

INS. CASE OWNER:

Cynthia

CC4, Arm 180 2718, 71 pa3

LKK:
IDAC:

83711

ASSIGNMENT

Surveyor:

NTH

DOI:

3/12/18

Date / Time

30/11/2018

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SK2 4062 C

Claim No.:

S8m01449

Name of Insured:

Goh Cheng Seng.

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :SS

D.O.A.:

25/11/2018

Place of Accident:

Ceylon Rd

Is driver the owner?

(YES) / NO

Nature of Accident:

If NO, Driver Name / Age:

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

Driver Tel No.:

(V/L) YES / NO

Insured Liability: %

Final ? Yes / No

SK2 8670 X



INSRS:

WSP:

Tel:

Liability:

RMKS:

Charm's
Customers

INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time

6/12

CH4

SK2 8670 X - X:

SK2 4062 C, CH4/ARM 180 2718 / Kuo3g2.001 2/1/18

H/O BINK sent out let letter.

10/12/18

✓ OI GIA - date reporting as he oversea.

14/12/18

✓ dated in SC

31/1/19 @ 2.24pm

called OI Mr Goh. Confirm accident.
He came out from parking lot on ~~lane~~ right
lane. TP suddenly appears from ~~lane~~
left lane. OI is of the opinion that he is
not sure as there as he still within right
lane while TP crossed into right lane
File pass to Meridian to close.

2/3/19

STAGE DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

XCH 3/1/19

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

50

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

NIL

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(

days)

Loss of Use (LOU):

S\$

(\$

x

days)

Loss of Income (LOI):

S\$

(\$

x

days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

[Tick only one]

GIA/LTA Search:

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/Independent)

Legal Cost:

S\$

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2 (if applicable):

S\$

Name 2:

Payee 3 (if applicable):

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

250.00

pass (copy)

REF: ASM(AXA)

REF: ASM(AXA)

ASSIGNMENT

From: Tanjin
 Date: 03122018
 Estimated Cost:
OD / TP / WS / TP RES / OD RES / EVA / INV / MV
 To Inspect Vehicle No: SKZ 8670X
 at Workshop m/s: Chuan's Customcraft
 of: Blk 1010 Bukit Merah Lane 3 # 01-105
 Insured:
 Policy No:
 Claims No:
 Sum Insured: Excess:
 (Client's Record)
 Make of Veh:

(Policy Condition) 1pm - 4pm
 Remark: The veh had commenced its repair at the time of inspection.
 Bal. or Market Value: \$155K
 IDAC Accident Report: Consistent? Yes or No
 GIA / PR Seen: Consistent? Yes or No
 Est. Repairs: 4 days Res: Yes or No
 Lum Sum: % 3 Val: Yes or No
 CA / REV / REP. / 24 HRS
 Date: Person Contacted: Vehicle: IN / OUT

Veh No: SKZ 8670X Yr Regn: 2016 Feb
 Type: M/Car / M/Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
 Truck / Trailer or
 Make: BMW 420i Granate c.c. 1947
 Colour: Grey A/C Insured / Std / NI / NA
 Sp. Reading: 18179 T/Radio: Insured / Std / NI / NA
 Eng. No:
 C/No: WBH3V12050P975211
 Gen. Cond: Good / Fair / Poor / Burnt
 Steering: Inorder / Jammed / Leaked / Burnt or
 Brake: Inorder / Jammed / Leaked / Burnt or
 Modi: Nil / S/Rim / STD A/Rim or
 Tyre Size: F: 225/45K18
R: -
 BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PR / SUMI /
 TOYO / YOKO or
 Front: 6 mm Rear: 6 mm
 R/Bal: 6 mm L/Bal: 6 mm
 D.O.A: 3/12/18 @ 430pm
 Survey held at: Chuan's Customcraft
 Des. 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

PIP \$ 760.35 (Reel \$ 760.35)

- Labour only - ~~deleted~~ andrew

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

Date/Time. File Return to?

21

Report Format :

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

Days Of Repair:

Resurvey No. of Trip:

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

Survey Fee

Transportation

1. E + P.S. (\$)

2. Photos

3. Other

4. Total

TOTAL

[> Back to OneMotoring](#)

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:	Foreign Identification Number
Owner ID:	1233T

Vehicle Details

Vehicle No.:	SKZ8670X
Vehicle to be Exported:	Yes
Intended Deregistration Date:	30 Nov 2018
Vehicle Make:	B.M.W.
Vehicle Model:	420i CONVERTIBLE A/T HID NAV
Primary Colour:	Grey
Manufacturing Year:	2015
Engine No.:	B4481319N20B208
Chassis No.:	WBA3V12050P945211
Maximum Power Output:	135.0 kW (181 bhp)
Open Market Value:	\$43,314.00
Original Registration Date:	05 Feb 2016
First Registration Date:	05 Feb 2016
Transfer Count:	0
Actual ARF Paid:	\$52,640.00

Intended PARF Rebate Details

PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	04 Feb 2026
PARF Rebate Amount:	\$39,480.00

Intended COE Rebate Details

COE Expiry Date:	04 Feb 2026
COE Category:	B - Car above 1600cc or 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$50,089.00
COE Rebate Amount:	\$35,956.00
Total Rebate Amount:	\$75,436.00

The information contained herein is correct as at 27 Nov 2018

OK

Charn's Customcraft
1010 Bukit Merah Lane 3
Singapore 159724

Claim Reference: THIRD PARTY CLAIM
Assessment Number: CC000029
Version: CHARNCUS/1
Date Calculated: 29/11/2018 08:03

Full Report - V1
Registration: SKZ8670X
Printed: 29/11/2018 16:03

Summary Information

Claim

Location:	Singapore (SG)	Currency:	SGD
Printed by:	Sharon Lee	Date of Incident:	
Authorisation Status:	Interim	Able to Authorise Repairs:	TBA
Work Provider:	AXA Insurance S'pore Pte Ltd	Repairs Authorised:	TBA
Claim Reference:	THIRD PARTY CLAIM	Estimated Repair Time:	
Policy Number:		Quote Due Date:	
Other Reference:		Actual Repair Days:	
Third Party:		Parts Ordered Date:	
Insured Amount:		Hire Car Start:	
Under Warranty:		Hire Car End:	
Warranty Expired:		Vehicle Collected:	

Vehicle Details

Vehicle

Manufacturer:	BMW
Model:	4 Series
Sub Model:	420i
Model Sheet Number:	143 01
Registration:	SKZ8670X
Registration Month:	
Registration Year:	
VIN Number:	WBA3V12050P945211
Odometer:	Not Known
Colour:	
Engine Number:	
Fuel Level:	%

Model Specs

FROM 03/2016	COMFORT PACKAGE
AUTO AIR CON	LED HEADLAMP
2.0 LTR 135KW	ACTIVE PROTECTION
WHEELS 8J X 18 ALLOY	EU SPECIFIC
TWO COAT METALLIC	PREPARE OFF VEHICLE

Taufik 9749 5749
-wp
3/12/18 430pm
Repair after repair
4 days

Vehicle Condition

Vehicle Status

Pre-Accident Condition:	Severity of Impact:
Steering:	Vehicle Status on Inspection:
Brakes Pedal Travel:	Date of Inspection:
Place of Inspection:	29/11/2018
Pre-Accident Damage:	

Tyres Condition:

Tread Depth LHF:	Tread Depth RHF:
Tread Depth LHR:	Tread Depth RHR:
Damage Areas:	Direction of Impact:

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:

Audatex System Using Manufacturer Times

Claim Reference: THIRD PARTY CLAIM

Assessment Number: CC000029

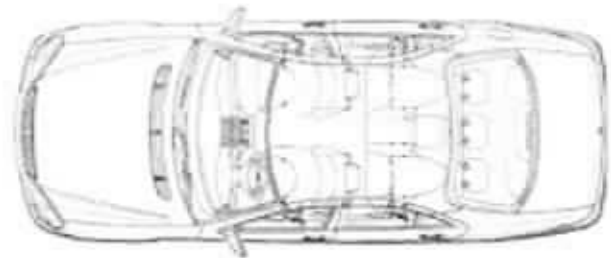
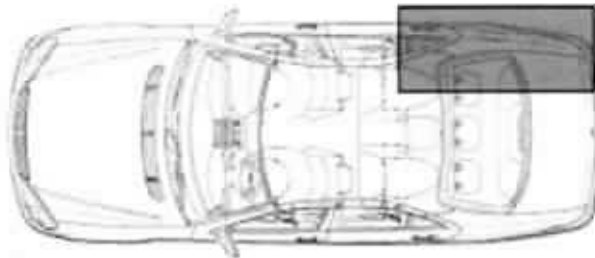
Version: CHARNCUS/1

Date Calculated: 29/11/2018 08:03

Full Report - V1

Registration: SKZ8670X

Printed: 29/11/2018 16:03

**Addresses****Cost Summary**

Total Labour	\$611.25
Total Paint/Material	\$149.10
Excess:	TBA
Grand Total Exc GST:	\$760.35
7 % GST:	\$53.22
Grand Total Inc GST:	\$813.57

Repair Information**LABOUR**

Time Basis 12 WU = 1 HR. Price/CL 1 = \$45.00/HR

Price/Dent = \$45.00/HR

Repair /**Guide Number Repair Details**

		WU	Cost Price (\$)
NO NUMBER	ADD/TIME FOR MAIN WORK	1.0	3.75
32 00 590	ELECTR SUSPENSION ALIGNMENT (WITHOUT ADJUSTMENT BEFORE REP)	16.0	60.00
1482	REPAIR RIGHT FRONT DOOR	10.0*	37.50
2172	REPAIR R/SILL PANELLING	5.0*	18.75
3482	REPAIR R/R SIDE PANEL	5.0*	18.75

LABOUR COST

Total Work Units	37.0	
Panel / Mechanical Labour	1.7HRS	\$75.00
Visual Alignment Labour	1.4HRS	\$63.75
Corrosion Protection External Labour	0.0HRS	0.00
Corrosion Protection Internal Labour	0.0HRS	0.00
Sub Total	3.1HRS	\$138.75
Paint Labour	10.5HRS	\$472.50
Total Labour	13.6HRS	\$611.25

NOTE TIME BASIS = 12 WU / HOUR

PAINT WORK

Time Basis 10 WU = 1 HR. Price = \$45.00/HR

Guide Number	Description	WU	Cost Price (\$)
	- EU SPECIFIC		
	- TWO COAT METALLIC		
	- PREPARE OFF VEHICLE		
1482	RIGHT FRONT DOOR REPAIR PAINTING >50%	27.0	
3482	R/R SIDE PANEL REPAIR PAINTING >50%	30.0	
9552	R/R WHEEL REPAIR PAINTING >50%	12.0	
2172	R/SILL PANELLING SURFACE PAINT PLAST.	6.0	
LABOUR COST - PAINT			
	TIME(PAINT)	75.0	
	Preparation Main Work Plastic	5.0	

Charn's Customcraft

Claim Reference: THIRD PARTY CLAIM
 Assessment Number: CC000029
 Version: CHARNCUS/1
 Date Calculated: 29/11/2018 08:03

Full Report - V1
 Registration: SKZ8670X
 Printed: 29/11/2018 16:03

Preparation Main Work Metal	25.0	
Preparation Work Multi Layer Paint	0.0	
Total Work Units (10WU/HR)	105.0	
Total Paintwork Labour	10.5HRS	\$472.50
MATERIAL COST - PAINT		Cost Price
Surface Paint Plastic		\$18.67
Repair Painting		\$92.83
Material-Const Main Work Plastic		\$9.00
Total Excluding Pearlescent Uplift		\$149.10
Pearlescent Uplift @ 0.0%		\$0.00
Total Paint Material Cost		\$149.10

PARTS

Guide No.	Qty	Description	Part Number	Supplier	Bet.	Price (\$)
f:		OEM Parts				
g:		Original				
h:		Secondhand				
p:		Parallel				
x:		Exchange				
			Sub Total			\$0.00
			Mark Up From Cost	(15 %)		\$0.00
			Total Parts			\$0.00

Price Valid: 01/05/2018

NB - COLOUR CODED ITEMS/TRIM - PART NUMBERS MAY DIFFER

Total Extras

\$0.00

Final Calculation

Total Parts		\$0.00
Labour		
Total Panel/Mechanical	\$75.00	
Total Paintwork	\$472.50	
Total Visual Alignment work	\$63.75	
Total Labour		\$611.25
Total Paint/Material Costs		\$149.10
Grand Total Excludes GST		\$760.35
GST @ 7 %		\$53.22
Grand Total Includes GST		\$813.57

Assessment Notes



Re:VNI

Type

 Question

Message

PROCEED DS. PLEASE OBTAIN INSURED'S VIDEO FOOTAGE

Reply



<Request for Insured Video> - S8M014Y9 [ACCIDENT INVOLVING SKZ 4062C(OI) & SKZ 8670X(TP) ON 25/11/2018]

Type

 Question

Message

Hi, Insured had submitted car video footage at the time of reporting. Kindly assist to upload insured's video in SC for our necessary action. Thank you. Hsiao Tong - 14 Dec 2018

Reply

<< <MANDATE IA> - S8M014Y9 [ACCIDENT INVOLVING SKZ 4062C(OI) & SKZ 8670X(TP) ON 25/11/2018]

Type

🔗 Question

Message

Liability: 50%. We have spoken to insured on third party claim. Insured is of the view that he is not 100% at fault. His video shows that he was slowly coming out from parking lot on right lane while third party who was on the left lane had encroached into the right lane and resulted the accident. Inform OI about third party claim. Agreed to let insurance handle and aware NCD issue. We seek your mandate at 50% -\$664.28(if claim LOU) -\$815.53(if claim LOR). Mandate IA had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Hsiao Tong – 03 Jan 2019

Reply



Auto
Consultants
Pte Ltd

Company Registration No: 199607198R

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

Immediate Advice

To : AXA Insurance Pte Ltd

Date: 3/1/2019

Survey Details:

Date of loss	25-Nov-18
Date of appointment	30-Nov-18
Date of survey	3-Dec-18
Location of survey	CHARN'S CUSTOMCRAFT

Vehicle Details:

Claim Type:	THIRD PARTY CLAIM
Vehicle number	SKZ8670X
Make and Model	B.M.W. 420i CONVERTIBLE A/T HID NAV
Date of registration	5-Feb-16
Parf Rebate	
Market Value	\$ 155,000.00
Parf Rebate	\$ 75,436.00
Nett Loss	\$ 79,564.00

Repair details:

Initial Estimate	\$ 760.35
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Proposed/Revised repair cost:

Parts	\$ -
Check items (estimate)	\$ -
Labour	\$ 760.35
Total	\$ 760.35
Lump Sum(if applicable)	\$ -

Number of days for repair	\$ 4.00
---------------------------	---------



Auto
Consultants
Pte Ltd

Company Registration No. 199607198R

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

Remarks:

--

Mandate:

Liability(TP)	50%		
Proposed repair cost (w/GST)	\$ 813.57	\$	813.57
Loss of use (5days x \$100.00)	\$ 500.00		NIL
Loss of rental (5days x \$150.00)(w/GST)	NIL	\$	802.50
Loss of income	NIL		NIL
	\$ 1,313.57	\$	1,616.07
@ 50%	\$ 656.79	\$	808.04
LTA search fees	\$ 7.49	\$	7.49
Others	NIL		NIL
Proposed Total	\$ 664.28	\$	815.53



Auto
Consultants
Pte Ltd

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

04 JAN 2019

GOH CHENG SIANG
BLOCK 10 CHAI CHEE ROAD
#11-07
SINGAPORE 467010

Dear Sir/ Mdm

OUR REF : CC4/ASM18021718/T1pa3
YOUR REF : SKZ 4062C
ACCIDENT INVOLVING SKZ 4062C AND SKZ 8670X ALONG/AT CEYLON ROAD ON
25/11/2018

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

We have received a claim from CHARN'S CUSTOMCRAFT acting on behalf of the owner of SKZ 8670X against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed loss adjuster of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

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

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

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

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

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

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

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

Yours sincerely



Chew Hsiao Tong

Case Handler

DID: 6742 3197

FAX: 6741 4108

EMAIL: chewht@lkkauto.com

Cc *AXA Insurance Pte Ltd*
(Motor Claims Dept)

Hsiao Tong (LKKAUTO)

From: Charn's Customcraft <charns@singnet.com.sg>
Sent: Friday, 4 January 2019 11:40 AM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A; assignments; Mei Kwan (LKKAUTO)
Subject: RE: TP CASE / SKZ 8670 X / SKZ 4062 C *** LKK REF: CC4/ASM18021718/pa3
Attachments: 1.jpg; 2.jpg

Importance: High
Sensitivity: Confidential

Hi Hsiao Tong

Thank you for your video footage.

After viewing the footage multiple times, we saw that our client was still within his own lane and it was your insured who encroached into our insured's lane due to the big turning radius (see attached photos).

Please review and revert to us soonest.

Thanks & Regards,
Sharon Lee
Charn's Customcraft
Tel: 6272 5429 Fax: 6273 6676
Email: charns@singnet.com.sg
GST Reg. No: M90367863L
Company Reg No: 25151300M

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Thursday, 3 January, 2019 5:05 PM
To: Charn's Customcraft
Cc: Admin A; assignments; Mei Kwan (LKKAUTO)
Subject: RE: TP CASE / SKZ 8670 X / SKZ 4062 C *** LKK REF: CC4/ASM18021718/pa3
Sensitivity: Confidential

Without Prejudice

Hi Sharon,

As requested.

Best Regards,
Hsiao Tong, Chew | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

Hsiao Tong (LKKAUTO)

From: LOH Cynthia <cynthia.loh@axa.com.sg>
Sent: Tuesday, 8 January 2019 11:39 AM
To: LONTOK Nova Nina; Hsiao Tong (LKKAUTO)
Subject: FW: TP claimant requesting to expedite processing the claim (AXA vs AXA) / s8M014Y9 / GA152348 / SKZ4062C / 25/11/2018

Dear Hsiao Tong,

The email below refers.


Please handle.

Thanks & Regards,



Cynthia Loh
Specialist, Motor Claims Department
AXA Insurance Pte Ltd
8 Shenton Way, #24-01 AXA Tower, Singapore 068811
Email: cynthia.loh@axa.com.sg
Customer Care No. 1800 8804741
www.axa.com.sg



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From: Customer Care [mailto:nova.lontok@axa.com.sg]
Sent: Tuesday, January 08, 2019 11:26 AM
To: LOH Cynthia <cynthia.loh@axa.com.sg>
Subject: TP claimant requesting to expedite processing the claim (AXA vs AXA) / s8M014Y9 / GA152348 / SKZ4062C / 25/11/2018

Dear Cynthia,

Just FYI.

Our TP claimant, who is also an AXA insured called and is requesting to expedite the processing of his claim.

He said that the Insured of GA152348 initially admitted liability to him and is now giving a different statement on the accident.

Thank you,
Nova Lontok | Specialist, GI Call Centre

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg

Email: customer.care@axa.com.sg

Phone: 1800 880 4888 (Within Singapore) / (65) 6880 4888 (International)



ref:_00Db0Ky1f_5006F21z86Q:ref

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Hsiao Tong (LKKAUTO)

From: Mei Kwan (LKKAUTO)
Sent: Thursday, 21 March 2019 9:45 AM
To: Xin Yi; Hsiao Tong (LKKAUTO)
Cc: 'Chee Kiong'; samson@seahong.com.sg; amanda@seahong.com.sg; sharon@seahong.com.sg; Admin-D (LKKAUTO); Admin A
Subject: RE: SKZ 8670X [Our file ref: 19.26575 PD-O] *** LKK REF: CC4/ASM18021718/T1pa3
Attachments: OI GIA.pdf; TPPD LITIGATION LOD-KABRA ATIM.pdf

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and revert to you in due course.

By copy to Hsiao Tong,

Kindly assist.

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

Thank you.

Best Regards,

Mei Kwan | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

From: Xin Yi <xinyi@seahong.com.sg>
Sent: Saturday, 9 March, 2019 1:33 PM
To: Admin-D (LKKAUTO) <admin-d@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Cc: 'Chee Kiong' <cheekiong@seahong.com.sg>; samson@seahong.com.sg; amanda@seahong.com.sg; sharon@seahong.com.sg
Subject: SKZ 8670X [Our file ref: 19.26575 PD-O]

Dear Nivita,

CLAIMANT :	KABRA ATIM
VEHICLE NUMBER :	SKZ 8670X
ALLEGED ACCIDENT DATE :	25 NOVEMBER 2018
AXA VEHICLE NUMBER :	SKZ 4062C

We act for AXA Insurance Pte Ltd for the above matter.

We understand that you were engaged to survey the claimant's vehicle.

The claimant has issued their LOD. A copy is enclosed. They appear to have agreed to you as the SJE or your recommended repair cost.

Please let us hear from you on the following: -

- a. If you have conducted post-repair inspection already, please let us have your survey report urgently.
- b. If you have not conducted post-repair inspection, please arrange for post repair inspection with the claimant's solicitor and let us have your survey report thereafter.

May we hear from you on the above soonest.

Thanks & Best Regards

Heng Xinyi

(Secretary to Mr Tan Chee Kiong)

Seah Ong & Partners LLP

36 Robinson Road

#12-03 City House

Singapore 068877

Tel: 6536 5369

Fax: 6536 5811

This message is intended for the recipient named above. It may contain confidential or privileged information. If you are not the intended recipient, please notify the sender immediately by replying to this message and then delete it from your system. Do not read, copy, use or circulate this communication. Thank you.

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Hsiao Tong (LKKAUTO)

From: Charns Customcrafts - Reporting <toaddphoto@gmail.com>
Sent: Wednesday, 16 January 2019 9:14 AM
To: Hsiao Tong (LKKAUTO)
Cc: charns@singnet.com.sg
Subject: FW: FW: TP CASE / SKZ 8670 X / SKZ 4062 C *** LKK REF: CC4/ASM18021718/T1pa3

Hi Hsiao Tong

Below email from our client.

Kindly advise.

Thanks & Regards,
Sharon
Charm's Customcraft
Tel: 6272 5429 Fax: 6273 6676
Email: toaddphoto@gmail.com
GST Registration no: M90367863L
Co. Registration: 25151300M

From: Atim Kbra <hiatta5@gmail.com>
Sent: Tuesday, 15 January, 2019 7:09 PM
To: Charns Customcrafts - Reporting <toaddphoto@gmail.com>
Cc: Atim Kbra <atim@frontlinestrategy.com>; Himali Kbra <himali_kbra@yahoo.com>
Subject: Re: FW: TP CASE / SKZ 8670 X / SKZ 4062 C *** LKK REF: CC4/ASM18021718/T1pa3

Thanks.

This is not agreeable to me. I was NOT at fault and I have witnesses towards that. I am happy to go legal. I cannot see mutilation of truth in this manner. The guy hit me his head on at my drivers seat... as is evident if you see where his car is hitting my car.

Please let them know and let me know if I shall wait or approach a lawyer

Atim

On Tue, Jan 15, 2019 at 10:11 Charns Customcrafts - Reporting <toaddphoto@gmail.com> wrote:

Hi,

Kindly see the below email.

You may wish to contact AXA directly.

Thanks & Regards,

Esther Kerk

Charn's Customcraft

Tel: 6272 5429 Fax: 6273 6676

Email: toaddphoto@gmail.com

GST Registration no: M90367863L

Co. Registration: 25151300M

From: Hsiao Tong (LKKAUTO) [<mailto:chewht@lkkauto.com>]

Sent: Monday, 14 January, 2019 5:56 PM

To: Charn's Customcraft

Cc: Admin A

Subject: RE: TP CASE / SKZ 8670 X / SKZ 4062 C *** LKK REF: CC4/ASM18021718/T1pa3

Sensitivity: Confidential

Without Prejudice

Dear Sirs/Mdm.

We refer to your below email.

Based on the video footage, it is likely that your client had also encroached into our insured's lane and resulted the collision.

For an amicable settlement, we propose 50/50 on this matter.

Please confirm acceptance.



"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

LKK Auto Consultants Pte Ltd

(ON BEHALF OF AXA INSURANCE)

--
Cheers,
Atim Kabra

**Cheonghoh
Law Corporation**

60138137

(Incorporated with limited liability) Blk 53 Chin Swee Road #03-05 Singapore 160053
Co. Reg No. 201108070G Tel: 63378700 Fax: 63373700 E-mail: mail@cheonghoh.sg

In reply please quote our Reference Number
Our Ref: LCH.lg/BMC03-90079.19

6 March 2019

3019672428- - - WITHOUT PREJUDICE

BY HAND

CERTIFICATE OF POSTING

AXA Insurance Singapore Pte Ltd
8 Shenton Way #27-01
AXA Tower
Singapore 068811

Goh Chengsiang (wu Qingxiang)
8 Bedok Rise #10-24
Singapore 469600

Attn: Motor Claims Dept.
(Vehicle No. SKZ 4062 C)

Dear Sirs

TRAFFIC ACCIDENT INVOLVING YOUR/YOUR INSURED'S VEHICLE SKZ 4062 C AND SKZ 8670 X ON 25 NOVEMBER 2018 AT 12:15 PM ALONG/AT CEYLON ROAD

We act for the claimant **Kabra Atim**, the owner of the above said motor vehicle no. **SKZ 8670 X**.

We are instructed to claim damages against you/your driver/your insured in connection with the above-captioned accident involving our client's vehicle registration number **SKZ 8670 X** and vehicle registration number **SKZ 4062 C** driven by you/your driver/your insured at the material time.

We are instructed that the accident was caused by you/your driver's/your insured's negligent driving and/or management of motor-vehicle **SKZ 4062 C**. As a result, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as stated in Part 1 of the Annexure.

A copy each of the supporting documents as stated in Part 2 of the Annexure is enclosed.

We have notified your insurer (abovenamed addressee) of the accident and a pre-repair survey of our client's vehicle was carried out on 3 December 2018. Our client's claim for costs of repairs is based on the amount negotiated and agreed with Taufik of LKK Auto Consultant whom your insurer have appointed/agreed after the pre-repair survey was completed.

Please note that:

- (a) 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;
- (b) you or your insurer should send to us an acknowledgment of receipt of this letter within 14 days of your/your insurer receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer;
- (c) if you have a counterclaim against our client arising out of this accident, you are also 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.

For the avoidance of doubt, unless otherwise indicated, this letter of claim is sent to the abovenamed addressees.

Yours faithfully



Lee Cheong Hoh
Cheonghoh Law Corporation

enc : supporting documents in paragraph 4 enclosed in covering letter to insurers only
cc: client (via email hiatta5@gmail.com/fax only) - SKZ 8670 X



ANNEXURE

Part 1 - particulars of loss and expense

Cost of repairs	\$800.00
Loss of use @ 5 days	600.00
Survey Report	0.00
GIA Reports/LTA, RCB searches	39.00
Others	0.00
Incidentals	50.00
Costs Contribution	400.00
TOTAL	<u>\$1,889.00</u>

Part 2 - list of supporting documents enclosed in the letter of claim.

LTA search

GIA reports/Police reports & type-written transcripts

repairer's bill and evidence of payment (if any)

the insurer has been notified of the accident and allowed to carry out a pre-repair inspection of claimant's vehicle

supporting documents for all other expenses claimed (if any)

correspondence with the potential defendant's insurer relating to pre-repair survey and/or post repair inspection of the claimant's vehicle



CHARN'S CUSTOMCRAFT

Accident Claim Repair, Corrosion Welding, Body Dent Repairs,
Spray-Painting, Mechanical Repair And Customizing of Cars
BLOCK 1010, BUKIT MERAH LANE 3, #01-105, SINGAPORE 159724
BLOCK 1009, BUKIT MERAH LANE 3, #01-82, SINGAPORE 159723
TEL: 6271 7054, 6273 3304 FAX: 6273 6676 EMAIL: charns@singnet.com.sg
Bus. Reg. No. 251513/00M GST Reg. No. M90367883L

TAX INVOICE

M/

KABRA ATIM
9183 2349

No. 2019026105

TERM:

YOUR ORDER No.

OUR D/O No.

DATE: 28/2/2019

QUANTITY	DESCRIPTION	AMOUNT \$ CTS.
----------	-------------	-------------------

Vehicle No.	Make/Model	DOA	Reg. No.
SKZ 8670 X	BMW 420I	25/11/2018@12:15	50642

To repair, putty and respray RH door, RH rear fender and RH rocker
garnish

800.00

PAID VISA
28/2/19

CHARN'S CUSTOMCRAFT

h.

Subtotal \$747.66

GST 7% \$52.34

Total \$800.00

Enquire Vehicle & Owner Information (Vehicle No. SKZ4062C As At 25 Nov 2018 / 12:15:00)**Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident

Law Firm Case No.: LCH.LG/BMC03-90079

Current Owner Details

Owner ID Type: Singapore NRIC

Owner ID: S7431771E

Owner Name: GOH CHENG SIANG (WU QINGXIANG)

Registered Address Type: Private Residential (non-Condo Apt / non-House)

Registered Block/House
No.: 8

Registered Street Name: BEDOK RISE

Registered Unit No.: # 10 - 24

Registered Building Name: -

Registered Postal Code: 469600

Current Vehicle Details

Vehicle No.: SKZ4062C

Make Description/Model: HONDA / MOBILIO SV 1.5 CVT

Insurance Company Name: AXA INSURANCE PTE LTD

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

ACCIDENT STATEMENT

Date Of Report	26/11/2018 13:19
Date Of Accident	25/11/2018 12:15
Exact Location Of Accident	ALONG CEYLON ROAD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKZ8670X
Insured/Policyholder	
Name Of Registered Owner	KABRA ATIM
NRIC No	G5881233T
Email Address	HIATTA5@GMAIL.COM
Mobile Phone No	(LOCAL) +65-91832349
Alternative Phone No	OFFICE-NOPHONE

Vehicle Particulars

Manufacturer	BMW
Model	420I-2.0 CONVERTIBLE (A)
Exact Purpose for which vehicle was being used at time of accident	PRIVATE
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/P1749361
Cover Note Number	

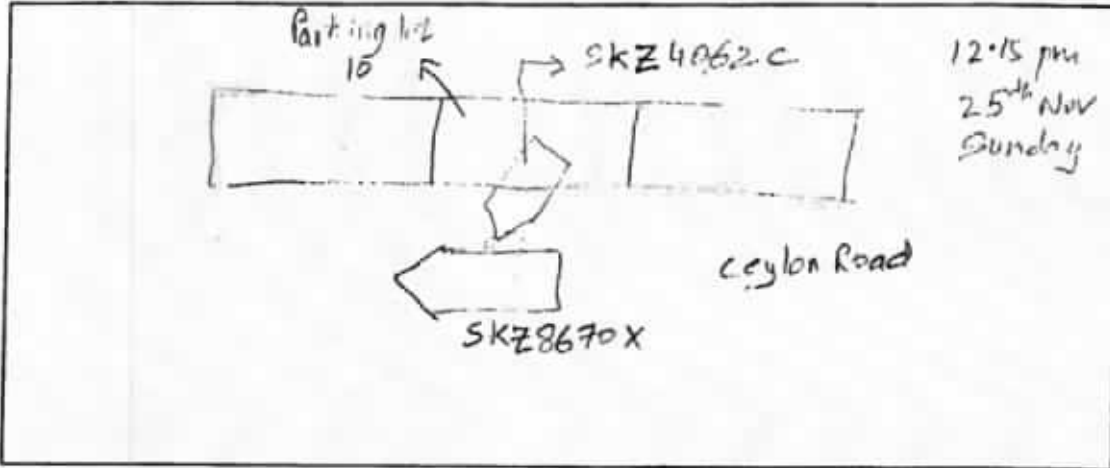
Driver

Name of Driver	KABRA ATIM
NRIC No	G5881233T
Date Of Birth	05/09/1968
Occupation	INDOOR
Date Of Driving Pass	08/11/2006
Driving Experience	12 YEARS AND 0 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-91832349
Fax Number	
Contact Number	OFFICE-NOPHONE
Email Address	HIATTA5@GMAIL.COM

Nature Of Damage

No. Of Passenger (Including Driver)

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On Sunday, November 25th 2018 at 12:15pm, I was driving along Ceylon Road in my car SKZ8670X. Mr. Dave Goh (S7431771 E) was driving out of his car (SKZ4062C) out of the side parking lot #10 and hit my car. He acknowledged his mistake and send me an email confirming the incident.

OWN DAMAGE () 3RD PARTY CLAIM ☒ REPORTING ONLY () OWN WORKSHOP ()

DECLARATION

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

[Signature]

Policyholder's Signature

Date & Time:

26/11/2018
11:07 am

Driver's Signature

(If driver is not the policyholder)

Date & Time:

CHARN

CUSTOM CRAFT

Reporting Centre

Name:

NRIC/FIN No.:

Accident Photo



Accident Photo



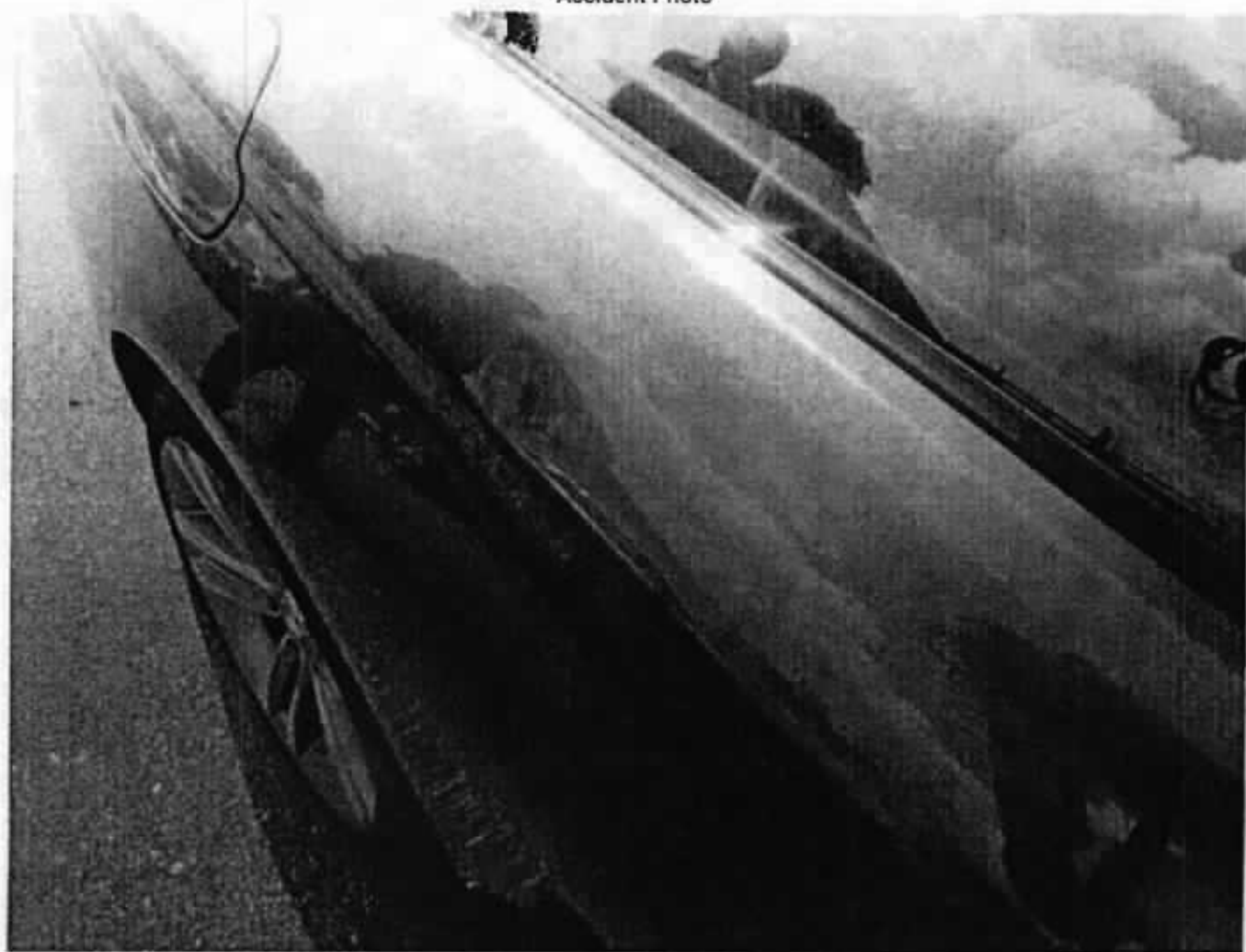
Accident Photo



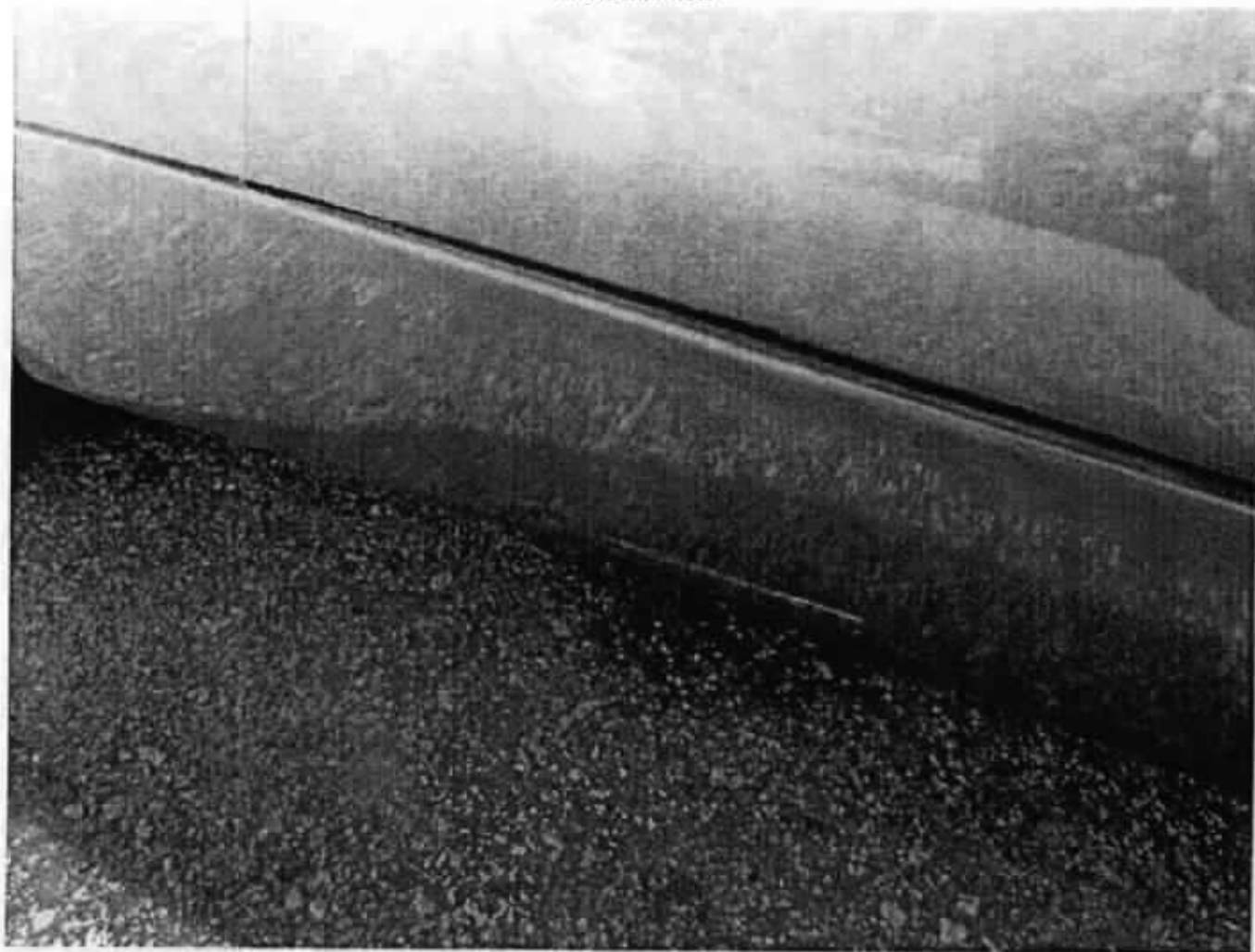
Accident Photo



Accident Photo



Accident Photo

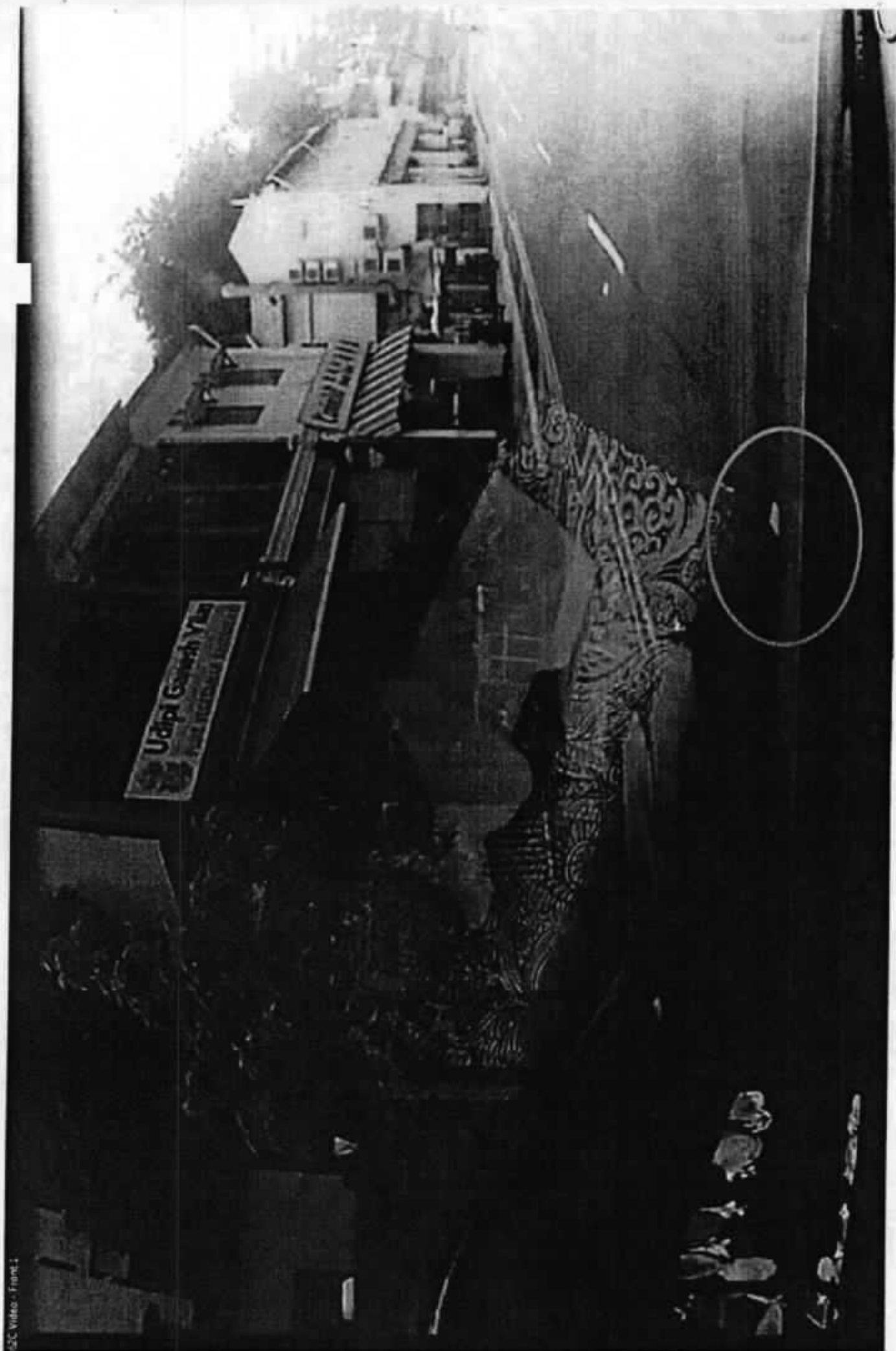


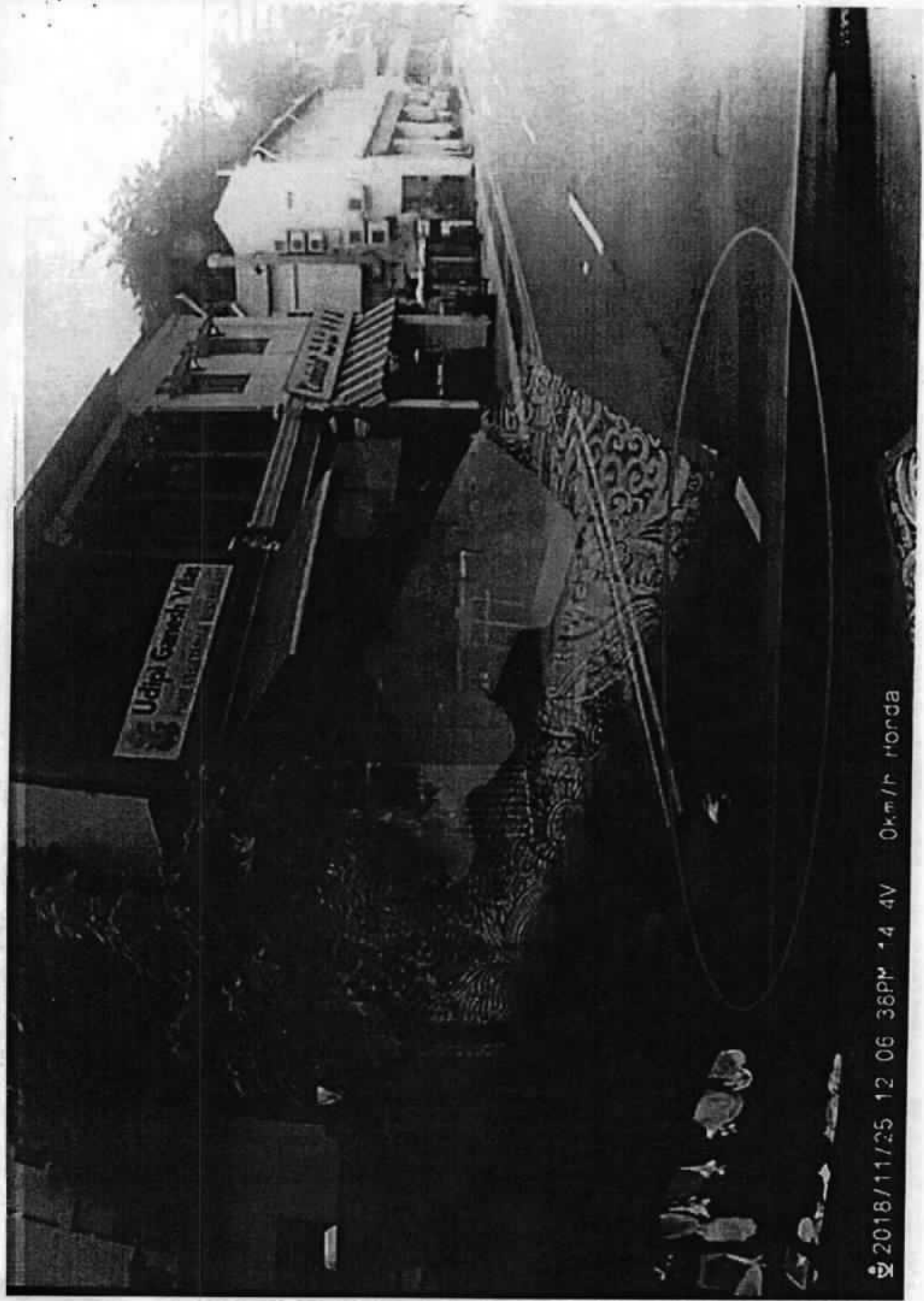
Accident Photo



Accident Photo







2018/11/25 12 06 36PM 14 4V 0km/h Honda

**LKK Auto Consultants Pte Ltd**

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD			Ref : CC4/ASM18021718/T1pa3q2	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN: CYNTHIA LOH			Date : 26-03-2019	
			Code : ASM	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SKZ 4062C	Veh. Inspected	SKZ 8670X	
Policy No.	GA152348/1	Coverage (\$)	0.00	
Claim No.	S8M014Y9	Excess (\$)	0.00	
Assign From		Assign Date	30/11/2018	
2. Vehicle Particulars & Condition				
Make & Model	B.M.W. 420i ONVERTIBLE	c.c	1997	
Engine No.	HIDDEN	Year of Reg.	2016	
Chassis No.	WBA3V12050P945211	Colour	GREY	
Odometer	18179	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	225/45 R18	PIRELLI	6 mm	
L/H Front Tyre	225/45 R18	PIRELLI	6 mm	
R/H Rear Tyre	225/45 R18	PIRELLI	6 mm	
L/H Rear Tyre	225/45 R18	PIRELLI	6 mm	
4. Description of Damages				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S BODY. DAMAGES SEE DETAILS.				
5. General Information				
Accident Date	25/11/2018	Inspection Date	03/12/2018	
Survey held at	CHARN'S CUSTOMCRAFT BLK 1010 BUKIT MERAH LANE 3 #01-105 SINGAPORE 159724			
5a. Remarks				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		4 Working Days		



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKZ 8670X

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LABOUR			
	PANEL/MECHANICAL		75.00	75.00
	PAINTWORK		472.50	472.50
	VISUAL ALIGNMENT WORK		63.75	63.75
	PAINT/MATERIAL COSTS		149.10	149.10
			760.35	760.35
	GRAND TOTAL		760.35	760.35
RECOMMENDED COST OF REPAIRS				760.35

Report Ref No. CC4/ASM18021718/T1pa3q2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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

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

Service Request Details

Claim	SBM014Y9
Reference	CCA/ASM18021718/TT1pa3q2
Loss Date	25 November 2018
Report Date	30 Nov 2018 9:08:34 AM
Request Date	8 March 2019
Due Date	
Vendor Name	LKK AUTO CONSULTANTS PTE LTD (ITP)
Type of Loss	Third Party Vehicle Damage
Services	Pending verification - Direct Settlement

Actions

Next Step: Wait for Approval Invoice

Add Invoice

Vehicle Information	
Incident Vehicle Registration #	5KZM670K
Make	TPWD BMW
Model	420i-2.0 CONVERTIBLE (A)
Service Address	

Primary Contact/Insured

GOH CHENG SIANG
BLOCK 10, CHAI CHEE ROAD, #11-07, 467010, Singapore
hpdave@yahoo.com.sg

Claim Handler

TAN Shalely
656804834
chalgeek.family@axa.com.sg















Additional Instructions NON-REPORTED

Messages Invoices History Documents Assessment Metrics Notes

Document Type Document SubType

Upload Documents

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
Accident Statement	Reports & Statement		Menimen	

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 LKKInvoice1 (3).pdf	Invoice	Surveyor/ Assessor expense	LKK AUTO CONSULTANTS PTE LTD (TP)	29 March 2019
 LKKInspection.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	29 March 2019
 LKKAdjustment1a (1).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	29 March 2019
 To LKK.tif	Letters and Correspondence	Investigator / Adjustor	LOH Cynthia	8 January 2019
 LKK Survey Photos.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 January 2019
 Mandate LA old (301119).pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 January 2019
 PAIRF_COE_Retrate_Inquiry.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 January 2019
 TP_ESTIMATE_-_MARKED.pdf	Reports & Statement	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	3 January 2019
 SKZ4062C Video - rear 1.MP4	Evidence	Videos	LOH Cynthia	14 December 2018
 SKZ4062C Video - front3.MP4	Evidence	Videos	LOH Cynthia	14 December 2018
 SKZ4062C Video - rear2.MP4	Evidence	Videos	LOH Cynthia	14 December 2018
 SKZ4062C Video - front4.MP4	Evidence	Videos	LOH Cynthia	14 December 2018
 Lr to Insuraf - non reporting.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	4 December 2018
 EMAIL FROM WORKSHOP INCLUDING TP GLA SKZ4062C.mpg	Letters and Correspondence	Workshop	NIKAM Santosh Pandurang	30 November 2018