

ASS. REC. BY: CAU (Cau) REF: CS/MSG18023323/Grd3-1 ³ ^{or} perid instruction

Surveyor Meimen ASSIGNMENT (Office)

From (Person): Jaym Tay of MSG Date/Time: 25/2/19

Estimated Cost: _____ Bill to: _____

OD / TP / WS / TP RES / OD RES / EVA / INV / MY / CS

To Inspect Vehicle No: SKH 6229X Insured: SJY 8381Y

at Workshop n/a: AT performance Tel: 9686 6219

of BLK 160 Sin Ming Drive # 07-18/19

Policy No: 80452 646 QMX Claim No: _____

Sum Insured: _____ Excess: _____

Make of Veh: _____ D.O.A: 25/12/2018

(Client's Record)

CA / REV / REP. / REV 24 HRS (up) 03012019

Date/Time: 9-24/03/18 Person Contacted: Alvin H.O.D. Endorsement: _____

Vehicle IN/OUT

Date/Time	Action/Instruction (X) Estimate
	SKH 6229X - NA / MSC 17017896 / Y <u>2019 18/09/2017</u>
	SJY 8381Y - X
<u>9/4/19</u>	<u>IS \$2950, 4 Days.</u>
	<u>(Red 2350, 44%)</u>

Meimen
9/4/2019

RECEIVED 10 APR 2019

PRS

REF: MSH

31587

Marina

ASSIGNMENT

From: Date: 03012019

Estimated Cost

OD / TP / WS / TP RES / OD RES / EVA / INV / MY

To inspect Vehicle No:

SKH 629X

at Workshop no:

AT Performance

at

160 Sin Ming Drive #07-18

Insured

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its repair at the time of inspection.

Bal. or Market Value:

\$29K

IDAC Accident Report

Consistent? Yes or No

GIA / PR Seen:

Consistent? Yes or No

Est. Repairs:

4
20

days

Res: Yes or No

Lump Sum:

%

3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted

Vehicle IN / OUT

Date / Time

Action / Instruction

\$2000 - \$3000

Veh No

SKH16229X

Vt Regn

13 Oct 2009

Type: M/Car / M/Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

BMW Z4 2.3 cc 2497

Colour:

Grey

A/C Insured / Std / NI / NA

Sp Reading

136009

T/Radio: Insured / Std / NI / NA

Eng/No:

ChNo:

WBALM32090E 155243

Gen Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi Nil / S/Rim / STD A/Rim or

Tyre Size

F: 265 / 30 ZR19
R: 11

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

KUMHO

Front

Rear

R/Bal

6 mm

R/Bal

6 mm

L/Bal

6 mm

L/Bal

6 mm

D.O.A.

D.O.I.

03-01-19

Survey held at

w/s 2:45pm

Des. of Damages: Fnt / Rear / O/S / N/S / U/C / Rooftop or

o/s Rear

The ☒ Chassis frame / Body Structure affected due to collision

RECEIVED

Date/Time: File Pass to?

☐

Prel. Report

1)

☐

Final Report

Date/Time: File Return to?

Days Of Repair: 4

Resurvey No. of Trip: -

Survey Fee:

Transportation:

1. 3 + P.C. 10

1. 1 hour

1. 1 hour

1. 1 hour

1. 1 hour

Add Fee:

☐

Site Insp (\$)

☐

Interview (\$)

☐

Tech Insp (\$)

☐

Weekend (\$)

Report Format:

PRS

Lump Sum / I.B.I: (\$)

120

10

130

Nivitha (LKK Auto)

From: Jowyn Tay <jowyn_tay@sg.msig-asia.com>
Sent: Monday, 25 February 2019 11:59 AM
To: SUR; assignments
Subject: CONDUCT PAPER RE-SURVEY FOR SKH6229X (REF: 580492/JT)

Importance: High

Dear Sirs / Madam,

Refer to the said matter.

Please conduct the paper re-survey of TP vehicle, SKH6229X and let us have your report in due course.

We have grant rights for your side to assess the documents in merimen.

Thank you.

Best Regards,

Jowyn Tay
Executive, Claims Services (Motor)
D: +65 6643 1307 | F: +65 6225 7402 | jowyn_tay@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

HIN TAT AUGUSTINE & PARTNERS

Advocates & Solicitors Commissioners For Oaths Notaries Public

URN NO. 31130863D



20 UPPER CIRCULAR ROAD
#02-10/12 THE RIVERWALK
SINGAPORE 058416
TEL : (65) 6533 0212
FAX : (65) 6533 0313

WEBSITE: www.htapartners.com.sg
EMAIL: ruby@htapartners.com.sg

In Association with:
Srinidhi Legal Group Pte Ltd
International Legal Consultants

(65) 6338 3536 (Direct)
Service By Fax Not Accepted

Our Ref: TCL.GCN.ro.50525.18.at
Your Ref: SJY 8381Y (Ref: 580492)

31 January 2018

Sandra Kumar S/O Batumalai
Block 629 Woodlands Ring Road
#05-240
Singapore 730629

By Certificate of Posting (w/o encl)
(for your information only)

 MSIG Insurance (Singapore) Pte Ltd
16 Raffles Quay
#24-01 Hong Leong Building
Singapore 048581

By Hand & By Fax (w/o encl)

Attn: Motor Claims Department

Dear Sirs,

ACCIDENT INVOLVING SKH 6229X & SJY 8381Y ALONG SELETAR MALL CARPARK ON 25 DECEMBER 2018 @ 2225HRS

We act for Ho Kwok Woh, the owner of motor vehicle no. SKH 6229X, in relation to the above-captioned road traffic accident.

We are instructed that you were the owner and/or the insurer of motor vehicle no. SJY 8381Y at the material time. We are further instructed that the accident was caused your / your authorized driver's and/or your insured driver's negligence in the driving, control and/or management of your insured vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:

1. Cost of Repairs	\$ 5,300.00
2. Loss of Use (7 days x \$150.00 per day)	\$ 1,050.00
3. Survey Report Fees	\$ 533.00
4. LTA Search Fee	\$ 7.49
5. Costs (inclusive of GST)	\$ 856.00
6. Incidentals	\$ 50.00
Total	<u>\$ 7,796.49</u>

.../Page 2

TAN HIN TAT
AUGUSTINE SOH KHENG YEOW
SEAN LIM THIAN SIONG
TANG CHI LOONG

WOO HOONG LIN
TAN E-PANG
CLAIRE THAM LI MEE

LEONG LAI SIM
CAROLYN LIM MAY LEAN
HO KIM FOONG
SERENA GOH MAE LI
GONG CHIN NAM
MOHD ZIKRI B MOHD MUHAMMAD
MARILYN HO SU FEN
ANDREW PATRICK HILL

CONSULTANT LIM KIA TONG
JANET WEE-TAN

 eLitigation

HIN TAT AUGUSTINE & PARTNERS

Page No. 2

Our Ref. TCL.GCN.ro.50525.18.at

Your Ref. SJY 8381Y

Date : 31 January 2019

The following supporting documents are enclosed herewith: -

1. Copy of Singapore Accident Statement by SKH 6229X;
2. Copy of Final Repair Bill from A T Performance;
3. Copy of Survey Invoice & Survey Report from KM Auto Assessors Pte. Ltd.;
4. Copy of LTA search result of SJY 8381Y; and
5. **33 pcs of original** photographs of motor vehicle no. SKH 6229X.

Please note that you / your authorized driver and/or your insured driver should send to us an acknowledgement of receipt of this letter within **fourteen (14)** days of receipt of this letter, failing which our client will have no alternative but to commence proceedings against you / your authorized driver and/or your insured driver without further notice to you / your authorized driver and/or your insured driver.

Please note that if you / your authorized driver and/or insured driver have a counterclaim against our client arising out of the accident, you / your authorized driver and/or your insured driver are also required to send us a letter giving full particulars of the counterclaim together with all relevant supporting documents within **eight (8)** weeks of your receipt of this letter.

Please note that our client's claim is in respect of his property damage claim and is strictly without prejudice to the uninsured losses and/or injury claim (if any).

Yours faithfully,



GONG CHIN NAM

Enc.

cc: client

By fax

Enquire Vehicle & Owner Information (Vehicle No. SJY8381Y As At 25 Dec 2018 / 22:25:00)

Law Firm Search Details

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: TCLGCN.50525.218.

Current Owner Details

Owner ID Type: Singapore NRIC
Owner ID: S7603905D
Owner Name: SANDRA KUMAR S/O BATUMALAI
Registered Address Type: HDB / HUDC
Registered Block/House No.: 629
Registered Street Name: WOODLANDS RING ROAD
Registered Unit No.: # 05 - 240
Registered Building Name: -
Registered Postal Code: 730629

Current Vehicle Details

Vehicle No.: SJY8381Y
Make Description/Model: TOYOTA / VIOS E AUTO
Insurance Company Name: MSIG INSURANCE (SINGAPORE) PTE LTD

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 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.
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.

ACCIDENT STATEMENT

Date Of Report	26/12/2018 15:52
Date Of Accident	25/12/2018 22:25
Exact Location Of Accident	SELETAR MALL CARPARK
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKH6229X
Insured/Policyholder	
Name Of Registered Owner	HO KWOK WOH
NRIC No	S7033158F
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-96806338
Alternative Phone No	OTHERS-96806338

Vehicle Particulars

Manufacturer	BMW
Model	Z4 2.3i A
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
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	5104614329
Cover Note Number	

Driver

Name of Driver	KELVAN HO JIAN WEI
NRIC No	S9529617C
Date Of Birth	21/08/1995
Occupation	INDOOR
Date Of Driving Pass	21/06/2017
Driving Experience	1 YEAR AND 6 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-92720688
Fax Number	
Contact Number	
Email Address	NOEMAIL

Address	BLK 686 #02-186 HOUGANG STREET 61
Postcode	530686
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	CHILDREN
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	SIDE SWIPE
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)	2
Passenger 1	NAME: : TOH WEN HUI 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 TO BELOW STATEMENT/SKETCH PLAN

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	YES
Remarks/ Reasons:	WITH DRIVER CAPTURED
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SJY8381Y
Vehicle Make/Model/Colour	TOYOTA VIOS E AUTO
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

IMPORTANT NOTICE

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

26 DEC 2010

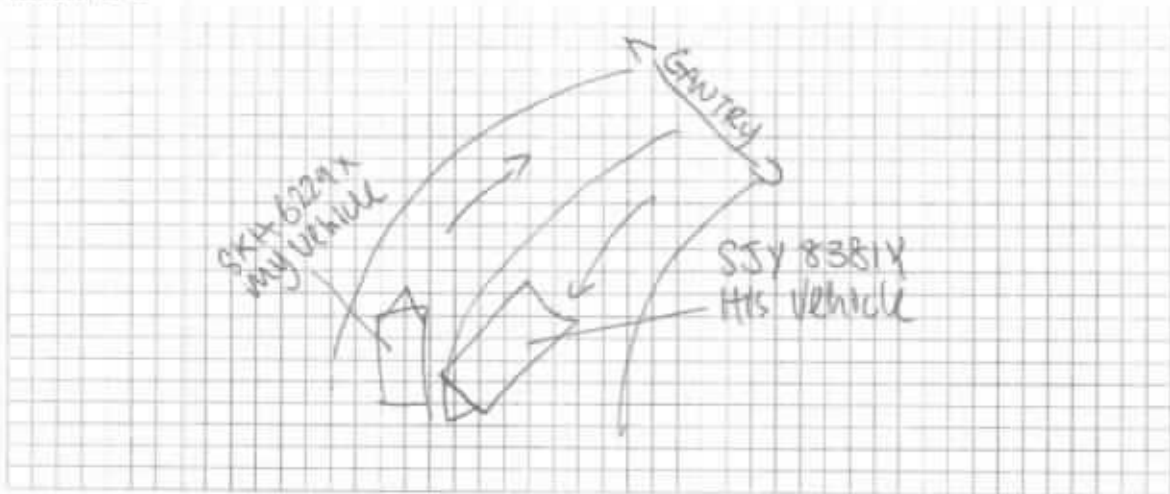
Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time:

IDAC KAKI BUKIT (VAC)

Reporting Office: 23 Kaki Bukit Ave 4
Name: Singapore 415933
Tel: 67416697 Fax: 67492305
Email: vackb@singnet.com.sg

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

ON 25th December, At around 10:20 pm, I was turning out
 of Sektar Mall carpark when vehicle SSY 8381Y entered the
 carpark and did a wide turn and collided into the right
 rear side of my vehicle.

DECLARATION

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

26 DEC 2010

I, WONG KAI JIA
 REPORTING OFFICER

Policyholder's Signature

Date & Time: 26 DEC 2010

Driver's Signature

(If driver is not the policyholder)

Date & Time:

IDAC KAKI BUKIT (VAC)

23 Kaki Bukit Ave 4

Reporting Centre, Singapore **415933**

Name: WONG KAI JIA

NRIC/Fin No:

Tel: **67416697** Fax: **67492305**

Email: **vackb@singnet.com.sg**

Driving License



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
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ACCIDENT STATEMENT

Date Of Report	26/12/2018 14:02
Date Of Accident	25/12/2018 22:20
Exact Location Of Accident	SELETAR MALL CARPARK
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SJY8381Y
Insured/Policyholder	
Name Of Registered Owner	SANDRA KUMAR S/O BATUMALAI
NRIC No	S7603905D
Email Address	CHANRUKZ@GMAIL.COM
Mobile Phone No	(LOCAL) +65-96221846
Alternative Phone No	OTHERS-96221846

Vehicle Particulars

Manufacturer	TOYOTA
Model	VIOS E AUTO

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? 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	A80452646QMX
Cover Note Number	

Driver

Name of Driver	SANDRA KUMAR S/O BATUMALAI
NRIC No	S7603905D
Date Of Birth	02/02/1976
Occupation	INDOOR
Date Of Driving Pass	07/05/1997
Driving Experience	21 YEARS AND 7 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-96221846
Fax Number	
Contact Number	OTHERS-96221846
Email Address	CHANRUKZ@GMAIL.COM

Address	BLK 629 WOODLANDS RING ROAD #05-240
Postcode	730629
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	SIDE SWIPE
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

REFER TO SKETCH PLAN

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	SKH6229X
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	KELVAN HO JIAN WEI
NRIC/Passport Number	S9529617C
Contact Number	92720688
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

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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 **regulate policy liability**.
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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.
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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
- (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 used 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: 26.12.18 14:00

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

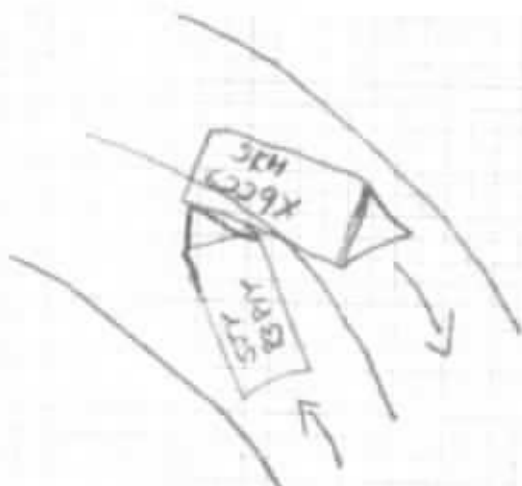
Name:

NRIC/FIN No:



Sketch Plan #2

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the 24th of Dec 2018 I drove my car to Sektar Mall to buy some groceries. While entering the Sektar Mall carpark, I need to do a sharp hand due to the carpark was narrow. While doing the maneuvering to make of hand, a blue colour BMW car was coming up the slope, while doing the right turn, the car was too close to my front right. After doing the hand turn, my right hand side bumper got pressed on his rear right tyre top of the body (small scratches) and the tyre was slightly scratches. After the impact, my white bumper came down and my right hand side door got a bit swirl while opening. We both pull over to a side and exchange particulars and took pics of the cars. The time of the incident was about 10:30pm.

DECLARATION

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

Policyholder's Signature

Date & Time: 1:40

26/12/18

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/VIN No.



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



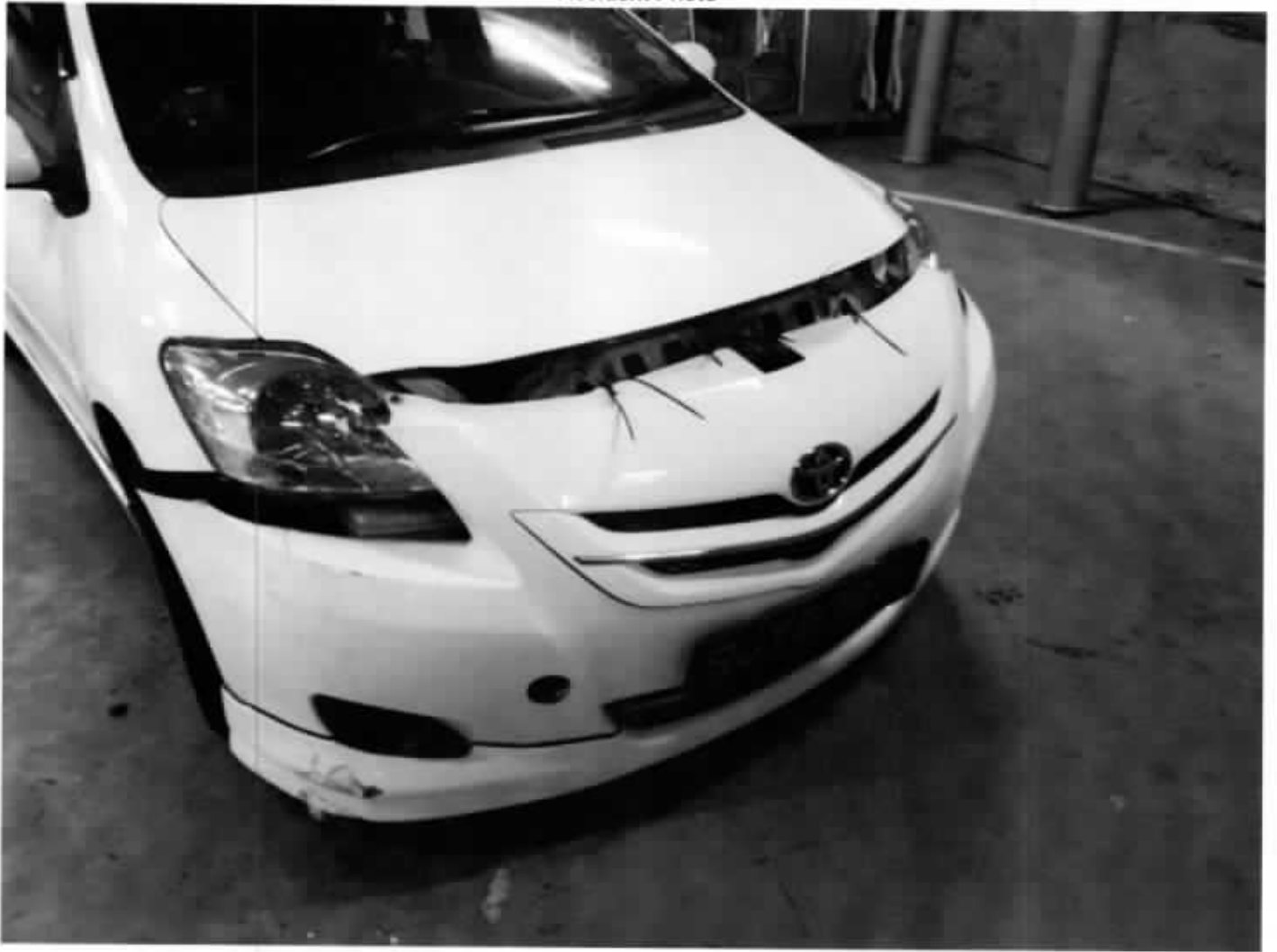
Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



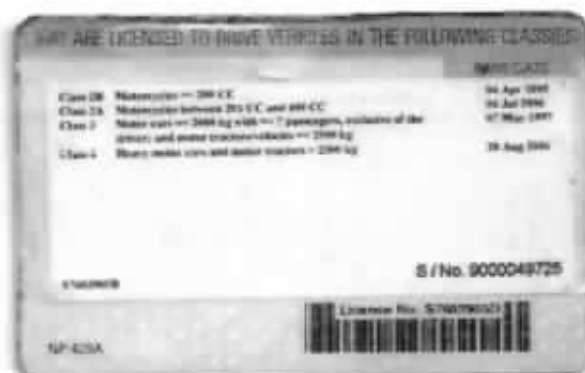
Accident Photo



Driving License



Identification Card



FINAL REPAIR BILL
REF: TP/140077/000016229

AT PERFORMANCE

160 SIN MING DRIVE #07-19 SIN MING
AUTOCITY SINGAPORE 575722

TEL: 6453 5112

FAX: 6552 2061

Regn. No. 52983289E

Messrs. Ho Kwok Who
Blk 686 Hougang Street 61 #02-186
Singapore 530686

Date 21/01/19

Vehicle No. SKH6229X BMW Z4 2.3i Auto

Quantity	Items/Descriptions	Prices
	Lump sum repair basis as recommended.	5300.00
	SGD.: Five Thousand Three Hundred Only.	
Total :		\$5,300.00



KM AUTO ASSESSORS PTE. LTD.

Insurance Loss Assessors / Adjusters

47 Jalan Pernimpin

#02-07 Halcyon 2

Singapore 577200

T 6448 8208

F 6442 9690

E kmautoassessors@gmail.com

Regn. No. 2009073402

INVOICE

NO. 9/TP1001/R

Messrs. HO KWOK WOH
BLK 686 HOUGANG STREET 61 #02-186 S'PORE 530686

Date 11-Jan-19

9/1/TP001/C	Particulars	Amount
	<u>RE: SKH 6229 X - BMW Z4 2.3i AUTO</u>	
	SURVEY FEE (INCL. PHOTOS & TRANSPORT CHARGES)	\$533.00
SGD: (FIVE HUNDRED AND THIRTY-THREE ONLY)	TOTAL:	\$533.00

E.&O.E.

for KM AUTO ASSESSORS PTE. LTD.



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Insurance Loss Assessors / Adjusters

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Regn. No. 2009073402

AUTOMOBILE INSPECTION REPORT NO. 9/1/TP001/C

To: HO KWOK WOH
BLK 686 HOUGANG STREET 61 #02-186 S'PORE 530686

General Condition: Poor/Fair/Good/Excellent

Reg. No.	SKH 6229 X	Make/Model	BMW Z4 2.3i AUTO	Year	2009
Engine No.	75094520N52B25AF	Chassis No.	WBALM32090E155243	Colour	Metallic Silver
Condition of Tyres			Speedometer Reading - Km		
			136009		
Front N/S	KUMHO 265/30ZR19	worn	10	%	Front O/S KUMHO 265/30ZR19
					worn 10 %
Rear N/S	KUMHO 265/30ZR19	worn	10	%	Rear O/S KUMHO 265/30ZR19
					worn 10 %

Requested By YOURSELF On 4-Jan-19 The Above Vehicle

Was Inspected At (4-Jan-19) A T PERFORMANCE 160 SIN MING DR #07-19 SIN MING AUTOCITY S'PORE 575722

And The Undermentioned Damage Was Noted:-

Rear bumper grazed, sliced, bent and deformed, o/s rear fender grazed and bent, wheel housing bent, o/s rear wheel assy. grazed, sliced, bent and out of alignment, tyre wall grazed.

Photographs:- 33 Copies were taken at time of inspection and are attached .

The Repairers estimate was for a total amount of	\$	8,563.05
After adjustment the estimate was revised and agreed at	\$	6,676.90

SPECIAL REMARKS

The Repairers were **NOT AUTHORISED** to proceed with the repairs.
Survey was carried out without prejudice.
The above were due to impact to the o/s rear portion of the vehicle.

Alternatively, we recommend that repairs be carried out on a Lump Sum basis instead, @\$5,300/- Nett.

MICHAEL EE Dip.A.Eng., AMIRTE, AMSAE, AMSOE, AMIM, MSAAA

Date 11-Jan-19

APPENDIX 'A'

TO REPORT NO:

REGN. NO:

9/1/TP001/C

SKH 6229 X



KM AUTO ASSESSORS PTE. LTD.

Insurance Loss Assessors / Adjusters

47 Jalan Pemimpin

#02-07 Halcyon 2

Singapore 577200

T 6448 8208

F 6442 9690

E kmautoassessors@gmail.com

Regn. No. 2009073407

Nature of Work and Materials	Repairers Estimate \$	Remarks	Amount Revised \$
1 pce rear bumper fascia	1,143.70	grazed, sliced, bent, fastener torn	/ 1,143.70
1 pce o/s rear wheel hub	128.00	warped	/ 128.00
1 pce o/s rear control arm	1,123.80	bent	X 1,123.80 <i>nn</i>
1 pce o/s rear lower arm	387.85	bent	/ 387.85
1 pce o/s rear shock absorber	339.70	bent & stiffened	/ 339.70
			3,123.05
		less 5% <i>1999.25</i>	156.15
	3,123.05		2,966.90
S.NETT			
1 pce o/s rear wheel rim	1,300.00	grazed, sliced, bent	1,300.00 <i>800</i>
1 pce o/s rear tyre	550.00	not necessary	-
Remove necessary interior upholsterys and fittings to enable necessary repairs, check and refit same.	200.00		X 120.00 <i>nn</i>
Remove lamps, necessary wirings and electrical fittings to enable necessary repairs, check, refit same, test electrical-circuit.	60.00		X 30.00 <i>nn</i>
Transfer reverse sensors to new rear bumper assy., refit, scan, program and test system.	150.00		80.00 <i>40</i>
Dismantle and remove o/s rear suspensions ssy. to enable necessary, repairs, check, replace damaged parts, reassemble, refit same, bleed brakes.	400.00		280.00 <i>200</i>
Renew o/s rear wheel rim and balance wheel assy.	80.00		50.00 <i>30</i>
Check and realign wheels (computerised).	200.00		120.00 <i>60</i>
Remove damaged parts, jack out, straighten up damaged body panels, repair body parts and fittings, whichever possible and necessary, replace necessary damaged parts, refit and align whichever parts necessary.	900.00		600.00 <i>300</i>
c/f	6,963.05		5,546.90
Total Amount Revised	\$		
Lump Sum Repairs Amount	\$		
It is estimated that the repairs will take		days to complete.	

APPENDIX 'A'
TO REPORT NO:
REGN. NO:

9/1/TP001/C
SKH 6229 X



KM AUTO ASSESSORS PTE. LTD.
 Insurance Loss Assessors / Adjusters

47 Jalan Pemimpin
 #02-07 Halcyon 2
 Singapore 577200

T 6448 8208
 F 6442 9690
 E kmautoassessors@gmail.com
 Regn. No. 200907340Z

Nature of Work and Materials	Repairers Estimate \$	Remarks	Amount Revised \$
b/f	6,963.05		5,546.90
Paint replacement parts and repaint damaged sections in and outside.	1,100.00		800.00 <i>400</i>
Rustproof damaged section.	100.00		X 50.00 <i>nn</i>
Conduct diagnostic programming and calibration.	400.00		X 280.00 <i>nn</i>
		18.0	
TOTAL	8,563.05		6,676.90
		3728.28 2950	

Total Amount Revised	\$	6,676.90
Lump Sum Repairs Amount	\$	5,300.00
It is estimated that the repairs will take	FIVE	days to complete.

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

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Iris Auth'd	Status
Main	26 Dec 2018		31 Dec 2018 09:16 Edit Adj Rpt	S\$2,950.00 Edit Estimates	S\$2,950.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by insurer]									
Insured: SANDRA KUMAR S/O BATUMALAI , ID: S7603905D, Tel: +6596221846, Email: CHANRUJKZ@GMAIL.COM									
Main Claimant: HO KWOK WOH , ID: S7033158F									
Vehicle Reg. No.: SKH6229X		Date of Loss: 25/12/2018 00:00 - :59 [110 Months and 12 Days From LTA Reg Date (Man Yr)]							
Claim Type: TP / 580492		Policy/Cover Note No.: A80452646QMX (Comprehensive) Coverage: 02/01/2018 - 01/01/2019							
Vehicle Reg. No. (Insured): SJY8381Y		Policy No. (Claimant):							
		Excess: S\$500.00							
Repairer: At Performance (160 Sin Ming) (HQ) Blk 160 Sin Ming Drive, #07-18/19, 575722 Sin Ming - Tel:									
Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Jowyn Tay Mei Ling - 6643 1307]									
Adjuster: LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by XING GUO QIANG] ... [Final Rpt due 27/02/2019]									
Driver/Custodian (Insured): SANDRA KUMAR S/O BATUMALAI (42 / Female) , NRIC: S7603905D, Tel: +6596221846 Email: CHANRUJKZ@GMAIL.COM									
Adj Asg. Remarks: SJE : DISAGREED / LIABILITY UNCLEAR Please appoint LKK AUTO to conduct the survey . Kindly contact MR ALVIN @ 9686 6219 to arrange for survey									
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
<ul style="list-style-type: none"> MSIG_SG (25/02/2019): Report Send Back Alerts - SKH6229X (TP) 									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SKH6229X (580492)
[SJY8381Y]
TP
HO KWOK WOH
Dec 25 2018 12:00AM
[SANDRA KUMAR S/O BATUMALAI]
At Performance (160 Sin Ming)

Upload Documents			Upload Photos			Compose New Letter			View View in Browser		
Photos/Images									3 per page		<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)							Thumbnail	Print	
1	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
2	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
3	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
4	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
5	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
6	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
7	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
8	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
9	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
10	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
11	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
12	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
13	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
14	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
15	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
16	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
17	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
18	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
19	03/01/19 16:41	General View							Load JPG	<input checked="" type="checkbox"/>	
Documentation									1 per page		<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)							Thumbnail	Print	
1	28/12/18 15:07	TPD SKH6229X GIA REPORT							Load PDF		
2	28/12/18 15:07	OI SJY8381Y GIA REPORT							Load PDF		
3	28/12/18 15:07	SKH6229X - PRI							Load PDF		
4	28/12/18 15:38	TPD SKH6229X - PRI							Load PDF		
5	28/12/18 16:28	Reject email to TP lawyer & appoint LKK AUTO							Load PDF		
6	04/02/19 10:36	LOD with supporting documents - SKH6229X							Load PDF		
7	04/02/19 10:36	TPD SKH6229X - COLOUR PHOTO							Load PDF		
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)							Thumbnail	Print	
1	10/04/19 16:32	PRS Invoice							Load PDF		
2	10/04/19 16:32	Colour Photo							Load PDF		

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)**Show Remarks To:** ☐ Handling InsurerNote: 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

Our File No: CS3/MSG18023323/GVD3E2-1

Date: 10/04/2019

REFERENCE

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd.

Policy No: A80452646QMX

Claimant Vehicle No: SKH6229X

Insured Vehicle No: SJY8381Y

Date of Loss: 25/12/2018

Nature of Claim: TP

Claim No: 580492

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SKH6229X

Make & Model: BMW Z4, 2.5 (A)

Reg. Date: 13/10/2009 (Man. Year: 2009)

Colour: Grey

Engine Capacity: 2497 cc

Market Value/New Car Price: N/A

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

Engine No: 75094520N52B25AF

Chassis No: WBALM32090E155243

Odometer: 136009 km

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable):

Yes

Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

Yes

Engine Modification:

No

Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 265/30Z R19

Rear Tyre Size: 265/30Z R19

Front Left Side: Kumho 6 mm

Rear Left Side: Kumho 6 mm

Front Right Side: Kumho 6 mm

Rear Right Side: Kumho 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	4,973.05	2,699.29	2,273.76	45.72
Miscellaneous Items	0.00	0.00	0.00	
Labour	3,590.00	1,030.00	2,560.00	71.31
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	8,563.05	3,729.29	4,833.76	56.45
Approved Total (Overridden) (S\$)		2,950.00		
Nett Amount (S\$)	8,563.05	2,950.00	5,613.05	65.55

INSPECTION

Date of Assignment: 31/12/2018

Date Inspected: 03/01/2019 Inspected At:

At Performance (160 Sin Ming) (HQ)

Blk 160 Sin Ming Drive, #07-18/19

Singapore 575722

Estimated Period of Repair: 4.0 days

Adjuster: XING GUO QIANG

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: 10 Apr 2019)
Parts:	M1-COUPE	BMW Z4 2.5 (A) (Catalogue:Merimen Singapore 1.0)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for SKH6229X)	
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		*REAR BUMPER FASCIA (Fastener Torn)	Grazed/Sliced/Bent	1,143.70 F	*1,143.70 FL
2	1		*O/S REAR WHEEL HUB	Warped	128.00 F	*128.00 FL
3	1		*O/S REAR CONTROL ARM	Not Necessary	1,123.80 F	*- FL
4	1		*O/S REAR LOWER ARM	Bent	387.85 F	*387.85 FL
5	1		*O/S REAR SHOCK ABSORBER	Bent / Stiffened	339.70 F	*339.70 FL
6	1		*O/S REAR WHEEL RIM	Grazed/Sliced/Bent	1,300.00 FS	*800.00 FS
7	1		*O/S REAR TYRE	Not Necessary	550.00 FS	*- FS
					Sub Total (S\$)	4,973.05 2,799.25
					- List Item Discount on L Items 0.00/5.00% (S\$)	0.00 99.96
					Total Parts (S\$)	4,973.05 2,699.29

F=Franchise part. S=SpcNett. L=ListItemDisc

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labour Items				
1	REMOVE NECESSARY INTERIOR UPHOLSTERY AND FITTINGS TO ENABLE NECESSARY REPAIRS, CHECK AND REFIT SAME	New	200.00	0.00
2	REMOVE LAMPS, NECESSARY WIRINGS AND ELECTRICAL FITTINGS TO ENABLE NECESSARY REPAIRS, CHECK, REFIT SAME, TEST ELECTRICAL-CIRCUIT	New	60.00	0.00
3	TRANSFER REVERSE SENSORS TO NEW REAR BUMPER ASSY, REFIT, SCAN PROGRAM AND TEST SYSTEM	New	150.00	40.00
4	DISMANTLE AND REMOVE O/S REAR SUSPENSIONS ASSY. TO ENABLE NECESSARY, REPAIRS, CHECK, REPLACE DAMAGED PARTS, REASSEMBLE, REFIT SAME, BLEED BRAKES	New	400.00	200.00
5	RENEW O/S REAR WHEEL RIM AND BALANCE WHEEL ASSY	New	80.00	30.00
6	CHECK AND REALIGN WHEELS (COMPUTERISED)	New	200.00	60.00
7	REMOVE DAMAGED PARTS, JACK OUT, STRAIGHTEN UP DAMAGED BODY PANELS, REPAIR BODY PARTS AND FITTINGS, WHICHEVER POSSIBLE AND NECESSARY, REPLACE NECESSARY DAMAGED PARTS, REFIT AND ALIGN WHICHEVER PARTS NECESSARY	New	900.00	300.00
8	PAINT REPLACEMENT PARTS AND REPAINT DAMAGED SECTIONS IN AND OUTSIDE	New	1,100.00	400.00
9	RUSTPROOF DAMAGED SECTION	New	100.00	0.00
10	CONDUCT DIAGNOSTIC PROGRAMMING AND CALIBRATION	New	400.00	0.00
Gross Labour Cost (\$\$)			3,590.00	1,030.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >