

Veron Chen (LKKAuto)

From: Claims <claims@premiumauto.com.sg>
Sent: Monday, 15 April 2019 2:29 PM
To: 'Fong, Andy-SY'; Veron Chen (LKKAuto)
Cc: SUR; 'Koh, Victor-CK'; 'Lim, Kok-Chong'; 'Claims'
Subject: RE: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)
Attachments: SKR 6778 A - SUPP.PDF

Dear Veron,

Kindly be inform, we unable repair this vehicle within \$85k, please arrange resurvey at Benoi.

Attached supplementary for your kind reference.

Best Regards
Tony Foong
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
281 Alexandra Road Singapore 159938
p. +65 6388 2223 f. +65 6475 1023
e. kenji.ng@premiumauto.com.sg w. www.audi.com.sg
Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



From: Fong, Andy-SY [mailto:Andy-SY.Fong@aig.com]
Sent: Thursday, 4 April 2019 8:09 AM
To: Veron Chen (LKKAuto)
Cc: SUR; Claims Dept; Koh, Victor-CK; Lim, Kok-Chong
Subject: Re: SKR 6778 A - OD CLAIM (DOA: 28/3/2018) (AIG REF:1920631635SG)

Dear Veron

Yes, we will honour dismantling labour since it is an AIG instruction. We will not expect the labour cost to go beyond 1 day labour as it will be a basic tear down to gauge further damages internally

Thank You
Andy Fong

AIG Claims Department

On 4 Apr 2019, at 10:47 AM, Veron Chen (LKKAuto) <veronchen@lkkauto.com> wrote:

Caution: External Email

Dear Andy,

Kindly advise below email from Premium Automobile

<image001.jpg>

Best Regards,

Veron Chen | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email :sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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View Received Message

This mail is associated with :

***SKR6778A (1920631635SG)**
OD
Mar 28 2019 5:10PM
[SEAH LI-YEN JOCELYNN]
Premium Automobiles Pte Ltd

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From AIG Asia Pacific Insurance Pte. Ltd. (AIG_SG), sent on 03/04/2019 14:30 PM.

To LKK_HQ

Subject Alert - Adj Mandate Approved (S\$85000.00) - SKR6778A - Claim Handler: Nadaraja, Deeban

Approved:85000.00:To commence dismantling to confirm actual repair cost can be contained within permissible repair limit once policy coverage is deemed to be in force.

DOCUMENTS SUMMARY

There are no documents.

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

To: AIG Asia Pacific Insurance Pte. Ltd. AIG Building 78 Shenton Way #08-16 Singapore 079120	From: LKK Auto Consultants Pte Ltd 51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park Singapore 408933
Date: 02 Apr 2019	
Attn:	

Preliminary Advice

Vehicle No	: SKR6778A	Accident Date	: 28/03/2019
Make	: AUDI A4	Policy No.	: 1800098340
Assignment Date	: 02/04/2019	Excess	: S\$0.00
Date of Inspection	: 01/04/2019	Est. Duration of Repair	: 32.00
Inspection At	: PREMIUM AUTOMOBILES PTE LTD (UBI) 55 UBI ROAD 1 SINGAPORE 408699		

Point of Impact / General Description of Damages

The vehicle sustained impact / damages n/s body and undercarriage. The chassis frame and body structure affected due to collision and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	117,019.00
Revised Amount	:S\$	94,057.50
Check Items (Estimated)	:S\$	17,483.00
Total	:S\$	111,540.50
Lump Sum Repair	:S\$	

Total Loss Consideration

New for Old Value	:S\$	175,000.00
Pre-Accident Value	:S\$	150,000.00
COE / PARF Rebate	:S\$	61,308.00
Salvage Value	:S\$	
Margin for Repair (New for Old Value)	:S\$	113,692.00
Margin for Repair (Pre-Accident Value)	:S\$	88,692.00

Remarks

- () The vehicle is repairable at our adjusted amount. We have also confirmed excess and policy coverage. Kindly let us have your authorisation.
- () The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.
- (X) Other comments : Please take note on the Margin for Repair New for Old Value and Pre-Accident Value. Kindly advised

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:	Singapore NRIC
Owner ID:	7805Z

Vehicle Details

Vehicle No.:	SKR6778A
Vehicle to be Exported:	No
Intended Deregistration Date:	01 Apr 2019
Vehicle Make:	AUDI
Vehicle Model:	A4 SEDAN 2.0 TFSI S TRONIC (NAV)
Primary Colour:	Blue
Manufacturing Year:	2018
Engine No.:	CVK063933
Chassis No.:	WAUZZZF44JA188316
Maximum Power Output:	140.0 kW (187 bhp)
Open Market Value:	\$33,419.00
Original Registration Date:	16 Aug 2018
First Registration Date:	16 Aug 2018
Transfer Count:	0
Actual ARF Paid:	\$38,787.00

Intended PARF Rebate Details

PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	15 Aug 2028
PARF Rebate Amount:	\$29,090.00

Intended COE Rebate Details

COE Expiry Date:	15 Aug 2028
COE Category:	B - Car above 1600cc or 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$34,381.00
COE Rebate Amount:	\$32,218.00
Total Rebate Amount:	\$61,308.00

The information contained herein is correct as at 01 Apr 2019

OK

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Details

Distributor Premium Automobiles

Hotline 68362223

Built in Germany (launched 2016)

Predecessor Audi A4 (2008-2016)

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USER RATINGS: ★★★★★☆ (23 reviews)

Submodel	Price	Depreciation	Fuel Economy	Power	Transmission
<input type="checkbox"/> 2.0 TFSI S tronic (A)	\$176,846	\$15,800 /yr	19.2km/L	188bhp	7-s
<input type="checkbox"/> 2.0 TFSI qu S tronic Design (A)	\$244,760	\$21,600 /yr	16.1km/L	252bhp	7-s

Price updated **08-Mar-2019**

Audi A4 Sedan Photos

+ View All

Audi A4 Sedan Review

Car Review - Audi A4 2.0 TFSI S tronic (A)
 01 Jun 2018 | Audi Reviews

The Audi A4 2.0 TFSI, with its innovative 'B-cycle process', aims to deliver a balanced combination of performance and added efficiency.

PROS

Sleek, modern and comfortable cabin
 More than sufficient punch from the 2.0-litre engine
 Very respectable fuel economy

▶ Audi A4 Used Vehicle List (5 vehicles)

Car Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Company	Availabi
Audi A4 2.0A TFSI Quattro S-tronic	\$181,999	\$17,030 /yr	28-Mar-2018	1,984 cc	11,144 km	Premium Automobiles	Availabi
March Promo Only!: FOC 2Year Servicing, Front & Back In Cam/Solar Film!A4 Quattro With Virtual Cockpits! More Than \$40K Saving! High L... Approval! 5 Years Audi Agent Warranty Till March 2023! Fully A... Office No. - 68365223 Kelvin Tan - 90069179							
Audi A4 2.0A TFSI S-tronic	\$136,888	\$13,040 /yr	02-Apr-2018	1,984 cc	14,000 km		Availabi
Current 2.0L Model. Upgraded 18" ATS Germany Rims! Upgraded Honeycomb Front Grille And Side Grilles! Chrome Tailpipes! Chrome Side... Mirrors! Manhattan Grey With Brown Leather Seats. Very Sporty! View T... Office No. - - Stan - 94871305							
Audi A4 2.0A TFSI S-tronic	\$140,000	\$13,240 /yr	10-May-2018	1,984 cc	15,000 km	Motorist Pte Ltd	Availabi
Very Well Maintained Agent Unit With About 4 Years Warranty Left. Car Got No Dents And Scratches. Owner Did A Protective Layer Of Ceran... Glass Coating On Paintwork. Very Low Mileage Done, Less Than 2... Office No. - 65898800 Lionel - 93697866 Kanthan - 90225037							
Audi A4 2.0A TFSI S-tronic	\$145,999	\$13,540 /yr	06-Aug-2018	1,984 cc	5,000 km	Premium Automobiles	Availabi
Audi Mgt Unit With Audi Approved 300 Points Certification! 5000km Mileage Only! Showroom, Tip Top Condition! 5 Year Agent Warranty Unt... August 2023! High Loan And Trade In Available. Please Contact O... Office No. - 68365223 Joime Lee - 81110548							
Audi A4 2.0A TFSI S-tronic	\$148,999	\$13,750 /yr	31-Aug-2018	1,984 cc	6,500 km		Availabi
Almost Brand New, 5 Yrs Agent Warranty, Whatsapp/Txt For Appt, Ideal White/Black Combination, No Lowballers, Dealers And Consignment... Agents Please. Office No. - - Lim - 98369912							

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CERTIFICATE OF INSURANCE

AUDI AUTO PROTECTOR PRIVATE VEHICLE

Name of Policyholder : SEAH LI-YEN JOCELYNN
Period of Insurance : 16 Aug 2018 To 15 Aug 2019
Engine No. : CVK 063933
Chassis No. : WAUZZZF44JA188316

Vehicle No. : SKR6778A
Policy No. : 1800098340
Endorsement No. :
Issued Date : 03 Sep 2018

ABOUT THE COVER

Make/Model : AUDI A4 Sedan 2.0 TFSI S tronic
Engine Capacity/Tonnage : 1,984.00 CC
Driver Restriction : NA
Person or Classes of Persons Entitled to Drive* :

Sum Insured : Market Value
Off Peak Car : No

First Year of Registration : 2018
Insuring with COE/PARF : Yes

a) The Policyholder
b) Any other person who is driving on the Policyholder's order or with his/her permission.
This Policy will indemnify the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to pay an additional sum of \$3,000 as "Young and/or Inexperienced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than 2 years' driving experience.

Age Condition : All Age Condition

Limitation as to use* :

Use only for social, domestic and pleasure purposes and for the Policyholder's business.
This Policy does not cover use for hire or reward, driving tuition, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Use 1800cc - 2000cc Optional

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

EXCESS

Section 1

Fire - \$0 Own Damage - \$1600 Theft - \$0 Flood Cover - \$0

Section 2

Property Damage - \$0

Windscreen : \$100

Named Driver and Excess (where applicable)

SEAH LI-YEN JOCELYNN - \$1600 (Own Damage)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1. Audi Customer Service Center Add: 55 Ubi Road 1 Singapore 408699 63662323

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.com.sg or AIG SG Mobile App. Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: DBS BANK LTD

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia).

0504125207

PREMIUM LEASING - SLEE

281 ALEXANDRA ROAD AUDI CUSTOMER SERVICE CENTRE

SINGAPORE 159938

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

Janile

AIG Asia Pacific Insurance Pte. Ltd.
 AUTHORISED REPRESENTATIVE

Steffany Loh

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	29/03/2019 11:35
Date Of Accident	28/03/2019 17:10
Exact Location Of Accident	UPPER PAYA LEBAR RD UNDERPASS TOWARDS SERANGOON
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SKR6778A
Insured/Policyholder	
Name Of Registered Owner	SEAH LI-YEN JOCELYNN ✓
NRIC No	S8107805Z
Email Address	LIYAN16@YAHOO.COM.SG
Mobile Phone No	(LOCAL) +65-98750369
Alternative Phone No	OTHERS-98750369

Vehicle Particulars

Manufacturer	AUDI
Model	A4 SEDAN 2.0 TFSI
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?	YES
If No, Please state action to be taken	
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	1800098340
Cover Note Number	

Driver

Name of Driver	TEOH LEONG YANG
NRIC No	S7828299A
Date Of Birth	19/09/1978
Occupation	INDOOR
Date Of Driving Pass	08/11/1996
Driving Experience	22 YEARS AND 4 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-97940604
Fax Number	
Contact Number	
EMail Address	LONTEOH@GMAIL.COM

Address 15 BLOXHOME DRIVE
 Postcode 559710
 Was driver an employee of the Insured's Company NO
 If No, Relationship of the Driver with the Insured SPOUSE
 Vehicle Registration Number of Driver's Own Vehicle -
 Insurance Company of Driver's Own Vehicle -

General Information of the Accident

Type Of Accident COLLIDED INTO PROPERTY
 Weather Conditions CLEAR
 Road Surface WET

Other Information

Was any foreign vehicle involved in this accident? NO
 Number of vehicles (including own vehicle) involved in the accident 1
 Was any body injured in the Accident? NO
 Was any injured conveyed to hospital by ambulance? NO
 Was any other material or property damaged? NO
 I have been approached by unknown person(s) soliciting/offering accident claims assistance. NO
 Number of Passengers (Including Driver) 2
 Passenger 1 NAME: : KYAN TEOH YU MENG
 GENDER: : MALE

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

AT AROUND 5.10 PM ON THE 28TH MARCH, I WAS DRIVING HOME AFTER PICKING UP MY SON AND TRAVELLING ON UPPER PAYA LEBAR ROAD TOWARD SERANGOON. THE ROAD CONDITION WAS WET WITH SLIGHT DRIZZLE. AS I WAS EXITING THE PAYA LEBAR ROAD UNDERPASS, I LOST CONTROL OF THE VEHICLE DURING A SLIGHT RIGHT BANK AND HIT THE WALL ON THE LEFT SIDE OF THE VEHICLE. BOTH MY SON AND I WERE OKAY AFTER THE IMPACT AND WE WERE ABLE TO EXIT THE CAR ON OUR OWN.

Attachment(s)

Are accident photos available for attachment? YES
 Was there any video captured by Car Camera? NO
 Was there any audio recorded? NO

Sketch Plan

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:

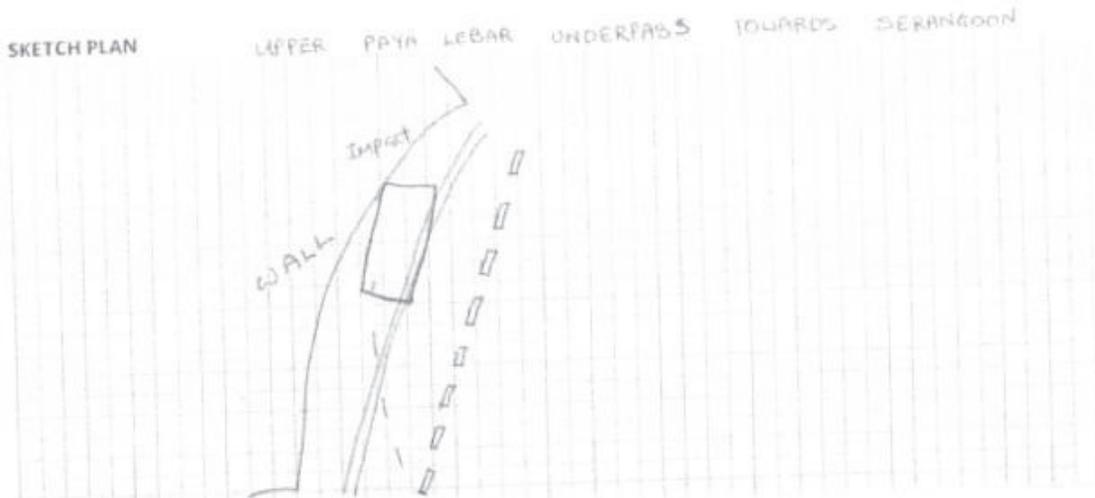
Driver's Signature
(If driver is not the policyholder)
Date & Time: 29/03/2019

10 35 am

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



Sketch Plan #2



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

AT AROUND 5:10PM ON THE 28TH MARCH, I WAS DRIVING HOME AFTER PICKING UP MY SON AND TRAVELLING ON UPPER PAYA LEBAR ROAD TOWARD SERANGOON. THE ROAD CONDITION WAS WET WITH SLIGHT DRIZZLE. AS I WAS EXITING THE UPPER PAYA LEBAR UNDERPASS, I LOST CONTROL OF THE VEHICLE DURING A SLIGHT RIGHT BANK AND HIT THE WALL ON THE LEFT SIDE OF THE VEHICLE. BOTH MY SON AND I WERE OKAY AND AFTER THE IMPACT AND WE WERE ABLE TO EXIT THE CAR ON OUR OWN.

DECLARATION

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

Policyholder's Signature
Date & Time:

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

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



Accident Photo





AIG Asia Pacific Insurance Pte. Ltd
 AIG Building
 78 Shenton Way
 #07-16

MOTOR ACCIDENT INTERVIEW FORM

NAME : TEOH LEONG YANG
 VEHICLE NUMBER : SKR 6778A
 DATE/ TIME OF ACCIDENT : 28/03/2019 1710hrs
 PLACE OF ACCIDENT : UPPER UNDERPASS ^ PAYA LEBAR RD TWD SERANGOON
 THIRD PARTY VEHICLE (IF ANY) :

 WHERE DID YOU START YOUR JOURNEY AND WHERE WAS THE INTENDED DESTINATION BEFORE THE ACCIDENT?

STARTED MY JOURNEY FROM 231, MOUNTBATEN ROAD TOWARD
IS, BLOXHOME DRIVE

DID YOU DRINK ANY ALCOHOLIC DRINKS BEFORE YOU DRIVE ON THE DAY OF THE ACCIDENT? IF YES, DID THE TRAFFIC POLICE CONDUCT ANY BREATHE-ANALYSER TEST ON YOU? IF YES, WHAT WAS THE RESULTS?

NO

WHAT IS THE TYPE OF COLLISION AND THE EXTENSIVENESS OF THE DAMAGES TO ALL VEHICLES INVOLVED?

COLLISION ON THE WALL OF THE UNDERPASS. DAMAGE TO
THE LEFT SIDE OF THE VEHICLE

WERE YOU OR YOUR PASSENGER/S INJURED? IF INJURED, WHICH HOSPITAL? WERE YOU TAKEN TO THE TRAFFIC POLICE FOR INVESTIGATION?

NO, BOTH MY SON AND I WERE NOT INJURED


 NAME: TEOH LEONG YANG

I AFFIRMED THE ABOVE INFORMATION IS GIVEN TO MY BEST KNOWLEDGE

UNDERTAKING

I, TEOH LEONG YANG, (NRIC No. S7828299A), hereby confirm that the Singapore Accident Statement lodged by me on 29th MARCH 2019 at 1040 hours pertaining to the accident involving motor car Reg. No: SKR6778A, in which I was the driver are true and accurate to the best of my knowledge, information and belief.

I acknowledge that my insurers are not liable under the contract of insurance if there is a breach of policy terms and conditions.

In the event that an unrelated/unreported third party property or injury claim arises or there is evidence emerges that there is a breach of policy terms and conditions, I irrevocably undertake to absolve my insurer from all liability under the contract of insurance and I undertake to re-pay any sums paid by my insurers pursuant to the contract of insurance upon receipt of written demand by my insurers.

Signature : 
Name of Insured / Driver : TEOH LEONG YANG
Nric No. : S7828299A
Date : 29/03/2019

Signature : _____
Name of Policyholder : _____
Nric No. : _____
Date : _____