/2019 05:06 PM ****

Hi UW

Insured said he has taken up a new policy with another insurance company which gave him lower premium.

He renewed his road tax with the other insurance company's Certificate of Insurance.

AIG's policy expiry was 9/8/19. Policy was renewed wef 10/8/19.

Instruction to cancel policy was received on 6/8/19.

Insured was advised in SID: 13605748 that there will be full refund if instruction to cancel policy was received before policy effective date.

For your approval to cancel the policy with full refund.

☐**** Entered By: SSPBHP (Bucasan, Howard-Andrew) @ 14/08/2019 05:40 PM ****

Hi,

I just recently checked Merimen seems to show that the new insurer is QBE
We will cancel the policy based on 100% pro rate cancellation from the renewal effective date.

Before forwarding the request to CSGBE, Do inform the insured on the following;

1. Once we cancel the policy, info will be transmitted to LTA so insured must ensure to have the replacement policy in place.
2. The transferrable NCD to the new insurer is 20% actual (we are only accommodating NCD at 50% due to NCD protector).

Once insured acknowledges the above, proceed with the cancellation.

Thanks

☐**** Entered By: sspsaw (Sarah Mathew) @ 15/08/2019 02:08 PM ****

Hi Claims

Please advise if insured was at fault for this accident as he disputes that he was not.

☐**** Entered By: SSPSBR (Rumli, Sharizah) @ 15/08/2019 02:23 PM ****

OC BOTH AT FAULT

☐**** Entered By: sspsaw (Sarah Mathew) @ 15/08/2019 02:57 PM ****

Hi Claims

Noted on above.

Are we able to confirm if insured was really at fault? Insured is disputing.

The reason for the need of this confirmation is because of UW's notes above. Please assist.

Jia Le (LKK Auto)

To: Alvin GOH Ruirong
Cc: alvingohrr@gmail.com
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Dear Mr Goh,

According to our surveyor (Mr Adrian) spoken with you by yesterday, we will proceed to settle with Third Party.

For the NCD matter, we have checked with AIG handler and your NCD will be at 50% due to NCD protector.

Best Regards,

Carlton Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Alvin GOH Ruirong [mailto:Alvin.GohRR@UOBgroup.com]
Sent: Wednesday, 21 August 2019 11:24 AM
To: Jia Le (LKK Auto)
Cc: alvingohrr@gmail.com
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Ok noted.

Noted it is under claim.

But I am surprised you guys have paid out the claim amount as proposed below.

Don't you think it is a fraudulent claim.

The 1st reverse: no impact at all

The 2nd reverse: slight impact

How do you ascertain the pictures shown are due to my incident and not incidents that happen before ?

Are there no cameras within carpark to capture ?

The impact is not impactful and merely a touch. Doubt the payout is reasonable.

I would like to propose a meeting with claim manager.

Tks.

Warmest Regards,

Alvin Goh
HP: (65) 9026 3757

Important: To safeguard your confidentiality and security, please do not disclose your account information or give any transactional instructions in your email as we are not able to reply to account-related issues or act on transactional instructions via this unsecured email address.

MG SOLUTION PTE LTD
23 Kaki Bukit Ave 4 (South Wing) #02-03B
Vicom Inspection Centre, Singapore 415933
Tel: 6243 1373 Fax: 6243 1376
GST Reg. No. : 201427944N

MOTOR CLAIM DISCHARGE

INSURED: JP1527 LIMO SERVICE
CAR/ LORRY/CYCLE: REG NO: SLH1527G POLICY NO:
ACCIDENT CLAIM NO:

I / We confirm that I / we have taken delivery of Car / Lorry / Motor Cycle
Registered No. SLH 1527G from the repairers,
Messrs MG SOLUTION PTE LTD

And that all repairs necessary as a result of an accident in which the said vehicle was involved on or
about the 16 day of 11 2018 have been completed to my / our satisfaction, and that
I / we have no further claim on the above company in Respect thereof.

Date: Signature:

Co's Stamp: NRIC No:



19/11/2018 - PR1

Vehicle 1v - 19/11/2018

Vehicle 001 - 21/11/2018

10% = 2000 x 5% = 100

4610



MG SOLUTION PTE LTD

23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #02-03 Singapore 415933

Tel: 6243 1373 Fax: 6243 1376

(GST Reg. No. 201427944N)

Date : 15/03/2019
Your Ref : SMC188Y
To : AIG ASIA PACIFIC INSURANCE PTE LTD
Attn : Motor Claims Department

Dear Sir/Mdm,

**RE: ACCIDENT INVOLVING VEHICLE SLH1527G & SMC188Y ON 16/11/2018 AT
OPEN CAR PARK OF 23 PECK SEAH STREET (LOT: 103).**

We refer to the above matter.

Attached copies of the following for your kind perusal:

- 1) Proforma Bill No.198059 @ S\$3,424.00 (Inclusive Of 7% GST)
- 2) Loss of Use @ S\$600.00 (3 Days x S\$200)
- 3) LTA Search @ S\$7.45
- 4) Authorisation to Act
- 5) GIA Report

Hope the above is in order and kindly let us have your confirmation soon.

Tax invoice will be issue upon amount finalized.

Thank You.

Yours faithfully,



Sharon Chia

HP: 9188 6931

E-mail: mg3solution@gmail.com

From: Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]
Sent: Friday, August 16, 2019 12:03 PM
To: Alvin GOH Ruihong <Alvin.GohRR@UOBgroup.com>
Subject: RE: GIA Report SMC 188Y LKK REF CC6/AIG18020874/Adb3

Our Ref: CC6/AIG18020874/Adb3

16 AUGUST 2019

Dear Sir,

ACCIDENT INVOLVING SMC 188Y & SLH 1527G ALONG/AT 23 PECK SEAH ST CARPARK ON 16/11/2018

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

We have received a claim from SLH 1527G against your motor insurance policy.

We have received the video footage from Third Party which shows that your vehicle was collided onto Third Party's vehicle while reversing and we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

Carlton Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

LETTER OF AUTHORITY

Name : JP1527 LIMO SERVICES

Address : 984D BUANGKOK LINK
#15-27 SINGAPORE 537984

Contact No : _____

TO: AIK ASIA PACIFIC INSURANCE PTE LTD

Dear Sirs,

ACCIDENT INVOLVING SLH 1527G AND SMC188Y ON 16/11/2018
AT/ALONG OPEN CAR PARK OF 23 PECK SEAH STREET (LOT:103)

I/We, JP1527 LIMO SERVICE, am/are the registered owner of
motor car no. SLH 1527G

Please note that I have assigned all compensations monies due to me/us in the above said accident
to M/S MG SOLUTION PTE LTD.

I/We, hereby authorize you to release all compensation monies pertaining to the above-mentioned
accident to M/S MG SOLUTION PTE LTD and forward your settlement cheque to M/S MG SOLUTION
PTE LTD whom I had authorized to collect the said compensation monies.

Thank you



Signature of Claimant



Witness By



AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, JP1527 LIMO SERVICES ("the third party claimant")
of 948D BUANGKOK LINK #15-27 S(537984) (address),
owner of SLH1527G (vehicle no.) hereby authorize
MG SOLUTION PTE LTD
("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. SLH1527G that was
damaged pursuant to the accident which occurred on 16/11/2018 (date) along
OPEN CAR PARK OF 23 PECK SEAH STREET (LOT:103) (location)
involving vehicle no/s SMC188Y ("the accident").

I further authorize the workshop to settle the above mentioned claim in a
manner that they deem fit and the workshop is further authorized to receive
payment fortherto settlement of my claim with payment cheque/s being made in
favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my
behalf is on a without prejudice and without admission of liability basis insofar
as the driver/owner/insurers of the other vehicle/s is concerned.

Date this 15 day of MAR (month) 20 19 (year)



Signed by "the third party claimant"



Signed by "the Workshop"



RELEASE VOUCHER
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

We/I, MG SOLUTION PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte. Ltd. LKK AUTO CONSULTANTS PTE LTD ("name of surveyor") with respect to the amount claimed for SS 3424.00 (repair costs), SS 240.00 (loss of use ~~costs~~) SS 7.45 (search fees) for vehicle no. SLH 15276 that was damaged pursuant to the accident which occurred on 16/11/2018 (date) along OPEN CARPARK OF 23 PECK SEAH STREET (LOT:103) (location) involving vehicle no/s SMC 188Y

This is pursuant to the inspection conducted on 19/11/2018 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner JP1527 LIMO SERVICE ("third party claimant") of vehicle no. SLH 15276 to make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte. Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SLH 15276 (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any disputes arising out of the same.

Dated this 29 day of Aug (month) 20 19 (year)



LWP

Signed by AIG appointed surveyor



Chopped & Signed by "the workshop"



MG SOLUTION PTE LTD

23 Kaki Bukit Ave 4, AAS Kaki Bukit Centre #02-03 Singapore 415933

Tel: 6243 1373 Fax: 6243 1376

(GST Reg. No. 20-1427944-N)

TAX INVOICE

Bill To:

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY

#07-12 AIG BUILDING

SINGAPORE 079120

INVOICE No : TI 199226

PB No : 198059

Date : 29-August-2019

ATTN : MOTOR CLAIMS DEPARTMENT

Vehicle Number : SLH 1527G

QTY	DESCRIPTION	AMOUNT
1	To carried out accident repair as per surveyor's recommendation (Lump Sum)	\$ 3,200.00
BEFORE GST		3,200.00
7% GST		224.00
TOTAL		\$ 3,424.00

Cheque should be made payable to MG Solution Pte Ltd



Co's stamp & Authorised Signature



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 19 Nov 2018 / 09:56:47

Receipt Date/Time : 19 Nov 2018 / 09:56:47

Tax Invoice/Receipt

Receipt No. : ITNET-00000-181119-000379

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 - SMC188Y				
As at 16 Nov 2018/20:15:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SMC188Y Enquiry Fee 20181119095524955593	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				
	20181119095538986	Direct Debit: eNETS Debit (Internet Banking)		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.

[> Back to OneMotoring](#)

Vehicle Insurance Particulars Result

Vehicle No.	Incident Date/Time	Insurance Company Name
SMC188Y	16 Nov 2018 / 20:15:00	AIG ASIA PACIFIC INSURANCE PTE. LTD.

OK

Save as PDF

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

Fastlane

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	19 Nov 2018 Edit Reg		19 Nov 2018 00:00 Edit Adj Rpt	S\$3,200.00 Edit Estimates	S\$3,200.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured: GOH RUIRONG, ALVIN , ID: 58413705G									
Main Claimant: JP1527 LIMO SERVICE , Co. Reg. No.: 53346158L									
Vehicle Reg. No.: SLH1527G		Date of Loss: 16/11/2018 19:00 - :59 [25 Months and 9 Days From LTA Reg Date (Man Yr)]							
Claim Type: TP / 4742323936SG		Policy/Cover Note No.: 1800092129 (Comprehensive)							
Vehicle Reg. No. (Insured): SMC188Y		Policy No. (Claimant): 5104173225COMP							
		Excess:							
Repairer: MG Solution Pte Ltd (HQ) 23 Kaki Bukit Avenue 4 #02-03B, VICOM Inspection Centre, 415933 Kaki Bukit - Tel: 91886931									
Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Foo, Chit Yan] Chityan.Foo@aig.com									
Claimant's Insurer: NTUC Income Insurance Co-operative Ltd (HQ) - Tel:									
Adjuster: LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by ADRIAN LING] ... [Final Rpt due 28/11/2018]									
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
• AIG_SG (20/11/2018): No OI GIA Report									
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

*SLH1527G (47423239365G)
 [SMC188Y]
 TP
 JP1527 LIMO SERVICE
 Nov 16 2018 7:00PM
 [GOH RUIRONG, ALVIN]
 MG Solution Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View <input type="button" value="View in Browser"/>		
Video															1 per page		<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail	Print				
1	16/08/19 12:47	Video - Accident (TP)											Load MP4				
Letters/Correspondences															1 per page		<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail	Print				
1	(Draft)	Third Party Express Settlement - Payment Breakdown											Edit				
Photos/Images															3 per page		<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)										Thumbnail	Print				
1	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
2	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
3	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
4	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
5	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
6	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
7	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
8	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
9	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
10	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
11	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
12	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
13	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
14	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
15	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
16	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
17	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
18	25/02/19 17:18	General View											Load JPG <input checked="" type="checkbox"/>				
19	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
20	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
21	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
22	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
23	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
24	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
25	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
26	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
27	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
28	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
29	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
30	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
31	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
32	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
33	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
34	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
35	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				
36	25/02/19 17:18	Reinspection Photo											Load JPG <input checked="" type="checkbox"/>				

Video				1 per page	<input checked="" type="checkbox"/>
No.	Finalized On	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
37	25/02/19 17:18	Reinspection Photo		Load JPG	<input checked="" type="checkbox"/>
38	25/02/19 17:18	Reinspection Photo		Load JPG	<input checked="" type="checkbox"/>
39	25/02/19 17:18	Reinspection Photo		Load JPG	<input checked="" type="checkbox"/>
40	25/02/19 17:18	Reinspection Photo		Load JPG	<input checked="" type="checkbox"/>
Documentation				1 per page	<input checked="" type="checkbox"/>
No.	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	19/11/18 15:18	TP GIA REPORT		Load PDF	
2	22/11/18 09:45	Non reporting letter		Load PDF	
3	04/12/18 09:24	OI GIA REPORT		Load PDF	
4	04/12/18 09:41	OI DRIVING LICENCE STATUS		Load PDF	
5	18/03/19 12:43	TP ESTIMATE - MARKED		Load PDF	
6	17/09/19 11:37	WORKSHOP INVOICE		Load PDF	
7	17/09/19 11:37	AUTHORISATION TO ACT FORM		Load PDF	
8	17/09/19 11:37	Release Voucher		Load PDF	
9	17/09/19 11:37	LTA SEARCH		Load PDF	
10	17/09/19 11:37	LOD		Load PDF	
11	17/09/19 11:37	LETTER TO OI		Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ) <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>			
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM _____

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SMC188Y (Insd veh)	Model:	HONDA VEZEL 1.5 X
	SLH1527G (TP veh)		HYBRID CVT (A)
Date of Accident:	16/11/2018		

Global Sum Settlement	:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Repair Estimate	:	\$	8,300.38
Final Repair Cost	:	\$	3,424.00
Loss of Use	:	\$	240.00
Rental (if any)	:	\$	0.00
LTA / GIA Search Fee	:	\$	7.45
Others:	:	\$	0.00
	:	\$	
Final Settlement Sum	:	\$	3,671.45

3.00 days at \$80.00 per day
days

Is Third Party Workshop GIA Registered? ☐ YES ☒ NO (Kindly indicate below)

A) For **Non GIA Registered Workshop:** Agreed Liability 100 (%)

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)	MG Solution Pte Ltd	:	\$ 3,671.45
2)		:	\$
3)		:	\$

JOANNE LEE KHANG MIN

17 Sep
2019

LKK Auto Consultants Pte Ltd

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 (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: CC6/AIG18020874/ADB3Q2

Date: 17/09/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 1800092129
Claimant
Vehicle No : SLH1527G **Insured Vehicle No :** SMC188Y
Date of Loss: 16/11/2018 **Nature of Claim:** TP **Claim No:** 4742323938SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SLH1527G**
 Make & Model: HONDA VEZEL, 1.5 X HYBRID CVT (A) Engine No: LEB5908316
 Reg. Date: 07/10/2016 (Man. Year: 2016) Chassis No: RU31208305
 Colour: Black Odometer: 216308 km
 Engine Capacity: 1496 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: Steering (Serviceable): Yes Footbrake (Serviceable): Yes
 Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 215/60 R16 Rear Tyre Size: 215/60 R16
 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	5,777.36	3,582.96	2,194.40	37.98
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,980.00	530.00	1,450.00	73.23
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	7,757.36	4,112.96	3,644.40	46.98
Approved Total (Overridden) (S\$)		3,200.00		
(S\$)	7,757.36	3,200.00	4,557.36	58.75
+ GST 7.00/7.00% (S\$)	543.02	224.00	319.02	58.75
Nett Amount (S\$)	8,300.38	3,424.00	4,876.38	58.75
+ Loss of Use (3.0 x S\$80.00/day) (S\$)		240.00		
+ Doc/Search Fee (S\$)		7.45		
Nett Liability (S\$)		3,671.45		

INSPECTION

Date of Assignment: 19/11/2018
 Date Inspected: 19/11/2018 Inspected At: MG Solution Pte Ltd (HQ)
 23 Kaki Bukit Avenue 4 #02-03B,
 VICOM Inspection Centre
 Singapore 415933
 Estimated Period of Repair: 3.0 days

Adjuster: ADRIAN LING**Manager:** CHAN JIA LE

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER	Deformed	1,055.30 FL	*880.00 FL
2	2		*FRONT BUMPER SIDE RETAINER	Necessary	131.80 FL	*62.00 FL
3	1		*FRONT BUMPER TOWING COVER	Not Necessary	52.00 FL	*- FL
4	1		*FRONT BUMPER LOWER GRILLE	Cracked	210.00 FL	*210.00 FL
5	1		*FRONT BUMPER REINFORCEMENT	Bent	360.00 FL	*360.00 FL
6	1		*FRONT BUMPER LOWER LID	Deformed	195.30 FL	*195.30 FL
7	1		*FRONT GRILLE	Cracked	433.00 FL	*203.00 FL
8	1		*FRONT GRILLE BASE	Cracked	555.00 FL	*280.00 FL
9	1		*FRONT GRILLE LOGO	Necessary	55.00 FL	*55.00 FL
10	1		*FRONT GRILLE CHROME	Cracked	155.00 FL	*155.00 FL
11	1		*HID HEADLAMP	O/S Cracked	3,700.00 FL	*1,850.00 FL
12	1		*HEADLAMP LOWER BRACKET	O/S Cracked	131.80 FL	*65.90 FL
13	1		*FRONT NUMBER PLATE	Bent	50.00 FS	*50.00 FS
14	1		*SET FRONT BUMPER CLIP	Necessary	20.00 FS	*20.00 FS
15	1		*SET FRONT LOGO GARNISH CLIPS	Necessary	20.00 FS	*20.00 FS
16	1		*SET FRONT BUMPER LOWER GRILLE CLIPS	Not Necessary	20.00 FS	*- FS
17	1		*HEADLAMP CLIPS	Necessary	20.00 FS	*20.00 FS
18	1		*SET FRONT GRILLE CLIP	Necessary	20.00 FS	*20.00 FS

F=Franchise part. S=SpocNett. L=ListItemDisc.

Sub Total (S\$)	7,184.20	4,446.20
- List Item Discount on L Items 20.00/20.00% (S\$)	1,406.84	883.24

Total Parts (S\$)	5,777.36	3,582.96
--------------------------	-----------------	-----------------

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	PANEL BEATING ,REMOVING AND REPLACING PARTS	New	1,000.00	300.00
2	SPRAY PAINTIGN TO AFFECTED AREA	New	800.00	200.00
3	REFOCUS HEADLAMP BEAM	New	180.00	30.00
Gross Labour Cost (\$\$)			1,980.00	530.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >