

INS. CASE OWNER

Lynn/Chong, CC 4, Asm 1900 6132, Kja3/2 LKK: 109094 day

Surveyor:

KSC

DOI:

8/4/2019

Date / Time:

8/4/2019

Registered in Merimen:

Pre-assign / CCU / FTE



Insured Vehicle No.:

SFL 7892

Claim No.:

59m011P5

Name of Insured:

Wang Yan

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :SS

D.O.A.:

30/3/2019

Place of Accident:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

OI GIA REPORT: YES / NO : TP GIA REPORT: YES / NO

Insured Liability: % Final ? Yes / No

INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:Complete  
VMSINSRS:  
WSP:  
Tel:  
Liability:  
RMKS:INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:INSRS:  
WSP:  
Tel:  
Liability:  
RMKS:

Date/ Time

15/4

Jry

SFL 7892 - 637061 15/4/2019 / 7:00 PM - 10:00 PM

HEAD TO REAR.  
BOLA 27.

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

12-4-19 JMY

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

SS

days

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

100

(Agreed / Assessed) BOLA S/N No.:

27.

Repair Cost:

SS

2,514.50

Loss of Rental (LOR):

SS

360.00

3 days

120

Loss of Use (LOU):

SS

x

(x days)

Loss of Income (LOI):

SS

x

(x days)

LOR only ☐ LOU only ☐LOR + LOU ☐LOR + LOI ☐

[Tick only one]

GIA/LTA Search

SS

7.45

Medical:

SS

x

Disbursement:

SS

x

(e.g. Tow/ Independent)

Legal Cost

SS

x

Total:

SS

2,881.95

Global Sum SS:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

SS

2,881.95

Name 1:

COMPLETE VMS PTE LTD

Payee 2: (Strike if N.A.)

SS

x

Name 2:

x

Payee 3: (Strike if N.A.)

SS

x

Name 3:

x

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

COMPLETED  
9/4/19

ASS. REC. BY:

REF: AXA/Kenneth

## ASSIGNMENT

From: \_\_\_\_\_

Date: \_\_\_\_\_

Estimated Cost: \_\_\_\_\_

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

To Inspect Vehicle No: \_\_\_\_\_

at Workshop n/s \_\_\_\_\_

of \_\_\_\_\_

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: \$103k

IDAC Accident Report: \_\_\_\_\_

Consistent? : Yes or No

GIA / PR Seen: \_\_\_\_\_

Consistent? : Yes or No

Est. Repairs: 03 days

Res.: Yes or No

Lum Sum: \_\_\_\_\_

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_

Person Contacted: \_\_\_\_\_

Vehicle: IN / OUT

Date / Time

Action / Instruction

1 File pass to18-4-19\$2,350

Date/Time, File Pass to?

☐

: Prell. Report

1)

☐

: Final Report

Date/Time, File Return to?

2)

Report Format :

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

Days Of Repair: \_\_\_\_\_

Resurvey No. of Trip: \_\_\_\_\_

Add Fee: ☐

: Site Insp (\$ \_\_\_\_\_)

☐

: Interview (\$ \_\_\_\_\_)

☐

: Tech Invs (\$ \_\_\_\_\_)

☐

: Weekend (\$ \_\_\_\_\_)

Survey Fee: \_\_\_\_\_

Transportation: \_\_\_\_\_

S + RS. \$ \_\_\_\_\_

Parking \_\_\_\_\_

Others \_\_\_\_\_

TOTAL \_\_\_\_\_

Veh No: SKU 5172MYr Regn: 07, 15

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

Truck / Trailer or \_\_\_\_\_

Make: VolkswagenColour: M. GreySp. Reading: 50001

Eng/No: \_\_\_\_\_

C/No: WVW 888 N Z FV 034627Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orModl: Nil / S/Rlm / STD A/Rlm orTyre Size: F: PirR: B.S 245/45R18BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI / TOYO / YOKO or

Front

Rear

R/Bal. 2 mmR/Bal. 9 mmL/Bal. 2 mmL/Bal. 9 mmD.O.A. 30/3/19D.O.I. 8/4/19

Survey held at \_\_\_\_\_

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

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

R (\$ 3,815.41/627.)



Kj

COMPLETE VMS PTE LTD The Premier One-Stop Vehicle Accident Claims Centre  
176 Sin Ming Drive, #03-14, Sin Ming Autocare C nplex, Singapore 575721  
(Tel) 6455 0012 (Fax) 6554 0012 (Web) www.c mpletevms.com.sg

Joy

Email : darren@completevms.com.sg ( )  
lily@completevms.com.sg ( )  
lihui@completevms.com.sg ( )

TIMOTHY HIA YI LIANG  
9 SHELFORD ROAD #03-05  
SINGAPORE 288352

Attention : THE OWNER  
Contact : 98287114

Not within  
11 by 82350/-  
Paying After Paint

Estimate : ES006636

Date : 04/04/2019  
Vehicle Num. : SKU5172M  
Make/Model : VOLKSWAGEN SHARAN 2.0-2015  
Chassis/Eng# : WVVZZZ7NZFV034627/CCZ481842  
Accident Date : 30/03/2019  
Claim No. :  
Reference :  
Policy No. :

S/N	Quantity	Particular	Unit Price	Amount S\$
-----	----------	------------	------------	------------

NETT ITEMS :				
1.	1	REAR BUMPER	Bu 1,284.38	✓
2.	1	REAR BUMPER SPONGE	CPM 199.60	✓
3.	1	REAR BUMPER REINFORCEMENT	R 862.90	✓
4.	6	REAR BUMPER CLIP	15.00 R 90.00	✓
5.	1	REAR BUMPER SIDE RETAINER R/H	DI 84.73	✓
6.	1	REAR BUMPER LOWER LIP	MS 328.35	✓
7.	1	REVERSE SENSOR	Shot 255.82	✓
8.	1	REAR END PANEL	R 866.10	✓
Nett Total S\$ :			4,739.34	
10.00% Discount S\$ :			473.93	
			4,265.41	
LABOUR :				
RUST PROOFING TREATMENT			nn 100.00	✓
SPRAY PAINT DAMAGED AREA AFFECTED			300l 900.00	✓
TO CUT OFF REAR END PANEL, KNOCK AND STRAIGHTEN REAR CHASSIS FRAME AND CHANGE ALL NECESSARY PARTS			400l 900.00	✓
Labour Total S\$ :			1,900.00	

SingDollars : Six Thousand One Hundred Sixty-Five & Cents Forty-One Only

Total S\$ : 6,165.41

COMPLETE VMS PTE LTD

This is only an estimate based on our preliminary inspection and does not cover additional parts and labour time which may be required after the work has begun

LKK Auto Consultants hence notify the Repairer of the following:

- To survey before/after spray painting
- To display damaged part(s) during survey
- Parts prices are subject to confirmation
- Survey is on a "Without Prejudice" basis
- No legal modification(s) is allowed
- Supplementary item(s) must be surveyed and in subject to final approval from Insurance Company

Acknowledged by Repairer  
Signature:  
Date:



COMPLETE VMS PTE LTD The Premier One-Stop Vehicle Accident Claims Centre  
176 Sin Ming Drive, #03-14, Sin Ming Autocare Complex, Singapore 575721  
(Tel) 6455 0012 (Fax) 6554 0012 (Web) www.completevms.com.sg

Email : darren@completevms.com.sg ( )  
lily@completevms.com.sg ( )  
lihui@completevms.com.sg ( )

TIMOTHY HIA YI LIANG  
9 SHELFORD ROAD #03-05  
SINGAPORE 288352

Attention : THE OWNER  
Contact : 98287114

Supplementary Estimate : ES006639

Date : 08/04/2019  
Vehicle Num. : SKU5172M  
Make/Model : VOLKSWAGEN SHARAN 2.0-2015  
Chassis/Eng# : WVVZZZ7NZFV034627/CCZ481842  
Accident Date : 30/03/2019  
Claim No. :  
Reference :  
Policy No. :

S/N	Quantity	Particular	Unit Price	Amount S\$
-----	----------	------------	------------	------------

1.	1	NETT ITEMS : REAR BUMPER CENTRE BRACKET		
----	---	--	--	--

CM 235.00 ✓

Nett Total S\$ :  
10.00% Discount S\$ :

235.00  
23.50  
211.50

SingDollars : Two Hundred Eleven & Cents Fifty Only

Total S\$ : 211.50  
=====

  
COMPLETE VMS PTE LTD

This is only an estimate bases on our preliminary inspection and does not cover additional parts and labour time which may be required after the work has begun



COMPLETE VMS PTE LTD The Premier One-Stop Vehicle Accident Claims Centre  
176 Sin Ming Drive, #03-14, Sin Ming Autocare Complex, Singapore 575721  
(Tel) 6455 0012 (Fax) 6554 0012 (Web) www.completevms.com.sg

Email : darren@completevms.com.sg ( )  
lily@completevms.com.sg ( )  
lihui@completevms.com.sg ( )

TIMOTHY HIA YI LIANG  
9 SHELFORD ROAD #03-05  
SINGAPORE 288352

Attention : THE OWNER  
Contact : 98287114

*Not within  
claim 8?  
Missing After Pains*

Estimate : ES006636

Date : 04/04/2019  
Vehicle Num. : SKU5172M  
Make/Model : VOLKSWAGEN SHARAN 2.0-2015  
Chassis/Eng# : WVVZZZ7NZFV034627/CCZ481842  
Accident Date : 30/03/2019  
Claim No. :  
Reference :  
Policy No. :

S/N	Quantity	Particular	Unit Price	Amount S\$
-----	----------	------------	------------	------------

1.	1	NETT ITEMS :		
2.	1	REAR BUMPER	Bu 1,284.38	✓
3.	1	REAR BUMPER SPONGE	199.60	✓
4.	1	REAR BUMPER REINFORCEMENT	862.90	✓
5.	6	REAR BUMPER CLIP	15.00 90.00	✓
6.	1	REAR BUMPER SIDE RETAINER R/H	84.73	✓
7.	1	REAR BUMPER LOWER LIP	328.35	✓
8.	1	REVERSE SENSOR	255.82 1,023.28	✓
8.	1	REAR END PANEL	866.10	X
Nett Total S\$ :			4,739.34	
10.00% Discount S\$ :			473.93	
			4,265.41	
LABOUR :				
RUST PROOFING TREATMENT			vn 100.00	X
SPRAY PAINT DAMAGED AREA AFFECTED			300 900.00	
TO CUT OFF REAR END PANEL, KNOCK AND STRAIGHTEN REAR CHASSIS FRAME AND CHANGE ALL NECESSARY PARTS			400 900.00	
Labour Total S\$ :			1,900.00	

SingDollars : Six Thousand One Hundred Sixty-Five & Cents Forty-One Only

Total S\$ : 6,165.41

COMPLETE VMS PTE LTD

This is only an estimate bases on our preliminary inspection and does not cover additional parts and labour time which may be required after the work has begun

LKK Auto Consultants hence notify the Repairer of the following:

- To rectify before/after spray painting
- To display damaged part(s) during rectify
- Parts prices are subject to confirmation
- No illegal modification(s) is allowed
- Supplementary terms must be rectified and is subject to final approval from Insurance Company

Acknowledged by Repairer  
Signature:  
Date:

## Nivitha (LKK Auto)

---

**From:** Mei Kwan (LKKAuto) <Meikwan@lkkauto.com>  
**Sent:** Monday, 8 April 2019 9:49 AM  
**To:** assignments  
**Subject:** FW: Acknowledgement Your ref : SKU5172M Our ref S9M01IPJMC/LK

Hi

*TP smart . kindly assist.*

Thank you.

Best Regards,

Mei Kwan | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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

11:25am @ 8/4/19  
vehicle in  
li hui  
surrounding

**From:** Gan Li Hui <lihui@completevms.com.sg>  
**Sent:** Friday, 5 April, 2019 11:27 AM  
**To:** VISHNU BATHAM Shekhar <shekhar.batham@axa.com.sg>  
**Cc:** SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>  
**Subject:** Re: Acknowledgement Your ref : SKU5172M Our ref S9M01IPJMC/LK

### Without Prejudice

Dear OIC,

Please arrange Mr Kenneth Kong (LKK) to conduct survey.

Thank you & Best Regards,  
Gan Li Hui (Ms)  
**Complete VMS PTE LTD**  
Block 176 Sin Ming Drive, #03-14  
Sin Ming Autocare Complex, Singapore 575721  
Tel: 6455 0012 Fax: 6554 0012

On Fri, 5 Apr 2019 at 10:31, VISHNU BATHAM Shekhar <[shekhar.batham@axa.com.sg](mailto:shekhar.batham@axa.com.sg)> wrote:

Dear Sir,

### Without Prejudice

We want to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list below to conduct the joint pre-repair survey as a Single Joint Expert.

List of our motor surveyors:-

1. Mohd Fadhilah Bin Osman/ Chris Ang (LBS Automotive Appraisal Pte Ltd)
2. Stan See Chee Seng/ T. Thiyagarajan (LBS Automotive Appraisal Pte Ltd)
3. Sebastian Kong Wei Siang (LBS Automotive Appraisal Pte Ltd)
4. Ricky Teng/ Elgene Teng (RT Appraisal Pte Ltd)
5. Michael Chong/ Elson Teng (RT Appraisal Pte Ltd)
6. Simon Ho/ Mohammed Rasul (LKK Auto Consultants Pte Ltd)
7. Ma Chin Fook/ Adrian Ling/ Chua Weijie (LKK Auto Consultants Pte Ltd)
8. Kenneth Kong/ Marcus Chua/ Hendry Ng (LKK Auto Consultants Pte Ltd)
9. Philip Phoong/ Victor Seng (A-Pac Adjuster & Surveyors Pte Ltd)
10. AXA in house surveyors

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert. Meanwhile, please furnish us with estimate quotation in order for our surveyor to complete the pre repair survey.

If there be any injury claims by your client, please combine it in one Letter of Demand in light of one cause of action, save as to costs and expenses.

Regards,

Shekhar Batham

AXA Singapore



**From:** Gan Li Hui [mailto:[lihui@completevms.com.sg](mailto:lihui@completevms.com.sg)]  
**Sent:** Friday, April 05, 2019 10:01 AM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey <[motor.survey@axa.com.sg](mailto:motor.survey@axa.com.sg)>  
**Subject:** NOTICE OF ACCIDENT: SKU5172M Your ref: SFL789Z

Without Prejudice

Dear Sir,

**ACCIDENT INVOLVING SKU5172M AND SFL789Z ON 30/3/2019 ALONG SLIP ROAD OF BUKIT BATOK EAST AVE 2 / 6 AT ABOUT 20:45 HRS.**

We act for **TIMOTHY HIA YI LIANG** owner of vehicle no. **SKU5172M** with instruction to repair the vehicle.

Please provide us a list of at least 10 motor surveyors.

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

**Venue Complete VMS Pte Ltd**

176, Sin Ming Drive,

#03-14,

Singapore 575721

If you fail to conduct the pre-repair inspection within the next 2 working days excluding any intervening Saturday, Sunday or Public Holiday, the said workshop will commence repairs thereafter without further reference to you. Please note that there will also be a storage charge of \$60 per day on the 2 day notice period commencing from the date of this letter.



Thank you & Best Regards,  
Gan Li Hui (Ms)

**Complete VMS PTE LTD**

Block 176 Sin Ming Drive, #03-14

Sin Ming Autocare Complex, Singapore 575721

Tel: 6455 0012 Fax: 6554 0012

-----Disclaimer-----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Singapore - Externals or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.



Your Ref: SFL789Z  
Our Ref : TPDS19053 - SKU5172M

25th April 2019

By Postage

**AXA INSURANCE SINGAPORE PTE LTD**

8 Shenton Way #24-01  
AXA Tower  
Singapore 068811

Attention: Motor Claims Department

Dear OIC,

**ACCIDENT INVOLVING VEHICLE: SKU5172M AND SFL789Z ALONG SLIP ROAD OF  
BUKIT BATOK EAST AVE 2& EAST AVE 6 ON 30.03.2019.**

We are the authorized repair workshop for the owner of motor vehicle no. **SKU5172M** which is involved in the captioned accident with your insured vehicle **SFL789Z**. The vehicle owner has requested and authorized us to assist him in presenting his/her claim against the party responsible for the damage to the vehicle.

As the accident was caused by the negligent act of driving, we are submitting these claims for your consideration on behalf of the owner/claimant.

1	Cost of Repair as agreed with surveyor	S\$ 2,514.50 (inclusive GST)
2	7days of Loss of Rental @ \$200.00	S\$ 1,400.00
3	LTA Search fee	S\$ 7.45
	Total	<u>S\$ 3,921.95</u>

We enclosed herewith the following documents to support the claims:-

- a. Proforma Invoice
- b. LTA search fee
- c. Rental fee

Kindly look into the matter and let us hear from you on the settlement of our customer's claims as soon as possible.

**Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the owner/claimant.**

Thank you  
Yours Faithfully

  
**Chiu Siang Lim**  
For Complete VMS Pte Ltd

# COMPLETE VMS PTE LTD

176 Sin Ming Drive, #03-14 / 07, Sin Ming Autocare Complex, S575721  
Tel: 6455 0012 Fax: 6554 0012 Email: main@completevms.com.sg  
Business Reg. No. 200416180E GST Reg. No.: 200416180E



AXA INSURANCE SINGAPORE PTE LTD  
8 SHENTON WAY #24-01 AXA TOWER  
SINGAPORE 068811

Attention : MOTOR CLAIMS DEPT

Contact : 63387288 63222569 Fax No. : 68804838

## Proforma Invoice : TP006636

Date : 25/04/2019  
Vehicle Num. : SKU5172M  
Make/Model : VOLKSWAGEN SHARAN 2.0-2015  
Chassis/Eng#: WWWZZZ7NZFV034627/CCZ481842  
Accident Date : 30/03/2019  
Claim No. :  
Reference :  
Policy No. :

COST OF REPAIR AS AGREED

Amount S\$

2,350.00

SingDollars : Two Thousand Five Hundred Fourteen & Cents Fifty Only

COMPLETE VMS PTE LTD

Total S\$ : 2,350.00  
GST S\$ : 164.50  
Amount Due S\$ : 2,514.50  
=====



## Re:RE: MANDATE IA - COMPLETE VMC - SKU 5172M

Type

🔗 Question

Message

Proceed w COR & LTA. However for LOR, kindly offer w 3 days first up to 4 days. Thanks

Reply



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

31 UBI AVE 1, #02-25 PAVA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

## Immediate Advice

To : AXA Insurance Pte Ltd

Date: 9/4/2019

### Survey Details:

Date of loss	30-Mar-19
Date of appointment	5-Apr-19
Date of survey	8-Apr-19
Location of survey	COMPLETE VMS PTE LTD

### Vehicle Details:

Claim Type:	THIRD PARTY CLAIM
Vehicle number	SKU5172M
Make and Model	VOLKSWAGEN SHARAN 2.0 TSI AT 7N14H3
Date of registration	30-Jul-15
Parf Rebate	
Market Value	\$ 103,000.00
Parf Rebate	\$ 73,720.00
Nett Loss	\$ 29,280.00

### Repair details:

Initial Estimate	\$ 6,165.41
------------------	-------------

### Proposed/Revised repair cost:

Parts	\$ 2,230.09
Check items (estimate)	
Labour	\$ 700.00
Total	\$ 2,930.09
Lump Sum(if applicable)	\$ 2,350.00

Number of days for repair	3 days
---------------------------	--------



Auto  
Consultants  
Pte Ltd

Company Registration No. 199607198R

51 UBI AVE 1, #02-25 PAVA UBI INDUSTRIAL PARK, SINGAPORE 408903 TEL : (065) 62563561 FAX : (065) 62564315

**Remarks:**

HEAD TO REAR ; BOLA 27

**Mandate:**

Liability(TP)	100%	
Proposed repair cost	\$ 2,514.50	GST
Loss of rental	\$ 750.00	\$150 x 5 days
LTA search fees	\$ 7.45	
<b>Proposed Total</b>	<b>\$ 3,271.95</b>	



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

17 APRIL 2019

**WANG YAN**  
87 HILLVIEW AVENUE  
#02-07  
SINGAPORE 669623

Dear Sir/Madam,

**OUR REF : CC4/ASM19006132/Kja3**  
**YOUR REF : SFL 789Z**

**ACCIDENT INVOLVING SFL 789Z AND SKU 5172M ALONG SLIP ROAD OF BUKIT BATOK AVE ON 30.03.2019**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Singapore Pte Ltd to deal with the third party claim against your policy.

We have received a claim from M/s COMPLETE VMS PTE LTD acting on behalf of the owner of SKU 5172M against your motor insurance policy.

Based on the accident report and accident scenario, it was reported that your vehicle had hit Third Party vehicle from the rear. As such, liability is down against us.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com) within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (if any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6256 3561 or email us at [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com).

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely,



Joy Irene  
Case Handler  
DID: 6841 2409  
FAX: 6741 4108  
Email: [joyirene@lkkauto.com](mailto:joyirene@lkkauto.com)

c.c. AXA Insurance Singapore Pte Ltd (AXA)  
(Motor Claims Dept)



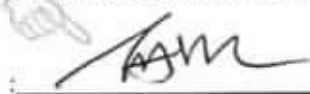
To: Complete VMS Pte Ltd  
176, Sin Ming Drive,  
#03-14, Sin Ming Autocare Complex  
Singapore 575721

**LETTER OF AUTHORIZATION**

RE: ACCIDENT BETWEEN SKU5172M / SFL789Z (Vehicle Numbers)  
ON 30/3/2019 8:45pm (Date of Accident) AT Slip Road of Bukit Batok  
East Ave 2 & East Ave 6

1. I/We, the owner of vehicle no. SKU5172M hereby appoint you to act for me to repair and recover damages sustained to my vehicle in the above accident from the third party driver and / or his / her insurers.
2. In this respect, I/We have authorized you to repair, correspond, negotiate and settle on my behalf, all claims against the parties involved in the subject accident. All final financial awards in my favor pertaining to the subject accident claim are to be paid to Complete VMS Pte Ltd.
3. By way of this Letter of Authorization, I/We also further authorized you to sign all Discharge Vouchers and any other related documents in settlement of the subject accident claims. I/We hereby undertake to ratify and reaffirm such signing of Discharge Vouchers and/or documents from any third party insurers by us.
4. During the settlement process with the third party insurers / drivers, you may act fully on my behalf and all negotiations and correspondences given by you to the third party insurers / driver are as if given directly from me. With regards to the settlement of the above subject accident claim, I/We agree and undertake to ratify all correspondences and negotiations given by you to the third party insurers / driver and further agree and undertake to be bound by all acts performed or carded out by you.
5. I/We understand that should the subject accident claims fail or not able to reach an amicably settlement with the third party insurers or driver, I/We will have to appointed a solicitors by way of signing a warrant to act in present of the appointed solicitor to further pursue the matter and to commence legal proceedings in Court in my/our name against the third party driver and/or his employers (if applicable). I/We further agrees that should I/We fails or disagrees to appoint a solicitors at that stage, I/We shall be fully liable for all costs incurred to you until that point of time.
6. I/We further confirm my/our understanding that I/We shall render my/our full co-operation pertaining to the settlement of the subject accident and method of repair adopted shall be in accordance to the standard practices of the industry and will be at the full discretion of you.
7. I/We hereby agree that upon settlement of the above subject accident claim, I/We are required to sign Discharge Voucher/s issued by the third party insurers. After which all settlement monies shall be used to settle all costs and fee incurred to carry out the above subject accident repairs and claims. This settlement monies shall constitute a full discharge of your payment obligation to us.
8. Any indemnity / discharge voucher signed by the workshop is without prejudice to my rights to claim for compensation for my personal injury (if any). Complete VMS Pte Ltd is only authorized to negotiate and finalized with Third Party for my property damages

Signature



Witness's Name & Signature



Name

Timothy Hia Yi Liang

Date

30/03/2019

Company Stamp (if applicable) : \_\_\_\_\_

Email: \_\_\_\_\_



### AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SFL 789Z	(Insd veh)	Model: VOLKSWAGEN SHARAN
	SKU 5172M	(TP veh)	
Date of Accident/ Time:	30.03.2019		

Repair Estimate	: \$	6,813.19	
Final Repair Cost GST	: \$	2,514.50	
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$	360.00	3 days at \$ 120 per day
LTA / GIA Search Fee	: \$	7.45	
Others:	: \$		
Final Settlement Sum	: \$	2,881.05	
Payee Name : COMPLETE VMS PTE LTD			
Is Third Party Workshop GIA Registered? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (Kindly indicate below)			
A)	For Non GIA Registered Workshop:	Agreed Liability 100 (%)	
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: _____	
	BOLA Liability: _____ (%)	Assessed Liability (*): _____ (%)	
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.			
Remarks:			

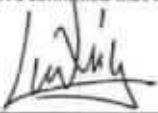


#### NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are not received within 7 days of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a full and final settlement that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of the client to act for and on their behalf in this accident.

 Signature of workshop representative / Workshop stamp Name of Representative: LEOW Lily Date: 6/7/19	 Signature of Witness / Workshop stamp (if applicable) Name of Witness: Gan Li Hui Date: 6/7/19
 Signature of AXA's surveyor/representative: Name of AXA's surveyor /Representative: Date: 9/7/2019	 

This indemnity is signed without prejudice to my rights to claim for compensation for my personal injury.

# COMPLETE VMS PTE LTD

176 Sin Ming Drive, #03-14 / 07, Sin Ming Autocare Complex, S575721  
Tel: 6455 0012 Fax: 6554 0012 Email: main@completevms.com.sg  
Business Reg. No. 200416180E GST Reg. No.: 200416180E



AXA INSURANCE (S) PTE LTD  
8 SHENTON WAY #24-01  
AXA TOWER, SINGAPORE 068811

Tax Invoice : VM014511

Invoice Date : 06/07/2019  
Vehicle Num. : SKU5172M  
Make/Model : VOLKSWAGEN SHARAN 2.0  
Mileage(Km) :  
POWO/RO# :  
Ref./Remark :

S/N	Quantity	Particular	Unit Price	Amount S\$
		COST OF REPAIR AS AGREED AT		2,350.00

SingDollars : Two Thousand Five Hundred Fourteen & Cents Fifty Only

Total S\$ :	2,350.00
GST S\$ :	164.50
Amount Due S\$ :	2,514.50
	=====

Terms : Cash

  
COMPLETE VMS PTE LTD

35 Eden Grove, Singapore 539085  
Co. Reg. No.: 200717924R

**INVOICE**

No: 2333

To: TIMOTHY HIA YI LIANG

c/o Complete VMS Pte Ltd

Date: 24. Apr. 2019

Vehicle No: SKV7868X

QTY	DESCRIPTION	UNIT PRICE	AMOUNT
1	Rental for 7 days	\$200.00	\$1,400.00
	5/4/2019 to 12/4/2019		
	Reference: SKU5172M		
Cheques should be crossed and made payable to "COMPLETE LEASING PTE LTD"			\$1,400.00
TOTAL			\$1,400.00

I/ We hereby confirm the order

for COMPLETE LEASING PTE LTD

Authorized Signature & Company's Stamp

Order checked &amp; accepted by



SKV5127M  
5172  
35 Eden Grove, Singapore 539085  
Co.Reg. No.: 200717924R

# VEHICLE RENTAL AGREEMENT

STA No: 002274

<b>HIRER'S PARTICULAR</b> Name : (as in I/C) <u>Timothy Hia Yi Liang</u> (Xing Yiliang). NRIC / Passport No: <u>S7615081H</u> Address: _____  <b>ADDITIONAL DRIVER'S PARTICULARS</b> Name : (as in I/C) <u>Hong Ai Ju Selena</u> NRIC / Passport No: <u>S7532434E</u> Address: _____  <b>REMARKS</b> _____ _____ _____ _____ _____ _____ _____		<b>Veh. No:</b> <u>SKV7868X</u> <b>Replace Veh. No:</b> _____ <b>Mileage Out:</b> _____ <b>Mileage Out:</b> _____ <b>Out : Date</b> <u>5/4/2019</u> <b>Out : Date</b> _____ <b>Out : Time</b> <u>10:45am</u> <b>Out : Time</b> _____ <table border="1"><thead><tr><th colspan="3">RENTAL CHARGES</th></tr></thead><tbody><tr><td>Daily</td><td><u>7</u> @ \$ <u>200</u></td><td><u>\$ 1400.00</u></td></tr><tr><td>Monthly</td><td>@ \$</td><td></td></tr><tr><td>Delivery Charges</td><td>@ \$</td><td><u>For</u></td></tr><tr><td>Others</td><td>@ \$</td><td></td></tr><tr><td colspan="2">SUB TOTAL \$</td><td><u>1400.00</u></td></tr></tbody></table> <b>PETROL:</b> Empty, 1/8, 1/4, 3/8, 1/2, 5/8, 3/4, 7/8, Full  <b>INSURANCE EXCESS PAYABLE ON CLAIM</b> Hirer is responsible for the first \$ <u>\$ 2000</u> - excess for Collision / Damages to 1st party (i.e.) COMPLETE LEASING P/L vehicle (Inc. windscreen) and also first \$ <u>\$ 2000</u> - excess for Collision / Damages to 3rd party's vehicle for each and every accident / damages.  Hirer's Signature: <u>[Signature]</u>	RENTAL CHARGES			Daily	<u>7</u> @ \$ <u>200</u>	<u>\$ 1400.00</u>	Monthly	@ \$		Delivery Charges	@ \$	<u>For</u>	Others	@ \$		SUB TOTAL \$		<u>1400.00</u>
RENTAL CHARGES																				
Daily	<u>7</u> @ \$ <u>200</u>	<u>\$ 1400.00</u>																		
Monthly	@ \$																			
Delivery Charges	@ \$	<u>For</u>																		
Others	@ \$																			
SUB TOTAL \$		<u>1400.00</u>																		

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license(s) is/are current and not disqualified from driving.

## IMPORTANT

- ONLY PERSON ABOVE 23 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORIZED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR USE IN SINGAPORE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT FROM THE COMPANY COMPLETE LEASING PTE LTD
- IN THE EVENT OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER;
  - shall report all accidents involving the said vehicle to the owner immediately,
  - shall NOT admit liability or sign any settlement documents with any 3rd parties
- THIS AGREEMENT IS SUBJECT TO THE CONDITIONS PRINTED ON THE REVERSE SIDE

EXCESS:  
ADDITIONAL \$2500  
FOR 22 TO 27 &  
ABOVE 65 YEARS OLD

DATE IN	TIME IN	CHECKED BY	<u>[Signature]</u> SIGNATURE OF HIRER / DRIVER
<u>12/4/2019</u>	<u>9:45am</u>	<u>[Signature]</u>	

> Back to OneMotoring

## Land Transport Authority

Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 04 Apr 2019 / 17:36:11

Receipt Date/Time : 04 Apr 2019 / 17:36:11

### Tax Invoice/Receipt

Receipt No. : ITNET-00000-190404-002685

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SFL789Z				
As at 30 Mar 2019/00:00:01				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SFL789Z Enquiry Fee 20190404173456263054	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		7.00	0.49	7.49
Rounding Difference				0.04
Total Amount Payable				7.45
Paid By				
	xxxxxxxxxxxx2417	Credit Card: Visa/MasterCard		7.45
Total				7.45
Cash Change				0.00
Tendered Amount				7.45
Excess Refundable Amount				0.00

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD			Ref : CC4/ASM19006132/Kja3q2	
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN:LYNN KHONG			Date : 15-07-2019	
			Code : ASM	
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SFL 789Z	Veh. Inspected	SKU 5172M	
Policy No.	VPA/P1867804	Coverage (\$)	0.00	
Claim No.	S9M01IPJ	Excess (\$)	0.00	
Assign From		Assign Date	05/04/2019	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	VOLKSWAGEN SHARAN (A)	c.c	1984	
Engine No.	HIDDEN	Year of Reg.	2015	
Chassis No.	WVWZZZ7NZFV034627	Colour	METALLIC GREY	
Odometer	50001	Steering	IN ORDER	
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	245/45 R18	PIRELLI	8 mm	
L/H Front Tyre	245/45 R18	PIRELLI	8 mm	
R/H Rear Tyre	245/45 R18	BRIDGESTONE	9 mm	
L/H Rear Tyre	245/45 R18	BRIDGESTONE	9 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR O/S PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	30/03/2019	Inspection Date	08/04/2019	
Survey held at	COMPLETE VMS PTE LTD BLK 176 SIN MING DRIVE #03-14 SIN MING AUTOCARE COMPLEX SINGAPORE 575721			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		<b>3 Working Days</b>		

**LKK Auto Consultants Pte Ltd**

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 1

**ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKU 5172M**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	REAR BUMPER (N) (CONSISTENT)	BUCKLED	1,284.38	1,284.38
1	REAR BUMPER SPONGE (N) (CONSISTENT)	CRACKED	199.60	199.60
1	REAR BUMPER REINFORCEMENT (N) (CONSISTENT)	TO REPAIR SEE LABOUR	862.90	-
6	REAR BUMPER CLIP @\$15.00 (N) (CONSISTENT)	NECESSARY	90.00	90.00
1	REAR BUMPER SIDE RETAINER R/H (N) (CONSISTENT)	DISTORTED	84.73	84.73
1	REAR BUMPER LOWER LIP (N) (CONSISTENT)	MTG CRACKED	328.35	328.35
4	REVERSE SENSOR @\$255.82 (N) (CONSISTENT)	SHORTED (1 PCS ONLY)	1,023.28	255.82
1	REAR END PANEL (N) (CONSISTENT)	TO REPAIR SEE LABOUR	866.10	-
1	REAR BUMPER CENTRE BRACKET (N) (CONSISTENT) (ADDITIONAL)	CRACKED	235.00	235.00
	LESS 10% DISCOUNT		-497.43	-247.79
			4,476.91	2,230.09
<b>LABOUR</b>				
	RUST PROOFING TREATMENT.	NOT NECESSARY	100.00	-
	SPRAY PAINT DAMAGED AREA AFFECTED.		900.00	300.00
	TO CUT OFF REAR END PANEL, KNOCK AND STRAIGHTEN REAR CHASSIS FRAME AND CHANGE ALL NECESSARY PARTS. INCLUSIVE OF THE REPAIR OF REAR BUMPER REINFORCEMENT AND REAR END PANEL.		900.00	400.00
			1,900.00	700.00
<b>GRAND TOTAL</b>			<b>6,376.91</b>	<b>2,930.09</b>
<b>RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)</b>				<b>2,350.00</b>

Report Ref No. CC4/ASM19006132/Kja3q2

**KONG SENG CHEONG**

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 by 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.



Service Request Details

Claim	S9M018H
Reference	CCA/ASM19006132/PS362
Loss Date	30 March 2019
Report Date	2 Apr 2019 9:04:00 AM
Request Date	16 May 2019
Due Date	

Vendor Name	LKK AUTO CONSULTANTS PTE LTD (TP)
Type of Loss	Third Party Vehicle Damage
Services	Pending verification - Direct Settlement

Actions

Next Step

Wait for Approve Invoice

Next Step

Vehicle Information	
Incident Vehicle Registration #	SKU5172M
Make	TPVD VOLKSWAGEN
Model	
Service Address	
...	

Primary Contact/Insured
WANG YAM
87 HILLVIEW AVENUE, #02-07, 669623, Singapore
97953258

Claim Handler
KHONG LYNN
68804892
lynn.khong@lka.com.sg













Additional Instructions


Document Type

Document SubType

Upload Documents

NAME	TYPE	SUB TYPE	AUTHOR	DATE UPLOADED
LKKInvoice1 (2).pdf	Invoice	Surveyor/ Assessor response	LKK AUTO CONSULTANTS PTE LTD (TP)	17 July 2019

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 RENTAL RECEIPT.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 July 2019
 LTA SEARCH.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 July 2019
 LKKInspection (2).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 July 2019
 LKKAdjustment 1a (1).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 July 2019
 LKK PHOTO-3.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	17 July 2019
 PAYMENT BREAKDOWN EXPRESS SETTLEMENT FORM.pdf	Forms / Claim Documents	Satisfaction / Discharge Voucher	LKK AUTO CONSULTANTS PTE LTD (TP)	17 July 2019
 AUTHORIZATION TO ACT FORM.pdf	Forms / Claim Documents	PDA / Authority Letter	LKK AUTO CONSULTANTS PTE LTD (TP)	17 July 2019
 WORKSHOP INVOICE.pdf	Invoice	Repairer	LKK AUTO CONSULTANTS PTE LTD (TP)	17 July 2019
 LETTER TO INSURED.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	21 June 2019
 RE-SURVEY PHOTOS.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	21 June 2019
 TP ESTIMATE_MARKED - FINAL.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	21 June 2019
 LOD.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	21 June 2019
 MANDATE 1A - COMPLETE VMS - SKJ 5173M.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	21 June 2019
 1A.pdf	Forms / Claim Documents	Assessment	LKK AUTO CONSULTANTS PTE LTD (TP)	18 April 2019

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 LKK SURVEY PHOTO.pdf	Forms / Claim Documents	Assessment	LKK AUTO CONSULTANTS PTE LTD (TP)	17 April 2019
 TP GIA REPORT.pdf	Reports & Statement	GIA Report	LKK AUTO CONSULTANTS PTE LTD (TP)	13 April 2019
 TP ESTIMATE - MARKED.pdf	Reports & Statement	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	13 April 2019
 GIA SFL789Z INSD.PDF	Reports & Statement	GIA Report	VISHNU BATHAM Snehhar	5 April 2019
 EMAIL TP.pdf.msg	Letters and Correspondence	Workshop	VISHNU BATHAM Snehhar	5 April 2019
 SURVEYOR APPOINTED.jpg	Letters and Correspondence	Solicitor / Advocate	VISHNU BATHAM Snehhar	5 April 2019
 P1667804_PS.pdf	Forms / Claim Documents	Policy Schedule / Covernote / Certificate of Insurance	KHONG LYnn	2 April 2019