

INS. CASE OWNER:

CC 4, LCP 1900

1515, Kjas

LKK:

IDAC:

Surveyor:

KSL

DOI:

ASSIGNMENT

23/1/19

Date / Time:

23/1/19

Registered in Merimen:

23/1/19

Pre-assign / CCU / FTE



Insured Vehicle No.:

SLG 5658R

Claim No.:

Name of Insured:

WCP P/L

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :SS

D.O.A.:

4/1/19

Place of Accident:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

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

Driver Tel No.:

(V/L: YES / NO)

Insured Liability: %

Final ? Yes / No

STX 7444 L



INSRS:

WSP:

Tel:

Liability:

RMKS:

Chew
Goon

INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

24/1

STX 7444 L - x;

24/1

SLG 5658R - 4/1/19 12:30 PM; D.O.A. 7/1/19

24/1

HMR - to follow up in WCP.

14/2/19

✓ OI GIA in Merimen

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

24/1 8-4-19

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

(days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

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

If NO or B 28, Ass. Lia:

Repair Cost:

SS

2,614.17

Loss of Rental (LOR):

SS

(days)

Loss of Use (LOU):

SS

750 (\$150 x 5 days)

Loss of Income (LOI):

SS

- (\$ x days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

(Tick only one)

GIA/LTA Search

SS

7.45

Medical:

SS

Disbursement:

SS

(e.g. Tow/ Independent)

Legal Cost:

SS

Total:

SS

3,371.62

Global Sum SS:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

SS

3,371.62

Name 1:

CHEW GOON MOTOR

Payee 2: (Strike if N.A.):

SS

Name 2:

✓

Payee 3: (Strike if N.A.):

SS

Name 3:

✓

10/2/19

ASS. REC. BY:

REF:

AG/

Kenneth

ASSIGNMENT

From:

Date:

Estimated Cost:

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

To inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

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

Bal. or Market Value:

IDAC Accident Report:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

03 days

Res.: Yes or No

Lum Sum:

1.81 %

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

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

Truck / Trailer or

Make:

Colour:

Sp. Reading

Eng/No:

C/No:

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modl: Nil / S/Rim / STD / R/Rim or

Tyre Size:

F:

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
TOYO / YOKO or

Front

R/Bal.

L/Bal.

D.O.A.

Survey held at

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

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

Date / Time

Action / Instruction

24/1

File pass to Car

18-3-19

\$ 2,443.15

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 (\$

Survey Fee:

Transportation:

\$ + RS \$

Fees

Others

TOTAL

Report Format:

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

趙 源 摩 哆 Chew Goon Motor

Blk 10, Ang Mo Kio Industrial Park 2A, Avenue 5
#01-15, 16, 17 & #03-05, AMK Autopoint Singapore 568047
Tel: 6484 1626 (24Hrs) Fax: 6484 0465
Business Reg. No: 221880/00C GST Reg. No: MX-0486007-A0

*Not Withheld
The money B4 paint
3days*

To: AIG Asia Pacific Insurance Pte Ltd

Policy No: Third Party

Date: 22.01.2019

Accident Date : 04.01.2019

Specialised in Car Painting, Welding,
Panel-Beating and Insurance Claim.

ESTIMATE

承接汽车烧焊喷漆及
代理各种车辆赔偿

数量 Quantity	货 名 DESCRIPTION	单 价 Unit Price	银 Amount 额 \$ cts.
	Estimate Cost Of Repair To "BMW 528i" Reg. No. SJX7444L Claiming Against Your Insured Reg. No. SLG5658R		
1pc	Rear Bumper	1,563.25 <i>Per</i>	1,700.00 <i>✓</i>
12pcs	Rear Bumper Clips	3.50	42.00 <i>✓</i>
1pc	Rear Bumper Corner Retainer LH		165.00 <i>✗</i>
1pc	Rear Bumper Side Core LH		209.00 <i>✗</i>
			2,116.00
	Less 5%		105.80
			2,010.20
	Labour Charge - Panel Beating, Repairing Of Rear Fender and Parts Replacement		500.00 <i>400/</i>
	To Respray Affected Areas		600.00 <i>440/</i>
	Total :		3,110.20



[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

Owner ID Type: Singapore NRIC
Owner ID: 8233H

Vehicle Details

Vehicle No.: SJX7444L
Vehicle to be Exported: No
Intended Deregistration Date: 04 Jan 2019
Vehicle Make: B.M.W.
Vehicle Model: 528i 2.0L AT D/AB 2WD 4DR GAS/D NAV
Primary Colour: Black
Manufacturing Year: 2012
Engine No.: A1160315N20B20A
Chassis No.: WBAXG32040DX83127
Maximum Power Output: 180.0 kW (241 bhp)
Open Market Value: \$47,754.00
Original Registration Date: 25 Oct 2012
First Registration Date: 25 Oct 2012
Transfer Count: 1
Actual ARF Paid: \$47,754.00

Intended PARF Rebate Details

PARF Eligibility: Yes
PARF Eligibility Expiry Date: 24 Oct 2022
PARF Rebate Amount: \$31,040.00

Intended COE Rebate Details

COE Expiry Date: 24 Oct 2022
COE Category: B - Car (1601cc & above)
COE Period(Years): 10
QP Paid: \$85,801.00
COE Rebate Amount: \$32,636.00
Total Rebate Amount: \$63,676.00

The information contained herein is correct as at 04 Jan 2019

OK

[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

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PARF Eligibility Expiry Date: 24 Oct 2022
PARF Rebate Amount: \$31,040.00

Intended COE Rebate Details

COE Expiry Date: 24 Oct 2022
COE Category: B - Car (1601cc & above)
COE Period(Years): 10
QP Paid: \$85,801.00
COE Rebate Amount: \$32,636.00
Total Rebate Amount: \$63,676.00

The information contained herein is correct as at 04 Jan 2019

OK

C/O BLK 10 ANG MO KIO IND. PARK 2A
AVE 5, #01-15, 16 & 17 AMK AUTOPOINT
SINGAPORE 568047

DATE : 22.03.2019

THE MOTOR CLAIMS DEPARTMENT

AIG ASIA PACIFIC INSURANCE PTE LTD
78 SHENTON WAY
#07-16
SINGAPORE 079120

DEAR SIRs,

ACCIDENT ON : 04.01.2019
ALONG/AT : IN FRONT OF BLK 37 (E3) REPUBLIC CRES WOODLANDS
INVOLVING : SJX7444L & SLG5658R

I/ We /am /are the registered owner of vehicle no. SJX7444L which was involved
in the above mentioned accident with your insured vehicle no. SLG5658R.

As the accident was caused due to the gross negligence on the part of your insured driver of
vehicle no. SLG5658R . I/we have no alternative but to look to you for
compensation for the losses sustained as a result of the above accident.

Presently, my/ our vehicle is lying at **M/S CHEW GOON MOTOR** of Blk 10, Ang Mo Kio
Industrial Park 2A, Ave 5, #01-15, 16 & 17 AMK Autopoint, Singapore 568047. Telephone
6484 1626. Kindly arrange to have it surveyed by your assessor, failing which I / we shall
authorised my/ our repairer to proceed on with the repairs and the final bills will be
forwarded to you for settlement.

Thank you.

Yours faithfully





Joy

趙 源 摩 哆 Chew Goon Motor

新加坡宏茂桥第 2A 工业园第五道大牌十号门牌十五,十六,十七(一楼)及门牌五(三楼)
Blk 10, Ang Mo Kio Industrial Park 2A, Ave. 5, #01-15, 16, 17 & #03-05, AMK Autopoint
Singapore 568047

Business Reg. No: 221880/00C GST Reg. No: MX-0486007-A0

TEL: 6484 1626 (24Hrs) FAX: 6484 0465

◀ 修理各种汽车 敲焊打吗 咭喷漆等 ▶

Date : 22.03.2019

Your Reference : SLG5658R

THE MOTOR CLAIM DEPARTMENT
AIG ASIA PACIFIC INSURANCE PTE. LTD
78 Shenton Way
#07-16
Singapore 079120

Dear Sir,

ACCIDENT ON : 04.01.2019
ALONG / AT : In Front Of BLK 37(E5) Republic Cres, Woodlands
INVOLVING : SJX7444L & SLG5658R

We wish to have a "Direct Settle" to the above matter.

We enclose herewith the following documents for your perusal and attention.

1. Final repair bill for \$2614.17 (Include GST)
2. Letter of Authority
3. Third Party Discharge Voucher
4. Motor Accident Report made by SJX7444L
5. Certificate of Insurance
6. Vehicle of Registration Log Card
7. Third Party Insure Enquiry Charges @\$7.45 (SLG5658R)
8. Loss Of Use (9days X \$240/-) @\$2160.00 (Surveyor Recommend 3D Working +
Loss Of Use for 2D Pre-repair Inspec + 2D Weekend)
(In 21.01.2019 Out 29.01.2019)

Thank you.
Yours faithfully

Chew
.....

TO WHOM IT MAY CONCERN
LETTER OF AUTHORITY

ACCIDENT ON 04.01.2019 AT INFRONT OF BLK 37 (E5) REPUBLIC CRES,
INVOLVING SJX7444L & SLG5658R WOODLANDS

I, NORMISSHAM BIN MISBAH NRIC No. S7138233H

OF BLK 538 WOODLANDS DRIVE 15 #11-149 S 730538

Owner of motor vehicle registration No. SJX7444L

insured by NTUC INCOME

under policy no. 5106465280 do hereby authorise **M/S CHEW GOON MOTOR** of
Blk 10 Ang Mo Kio Ind. Park 2A, Ave 5, #01-15, 16 & 17 AMK Autopoint Singapore
568047 as my authorised representative to write, negotiate & settle claim on my behalf in my
claim against the owner and/or driver of motor vehicle registration no. SLG5658R
in respect of the above mentioned accident.

I also hereby authorise that the agreed settlement sum be made in favour of my
representative **M/S CHEW GOON MOTOR** and that the said payment be forwarded to them
as full and final discharge of my claim. I hereby exonerate the
AIG ASIA PACIFIC and/or their insured and/or driver of vehicle
no. SLG5658R from any liability after payment of any claim to my authorised
representative **M/S CHEW GOON MOTOR**.

Signature :  
(Company's stamp if necessary)

WITHOUT PREJUDICE to:
(a) Insurers' Subrogated Claim and/or
(b) Any Personal Injury Claims
[Note: This Notice supersedes any inconsistencies
found in this Discharge Voucher]

Dated : 29.01.2019

THIRD PARTY'S DISCHARGE AGREEMENT

Claim ref. : _____

To M/s : AIG ASIA PACIFIC

In consideration of your paying at my request to M/S CHEW GOON MOTOR of Blk 10
Ang Mo Kio Ind. Park 2A, #01-15, 16 & 17, Ave 5, Singapore 568047 the sum of Dollars
: FOUR THOUSAND SEVEN HUNDRED EIGHTY ONE AND CENTS SIXTY TWO ONLY

(\$ 4781.62) being cost of repair carried out to my/our motor vehicle no :

SJX7444L

All actions, claims and damages arising out of and, in
consequence of an accident occurring on 04.01.2019

at INFRONT OF BLK 37 (E5) REPUBLIC CRES, WOODLANDS

between SJX7444L & SLG5558R

I/We furthermore agree that the foregoing sum is voluntarily accepted as full and final
compromise and settlement of all claims, that the payment of the said amount shall never
be construed as an admission of liability by the parties hereby reached.

Signature :



Witness :



Name : NORMISSHAM BIN MISBAH

Name : _____

NRIC No. : S7138233H

Date : _____

Address : BLK 538 WOODLANDS DRIVE

16 #11-149 S 730538

Date : 29.01.2019

WITHOUT PREJUDICE to:

(a) Insurers' Subrogated Claim and/or

(b) Any Personal Injury Claims

[Note: This Notice supersedes any inconsistencies
found in this Discharge Voucher]

Joy Irene (LKKAUTO)

From: Ng, Hai-Chuan <Hai-Chuan.Ng@aig.com>
Sent: Tuesday, 25 June 2019 10:07 AM
To: Joy Irene (LKKAUTO)
Cc: Admin A
Subject: RE: 0227650399SG : SLG 5658R AND SJX 7444L ON 04.01.2019

The TP vehicle is considered luxury car under the benchmark. You may increase the offer to \$120 - \$150 max.

From: Joy Irene (LKKAUTO) [mailto:JoyIrene@lkkauto.com]
Sent: Tuesday, June 25, 2019 9:59 AM
To: Ng, Hai-Chuan
Cc: Admin A
Subject: [EXTERNAL] RE: 0227650399SG : SLG 5658R AND SJX 7444L ON 04.01.2019

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

Dear Hai Chuan,

We would like to follow-up on your instruction.

Thank you.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Joy Irene (LKKAUTO)
Sent: Friday, 14 June 2019 3:26 PM
To: Ng, Hai-Chuan <Hai-Chuan.Ng@aig.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: 0227650399SG : SLG 5658R AND SJX 7444L ON 04.01.2019

Hi Hai Chuan,

BMW REG ON 25 OCT 2012 ; 1997CC
COE EXIPRY \$ 24 OCT 2022

OMV \$ 47,754.00

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd

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

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From: Ng, Hai-Chuan [<mailto:Hai-Chuan.Ng@aig.com>]
Sent: Friday, 14 June 2019 1:38 PM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: 0227650399SG : SLG 5658R AND SJX 7444L ON 04.01.2019

What is the OMV on first registration?

Regards,

Ng Hai Chuan
AIG
Senior Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +(65)6419 1994

Hai-Chuan.Ng@aig.com | www.aig.sg

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

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From: Joy Irene (LKKAuto) [<mailto:JoyIrene@lkkauto.com>]
Sent: Friday, June 14, 2019 10:13 AM
To: Ng, Hai-Chuan
Cc: Admin A
Subject: [EXTERNAL] 0227650399SG : SLG 5658R AND SJX 7444L ON 04.01.2019

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

Dear Hai Chuan,

We refer to our e-mail correspondence with TP below.

TP is insisting for a higher rate for LOU.

Kindly let us have your instruction whether we will maintain or improve the offer.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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

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From: Chew Goon Motor(ad3) [<mailto:ad3@chewgoonmotor.com.sg>]

Sent: Tuesday, 21 May 2019 2:20 PM

To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Eric <eric@chewgoonmotor.com.sg>

Subject: RE: SJX 7444L ON 04.01.2019

Dear Joy,

Our client is unable to accept the LOU offer.

We refer to APPENDIX F, benchmark for Luxury brand, OMU above \$35k the loss of use should be \$150 - \$240/-.

We propose LOU at $\$180 \times 5 = \900.00

Total will be **\$3,521.62**.

Thanks & Regards,
Kelly

Chew Goon Motor

Blk 10, Ang Mo Kio Ind Park 2A,

Ave 5 #01-15, 16 & 17,

Ang Mo Kio Autopoint

Singapore 568047

Tel : 6484 1626

Fax : 6484 0465

Sent from Mail for Windows 10

From: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Sent: Saturday, May 18, 2019 5:08:13 PM

To: Chew Goon Motor(ad3)

Cc: Admin A

Subject: RE: SJX 7444L ON 04.01.2019

WITHOUT PREJUDICE
SAVE AS TO COSTS

Dear Sirs,

We regret that we are unable to offer you \$220/day for the LOU.

For this particular make and model which cc is above 1.8, we have been settling this with the agent workshops at \$100/day maximum in accordance to the benchmark guideline.

Hence, our rate is fair and reasonable.

For a full and final settlement on your client's claim, we revise and improve our offer at global sum \$ 3,220.00 (all-in).

Kindly confirm acceptance.

Thank you.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Chew Goon Motor(ad3) [<mailto:ad3@chewgoonmotor.com.sg>]
Sent: Friday, 10 May 2019 1:35 PM
To: Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>
Subject: RE: SJX 7444L ON 04.01.2019

Revised.

From: [Chew Goon Motor\(ad3\)](#)
Sent: Friday, 10 May 2019 1:28 PM
To: [Joy Irene \(LKKAuto\)](#)
Subject: RE: SJX 7444L ON 04.01.2019

Dear Joy,

We refer to your offer dated 12 April 2019.
We propose LOU at \$ 220 x 7days

COR = \$2,614.17 (agreed)
LTA = \$7.45/- (attached with LOD)
LOU (\$220 x 7Days) = \$1,647.80/- (7 days Including GST)

Breakdown of 7 days

PRI = 2 day
Repair = 3 days(Agreed)
Resurvey for question mark = 1 day
Weekend = 1 day(Sat, 26/1)

Vehicle omu is above 35k,Luxury vehicle.

Regards
Chew Goon Motor

From: Joy Irene (LKKAUTO) <JoyIrene@lkkauto.com>
Sent: Thursday, May 9, 2019 5:42:48 PM
To: Chew Goon Motor(ad3); chewgoon@singnet.com.sg
Cc: Admin A
Subject: FW: SJX 7444L ON 04.01.2019

Re-sending.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Joy Irene (LKKAUTO)
Sent: Friday, 12 April 2019 2:19 PM
To: Chew Goon - Admin <ad5@chewgoonmotor.com.sg>; Chew Goon Motor(ad3) <ad3@chewgoonmotor.com.sg>; chewgoon@singnet.com.sg
Cc: Admin A <admin-a@lkkauto.com>
Subject: SJX 7444L ON 04.01.2019

WITHOUT PREJUDICE

Dear Sirs,

We refer to the subject.

On without prejudice basis and without admission of liability, we offer settlement as follows:

--	--

Cost of Repairs	\$ 2,614.17 (with GST)
Loss of Use	\$ 500.00 (\$100 x 5 days)
GIA/LTA Search Fee	\$ 7.45
TOTAL	\$ 3,121.66

Kindly confirm acceptance

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108

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

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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: 5106465280

Cover : drive CLASSIC

1. Index mark and Registration Number of Vehicle : **SJX7444L**
Chassis Number : **WBAXG32040DX83127**
2. Name of Policyholder : **NORMISSHAM BIN MISBAH**
3. Effective Date of Insurance : **27 Dec 2018**
4. Expiry Date of Insurance : **26 Dec 2019**
5. Persons or Classes of Persons entitled to drive#
(a) The Policyholder.
(b) Any other person who is 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 for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

This Policy does not cover

- (a) Use for hire or reward.
- (b) Use for racing, pace-making, reliability trial or speed-testing.
- (c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- (d) Use for any purpose in connection with the Motor Trade.

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 1)	: S\$600
EXCESS (SECTION 2)	: N/A
WINDSCREEN EXCESS	: S\$100
ADDITIONAL EXCESS	: N/A
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO
INSURE WITH COE	: YES
NCD PROTECTION	: NO
TRANSPORT ALLOWANCE	: YES
EXCESS WAIVER	: NO
PRIMARY DRIVER	: NORMISSHAM BIN MISBAH
NAMED DRIVER (1)	: N/A
NAMED DRIVER (2)	: N/A
HIRE PURCHASE COMPANY	: MOTOR-WAY CREDIT PTE LTD
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS

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 : JIN-SHI (HOLDINGS) PTE LTD (00000614399)

Date of Issue : 26 Dec 2018 11:06 hrs

For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED

Countersigned By:



Authorised Officer



Chief Executive

REPUBLIC OF SINGAPORE DRIVING LICENCE

Driver's Name: **S7138233H**

Holder: **NORMISSHAM BIN MISBAH**

Birth Date: **02 Nov 1971**

Valid Until: **29 Jul 2003**

10005873300

REPUBLIC OF SINGAPORE

IDENTITY CARD NO. **S7138233H**

Name: **NORMISSHAM BIN MISBAH**

Race: **JAVANESE**

Date of Birth: **02-11-1971**

Sex: **M**

Country of Birth: **SINGAPORE**

S7138233H

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSES:

Class	Description	Valid Until
Class 2B	Motorcycles not exceeding 200 cc	02 Aug 1999
Class 2A	Motorcycles between 201 cc and 400 cc	13 Mar 2001
Class 2	Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms	21 Oct 2002

NP 426A

Licence No: **S7138233H**

S7138233H

S7138233H

Block Group: **Q+**

Date of issue: **05-06-1992**

APT BLK 538 WOODLANDS DRIVE 16 #11-149

SINGAPORE 730536

NRIC No: **S7138233H**

Date: **26/02/2016**

Joy Irene (LKKAuto)

From: Joy Irene (LKKAuto)
Sent: Monday, 8 April 2019 4:00 PM
To: 'Insurance LCR SG'
Cc: Admin A
Subject: ACCIDENT INVOLVING SLG 5658R (LCR) & SJX 7444L ON 04/01/2019 ALONG BLK 37 REPUBLIC CRESCENT

LCRF PTE LTD

Policy Holder

Your Ref: SLG 5658r
Our Ref: CC4/LCR19001515/Kja3

Dear Sir/Madam,

ACCIDENT INVOLVING SLG 5658R (LCR) & SJX 7444L ON 04/01/2019 ALONG BLK 37 REPUBLIC CRESCENT

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

We have received a claim from **SJX 7444L** against your insurance policy.

Based on the information on hand, we are of the opinion that liability is down against us.

We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please call us if you have further queries.

Best Regards,
Joy Irene | Case Handler
LKK Auto Consultants Pte Ltd
DID: 6841-2409 | email: joyirene@lkkauto.com | Fax: 6741-4108
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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WITHOUT PREJUDICE to:

(a) Insurers' Subrogated Claim and/or

(b) Any Personal Injury Claims

[Note: This Notice supersedes any inconsistencies found in this Discharge Voucher]


AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, NORMISSHAM BIN MISBAH ("the third party claimant")
of BLK 538 WOODLANDS DRIVE 16 #11-149 S 730538 (address),
owner of SJX7444L (vehicle no.) hereby authorize
CHEW GOON MOTOR
("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. SJX7444L that was
damaged pursuant to the accident which occurred on 04.01.2019 (date) along
IN FRONT OF BLK 37(E5) REPUBLIC CRES WOODLANDS (location)
involving vehicle no/s SJX7444L & SLG5558R ("the accident").


I further authorize the workshop to settle the above mentioned claim in a
manner that they deem fit and the workshop is further authorized to receive
payment further to settlement of my claim with payment cheque/s being made in
favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my
behalf is on a without prejudice and without admission of liability basis insofar
as the driver/owner/insurers of the other vehicle/s is concerned.

Date this 29 day of 01 (month) 2019 (year)


Signed by "the third party claimant"




Signed by "the workshop"



RELEASE VOUCHER
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

"We/I, CHEW GOON MOTOR ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte. Ltd. LEE ANTO CONSULTANTS PTE LTD ("name of surveyor") with respect to the amount claimed for S\$ 2614.17 (repair costs), S\$ 750.00 (loss of use/rental) S\$ 7.45 (search fees) for vehicle no. SJX7444L that was damaged pursuant to the accident which occurred on 04.1.19 (date) along IN FRONT OF BLK 37 (E5) REPUBLIC CRES, WOOLLANDS (location) involving vehicle no/s SJX7444L & SLG5658R.

This is pursuant to the inspection conducted on 23.01.2019 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner NORMISSHAM BIN MISBAH ("third party claimant") of vehicle no. SJX7444L to make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte. Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SJX7444L (vehicle no.) as a result of the accident.

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

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

Dated this 10 day of 07 (month) 2019 (year)



Signed by AIG appointed surveyor

YSC



Chopped & Signed by "the workshop"

WITHOUT PREJUDICE to:

- (a) Insurers' Subrogated Claim and/or
- (b) Any Personal Injury Claims

[Note: This Notice supersedes any inconsistencies found in this Discharge Voucher]

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 04 Jan 2019 / 16:38:34

Receipt Date/Time : 04 Jan 2019 / 16:38:34

Tax Invoice/Receipt

Receipt No. : ITNET-00000-190104-003514

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLG5658R				
As at 04 Jan 2019/00:00:00				
Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLG5658R Enquiry Fee 20190104163651287668	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	xxxxxxxxxxxx0207	Credit Card: Visa /MasterCard		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

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

Fastlane



CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	23 Jan 2019 Edit Reg		23 Jan 2019 00:00 Edit Adj Rpt	\$52,443.15 Edit Estimates	\$52,443.15 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured: LCRF PTE LTD , Co. Reg. No.: 201624597K									
Main Claimant: NORMISSHAM BIN MISBAH , ID: S7138233H									
Vehicle Reg. No.:	SJX7444L	Date of Loss:	04/01/2019 09:00 - :59 [74 Months and 10 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 0227650399SG	Policy/Cover Note No.:	0999994812 (Comprehensive)						
Vehicle Reg. No. (Insured):	SLG5658R	Policy No. (Claimant):	5106465280						
		Excess:							
Repairer:	Chew Goon Motor (AMK) Blk 10 Ang Mo Kio Industrial Park 2A, #01-15/16 & 17, AMK Autopoint, 568047 Ang Mo Kio - Tel: 64841626								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Ng, Hai-Chuan] Hai-Chuan.Ng@aig.com								
Claimant's Insurer:	NTUC Income Insurance Co-operative Ltd (HQ) - Tel:								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by KENNETH KONG] ... [Final Rpt due 01/02/2019]								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
<ul style="list-style-type: none"> AIG_SG (24/01/2019): Request to upload TP GIA Report AIG_SG (24/01/2019): No OI GIA Report 									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SJX7444L (0227650399SG)
[SLG5658R]
TP
NORMISSHAM BIN MISBAH
Jan 4 2019 9:00AM
[LCRF PTE LTD]
Chew Goon Motor

Upload Documents		Upload Photos		Compose New Letter		Upload Video		Upload Audio		View View in Browser	
Letters/Correspondences										1 per page 1	
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail		Print	
1	(Draft)	Third Party Express Settlement - Payment Breakdown						1 Edit			
Assessment Reports										1 per page 1	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)						Thumbnail		Print	
1	14/02/19 16:56	Accident Statement <small>From: SC - Reg. No: SLG5658R, Claimant: LCRF PTE LTD</small>						1 Load HTML			
Photos/Images										3 per page 1	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail		Print	
1	13/03/19 15:10	General View						1 Load JPG		1	
2	13/03/19 15:10	General View						1 Load JPG		1	
3	13/03/19 15:10	General View						1 Load JPG		1	
4	13/03/19 15:10	General View						1 Load JPG		1	
5	13/03/19 15:10	General View						1 Load JPG		1	
6	13/03/19 15:10	General View						1 Load JPG		1	
7	13/03/19 15:10	General View						1 Load JPG		1	
8	13/03/19 15:10	General View						1 Load JPG		1	
9	13/03/19 15:10	General View						1 Load JPG		1	
10	13/03/19 15:10	General View						1 Load JPG		1	
11	13/03/19 15:10	General View						1 Load JPG		1	
12	13/03/19 15:10	Odometer Reading						1 Load JPG		1	
13	13/03/19 15:10	Odometer Reading						1 Load JPG		1	
14	13/03/19 15:10	Chassis Number						1 Load JPG		1	
15	13/03/19 15:10	Reinspection Photo						1 Load JPG		1	
16	13/03/19 15:10	Reinspection Photo						1 Load JPG		1	
17	13/03/19 15:10	Reinspection Photo						1 Load JPG		1	
18	13/03/19 15:10	Reinspection Photo						1 Load JPG		1	
19	13/03/19 15:10	Reinspection Photo						1 Load JPG		1	
20	13/03/19 15:10	Reinspection Photo						1 Load JPG		1	
21	13/03/19 15:10	Reinspection Photo						1 Load JPG		1	
22	13/03/19 15:10	Reinspection Photo						1 Load JPG		1	
23	13/03/19 15:10	Reinspection Photo						1 Load JPG		1	
24	13/03/19 15:10	Reinspection Photo						1 Load JPG		1	
Documentation										1 per page 1	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail		Print	
1	23/01/19 15:30	ACKNOWLEDGEMENT EMAIL TO AIG DD 23.01.2019						1 Load PDF			
2	23/01/19 15:30	EMAIL FROM AIG DD 23.01.2019						1 Load PDF			
3	29/01/19 12:06	TP ESTIMATE - MARKED						1 Load PDF			
4	29/01/19 12:06	TP GIA REPORT						1 Load PDF			

Letters/Correspondences			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
5	18/07/19 09:37	WORKSHOP INVOICE	 Load PDF	
6	18/07/19 09:37	AUTHORISATION TO ACT FORM	 Load PDF	
7	18/07/19 09:37	Release Voucher	 Load PDF	
8	18/07/19 09:37	LTA SEARCH	 Load PDF	
9	18/07/19 09:37	LETTER TO OI	 Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ) <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>			
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM _____

THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SLG5658R (Insd veh)	Model:	BMW 528i 2.0 D/AB 2WD 4DR
	SJX7444L (TP veh)		GAS/D NAV (A)
Date of Accident:	04/01/2019		

Global Sum Settlement	:	[] Yes	[X] No	
Repair Estimate	:	\$	3,327.91	
Final Repair Cost	:	\$	2,614.17	
Loss of Use	:	\$	750.00	5.00 days at \$150.00 per day
Rental (if any)	:	\$	0.00	days
LTA / GIA Search Fee	:	\$	7.45	
Others:	:	\$	0.00	
	:	\$		
Final Settlement Sum	:	\$	3,371.62	

Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)

A) For Non GIA Registered Workshop: Agreed Liability ____ 100 ____ (%)

B) For GIA Registered Workshop: BOLA Applicable: Yes/ No BOLA Scenario No: ____

BOLA Liability: ____ (%) Assessed Liability (*): ____ (%)

** Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.*

Remarks _____

Payment Instruction: Payee's Breakdown			
1)	Chew Goon Motor	:	\$ 3,371.62
2)		:	\$
3)		:	\$
4)		:	\$

JOANNE LEE KHANG MIN

18 Jul
2019

LKK Auto Consultants Pte Ltd

Date

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

LKK Auto Consultants Pte Ltd

(Co. Reg. No: 199607198R)

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

Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC4/LCR19001515/KJA3Q2

Date: 18/07/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

0999994812

Claimant Vehicle No: SJX7444L

Insured Vehicle No: SLG5658R

Date of Loss: 04/01/2019

Nature of Claim: TP

Claim No: 0227650399SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SJX7444L

Make & Model: BMW 528i, 2.0 D/AB 2WD 4DR GAS/D NAV (A)

Engine No: A1160315N20B20A

Reg. Date: 25/10/2012 (Man. Year: 2012)

Chassis No: WBAXG32040DX83127

Colour: Metallic Black

Odometer: 76221 km

Engine Capacity: 1997 cc

Market Value/New Car Price: N/A

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

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable): Yes Footbrake (Serviceable): Yes

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

CONDITION OF TYRES

Front Tyre Size: 245/35Z R20

Rear Tyre Size: 275/30Z R20

Front Left Side: Michelin 7 mm

Rear Left Side: Michelin 8 mm

Front Right Side: Michelin 7 mm

Rear Right Side: Michelin 8 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	2,010.20	1,603.15	407.05	20.25
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,100.00	840.00	260.00	23.64
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	3,110.20	2,443.15	667.05	21.45
+ GST 7.00/7.00% (S\$)	217.71	171.02	46.69	21.45
Nett Amount (S\$)	3,327.91	2,614.17	713.74	21.45
+ Loss of Use (5.0 x S\$150.00/day) (S\$)		750.00		
+ Doc/Search Fee (S\$)		7.45		
Nett Liability (S\$)		3,371.62		

INSPECTION

Date of Assignment: 23/01/2019

Date Inspected: 23/01/2019 Inspected At:

Chew Goon Motor (AMK)
Blk 10 Ang Mo Kio Industrial Park 2A, #01-15/16 & 17, AMK Autopoint
Singapore 568047

Estimated Period of Repair: 3.0 days

Adjuster: KENNETH KONG**Manager:** Joy Irene Bascao

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

REPAIR DETAILS

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BUMPER	Buckled	1,615.00 FS	*1,563.25 FS
2	12		*REAR BUMPER CLIPS	Necessary	42.00 FL	*42.00 FL
3	1		*REAR BUMPER CORNER RETAINER LH	Serviceable	165.00 FL	*- FL
4	1		*REAR BUMPER SIDE CORE LH	Serviceable	209.00 FL	*- FL
					Sub Total (\$\$)	2,031.00 1,605.25
					- List Item Discount on L Items 5.00/5.00% (\$\$)	20.80 2.10
					Total Parts (\$\$)	2,010.20 1,603.15

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

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	LABOUR CHARGE-PANEL BEATING ,REPAIRING OF REAR FENDER AND PARTS REPLACEMENT	New	500.00	400.00
2	TO RESPRAY AFFECTED AREAS	New	600.00	440.00
Gross Labour Cost (S\$)			1,100.00	840.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >