22/03/2002 ASS, REC, BY:		REF: CS INC	19003146/RIS	d302 Specie	d Instruction;
Surveyor :		ASSIG	NMENT (Office)		
From (Person)	cynthia Ar	of_	INC	D	nte/Time: 10.35000 19/2/1
Estimated Cos	L .	,	Bill to:	,	
OD (IP) WS	TTP RES / OD RI				f11
To Inspect Ve	hiele No;	SMD	9595R		SJK 2343X
at Workshop n	n/z	Gold A	nto	Tel:	81999149
of	48 to	oh Guan Re	1 East # 01	-119	
Policy No:			Claim No:	MT/I	032277
Sum Insured:			Excess:		
Make of Veh: (Client's Record)			D.	p) c/21 A.O
CA / REV /	REP. / REV 241	IRS hop			H.O.D. Endorsement:
Date/Time; 14	1.28m8) 14/2	Person Conta	cled: Sime	Veh	icle (IN)OUT
Date/Time	Action/Instruction	(_) Estiv	nate		
	SMDGSGS	P-×			
	SHC 0343	X-MA+INCI	5016169/13		DOA; DAIGILS
					A

290

REF:

Nivitha (LKK Auto)

From:

Sent:

<u>ن</u>

Subject:

RE: TP CASES FARMED OUT TO LKK ON 19/2/2019

Tuesday, 19 February 2019 10:38 AM assignments@lkkauto.com

Cynthia Ang <Cynthia.Ang@income.com.sg>

Dear Veron / Nivitha,

Resend with the following details.

With Regards

Cynthia Ang

Admin Assistant

Motor Insurance

T+65 6430 7900

www.income.com.sg

(Income









PLEASE CONSIDER OUR ENVIRONMENT BEFORE YOU PRINT THIS EMAIL...

Innovation and Impact. These attributes reflect what we promise as an employer and what we want our people to exemplify. Find out more at Income.com.sg/careers

At Income, we are 'In with You' on Performance, Growth,

From: Cynthia Ang

Sent: Tuesday, 19 February 2019 9:38 AM

To: 'assignments@lkkauto.com' <assignments@lkkauto.com>

Cc: Teng Ken Leong <kenleong.teng@income.com.sg>; Daniel Koh <daniel.koh@income.com.sg>; Thio Tse Kiat <tsekiat.thio@income.com.sg> Subject: TP CASES FARMED OUT TO LKK ON 19/2/2019

Dear Veron / Nivitha,

Please assist to survey the vehicles as per Mr Teng's instruction :-

ľ	١	į	

Name WorkShop Address	VorkShop Addr	ess	WorkShop Contact	Survey Type	Survey	OI Veh	DOA
GBF4771B BP AUTO SINGA	AST NG/	48 TOH GUAN KUAD EAST #01-121 ENTERPRISE HUB SINGAPORE 608586	Yvonne / 6266 0555	Physical Survey		VN7967U	16/01/2019
48 TO EAST 4 ENGEN	8 TO AST 4 VTER NGA	48 TOH GUAN ROAD EAST #01-121 ENTERPRISE HUB SINGAPORE 608586	/ 6266 0555	Physical Survey		GBH3381P	14/02/2019
CYCLE & 188 PANDAN CARRIAGE 180 PANDAN INDUSTRIES LOOP SINGAI SMC9538L PTE LTD 128378	38 PA 30P 9	188 PANDAN LOOP SINGAPORE 128378	GO CHEE HAN / 9181 7717	Physical Survey	10:00-	SLA4490U	01/02/2019
GOLD AUTO 48 TOH GUAN WORKS PTE EAST #01-119 SMD9595R LTD ENTERPRISE H	S TOH (ST #0)	48 TOH GUAN ROAD EAST #01-119 ENTERPRISE HUB	SIMON TAN / 8199-9149	Physical Survey		SJK2343X	15/02/2019
24 SUNG STREET 4 LEE KUAN KADUT II HWA MOTOR ESTATE 3 SERVICE 729050	REET 4 NDUT II TATE S 9050	24 SUNGEI KADUT STREET 4 SUNGEI KADUT INDUSTRIAL ESTATE SINGAPORE	Siew Chen / 6269 9192	Physical Survey		SJP7498Z	
MUNICH 30 TEBAN AUTOMOBILES CRESCEN PTE LTD 608927	TEBAN	30 TEBAN GARDENS CRESCENT SINGAPORE	Tan Kok Ting /	Physical	10:00-		

Please contact workshops.

Please ack.

Thank You

With Regards

www.income.com.sg Motor Insurance 7 +65 6430 7900 Admin Assistant Cynthia Ang



Innovation and Impact. These attributes reflect what we promise

At Income, we are 'In with You' on Performance, Growth,

as an employer and what we want our people to exemplify.

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> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Owner ID Type:	Singapore NRIC	
Owner ID:	0052J	
Vehicle Details.		
Vehicle No.:	SMD9595R	
Vehicle to be Exported:	No	
Intended Deregistration Date:	22 Feb 2019	
Vehicle Make:	TOYOTA	
Vehicle Model:	CAMRY GL 2.4 A	
Primary Colour:	Silver	
Manufacturing Year:	2009	
Engine No.:	2AZA645268	
Chassis No.:	6T153BK400X077345	
Maximum Power Output:	117.0 kW (156 bhp)	
Open Market Value:	\$32,980.00	
Original Registration Date:	20 Oct 2009	
First Registration Date:	20 Oct 2009	
Transfer Count:	2	
Actual ARF Paid:	\$32,980.00	
Intended PARF Rebate Details		100
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	19 Oct 2019	
PARF Rebate Amount:	\$16,490.00	
Intended COE Rebate Details		
COE Expiry Date:	19 Oct 2019	
COE Category:	E - Open Category	
COE Period(Years):	10	
QP Paid:	\$20,200.00	
COE Rebate Amount:	\$1,300.00	
Total Rebate Amount:	\$17,790.00	

The information contained herein is correct as at 22 Feb 2019

OK

2210

Shirley Hiew (LKK Auto)

From:

Rasul (LKKAuto) < Rasul@lkkauto.com> Tuesday, 26 February 2019 12:32 PM

Sent: To:

Shirley Hiew (LKK Auto)

Subject:

FW: SMD 9595R DOA: 15/02/19

Best Regards,

Rasul | Assessor

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: Rasul@lkkauto.com | fax: 6841-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-

25 | S(408933) Save the Earth. Print only when necessary.

----Original Message-----

From: claims@goldautoworks.com.sg [mailto:claims@goldautoworks.com.sg]

Sent: Friday, 22 February, 2019 3:51 PM

To: Rasul (LKKAuto)

Subject: Re: SMD 9595R DOA: 15/02/19

Hi Rasul,

We would like to accept your finalised amount @ \$1,600.00.

Please kindly advice who to receive (LOD LETTER & SUPPORTING DOCUMENTS) from us?

THANKS & REGARDS, SIMON TAN **GOLD AUTOWORKS PTE LTD** 8199-9149

On 2019-02-22 10:22, Rasul (LKKAuto) wrote:

> Hi Simon,

>

> Refer to attachment

> Finalised amount is \$ 1,600.00 / 2 days lump sum

> Kindly confirm

> Best Regards,

> RASUL | Assessor

> LKK AUTO CONSULTANTS PTE LTD

> Phone: 6256-3561 | email: Rasul@lkkautocspsickfaxi.684164315no.jo.jeujo kue jepun kijijgeij jeujo kue ing kijijge pue eppejmouy

- > Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)
- > _SAVE THE EARTH. PRINT ONLY WHEN NECESSARY._

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.
- 3. Information provided must be as <u>truthful and accurate</u> 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.

- 6. 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 aforesaid.

TATE OF	D = V	пкати	T = M	1-171
ACC		T STA	$\mathbf{I} = \mathbf{I} \mathbf{V}$	- 17

Date Of Report 18/02/2019 11:46
Date Of Accident 15/02/2019 14:45

Exact Location Of Accident UPP SERANGOON RD TO HOUGANG ST 21

Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number SMD9595R

Insured/Policyholder

Name Of Registered Owner NEO BING WEI KELVIN

NRIC No S9030052J Email Address NOEMAIL

Mobile Phone No (LOCAL) +65-88219090
Alternative Phone No OFFICE-88219090

Vehicle Particulars

Manufacturer TOYOTA
Model CAMRY

Exact Purpose for which vehicle was being used at

time of accident

Are you claiming under your own insurance policy

for repair to your vehicle?

NO

If No, Please state action to be taken

THIRD PARTY

Vehicle Category

PRIVATE CAR

Insurance Company

Name of Insurance Company NTUC INCOME INSURANCE CO-OPERATIVE LTD

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

Policy Number 5102407595(CLASSIC)

Cover Note Number

Driver

 Name of Driver
 YE JIAHUI

 NRIC No
 \$8438420H

 Date Of Birth
 29/11/1984

 Occupation
 INDOOR

 Date Of Driving Pass
 12/11/2013

Driving Experience 5 YEARS AND 3 MONTHS

Gender FEMALE

Mobile Number (LOCAL) +65-83669966

Fax Number

Contact Number

EMail Address NOEMAIL

Address

BLK 5 BOON KENG RD #08-92

Postcode

Was driver an employee of the Insured's Company NO

If No, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Vehicle

.

OTHER - FIANCE

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?

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

PLS REFER ATTACHED ACCIDENT REPORT FROM THE DRIVER.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SJK2343X

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

SKETCH PLAN

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 <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy llability</u>.
- 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.
- 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.
- 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:
 - 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
- (c) 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.
- (d) 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
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's algnature

Date & Tipe

Driver's Signature

(If driver is not the policyholder)

Date & Time:

MAC BUKIT BATOK (VAC)

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

Sketch Plan #2 Pg. 1

SKETCH PLAN					
	33K 234SA mogsysk				
4) 33K 23+	1.0			
	ST ST				
	(80) (00)			2 1 1 1	
ZV.	0000	-	luppi	er Sprans	son Road
	18	\rightarrow	1		
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		Camenatt			
		1 Opino			
			5		
ESCRIBE CIRCUMSTANCES	OF THE ACCIDENT	111	Z		
				W. C.	
in the lane, fir	-	ter green		turn right	to Hougang
	writing, the car	behind	suddenly	hit the bac	le of my
Cay.					
-					
ECLARATION					
We declare the foregoing partic	ulars are true in eyery resp	ect.			HOW MACI
Do A	- Survey)A(ii	SELIKIT BA	TOK (VAC)
Slass			12/1	r	
Nicyholder's Signature	Driver's Signature	West-Verify at		ng Centre Personn	l's Signature
ate & Time:	(If driver is not the po Date & Time:	olicyholder)	Name: NRIC/FI	N No.:	

GOLD AUTOWORKS PTE LTD

48 Toh Guan Road East Enterprise Hub #01-119 Singapore 608586

Email: claims@goldautoworks.com.sg Company Reg no. 201716329M

CAR MODEL: TOYOTA CAMRY

Estimate Bill

Vehicle No: SMD9595R

Chassis No.:

List Item	Qty		Unit Price	Amount	/
1 rear bumper H /	1	\$	1,025.00	\$ 1,025.00	
2 rear bumper inner sponge ? 🔨 🔨	1	\$	285.00	\$ 285.00	1500
3 rear re-inforcement 7 34	1	\$	475.00	\$ 475.00	130
4 rear end panel X M	1	\$	689	\$ 689.00	1 25
5 rear exhaust heat shield 🗶 🔨	1	\$	399	\$ 399.00	1 1,2
6 rear exhaust muffler 🗶 🔥 🐧	1	\$	1477.6	\$ 1,477.60	11 112
7 rear end panel inner trim	1	\$	379	\$ 379.00	1
Special Nett Item	+	-			-
8 rear reverse sensor ? 1	1	\$	280	\$ 280.00	200%
9 rear bumper clip	20	\$	4.5	\$ 90.00	20
10 rear inner trim clip × NA	20	\$	4.5	\$ 90.00	2
11 rear bumper retainer L/R X ~~	2	\$	120	\$ 240.00	-
Labour					
A to check rear wiring system & repair wire harness		\$	60.00	\$ 60.00	
D to repair, starighten, realign on affeted area and necessary				-	
parts		\$	700.00	\$ 700.00	2503
E to spray painting bleeding on affected area		\$	800.00	\$ 800.00	250 /
					60
	200				

Asul 4, 90010068 2 days

the Repairer of the following:

. To resurvey before/after spray painting

- 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

Signature:

Date:

5 807.20

Acknowledged by Repairer



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

DAMAGE AS	SSESSMENT	REPORT
-----------	-----------	--------

NTUC INCOME INSURANCE CO-OPERATIVE LTD Ref.

CS/INC19003146/R1sd3e2

73 BRAS BASAH ROAD

Date: 01-03-2019

#05-01 NTUC TRADE UNION HOUSESINGAPORE

189556

ATTN - CHARLOTTE CHEW

Code: INC

ATI	IN: CHARLOTTE (CHEW	Code: INC	
1.		Policy Particular	s :- THIRD PARTY CLA	AIM.
	Insured Veh.	SJK 2343X	Veh. Inspected	SMD 9595R
	Policy No.		Coverage (\$)	0.00
	Claim No.	MT/1032277-002	Excess (\$)	0.00
	Assign From	CYNTHIA ANG	Assign Date	19/02/2019
2.		Vehicle Par	ticulars & Condition	
	Make & Model	TOYOTA CAMRY GL 2.4 A	c.c	2362
	Engine No.	HIDDEN	Year of Reg.	2009
	Chassis No.	6T153BK400X077345	Colour	GREY
	Odometer	178444 KM	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	FAIR		
3.		Cond	itions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	225/40 R18	BRIDGESTONE	6 mm
	L/H Front Tyre	225/40 R18	BRIDGESTONE	6 mm
	R/H Rear Tyre	225/40 R18	BRIDGESTONE	6 mm
	L/H Rear Tyre	225/40 R18	BRIDGESTONE	6 mm
1	The property of the second	Descrip	tion of Damages	STATE OF THE PARTY

Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE REAR PORTION.

DAMAGES SEE DETAILS.

5.	A DATE OF STREET	Gene	ral Information	STATE OF THE PARTY
	Accident Date	15/02/2019	Inspect Date / Time	20/02/2019 (02:54 PM)
	Survey held at	GOLD AUTOWORKS PTE LT	D	
		48 TOH GUAN ROAD EAST #01-119 ENTERPRISE HUB SINGAPORE 608586		
5a.			Remarks	
		ON WAS CONDUCTED ON A"W CE TO YOUR INSTRUCTIONS,		
5b.		Estimat	e Days of Repair	A STATE OF THE PARTY
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	2 Working Days	



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. SMD 9595R

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	DEFORMED	1,025.00	1,025.00
1	REAR BUMPER INNER SPONGE	NOT NECESSARY	285.00	-
1	REAR RE-INFORCEMENT	BENT	475.00	475.00
1	REAR END PANEL	NOT NECESSARY	689.00	-
1	REAR EXHAUST HEAT SHIELD	NOT NECESSARY	399.00	-
1	REAR EXHAUST MUFFLER	NOT NECESSARY	1,477.60	-
1	REAR END PANEL INNER TRIM	NOT NECESSARY	379.00	-
	LESS 25% DISCOUNT		-1,182.40	-375.00
			3,547.20	1,125.00
	SPECIAL NETT ITEMS			
1	REAR REVERSE SENSOR (SN)	NOT WORKING	280.00	200.00
20	REAR BUMPER CLIP @\$4.50 (SN)	NECESSARY	90.00	50.00
20	REAR INNER TRIM CLIP @\$4.50 (SN)	NOT NECESSARY	90.00	-
2	REAR BUMPER RETAINER L/R @\$120.00 (SN)	NOT NECESSARY	240.00	-
			700.00	250.00
	LABOUR			
	TO CHECK REAR WIRING SYSTEM & REPAIR WIRE HARNESS.		60.00	60.00
	TO REPAIR, STRAIGHTEN, REALIGN ON AFFECTED AREA AND NECESSARY PARTS.		700.00	350.00
	TO SPRAY PAINTING BLEEDING ON AFFECTED AREA.		800.00	250.00
			1,560.00	660.00
	GRAND TOTAL		5,807.20	2,035.00

RECOMMENDED COST OF LUMP SUM REPAIRS	1,600.00
(TO ITS PRE-ACCIDENT CONDITION) (CONFIRMED)	

Report Ref No. CS/INC19003146/R1sd3e2

MOHAMMED RASUL BIN MOHD YUNUS

ADRIAN LING WAI PING

Automotive Assessor

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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