

Model
HYUNDAI

Service Address

...

Primary Contact/Insured

TAN HUI HWA
BLK 2 FLORA DRIVE, #05-03, 507025, Singapore

EONAINSURANCE@GMAIL.COM

Claim Handler

CHAN Kian Chuan
6568804269 5444
kianchuan.chan@axa.com.sg

Additional Instructions
NON-REPORTED

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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	11/12/2018 16:15
Date Of Accident	09/12/2018 05:35
Exact Location Of Accident	TPE (CHANGI BEFORE AIRPORT BOULEVARD)
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJL1547B
Insured/Policyholder	
Name Of Registered Owner	TAN HUI HWA
NRIC No	S2192585C
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-97531104
Alternative Phone No	OFFICE-97531104

Vehicle Particulars

Manufacturer	TOYOTA
Model	ALTIS
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	GA421671/1
Cover Note Number	

Driver

Name of Driver	LIM QIU JI
NRIC No	T0022392H
Date Of Birth	02/06/2000
Occupation	INDOOR
Date Of Driving Pass	09/12/2018
Driving Experience	0 YEAR AND 0 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-97338267
Fax Number	
Contact Number	
EMail Address	NOEMAIL

No. Of Passenger (Including Driver)

2156 T. LEE ET AL.

REFER TO POLICE REPORT.

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

doi:10.1017/S0022292412001965

Date & Time:

NRIC/FIN No.:



**SINGAPORE
POLICE FORCE**



T/20181209/2026

Police Station Of Origin:

Traffic Police

10 Ubi Avenue 3 SINGAPORE 408865

Tel No: 65470000

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Report No. T/20181209/2026

CONTINUATION OF REPORT

Brief Details.

ON THE ABOVE MENTIONED DATE & LOCATION ABT 1AM,

I HUNG MY PANTS AT THE COMMON CORRIDOR WITH MY CAR KEY TO THE CAR, SJL1547B IN THE FRONT POCKET AND WENT TO THE BATHROOM .AT THAT TIME, MY SON, LIM QIU JI (JEREMY) WAS AT HOME AS WELL AND THE CORRIDOR IS ASSESSABLE BY HIM. AFTER I FINISHED AT THE BATHROOM, I STAYED UP ACCOMPANIED JEREMY UNTIL ABOUT 1.30AM .I THEN TOOK MY PANTS THAT I HUNG ON AT THE CORRIDOR AND KEPT IT INSIDE THE STOREROOM. WHEN KEEPING THE PANTS, I DID NOT CHECK WHETHER OR NOT MY KEYS WAS STILL IN THE POCKET. AFTER WHICH, I ACCOMPANIED JEREMY TO SLEEP IN HIS ROOM AND THEN WENT TO SLEEP. WHEN I WENT TO SLEEP, I USUALLY PLACE MY HOUSE KEYS (A BUNCH) IN MY LEFT FRONT POCKET SO THAT MY JEREMY COULD NOT HAVE ACCESS TO IT. LATER ABOUT 0601AM, I RECEIVED A CALL FROM AIRPORT POLICE DIVISION INFORMED ME THAT MY CAR WAS DRIVEN BY JEREMY. AFTER THE POLICE OFFICER IDENTIFIED HIM AS MY SON, I WAS TOLD TO GO TO THE AIRPORT POLICE HEADQUARTERS CARPARK. I CHECKED THAT MY HOUSE KEYS WERE NO LONGER IN MY SLEEPING PANTS POCKET. I ALSO CHECKED THAT MY CAR KEY WAS ALSO MISSING FROM MY PANTS WHICH I KEPT IN THE STORE ROOM. AT ABOUT 0645 AM, I ARRIVED AT THE AIRPORT POLICE CARPARK AND SPOTTED MY CAR AND JEREMY WITH THE POLICE OFFICERS.

OFFICERS INFORM ME THAT THERE WERE 2 SEPARATE ACCIDENTS INVOLVING MY CAR AND ANOTHER VEHICLE. MY CAR WAS BADLY DAMAGED. I WAS INSTRUCTED TO TOW MY CAR AND TO SEE IO SUFIAN IN TP. IO INFD ME THAT MY CAR WAS INVOLVED WITH A COLLISION WITH A TAXI SH7113U.
THATS ALL

DRIVER IC Pg. 1

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. T0022392H



Name

LIM QIU JI

林秋集

Race

CHINESE

Date of birth

02-08-2000

Country/Place of birth

SINGAPORE

Sex

M

T0022392H



5526742

NRIC No. T0022392H



Date of issue

29-10-2015

Address

2 FLORA DRIVE
#05-03
SINGAPORE 507025



redefining / insurance

AXA Insurance Pte Ltd
 1800 680 4888 (Within Singapore)
 (65) 6880 4888 (International)
 (65) 6880 4740
 customer.care@axa.com.sg
 www.axa.com.sg

Certificate of Insurance

account number
16766

Motor Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) - Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 - Road Transport Act, 1987 (Malaysia)
 Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	TAN HUI HWA	Certificate number	GA421671 / 1
Cover	Comprehensive	Chassis number	MR053ZEE106122219
Plan name	Essential	Engine number	3Z24807051
NCD applicable	20%		
Vehicle registration number	SJL1547B		
Period of Insurance	from 29/11/2018 to 28/11/2019 (both dates inclusive)		
Finance loan company	MAYBANK SINGAPORE LTD		

Persons or classes of persons entitled to drive*

- (a) The usage of the vehicle by the Policy Holder (Insured) is not covered under this policy.
 (b) Any Named Driver as stated in the Policy:
 1. LIM BENG YEE
 (c) 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 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS	Basic Own Damage Excess	SGD 400.00
	Windscreen Excess	SGD 100.00

An Additional Excess is applicable as follows:

1. S\$500 for unnamed *Authorized Driver*
2. S\$500 for declared *Young and Inexperienced Driver*
3. S\$5,000 for undeclared *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

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 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.

AXA Insurance Pte Ltd (199903512M)
 8 Shenton Way, #24-01, AXA Tower,
 Singapore 068811
 Customer Centre, #B1-01

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Accident Photo



Accident Photo



Accident Photo



Accident Photo





Service Request Details

CH

Claim

S8M017VK

Reference

None

Loss Date

9 December 2018

Request Date

26 December 2018

Due Date

2 January 2019

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

Actions

Next Step

Agree to perform service

Vehicle Information

Incident Vehicle Registration #

SH7113U

Make

TPVD

LKK AUTO CONSULTANTS PTE LTD (TP) ▾

Menu

Service Address

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Primary Contact/Insured

LIM BENG YEE

2 FLORA DRIVE, #05-03, 507025, Singapore

EONAINSURANCE@GMAIL.COM

Claim Handler

CHAN Kian Chuan

6568804269

kianchuan.chan@axa.com.sg

Additional Instructions

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[New Message](#)

Catherine Chong (LKK Auto)

From: Fauzy Bin Mokhtar <fauzy@sparkcarcare.com>
Sent: Monday, 10 December, 2018 5:27 PM
To: SG AXA Insurance SM AXA SGP - Motor Survey
Subject: SH7113U - TP CLAIMS > WITH YOUR INSURED SJL1547B (AXA) - 1ST CASE
Attachments: SH7113U - 1st case-Z10171726-0001.pdf

Categories: Shailendra

Hi Motor claims,

Please refer attached GIA report and estimate to arrange survey.

Taxi was grounded at our workshop on 09.12.18.

Best Regards,
Fauzy Mokhtar
Taxi Crash Repair / ComfortDelgro Engineering Pte Ltd
Off:62148319 / Fax:65468156

Hsiao Tong (LKKAuto)

From: Shu Pei (LKKAuto)
Sent: Monday, 25 February 2019 6:40 PM
To: Hsiao Tong (LKKAuto)
Subject: RE: New message for service request 89600, vehicle number SH7113U

REPUDIATED

Type

Question

Message

WE HAVE OFFICIALLY REPUDIATED ALL CLAIMS. LETTER OF REPUDIATION
SENT TO INSURED AND DRIVER. PLS INFORM TP OF THE SAME & CLOSE
OFF THIS MATTER

Reply

Best Regards,
Shu Pei | Admin
LKK Auto Consultants Pte Ltd
Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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

From: Admin-D (LKKAuto)
Sent: Monday, 25 February 2019 4:04 PM
To: Admin A <admin-a@lkkauto.com>
Subject: FW: New message for service request 89600, vehicle number SH7113U

G.Nivitha | Admin
LKK Auto Consultants Pte Ltd
Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue
1, #02-25 | S(408933)

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

From: kianchuan.chan@axa.com.sg [mailto:kianchuan.chan@axa.com.sg]
Sent: Monday, 25 February 2019 4:01 PM
To: admin-d@lkkauto.com
Subject: New message for service request 89600, vehicle number SH7113U

AXA Insurance has sent you a message for claim number S8M017VK.

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

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

This email has been checked for viruses by AVG.
<https://www.avg.com>

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Saturday, 27 April 2019 1:47 PM
To: 'williamtan@cdge.com.sg'; 'catherinekoh@cdge.com.sg'
Subject: Your Ref: SH 7113U *Our Ref: CC4/ASM18022265/K1pb3 [ACCIDENT INVOLVING SJL 1547B(AXA) & SH 7113U ON 09/12/2018]

Your Ref: **SH 7113U**
Our Ref: CC4/ASM18022265/K1pb3

Without Prejudice

Dear Sirs/Mdm,

ACCIDENT INVOLVING SJL 1547B(AXA) & SH 7113U ON 09/12/2018

We refer to the above matter.

Please be informed that our principal M/s AXA Insurance Pte Ltd had repudiated the claims in view of our insured has breach of policy terms and conditions.

Kindly re-direct your client's claim to our insured for redress.

Thank you.

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)



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/ASM18022265/K1pb3s2

8 SHENTON WAY #24-01
AXA TOWERS SINGAPORE 068811

Date : 03-05-2019



ATTN: KIAN CHUAN

Code : ASM

1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SJL 1547B	Veh. Inspected	SH 7113U
Policy No.	GA421671/1	Coverage (\$)	0.00
Claim No.	S8M017VK	Excess (\$)	0.00
Assign From	KIAN CHUAN	Assign Date	11/12/2018

2. Vehicle Particulars & Condition

Make & Model	HYUNDAI I40	c.c	1685
Engine No.	HIDDEN	Year of Reg.	2014
Chassis No.	KMHLB41UMEU052850	Colour	BLUE
Odometer	455489	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	FAIR		

3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	205/60R16	CAMPEON	7 mm
L/H Front Tyre	205/60R16	CAMPEON	7 mm
R/H Rear Tyre	205/60R16	CAMPEON	7 mm
L/H Rear Tyre	205/60R16	CAMPEON	7 mm

4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT AND FRONT PORTION.
DAMAGES SEE DETAILS.

5. General Information

Accident Date	09/12/2018	Inspection Date	11/12/2018
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508969		

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
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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

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ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SH 7113U

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<u>REPLACEMENT OF PARTS</u>				
1	RADIATOR GRILLE (CONSISTENT)	CRACKED	251.00	251.00
1	RADIATOR GRILLE H EMBLEM (CONSISTENT)	NECESSARY	27.50	27.50
1	FRONT BUMPER COVER (CONSISTENT)	CRACKED	544.50	544.50
1	FRONT BUMPER SPONGE (CONSISTENT)	SERVICEABLE	99.20	-
1	FRONT BUMPER REINFORCEMENT (CONSISTENT)	BENT	402.10	402.10
1	FRONT BUMPER GRILLE (RH) (CONSISTENT)	CUT	41.60	41.60
1	FRONT BUMPER CENTRE GRILLE (CONSISTENT)	SERVICEABLE	178.60	-
2	FRONT BUMPER BRACKET TOP (LH/RH) @ \$22.40 (CONSISTENT)	SERVICEABLE	44.80	-
2	FRONT BUMPER BRACKET (LH/RH) @ \$24.60 (CONSISTENT)	SERVICEABLE	49.20	-
1	FRONT RH FENDER (CONSISTENT)	BUCKLED	566.30	566.30
	LESS 20% DISCOUNT		-440.96	-366.60
			1,763.84	1,466.40
<u>SPECIAL NETT ITEMS</u>				
1	FRONT NUMBER PLATE (SN) (CONSISTENT)	CRACKED	25.00	25.00
1	FRONT NO PLATE TRIM COVER (SN) (CONSISTENT)	SERVICEABLE	30.00	-
			55.00	25.00
<u>LABOUR</u>				
	PANEL BEATING.		400.00	400.00
	SPRAY PAINTING CHARGE.		600.00	400.00
	WIRING.	NOT NECESSARY	50.00	-
	TUFF KOTE.		50.00	20.00
	TOWING FEE.	NOT NECESSARY	50.00	-
			-	-
			-	-
			-	-
			1,150.00	820.00
GRAND TOTAL			2,968.84	2,311.40

Report Ref No. CC4/ASM18022265/K1pb3s2



RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			1,850.00
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Report Ref No. CC4/ASM18022265/K1pb3s2

KALVIN ANG WEI KUN

Automotive Assessor / Investigator

HO LEONG CHUAN

Automotive Assessor

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