

INSURANCE

INS. CASE OWNER:

LYNN

CC AXA1900

1875, K.../P

LKK:

IDAC:

Surveyor:

KONNORH

DOI:

ASSIGNMENT

20/02/19

Date / Time:

15/2/19

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SKX 692T

Claim No.:

S7AW106 / 98649

Name of Insured:

LAM KUNGH FATT

Policy No.:

DN04485

Insured Tel No.:

HP:

Make / Model:

Toyota

Excess Sec II :SS

D.O.A.:

10/2/19

Place of Accident:

610 ELEMENT WEST ST 14

Is driver the owner? ( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

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

Insured Liability:

% Final ? Yes / No

SKS 8017U



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

LIM  
TAN



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:



INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Date / Time	STAGE	DATE / PIC
16/02/19	Non-Reporting ltr (1st):	
	Non-Reporting ltr (2nd):	
	Non-Reporting ltr (Final):	
	Notification ltr (if non-pickup):	
	Call OI:	
	After call ltr to OI:	16/02/19 - DIC
	<b>Documentation Check List: Handler Typist</b>	
16/02/19 10:01AM	Notification ltr (if non-pickup)	<input checked="" type="checkbox"/>
	After call ltr to OI	<input checked="" type="checkbox"/>
	Authorisation To Act	<input checked="" type="checkbox"/>
	Release Voucher	<input checked="" type="checkbox"/>
	Final Repair Bill	<input checked="" type="checkbox"/>
	Car Rental Invoice:	<input type="checkbox"/>
	Towing Invoice	<input type="checkbox"/>
	LTA / GIA	<input type="checkbox"/>
	Medical Bill	<input type="checkbox"/>
	PIR:	<input type="checkbox"/>
	Mandate/Reject Instruction:	<input type="checkbox"/>
	LOD	<input checked="" type="checkbox"/>
	Payment Breakdown Form:	<input type="checkbox"/>
	Post-Repair Photos:	<input type="checkbox"/>
	Others:	<input type="checkbox"/>

PRELIMINARY ADVICE Date/Time: Sent By:

FINALIZATION Date/Time: Confirm with: Confirm by: Email  Call

Repair Cost: P/P SS 5,022.20 (3 days) Reduction: 29 %

FINAL SETTLEMENT Date/Time: 20/02/19 Confirm with: Richard Email  Call

Final Liability: % 100 (Agreed / Assessed) BOLA S/N No.: 22 If NO to B 28, Ass. Lia: (OI HIT PREFERRED)

Repair Cost: W/P SS 5373.75

Loss of Rental (LOR): SS (LW = 3 days)

Loss of Use (LOU): SS 300 (LW = 3 days)

Loss of Income (LOI): SS (5 x days)

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

GIA/LTA Search SS -

Medical: SS -

Disbursement: SS - (e.g. Tow/ Independent)

Legal Cost SS -

Total: SS 5673.75 Global Sum SS:

FINAL PAYMENT Date/Time: Confirm with: Email  Call

Payee 1: SS 5673.75 Name 1: LIM TAN MOTOR PTB LTD

Payee 2: (Strike if N.A.) SS - Name 2: -

Payee 3: (Strike if N.A.) SS - Name 3: -

COPY SENT 19/2/19

1) Claim status: Non-obj/Reject/Private Settle  
2) Report Format:  
3) Survey fee: \$3500.



*Kh*  
*Not Notified*  
*At Long 89 1-31*  
*Resurvey After Paint*  
*3*  
*Days*



**ESTIMATE TO REPAIR**

VEHICLE NO. : SKS 8017 U  
 MAKE : B.M.W.  
 MODEL : ACTIVEHYBRID 3 AT DSC 4DR SR NAV HUD  
 YEAR : 2012  
 CHASSIS NO : WBA3F92040F203416

SURVEYOR NAME :	
DATE OF SURVEY :	20 FEB 2019
TIME OF SURVEY :	

DATE : 14-Feb-19  
 DATE OF ACCIDENT : 10-Feb-19  
 THIRD PARTY REF : SKX 693 T / AXA

No.	Parts Description/ Labour	Type	Unit Price	Nett Item Amt	Amount
1 pc	Front Bumper			<i>R</i> \$ 1,027.25	
1 pc	O/S Front Bumper Retainer			<i>Di</i> \$ 19.25	
1 pc	O/S Front Bumper Spray Nozzle Cover			<i>Di</i> \$ 43.25	
1 pc	<del>Front Bumper Reinforcement</del>			<del><i>R</i> \$ 378.10</del>	<del>X</del>
1 pc	<del>O/S Front Bumper Fog Lamp</del>			<del><i>Di</i> \$ 292.80</del>	<del>X</del>
1 pc	O/S Front Bumper Fog Lamp Cover			<i>Di</i> \$ 69.90	<i>?</i>
<i>1/2</i> pcs	Front Bumper Sensor		\$ 368.80	<i>Di</i> \$ 737.60	<i>?</i>
1 pc	<del>Front Bumper O/S Camera</del>			<del><i>Di</i> \$ 681.10</del>	<del><i>?</i></del>
1 pc	O/S Headlamp			<i>Di</i> \$ 2,501.25	
1 pc	<del>O/S Headlamp Lower Bracket</del>			<del><i>R</i> \$ 55.30</del>	<del><i>?</i></del>
1 pc	O/S Headlamp Top Bracket			<i>Di</i> \$ 15.10	<i>?</i>
1 pc	O/S Headlamp Nozzle			<i>Di</i> \$ 159.85	<i>?</i>
1 pc	Front Emblem			<i>Di</i> \$ 71.25	
1 pc	O/S Front Fender Emblem			<i>Di</i> \$ 46.30	
					\$ 6,098.30
	To putty and spray painting			<i>400</i> \$ 500.00	
	To check front wiring and focus headlights			<i>201</i> \$ 30.00	
	Labour Charges			<i>280</i> \$ 450.00	
	Parts \$4322.20				
	Labour \$700.00				
	PBP \$500.20				
	<i>03 days</i>				
TG/RA-	<b>Total</b>				<b>\$ 7,078.30</b>

Lim Tan Motor Pte Ltd

Blk 176 Sin Ming Drive #03-09 Sin Ming Autocare Singapore 575721

Tel:65-64520893 Fax:65-64589127

Email: edmund@LTM.sg

Website : www.LTM.sg

Co.Reg No.199307277D

GST Reg No.M2-0019086-0

Not Notched  
 1.1.21  
 Resurvey After Paint  
 3  
 4 days



**ESTIMATE TO REPAIR**

VEHICLE NO. : SKS 8017 U  
 MAKE : B.M.W.  
 MODEL : ACTIVEHYBRID 3 AT DSC 4DR SR NAV HUD  
 YEAR : 2012  
 CHASSIS NO : WBA3F92040F203416

SURVEYOR NAME :  
 DATE OF SURVEY : 20 FEB 2019  
 TIME OF SURVEY :

DATE : 14-Feb-19  
 DATE OF ACCIDENT : 10-Feb-19  
 THIRD PARTY REF : SKX 693 T / AXA

No.	Parts Description/ Labour	Type	Unit Price	Nett Item Amt	Amount
1 pc	Front Bumper			<i>R</i>	\$ 1,027.25
1 pc	O/S Front Bumper Retainer				\$ <i>D</i> 19.25
1 pc	O/S Front Bumper Spray Nozzle Cover				\$ <i>R</i> 43.25
1 pc	Front Bumper Reinforcement				\$ <i>R</i> 378.10
1 pc	O/S Front Bumper Fog Lamp				\$ <i>Sm</i> 292.80
1 pc	O/S Front Bumper Fog Lamp Cover				\$ 69.90
<i>1/2</i> pcs	Front Bumper Sensor		\$ 368.80	<i>no?</i>	\$ 737.60
1 pc	Front Bumper O/S Camera				\$ 681.10
1 pc	O/S Headlamp			<i>MSUM</i>	\$ 2,501.25
1 pc	O/S Headlamp Lower Bracket				\$ 55.30
1 pc	O/S Headlamp Top Bracket				\$ 15.10
1 pc	O/S Headlamp Nozzle				\$ 159.85
1 pc	Front Emblem				\$ <i>M</i> 71.25
1 pc	O/S Front Fender Emblem				\$ <i>M</i> 46.30
					\$ 6,098.30
	To putty and spray painting				\$ <i>400</i> 500.00
	To check front wiring and focus headlights				\$ <i>201</i> 30.00
	Labour Charges				\$ <i>280</i> 450.00
TG/RA-	<b>Total</b>				<b>\$ 7,078.30</b>

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:

> Back to OneMotoring

## Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	5767B
Vehicle Details	
Vehicle No.:	SK58017U
Vehicle to be Exported:	No
Intended Deregistration Date:	12 Feb 2019
Vehicle Make:	B.M.W.
Vehicle Model:	ACTIVEHYBRID 3 AT DSC 4DR 5R NAV HUD
Primary Colour:	Blue
Manufacturing Year:	2012
Engine No.:	05958233N55B30A
Chassis No.:	WBA3F92040F203416
Maximum Power Output:	250.0 kW (335 bhp)
Open Market Value:	\$58,880.00
Original Registration Date:	29 Dec 2012
First Registration Date:	29 Dec 2012
Transfer Count:	2
Actual ARF Paid:	\$35,328.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	28 Dec 2022
PARF Rebate Amount:	\$22,963.00
Intended COE Rebate Details	
COE Expiry Date:	28 Dec 2022
COE Category:	E - Open Category
COE Period(Years):	10
QP Paid:	\$95,990.00
COE Rebate Amount:	\$36,244.00
<b>Total Rebate Amount:</b>	<b>\$59,207.00</b>

The information contained herein is correct as at 12 Feb 2019

OK

## Service Request Details

*Lim Tan W  
- YN1*

Claim  
S9M01DI6

Reference  
None 

Loss Date  
February 10, 2019

Request Date  
February 14, 2019

Due Date  
February 14, 2020

Vendor Name  
LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss  
Third Party Vehicle Damage

Services  
Pending verification - Direct Settlement

### Actions

Next Step  
Finish the work

Complete Work	More 
---------------	--

### Vehicle Information

Incident Vehicle Registration #  
SKS8017U

Make  
TPVD BMW

Model  
ACTIVEHYBRID 5-3.0 (A)

### Service Address

BLK 401 JURONG WEST STREET 42, . . 640401

LAM CHUNG FATT  
 BLK 401 JURONG WEST ST 42, #08-537, 640401, Singapore  
 97634871  
 geolam@hotmail.com

### Claim Handler

KHONG Lynn  
 68804892  
 lynn.khong@axa.com.sg

Additional Instructions

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

DATE	2/14/19 4:26 PM
INITIATOR	LKK AUTO CONSULTANTS PTE LTD (TP)
DESCRIPTION	Vendor accepted work, service expected on 14-02-2020
DATE	2/14/19 2:47 PM
INITIATOR	KHONG Lynn
DESCRIPTION	Requested service from vendor
DATE	2/14/19 2:47 PM
INITIATOR	KHONG Lynn
DESCRIPTION	Created services

**<< RE: Re:<MANDATE IA> S9M01DI6**

Type

🔍 Question

Message

Dear Lynn, TP vehicle is a BMW, as such repairer proposed for a Part by Part basis as they have to get new parts for replacement. Meanwhile, if to offer on L/S basis, COR should be at around \$4K. We are unable to upload IA /Mandate earlier due to issue on Smartclaim in our end. For your approval and/or further instructions. Thank you.- Vic LKK

[Reply](#)

# << RE: Re:<MANDATE IA> S9M01DI6

Type

Question

Message

Hi Vic, kindly confirm with the surveyor whether it is true OEM / recon parts not available in the market for this BMW model. Any chance of usage for both new and OEM parts. What would be the recommended COR and revise the mandate IA. Thanks

AXA

12/1/19

Checked with Kenneth, TP vehicle is ~~BMW model which is~~ not common. ~~Parts availability~~ for OEM/

This type of BMW is not very common on the road. As such, there is ~~no OEM/recon parts~~ recon parts

for this particular model.   
 ↓ ↓ ↓   
 are not readily available.

Reply

◀ RE: Re:<MANDATE IA> S9M01DI6

Type

📌 Question

Message

Hi,checked with surveyor, third party vehicle is not common, OEM/ recon parts are not readily available. Kindly let us have your mandate on this matter. Thank you. Hsiao Tong - 18 July 2019

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: 16/04/2019

### Survey Details:

Date of loss	10-Feb-19
Date of appointment	15-Feb-19
Date of survey	20-Feb-19
Location of survey	LIM TAN MOTOR PTE LTD

### Vehicle Details:

Claim Type:	Third party
Vehicle number	SKS 8017U
Make and Model	BMW ACTIVEHYBRID 3 AT - 2979cc
Date of registration	29-Dec-12
Excess	
Market Value (est)	\$75,000.00
Parf Rebate (est)	\$59,207.00
Nett Loss (est)	\$15,793.00

### Repair details:

Initial Estimate	\$ 7,078.30
------------------	-------------

### Proposed/Revised repair cost:

Parts	\$ 4,322.20
Check items (estimate)	\$ -
Labour	\$ 700.00
<b>Total</b>	<b>\$ 5,022.20</b>
Lump Sum(if applicable)	\$ -

Number of days for repair	<b>3 DAYS</b>
---------------------------	---------------



**Remarks:**

*We have not authorized repairs. We had spoken to the Insured Mr Lam where he confirmed that he accidentally hit parked TP vehicle. Informed him of TP claim, agreed to settle and aware of NCD issues. We had sent out letter and email to the Insured to notify on TP claim and NCD. TP LOD IN. For mandate approval.*

**Mandate:**

<b>Liability(TP)</b>	<b>100%</b>	
Proposed Repair Cost	\$ 5,373.75	w/gst
Loss of Use	\$ 360.00	\$120 x 3 days
Loss of Rental (w/gst)	\$ -	no. of days
Loss of Income	\$ -	no. of days
LTA search fees	\$ -	
Others	\$ -	
<b>Proposed Total</b>	<b>\$ 5,733.75</b>	
<b>***TBC - To Be Confirmed</b>		

## Hsiao Tong (LKKAuto)

---

**From:** Shu Pei (LKKAuto)  
**Sent:** Wednesday, 14 August 2019 9:50 AM  
**To:** Hsiao Tong (LKKAuto)  
**Subject:** RE: New message for service request 98649, vehicle number SKS8017U

<input type="checkbox"/>	***TO CHECK AXA PARTS INQUIRY	VAS	7/6/2019 10:23:21 AM
<input type="checkbox"/>	Message Hi,checked with surveyor, third party vehicle is not common, OEM/ recon parts are not readily available. Kindly let us have your mandate on this matter. Thank you. Hsiao Tong - 18 July 2019	CHT	18/7/2019 7:41:09 AM
<input type="checkbox"/>	8/13/19 5:18 PM KHONG Lynn-----Hi Hsiao Tong, COR to proceed. However, if offer is based on LOU, max \$100/day for 1800cc and above. Unless LOR, then \$120/day. Thanks	LSP	14/8/2019 9:35:56 AM

Best Regards,  
Shu Pei | Admin  
LKK Auto Consultants Pte Ltd  
Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

**From:** Admin-D (LKKAuto) <admin-d@lkkauto.com>  
**Sent:** Tuesday, 13 August 2019 5:21 PM  
**To:** Admin A <admin-a@lkkauto.com>  
**Subject:** FW: New message for service request 98649, vehicle number SKS8017U

Best Regards,  
Summer Lee | Admin  
LKK Auto Consultants Pte Ltd  
Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

**From:** lynn.khong@axa.com.sg [mailto:lynn.khong@axa.com.sg]  
**Sent:** Tuesday, 13 August, 2019 5:20 PM  
**To:** admin-d@lkkauto.com  
**Subject:** New message for service request 98649, vehicle number SKS8017U

AXA Insurance has sent you a message for claim number S9M01D16.  
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:** richard@ltm.sg  
**Sent:** Friday, 16 August 2019 5:05 PM  
**To:** Hsiao Tong (LKKAuto)  
**Cc:** Admin A; CS A Team; Mandy; venus  
**Subject:** RE: Acceptance of Offer - Our ref : LTP022019/014 (SKS 8017 U) Your ref : S9M01DI6MC/LK

**Importance:** High

### WITHOUT PREJUDICE

Our ref : LTP022019/014 (SKS 8017 U)  
AXA ref : S9M01DI6MC/LK  
LKK ref : CC4/ASM19002875/Khb3

Dear Hsiao Tong,

Thank you for your email.

We have instruction to accept your proposed offer.

Please forward us the DV soonest.

Thank you and regards,

*Richard Ang*

Claims Executive  
Lim Tan Motor Pte Ltd

[www. LTM.sg](http://www.LTM.sg)

+65 6452 0893 (Office)

+65 6458 9127 (Facsimile)

+65 8484 5418 (Mobile)

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LIM TAN MOTOR PTE LTD 林添厚私人有限公司

COMPANY REGISTRATION NO: 199807277D GST REGISTRATION NO: M2-0119086-0

MAIN OFFICE / WORKSHOP

BLK 176 SIN MING DRIVE  
SIN MING AUTOCARE #03-05/10/06  
SINGAPORE 575721

TEL: +65 6452 0893 FAX: +65 6458 9527

EMAIL: [sales@ltm.sg](mailto:sales@ltm.sg)

Operating Hours: Mon - Fri 9am - 6 pm Sat 9am - 5pm

24hrs Helpline: +65 64520893

BRANCH

BLK 9 SECTOR C #01-38/40/42  
SIN MING INDUSTRIAL ESTATE  
SINGAPORE 575644

TEL: +65 6452 2125 FAX: +65 6452 2159



[www.ltm.sg](http://www.ltm.sg)

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From: Hsiao Tong (LKKAuto) [mailto:[chewht@lkkauto.com](mailto:chewht@lkkauto.com)]

Sent: Friday, 16 August 2019 12:07 PM

To: [richard@ltm.sg](mailto:richard@ltm.sg)

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Mandy <[mandy@ltm.sg](mailto:mandy@ltm.sg)>; venus <[venus@ltm.sg](mailto:venus@ltm.sg)>

Subject: RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : S9M01DI6MC/LK

Without Prejudice

Dear Sirs/Mdm,

Thank you for your patience.

We propose settlement as follows: -

1. Cost of Repair (w/GST)	\$ 5,373.75
2. Loss of Use (3days x \$100.00)	\$ 300.00
<b>Total</b>	<b>\$ 5,673.75</b>

Please confirm acceptance.

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

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

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

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

From: [richard@ltm.sg](mailto:richard@ltm.sg) <[richard@ltm.sg](mailto:richard@ltm.sg)>

Sent: Saturday, 10 August 2019 3:44 PM

To: 'CST' <[cst@axa.com.sg](mailto:cst@axa.com.sg)>

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Mandy <[mandy@ltm.sg](mailto:mandy@ltm.sg)>; venus <[venus@ltm.sg](mailto:venus@ltm.sg)>  
Subject: RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : S9M01DI6MC/LK  
Importance: High

**URGENT ATTENTION**  
**WITHOUT PREJUDICE**

Our ref : LTP022019/014 (SKS 8017 U)  
AXA ref : S9M01DI6MC/LK  
LKK ref : CC4/ASM19002875/Khb3

Dear Sir / Mdm,

The above claim reference refers.

We had submitted our client's claim via your appointed adjuster, LKK Auto Consultants Pte Ltd on 8<sup>th</sup> March 2019.

Till to-date, we had yet to receive any proposed settlement in regards to the above claim. We had spoken and wrote to LKK several times since March 2019 and they revert back that they are pending for the claim handler to revert for instruction.

We noted that this claim has been outstanding since March 2019. Furthermore, we also noted that liability is not a question in this claim. The vehicle was also been surveyed by your appointed panel surveyor.

We wish to have a understand what is causing the delay of settlement as we find this is very unreasonable and unfair to our client.

Please revert on a top urgent basis.

Thank you and regards,

*Richard Ang*

Claims Executive  
Lim Tan Motor Pte Ltd

[www.LTM.sg](http://www.LTM.sg)

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+65 6458 9127 (Facsimile)  
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LIM TAN MOTOR PTE LTD 林陈厚珍私人有限公司

COMPANY REGISTRATION NO: 199307277D GST REGISTRATION NO: A2-0119086-0

MAIN OFFICE / WORKSHOP

BLK 179 SIN MING DRIVE  
SIN MING AUTOCARE #05-08/10/06  
SINGAPORE 575721

TEL: +65 6452 0893 FAX: +65 6458 9127

EMAIL: [sales@ltm.sg](mailto:sales@ltm.sg)

Operating Hours: Mon – Fri 9am – 5 pm

Sat 9am – 5pm

24hrs helpline: +65 64520893

[www.ltm.sg](http://www.ltm.sg)

BRANCH

BLK 3 SECTOR C #01-38/40/42  
SIN MING INDUSTRIAL ESTATE  
SINGAPORE 575644

TEL: +65 6452 2135 FAX: +65 6452 2139



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**From:** Hsiao Tong (LKKAuto) [<mailto:chewht@lkkauto.com>]

**Sent:** Thursday, 8 August 2019 2:16 PM

**To:** [richard@ltm.sg](mailto:richard@ltm.sg)

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Mandy <[mandy@ltm.sg](mailto:mandy@ltm.sg)>; venus <[venus@ltm.sg](mailto:venus@ltm.sg)>

**Subject:** RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : CC4/ASM19002875/Khb3 (SKX 693 T)

Without Prejudice

Dear Sirs/Mdm,

We are still pending mandate instruction from our principal.

We will get back to you once we receive instruction.

Thanks.

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

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

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

From: richard@ltm.sg <richard@ltm.sg>

Sent: Monday, 5 August 2019 3:55 PM

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

Cc: Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Mandy <mandy@ltm.sg>; venus <venus@ltm.sg>

Subject: RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : CC4/ASM19002875/Khb3 (SKX 693 T)

Importance: High

**URGENT ATTENTION**  
**WITHOUT PREJUDICE**

Our ref : LTP022019/014 (SKS 8017 U)  
Your re : CC4/ASM19002875/Khb3 (SKX 693 T)

Dear Hsiao Tong,

In reference to your last email dated 19<sup>th</sup> July 2019, please advised the status to the above claim.

Please revert urgently.

Thank you and regards,

*Richard Ang*

Claims Executive  
Lim Tan Motor Pte Ltd

[www.LTM.sg](http://www.LTM.sg)

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SIN MING AUTOCARE #03-09/10/08  
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EMAIL: [sales@ltm.sg](mailto:sales@ltm.sg)

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From: richard@ltm.sg [mailto:richard@ltm.sg]

Sent: Friday, 26 July 2019 10:20 AM

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

Cc: 'Admin A' <admin-a@lkkauto.com>; 'CS A Team' <cs-a@lkkauto.com>; Mandy <mandy@ltm.sg>; venus <venus@ltm.sg>

Subject: RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : CC4/ASM19002875/Khb3 (SKX 693 T)

Importance: High

**WITHOUT PREJUDICE**

Our ref : LTP022019/014 (SKS 8017 U)  
Your re : CC4/ASM19002875/Khb3 (SKX 693 T)

Dear Hsiao Tong,

In reference to the above claim, please advised the status of the claim urgently.

Please revert.

Thank you and regards,

*Richard Ang*

Claims Executive  
Lim Tan Motor Pte Ltd

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+65 6452 0893 (Office)

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Please note that any views or opinions presented in this email are solely those of the author and do not necessarily represent those of the company.

---

**From:** Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]  
**Sent:** Friday, 19 July 2019 5:11 PM  
**To:** richard@ltm.sg  
**Cc:** Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Mandy <mandy@ltm.sg>; venus <venus@ltm.sg>  
**Subject:** RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : CC4/ASM19002875/Khb3 (SKX 693 T)

**Without Prejudice**

Hi Richard,

As spoken earlier, we are pending further mandate/ instruction from AXA.

We are following up and get back to you asap.

Thanks.

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:** richard@ltm.sg <richard@ltm.sg>  
**Sent:** Friday, 19 July 2019 4:49 PM  
**To:** Hsiao Tong (LKKAuto) <chewht@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Mandy <mandy@ltm.sg>; venus <venus@ltm.sg>  
**Subject:** RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : CC4/ASM19002875/Khb3 (SKX 693 T)  
**Importance:** High

**URGENT ATTENTION**  
**WITHOUT PREJUDICE**

Our ref : LTP022019/014 (SKS 8017 U)  
Your re : CC4/ASM19002875/Khb3 (SKX 693 T)

Dear Hsiao Tong,

In reference to the above claim, please advised the status of the claim urgently.

Please revert.

Thank you and regards,

*Richard Ang*

Claims Executive  
Lim Tan Motor Pte Ltd

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**From:** [richard@ltm.sg](mailto:richard@ltm.sg) [mailto:[richard@ltm.sg](mailto:richard@ltm.sg)]

**Sent:** Tuesday, 25 June 2019 2:48 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>

**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'CS A Team' <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Mandy <[mandy@ltm.sg](mailto:mandy@ltm.sg)>

**Subject:** RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : CC4/ASM19002875/Khb3 (SKX 693 T)

**Importance:** High

**WITHOUT PREJUDICE**

Our ref : LTP022019/014 (SKS 8017 U)  
Your re : CC4/ASM19002875/Khb3 (SKX 693 T)

Dear Hsiao Tong,

In reference to the above claim, please advised the status of the claim urgently.

Thank you and regards,

*Richard Ang*

Claims Executive  
Lim Tan Motor Pte Ltd

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From: [richard@ltm.sg](mailto:richard@ltm.sg) [mailto:[richard@ltm.sg](mailto:richard@ltm.sg)]

Sent: Thursday, 2 May 2019 3:26 PM

To: 'Mei Kwan (LKKAuto)' <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; 'Vic (LKKAuto)' <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

Cc: 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'CS A Team' <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Mandy <[mandy@ltm.sg](mailto:mandy@ltm.sg)>

Subject: RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : CC4/ASM19002875/Khb3 (SKX 693 T)

Importance: High

**REMINDER**  
**WITHOUT PREJUDICE**

Our ref : LTP022019/014 (SKS 8017 U)  
Your re : CC4/ASM19002875/Khb3 (SKX 693 T)

Dear Mei Kwan / Vic,

In reference to your email dated 25<sup>th</sup> April 2019, please advised the status to the above claim urgently.

Thank you and regards,

*Richard Ang*

Claims Executive  
Lim Tan Motor Pte Ltd

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**From:** Mei Kwan (LKKAuto) [<mailto:Meikwan@lkkauto.com>]

**Sent:** Thursday, 25 April 2019 5:31 PM

**To:** [richard@ltm.sg](mailto:richard@ltm.sg); Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Mandy <[mandy@ltm.sg](mailto:mandy@ltm.sg)>; 'CST' <[cst@axa.com.sg](mailto:cst@axa.com.sg)>; Mandy <[mandy@ltm.sg](mailto:mandy@ltm.sg)>

**Subject:** RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : CC4/ASM19002875/Khb3 (SKX 693 T)

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

Dear Richard,

We refer to the above matter and tele conversation.

As spoken, we will revert to you ASAP.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

**From:** richard@lrm.sg <richard@lrm.sg>  
**Sent:** Thursday, 25 April, 2019 3:27 PM  
**To:** Vic (LKKAuto) <vicalpeh@lkkauto.com>  
**Cc:** Admin A <admin-a@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Mandy <mandy@lrm.sg>; 'CST' <cst@axa.com.sg>; Mandy <mandy@lrm.sg>  
**Subject:** RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : CC4/ASM19002875/Khb3 (SKX 693 T)  
**Importance:** High

**REMINDER**  
**WITHOUT PREJUDICE**

Our ref : LTP022019/014 (SKS 8017 U)  
Your re : CC4/ASM19002875/Khb3 (SKX 693 T)

Dear Vic,

In reference to our last email to you dated 18<sup>th</sup> April 2019, please advised the status to the above claim.

We appreciate a reply from you even though you might not have the mandate to settle for now so that at least we know the you are looking into our client's claim. By not replying to our emails, we have no idea if our mails have reach to you.

Thank you and regards,

*Richard Ang*

Claims Executive  
Lim Tan Motor Pte Ltd

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COMPANY REGISTRATION NO: 1993072770 GST REGISTRATION NO: M2-0119086-0

MAIN OFFICE / WORKSHOP

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SIN MING AUTO CARE #03-08/10/06  
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From: [richard@ltm.sg](mailto:richard@ltm.sg) [<mailto:richard@ltm.sg>]

Sent: Thursday, 18 April 2019 3:16 PM

To: Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'CS A Team' <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Mandy <[mandy@ltm.sg](mailto:mandy@ltm.sg)>; 'CST' <[cst@axa.com.sg](mailto:cst@axa.com.sg)>; Mandy <[mandy@ltm.sg](mailto:mandy@ltm.sg)>

Subject: RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : CC4/ASM19002875/Khb3 (SKX 693 T)

Importance: High

**WITHOUT PREJUDICE**

Our ref : LTP022019/014 (SKS 8017 U)  
Your re : CC4/ASM19002875/Khb3 (SKX 693 T)

Dear Vic,

In reference to our email to you dated 5<sup>th</sup> April 2019, please advised the status to our client's claim.

Our file record shows that we had forward our Letter of Demand to you on 8<sup>th</sup> March 2019 via to your email.

Please seek mandate from your principal urgently.

Thank you and regards,

*Richard Ang*

Claims Executive  
Lim Tan Motor Pte Ltd

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COMPANY REGISTRATION NO: 199307277D GST REGISTRATION NO: M2-0119088-0

MAIN OFFICE / WORKSHOP

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From: [richard@ltm.sg](mailto:richard@ltm.sg) [<mailto:richard@ltm.sg>]

Sent: Friday, 5 April 2019 11:22 AM

To: Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'CS A Team' <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Mandy <[mandy@ltm.sg](mailto:mandy@ltm.sg)>

Subject: RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : CC4/ASM19002875/Khb3 (SKX 693 T)

Importance: High

**WITHOUT PREJUDICE**

Our ref : LTP022019/014 (SKS 8017 U)  
Your re : CC4/ASM19002875/Khb3 (SKX 693 T)

Dear Vic,

In reference to our last email to you dated 8<sup>th</sup> March 2019, please advised if there is any mandate given by your principal for this claim settlement.

Please revert soonest.

Thank you and regards,

*Richard Ang*

Claims Executive  
Lim Tan Motor Pte Ltd

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From: [richard@ltm.sg](mailto:richard@ltm.sg) [<mailto:richard@ltm.sg>]

Sent: Friday, 8 March 2019 11:38 AM

To: Vic (LKKAuto) <[vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)>

Cc: Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; 'CS A Team' <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Mandy <[mandy@ltm.sg](mailto:mandy@ltm.sg)>

Subject: RE: Claim Submission - Our ref : LTP022019/014 (SKS 8017 U) Your ref : CC4/ASM19002875/Khb3 (SKX 693 T)

Importance: High

**WITHOUT PREJUDICE**

Our ref : LTP022019/014 (SKS 8017 U)  
Your re : CC4/ASM19002875/Khb3 (SKX 693 T)

Dear Vic,

In reference to the above claim, we hereby now enclosed our Letter of Demand for your necessary assessment and settlement.

Please look into our client's claim and seek mandate from your principal to revert with a proposed offer soonest.

We look forward hearing from you soonest.

Thank you and regards,

*Richard Ang*

Claims Executive  
Lim Tan Motor Pte Ltd

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COMPANY REGISTRATION NO: 199807277D GST REGISTRATION NO: M2-0119089-0

**MAIN OFFICE / WORKSHOP**

BLK 176 SIN MING DRIVE  
SIN MING AUTOCARE #03-08/10/06  
SINGAPORE 575721

TEL: +65 6452 0893 FAX: +65 6458 9127

EMAIL: [sales@ltm.sg](mailto:sales@ltm.sg)

Operating Hours: Mon - Fri 9am - 6 pm

24hrs Helpline: +65 64520893

**BRANCH**

BLK 9 SECTOR C #01-08/40/42  
SIN MING INDUSTRIAL ESTATE  
SINGAPORE 575644

TEL: +65 6452 2101 FAX: +65 6452 2109

Sat 9am - 5pm

[www.ltm.sg](http://www.ltm.sg)



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Please note that any views or opinions presented in this email are solely those of the author and do not necessarily represent those of the company.



Date: 08 MAR 2019

Your Ref: CC4/ASM19002875/Khb3  
Our ref: LTP022019/014 (SKS 8017 U)

( WITHOUT PREJUDICE )

Attention To : MR VIC ALPEH (From LKK Auto Consultants Pte Ltd)  
Insurance Company : AXA INSURANCE PTE LTD

Dear Sir/Mdm,

IN THE MATTER OF ACCIDENT INVOLVING SKS8017U & SKX693T ON 10.02.2019

We refer to the above matter.

We are instructed and authorised by our client to quantify, to act and negotiate settlement in related to the above road traffic accident that was caused by your insured.

All supporting documents are enclosed herewith:-

<input checked="" type="checkbox"/> Authorization To Act	<input checked="" type="checkbox"/> Original Tax Invoice no. INV39039
<input type="checkbox"/> Original Rental Receipt and Agreement	<input type="checkbox"/> LTA search receipt
<input type="checkbox"/> Letter Of Discharge	<input type="checkbox"/> _____

Survey was done by insurance instruction and was surveyed by Mr Kenneth on 20-Feb-19

As a result of the accident, our client's vehicle was damaged and has been put to loss and Expenses, particulars of which are as follows:-

1 ] Cost of repair (inclusive of 7% GST)	\$ 5,373.75
2 ] Loss of Use (\$140.00 x 3 Days)	\$ 420.00
Total	<u>\$ 5,793.75</u>

Please acknowledge receipt of this letter within 14 days. If you agreeable to the above, please forward your payment. Payment to be issued directly to LIM TAN MOTOR PTE LTD within 4 weeks. Should there be any injury related to this matter, any settlement agreed is WITHOUT PREJUDICE to the related injury claim.

Your faithfully  
**Mandy Lim**  
Email: [mandy@ltm.sg](mailto:mandy@ltm.sg)

Lim Tan Motor Pte Ltd  
Blk 176 Sin Ming Drive #03-09 Sin Ming Autocare Singapore 575721  
Tel:65-64520893 Fax:65-64589127 Email: [edmund@LTM.sg](mailto:edmund@LTM.sg) Website : [www.LTM.sg](http://www.LTM.sg)  
Co Reg No 199307277D GST Reg No M2-0019086-0

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16 APRIL 2019

LAM CHUNG FATT  
BLOCK 401 JURONG WEST STREET 42  
#08-537  
SINGAPORE 640401

By Post & By Email

Dear Sir/Madam,

OUR REF : CC4/ASM19002875/Khb3  
YOUR REF : SKX 693T  
ACCIDENT INVOLVING SKX 693T AND SKS 8017U ALONG BLOCK 610 CLEMENTI  
WEST STREET 1 HDB CAR PARK ON 10.02.2019

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 claim from M/s LIM TAN MOTOR PTE LTD acting on behalf of the owner of SKS 8017U against your motor insurance policy.

Based on the accident report and accident, it was reported that your vehicle had collided to the Third Party vehicle SKS 8017U. As such, liability is down against us.

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

We 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 full co-operation in the handling of the claim is required and kindly submit the following to [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) within 7 days from the date of this letter **if not provided at AXA's 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)
- Authorization Letter for the Driver to drive the vehicle
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)



Auto  
Consultants  
Pte Ltd

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

- 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 AXA's prior knowledge and consent.

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), AXA 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 6256 3561 or email us at [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,

  
Vic Alpeh  
Case Handler  
DID: 6841 2096  
FAX: 6741 4108  
Email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

c.c. AXA Insurance Pte Ltd (AXA)  
(Motor Claims Dept)

[geolam@hotmail.com](mailto:geolam@hotmail.com)  
(Email)

## Vic (LKKAuto)

---

**From:** Vic (LKKAuto)  
**Sent:** Tuesday, 16 April, 2019 10:46 AM  
**To:** geolam@hotmail.com  
**Cc:** Admin A; Vic (LKKAuto)  
**Subject:** YOUR REF: SKX 693T\_ACCIDENT INVOLVING SKX 693T AND SKS 8017U ALONG BLOCK 610 CLEMENTI WEST STREET 1 HDB CAR PARK ON 10.02.2019



Auto  
Consultants  
Pte Ltd

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

16 APRIL 2019

**LAM CHUNG FATT**  
**BLOCK 401 JURONG WEST STREET 42**  
**#08-537**  
**SINGAPORE 640401**

**By Post & By Email**

Dear Sir/Madam,

**OUR REF : CC4/ASM19002875/Khb3**

**YOUR REF : SKX 693T**

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Based on the accident report and accident, it was reported that your vehicle had collided to the Third Party vehicle SKS 8017U. As such, liability is down against us.

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

We 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.

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- Authorization Letter for the Driver to drive the vehicle
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)

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

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

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), AXA 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 6256 3561 or email us at [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

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

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

 Public  
Company  
Pte Ltd *Save the Earth. Print only when necessary.*

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To Whom It May Concern

**AUTHORIZATION TO ACT**

I/We, GABRIELLE DAI ('the third party Claimant') of 69C JALAN LIM TAI SEE SINGAPORE 268466 (Address) owner of SKS8017U (vehicle number) hereby authorize LIM TAN MOTOR PTE LTD ('the workshop') to act for me with respect to my/our claim for repair costs and/or rental and/or Loss of use ('claim') for my/our vehicle number SKS8017U that was damaged pursuant to the accident which occurred on 10-Feb-19 (date) along BLK 610 CLEMENTI WEST STREET 1 HDB CAR PARK (locate on) involving vehicle number SKX693T (the accident').

I/We further authorize the workshop 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.

Dated this 12<sup>th</sup> (day) of February (month) 2019 (year)



Signed By ' the third party claimant '



Signed By ' the workshop '



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	8KX 493T (Insd veh)	Model: BMW ACTIVEHYBRID 5 - 3.0(A)
	SKS 8D17U (TP veh)	
Date of Accident/ Time:	10/02/2019	

Repair Estimate	: \$	7,533.75	/
Final Repair Cost (w/igt)	: \$	5,373.75	
Loss of Use	: \$	300.00	3 days at \$ 100.00 per day
Rental (if any)	: \$	Nil	days at \$ per day
LTA / GIA Search Fee	: \$	Nil	
Others:	: \$	Nil	
Final Settlement Sum	: \$	5,673.75	

Payee Name : Lim Tan Motor 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: Yes/ <del>No</del> BOLA Scenario No: <u>22</u>
	BOLA Liability: <u>100</u> (%)	Assessed Liability (*): _____ (%)

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

Remarks:

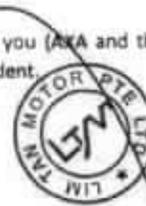
#### NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/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.

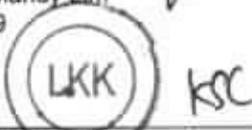
We/I confirmed that this is a full and final settlement that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

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: Mandy Lim  
 Date: 24th August 2019

Signature of Witness / Workshop stamp (if applicable)  
 Name of Witness: Richard Ang  
 Date: 24th August 2019



Signature of AXA's surveyor/representative:  
 Name of AXA's surveyor /Representative:  
 Date:

Provide always that this discharge of my claim for damages relating to the damage to my vehicle shall not prejudice or affect or preclude me from making a further claim for general and special damages for my personal injuries sustained in the same accident



**LIM TAN MOTOR PTE LTD**  
**林陳摩哆私人有限公司**

Company's Registration No. 199307277D  
 GST Registration No. M2-0119086-0

Branch  
 (Warranty and Performance) Blk 9 Sector C #01-38/40/42  
 Sin Ming Industrial Estate, Singapore 575644  
 Tel: +65 6452 2135 Fax: +65 6452 2159

Blk 17 Sector A #01-65  
 Sin Ming Industrial Estate, Singapore 575675

Main Office / Workshop  
 Blk 176 Sin Ming Drive #03-09/10/06  
 Sin Ming Autocare Singapore 575721

Tel: +65 6452 0893 (24Hrs)  
 Fax: +65 6458 9127  
 Email: sales@LTM.sg

**WWW.LTM.SG**

**GABRIELLE DAI**  
 69C JALAN LIM TAI SEE  
 SINGAPORE 268466

**TAX INVOICE**

ATTN : MOTOR CLAIMS DEPT  
 TEL :  
 FAX :  
 A/C NO. : 30G0/254

MILEAGE :  
 W.O NO. : SO39797  
 CAR NO. : SKS8017U  
 MAKE : BMW  
 MODEL : ACTIVEHYBRID

NO : INV39039  
 DATE : 02-03-2019  
 TERMS : COD  
 PAGE : 1

DESCRIPTION	QTY	U.PRICE	DIS	AMOUNT
TOTAL REPAIR COSTS AS RECOMMENDED BY SURVEYOR	1 UNIT			5,022.20

SINGAPORE DOLLARS : FIVE THOUSAND THREE HUNDRED SEVENTY THREE AND SEVENTY FIVE CENTS ONLY

REMARKS: D.O.A : 10.02.2019  
 AXA REF : S9M01DI6MC/LK

TOTAL QTY: 1.00

SUBTOTAL	5,022.20
DISCOUNT	0.00
TOTAL	5,022.20
GST 7 %	351.55
NET	5,373.75
Deposit	0.00
Balance	5,373.75



*(Handwritten Signature)*

AUTHORISED SIGNATURE(S)

CUSTOMER NAME / SIGNATURE / DATE

Customer Acknowledgment

I/We confirm that I/We incurred the repair costs herein and will observe my/our Agreement with the repairer. I/We declare the repair for the above vehicle have been completed to my/our satisfaction



## 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/ASM19002875/Kpb3q2

8 SHENTON WAY #24-01  
AXA TOWERSINGAPORE 068811  
ATTN:LYNN

Date : 03-09-2019



Code : ASM

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

Insured Veh.	SKX 693T	Veh. Inspected	SKS 8017U
Policy No.	P2184485	Coverage (\$)	0.00
Claim No.	S9M01DI6	Excess (\$)	0.00
Assign From		Assign Date	15/02/2019

### 2. Vehicle Particulars & Condition

Make & Model	B.M.W. ACTIVEHYBRID 3 (A)	c.c	2979
Engine No.	HIDDEN	Year of Reg.	2012
Chassis No.	WBA3F92040F203416	Colour	METALLIC BLUE
Odometer	-	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		

### 3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	245/40 R18	GOODYEAR	6 mm
L/H Front Tyre	245/40 R18	GOODYEAR	6 mm
R/H Rear Tyre	245/40 R18	GOODYEAR	6 mm
L/H Rear Tyre	245/40 R18	GOODYEAR	6 mm

### 4. Description of Damages

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

### 5. General Information

Accident Date	10/02/2019	Inspection Date	20/02/2019
Survey held at	LIM TAN MOTOR PTE LTD BLK 176 SIN MING DRIVE #03-09 SIN MING AUTOCARE 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.
--

### 5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	<b>3 Working Days</b>
-------------------------------------	-----------------------



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.: 1 of 1

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKS 8017U

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FRONT BUMPER (CONSISTENT)	BENT	1,027.25	1,027.25
1	O/S FRONT BUMPER RETAINER (CONSISTENT)	DISTORTED	19.25	19.25
1	O/S FRONT BUMPER SPRAY NOZZLE COVER (CONSISTENT)	DENTED	43.25	43.25
1	FRONT BUMPER REINFORCEMENT (CONSISTENT)	TO REPAIR SEE LABOUR	378.10	-
1	O/S FRONT BUMPER FOG LAMP (CONSISTENT)	SERVICEABLE	292.80	-
1	O/S FRONT BUMPER FOG LAMP COVER (CONSISTENT)	CRACKED	69.90	69.90
2	FRONT BUMPER SENSOR @\$368.80 (CONSISTENT)	MISSING (1 PCS ONLY)	737.60	368.80
1	FRONT BUMPER O/S CAMERA (CONSISTENT)	SERVICEABLE	681.10	-
1	O/S HEADLAMP (CONSISTENT)	MTG CRACKED	2,501.25	2,501.25
1	O/S HEADLAMP LOWER BRACKET (CONSISTENT)	TO REPAIR SEE LABOUR	55.30	-
1	O/S HEADLAMP TOP BRACKET (CONSISTENT)	DISTORTED	15.10	15.10
1	O/S HEADLAMP NOZZLE (CONSISTENT)	CRACKED	159.85	159.85
1	FRONT EMBLEM (CONSISTENT)	NECESSARY	71.25	71.25
1	O/S FRONT FENDER EMBLEM (CONSISTENT)	NECESSARY	46.30	46.30
			6,098.30	4,322.20
<b>LABOUR</b>				
	TO PUTTY AND SPRAY PAINTING.		500.00	400.00
	TO CHECK FRONT WIRING AND FOCUS HEADLIGHTS.		30.00	20.00
	LABOUR CHARGES. INCLUSIVE OF THE REPAIR OF FRONT BUMPER REINFORCEMENT AND O/S HEADLAMP LOWER BRACKET .		450.00	280.00
			980.00	700.00
<b>GRAND TOTAL</b>			<b>7,078.30</b>	<b>5,022.20</b>
<b>RECOMMENDED COST OF REPAIRS</b>				<b>5,022.20</b>

Report Ref No. CC4/ASM19002875/Kpb3q2

KONG SENG CHEONG

Licensed Appraiser

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	59401D16
Reference	CC4/ASM19002875/Kub3a2
Loss Date	10 February 2019
Report Date	12 Feb 2019 10:05:00 AM
Request Date	9 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 Approve Invoice

[Add Details](#)

### Vehicle Information

Incident Vehicle Registration #	9K58017U
Make	TPVD BMW
Model	ACTIVEHYBRID 5-3.0 (A)
Service Address	BLK 401 JURONG WEST STREET 42... 640401

### Primary Contact/Insured

LAM CHUNG FATT  
 BLK 401 JURONG WEST ST 42, #08-537, 640401, Singapore  
 97634871  
 geobam@hotmail.com

### Claim Handler

KHONG Lynn  
 68804892  
 Lynn.khong@axa.com.sg

### Additional Instructions

Messages Invoices History Documents Assessment Metrics Notes

Document Type  Document SubType

[Upload Documents](#)

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
Accident Statement	Reports & Statement		Maximen	

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
LKKInvoice1131.pdf	Invoice	Surveyor/ Assessor expense	LKK AUTO CONSULTANTS PTE LTD (TP)	5 September 2019
LKK Inspection 02.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	5 September 2019
LKKAdjustment1a (1).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	5 September 2019
PAYMENT BREAKDOWN_EXPRESS SETTLEMENT FORM.pdf	Forms / Claim Documents	Satisfaction / Discharge Voucher	LKK AUTO CONSULTANTS PTE LTD (TP)	5 September 2019
AUTHORIZATION TO ACT FORM.pdf	Forms / Claim Documents	POA / Authority Letter	LKK AUTO CONSULTANTS PTE LTD (TP)	5 September 2019
WORKSHOP INVOICE.pdf	Invoice	Repairs	LKK AUTO CONSULTANTS PTE LTD (TP)	5 September 2019
TP ESTIMATE_MARKED.pdf	Reports & Statement	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	25 April 2019
LETTER TO OI.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	16 April 2019
Email to OI id 160419.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	16 April 2019
MANDATE IA.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	16 April 2019
LKK REINSPECTION PHOTOS.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	16 April 2019
LKK INSPECTION PHOTOS.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	16 April 2019
TP LCD.mpeg	Letters and Correspondence	Third Party	KHONG LYNN	9 April 2019

NAME	TYPE	SUB TYPE	AUTHOR	DATE UPLOADED
TP chrisn LXX Kenneth King.pdf	Letters and Correspondence	Workshop	KHONG Lynn	14 February 2019
TP PRI EMAIL FROM WORKSHOP WITH ESTIMATE & TP GIA.png	Letters and Correspondence	Workshop	DHIVAR Namrata	14 February 2019
F2184485_PS.pdf	Forms / Claim Documents	Policy Schedule / Certificate of Insurance	KHONG Lynn	12 February 2019
SKS8017U TP GIA.PDF	Reports & Statement	GIA Report	BATAN BHOSALE Pragati	12 February 2019