

INS. CASE OWNER: <u>Wynthill</u>		CC <u>4</u> <u>AXA</u> <u>1900</u> <u>0174</u> , <u>N</u>		LINK IDAC:	
Surveyor: <u>WKE</u>		DOI: <u>10/01/19</u>		Date / Time: <u>h</u> <u>11/19</u>	
Pre-assign / CCU / FTE:		ASSIGNMENT			
Insured Vehicle No.: <u>SFW 3263X</u>		Claim No.: <u>sgm018v61 9114</u>			
Name of Insured: <u>INTERNATIONAL EXCHANGE LO (S) P/L</u>		Policy No.:			
Insured Tel No.:		HP:		Make / Model:	
Excess Sec II :SS		D.O.A: <u>28/12/18</u>		Place of Accident:	
Is driver the owner? ( YES / NO )		Nature of Accident:			
If NO, Driver Name / Age:		OI GIA REPORT: <u>YES</u> NO : TP GIA REPORT: <u>YES</u> / NO		Insured Liability: % Final ? Yes / No	
Driver Tel No.:		(VA: <u>YES</u> / NO)			
<div style="display: flex; justify-content: space-around;"> <div>  <p>INSRS: WSP: Tel: Liability: RMKS:</p> </div> <div> <p><u>SHC 6777U</u> →</p> <p><u>premier</u></p>  <p>INSRS: WSP: Tel: Liability: RMKS:</p> </div> <div>  <p>INSRS: WSP: Tel: Liability: RMKS:</p> </div> <div>  <p>INSRS: WSP: Tel: Liability: RMKS:</p> </div> </div>					
Date/ Time		STAGE		DATE / PIC	
<u>07/19</u>		Non-Reporting ltr (1st):		<u>07.09.19 / 20.2.19</u>	
<u>09/09</u>		Non-Reporting ltr (2nd):			
		Non-Reporting ltr (Final):			
		Notification ltr (if non-pickup):			
		Call OI:			
		After call ltr to OI:		<u>24/06/19 - JAMES - OI</u>	
<u>09/09</u>		Documentation Check List:		Handler Typist	
		Notification ltr (if non-pickup)		<input checked="" type="checkbox"/>	
		After call ltr to OI:		<input checked="" type="checkbox"/>	
		Authorisation To Act:		<input checked="" type="checkbox"/>	
		Release Voucher:		<input checked="" type="checkbox"/>	
		Final Repair Bill:		<input checked="" type="checkbox"/>	
		Car Rental Invoice:		<input checked="" type="checkbox"/>	
		Towing Invoice:		<input checked="" type="checkbox"/>	
		LTA / GIA:		<input checked="" type="checkbox"/>	
		Medical Bill:		<input checked="" type="checkbox"/>	
		PIR:		<input checked="" type="checkbox"/>	
		Mandate/Reject Instruction:		<input checked="" type="checkbox"/>	
		LOD:		<input checked="" type="checkbox"/>	
		Payment Breakdown Form:		<input checked="" type="checkbox"/>	
		Post-Repair Photos:		<input checked="" type="checkbox"/>	
		Others:		<input checked="" type="checkbox"/>	
PRELIMINARY ADVICE Date/Time: Sent By:					
<u>REL DONE IN ORDER.</u>					
FINALIZATION Date/Time: Confirm with:					
Repair Cost: <u>L15</u> SS <u>1,000.00</u> ( 2 days) Reduction: <u>54</u> % Email <input type="checkbox"/> Call <input type="checkbox"/>					
FINAL SETTLEMENT Date/Time: <u>05/03/20</u> Confirm with: <u>VINCENT</u> Email <input type="checkbox"/> Call <input type="checkbox"/>					
Final Liability: % <u>100</u> (Agreed / Assessed) BOLA S/N No.: <u>NIL</u>					
Repair Cost: <u>(w/loss)</u> SS <u>1,070.00</u>					
Loss of Rental (LOR): SS <u>202.88</u> ( 2 days) x \$ <u>101.44</u>					
Loss of Use (LOU): SS <u>—</u> ( 5 x days)					
Loss of Income (LOI): SS <u>80.00</u> ( 5 to 10 x 2 days)					
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/> LOR + LOI <input type="checkbox"/> LOR + LOI <input checked="" type="checkbox"/> [Tick only one]					
GIA/LTA Search SS <u>2.00</u>					
Medical: SS <u>—</u>					
Disbursement: SS <u>—</u> (e.g. Tow/ Independent)					
Legal Cost SS <u>—</u>					
Total: SS <u>1,354.88</u> Global Sum SS: <u>1,250.00</u>					
FINAL PAYMENT Date/Time: Confirm with: Email <input type="checkbox"/> Call <input type="checkbox"/>					
Payee 1: SS <u>1,250.00</u> Name 1: <u>PREMIER AUTOMOTIVE SERVICES PTE LTD</u>					
Payee 2: (Strike if N.A.) SS <u>—</u> Name 2: <u>—</u>					
Payee 3: (Strike if N.A.) SS <u>—</u> Name 3: <u>—</u>					

REF: ASM (AXA)

e

## INSURANCE

From

Date

16/01/2019

Veh No

SIC 62334

Vt Regn

23 OCT 2014

Estimated Cost

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

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

Truck / Trailer or

To Inspect Vehicle No

8HC 62334

Make

KIA OPTIMA (7A) DIESEL cc 1,685

at Workshop no

Premier

Colour

SILVER

A/C: (Insured) Std / NI / NA

at

23 Changi South Ave 2 #01-02

Sp Reading

481,845

T/Radio: (Insured) Std / NI / NA

Insured

Eng/No

Policy No

C/No

ENAGM414MF5542434

Claims No

Gen Cond: Good / Fair / Poor / Burnt

Semi Insured

Excess

Steering: (In order) / Jammed / Leaked / Burnt or

(Client's Record)

Brake: (In order) / Jammed / Leaked / Burnt or

Make of Veh

Mod: Nil / S/Rim / STD A/Rim or

(Policy Condition)

N/S	O/S

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

Tyre Size

F:

205/65 R16

R:

11

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

TOYO / YOKO or

ACHILLES

Bal. or Market Value

Front

Rear

IDAC Accident Rpt

Consistent? Yes or No

R/Bal

5 mm

R/Bal

3

mm

GIA / PR Seen

Consistent? Yes or No

L/Bal

5 mm

L/Bal

5

mm

Est Repairs

2

days

Res: Yes or No

D.O.A

28/12/18

D.O.I

16/1/19

Lump Sum

%

3 Val: Yes or No

Survey held at

PREMIER CHANGI

CA / REV / REP. / 24 HRS / up

Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or

O/S FRONT

Date

Person Contacted

Vehicle: IN / OUT

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

Date / Time

Action / Instruction

L/S \$1,000.00  
 (comp: \$1,157.00 (54%))

L/S

Date/Time: File Pass by?

☐

: Preli. Report

Days Of Repair:

Date/Time: File Return by?

☐

: Final Report

Resurvey No. of Trip:

Survey Fee:

Transportation:

Date/Time: File Return by?

Add Fee:

☐

Site Insp (\$

☐

Interview (\$

☐

Tech. Insps (\$

☐

Workshop (\$

Report Format:

Lump Sum / L.B. / ( )

1 - S - R - 19

1 - Fees

1 - Other

1 - Total

TOTAL



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile

AXA INSURANCE PTE LTD

Ref : CC4/ASM19000134/eb3

8 SHENTON WAY #24-01  
AXA TOWERS SINGAPORE 068811

Date : 03-01-2019



Code : ASM

## 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SFW 3263X	Veh. Inspected	SHC 6233U
Policy No.		Coverage (\$)	0.00
Claim No.		Excess (\$)	0.00
Assign From		Assign Date	03/01/2019

## 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

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## 5. General Information

Accident Date	28/12/2018	Inspection Date	
Survey held at	PREMIER AUTOMOTIVE SERVICES PTE LTD 23 CHANGI SOUTH AVENUE 2 #01-02 SINGAPORE 486443		

## 5a. Remarks

A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.
-------------------------------------------------------------------------------------------------------------------------------------------

PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVENUE 2 #01-02  
SINGAPORE 486443

TEL: 65446676 / 65446689 FAX: 62141511  
CO. REG:200707743D GST REG:200707743D

2-Jan-19

ESTIMATE REPAIR BILL FOR KIA OPTIMA REGN NO: SHC 6233 U

1 pc	Wheel cover	\$	115.00	/SR
1 pc	Front o/s fender	\$	384.00	XL
1 pc	Front o/s fender inner shield	\$	120.00	DEF
1 pc	o/s mirror Assy	\$	590.00	BR
		876	\$	1,210.00
	Less 10%		\$	121.00
		793.40	\$	1,089.00

S/NETT

1 pc	Front o/s fender innershield clips	\$	28.00	XNN	
	Sundry	\$	50.00	NN	
	To check and focus o/s head lamp lights	\$	30.00	XNN	
	To do wheel alignment	\$	80.00	60	
	To labour charge for dismantle and renew the accident damaged parts. Including knock-out, straighten, repair, reshape and adjust of the same, etc.	\$	450.00	180	
	To putty and spray painting on front o/s fender, o/s mirror	\$	350.00	230	
	To apply rustproofing on the repaired and replaced panels.	510	\$	80.00	40
		1253.40	\$	2,157.00	

LESS 10% 207.72

( ALL THE REPAIR COSTS ARE SUBJECTED TO GST )

LIS TOTAL 1000.00 / 2 DAYS

THE ABOVE ESTIMATED COST OF REPAIR DO NOT INCLUDE ANY UNFORESEEN DAMAGES.

NAZ LKY  
16/1/19 1500

LIS

2 DAYS

AFTER REPAIR PHOTO

<b>LKK Auto Consultants</b> 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 illegal modification(s) is allowed
• Supplementary item(s) must be surveyed and is subject to final approval from Insurance Company
Acknowledged by Repairer
Signature:
Date:

Finalized

- Naz

# PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVENUE 2 #01-02  
SINGAPORE 486443

TEL: 65446676 / 65446689 FAX: 62141511  
CO. REG:200707743D GST REG:200707743D

2-Jan-19

## ESTIMATE REPAIR BILL FOR KIA OPTIMA REGN NO: SHC 6233 U

1 pc	Wheel cover	\$	116.00	/SLR
1 pc	Front o/s fender	\$	384.00	XL
1 pc	Front o/s fender inner shield	\$	120.00	/DEF
1 pc	o/s mirror Assy	\$	590.00	/BR
		\$	1,210.00	
		Less 10%	\$	121.00
			\$	1,089.00
<b>S/NETT</b>				
1 pc	Front o/s fender innershield clips	\$	28.00	XNN
	Sundry	\$	50.00	NN
	To check and focus o/s head lamp lights	\$	30.00	XNN
	To do wheel alignment	\$	80.00	60
	To labour charge for dismantle and renew the accident damaged parts. Including knock-out, straighten, repair, reshape and adjust of the same, etc.	\$	450.00	180
	To putty and spray painting on front o/s fender, o/s mirror	\$	350.00	230
	To apply rustproofing on the repaired and replaced panels.	\$	80.00	40
		\$	2,157.00	

( ALL THE REPAIR COSTS ARE SUBJECTED TO GST )

**THE ABOVE ESTIMATED COST OF REPAIR DO NOT INCLUDE ANY UNFORESEEN DAMAGES.**

NAZ LKY  
16/1/19 1500  
LIS  
2 DAYS  
AFTER REPAIR PHOTOS

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: \_\_\_\_\_



## Service Request Details

Claim

S9M018V6

Reference

None

Loss Date

28 December 2018

Request Date

3 January 2019

Due Date

10 January 2019

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

03/01/2019 @ 1130am  
Goh veh not in

### Actions

Next Step

Agree to perform service

Decline Work

Accept Work

### Vehicle Information

Incident Vehicle Registration #

SHC6233U

Make

TPVD KIA

Service Address

...

Primary Contact/Insured

INTERNATIONAL EXCHANGE CO (SINGAPORE) PTE LTD  
111 NORTH BRIDGE ROAD, #01-17/18 PENINSULA PLAZA, 179098, Singapore  
63385233

Claim Handler

LOH Cynthia  
6568804843  
cynthia.loh@axa.com.sg

Additional Instructions

Messages Invoices History Documents Assessment Metrics Notes

New Message

**Catherine Chong (LKK Auto)**

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**From:** Goh Wee Dek <weedek.goh@premiertaxi.com>  
**Sent:** Thursday, 3 January, 2019 9:01 AM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey  
**Cc:** Gary Shi; Vincent Chua  
**Subject:** Pre-inspection SHC6233U & SFW3263X on 28.12.18  
**Attachments:** 03012019083919-0001.pdf

**Categories:** Mateen

Dear All

We refer to the above mentioned.

Kindly arrange for survey.

**\*We prefer LKK Auto as SJE\***


Regards

Goh Wee Dek  
Assistant Claims Manager  
Premier Automotive Services Pte Ltd

Address: 23 Changi South Ave 2, #01-02 Singapore 486443  
Tel: 6214 8880 Ext 068 | DID: 6544 6682 | Fax: 6214 1511  
Visit us at: [www.premiertaxi.com.sg](http://www.premiertaxi.com.sg)

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Auto  
Consultants  
Pte Ltd

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

07 January, 2019

**INTERNATIONAL EXCHANGE CO (SINGAPORE) PTE LTD**  
**111 NORTH BRIDGE ROAD #01-17/18**  
**PENINSULA PLAZA,**  
**Singapore 179098**

Dear Sir,

**OUR REF : CC4/ASM19000134/eb3**  
**YOUR REF : SFW 3263X**  
**ACCIDENT INVOLVING SFW 3263X & SHC 6233U ON 28/12/2018 ALONG/AT**  
**CLIVE STREET BEFORE UPPER WELD ROAD**

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

We refer to the above subject matter. We have received third party claim(s) against your motor insurance policy.

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

We highlight that this accident has not been reported to your insurer. 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 AXA. Omission to report the accident will result in a loss of your No Claim Discount (NCD) upon renewal of your policy, and will prejudice any claim(s) by or against you. We would appreciate it if you could urgently file a report at our approved reporting centre.

The report has to be lodged at any of AXA Premium Workshops or reporting centres (subject to your policy). For the list of AXA Premium Workshops conveniently located throughout Singapore, please refer to the back of your Certificate of Insurance or the accompanying folder, or visit <https://www.axa.com.sg/customer-care/personal/motor/owndamageaccidentreporting>.

Your full co-operation is required. Kindly submit the following when lodging the report which list is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)

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

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) or deliver it by hand to 51 Ubi Avenue 1, #01-25 Pava Ubi Ind. Park S(408933).

You should also IMMEDIATELY forward us by hand any letters or Courts Summons received from the other party involved in the accident. You should not negotiate, admit liability or offer payment to them.

We would like to bring to your attention that under Policy Condition, your insurer shall have full discretion in the process and settlement of the said third party claim subject to the merits of the case and according to the rights afforded under the policy.

To enable us to look into the matter immediately, please let us hear from you within seven (7) days from date of this letter. In accordance with the policy conditions, your insurer reserve the right to repudiate the said claim to you should you not give proper notice to us of any occurrence which may give rise to it.

Kindly contact us at 6841 6051 if you have any further enquiries.

Yours sincerely,  
Claim Department

This is a computer generated letter and no signature is required.

CC : AXA INSURANCE PTE LTD  
Motor Claim Department



Auto  
Consultants  
Pte Ltd

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

20 FEB 2019

**1<sup>st</sup> Reminder**

**INTERNATIONAL EXCHANGE CO (SINGAPORE) PTE LTD**

111 NORTH BRIDGE ROAD  
#01-17/18 PENINSULA PLAZA  
SINGAPORE 179098

Dear Madam,

**Your Ref: SFW 3263X**

**Our Ref: CC4/ASM19000134/Neb3 / S9M018V6**

**Accident Involving SFW 3263X & SHC 6233U ALONG CLIVE STREET BEF UPPER WELD ROAD  
ON 28/12/2018**

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

We refer to our letter of 07.01.19 requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. **Please report the accident within the next 07 days, i.e by noon of 27.02.2019**

Please note that with the effect of 1<sup>st</sup> Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. Any non-compliance of this condition will result in a loss of your No Claim Discount upon renewal of your policy and your claim will be prejudiced. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

We are under strict obligations to inform the **Traffic Police** of the non-reporting if we do not hear from you. The Traffic Police may thereafter contact you and or the driver to attend at their office to make a statement or they may commence investigations into the matter.

We hope this would not be necessary and it would only further inconvenience you as well as the driver. We look forward to hearing from you soon.

Moreover, the owner of SHC 6233U has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by **27.02.2019**, we shall assume that indemnification under the Policy is not sought, and we shall refer the third party claim to you for direct handling.

Kindly contact us at **6841 6051** (Asher Sng) if you have any further enquiries.

Yours faithfully

This is a computer generated letter and no signature is required.

◀ Re:RE: Re:<MANDATE IA>

Type

🔔 Question

Message

Approve \$1280

Reply



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

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

## Immediate Advice

To : AXA Insurance Pte Ltd

Date: 23/12/2019

### Survey Details:

Date of loss	28-Dec-18
Date of appointment	3-Jan-19
Date of survey	16-Jan-19
Location of survey	PREMIER AUTOMOTIVE SERVICES PTE LTD

### Vehicle Details:

Claim Type:	Third party
Vehicle number	SHC 6233U
Make and Model	KIA OPTIMA 1.7 (A) DIESEL
Date of registration	23-Oct-14
Excess	
Market Value (est)	\$0.00
Part Rebate (est)	\$0.00
Nett Loss (est)	\$0.00

### Repair details:

Initial Estimate	\$ 2,157.00
------------------	-------------

### Proposed/Revised repair cost:

Parts	\$ 743.40
Check Items (estimate)	\$ -
Labour	\$ 510.00
<b>Total</b>	<b>\$ 1,253.40</b>
<b>Lump Sum(if applicable)</b>	<b>\$ 1,000.00</b>

Number of days for repair	<b>2 DAYS</b>
---------------------------	---------------



Auto  
Consultants  
Pte Ltd

Company Registration No: 199607198R

51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564313

### Remarks:

*We have not authorized repairs. This is a conflicting versions. Insured Driver reported that TP came into his lane while reversing and TP driver reported that while stationary, he was hit by Insured vehicle while reversing. TP confirmed no evidence like video and photos. We had spoken to the Insured driver and was informed of the TP claim and liability. TP LOD IN.*

### Mandate:

Liability(TP)	50%	
Proposed Repair Cost	\$ 1,070.00	w/gst
Loss of Use	\$ -	no. of days
Loss of Rental	\$ 202.88	\$101.44 x 2 days
Loss of Income	\$ 80.00	\$40 x 2 days
GIA Search Fees	\$ 2.00	
Others (Medical Bills)	\$ -	
<b>Proposed Total</b>	<b>\$ 1,354.88</b>	
***TBC - To Be Confirmed	\$ 678.44	50%

## PREMIER AUTOMOTIVE SERVICES PTE LTD

23 CHANGI SOUTH AVE 2 #01-02  
SINGAPORE 486443  
TEL:65446671 FAX:62141511  
CO. REG:200707743D GST REG:200707743D

Our Ref: SHC6233U/GS

**WITHOUT PREJUDICE**

29<sup>th</sup> January 2019

**(By Email Only)**

**Attn: The Motor Claims Department**

AXA Insurance Pte Ltd  
No.8 Shenton Way  
#27-01  
Singapore 068811

Dear Sir/Madam

### **ACCIDENT INVOLVING SHC6233U & SFW3263X ALONG CLIVE STREET ON 28.12.18**

We have been authorized by Premier Taxis Pte Ltd, the owner of Taxi vehicle number: SHC6233U, to claim against the party/parties responsible for the damages arising from the above-mentioned accident.

Our records show that you are the insurers of vehicle number: SFW3263X at the material time of the accident with the driver of our client's vehicle, Mr Krishnan Raman @ Krishnan S/o Raman

As a result of the accident caused by your Insured Driver's negligent driving and/or management of your insured's Vehicle Number: SFW3263X, our client's vehicle was damaged and we have been put to loss and damage as follows:

(1) Cost of repair	\$ 1070.00 (Incl. GST)
(2) Loss of Rental - 2Days @\$101.44per day	\$ 202.88
(3) Loss of Income – 2Days @\$100.00per day	\$ 200.00
(4) GIA Search Fee	\$ 2.00
	<b><u>\$ 1474.88</u></b>

A copy of each of the following supporting documents is enclosed:

- (1) Final Repair Bill, GIA report & sketch plan of SHC6233U
- (2) Driver's I/C and Driving Licence
- (3) Vehicle Registration card, Certificate of Insurance
- (4) Check In/Out Voucher, GIA search

## **PREMIER AUTOMOTIVE SERVICES PTE LTD**

23 CHANGI SOUTH AVE 2 #01-02  
SINGAPORE 486443  
TEL:65446671 FAX:62141511  
CO. REG:200707743D GST REG:200707743D

Our Ref: SHC6233U/GS

We would appreciate if you could look into the subject matter and let us have your favorable offer within 14 days. If you are agreeable to the settlement of the above said claims, please forward us your discharge voucher as for our client's signature and payment made to "Premier Automotive Services Pte Ltd".

Please note that if we do not hear from you within the stipulated 14 days, we will have no alternative but to appoint our solicitor to act on our behalf to commence proceedings against you without further notice to you.

Yours faithfully,



Claims Department – Gary Shi

Email: [gary.shi@premiertaxi.com](mailto:gary.shi@premiertaxi.com)

NB: We encourage all parties to liaise with us via email to expedite all matters

PS: Please quote our reference no when replying

c.c. Client – Premier Taxis Pte Ltd





PREMIER AUTOMOTIVE SERVICES PTE LTD  
OFFICE: 23 Changi South Avenue 2 #01-02 S(486443)  
TEL: 65436676 / 65436689 FAX: 62141511  
CO. REG NO. 200707743D GST. REG. NO.: 200707743D

TAX INVOICE

PREMIER TAXIS PTE LTD  
23 CHANGI SOUTH AVENUE 2 #03-02  
SINGAPORE 486443

DATE 29-Jan-2019  
PAGE 1 OF 1

ITEM	Description	QTY	U.PRICE	AMOUNT
	FINAL REPAIR BILL FOR KIA OPTIMA REGN NO: SHC 6233 U			\$ 1,000.00
TOTAL LUMP SUM REPAIR COSTS AS RECOMMENDED BY SURVEYOR				\$ 1,000.00
GST @ 7%				\$ 70.00
GRAND TOTAL				\$ 1,070.00



for Premier Automotive Services Pte Ltd

(ALL THE REPAIR COSTS ARE SUBJECTED TO GST)

Text size + -

**Enquire Transaction History****Transaction History Details**

Log Date/Time:	23 Oct 2014 / 09:04:39	Receipt No.:	AACCK001-AX239-141023-000008
Asset Type:	Vehicle	Transaction Amount:	\$63,308.00
Asset ID:	SHC6233U	Channel:	AA Counterless - CYCLE & CARRIAGE KIA PTE LTD
Transaction Type:	01.02 Register New Vehicle (AA)		
Business Transaction Reference No.:	20141023090439300965		

Vehicle No.:	SHC6233U
Vehicle Type:	H10 - Public Transport Taxi (Motor Car)
Vehicle Attachment 1:	Air-Con (Taxi)
Vehicle Attachment 2:	-
Vehicle Attachment 3:	-
Vehicle Scheme:	Taxi (Company)
First Registration Date:	23 Oct 2014
Original Registration Date:	23 Oct 2014 -
Vehicle Make:	KIA
Vehicle Model:	OPTIMA 1.7(A) DIESEL
Chassis No.:	KNAGM414MF5542434
Engine No.:	D4FDEH311474
Motor No.:	-
Trailer Chassis No.:	-
Propellant:	Diesel
Passenger Capacity:	4
Engine Capacity:	1685
Power Rating:	-
Unladen Weight:	1584
Maximum Laden Weight:	2050
Primary Color:	Silver
Secondary Color:	-
Manufacturing Year:	2014
Open Market Value:	\$19,730.00
Minimum PARF Benefit:	\$7,338.00
PARF Eligibility:	Y
No. of Transfer:	0
Effective Ownership Date/Time:	23 Oct 2014 09:04:39
COE No.:	2014102301001308Z
COE Expiry Date:	22 Oct 2022
COE Bid Category:	-
Actual QP/PQP Paid Amount:	\$50,938.00
Lifespan Expiry Date:	22 Oct 2022
Owner ID Type:	Company

### Certificate of Insurance

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CHAPTER 189)  
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES, 1960  
ROAD TRANSPORT ACT, 1987 (MALAYSIA)  
MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (MALAYSIA)

**Certificate Number** : 5095103893 **Cover** : Third Party

1. Index mark and Registration Number of Vehicle : **SHC6233U**  
Chassis Number : KNAGM414MF5542434

2. Name of Policyholder : **PREMIER TAXIS PTE. LTD.**

3. Effective Date of Insurance : **20 Oct 2017**

4. Expiry Date of Insurance : **31 Jan 2019**

5. Persons or Classes of Persons entitled to drive\*

(a) The Policyholder.

(b) Any licensed taxi driver driving on the Policyholder's order or with his/her permission.  
Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to Use\*

(a) Use as a Taxi.

(b) Use for social domestic and pleasure purposes.

**This Policy does not cover**

- (a) Use for racing, pace-making, reliability trial or speed-testing.
- (b) Use whilst drawing a trailer except the towing (Other than for reward) of any one disabled mechanically propelled vehicle.

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

EXCESS (SECTION I) : N/A  
EXCESS (SECTION II) : S\$3,500  
INSURE WITH COE : N/A  
HIRE PURCHASE COMPANY : N/A  
SUM INSURED : N/A

I/We hereby Certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)

Agency : **HL SUNTEK INSURANCE BROKERS PTE LTD (00000690672)**  
Date of Issue : **16 Oct 2017 17:13 hrs**

**For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED**

Countersigned By:



**Authorised Officer**



**Chief Executive**

## Vic (LKKAuto)

---

**From:** Vincent Chua <vincent.chua@premierauto.com.sg>  
**Sent:** Thursday, 5 March, 2020 5:04 PM  
**To:** Vic (LKKAuto)  
**Cc:** AccReport; Admin A  
**Subject:** RE: (Reminder) (AXA case) LOD / Accident Involving SHC6233U and SFW3263X on 28.12.2018 - LKK REF CC4/ASM19000134/Nhb3  
**Attachments:** 05032020170351-0001.pdf

### WITHOUT PREJUDICE

Dear Vic,

Good day to you.

We refer to the email below.

On a without prejudice basis and without admission of liability whatsoever on our client's part and driver of SHC6233U, our client is agreeable on your offer of **\$1,250.00/-** for the settlement on the above claim.

Hereby the Discharge Voucher and ATA duly signed, for your kind attention.

Kindly let us have your settlement sum of **\$1,250.00/-** in favour of Premier Automotive Services Pte Ltd soonest possible.

Please be informed that this settlement excludes any bodily injuries arising out of the above said accident and pertains to property damages only.

Thank you for your time.

Regards

Vincent Chua  
Claims Settlement Assistant  
Premier Automotive Services Pte Ltd

Address: 23 Changi South Ave 2, #01-02 Singapore 486443  
Tel: 6214 8880 Ext 066 | DID: 6544 6689 | Fax: 6214 1511  
Visit us at: [www.premiertaxi.com.sg](http://www.premiertaxi.com.sg)

*NOTE: Please be informed that we have changed our email from [Vincent.chua@premiertaxi.com](mailto:Vincent.chua@premiertaxi.com) to [Vincent.chua@premierauto.com.sg](mailto:Vincent.chua@premierauto.com.sg)*

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---

**From:** Vic (LKKAuto) [mailto:[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)]  
**Sent:** Thursday, 5 March, 2020 4:03 PM  
**To:** Shafawati <[shafawati.rabu@premierauto.com.sg](mailto:shafawati.rabu@premierauto.com.sg)>  
**Cc:** AccReport <[AccReport@premierauto.com.sg](mailto:AccReport@premierauto.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Subject:** RE: (Reminder) (AXA case) LOD / Accident Involving SHC6233U and SFW3263X on 28.12.2018 - LKK REF CC4/ASM19000134/Nhb3

Without Prejudice

Dear Shafawati,

We refer further to your below email.

Purely for an amicable settlement on a without prejudice basis and without admission of any liability to our Insured's part, our principal is prepared to improve and increase our offer to a global sum of **\$1,250.00 (all in)** to settle your client's claim.

If agreeable, kindly chop and sign the attached **DV and ATA** then forward back to us a copy for payment processing.

Thank you.

*"Please note that our above offer and any settlement arising from the above offer are made on a without prejudice basis, and should not be construed as an admission of liability on our part or on the part of our Insured Driver. Terms of such settlement should also not be disclosed in any other related matter(s) in respect of the accident. Our offer made in respect of this present matter is made solely to resolve this matter only. No reference shall be made to this offer or any settlement arising from this offer in any other related matters."*

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

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---

**From:** Shafawati [<mailto:shafawati.rabu@premierauto.com.sg>]

**Sent:** Tuesday, 18 February, 2020 2:47 PM

**To:** Vic (LKKAuto)

**Cc:** AccReport; Admin A

**Subject:** RE: (Reminder) (AXA case) LOD / Accident Involving SHC6233U and SFW3263X on 28.12.2018 - LKK REF CC4/ASM19000134/Nhb3

WITHOUT PREJUDICE

Dear Vic,

Any updates on our email below?

Appreciate your early reply.

Thank you



Regards

Shafawati Md Rabu  
Claims Settlement Assistant  
Premier Automotive Services Pte Ltd

Address: 23 Changi South Ave 2, #01-02 Singapore 486443  
Tel: 6214 8880 Ext 076 | DID: 64100946 | Fax: 6214 1511

*NOTE: Please be informed that we have changed our email from [Shafawati.rabu@premiertaxi.com](mailto:Shafawati.rabu@premiertaxi.com) to [Shafawati.rabu@premierauto.com.sg](mailto:Shafawati.rabu@premierauto.com.sg)*

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---

**From:** Shafawati  
**Sent:** Tuesday, 24 December, 2019 11:30 AM  
**To:** Vic (LKKAuto)  
**Cc:** AccReport; Admin A  
**Subject:** RE: (Reminder) (AXA case) LOD / Accident Involving SHC6233U and SFW3263X on 28.12.2018 - LKK REF CC4/ASM19000134/Nhb3

WITHOUT PREJUDICE

Dear Vic,

Thank you for your reply.

Based on both reports, it stated your insured was reversing and our client's vehicle was stationary/no one in the vehicle. The position of the vehicles is consistent based on both reports.

We in view our client is not the proximate cause of the accident.

Solely for swift and amicable settlement, we counter propose global settlement at \$1,280.00 (all-in)

Please consider and looking forward to your acceptance.

Thank you

Regards

Shafawati Md Rabu  
Claims Settlement Assistant  
Premier Automotive Services Pte Ltd

Address: 23 Changi South Ave 2, #01-02 Singapore 486443  
Tel: 6214 8880 Ext 076 | DID: 64100946 | Fax: 6214 1511

*NOTE: Please be informed that we have changed our email from [Shafawati.rabu@premiertaxi.com](mailto:Shafawati.rabu@premiertaxi.com) to [Shafawati.rabu@premierauto.com.sg](mailto:Shafawati.rabu@premierauto.com.sg)*

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**From:** Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]  
**Sent:** Tuesday, 24 December, 2019 11:06 AM  
**To:** Shafawati  
**Cc:** AccReport; Admin A; Vic (LKKAuto)  
**Subject:** RE: (Reminder) (AXA case) LOD / Accident Involving SHC6233U and SFW3263X on 28.12.2018 - LKK REF CC4/ASM19000134/Nhb3

Without Prejudice

Dear Shafawati,

Please find attached reporting photos as requested.

Thank you.

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

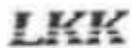
Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



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---

**From:** Shafawati [<mailto:shafawati.rabu@premierauto.com.sg>]  
**Sent:** Tuesday, 24 December, 2019 10:58 AM  
**To:** Vic (LKKAuto)  
**Cc:** AccReport; Admin A  
**Subject:** RE: (Reminder) (AXA case) LOD / Accident Involving SHC6233U and SFW3263X on 28.12.2018 - LKK REF CC4/ASM19000134/Nhb3

WITHOUT PREJUDICE

Hi Vic,

Could your forward us your insured damage photos?

Regards


Shafawati Md Rabu  
Claims Settlement Assistant

**LKK Auto Consultants Pte Ltd**

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD		Ref : CC4/ASM19000134/Nha3q2		
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN:CYNTHIA LOH		Date : 13-03-2020		
		Code : ASM		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SFW 3263X	Veh. Inspected	SHC 6233U	
Policy No.	P0295910	Coverage (\$)	0.00	
Claim No.	S9M018V6	Excess (\$)	0.00	
Assign From		Assign Date	03/01/2019	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	KIA OPTIMA 1.7 (A) DIESEL	c.c	1685	
Engine No.	HIDDEN	Year of Reg.	2014	
Chassis No.	KNAGM414MF5542434	Colour	SILVER	
Odometer	481845	Steering	IN ORDER	
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM	
General	FAIR			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	205/65 R16	ACHILLES	5 mm	
L/H Front Tyre	205/65 R16	ACHILLES	5 mm	
R/H Rear Tyre	205/65 R16	ACHILLES	5 mm	
L/H Rear Tyre	205/65 R16	ACHILLES	5 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE O/S FRONT PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	28/12/2018	Inspection Date	16/01/2019	
Survey held at	PREMIER AUTOMOTIVE SERVICES PTE LTD 23 CHANGI SOUTH AVENUE 2 #01-02 SINGAPORE 486443			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		<b>2 Working Days</b>		



**LKK Auto Consultants Pte Ltd**

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 1

**ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SHC 6233U**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	WHEEL COVER (CONSISTENT)	SCRATCHED	116.00	116.00
1	FRONT O/S FENDER (CONSISTENT)	TO REPAIR SEE LABOUR	384.00	-
1	FRONT O/S FENDER INNER SHIELD (CONSISTENT)	DEFORMED	120.00	120.00
1	O/S MIRROR ASSY (CONSISTENT)	BROKEN	590.00	590.00
	LESS 10% DISCOUNT		-121.00	-82.60
			1,089.00	743.40
<b>SPECIAL NETT ITEMS</b>				
1	FRONT O/S FENDER INNERSHIELD CLIPS (SN) (CONSISTENT)	NOT NECESSARY	28.00	-
1	SUNDRY (SN) (CONSISTENT)	NOT NECESSARY	50.00	-
			78.00	-
<b>LABOUR</b>				
	TO CHECK AND FOCUS O/S HEAD LAMP LIGHTS.	NOT NECESSARY	30.00	-
	TO DO WHEEL ALIGNMENT.		80.00	60.00
	TO LABOUR CHARGE FOR DISMANTLE AND RENEW THE ACCIDENT DAMAGED PARTS.INCLUDING KNOCK-OUT,STRAIGHTEN ,REPAIR,RESHAPE AND ADJUST OF THE SAME ,ETC.INCLUSIVE OF THE REPAIR OF FRONT O/S FENDER .		450.00	180.00
	TO PUTTY AND SPRAY PAINTING ON FRONT O/S FENDER ,O/S MIRROR.		350.00	230.00
	TO APPLY RUSTPROOFING ON THE REPAIRED AND REPLACED PANELS.		80.00	40.00
			990.00	510.00
<b>GRAND TOTAL</b>			<b>2,157.00</b>	<b>1,253.40</b>
<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>				<b>1,000.00</b>

Report Ref No. CC4/ASM19000134/Nha3q2

**MUHAMMAD NAZRIL BIN ABDULLAH**

Automotive Assessor

**HO LEONG CHUAN**

Automotive Assessor

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

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

Service Request Details

Claim	S9M01BV6
Reference	CC4/ASM19000134/Nha3u2 
Loss Date	28 December 2018
Report Date	3 Jan 2019 10:14:24 AM
Request Date	3 January 2019
Due Date	

Vendor Name	LUK AUTO CONSULTANTS PTE LTD (TPP)
Type of Loss	Third Party Vehicle Damage
Services	Pending verification - Direct Settlement

Actions

Next Step

Wait for Approve Invoice

Add Invoice

Vehicle Information	
Incident Vehicle Registration #	S4K6233U
Make	TPVO KIA
Model	OPTIMA-1.7 D (A)
Service Address	
...	
Primary Contact/Insured	

INTERNATIONAL EXCHANGE CO (SINGAPORE) PTE LTD  
111 NORTH BRIDGE ROAD, #01-17/18  
PENINSULA PLAZA, 179098, Singapore  
63385233

Claim Handler  
  
LOH Cynthia  
656804843  
cynthia.loh@axa.com.sg

Additional Instructions















Messages	1
Invoices	
History	
Documents	
Assessment	
Metrics	
Notes	1









Document Type

Document Subtype

Upload Document

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
------	------	----------	--------	------------------

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 Accident Statement	Reports & Statement		Merlinen	
 LKKInvoice1 (3).pdf	Invoice	Surveyor/ Assessor expense	LKK AUTO CONSULTANTS PTE LTD (TP)	19 March 2020
 RENTAL RECEIPT.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	19 March 2020
 RENTAL MILEAGE.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	19 March 2020
 LKKInspection (3).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	19 March 2020
 LKKAdjustment1a (4).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	19 March 2020
 CIA SEARCH.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	19 March 2020
 PAYMENT BREAKDOWN, EXPRESS SETTLEMENT FORM.pdf	Forms / Claim Documents	Satisfaction / Discharge Voucher	LKK AUTO CONSULTANTS PTE LTD (TP)	19 March 2020
 AUTHORISATION TO ACT FORM.pdf	Forms / Claim Documents	POA / Authority Letter	LKK AUTO CONSULTANTS PTE LTD (TP)	19 March 2020
 Email from TP-kl 241219.pdf	Letters and Correspondence	Third Party	LKK AUTO CONSULTANTS PTE LTD (TP)	25 February 2020
 MANDATE JA.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	23 December 2019
 TP ESTIMATE - MARKED.pdf	Forms / Claim Documents	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	23 December 2019
 TP LOD.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	23 December 2019
 LKK REINSPECTION PHOTOS.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	23 December 2019

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 LKX INSPECTION PHOTOS.pdf	Reports & Statement	Others	LKX AUTO CONSULTANTS PTE LTD (TP)	23 December 2019
 Letter to OJ.pdf	Letters and Correspondence	Policy Holders / Insured	LKX AUTO CONSULTANTS PTE LTD (TP)	27 June 2019
 TP QIA REPORT.PDF	Reports & Statement	GIA Report	LOH Cynthia	27 February 2019
 NON-REPORTING LETTER.pdf	Letters and Correspondence	Policy Holders / Insured	LKX AUTO CONSULTANTS PTE LTD (TP)	20 February 2019
 1ST NON-REPORTING LETTER.pdf	Letters and Correspondence	Policy Holders / Insured	LKX AUTO CONSULTANTS PTE LTD (TP)	20 February 2019
 EMAIL FROM WORKSHOP (THIRD PARTY PR).png	Letters and Correspondence	Workshop	KADRI Malen	3 January 2019
 P0295910_CL_0001B_1.pdf	Forms / Claim Documents	Policy Schedule / Covernote / Certificate of Insurance	LOH Cynthia	3 January 2019
 P0295910_BN_0001B_1.pdf	Forms / Claim Documents	Policy Schedule / Covernote / Certificate of Insurance	LOH Cynthia	3 January 2019