Bill to:			
C	Insured S	7 107C	Ms lim
1e 1 # 07	Tel: 910	19 5334	1860829 12
Excess:			
	A.O.A	16/2/19	
8imon			
14574/1	HIsg Du 2	D0A.0	3/3/12
3074, 75 ains refer	"(s) ence hovens	t yer ctia	ite, just si
	Claim No. Excess.  8imon	14 1 4 07-21  Claim No:  Excess:  D.O.A.  11.0.1. 14  8imon Vehicle (N)  148-14 / H/sg 2w 2	Tot: 9199 3334 (e 1 # 07-21 Claim No:  Excess:  D.O.A. 16/2/19  11.0.1. Endorsement:  Vehicle (NT) OUT

## Nivitha (LKK Auto)

From:

phoebe@jpknights.com

Sent:

Wednesday, 20 February 2019 12:14 PM

To:

assignments; Olivialau@lkkauto.com

Cc:

HL Claims; Elaine Toh

Subject:

FW: PRE REPAIR SURVEY --- ACCIDENT INVOLVING SJU 9162 C AND SJT 107 C ON 16 FEBRUARY 2019 ALONG LANE 2 PIE TO CHANGI AIRPORT JUST BEFORE LORNIE

**EXIT AT ABOUT 1050 HOURS** 

Importance:

High

Dear Sir,

Please conduct survey, thank you

Kind Regards, Phoebe Jay Xie

JP KNIGHTS PTE LTD | 33 UBI AVE 3 #05-47 VERTEX TOWER A SINGAPORE 408868 |CO REG: 200723763Z

Tel: (65) 6345 0068 | Fax: (65) 6344 5328 | www.jpknights.com; www.aspectus.sg







Confidential: This mail (including all attachments) contains confidential information which may be privileged. It is intended solely for the identified recipient(s) to whom it is addressed. If you are not an intended recipient, please reply to us immediately and delete this message from your system. You may not copy or use it for any purpose, or otherwise disclose its contents to any person.

From: HLAS Motor Claims [mailto:motorclaims@hlas.com.sg]

Sent: Wednesday, 20 February 2019 12:11 PM

To: HL Claims

Subject: FW: PRE REPAIR SURVEY --- ACCIDENT INVOLVING SJU 9162 C AND SJT 107 C ON 16 FEBRUARY 2019

ALONG LANE 2 PIE TO CHANGI AIRPORT JUST BEFORE LORNIE EXIT AT ABOUT 1050 HOURS

Importance: High

Thanks and best regards, Phoebe Xie

Claims Specialist



11 Keppel Road #11-01, ABI Plaza, Singapore 089057 T +65 6922 6093 | F +65 6224 1923 phoebe.xie@hlas.com.sg | www.hlas.com.sg

## Reaching out to you at Facebook | Twitter | Linkedin |



## Please consider the environment before printing this email

The information in this email is confidential and may be legally privileged. If you are not the intended recipient, please contact the sender and delete/ destroy the message immediately.

Any disclosure, copying or distribution of the message by the unintended recipient, or any action or omission taken by such recipient in reliance on it, is prohibited and may be unlawful.

From: Elaine Toh [mailto:Elainetoh@visionlawllc.com]

Sent: Tuesday, 19 February 2019 4:42 PM

To: Phoebe Xie < Phoebe.xie@hlas.com.sg >; HLAS Motor Claims < motorclaims@hlas.com.sg >

Cc: 'HL Claims' < hlclaims@jpknights.com>

Subject: RE: PRE REPAIR SURVEY --- ACCIDENT INVOLVING SJU 9162 C AND SJT 107 C ON 16 FEBRUARY 2019 ALONG

LANE 2 PIE TO CHANGI AIRPORT JUST BEFORE LORNIE EXIT AT ABOUT 1050 HOURS

Importance: High

Our Ref: SJU 9162 C (et) WITHOUT PREJUDICE

Dear Phoebe.

We refer to your email of even date informing that you wish to conduct a pre-repair survey and your List of Surveyors.

Our client confirmed appointment LKK Auto Consultants Pte Ltd as the Single Joint Expert for this matter.

Please be informed that the said vehicle can be inspected at:

Venue

**OBS GARAGE** 

Block 160 Sin Ming Drive 1

#07-21

Singapore 575722

Contact Person:

Simon @ 9199 3334 (Please Call Before Going)

If you fail to conduct the pre-repair inspection within the next 2 working days excluding any intervening Saturday, Sunday or Public Holiday, the said workshop will commence repairs thereafter without further reference to you.

#### FOR SURVEYOR

Please initial here after completion of pre-repair inspection. Thank you.

Appointed surveyor (Name & Signature)

Dale & Time of Inspection:

Thank you.

65342811



Regards, Elaine Toh Vision Law LLC Tel: 65342811 (Ext. 122)

Fax: 65356802

cc:

SJU 9162 C - By email only

From: Phoebe Xie [mailto:Phoebe.xie@hlas.com.sg]

Sent: Tuesday, 19 February, 2019 4:10 PM
To: Elaine Toh; Phoebe Xie; HLAS Motor Claims

Cc: HL Claims

Subject: RE: PRE REPAIR SURVEY --- ACCIDENT INVOLVING SJU 9162 C AND SJT 107 C ON 16 FEBRUARY 2019 ALONG

LANE 2 PIE TO CHANGI AIRPORT JUST BEFORE LORNIE EXIT AT ABOUT 1050 HOURS

Dear Elaine,

Our list of surveyors are:

- 1. Vicom
- 2. JP Knights
- 3. Perfect Automobile
- 4. Appraisal Associates
- 5. LKK

Kindly advise, thank you

Thanks and best regards, Phoebe Xie

Claims Specialist



11 Keppel Road #11-01, ABI Plaza, Singapore 089057 T+65 6922 6093 | F+65 6224 1923 phoebe.xie@hlas.com.sg | www.hlas.com.sg

Reaching out to you at Facebook | Twitter | Linkedin |



#### Please consider the environment before printing this email

The information in this email is confidential and may be legally privileged. If you are not the intended recipient, please contact the sender and delete/ destroy the message immediately.

Any disclosure, copying or distribution of the message by the unintended recipient, or any action or omission taken by such recipient in reliance on it, is prohibited and may be unlawful.

From: Elaine Toh [mailto:Elainetoh@visionlawllc.com]

Sent: Tuesday, 19 February 2019 10:38 AM

To: Phoebe Xie < Phoebe.xie@hlas.com.sg>; HLAS Motor Claims < motorclaims@hlas.com.sg>

Subject: PRE REPAIR SURVEY --- ACCIDENT INVOLVING SJU 9162 C AND SJT 107 C ON 16 FEBRUARY 2019 ALONG

LANE 2 PIE TO CHANGI AIRPORT JUST BEFORE LORNIE EXIT AT ABOUT 1050 HOURS

Importance: High

#### Our Ref: SJU 9162 C (et) WITHOUT PREJUDICE

Dear Sir/Madam.

We are instructed by MAH WAI PENG JOY to notify you of a road traffic accident on 16 February 2019 at about 1050 hours along lane 2 PIE to Changi Airport just before Lornie Exit involving our client's vehicle registration number SJU 9162 C and vehicle registration number SJT 107 C driven by you/your insured at the material time.

As a result of the accident, our client's vehicle has been damaged. Before our client proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you or your insurer would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you.

Thank you.

Regards, Elaine Toh Vision Law LLC

Tel: 65342811 (Ext. 122)

Fax: 65356802

cc: SJU 9162 C - By email only

#### VISION LAW LLC

Advocates & Solicitors (Incorporated with limited liability)

Unique Entity No. 200721148H

Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413 Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490

#### DISCLAIMER:

The contents of this email (including any attachments) are confidential and privileged and only intended for the recipient(s) addressed above. If you received this email

by error, please notify the sender immediately and destroy it (and all attachments) without reading, storing and/or disseminating any of its contents (in any form) to any

person. Email communication is not secure. Vision Law LLC is not liable for any losses arising out of any errors or omissions in the contents resulting from email

transmission or any illegal or unauthorised usage or tampering of its email system.

#### VISION LAW LLC

Advocates & Solicitors (Incorporated with limited liability) Unique Entity No. 200721148H Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413 Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490

#### DISCLAIMER:

The contents of this email (including any attachments) are confidential and privileged and only intended for the recipient(s) addressed above. If you received this email

by error, please notify the sender immediately and destroy it (and all attachments) without reading, storing and/or disseminating any of its contents (in any form) to any

person. Email communication is not secure. Vision Law LLC is not liable for any losses arising out of any errors or omissions in the contents resulting from email

transmission or any illegal or unauthorised usage or tampering of its email system.

MSNH19022698 / S & H Motor Pte Ltd - Sin Ming ENTRY DATE & TIME: 18/02/2019 16:57 SUGMITTED BY: Wong Kee Nyuk

#### 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.
- 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.
- 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.

aioresaid.	
Access to the second	ACCIDENT STATEMENT
Date Of Report	18/02/2019 16:57
Date Of Accident	16/02/2019 10:50
Exact Location Of Accident	L2 PIE TO CHANGI AIRPORT JUST BEF LORNIE EXIT
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SJU9162C
Insured/Policyholder	
Name Of Registered Owner	MAH WAI PENG JOY
NRIC No	S7437989C
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-90469888
Alternative Phone No	OFFICE-90469888
Vehicle Particulars	
Manufacturer	ТОУОТА
Model	
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

5096880871-01

#### Driver

Policy Number

Cover Note Number

Name of Driver MAH WAI PENG JOY

 NRIC No
 S7437989C

 Date Of Birth
 13/11/1974

 Occupation
 INDOOR

 Date Of Driving Pass
 28/11/1997

Driving Experience 21 YEARS AND 2 MONTHS

Gender FEMALE

Mobile Number (LOCAL) +65-90469888

Fax Number

Contact Number OFFICE\_00480888

Address

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

Insurance Company of Driver's Own Vehicle

OWNER

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 YES

Was any other material or property damaged?

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO 2

Number of Passengers (Including Driver)

Passenger 1

NAME:

: PASSENGER

GENDER:

: FEMALE

**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 attached report.

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

SJT107C

Vehicle Make/Model/Colour

**Details Of Properties** 

Vehicle Category

ESTHER LIN PEISHI Name of Driver

NRIC/Passport Number S8332805C Contact Number

Address Postcode

Insurance Company Name

Matura Of Damaga

PRIVATE CAR

98713314

#### 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.
- 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.
- 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.
- 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:
  - 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:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.

## Sketch Plan #2 Pg. 1

PLE TOWARD Charli Airpurt	Forniz Poad
医人国人	
SCRIBE CIRCUMSTANCES OF THE ACCIDENT	المراجعة ال
On 16/2/19, at 10.50 am, when PIE towards Changi Airport before traffic was heavy. Suddenly, I from behind. I Went down to	Lomie Road exit. The
from behind. I went down to vehicle SJT107C had hit my	check and realised that behind.
Vehick SJT107C had hit my	behind.
Vehick SJT107C had hit my	behind.
Vehicle SJT107C had hit my	behind.

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

Policyholder's Signature Date & Time:

EDEAN BUTCHERSON OF ST

Driver's Signature (if driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature Name: NRIC/FIN No.:

# OBS GARAGE

Blk160 Sin Ming Drive,

#07-21 Sin Ming Autocity, Singapore 575722. Tel: +65 6254 0211 / 9199 3334 (Simon)

Fax: +65 6254 0190

Email: obsgarage3334@yahoo.com

Our Reference: OBS9162/20F2019

Vehicle No:

SJU9162C

Chassis No:

MR053HY9305134234

Date: 20/2/2019

Engine No:

1NZX981649

Model:

TOYOTA VIOS E

1 1 1 1 1 10	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	427 9 696.00 170.00 106.00 113.00 867.00 219.00 38.00 280.00 320.00 95.00
1 1 1 1 1 10 1	\$ \$ \$ \$ \$	76.5 170.00 106.00 113.00 867.00 219.00 38.00 280.00 320.00
1 1 1 1 1 10 1	\$ \$ \$ \$ \$	76.5 170.00 106.00 113.00 867.00 219.00 38.00 280.00 320.00
10 1 1	\$	106.00 113.00 867.00 219.00 38.00 280.00 320.00
10 1 1	\$	113.00 × 867.00 × 219.00 × 38.00 × 280.00 × 320.00
10 1 1	\$	× 867.00 × 219.00 × 38.00 × 280.00 × 320.00
10 1 1	\$	× 219.00 × 38.00 × 280.00 × 320.00
10 1 1	\$	× 280.00 × 320.00
1 1 1	\$ \$ \$	× 320.00
1	\$	(1980) SALINGSHE
1	\$	625. 4 95.00
		625,4
		w seewe
	25	% : 469.05
	\$	30 120.00
	S	40 100.00
	\$	300 450.00
	5	400 600.00
		77.
	\$	4,074.00
		\$ \$



























20%: 1000



### Thanks And Regards !!!

## LICK Auto Consultants hence notify

- the Repairer of the following:
- e To resurvey before/after spray painting . To display damaged part(s) during resurvey
- · Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

3Days. | 21/2/19 Cumpson report. S Softer report. pht. 5 Guo Qiap -82880282 20/2/19.



## LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

		Affiliated to Federation Intern	ationale Des Experts En Autom	
HL AS	SSURANCE PTE LTD Ref : CS/HLA19003211/Gqd3s2		11/Gqd3s2	
	EPPEL ROAD 01 ABI PLAZASING	GAPORE 089057	Date: 06-06-2019 Code: HLA	
1.		Policy Particula	ars :- THIRD PARTY CLAI	M
	Insured Veh.	SJT 107C	Veh. Inspected	SJU 9162C
	Policy No.		Coverage (\$)	0.00
	Claim No.		Excess (\$)	0.00
	Assign From	PHOEBE JAY	Assign Date	20/02/2019
2.	HI WAR	Vehicle Pa	articulars & Condition	
	Make & Model	TOYOTA VIOS	c.c	1497
	Engine No.	HIDDEN	Year of Reg.	2010
	Chassis No.	MR053HY9305134234		BLUE
	Odometer	290440	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
3.		Con	ditions of Tyres	
	No.	Size	Make	Balance
	R/H Front Tyre	205/50R16	BRIDGESTONE	6 mm
	L/H Front Tyre	205/50R16	BRIDGESTONE	6 mm
	R/H Rear Tyre	205/50R16	BRIDGESTONE	6 mm
	L/H Rear Tyre	205/50R16	BRIDGESTONE	6 mm
4.		Descr	iption of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE	REAR N/S PORTION.	
	DAMAGES SEE D	ETAILS.		
5.		Ger	eral Information	SERVICE PROPERTY.
	Accident Date	16/02/2019	Inspection Date	20/02/2019
	Survey held at	BLK 160 SIN MING DRIVE	1 #07-21 SINGAPORE 57572	2
	Repairer	OBS GARAGE		
5a.			Remarks	
	A)THE INSPECTION	ON WAS CONDUCTED ON A CE TO YOUR INSTRUCTION	"WITHOUT PREJUDICE" BA S, WE HAVE NOT AUTHORI	SIS. SED REPAIRS.
5b.		Estim	nate Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	3 Working Da	ys



#### 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. SJU 9162C

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	DEFORMED	696.00	427.90
1	REAR BUMPER SIDE OUTER BRACKET	DEFORMED	170.00	46.50
1	REAR BUMPER SIDE INNER BRACKET	NOT NECESSARY	106.00	
1	REAR BUMPER REFLECTOR	SCRATCHED	113.00	113.00
1	REAR END PANEL	TO REPAIR SEE LABOUR	867.00	15
1	REAR END PANEL TOP GARNISH	NOT NECESSARY	219.00	
10	REAR BUMPER CLIP	NECESSARY	38.00	38.00
1	REAR TAIL LAMP	NOT NECESSARY	280.00	84
1	REVERSE SENSOR	NOT NECESSARY	320.00	2.
1	REAR LOCK	NOT NECESSARY	95.00	
	LESS 25% DISCOUNT			-156.35
			2,904.00	469.05
	LABOUR			
	TO CHECK WIRING FOR PROPER FUNCTION.		120.00	30.00
	TO REMOVE & REPLACE REVERSE SENSOR.		100.00	40.00
	TO REPLACE, REPAIR, STRAIGHTEN & RE-ALIGN ALL DAMAGED PARTS. INCLUSIVE OF THE REPAIR OF REAR END PANEL.		450.00	300.00
	TO SPRAY PAINT ON ALL AFFECTED AREAS.		600.00	400.00
			1,270.00	770.00
	GRAND TOTAL		4,174.00	1,239.05
	RECOMMENDED COST OF LUMP SUM REPAIRS		1000	1.000.00

1,000.00

Report Ref No. CS/HLA19003211/Gqd3s2

XING GUO QIANG

M.MATAI, AMSAE-A

ADRIAN LING WAI PING

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

Automotive Assessor

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES: This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.