

INQUIRY

INS. CASE OWNER:

CC 7, UK 2757, JAB 9, LKK: IDAC

Surveyor:

H-3

DOI:

ASSIGNMENT

Date / Time:

18/11/18

Registered in Merimen:

11/11/18

Pre-assign / CCU / FTE



Insured Vehicle No.:

SUH 6658D

Claim No.:

48005071050

Name of Insured:

UK

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II : \$:

D.O.A.:

15/11/18

Place of Accident:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

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

Insured Liability:

%

Final ? Yes / No

SHB 13754



INSRS:

WSP:

Tel:

Liability:

RMKS:

SMKT



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date / Time

21/11/18
7:00

SHB 13754 - X

SUH 6658D - Y

- UK non reporting

- NO OI GIA - TO FOLLOW UP

- TP LOD IN.

27-6-19

EMAIL SENT TO LCR.

- OI GIA in.

2/3/2020
Electron

File pass to mk to close

STAGE

DATE / PIC

Non-Reporting ltr (1st): 20-6-19

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

\$:

650

(2 days) Reduction:

78 %

Email

Call

FINAL SETTLEMENT

Date/Time:

28/3/2020

Confirm with:

Lee Gek

Email

Call

Final Liability:

%

100

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

Repair Cost:

\$:

650

Loss of Rental (LOR):

\$:

401.25

(3 days) X \$133.75

Loss of Use (LOU):

\$:

-

(5 - 2 - days)

Loss of Income (LOI):

\$:

-

(5 - 2 - days)

LOR only

LOI only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

\$:

7.00

Medical:

\$:

-

Disbursement:

\$:

-

(e.g. Tow/Independent)

Legal Cost

\$:

-

Total:

\$:

1,058.25

Global Sum \$:

1,058

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

\$:

1,058.00

Name 1:

SMRT TAXIS PTE LTD

Payee 2: (Strike if N.A.)

\$:

Name 2:

Payee 3: (Strike if N.A.)

\$:

Name 3:

1) Claim status: No / Reject/Private Settle

2) Report Format:

3) Survey fee:

TP

\$320

AI (Angie) to Opine L

not in OI favor, SAB - 14/11/18

COPY SENT
3/3/2020

STYMER Hume Jc

REF:

A16

ASSIGNMENT

From _____ Date: 18/12/2018

Estimated Cost:

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

To Inspect Vehicle No: SHB 1335Y

at Workshop n/s SMRT

of Woodlands

Insured:

Policy No.

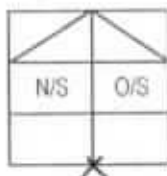
Claims No.

Sum Insured: _____ Excess: _____

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its
repair at the time of inspection.

Bal. or Market Value:

IDAC Accident Report: _____ Consistent?: Yes or No

GIA / PR Seen: _____ Consistent?: Yes or No

Est. Repairs: 2 days Res: Yes or No

Lum Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Vehicle: IN / OUT

Date: _____ Person Contacted: _____

Veh No: SHB 1335Y Yr Regn: 26 Mar 2014

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi Prime Mover /

Truck / Trailer or

Make: Toyota Prius CC 1797

Colour: Maroon A/C Insured / Std / NI / NA

Sp. Reading: 573413 T/Radio: Insured / Std / NI / NA

Eng/No: _____

C/No: JTDKN36U705737446

Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orModi: Nil / Sp Rim / STD A/Rim or

Tyre Size: F: 195/65R15

R: _____

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or Falken

Front

Rear

R/Bal. 6 mm R/Bal. 6 mm

L/Bal. 6 mm L/Bal. 6 mm

D.O.A. 15/12/18 D.O.I. 18/12/18

Survey held at SmrtDes. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

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

Date / Time Action / Instruction

12/18/2069

C L/S → \$ 650 / Red \$ 2,313.07 (75%)

SLH6658D

2 days + 1 PRS = 3 days

Date/Time, File Pass to?

☐ : Preli. Report☐ : Final Report

1)

Date/Time, File Return to?

2)

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation

) \$ = RS. \$

) Photos

) Other

Report Format :

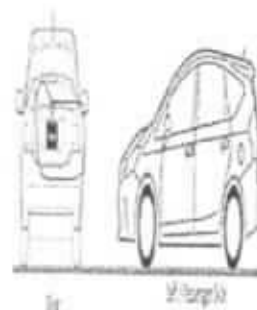
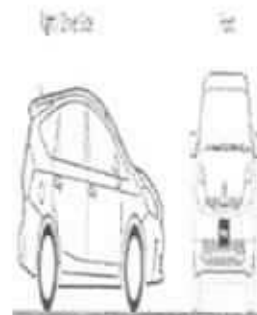
Lump Sum / I.B.I.: (\$

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

TOTAL



Section A - Accident Details

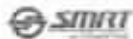
Registration Number	SHB1335Y
Case Reference Number	TAX12/18/2059
Registration Date	26/03/14
Company Type	SMRT Taxis Pte Ltd
Make	TOYOTA
Model	PRIUS
Name of Driver	LEE ENG CHAI
Type of Accident	Head to Rear
Accident Date and Time	15/12/18 5:55 PM
Accident Reported Date and Time	17/12/18 1:07 PM
Is Surveyor Required?	Yes
Survey by	
Vehicle is Towed Back?	No
Towed Back Date and Time	
Replacement Vehicle issued?	No
Job Card Number	24099290
Special Instruction to ARC, if any	TOWED \$55/TP
Prepared Date and Time	17/12/18 2:14 PM
Chassis Number	
Mileage	
Work Shop	
Repair Completion Date and Time	



Section B - Summary of Repair Estimates

Summary of Repair Estimates

	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Labour Cost	\$338.00	\$200.00
Total Spray Cost	\$558.00	\$200.00
Total Spare Part Cost	\$1,603.07	\$105.56
Total Other Cost	\$484.00	\$150.00
TOTAL COST	\$2,983.07	\$655.56
Lump Sum Total	\$2,950.00	\$650.00 (L/S)
Number of Repair Days	3.0	2.0
Prepared / Adjusted By	Tuck Foo Kok	Hwee Jie (LKK) / AIG
ARC / Surveyor Sign Off Date	18/12/2018 3:57 PM	18/12/2018 3:25 PM
Signature		
Remarks	L/S photo after repair, supply menialary item send e-mail to: rad@kkauto.com (91803151)	



SMRT Accident Vehicle Repair Estimates

SMRT Automotive Services Pte Ltd
 20 Shenton Way, #04-04 Singapore 071108
 Tel: 6342 1100
 Fax: 6342 1101
 E-mail: smrt@smrt.com.sg
 Website: www.smrt.com.sg

Date Generated: 26/12/2018
 User ID: 1010000

Section C - Quotation and Accident Invoice Details

Quotation Number	QN-1812-0488	Invoice Number	
Quotation Date	24.12.2018	Invoice Date	
Invoice Amount		Prepared Date	

Section D - Details of Repair Estimates

Part 1 - Labour Works

Job Scope	Quotation from AR	Adjusted by Surveyor, if applicable
TO REPAIR REAR PORTION	\$338.00	\$200.00
Total Labour	\$338.00	\$200.00

Part 2 - Spray Painting & Panel Beating Related Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO REPSRAY REAR BUMPER	\$278.00	\$200.00
TO RESPRAY BUMPER BEAM	\$180.00	\$0.00
Total Spray Painting & Panel Beating	\$558.00	\$200.00

Part 3 - Other Costs - Accident and Accident Repair Related Expense

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TOWING CHARGE	\$54.00	\$60.00
TO CHECK WIRING AND SYSTEM FUNCTION	\$80.00	\$30.00
TO TEST AND REFIX REVERSE SENSOR SYSTEM	\$120.00	\$30.00
TO REMOVE AND REFIT WIRE HARNESS	\$120.00	\$30.00
TO WASH AND VACUUM	\$50.00	\$0.00
Total Other Costs	\$464.00	\$150.00

Part 4 - Spare Parts / Material Usage

Part Number	Portion	Stock Number	Part Name	Quantity	Unit Price (\$)	Discount (%)	Final Price (\$)	Estimator Approved	Surveyor Approved
		52158-47905	BUMPER REAR	1.00	\$458.60	100.00	\$0.00	Replace	Repair
		52161-18010	BUMPER CLIPS	10.00	\$1.81	25.00	\$12.08	Replace	Replace
		52023-12240	BUMPER REINFORCEMENT REAR	0.00	\$285.70	0.00	\$0.00	Replace	Not Given
		52016-47030	ARM SUB-ASSY. RR BUMPER LH	0.00	\$139.80	0.00	\$0.00	Replace	Not Given
		52015-47050	ARM SUB-ASSY. RR BUMPER RH	0.00	\$139.60	0.00	\$0.00	Replace	Not Given
		52587-30070	ANTENNA ELECTRICAL LOWER REAR	0.00	\$157.40	0.00	\$0.00	Replace	Not Given
			SENSOR REVERSE	0.00	\$180.00	0.00	\$0.00	Replace	Check
			PIXEL STICKER	2.00	\$60.00	0.00	\$120.00	Replace	Replace
		76088-47020	BUMPER LIP COVER RR/LH	0.00	\$72.20	0.00	\$0.00	Replace	Not Given
		76087-47020	BUMPER LIP COVER RR/RH	0.00	\$118.10	0.00	\$0.00	Replace	Not Given
		76091-47030	BUMPER LIP REAR	0.00	\$228.90	0.00	\$0.00	Replace	Not Given
		52578-47020	BUMPER SIDE RETAINER RR/LH	0.00	\$94.80	0.00	\$0.00	Replace	Not Given
		52579-47020	BUMPER SIDE RETAINER RR/RH	0.00	\$94.80	0.00	\$0.00	Replace	Check
		56306-47011	UNDER COVER SUBASSY. RR FLOOR	0.00	\$514.90	0.00	\$0.00	Replace	Not Given
Total					\$2,466.81		\$132.88		

132.08
 - 202
 105.66
 + 200.00
 + 350.00

655.66

hec
 x/45 \$650/-

hec

hw

Hua Jie-LKK
 my

27/12/18 - Finalized L/S repair \$650/- 2days.



Case Details

Case Reference Number : TAX/12/18/2069
 Type of Repair : Accident Repair
 Vehicle Registration Number : SHB1335Y

Company Type : SMRT Taxis Pte Ltd
 Estimation ID : EST-4985-ID
 Assigned By : Taxi Claims Manager Team

Insurance Company Name : AIG Asia Pacific Insurance Pte Ltd
 Accident Date and Time : 15/12/2018 09:55 AM
 Vehicle Age(In Months) : 57

Documents / Photographs

[View Documents / Photographs](#)

Total Documents: 1

Estimation Details

Spare Part's Cost Detail

BOM Type	Costing Type	Portion	Material Number	SMRT Recommendation							Surveyor Approval		
				Part Name	Qty	List Price Per Unit(\$)	List Price(\$)	Dis(%)	Final Price(\$)	Repair/ Replace	Surveyor Quantity	Surveyor Final Price(\$)	Repair/Replace
One Time Key In	Main			BUMPER REAR	1	458.60	458.60	25.00	343.95	Replace	1	0	Repair
One Time Key In	Main			BUMPER CLIPS	10	1.61	16.10	25.00	12.08	Replace	10	12.08	Replace
One Time Key In	Main			BUMPER REINFORCEMENT REAR	1	205.70	205.70	25.00	154.27	Replace	0	0	Not Give
One Time Key In	Main			ARM SUB-ASSY, RR BUMPER LH	1	139.60	139.60	25.00	104.70	Replace	0	0	Not Give
One Time Key In	Main			ARM SUB-ASSY, RR BUMPER RH	1	139.60	139.60	25.00	104.70	Replace	0	0	Not Give
One Time Key In	Main			ANTENNA, ELECTRICAL LOWER REAR	1	157.40	157.40	10.00	141.66	Replace	0	0	Not Give
One Time Key In	Main			SENSOR REVERSE	1	180.00	180.00	0.00	180.00	Replace	0	0	Check
One Time Key In	Main			PIXEL STICKER	2	60.00	120.00	0.00	120.00	Replace	2	120.00	Replace
One Time Key In	Main			BUMPER LIP COVER RR/LH	1	72.20	72.20	25.00	54.15	Replace	0	0	Not Give
Total Spare Part Cost									2,003.84		Surveyor Total	132.08	
Lump Sum Discount (%)									20.00		Lump Sum Dis (%)	20	
Final Spare Part Cost									1,603.07		Final Sur Total	105.66	

SMRT Recommendation											Surveyor Approval			
BOM Type	Costing Type	Portion	Material Number	Part Name	Qty	List Price Per Unit(\$)	List Price(\$)	Dis(%)	Final Price(\$)	Repair/ Replace	Surveyor Quantity	Surveyor Final Price(\$)	Repair/Replace	
One Time Key In	Main			BUMPER LIP COVER RR/RH	1	118.10	118.10	25.00	88.57	Replace	0	0	Not Give	*
One Time Key In	Main			BUMPER LIP REAR	1	228.90	228.90	25.00	171.68	Replace	0	0	Not Give	*
One Time Key In	Main			BUMPER SIDE RETAINER RR/LH	1	94.80	94.80	25.00	71.10	Replace	0	0	Not Give	*
One Time Key In	Main			BUMPER SIDE RETAINER RR/RH	1	94.80	94.80	25.00	71.10	Replace	0	0	Check	*
One Time Key In	Main			UNDER COVER SUBASSY, RR FLOOR	1	514.50	514.50	25.00	385.88	Replace	0	0	Not Give	*
Total Spare Part Cost									2,003.84		Surveyor Total	132.08		
Lump Sum Discount (%)									20.00		Lump Sum Dis (%)	20		
Final Spare Part Cost									1,603.07		Final Sur Total	105.68		

Labour's Cost Detail

S.No.	Job Scope	SMRT Recommendation(\$)	Surveyor Adjustment(\$)	Remarks
1	TO REPAIR REAR PORTION	338.00	200	
Total:		338.00	200.00	

Spray Cost Detail



S.No.	Job Scope	SMRT Recommendation(\$)	Surveyor Adjustment(\$)	Remarks
1	TO REPSRAY REAR BUMPER	378.00	200	
2	TO RESPRAY BUMPER BEAM	180.00	0	
Total:		558.00	200.00	

Other Cost Detail

S.No.	Job Scope	SMRT Recommendation(\$)	Surveyor Adjustment(\$)	Remarks
1	TOWING CHARGE	84.00	0	
2	TO CHECK WIRING AND SYSTEM FUNCTION	80.00	30	
Total:		464.00	90.00	

S.No.	Job Scope	SMRT Recommendation(\$)	Surveyor Adjustment(\$)	Remarks
3	TO TEST AND REFIX REVERSE SENSOR SYSTEM	120.00	30	
4	TO REMOVE AND REFIT WIRE HARDESS	120.00	30	
5	TO WASH AND VACUUM	60.00	0	
Total:		464.00	90.00	

Summary

	Estimator Assessment(\$)	Surveyor Assessment(\$)
Total Spare Part Detail	1,603.07	105.66
Total Labour Cost	338.00	200.00
Total Spray Painting	558.00	200.00
Other	464.00	90.00
Overall Total	2,963.07	595.66
Lump Sum Repair Option		
Lump Sum Total	2,950.00	600.00
Surveyor Approved Amount		600.00
No of Repair Days*	3	2
Remarks	L/S photo after repair, supplementary item send e-mail to: nat@lkkauto.com (91803151)	
Surveyor Name	Hwee Jie	
Signature	 	
Survey Date	18/12/2018	

Save

Clear

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:

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Friday, 27 December 2019 10:17 AM
To: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis)
Cc: Admin A
Subject: RE: URGENT / REMINDER Re: Accident on 15/12/2018 involving SHB 1335Y & SLH 6658D (your insured) Our Ref: TAX/12/18/2069/lg

Without Prejudice

(save as to costs)

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement on a global sum for **\$1,058.00(all in)**.

Please confirm acceptance.

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

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

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>

Sent: Thursday, 19 September 2019 12:22 PM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: URGENT / REMINDER Re: Accident on 15/12/2018 involving SHB 1335Y & SLH 6658D (your insured) Our Ref: TAX/12/18/2069/lg

**URGENT
REMINDER**

Dear Khanchna,

Please let us know by **26th September 2019** if your principal is prepared to settle our claim, otherwise we will pursue accordingly. Thanks.

Khanchna (LKK Auto)

From: Khanchna (LKK Auto)
Sent: Monday, 16 December 2019 11:35 AM
To: Farduas Barween
Cc: Admin A; LCR Insurance Team
Subject: RE: MVA BETWEEN SLH 6658D ON 15/12/18 / SHB 1335Y

Tracking:	Recipient	Delivery
	Farduas Barween	
	Admin A	
	LCR Insurance Team	
	Meikwan@lkkauto.com	Delivered: 16/12/2019 11:35 AM
	shupei@lkkauto.com	Delivered: 16/12/2019 11:35 AM
	olivialau@lkkauto.com	Delivered: 16/12/2019 11:35 AM

Dear Sir/Madam,

We refer to the above matter and e-mail as trailed.

Kindly note that we have reviewed this matter.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 7 days i.e. **by 23/12/2019**, 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.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,
Khanchna | Case Handler
LKK Auto Consultants Pte Ltd
DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Farduas Barween <barween@lioncityrentals.com.sg>
Sent: Wednesday, 7 August 2019 5:41 PM
To: Khanchna (LKK Auto) <khanchna@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; LCR Insurance Team <insurance@lioncityrentals.com.sg>
Subject: Re: MVA BETWEEN SLH 6658D ON 15/12/18 / SHB 1335Y

Hi Khanchna,

Khanchna (LKK Auto)

From: Gan, Angiegeokling <Angiegeokling.Gan@aig.com>
Sent: Monday, 16 December 2019 11:16 AM
To: Khanchna (LKK Auto)
Cc: Admin A
Subject: RE: Seeking approval to do DS - AIG REF:TP / 4830502210SG - Accident between SHB 1335Y & SLH 6658D [AIG] on 15/12/2018

Dear Khanchna,

We have reviewed and noted the following salient points:

- TP's damages appeared to be consistent with circumstances of the alleged accident.
- Our insured driver admitted that he was travelling behind TP's vehicle and he tried to brake upon seeing TP's sudden braking – there is a likelihood that he might not be able to stop in time without hitting since he mentioned that it was a sudden action.
- Our insured driver did not have video evidence to prove that there was no contact between both vehicles.

We opined that liability is not in OI's favor and it would be an uphill task to defend the case in the event of litigation. In order to mitigate losses, we would agree to settle at best.

Prior to settling the claim, please inform OI on the above and request that they respond within 7 days if they would like to discuss further, failing which we shall proceed to settle the claim without further notice.

Please keep us posted in due course.

Thank you.

Best Regards,

Angie Gan
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

AIG Building, 78 Shenton Way, #08-16, Singapore 079120
Tel +(65) 6419 1013
Angiegeokling.Gan@aig.com | www.aig.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: Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]
Sent: Monday, December 16, 2019 10:42 AM

To: Gan, Angiegeokling <Angiegeokling.Gan@aig.com>

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

Subject: [EXTERNAL] RE: Seeking approval to do DS - AIG REF:TP / 4830502210SG - Accident between SHB 1335Y & SLH 6658D [AIG] on 15/12/2018

This message is from an external sender; be cautious with links and attachments.

Dear Ms. Angie,

Our Insured replied (as attached) that there is no video for the accident.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841 2360 | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

From: Gan, Angiegeokling <Angiegeokling.Gan@aig.com>

Sent: Monday, 16 December 2019 10:39 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: RE: Seeking approval to do DS - AIG REF:TP / 4830502210SG - Accident between SHB 1335Y & SLH 6658D [AIG] on 15/12/2018

Forward attachment

Best Regards,

Angie Gan

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

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

Tel +(65) 6419 1013

Angiegeokling.Gan@aig.com | www.aig.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: Gan, Angiegeokling

Sent: Monday, December 16, 2019 10:38 AM

To: Khanchna (LKK Auto) <khanchna@lkkauto.com>

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

Subject: RE: Seeking approval to do DS - AIG REF:TP / 4830502210SG - Accident between SHB 1335Y & SLH 6658D [AIG] on 15/12/2018

Dear Khanchna,

We note that you have written to OI on 7 August 2019, copy of your email enclosed for easy reference.

Please advise if OI or hirer responded after this email?

Best Regards,

Angie Gan
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

AIG Building, 78 Shenton Way, #08-16, Singapore 079120
Tel +(65) 6419 1013
Angiegeokling.Gan@aig.com | www.aig.sg

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From: Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

Sent: Monday, December 16, 2019 10:19 AM

To: Gan, Angiegeokling <Angiegeokling.Gan@aig.com>

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

Subject: [EXTERNAL] Seeking approval to do DS - AIG REF:TP / 4830502210SG - Accident between SHB 1335Y & SLH 6658D [AIG] on 15/12/2018

This message is from an external sender; be cautious with links and attachments.

Dear Ms. Angie,

We refer to the above matter.

Please be informed that our Insured driver (hirer) disputes the collision and alleged in his GIA that he was able to brake in time and there was no impact.

There is no video provided and only scene photo of the accident from third party repairer.

Based on the damage profile, we noted that there is misalignment at the rear bumper of third party vehicle and we opine that it is consistent with the accident version and opine that BOLA 27 is applicable.

Please advice us accordingly if we may proceed to do DS.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2020"

Best Regards,

Khanchna | Case Handler

LKK Auto Consultants Pte Ltd

DID: **6841 2360** | email: Khanchna@lkkauto.com | Fax: 6741-4108

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

...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	19 Dec 2018 Edit Reg		18 Dec 2018 00:00 Edit Adj Rpt	S\$650.00 Edit Estimates	S\$650.00 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: SMRT TAXIS PTE LTD , Co. Reg. No.: 198905369K									
Vehicle Reg. No.: SHB1335Y		Date of Loss: 15/12/2018 17:00 - :59 [56 Months and 19 Days From LTA Reg Date (Man Yr)]							
Claim Type: TP / 4830502210SG		Policy/Cover Note No.: 0999994821 (Comprehensive)							
Vehicle Reg. No. (Insured): SLH6658D		Policy No. (Claimant): D-18090213MFSH							
		Excess:							
Repairer: SMRT Automotive Services Pte Ltd (Woodlands) 60 Woodlands Industrial Park E4, 757705 Woodlands - Tel: 68662628									
Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Gan, Angie-GL] Angiegeokling.Gan@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 ONG HWEE JIE] ... [Final Rpt due 31/12/2018]									
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
<ul style="list-style-type: none"> AIG_SG (20/12/2018): No OI GIA Report AIG_SG (20/12/2018): Request to upload TP 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

*SHB1335Y (4830502210SG)
[SLH6658D]
TP
SMRT TAXIS PTE LTD
Dec 15 2018 5:00PM
[LCRF Pte Ltd]
SMRT Automotive Services Pte Ltd

Upload Documents	Upload Photos	Compose New Letter	Upload Video	Upload Audio	View View in Browser v
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Letters/Correspondences					1 per page v	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print	
1	(Draft)	Third Party Express Settlement - Payment Breakdown		Edit		

Photos/Images					3 per page v	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print	
1	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
2	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
3	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
4	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
5	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
6	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
7	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
8	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
9	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
10	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
11	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
12	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
13	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
14	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
15	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
16	20/12/18 09:36	General View		Load JPG	<input checked="" type="checkbox"/>	
17	21/12/18 09:58	Photo After Spray		Load JPG	<input checked="" type="checkbox"/>	
18	21/12/18 09:58	Photo After Spray		Load JPG	<input checked="" type="checkbox"/>	
19	21/12/18 09:58	Photo After Spray		Load JPG	<input checked="" type="checkbox"/>	
20	21/12/18 09:58	Photo After Spray		Load JPG	<input checked="" type="checkbox"/>	

Documentation					1 per page v	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print	
1	20/12/18 09:23	TP ESTIMATE- MARKED		Load PDF		
2	20/12/18 09:23	TP GIA REPORT		Load PDF		
3	07/08/19 13:29	OI GIA		Load PDF		
4	07/08/19 13:32	EMAIL TO OI		Load PDF		
5	07/08/19 13:56	EMAIL TO OI		Load PDF		
6	16/12/19 10:04	TP VEHICLE PHOTO		Load JPG	<input checked="" type="checkbox"/>	
7	16/12/19 10:04	ACCIDENT SCENE PHOTO FROM THIRD PARTY		Load JPG	<input checked="" type="checkbox"/>	
8	16/12/19 11:38	EMAIL FROM AIG APPROVAL TO DS		Load PDF		
9	16/12/19 11:39	EMAIL TO OI dd 16122019		Load PDF		
10	04/03/20 09:09	WORKSHOP INVOICE		Load PDF		
11	04/03/20 09:09	AUTHORISATION TO ACT FORM		Load PDF		
12	04/03/20 09:09	Release Voucher		Load PDF		
13	04/03/20 09:10	RENTAL RECEIPT		Load PDF		
14	04/03/20 09:10	RENTAL MILEAGE		Load PDF		
15	04/03/20 09:10	LTA SEARCH		Load PDF		
16	04/03/20 09:10	LOD		Load PDF		

Documents Checklist

DOCUMENTS CHECKLIST[Reset](#)[Save](#)[Print](#)

There are no document checklists configured.

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)

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Show Remarks To: ☐ Handling InsurerNote: Remarks are private unless you show it to other parties.

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM _____

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SLH6658D (Insd veh)	Model:	TOYOTA PRIUS TAXI 1.8 (A)
	SHB1335Y (TP veh)		
Date of Accident:	15/12/2018		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Repair Estimate	:	\$	3,900.30
Final Repair Cost	:	\$	1,058.00
Loss of Use	:	\$	days at \$0.00 per day
Rental (if any)	:	\$	3 days
LTA / GIA Search Fee	:	\$	
Others:	:	\$	
	:	\$	
Final Settlement Sum (Global Sum)	:	\$	1,058.00
Is Third Party Workshop GIA Registered? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (Kindly indicate below)			
A) For <u>Non GIA Registered Workshop</u> :		Agreed Liability _____ 100 _____ (%)	
B) For <u>GIA Registered Workshop</u> :		BOLA Applicable: Yes/ No BOLA Scenario No: _____	
BOLA Liability: _____ (%)		Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks _____			

Payment Instruction: Payee's Breakdown			
1)	SMRT Taxis Pte Ltd	:	\$ 1,058.00
2)		:	\$
3)		:	\$

JOANNE LEE KHANG MIN

04 Mar
2020

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report;
Medical Report/ Bill (if any))

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

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

Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC3/LCR18022757/JKS3Q2

Date: 04/03/2020

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 0999994821
 Claimant SHB1335Y Insured Vehicle No: SLH6658D
 Vehicle No: SHB1335Y
 Date of Loss: 15/12/2018 Nature of Claim: TP Claim No: 4830502210SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SHB1335Y
 Make & Model: TOYOTA PRIUS TAXI, 1.8 (A) Engine No: 2ZR1342059
 Reg. Date: 26/03/2014 (Man. Year: 2014) Chassis No: JTDKN36U705737446
 Colour: Maroon Odometer: 573413 km
 Engine Capacity: 1798 cc
 Market Value/New Car Price: N/A
 Sum Insured (S\$): Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes
 Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 195/65 R15 Rear Tyre Size: 195/65 R15
 Front Left Side: Falken 6 mm Rear Left Side: Falken 6 mm
 Front Right Side: Falken 6 mm Rear Right Side: Falken 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	2,540.30	132.08	2,408.22	94.80
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,360.00	550.00	810.00	59.56
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	3,900.30	682.08	3,218.22	82.51
Approved Total (Overridden) (S\$)		650.00		
Nett Amount (S\$)	3,900.30	650.00	3,250.30	83.33
+ Car Rental (3.0 x S\$133.75/day) (S\$)		401.25		
+ Doc/Search Fee (S\$)		7.00		
Nett Liability (S\$)		1,058.25		
Global Sum Settlement (S\$)		1,058.00		

INSPECTION

Date of Assignment: 18/12/2018
 Date Inspected: 18/12/2018 Inspected At: SMRT Automotive Services Pte Ltd (Woodlands)
 60 Woodlands Industrial Park E4
 Singapore 757705
 Estimated Period of Repair: 2.0 days

Adjuster: ONG HWEE JIE**Manager:** Khanchna Pothuraj

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		*BUMPER CLIPS (DISC 25%) (10 PCS)	Necessary	16.10 F	*12.08 F
2	2		*PIXEL STICKER (SN)	Necessary	120.00 F	*120.00 F
3	1		*BUMPER REAR	Repair	458.60 F	*- F
4	1		*BUMPER REINFORCEMENT REAR	Not Necessary	205.70 F	*- F
5	1		*ARM SUB-ASSY ,RR BUMPER LH	Not Necessary	139.60 F	*- F
6	1		*ARM SUB-ASSY ,RR BUMPER RH	Not Necessary	139.60 F	*- F
7	1		*ANTENNA ,ELECTRICAL LOWER REAR	Not Necessary	157.40 F	*- F
8	1		*SENSOR REVERSE	Not Necessary	180.00 F	*- F
9	1		*BUMPER LIP COVER RR/LH	Not Necessary	72.20 F	*- F
10	1		*BUMPER LIP COVER RR/RH	Not Necessary	118.10 F	*- F
11	1		*BUMPER LIP REAR	Not Necessary	228.90 F	*- F
12	1		*BUMPER SIDE RETAINER RR/LH	Not Necessary	94.80 F	*- F
13	1		*BUMPER SIDE RETAINER RR/RH	Not Necessary	94.80 F	*- F
14	1		*UNDER COVER SUBASSY ,RR FLOOR	Not Necessary	514.50 F	*- F
Total Parts (S\$)					2,540.30	132.08

F=Franchise part.

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 & BODY WORK	New	338.00	200.00
2	SPRAY PAINT	New	558.00	200.00
3	TOWING CHARGE	New	84.00	60.00
4	TO CHECK WIRING AND SYSTEM FUNCTION	New	80.00	30.00
5	TO TEST AND REFIX REVERSE SENSOR SYSTEM	New	120.00	30.00
6	TO REMOVE AND REFIT WIRE HARDESS	New	120.00	30.00
7	TO WASH AND VACUUM	New	60.00	0.00
Gross Labour Cost (\$\$)			1,360.00	550.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >