Surveyor 700 Figh	ASSIGNMI	3083/ (ISd_ ENT (Office)	312	eid lastruction:	
MUMMEN Yammale			1	Date/Time: 3.4	pmo18/2/1
Estimated Cost:		Bill to:			
(of) TP/WS/TP RES/OD R	ES/EVA/INV/MV/C	s			
To Inspect Vehicle No:		8656	Insured:		
at Workshop m/s	riele + Comingo	Kia		65684	501
of 20	of Pendan Gu	rdens			
Policy No: 480465 60	SOMY	Claim No:	58 2	1437	
Sum Insured:		Excess:		00 00	
Make of Veli:				0.0.A 30 01	12019
CA / (REV)/ REP. / REV 241				H.O.D. Endersement	
Date/Time 18 alia	Person Contacted:	Edwin	V	chicle_IN_OUT	
Date/Time Action/Instruction	() Estimate				
SIK 6868	6-x				
, ,		1 00 4	Van	1 100	and the sa
20/02/19 @14:55	p.m. neuse	1	V.//V	larg Via	monus.
	por. mande	Luc regre	mere	authoriza	- rypair
4 1	1	650			/
, to Vimm	pr. mandate	mer.			

...CLAIM SUBFOLDER...(New Assignment)

Char	BFOLDER TRA	Est Submitted	Adl Assigned	April Page	Adl Submitted	Tos autored	States
1-0195	[140317176]	ENCHARGO (FAR)		GAT DRF	HART SHIENTHERES	1005 WHEO CO.	128101.03
Main	09 Feb 2019		18 Feb 2019 15:41				New Assignment Cancel Case
			Assign				

Main Reference		Reference	Claim Details][Document	5	Show All
CLAIM SUBI	FOLDER DETAILS			[Created	by insurer]		
Insured:	LOW YIM WAH,	ID: S8132261I, Tel: +65	98273228				
Vehicle Reg. No.:	SLK6865G	Date of Loss:		9 17:00 - :59 s and 6 Days From	m LTA Reg Date (M	tan Yr)]	
Claim Type:	OD / 584437	Palicy/Cover Note No.:	A80465625QMY (Comprehensive) Coverage: 24/01/2019 - 23/01/2020				
			Excess:	\$\$500.00			
Repairer:	Cycle & Carriage	KIA Pte Ltd (Pandan Gar	dens) 209 Pandan Garder	s, 609339 W	est Coast - Tel:		
Handling Insurer:	MSIG Insurance	(Singapore) Pte. Ltd. (HC	() - Tel: +65 6827 7888	. [Handled by	Vimmala D/O	Raja Singam - 69	942471]
Adjuster:	LKK Auto Consu	Itants Pte Ltd (HQ) - Tel: 6	256-3561 [Imm.Adv	rice due 19	9/02/2019]		
Driver/Custo dian:	- Province and the contract of						
Adj Asg. Remarks:	Car in tmr afternoon. Survey & revert. Please contact us ASAP if you cannot attend this assignment.						
ASSOCIATE	D MAIL RECEIVE	D			v	lew All Compos	e Case Mail
There are no	mail for this case.						
ALL ASSOC	IATED TASKS			View All	Search Tasks	Create New Task	Complete
Due Date No results.	Priority Type	Task Group Subje	ct Handler Assig	ned By	Completed On	Created On	Done

sensil to exterior control with the sensit to be selected with a feet notion queries.

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

MSIG Insurance (Singapore) Pte. Ltd. To:

4 Shenton Way #21-01 SGX Centre 2 Singapore 068807

From: LKK Auto Consultants Pte Ltd

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

Attn:

Vimmala D/O Raja Singam

Date: 09 Jul 2019

Preliminary Advice

Vehicle No

: SLK6865G

Accident Date

: 30/01/2019

Make

: KIA CERATO K3

Policy No.

: A80465625QMY

Assignment Date

: 18/02/2019

Excess

: S\$500.00

Date of Inspection

: 19/02/2019

Est. Duration of Repair

: 5 days

Inspection At

: Cycle & Carriage KIA Pte Ltd (Pandan Gardens)

209 Pandan Gardens

Singapore 609339

Point of Impact / General Description of Damages

The vehicle sustained impact / damages rear portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	7,812.00
Revised Amount	:S\$	5,492.00
Check Items (Estimated)	:S\$	0.00
Total	:S\$	5,492.00

:S\$ Lump Sum Repair

Total Loss Consideration

New for Old Value	:S\$	
Pre-Accident Value	:S\$	61,000.00
COE / PARF Rebate	:S\$	50,745.00
Salvage Value	:S\$	
Margin for Renair	:S\$	10,255.00

Remarks

Ċ	X	The vehicle	îs	economical	for	repair.
---	---	-------------	----	------------	-----	---------

The above survey was conducted on a 'without prejudice' basis.

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

To: MSIG Insurance (Singapore) Pte. Ltd.

4 Shenton Way #21-01 SGX Centre 2 Singapore 068807 From: LKK Auto Consultants Pte Ltd

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

Attn:

Vimmala D/O Raja Singam

Date: 20 Feb 2019

Preliminary Advice

Vehicle No

: SLK6865G

Accident Date

: 30/01/2019

Make

: KIA CERATO K3

Policy No.

: A80465625QMY

Assignment Date

: 18/02/2019

Excess

: S\$500.00

Date of Inspection

: 19/02/2019

Est. Duration of Repair

: 5 days

Inspection At

: Cycle & Carriage KIA Pte Ltd (Pandan Gardens)

209 Pandan Gardens Singapore 609339

Gardens

Point of Impact / General Description of Damages

The vehicle sustained impact / damages rear portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	7,812.00
Revised Amount	:S\$	5,352.00
Check Items (Estimated)	:S\$	824.00
Total	:S\$	6,176.00

Lump Sum Repair :S\$

Total Loss Consideration

New for Old Value	:55	
Pre-Accident Value	:5\$	61,000.00
COE / PARF Rebate	:5\$	50,745.00
Salvage Value	:S\$	
Margin for Repair	:5\$	10,255.00

Remarks

- (X) The vehicle is economical for repair.
- () The above survey was conducted on a 'without prejudice' basis.

View Received Message

This mail is associated with:

*SLK6865G (584437)

OD Jan 30 2019 5:00PM [LOW YIM WAH]

Cycle & Carriage KIA Pte Ltd					
Reply	Reply All Mark as Unread Print Message Delete Message Forward				
From	MSIG Insurance (Singapore) Pte. Ltd. (MSIG_SG), sent on 09/07/2019 16:29 PM.				
To Subject	LKK_HQ Alert - Adj Mandate Approved (S\$5492.00) - SLK6865G - Claim Handler: Vimmala D/O Raja Singam				
Approved	:5492.00.				
DOCUM	ENTS SUMMARY				
There a	re no documents.				

View Received Message

This mail is associated with:

*SLK6865G (584437)

OD Jan 30 2019 5:00PM [LOW YIM WAH] Cycle & Carriage KIA Pte Ltd

Reply	Reply All	Mark as Unread	Print Message	Delete Message	Forward

MSIG Insurance (Singapore) Pte. Ltd. (MSIG_SG), sent on 20/02/2019 15:36 PM. From

Alert - Adj Mandate Approved (\$\$5352,00) - SLK6865G - Claim Handler: Vimmala D/O Raja Singam Subject

Approved:5352.00:Approved mandate \$5352.00 (subject to excess \$500). Check Items of \$824 to be verified and confirmed

DOCUMENTS SUMMARY

There are no documents.

Shirley Hiew (LKK Auto)

From:

Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>

Sent:

Tuesday, 9 July 2019 4:48 PM

To:

'Cheng Jo Jo'; Taufikh (LKKAuto); Mei Kwan (LKKAuto); Admin A; Admin-D

(LKKAuto); 'Edwin Abcede Caina'

Cc:

'Andre Chow En De'; 'Songcuan JR Lauro Araos'; 'Loi Ai Ting'

Subject:

RE: FINALISE - SLK6865G (KIA) - OD MSIG (R) / DOA: 30/01/2019

Dear Jojo,

Confirmed final fig \$ 5,492.00 @ 5 days of repairs before excess \$ 500/- & GST.

Final invoice and all supporting documents sent over to MSIG Insurance (Singapore) Pte. Ltd.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>Sur@lkkauto.com</u> | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | 5(408933)

From: Cheng Jo Jo [mailto:jojo.cheng@cyclecarriage.com.sg]

Sent: Wednesday, 26 June 2019 11:44 AM

To: Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>; Taufikh (LKKAuto) <Taufikh@lkkauto.com>; Mei Kwan

(LKKAuto) <Meikwan@lkkauto.com>; Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-

d@lkkauto.com>; Edwin Abcede Caina <edwin.caina@cyclecarriage.com.sg>

Cc: Andre Chow En De <andre.chow@cyclecarriage.com.sg>; Songcuan JR Lauro Araos

<lauro.songcuan@cyclecarriage.com.sg>; Loi Ai Ting <aiting.loi@cyclecarriage.com.sg>

Subject: RE: FINALISE - SLK6865G (KIA) - OD MSIG (R) / DOA: 30/01/2019

Hi Shirley.

Any update?

Best Regards,

JoJo Cheng

Customer Service





Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339 T: +65 6568 4554 • F: +65 6565 1240 • www.cyclecarriage.com.sg

Shirley Hiew (LKK Auto)

From:

Shirley Hiew (LKK Auto) <ShirleyHiew@lkkauto.com>

Sent:

Wednesday, 20 February 2019 5:36 PM

To:

'Edwin Abcede Caina'

Cc:

'Don Bong Kiong Hua'; 'Tay Jian Ye'; Admin A; SUR

Subject:

RE: SLK6865G-for survey

Dear Edwin,

As instructed by our client, please proceed to repair the insured vehicle SLK 6865G (Excess \$ 500/-).

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

*Our client reserve their right not to pay if there is no valid approval obtained before repair.

Thank you.

Best Regards,

Shirley Hiew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Sur@lkkauto.com | fax: 6256-4315

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

From: Edwin Abcede Caina [mailto:edwin.caina@cyclecarriage.com.sg]

Sent: Wednesday, 20 February 2019 8:54 AM

To: Admin A <admin-a@lkkauto.com>; 'sur@lkkauto.com' <sur@lkkauto.com>

Cc: Don Bong Kiong Hua <kionghua.bong@cyclecarriage.com.sg>; Tay Jian Ye <jianye.tay@cyclecarriage.com.sg>

Subject: FW: SLK6865G-for survey

Officer in Charge,

May we follow up the authorization to repair on the above mentioned vehicle.

Thank you,

From: Pauline Soh [mailto:pauline_soh@sg.msig-asia.com]

Sent: Tuesday, 19 February, 2019 9:10 AM

To: Edwin Abcede Caina; Claims Cc: Don Bong Kiong Hua; Tay Jian Ye Subject: RE: SLK6865G-for survey

Hi Edwin

LKK surveyor will be attending this case.

Pauline Soh

Senior Admin Officer, Claims Services

D: +65 6594 2537 | F: +65 6225 7402 | pauline_soh@sg.msig-asia.com



MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg 🕡 🎯 🕼 🖸



A Member of MS&AD INSURANCE GROUP

From: Edwin Abcede Caina [mailto:edwin.caina@cyclecarriage.com.sg]

Sent: Tuesday, 19 February, 2019 8:41 AM To: Claims <claims@sg.msig-asia.com>

Cc: Don Bong Kiong Hua < kionghua.bong@cyclecarriage.com.sg>; Tay Jian Ye < iiianye.tay@cyclecarriage.com.sg>;

Pauline Soh <pauline soh@sg.msig-asia.com>

Subject: RE: SLK6865G-for survey

Officer in Charge,

Just a reminder that our client vehicle will be in by today.

Thank you

From: Edwin Abcede Caina

Sent: Friday, 15 February, 2019 10:18 AM

To: 'claims@sg.msig-asia.com'

Cc: Don Bong Kiong Hua; Tay Jian Ye

Subject: SLK6865G-for survey

Motor Claims,

Please help us to arrange surveyor vehicle will be in at our workshop on Tuesday in the afternoon (19.02.2019)

Thank you

Best Regards,

Edwin Caina Advisor- Customer Service



Exceptional Journeys

Cycle & Carriage Singapore • 209 Pandan Gardens, Singapore 609339 T: +65 6568 4501 • F: +65 6565 1240 • H: +65 91819978 • https://protect2.fireeye.com/url?k=ead96d40-b6caf5d6-eade6115-0cc47a6d1990-7938d58c84269965&u=http://www.cyclecarriage.com.sg/

A member of the Jardine Cycle & Carriage Group

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DISCLAIMER:- This email and any attachment to it is confidential and intended only for the use of the individual or entity named above and may contain information that is privileged. If you are not the intended recipient, you are notified that any dissemination, distribution or copying of this email or any attachment is strictly prohibited. If you have received this email in error, please notify us immediately by return email and destroy the original message. Any views expressed are those of the individual sender, and not necessarily the views of Cycle Carriage Industries Pte Ltd and/or any of its related corporations.

> Back to OneMotoring

. Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	or registered vertice
Owner ID Type:	Singapore NRIC
Owner ID: Vehicle Details	22611
Vehicle No.:	SLK6865G
Vehicle to be Exported:	No
Intended Deregistration Date:	20 Feb 2019
Vehicle Make:	KIA
Vehicle Model:	FORTE K3 1.6A
Primary Colour:	Blue
Manufacturing Year:	2016
Engine No.:	G4FGGH654892
Chassis No.:	KNAFX411MH5676000
Maximum Power Output:	95.3 kW (127 bhp)
Open Market Value:	\$14,723.00
Original Registration Date:	24 Jan 2017
First Registration Date:	24 Jan 2017
Transfer Count:	0
Actual ARF Paid: Intended PARF Rebate Details	\$14,723.00
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	23 Jan 2027
PARF Rebate Amount: Intended COE Rebate Details	\$11,042.00
COE Expiry Date:	23 Jan 2027
COE Category:	A - Car up to 1600cc & 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$50,101.00
COE Rebate Amount:	\$39,703.00
Total Rebate Amount:	\$50,745.00

The information contained herein is correct as at 20 Feb 2019

OK

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or witholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.

5. Any false reporting may be referred to the Police for investigation.

- This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
- 7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available abreveaut.

aforesaid.	
	ACCIDENT STATEMENT
Date Of Report	31/01/2019 13:22
Date Of Accident	30/01/2019 17:15
Exact Location Of Accident	CLEMENTI AVE 2 TOWARDS CLEMENTI ROAD
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SLK6865G
Insured/Policyholder	
Name Of Registered Owner	LOW YIM WAH
NRIC No.	S8132261I
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-98295076
Alternative Phone No	OTHERS-98295076
Vehicle Particulars	
Manufacturer	KIA
Model	CERATO K3-1.6 (A)
Exact Purpose for which vehicle was being used a time of accident	NORMAL PASSENGER USE
Are you claiming under your own insurance policy for repair to your vehicle?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR
Insurance Company	
Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	A 80465625 QMY
Cover Note Number	
Driver	
Name of Driver	TAN TIEN ER,NELLIE

Name of Driver TAN TIEN ER, NELLIE

 NRIC No
 \$8502346B

 Date Of Birth
 02/02/1985

 Occupation
 INDOOR

 Date Of Driving Pass
 12/04/2007

Driving Experience 11 YEARS AND 9 MONTHS

Gender FEMALE

Mabile Number (LOCAL) +65-98295076

Fax Number Contact Number

EMail Address NEL_WINDERMERE@YAHOO.COM.SG

Address

BLK 312C CLEMENTI AVENUE 4 #29-185

Postcode

12312

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

SPOUSE

Vehicle Registration Number of Driver's Own Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

NO

Number of vehicles (including own vehicle)

involved in the accident

2

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

ambulance?

NO

Was any other material or property damaged?

YES

I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

1

Details of Police Action

Was the accident reported to the police?

NO

If Yes, Please state which Police Station

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER TO ATTACHMENT

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SLQ7320Z

Vehicle Make/Model/Colour

SILVER

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

LOH PENG WAH

NRIC/Passport Number

S1466335E

Contact Number

94763633

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

SKETCH PLAN

IMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- 2. This Form must be completed by the Policyholder and/or the Authorised Driver.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- Any false reporting may be referred to the Police for investigation.
- 6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents(including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or

(I TO WY)

(ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature

Date & Time: 3 ////9 1111/4

Driver's Signature

Date & Time: Lilia

(If driver is not the policyholder)

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was waiting to turn out from Clementi Ave 2 to Clowenti Rand. The

behind	details	spect	into	my car	We	stopped	alway	Zond . T Clement I	Road
hanga	details	.A6	ports	es way	injuree	l but	there	uns dun	wye
Care									,

DECLARATION

I/We declare the foregoing particulars are true in every respect.

1116

Policyholder's Signature Date & Time: 3/1/19

Driver's Signature

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No .:



4 7 5 0

MSIG Insurance (Singapore) Ptc. Ltd. 4 Sherian Way #21-01 SGX Centre 2 Singapore 068807 Tel: (65) 6827 7888 Fax: (65) 6827 7800 Co. Reg. No. 200412212G GST Reg. No. 20-0412212G

Certificate of Insurance

ORIGINAL

ROAD TRANSPORT ACT 1987 (MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)

THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)

(REPUBLIC OF SINGAPORE)

THE MOTOR VEHICLES (THIRD-PARTY RISK AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE) OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

Form M.X.1

MOTOR MAX PLUS Comprehensive

Individual Ownership

Certificate No. A 80465625 OMY

Excess: SGD500

Windscreen Excess: SGD100

Index Mark and Registration Number of Vehicle

SLK6865G

2. Name of Policyholder

LOW YIM WAH

3. Effective Date of the Commencement of Insurance for the purposes of the Act

24/01/2019

4. Date of Expiry of Insurance

23/01/2020

5. Persons or Classes of Persons entitled to drive*

HAW MIY WOL

Any other parson provided he is driving on the Policyholder's order or with the Policyholder's permission.

* Provided that the person driving is permitted in accordance with the licensing or other laws or laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enschment or regulation in that behalf from driving the Motor Vehicle.

6. Limitations as to use

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

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

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

PLEASE NOTE ALL CLAIMS RELATED REPAIR CAN BE CARRIED OUT AT ANY WORKSHOP OF YOUR CHOICE OR AT ANY MSIG AUTHORISED WORKSHOP LISTED IN THE ATTACHED.

This Certificate is not transferable to a new owner of the vehicle. If for any reason the Policy is terminated during its currency, the Certificate must be returned to the Insurer within 7 days of the termination or if the Certificate has been lost or destroyed, a Statutory Declaration to that effect must be made. Failure to comply with this obligation is an offence under the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189).

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia) or any Amendment, Act or Acts passed in substitution thereof.

MSIG Insurance (Singapore) Pte. Ltd.

Approved Insurers

Arry Ler Senior Vice President, Agencies

Counter-Signatory:

Inxure Network Services

Signature / Date



CYCLE & CARRIAGE KIA PTE LTD PANDAN GARDENS CUSTOMER SERVICE CENTRE



209 Pandan Gardens Singapore 609339 Tel: 65684567 Fax: 65651240

Co Reg No : 199405410K

ESTIMATE

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info				
Low Yim Wah (liu Yanhua)	Cust No/Name	/LOW YIM WAH (LIU YANHUA)			
Low tim wan (it o runnou)	Reg No/Reg Date	SLK6865G / 24/01/201			
BLK 312C	Date In/Mileage	/ 0			
CLEMENTI AVENUE 4	Chassis No	KNAFX411MH5676000			
SINGAPORE 123312	Engine No	G4FGGH654892			
Contact No Mobile: 98273228	Make/Model	KIA/FORTE K3 1.6 A EX BRQ			
	Colour/Trim	D7U PLANET BLUE / WK SATURN BLACK			

	Terms	Date/Time P	rinted	CSE	Ope	rator			WIP No		
CSM00081	Cash	31/01/2019	/ 14:47	QUE	261	/ Edw1	n Caina		44002		
	4126	Description	of Good	s / Service	S			Qty	Unit Price	Disc%	
E PNT88000	AAST NEWSARYO	ATTACK AT ADDITION OF A VEHICLES									/100 1900.0
		RR DAMAGED	PORTION:								
		& BOOTLID									
-REPAIR	RR END PI	NL.		7							840.1260.0
E PNT98000	no numer	DOOT! ID		neu.							0-1260.0
	KK ROWSE	R , BOOTLID	& RR END	PNL							V 100 0
E PNT88000	DECIT D	OCT. TO COMPO	NUTACE								120.0
E PNT88000	KELTI BI	DOTLID COMPO	NENT							M-	7 120.0
m 1 1 1 1 1 mm m 10 10 10 11	DECTT OF	PARETYRE BOA	nn Thim	CARDET							120.0
A 54900099	KELTI 21	PARETTRE BOA	KU, IKIM	& CARPET	prog						30.0
	DING ELE	CTRICAL SYST	EM .		in me	-		П.,			30.0
A 10028901	KING CLL	CINICAL SISI	(971	1117	101	8	11/0	1		/ 200.0
	OUT DIA	GNOSTIC CHEC	KHISTNG	HL-SCAN PE	D TEST	11 11	(0)	11/0	7		200.0
USING HI	-SCAN PRO	n TEST	031110	OF SEATH OF	DI LEGI	11 11					20
M SUNDRY	Joint 111										€0. 80.0
	TI CORROS	SION ON AFFE	CTED ARE	AS							
M SUNDRY			3.4-3- 1.000	Willia							74A 80.0
SUPPLY R	R NUMBER	PLATE WITH	CASING								
E PNT88000											80 100.0
REMOVE &	REFIT RE	EVERSE SENSO	R								
M SUNDRY											nu-220.0
TO SUPPLY	Y REVERSE	ESENSOR									
M SUNDRY											ine 40.0
-TO SUPPL	Y C&C BAI	DGE									
M SUNDRY											20 30.0
Sundries		(VSC						10 00	100001100	7/2/4/2/2	H 1491 0
and the same of the same								1.00	1491.00		1431.0
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M HINGE AS								1.00	68.00	00.00	
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M HINGE AS: M HINGE AS: M LOGO ASS	SY-TRUNK Y-KIA SU	LID,RH						1.00	37.00		NE 37.0
M HINGE AS: M HINGE AS:	SY-TRUNK Y-KIA SUI ERATO	LID,RH								00.00	

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required. Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.



Co Reg No : 199405410K

CYCLE & CARRIAGE KIA PTE LTD PANDAN GARDENS CUSTOMER SERVICE CENTRE



GST Reg No : MR-8500111-X

209 Pandan Gardens Singapore 609339 Tel: 65684567 Fax: 65651240

ESTIMATE

Invoice Name & Address	Owner Name & Vehicle Info				
Low Yim Wah (liu Yanhua)	Cust No/Name	/LOW YIM WAH (LIU YANHUA)			
Low Tim Ham (Tra Tamba)	Reg No/Reg Date	SLK6865G / 24/01/201			
BLK 312C	Date In/Mileage	/ 0			
CLEMENTI AVENUE 4	Chassis No	KNAFX411MH5676000			
SINGAPORE 123312	Engine No	G4FGGH654892			
Contact No Mobile: 98273228	Make/Model	KIA/FORTE K3 1.6 A EX BRQ			
	Colour/Trim	D7U PLANET BLUE / WK SATURN BLACK			

Account No	Terms	Date/Time Pr	inted	CSE	Oper	rator		1	VIP No		
CSM00081	Cash	31/01/2019/	14:47	QUE	261	/ Edwin	Caina	4	4002		
	- 10	Description	of Goods	s / Services		76.5	CIVIE	Qty Un	it Price	Disc%	Amount
	SY-TRUNK ASSY-TRUIT TRUNK LII BUMPER BUMPER, BUMPER LI BUMPER LI BUMPER REAI MPER REAI RR BUMPEI	NK LID D OPNG CTR H	IAME: IGNATUF I1 US LICK Auto the Repa • To ressure • To displa	alla é	Hymhan b Real before the sering:	14954 for controlly	49 Ex \$5	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	15.00 112.00 18.00 100.00 688.00 347.00 120.00 17.00 29.00 29.00	00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00	P> 18.00
Confirm & a	ccepted b	ру	 No illegal Supplem 	ty survey is on a " I modification(s) is entary item(s) mu t to final approval	s allowed at be resu	urveyed as		& GST on	Ne 7812.		7,812.0 546.8
			Signature:	iged by Repairer				Total	Payab	le	8,358.8
7		and company	- 27								

Validity of this estimate is 14 days from date of quote. This is a computer generated document, no signature is required. Estimated costs quoted are excluding GST. We would mention that the above estimate is based on our initial inspection and does not include any additional parts or labour which may be required after repair work has commenced. Occasionally worn or damaged parts are discovered after work has started and needed for repairs or replacement. However, should this occur, we would advise you. Please be informed that a deposit of 50% of the above estimate is payable before commencement of the work. Payment for this may be made in cash, credit card or cheque. You must also agree to pay full amount for renewal of the windscreen in the event of inadvertent breakage in the course of renewing the rubber seal or other repair requiring the removal of the windscreen.



Exceptional Journeys

Surveyor : Taufikh Company : MSIG - LKK DOA : 30/01/2019

CSE : Edwin
Date of Survey : 19/02/2019

	VEHICLE NO	:	SLK68650	}			
	MODEL	:	KIA/FOR	E K3 1.6 A EX BR	Q.		8
	WIP	:	44002				
						Email:	
	Material	:	\$	2,682.00			
	Labour	:	\$	2,810.00			
	Sub-Total	:	\$	5,492.00			
	Less Excess	:	s	500.00			
	Total	:	\$	4,992.00			
	GST 7%	:	\$	349.44			
	Grand Total	:	\$	5,341.44			
	Finalise By/Date	:	JoJo dtd	11/04/2019			
	OTHERWISE WI		ORT REQU	WITH INVOICING TREED	G 2 Days	(1)	Weekends
		ΑL	111182-5	PAIR TOOK =	Days		Public Holiday
	TP Claim						
	Claim GIA / LTA	fee	_	E			
	Claim Loss]	Jse	Rental			
	Claim Medical Fe	e/	Others	7.			
	Third Party Repor	t					



CYCLE & CARRIAGE KIA PTE LTD PANDAN GARDENS CUSTOMER SERVICE CENTRE



209 Pandan Gardens Singapore 609339 Tel: 65684567 Fax: 65651240

PRO-FORMA INVOICE

Co Reg No : 199405410K

THIS IS NOT AN OFFICIAL TAX INVOICE

GST Reg No : MR-8500111-X

Invoice Name & Address	Owner Name & Vehicle Info				
MSIG INSURANCE (S'PORE) PTE LTD	Cust No/Name	/Mr Low Yim Wah (Tiu Yanhua)			
HOTO THOUNAGE TO POREY PTE ETD	Reg No/Reg Date	SLK6865G / 24/01/2017			
MOTOR CLAIM DEPARTMENT	Date In/Mileage	20/02/2019/ 35292			
16 RAFFLES QUAY #24-01	Chassis/Package	KNAFX411MH5676000 /KC17			
HONG LEONG BUILDING SINGAPORE 048581	Engine No	G4FGGH654892			
Contact No 66431303	Make/Mode1	KIA/FORTE K3 1.6 A EX BRQ			
20/02/	Colour/Trim	D7U PLANET BLUE / WK SATURN BLACK			

Account No.	Terms	Date/Time Printe	d CSE	Operator		WIP No		San Personal Property and Personal Property
LA000006	Credit	11/04/2019/ 14	:26 BLE	881 / Jojo Cheng		44002		
-	of the same	Description of (Goods / Service	15	Qty	Unit Price	Disc%	Amount
E PNT88000								/1100.00
2000 1000 110	Lamb a lamb a man	RR DAMAGED PORT	ION:					
-RENEW F	R BUMPER	& BOOTLID						840.00
	RR BUMPE	R & BOOTLID		The state of			- 1	
E PNT88000	rui Guin L						- 1	_ 120.00
REMOVE 8	REFIT B	DOTLID COMPONENT						2.00.00
E PNT88000								2 120.00
	REFIT S	PARETYRE BOARD, T	RIM & CARPET				- 1	30.00
A 54900099	IDING ELE	CTRICAL SYSTEM	200	I COM	1000	(3)		2 30.00
A 10028901	INTING ELE	CIRICAL BISIGN	((()))		11111	6	- 1	200.00
	OUT DIA	GNOSTIC CHECK US	ING HIESCAN F	RO TEST		CI		
USING H	-SCAN PR	0 TEST					- 1	- 10 0
M SUNDRY		reconstant reconstant		1.3: 7				/ 40.00
	NTI CORRO	SION ON AFFECTED	AREAS				- 1	- 80.00
E PNTBB000	L DEETT D	EVERSE SENSOR						
M SUNDRY	A (166) 41 (1	LYLINGE SCHOOL					- 1	40.0
100000000000000000000000000000000000000	Y C&C BA	DGE						.73
M SUNDRY							- 1	/20.0
Sundrie								/ 220.0
S SPECIALI		E CENTOD MIN MS	7 870				- 1	/ 220.0
X EXC	LT KEVEKS	E SENSOR KIA K3	/ 0/0					-500.0
EXCESS								
X PANEL A	SSY-TRUNK	LID			1.00	1491.00		/1491.0
X LOGO AS	SY-KIA SU	В			1.00		00.00	-37.0
X EMBLEM-					1.00		00.00	-35.0
X FORTE E					1.00	* 40.00	00.00	/40.0 /15.0
X EMBLEM	R BUMPER				1.00	688.00	V120400000000000000000000000000000000000	- 688.0
	R BUMPER.	CTR			1.00	347.00		/ 347.0
an an interest	The second second	(2),(10)			1 Jestern			100
					**	Africe Chang	£	



CYCLE & CARRIAGE KIA PTE LTD PANDAN GARDENS CUSTOMER SERVICE CENTRE



209 Pandan Gardens Singapore 609339 Tel: 65684567 Fax: 65651240

PRO-FORMA INVOICE

Co Reg No : 199405410K

THIS IS NOT AN OFFICIAL TAX INVOICE

Invoice Name & Address	Owner Name & Vehicle Info				
MSIG INSURANCE (S'PORE) PTE LTD	Cust No/Name	/Mr Low Yim Wah (liu Yanhua)			
the superior for the tree tree	Reg No/Reg Date	SLK6865G / 24/01/2017			
MOTOR CLAIM DEPARTMENT	Date In/Mileage	20/02/2019/ 35292			
16 RAFFLES QUAY #24-01	Chassis/Package	KNAFX411MH5676000 /KC17			
HONG LEONG BUILDING SINGAPORE 048581	Engine No	G4FGGH654892			
Contact No 66431303	Make/Model	KIA/FORTE K3 1.6 A EX BRQ			
20/02/	Colour/Trim	D7U PLANET BLUE / WK SATURN BLACK			

Account No	Terms	Date/Time Printed	CSE	Operator	ALC: NO	WIP No	Commence of the
LA000006	Credit	11/04/2019/ 14:26	BLE	881 / Jojo Cheng		44002	
		Description of Good	s / Service		Qty	Unit Price Disc%	Amount
Z TEXT MSIG OD (CLAIM (R)	SIDE MTG.RH AIG 20/02/2019	4	, destrui	1.00	29.00 00.00	29.00
		Pro		For	m	a	
Parts Labour Standard N		Visit www.cycled 2,682 2,490	.00 .00 .00	ebrates 120 years. com/120 for more info	7% GST o	Nett n 4992.00 Total Payable	4,992.0 349.4 5,341.4

This is not an official tax invoice.
This is a computer generated document, no signature is required.

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

Nature of Claim:

MSIG Insurance (Singapore) Pte. Ltd. 4 Shenton Way, #21-01 SGX Centre 2 Our File No:

CS/MSG19003083/T1SD3N2

Singapore 068807

Date:

OD

15/07/2019

REFERENCE

Date of Loss:

Insured/Claimant: LO

LOW YIM WAH Policy No:

A80465625QMY

584437

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SLK6865G

30/01/2019

Make & Model:

KIA CERATO K3, 1.6 (A) 24/01/2017 (Man. Year: 2016) Engine No:

G4FGGH654892

KNAFX411MH5676000

Reg. Date: Colour:

24/01/2017 (Man. 16 Grev Chassis No: Odometer:

35292 km

Claim No:

Engine Capacity:

1591 cc

Market Value/New Car Price:

\$\$61,000.00

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Engine Modification:

Yes Footbrake (Serviceable): No Pre-accident Condition:

Yes

31.91

Handbrake (Serviceable):

CONDITION OF TYRES

Front Tyre Size: Front Left Side: 205/55 R16 Nexen 6 mm Rear Tyre Size: Rear Left Side: Rear Right Side: 205/55 R16 Nexen 6 mm Nexen 6 mm

Front Right Side: Nexen 6 mm
The above values represent the remaining tyre treads depth

COST OF CLAIMS Parts Miscellaneous Items		Repairer's 4,022.00 0.00	Adjuster's 2,962.00 0.00	1,060.00 0.00	26.36
Labour Paintwork Labour		3,810.00	2,530.00 0.00	1,280.00	33.60
Towing		0.00	0.00	0.00	
	Calculated Gross Total (S\$)	7,832.00	5,492.00	2,340.00	29.88
	- Excess (S\$)	500.00	500.00	0.00	0.00
	(S\$)	7,332.00	4,992.00	2,340.00	31.91
	+ GST 7.00/7.00% (S\$)	513.24	349.44	163.80	31.91
	and the second s				

7,845.24

INSPECTION

Date of Assignment:

18/02/2019

Nett Amount (S\$)

Date Inspected:

19/02/2019 Inspected At:

Cycle & Carriage KIA Pte Ltd (Pandan

2,503.80

Gardens)

5.341.44

209 Pandan Gardens Singapore 609339

Estimated Period of Repair:

5.0 days

Adjuster: MOHD TAUFIKH BIN HAMID

Manager: Hiew May Fung

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.

Adjuster Report Page 2 of 3

REPAIR DETAILS

Reference

Part Source: MRM-SG Version: 1.0 (Last Synchronised: 15 Jul 2019)

Parts: 143 KIA CERATO K3 1.6 (A) (Catalogue:Merimen Singapore 1.0)

Labour: Repairer's (Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SLK6865G)

Validity: These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page

Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.

Recommended	Parts
-------------	-------

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*PANEL ASSY-TRUNK LID	Bent	1,491.00 FS	*1,491.00 FS
2	1		*HINGE ASSY-TRUNK LID,LH	Repair	68.00 FS	*-FS
2	1		*HINGE ASSY-TRUNK LID,RH	Repair	68.00 FS	*-FS
4	1		*LOGO ASSY-KIA SUB	Necessary	37.00 FS	*37.00 FS
5	1		*EMBLEM-CERATO	Necessary	35.00 FS	*35.00 FS
6	1		*EMBLEM FORTE	Necessary	40.00 FS	*40.00 FS
7	1		*EMBLEM K3	Necessary	15.00 FS	*15.00 FS
8	1		*LATCH ASSY-TRUNK LID	Not Necessary	112.00 FS	*-FS
9	1		*STRIKER ASSY-TRUNK LID	Repair	18.00 FS	*-FS
10	1		*W/STRIP TRUNK LID IPNG	Not Necessary	100.00 FS	*-FS
11	1		*COVER-RR BUMPER	Deformed	688.00 FS	*688.00 FS
12	1		*COVER-RR BUMPER,CTR	Cut	347.00 FS	*347.00 FS
13	1		*BEAM-RR BUMPER	Not Necessary	318.00 FS	*-FS
14	1		*STAY-RR BUMPER LH	Not Necessary	120.00 FS	*-FS
15	1		*STAY-RR BUMPER RH	Not Necessary	120.00 FS	*-FS
16	1		*GUARD-BUMPER REAR,RH	Not Necessary	17.00 FS	*-FS
17	1		*BRACKET-RR BUMPER SIDE MTG,LH	Not Necessary	29.00 FS	*-FS
18	1		*BRACKET-RR BUMPER SIDE MTG,RH	Necessary	29.00 FS	*29.00 FS
19	1		*SUNDRIES	Necessary	30.00 FS	*20,00 FS
20	1		*REVERSE SENSOR	Not Working	220.00 FS	*220.00 FS
21	1		*C&C BADGE	Necessary	40.00 FS	*40.00 FS
22	1		*RR NUMBER PLATE WITH CASING	Not Necessary	80.00 FS	*-FS
F=Fra	nchise	part. S=SpcN	ett.			
				Total Parts (S\$)	4,022.00	2,962.00

Report was unsubmitted during this print-out.

Adjuster Report Page 3 of 3

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labo	our Items			
1	RENEW & RE-ALIGN RR DAMAGED PORTION:-RENEW RR BUMPER & BOOTLIDREPAIR RR END PANEL	New	1,900.00	1,100.00
2	RESPRAY RR BUMPER, BOOTLID & RR END PNL	New	1,260.00	840.00
3	REMOVE & REFIT BOOTLID COMPONENT	New	120.00	120.00
4	REMOVE & REFIT SPARETYRE BOARD, TRIM & CARPET	New	120.00	120.00
5	CHECK WIRING ELECTRICAL SYSTEM	New	30.00	30.00
6	TO CARRY OUT DIAGNOSTIC CHECK USING HI-SCAN PRO TEST USING HI-SCAN PRO TEST	New	200.00	200.00
7	APPLY ANTI CORROSION ON AFFECTED AREAS	New	80.00	40.00
8	REMOVE & REFIT REVERSE SENSOR	New	100.00	80.00
	Gross Labou	r Cost (S\$)	3,810.00	2,530.00
	Report was unsubmitted durin	g this print-out.		

< END OF ESTIMATES >