




LKK Auto Consultants Pte Ltd

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

TEL: 6256 3581 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No: 19-9807198-R

Affiliated to Federation Internationale Des Experts En Automobile				
AIG ASIA PACIFIC INSURANCE PTE LTD			Ref : CC3/LCR17014432/K1zg3	
78 SHENTON WAY #08-16 CHARTIS BUILDINGS SINGAPORE 079120			Date : 26-07-2017	
			Code : LCR	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SLF 1628J	Veh. Inspected	SHD 8551H	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	26/07/2017	
2. Vehicle Particulars & Condition				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
4. Description of Damages				
5. General Information				
Accident Date	21/07/2017	Inspection Date	25/07/2017	
Survey held at	COMFORTDELGRO ENGINEERING PTE LTD 59 LOYANG DRIVE SINGAPORE 508989			
5a. Remarks				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the 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	07/09/2017 12:52
Date Of Accident	12/07/2017 16:00
Exact Location Of Accident	CHATSWORTH ROAD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLF1628J
Insured/Policyholder	
Name Of Registered Owner	LCRF PTE LTD
Co Reg No	201624597K
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	Office-66944919

Vehicle Particulars

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

Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	YES
Policy Number	999995170
Cover Note Number	

Driver

Name of Driver	STEVEN ONG
NRIC No	S7984132C
Date Of Birth	25/04/1979
Occupation	OUTDOOR
Date Of Driving Pass	01/09/2007
Driving Experience	9 YEARS AND 10 MONTHS
Gender	MALE
Mobile Number	
Fax Number	
Contact Number	OFFICE-31584255
Email Address	NOEMAIL


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 willful 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 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.
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/postal 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.


Policyholder's Signature / Date & Time


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


Witnessed by Reporting Centre Personnel

Sketch Plan



COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd
58 Loyang Drive, Singapore 508668
Fax: 6546 8156

Our Job Ref No : 305058774

Date : 27/07/2017

FINALIZATION FORM

To : LKK

Fax :

Attn : Mr Calvin

Vehicle Reg No : SHD8551H CCPL

Date of Accident : 21.07.2017

The survey and estimates of the repairs of the above-mentioned vehicle are as follows:-

1. The repair job shall bill to: AIG -- 15.07.2017

2. The finalized amount shall be:

(a) Spare Parts after List discount \$0.00

(b) Labour Charges \$380.00

Total for Part-By-Part Repair Cost \$380.00

(c) Lumpsum Repair (if applicable)

Total for Lumpsum repair cost after Less: 20%

Final Lumpsum Repair cost

3. Estimated normal period for repairs: 2 working days.

4. We shall treat the above amount as Correct and Confirmed if there is no reply from you within 7 working days

5. Thank you for your assistance.

We confirm the estimates and finalized amount

Signature : 

Name : Lim KE

Tel : 62148355

Fax : 65468156

Signature : 

Name : Calvin

Date : 28/7/17

For Official Use Only

Item	Amount	Document Attached Yes or No	Confirm By (Signature)	Remarks
1. Rental Rate P/Day				
2. Loss of Income Paid				
3. Survey Fees				
4. LTA Search Fee	\$5.35			
5. Medical Fees (on behalf of driver, if applicable)				
6. Overrun				

Remarks:

COMFORTDELGRO ENGINEERING PTE LTD
REPAIR ESTIMATE

Date: 27.07.2017
Time: 12:06:24
Page: 1

COMPANY: THIRD PARTY'S CLAIMS (CAS)
CUSTOMER: 7010070
ADDRESS: CITYCAB PTE LTD
383 SIN MING DRIVE
SINGAPORE SINGAPORE 575717
65551188

JOB NO : 305058774
REGN NO : SHD8551H
MILEAGE : 0000000000
MAKE : HYUNDAI
MODEL : I-40
DATE OF REGN : 12.05.2016
DATE/TIME IN : 22.07.2017 11:30
ACCIDENT DATE : 21.07.2017

JOB / PARTS DESCRIPTION

QTY IND UNIT-PRICE DISC% AMOUNT

PART REQUISITION

SUB-TOTAL : 0.00

JOB NATURE

0000 L PANEL BEATING 200.00

0001 23-502 SPRAYPAINT ON AFFECTED AREA 180.00

SUB-TOTAL : 380.00

TOTAL : 380.00

MVA NAME & SIGNATURE
DATE :

AUTHORISED : YES / NO
SURVEYOR NAME & SIGNATURE
DATE :

CITY CAB PTE LTD

REPAIR ESTIMATE*

VEHICLE NO : SHD 8551H

MAKE :

MODEL : HYUNDAI I40

AIG - Lim K2 286yt

DATE 24/7/2017 15:24

HKK/Kelvin

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Front Bumper Cover X Appl			\$ 1,052.20
	Front Bumper Bracket (LH) X 500			\$ 24.60
	Front Wheel Hub Cap (LH) X 500			\$ 150.70
	SUB TOTAL			\$ 1,227.50
	LESS 10%			\$ 245.50
	DISCOUNTED TOTAL			\$ 982.00
	Front Tyre (LH) X 500			\$ 216.00
				\$ 216.00
	Labour Charge			
	Panel Beating			\$ 380.00
	Spray Painting Charge			\$ 200.00
	Front Wheel Alignment			\$ 80.00
	TOTAL LABOUR			\$ 660.00
	ESTIMATE TOTAL			\$ 1,858.00

Kelvin 16/11/17
 ✓ 25/7/17 1045402
 2 Repair Pgs
 Post By Post
 After Repair p44

LK Auto Consultants hence notify the Repairer of the following:

- To survey before/after spray painting
- To display damaged part(s) during survey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No repair
- Estimate
- Estimate

Accepted by: _____
 Signature: _____
 Date: _____

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

CITY CAB PTE LTD

REPAIR ESTIMATE

VEHICLE NO : SHD 8551H

MAKE :

MODEL : HYUNDAI i40

DATE 24/7/2017 15:24

AIG - Lim K2 Rbyt

WKF/Kelvin

Qty	Parts Description/ Labour	Type	Unit Price	Amount
	Front Bumper Cover X 1/2			\$ 1,052.20
	Front Bumper Bracket (LH) 2			\$ 24.60
	Front Wheel Hub Cap (LH) X			\$ 150.70
	SUB TOTAL			\$ 1,227.50
	LESS 20%			\$ 245.50
	DISCOUNTED TOTAL			\$ 982.00
	Front Tyre (LH) X			\$ 216.00
				\$ 216.00
	Labour Charge			
	Panel Beating			\$ 380.00
	Spray Painting Charge			\$ 200.00
	Frt Wheel Alignment			\$ 80.00
	TOTAL LABOUR			\$ 660.00
	ESTIMATE TOTAL			\$ 1,858.00

Nett
 200
 180
 X

Kelvin 16/11/17
 25/7/17 1045hrs
 2 Repair Pgs
 part by part
 After Repair p4.

LKK Auto Consultants hereby notify the Repairer of the following:

- To survey before/after spray painting
- To display damaged part(s) during survey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No legal liability
- Supplies of materials

Accepted by: _____
 Signature: _____
 Date: _____

This is an initial estimate based on a visual inspection of the above vehicle. The final repair quantum will be prepared after the vehicle is surveyed by a motor Surveyor appointed by the insurance company.

PROPERTY OF COMFORTDELGRO

Date/Time: 24.07.2017 11:53 Page : 1

Team: ARC Repair TP(CFSO)1 JOB CARD Sales Order: JC NO.305058774

CUSTOMER CITYCAB PTE LTD 7010070 383 SIN MING DRIVE Singapore SINGAPORE 575717 65551188 (R) (P)	REG NO:	SHD8551H	MILEAGE
	MAKE:	HYUNDAI	FUEL
	MODEL	I-40	DATE/TIME IN
	YR OF MANU	12.05.2016	TARGET DATE
	CHASSIS CODE	RHLLB41UMGU089116	COMPLETION DATE/TIME

ALG

Accident Date: 21.07.2017
NATURE: 3P 21.07.2017

JOB DESCRIPTION

3/NO	LABOR CODE	DESCRIPTION
	ALG LKK/	

BOOKED & PASSED OUT BY:

SERVICE ADVISOR CUSTOMER'S SIGNATURE

Wedge Slip	Exit Pass
Vehicle No.: SHD8551H	Vehicle No.: SHD8551H
Signature/Date	Name of Service Advisor
Signature/Date	Date
Signature/Date	To be kept by Security Guard

returned to Service Reception upon collection

Zayyer (LKKAuto)

From: Zayyer (LKKAuto)
Sent: Wednesday, 6 September, 2017 11:13 AM
To: 'insurance@lioncityrentals.com.sg'
Subject: <NON REPORTING> ACCIDENT INVOLVING SLF 1628J & SHD 8551H AT/ ALONG CHATSWORTH RD X GRANGE RD ON 12/7/2017

Your Ref: SLF 1628J

Our Ref: CC3/LCR17014432/K1za3

LION CITY RENTALS PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING SLF 1628J & SHD 8551H AT/ ALONG CHATSWORTH RD X GRANGE RD ON 12/7/2017

We refer to the above subject matter. Your insurer AIG Asia Pacific Insurance Pte Ltd (AIG) has received a third party claim(s) against your motor insurance policy, and has appointed LKK Auto Consultants Pte Ltd to act on their behalf to handle this matter.

We highlight that this accident has not been reported to AIG. For your reference, the driver during the accident was Mr Steven Ong (S7984132C).

Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AIG. Failure to report the accident may affect the standing of your insurance policy.

Kindly proceed to lodge your accident report **immediately**, giving the version of the accident amongst other things related to the accident. The accident report can be lodged at any of AIG reporting centres. For the listing of AIG reporting centres, you may refer to your Certificate of Insurance or visit AIG Singapore's website.

Should you have any clarifications, please contact the undersigned within 7 days from the date of this letter.

Yours faithfully,

Zayer
DID: 6841 2409
FAX: 6741 4108
Email: zayyer@lkkauto.com

Case Handler

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

Zayyer (LKKAuto)

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Should you have any clarifications, please contact the undersigned within 7 days from the date of this letter.

Yours faithfully,

Zayer
DID: 6841 2409
FAX: 6741 4108
Email: zayyer@lkkauto.com

Case Handler

c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

• Vivian Lau (LKKAuto)

From: Yong, Ivy-AV <Ivy-AV.Yong@aig.com>
Sent: Wednesday, 24 January, 2018 10:06 AM
To: Vivian Lau (LKKAuto)
Cc: Hsiao Tong (LKKAuto); Joy Irene (LKKAuto)
Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H
Attachments: SHD 8551H.MP4

Dear Vivian,

TP was encroached to TP lane which the lane is meant for the vehicle coming from right.

Moreover, the lane is meant for 2 vehicles, our insured did not squeezed through the small gap and collided onto TP.

Please reject TP claim.





Ivy Yong
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120
Tel +64191637 | Fax +68357416
Ivy-AV.Yong@aig.com | www.aig.com.sg

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From: Vivian Lau (LKKAUTO) [mailto:vivianlau@lkkauto.com]
Sent: Tuesday, January 23, 2018 5:33 PM
To: Yong, Ivy-AV
Cc: Hsiao Tong (LKKAUTO); Joy Irene (LKKAUTO)
Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Your ref : 9537045665SG
Our Ref: CC3/LCR17014432/K1wa3

Dear Ivy,

Accident involving on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

We refer to the above matter

Enclosed is the TP video for your perusal.

Based on the circumstances of both parties and available information in hand. Base on TP video, TP was waiting for the major road to clear before TP can make a left turn, OID squeezed through the small gap and collided onto TP.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Tan, Wilson-KL [<mailto:Wilson-KL.Tan@aig.com>]

Sent: Monday, 8 January, 2018 10:37 AM

To: Zayyer (LKKAuto) <zayyer@lkkauto.com>

Cc: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

I cannot view the video.

Wilson Tan

AIG

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1753 | Fax +(65) 6835 7416

Wilson-KL.Tan@aig.com | www.aig.com.sg

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From: Zayyer (LKKAuto) [<mailto:zayyer@lkkauto.com>]

Sent: Monday, January 08, 2018 10:36 AM

To: Tan, Wilson-KL

Cc: Vivian Lau (LKKAuto)

Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Dear Sir,

It is very short video clip from TP showing just contact between two vehicle. Thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

From: Tan, Wilson-KL [<mailto:Wilson-KL.Tan@aig.com>]
Sent: Monday, 8 January, 2018 10:32 AM
To: Zayyer (LKKAuto) <zayyer@lkkauto.com>
Cc: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>
Subject: FW: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Sir
I cannot view the file with the 858kb capacity, please resend

Wilson Tan
AIG
Senior Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120
Tel +(65) 6419 1753 | Fax +(65) 6835 7416

Wilson-KL.Tan@aig.com | **www.aig.com.sg**

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From: Zayyer (LKKAuto) [<mailto:zayyer@lkkauto.com>]
Sent: Monday, January 08, 2018 10:19 AM
To: Tan, Wilson-KL
Cc: Vivian Lau (LKKAuto)
Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Dear Wilson,

We'd like to have your point of view/approval to settle the claim.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Zayyer (LKKAuto)
Sent: Tuesday, 12 December, 2017 11:34 AM
To: 'Tan, Wilson-KL' <Wilson-KL.Tan@aig.com>

Cc: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Your Ref: 9537045665SG

Dear Wilson.

Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

We refer to the above matter.

Please be informed that both party are turning left and accident happened. However, OID reported that no accident / no collision.

We are in receipt of video footage from third party showing the collision between 2 cars while turning. As such, we will proceed to negotiate and settle the claim at 50/50 basis liability.

Please let's have your instruction / advice.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayer@lkkauto.com | fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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Vivian Lau (LKKAuto)

From: Vivian Lau (LKKAuto)
Sent: Wednesday, 24 January, 2018 10:48 AM
To: 'Cecilia Lee Peng Geok'
Cc: Admin A
Subject: Reminder for offer [Videos Sent] - Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H
Attachments: Sketch Plan .pdf

WITHOUT PREJUDICE

Your Ref: SHD 8551H
Our Ref: CC3/LCR17014432/K1wa3

Dear Sir/Madam,

Accident on 21/07/2017 involving SHD 8551H & SLF 1628J

We refer to the above matter

Our insured driver has reiterated that the accident was caused due to the entire negligence of your client. Your client was encroached to our insured lane which the lane is meant for the vehicle coming from right. Moreover, the lane is meant for 2 vehicles, our insured did not squeezed through the small gap and collided onto your client.

We attached herewith our insured's accident report for your perusal.



Under such circumstances, we have our principal's instruction to deny liability of your client's claim.

As such, we will close the matter at our end.

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.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]

Sent: Tuesday, 23 January, 2018 2:35 PM

To: Zayyer (LKKAuto) <zayyer@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: RE: no collision : Reminder for offer [Videos Sent] - Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Importance: High

Without Prejudice

Dear Zayer

Our client is chasing for settlement. Please revert with your offer without further delay.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off. 6214 8354 | Fax:

6214 1843

From: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>

To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Date: 12/12/2017 11:19 AM

Subject: RE: no collision : Reminder for offer [Videos Sent] - Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Dear Cecilia,

Overlooked the 2 video earlier sent to me. We will interview our insured and revert back to you soon. Kindly hold hand.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com | fax: 6741-4108

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

From: Cecilia Lee Peng Geok [mailto:cecilialee@sparkcarcare.com]

Sent: Tuesday, 12 December, 2017 11:11 AM

To: Zayyer (LKKAuto) <zayyer@lkkauto.com>

Subject: Re: no collision : Reminder for offer [Videos Sent] - Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Without Prejudice

Dear Zayer

Please advise what kind of collision you expect to see? Video 1 shows there was an collision. Video 2 shows shows both vehicles stopped at the road side and your driver alighted to check the damage after the collision.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>

To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Date: 12/12/2017 10:47 AM

Subject: no collision : Reminder for offer [Videos Sent] - Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Dear Cecilia,

Video footage doesn't show the collision. Did you have any scene photos showing the contact between two vehicle.

Our insured is adamant that there is no collision / no contact with your client.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com | fax: 6741-4108

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

From: Cecilia Lee Peng Geok [mailto:cecilialee@sparkcarcare.com]

Sent: Tuesday, 21 November, 2017 9:34 AM

To: Zayyer (LKKAuto) <zayyer@lkkauto.com>

Subject: RE: Reminder for offer [Videos Sent] - Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Without Prejudice

Dear Zayyer

Your insured initially disputed involvement in the accident. After we furnished video shows he was at the scene, he raised another dispute again.

Attached video shows taxi was travelling along Chatsworth Road before the collision happened.

Please revert with your offer without further delay/excuse.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: "Zayyer (LKKAuto)" <zayyer@lkkauto.com>

To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Date: 21/11/2017 09:10 AM

Subject: RE: Reminder for offer [Videos Sent] - Date of accident on 21/7/2017 involving vehicles SLF 162BJ & SHD 8551H

Dear Cecilia,

Could you forward us longer video for video 1 prior to the accident.

According to our insured, your client encroached into his lane.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayer@lkkauto.com, fax: 6741-4108

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

From: Cecilia Lee Peng Geok [<mailto:cecilialee@sparkcarcare.com>]

Sent: Monday, 20 November, 2017 10:02 AM

To: Zayer (LKKAuto) <zayer@lkkauto.com>

Subject: Reminder for offer [Videos Sent] - Date of accident on 21/7/2017 involving vehicles SLF 162BJ & SHD 8551H

Importance: High

Without Prejudice

Dear Sir/Madam

Please revert with your offer without further delay.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes

To: "Zayer (LKKAuto)" <zayer@lkkauto.com>

Date: 09/10/2017 08:47 AM

Subject: Re: request video footage - Date of accident on 21/7/2017 involving vehicles SLF 162BJ & SHD 8551H

Without Prejudice

Dear Zayer

Video 1 shows there was indeed a collision.[attachment "SHD8551H VC (TS).avi" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes]

Vide 2 shows both vehicles stopped at the road side and your driver alighted to check the damage[attachment "SHD8551H VC (TS)(1).avi" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes]

Note: This video footage(s) is/are solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

Thank you.

Best Regards

Cecilia Lee

Claims Department | ComfortDelGro Engineering Pte Ltd

Off: 6214 8354 | Fax: 6214 1843

From: "Zayer (LKKAuto)" <zayer@lkkauto.com>

To: Cecilia Lee Peng Geok <cecilialee@sparkcarcare.com>

Date: 06/10/2017 04:57 PM

Subject: request video footage - Date of accident on 21/7/2017 involving vehicles SLF 162BJ & SHD 8551H

Your Ref: SHD 8551H /CL (st)

Dear Cecilia,

Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

We refer to the above matter.

Our insured just filed the report. as per accident statement, he reported that no accident / no collision with your client.

Please forward us the video footage / evidence for our review. Thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 3409, email: zayer@lkkauto.com, fax: 6741-4108

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

[attachment "our insured statement.pdf" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes] [attachment "SHD8551H VC (TS).avi" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes] [attachment "SHD8551H VC (TS)(1)(1).avi" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes] [attachment "SHD8551H VC (TS)(1)(1).avi" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes] [attachment "our insured statement.pdf" deleted by Cecilia Lee Peng Geok/sparkcarcare/cdge/delgronotes]

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the 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	22/07/2017 12:41
Date Of Accident	21/07/2017 17:15
Exact Location Of Accident	CHATSWORTH RD X GRANGE RD
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SHD8551H
Insured/Policyholder	
Name Of Registered Owner	CITYCAB PTE LTD
Co Reg No	199502839G
Email Address	FLEETSAFETY@CDGTAXI.COM.SG
Mobile Phone No	
Alternative Phone No	OFFICE-65508768

Vehicle Particulars

Manufacturer	HYUNDAI
Model	I40

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

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

If No, Please state action to be taken THIRD PARTY

Vehicle Category TAXI

Insurance Company

Name of Insurance Company	FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	YES
Policy Number	D-15072702MFSH
Cover Note Number	

Driver

Name of Driver	CHNG WOEI KUAN (ZHUANG WEIGUANG)
NRIC No	S7235450H
Date Of Birth	27/09/1972
Occupation	OUTDOOR
Date Of Driving Pass	19/05/1993
Driving Experience	24 YEARS AND 2 MONTHS
Gender	MALE
Mobile Number	
Fax Number	
Contact Number	
Email Address	NOEMAIL

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 willful misrepresentation or withholding of material facts may allow insurance companies to reassess 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 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.
 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.

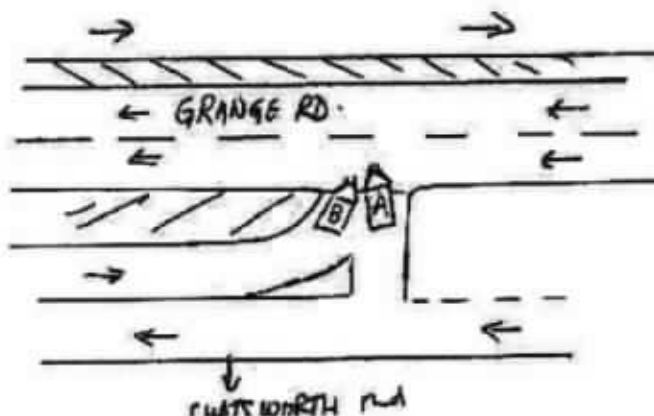
GUARANTEE LTD
O. REG. NO. 1995028390

Policyholder's Signature / Date & Time

Sketch Plan

Driver's Signature (if driver is not the policyholder) / Date & Time

Witnessed by Recording Centre Personnel



A: 2ND 8551H
B: 3LF 1628J
T0407A
STEVEN ONG
11C 57984132C

Mei Kwan (LKKAuto)

From: Yong, Ivy-AV <Ivy-AV.Yong@aig.com>
Sent: Thursday, 13 December, 2018 2:45 PM
To: Vivian Lau (LKKAuto); Mei Kwan (LKKAuto)
Cc: Hsiao Tong (LKKAuto); Joy Irene (LKKAuto); Admin A
Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Hi Vivian,

Case reopened and pending for payment.

Thank you

Ivy Yong
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120
Tel +64191637
Ivy-AV.Yong@aig.com | www.aig.com.sg

AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards.
[Click here to find out more.](#)

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From: Vivian Lau (LKKAuto) [mailto:vivianlau@lkkauto.com]
Sent: Thursday, December 13, 2018 2:41 PM
To: Yong, Ivy-AV; Mei Kwan (LKKAuto)
Cc: Hsiao Tong (LKKAuto); Joy Irene (LKKAuto); Admin A
Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Dear Ivy,

Content noted.

Kindly send back our report via merimen

Dear Mei Kwan,

Please reopen the file.

From: Vivian Lau (LKKAUTO) [<mailto:vivianlau@lkkauto.com>]
Sent: Wednesday, December 12, 2018 5:57 PM
To: Yong, Ivy-AV
Cc: Hsiao Tong (LKKAUTO); Joy Irene (LKKAUTO); Admin A
Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Dear Ivy,

We refer to the email below.

TP property damage claim still pending for resolve or has been resolve? - case not resolve yet.

Is their property damage claim or our property damage claim?- is TP property claim.

TP were advised by their hirer's lawyer that our principal had settled their hirer's BI claim at 80% liability

Please advise can we start to offer start with 50% liability.

Kindly send back our report via merimen

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Yong, Ivy-AV [<mailto:Ivy-AV.Yong@aig.com>]
Sent: Wednesday, 12 December, 2018 4:59 PM
To: Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>
Cc: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Joy Irene (LKKAUTO) <JoyIrene@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Hi Vivian,

3rd reminder, your reply please.

Thank you

Ivy Yong

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +64191637

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120
Tel +64191637 | Fax +68357416
Ivy-AV.Yong@aig.com | www.aig.com.sg

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From: Vivian Lau (LKKAuto) [<mailto:vivianlau@lkkauto.com>]
Sent: Monday, October 15, 2018 5:49 PM
To: Yong, Ivy-AV
Cc: Hsiao Tong (LKKAuto); Joy Irene (LKKAuto); Admin A
Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Dear Ivy,

We refer to the above matter,

TP is seeking 80% recovery for our property damage claim.

Please advise to offer start with 50%.

Kindly send back our report via merimen

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Yong, Ivy-AV [<mailto:Ivy-AV.Yong@aig.com>]
Sent: Monday, 15 October, 2018 5:39 PM
To: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>
Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Joy Irene (LKKAuto) <joyirene@lkkauto.com>
Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Dear Vivian,

Your update please.

Ivy Yong

Kindly offer and settle third party property damage claim.

Thank you

Ivy Yong

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +64191637 | Fax +68357416

Ivy-AV.Yong@aig.com | www.aig.com.sg

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From: Yong, Ivy-AV

Sent: Wednesday, January 24, 2018 10:03 AM

To: 'Vivian Lau (LKKAUTO)'

Cc: Hsiao Tong (LKKAUTO); Joy Irene (LKKAUTO)

Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Dear Vivian,

TP was encroached to TP lane which the lane is meant for the vehicle coming from right.

Moreover, the lane is meant for 2 vehicles, our insured did not squeezed through the small gap and collided onto TP.

Please reject TP claim.

From: Vivian Lau (LKKAUTO) [<mailto:vivianlau@lkkauto.com>]
Sent: Tuesday, January 23, 2018 5:33 PM
To: Yong, Ivy-AV
Cc: Hsiao Tong (LKKAUTO); Joy Irene (LKKAUTO)
Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Your ref : 9537045665SG
Our Ref: CC3/LCR17014432/K1wa3

Dear Ivy,

Accident involving on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

We refer to the above matter

Enclosed is the TP video for your perusal.

Based on the circumstances of both parties and available information in hand. Base on TP video, TP was waiting for the major road to clear before TP can make a left turn, OID squeezed through the small gap and collided onto TP.

Kindly advice on your view/opinion/instruction for this claim.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

From: Tan, Wilson-KL [<mailto:Wilson-KL.Tan@aig.com>]
Sent: Monday, 8 January, 2018 10:37 AM
To: Zayyer (LKKAUTO) <zayyer@lkkauto.com>
Cc: Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>
Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

I cannot view the video.

Wilson Tan

AIG

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1753 | Fax +(65) 6835 7416

Wilson-KL.Tan@aig.com | **www.aig.com.sg**

IMPORTANT NOTICE:

Cc: Vivian Lau (LKKAUTO)

Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Dear Wilson,

We'd like to have your point of view/approval to settle the claim.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayer@lkkauto.com | fax: 6741-4108
Blk S1, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Zayer (LKKAUTO)

Sent: Tuesday, 12 December, 2017 11:34 AM

To: 'Tan, Wilson-KL' <Wilson-KL.Tan@aig.com>

Cc: Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>

Subject: RE: Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

Your Ref: 9537045665SG

Dear Wilson,

Date of accident on 21/7/2017 involving vehicles SLF 1628J & SHD 8551H

We refer to the above matter.

Please be informed that both party are turning left and accident happened. However, OID reported that no accident / no collision.

We are in receipt of video footage from third party showing the collision between 2 cars while turning. As such, we will proceed to negotiate and settle the claim at 50/50 basis liability.

Please let's have your instruction / advice.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayer@lkkauto.com | fax: 6741-4108
Blk S1, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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Our Ref : CC17070861/ SHD8551H /CL(st)

Date : 15-Aug-17

AIG ASIA PACIFIC INSURANCE PTE LTD
CHARTIS Building
78 Shenton Way
#07-16
Singapore 079120

Attn : Motor Claims Department

CDGE Taxi Claims Department

59 Layang Drive
4th floor
Singapore 508969
Fax : 6214 1843

4432/2
COMFORTDELGRO
ENGINEERING

ComfortDelGro Engineering Pte Ltd
205 Braddell Road Singapore 576701

Hotline +65 6362 6280
Facsimile +65 6280 9755

www.cdge.com.sg

Company Registration No. 199701001

Workshops

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205 Braddell Road
Singapore 576701

Layang
59 Layang Drive
Singapore 508969

Sin Ming
383 Sin Ming Drive
Singapore 575717

Pandan
45 Pandan Road
Singapore 609286

Ubi
320 Ubi Road 3
Singapore 408649

Senoko
24 Senoko Loop
Singapore 759156

Sungei Kadut
7 Sungei Kadut Way
Singapore 728791

Defu
6 Defu Avenue 1
Singapore 539637

Yishun
501 Yishun Industrial Park A
Singapore 758732

Dear Sir

WITHOUT PREJUDICE

ACCIDENT INVOLVING OUR TAXI SHD8551H YOUR INSURED
SLF1628J AND OTHER ON 12.07.17

We are the authorised repair workshop for Citycab Pte Ltd, the owner of motor vehicle no: **SHD8551H** which was involved in the captioned accident with your insured vehicle.

The vehicle owner and the taxi driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the vehicle.

As the accident was caused by the negligent act of your insured driving : **SLF1628J** we are submitting this claim for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

1	Cost of Repair	\$	406.60
2	5 days Loss of Rental @ \$ 129.28 per day	\$	646.40
3	Survey Report Fees (Surveyed by M/s LKK)	\$	-
4	LTA Search Fees	\$	-
5	GIA / Police Report Fees	\$	5.35
6	Towing / Medical / Transportation Fees	\$	-
Sub Total :		\$	1,058.35

HIRER'S CLAIM

1	5 days Loss of Income @ \$ 80.00 per day	\$	400.00
Total Claims :		\$	1,458.35

We enclosed herewith the following documents to support the claims: -

- a) Original repair bill and photocopies of photographs : 4 pcs.
b) LTA search slip/s of : **SLF1628J**
c) GIA / Police report/s of : **SHD8551H**
d) Letter of authority from owner / hirer / operator
() Witness statement/s () Certificate of Insur (x) Rental Rate letter
(X) Photograph/s of Accident Scene (x) Downtime/Mileage record

Kindly look into the matter and let us hear from you on the settlement of the said claims as soon as possible.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver. This condition shall apply even if medical expenses are claimed herewith and part of the settlement reached.

Please note that, for the time being, we are not making this claim via solicitors provided you treat this letter as our intention to file a claim in court according to the provisions of the Non-Injury Motor Accident Litigation ("NIMA") protocol and further, you agree that if negotiations should breakdown and this claim is referred to solicitors you shall not raise any objection that the NIMA protocol has not been complied with. If you disagree with this condition please reply in writing within the next 2 working days failing which we shall proceed to negotiate with you on the basis that you have acquiesced to the said condition by your conduct.

Yours faithfully

Cecilia Lee

Executive

CDGE Claims Department

Tel : 6214 8354 Fax: 6214 1843 Email : cecilialee@sparkcarcare.com

COMFORTDELGRO



Vivian Lau (LKKAuto)

From: Vivian Lau (LKKAuto)
Sent: Thursday, 12 October, 2017 11:03 AM
To: 'eyap@lioncityrentals.com.sg'
Cc: Zayyer (LKKAuto); Hsiao Tong (LKKAuto)
Subject: ACCIDENT INVOLVING SLF 1628J AND SHD 8551H ALONG CHATSWORTH RD ON 21/07/2017

Our Ref: CC3/LCR17014432/K1wa3

12 October 2017

LION CITY RENTALS PTE LTD

Dear Sir/Madam,

ACCIDENT INVOLVING SLF 1628J AND SHD 8551H ALONG CHATSWORTH RD ON 21/07/2017

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

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 agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within 7 days i.e. by **23/10/2017**, after we shall proceed with negotiation with Third Party claimant on the **without prejudice basis** and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please call us if you have further queries.

Thank you

Best Regards,

Vivian Lau | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-8625 | email: Vivianlau@lkkauto.com | fax: 6741-4108

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

LETTER OF AUTHORISATION

(NAF / PAF)

**ACCIDENT INVOLVING
ALONG****I 40 SHD8551H , SLF1628J
CHATSWORTH RD X GRANGE RD****ON 21-Jul-17 17:15****I / We****CHNG WOEI KUAN (ZH...** (Hirer) NRIC No.: **S7235450H****and/or**

(Relief) NRIC No.:

Taxi Number**SHD8551H**

hereby authorise ComfortDelGro Engineering Pte Ltd (CDGE):

1. To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
3. To sign Discharge Voucher on my/our behalf.
4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of **"ComfortDelGro Engineering Pte Ltd"**.

Date**22-Jul-2017****Name of Hirer****CHNG WOEI KUAN (ZHUANG WEIGUANG)****Hirer NRIC****S7235450H**

Signature :

**Address****218 JURONG EAST STREET 21 #02-...
600218****Contact No.****97320025**

RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

"We/I, COMFORTDELGRO ENGINEERING PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for \$ 900.00 (Global Sum) for vehicle no. SHD 8551H that was damaged pursuant to the accident which occurred on 21/07/2017 (date) along CHATSWORTH RD (location) involving vehicle no/s SLF 1628J.

This is pursuant to the inspection conducted on 25/07/2017 (date) at "the workshop".



We/I confirm that we/I are/am authorized by the owner CITYCAB PTE LTD ("the third party claimant") of vehicle no. SHD 8551H make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

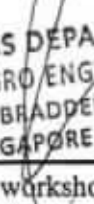
We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SHD 8551H (vehicle no.) as a result of the accident.

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

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

Dated this _____ (day) of 14 DEC 2018 (month) 20____ (year)



Signed by appointed surveyor


CLAIMS DEPARTMENT
COMFORTDELGRO ENGINEERING PTE LTD
205 BRADDELL ROAD
SINGAPORE 579701
Signed by "the workshop" (with chop)

"The contents of this document apply to vehicle damages only. All personal injuries and damages arising therefrom are excluded from the ambit and application of this document."

Please forward your cheque made payable to:-
COMFORTDELGRO ENGINEERING PTE LTD

TAX INVOICE

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD

#08-16 78 SHENTON WAY, CHARTIS BUILD
 SINGAPORE SG 079120

CONTACT NO: 64193000 3225094

VEHICLE NO
 SHD8551H

MAKE
 HYUNDAI

MODEL
 I-40

DATE OF REG
 12.05.2016

CHASSIS CODE
 KMHLE411M4G089116

INV. NO/DATE
 91321536 31.07.2017

JOB NO.
 305058774

ODOMETER READING

DATE/TIME IN
 22.07.2017 11:30

Description : 3P 21.07.2017

S/No	Part No.	Qty	Unit Price	%Disc	Net
------	----------	-----	------------	-------	-----

PART REQUISITION

SUB-TOTAL : 0.00

JOB NATURE

0001	1	PANEL BEATING	200.00		200.00
0002	23-502	SPRAYPAINT ON AFFECTED AREA	180.00		180.00
SUB-TOTAL :					380.00

Items total	380.00
Add GST @ 7.000 %	26.60
Invoice amount	406.60

ComfortDelGro Engineering Pte Ltd
 A member of COMFORTDELGRO

Head Office:
 205 Braddell Road
 Singapore 119071

Kindly note that no receipt shall be issued unless requested

CUSTOMER'S COPY

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010004	91321536	406.60	

TAX INVOICE

8010004

AIG ASIA PACIFIC INSURANCE PTE LTD

#02-15 73 SHENTON WAY CHARTIS BUILD
SINGAPORE SG 079120

CONTACT NO: 64193000 3235094

VEHICLE NO
SHD8551H

MAKE
HYUNDAI

MODEL
I-40

DATE OF REG
12.05.2016

CHASSIS CODE
R08LB41UMGU089116

INV. NO/DATE
91321536 31.07.2017

JOB NO.
305058774

ODOMETER READING

DATE/TIME IN
22.07.2017 11:30

Issued by : CHEWHEELING 31.07.2017 14:22:59
Repair type : CP80/57/57
Payment Type/Term : /Credit 30 days

ACCOUNT No.	INVOICE No.	AMOUNT	BANK/CHQ No.
8010004	91321536	406.60	

Our Ref: CC17070861



Date: 31 July 2017

TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON	21/07/2017 @ 17:15 hrs
ALONG	CHATSWORTH RD X GRANGE RD
INVOLVING	SLF1628J

We refer to the above-mentioned accident and wish to inform that **CityCab Pte Ltd** is the registered owner of the taxi bearing vehicle registration number **SHD8551H** (the "Taxi"). The Taxi was hired to **CHNG WOEI KUAN (ZHUANG WEIGUANG) IC NO S7235450H** a registered hirer-operator of **CityCab Pte Ltd** at the time of occurrence of the aforementioned accident at a rental rate **\$129.28** per day (inclusive of GST).

Please be advised that the Taxi was insured with **First Capital Insurance Ltd** on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay
Executive, Fleet Safety

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

[illegible]

IDING	MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)		DATE	NAME OF DRIVER	MILEAGE READING				MILEAGE TRAVELLED (KM)	HOURS OPERATED (TIME)	
		FROM	TO								FROM	TO
				17/7/17	T/AN	198	269			133	2145	0340
				18/7/17	clng	198	472			203	0700	1910
				18/7/17	T/AN	198	688			216	2120	0530
				19/7/17	clng	198	994			309	0700	1910
				19/7/17	T/AN	199	220			223	2150	0435
				20/7/17	clng	199	559			339	0700	2030
				20/7/17	T/AN	199	791			232	2120	0525
				21/7/17	clng	200	016			225	0720	1900
				22/7/17	T/AN	200	309			293	2200	0610
				22/7/17	clng	200	549			38	1000	1130

Text size: -

0% 25% 50% 75% 100%

Enquire Vehicle Insurer

Vehicle No.	Incident Date/Time	Search Status	Insurance Company Code	Insurance Company Name
SLF1628J	21 Jul 2017 / 17:15:00	Successful	A04	AIG ASIA PACIFIC INSURANCE PTE. LTD.

[Previous](#) [OK](#)

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Last updated on 16 Jul 2017 at 12:47 AM

Sno 8351 H

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

Express

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	26 Jul 2017 Edit Reg		25 Jul 2017 00:00 Edit Adj Rpt	S\$380.00 Edit Estimates	S\$380.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured: LCRF PTE LTD , Co. Reg. No.: 201624597K									
Main Claimant: CITYCAB PTE LTD , Co. Reg. No.: 199502839G									
Vehicle Reg. No.: SHD8551H		Date of Loss: 21/07/2017 17:00 - :59 [14 Months and 9 Days From LTA Reg Date (Man Yr)]							
Claim Type: TP / 9537045665SG		Policy/Cover Note No.: 0999995057							
Vehicle Reg. No. (Insured): SLF1628J		Policy No. (Claimant): D-15072702MFSH							
		Excess:							
Repairer: ComfortDelGro Engineering Pte Ltd (Loyang) 59 Loyang Drive, 508959 Loyang - Tel: 6214 8300									
Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Yong, Ivy-AV] [ivy-VA.Yong@aig.com]									
Claimant's Insurer: MS First Capital Insurance Ltd (HQ) - Tel: 62222311									
Adjuster: LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by KALVIN ANG WEI KUN] ... [Final Rpt due 17/12/2018]									
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
<ul style="list-style-type: none"> AIG_SG_EXPRESS (13/12/2018): Report Send Back Alerts - SHD8551H (TP) AIG_SG (27/07/2017): No OI GIA Report 									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SHD8551H (9537045665SG)
[SLF1628J]
TP
CITYCAB PTE LTD
Jul 21 2017 5:00PM
[LCRF PTE LTD]
ComfortDelGro Engineering Pte Ltd

Upload Documents

Upload Photos

Compose New Letter

Upload Video

Upload Audio

View

View in Browser

Letters/Correspondences

1 per page

No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	(Draft)	Third Party Express Settlement – Payment Breakdown	Edit	
2	15/02/18 08:35	Insurer Offer Letter/DV <small>[Offer superseded on 2018/12/13]</small>	Load HTM	

Photos/Images

3 per page

No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
2	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
3	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
4	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
5	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
6	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
7	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
8	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
9	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
10	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
11	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
12	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
13	26/07/17 18:01	General View	Load JPG	<input checked="" type="checkbox"/>
14	26/07/17 18:41	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
15	26/07/17 18:41	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
16	26/07/17 18:41	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>
17	26/07/17 18:41	Reinspection Photo	Load JPG	<input checked="" type="checkbox"/>

Documentation

1 per page

No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	26/07/17 16:42	TP ESTIMATE - MARKED	Load PDF	
2	26/07/17 16:42	TP GIA REPORT	Load PDF	
3	23/01/18 17:34	Email to AIG to seek advise 23.1.18	Load PDF	
4	24/01/18 10:50	Email from AIG to reject TP claim 24.1.18	Load PDF	
5	24/01/18 10:50	Email to wkshop reject claim 24.1.18	Load PDF	
6	14/02/18 14:47	SLF1628J 20170721 RO ADDENDUM ADDED	Load PDF	
7	13/12/18 17:38	Email letter to OI ACCIDENT INVOLVING SLF 1628J AND SHD 8551H ALONG CHATSWORTH RD ON 21.07.2017	Load PDF	
8	10/01/19 16:13	WORKSHOP INVOICE	Load PDF	
9	10/01/19 16:13	AUTHORISATION TO ACT FORM	Load PDF	
10	10/01/19 16:13	Release Voucher	Load PDF	
11	10/01/19 16:13	RENTAL RECEIPT	Load PDF	
12	10/01/19 16:13	RENTAL MILEAGE	Load PDF	
13	10/01/19 16:13	LTA SEARCH	Load PDF	

No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	06/10/17 15:10	OI GIA report	Load PDF	

Documents Checklist

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

TEAM _____

Vehicle No:	SLF1628J (Insd veh)	Model:	HYUNDAI I40 1.7 D (A)
	SHD8551H (TP veh)		
Date of Accident:	21/07/2017		

Payment Instruction: Payee's Breakdown			
1)	ComfortDelGro Engineering Pte Ltd	:	\$ 900.00
2)		:	\$
3)		:	\$
4)		:	\$
5)		:	\$

Date _____

https://singapore.merimen.com/claims/index.cfm?fusebox=SVCdoc&fuseaction=dsp_doclt... 10/1/2019

LKK Auto Consultants Pte Ltd (Co.Reg No:199607198R)

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

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC3/LCR17014432/K1WA3Q2-1

Date: 10/01/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No: 0999995057

Claimant Vehicle No: SHD8551H

Insured Vehicle No: SLF1628J

Date of Loss: 21/07/2017

Nature of Claim: TP

Claim No: 9537045665SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SHD8551H

Make & Model: HYUNDAI I40, 1.7 D (A)

Reg. Date: 12/05/2016 (Man. Year: 2016)

Colour: Yellow

Engine Capacity: 1685 cc

Market Value/New Car Price: N/A

Sum Insured (S\$): Market Value/New Car Price

Engine No: D4FDGU622125

Chassis No: KMHLB41UMGU089116

Odometer: 200347 km

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable):

Yes Footbrake (Serviceable): Yes

Handbrake (Serviceable): Yes Engine Modification:

No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 205/60 R16

Rear Tyre Size: 205/60 R16

Front Left Side: Triangle 7 mm

Rear Left Side: Triangle 7 mm

Front Right Side: Triangle 7 mm

Rear Right Side: Triangle 7 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	1,198.00	0.00	1,198.00	100.00
Miscellaneous Items	0.00	0.00	0.00	
Labour	660.00	380.00	280.00	42.42
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	1,858.00	380.00	1,478.00	79.55
+ GST 7.00/7.00% (S\$)	130.06	26.60	103.46	79.55
Nett Amount (S\$)	1,988.06	406.60	1,581.46	79.55
+ Loss of Use (4.0 x S\$50.00/day) (S\$)		200.00		
+ Car Rental (4.0 x S\$129.28/day) (S\$)		517.12		
		1,123.72		
Liabie Amount (80.00%) (S\$)		898.98		
+ Doc/Search Fee (S\$)		5.35		
Nett Liability (S\$)		904.33		
Global Sum Settlement (S\$)		900.00		

INSPECTION

Date of Assignment: 25/07/2017

Date Inspected: 25/07/2017 Inspected At: ComfortDelGro Engineering Pte Ltd
(Loyang)
59 Loyang Drive
Singapore 508969

Estimated Period of Repair: 2.0 days

Adjuster: KALVIN ANG WEI KUN

Manager: VIVIAN LAU PEI FENG

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

REPAIR DETAILS

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER COVER	Repair	1,052.20 FL	*- FL
2	1		*FRONT BUMPER BRACKET (LH)	Serviceable	24.60 FL	*- FL
3	1		*FRONT WHEEL HUB CAP (LH)	Serviceable	150.70 FL	*- FL
4	1		*FRONT TYRE (LH)	Serviceable	216.00 FS	*- FS
					Sub Total (S\$)	1,443.50
					- List Item Discount on L Items 20.00/20.00% (S\$)	0.00
					Total Parts (S\$)	1,198.00

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

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	PANEL BEATING	New	380.00	200.00
2	SPRAY PAINTING CHARGE	New	200.00	180.00
3	FRT WHEEL ALIGNMENT	New	80.00	0.00
Gross Labour Cost (\$\$)			660.00	380.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >