

10/20/2019

INS. CASE OWNER

Joane
KSC

CC 4 UR
AIG 1701 8680

Kpb292-1

LOCK
IDAC

Surveyor:

DOI:

Date / Time:

Registered in Meritron:

Pre-assign / CCU / FTE

Insured Vehicle No.

Name of Insured

Insured Tel No.

Excess Sec II : \$

Is driver the owner?

If NO, Driver Name / Age:

Driver Tel No.:

9411864

UR

HP:

D.O.A:

Nature of Accident:

LEE KUN LEE

(V/L YES / NO)

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

87069670154

442445171

HONDA

11 BULLEBY RD

OF GIA REPORT YES / NO : TP GIA REPORT YES / NO

Insured Liability: % Final ? Yes / No

SBJ 88265

INSRS:
WSP:
Tel:
Liability:
RMKS:

sin ming
wsp: 88265

INSRS:
WSP:
Tel:
Liability:
RMKS:

INSRS:
WSP:
Tel:
Liability:
RMKS:

INSRS:
WSP:
Tel:
Liability:
RMKS:

INSRS:
WSP:
Tel:
Liability:
RMKS:

INSRS:
WSP:
Tel:
Liability:
RMKS:

Date / Time

4/10/19
9411

87069670154 - 8

9411864 - 8

Email from AIG to reject the claim.

Email to workshop. Informed the
we are to reject the claim.

for press to show per form

STAGE

DATE / PIC

Non-Reporting In (1st)
Non-Reporting In (2nd)
Non-Reporting In (Final)
Notification In (if non-pickup)
Call OE
After call In to OE

Documentation Check List: Handler Typist

Notification In (if non-pickup)
After call In to OE
Authorization To Act
Release Voucher
Final Repair Bill
Car Rental Invoice
Towing Invoice
LTA / GIA
Medical Bill
PDR
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: \$5 days Reduction: %

FINAL SETTLEMENT

Date/Time:

Confirm with:

Confirm by:

Liability: % 50 (Agreed / Demand) BOLA SN No: NIL

Repair Cost: 3210- \$5 1605.00

Loss of Rental (LOR): \$5 1605.00 (3100 x 5 days)

Loss of Use (LOU): \$5 1605.00 (3100 x 5 days)

Loss of Income (LOI): \$5 1605.00 (3100 x 5 days)

LOI only ☐ LOU only ☐ LOR + LOU ☐ LOR + LOI ☐ (Tick only one)

GIA/LTA Search \$5 5.25

Medical \$5 -

Disbursement: \$5 - (e.g. Trav/ Independent)

Legal Cost \$5 -

Total: \$5 1860.55

Global Sum \$5: 1850.00

FINAL PAYMENT

Date/Time:

Confirm with:

Confirm by:

Payee 1: \$5 1850.00

Payee 2: (Strike if N.A.) \$5 -

Payee 3: (Strike if N.A.) \$5 -

Name 1: Sin Ming AutoCare Bttr Pte Ltd

Name 2:

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee: \$300.00

ASS. REC. BY:

REF:

A/G/

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:

05 days

Res.: Yes or No

Lum Sum:

1. B. 1 %

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

SBJ 88265 Yr Regn: 15

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

Truck / Trailer or

Wagon

Make:

Mits Outlander cc 2360

Colour:

M.D. Blue

A/C: Insured / Std / NI / NA

Sp. Reading

29787

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

JMYXTGF3W6Z001197

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

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

Tyre Size:

F:

R:

205/55R18

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

TOYO / YOKO or

Front

Rear

R/Bal:

6 mm

R/Bal:

6 mm

L/Bal:

6 mm

L/Bal:

6 mm

D.O.A.

27/9/17

D.O.I.

29/9/17

Survey held at

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

N/S body

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

Date / Time Action / Instruction

2/10 File pass to Corbin

PIP \$ 3750 m, 5 days

check

Ref (\$ 4747.30, 56.1%)

Items \$ 1099.50

Date 6/10/17, 6/11/17

US \$ 200 (check) 5498/654/

Date/Time, File Pass to?

☐ : Prel. Report

Days Of Repair:

☐ : Final Report

Resurvey No. of Trip:

1)

Date/Time, File Return to?

2)

Add Fee:

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

Survey Fee:

Transportation:

\$ - RS - \$

Phone

Others

TOTAL

Report Format:


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

**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				
AIG ASIA PACIFIC INSURANCE PTE LTD			Ref : CC4/LCR17018680/Kzb3	
78 SHENTON WAY #08-16 CHARTIS BUILDINGS SINGAPORE 079120			Date : 29-09-2017	
			Code : LCR	
1. Policy Particulars :- THIRD PARTY CLAIM				
Insured Veh.	SLH 1816Y	Veh. Inspected	SBJ 8826E	
Policy No.		Coverage (\$)	0.00	
Claim No.		Excess (\$)	0.00	
Assign From		Assign Date	29/09/2017	
2. Vehicle Particulars & Condition				
Make & Model		c.c	0	
Engine No.	HIDDEN	Year of Reg.		
Chassis No.		Colour		
Odometer	-	Steering		
Brakes		Modification		
General				
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre			mm	
L/H Front Tyre			mm	
R/H Rear Tyre			mm	
L/H Rear Tyre			mm	
4. Description of Damages				
5. General Information				
Accident Date	27/09/2017	Inspection Date	29/09/2017	
Survey held at	SIN MING AUTOCARE BFG PTE LTD 176, SIN MING DRIVE #02-05 SIN MING AUTOCARE COMPLEX SINGAPORE 575721			
5a. Remarks				
A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS. B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				



Sin Ming Autocare BFG Pte Ltd

176, Sin Ming Drive #02-05
Sin Ming Autocare Complex
Singapore 575721
Tel : (65) 6455 0600
Fax : (65) 6455 6192
Website: www.autocare.com.sg
GST Reg. No: 20-0210033-N

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

Attention : Motor Claim Department
Contact : 6419 3000 Fax No. : 68357416

Estimate : E17/2394

Date : 29/09/2017

Vehicle Num. : SBJ8826E

Make/Model : MITSUBISHI OUTLANDER 2.4 CVT-2C

Chassis/Eng# : JMYXTGF3WGZ001147/4B12PY6785

Accident Date : 27/09/2017

Claim No. : BFG

Reference : THIRD PARTY

Policy No. : MT/00405432

Not Notified
1. B.1
Recovery B & parts
5 day

S/N	Quantity	Particular	Unit Price	Amount S\$
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LIST ITEMS :				
1.	1PC	REAR TYRE LH	480.00	X
2.	1PC	REAR WHEEL ARCH - LH	214.00	—
3.	1PC	REAR DOOR - LH	967.00	—
4.	1PC	REAR DOOR HINGE	44.00	X
5.	1PC	REAR DOOR OUTER HANDLE CHROME	102.00	X
6.	1PC	REAR DOOR INNER HANDLE - LH	110.00	X
7.	1PC	REAR DOOR INNER LOCK - LH	348.00	X
8.	1PC	REAR DOOR INNER RUBBER - LH	174.00	X
9.	1PC	REAR DOOR RUBBER - LH	211.00	X
10.	1PC	ROCKER PANEL-LH	867.00	X
11.	1PC	REAR DOOR LOWER GARNISH WITH CHROME LH	177.00	—
12.	1PC	FRT DOOR - LH	988.00	—
13.	1PC	FRT DOOR HINGE LH	44.00	X
14.	1PC	FRT DOOR OUTER HANDLE CHROME LH	102.00	X
15.	1PC	FRT DOOR INNER HANDLE - LH	110.00	X
16.	1PC	FRT DOOR INNER LOCK - LH	348.00	X
17.	1PC	FRT DOOR INNER RUBBER - LH	182.00	X
18.	1PC	FRT DOOR RUBBER - LH	211.00	X
19.	2PCS	DOOR STEP GARNISH	76.00	X
20.	2PCS	DOOR CHECKER	36.00	X
21.	1PC	FRT DOOR LOWER GARNISH WITH CHROME LH	177.00	X
22.	2PCS	DOOR WINDOW OUTER MOULDING CHROME	120.00	X

List Total S\$:

10.00% Discount S\$:

6,320.00

632.00

5,688.00

1. 20PCS SPECIAL NETT ITEMS :
DOOR CLIPS

3.00 60.00 X

Special Nett Total S\$:

60.00

LKK Auto Consultants hence notify

the Repairer of the following:

- To recover & consider spray painting
- To deploy & repair partial during recovery
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No legal notification is issued
- Supplementary survey may be required and is subject to the relevant Manufacturer's Company

Acknowledgement by Repairer:

Signature:

Date:

CONTINUE / ...



Sin Ming Autocare BFG Pte Ltd

176, Sin Ming Drive #02-05
Sin Ming Autocare Complex
Singapore 575721
Tel : (65) 6455 0600
Fax : (65) 6455 6192
Website: www.autocare.com.sg
GST Reg. No: 20-0210033-N

AIG ASIA PACIFIC INSURANCE PTE LTD
AIG BUILDING
78 SHENTON WAY #07-16 079120
SINGAPORE
Attention : Motor Claim Department
Contact : 6419 3000 Fax No. : 68357416

Estimate : E17/2394

Date : 29/09/2017
Vehicle Num. : SBJ8826E
Make/Model : MITSUBISHI OUTLANDER 2.4 CVT-20
Chassis/Eng# : JMYXTGF3WG2001147/4B12PY6785
Accident Date : 27/09/2017
Claim No. : BFG
Reference : THIRD PARTY
Policy No. : MT/00405432

S/N	Quantity	Particular	Unit Price	Amount S\$
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LABOUR :

TO REMOVE & REINSTALL WINDOW REGULATOR GEAR & MOTOR
TO RESETTING DOOR LOCK SYSTEM FOR PROPER FUNCTION
TO PANEL BEATING ON AFFECTED AREAS
TO PUTTY AND SPRAY PAINTING ON AFFECTED AREAS
TO CHECK WIRING
TO APPLY ANTI-RUST
TO REMOVE AND REINSTALL FRONT AND REAR DOOR GLASS (LH)
TO REMOVE AND REFIX FRONT & REAR DOOR INNER BOARD
TO REMOVE AND REFIX WING MIRROR
TO REPLACE & REPLACE NEW TYRE INCLUDED WHEEL ALIGNMENT

	150.00	} 120
500	80.00	
	800.00	
660	1,200.00	
	60.00	200
	60.00	
120	120.00	
	150.00	
~	50.00	x
~	80.00	x
	<u>2,750.00</u>	

Labour Total S\$:

E. & O.E.

Total S\$: 8,498.00

for Sin Ming Autocare BFG Pte Ltd

Zayyer (LKKAUTO)

From: Zayyer (LKKAUTO)
Sent: Friday, 13 October, 2017 11:27 AM
To: 'enquiry'
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017
Attachments: our insured police report.pdf

WITHOUT PREJUDICE

Dear Nur Ain,

We refer to the below email.

Our principal instructs us to reject the claim. below are the reason;

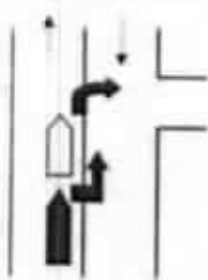
If you listen closely to your client video footage in the 00:02 to 00:14 minute mark, you can hear the clicking sound when your client turned on his signal light to cross the junction. However, the same sound is missing in the 00:36 to 00:41 minute mark when he overtook our insured vehicle. This is contrary to your client's accident statement that he signaled to overtake our insured vehicle.

As explained by our insured driver in his police report, he was turning right to enter the condominium on the opposite side. Our insured driver's focus would be on the oncoming traffic and since your client did not signal his intention to overtake, our insured driver could have not foreseen that your client would cross his path from the rear and overtake him driving against the flow of traffic.

Our principal have reviewed the video footage and **BOLA Scenario #33** is applicable for this matter

As such, our principal instruct us to inform you that we are to reject the claim and deny the liability.

We regrets that we are unable to assist your claim and will proceed to close the matter at our end.

T-JUNCTION				
33.		Vehicle X- Overtaking from the right Vehicle Y- Changing lane or turning Reason: Vehicle should not overtake from the right against the flow of traffic	100%	0%

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

Zayyer (LKKAuto)

From: Zayyer (LKKAuto)
Sent: Thursday, 12 October, 2017 4:43 PM
To: 'Boyogan, Joane'
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Joane,

Noted the content and instruction.

We will write to TP's repairer for rejection of the claim. thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Boyogan, Joane [mailto:Joane.Boyogan@aig.com]
Sent: Thursday, 12 October, 2017 3:47 PM
To: Zayyer (LKKAuto) <zayyer@lkkauto.com>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Zayyer,

We have reviewed third party's video footage and of the view that BOLA Scenario #33 is applicable for this matter

If you listen closely to the third party's video footage in the 00:02 to 00:14 minute mark, you can hear the clicking sound when third party driver turned on his signal light to cross the junction. However, the same sound is missing in the 00:36 to 00:41 minute mark when he overtook our insured vehicle. This is contrary to third party driver's accident statement that he signaled to overtake our insured vehicle

We also disagree with the repairer's comments below:

"Your insured intended to overtake the car in front of him, without exercising greater caution while moving out from his lane. He should check if there is any incoming car behind him before moving out from his lane."

Both parties report did not state nor does their client's video show that our insured tried to overtake the car in front of him. As explained by our insured driver in his police report, he was turning right to enter the condominium on the opposite side. Our insured driver's focus would be on the oncoming traffic and since third party did not signal his intention to overtake, our insured driver could have not foreseen that third party would cross his path from the rear

We maintain to reject the third party's property damage claim

Thank you

Regards,

Joane Boyogan

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

78 Shenton Way AIG Building #08-16 Singapore 079120
Tel +64191898 | Fax +68357416
joane.boyogan@aig.com | www.aig.com.sg

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From: Boyogan, Joane
Sent: Wednesday, October 11, 2017 2:34 PM
To: 'Zayyer (LKKAUTO)'
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Zayyer,

We acknowledge receipt of your email

Will revert to you on the liability issue once I have retrieved and viewed the third party's video footage

Thanks!

Regards,

Joane Boyogan
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120
Tel +64191898 | Fax +68357416
joane.boyogan@aig.com | www.aig.com.sg

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From: Zayyer (LKKAUTO) [<mailto:zayyer@lkkauto.com>]
Sent: Wednesday, October 11, 2017 2:08 PM
To: Boyogan, Joane
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

dear Joane,

we refer to the below email.

Hsiao Tong (LKKAUTO)

From: Angela Tan (SMAC) <angela@autocare.com.sg>
Sent: Wednesday, 16 January 2019 4:21 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Hsiao Tong,

As below mentioned, We confirmed and acceptance 50%

Please send Discharge Voucher to us as soon as possible.

Thank you

With Regards,
Angela Tan
Customer Service Executive



Sin Ming Autocare BFG Pte Ltd
176 SIN MING DRIVE, #02-05 SINGAPORE 575721
Email: angela@autocare.com.sg
Tel : 6455 0600 | Fax : 6455 6192

From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Tuesday, 6 March, 2018 10:50 AM
To: Angela Tan (SMAC) <angela@autocare.com.sg>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Without Prejudice

Hi Angela,

We refer to the above matter.

From your client's car video footage, it shows that our insured was driving in front of your client's vehicle. Our insured driver had signal right to turn into the condominium, suddenly your client overtook his car and resulted the accident. Vehicle should not overtake from the right against the flow of traffic.

Therefore, we have our principal instruction to maintain offer at 50% which is fair and reasonable.

Kindly re-consider our offer.

"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 | fax: 6741-4108

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

From: Angela Tan (SMAC) [<mailto:angela@autocare.com.sg>]

Sent: Friday, 2 March 2018 10:19 AM

To: Zayyer (LKKAuto) <zayyer@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Zayyer,

I would like to know the result for this case.
Kindly revert me sooner.

Thank you.

With Regards,

Angela Tan

Customer Service Executive



Sin Ming Autocare BFG Pte Ltd

176 SIN MING DRIVE, #02-05 SINGAPORE 575721

Email: angela@autocare.com.sg

Tel : 6455 0600 | Fax : 6455 6192

From: Angela Tan (SMAC) [<mailto:angela@autocare.com.sg>]

Sent: Tuesday, 20 February, 2018 5:41 PM

To: 'Zayyer (LKKAuto)' <zayyer@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Zayyer,

Any outcome? As this case been drag for long period.

Hope to hear you soon.

With Regards,

Angela Tan

Customer Service Executive



Sin Ming Autocare BFG Pte Ltd
176 SIN MING DRIVE, #02-05 SINGAPORE 575721
Email: angela@autocare.com.sg
Tel : 6455 0600 | Fax : 6455 6192

From: Angela Tan (SMAC) [<mailto:angela@autocare.com.sg>]
Sent: Monday, 5 February, 2018 4:04 PM
To: 'Zayyer (LKKAuto)' <zayyer@lkkauto.com>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Zayyer,

Any good news from AIG?

With Regards,
Angela Tan
Customer Service Executive



Sin Ming Autocare BFG Pte Ltd
176 SIN MING DRIVE, #02-05 SINGAPORE 575721
Email: angela@autocare.com.sg
Tel : 6455 0600 | Fax : 6455 6192

From: Zayyer (LKKAuto) [<mailto:zayyer@lkkauto.com>]
Sent: Tuesday, 23 January, 2018 3:39 PM
To: Angela Tan (SMAC) <angela@autocare.com.sg>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Angela,

As spoken a while ago, we will check with AIG and update you.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com | fax: 6741-4108
Blk S1, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Angela Tan (SMAC) [<mailto:angela@autocare.com.sg>]
Sent: Monday, 22 January, 2018 10:51 AM
To: Zayyer (LKKAuto) <zayyer@lkkauto.com>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Zayyer,

I tried to get in touch with you, unfortunately you are on leave today.
I would like to check the status of this case, before our client proceed to institute legal actions.

Thank you and hope to receive your reply soon.

With Regards,
Angela Tan
Customer Service Executive



Sin Ming Autocare BFG Pte Ltd
176 SIN MING DRIVE, #02-05 SINGAPORE 575721
Email: angela@autocare.com.sg
Tel : 6455 0600 | Fax : 6455 6192

From: Serene LIM [<mailto:serene@autocare.com.sg>]
Sent: Wednesday, 17 January, 2018 1:32 PM
To: Zayyer <zayyer@lkkauto.com>
Cc: Angela Tan@BFG <angela@autocare.com.sg>
Subject: Re: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Zayyer

Your offer was rejected by our client.

The PIR had ruled out that driver of SLH1816Y had committed an offence of Careless Driving under Rule 29 of the Road Traffic Rules. Action has been initiated against the driver for the said offence.

We therefore suggest that there shouldn't be further haggling over this matter. In all fairness, our client's claims should be entertained in full.

Please note that if we do not hear from you within the next 7 days, we left with no alternative but on our client instruction to proceed to institute legal actions against you without further reference to you.

Thank you & looking forward to hear from you soon

Thank you & Regards
Serene LIM
Operation Director
Sin Ming AutoCare BFG Pte Ltd
Tel: +65 64550600 | Direct : +65 64545011 | Fax: +65 64556192 | Hp: +65 96852332
E-mail: serene@autocare.com.sg

From: Zayyer (LKKAuto) [<mailto:zayyer@lkkauto.com>]
Sent: Thursday, 11 January, 2018 1:18 PM
To: Angela Tan (SMAC) <angela@autocare.com.sg>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

WITHOUT PREJUDICE

Hi Angela,

We refer to the below matter.

With a solely purposes of resolving towards your claim, Our principal instruct us to settle the claim at 50% liability.

Please revert back. Thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Angela Tan (SMAC) [<mailto:angela@autocare.com.sg>]

Sent: Thursday, 11 January, 2018 11:50 AM

To: Zayer (LKKAuto) <zayer@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Zayer,

We would like to check the outcome as this case been pending since 24 Nov 2017.
Kindly revert this case as soon as possible.

Thank you

With Regards,
Angela Tan
Customer Service Executive



Sin Ming Autocare BFG Pte Ltd
176 SIN MING DRIVE, #02-05 SINGAPORE 575721
Email: angela@autocare.com.sg
Tel : 6455 0600 | Fax : 6455 6192

From: Angela Tan (SMAC) [<mailto:angela@autocare.com.sg>]

Sent: Friday, 5 January, 2018 11:04 AM

To: 'Zayer (LKKAuto)' <zayer@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Zayyer,

Any news from AIG?

With Regards,
Angela Tan
Customer Service Executive



Sin Ming Autocare BFG Pte Ltd
176 SIN MING DRIVE, #02-05 SINGAPORE 575721
Email: angela@autocare.com.sg
Tel : 6455 0600 | Fax : 6455 6192

From: Zayyer (LKKAuto) [<mailto:zayyer@lkkauto.com>]
Sent: Tuesday, 19 December, 2017 5:22 PM
To: Angela Tan (SMAC) <angela@autocare.com.sg>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Angela,

Noted. we will get back to you as soon as instruction given.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Angela Tan (SMAC) [<mailto:angela@autocare.com.sg>]
Sent: Tuesday, 19 December, 2017 5:05 PM
To: Zayyer (LKKAuto) <zayyer@lkkauto.com>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Zayyer,

I'm back from my leave.
Please let me know the result once AIG Officer revert back to you.
Thank you and looking forward to your reply soon.

With Regards,
Angela Tan
Customer Service Executive



Sin Ming Autocare BFG Pte Ltd
176 SIN MING DRIVE, #02-05 SINGAPORE 575721

Email: angela@autocare.com.sg
Tel : 6455 0600 I Fax : 6455 6192

From: Zayyer (LKKAuto) [<mailto:zayyer@lkkauto.com>]
Sent: Friday, 15 December, 2017 5:03 PM
To: Serene LIM <serene@autocare.com.sg>; Angela Tan (SMAC) <angela@autocare.com.sg>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Serene,

AIG officer is reviewing the matter. we will update you once instruction given.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Serene LIM [<mailto:serene@autocare.com.sg>]
Sent: Friday, 15 December, 2017 4:58 PM
To: Angela Tan (SMAC) <angela@autocare.com.sg>; Zayyer (LKKAuto) <zayyer@lkkauto.com>
Subject: Re: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Zayyer

Todate we have yet to hear from you

Please revert asap

Thank you & Regards

Serene LIM

Operation Director

Sin Ming AutoCare BFG Pte Ltd

Tel: +65 64550600 | Direct : +65 64545011 | Fax: +65 64556192 I Hp: +65 96852332

E-mail: serene@autocare.com.sg

From: Angela Tan (SMAC)
Sent: Friday, December 08, 2017 11:01 AM
To: 'Zayyer (LKKAuto)'
Cc: Serene Lim
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Zayyer,

I will be out of office from 9 Dec 2017 to 16 Dec 2017, I will return to work on 18 Dec 2017.
During this period I will **not** have any access to my email.

I will get in touch with you on your request upon my return as soon as possible.

Alternatively, if you need any assistance, please email Serene Lim:

serene@autocare.com.sg

Thank you.

With Regards,
Angela Tan
Customer Service Executive



Sin Ming Autocare BFG Pte Ltd
Tel : 6455 0600 | Fax : 6455 6192
Email: angela@autocare.com.sg
176 SIN MING DRIVE, #02-05 SINGAPORE 575721

From: Zayyer (LKKAuto) [<mailto:zayyer@lkkauto.com>]
Sent: Tuesday, 28 November, 2017 9:50 AM
To: Angela Tan (SMAC) <angela@autocare.com.sg>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Angela,

We are pending AIG instruction.

We will give a chaser to AIG and get back to you.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Angela Tan (SMAC) [<mailto:angela@autocare.com.sg>]
Sent: Tuesday, 28 November, 2017 9:36 AM
To: Zayyer (LKKAuto) <zayyer@lkkauto.com>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Zayyer,

Any news from AIG?

With Regards,

Angela Tan

Customer Service Executive



Sin Ming Autocare BFG Pte Ltd

Tel : 6455 0600 | Fax : 6455 6192

Email: angela@autocare.com.sg

176 SIN MING DRIVE, #02-05 SINGAPORE 575721

From: Angela Tan (SMAC) [<mailto:angela@autocare.com.sg>]

Sent: Friday, 24 November, 2017 9:57 AM

To: 'Zayyer (LKKAUTO)' <zayyer@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Zayyer,

Noted with thanks.

With Regards,

Angela Tan

Customer Service Executive



Sin Ming Autocare BFG Pte Ltd

Tel : 6455 0600 | Fax : 6455 6192

Email: angela@autocare.com.sg

176 SIN MING DRIVE, #02-05 SINGAPORE 575721

From: Zayyer (LKKAUTO) [<mailto:zayyer@lkkauto.com>]

Sent: Friday, 24 November, 2017 9:19 AM

To: Angela Tan (SMAC) <angela@autocare.com.sg>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Angela,

We will inform AIG and update you.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com | fax: 6741-4108

Blk S1, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Angela Tan (SMAC) [<mailto:angela@autocare.com.sg>]

Sent: Friday, 24 November, 2017 9:18 AM

To: Zayyer (LKKAUTO) <zayyer@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Zayyer,

Our client had received TP completed investigation letter dated 20.11.2017.
As result stated your insured SLH1816Y had committed an offence.
Can we proceed the claiming accordingly?

With Regards,
Angela Tan
Customer Service Executive



Sin Ming Autocare BFG Pte Ltd
Tel : 6455 0600 | Fax : 6455 6192
Email: angela@autocare.com.sg
176 SIN MING DRIVE, #02-05 SINGAPORE 575721

From: Zayyer (LKKAUTO) [<mailto:zayyer@lkkauto.com>]
Sent: Friday, 13 October, 2017 11:27 AM
To: enquiry <enquiry@autocare.com.sg>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

WITHOUT PREJUDICE

Dear Nur Ain,

We refer to the below email.

Our principal instructs us to reject the claim. below are the reason;

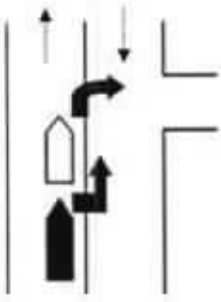
If you listen closely to your client video footage in the 00:02 to 00:14 minute mark, you can hear the clicking sound when your client turned on his signal light to cross the junction. However, the same sound is missing in the 00:36 to 00:41 minute mark when he overtook our insured vehicle. This is contrary to your client's accident statement that he signaled to overtake our insured vehicle.

As explained by our insured driver in his police report, he was turning right to enter the condominium on the opposite side. Our insured driver's focus would be on the oncoming traffic and since your client did not signal his intention to overtake, our insured driver could have not foreseen that your client would cross his path from the rear and overtake him driving against the flow of traffic.

Our principal have reviewed the video footage and **BOLA Scenario #33** is applicable for this matter

As such, our principal instruct us to inform you that we are to reject the claim and deny the liability.

We regrets that we are unable to assist your claim and will proceed to close the matter at our end.

T-JUNCTION			
33.		<p>Vehicle X- Overtaking from the right Vehicle Y- Changing lane or turning</p> <p>Reason: Vehicle should not overtake from the right against the flow of traffic</p>	<p>100% 0%</p>

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Zayer (LKKAuto)

Sent: Wednesday, 11 October, 2017 1:55 PM

To: 'enquiry' <enquiry@autocare.com.sg>

Cc: KKLau <kklau@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Winnie Foo (LKKAuto) <QA-A@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Nur Ain,

Our insured vehicle had shown the right signal lights to indicate that he is changing lane as there is parked / stationary car ahead.

Under the traffic rules, behind vehicle should not overtake the front vehicle who is in the course of overtaking another vehicle in its front especially such a single carriage lane.

Therefore, we are unable to advise the liability for the time being. We will write to AIG for further instruction and get back to you. thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: enquiry [<mailto:enquiry@autocare.com.sg>]

Sent: Thursday, 5 October, 2017 9:07 AM

To: Zayyer (LKKAUTO)

Cc: Admin A; Vivian Lau (LKKAUTO); Hsiao Tong (LKKAUTO); 'angela'

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Zayer,

I refer to your email dated 3rd oct 2017.
Any outcome on the liability?

Thank you & Regards



Nur Ain
Admin Assistant

Sin Ming AutoCare B7G Pte Ltd

176 Sin Ming Drive #02-05

Singapore 575721

Sin Ming Autocare

Tel: +65 64550600 | Fax: +65 64556192

E-mail: enquiry@autocare.com.sg

From: Zayyer (LKKAUTO) [<mailto:zayyer@lkkauto.com>]

Sent: Tuesday, 3 October, 2017 3:21 PM

To: enquiry <enquiry@autocare.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; 'angela' <angela@autocare.com.sg>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Nur Ain,

We will review the matter and get back to you. Kindly hold hand.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com | fax: 6741-4108

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

From: enquiry [<mailto:enquiry@autocare.com.sg>]

Sent: Tuesday, 3 October, 2017 3:05 PM

To: Zayyer (LKKAUTO) <zayyer@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; 'angela' <angela@autocare.com.sg>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Zayyer,

I refer to my last email dated 02 October 2017,

Any updates on the liability? Looking forward to your reply

Thank you & Regards



Nur Ain
Admin Assistant

Sin Ming AutoCare B7G Pte Ltd

176 Sin Ming Drive #02-05

Singapore 575721

Sin Ming Autocare

Tel: +65 64550600 | Fax: +65 64556192

E-mail: enquiry@autocare.com.sg

From: enquiry [<mailto:enquiry@autocare.com.sg>]

Sent: Monday, 2 October, 2017 10:04 AM

To: 'Zayyer (LKKAUTO)' <zayyer@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Vivian Lau (LKKAUTO)' <vivianlau@lkkauto.com>; 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>; 'angela' <angela@autocare.com.sg>; serene (serene@autocare.com.sg) <serene@autocare.com.sg>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Importance: High

Hi Zayyer

Please see below for the link for the video as files is too big to attach on this email

https://www.dropbox.com/s/uv5xa5p2fjshg2/20170927_082048_NF.mp4?dl=0

Based on the video, the road was clear when my client intended to overtake your insured's car. Your insured intended to overtake the car in front of him, without exercising greater caution while moving out from his lane. He should check if there is any incoming car behind him before moving out from his lane.

Thank you & Regards



Nur Ain
Admin Assistant

Sin Ming AutoCare B7G Pte Ltd

176 Sin Ming Drive #02-05

Singapore 575721

Sin Ming Autocare

Tel: +65 64550600 | Fax: +65 64556192

E-mail: enquiry@autocare.com.sg

From: Zayyer (LKKAuto) [<mailto:zayyer@lkkauto.com>]

Sent: Monday, 2 October, 2017 9:34 AM

To: enquiry <enquiry@autocare.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Nur Ain,

Refer to the below email.

Liability is not clear yet. Our insured reported that your client had overtook his vehicle by driving against the flow of traffic.

Please the attached our insured statement.

As per your client report, there is video footage available. Please forward us a copy of video footage for our review. Thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com | fax: 6741-4108

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

From: Hsiao Tong (LKKAuto)

Sent: Saturday, 30 September, 2017 8:00 AM

To: enquiry <enquiry@autocare.com.sg>; Zayyer (LKKAuto) <zayyer@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Without Prejudice

Hi Nur Ain,

Thank you for your email.

The case is handled by Mr Zayyer. He will look into the matter and get back to you.

Hi Zayyer,

FYNA. CC4/LCR17018680/zb3

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 | fax: 6741-4108

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

From: enquiry [<mailto:enquiry@autocare.com.sg>]

Sent: Friday, 29 September, 2017 5:36 PM

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

Subject: FW: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Importance: High

Hi Hsiao tong

Surveyor has already surveyed the car.

Please do update us on the liability

Thank you & Regards



Nur Ain

Admin Assistant

Sin Ming AutoCare B7G Pte Ltd

176 Sin Ming Drive #02-05

Singapore 575721

Sin Ming Autocare

Tel: +65 64550600 | Fax: +65 64556192

E-mail: enquiry@autocare.com.sg

From: enquiry [<mailto:enquiry@autocare.com.sg>]

Sent: Friday, 29 September, 2017 4:08 PM

To: 'Loo, Kar Yong' <KarYong.Loo@aig.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Importance: High

Hi Loo Kar Yong,

Surveyor has already surveyed the car.

Please do update us on the liability clearance

Thank you & Regards



Nur Ain
Admin Assistant

Sin Ming AutoCare B7G Pte Ltd

176 Sin Ming Drive #02-05

Singapore 575721

Sin Ming Autocare

Tel: +65 64550600 | Fax: +65 64556192

E-mail: enquiry@autocare.com.sg

From: Loo, Kar Yong [<mailto:KarYong.Loo@aig.com>]

Sent: Thursday, 28 September, 2017 11:15 AM

To: enquiry@autocare.com.sg

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Importance: High

Hi ,

Reminder .

Thank you.

Best Regards,
Loo Kar Yong
AIG

Claim Adjuster II, Singapore FNOL, Claims Operations – Auto

Shared Services – Malaysia | Global Business Services

AIG Shared Services (M) Sdn Bhd (887191-D)

Menara WorldWide, Level 12, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia

Tel +6 03 2719 6000 ext 101 2246 | Fax +603 2719 6150

karyong.loo@aig.com | www.aig.com

From: Loo, Kar Yong

Sent: Wednesday, September 27, 2017 2:59 PM

To: 'enquiry@autocare.com.sg'

Cc: Tan, Lily (AIG); Fong, Andy-SY; Hassim, Mohd Fitri; Kaur, Baljit; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Md Ishak, Mohd Imran; Lim, Sheng Yang

Subject: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Without Prejudice

Your Reference : SBJ8826E
Our Reference : SLH1816Y

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert:

Name of Surveyor	Company Name
Lim Kok Chong	AIG Asia Pacific Insurance Pte Ltd
Kumar Uthaya	AIG Asia Pacific Insurance Pte Ltd
Ken Wong	AIG Asia Pacific Insurance Pte Ltd
Lawrence Ng Chun Kee	Priority Services
Jeffrey Ong Leng Kiat	Priority Services
Jimmy Lee	Priority Services
EC Looi	Automobile Inspection Services Pte Ltd
Ricky Teng	RT Appraisal Pte Ltd
Elson Teng	RT Appraisal Pte Ltd
Michael Cheong	RT Appraisal Pte Ltd
Pang Kiah Keen (Frankie)	Formteam Adjusters Pte Ltd
Ng You Han	Formteam Adjusters Pte Ltd
Soon HanXin (Gary)	Formteam Adjusters Pte Ltd
Chow Bo Xiong	Formteam Adjusters Pte Ltd
Chua Soo Teck (Benjamin)	Formteam Adjusters Pte Ltd
Kalvin Ang	LKK Auto Consultants Pte Ltd
Xing Guo Qiang	LKK Auto Consultants Pte Ltd
Marcus Chua	LKK Auto Consultants Pte Ltd
Mohamad Taufikh	LKK Auto Consultants Pte Ltd
Adrian Ling	LKK Auto Consultants Pte Ltd
Henry Ng	LKK Auto Consultants Pte Ltd
Mohammed Rasul	LKK Auto Consultants Pte Ltd
Steven Foong	LKK Auto Consultants Pte Ltd
Wei Jie	LKK Auto Consultants Pte Ltd
Ma Chin Fook	LKK Auto Consultants Pte Ltd
Kenneth Kong	LKK Auto Consultants Pte Ltd

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Thank you.

Best Regards,
Loo Kar Yong
AIG

Claim Adjuster II, Singapore FNOL, Claims Operations – Auto
Shared Services – Malaysia | Global Business Services
AIG Shared Services (M) Sdn Bhd (887191-D)
Menara WorldWide, Level 12, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia
Tel +6 03 2719 6000 ext 101 2246 | Fax +603 2719 6150
karyong.loo@aig.com | www.aig.com

From: enquiry [<mailto:enquiry@autocare.com.sg>]
Sent: Wednesday, September 27, 2017 2:50 PM
To: AIG SGP, Claims-Survey
Cc: 'angela'
Subject: TP CLAIMS SBJ8826E & SLH1816Y ACCIDENT ON 27.09.2017
Importance: High

Hi AIG TP Dept

ACC INVLG SBJ8826E & SLH1816Y ALONG BUCKLEY RD ON 27.09.2017

We are assisting our client in claiming against your insured vehicle no. SLH1816Y

Attached our client SAS report for your file creation, kindly assign Officer-in-charge to contact us for liability clearance.

Thank you & Regards



Nur Ain
Admin Assistant

Sin Ming AutoCare B7G Pte Ltd
176 Sin Ming Drive #02-05
Singapore 575721
Sin Ming Autocare
Tel: +65 64550600 | Fax: +65 64556192
E-mail: enquiry@autocare.com.sg

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Wednesday, 30 January 2019 10:02 AM
To: 'Boyogan, Joane'
Cc: Admin A
Subject: RE: OI get charged by traffic police - PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Joane,

We refer to the above matter.

Please be informed that third party had accepted 50/50 on this matter.

Kindly assist to re-open the case in Merimen for our further action.

Thank you.

 Reply  Reply All  Forward

Wed 16/1/2019 4:21 PM

AT

Angela Tan (SMAC) <angela@autocare.com.sg>

RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE **SLH1816Y** AND SBJ8826E ON 27/9/

To: Hsiao Tong (LKKAuto)

Cc: Admin A

Dear Hsiao Tong,

As below mentioned, We confirmed and acceptance 50%

Please send Discharge Voucher to us as soon as possible.

Thank you

With Regards,
Angela Tan
Customer Service Executive



Sin Ming Autocare BFG Pte Ltd
176 SIN MING DRIVE, #02-05 SINGAPORE 575721
Email: angela@autocare.com.sg
Tel : 6455 0600 I Fax : 6455 6192

"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 | fax: 6741-4108

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

From: Boyogan, Joane <Joane.Boyogan@aig.com>

Sent: Monday, 5 March 2018 4:57 PM

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

Cc: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>

Subject: RE: OI get charged by traffic police - PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

AIG Ref: 8706963071SG

Dear Hsiao Tong,

We refer to our telephone conversation earlier on

Please maintain our offer at 50/50 basis.

Thank you

Regards,

Joane Boyogan

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +64191898 | Fax +68357416

joane.boyogan@aig.com | www.aig.com.sg

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From: Zayyer (LKKAuto) [mailto:zayyer@lkkauto.com]

Sent: Tuesday, January 23, 2018 3:43 PM

To: Boyogan, Joane

Cc: Vivian Lau (LKKAuto)

Subject: RE: OI get charged by traffic police - PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Resend with attachment.

From: Zayyer (LKKAuto)
Sent: Tuesday, 23 January, 2018 3:41 PM
To: 'Boyogan, Joane' <Joane.Boyogan@aig.com>
Cc: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>
Subject: RE: OI get charged by traffic police - PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Joane,

We had made 50% offer to TP.

But offer was rejected. TP's repairer just called in and insisted to settle at 100%. Refer to the attached.

Please advise us should we maintain our offer of 50% or settle the claim at best.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Zayyer (LKKAuto)
Sent: Wednesday, 20 December, 2017 10:36 AM
To: 'Boyogan, Joane' <Joane.Boyogan@aig.com>
Cc: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>
Subject: RE: OI get charged by traffic police - PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Joane,

Noted with thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Boyogan, Joane [<mailto:Joane.Boyogan@aig.com>]
Sent: Wednesday, 20 December, 2017 10:35 AM
To: Zayyer (LKKAuto) <zayyer@lkkauto.com>
Cc: Vivian Lau (LKKAuto) <vivianlau@lkkauto.com>
Subject: RE: OI get charged by traffic police - PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Zayyer,

In view of PIR and for amicable settlement, on a without prejudice basis to other claims arising from this accident, please offer up to 50% to close the matter

However, if third party insists for 100% settlement, please proceed to reject altogether.

Thank you

Regards,

Joane Boyogan

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +64191898 | Fax +68357416

joane.boyogan@aig.com | www.aig.com.sg

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From: Zayyer (LKKAUTO) [<mailto:zayyer@lkkauto.com>]

Sent: Tuesday, December 19, 2017 5:21 PM

To: Boyogan, Joane

Cc: Vivian Lau (LKKAUTO)

Subject: RE: OI get charged by traffic police - PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Joane,

We refer to the below.

Please let's have your instruction if we proceed to settle the claim in view of PIR.

Best Regards,

Zayyer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com | fax: 6741-4108

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

From: Zayyer (LKKAUTO)

Sent: Friday, 24 November, 2017 9:26 AM

To: 'Boyogan, Joane' <Joane.Boyogan@aig.com>

Subject: OI get charged by traffic police - PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Joane,

Refer to the attached.

OID got charged by traffic police for Careless Driving. Please refer to the attached.

Please advise should we proceed to settle or maintain the rejection of claim.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Zayer (LKKAuto)

Sent: Thursday, 12 October, 2017 4:43 PM

To: 'Boyogan, Joane' <Joane.Boyogan@aig.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Joane,

Noted the content and instruction.

We will write to TP's repairer for rejection of the claim. thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Boyogan, Joane [<mailto:Joane.Boyogan@aig.com>]

Sent: Thursday, 12 October, 2017 3:47 PM

To: Zayer (LKKAuto) <zayer@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Zayer,

We have reviewed third party's video footage and of the view that BOLA Scenario #33 is applicable for this matter

If you listen closely to the third party's video footage in the 00:02 to 00:14 minute mark, you can hear the clicking sound when third party driver turned on his signal light to cross the junction. However, the same sound is missing in the 00:36 to 00:41 minute mark when he overtook our insured vehicle. This is contrary to third party driver's accident statement that he signaled to overtake our insured vehicle

We also disagree with the repairer's comments below:

"Your insured intended to overtake the car in front of him, without exercising greater caution while moving out from his lane. He should check if there is any incoming car behind him before moving out from his lane."

Both parties report did not state nor does their client's video show that our insured tried to overtake the car in front of him. As explained by our insured driver in his police report, he was turning right to enter the condominium on the opposite side. Our insured driver's focus would be on the oncoming traffic and since third party did not signal his intention to overtake, our insured driver could have not foreseen that third party would cross his path from the rear

We maintain to reject the third party's property damage claim

Thank you

Regards,

Joane Boyogan

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +64191898 | Fax +68357416

joane.boyogan@aig.com | www.aig.com.sg

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From: Boyogan, Joane

Sent: Wednesday, October 11, 2017 2:34 PM

To: 'Zayyer (LKKAUTO)'

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Zayyer,

We acknowledge receipt of your email

Will revert to you on the liability issue once I have retrieved and viewed the third party's video footage

Thanks!

Regards,

Joane Boyogan

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way AIG Building #08-16 Singapore 079120

Tel +64191898 | Fax +68357416

joane.boyogan@aig.com | www.aig.com.sg

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From: Zayyer (LKKAUTO) [<mailto:zayyer@lkkauto.com>]

Sent: Wednesday, October 11, 2017 2:08 PM

To: Boyogan, Joane

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

dear Joane,

we refer to the below email.

Kindly informed that third party was driving behind insured's vehicle. When OI had shown the right signal in the course of overtaking the parked / stationary car ahead, then TP behind overtook OI vehicle and resulted the accident.

Our view is that OI is not liable for the accident. please let's have your advice / instruction. Thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Zayer (LKKAuto)

Sent: Wednesday, 11 October, 2017 1:55 PM

To: 'enquiry' <enquiry@autocare.com.sg>

Cc: KKLau <kklau@lkkauto.com>; Olivia Lau (LKKAuto) <olivialau@lkkauto.com>; Winnie Foo (LKKAuto) <QA-A@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Nur Ain,

Our insured vehicle had shown the right signal lights to indicate that he is changing lane as there is parked / stationary car ahead.

Under the traffic rules, behind vehicle should not overtake the front vehicle who is in the course of overtaking another vehicle in its front especially such a single carriage lane.

Therefore, we are unable to advise the liability for the time being. We will write to AIG for further instruction and get back to you. thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: enquiry [<mailto:enquiry@autocare.com.sg>]

Sent: Thursday, 5 October, 2017 9:07 AM

To: Zayer (LKKAuto)

Cc: Admin A; Vivian Lau (LKKAuto); Hsiao Tong (LKKAuto); 'angela'

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Zayer,

I refer to your email dated 3rd oct 2017.
Any outcome on the liability?

Thank you & Regards



Nur Ain
Admin Assistant

Sin Ming AutoCare B7G Pte Ltd
176 Sin Ming Drive #02-05
Singapore 575721
Sin Ming Autocare
Tel: +65 64550600 | Fax: +65 64556192
E-mail: enquiry@autocare.com.sg

From: Zayyer (LKKAUTO) [<mailto:zayyer@lkkauto.com>]
Sent: Tuesday, 3 October, 2017 3:21 PM
To: enquiry <enquiry@autocare.com.sg>
Cc: Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; 'angela' <angela@autocare.com.sg>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Nur Ain,

We will review the matter and get back to you. Kindly hold hand.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: enquiry [<mailto:enquiry@autocare.com.sg>]
Sent: Tuesday, 3 October, 2017 3:05 PM
To: Zayyer (LKKAUTO) <zayyer@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; 'angela' <angela@autocare.com.sg>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Hi Zayyer,

I refer to my last email dated 02 October 2017,

Any updates on the liability? Looking forward to your reply

Thank you & Regards



Nur Ain
Admin Assistant

Sin Ming AutoCare B7G Pte Ltd
176 Sin Ming Drive #02-05
Singapore 575721
Sin Ming Autocare
Tel: +65 64550600 | Fax: +65 64556192
E-mail: enquiry@autocare.com.sg

From: enquiry [<mailto:enquiry@autocare.com.sg>]
Sent: Monday, 2 October, 2017 10:04 AM
To: 'Zayyer (LKKAUTO)' <zayyer@lkkauto.com>
Cc: 'Admin A' <admin-a@lkkauto.com>; 'Vivian Lau (LKKAUTO)' <vivianlau@lkkauto.com>; 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>; 'angela' <angela@autocare.com.sg>; serene (serene@autocare.com.sg) <serene@autocare.com.sg>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017
Importance: High

Hi Zayyer

Please see below for the link for the video as files is too big to attach on this email

https://www.dropbox.com/s/uv5xa5p2fjshg2/20170927_082048_NF.mp4?dl=0

Based on the video, the road was clear when my client intended to overtake your insured's car. Your insured intended to overtake the car in front of him, without exercising greater caution while moving out from his lane. He should check if there is any incoming car behind him before moving out from his lane.

Thank you & Regards



Nur Ain
Admin Assistant

Sin Ming AutoCare B7G Pte Ltd
176 Sin Ming Drive #02-05
Singapore 575721
Sin Ming Autocare
Tel: +65 64550600 | Fax: +65 64556192
E-mail: enquiry@autocare.com.sg

From: Zayyer (LKKAUTO) [mailto:zayyer@lkkauto.com]

Sent: Monday, 2 October, 2017 9:34 AM

To: enquiry <enquiry@autocare.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Nur Ain,

Refer to the below email.

Liability is not clear yet. Our insured reported that your client had overtook his vehicle by driving against the flow of traffic.

Please the attached our insured statement.

As per your client report, there is video footage available. Please forward us a copy of video footage for our review. Thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

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

From: Hsiao Tong (LKKAUTO)

Sent: Saturday, 30 September, 2017 8:00 AM

To: enquiry <enquiry@autocare.com.sg>; Zayyer (LKKAUTO) <zayyer@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAUTO) <vivianlau@lkkauto.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Without Prejudice

Hi Nur Ain,

Thank you for your email.

The case is handled by Mr Zayyer. He will look into the matter and get back to you.

Hi Zayyer,

FYNA. CC4/LCR17018680/zb3

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 | fax: 6741-4108

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

From: enquiry [<mailto:enquiry@autocare.com.sg>]

Sent: Friday, 29 September, 2017 5:36 PM

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

Subject: FW: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Importance: High

Hi Hsiao tong

Surveyor has already surveyed the car.

Please do update us on the liability

Thank you & Regards



Nur Ain

Admin Assistant

Sin Ming AutoCare B7G Pte Ltd

176 Sin Ming Drive #02-05

Singapore 575721

Sin Ming Autocare

Tel: +65 64550600 | Fax: +65 64556192

E-mail: enquiry@autocare.com.sg

From: enquiry [<mailto:enquiry@autocare.com.sg>]

Sent: Friday, 29 September, 2017 4:08 PM

To: 'Loo, Kar Yong' <KarYong.Loo@aig.com>

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Importance: High

Hi Loo Kar Yong,

Surveyor has already surveyed the car.

Please do update us on the liability clearance

Thank you & Regards



Nur Ain
Admin Assistant

Sin Ming AutoCare B7G Pte Ltd

176 Sin Ming Drive #02-05

Singapore 575721

Sin Ming Autocare

Tel: +65 64550600 | Fax: +65 64556192

E-mail: enquiry@autocare.com.sg

From: Loo, Kar Yong [<mailto:KarYong.Loo@aig.com>]

Sent: Thursday, 28 September, 2017 11:15 AM

To: enquiry@autocare.com.sg

Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Importance: High

Hi,

Reminder.

Thank you.

Best Regards,

Loo Kar Yong

AIG

Claim Adjuster II, Singapore FNOL, Claims Operations – Auto

Shared Services – Malaysia | Global Business Services

AIG Shared Services (M) Sdn Bhd (887191-D)

Menara WorldWide, Level 12, 198 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia

Tel +6 03 2719 6000 ext 101 2246 | Fax +603 2719 6150

karyong.loo@aig.com | www.aig.com

From: Loo, Kar Yong

Sent: Wednesday, September 27, 2017 2:59 PM

To: 'enquiry@autocare.com.sg'

Cc: Tan, Lily (AIG); Fong, Andy-SY; Hassim, Mohd Fitri; Kaur, Baljit; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Md Ishak, Mohd Imran; Lim, Sheng Yang

Subject: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Without Prejudice

Your Reference : SBJ8826E

Our Reference : SLH1816Y

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert:

Name of Surveyor	Company Name
Lim Kok Chong	AIG Asia Pacific Insurance Pte Ltd
Kumar Uthaya	AIG Asia Pacific Insurance Pte Ltd
Ken Wong	AIG Asia Pacific Insurance Pte Ltd
Lawrence Ng Chun Kee	Priority Services
Jeffrey Ong Leng Kiat	Priority Services
Jimmy Lee	Priority Services
EC Looi	Automobile Inspection Services Pte Ltd
Ricky Teng	RT Appraisal Pte Ltd
Elson Teng	RT Appraisal Pte Ltd
Michael Cheong	RT Appraisal Pte Ltd
Pang Kiah Keen (Frankie)	Formteam Adjusters Pte Ltd
Ng You Han	Formteam Adjusters Pte Ltd
Soon HanXin (Gary)	Formteam Adjusters Pte Ltd
Chow Bo Xiong	Formteam Adjusters Pte Ltd
Chua Soo Teck (Benjamin)	Formteam Adjusters Pte Ltd
Kalvin Ang	LKK Auto Consultants Pte Ltd
Xing Guo Qiang	LKK Auto Consultants Pte Ltd
Marcus Chua	LKK Auto Consultants Pte Ltd
Mohamad Taufikh	LKK Auto Consultants Pte Ltd
Adrian Ling	LKK Auto Consultants Pte Ltd
Henry Ng	LKK Auto Consultants Pte Ltd
Mohammed Rasul	LKK Auto Consultants Pte Ltd
Steven Foong	LKK Auto Consultants Pte Ltd
Wei Jie	LKK Auto Consultants Pte Ltd
Ma Chin Fook	LKK Auto Consultants Pte Ltd
Kenneth Kong	LKK Auto Consultants Pte Ltd

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Thank you.

Best Regards,
Loo Kar Yong
AIG

Claim Adjuster II, Singapore FNOL, Claims Operations – Auto
Shared Services – Malaysia | Global Business Services
AIG Shared Services (M) Sdn Bhd (887191-D)

From: enquiry [<mailto:enquiry@autocare.com.sg>]
Sent: Wednesday, September 27, 2017 2:50 PM
To: AIG SGP, Claims-Survey
Cc: 'angela'
Subject: TP CLAIMS SBJ8826E & SLH1816Y ACCIDENT ON 27.09.2017
Importance: High

Hi AIG TP Dept

ACC INVLG SBJ8826E & SLH1816Y ALONG BUCKLEY RD ON 27.09.2017

We are assisting our client in claiming against your insured vehicle no. SLH1816Y

Attached our client SAS report for your file creation, kindly assign Officer-in-charge to contact us for liability clearance.

Thank you & Regards



Nur Ain
Admin Assistant

Sin Ming AutoCare B7G Pte Ltd
176 Sin Ming Drive #02-05
Singapore 575721
Sin Ming Autocare
Tel: +65 64550600 | Fax: +65 64556192
E-mail: enquiry@autocare.com.sg

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Sin Ming Autocare BFG Pte Ltd

176, Sin Ming Drive #02-05
Sin Ming Autocare Complex
Singapore 575721
Tel : (65) 6455 0600
Fax : (65) 6455 6192
Website: www.autocare.com.sg
GST Reg. No: 20-0210033-N

Our Ref: BFG/SBJ8826E/AIG/TP/AT

18 January 2018

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

Attn : Motor Claims Dept

Dear Sirs/ Mdm

ACC INVLG SBJ8826E & SLH1816Y ALONG BUCKLEY ROAD ON 27.09.2017.

We are the repairers of vehicle nos. SBJ8826E and understand that you were the insurer of vehicle nos. SLH1816Y involved in the aforesaid accident. Our investigations reveal that the accident was caused by the negligence of the vehicle insured by you. As such, we are looking to you for reimbursement calculated as follows;

1) Repair Costs	S\$ 3,210.00
2) Loss of Use for 5 days at \$100 per day	S\$ 500.00
3) LTA Receipt	S\$ 2.00
TOTAL:	<u>S\$ 3,712.00</u>

To substantiate our claim, we enclosed the following;

- 1) Final Repair bill
- 2) SAS Report
- 3) Letter of Authority
- 4) LTA Receipt

We look forward to your favorable reply in due course.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/ claimant.

Yours faithfully


Serene Lim
Claims Section
Email: serene@autocare.com.sg

Encl.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 31 January 2019 8:54 AM
To: 'Angela Tan (SMAC)'
Cc: Admin A
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement at a global sum of \$1,850.00(all-in).

Please confirm acceptance.

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

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

Best 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: Angela Tan (SMAC) <angela@autocare.com.sg>
Sent: Thursday, 24 January 2019 10:56 AM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLH1816Y AND SBJ8826E ON 27/9/2017

Dear Hsiao Tong,

As attached of All Claims documents of SBJ8826E.

Thank you

With Regards,
Angela Tan
Customer Service Executive

Your Ref:

Date :

Motor Claims Department

AIG ASIA PACIFIC INSURANCE PTE LTD

AIG BUILDING

78 SHENTON WAY #07-16

(S) 079120

LETTER OF AUTHORITY

I/We, LOW YI QING ADRIAN NRIC: S82205562
hereby authorize(s) **Sin Ming Autocare BFG Pte Ltd** to provide further
instructions on my behalf relating to the said claims and as such, all future
correspondence should be addressed to **176 Sin Ming Drive #02-05, Sin
Ming Autocare Complex, Singapore 575721.**

I hereby authorized the cheque payment to be issued in favour of **M/s Sin
Ming Autocare BFG Pte Ltd.**

Owner's Signature : 
Name : _____
Nric : _____
Date : _____

Witness By
Name : _____
Nric : _____
Date : _____



SIN MING AUTOCARE BFG PTE LTD
176, Sin Ming Drive, #02-05
Sin Ming Autocare Complex
Singapore 575721
Tel: (65) 6756 0000
Fax: (65) 6456 8192
Website: www.smgautocare.com.sg

RELEASE VOUCHER
(AIG Asia Pacific - Express Third Party Claim)

"We/I, SIN MING AUTOCARE BFG PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte Ltd LKK AUTO CONSULTANTS PTE LTD (name of surveyor) with respect to the amount claimed for S\$1,850.00 (Global Sum) for vehicle no. SBJ 8826E that was damaged pursuant to the accident which occurred on 27/09/2017 (date) along BUCKLEY ROAD involving vehicle no/s SLH 1816Y.

This is pursuant to the inspection conducted on 29/09/2017 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner LOW YI QING ADRIAN ("the third party claimant") of vehicle no. SBJ 8826E 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 SBJ 8826E (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 21 (day) of March (month) 2019 (year)



LCC

Signed by appointed surveyor



Ang

Signed by "the workshop" (with chop)



Sin Ming Autocare BFG Pte Ltd

176, Sin Ming Drive #02-05
Sin Ming Autocare Complex
Singapore 575721
Tel : (65) 6455 0600
Fax : (65) 6455 6192
Website: www.autocare.com.sg
GST Reg. No: 20-0210033-N

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

Attention : Motor Claim Department
Contact : 6419 3000 Fax No. : 68357416

Tax Invoice : TP18/523

Date : 16/01/2018
Vehicle Num. : SBJ8826E
Make/Model : MITSUBISHI OUTLANDER 2.4 CVT-20
Chassis/Eng# : JMYXTGF3WVGZ001147/4B12PY6785
Accident Date : 27/09/2017
Claim No. : BFG
Reference : TP CLAIM
Policy No. : MT00405432

S/N	Quantity	Particular	Unit Price	Amount S\$
1.		LIST ITEMS : LUMP SUM REPAIR (Parts & Labour inclusive)		3,000.00
		List TotalS\$:		3,000.00

E. & O.E.

Total S\$: 3,000.00
GST @ 7% S\$: 210.00
Amount Due S\$: 3,210.00
=====

for Sin Ming Autocare BFG Pte Ltd



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 27 Sep 2017 / 11:16:11

Receipt Date/Time : 27 Sep 2017 / 11:16:11

Tax Invoice/Receipt

Receipt No. : ITNET-00000-170927-000592

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 - SLH1816Y As at 27 Sep 2017/08:20:00 Insurance Co: AIG ASIA PACIFIC INSURANCE PTE. LTD.				
1	Insurance Enquiry - SLH1816Y Enquiry Fee 20170927111513929744	5.00	0.35	5.35
Sub-Total		5.00	0.35	5.35
Total Before Rounding		5.00	0.35	5.35
Rounding Difference				0.00
Total Amount Payable				5.35
Paid By				
	xxxxxxxxxxxx9846	Credit Card: Visa/MasterCard		5.35
Total				5.35
Cash Change				0.00
Tendered Amount				5.35
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	29 Sep 2017 Edit Reg		29 Sep 2017 00:00 Edit Adj Rpt	\$3,000.00 Edit Estimates	\$3,000.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured:	LCRF Pte Ltd, Co. Reg. No.: NA								
Main Claimant:	LOW YI QING ADRIAN, ID: S8220556Z								
Vehicle Reg. No.:	SBJ8826E	Date of Loss:	27/09/2017 08:00 - :59 [25 Months and 1 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 8706963071SG	Policy/Cover Note No.:	0999995027						
Vehicle Reg. No. (Insured):	SLH1816Y	Policy No. (Claimant):	MT/00405432						
		Excess:							
Repairer:	Sin Ming Autocare BFG Pte Ltd (HQ) 176, Sin Ming Drive #02-05, Sin Ming Autocare Complex, 575721 Sin Ming - Tel: 64550600								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Boyogan, Joane] Joane.Boyogan@aig.com								
Claimant's Insurer:	Direct Asia Insurance (Singapore) Pte Ltd (HQ) - Tel: 65322888								
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_EXPRESS (30/01/2019): Report Send Back Alerts - SBJ8826E (TP) 									
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

*SBJ8826E (8706963071SG)
[SLH1816Y]
TP
LOW YI QING ADRIAN
Sep 27 2017 8:00AM
[LCRF Pte Ltd]
Sin Ming Autocare BFG Pte Ltd

Upload Documents Upload Photos Compose New Letter Upload Video Upload Audio			View View in Browser	
Letters/Correspondences			1 per page <input type="checkbox"/>	
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	(Draft)	Third Party Express Settlement - Payment Breakdown		Edit
Assessment Reports			1 per page <input type="checkbox"/>	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	29/09/17 16:36	Accident Statement <small>From: SC - Reg. No: SLH1816Y, Claimant: LCRF PTE LTD</small>		Load HTM
Photos/Images			1 per page <input type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	16/10/17 13:13	General View		Load JPG
2	16/10/17 13:13	General View		Load JPG
3	16/10/17 13:13	General View		Load JPG
4	16/10/17 13:13	General View		Load JPG
5	16/10/17 13:13	General View		Load JPG
6	16/10/17 13:13	General View		Load JPG
7	16/10/17 13:13	General View		Load JPG
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17	16/10/17 13:13	General View		Load JPG
18	16/10/17 13:13	General View		Load JPG
19	16/10/17 13:13	General View		Load JPG
20	16/10/17 13:13	General View		Load JPG
21	16/10/17 13:13	General View		Load JPG
Documentation			1 per page <input type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	29/09/17 08:37	EMAIL FROM AIG DD 28092017		Load PDF
2	29/09/17 08:37	TP GIA REPORT		Load PDF
3	02/10/17 18:26	TP ESTIMATE- MARKED		Load PDF
4	13/10/17 11:42	email from AIG to reject the claim		Load PDF
5	13/10/17 11:42	email to workshop		Load PDF
6	02/04/19 16:57	WORKSHOP INVOICE		Load PDF
7	02/04/19 16:57	AUTHORISATION TO ACT FORM		Load PDF
8	02/04/19 16:57	Release Voucher		Load PDF

Letters/Correspondences			1 per page	<input checked="" type="checkbox"/>
No	Finalized On			Thumbnail Print
9	02/04/19 16:57	LTA SEARCH	1	Load PDF
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)		Thumbnail Print
1	13/10/17 11:21	E-filed GIA report OI's GIA report and Police Report	1	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; width: 100%;"></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:	SLH1816Y (Insd veh)	Model:	MITSUBISHI OUTLANDER 2.4
	SBJ8826E (TP veh)		CVT (A)
Date of Accident:	27/09/2017		

Global Sum Settlement	:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Repair Estimate	:	\$	9,092.86
Final Repair Cost	:	\$	1,850.00
Loss of Use	:	\$	5.00 days at \$100.00 per day
Rental (if any)	:	\$	days
LTA / GIA Search Fee	:	\$	
Others:	:	\$	
	:	\$	
Final Settlement Sum (Global Sum)	:	\$	1,850.00

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

A) For Non GIA Registered Workshop: Agreed Liability 50 (%)

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)	Sin Ming Autocare BFG Pte Ltd	:	\$ 1,850.00
2)		:	\$
3)		:	\$
4)		:	\$

JOANNE LEE KHANG MIN

02 Apr
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/LCR17018680/KPB3Q2-1

Date: 02/04/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 0999995027
Claimant Vehicle No : SBJ8826E **Insured Vehicle No :** SLH1816Y
 Date of Loss: 27/09/2017 Nature of Claim: TP Claim No: 8706963071SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SBJ8826E**
 Make & Model: MITSUBISHI OUTLANDER, 2.4 CVT (A) Engine No: 4B12PY6785
 Reg. Date: 26/08/2015 (Man. Year: 2015) Chassis No: JMYXTGF3WGZ001147
 Colour: Metallic Dark Blue Odometer: 29787 km
 Engine Capacity: 2360 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: 225/55 R18 Rear Tyre Size: 225/55 R18
 Front Left Side: Goodyear 6 mm Rear Left Side: Goodyear 6 mm
 Front Right Side: Goodyear 6 mm Rear Right Side: Goodyear 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	5,748.00	2,270.70	3,477.30	60.50
Miscellaneous Items	0.00	0.00	0.00	
Labour	2,750.00	1,480.00	1,270.00	46.18
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	8,498.00	3,750.70	4,747.30	55.86
Approved Total (Overridden) (S\$)		3,000.00		
(S\$)	8,498.00	3,000.00	5,498.00	64.70
+ GST 7.00/7.00% (S\$)	594.86	210.00	384.86	64.70
Nett Amount (S\$)	9,092.86	3,210.00	5,882.86	64.70
+ Loss of Use (5.0 x S\$100.00/day) (S\$)		500.00		
(S\$)		3,710.00		
Liabe Amount (50.00%) (S\$)		1,855.00		
+ Doc/Search Fee (S\$)		5.35		
Nett Liability (S\$)		1,860.35		
Global Sum Settlement (S\$)		1,850.00		

INSPECTION

Date of Assignment: 29/09/2017
Date Inspected: 29/09/2017 Inspected At: Sin Ming Autocare BFG Pte Ltd (HQ)
176, Sin Ming Drive #02-05, Sin Ming
Autocare Complex
Singapore 575721
Estimated Period of Repair: 5.0 days

Adjuster: KENNETH KONG

Manager: CHEW HSIAO TONG

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 TYRE LH	Serviceable	480.00 FL	*- FL
2	1		*REAR WHEEL ARCH -LH	Dented	214.00 FL	*214.00 FL
3	1		*REAR DOOR -LH	Bent	967.00 FL	*967.00 FL
4	1		*REAR DOOR HINGE	Repair	44.00 FL	*- FL
5	1		*REAR DOOR OUTER HANDLE CHROME	Serviceable	102.00 FL	*- FL
6	1		*REAR DOOR INNER HANDLE -LH	Serviceable	110.00 FL	*- FL
7	1		*REAR DOOR INNER LOCK -LH	Repair	348.00 FL	*- FL
8	1		*REAR DOOR INNER RUBBER -LH	Not Necessary	174.00 FL	*- FL
9	1		*REAR DOOR RUBBER -LH	Not Necessary	211.00 FL	*- FL
10	1		*ROCKER PANEL -LH	Repair	867.00 FL	*- FL
11	1		*REAR DOOR LOWER GARNISH WITH CHROME LH	Dented	177.00 FL	*177.00 FL
12	1		*FRT DOOR -LH	Bent	988.00 FL	*988.00 FL
13	1		*FRT DOOR HINGE LH	Serviceable	44.00 FL	*- FL
14	1		*FRT DOOR OUTER HANDLE CHROME LH	Serviceable	102.00 FL	*- FL
15	1		*FRT DOOR INNER HANDLE -LH	Repair	110.00 FL	*- FL
16	1		*FRT DOOR INNER LOCK -LH	Not Necessary	348.00 FL	*- FL
17	1		*FRT DOOR INNER RUBBER -LH	Not Necessary	182.00 FL	*- FL
18	1		*FRT DOOR RUBBER -LH	Serviceable	211.00 FL	*- FL
19	2		*DOOR STEP GARNISH	Serviceable	152.00 FL	*- FL
20	2		*DOOR CHECKER	Repair	72.00 FL	*- FL
21	1		*FRT DOOR LOWER GARNISH WITH CHROME LH	Dented	177.00 FL	*177.00 FL
22	2		*DOOR WINDOW OUTER MOULDING CHROME	Not Necessary	240.00 FL	*- FL
23	20		*DOOR CLIPS	Not Necessary	60.00 FS	*- FS

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

Sub Total (S\$)	6,380.00	2,523.00
- List Item Discount on L Items 10.00/10.00% (S\$)	632.00	252.30
Total Parts (S\$)	5,748.00	2,270.70

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
Labour Items				
1	TO REMOVE & REINSTALL WINDOW REGULATOR GEAR & MOTOR }	New	150.00	120.00
2	TO RESETTING DOOR LOCK SYSTEM FOR PROPER FUNCTION }	New	80.00	0.00
3	TO PANEL BEATING ON AFFECTED AREAS	New	800.00	500.00
4	TO PUTTY AND SPRAY PAINTING ON AFFECTED AREAS	New	1,200.00	660.00
5	TO CHECK WIRING	New	60.00	20.00
6	TO APPLY ANTI-RUST	New	60.00	60.00
7	TO REMOVE AND REINSTALL FRONT AND REAR DOOR GLASS (LH) }	New	120.00	120.00
8	TO REMOVE AND REFIX FRONT & REAR DOOR INNER BOARD }	New	150.00	0.00
9	TO REMOVE AND REFIX WING MIRROR	New	50.00	0.00
10	TO REPLACE & REPLACE NEW TYRE INCLUDED WHEEL ALIGNMENT	New	80.00	0.00
Gross Labour Cost (\$\$)			2,750.00	1,480.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >