

INS. CASE OWNER:

Lynn

CC 4, ASM 1900 0387, WAB304

LKK: 91585  
IDAC:

2/12/2019

Surveyor:

Marcus

DOI:

ASSIGNMENT

4/3/19

Date / Time:

2/12/2019

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SKZ 7187 G

Name of Insured:

Um AHH Surobo

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A.:

4-1-19

Is driver the owner?

(X) / (O)

Nature of Accident:

If NO, Driver Name / Age:

Ginchy (18)

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

Driver Tel No.:

(V/L YES / NO)

Insured Liability: % Final ? Yes / No

SKZ 6298P



INSRS:  
WSP: SME  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Date/Time	STAGE	DATE / PIC
	Non-Reporting ltr (1st):	
	Non-Reporting ltr (2nd):	
	Non-Reporting ltr (Final):	
	Notification ltr (if non-pickup):	
	Call OI:	2/12/19
	After call ltr to OI:	(Ginchy)
	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: \$\$ ( days) Reduction: % Email  Call

**FINAL SETTLEMENT** Date/Time: Confirm with: Email  Call

Final Liability: % (Agreed / Assessed) BOLA S/N No. 23.

Repair Cost: \$832.84

Loss of Rental (LOR): \$ ( days)

Loss of Use (LOU): \$180.00 (\$60 x 3 days)

Loss of Income (LOI): \$ (\$ x days)

LOR only  LOU only  LOR + LOU  LOR + LOI  [Tick only one]

GIA/LTA Search: \$2.00

Medical: \$

Disbursement: \$ (e.g. Tow/ Independent)

Legal Cost: \$

Total: \$1020.84 Global Sum SS: 1000.00

**FINAL PAYMENT** Date/Time: Confirm with: Email  Call

Payee 1: \$1000.00 Name 1: SME Motor Pte Ltd

Payee 2: (Strike if N.A.) \$ Name 2:

Payee 3: (Strike if N.A.) \$ Name 3:

ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_  
 Estimated Cost: \_\_\_\_\_  
 OD / TP / WS / TP RES / OD RES / EVA / INV / MV  
 To Inspect Vehicle No: SLZ 628FP  
 at Workshop m/s Sme  
 of \_\_\_\_\_  
 Insured: \_\_\_\_\_  
 Policy No. \_\_\_\_\_  
 Claims No. \_\_\_\_\_  
 Sum Insured: \_\_\_\_\_ Excess: \_\_\_\_\_  
 (Client's Record)  
 Make of Veh: \_\_\_\_\_

Veh No: SLZ 628FP Yr Regn: 5118  
 Type: M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /  
 Truck / Trailer or CA  
 Make: KIA Forte K3 c.c. 1591  
 Colour: Blue A/C: Insured / Std / NI / NA  
 Sp. Reading: 10026 T/Radio: Insured / Std / NI / NA  
 Eng/No: \_\_\_\_\_  
 C/No: KNAFJ 41MJ 5767026  
 Gen. Cond: Good / Fair / Poor / Burnt  
 Steering: In order / Jammed / Leaked / Burnt or  
 Brake: In order / Jammed / Leaked / Burnt or  
 Modi: Nil / S/Rim / STD A/Rim or

(Policy Condition)  
 Remark: The veh had commenced its repair at the time of inspection.

N/S	O/S

Tyre Size: F: 195/65R15  
 R: \_\_\_\_\_  
 BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /  
 TOYO / YOKO or Nexen  
 Front \_\_\_\_\_ Rear \_\_\_\_\_  
 R/Bal. 6 mm R/Bal. 6 mm  
 L/Bal. 6 mm L/Bal. 6 mm  
 D.O.A. 4/9/19 D.O.I. 4/3/19  
 Survey held at \_\_\_\_\_  
 Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or  
O/S R.  
 The U/C / Chassis frame / Body Structure affected due to collision.

Bal. or Market Value: 73k.  
 IDAC Accident Rpt: \_\_\_\_\_ Consistent? : Yes or No  
 GIA / PR Seen: 5 Consistent? : Yes or No  
 Est. Repairs: 2 days Res.: Yes or No  
 Lum Sum: \_\_\_\_\_ % 3 Val.: Yes or No  
 CA / REV / REP. / 24 HRS  
 Date: \_\_\_\_\_ Person Contacted: LTA 43864  
 Vehicle: IN / OUT

Date / Time	Action / Instruction
	PIP \$ 783.96 (Red \$ 217.94 / 27%).

Date/Time, File Pass to?  : Preli. Report  
 : Final Report  
 1) Date/Time, File Return to?  
 2)  
 Days Of Repair: \_\_\_\_\_  
 Resurvey No. of Trip: \_\_\_\_\_  
 Add Fee:  : Site Insp (\$ \_\_\_\_\_) )  
 : Interview (\$ \_\_\_\_\_) )  
 : Tech. Invs (\$ \_\_\_\_\_) )  
 : Weekend (\$ \_\_\_\_\_) )  
 Report Format : \_\_\_\_\_  
 Lump Sum / I.B.I. (\$ \_\_\_\_\_ )  
 Survey Fee: \_\_\_\_\_  
 Transportation: \_\_\_\_\_  
 S + RS. SI \_\_\_\_\_  
 Photos \_\_\_\_\_  
 Others \_\_\_\_\_  
 TOTAL \_\_\_\_\_

**SME Motor Pte Ltd**  
**1 Kaki Bukit Ave 6, BLK D,**  
**#02-15**  
**417883**

**Claim Reference:**  
**Assessment number: 19/AXA/TP-005(01)**  
**Version: 1712**  
**Date calculated: 01/05/2019 10:30 AM**

**Full Report**  
**Registration: SLZ6298P**  
**Printed: 01/05/2019 10:30 AM**

**Summary Information**

<b>Claim</b>			
Location:	Singapore (SG)	Work Provider:	AXA Insurance Pte Ltd
Printed by:	Gary Seah	Currency:	SGD
Claim Reference:		Date of Incident:	2019-01-04
Estimated Repair Time:		Hire Car Start:	
Actual Repair Days:		Hire Car End:	

**Vehicle Details**

<b>Vehicle</b>	
Manufacturer:	KIA
Model:	CERATO/FORTE/K3
Sub Model:	BASE MODEL
Model Sheet Number:	28 98 01
Registration:	SLZ6298P
VIN number:	
Odometer:	
<b>Model Specs</b>	
TWO COAT METALLIC	PREPARE OFF VEHICLE

*not allowed  
 new  
 telephone. After exp.  
 4/3/19  
 2 day.  
 cost back P/P \$ 783.96*

**Labour**

Code	Description	Time Base 10 WU/h	Price = 45.00 SGD/h	
			WU	Price SGD
86512R00	RENEW FRONT BUMPER INCLUDES: R + R NECESSARY ATTACHED PARTS, RENEW IF NECESSARY		9.0	40.50
92000R00	R + R RIGHT HEADLAMP		2.0	9.00
18600A00	ADJUST HEADLAMPS		3.0	13.50
<b>Labour Cost</b>			<b>Hrs</b>	<b>WU</b>
<b>Panel / Mechanical Labour</b>			1.40	14.0
<b>Total of Labour</b>				63.00

**Paint**

Code	Description - TWO COAT METALLIC	SYSTEM AZT	Time Basis 10WU/h	
			WU	Price SGD
	FRONT BUMPER NEW PART PAINT K1R		12.0	

**SME Motor Pte Ltd**  
**1 Kaki Bukit Ave 6, BLK D,**  
**#02-15**  
**417883**

Claim Reference:  
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 Version: 1712  
 Date calculated: 01/05/2019 10:30 AM

Full Report  
 Registration: SLZ6298P  
 Printed: 01/05/2019 10:30 AM

Paint Work **SYSTEM AZT** Time Basis 10WU/h  
 Code Description - TWO COAT METALLIC WU Price SGD

**Paint Material Per Part**

Code Description Price SGD  
 0283 FRONT BUMPER NEW PART PAINT K1R 55.10

**Labour Cost - Paint**  
 Factor 45.00 SGD/h Hrs WU Price SGD  
 Time Paint 12.0  
 Preparation Comp. Work Plastic 1.50 15.0 67.50  
**Total 10 WU/h 2.70 27.0 121.50**

**Material Cost - Paint** Price SGD  
 New Part Painting - Plastic K1R 55.10  
 Material-constant Plastic 28.60  
**Total 83.70**

**Spare Parts**

Code	Description	Part Number	Supplier	prices as at 2015-06-01	Price SGD
0283	FRONT BUMPER	86511A7000			280.00 X
0320	R/F UPP BUMPER BRKT	86518A7000			8.00 X
0562	RIGHT HEADLAMP ASSY	92102A7120			330.00 ✓
1000	FRT BUMPER CLAMP KIT	CLIPS			20.00 ✓
f: OEM Parts	<b>Savings</b>				0.00
n: Non-OEM Parts	<b>Subtotal</b>				638.00
u: Used parts	<b>Addition(+15.00%)</b>				95.70
	<b>Total</b>				733.70

**SME Motor Pte Ltd**  
**1 Kaki Bukit Ave 6, BLK D,**  
**#02-15**  
**417883**

Claim Reference:  
 Assessment number: 19/AXA/TP-005(01)  
 Version: 1712  
 Date calculated: 01/05/2019 10:30 AM

Full Report  
 Registration: SLZ6298P  
 Printed: 01/05/2019 10:30 AM

**Final Calculation**

	SGD	SGD
<b>Parts</b>	638.00	
Addition(+15.00%)	95.70	
<b>Total Parts</b>		<b>733.70</b>
<b>Labour Time Base 10 WU/h</b>		
Total 14.0 WU X 45.00 SGD/h	85.50 63.00	
<b>Total of Labour</b>		<b>63.00</b>
<b>Paint Work Time Base 10 WU/h</b>		
Labour Cost 27.0 WU X 45.00 SGD/h	180	121.50
Material Cost	25.96	83.20
<b>Total Paint Including Material</b>		<b>205.20</b>
<b>Repair Cost Excludes GST</b>		<b>1,001.90</b>
GST (+7.0%)		70.13
<b>Repair Cost Included GST</b>		<b>1,072.03</b>

**Comments**  
 \* - USER SUPPLIED DATA  
 NN - NO MANUFACTURERS CODE EXISTS  
 ) - WU PARTIAL INCL IN OTHER POSITIONS

+ 7 days rental @ \$80/day

\$160

+ BIN cover fee \$2

\$1001.90 - Repair  
 + \$160 - rental 7 days

\$1243.25

\$1161.90 (before GST)  
 \$1243.25 + 7%  
 + \$2 BIN cover fee

\$1245.23

\* Audatex Fee \$41.00 ✓ nee



友興汽車零件私人有限公司  
YEW HENG AUTO PARTS PTE LTD

BLK 2017 UBI ROAD 1 #04-129 SINGAPORE 408708  
TEL: 6743 8838 A/C: 6392 0833 FAX: 6743 0833  
E-mail: yewheng@yewhengauto.sg  
Co. Reg. No.: 201130046W GST Reg. No.: 201130046W

**TAX INVOICE**

M/S : SME MOTOR PTE LTD

NO: YLI1219529

KAKI BUKIT AVE 6 #02-15/16/17/18 AUTOBAY@KAKI  
BUKIT BLK-D  
SINGAPORE 417883  
TEL:67476106,FAX67442368;; 64844303

PAGE: 1

DATE: 06/03/2019

A/C CODE: LYSME001

TERMS: 60 DAYS

P/O NO: SLZ6298P

Part No	Description	Location	Qty	Unit Price	Amount
				SIN	SIN
A92102-A7670	LAMP ASSY-HEAD,RH*	2T10	1	330.00	330.00
2 A86590-28000	RETAINER ASSY-BUMPER COVER	MV14	10	2.00	20.00
TOTAL QUANTITY:			11	TOTAL	SIN 350.00
				ADD GST @ 7%	24.50
				<b>GRAND TOTAL</b>	<b>SIN 374.50</b>

Print / KXM / 06/03/2019 4:44:13 PM

SALESMAN: KXM

This document is computer generated. No signature required.

GOODS SOLD ARE NOT RETURNABLE

**SME Motor Pte Ltd**  
**1 Kaki Bukit Ave 6, BLK D,**  
**#02-15**  
**417883**

Claim Reference:  
 Assessment number: 19/AXA/TP-005(01)  
 Version: 1810  
 Date calculated: 04/01/2019 03:08 PM

**Full Report**  
**Registration: SLZ6298P**  
**Printed: 01/04/2019 3:09 PM**

**Summary Information**

**Claim**

Location:	Singapore (SG)	Work Provider:	AXA Insurance Pte Ltd
Printed by:	Gary Seah	Currency:	SGD
Claim Reference:		Date of Incident:	2019-01-04
Estimated Repair Time:		Hire Car Start:	
Actual Repair Days:		Hire Car End:	

**Vehicle Details**

**Vehicle**

Manufacturer:	KIA
Model:	CERATO/FORTE/K3
Sub Model:	BASE MODEL
Model Sheet Number:	28 98 01
Registration:	SLZ6298P
VIN number:	
Odometer:	

**Model Specs**

TWO COAT METALLIC	PREPARE OFF VEHICLE
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**Labour**

Code	Description	Time Base 10 WU/h	Price = 45.00 SGD/h	
			WU	Price SGD
86510R00	R + R FRONT BUMPER		4.0	18.00
92000R00	R + R RIGHT HEADLAMP		2.0	9.00
18600A00	ADJUST HEADLAMPS		3.0	13.50
0283	FRONT BUMPER REPAIR		10.0*	45.00
<b>Labour Cost</b>			<b>Hrs</b>	<b>WU</b>
<b>Panel / Mechanical Labour</b>			1.90	19.0
<b>Total of Labour</b>				<b>85.50</b>

**Paint**

Code	Description - TWO COAT METALLIC	Time Basis 10WU/h	
		WU	Price SGD
	FRONT BUMPER REPAIR PAINT PLASTIC	15.0	

**SME Motor Pte Ltd**  
**1 Kaki Bukit Ave 6, BLK D,**  
**#02-15**  
**417883**

Claim Reference:  
 Assessment number: 19/AXA/TP-005(01)  
 Version: 1810  
 Date calculated: 04/01/2019 03:08 PM

Full Report  
 Registration: SLZ6298P  
 Printed: 01/04/2019 3:09 PM

**Paint Material Per Part**

Code	Description	Price SGD
0283	FRONT BUMPER REPAIR PAINT PLASTIC	45.36

**Labour Cost - Paint**

Factor	45.00 SGD/h	Hrs	WU	Price SGD
Time Paint			15.0	
Preparation Comp. Work Plastic		2.50	25.0	112.50
<b>Total</b>	<b>10 WU/h</b>	<b>4.00</b>	<b>40.0</b>	<b>180.00</b>

**Material Cost - Paint**

Description	Price SGD
Repair Painting Plastic	45.36
Material-constant Plastic	28.60
<b>Total</b>	<b>73.96</b>

**Spare Parts**

Code	Description	Part Number	Supplier	prices as at 2015-06-01	Price SGD
0562	RIGHT HEADLAMP ASSY	92102A7120			330.00
1000	FRT BUMPER CLAMP KIT	CLIPS			20.00
f: OEM Parts	<b>Savings</b>				0.00
n: Non-OEM Parts	<b>Subtotal</b>				350.00
u: Used parts	<b>Addition(+15.00%)</b>				52.50
	<b>Total</b>				<b>402.50</b>

**Extras**

Code	Description	Price SGD
1001	AUDATEX FEE AUDATEX FEE	42.00*
	<b>Total Extras</b>	<b>42.00</b>

**SME Motor Pte Ltd**  
**1 Kaki Bukit Ave 6, BLK D,**  
**#02-15**  
**417883**

Claim Reference:  
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Version: 1810  
Date calculated: 04/01/2019 03:08 PM

Full Report  
Registration: SLZ6298P  
Printed: 01/04/2019 3:09 PM

**Final Calculation**

	SGD	SGD
<b>Parts</b>	350.00	
Addition(+15.00%)	52.50	
<b>Total Parts</b>		<b>402.50</b>
<b>Labour Time Base 10 WU/h</b>		
Total 19.0 WU X 45.00 SGD/h	85.50	
<b>Total of Labour</b>		<b>85.50</b>
<b>Total Of Extras</b>		<b>42.00</b>
<b>Paint Work Time Base 10 WU/h</b>		
Labour Cost 40.0 WU X 45.00 SGD/h	180.00	
Material Cost	73.96	
<b>Total Paint Including Material</b>		<b>253.96</b>
<b>Repair Cost Excludes GST</b>		<b>783.96</b>
GST (+7.0%)		<b>54.88</b>
<b>Repair Cost Included GST</b>		<b>838.84</b>

**Comments**

\* - USER SUPPLIED DATA  
NN - NO MANUFACTURERS CODE EXISTS  
) - WU PARTIAL INCL IN OTHER POSITIONS

> **Back to OneMotoring**

## Enquire PARF/COE Rebate for Registered Vehicle

<b>Vehicle Owner Particulars</b>	
Owner ID Type:	Singapore NRIC
Owner ID:	7450B
<b>Vehicle Details</b>	
Vehicle No.:	SLZ6298P
Vehicle to be Exported:	No
Intended Deregistration Date:	05 Mar 2019
Vehicle Make:	KIA
Vehicle Model:	FORTE K3 1.6A
Primary Colour:	Blue
Manufacturing Year:	2017
Engine No.:	G4FGJH697075
Chassis No.:	KNAFJ411MJ5767026
Maximum Power Output:	95.3 kW (127 bhp)
Open Market Value:	\$11,308.00
Original Registration Date:	14 May 2018
First Registration Date:	14 May 2018
Transfer Count:	0
Actual ARF Paid:	\$11,308.00 <i>5654</i>
<b>Intended PARF Rebate Details</b>	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	13 May 2028
PARF Rebate Amount:	\$8,481.00
<b>Intended COE Rebate Details</b>	
COE Expiry Date:	13 May 2028
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$38,510.00
COE Rebate Amount:	\$35,383.00
<b>Total Rebate Amount:</b>	<b>\$43,864.00</b>

The information contained herein is correct as at 04 Mar 2019

OK



**SME Motor Pte Ltd**  
**1 Kaki Bukit Ave 6, BLK D,**  
**#02-15**  
**417883**

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Full Report  
 Registration: SLZ6298P  
 Printed: 01/05/2019 10:30 AM

Paint Work SYSTEM AZT Time Basis 10WU/h  
 Code Description - TWO COAT METALLIC WU Price SGD

**Paint Material Per Part**

<b>Code</b>	<b>Description</b>	<b>Price SGD</b>
0283	FRONT BUMPER NEW PART PAINT K1R	55.10

**Labour Cost - Paint**

	<b>Hrs</b>	<b>WU</b>	<b>Price SGD</b>
Factor	45.00 SGD/h		
Time Paint		12.0	
Preparation Comp. Work Plastic	1.50	15.0	67.50
<b>Total</b>	<b>10 WU/h</b>	<b>2.70</b>	<b>121.50</b>

**Material Cost - Paint**

	<b>Price SGD</b>
New Part Painting - Plastic K1R	55.10
Material-constant Plastic	28.60
<b>Total</b>	<b>83.70</b>

**Spare Parts**

Code	Description	Part Number	Supplier	prices as at 2015-06-01 Price SGD
0283	FRONT BUMPER	86511A7000		280.00 X
0320	R/F UPP BUMPER BRKT	86518A7000		8.00 X
0562	RIGHT HEADLAMP ASSY	92102A7120		330.00
1000	FRT BUMPER CLAMP KIT	CLIPS		20.00
f: OEM Parts	<b>Savings</b>			<b>0.00</b>
n: Non-OEM Parts	<b>Subtotal</b>			<b>638.00</b>
u: Used parts	<b>Addition(+15.00%)</b>			<b>95.70</b>
	<b>Total</b>			<b>733.70</b>

**SME Motor Pte Ltd**  
**1 Kaki Bukit Ave 6, BLK D,**  
**#02-15**  
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Claim Reference:  
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Full Report  
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**Final Calculation**

	SGD	SGD
<b>Parts</b>	638.00	
Addition(+15.00%)	95.70	
<b>Total Parts</b>		<b>733.70</b>
<b>Labour Time Base 10 WU/h</b>		
Total 14.0 WU X 45.00 SGD/h	63.00	
<b>Total of Labour</b>		<b>63.00</b>
<b>Paint Work Time Base 10 WU/h</b>		
Labour Cost 27.0 WU X 45.00 SGD/h	121.50	
Material Cost	83.70	
<b>Total Paint Including Material</b>		<b>205.20</b>
<b>Repair Cost Excludes GST</b>		<b>1,001.90</b>
GST (+7.0%)		70.13
<b>Repair Cost Included GST</b>		<b>1,072.03</b>

**Comments**

- \* - USER SUPPLIED DATA
- NN - NO MANUFACTURERS CODE EXISTS
- ) - WU PARTIAL INCL IN OTHER POSITIONS

+ 2 days rental @ \$80/day

\$160

+ GIA Search fee \$2

\$1001.90 - Repair  
 + \$160 - rental 2 days

\$1234.23

\$1161.90 (before GST)

\$1243.23 + 7%

+ \$2 GIA Search fee

\$1245.23

## Service Request Details

**Claim**

S9M0199Y

**Reference**None 

07012019 @ 1015am

**Loss Date**

4 January 2019

Jacob veh not in

**Request Date**

7 January 2019

**Due Date**

14 January 2019

**Vendor Name**

LKK AUTO CONSULTANTS PTE LTD (TP)

**Type of Loss**

Incident Only

**Services**

Pending verification - Direct Settlement

### Actions

**Next Step**

Agree to perform service

### Vehicle Information

**Incident Vehicle Registration #**

SLZ6298P

**Make**

TPVD KIA

Service Address

---

...

Primary Contact/Insured

---

LIM CHIH SHOONG  
6, JALAN SAYANG, 418628, Singapore

DOMZILLA@GMAIL.COM

Claim Handler

---

Owner Default

Additional Instructions  
NON-REPORTED

[Messages](#)   [Invoices](#)   [History](#)   [Documents](#)   [Assessment](#)   [Metrics](#)   [Notes](#)

---

[New Message](#)

## NIKAM Santosh Pandurang

---

**From:** ying@smemotor.com.sg  
**Sent:** Saturday, January 05, 2019 1:31 PM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey  
**Subject:** Fw: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019  
**Attachments:** 3808\_001.pdf; PAK\_2019\_01\_04\_18\_21\_50\_F.MP4; slz6298p.pdf  
  
**Categories:** Santosh

Dear Sirs / Madam,

Your ref: SKZ7187G  
Our ref: SLZ6298P  
doa on 04/01/2019

Forward our estimate, gia report, video footage to you.

Kindly advise LIABILITY.

Kindly arrange your surveyor to inspect our client's vehicle soonest possible.

thanks & regards  
YING

**From:** ptr2@smemotor.com.sg  
**Sent:** Saturday, January 5, 2019 11:28 AM  
**To:** SME Motor-Ying  
**Subject:** Attached Image



07 January, 2019

**LIM CHIH SHOONG**  
6, JALAN SAYANG  
SINGAPORE 418628

Dear Sir,

**OUR REF : CC4/ASM19000387/ea3 // S9M0199Y**  
**YOUR REF : SKZ 7187G**  
**ACCIDENT INVOLVING SKZ 7187G & SLZ 6298P ON 04/01/2019 ALONG/ AT**  
**BLK 25A CHAI CHEE ROAD CARPARK.**

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)

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Monday, 11 February 2019 12:26 PM  
**To:** Jacob Ang  
**Cc:** Olivia Lau (LKKAuto); Asher Sng (LKKAuto); Admin A  
**Subject:** RE: ACCIDENT INVOLVING SKZ 7187G(AXA) AND SLZ 6298P ON 04/01/2019 \*LKK  
REF: CC4/ASM19000387/ea3

### Without Prejudice

Dear Sirs/Mdm,

Apologised for late response.

Please be informed that basing on the accident statements submitted by both parties, the liability is clear / under BOLA (subject to BOLA guideline settlement) and shall proceed with direct settlement for the above mentioned case.

Please note that this e-mail is on without prejudice basis which does not amount to an authorisation of repair to your client's vehicle.

The final repair cost is subjected to the consistency of the damages according to the nature of the accident.

And the days of LOU/ LOR will be based on the number of days of repair as recommended by our surveyor.

Please note that all finalisation subject insurer's approval.

By copy to Asher,

For your follow up, CC4/ASM19000387/ea3

"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 Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

---

**From:** Jacob Ang <jacob.ang@smemotor.com.sg>  
**Sent:** Tuesday, 22 January 2019 10:44 AM  
**To:** Olivia Lau (LKKAuto) <olivialau@lkkauto.com>  
**Cc:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

**Subject:** Re: ACCIDENT INVOLVING SKZ 7187G(AXA) AND SLZ 6298P ON 04/01/2019 \*LKK REF: CC4/ASM19000387/ea3

Hi All,

Any updates on the liability?

I had spoken with Mr dominic and he advised us to go ahead with the third party claim instead of private settlement.

Best Regards

Jacob Ang  
SME MOTOR PTE LTD  
1 Kaki Bukit Ave 6  
Blk D, #02-15/16/17/18  
AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 6747 6106 (6 lines)  
Fax: 6744 2368

**From:** [Jacob Ang](#)  
**Sent:** Friday, January 18, 2019 4:33 PM  
**To:** [Olivia Lau \(LKKAuto\)](#)  
**Subject:** Fw: ACCIDENT INVOLVING SKZ 7187G(AXA) AND SLZ 6298P ON 04/01/2019 \*LKK REF: CC4/ASM19000387/ea3

Hi Olivia,

Please assist on this case.

Thank You so much.

Best Regards

Jacob Ang  
SME MOTOR PTE LTD  
1 Kaki Bukit Ave 6  
Blk D, #02-15/16/17/18  
AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 6747 6106 (6 lines)  
Fax: 6744 2368

**From:** [Jacob Ang](#)  
**Sent:** Friday, January 18, 2019 9:25 AM  
**To:** [chewht@lkkauto.com](mailto:chewht@lkkauto.com)  
**Subject:** Re: ACCIDENT INVOLVING SKZ 7187G(AXA) AND SLZ 6298P ON 04/01/2019 \*LKK REF: CC4/ASM19000387/ea3

Hi Hsiao Tong,

Any updates on this case?

Please kindly assist.

Thank You

Best Regards

Jacob Ang  
SME MOTOR PTE LTD  
1 Kaki Bukit Ave 6  
Blk D, #02-15/16/17/18  
AutoBay @ Kaki Bukit

Singapore 417883  
Tel: 6747 6106 (6 lines)  
Fax: 6744 2368

**From:** Jacob Ang  
**Sent:** Tuesday, January 15, 2019 3:34 PM  
**To:** [chewht@lkkauto.com](mailto:chewht@lkkauto.com)  
**Cc:** Gary Seah ; Ying ; sebastian  
**Subject:** Re: ACCIDENT INVOLVING SKZ 7187G(AXA) AND SLZ 6298P ON 04/01/2019 \*LKK REF: CC4/ASM19000387/ea3

Hi Sir/Mdm,

I had spoken with Mr dominic and he advised us to go ahead with the third party claim instead of private settlement.

Please kindly advise.

Best Regards

Jacob Ang  
SME MOTOR PTE LTD  
1 Kaki Bukit Ave 6  
Blk D, #02-15/16/17/18  
AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 6747 6106 (6 lines)  
Fax: 6744 2368

**From:** [ying@smemotor.com.sg](mailto:ying@smemotor.com.sg)  
**Sent:** Tuesday, January 15, 2019 9:49 AM  
**To:** [sebastian@smemotor.com.sg](mailto:sebastian@smemotor.com.sg) ; [jacob.ang@smemotor.com.sg](mailto:jacob.ang@smemotor.com.sg) ; Gary Seah  
**Subject:** Fw: ACCIDENT INVOLVING SKZ 7187G(AXA) AND SLZ 6298P ON 04/01/2019 \*LKK REF: CC4/ASM19000387/ea3

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, January 15, 2019 9:33 AM  
**To:** [ying@smemotor.com.sg](mailto:ying@smemotor.com.sg)  
**Cc:** Admin A ; Asher Sng (LKKAuto)  
**Subject:** ACCIDENT INVOLVING SKZ 7187G(AXA) AND SLZ 6298P ON 04/01/2019 \*LKK REF: CC4/ASM19000387/ea3

Your Ref: **SLZ 6298P**

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

Please be informed that our insured would like to do private settlement. Kindly contact our insured agent's Mr Dominic at 9729 2219 to resolve the matter.

Thank you.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## Hsiao Tong (LKKAuto)

---

**From:** Mei Kwan (LKKAuto)  
**Sent:** Thursday, 30 May 2019 8:32 PM  
**To:** ying@smemotor.com.sg; Hsiao Tong (LKKAuto)  
**Cc:** Asher Sng (LKKAuto); CS A Team; Admin A  
**Subject:** RE: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK  
REF:CC4/ASM19000387/Upa3  
**Attachments:** 2613\_001.pdf

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Sir / Madam,

Thank you for your email.

Case reassign to Hsiao Tong.

Our respective case handler will look into the matter and get back to you in due course.

Hi Hsiao Tong,

FYNA please.

*To check availability of the case handler, you may contact the undersigned.*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

---

**From:** ying@smemotor.com.sg <ying@smemotor.com.sg>  
**Sent:** Thursday, 30 May, 2019 11:33 AM  
**To:** Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>  
**Cc:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>  
**Subject:** Re: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/ea3

dear sirs / Madam,

Reminder...

Refer to our LOD dated 10/04/2019.

Kindly let us have your offer soonest possible.

thanks & regards

YING

**From:** [ying@smemotor.com.sg](mailto:ying@smemotor.com.sg)  
**Sent:** Thursday, April 11, 2019 3:55 PM

**To:** Mei Kwan (LKKAuto)  
**Cc:** Asher Sng (LKKAuto)  
**Subject:** Re: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/ea3

Dear all,

Forward our LOD and other supporting documents to you, kindly let us have your offer soonest possible.

thanks & regards  
ying

**From:** Mei Kwan (LKKAuto)  
**Sent:** Monday, January 7, 2019 7:25 PM  
**To:** [ying@smemotor.com.sg](mailto:ying@smemotor.com.sg)  
**Cc:** Asher Sng (LKKAuto) ; CS A Team ; Admin A ; assignments  
**Subject:** Fw: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/ea3

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has yet to report the accident and we are currently **pending verification for direct settlement**.

***Please provide us the following and arrange for TP survey.***

- ***evidence i.e. video/ scene photo***
- ***estimated cost of repair***

Please note that for liability, claim negotiation and settlement, please contact Asher at 6841 6051.

Our respective case handler will look into the matter and revert to you in due course.

***To check availability of the case handler, you may contact the undersigned.***

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

**From:** ying@smemotor.com.sg  
**Sent:** Saturday, January 05, 2019 1:31 PM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey  
**Subject:** Fw: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019  
**Attachments:** 3808\_001.pdf; PAK\_2019\_01\_04\_18\_21\_50\_F.MP4; slz6298p.pdf  
**Categories:** Santosh

Dear Sirs / Madam,

Your ref: SKZ7187G  
Our ref: SLZ6298P  
doa on 04/01/2019

Forward our estimate, gia report, video footage to you.

Kindly advise LIABILITY.

Kindly arrange your surveyor to inspect our client's vehicle soonest possible.

thanks & regards  
YING

**From:** ptr2@smemotor.com.sg  
**Sent:** Saturday, January 5, 2019 11:28 AM  
**To:** SME Motor-Ying  
**Subject:** Attached Image

## Hsiao Tong (LKKAuto)

---

**From:** Asher Sng (LKKAuto)  
**Sent:** Tuesday, 18 June 2019 7:13 PM  
**To:** ying@smemotor.com.sg; Hsiao Tong (LKKAuto)  
**Subject:** RE: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/ea3

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Sir,

We refer to the email below.

The current case handler for this case is **Hsiao Tong**.

Hi Hsiao Tong,

FYNA.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

phone: 6841-6051 | email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108

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

---

**From:** ying@smemotor.com.sg <ying@smemotor.com.sg>  
**Sent:** Thursday, 30 May 2019 11:33 AM  
**To:** Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>  
**Cc:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>  
**Subject:** Re: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/ea3

dear sirs / Madam,

Reminder...

Refer to our LOD dated 10/04/2019.

Kindly let us have your offer soonest possible.

thanks & regards

YING



## <TP - Mandate IA> - S9M0199Y [ACCIDENT INVOLVING SKZ 7187G(OI) & SLZ 6298P (TP) ON 04/01/2019]

Type

🔔 Question

Message

Liability: 100%. Insured driver collided onto third party paked vehicle. Inform OI about third party claim. Agreed to settle at best and aware NCD issue. We seek your mandate at \$1,020.84(all-in). TP-Mandate IA had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Hsiao Tong - 28 June 2019

Reply



## Immediate Advice

To : AXA Insurance Pte Ltd

Date: 28/6/2019

### Survey Details:

Date of loss	4-Jan-19
Date of appointment	7-Jan-19
Date of survey	4-Mar-19
Location of survey	SME MOTOR PTE LTD

### Vehicle Details:

Claim Type:	THIRD PARTY CLAIM
Vehicle number	SLZ6298P
Make and Model	KIA FORTE K3 1.6A - 1591cc
Date of registration	14-May-18
Parf Rebate	
Market Value	\$ 73,000.00
Parf Rebate	\$ 39,289.00
Nett Loss	\$ 33,711.00

### Repair details:

Initial Estimate	1,001.90
------------------	----------

### Proposed/Revised repair cost:

Parts	\$ 402.50
Check items (estimate)	\$ -
Labour	\$ 339.46
Audatex Fee	\$ 42.00
<b>Total</b>	<b>\$ 783.96</b>
<b>Lump Sum(if applicable)</b>	<b>\$ -</b>

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



**Remarks:**

--

**Mandate:**

<b>Liability(TP)</b>		<b>100%</b>
Proposed repair cost (w/GST)	\$	838.84
Loss of use	\$	180.00 (3days x \$60.00)
Loss of rental		NIL no. of days
Loss of income		NIL no. of days
LTA search fees	\$	2.00
Others		NIL
<b>Proposed Total</b>	<b>\$</b>	<b>1,020.84</b>

## Hsiao Tong (LKKAuto)

---

**From:** ying@smemotor.com.sg  
**Sent:** Monday, 22 July 2019 10:31 AM  
**To:** Hsiao Tong (LKKAuto); ying@smemotor.com.sg  
**Subject:** Re: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/Upa3

Hi Hsiao Tong,

Accepted your offer, kindly send us your DV for completion.

thanks & regards  
YING

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Saturday, July 20, 2019 10:42 AM  
**To:** ying@smemotor.com.sg  
**Subject:** RE: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/Upa3

Without Prejudice

Hi Ying,

We refer to your below email.

For this case, may we wrap up the matter at a global sum of **\$1,000.00(all-in)?**

Thank you.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

---

**From:** ying@smemotor.com.sg <ying@smemotor.com.sg>  
**Sent:** Tuesday, 9 July 2019 9:59 AM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** Re: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/Upa3

Dear Hsiao Tong,

Kindly increase your offer to \$1,020.84 (as per our LOD).

Thanks & regards

YING

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Tuesday, July 9, 2019 9:44 AM  
**To:** ying@smemotor.com.sg  
**Subject:** RE: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/Upa3

**Without Prejudice**

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement at a global sum of **\$960.00(all-in)**.

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

---

**From:** Asher Sng (LKKAuto)  
**Sent:** Tuesday, 18 June 2019 7:13 PM  
**To:** ying@smemotor.com.sg; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Subject:** RE: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/ea3

**'WITHOUT PREJUDICE'**  
**SAVE AS TO COSTS**

Hi Sir,

We refer to the email below.

The current case handler for this case is **Hsiao Tong**.

Hi Hsiao Tong,

FYNA.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

---

**From:** ying@smemotor.com.sg <ying@smemotor.com.sg>

**Sent:** Thursday, 30 May 2019 11:33 AM

**To:** Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>

**Cc:** Asher Sng (LKKAuto) <AsherSng@lkkauto.com>

**Subject:** Re: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/ea3

dear sirs / Madam,

Reminder...

Refer to our LOD dated 10/04/2019.

Kindly let us have your offer soonest possible.

thanks & regards

YING

**From:** ying@smemotor.com.sg

**Sent:** Thursday, April 11, 2019 3:55 PM

**To:** Mei Kwan (LKKAuto)

**Cc:** Asher Sng (LKKAuto)

**Subject:** Re: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/ea3

Dear all,

Forward our LOD and other supporting documents to you, kindly let us have your offer soonest possible.

thanks & regards

ying

**From:** Mei Kwan (LKKAuto)

**Sent:** Monday, January 7, 2019 7:25 PM

**To:** ying@smemotor.com.sg

**Cc:** Asher Sng (LKKAuto) ; CS A Team ; Admin A ; assignments

**Subject:** Fw: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019 \*\*\* LKK REF: CC4/ASM19000387/ea3

**'WITHOUT PREJUDICE'**

**SAVE AS TO COSTS**

Dear Sir / Madam,

We refer to the above matter.

Please be informed that OI has yet to report the accident and we are currently **pending verification for direct settlement.**

***Please provide us the following and arrange for TP survey.***

- ***evidence i.e. video/ scene photo***
- ***estimated cost of repair***

Please note that for liability, claim negotiation and settlement, please contact Asher at 6841 6051.

Our respective case handler will look into the matter and revert to you in due course.

*To check availability of the case handler, you may contact the undersigned.*

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: MeiKwan@lkkauto.com | fax: 67414108

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

**From:** ying@smemotor.com.sg  
**Sent:** Saturday, January 05, 2019 1:31 PM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey  
**Subject:** Fw: accident involving vehicle SLZ6298P & SKZ7187G on 04/01/2019  
**Attachments:** 3808\_001.pdf; PAK\_2019\_01\_04\_18\_21\_50\_F.MP4; slz6298p.pdf  
**Categories:** Santosh

Dear Sirs / Madam,

Your ref: SKZ7187G

Our ref: SLZ6298P  
doa on 04/01/2019

Forward our estimate, gia report, video footage to you.

Kindly advise LIABILITY.

Kindly arrange your surveyor to inspect our client's vehicle soonest possible.

thanks & regards  
YING

**From:** ptr2@smemotor.com.sg  
**Sent:** Saturday, January 5, 2019 11:28 AM  
**To:** SME Motor-Ying  
**Subject:** Attached Image

AXA Insurance Pte Ltd  
8 Shenton Way #24-01  
AXA Tower  
Singapore 068811

Your Insured Veh No. : **SKZ7187G**  
Your Ref :  
Our Ref : **SLZ6298P**  
Date : **10/04/2019**

**WITHOUT PREJUDICE**

Dear Sir/Madam

**Accident involving SKZ7187G and SLZ6298P  
on 04/01/2019 at BLK 25A CHAI CHEE RD CARPARK.**

Please refer only to the boxes marked ( x ).

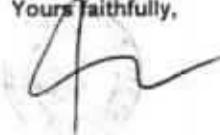
- We refer to  the above accident  
 our/your letter dated
- We have been authorised by the owner of vehicle number **SLZ6298P** which was damaged by your insured's motor vehicle number **SKZ7187G** in the aforesaid accident.
- We are instructed that the accident was caused by your insured's negligent driving and/or management of the vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expenses, particulars of which are as follows:

Cost of Repair	<u>838.84</u>
Survey report fees	-
Loss of Use( 3 days @ \$60.00 per day)	<u>180.00</u>
Car Rental Fees	-
GIA/LTA search fees	<u>2.00</u>
<b>Total S\$</b>	<b><u>1,020.84</u></b>

- We forward herewith the following relevant supporting documents:-
- |  |  |
|--|--|
| <input type="checkbox"/> Survey Reports & photographs (To be returned within 7 days on demand) | <input checked="" type="checkbox"/> Copy of NRIC/Driving licence   |
| <input checked="" type="checkbox"/> Final repair bill(Tax Invoice)                             | <input checked="" type="checkbox"/> Copy of LTA/GIA vehicle search |
| <input type="checkbox"/> Bill/Receipt for the excess   | <input checked="" type="checkbox"/> Non-injury motor report form   |
| <input type="checkbox"/> Rental Agreement  | <input checked="" type="checkbox"/> Letter of Authority            |
| <input checked="" type="checkbox"/> Copy of the Insurance Certificate                          |  |

- Cheque to be make payable to **Messrs SME MOTOR PTE LTD.**
- Any request for a re-survey of our client's vehicle must be arrange within the 14 days upon receipt of this letter. The re-survey must be conducted at our premises, in the presence of our client.
- Please note that you should send to us an acknowledgment of receipt of this letter within 07 days of your receipt of this letter.

Yours faithfully,

  
**SME MOTOR PTE LTD**  
encl.

WE HEREBY ACKNOWLEDGE RECEIPT

\_\_\_\_\_  
Date: \_\_\_\_\_  
**PLEASE CHOP AND SIGN**

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Saturday, 22 June 2019 9:40 AM  
**To:** DAVIDLCC@HOTMAIL.SG  
**Subject:** ACCIDENT INVOLVING SKZ 7187G (AXA) AND SLZ 6298P ALONG/AT 25A CHAI CEE ROAD CARPARK ON 04/01/2019

22 June 2019

**MR LIM CHIH SHOONG /MR LIM CHENG CHUA**

Dear Sir/ Mdm

**OUR REF : CC4/ASM19000387/Upa3 // S9M0199Y**

**YOUR REF : SKZ 7187G**

**ACCIDENT INVOLVING SKZ 7187G (AXA) AND SLZ 6298P ALONG/AT 25A CHAI CEE ROAD CARPARK ON 04/01/2019**

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

We have received a third party claim(s) from SME MOTOR PTE LTD acting on behalf of the owner of SLZ 6298P against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your driver's favour as your vehicle had collided onto third party parked vehicle. Under Motor Accident Guide, Moving / reversing vehicle must exercise greater care than parked vehicles. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

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

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to [chewht@lkkauto.com](mailto:chewht@lkkauto.com) within 7 days from the date of this letter **if not provided at our reporting centre**. The list below 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)
- Copy of the letter of authorization
- 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 [cst@axa.com.sg](mailto:cst@axa.com.sg) or deliver it by hand to AXA Customer Care Centre.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or [chewht@lkkauto.com](mailto:chewht@lkkauto.com). Please quote our claim reference when you contact us that we can assist you more effectively.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax:

6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)

## LETTER OF AUTHORITY

To: M/s AXA Insurance Pte Ltd  
Singapore

Accident involving my/our vehicle no. SL26298P and SK27187G on 04/01/2019

Along Blk 257 Chai Chee Rd CP.

I/We, Madharan Arasarethinam NRIC No. S7977450B

of 140 Lor J Telok Kuray #02-03 Singapore 405971

the registered owner of vehicle no. SL26298P at the material time of accident, do

hereby authorise Messrs SME MOTOR PTE LTD as my/our agent and representative

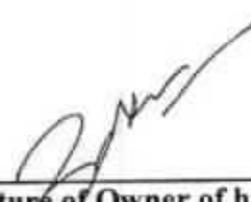
to correspond in, negotiate and settle, on my/our behalf, my/our claim against you as

owner/operator/insurer of vehicle no. SK27187G.

I/We also authorise them to accept settlement cheque on my/our behalf. Kindly issue

your cheque in favour of "M/s. SME MOTOR PTE LTD".

Dated this 11 day of 03 20 19

  
\_\_\_\_\_  
Signature of Owner of his/her/their  
Duly Authorised Representative

\_\_\_\_\_  
Company's Stamp (For Firm).



Without Prejudice  
to any claim for  
personal injury

AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SKZ 7187G (Insd veh)	Model: Kia Forte (1591cc)
	SLZ 6298P (TP veh)	
Date of Accident/ Time:	04/01/2019	

Repair Estimate	\$	1,203.64	
Final Repair Cost	\$		
Loss of Use	\$		days at \$ per day
Rental (if any)	\$		days at \$ per day
LTA / GIA Search Fee	\$		
Others:	\$		
Final Settlement Sum (Global Sum)	\$	1,000.00	
Payee Name: SME MOTOR PTE LTD			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes <del>No</del> BOLA Scenario No: 23	
	BOLA Liability: 100 _____ (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply			
Remarks:			

NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTFEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a full and final settlement that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

	
Signature of workshop representative / Workshop stamp	Signature of Witness / Workshop stamp (if applicable)
Name of Representative:	Name of Witness:
Date: 6/8/2019	Date: 6/8/2019
	
Signature of AXA's surveyor/representative	
Name of AXA's surveyor/Representative:	
Date: 6/8/2019	

# SME Motor Pte Ltd

1 Kaki Bukit Ave 6, #02-15 Autobay@KakiBukit Singapore 417883  
TEL: 67476106 (6 lines) FAX: 67442368 Email: service@smemotor.com.sg  
GST:201119451E RCB NO:201119451E

M/S : AXA INSURANCE PTE LTD  
8 Shenton Way #24-01  
AXA Tower  
Singapore 068811

TEL: 68804741 FAX: 68804838

ATTN: Motor Claim Department

Your Ref No: 19/AXA/TP-005(01)

Claim Type: Third Party

Final No: INV0004059

Date: 09 Apr 2019

Policy No: 1800050527

Veh Reg No: SLZ6298P

Make/Model: KIA CERATO

Reg. Date:

## Tax Invoice to Vehicle No :SLZ6298P

Description	U/Price	Quantity	Cost	Amount
			<u>S\$</u>	<u>S\$</u>
<b>Parts</b>				
1 RIGHT HEADLAMP ASSY		1 PC	330.00	
2 FRT BUMPER CLAMP KIT		1 PC	20.00	
			350.00	
	Add 15%		52.50	402.50
<b>Special Net</b>				
3 AUDATEX FEE		1 PC	42.00	
				42.00
<b>Labour</b>				
4 TOTAL LABOUR		1 UNIT	85.50	
5 TOTAL PAINTWORK		1 UNIT	180.00	
6 TOTAL MATERIAL COST		1 UNIT	73.96	
				339.46

Amount Before Excess	S\$ 783.96
Less Excess	S\$ 0.00
Amount Before GST	S\$ 783.96
Add GST @ 7%	54.88
Total Amount payable	S\$ 838.84

TOTAL: SINGAPORE DOLLAR EIGHT HUNDRED THIRTY EIGHT AND CENTS EIGHTY FOUR ONLY

For SME Motor Pte Ltd

E. & O. E.

AUTHORISED SIGNATURE



RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

### Third Party Insurer Enquiry

Our Ref No: GR-19-002432  
Date of Request: 05/01/2019

Your Ref No: Online Purchase

SME Motor Pte Ltd  
1 Kaki Bukit Ave 6 #02-15  
AutoBay @ Kaki Bukit  
Singapore 417883

Dear Sir/Madam,

Enquiry Date: 05/01/2019  
Enquiry By: Ang Guo Bao  
TP Vehicle No.: SKZ7187G  
Accident Date: 04/01/2019

**Enquiry Result**

TP Vehicle No.	Insurer	Period of Insurance	Insurer Tel. No.
SKZ7187G	AXA Insurance Pte Ltd	29/01/2018-28/01/2019	6338 7288

Thank You.

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**GENERAL  
INSURANCE  
ASSOCIATION**

RECORDS MANAGEMENT CENTRE

**GENERAL INSURANCE ASSOCIATION OF SINGAPORE  
RECORDS MANAGEMENT CENTRE**

6 Raffles Quay #18-00, Singapore 048580  
Phone: +65 6224 0010 Fax: +65 6224 0030  
Operating Hours: Monday to Friday 9am to 5pm  
GST Registration No: M400017735

**TAX INVOICE**

Our Ref No: GR-19-002432  
Date of Request: 05/01/2019

Your Ref No: Online Purchase

SME Motor Pte Ltd  
1 Kaki Bukit Ave 6 #02-15  
AutoBay @ Kaki Bukit  
Singapore 417883

Dear Sir/Madam,

Enquiry Date: 05/01/2019  
Enquiry By: Ang Guo Bao  
TP Vehicle No.: SKZ7187G  
Accident Date: 04/01/2019

DESCRIPTION	AMOUNT (S\$)
TP Insurer Enquiry	1.87
GST Amount	0.13
Total Amount Due (GST Inclusive)	2.00

Thank You.

This is a computer generated document and requires no signature.

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For GIARMC Official use:

Date:

GIRO  Cash  Cheque



## 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/ASM19000387/Upa3q2	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN:LYNN		Date : 16-08-2019	
		Code : ASM	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>			
<b>Insured Veh.</b>	SKZ 7187G	<b>Veh. Inspected</b>	SLZ 6298P
<b>Policy No.</b>	VA1/GA088041	<b>Coverage (\$)</b>	0.00
<b>Claim No.</b>	S9M0199Y	<b>Excess (\$)</b>	0.00
<b>Assign From</b>		<b>Assign Date</b>	07/01/2019
<b>2. Vehicle Particulars &amp; Condition</b>			
<b>Make &amp; Model</b>	KIA FORTE K3 (A)	<b>c.c</b>	1591
<b>Engine No.</b>	HIDDEN	<b>Year of Reg.</b>	2018
<b>Chassis No.</b>	KNAFJ411MJ5767026	<b>Colour</b>	BLUE
<b>Odometer</b>	10026	<b>Steering</b>	IN ORDER
<b>Brakes</b>	IN ORDER	<b>Modification</b>	SPORTS RIM
<b>General</b>	GOOD		
<b>3. Conditions of Tyres</b>			
	<b>Size</b>	<b>Make</b>	<b>Balance</b>
<b>R/H Front Tyre</b>	195/65 R15	NEXEN	6 mm
<b>L/H Front Tyre</b>	195/65 R15	NEXEN	6 mm
<b>R/H Rear Tyre</b>	195/65 R15	NEXEN	6 mm
<b>L/H Rear Tyre</b>	195/65 R15	NEXEN	6 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>			
<b>Accident Date</b>	04/01/2019	<b>Inspection Date</b>	04/03/2019
<b>Survey held at</b>	SME MOTOR PTE LTD 1 KAKI BUKIT AVE 6 #02-15 (AUTOBAY @KAKI BUKIT) SINGAPORE 417883		
<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>			
<b>ESTIMATED NORMAL PERIOD FOR REPAIR:</b>		<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. SLZ 6298P

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FRONT BUMPER (CONSISTENT) (WCP)	TO REPAIR SEE LABOUR	280.00	-
1	R/F UPP BUMPER BRKT (CONSISTENT) (WCP)	NOT NECESSARY	8.00	-
1	RIGHT HEADLAMP ASSY (CONSISTENT) (WCP)	SCRATCHED	330.00	330.00
1	FRT BUMPER CLAMP KIT CLIPS (CONSISTENT) (WCP)	NECESSARY	20.00	20.00
	COST PLUS 15%		95.70	52.50
			733.70	402.50
<b>SPECIAL NETT ITEMS</b>				
1	AUDATEX FEE (SN) (CONSISTENT)	NECESSARY	42.00	42.00
			42.00	42.00
<b>LABOUR</b>				
	14.0 WU X 45.00 SGD/H.		85.50	85.50
	LABOUR COSY 27.0 WU X 45.00 SGD/H. INCLUSIVE OF THE REPAIR OF FRONT BUMPER .		180.00	180.00
	MATERIAL COST.		83.70	73.96
			349.20	339.46
<b>GRAND TOTAL</b>			<b>1,124.90</b>	<b>783.96</b>
<b>RECOMMENDED COST OF REPAIRS</b>				<b>783.96</b>

Report Ref No. CC4/ASM19000387/Upa3q2

CHUA KANG SENG

Licensed Appraiser

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■ LKXInspection.pdf	Forms / Claim Documents	Others	LKX AUTO CONSULTANTS PTE LTD (TP)	20 August 2019
■ LKXAdjustment13.pdf	Forms / Claim Documents	Others	LKX AUTO CONSULTANTS PTE LTD (TP)	20 August 2019
■ GIA SEARCH.pdf	Forms / Claim Documents	Others	LKX AUTO CONSULTANTS PTE LTD (TP)	20 August 2019
■ PAYMENT BREAKDOWN_EXPRESS SETTLEMENT FORM.pdf	Forms / Claim Documents	Satisfaction / Discharge Voucher	LKX AUTO CONSULTANTS PTE LTD (TP)	20 August 2019
■ AUTHORIZATION TO ACT FORM.pdf	Forms / Claim Documents	POA / Authority Letter	LKX AUTO CONSULTANTS PTE LTD (TP)	20 August 2019
■ WORKSHOP INVOICE.pdf	Invoice	Repairer	LKX AUTO CONSULTANTS PTE LTD (TP)	20 August 2019
■ LETTER TO OI.pdf	Letters and Correspondence	Policy Holders / Insured	LKX AUTO CONSULTANTS PTE LTD (TP)	20 August 2019
■ TP-Mandate IA dd 280619.pdf	Forms / Claim Documents	Assessment	LKX AUTO CONSULTANTS PTE LTD (TP)	28 June 2019
■ LKX Inquiry Photos.pdf	Reports & Statement	Others	LKX AUTO CONSULTANTS PTE LTD (TP)	28 June 2019
■ PAIRF_COE_Rebate_Enquiry.pdf	Reports & Statement	Others	LKX AUTO CONSULTANTS PTE LTD (TP)	28 June 2019
■ LKX Survey Photos.pdf	Reports & Statement	Others	LKX AUTO CONSULTANTS PTE LTD (TP)	28 June 2019
■ Audits Report-SL26298P.pdf	Reports & Statement	Estimate / Quotation	LKX AUTO CONSULTANTS PTE LTD (TP)	28 June 2019
■ TP ESTIMATE - MARKED.pdf	Reports & Statement	Estimate / Quotation	LKX AUTO CONSULTANTS PTE LTD (TP)	15 March 2019
■ SKZ71810 INSD GIA.PDF	Reports & Statement	GIA Report	KATAN BHOSSALE Pragal	21 January 2019

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EMAIL FROM WORKSHOP FOR TP REG.pdf	Letters and Correspondence	Workshop	MIKAM Santosh Pandurang	7 January 2019
SLZ6298P TP GIA.pdf	Reports & Statement	GIA Report	MIKAM Santosh Pandurang	7 January 2019
ESTIMATE.pdf	Forms / Claim Documents	Estimate / Quotation	MIKAM Santosh Pandurang	7 January 2019
Ltr to Insured -non reporting.pdf	Letters and Correspondence	Policy Holders / Insured	LOK AUTO CONSULTANTS PTE LTD (TP)	7 January 2019