

ASS. REC. BY:

REF: CS/ASM18072033 / Avber

Special Instruction:

SURVIVOR:

Adrian

ASSIGNMENT (Office)

Smart claim

From (Person):

Kitty Teo

of

ASM

Date/Time: 07/12/18 1057am

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SUH 9999A

Insured:

at Workshop m/s

Premium

Tel:

of

55 Ubi Rd 1

Policy No:

Claim No:

38M05R7

Sum Insured:

Excess:

NIL

Make of Veh:

(Client's Record)

D.O.A. 05/12/18

CA / RET / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time: 07/12/18 11:16am

Person Contacted:

Vehicle IN / OUT

Date/Time	Action/Instruction (✓) Estimate
	SUH 9999A - X
10/12/18	Revert to Kitty by email
11/12/18	Rece authorise repair from Lynn Kheng via SMART claim
11/12/18	Informed Justin c/A ex NIL by email
24/5/19	Final fig \$13,619.60 confirmed by email (Recd 5620.30, 29/9)

REF:

ASSIGNMENT

From _____ Date _____
 Estimated Cost _____
OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To Inspect Vehicle No _____

at Workshop n/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.

N/S	O/S

Bal. or Market Value: 85K + 86K 10/12/18IDAC Accident Report Consistent? Yes or No Adrian

GIA / PR Seen Consistent? Yes or No

Est. Repairs: 88 6 days Res: Yes or No

Lump Sum % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date _____ Person Contacted _____

Vehicle: IN / OUT

Veh No: SLH9999A Yr Regn: 2014 Feb.
 Type: M.Cab / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
 Truck / Trailer or

Make: Audi A6C.C. 1984Colour: White

A/C Insured / Std / NI / NA

Sp. Reading: 61701

T/Radio: Insured / Std / NI / NA

Eng No _____

C/No: WAN22467EN 062723Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orModi: Nil / SiRim / STD A/Rim orTyre Size: F: 245/45 R18R: 245/45 R18BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Front

Rear

R/Bal: 06 mmR/Bal: 06 mmL/Bal: 06 mmL/Bal: 06 mm

D.O.A.

D.O.I.

Survey held at

PremiumDes. of Damages: Frt / Rear / O/S / N/S / UIC / Rooftop or

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time _____ Action / Instruction

DDAXA

RECEIVED 06 JUN 2019

ExamTime, File Pass to:

☐ : Prel. ReportDays Of Repair: 6

Ex

☐ : Final ReportResurvey No. of Trip: 2

ExamTime, File Return to:

Survey Fee:

290

Transportation:

6/6 - typist

Add Fee:

☐ Site Insp: i\$☐ Interview: i\$☐ Tech. Insp: i\$☐ Weekend: i\$

i \$ 2 x PD 1.9

i \$ 1000

i \$ 1000

i \$ 1000

TOTAL

290Report Format: SMART claimLump Sum / I.B.I: 13,619.60

Re:RE: Re:SLH 9999A-SUPPLEMENTARY - 23/5/19 (Kitty)

Type

🔔 Question

Message

Hi Veron, You can proceed. Curiously did your surveyor chase for the supplementary estimate since it was surveyed on 7.12.18?

Reply *

Dear Kitty,
Noted with thanks.
Verbally we have chased them a few times. Best Regards, Veron Chen

Cancel Reply

Reply Now

<< RE: Re:SLH 9999A-SUPPLEMENTARY

Type

🔔 Question

Message

Dear Kitty, As spoken, kindly refer email from repairer. Photos has uploaded . Best Regards, Veron Chen

[Reply](#)

Veron Chen (LKKAUTO)

From: Carrine Leong <carrine.leong@premiumauto.com.sg>
Sent: Tuesday, 21 May 2019 5:40 PM
To: Veron Chen (LKKAUTO)
Cc: 'Boo seng yak'; jiajee.yap@premiumauto.com.sg; claims@premiumauto.com.sg; Denise Tay (LKKAUTO); 'Nora Khai'
Subject: RE: FINAL REVISION - SLH9999A - OD AXA - SURVEYED 7 DEC 19

Hi Veron,

We wish to inform you that supplementary estimate was raised on 14 Dec 2018, however we realised that it was not submitted to your office by our then claims advisor at benoi centre.

Please be assured that the replacement is genuine.

Thanks & Best Regard
Carrine Leong
Claims Administrator

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6388 2323 d. +65 6768 9925 f. +65 6841 1183
e. carrine.leong@premiumauto.com.sg w. www.audi.com.sg
Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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From: Veron Chen (LKKAUTO) [mailto:veronchen@lkkauto.com]
Sent: Friday, 17 May, 2019 5:16 PM
To: Carrine Leong <carrine.leong@premiumauto.com.sg>
Cc: Boo seng yak <boojohnny@gmail.com>; jiajee.yap@premiumauto.com.sg; claims@premiumauto.com.sg; Denise Tay (LKKAUTO) <denisetay@lkkauto.com>
Subject: FW: FINAL REVISION - SLH9999A - OD AXA - SURVEYED 7 DEC 19

Dear Carrine,

Refer to earlier conversation.

We have put up the supplementary to AXA for approval. Now they are asking, why now only submit the supplementary as this is Dec 2018.

Please let us know the reason as we need to revert back to AXA.

**Please note they reserve their right not to pay if there is no valid approval obtained before repair.*

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Carrine Leong <carrine.leong@premiumauto.com.sg>

Sent: Thursday, 16 May 2019 1:44 PM

To: Adrian Ling (LKKAuto) <adrianling@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: 'Boo seng yak' <boojohnny@gmail.com>; jlayee.yap@premiumauto.com.sg; 'Chang Chee Sing' <claims@premiumauto.com.sg>

Subject: RE: FINAL REVISION - SLH9999A - OD AXA - SURVEYED 7 DEC 19

Hi Veron,

Please find attachment supplementary for your attention.

Thanks & Best Regard

Carrine Leong

Claims Administrator

Premium Automobiles Pte Ltd (Reg No 399902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9925 f. +65 6841 1183

e. carrine.leong@premiumauto.com.sg w. www.audi.com.sg

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From: Boo seng yak [mailto:boojohnny@gmail.com]

Sent: Tuesday, 14 May, 2019 6:26 PM

To: Adrian Ling <adrianling@lkkauto.com>; Veron Chen <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>; Carrine Leong <carrine.leong@premiumauto.com.sg>; jayee.yap@premiumauto.com.sg; Chang Chee Sing <claims@premiumauto.com.sg>

Subject: FINAL REVISION - SLH9999A - OD AXA - SURVEYED 7 DEC 19

Hi Adrian and all,

Revised estimate and photographs is attached.

Please confirm repair cost of \$13,619.60 @ 6 days of repairs.

Your early closure is well appreciated.

Best regards - jb

<< Re:SLH 9999A-SUPPLEMENTARY

Type

🔔 Question

Message

Hi Veron When w/s submit supplementary and why now then submit as this is 2018 dec case. Please advise the revised IA.

Reply

New Message

Type *

☒ Message

Subject *

SLH 9999A-SUPPLEMENTARY

Message *

Dear Kitty,

We have received supplementary from repairer. Our surveyor had since checked and verified the supplementary parts and is of the view that the supplementary parts are consistent to the nature of the accident and is economical to repair. Please refer IA (incl.supplementary) uploaded.

Best Regards,

Veron Chen

CancelSend

Immediate Advice

To : AXA Insurance Pte Ltd

Date: 17/5/2019

Survey details

Date of loss	5/12/2018
Date of appointment	7/12/2018
Date of survey	7/12/2018
Location of survey	PREMIUM AUTOMOBILES

Vehicle Details:

Claim Type:	Own Damage
Vehicle number	SLH 9999A
Make and Model	AUDI A6
Date of registration	28/2/2014
Excess	NIL
Market Value	\$86,000.00
Parf Rebate	\$71,443.00
Nett Loss	\$14,557.00

Repair details

Initial Estimate	\$19,239.90 (incl.supplementary \$752.00)
------------------	---

Proposed/Revised repair cost:

Revised Estimate Amount	\$7,407.60
"Check items (Estimated)	
Labour	\$6,212.00
Total Repair (Estimated)	\$13,619.60 (incl.supplementary \$752.00)
Lump Sum (Estimated)	

Number of days of repair	6 days (est)
--------------------------	--------------

Remarks:

The vehicle sustained damages at the n/s body

Damages Consistent
Repair Cost Economical

Veron Chen (LKKAUTO)

From: Veron Chen (LKKAUTO)
Sent: Tuesday, 11 December 2018 5:20 PM
To: Claims Dept; SUR
Cc: 'Mastura'
Subject: RE: Estimate Of SLH 9999 A.-DOA: 5/12/2018 (AXA OD)

Dear Justin,

As instructed by our client , please proceed to repair the **insured vehicle SLH 9999A (Excess NIL/-)**.

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

*Our client reserve their right **not to pay** if there is no valid approval obtained before repair.

The Nett Value is S14,000/-

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Claims Dept <claims@premiumauto.com.sg>
Sent: Tuesday, 11 December 2018 5:08 PM
To: Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; Adrian Ling (LKKAUTO) <adrianling@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: 'Mastura' <mastura@premiumauto.com.sg>; 'Claims Dept' <claims@premiumauto.com.sg>
Subject: RE: Estimate Of SLH 9999 A.
Importance: High

Dear Veron,

Good day to you.

Any update of approval to start repair this vehicle?

Thank you.

Best Regards,

Justin Ee

Claims Advisor

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183
e. claims@premiumauto.com.sg w. www.audi.com.sg
Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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From: Claims Dept [<mailto:claims@premiumauto.com.sg>]
Sent: Monday, 10 December 2018 10:56 AM
To: 'Veron Chen (LKKAUTO)'; 'Adrian Ling (LKKAUTO)'; 'SUR'
Cc: 'Mastura'
Subject: RE: Estimate Of SLH 9999 A.

Dear Veron,

Just called Adrian, SLH 9999 A front bumper need to respray, and I just forwards him the picture.

Thank you.

Best Regards,
Justin Ee
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg

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From: Veron Chen (LKKAuto) [<mailto:veronchen@lkkauto.com>]
Sent: Monday, 10 December 2018 10:25 AM
To: Claims Dept; Adrian Ling (LKKAuto); SUR
Cc: 'Mastura'
Subject: RE: Estimate Of SLH 9999 A.

Dear Justin,

Please go through surveyor's marking before we revert AXA.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Claims Dept <claims@premiumauto.com.sg>
Sent: Monday, 10 December 2018 10:10 AM
To: Adrian Ling (LKKAuto) <adrianling@lkkauto.com>; SUR <sur@lkkauto.com>; Veron Chen (LKKAuto) <veronchen@lkkauto.com>
Cc: 'Mastura' <mastura@premiumauto.com.sg>; 'Claims Dept' <claims@premiumauto.com.sg>
Subject: RE: Estimate Of SLH 9999 A.
Importance: High

Dear All,

Kindly refer to our attach file of SLH 9999 A estimate.

Thank you.

Best Regards,

Justin Ee

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

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From: Claims Dept [<mailto:claims@premiumauto.com.sg>]
Sent: Monday, 10 December 2018 9:56 AM
To: 'Adrian Ling (LKKAUTO)'; 'CS A Team'; 'Admin A'
Cc: 'Mastura'; 'Claims Dept'
Subject: RE: Estimate Of SLH 9999 A.
Importance: High

Dear All,

Good day to you,

Any update for approval to repair SLH 9999 A? Kindly assist.

Thank you.

Best Regards,
Justin Ee
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183
e. claims@premiumauto.com.sg w. www.audi.com.sg
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From: Claims Dept [<mailto:claims@premiumauto.com.sg>]
Sent: Friday, 7 December 2018 5:49 PM
To: 'Adrian Ling (LKKAUTO)'
Cc: 'Mastura'; 'Claims'
Subject: Estimate Of SLH 9999 A.
Importance: High

Dear Adrian,

Kindly refer to our attach file of SLH 9999 A estimate.

Thank you.

Best Regards,

◀ Re:IA SUBMITTED FOR SLH 9999A | Proceed to Auth

Type

🔔 Question

Message

Thanks

Reply

New Message

Type *

☒ Message

Subject *

IA SUBMITTED FOR SLH 9999A

Message *

Dear Kitty,
Please be informed that IA submitted. We have Not Authorize repair. Kindly let us have your approval
please.Thanks Veron Chen

Cancel

Send

Veron Chen (LKKAuto)

From: Veron Chen (LKKAuto)
Sent: Monday, 10 December 2018 2:19 PM
To: Kitty Teo Poh Guek; SUR
Subject: SLH 9999A-DOA: 5/12/18 (AXA REF: S8M015R7)
Attachments: IA 10.12.18.pdf; SURVEY PHOTOS.pdf; SURVEYOR'S MARKING.pdf

Dear Kitty,

Enclosed Immediate Advice of vehicle SLH 9999A
Date of survey: 7/12/2018
Number of days : 6 days

We have Not authorise repair.

Kindly let us have your approval please.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

Immediate Advice

To : AXA Insurance Pte Ltd

Date:10/12/2018

Survey details

Date of loss	5/12/2018
Date of appointment	7/12/2018
Date of survey	7/12/2018
Location of survey	PREMIUM AUTOMOBILES

Vehicle Details:

Claim Type:	Own Damage
Vehicle number	SLH 9999A
Make and Model	AUDI A6
Date of registration	28/2/2014
Excess	NIL
Market Value	\$86,000.00
Parf Rebate	\$71,443.00
Nett Loss	\$14,557.00

Repair details

Initial Estimate	\$18,487.00
------------------	-------------

Proposed/Revised repair cost:

Revised Estimate Amount	\$6,845.00
"Check items (Estimated)	\$1,160.00
Labour	\$5,082.00
Total Repair (Estimated)	\$13,087.00
Lump Sum (Estimated)	

Number of days of repair	6 DAYS
--------------------------	--------

Remarks:

The vehicle sustained damages at the n/s body.

Damages Consistent
Repair Cost Economical

We have Not authoirse repair.

◀ Service Request Details

Claim

S8M015R7

Reference

None 

Loss Date

December 5, 2018

Request Date

December 7, 2018

Due Date

December 14, 2018

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (OD)

Type of Loss

Own Damage

Services

Accelerated workshop survey

Actions

Next Step

Agree to perform service

Decline Work

Accept Work

Vehicle Information

Incident Vehicle Registration #

SLH9999A

Make

AUDI

Model
A6 2.0 T

Service Address

...

Primary Contact/Insured

NICKY H GURNANI
166 MEYER ROAD, 437952, Singapore

NICKY@LUCKYSTORE.COM.SG

Claim Handler

TEO Kitty
6568804602
kitty.teo@axa.com.sg
Additional Instructions
EXCESS NIL

Messages Invoices History Documents Assessment Metrics Notes

New Message

TYPE



SENT 12/7/18 10:58 AM

FROM TEO Kitty

SUBJECT WP SURVEY

BODY Hi Please get estimate.



DHIWAR Namrata

From: Claims <claims@premiumauto.com.sg>
Sent: Thursday, December 06, 2018 7:45 PM
To: SG AXA Insurance SM Claims Service Team; SG AXA Insurance SM AXA SGP - Motor Survey; 'Claims Dept'
Cc: 'Mastura'
Subject: SLH 9999 A - OWN DAMAGE - AXA - DOA: 05/12/2018 (VEHICLE IN)
Attachments: SLH 9999 A - 05122018 GIA.PDF

Categories: Namrata

Dear all,

Kindly register OD claims for this vehicle. Attached is GIA report for your reference.
We will forward you the estimate once is available.

Do take note, vehicle is in our premises.

Thank you.

Best Regards,
Mastura
Claims Administrator

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6388 2323 d. +65 6768 9828 f. +65 6841 1183
e. mastura@premiumauto.com.sg w. www.audi.com.sg
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[➤ Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle**

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	9205G
Vehicle Details	
Vehicle No.:	SLH9999A
Vehicle to be Exported:	No
Intended Deregistration Date:	10 Dec 2018
Vehicle Make:	AUDI
Vehicle Model:	A6 2.0 TFSI MU
Primary Colour:	White
Manufacturing Year:	2013
Engine No.:	CDN381040
Chassis No.:	WAUZZZ4G7EN062723
Maximum Power Output:	132.0 kW (177 bhp)
Open Market Value:	\$38,181.00
Original Registration Date:	28 Feb 2014
First Registration Date:	28 Feb 2014
Transfer Count:	1
Actual ARF Paid:	\$40,454.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	27 Feb 2024
PARF Rebate Amount:	\$30,340.00
Intended COE Rebate Details	
COE Expiry Date:	27 Feb 2024
COE Category:	E - Open Category
COE Period(Years):	10
QP Paid:	\$78,810.00
COE Rebate Amount:	\$41,103.00
Total Rebate Amount:	\$71,443.00

The information contained herein is correct as at 10 Dec 2018

OK



redefining / insurance

AXA Insurance Pte Ltd
 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 (65) 6880 4740
 customer.care@axa.com.sg
 www.axa.com.sg

account number
 09108

Certificate of Insurance

Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules, 1987 (Malaysia)
 Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	NICKY H GURNANI	Certificate number	GA129126 / 1
Cover	Comprehensive	Chassis number	WAUZZ24GTEND062723
Plan name	Flex	Engine number	CDN3B1040
NCD applicable	20%		
Vehicle registration number	SLH9999A		
Period of Insurance	from 06/10/2018 to 05/10/2019 (both dates inclusive)		
Finance loan company	MAYBANK		

Persons or classes of persons entitled to drive*

- (a) The Policyholder
 (b) Any person who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on, a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) and Section 15 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS	Windscreen Excess	Not Applicable
--------	-------------------	----------------

An Additional Excess is applicable as follows:

1. S\$500 for unnamed Authorised Driver
2. S\$500 for declared Young and Inexperienced Driver
3. S\$5,000 for undecleared Young and Inexperienced Drivers. This additional excess is reduced to S\$2,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Nil

(We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd

Authorised signature

Important note

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).

The Premium Warranty Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.



redefining / insurance

AXA Insurance Pte Ltd
 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 (65) 6880 4740
 customer.care@axa.com.sg
 www.axa.com.sg

NICKY H GURNANI
 166 MEYER ROAD
 SINGAPORE 437952

Renewal

Date
 20/08/2018

your servicing distributor
 KAI SIONG JAMES TEO / 09108

your servicing distributor contact
 6681 6367

Policy Schedule

Your SmartDrive Comprehensive Flexi

Your policy snapshot

Policyholder name	NICKY H GURNANI	Policy number	VA1 / GA129126
Cover	Comprehensive	FIN / NRIC	S8439205G
Period of Insurance	from 06/10/2018 to 05/10/2019 (both dates inclusive)		

Premium breakdown

Gross Premium after 20% NCD	SGD 1,868.68
Total Discounts	- SGD 189.23
7% GST	SGD 117.56
Final Premium	SGD 1,797.01

Your benefits highlights

(refer to Policy Wording for full terms and conditions)

SmartDrive Comprehensive Flexi Benefits

- 24/7 Towing & Transportation in Singapore or Overseas
- Windscreen Replacement with Excess OR Repair your windscreen at your preferred location and get \$50 cash reward with no excess
- Loss or Damage
- Legal Liability
- ✓ Workshop of Your Choice
- Medical and dental expenses up to \$1,000 per person for you, your named drivers and your immediate family members
- Reimbursement of 110% of your car's market value in the event of total loss due to flood (without Basic Own Damage Excess)

Add-on Benefits

- Basic Own damage excess waiver

Vehicle details

Make & Model of Vehicle	AUDI A6 2.0 T	Year of manufacture	2013
Vehicle registration number	SLH9999A	Type of Use	Private use
Body type	SALOON	Engine capacity (c.c.)	1984
Seating capacity (excl driver)	4	Engine number	CDN381040
Off-Peak car	No	Chassis number	WAUZZZ4G7EN062723

Insured's Estimated Market Value	Market Value at the time of Loss (including accessories and spare parts)
Limitation to use	As per Certificate of Insurance
Finance Loan Company	MAYBANK

Excess applicable (refer to Policy Wording for other applicable Excesses)

Windscreen Excess	Not Applicable
-------------------	----------------

Drivers details

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S8439205G



Name
NICKY H GURNANI

Race
INDIAN
Date of birth
20-12-1984
Country/Place of birth
SINGAPORE

Sex
M

ES-883392

REPUBLIC OF SINGAPORE DRIVING LICENCE



License Number **S8439205G**

Name
NICKY H GURNANI

Birth Date **20 Dec 1984**

Issue Date **11 Feb 2014**



5292847



NRIC No. **S8439205G**



Date of issue
24-03-2014

Address
**166 MEYER ROAD
SINGAPORE 437952**

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS

EFFECTIVE DATE

Class 3 Motor Cars $\leq 3000\text{kg}$ with ≤ 7 passengers, exclusive of the driver; and other motor vehicles $\leq 2500\text{kg}$ 04 Dec 2003

NP 428A



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	06/12/2018 19:15
Date Of Accident	05/12/2018 13:30
Exact Location Of Accident	TANJONG KATONG RD TURNING INTO GOODMAN ROAD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLH9999A
Insured/Policyholder	
Name Of Registered Owner	NICKY H GURNANI
NRIC No	S8439205G
Email Address	NICKY@LUCKYSTORE.COM.SG
Mobile Phone No	(LOCAL) +65-90298383
Alternative Phone No	HOME-65561700

Vehicle Particulars

Manufacturer	AUDI
Model	A6 C7 2.0 TFSI MU 4G
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	VA1 / GA129126
Cover Note Number	

Driver

Name of Driver	NICKY H GURNANI
NRIC No	S8439205G
Date Of Birth	20/12/1984
Occupation	INDOOR
Date Of Driving Pass	04/12/2003
Driving Experience	15 YEARS AND 0 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-90298383
Fax Number	
Contact Number	HOME-65561700
EMail Address	NICKY@LUCKYSTORE.COM.SG

Address	166 MEYER ROAD
Postcode	437952
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLIDED INTO MOTORCYCLIST
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	YES
Was any injured conveyed to hospital by ambulance?	YES
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	YES
Number of Passengers (Including Driver)	1

Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	JOO CHIAT NEIGHBOURHOOD POLICE POST
Police Station Address	ROAD: 267 ONAN ROAD , POSTCODE: 424773 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 1800-3459999 - FAX NO: 64474181
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

REFER TO POLICE REPORT NO: T/20181205/2103. ON 05/12/2018 AT AROUND 1330HRS, WHILE I WAS DRIVING ALONG TANJONG KATONG ROAD, I WAS ABOUT TO TURN INTO GOODMAN AS MY OFFICE WAS THERE, WHEN I WAS ABOUT TO TURN BUT DID NOT MAKE THE TURN YET, A BILE CAME STRAIGHT FROM MY LEFT SIDE OF MY VEHICLE AND BANG INTO THE PASSENGER SIDE OF MY DOOR. I THEN QUICKLY DROVE MY CAR TO THE SIDE AND WENT DOWN TO MAKE A CHECK ON HIM. SUBSEQUENTLY, I CALLED FOR THE AMBULANCE AND THE RIDER WAS CONVEYED TO THE HOSPITAL. TRAFFIC POLICE WAS AT THE SCENE TOO AND I HAVE ALREADY GIVEN MY VIDEO FOOTAGE TO THE TO INVESTIGATING OFFICER.

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	FBN4981U
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	MOTORCYCLE
Name of Driver	MUHAMMAD RIDWAN BIN MUHAMMAD RASHID
NRIC/Passport Number	S8917516Z
Contact Number	
Address	

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name

Approximate Age

Injuries Sustain

Injured person in which vehicle?

FBN4981U

Were seat belts worn?

Was this injured conveyed to hospital by
ambulance?

YES

Address

Postcode

Sketch Plan

SKETCH PLAN

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. The 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 lodgment 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.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GiA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
- (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GiA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
- (i) to all Insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature
Date & Time:

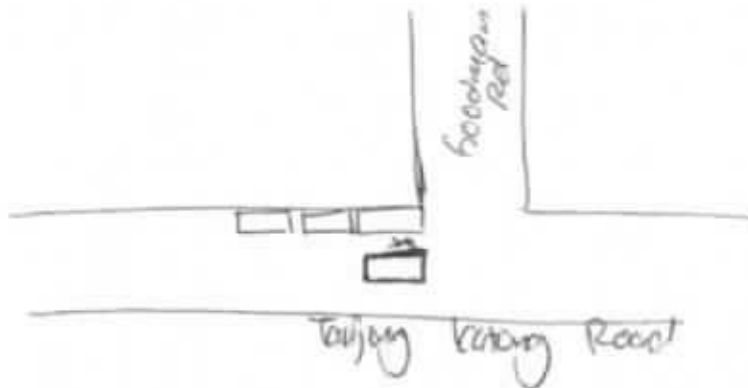
06/12/2018
12.50pm

Driver's Signature
(If driver is not the policyholder)
Date & Time:

Reporting Centre Personnel's Signature
Name: Nova Khai
NRIC/FIN No:

Sketch Plan #2

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

— AS pov Police Report —

DECLARATION

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

Policyholder's Signature _____

Date & Times:

06/12/2018
12:50 PM

Driver's Signature _____

(If driver is not the policyholder)

Date & Time:



Reporting Centre Personnel's Signature: _____

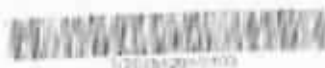
Name: Naveen Kumar

2483C/1796 Nov

Police Report



**SINGAPORE
POLICE FORCE**



12018120501103

1 of 1

Report No. 12018120501103

Police Station Of Origin:
Joo Chiat NRP
257 Upper Road SINGAPORE 424773
Tel No: 1600-3430989

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made:
05/12/2018 16:49

Case Report No:
0/201812050109

Station Duty No:
17

Informant's Particulars

Name of Informant:
NICKY H GURNANI

Address:
185 MEYER ROAD SINGAPORE 437052

ID Type / ID No:
NRIC NO / S81392050

Contact No:
Home/Office: Mobile: 90258353

Nationality:
SINGAPORE CITIZEN

Email:

Sex: Male Age: 33 Date of Birth: 20/12/1984

Type of Informant:
Driver

Institution / School Name:

Race:
Indian

Language:
English

Occupation:
BUSINESS OWNER

Driving Licence Information:
Class: 3

Date of Expiry:

General Information of the Accident

Type of Accident:
Injury Conveyed By Ambulance

Drink Drive No

Date/Time of Accident:
05/12/2018 12:30

Type of Location:
Straight Road

Location:
Along Road 1
TANJONG KATONG ROAD

Tanjong katong road turning into Goodman road

Weather:
Clear

Road Surface:
Dry

Road Speed Limit:

Traffic Flow:
One Way

Traffic Control:

Traffic Volume:
Light

Type of Collision:
about to turn vehicle get banged on the left passenger door

Anyone conveyed by ambulance:
Yes

Details of Vehicle Involved

Vehicle No	Type	Make	Model	Color	Condition	No of Passenger
FBN4981U	Motorcycle				Slightly Damaged	0
SLH9999A	Car	AUDI	A6 2.0 TFSI MU	White	Slightly Damaged	0

Details of Vehicle Insurance

Vehicle No	Insurance Company	Insurance No	Effective	Expiry
SLH9999A	AXA INSURANCE SINGAPORE PTE LTD	GA129126	06/10/2018	05/10/2019

Police Report



**SINGAPORE
POLICE FORCE**

Police Station Of Origin
360 Chish NPP
267 Oran Road SINGAPORE 424773
Tel No: 1800-3459999



T20181205103

Report No: T20181205103

CONTINUATION OF REPORT

Details of Person Involved			
Any Pedestrian Involved: No		Use of Pedestrian Crossing: NA	
No. of Pedestrians Injured: NIL			
Rider			
Name	Muhammad Ridwan Bin Muhammad Rashid	ID No	S8917516Z
Related Vehicle	FBN4981U (Motorcycle)	Contact No	NIL
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL
Driver			
Name	NICKY H GURNANI	ID No	S8439205G
Related Vehicle	SLH9999A (Car)	Contact No	90298383
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

On 5/12/2018 at around 1330hrs, while I was driving along tanjong katong road, I was about to turn into Goodman as my office was there, when I was about to turn but did not make the turn yet. A bike came straight from my left side of my vehicle and bang into the passenger side of my door. I then quickly drove my car to the side and went down to make a check on him. Subsequently, I called for the ambulance as the rider was conveyed to the hospital. Traffic police was at the scene too and I have already given my video footage to the TP investigating officer.

The particulars of the rider

Muhammad Ridwan Bin Muhammad Rashid
S8917516Z
27/5/1989
FBN4981U

Police Report



SINGAPORE
POLICE FORCE

Police Station Of Origin
Joo Chiat NPP
267 Olan Road SINGAPORE 424773
Tel No: 1800-3459999



1301112002101

3 of 3

Report No: 3-001812002101

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference

Signature Of Officer Recording The Report

G /

Sgt 2 TAN JUN JIE

Signature Of Informant

Signature Of Interpreter

Not applicable

Date/Time:

05/12/2018 16:49

Officer In Charge Of Case

TP / GIT /

Sr Staff Sgt NOR FAIZAL BIN YAHYA

Contact No: 65476202

Classification Of Case

Authentication Stamp

NP188

Accident Photo



Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Email: Nora.khai@premiumauto.com.sg / claims@premiumauto.com.sg

Telefax

Estimate	:	Accident Repairs
Workshop	:	Ubi Road 1
Contact No	:	6366 2323
Fax No	:	6841 1183
Reference	:	PA/OD/1404/2018/GW
Date	:	7-Dec-18

Vehicle IN workshop. Kindly arrange for survey.

AXA Insurance Singapore Pte Ltd

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

Attn: Motor Claims Dept

Tel: 6880 4602 - Fax 6880 4838

Owner's Name	:	Mr. Nicky H Gurnani
Address	:	166 Meyer Road Singapore 437952
Telephone	:	HP +65 90298383
Type of Claim	:	Own Damage Claims
Policy No.	:	VA1/GA129126
Vehicle No	:	SLH 9999 A
Model Code	:	Audi A6 C7 2.0 TFSI mu
Model / Year	:	Feb-14
Engine No	:	CDN 381040
Chassis No	:	WAUZZZ4G7EN062723
Mileage	:	61700 KM
Date In	:	6-Dec-18
Liability	:	-
Excess Cost	:	-
Estimated By	:	Johnny Boo / Allan Wu
Accident Date	:	5-Dec-18
Place of Accident	:	Tanjong Katong rd Turning into Goodman Rd

Premium Automobiles

55 Ubi Road 1, Singapore 408699
Tel : 6366 2323 Fax : 6841 1183

Telefax

Estimated Labour Charges for Accident Vehicle SLH 9999 A

S/n	Nature of Jobs	Estimated Charges	Surveyor's Recommendation
1	To recover and tow back vehicle from scene of accident.	S/N \$ 280.00 ✓	✓
2	To remove, check and reinstall front wire harness for headlights, horns, outside temperature sensor, headlight washer assy and front parking sensor.	S/N \$ 480.00 X ✓	✓
3	To remove and transfer lhs front door's multi-lock system and power window devices. Inspect for damages.	S/N \$ 280.00 ✓	✓
4	To dismantle front bumper, lhs front door and lhs sill panel trim. To renew lhs front door and lhs wing mirror assy. To repair lhs front fender. Re-organise crash management components. Reinstall all parts removed.	\$ 3,500.00	
5	To respray front bumper, lhs front fender, bonnet, lhs front door, lhs wing mirror cover and lhs sill panel trim.	\$ 4,100.00	
6	To renew lhs front rim and carry out wheel alignment.	S/N \$ 280.00 ✓	✓
7	To carry out diagnostic checks.	S/N \$ 192.00 ✓	✓
TOTAL LABOUR CHARGES		: \$ 9,112.00	

$$900 = 600 \times 1.5 \quad 1050$$

$$3150 + 3650 = 6800$$

$$6800 - 3000 = 3800$$

$$3800 + 150 = 3950$$

Premium Automobiles

55 Ubi Road 1, Singapore 408699
Tel : 6366 2323 Fax : 6841 1183

Telefax

Material List for Accident Vehicle Regn No. SLH 9999 A.

S/N	Parts Description	Damaged Parts & Prices	
		S/Nett	Remark
1	FRONT WHEEL HOUSING LINER-LH <i>not new</i>	\$ 246.00	*
2	WHEEL HOUSING LINER ATTACHMENT PARTS <i>not new</i>	\$ 68.00	*
3	FRONT WHEEL SPOILER-LH <i>new</i>	\$ 202.00	*
4	FRONT STONE CHIP GUARD FILM-LH <i>new NN</i>	\$ 105.00	✓ X
5	FRONT DOOR-LH <i>dent</i>	\$ 3,211.00	✓ 3211
5	FRONT STONE CHIP GUARD FILM-LH <i>new</i>	\$ 105.00	✓ 104.50
6	FRONT DOOR ATTACHMENT PARTS-LH <i>Not new</i>	\$ 164.00	? X
7	FRONT OUTER DOOR SEAL <i>new</i>	\$ 202.00	✓ 202
8	BONDING AGENT <i>Not new</i>	\$ 43.00	? X
9	CLEANING SOLUTION <i>Not new</i>	\$ 64.00	? X
10	FRONT DOOR CATCH-LH <i>Not new</i>	\$ 105.00	*
11	FRONT DOOR CATCH COVER-LH <i>new</i>	\$ 15.00	*
12	FRONT DOOR SEAL OUTER-LH <i>Not new</i>	\$ 165.00	? X
13	FRONT EXTERIOR MIRROR MOUNTING-LH <i>damaged</i>	\$ 1,237.00	✓ 1237
14	FRONT EXTERIOR MIRROR HOUSING-LH <i>cracked</i>	\$ 159.00	? 158.50
15	FRONT MIRROR GLASS-LH <i>shattered</i>	\$ 1,094.00	✓ 1094
16	FRONT TURN SIGNAL INDICATOR-LH <i>cracked</i>	\$ 111.00	? 111
17	FRONT STONE CHIP GUARD-LH <i>new</i>	\$ 63.00	✓ 65.90
18	ADHESIVE TAPE <i>Not new</i>	\$ 49.00	? X
19	FRONT WINDOW SLOT SEAL WITH TRIM STRIP-LH <i>Not new</i>	\$ 294.00	*
20	MOLDING ROOF <i>new</i>	\$ 440.00	*
SUB-TOTAL SPARE PARTS CHARGES		\$ 8,142.00	

All charges are not inclusive of GST.

Legend : Remarks (OK) = Approved, Remarks (X) = Not approved
Spare parts are Special Nett.

Premium Automobiles

55 Ubi Road 1, Singapore 408699
Tel : 6366 2323 Fax : 6841 1183

Telefax

Material List for Accident Vehicle Regn No. SLH 9999 A.

S/N	Parts Description	Damaged Parts & Prices	
		S/Nett	Remark
21	1 SET OF ATTACHMENT PARTS FOR CLIP <i>new</i>	\$ 91.00	? 90.50
22	1 SET OF ATTACHMENT PARTS FOR ADHESIVE TAPE <i>new</i>	\$ 14.00	? 14.00
23	FRONT STONE GUARD FILM -LH <i>new</i>	\$ 102.00	✓ 102
24	FRONT RIM LHS <i>6x</i>	\$ 726.00	✓ 265
25	SUNDRIES <i>new new</i>	\$ 300.00	? X
TOTAL SPARE PARTS CHARGES		\$ 9,375.00	
TOTAL LABOUR CHARGES		\$ 9,112.00	
GRAND TOTAL		\$ 18,487.00	

All charges are not inclusive of GST.

Legend : Remarks (OK) = Approved, Remarks (X) = Not approved
Spare parts are Special Nett.

19,239.90

19249

Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Telefax

Name

: Admin Lij

Surveyed Date

: 07/02/18

Authorised Date

:

Excess Cost

:

Liability

:

Remarks

: Not Authorised, 06 Days.

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:

Please Note

: This estimate is based on visual inspection of the affected vehicle.

Should we require further labour charges and spare parts in the progress of repair, we shall inform you accordingly.

For inspection of vehicle, please refer to Ms Norah Khai at

Tel: 6768 9828 for appointment.

Yours faithfully,

Premium Automobiles Pte Ltd

Johnny Boo
Body Repair Manager

Allan Wu
Claims Consultant

Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Email: Nora.khal@premiumauto.com.sg / claims@premiumauto.com.sg

Telefax

Estimate : Accident Repairs
Workshop : Ubi Road 1
Contact No : 6366 2323
Fax No : 6841 1183
Reference : PA/OD/1404/2018/GW
Date : 7-Dec-18

Vehicle IN workshop. Kindly arrange for survey.

AXA Insurance Singapore Pte Ltd

8 Shenton Way

#27-01 AXA Tower

Singapore 068811

Hi Adnan

6 days - ok - jb - 14 May 19

Attn: Motor Claims Dept

Tel: 6880 4602 - Fax 6880 4838

Owner's Name : Mr. Nicky H Gurnani
Address : 166 Meyer Road
Singapore 437952
Telephone : HP +65 90298383
Type of Claim : Own Damage Claims
Policy No. : VA1/GA129126
Vehicle No : **SLH 9999 A**
Model Code : Audi A6 C7 2.0 TFSI mu
Model / Year : Feb-14
Engine No : CDN 381040
Chassis No : WAUZZZ4G7EN062723
Mileage : 61700 KM
Date In : 6-Dec-18
Liability : -
Excess Cost : -
Estimated By : Johnny Boo / Allan Wu
Accident Date : 5-Dec-18
Place of Accident : Tanjong Katong rd Turning into Goodman Rd

Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Telefax

Estimated Labour Charges for Accident Vehicle SLH 9999 A

S/n	Nature of Jobs		Estimated Charges	Surveyor's Recommendation
1	To recover and tow back vehicle from scene of accident.	S/N \$	280.00	\$ 280.00
2	To remove, check and reinstall front wire harness for headlights, horns, outside temperature sensor, headlight washer assy and front parking sensor.	S/N \$	480.00	\$ 480.00
3	To remove and transfer lhs front door's multi-lock system and power window devices. Inspect for damages.	S/N \$	280.00	\$ 280.00
4	To dismantle front bumper, lhs front door and lhs sill panel trim. To renew lhs front door and lhs wing mirror assy. To repair lhs front fender. Re-organise crash management components. Reinstall all parts removed.	\$	3,500.00	\$ 1,050.00
5	To respray front bumper, lhs front fender, bonnet, lhs front door, lhs wing mirror cover and lhs sill panel trim.	\$	4,100.00	\$ 3,650.00
6	To renew lhs front rim and carry out wheel alignment.	S/N \$	280.00	\$ 280.00
7	To carry out diagnostic checks.	S/N \$	192.00	\$ 192.00
TOTAL LABOUR CHARGES		:	<u>\$ 9,112.00</u>	<u>\$ 6,212.00</u>

Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Telefax

Material List for Accident Vehicle Regn No. SLH 9999 A.

S/N	Parts Description	Damaged Parts & Prices	
		S/Nett	Remark
1	FRONT WHEEL HOUSING LINER-LH	\$ 246.00	
2	WHEEL HOUSING LINER ATTACHMENT PARTS	\$ 68.00	
3	FRONT WHEEL SPOILER-LH	\$ 202.00	
4	FRONT STONE CHIP GUARD FILM-LH	\$ 105.00	
5	FRONT DOOR-LH	\$ 3,211.00	\$ 3,211.00
5	FRONT STONE CHIP GUARD FILM-LH	\$ 105.00	\$ 104.50
6	FRONT DOOR ATTACHMENT PARTS-LH	\$ 164.00	
7	FRONT OUTER DOOR SEAL	\$ 202.00	\$ 202.00
8	BONDING AGENT	\$ 43.00	
9	CLEANING SOLUTION	\$ 64.00	
10	FRONT DOOR CATCH-LH	\$ 105.00	
11	FRONT DOOR CATCH COVER-LH	\$ 15.00	
12	FRONT DOOR SEAL OUTER-LH	\$ 165.00	
13	FRONT EXTERIOR MIRROR MOUNTING-LH	\$ 1,237.00	\$ 1,237.00
14	FRONT EXTERIOR MIRROR HOUSING-LH	\$ 159.00	\$ 158.50
15	FRONT MIRROR GLASS-LH	\$ 1,094.00	\$ 1,094.00
16	FRONT TURN SIGNAL INDICATOR-LH	\$ 111.00	\$ 111.00
17	FRONT STONE CHIP GUARD-LH	\$ 63.00	\$ 65.90
18	ADHESIVE TAPE	\$ 49.00	
19	FRONT WINDOW SLOT SEAL WITH TRIM STRIP-LH	\$ 294.00	
20	MOLDING ROOF	\$ 440.00	
SUB-TOTAL SPARE PARTS CHARGES		\$ 8,142.00	\$ 6,183.90

All charges are not inclusive of GST.

Legend : Remarks (OK) = Approved, Remarks (X) = Not approved
Spare parts are Special Net.

55 Ubi Road 1, Singapore 408699
Tel: 6366 2323 Fax: 6841 1183

Material List for Accident Vehicle Regn No. SLH 9999 A.

All charges are not inclusive of GST.

Legend : Remarks (OK) = Approved, Remarks (X) = Not approved
Spare parts are Special Nett.



Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Telefax

Name :
Surveyed Date :
Authorised Date :
Excess Cost :
Liability :
Remarks :

Please Note : This estimate is based on visual inspection of the affected vehicle.
Should we require further labour charges and spare parts in the
progress of repair, we shall inform you accordingly.
For inspection of vehicle, please refer to Ms Norah Khai at
Tel:6768 9828 for appointment.

Yours faithfully,
Premium Automobiles Pte Ltd

Johnny Boo
Body Repair Manager

Allan Wu
Claims Consultant

Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Email: Nora.khai@premiumauto.com.sg / claims@premiumauto.com.sg

Supplementary Estimate

GST Reg No. 19-9902271-W

AXA Insurance Singapore Pte Ltd 8 Shenton Way #27-01 AXA Tower Singapore 068811 Attn: Motor Claims Dept Tel: 6880 4602 - Fax: 6880 4838		Estimate No. Date Service Advisor Pages Regn No Model No	PA/OD/1404/2018/GW 14-Dec-18 CHANG 1 of 1 SLH9999A A6 C7 2.0T	
Quantity	Description	Unit Price	Amount	
	<u>Parts</u>			
1	LHS SIDE MEMBER TRIM <i>torn</i>	\$ 752.00	\$ 752.00 ✓	
GRAND TOTAL		\$ 752.00	\$ 752.00	

For Premium Automobiles Pte Ltd

Adrian Ling
ALS

Authorised Signature

Veron Chen (LKKAUTO)

From: Veron Chen (LKKAUTO)
Sent: Friday, 24 May 2019 11:19 AM
To: Carrine Leong
Cc: 'Boo seng yak'; jiayee.yap@premiumauto.com.sg; claims@premiumauto.com.sg; Denise Tay (LKKAUTO); 'Nora Khai'; SUR
Subject: RE: FINAL REVISION - SLH9999A - OD AXA - SURVEYED 7 DEC 19

Dear Carrine,

Confirm repair cost of \$13,619.60 before GST @ 6 days of repairs.

Kindly send us invoice and discharge voucher for us to close file.

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Carrine Leong <carrine.leong@premiumauto.com.sg>
Sent: Tuesday, 21 May 2019 5:40 PM
To: Veron Chen (LKKAUTO) <veronchen@lkkauto.com>
Cc: 'Boo seng yak' <boojohnny@gmail.com>; jiayee.yap@premiumauto.com.sg; claims@premiumauto.com.sg; Denise Tay (LKKAUTO) <denisetay@lkkauto.com>; 'Nora Khai' <nora.khai@premiumauto.com.sg>
Subject: RE: FINAL REVISION - SLH9999A - OD AXA - SURVEYED 7 DEC 19

Hi Veron,

We wish to inform you that supplementary estimate was raised on 14 Dec 2018, however we realised that it was not submitted to your office by our then claims advisor at benoi centre.

Please be assured that the replacement is genuine.

Thanks & Best Regard

Carrine Leong

Claims Administrator

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9925 f. +65 6841 1183

e. carrine.leong@premiumauto.com.sg w. www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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From: Veron Chen (LKKAUTO) [<mailto:veronchen@lkkauto.com>]

Sent: Friday, 17 May, 2019 5:16 PM

To: Carrine Leong <carrine.leong@premiumauto.com.sg>

Cc: Boo seng yak <boojohnny@gmail.com>; jiayee.yap@premiumauto.com.sg; claims@premiumauto.com.sg; Denise Tay (LKKAUTO) <denisetay@lkkauto.com>

Subject: FW: FINAL REVISION - SLH9999A - OD AXA - SURVEYED 7 DEC 19

Dear Carrine,

Refer to earlier conversation.

We have put up the supplementary to AXA for approval. Now they are asking, why now only submit the supplementary as this is Dec 2018.

Please let us know the reason as we need to revert back to AXA.

Please note they reserve their right **not to pay if there is no valid approval obtained before repair.*

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: Carrine Leong <carrine.leong@premiumauto.com.sg>

Sent: Thursday, 16 May 2019 1:44 PM

To: Adrian Ling (LKKAUTO) <adrianling@lkkauto.com>; Veron Chen (LKKAUTO) <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: 'Boo seng yak' <boojohnny@gmail.com>; jiayee.yap@premiumauto.com.sg; 'Chang Chee Sing'

<claims@premiumauto.com.sg>

Subject: RE: FINAL REVISION - SLH9999A - OD AXA - SURVEYED 7 DEC 19

Hi Veron,

Please find attachment supplementary for your attention.

Thanks & Best Regard

Carrine Leong

Claims Administrator

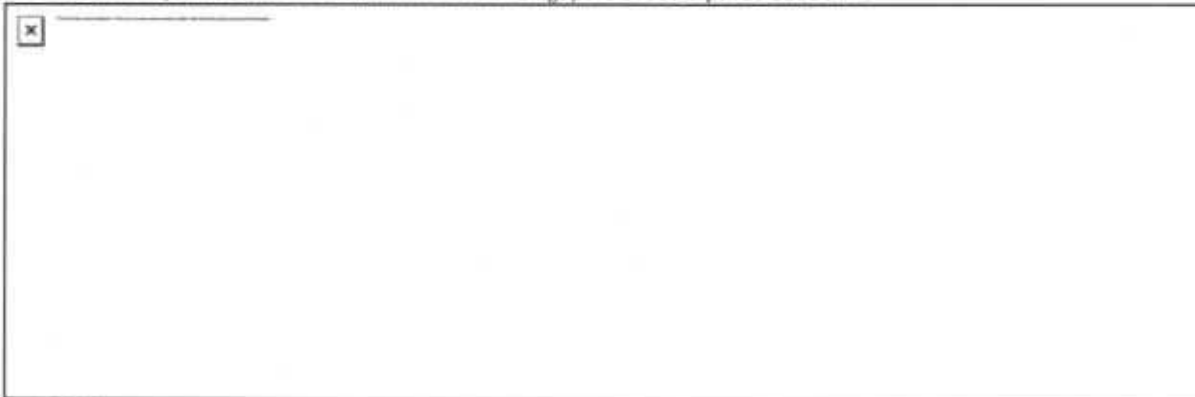
Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9925 f. +65 6841 1183

e. carrine.leong@premiumauto.com.sg w. www.audi.com.sg

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From: Boo seng yak [mailto:booiohnnny@gmail.com]

Sent: Tuesday, 14 May, 2019 6:26 PM

To: Adrian Ling <adrianling@lkkauto.com>; Veron Chen <veronchen@lkkauto.com>; SUR <sur@lkkauto.com>; Carrine Leong <carrine.leong@premiumauto.com.sg>; jiayee.yap@premiumauto.com.sg; Chang Chee Sing <claims@premiumauto.com.sg>

Subject: FINAL REVISION - SLH9999A - OD AXA - SURVEYED 7 DEC 19

Hi Adrian and all,

Revised estimate and photographs is attached.

Please confirm repair cost of \$13,619.60 @ 6 days of repairs.

Your early closure is well appreciated.

Best regards - jb

Premium Automobiles

AXA Insurance Pte Ltd
No 8 Shenton Way
#27-01 AXA Tower
Singapore 068811
Attn: Motor Claims Dept
Yr Ref: SLH 9999 A

Norah Khai
6768 9911
6841 1183
Nora.khai@premiumauto.com.sg
Body & Paint Dept
PA/OD/1404/2018/MAS

31 May 2019

from
Telephone +65-
Telefax +65-
EMail
Our department
Our Ref
Your Ref
Date

Dear Sir,

RE: INSURANCE CLAIM FOR SLH 9999 A, Audi A6 C7 2.0 TFSI Mu

With reference to the above mentioned vehicle, no. **SLH 9999 A**, claimant, **Mr. Nicky H Gurnani**, please find the related document as per attached.

1. A copy of the Original invoice no. 85013804 - \$14,572.97
2. A copy of letter of Discharge duly signed by client

If you require any further clarification, please do not hesitate to contact me at 6768 9911.

Regards

This is a computer generated document. No signature is required.

Norah Khai

Claims Dept

Encls

AXA Insurance – SLH 9999 A

total pages

Premium Automobiles Pte Ltd
Showroom
9 Leng Kee Road
Singapore 159090
Telephone (65) 6566 1111
Telefax (65) 6471 3733

Service & Parts Centres
55 Ubi Rd 1
Singapore 408699
Telephone (65) 6366 2323
Telefax (65) 684 11183



Premium Automobiles Pte Ltd

Audi Centre Singapore
281 Alexandra Road
Singapore 119908
Main Telephone: 6838 2223
Main Telefax: 6471 3733

Alexandra Service Centre
281 Alexandra Road
Singapore 119908
Telephone: 6388 2223
Telefax: 6471 1023

UBI Service Centre
55 Ubi Road 1
Singapore 408722
Telephone: 388 4588

Customer Service
Service Appointment
24 Hour Breakdown Service
6388 1223
6828 1223
customer.zare@premiumauto.com.sg

INS TAX INVOICE
Company Reg. No: 199902271W
GST Reg. No. 199902271W

Page 1 13:52

AXA INSURANCE PTE LTD MOTOR CLAIM DEPT 8 SHENTON WAY, #27-01 AXA TOWER, SINGAPORE 068811 068811	Invoice: 85013804 Date : 27/05/2019 Order : SLH9999A Term : 30	Account: A0008 (T 0) AXA INSURANCE PTE LTD MOTOR CLAIM DEPT 8 SHENTON WAY, #27-01 AXA TOWER, SINGAPORE 068811
---	---	--

Regn No.: SLH9999A (V 22133)	Regn Date: 28/02/2014	Mileage: 66716	WIP No.: 35098
Model: A6 C7 2.0 TFSI MU 46207H (MY 1	Chassis: WAUZZZ467EN062723	Engine: CON 381040	Dept: U
VSB No.:			
You have been assisted by :- UB-Carrine (33)			

		Details	Qty	Unit Price	Amount
Q	OTHERS	M: TO RECOVER AND TOW BACK VEHICLE FROM SCENE OF ACCIDENT.	280.00	1.00	280.00
S	BODYWORK	M: TO REMOVE, CHECK AND REINSTALL FRONT WIRE HARNESS FOR HEADLIGHTS, HORNS, OUTSIDE TEMPERATURE SENSOR, HEADLIGHT WASHER ASSY AND FRONT PARKING SENSOR.	480.00	1.00	480.00
S	BODYWORK	M: TO REMOVE AND TRANSFER LHS FRONT DOOR'S MULTI-LOCK SYSTEM AND POWER WINDOW DEVICES. INSPECT FOR DAMAGES.	280.00	1.00	280.00
S	BODYWORK	M: TO DISMANTLE FRONT BUMPER, LHS FRONT DOOR AND LHS SILL PANEL TRIM. TO RENEW LHS FRONT DOOR AND LHS W MIRROR ASSY. TO REPAIR LHS FRONT FENDER. RE-ORGANISE CRASH MANAGEMENT COMPONENTS. REINSTALL ALL PARTS REMOVED.	1850.00	1.00	1,850.00
S	BODYWORK	M: TO RESPRAY FRONT BUMPER, LHS FRONT FENDER, BONNET,	3650.00	1.00	3,650.00
Sub-Total					
7% GST					
Grand Total					



Premium Automobiles Pte Ltd

Audi Centre Singapore
281 Alexandra Road
Singapore 159938
Main Telephone: 6836 2223
Main Telefax: 6471 3733

Alexandra Service Centre
281 Alexandra Road
Singapore 159938
Telephone: 6886 2221
Telefax: 6475 1021

Ubi Service Centre
55 Ubi Road 1
Singapore 408722
Telephone: 6886 2127
Telefax: 6886 2127

Customer Service
Service Appointment
6366 2223
6828 1233
customer.care@premiumauto.com.sg

INSURANCE INVOICE

Company Reg. No. 199902271W
GST Reg. No. 199902271W

Page 2 13:52

AXA INSURANCE PTE LTD MOTOR CLAIM DEPT 8 SHENTON WAY, #27-01 AXA TOWER, SINGAPORE 068811 068811	Invoice: 85013804 Date : 27/05/2019 Order : SLH9999A Term : 30	Account: A0008 (T 0) AXA INSURANCE PTE LTD MOTOR CLAIM DEPT 8 SHENTON WAY, #27-01 AXA TOWER, SINGAPORE 068811
---	---	--

Regn No.: SLH9999A (V 22133)	Regn Date: 28/02/2014	Mileage: 66716	WIP No.: 35098
Model: A6 C7 2.0 TFSI MU 4G207H (MY 1	Chassis: WAUZZZ4G7EN062723	Engine: CON 381040	Dept: U
VSB No.:			
You have been assisted by :- UB-Carrine (33)			

		Details	Qty	Unit Price	Amount
S	BODYWORK	LHS FRONT DOOR, LHS WING MIRROR COVER AND LHS SILL PANEL TRIM. M:	280.00	1.00	280.00
S	BODYWORK	TO RENEW LHS FRONT RIM AND CARRY OUT WHEEL ALIGNMENT. M:	192.00	1.00	192.00
Q	OTHERS	TO CARRY OUT DIAGNOSTIC CHECKS. M:	265.00	1.00	265.00
X	A4G0653931A	TO SUPPLY LHS FRONT RIM. (BY OWNER)			
X	A4G2857409AE01C	(V) (SK) STONEGUARD (12	1.00	65.90	65.90
X	A4G06538556 GRU	MOUNTING	1.00	1237.00	1,237.00
X	A4G0831051	(V) (Ger) TRIM (17/12/1	1.00	752.00	752.00
X	A4G0807905	DOOR	1.00	3211.00	3,211.00
X	A4G0807905	FOIL	1.00	102.00	102.00
X	A4G0807905	FOIL	1.00	104.50	104.50
X	A4G0837911A	SEAL	1.00	202.00	202.00
X	A4G080909A	SECUR. SET	1.00	14.20	14.20
X	A4G0857527 GRU	HOUSING	1.00	158.50	158.50
Sub-Total					
7% GST					
Grand Total					



Premium Automobiles Pte Ltd

Audi Centre Singapore
201 Alexandra Road
Singapore 119920
Main Telephone: 6386 2223
Main Telefax: 6471 3733

Alexandra Service Centre
201 Alexandra Road
Singapore 119920
Telephone: 6386 2223
Telefax: 6475 1023

UBI Service Centre
55 Ubi Road 1
Singapore 408622
Telephone: 6386 2117

Customer Service
Service Appointment
24 Hour Breakdown Service
Email: customers.care@premiumauto.com.sg

6386 2223
9828 1235

INS TAX INVOICE
Company Reg. No. 199902271W
GST Reg. No. 199902271W

Page 3 13:52

AXA INSURANCE PTE LTD MOTOR CLAIM DEPT 8 SHENTON WAY, #27-01 AXA TOWER, SINGAPORE 068811 068811	Invoices: 85013804 Date : 27/05/2019 Order : SLH9999A Term : 30	Account: A0008 (T 0) AXA INSURANCE PTE LTD MOTOR CLAIM DEPT 8 SHENTON WAY, #27-01 AXA TOWER, SINGAPORE 068811
---	--	--

Regn No.: SLH9999A (V 22133) Regn Date: 28/02/2014 Mileage: 66716 WIP No.: 35098
Model: A6 C7 2.0 TFSI MU 4G207H (MY 1 Chassis: WAUZZZ4G7EN062723 Engine: CON 381040 Dept: U
VSB No.:
You have been assisted by :- UB-Carrine (33)

		Details	Qty	Unit Price	Amount
X	A460890909	SECUR. SET	1.00	90.50	90.50
X	A4608575350	MIRROR	1.00	1094.00	1,094.00
X	A465949101B	TURN SIGNAL	1.00	111.00	111.00

Parts 7,142.60
Labour 545.00
Sublet 5,932.00
Menus 0.00
Lubricant 0.00

Sub-Total 13,619.60

7% GST 953.37

Grand Total 14,572.97



Received by

For & on behalf of
Premium Automobiles Pte Ltd

Premium Automobiles

Telefax

to AXA Insurance Singapore Pte Ltd
8 Shenton Way
#27-01 AXA Tower
Singapore 068811
Attn: Motor Claims Dept
Your Ref: SLH 9999 A

Norah Khai
6768 9828
6841 1183

Body Repair

PA/OD/1404/2018/JE
18 December 2018

from
Telephone +65-
Telefax +65-
Mobile +65-
Our department
Your Claim Ref
Our Ref
Date

total pages

RE : CLAIM – OWNER'S SATISFACTION/DISCHARGE VOUCHER

Make & Model : Audi A6 C7 2.0 TFSI
Vehicle Chassis No. : WAUZZZ4G7EN062723
Vehicle Regn No. : SLH 9999 A
Vehicle Mileage : 61700KM
Vehicle Owner : Mr. Nicky H Gurnani
Certificate No : VA1/GA129126
Policy Excess : Nil
Accident Date : 05 December 2018
Place : Tanjong Katong Rd Turning Into Goodman Rd
Repair Cost : \$ 14,572.97
WIP No. : 35098
Repairer's Name : Premium Automobiles Pte Ltd

Premium Automobiles Pte Ltd
Showroom
9 Leng Kee Road
Singapore 159090
Telephone (65) 6566 1111
Telefax (65) 6471 3733

Service & Parts Centres
55 Ubi Road 1
Singapore 408699
Telephone (65) 6366 2323
Telefax (65) 6841 1183

I/We certify that the vehicle has been fully repaired to my entire satisfaction and that payment of the repairer's charges that are claimable under the policy will be deemed in full and final settlement of my claim.

Owner / Insured Signature : 
Time : 11:15 am
Date : 24/12/2018



AXA Insurance Pte Ltd
1800 880 4888 (Within Singapore)
(65) 6880 4888 (International)
(65) 6880 4740
customers.care@axa.com.sg
www.axa.com.sg

2000年12月29日

09108

Certificate of Insurance

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Policy details

Policyholder name	NICKY H GURNANI	Certificate
Cover	Comprehensive	Class/s n
Plan name	Flexi	Engine n
NCD applicable	20%	
Vehicle registration number	SLH9999A	
Period of insurance	from 06/10/2018 to 05/10/2019 (both dates inclusive)	
Finance loan company	MAY BANK	

Certificate number	GA129126 / 1
Class/s number	WAJZZ746/LN062723
Engine number	CDN381040

Persons or classes of persons entitled to drive*

- (b) Any person who is driving on the Policyholder's order or with their permission

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

Limitation as to use*

Limitation as to use
Use only for social, domestic and pleasure purposes and for the Policyholder's business.

Use only for social, domestic and pleasure purposes and for the Policyholder's business.
The policy does not cover - use for hire or reward, racing, pace-making, reliability trial, speed testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with motor trade; or when the Motor Car, whether stationary, in use or otherwise, is in or on a racing track, circuit, route, course or any other roads by whatever name called that are typically used for racing, pace-making or such similar purposes.

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

EXCESS

Windscreens Excess

Not Applicable

An Additional Excess is applicable as follows:

1. \$5500 for unnamed Authorized Driver
2. \$5500 for declared Young and Inexperienced Driver

3. \$55,000 for undeclared Young and inexperienced Drivers. This additional excess is reduced to \$12,500 if You have chosen AXA Premium Workshops.

Additional clauses & endorsements to your policy

Part

I/We hereby certify that the policy to which this Certificate relates is issued in accordance with the provision of the Motor Vehicles (Third Party Risks and Compensation) Act, (Chapter 169) and Part IV of the Road Transport Act, 1987 (Malaysia).

AXA Insurance Pte Ltd


Authorised signature

Important note

Policyholders are warned that on the sale of a motor vehicle they must surrender the Certificate of Insurance and the Policy to the insurance company. If the Certificate of Insurance has been lost or destroyed a Statutory Declaration to the effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicle (Third-Party Risks and Compensation) Act (Cap. 189).

The Premium Varying Clause requires the premium to be paid in full within a specific period failing which there would be no liability under the policy, renewal certificate, endorsement etc.