From (Person	nate Society 1011		FWD Bill to:	Date/time 19/2/19/3/3	3.21pm
Fo Inspect V it Workshop of	m/s	SJW140 Ethoz	9)	Insured: Tel: 90404688	
Make of Vehiclient's Record	tnpv 2017-00	10-0631000	Claim No: Excess:	120190000 4746 \$ 3000.00 D.O.A. 17(02/2019) 11.0.D. Endersement: Vehicle (IN) OUT	
Date/Time	Action/Instruction (* SJW 1409)) Estimate	V 7		
21/2/19	Revert via	Merimen ted from Jo	usey ex s	B 2500 by merimen eding \$ 5000 ex \$3000	

	1	
(08/11/13) wef	REF:	Zw2/
ASS. REC. BY: MCVC4		
	AS	SIGNMENT (1/1/201
From:	Date:	Veh No: STW140SJ Yr Regn: 4/3 , 10
Estimated Cost:		Type: M.Car M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
OD TP / WS / TP RES / C	DD RES / EVA / INV / MV	Truck / Trailer or
To Inspect Vehicle No:	I SOXINGS	Make: Mende CIVIC c.c 1339
at Workshop m/s	Ether	Colour (muy A/C: Insured / Std / NI / NA
of	· ·	Sp.Reading & WIF 7 T/Radio: Insured / Std / NI / NA
Insured:		Eng/No:
Policy No.	x	C/NO: JHMFD362095.201091
Claims No.		Gen. Cond: Good / Fair / Poor / Burnt
Sum Insured:	Excess: 3000	Steering: korder / Jammed / Leaked / Burnt or
(Client's Record)	,, 0	Brake: norder / Jammed / Leaked / Burnt or
Make of Veh:		Modi: Nil / S/Rim / STD #JRim or
		Tyre Size: F: 195/65-25
(Policy Condition)		R:
Remark: The veh had con	nmenced its N/S O/S	4
	e of inspection.	TOYO / YOKO or
Bal. or Market Value:	\$19000	Front Rear
DAC Accident Rport:	Consistent? : Yes or No	P/Rel 6
GJA / PR Seen:	Consistent? : Yes or No	1/24 6
Est. Repairs:	days Res.: Yes or No	D.O.A. (7/2/19 D.O.I. 20/2/18
	% 3 Val.: Yes or No	
Lum Sum: 20	70 0 Tall. 100 01 110	Survey held at
CA / REV / REP. /		Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
Date: Per	Vehicle: IN / OU rson Contacted:	The U/C / Chassis frame / Body Structure affected due to collision
Date / Time Action /	Instruction	The Crop of Gradesia frame i Body structure affected due to collision
1	14 13761 Nett 5'7)	y
wasp.	aprel 1/5 not mon th	on nett volue. N.S check sxcss? O With Jamy (Red 2935, 379)
	1 /	
19 Cont	1md 45 \$500) Wily Jamy (Red 2935, 379)
1	(,
	RECEIVED	n 5 MAR 2019
	7 t to 0 to 1 7 to 0	A PAIN
	Proli Bonort	Days Of Repair: 5
Date/Time, File Pass to?	: Preli. Report	
	: Final Report	Resurvey No. of Trip: > Survey Fee: 200
		Resurvey No. of Trip: Survey Fee: 200 Transportation: 50
Date/Time, File Return to?		Transportation: 50
Date/Time, File Return to?	: Final Report	Transportation: 50
Date/Time, File Return to? 2) 43 - typist Report Format:	: Final Report Add Fe	Transportation: 50 Site Insp (\$)_s+Rs_si 50+50
Date/Time, File Pass to? Date/Time, File Return to? Date/Time, File Return to? Page 14 3 - 44 pist Report Format: Lump Sum / I.B.I: (\$: Final Report Add Fe	Transportation: 50 : Site Insp (\$)_S+RSSI 50+50 : Interview (\$) Photos

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

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt A	dj Submitted	Ins Auth'ed	Status
Main	19 Feb 2019 Sendback Est	19 Feb 2019 14:32 \$\$7,935.00	19 Feb 2019 15:21 Assign				New Assignment Cancel Case
	Main	Referen	nce	Claim Details		Documents	Show All
STATE OF THE PERSON NAMED IN			THE RESERVE OF THE PERSON NAMED IN		CONTRACTOR NAMED IN	CONTRACTOR OF THE PARTY OF THE	
CLAIM SU	BFOLDER DETA	ILS					
CLAIM SU Insured:		ILS HUAT, ID: S25045	502E		the Control of the Co		
Insured: Vehicle Reg	TEOH KEAN H		502E	Date of Loss	17/02/2019 [107 Months		m LTA Reg Date (Man Yr)
	TEOH KEAN I	HUAT, ID: S25045	502E	Date of Loss Policy/Cover	[107 Months		
Insured: Vehicle Reg No.:	TEOH KEAN F SJW1409J : OD / 12019	HUAT , ID: S25045		Policy/Cover	PNPV2017-0 S\$3,000.00	and 13 Days From	prehensive)

ASSOCIATED MAIL RECEIVED

There are no mail for this case.

ALL ASSOCIATED TASKS

Due Date Priority Type Task Group

Subject Handler

LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Final Rpt due 28/02/2019]

JEREMY TEOH (24 / Male), NRIC: S9431061Z, Tel: +6591158545

Assigned By

View All Search Tasks Create New Task Complete Completed On

Created On

View All Compose Case Mail

No results.

Adjuster:

Driver/Custo

Veron Chen (LKKAuto)

From:

Veron Chen (LKKAuto)

Sent:

Thursday, 21 February 2019 1:30 PM

To:

SUR; 'jimmy.gohkl@ethozgroup.com' SJW 1409J-DOA: 17/2/2019 (FWD OD)

Subject: Attachments:

AUTHORIZATION FOR LUMP SUM REPAIR.PDF

Dear Jimmy,

As instructed by our client, please proceed to repair the insured vehicle SJW 1409J on Lump Sum Repair Not Exceeding \$5000/- or which ever lower (Excess \$3000/-). Standard OD Excess \$500 + Young Driver Excess \$2,500

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.

Best Regards,

Veron Chen | 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)

View Received Message

This mail is associated with:

SJW1409J (1201900004746)

OD Feb 17 2019 5:00PM [TEOH KEAN HUAT] ETHOZ Protect Pte Ltd

Керіў	Reply All Mark as Unread Print Message Delete Message Forward
rom	FWD Singapore Pte. Ltd. (HQ) (FWD_SG), sent on 21/02/2019 09:03 AM.
o	LKK_HQ
Subject	Alert - Adj Mandate Approved (S\$5468.00) - SJW1409J - Claim Handler: Josey Loh
Approved:	:5468.00:Standard OD Excess \$500 + Young Driver Excess \$2,500
Approved:	:5468.00:Standard OD Excess \$500 + Young Driver Excess \$2,500
	:5468.00:Standard OD Excess \$500 + Young Driver Excess \$2,500

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

Го:	6 Temasek	itec Tower 4	From:	51 U Paya	Auto Consultants Ibi Ave 1 #01-25 a Ubi Industrial Pa apore 408933		
Attn:	Josey Loh		Date:	20 F	eb 2019		
		Prelimi	nary Adv	/ice			
					10.4	: 17/02/2019	
√ehicle Make	e No	: SJW1409J : HONDA CIVIC		Policy	ent Date No.	: PNPV2017-	
vicino						00001620-01	
Assigr	nment Date	: 19/02/2019		Exces		: S\$3,000.00	
Date o	of Inspection	: 20/02/2019			uration of Repair	: 5.00	
nspec	ction At	: ETHOZ PROTECT PTE LTD (E 30 BUKIT BATOK CRESCENT SINGAPORE 658075		K)			
Point	of Impact / C	General Description of Damages	1				
The v	ehicle sustair	ned impact / damages front portion	and parts c	laimed	I are consistent to	the accident.	
		Repairer's Estimate (Gross)		S\$	7,935.00		
		Revised Amount		S\$	5,468.00		
		Check Items (Estimated)	:	S\$	883.00		
		Total		S\$	6,351.00		
		Lump Sum Repair		S\$			
		Total Loss Consideration					
		New for Old Value		S\$			
		Pre-Accident Value		S\$	19,500.00		
		COE / PARF Rebate		S\$	13,765.00		
		Salvage Value		S\$			
		Margin for Repair		S\$	5,735.00		
Rema	arks						
(X)	The vehic	ele is repairable at our adjusted ar us have your authorisation.	mount. We h	ave al	so confirmed exce	ess and policy coverage	
() The vehic	le is uneconomical to be repaired	, you are adv	ised to	o invite tender for	the wreck.	
(X) Other cor	nments : Repairer agree Lump S	Sum renair n	nt exc	eeding Nett Value	e. Kindly re-confirmed	

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars		
Owner ID Type:	Singapore NRIC	
Owner ID:	4502E	
Vehicle Details		
Vehicle No.:	SJW1409J	
Vehicle to be Exported:	No	
Intended Deregistration Date:	20 Feb 2019	
Vehicle Make:	HONDA	
Vehicle Model:	CIVIC IMA 1.3L CVT	
Primary Colour:	Grey	
Manufacturing Year:	2008	
Engine No.:	LDA24017754	
Chassis No.:	JHMFD36209S205095	
Maximum Power Output:	70.0 kW (93 bhp)	
Open Market Value:	\$35,920.00	
Original Registration Date:	04 Mar 2010	
First Registration Date:	04 Mar 2010	
Transfer Count:	0	
Actual ARF Paid: Intended PARF Rebate Details	\$21,552.00 to 776	
PARF Eligibility:	Yes	
PARF Eligibility Expiry Date:	03 Mar 2020	
PARF Rebate Amount: Intended COE Rebate Details	\$11,853.00	
COE Expiry Date:	03 Mar 2020	
COE Category:	E - Open Category	
COE Period(Years):	10	
QP Paid:	\$18,509.00	
COE Rebate Amount:	\$1,912.00	
Total Rebate Amount:	\$13,765.00	

The information contained herein is correct as at 20 Feb 2019

ОК

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∨ Depreciation ∨ 2010

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Add to Shortlist

Add to Compare

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Share

Car Details

Price

\$24,988

Depreciation

\$11,940 /vr

View models with similar depreciation

Reg Date

17-May-2010

(1yr 2mths 26days COE left)

Manufactured

Mileage

Transmission

Engine Cap

Auto 1,339 cc

2008

Curb Weight

1,290 kg

Fuel type

Petrol-Electric

Features

1.3L I-VTEC Engine With Hybrid IMA Battery, CVT Automatic Transmission, SRS Airbags, ABS, Knockdown

Rear Seats, Auto Climatic Aircon Controls.

Accessories

Remote Key, Sports Rims, Leather Seats, DVD Player With Reverse Camera And Sensors, Solar Film, Fog

Lights.

Description

Down \$5360 Per Month At \$726 Only! Seller Consignment Car, Please Call For Appointment Before Coming Now. Accidents Free, Idea Car For Short Term

Usage, New Set Of Tires, Flexible Loan, Balloon Schemes Available. Call For More Information Before

Coming Down.

COE

\$30,000

OMV

\$34,100

ARF

\$20,460

\$14,960 as of today (change)

Dereg Value

No. of Owners

Type of Veh

Mid-Sized Sedan

Available

Category

PARF Car, Hybrid Cars

Availability

Add to Compare

Add a Note

Posted on: 27-Jan-2019 | Last Updated on: 19-Feb-2019

















Seller Information

Company

Auto Inn » dealer's pricelist

» 5 vehs sold | 5 vehs available

Address

810 Geylang Road #03-10 Search cars nearby this location

Location

City Plaza

Office No Contact Person(s) 67444100

Law Jerry 91060016 90620065

Add to Shortlist

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 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.

- 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.

		NT ST	 4 -4 .7.	1-17	т
- ^	u	7 0	-11		

18/02/2019 19:07 Date Of Report

Date Of Accident 17/02/2019 17:15

ALONG PIE BETWEEN EXIT 11 TO 4A Exact Location Of Accident

SINGAPORE Country/State of Loss

DETAILS OF OWN VEHICLE

Vehicle Registration Number SJW1409J

Insured/Policyholder

TEOH KEAN HUAT Name Of Registered Owner

S2504502E NRIC No NOEMAIL

(LOCAL) +65-91158545 Mobile Phone No

OFFICE-91158545 Alternative Phone No

Vehicle Particulars

Email Address

HONDA Manufacturer

Model CIVIC-1.3 IMA CVT (A)

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?

If No. Please state action to be taken

Vehicle Category PRIVATE CAR

Insurance Company

FWD SINGAPORE PTE. LTD. Name of Insurance Company

COMPREHENSIVE Type Of Coverage

NO Fleet Policy

PNPV2017-00001620-01 Policy Number 04/03/2018-03/03/2019 Cover Note Number

Driver

JEREMY TEOH Name of Driver NRIC No S9431061Z Date Of Birth 27/08/1994 INDOOR Occupation 30/09/2014 Date Of Driving Pass

4 YEARS AND 4 MONTHS **Driving Experience**

Gender MALE

(LOCAL) +65-91158545 Mobile Number

Fay Number

Contact Number

NOEMAIL EMail Address

Address

BLK 5 SIMEI STREET 3

#0715

Postcode

529892

CHILDREN

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

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

RAINING

Road Surface

WET

Other Information

Was any foreign vehicle involved in this accident?

Number of vehicles (including own vehicle) involved in the accident

NO 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

REFER TO ATTACHMENT

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

SKM1566D

Vehicle Make/Model/Colour

RANGE ROVER EVOQUE

Details Of Properties

PRIVATE CAR

Vehicle Category Name of Driver

HADIDI FAIZAL BIN ZAINUDDIN

NRIC/Passport Number

S8423158D

Contact Number

94526266

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

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 liability</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 Signature Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

6 pm

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No .:

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Driving along PIE at 40 kmph under heavy Pain and	100	or visibility
Driving along PIE at 40 kmph under heavy Pain and Car that was in front of the car in front of me or	44	inly braked
car in front of me s-ddenly braked or vell		9
Braked immediately but my cor collided into the	Cor	in front due
to skidding		
No hing to homons		
No hings for deployed		
11		
		Reporting Only
You had been advised by workshop that in the event that you wish to claim against your own policy (OD claim), there is a Fourteen (14) days clause	V	Claim OD
whereby the claim must be made within the stipulated timeframe from		Claim TP
the day of occurance.		Claim OD / TP at other workshop
DECLARATION /We declare the foregoing particulars are true in every respect.	S	minar
	V	V

DECLARATION

Policyholder's Signature Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name: NRIC/FIN NO. To olion of may concern,

I Fesh Keem Hard 3)504502E herby authorise
Derenny Fesh 394310612 regarding submission of
this car 270 14005 for accepted reporting and drain

Your Stucedy,

TELL LEAD HUST



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

EFFECTIVE DATE

Class 3 Motor Cars=< 3000kg with =<7 passengers, exclusive 30 Sep 2014 of the driver; and other motor vehicles =< 2500kg

Licence No: S9431061Z

NP 428A



INSURER:

Laminuc report

FWD Singapore Pte. Ltd. (HQ)

PARTICUL	ARS OF	CLAIM	
----------	--------	-------	--

Claim Type: Policy No:

OD (OWN DAMAGE)

PNPV2017-00001620-01

Vehicle Reg. No.: Driver Age/Info:

SJW1409J

TP Injury Involved?

24 / MALE

NO

Ref. No:

Date of Loss:

Driveable?

Party At Fault:

Third Party

Involved?

Insured/Claimant:

TEOH KEAN HUAT

Driver:

JEREMY TEOH

Make/Model: Vehicle Colour: HONDA CIVIC, 1.3 IMA CVT (A)

GREY

Engine No: Odometer:

LDA24017754

84186 KM

Chassis No:

JHMFD36209S205095

17/02/2019

UNKNOWN

YES

Vehicle Reg. Date: 04/03/2010

Paint Type:

Total Loss?

NO 7

Est. Duration of Repair

(day)

Description of

Accident/Loss

Remarks:

VEHICLE IN ETHOZ TAMPINES

REFER TO ATTACHMENT

Present Location:

ETHOZ PROTECT PTE LTD (TAMPINES)

	LKK Auto Consultants how the Repairer of the former		
COST OF CLAIMS	 To resurvey balare/aller sprey a 		Amount
Parts	 To display damaged part(s) sur- 		5,975.00
Miscellaneous Items	Parts prices are surject to cord Third party survey is on a "Weet."		60.00
Labour	No illegal modification(a) is a		1,900.00
Paintwork Labour	* Supplementary Rem(s) must be	elarnyst and	0.00
Towing	is subject to final approval from	perione Per-bank	0.00
	Acknowledged by Repairer Signature:	Calculated Gross Total (S\$)	7,935.00
	Deb:	- Excess (S\$)	800.00
		(S\$)	7,135.00
		+ GST 7.00% (S\$)	499.45
		Nett Amount (S\$)	7,634.45

This claim is handled by: JIMMY GOH - 9040 4688

Generated using Merimen e-Claims Internet Estimation & Adjusting System

REPAIR DETAILS

Reference

Laumane report

Part Source: MRM-SG

Version: 1.0 (Last Synchronised: 19 Feb 2019)

Parts: Labour:

143

HONDA CIVIC 1.3 IMA CVT (A) (Catalogue:Merimen Singapore 1.0)

Repairer's (Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SJW1409J)

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 *.

Estimates on Parts

No.	Qty Part No.	Particulars	%Disc	%Depr	Amount
1	1	*BONNET Suc	0.00	0.00	*420.00 F
2	1	*BONNET HINGE LH	0.00	0.00	*45.00 F
}	1	*BONNET HINGE RH	0.00	0.00	*45.00 F
1	2	*BONNET WEATHER STRIP	0.00	0.00	*72.00 F
5	1	*BONNET INSULATOR	0.00	0.00	*65.00 F
3	10	*BONNET INSULATOR CLIPS NEC	0.00	0.00	*35.00 F
7	1	*BONNET LOCK BY/ FWI	0.00	0.00	*75.00 F
3	1	*FRONT GRILLE BASE	0.00	0.00	*95.00 F
9	1	*FRONT GRILLE CHROME MOULDING CM	0.00	0.00	*105.00 F
10	1	*FRONT GRILLE LOGO ALL	0.00	0.00	*38.00 F
11	4	*FRONT GRILLE CLIPS 11	0.00	0.00	*8.00 F
12	1	*FRONT BUMPER DIS	0.00	0.00	*280.00 F
13	1	*FRONT BUMPER SIDE RETAINER LH	0.00	0.00	*30.00 F
14	1	*FRONT BUMPER SIDE RETAINER RH	0.00	0.00	*30.00 F
15	1	*FRONT BUMPER REINFORCEMENT PO	0.00	0.00	*195.00 F
16	1	*FRONT BUMPER LOWER AIR GRILLE 🔪 🦪	0.00	0.00	*70.00 F
17	1	*FRONT BUMPER NUMBER PLATE BASE (4)	0.00	0.00	*65.00 F
18	10	*FRONT BUMPER CLIPS	0.00	0.00	*30.00 F
19	1	*HEADLAMP LH	0.00	0.00	*320.00 F
20	1	*HEADLAMP LOWER BRACKET LH	0.00	0.00	*35.00 F
21	1	*HEADLAMP RH	0.00	0.00	*320.00 F
22	1	*HEADLAMP LOWER BRACKET RH	0.00	0.00	*35.00 F
23	1	*FRONT SUPPORT PANEL 344/121	0.00	0.00	*480.00 F
24	1	*FRONT SUPPORT TOP GARNISH Se	0.00	0.00	*78.00 F
25	10	*FRONT SUPPORT TOP GARNISH CLIPS ALL	0.00	0.00	*30.00 F
26	1	*HORN LH 11	0.00	0.00	*50.00 F
27	1	*HORN RH 12	0.00	0.00	*50.00 F
28	1	*AIRCON CONDENSOR ASSY 741	0.00	0.00	*490.00 F
29	1	*AIRCON CONDENSOR AIR GUIDE LH 1	0.00	0.00	*28.00 F
30	1	*AIRCON CONDENSOR AIR GUIDE RH 11	0.00	0.00	*28.00 F
31	1	*AIRCON PIPE (COND TO COMP) 1 7	0.00	0.00	*190.00 F
32	1	*AIRCON PIPE (COND TO COIL) 1	0.00	0.00	*180.00 F
33	1	*AIRCON FAN MOTOR JM	0.00	0.00	*195.00 F
34	1	*AIRCON FAN BLADE 3M	0.00	0.00	*55.00 F
35	1	*AIDCON FAN COMUNIC CM . /	0.00	0.00	*110.00 F
36	1	*RADIATOR ASSY holder che ples	0.00	0.00	*460.00 F
37	1	*RADIATOR TOP BRACKET LH	0.00	0.00	*25.00 F
38	1	*RADIATOR TOP BRACKET RH	0.00	0.00	*25.00 F

Report was unsubmitted during this print-out. Generated using Merimen e-Claims IEAS

No.	Qty F	Part No.	Particulars	%Disc	%Depr	Amount
39	1		*RADIATOR FAN MOTOR JM ,	0.00	0.00	*290.00 F
40	1		*RADIATOR FAN BLADE 3M	0.00	0.00	*75.00 F
41	1		*RADIATOR FAN COWLING EM	0.00	0.00	*110.00 F "
42	1		*RADIATOR RESERVOIR TANK 🗸 🖪	0.00	0.00	*48.00 F
43	1		*FRONT FENDER LH 1	0.00	0.00	*195.00 F
44	1		*FRONT FENDER INNER SHIELD LH 17	0.00	0.00	*75.00 F 6
45	1		*FRONT FENDER RH	0.00	0.00	*195.00 FQ
46	1		*FRONT FENDER INNER SHIELD RH 17	0.00	0.00	*75.00 FC
47	10		*FRONT FENDER INNER SHIELD CLIPS 11	0.00	0.00	*25.00 F C
F=Fra	anchise pa	art.		-		
			To	otal Parts (S\$)		5,975.00

Lammare resport

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1923

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Estimates on M	scellaneous	Items
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No	Qty	Particulars		Amount	
Mis	cellan	eous Items			•
1	1	COOLANT		25.00	20
2	1	FRONT NUMBER PLATE & HOLDER		35.00	~
			Sub Total (S\$)	60.00	

Estimates on Labour

No	Particulars	Lab.Type	9	Amount
Lab	our Items			
1	LABOUR TO FACILITATE REPAIR	New	700	850.00
2	TO REMOVE & INSTALL AIRCON CONDENSOR INCLUDING CHARGE UP GAS	New	100	120.00
3	TO APPLY ANTI RUST COATING ON AFFECTED AREAS	New	NIT	در100.00
4	TO CHECK & RECONNECT ALL NECESSARY WIRINGS	New		30.00 •
5	TO SPRAY PAINT ON AFFECTED AREAS	New	660	800.00
	Cross Labo	ur Cost (SS	`	1 900 00

Report was unsubmitted during this print-out. Generated using **Merimen e-Claims IEAS**

< END OF ESTIMATES >

ETHOZ PROTECT PTE LTD 30 Bukit Batok Crescent, SINGAPORE 658075 . Website : http://www.orix.com.sg Company Registration No. 199005791M

6303

Attention: Motor Claims Department FWD Singapore Pte Ltd 6 Temasek Boulevard #18-01, Suntec Tower 4 Singapore 038986

AUTHORIZATION FOR LUMP SUM REPAIR

I, [Name	!] [NRIC]				, the o	owner/ au	thorized driv	er of
vehicle	[Registration	No.]		("Vehicle")	do	hereby	authorize	the
			("Worksh	nop") to repai	r the	Vehicle on	a lump sum	basis
instead o	of part by part.							
The Wor	kshop has expla	ained to me th	he difference be	tween lump s	um re	pair and p	art by part re	epair,
which lu	mp sum repair	means the V	Norkshop may u	ise a mixture	of ge	nuine par	ts and/or or	iginal
equipme	ent manufactur	er (OEM) pa	rts, recondition	ed and seco	nd ha	nd parts	to carry ou	t the
necessar	y repair.					•		
Signed a	nd acknowledge	ed by:						
	-	•						
Signatur	e of Policyholde	er/ authorized	d driver*					
*to be a	anlicable where	the person a	uthorizing is the	authorized dr	ivor-			
17			om the owner of			norize the	lump sum re	pairs
and that	I have duly noti	fied the owne	er of the Vehicle	of the conten	ts of t	his Letter	of Authoriza	tion.
Date:								
Name ar	d signature of	workshop per	rsonnel including	g workshop s	tamp			
		2. 4		5.				
Date:								

Veron Chen (LKKAuto)

From:

Jimmy Goh <jimmy.gohkl@ethozgroup.com>

Sent:

Saturday, 23 February 2019 10:11 AM

To:

Veron Chen (LKKAuto); SUR

Cc:

Jonathan Lim: Suhelmi Bin Suharman

Subject:

RE: SJW 1409J-DOA: 17/2/2019 (FWD OD)

Attachments:

LUMP SUM FORM.pdf

Dear Veron,

We are able to undertake the repair limit @ \$5,000.00.

Attached is the signed lump sum form.

Thanks

Best Regards, Jimmy Goh Motor Claims Operations



22 Tampines Street 92 Singpaore 528876

DID:6654 7618 | Fax:6654 7648

Website: www.ethozgroup.com









From: Veron Chen (LKKAuto) [mailto:veronchen@lkkauto.com]

Sent: Thursday, February 21, 2019 13:30

To: SUR <sur@lkkauto.com>; Jimmy Goh <jimmy.gohkl@ethozgroup.com>

Subject: SJW 1409J-DOA: 17/2/2019 (FWD OD)

Dear Jimmy,

As instructed by our client, please proceed to repair the insured vehicle SJW 1409J on Lump Sum Repair Not Exceeding \$5000/- or which ever lower (Excess \$3000/-). Standard OD Excess \$500 + Young Driver Excess \$2,500

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.

Best Regards,

Veron Chen | 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)

Disclaimer: This message may contain confidential information intended only for the use of the addressee named above. If you are not the intended recipient of this message you are hereby notified that any use, dissemination, distribution or reproduction of this message is prohibited. If you received this message by mistake, please notify the sender by reply email immediately. Please conduct your own virus checks before opening any attachment as ETHOZ Group does not guarantee the integrity of this email or attached files has been maintained nor this communication is free of viruses, interceptions or interference. Any views expressed in this message are those of the individual sender and may not necessarily reflect the views of ETHOZ Group. ETHOZ Group shall not be responsible nor liable for the improper and incomplete transmission of the information contained in this communication nor for any delay in its receipt or damage to your system.

Attention: Motor Claims Department FWD Singapore Pte Ltd 6 Temasek Boulevard #18-01, Suntec Tower 4 Singapore 038986

AUTHORIZATION FOR LUMP SUM REPAIR
Jereny Tech
S943 r061 Z the owner authorized driver of
vehicle [Registration No.] STV/1409 J ("Vehicle") do hereby authorize the ETHO Z PROTECT ("Workshop") to repair the Vehicle on a lump sum basis
instead of part by part.
The Workshop has explained to me the difference between lump sum repair and part by part repair, which lump sum repair means the Workshop may use a mixture of genuine parts and/or original equipment manufacturer (OEM) parts, reconditioned and second hand parts to carry out the necessary repair.
Signed and acknowledged by:
23/02/2019 Signature of Policyholder/ authorized driver*
*to be applicable where the person authorizing is the authorized driver:- I confirm that I have the authority from the owner of the Vehicle to authorize the lump sum repairs and that I have duly notified the owner of the Vehicle of the contents of this Letter of Authorization.
Date:
A PIE LOS

Name and signature of workshop personnel including workshop stamp

Date:

...CLAIM SUBFOLDER...(Pending for Survey Report)

Case	Notified	Est Submitted	Adj Assigned	Adj	Rpt	Adj Subm	itted In:	s Auth'ed	Pending for Sur Report Cancel Case	
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	Main	Refe	erence		Claim Detai	ls		ocuments	٦.	Show All
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Insured:	TEOH KEAN	HUAT, ID: S25	04502E							
Vehicle Reg No.:	SJW1409	ij			Date of Lo		/2019 17:00 Months and) - :59 13 Days From	LTA Reg Date	(Man Yr)]
Claim Type	OD / 1201	OD / 1201900004746			Policy/Cov Note No.:	er PNPV	PNPV2017-00001620-01 (Comprehensive)			
					Excess:	S\$3,0	00.00			
Repairer:	ETHOZ Pro	tect Pte Ltd (Buk	it Batok) 30 Buki	t Batok	Crescent, 658	075 Bukit B	Batok - Tel:	66547750/51		
Handling Insurer:	FWD Singa	pore Pte. Ltd. (H	Q) - Tel: 6727 570	ю [Н	andled by Jos	ey Loh]				
Adjuster:	LKK Auto C	onsultants Pte L	td (HQ) - Tel: 625	6-3561	[Handled b	y MARCU	CHUA]	[Final Rpt d	ue 28/02/2	2019]
Driver/Cust dian:	JEREMY TEC)H (24 / Male) , 1	NRIC: S9431061Z,	Tel:	+6591158545	Email: NO	EMAIL			
ASSOCIA	TED MAIL REC	EIVED						View All	Compos	e Case Mail
FWD_S0	5 (21/02/2019):	Alert - Adj Mand	ate Approved (S	\$5468.	00) - SJW14	093 - Clair	n Handler:	Josey Loh		
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Due Dat	e Priority	Type Task G	roup Subject	На	ndler Ass	signed By	Comp	oleted On	Created On	Done

Claim Documents

SJW1409J (1201900004746) OD Feb 17 2019 5:00PM [TEOH KEAN HUAT] ETHOZ Protect Pte Ltd

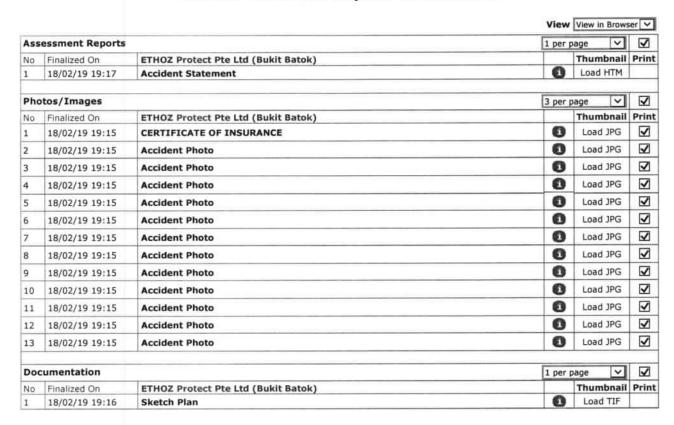
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Linked Accident Report Documents



Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
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Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)			
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Show Remarks To: Repairer Handling Insurer Note: Remarks are private unless you show it to other parties.			

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

FWD Singapore Pte. Ltd.

6 Temasek Boulevard, #18-01 Suntec Tower 4

Singapore 038986

Our File No:

CS/FWD19003178/UVD3E2

Date:

05/03/2019

REFERENCE

Insured/Claimant: TEOH KEAN HUAT Policy No:

PNPV2017-00001620-01

Date of Loss:

17/02/2019

Nature of Claim:

Claim No: 1201900004746

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SJW1409J

Make & Model:

HONDA CIVIC, 1.3 IMA CVT (A)

Engine No:

LDA24017754

84187 km

Reg. Date:

04/03/2010 (Man. Year: 2008)

Chassis No: Odometer:

JHMFD36209S205095

Colour: Engine Capacity: Grey

1339 cc

Market Value/New Car Price: S\$19,500.00 Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Engine Modification:

Footbrake (Serviceable):

Pre-accident Condition:

Yes

Handbrake (Serviceable):

CONDITION OF TYRES

195/65 R15

Rear Tyre Size:

195/65 R15

Front Tyre Size: Front Left Side:

Firestone 6 mm

Rear Left Side:

No

Firestone 6 mm

Front Right Side:

Firestone 6 mm

Rear Right Side:

Firestone 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	5,975.00	4,758.00	1,217.00	20.37
Miscellaneous Items	60.00	55.00	5.00	8.33
Labour	1,900.00	1,490.00	410.00	21.58
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	7,935.00	6,303.00	1,632.00	20.57
Approved Total (Overridden) (S\$)		5,000.00		
- Excess (S\$)	800.00	3,000.00	-2,200.00	-275.00
(S\$)	7,135.00	2,000.00	5,135.00	71.97
+ GST 7.00/7.00% (S\$)	499.45	140.00	359.45	71.97
Nett Amount (S\$)	7,634.45	2,140.00	5,494.45	71.97

INSPECTION

Date of Assignment: Date Inspected:

19/02/2019 Present Location: 20/02/2019 Inspected At:

ETHOZ Protect Pte Ltd (Bukit Batok) ETHOZ Protect Pte Ltd (Bukit Batok)

30 Bukit Batok Crescent Singapore 658075

Estimated Period of Repair:

5.0 days

Adjuster: MARCUS CHUA

Manager: VERON CHEN

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Reference

Part Source: MRM-SG Version: 1.0 (Last Synchronised: 05 Mar 2019)

HONDA CIVIC 1.3 IMA CVT (A) (Catalogue:Merimen Singapore 1.0) Parts: 143

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

Print Code: (Unsubmitted, no print-code for SJW1409J)

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	*BONNET	Buckled	420.00 F	*420.00 F
2	1	*BONNET HINGE LH	Bent	45.00 F	*45.00 F
3	1	*BONNET HINGE RH	Bent	45.00 F	*45.00 F
4	2	*BONNET WEATHER STRIP	Necessary	72.00 F	*72.00 F
5	1	*BONNET INSULATOR	Deformed	65.00 F	*65.00 F
6	10	*BONNET INSULATOR CLIPS	Necessary	35.00 F	*35.00 F
7	1	*BONNET LOCK	Bent / Twisted	75.00 F	*75.00 F
8	1	*FRONT GRILLE BASE	Cracked	95.00 F	*95.00 F
9	1	*FRONT GRILLE CHROME MOULDING	Cracked	105.00 F	*105.00 F
10	1	*FRONT GRILLE LOGO	Necessary	38.00 F	*38.00 F
11	4	*FRONT GRILLE CLIPS	Not Necessary	8.00 F	*- F
12	1	*FRONT BUMPER	Distorted	280.00 F	*280.00 F
13	1	*FRONT BUMPER SIDE RETAINER LH	Bent	30.00 F	*30.00 F
14	1	*FRONT BUMPER SIDE RETAINER RH	Bent	30.00 F	*30.00 F
15	1	*FRONT BUMPER REINFORCEMENT	Dented	195.00 F	*195.00 F
16	1	*FRONT BUMPER LOWER AIR GRILLE	Not Necessary	70.00 F	*- F
17	1	*FRONT BUMPER NUMBER PLATE BASE	Cut	65.00 F	*65.00 F
18	10	*FRONT BUMPER CLIPS	Necessary	30.00 F	*30.00 F
19	1	*HEADLAMP LH	Cracked	320.00 F	*320.00 F
20	1	*HEADLAMP LOWER BRACKET LH	Bent	35.00 F	*35.00 F
21	1	*HEADLAMP RH	Cracked	320.00 F	*320.00 F
22	1	*HEADLAMP LOWER BRACKET RH	Bent	35.00 F	*35.00 F
23	1	*FRONT SUPPORT PANEL	Bent / Twisted	480.00 F	*480.00 F
24	1	*FRONT SUPPORT TOP GARNISH	Deformed	78.00 F	*78.00 F
25	10	*FRONT SUPPORT TOP GARNISH CLIPS	Necessary	30.00 F	*30.00 F
26	1	*HORN LH	Not Necessary	50.00 F	*- F
27	1	*HORN RH	Not Necessary	50.00 F	*-F
28	1	*AIRCON CONDENSOR ASSY	Punctured	490.00 F	*490.00 F
29	1	*AIRCON CONDENSOR AIR GUIDE LH	Not Necessary	28.00 F	*- F
30	1	*AIRCON CONDENSOR AIR GUIDE RH	Not Necessary	28.00 F	*- F
31	1	*AIRCON PIPE (COND TO COMP)	Not Necessary	190.00 F	*- F
32	1	*AIRCON PIPE (COND TO COIL)	Not Necessary	180.00 F	*- F
33	1	*AIRCON FAN MOTOR	Jammed	195.00 F	*195.00 F
34	1	*AIRCON FAN BLADE	Bent	55.00 F	*55.00 F
35	1	*AIRCON FAN COWLING	Cracked	110.00 F	*110.00 F
36	1	*RADIATOR ASSY	Holder Cracked / Punctured	460.00 F	*460.00 F
37	1	*RADIATOR TOP BRACKET LH	Bent	25.00 F	*25.00 F
38	1	*RADIATOR TOP BRACKET RH	Bent	25.00 F	*25.00 F
39	1	*RADIATOR FAN MOTOR	Jammed	290.00 F	*290.00 F

Report was unsubmitted during this print-out.

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
40	1		*RADIATOR FAN BLADE	Bent	75.00 F	*75.00 F
41	1		*RADIATOR FAN COWLING	Cracked	110.00 F	*110.00 F
42	1		*RADIATOR RESERVOIR TANK	Not Necessary	48.00 F	*-F
43	1		*FRONT FENDER LH	Repair	195.00 F	*-F
44	1		*FRONT FENDER INNER SHIELD LH	Not Necessary	75.00 F	*- F
45	1		*FRONT FENDER RH	Repair	195.00 F	*-F
46	1		*FRONT FENDER INNER SHIELD RH	Not Necessary	75.00 F	*-F
47	10		*FRONT FENDER INNER SHIELD CLIPS	Not Necessary	25.00 F	*-F
F=Fra	anchise	part.		10		
				Total Parts (S\$)	5,975.00	4,758.00

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

No	Qty	Particulars		Repairer's	Amount
Mis	cellar	eous Items			
1	1	COOLANT (NECESSARY)		25.00	20.00
2	1	FRONT NUMBER PLATE & HOLDER (BENT)		35.00	35.00
			Sub Total (S\$)	60.00	55.00

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Lab	our Items			
1	LABOUR TO FACILITATE REPAIR	New	850.00	700.00
2	TO REMOVE & INSTALL AIRCON CONDENSOR INCLUDING CHARGE UP GAS	New	120.00	100.00
3	TO APPLY ANTI RUST COATING ON AFFECTED AREAS	New	100.00	0.00
4	TO CHECK & RECONNECT ALL NECESSARY WIRINGS	New	30.00	30.00
5	TO SPRAY PAINT ON AFFECTED AREAS	New	800.00	660.00
	Gross Labor	ur Cost (S\$)	1,900.00	1,490.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >