

## ASSIGNMENT

Surveyor:

DOI:

Date / Time:

Registered in Marimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

Name of Insured:

Insured Tel No.:

Excess Sec II :SS

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

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

Insured Liability: % Final ? Yes / No



INSRS:

WSP:

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:

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:

Mileage/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:

S\$

days) Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

100

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

N/A

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

4654.50

ONE SAVED 100 TO 1000.

Loss of Rental (LOR):

S\$

556.40

4 days

X 130

Loss of Use (LOU):

S\$

-

(\$

x

days)

Loss of Income (LOI):

S\$

-

(\$

x

days)

LOR only

LOU only

LOR + LOU

LOR + LOI

LOR + LOI

LOR + LOI

LOR + LOI

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GIA/LTA Search

S\$

-

Medical:

S\$

-

Disbursement:

S\$

-

Legal Cost

S\$

-

Total:

S\$

5210.90

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

5210.90

Payee 1:

Wearnes Automotive Pte Ltd

Payee 2: (Strike if N.A.)

S\$

-

Payee 3: (Strike if N.A.)

S\$

-

67

## TOTAL

[illegible]

### Vehicle Owner Particulars

### Vehicle Details

### Intended PARF Rebate Details

### Intended COE Rebate Details

COE Expiry Date:	11 Nov 2028
COE Category:	E - Open - all except motorcycle
COE Period(Years):	10
QP Paid:	\$32,000.00
COE Rebate Amount:	\$29,913.00
<b>Total Rebate Amount:</b>	<b>\$56,121.00</b>

The information contained herein is correct as at 22 Apr 2019

OK



WEARNES

✓  
in 220419Steve  
83228813With Arrival 22/4/19 2.30pm  
P/P 4 days  
Ry before spray

## SERVICE ESTIMATE

99039 - C00001 SL: SERVICE SALES - PC

Mr Wong Kian Chong  
Blk 117 Bedok North Road  
#05-237

GST Reg.No:M28920628X

Inv.No. : B&P 0 Page 1  
Inv.date : 29/01/2019  
WIP No. : 51240  
Veh.In/Out: 28/01/2019  
\*Tel.No. : Home: 91135380  
Reg.No. : SHF4458B  
Reg.date : 12/11/2018  
Mileage : 0  
Chassis No: YV1FS40LDJ2470561

Singapore 460117

Closed by .... : Derek Oh Siong Wee  
Svc Consultant :  
Remarks ..... : Mr Wong Kian Chong

Op.No	Description	Mech Qty	Price	Disc%	Pkg	Amount	G
802	TO REPLACE REAR RH FENDER, ETC <sup>800</sup>	0	6400.00	0		6,400.00	\$ <del>7000</del> 1000
800	TO PUTTY SPRAY PAINT ON REAR RH FENDER, REAR END PANEL, RH ROCKER PANEL, ETC <sup>700</sup>	0	2800.00	0		2,800.00	\$ <del>3000</del> 700
802	TO REPLACE REAR WINDSCREEN	0	800.00	0		800.00	\$ X
802	TO REMOVE & INSTALL REAR BOOT COMPARTMENT PARTS	0	2400.00	0		2,400.00	\$ <del>2400</del> X
802	TO REMOVE & INSTALL INTERIOR PARTS	0	3200.00	0		3,200.00	\$ <del>3200</del> 800
89994	TO INSTALL REAR WINDSCREEN FIL	0	280.00	0		280.00	\$ X
280	TO CHECK WIRING INCLUDE	0	450.00	0		450.00	\$ ✓
RESETTING OF ALL ELECTRICAL MODULES							
	FENDER REAR RH S60 1 X <del>2032</del>	1.0 EA	2032.70			2,032.70	\$ X/R
	*D* WINDSCREEN SEALA X <del>122</del>	2.0 EA	122.10			244.20	\$ X/M
	*D* PRIMER GLASS & P X <del>37</del>	1.0 EA	37.40			37.40	\$ X/M
	VOOL161436/*D* GLASS X <del>55</del>	1.0 EA	55.40			55.40	\$ X/M
	WINDSCREEN REAR S60 X <del>1288</del>	1.0 EA	1288.90			1,288.90	\$ X/M

# **SERVICE ESTIMATE**

99039 - C00001 SL: SERVICE SALES - PC

Hr Wong Kian Chong  
Blk 117 Bedok North Road  
#05-237

Singapore 460117

Closed by .... : Derek Oh Siong Wee  
Svc Consultant :  
Remarks ..... : Hr Wong Kian Chong

GST Reg.No:M28920628X

Inv.No. : B&P 0 Page 2

Inv.date : 29/01/2019

WIP No. : 51240

Veh.In/Out: 28/01/2019

\*Tel.No. : Home: 91135380

Reg.No. : SHF4458B

Reg.date : 12/11/2018

Mileage : 0

Chassis No: YV1FS40LDJ2470561

Op.No	Description	Mech Qty	Price	Disc%	Pkg	Amount	G
-------	-------------	----------	-------	-------	-----	--------	---

	SOUND DEADENING PAD X <i>MM</i>	1.0 EA	250.00			250.00	S <i>VM</i>
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**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:

Labour Total	16,330.00
Parts Total	3,908.60
Package Total	0.00

Gross Total. 20,238.60

Net..... 20,238.60

GST @ 7.0% 1,416.70

Total..... 21,655.30

Paid..... 0.00

Please Pay.. 21,655.30

GST: S=StdRated; O=OutOfScope; Z=ZeroRated

# **SERVICE ESTIMATE**

0 - A00005	SL: AXA INSURANCE PTE LTD	GST Reg.No:M28920628X
AXA INSURANCE PTE LTD		Inv.No. : B&P 0 Page 1
8 SHENTON WAY,		Inv.date. : 25/04/2019
#27-01 AXA TOWER,		WIP No. : 10781
SINGAPORE 068811		Veh.In/Out: 22/04/2019 25/04/2019
		*Tel.No. : 6338 7288
		Reg.No. : 5MF44588
Closed by .... : Richmond Ho		Reg.date : 12/11/2018
Svc Consultant :		Mileage .. : 0
Remarks ..... : Mr Wong Kian Chong		Chassis No: YV1FS40LDJ2470561

Op.No	Description	Mech Qty	Price	Disc%	Pkg	Amount	G
802	TO REPAIR REAR RH FENDER, ETC	0	2400.00	0		2,400.00	S ✓
800	TO PUTTY SPRAY PAINT ON REAR	0	700.00	0		700.00	S ✓
RH FENDER, ETC							
802	TO REMOVE & INSTALL INTERIOR P	0	800.00	0		800.00	S ✓
280	TO CHECK WIRING INCLUDE	0	450.00	0		450.00	S ✓
RESETTING OF ALL ELECTRICAL							
MODULES							

Gross Total. 4,350.00 ✓

Labour Total 4,350.00  
 Parts Total 0.00  
 Package Total 0.00

Net..... 4,350.00  
 GST @ 7.0% 304.50  
 Total..... 4,654.50  
 Paid..... 0.00  
 Please Pay.. 4,654.50

GST: S=StdRated; O=OutOfScope; Z=ZeroRated

## Steve Chen (LKK Auto)

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**From:** Steve Chen (LKK Auto)  
**Sent:** Thursday, April 25, 2019 11:50 AM  
**To:** Richmond Ho  
**Cc:** Asher Sng (LKKAuto)  
**Subject:** Final Bill For SMF4458B

Dear Richmond,

We confirm the finalize \$4,350.00 (before GST). 4 days.

Thanks

Best Regards,  
Steve Chen | Assistant Automotive Assessor  
LKK Auto Consultants  
Phone: 6256 3561 | Email: [SteveChen@lkkauto.com](mailto:SteveChen@lkkauto.com) | fax: 6256-4315  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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**From:** Richmond Ho [<mailto:richmond.ho@wearnes.com>]  
**Sent:** Thursday, April 25, 2019 10:06 AM  
**To:** Steve Chen (LKK Auto)  
**Cc:** Admin A; assignments; Derek Oh Siong Wee  
**Subject:** Final Bill For SMF4458B  
**Importance:** High

Hi Steve,

Please refer to above attachment for the final bill.

**Richmond Ho**  
Senior Service Consultant  
Body & Paint – Insurance Claim



**Wearnes Automotive Pte Ltd**  
249 Alexandra Road Singapore 159935  
D (65) 6430 4890 M (65) 9176 8543  
[www.wearnesauto.com](http://www.wearnesauto.com) [richmond.ho@wearnes.com](mailto:richmond.ho@wearnes.com)

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If you have received it in error, please notify us immediately by reply email and then delete this message from your system.  
Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.*

## Hsiao Tong (LKKAUTO)

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**From:** Mei Kwan (LKKAUTO)  
**Sent:** Thursday, 18 July 2019 3:19 PM  
**To:** Christine Yow; Hsiao Tong (LKKAUTO)  
**Cc:** CS A Team; Admin A  
**Subject:** RE: AXA TP : SMF4458B / SMH4033H \*\*\* LKK REF: CC4/ASM19002013/Epa3  
**Attachments:** SMF4456B.pdf

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

Dear Sir / Madam,

Thank you for your email.

Please note that: -

LKK ref	Officer in charge
CC4/ASM19002013/Epa3	Hsiao Tong - 6742 3197

Our respective case handler will look into the matter and get back 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)

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**From:** Christine Yow <[christine.yow@wearnes.com](mailto:christine.yow@wearnes.com)>  
**Sent:** Thursday, 18 July, 2019 3:08 PM  
**To:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** AXA TP : SMF4458B / SMH4033H

Dear OIC,

We hereby attach our LOD with supporting documents for your perusal.

Kindly revert with an offer soonest. Thank you.

Best Regards,

**Christine Yow**  
Administrator  
Bodyshop & Paint



**Wearnes Automotive Pte Ltd**  
249 Alexandra Road Singapore 159935  
D (65) 6430 4899  
[www.wearnesauto.com](http://www.wearnesauto.com) [christine.yow@wearnes.com](mailto:christine.yow@wearnes.com)



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## Hsiao Tong (LKKAuto)

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**From:** Asher Sng (LKKAuto)  
**Sent:** Thursday, 18 July 2019 5:37 PM  
**To:** Christine Yow; Hsiao Tong (LKKAuto)  
**Cc:** Admin A  
**Subject:** RE: AXA TP : SMF4458B / SMH4033H  
**Attachments:** SMF4456B.pdf

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

Dear Sir / Madam,

Thank you for your email.

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

***Hi Hsiao Tong,***

***Kindly assist.***

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)

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**From:** Christine Yow <[christine.yow@wearnes.com](mailto:christine.yow@wearnes.com)>  
**Sent:** Thursday, 18 July 2019 3:08 PM  
**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** AXA TP : SMF4458B / SMH4033H

Dear OIC,

We hereby attach our LOD with supporting documents for your perusal.

Kindly revert with an offer soonest. Thank you.

Best Regards,

**Christine Yow**  
Administrator  
Bodyshop & Paint



**Wearnes Automotive Pte Ltd**  
249 Alexandra Road Singapore 159935  
D (65) 6430 4899  
[www.wearnesauto.com](http://www.wearnesauto.com) | [christine.yow@wearnes.com](mailto:christine.yow@wearnes.com)

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If you have received it in error, please notify us immediately by reply email and then delete this message from your system.  
Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you.*

## WEARNES AUTO PROTECTOR (VOLVO) PRIVATE VEHICLE

**Name of Policyholder** : WONG KIAN CHONG  
**Period of Insurance** : 12 Nov 2018 To 11 Nov 2020  
**Engine No.** : B4204T112605956  
**Chassis No.** : YV1FS40LDJ2470561

**Vehicle No.** : SMF4458B  
**Policy No.** : 1800133528  
**Endorsement No.** :  
**Issued Date** : 14 Nov 2018

### ABOUT THE COVER

**Make/Model** : VOLVO S60 T5 R-Design  
**Engine Capacity/Tonnage** : 1,969.00 CC  
**Driver Restriction** : NA  
**Person or Classes of Persons Entitled to Drive\*** :  
**Sum Insured** : Market Value  
**Off Peak Car** : No  
**First Year of Registration** : 2018  
**Insuring with COE/PAF** : Yes

a) The Policyholder  
b) Any other person who is driving on the Policyholder's order or with his/her permission.  
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$2,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

**Age Condition** : All Age Condition

**Limitation as to use\*** :

Use only for social, domestic and pleasure purposes and for the Policyholder's business.

This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

**Loss of Use 2000cc**

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 188) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

### EXCESS

#### Section 1

Fire - \$0 Own Damage - \$800 Theft - \$0 Flood Cover - \$0

#### Section 2

Property Damage - \$0

Windscreen : \$100

**Named Driver and Excess** (where applicable)

WONG KIAN CHONG - \$800 (Own Damage)

### APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Wearn's Automotive Pte Ltd Add: 248 Alexandra Road Singapore 159935 64304890 63789350

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 8200. Alternatively, you may refer to AIG website [www.aig.com.sg](http://www.aig.com.sg) or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

### IMPORTANT NOTES

**Hire Purchase Company/Employer's Loan: OVERSEA-CHINESE BANKING CORPN LTD**

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 188), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0503485734

WEARNES AUTOMOTIVE - FAY (V)  
45 LENG KEE ROAD  
SINGAPORE 159103

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

**AIG Asia Pacific Insurance Pte. Ltd.**  
AUTHORISED REPRESENTATIVE

Page 4/2

REPUBLIC OF SINGAPORE  
IDENTITY CARD NO. S78002312



Name  
WONG KIAN CHONG  
(WANG JIANCHANG)  
王建超

Race  
CHINESE

Date of birth  
09-01-1978

Sex  
M

Country of birth  
SINGAPORE

REPUBLIC OF SINGAPORE DRIVING LICENCE

Licence No. S78002312



Name  
WONG KIAN CHONG  
(WANG JIANCHANG)

Iss. Date 09 Jan 1978

Valid Until 27 Sep 2003



4242701



NRIC No. S78002312



Date of issue  
04-07-2008

Address  
APT. BLK 117 BEDOK NORTH ROAD  
#06-237  
SINGAPORE 460117


YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(S)

Valid Until 28 Sep 1996

Class 3 Motor Cars and Motor Tractors the weight of which unladen does not exceed 3500 kilograms

NP 426A

Licence No. S78002312



### (PAYMENT BREAKDOWN)

Vehicle No	:	smf 4458 B (Insd veh)	Model	:	Volvo 960
	:	smh 4033 M (TP veh)			
Date of Accident	:	26.01.19			

Global Sum Settlement	:	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
Liability	:	100 %	(Agreed/Assessed)

Repair Estimate	:	\$ 21652.30	
Final Repair Cost	:	\$ 4654.50	
Loss of Use	:	\$	days at \$ per day
Rental (if any)	:	\$ 556.40	04 days at \$39.10 (Incls of GST) per day
Others	:	\$	
	:	\$	
	:	\$	
	:	\$	
Final Settlement Sum	:	\$ 5210.90	

Remarks:

Payment Instruction: Payee's Breakdown		
1)	Wearnes Automotive p/l	: \$ 5210.90
2)		: \$
3)		: \$
4)		: \$



**<TP - Mandate IA> - S9M01CD7 [ACCIDENT INVOLVING SMH 4033H(OI) & SMF 4458B(TP) ON 26/01/2019]**

Type

 Question

Message

Liability: 100%. Insured encroached third party's lane and resulted the collision. Inform OI about third party claim. Agreed to settle at best and aware NCD Issue. We seek your mandate at \$5,210.90(all-in). TP-Mandate IA had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Hsiao Tong - 17-Aug-19

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: 17/8/2019

### Survey Details:

Date of loss	26-Jan-19
Date of appointment	30-Jan-19
Date of survey	22-Apr-19
Location of survey	WEARNES AUTOMOTIVE PTE LTD

### Vehicle Details:

Claim Type:	THIRD PARTY CLAIM
Vehicle number	SMF4458B
Make and Model	VOLVO S60 T5 R-DESIGN A/T S/R
Date of registration	12-Nov-18
Parf Rebate	
Market Value	\$ 95,000.00
Parf Rebate	\$ 51,253.00
Nett Loss	\$ 43,747.00

### Repair details:

Initial Estimate	\$ 20,238.60
------------------	--------------

### Proposed/Revised repair cost:

Parts	\$ -
Check items (estimate)	\$ -
Labour	\$ 4,350.00
Total	\$ 4,350.00
Lump Sum(if applicable)	\$ -

Number of days for repair	4
---------------------------	---





**Remarks:**

TP video shows that OI had encroached into TP's lane. Informed OI about TP claim and advised liability is not in his favour. Agreed to settle and aware NCD issue.

**Mandate:**

Liability(TP)		100%
Proposed repair cost (w/GST)	\$	4,654.50
Loss of use		NIL
Loss of rental (w/GST)	\$	556.40 (4days x \$130.00)
Loss of income		NIL
LTA search fees		NIL
Others		NIL
<b>Proposed Total</b>	<b>\$</b>	<b>5,210.90</b>

## Hsiao Tong (LKKAUTO)

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**From:** Mei Kwan (LKKAUTO)  
**Sent:** Monday, 19 August 2019 3:45 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Subject:** FW: New message for service request 96314, vehicle number SMF4458B

19/8/19 2:43 PM \*\*\* Please proceed - NG Stacey

—Original Message—

**From:** stacey.ng@axa.com.sg <stacey.ng@axa.com.sg>  
**Sent:** Monday, 19 August, 2019 2:44 PM  
**To:** admin-d@lkkauto.com  
**Subject:** New message for service request 96314, vehicle number SMF4458B

AXA Insurance has sent you a message for claim number S9M01CD7.

Please click here <https://vp.smartclaims.axa.com.sg/claim-portal/> to view the message in Vendor Portal.  
This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Monday, 26 August 2019 10:56 AM  
**To:** Suhaimi Saidi; Christine Yow  
**Subject:** RE: SMF4458B / SMH4033H DOA 26.01.2019// LKK REF: CC4/ASM19002013/Epa3  
**Attachments:** EXPRESS SETTLEMENT FORM\_SMF4458B.pdf

Without Prejudice

Dear Sirs/Mdm,

Thank you for your patience.

We confirm settlement as follows: -

1. Cost of Repair (w/GST)	\$ 4,654.50
2. Loss of Rental (4days x \$130.00)(w/GST)	\$ 556.40
<b>Total</b>	<b>\$ 5,210.90</b>

Please duly sign the document enclosed and return to us (LKK) for our necessary action.

"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](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Suhaimi Saidi <suhaimisaidi8069@gmail.com>

**Sent:** Tuesday, 6 August 2019 1:35 PM

**To:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

**Subject:** SMF4458B / SMH4033H DOA 26.01.2019

Dear Hsiao Tong,

Refer to the above.

We have yet to hear from you since our letter of demand dated 16.07.2019

Please revert.

Regards

Suhaimi Saidi

Hp:93865752

For Wearnes Automotive Pte Ltd



Our Reference: SMF4458B/7015867  
Your Reference: SMH4033H

By Email / Mail

16 July 2019

**AXA INSURANCE PTE LTD C/O LKK AUTO CONSULTANTS**  
Attn: Third Party Claim Department -

**ACCIDENT INVOLVING SMF4458B & SMH4033H ON 26 Jan 2019.**

Dear Officer,

We wish to inform you that the repairs to our client vehicle have been completed.

We hereby submit the claims as follows:

Details	Remarks	Amount (SGD)
Cost of Repairs		4,654.50
Loss Of Rental	139.10 x 4 days	556.40
Others		
<b>TOTAL</b>		<b>5,210.90</b>

Kindly let us have your offer to [Christine.yow@wearnes.com](mailto:Christine.yow@wearnes.com)

Your soonest reply is much appreciated. Thank you.



Yours faithfully  
Christine Yow  
D (65) 6430 4899  
Wearnes Automotive Pte Ltd  
Bodyshop and Paint Division  
249 Alexandra Road  
Singapore 159935

This is a computer generated printout, no signature is required.

## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Tuesday, 23 July 2019 3:32 PM  
**To:** raysonchong@live.com  
**Subject:** ACCIDENT INVOLVING SMH 4033H(AXA) AND SMF 4458B ALONG/AT JUNCTION OF FORT ROAD & MAYER ROAD ON 26/01/2019

23 JULY 2019

Mr Chong Jia Hao

Dear Sir/ Mdm

**OUR REF : CC4/ASM19002013/Epa3 // S9M01CD7**

**YOUR REF : SMH 4033H**

**ACCIDENT INVOLVING SMH 4033H(AXA) AND SMF 4458B ALONG/AT JUNCTION OF FORT ROAD & MAYER ROAD ON 26/01/2019**

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 WEARNES AUTOMOTIVE PTE LTD acting on behalf of the owner of SMF 4458B against your motor insurance policy.

We have reviewed the matter and based on all available information at hand for the accident, we are of the view that we do not have a good defense towards the claim submitted by the owner of SMF 4458B. Third party had submitted a copy of his car video footage to show that your vehicle had encroached into third party's lane and resulted the collision. Under Motor Accident Guide, vehicles should keep in the proper lane and change lane only when it is safe. 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)

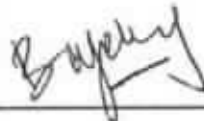
## AUTHORIZATION TO ACT

I, Wong Hien Chung ("the third party Claimant")  
of 3-117 Bedok North rd #05-237 S(760117) (address),  
owner of SunF 4458 B (vehicle no.)  
hereby authorize Wong's Automotive P/L ("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. SunF 4458 B that was damaged  
pursuant to the accident which occurred on 26.01.19 (date) along  
along Fort rd Bedok mountain rd (location)  
involving Vehicle No/s SunF 4033 H ("The accident").

I further authorize the workshop to sign the discharge voucher on my behalf to settle my 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 28 day of 01 (month) 20 19 (year)



Signed by "the third party claimant"



Signed by "the workshop"



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SMH 4033H (Insd veh)	Model: Volvo S60 (1999cc)
	SMF 4458B (TP veh)	
Date of Accident/ Time:	28/01/2019	

Repair Estimate	\$ 21,655.30	
Final Repair Cost (w/GST)	\$ 4,654.50	
Loss of Use	\$ -	days at \$ per day
Rental (if any) (w/GST)	\$ 556.40	4 days at \$130.00 per day
LTA / GIA Search Fee	\$ -	
Others:	\$ -	
Final Settlement Sum	\$ 5,210.90	

Payee Name : Wearnes Automotive Pte Ltd

Is Third Party Workshop GIA Registered? ☒ YES ☐ NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability _____ (%)
B)	For GIA Registered Workshop:	BOLA Applicable: <del>Yes</del> No BOLA Scenario No: <u>NIL</u>
	BOLA Liability: _____ (%)	Assessed Liability (*): 100 (%)
* 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/TORTEASOR 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  
Name of Representative:  
Date: 29-8-19

Signature of Witness / Workshop stamp (if applicable)  
Name of Witness: Wearnes Automotive P/L  
Date: 29-8-19

Signature of AXA's surveyor/representative  
Name of AXA's surveyor /Representative:  
Date: 29-8-19



### SERVICE TAX INVOICE

0 - A00005	SL: AXA INSURANCE PTE LTD	GST Reg.No:M28920628X
AXA INSURANCE PTE LTD		Inv.No. . : B&P 7015867 Page 1
8 SHENTON WAY,		Inv.date. : 25/04/2019
#27-01 AXA TOWER,		WIP No. . : 10781
SINGAPORE 068811		Veh.In/Out: 22/04/2019 25/04/2019
		*Tel.No. . : 6338 7288
		Reg.No. . : SMF4458B
Closed by .... : Richmond Ho		Reg.date .: 12/11/2018
Svc Consultant : ACC		Mileage ... : 326
Remarks ..... : Mr Wong Kian Chong		Chassis No: YV1FS40LDJ2470561

Parts/Op.No	Description	Mech	Qty	Price	Disc%	Pkg	Amount	G
802	TO REPAIR REAR RH FENDER, ETC	0		2400.00	0		2,400.00	S
800	TO PUTTY SPRAY PAINT ON REAR	0		700.00	0		700.00	S
RH FENDER, ETC								
802	TO REMOVE & INSTALL INTERIOR P	0		800.00	0		800.00	S
280	TO CHECK WIRING INCLUDE	0		450.00	0		450.00	S
RESETTING OF ALL ELECTRICAL								
MODULES								

			Gross Total.	4,350.00
Labour Total	4,350.00	Net.....	4,350.00	
Parts Total	0.00	GST @ 7.0%	304.50	
Package Total	0.00	Total.....	4,654.50	
			Paid.....	0.00
			Please Pay..	4,654.50

GST: S=StdRated; O=OutOfScope; Z=ZeroRated  
 Enquiries must be lodged within 14 days from the invoice date  
 This is a computer generated invoice. No signature is required.

**Wearnes Automotive Pte. Ltd.**

Co Reg No. 199501400R / GST Reg No. M28920628X  
28 Leng Kee Road, Singapore 159105  
Telephone: +65 6876 5063  
www.wearnesleasing.com

**AXA INSURANCE (S) PTE LTD**  
8 SHENTON WAY  
#27-01 AXA TOWER  
Singapore 068811

**Tax Invoice**

**Inv No.** : R1900713  
**Inv Date** : 25 Apr 2019  
**Ref** :  
**Terms** : 90 Days

**Rental Information**

Agreement No. : RA19/00434  
Billing Period : 22/04/2019 09:15 - 25/04/2019 08:45  
Driver Name : Wong Kian Chong

**Car Information**

Registration No. : SJX4179Y  
Make : VOLVO  
Model : S80 2.5T AT ABS D/AB  
2WD 4DR HID TC

#	Description	Qty	UOM	Unit Price	Amt
1	Being Rental Payment for the Period Stated Above	4.00	Days	130.00	520.00

**Remarks:**

SMF4458B\_AIG\_Derek

**Payment method:**

Interbank Giro: deduction will take place between 9th to 13th of the month.  
Credit Card payments: deduction will take place between 5th to 10th of the month.

Cheque payments: all cheques should be crossed and made payable to "Wearnes Automotive Pte Ltd".

**Bank Transfers:**

Oversea-Chinese Banking Corporation Limited  
Bank Code: 7339  
Branch Code: 501  
Bank Account Name: Wearnes Automotive Pte Ltd  
Bank Account: 296727-001  
SWIFT CODE: OCBCSGSG

Subtotal : S\$ 520.00  
GST 7.0% : S\$ 36.40  
**Total : S\$ 556.40**

Please note that late payment interest will be imposed at a rate of 2% per month commencing from the date the payment is due, compounded daily, plus an administrative fee of \$50 each time.

*This is a computer generated document. No signature is required.*

**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/ASM19002013/Epa3q2

8 SHENTON WAY #24-01  
AXA TOWERSINGAPORE 068811

Date : 12-09-2019



ATTN:STACEY

Code : ASM

**1. Policy Particulars :- THIRD PARTY CLAIM**

Insured Veh.	SMH 4033H	Veh. Inspected	SMF 4458B
Policy No.		Coverage (\$)	0.00
Claim No.	S9M01CD7	Excess (\$)	0.00
Assign From		Assign Date	30/01/2019

**2. Vehicle Particulars & Condition**

Make & Model	VOLVO S60	c.c	1969
Engine No.	HIDDEN	Year of Reg.	2018
Chassis No.	YV1FS40LDJ2470561	Colour	BLACK
Odometer	8614	Steering	IN ORDER
Brakes	IN ORDER	Modification	SPORTS RIM
General	GOOD		

**3. Conditions of Tyres**

	Size	Make	Balance
R/H Front Tyre	235/40Z R18	MICHELIN	7 mm
L/H Front Tyre	235/40Z R18	MICHELIN	7 mm
R/H Rear Tyre	235/40Z R18	MICHELIN	7 mm
L/H Rear Tyre	235/40Z R18	MICHELIN	7 mm

**4. Description of Damages**

THE VEHICLE SUSTAINED DAMAGES AT THE REAR O/S PORTION.  
DAMAGES SEE DETAILS.

**5. General Information**

Accident Date	26/01/2019	Inspection Date	22/04/2019
Survey held at	WEARNES AUTOMOTIVE PTE LTD 249 ALEXANDRA ROAD SINGAPORE 159935		

**5a. Remarks**

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

**5b. Estimate Days of Repair**

ESTIMATED NORMAL PERIOD FOR REPAIR:	<b>4 Working Days</b>
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**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. SMF 4458B**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FENDER REAR RH S60 1 (SN) (CONSISTENT)	TO REPAIR SEE LABOUR	2,032.70	-
2	*D* WINDSCREEN SEALA (SN) (CONSISTENT)	NOT NECESSARY	244.20	-
1	*D* PRIMER GLASS & P (SN) (CONSISTENT)	NOT NECESSARY	37.40	-
1	V001161436/*D* GLASS (SN) (CONSISTENT)	NOT NECESSARY	55.40	-
1	WINDSCREEN REAR S60 (SN) (CONSISTENT)	NOT NECESSARY	1,288.90	-
1	SOUND DEADENING PAD (SN) (CONSISTENT)	NOT NECESSARY	250.00	-
			3,908.60	-
<b>LABOUR</b>				
	TO REPLACE REAR RH FENDER ,ETC.INCLUSIVE OF THE REPAIR OF FENDER REAR RH S60 1.		6,400.00	2,400.00
	TO PUTTY SPRAY PAINT ON REAR RH FENDER ,REAR END PANEL,RH ROCKER PANEL ,ETC.		2,800.00	700.00
	TO REPLACE REAR WINDSCREEN.	NOT NECESSARY	800.00	-
	TO REMOVE & INSTALL REAR BOOT COMPARTMENT PARTS.	NOT NECESSARY	2,400.00	-
	TO REMOVE & INSTALL INTERIOR P.		3,200.00	800.00
	TO INSTALL REAR WINDSCREEN FIL.	NOT NECESSARY	280.00	-
	TO CHECK WIRING INCLUDE RESETING OF ALL ELECTRICAL MODULES.		450.00	450.00
			16,330.00	4,350.00
<b>GRAND TOTAL</b>			<b>20,238.60</b>	<b>4,350.00</b>
<b>RECOMMENDED COST OF REPAIRS</b>				<b>4,350.00</b>

Report Ref No. CC4/ASM19002013/Epa3q2

**CHEN TSUE YEE**

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	S9401CD7
Reference	CCA/ASM19002013/TPa242
Loss Date	26 January 2019
Report Date	30 Jan 2019 9:02:40 AM
Request Date	1 April 2019
Due Date	
Vendor Name	LKK AUTO CONSULTANTS PTE LTD (TP)
Type of Loss	Third Party Vehicle Damage
Services	Pending verification - Direct Settlement

Actions

Next Step: Wait for Approval Invoice

Add Invoice

Insured

CHONG JIA HAO  
BLK 527D PASIR RIS STREET S1, #08-677,  
514527, Singapore  
rayquanchong@live.com

Vehicle Information

Incident Vehicle Registration #

SMFA4458B

Make

TPVD VOLVO

Model

S40-2.0

Service Address

...

Primary Contact

WONG KIAN GHONG  
SG, Singapore

Claim Handler

NG Stacey  
6568804351  
stacey.ng@axa.com.sg

Additional Instructions













3 Messages Invoices History Documents Assessment Metrics Notes

Document Type Document SubType

+ Upload Documents

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
LKKInvoice1 (7).pdf	Invoice	Surveyor/ Assessor expense	LKK AUTO CONSULTANTS PTE LTD (TP)	13 September 2019

NAME RENTAL RECEIPT.pdf	TYPE Forms / Claim Documents	SUB-TYPE Others	AUTHOR LKK AUTO CONSULTANTS PTE LTD (TP)	DATE (LOADED) September 2019
LKInspection (1).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	13 September 2019
LKKAdjustment1a (1).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	13 September 2019
PAYMENT BREAKDOWN_EXPRESS SETTLEMENT FORM.pdf	Forms / Claim Documents	Satisfaction / Discharge Voucher	LKK AUTO CONSULTANTS PTE LTD (TP)	13 September 2019
AUTHORISATION TO ACT FORM.pdf	Forms / Claim Documents	POA / Authority Letter	LKK AUTO CONSULTANTS PTE LTD (TP)	13 September 2019
WORKSHOP INVOICE.pdf	Invoice	Repaires	LKK AUTO CONSULTANTS PTE LTD (TP)	13 September 2019
LETTER TO OI.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	13 September 2019
Rental Receipt.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 August 2019
TP-Mandate IA dt 170819.pdf	Forms / Claim Documents	Assessment	LKK AUTO CONSULTANTS PTE LTD (TP)	17 August 2019
TP ESTIMATE_MARKEDFINAL.pdf	Reports & Statement	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	17 August 2019
TP ESTIMATE - MARKED.pdf	Reports & Statement	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	2 May 2019
LKK SURVEY PHOTO.pdf	Forms / Claim Documents	Assessment	LKK AUTO CONSULTANTS PTE LTD (TP)	25 April 2019

	Forms / Claim Documents		LKK AUTO CONSULTANTS PTE LTD (TP)	9/13/2019 UPLOADED
 TP front video footage.MP4	Evidence	Videos	NG Stacey	1 April 2019
 TP rear video footage.MP4	Evidence	Videos	NG Stacey	1 April 2019
 P2239653_NH_00001_1.pdf	Forms / Claim Documents	Policy Schedule / Covernote / Certificate of Insurance	LOH Cynthia	12 March 2019
 P2239653_C1_00001_1.pdf	Forms / Claim Documents	Policy Schedule / Covernote / Certificate of Insurance	LOH Cynthia	12 March 2019
 SMF 44558 (FRONT).mp4	Evidence	Videos	LKK AUTO CONSULTANTS PTE LTD (TP)	15 February 2019
 SMF 44558 (REAR).mp4	Evidence	Videos	LKK AUTO CONSULTANTS PTE LTD (TP)	15 February 2019
 EMAIL FROM DC.msg	Letters and Correspondence	Internal	VISHNU BATHAM Shekhar	30 January 2019
 GJA SMH4003H.PDF	Reports & Statement	GIA Report	VISHNU BATHAM Shekhar	30 January 2019
 MAIL SENT TO DC.msg	Letters and Correspondence	Internal	VISHNU BATHAM Shekhar	30 January 2019
 EMAIL TP PRII.msg	Letters and Correspondence	Workshop	VISHNU BATHAM Shekhar	30 January 2019