

URGENT

22/03/2019

ASS. REC. BY:

REF:

CS3 / ASM19001508 / Gtd3-^{er}

Special Instruction:

Surveyor:

Gho Chuan

ASSIGNMENT (Office)

From (Person):

Liu Tiwen

of

Asm

Date/Time:

22/03/2019

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SKN 1831H

Insured:

YN 8266C

at Workshop m/s

Bak Meng Motor

Tel:

of

Bik 5032 - Amk Ind Park 2 #01-291

Policy No:

Claim No:

~~9901067~~ 19.26688 PD-0

Sum Insured:

Excess:

Make of Veh:

D.O.A.

18012019

(Client's Record)

CA / REV / REP. / REV 24 HRS Wp.

24.01.2019 @ morning

I.O.D. Endorsement:

Date/Time:

22/03/2019 7:08pm

Person Contacted:

Kelvin

Vehicle IN / OUT

Date/Time

Action/Instruction (X) Estimate

SKN 1831H - X

YN 8266C - X

Dismantle: 24/1/2019

After repair: 28/1/2019

\$ 2650, 4 Days.
(Red: 4050; 60%)


3/5/2019

316 Typst

RECEIVED 03 JUN 2019

PRS
X22

REF: ASM(AxA)

7046H

ASSIGNMENT

From: _____ Date: 24/01/2019
Estimated Cost: _____
OD / ☒ WS / TP RES / OD RES / EVA / INV / MV
To Inspect Vehicle No: SKN 1831H
at Workshop n/s: Bak Heng Motor
of Blk 5032, Amk Ind. park 2 #01-291
Insured: _____
Policy No: _____
Claims No: _____
Sum Insured: _____ Excess: _____
(Client's Record)
Make of Veh: Morning

(Policy Condition)

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

Bal. or Market Value: \$45k
IDAC Accident Report: Consistent? : Yes or No
GIA / PR Seen: Consistent? : Yes or No
Est. Repairs: 4 days Res.: Yes or No
Lum Sum: % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS up

Date: _____ Person Contacted: _____

Vehicle: IN / OUT

Veh No: SKN 1831H Yr Regn: 21 May 2014
Type: ☒ M/Car / M/Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
Truck / Trailer or
Make: KIA Forte K3 cc 1591
Colour: Black A/C: Insured / Std / NI / NA
Sp. Reading: 91571 T/Radio: Insured / Std / NI / NA

Eng/No: _____
C/No: KNA F8 411 ME5126000
Gen. Cond: ☒ Good / Fair / Poor / Burnt
Steering: ☒ In order / Jammed / Leaked / Burnt or
Brake: ☒ In order / Jammed / Leaked / Burnt or
Modi: NII / ☒ SRim / STD A/Rim or
Tyre Size: F: 245/45 R17
R: "

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
TOYO / YOKO or Dayton

Front Rear
R/Bal. 6 mm R/Bal. 6 mm
L/Bal. 6 mm L/Bal. 6 mm
D.O.A. D.O.I. 24-01-19
Survey held at W/S 12:20pm
Des. of Damages: ☒ Frt / Rear / O/S / N/S / U/C / Rooftop or

The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

Repa Page 3K-4K

[Signature]
11/2/2019

Date/Time, File Pass to?

1)

Date/Time, File Return to?

2)

Report Format :

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

☐ : Preli. Report
☐ : Final Report

Days Of Repair: 4

Resurvey No. of Trip: 3

Add Fee: ☐ Site Insp (\$)
☐ Interview (\$)
☐ Tech Invs (\$)
☐ Weekend (\$)

Survey Fee:

Transportation:

) \$ + R/S \$

) Photos

) Others

)

TOTAL

100
100

Nivitha (LKK Auto)

From: Xin Yi <xinyi@seahong.com.sg>
Sent: Friday, 22 March 2019 12:00 AM
To: 'Admin-D (LKKAuto)'; 'Admin A'
Cc: 'Chee Kiong'; samson@seahong.com.sg; amanda@seahong.com.sg
Subject: SKN 1831H [Our file ref: 19.26688 PD-O]
Attachments: TPPD LITIGATION LOD LEK LIEN AUN AYLWIN.pdf

Dear Nivitha,

CLAIMANT : LEK LIEN AUN AYLWIN
VEHICLE NUMBER : SKN 1831H
ALLEGED ACCIDENT DATE : 18 JANUARY 2019
AXA VEHICLE NUMBER : YN 8266C

We act for AXA Insurance Pte Ltd for the above matter.

We understand that you were engaged to survey the claimant's vehicle.

The claimant has issued their LOD and their surveyor's report is attached. A copy is enclosed.

We have requested for OI's GIA from AXA and will forward once we receive the same.

Please let us hear from you on the following: -

- a. If you have conducted post-repair inspection already, please let us have your survey report urgently.
- b. If you have not conducted post-repair inspection, please let us arrange for inspection with the claimant's solicitor and let us have your survey report in due course.

May we hear from you on the above soonest.

Thanks & Best Regards

Heng Xinyi

(Secretary to Mr Tan Chee Kiong)
Seah Ong & Partners LLP
36 Robinson Road
#12-03 City House
Singapore 068877

Tel: 6536 5369

Fax: 6536 5811

This message is intended for the recipient named above. It may contain confidential or privileged information. If you are not the intended recipient, please notify the sender immediately by replying to this message and then delete it from your system. Do not read, copy, use or circulate this communication. Thank you.

Disclaimer: Internet communications are not secure. While every reasonable effort has been made to ensure that this communication has not been tampered with, Seah Ong & Partners LLP cannot be responsible for alterations made to the contents of this message without its express consent. If you wish to receive a hard copy of this message for comparison or should you require any other form of confirmation of the contents of this message, please contact the sender. Opinions, conclusions and other information in this message that do not relate to the official business of the company shall be understood as neither given nor endorsed by Seah Ong & Partners LLP.

TOMMY CHOO, MARK GO LLC

Advocates & Solicitors

UEN NO : 201523418E

(a law corporation with limited liability)

151 CHIN SWEE ROAD #14-15/16
MANHATTAN HOUSE
SINGAPORE 169876
TEL : (65) 6532 2455
FAX : (65) 6538 9850 (Services of Court Documents By Fax Not Accepted)

EMAIL: lhling@tcmg.com.sg

Our Ref : LLH/ing/1111/0319/BHM

Your Ref : YN 8266 C

19 MAR 2019

ONG KOCK HIONG TRANSPORT

5 Soon Lee Street
#06-19 Pioneer Point
Singapore 627607

M/S AXA INSURANCE SINGAPORE PTE LTD

8 Shenton Way#27-01
AXA Tower
Singapore 068811

Attn: Motor Claims Department

Dear Sirs,

ACCIDENT INVOLVING SKN 1831 H AND YN 8266 C ON 18 JANUARY 2019 ALONG THOMSON ROAD BALESTIER HILL SHOPPING CENTRE CARPARK

We are instructed by **Lek Lien Aun Aylwin**, to claim damages against you or your insured, the driver of motor vehicle no. **YN 8266 C** in connection with a road traffic accident on 18 of January 2019, at about 14:20 hours along Thomson Road Balestier Hill Shopping Centre Carpark, involving our client's motor vehicle no. **SKN 1831 H** and motor vehicle no. **YN 8266 C** driven by your insured at the material time.

We are instructed that the accident was caused by your insured's negligence and/or management of his motor vehicle. As a result of the accident, our client's motor vehicle was damaged and our client had been put to loss and expenses, particulars of which are as follows:

1 Costs of Repair	\$ 6,700.00
2 Loss of Use (\$80 x 7 days)	\$ 560.00
3 Loss of Use (Pre-repair)(\$S80 X 2 days)	\$ 160.00
4 Survey Fee	\$ 680.00
5 Disbursement (at this stage)	\$ 93.00
6 Legal Cost (at this stage)	\$ 700.00
	<u>\$ 8,893.00</u>



3 0 1 9 6 7 2 4 3 7 - - -

By Certificate of Posting
(For your attention:without enclosures)

60140278

BY PDX NO. 8176

PDX Intercompany Exchange Pte Ltd



01080868682

FROM **TOMMY CHOO, MARK GO LLC**
PDX Box No. **8141**

TOMMY CHOO, MARK GO LLC

Advocates & Solicitors

UEN NO : 201523418E

(a law corporation with limited liability)

151 CHIN SWEE ROAD #14-15/16

MANHATTAN HOUSE

SINGAPORE 169876

TEL : (65) 6532 2455

FAX : (65) 6538 9850 (Services of Court Documents By Fax Not Accepted)

Email: lhling@tcmg.com.sg

A copy each of the following supporting documents is enclosed:

1. Copy of accident report and Traffic Accident Report and LTA search;
2. Copy of Certificate of Insurance;
3. Copy of survey report and invoice and repair bill;
4. Colour photographs pertaining to our client's motor vehicle for your perusal.

We had on 21 of January 2019 notified your insurer, M/s AXA Insurance (S) Pte Ltd about the accident and the pre-repair inspection was conducted.

Please note that if you are insured and you wish to claim from your insurance policy, you should immediately pass this letter to your insurer

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

Please note that if you have a counterclaim against our client arising out of the accident, you are also required to send us a letter giving full particulars of the counterclaim together with the relevant documents within 8 weeks of your receipt of this letter.

Yours faithfully,



Encs.

cc. client

Enquire Vehicle & Owner Information (Vehicle No. YN8266C As At 18 Jan 2019 / 14:20:00)**Law Firm Search Details**

Search Reason: Insurance claim in relation to traffic accident
Law Firm Case No.: LLH.SKN1831H.BHM

Current Owner Details

Owner ID Type: Business
Owner ID: 53185223K
Owner Name: ONG KOCK HIONG TRANSPORT
Registered Address Type: HDB / HUDC
Registered Block/House No.:5
Registered Street Name: SOON LEE STREET
Registered Unit No.: # 06 - 19
Registered Building Name: PIONEER POINT
Registered Postal Code: 627607

Current Vehicle Details

Vehicle No.: YN8266C
Make Description/Model: MITSUBISHI / CANTER FEB21ER4SDEB
Insurance Company Name: AXA INSURANCE 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	21/01/2019 17:27
Date Of Accident	18/01/2019 14:20
Exact Location Of Accident	ALONG THOMSON RD BALESTIER HILL SHOPPING CTR CP
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	9KN1831H
Insured/Policyholder	
Name Of Registered Owner	LEK LIEN AUN AYLWIN
NRIC No	S7817046H
Email Address	AYLWIN.LEK@GMAIL.COM
Mobile Phone No	(LOCAL) +65-97921990
Alternative Phone No	OTHERS-97921990
Vehicle Particulars	
Manufacturer	KIA
Model	FORTE K3-1.6 (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	DIRECT ASIA INSURANCE (SINGAPORE) PTE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	MT/00485854
Cover Note Number	21/05/2018 - 20/05/2019
Driver	
Name of Driver	LEK LIEN AUN AYLWIN
NRIC No	S7817046H
Date Of Birth	12/06/1978
Occupation	INDOOR
Date Of Driving Pass	27/07/1996
Driving Experience	22 YEARS AND 5 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-97921990
Fax Number	
Contact Number	OTHERS-97921990
Email Address	AYLWIN.LEK@GMAIL.COM

Address BLK 1 THOMSON ROAD
#02-328B

Postcode 300001

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 HIT AND RUN / VANDALISM / DAMAGED WHILE PARKED

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) 0

Details of Police Action

Was the accident reported to the police? YES

If Yes, Please state which Police Station

Police Station Name MOULMEIN NEIGHBOURHOOD POLICE POST

Police Station Address ROAD: BLK 101 JALAN RAJAH, POSTCODE: 320101, COUNTRY: SINGAPORE

Police Station Contact TEL NO: 1800-2508999 - FAX NO: 63554312

Was notice of intended Prosecution given? NO

If Yes, against whom?

Circumstances of Accident

REFER TO THE POLICE REPORT & SKETCH PLAN BY DRIVER

Attachment(s)

Are accident photos available for attachment? YES

Was there any video captured by Car Camera? NO

Was there any audio recorded? NO

DETAILS OF OTHER VEHICLE PROPERTY

Vehicle Registration Number YN8286C

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category COMMERCIAL VEHICLE

Name of Driver

NRIC/Passport Number

Contact Number

Address

Postcode

Insurance Company Name

Sketch Plan Pg. 1

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
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. The report will be forwarded by the Insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this (form) and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (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:

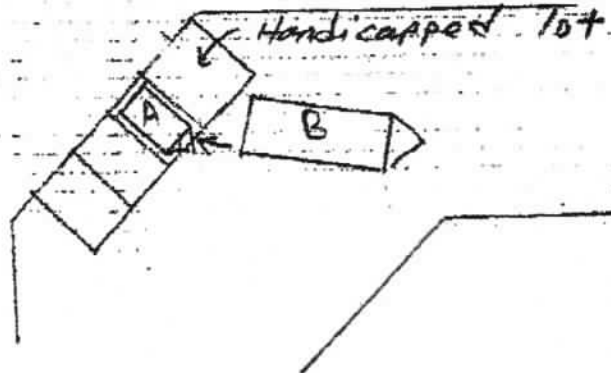
Driver's Signature
(if driver is not the policyholder)
Date & Time:

Reported by Insurer's Personnel's Signature
Name:
NRIC/PIN No.:

Sketch Plan Pg. 2

SKETCH PLAN

Date of Accident: 18/1/2019 Time: 2.20-2.30 Location: Balestier Hill shopping Centre Carpark
 My Vehicle A: SKN1F31H Vehicle B: YN8266L Vehicle C/Others: _____



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

Refer to police report T/20190119/219

() Claim OD/TP at Ah Lim Motor (X) Claim OD/TP at other workshop () Reporting Only

Remarks: Please forward a copy of my efile accident report to:
 My workshop :
 email address :
 & myself :
 email address : aykwin.lee@gmail.com

Note: Please take note that your insurer have 14 days timeframe for you to submit own damage claim under your own policy. Kindly check with your own insurer for more information.

DECLARATION

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

[Signature]
 Policyholder's Signature
 Date & Time:

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

[Signature]
 Reporting Officer's Signature
 Name:
 NRIC/PIN No.:



**SINGAPORE
POLICE FORCE**



T/20190119/2119

Police Station Of Origin:
Moulmein NPP
101 Jalan Rajah #01-01 SINGAPORE
321101
Tel No: 1800-25089899

1 of 3

Report No T/20190119/2119

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 19/01/2019 17:40		Vide Report No.:		Station Diary No.: 27	
Informant's Particulars					
Name of Informant: LEK LIEN AUN, AYLWIN		Address: APT BLK 1 THOMSON ROAD #02-328B SINGAPORE 300001			
ID Type / ID No.: NRIC NO / S7817046H		Contact No.: Home/Office: Mobile: 97921980			
Nationality: SINGAPORE CITIZEN		Email: aylwin.lek@gmail.com			
Sex: Male	Age: 40	Date of Birth: 12/06/1978	Type of Informant: Vehicle Owner		
Race: Chinese		Language: English		Institution / School Name:	
Occupation: Sales Operation Manager		Driving Licence Information: Class: 2B, 2A, 3		Date of Expiry:	

General Information of the Accident

Type of Accident: Non-Injury Hit and Run	Drink Drive: No	Date/Time of Accident: 18/01/2019 14:20	Type of Location: Car Park
Location: Along Road 1 THOMSON ROAD Balestier Hill Shopping Centre Carpark 1			
Weather: Clear	Road Surface: Wet	Road Speed Limit:	
Traffic Flow:	Traffic Control: Not Controlled	Traffic Volume: No Traffic	
Type of Collision: Moving Vehicle Against - Parked Vehicle		Anyone conveyed by ambulance: No	

Details of Vehicle Involved

Vehicle No.	Type	Make	Model	Color	Condition	No of Passengers
SKN1831H	Car	KIA	FORTE K3 1.8A	Black	Slightly Damaged	0
YN8266C	Lorry	MITSUBISHI		White		0

Details of Person Involved

Any Pedestrian Involved: No	
No. of Pedestrians Injured: NIL	Use of Pedestrian Crossing: NA



**SINGAPORE
POLICE FORCE**



T/20190119/2119

2 of 3

Police Station Of Origin:
Moulmein NPP
101 Jalan Rajah #01-01 SINGAPORE
321101
Tel No: 1800-25089999

Report No T/20190119/2119

CONTINUATION OF REPORT

Vehicle Owner			
Name	LEK LIEN AUN, AYLWIN	ID No.	S7817046H
Related Vehicle	SKN1831H (Car)	Contact No.	97921990
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 2B,2A,3 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL

Brief Details.

On 17/01/2019 at about 1900hrs, I had parked my car at the Balestier Hill Shopping Centre open spaced carpark 1. At that time, everything was intact.

On 19/01/2019 at 1300hrs, I went to retrieve my car and noticed a note stating that if I would like to know who hit my headlight, I was to call him at 8484 5000. I then discovered my front left headlight was shattered and there were dents on my bonnet. When I called the number, the man introduced himself as Ismail and sent me a few photographs showing a lorry doing a three point turn on the handicap lot which was beside the lot I parked my car. He informed that the incident happened on 18/01/2019 at about 1430hrs. Ismail also informed that the lorry driver had scolded him when he noticed Ismail looking at him.

I wish to state that I had left home for a meeting in Kuala Lumpur on 18/01/2019 at 0500hrs and only returned home at 2030hrs as such, I was unaware of the damage. I also wish to state that other than Ismail's note, no other note was left on my car.



**SINGAPORE
POLICE FORCE**



T/20190119/2119

3 of 3

Police Station Of Origin:
Moulmein NPP
101 Jalan Rajah #01-01 SINGAPORE
321101
Tel No: 1800-25089999

Report No. T/20190119/2119

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report
E /
Sgt 3 ERWIN SUTRISNO BIN NADIMOH

Signature Of Informant:

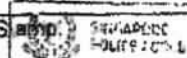
Signature Of Interpreter:
Not applicable

Date/Time:
19/01/2019 17:40

Officer In Charge Of Case:
TP / HRT /
Sr Staff Sgt ESTHER CHONG
Contact No.: 65476388

Classification Of Case:

Authentication Stamp
NP 188



SIGNATURE



Contact us at
 Hotline: (65) 6532 2888
 E-mail: CustomerService@DirectAsia.com

CERTIFICATE OF INSURANCE

Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) (Singapore) [the "Act"]
 Motor Vehicles (Third-Party Risks and Compensation) Rules, 1960 (Singapore)
 Road Transport Act, 1987 (Malaysia)
 Motor Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

This document forms part of your contract with us and should be read together with your Policy Schedule and your Policy Details. Do let us know if any of the details shown here need to be amended or updated.

Certificate No.	MT/00485854	
Type of Coverage / Driver Plan	Car Comprehensive (Value Plan)	
1) Vehicle Registration No.	SKN1031H	
Chassis No.	KNAFZ411ME5126000	
2) Name of Policy Holder	Lek, Lien Aun Aylwin	
3) Effective Date / Time of Commencement of Insurance for the Purpose of the Act	21/05/2018 00:00	
4) Date/Time of Expiry of Insurance	20/05/2019 23:59	
5) Persons or Classes of Persons Entitled to Drive	<p>(a) The Insured</p> <p>(b) Any person who is named on the policy who is driving on the Insured's order or with his permission.</p> <p>The person driving must have a valid driving licence to drive in Singapore and must not be under suspension or disqualification from driving.</p>	
6) Limitations as to use	<p>Use only for private purposes, in accordance with the declared car usage stated on your Policy Schedule. The policy does not cover use for hire or reward, tuition, driving test, racing, pace-making, reliability trials, speed tests, the carriage of goods for payment or for any purpose in connection with the motor trade business.</p> <p>*Limitations rendered inoperative by Section 8 of the Act and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under this heading.</p>	
Sum Insured	Market Value	
Own Damage Excess	S\$ 800.00 (before any applicable GST)	
Windscreen Excess	S\$ 100.00 (before any applicable GST)	
Choice of workshop	My Workshop/ My Authorised Distributor Workshop	
Finance company / Hire Purchase	Citibank Singapore	
Main driver	Lek, Lien Aun Aylwin	
Ref	Named Driver	Date of Birth
Named driver (1)	CAO, WEI JING	31/01/1983

Important Note: This policy is on a named driver basis. Any unnamed drivers will not be covered.

I/We hereby certify that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and the Road Transport Act, 1987 (Malaysia).

Direct Asia Insurance (Singapore) Pte. Ltd.

Issued on: 18/05/2018

Edip Olur
 Chief Underwriting Officer

Direct Asia Insurance (Singapore) Pte Ltd
 85 South Bridge Road Singapore 058716
 www.DirectAsia.com

0149728002 (unpublished number)

CARLINK CONSULTANCY

60 Hillside Drive, Singapore 549009
Fax: 62874788 Tel: 62856178

INVOICE

Lek Lien Aun Aylwin
C/o Blk 5032 Ang Mo Kio Industrial Park 2
#01-291
Singapore 569535

Invoice No: CL 12118 TP
Our Ref: CL 12118 SKN 1831 H
Date: 11th March 2019

S/N	DESCRIPTION	QTY	UNIT PRICE (\$)	AMOUNT (\$)
1	<u>Vehicle No: SKN 1831 H</u> Charges for accident vehicle inspection and appraisal report, photographs, transportation & misc*** (photographs - 80 copies)			\$680.00
			Total:	\$680.00



We thank you for the opportunity to serve you and assure you of our best at all times

PATRICIA NG
Automotive Engineer Assessor
MIMI, MIRTE, LCGI, I ENG, LAE, CGLI ETC.

Note: Payment by cheque should be crossed and made payable to "CARLINK CONSULTANCY"

CARLINK CONSULTANCY

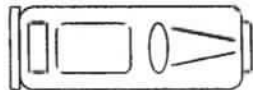
60 Hillside Drive
Singapore 549009

Tel : 62856178

Fax : 62874788

ACCIDENT VEHICLE INSPECTION / ASSESSMENT REPORT

Our Ref: CL 12118 SKN 1831 H

1 REFERENCE					
Date of request	:	23rd January 2019			
Requested by	:	Lek Lien Aun Aylwin C/o Blk 5032 Ang Mo Kio Industrial Park 2, #01-291, Se 569535			
Type of claim	:	Third party			
Workshop	:	M/S Bak Heng Motor Repairing Co Blk 5032 Ang Mo Kio Industrial Park 2, #01-291 Singapore 569535			
Date of survey	:	23rd January 2019			
Accident date	:	18th January 2019			
2 DETAILS OF VEHICLE					
Registration No.	:	SKN 1831 H			
Make & Model	:	Kia Forte K3 1.6A			
Date of registration	:	21st May 2014			
Engine No.	:	G4FGDH659978			
Chassis No.	:	KNAFZ411ME5126000			
Speedometer reading	:	91562 Km			
Transmission	:	Automatic			
Colour	:	Black			
3 STATIC CHECK					
Steering	:	see annex(es)	Paintwork	:	Good
Footbrake	:	see annex(es)	Modification	:	Nil
Handbrake	:	see annex(es)	General condition	:	Good
4 TYRE CONDITION					
		<u>Nearside/Make</u>	<u>Offside/Make</u>	<u>Size</u>	
Front tyre	:	6mm/Dayton	6mm/Dayton	:	215/45 R17
Rear tyre	:	6mm/Dayton	6mm/Dayton	:	215/45 R17
5 POINT OF IMPACT					
See Annex(es) and Motor Accident Reports					
6 REMARK					
This inspection was conducted entirely on a "WITHOUT PREJUDICE" basis and we have not authorised any repair.					

Annex A : Assesement / Adjustment on Spare Parts

SKN 1831 H

Item	Vehicle Parts Description	Condition	Qty	W/shop Est. (\$)	Disc (%)	Adjusted Cost (\$)
List Items						
1	Front bumper fascia	Grazed/deformed/cut	1	\$875.00	10%	\$787.50
2	Front bumper side retainer LH	Distorted/cut	1	\$40.00	10%	\$36.00
3	Front bumper reinforcement	Bent	1	\$342.00	10%	\$307.80
4	Front bumper clips	Necessary	1set	\$50.00	10%	\$45.00
5	Front bumper lower grille	Shifted	1	\$118.00	10%	\$106.20
6	Front bumper fog lamp LH	Slack/cut	1	\$260.00	10%	\$234.00
7	Front bumper fog lamp cover LH	Slack/cut	1	\$85.00	10%	\$76.50
8	Front grille	Grazed/cut	1	\$865.00	10%	\$778.50
9	Front grille clips	Necessary	1set	\$30.00	10%	\$27.00
10	KIA badge	Necessary	1	\$48.00	10%	\$43.20
11	Head lamp LH	Cracked	1	\$1,845.00	10%	\$1,660.50
12	Head lamp bottom retainer LH	Distorted	1	\$85.00	10%	\$76.50
13	Front support panel	Cracked	1	\$562.00	10%	\$505.80
14	Front LH fender	Repair	1	\$463.00	100%	\$0.00
15	Front LH fender inner shield	Cut	1	\$126.00	10%	\$113.40
16	Front LH fender inner shield clips	Necessary	1set	\$30.00	10%	\$27.00
17	Bonnet assy	Dented/warped	1	\$752.00	10%	\$676.80
18	Bonnet insulator clips	Necessary	1set	\$40.00	10%	\$36.00

Total for Spare Parts : \$6,616.00 \$5,537.70

2797

10%: 2517.3

Annex B : Adjustment on Labour and Spray Painting

SKN 1831 H

Item	Job Description	Workshop Est. (\$)	Adjusted Cost (\$)
1	Anti rust treatment	\$150.00	\$120.00
2	To check wiring system and lights	\$100.00	\$80.00
3	To putty and respray paint on affected area	\$1,200.00	\$900.00
4	To renew damaged parts, straighten/repair and aligned all parts	\$1,500.00	\$1,200.00
TOTAL FOR LABOUR & SPRAY PAINTING :		<u>\$2,950.00</u>	<u>\$2,300.00</u>

Summary

	Workshop Est. (\$)	Adjusted Cost (\$)
TOTAL FOR SPARE PARTS :	\$6,616.00	\$5,537.70
TOTAL FOR LABOUR & SPRAY PAINTING :	\$2,950.00	\$2,300.00
TOTAL REPAIR COSTS :	<u>\$9,566.00</u>	<u>\$7,837.70</u>

3347.3

20%: 2650

CARLINK CONSULTANCY

SKN 1831 H

Annex C: Recommendation

We have inspected thoroughly the actual damages found on the vehicle and our assessment is appended in the Annex(es) attached. The condition and age of the vehicle was considered before we reached our recommendation as to whether the parts need replacement or repair.

M/S Bak Heng Motor Repairing Co estimated repair cost is **S\$9,566.00** and we have adjusted it to **S\$7,837.70** on a part by part basis. However, taking into consideration the age of the vehicle and the availability of used/recondition components. We, therefore recommend a contract lump sum repair cost.

The repairer have agreed to undertake the repairs on a contract lump sum of **S\$6,700.00**, according to acceptable quality and standard. (Repairer discretion to repair parts, to replace with old parts, or to replace with OEM or genuine parts).

The entire repair of the damaged vehicle should be completed within a reasonable period of **7** working days.

We have advised the repairer that the inspection was conducted strictly on a WITHOUT PREJUDICE basis and we have not given any instruction and authorisation to proceed with the repair of the vehicle.

We are reverting the matter to you for your discretion and enclosed is our invoice for service rendered.

Yours faithfully,
CARLINK CONSULTANCY



PAT RICK ONG
Automotive Engineer Assessor
MIMI, MIRTE, LCGI, I ENG, LAE, CGLI FTC.

木興連嗎呷汽車修理公司
BAK HENG MOTOR REPAIRING CO.,

Block 5032, Ang Mo Kio Industrial Park II, #01-291, Singapore 2056.

TEL: 4816829, 4816820

Reg. No: 235660/000X

INVOICE NO. BH/TCMG/0819

Date: 11th March 2019

Lek Lien Aun Aylwin
C/O Blk 5032 Ang Mo Kio Ind Park 2
#01-291
Singapore 569535

COST OF REPAIRS FOR VEHICLE NO. SKN 1831 H

Lump sum costs of repairs : S\$6,700.00

Singapore Dollars : Six Thousand Seven Hundred Only.

Yours faithfully



.....
M/s Bak Heng Motor Repairing Co.



Your Ref: 19.26688 PD-O

Date: 03rd Jun 2019

Our Ref : CS3/ASM19001508/Gtd3e2-1

M/s AXA Insurance Pte Ltd
C/O: Seah Ong & Partners LLP
36 Robinson Road
#12-03 City House
Singapore 068877
(The Motor Claims Department)

Dear Sir / Madam,

EVALUATION REPORT (PAPER SURVEY) OF ACCIDENT VEHICLE NO: SKN 1831H
INSURED VEHICLE: YN 8266C
ACCIDENT DATE: 18/01/2019

We thank you for your instruction on 22/03/2019.

We acknowledge receipt of the following documents:-

- a) Automobile Inspection Report of SKN 1831H from M/s Carlink Consultancy.
- b) Singapore Accident Statement and Police Report of Vehicles SKN 1831H.
- c) Final Repair Bill of SKN 1831H from M/s Bak Heng Motor Repairing Co.
- d) Colour damaged vehicle photographs of SKN 1831H.

Pre-Repair Inspection Date : 24/01/2019 at M/s Bak Heng Motor Repairing Co, Block 5032, Ang Mo Kio Industrial Park II, #01-291, Singapore 509535.

Based on the documents received from you, we have evaluated the damages of the vehicle and have the following comments:-

1. Information Recorded: -

Registration Number	: SKN 1831H
Make & Model	: Kia Forte K3 1.6A
Year of Registration	: 2014
Chassis Number	: KNAFZ411ME5126000
Engine Capacity	: 1591 cc
2. We recommend that the repairs of the entire damage require about 4 (Four) working days to complete.
3. We hereby provide our recommendations on the cost of repair to the damaged vehicle as stated in the following page.



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 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKN 1831H

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	<u>REPLACEMENT OF PARTS</u>			
1	FRONT BUMPER FASCIA	GRAZED / DEFORMED / CUT	875.00	768.00
1	FRONT BUMPER SIDE RETAINER LH	NOT NECESSARY	40.00	-
1	FRONT BUMPER REINFORCEMENT	NOT NECESSARY	342.00	-
1	SET FRONT BUMPER CLIPS	NECESSARY	50.00	50.00
1	FRONT BUMPER LOWER GRILLE	NOT NECESSARY	118.00	-
1	FRONT BUMPER FOG LAMP LH	NOT NECESSARY	260.00	-
1	FRONT BUMPER FOG LAMP COVER LH	NOT NECESSARY	85.00	-
1	FRONT GRILLE	NOT NECESSARY	865.00	-
1	SET FRONT GRILLE CLIPS	NOT NECESSARY	30.00	-
1	KIA BADGE	NOT NECESSARY	48.00	-
1	HEAD LAMP LH	CRACKED	1,845.00	1,523.00
1	HEAD LAMP BOTTOM RETAINER LH	NOT NECESSARY	85.00	-
1	FRONT SUPPORT PANEL	CRACKED	562.00	456.00
1	FRONT LH FENDER	NOT NECESSARY	463.00	-
1	FRONT LH FENDER INNER SHIELD	NOT NECESSARY	126.00	-
1	SET FRONT LH FENDER INNER SHIELD CLIPS	NOT NECESSARY	30.00	-
1	BONNET ASSY	TO REPAIR SEE LABOUR	752.00	-
1	SET BONNET INSULATOR CLIPS	NOT NECESSARY	40.00	-
	LESS 10% DISCOUNT		-	-279.70
			6,616.00	2,517.30
	<u>LABOUR</u>			
	ANTI RUST TREATMENT.	NOT NECESSARY	150.00	-
	TO CHECK WIRING SYSTEM AND LIGHTS.		100.00	30.00
	TO PUTTY AND RESPRAY PAINT ON AFFECTED AREA.		1,200.00	400.00
	TO RENEW DAMAGED PARTS, STRAIGHTEN / REPAIR AND ALIGNED ALL PARTS. INCLUSIVE OF THE REPAIR OF BONNET ASSY.		1,500.00	400.00
			-	-
			-	-
			-	-
			2,950.00	830.00
	GRAND TOTAL		9,566.00	3,347.30

Report Ref No. CS3/ASM19001508/Gtd3e2-1



RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				2,650.00
---	--	--	--	----------

Report Ref No. CS3/ASM19001508/Gtd3e2-1

XING GUO QIANG
M.MATAI, AMSAE-A
Automotive Assessor

ADRIAN LING WAI PING
B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI
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 contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.