

10/00/00

INS. CASE OWNER:

Panel

CC 4 / III 1900

6166, J 8/4/19

LKK

IDAC

Surveyor:

6HJ

DOI:

ASSIGNMENT

8/4/19

Date / Time:

8/4/19

Registered in Merit:

8/4/19

Pre-assign / CCU / FTE



Insured Vehicle No.:

SIL 2745

Name of Insured:

6PL

Insured Tel No.:

HP:

11

Excess Sec II : \$5

D.O.A.:

11/7/19

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

R 6085 SLO Kago

Driver Tel No.:

(V/L: YES / NO)

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

1111111111

1111111111

Highway

Wong Choo Ave 5

Of GIA REPORT: YES / NO : TP GIA REPORT: YES / NO

Insured Liability: % Final ? Yes / No

SG 1745R



INSRS:

WSP:

Tel:

Liability:

RMKS:

SMKT



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time

SG 1745R - 4

SIL 2745 - 4

STAGE

DATE / PIC

Non-Reporting 1st (1st)

Non-Reporting 1st (2nd)

Non-Reporting 1st (Final)

Notification 1st (if non-pickup)

Call OI

After call 1st to OI

Documentation Check List: Handler Typist

Notification 1st (if non-pickup)

After call 1st 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

* DOA Wrong *

request video footage / motion / V Drive

BOLA 15, TP encroached into our lane

29/4

seek mandate to reject TP claim / approved

11-05-19 TO SEEK PRINCIPAL'S CONSENT TO REJECT TP'S CLAIM (SEE COMMENTS)

Reject Case

Def Kms

19/05/19

After paint photo

PRELIMINARY ADVICE

Date/Time:

10/4/2019

Sent By:

LSP

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

\$5 5,100.00

(4 days) Reduction:

12.16 %

Email ☐ Call ☐

FINAL SETTLEMENT

Date/Time:

Confirm with:

Confirm by:

Final Liability:

% 0

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

15

If NO or B 28, Ass. Lia:

Repair Cost:

\$5

Loss of Rental (LOR):

\$5

(1 days)

Loss of Use (LOU):

\$5

(5 x days)

Loss of Income (LOI):

\$5

(5 x days)

LOR only ☐

LOU only ☐

LOR + LOU ☐

LOR + LOI ☐

(Tick only one)

GIA/LTA Search:

\$5

Medical:

\$5

Disbursement:

\$5

(e.g. Tow/ Independent)

Legal Cost:

\$5

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee: \$250.00

Total:

\$5

Global Sum \$5:

FINAL PAYMENT

Date/Time:

Confirm with:

Confirm by:

Payee 1:

\$5

Name 1:

Payee 2 (Strike if N.A.):

\$5

Name 2:

Payee 3 (Strike if N.A.):

\$5

Name 3:

Hwee Jie

REF: III

ACCIDENT

From _____ Date _____

Estimated Cost _____

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

To inspect Vehicle No: _____

at Workshop m/s _____

of _____

Insured: _____

Policy No _____

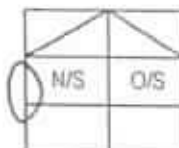
Claims No _____

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: _____

IDAC Accident Rpt: _____ Consistent? : Yes or No

GIA / PR Seen: _____ Consistent? : Yes or No

Est. Repairs: 4 days Res: Yes or NoLump Sum: 10 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date _____ Person Contacted _____ Vehicle: IN / OUT

Veh No: SG174SR Yr Regn: 1 Mar 2016Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or _____

Make: Man A22 cc: 10518Colour: Multi Colour A/C: Insured / Std / NI / NASp Reading: 224811 T/Ratio: Insured / Std / NI / NA

Eng/No: _____

C/No: WMAA2222XF7002868Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt orModi: Nil / S/Rim / STD A/Rim orTyre Size: F: 275/70 R225

R: _____

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

TOYO / YOKO or Continental

Front

Rear

R/Bal. 7 mm R/Bal. 7/7 mmL/Bal. 7 mm L/Bal. 7/7 mmD.O.A. 10/3/19 D.O.I. 8/4/19Survey held at SumitDes. of Damages: Frt / Rear / O/S / N/S / UIC / Rooftop or

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

L/S: \$5,100.00 (Ref: 70630 / 12.16%)

On/Off Time, File Pass to?

☐ : Preli. Report

If

☐ : Final Report

Date/Time, File Return to?

2

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

Report Format :

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

Days Of Repair:

Resurvey No. of Trip:

Survey Fee:

Transportation:

1. S + P + SI

1. Phone

1. Other

TOTAL



SMRT Accident Vehicle Repair Estimates

Poh Kin

SMRT Automotive Services Pte Ltd
60 Woodlands Industrial Park E4, Singapore 757705
FAX Number : 63655592
Estimator Telephone Number : 68662623
Accident Reporting Number : 98662672

Date Generated : 25/04/2019

User ID : CatherineLee

Section A - Accident Details

Registration Number	SG1745R
Case Reference Number	BU503/19/5013
Registration Date	1/3/2016
Company Type	SMRT Buses Ltd
Make	MAN
Model	A22
Name of Driver	GOH JOO NIE
Type of Accident	Side Swipe
Accident Date and Time	11/3/2019 5:18 AM
Accident Reported Date and Time	11/3/2019 7:45 AM
Is Surveyor Required?	Yes
Survey by	
Vehicle is Towed Back?	No
Towed Back Date and Time	
Replacement Vehicle Issued?	No
Job Card Number	24100957
Special Instruction to ARC, if any	SG1745R - LEFT FRONT PORTION SHC23245 (TP) - COMFORT TAXI (BLUE) INSURED WITH III. RIGHT FRONT PORTION
Prepared Date and Time	5/4/2019 3:44 PM
Chassis Number	WMAA2222XFT002868
Mileage	
Work Shop	
Repair Completion Date and Time	

U/S \$5100/- 4days.

Section B - Summary of Repair Estimates

Summary of Repair Estimates		
	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Labour Cost	\$1,855.00	\$1,580.00
Total Spray Cost	\$878.00	\$708.00
Total Spare Part Cost	\$3,073.30	\$2,824.90
Total Other Cost	\$0.00	\$0.00
TOTAL COST	\$5,806.30	\$5,112.90
Lump Sum Total	\$5,806.00	\$5,100.00
Number of Repair Days	5.0	4.0
Prepared / Adjusted By	Jeong Choon Hwee	Hwee Jie
ARC / Surveyor Sign Off Date	05/04/2019 4:05 PM	08/04/2019 12:34 PM
Signature		
Remarks	U/S REPAIR, PHOTO AFTER REPAIR	

Section C - Quotation and Accident Invoice Details

Quotation Number		Invoice Number	
Quotation Date		Invoice Date	
Invoice Amount		Prepared Date	



SMRT Accident Vehicle Repair Estimates

SMRT Automotive Services Pte Ltd
60 Woodlands Industrial Park E4, Singapore 757705
FAX Number : 63685592
Estimator Telephone Number : 68662623
Accident Reporting Number : 68662672

Date Generated : 25/04/2019

User ID : CatherineLee

Section D - Details of Repair Estimates

Part 1 - Labour Works

Job Scope	Quotation from AR	Adjusted by Surveyor, if applicable
TO REMOVE & INSTALL REPLACE ITEM & REPAIR LEFT SIDE PORTION	\$1,855.00	\$1,590.00
Total Labour	\$1,855.00	\$1,590.00

Part 2 - Spray Painting & Panel Beating Related Works

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
TO PUTTY & RESPRAY	\$878.00	\$708.00
Total Spray Painting & Panel Beating	\$878.00	\$708.00

Part 3 - Other Costs - Accident and Accident Repair Related Expense

Job Scope	Quotation from ARC	Adjusted by Surveyor, if applicable
Total Other Costs		

Part 4 - Spare Parts / Material Usage

Part Number	Portion	Stock Number	Part Name	Quantity	List Price (\$)	Discount (%)	Final Price (\$)	Estimator Approved	Surveyor Approved
			STICKER SMRT	1.00	\$200.00	0.00	\$200.00	Replace	Replace
8009999	BODY LH	A01001-CV555	PANEL SIDE L5 FOR MAN A22 BUS	1.00	\$1,778.80	10.00	\$1,599.12	Replace	Replace
4008314	CONSUMABLE	Sikaflex-285	ADHESIVE DIRECT GLAZING	6.00	\$37.00	0.00	\$222.00	Replace	Replace
4008315	CONSUMABLE		ACTIVATOR	1.00	\$80.00	0.00	\$80.00	Replace	Replace
4008313	CONSUMABLE	SIKAB Primer-206 G+P	PRIMER (SIKA 206 G+P)	1.00	\$80.00	0.00	\$80.00	Replace	Replace
8010496	DOOR	GV124M03	RUBBER EXIT DOOR FOR MAN A22 BUS	1.00	\$750.00	10.00	\$675.00	Replace	Replace
8010499	DOOR	CV124M02	RUBBER EXIT DOOR FOR MAN A22 BUS	1.00	\$750.00	10.00	\$675.00	Replace	Replace
9009518	VE		LED LICENCE PLATE LAMP FOR MB OC500 LE	0.00	\$172.50	0.00	\$0.00		Not Given
Total					\$3,846.30		\$3,531.12		

Added Spare Parts / Material Usage After Surveyor Signed off

Part Number	Portion	Stock Number	Part Name	Quantity	List Price \$	Discount (%)	Final Price (\$)	ARC Check	Surveyor Check
Total									



Case Details

Case Reference Number : BUS/03/19/5015
 Type of Repair : Accident Repair
 Vehicle Registration Number : 5Q1748R

Company Type : SMRT Buses Ltd
 Estimation ID : EST-4309-ID
 Assigned By : Audrey Wee Yee Shih

Insurance Company Name : Inds International Insurance Pte Ltd
 Accident Date and Time : 10/03/2019 09:18 PM
 Vehicle Age(in Months) : 36

Documents / Photographs

View Documents / Photographs

Total Documents : 1

Estimation Details

Spares Part's Cost Detail

SMRT Recommendation										Surveyor Approval						
BOM Type	Coating Type	Portion	Material Number	Part Name	Qty	List Price Per Unit(\$)	List Price(\$)	Dis(%)	Final Price(\$)	Repair/ Replace	Surveyor Quantity	Surveyor Final Price(\$)	Repair/Replace	Remarks		
One Time Key In	Main			STICKER SMRT	1	200.00	200.00	0.00	200.00	Replace	1	200.00	Replace	• hec		
Standard	Main	BODY LH	6000000	PANEL SIDE L.FOR MAN A22 BUS	1	1,776.00	1,776.00	10.00	1,598.32	Replace	1	1,598.32	Replace	• BVC		
Standard	Main	CONSUMABLE	4000014	ADHESIVE DIRECT GLAZING	5	22.00	222.00	0.00	222.00	Replace	5	222.00	Replace	• hec		
Standard	Main	CONSUMABLE	4000015	ACTIVATOR	1	80.00	80.00	0.00	80.00	Replace	1	80.00	Replace	• hec		
Standard	Main	CONSUMABLE	4000012	PRIMER (BKA 200 G+P)	1	80.00	80.00	0.00	80.00	Replace	1	80.00	Replace	• hec		
Standard	Main	DOOR	6010496	RUBBER EXIT DOOR FOR MAN A22 BUS	1	750.00	750.00	10.00	675.00	Replace	1	675.00	Replace	• SCR		
Standard	Main	DOOR	6010495	RUBBER EXIT DOOR FOR MAN A22 BUS	1	750.00	750.00	10.00	675.00	Replace	1	675.00	Replace	• SCR		
Standard	Main	VE	6000018	LED LICENCE PLATE LAMP FOR MB OC300 LE	2	172.50	345.00	0.00	345.00	Replace	2	345.00	Not Given	• m		
						Total Spares Part Cost				3,876.32					Surveyor Total	2,598.32
						Lump Sum Discount (%)				20.00					Lump Sum Dis (%)	20
						Final Spares Part Cost				3,100.90					Final Sur Total	2,284.90

Labour's Cost Detail

S.No.	Coating Type	Job Scope	SMRT Recommendation(\$)	Surveyor Adjustment(\$)	Remarks
1	Main	TO REMOVE & INSTALL REPLACE ITEM & REPAIR LEFT SIDE PORTION	1,855.00	1,590.00	
Total			1,855.00	1,590.00	

Spray Cost Detail


S.No.	Coating Type	Job Scope	SMRT Recommendation(\$)	Surveyor Adjustment(\$)	Remarks
1	Main	TO PUTTY & RESPRAY	875.00	706.00	
Total			875.00	706.00	

Other Cost Detail

S.No.	Coating Type	Job Scope	SMRT Recommendation(\$)	Surveyor Adjustment(\$)	Remarks
Total			0.00	0.00	

Summary

	Estimator Assessment(\$)	Surveyor Assessment(\$)
Total Spares Part Detail	3,100.90	2,284.90
Total Labour Cost	1,855.00	1,330.00
Total Spray Painting	875.00	706.00

Estimator Assessment(E)		Surveyor Assessment(S)	
Other	0.00		0.00
Overall Total	5,832.90		4,342.90
Lump Sum Repair Option	0		0
Lump Sum Total	5,832.90		4,342.90
Surveyor Approved Amount			4,342.90
No of Repair Days*	5		4
Remarks			LS REPAIR, PHOTO AFTER REPAIR
Surveyor Name			None
Signature			
Survey Date	08/04/2019		

LKK Auto Consultants hence notify the Repairer of the following:

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

Acknowledged by Repairer

Signature:

Date:

Nivitha (LKK Auto)

From: Motor Claim - III <motorclaim@iii.com.sg>
Sent: Monday, 8 April 2019 8:54 AM
To: Jeong Choon Hwee (Auto Svcs/ARC/AR & SC/Buses); 'sur@lkkauto.com'; Admin-D (LKKAuto)
Cc: Pooi Chin Han Daniel
Subject: RE: Survey for SG1745R
Attachments: ARC - Repair Estimate (58).pdf; SAS2579639.pdf

Dear Sir / Mdm,

Please conduct a survey on TP vehicle SG1745R and let us have your report urgently.

This claim will be handled by Daniel.

*Kindly upload this survey request email to merimen.

Thank You.

Best Regards,
Gabriel Wee



64 Cecil Street; #05 - IOB Building
Singapore 049711
Tel: 6347 6100, Ext - 248

11.02am @ 8/4/2019
vehicle in
surv @ the fire
shop

From: Jeong Choon Hwee (Auto Svcs/ARC/AR & SC/Buses) [mailto:JeongCH@smrt.com.sg]
Sent: 05 April, 2019 5:05 PM
To: Motor Claim - III <motorclaim@iii.com.sg>
Subject: RE: Survey for SG1745R

Hi

- LKK Auto Consultants Pte Ltd

Regards,

From: Motor Claim - III <motorclaim@iii.com.sg>
Sent: 05 April 2019 16:55
To: Jeong Choon Hwee (Auto Svcs/ARC/AR & SC/Buses) <JeongCH@smrt.com.sg>
Cc: AutoSvs-ARC (Bus) <AutoSvs-ARCBus@smrt.com.sg>
Subject: RE: Survey for SG1745R

Dear Sir / Mdm,

We acknowledge receipt of your email.

We propose using one of the following motor surveyors:

- LKK Auto Consultants Pte Ltd
- Vicom Assessment Centre Pte Ltd

Please notify us within 02 days of receipt of this letter for surveyor agreed on or if you have any objections to the above list.

Best Regards,
Gabriel Wee



64 Cecil Street; #05 - IOB Building
Singapore 049711
Tel: 6347 6100, Ext - 248

From: Jeong Choon Hwee (Auto Svcs/ARC/AR & SC/Buses) [<mailto:JeongCH@smrt.com.sg>]
Sent: 05 April, 2019 4:12 PM
To: 'motorclaim@iii.com.sg'
Cc: AutoSvs-ARC (Bus) <AutoSvs-ARCBus@smrt.com.sg>
Subject: Survey for SG1745R

Hi

Kindly arrange to survey the vehicle SG1745R within 48 hours according to GIA guide line, involving your insured SHC2324S - COMFORT TAXI (BLUE)
Insurance Company : III

Vehicle is in woodlands Bus Depot

Regards,
Edy Jeong Choon Hwee
JeongCH@smrt.com.sg



Kindly note that by submitting this claim to us, you are deemed to have agreed to us collecting, using, disclosing and processing your personal data, sharing your personal data with our service providers (located both inside and outside Singapore) and/or with other insurers in the general insurance industry, including the General Insurance Association of Singapore. This enables us to ensure proper processing, handling and/or dealing with your claim, which includes investigating the said claim, and complying with applicable laws. If you do not agree to the same, kindly let us know immediately.

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India International Insurance Pte Ltd.

Registration No. 198703792-K

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Print this email only if it is absolutely necessary and help in preservation of environment.

India International Insurance Pte Ltd.

Registration No. 198703792-K

Poh Kin (LKKAUTO)

From: Poh Kin (LKKAUTO)
Sent: Monday, 19 August 2019 4:26 PM
To: 'Audrey Woo (Auto Svcs/Claims & IA/Claims & IA/Buses)'
Cc: Vivian Lau (LKKAUTO); Admin A
Subject: RE: LKK Ref: CC4/III19006166/Jfb3 - SMRT Ref: BUS/03/19/5013/AW -
III Ref: SHC2324S
Attachments: print screne photo.png
Importance: High

"Without Prejudice"

"Save As To Costs"

Our Ref: CC4/III19006166/Jwb3
Your Ref: BUS/03/19/5013/AW

Dear Audrey,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SHC 2324S AND SG 1745R ON 11/03/2019

We refer to the above matter.

Our principal have reviewed the circumstances of the incident and given some points of view as below:-

- North Woodlands Drive is a One Way Road consists of 3 lanes. The right lane is designated for Bus travelling, whereas left 2 Lanes merged after the junction with North Woodlands Link. The left lane is for Civilian Car, The right lane confines to bus travelling.
- From the video footage of Our Insured, the accident took place while both negotiate a left bend in their respective lane. It was your driver after negotiating left bend its front portion encroached into left lane when our Insured was travelling Thus causing the accident.
- Your BUS is not supposed to travel left merged lane. It must travel on right lane, these two lane separate by single yellow line in the centre.
- It is not necessary for our Taxi to squeeze in with the Bus when Taxi has its own lane to travel.
- It is obvious that your bus intended to turn left into Woodlands Square encroached into Taxi's left Lane and causing the accident.

As such, we are of the opinion that your driver is liable by encroached into our Insured path and causing an accident.

In view of this, we regret to inform you that we are unable to look into your claim.

We will now close the matter in our end.

Thank you.

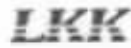
Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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



Save the Earth. Print only when necessary.

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From: Audrey Woo (Auto Svcs/Claims & IA/Claims & IA/Buses) [<mailto:audrey@smrt.com.sg>]

Sent: Friday, 10 May 2019 11:43 AM

To: Poh Kin (LKKAuto) <pohkin@lkkauto.com>; SUR <sur@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: LKK Ref: CC4/III19006166/Jfb3 - SMRT Ref: BUS/03/19/5013/AW - III Ref : SHC2324S

Importance: High

LKK Ref: CC4/III19006166/Jfb3
SMRT Ref: BUS/03/19/5013/AW
III Ref : SHC2324S

Without Prejudice. Save as to Costs.

Dear Poh Kin,

Thank you for the providing the taxi video footage and thereby showing that this is a merging-lanes case, and also proving that bus was already in front of the taxi entering into the merging lane when your insured taxi came from behind, failed to maintained safety distance from behind and dashed forward at high speed, squeezing in with the bus, thereby leading to the accident.

We therefore deemed total rejection of our claims as unacceptable as taxi is not without fault, in failing to observe safety distance and dashing forth from behind. We shall therefore await your revised offer on this case soon.

Audrey Woo | DID : 6556 3521 | FAX : 6481 9221 | Email : audrey@smrt.com.sg | Claims Department | 6 Ang Mo Kio Street 62 Singapore 569140



From: Poh Kin (LKKAuto) [<mailto:pohkin@lkkauto.com>]

Sent: Friday, 10 May, 2019 10:16 AM

To: Audrey Woo (Auto Svcs/Claims & IA/Claims & IA/Buses)

Cc: Admin A

Subject: Our Ref: CC4/III19006166/Jfb3; Your Ref: BUS/03/19/5013/AW

Importance: High

Poh Kin (LKKAUTO)

From: Audrey Woo (Auto Svcs/Claims & IA/Claims & IA/Buses) <audrey@smrt.com.sg>
Sent: Friday, 10 May 2019 11:43 AM
To: Poh Kin (LKKAUTO); SUR; Admin A
Subject: LKK Ref:CC4/III19006166/Jfb3 - SMRT Ref: BUS/03/19/5013/AW - III Ref: SHC2324S
Attachments: Video - Accident IV (5).MP4; TP LOD.pdf
Importance: High

LKK Ref: CC4/III19006166/Jfb3
SMRT Ref: BUS/03/19/5013/AW
III Ref: SHC2324S

Without Prejudice. Save as to Costs.

Dear Poh Kin,

Thank you for the providing the taxi video footage and thereby showing that this is a merging-lanes case, and also proving that bus was already in front of the taxi entering into the merging lane when your insured taxi came from behind, failed to maintain safety distance from behind and dashed forward at high speed, squeezing in with the bus, thereby leading to the accident.

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Audrey Woo | DID : 6556 3521 | FAX : 6481 9221 | Email : audrey@smrt.com.sg | Claims Department | 6 Ang Mo Kio Street 62 Singapore 569140



From: Poh Kin (LKKAUTO) [mailto:pohkin@lkkauto.com]
Sent: Friday, 10 May, 2019 10:16 AM
To: Audrey Woo (Auto Svcs/Claims & IA/Claims & IA/Buses)
Cc: Admin A
Subject: Our Ref: CC4/III19006166/Jfb3; Your Ref: BUS/03/19/5013/AW
Importance: High

"Without Prejudice"
"Save As To Costs"

Our Ref: CC4/III19006166/Jfb3
Your Ref: BUS/03/19/5013/AW

Dear Audrey,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SHC 2324S AND SG 1745R ON 11/03/2019

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,

Poh Kin, Chong (Mr) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2132 | email: pohkin@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

Save the Earth. Print only when necessary.

This e-mail contain confidential and privileged material, and are for the sole use of the intended recipient. Use or distribution by an unintended recipient is prohibited, and may be a violation of law. If you believe that you received this e-mail in error, please do not read this e-mail or any attached items. Please delete the e-mail and all attachments, including any copies thereof, and inform the sender that you have deleted the e-mail, all attachments and any copies thereof. Thank you.

Poh Kin (LKKAUTO)

From: Poh Kin (LKKAUTO)
Sent: Friday, 10 May 2019 10:16 AM
To: Audrey Woo (Auto Svcs/Claims & IA/Claims & IA/Buses)
Cc: Admin A
Subject: Our Ref: CC4/III19006166/Jfb3; Your Ref: BUS/03/19/5013/AW
Attachments: Video - Accident IV (5).MP4; TP LOD.pdf

Importance: High

"Without Prejudice"

"Save As To Costs"

Our Ref: CC4/III19006166/Jfb3
Your Ref: BUS/03/19/5013/AW

Dear Audrey,

ROAD TRAFFIC ACCIDENT INVOLVING VEHICLE NOS. SHC 2324S AND SG 1745R ON 11/03/2019

We refer to the above matter.

Our principal have reviewed the circumstances of the incident and we are of the opinion that your driver more liable by encroached into our Insured path and causing an accident.

Our Insured was moving in lane, your client's vehicle was moving alongside taxi and had encroached into taxi's path as per video footage. Resulted an accident due to your driver negligence.

In view of this, we regret to inform you that we are unable to look into your claim.

We will now close the matter in our end.

Thank you.

***D.O.A should be 11.03.2019, instead of 10.03.2019. as per video footage

****Note: This videos are solely for investigation and shall not be reproduced. You undertake to preserve its confidentiality and will not disclose, provide or make available the video footage in whole or in part, to any third party.

WOODLANDS SQUARE

FACTS:

- NORTH WOODLANDS DRIVE IS A ONE WAY ROAD CONSISTS OF 3 LANES. THE RIGHT LANE IS DESIGNATED FOR BUS TRAVELLING WHEREAS LEFT 2 LANES MERGED AFTER THE JUNCTION WITH NORTH WOODLANDS LINK. THE LEFT LANE IS FOR CIVILIAN CAR, THE RIGHT LANE CONFINES TO BUS TRAVELLING.
- FROM THE O/E CCTV FOOTAGE THE ACCIDENT TOOK PLACE WHILE BOTH NEGOTIATING A LEFT BEND IN THEIR RESPECTIVE LANE. IT WAS T/P AFTER NEGOTIATING LEFT BEND ITS FRONT PORTION ENCRACHED INTO LEFT LANE WHEN O/E WAS TRAVELLING THUS CAUSING THE ACCIDENT.
- T/P BUS IS NOT SUPPOSED TO TRAVEL ON LEFT MERGED LINE IT MUST TRAVEL ON RIGHT LANE. THESE TWO LANES ARE SEPARATED BY SINGLE YELLOW LINE IN THE CENTRE.
- IT IS NOT NECESSARY FOR OUR TAXI TO SQUEEZE IN WITH THE BUS WHEN TAXI HAS ITS OWN LANE TO TRAVEL.
- IT IS OBVIOUS THAT T/P BUS INTENDED TO TURN LEFT INTO WOODLANDS SQUARE ENCRACHED INTO TAXI'S LEFT LANE AND CAUSED THE ACCIDENT.



Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	08 Apr 2019 16:13	Cim Dtl Modified	Claimant's Name: -> SMRT BUSES LTD. Claimant's ID: -> 198202292D.	[A] Lau Shu Pei
2	08 Apr 2019 16:13	Cim Veh Model Changed	(205176) MAN NL320F (A22) 10.5 D ABS TURBO (A).	[A] Lau Shu Pei
3	08 Apr 2019 16:13	Cim Created	Reg No: SG1745R, Acct Date: 2019/03/10. Claim Type: TP. Insurer: India International Insurance Pte Ltd (HQ). TP Insurer: MS First Capital Insurance Ltd (HQ). Workshop: SMRT Automotive Services Pte Ltd (Woodlands)	[A] Lau Shu Pei
4	08 Apr 2019 16:13	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Lau Shu Pei
5	08 Apr 2019 16:13	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2019/04/17	[A] Lau Shu Pei
6	08 Apr 2019 16:13	Adj Mandate Set	Approved:0.00.Reinsp:Adj decides.	[A] Lau Shu Pei
7	08 Apr 2019 16:14	Label Added	(30653):Direct Settlement.	[A] Lau Shu Pei
8	08 Apr 2019 16:14	Adj Adjuster Assigned	[None] -> ONG HWEE JIE	[A] Lau Shu Pei
9	11 Apr 2019 10:33	Cim Dtl Modified	Insured Name: -> COMFORT TRANSPORTATION PTE LTD.	[A] Lau Shu Pei
10	12 Apr 2019 10:31	Adj Mandate Request	Cur,Req:0.00:PODS Liability: TBA Remarks: conflict statement, kindly upload OI video footage in Merimen for Liability assessment(if you have). thank you	[A] Chong Poh Kin
11	12 Apr 2019 16:49	Cim Registration Modified	Acct Date:2019/03/10->2019/03/11. Acct Time:09:00:00->04:00:00.	[I] Pooi Chin Han Daniel
12	12 Apr 2019 16:50	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2019/04/17. Mandate Remarks: OI video has been uploaded	[I] Pooi Chin Han Daniel
13	12 Apr 2019 16:50	Adj Mandate Set	Approved:0.00:OI video has been uploaded	[I] Pooi Chin Han Daniel
14	12 Apr 2019 16:53	Video Downloaded	Downloaded Video - Accident IV	[I] Pooi Chin Han Daniel
15	29 Apr 2019 10:43	Video Downloaded	Downloaded Video - Accident IV	[A] Chong Poh Kin
16	29 Apr 2019 10:50	Adj Mandate Request	Cur,Req:0.00:PODS Liability: 100% against TP Remarks: BOLA 15, TP encroached to OI lane as per video footage, we hereby seek your approval to reject TP claim.	[A] Chong Poh Kin
17	29 Apr 2019 11:16	Adj Next Rpt Changed	Cur Rpt:Final Rpt. Cur Due Date:2019/04/17. Mandate Remarks: Agree to reject TP claim	[I] Sundari Nagarajan
18	29 Apr 2019 11:16	Adj Mandate Set	Approved:0.00:Agree to reject TP claim	[I] Sundari Nagarajan
19	29 Apr 2019 11:16	Video Downloaded	Downloaded Video - Accident IV	[I] Sundari Nagarajan
20	07 May 2019 16:51	Video Downloaded	Downloaded Video - Accident IV	[I] Pooi Chin Han Daniel

Date From



Date To



Audit Type

None

Go

ACTIVITY

No record

Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2115325	12/04/2019 16:48	Motor	India International Insurance Pte Ltd (HQ)	India International Insurance Pte Ltd (HQ)	SG1745R	Pooi Chin Han Daniel	xx.xx

Print Received Message

This mail is associated with :

***SG1745R (MCT19030298)**
[SHC2324S]
TP
SMRT BUSES LTD
Mar 11 2019 4:00AM
[COMFORT TRANSPORTATION PTE LTD]
SMRT Automotive Services Pte Ltd

From India International Insurance Pte Ltd (HQ) (III_SG), sent on 29/04/2019 11:16 AM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (S\$0.00) - SG1745R - Claim Handler: Pool Chin Han Daniel

Approved:0.00:Agree to reject TP claim

Motor Claim - III

From: Motor Claim - III
Sent: Tuesday, 7 May, 2019 5:00 PM
To: 'Audrey Woo (Auto Svcs/Claims & IA/Claims & IA/Buses)'
Cc: Pooi Chin Han Daniel; Mekavathanan Sarangapani
Subject: RE: LOD to III - SMRT Ref : BUS/03/19/5013/AW - Accident involving SG1745R and SHC2324S on 11 March 2019 along North Woodlands Drive

Dear Audrey,

We are in receipt of your letter of demand dated which is receiving our attention.

III REF: MCT19030298
Claims Officer: MR. DANIEL

Thank you.

Warmest regards,

Stanley Lai

Motor Claims Department

India International Insurance Pte Ltd

64 Cecil Street #04-02 IOB Building

Singapore 049711

Tel: 6347 6100 Ext 206 Fax: 6224 4174

S&P 'A-' rated Company



From: Audrey Woo (Auto Svcs/Claims & IA/Claims & IA/Buses) [<mailto:audrey@smrt.com.sg>]

Sent: 07 May, 2019 3:23 PM

To: Motor Claim - III <motorclaim@iii.com.sg>

Cc: Lalitha Krishnan - III <lalitha@iii.com.sg>; C Meenachi - III <Meenachi@iii.com.sg>

Subject: LOD to III - SMRT Ref : BUS/03/19/5013/AW - Accident involving SG1745R and SHC2324S on 11 March 2019 along North Woodlands Drive

SMRT Ref : BUS/03/19/5013/AW

India International Insurance Ref : SHC2324S

Dear Sir/Mdm,

We claim on behalf of SMRT BUSES LTD, owner of the vehicle registration number SG1745R. Your client's negligent driving has caused the above accident. As a result, my client has suffered the following losses,

Cost of Repair	\$ 5,100
Loss of Use (\$275 x 4 Days)	\$ 1,100
LTA Search Fee	\$ -

Total	\$ 6,200
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We enclose the following documents,

- Repair Invoice
- GIA Report
- **Bus CCTV Faulty**, thus no bus footage available for this case.

We look forward to your confirmation to settle our claims within 15 days from the date of this email. Payment by cheque shall be crossed and made payable to SMRT BUSES LTD.

Audrey Woo | DID : 6556 3521 | FAX : 6481 9221 | Email : audrey@smrt.com.sg | Claims
Department | 6 Ang Mo Kio Street 62 Singapore 569140





Customer Code: 3000066

SMRT BUSES LTD

Block Unit
STREET 62
6 ANG MO KIO
SINGAPORE 569140



SMRT Automotive Services Pte Ltd
251 North Bridge Road Singapore 179102
Tel: 65 63311000 Fax: 65 63340247

Tax Invoice

GST Reg No. : MR-8500001-7
CRN : 199004280Z
Invoice No. : IV190400517
Date : 30.04.2019
Vehicle No. : SG1745R
Your Ref No. : BUS/03/19/5013
Our Ref No. : 24100957
Terms : 30 Days

Description	Qty	Unit Cost	Add \$	/ (Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 5,100.00
GRAND TOTAL					\$ 5,100.00

Remark :

Make/Model : MAN A22
Accident Date : 10.03.2019

N.B. Payment by cheque should be crossed and
made payable to 'SMRT Automotive Services Pte Ltd'.
No receipt will be issued unless requested.

Authorized Signature
for SMRT Automotive Services Pte Ltd

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

WP

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	12 Apr 2019 Edit Reg		08 Apr 2019 00:00 Edit Adj Rpt	\$55,100.00 Edit Estimates	\$55,100.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
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CLAIM SUBFOLDER DETAILS

[Created by adjuster]

Insured:	COMFORT TRANSPORTATION PTE LTD, Co. Reg. No.: 199303821R		
Main Claimant:	SMRT BUSES LTD, Co. Reg. No.: 198202292D		
Vehicle Reg. No.:	SG1745R	Date of Loss:	11/03/2019 04:00 - :59 [36 Months and 10 Days From LTA Reg Date (Man Yr)]
Claim Type:	TP / MCT19030298	Policy/Cover Note No.:	MCOM0015 (TP, Fire & Theft)
Vehicle Reg. No. (Insured):	SHC2324S	Policy No. (Claimant):	D-18090224MFBP
		Excess:	
Repairer:	SMRT Automotive Services Pte Ltd (Woodlands) 60 Woodlands Industrial Park E4, 757705 Woodlands - Tel: 68662628		
Handling Insurer:	India International Insurance Pte Ltd (HQ) - Tel: 63476100 ... [Handled by Pool Chin Han Daniel]		
Claimant's Insurer:	MS First Capital Insurance Ltd (HQ) - Tel: 62222311		
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by ONG HWEE JIE] ... [Final Rpt due 17/04/2019]		

ASSOCIATED MAIL RECEIVED

[View All](#)[Compose Case Mail](#)

- III_SG (29/04/2019): Alert - Adj Mandate Approved (\$50.00) - SG1745R - Claim Handler: Pool Chin Han D...
- III_SG (12/04/2019): Alert - Adj Mandate Approved (\$50.00) - SG1745R - Claim Handler: Pool Chin Han D...

ALL ASSOCIATED TASKS

[View All](#)[Search Tasks](#)[Create New Task](#)[Complete](#)

Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SG1745R (MCT19030298)
 [SHC2324S]
 TP
 SMRT BUSES LTD
 Mar 11 2019 4:00AM
 [COMFORT TRANSPORTATION PTE LTD]
 SMRT Automotive Services Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			View <div>View in Browser</div>			
Video									1 per page		<div></div>	<div></div>
No	Finalized On	India International Insurance Pte Ltd (HQ)							Thumbnail	Print		
1	12/04/19 16:48	Video - Accident IV							<div></div> Load MP4			
Photos/Images									3 per page		<div></div>	<div></div>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)							Thumbnail	Print		
1	11/04/19 09:22	General View							<div></div> Load JPG	<div></div>		
2	11/04/19 09:22	General View							<div></div> Load JPG	<div></div>		
3	11/04/19 09:22	General View							<div></div> Load JPG	<div></div>		
4	11/04/19 09:22	General View							<div></div> Load JPG	<div></div>		
5	11/04/19 09:22	General View							<div></div> Load JPG	<div></div>		
6	11/04/19 09:22	General View							<div></div> Load JPG	<div></div>		
7	11/04/19 09:22	General View							<div></div> Load JPG	<div></div>		
8	11/04/19 09:22	General View							<div></div> Load JPG	<div></div>		
9	11/04/19 09:22	General View							<div></div> Load JPG	<div></div>		
10	11/04/19 09:22	General View							<div></div> Load JPG	<div></div>		
11	11/04/19 09:22	General View							<div></div> Load JPG	<div></div>		
12	11/04/19 09:22	General View							<div></div> Load JPG	<div></div>		
13	29/04/19 09:18	Photo After Spray							<div></div> Load JPG	<div></div>		
14	29/04/19 09:18	Photo After Spray							<div></div> Load JPG	<div></div>		
15	29/04/19 09:18	Photo After Spray							<div></div> Load JPG	<div></div>		
16	29/04/19 09:18	Photo After Spray							<div></div> Load JPG	<div></div>		
17	29/04/19 09:18	Photo After Spray							<div></div> Load JPG	<div></div>		
18	29/04/19 09:18	Photo After Spray							<div></div> Load JPG	<div></div>		
19	29/04/19 09:18	Photo After Spray							<div></div> Load JPG	<div></div>		
Documentation									1 per page		<div></div>	<div></div>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)							Thumbnail	Print		
1	08/04/19 16:14	EMAIL FROM III DD 08042019							<div></div> Load PDF			
2	08/04/19 16:14	TP ESTIMATE							<div></div> Load PDF			
3	08/04/19 16:14	TP GIA REPORT							<div></div> Load PDF			
4	10/04/19 08:51	TP ESTIMATE- MARKED							<div></div> Load PDF			
5	19/08/19 16:43	e-mail to reject TP claim							<div></div> Load PDF			
6	19/08/19 16:43	TP revert rejection							<div></div> Load PDF			
7	19/08/19 16:43	e-mail to reject TP claim 2							<div></div> Load PDF			
No	Finalized On	India International Insurance Pte Ltd (HQ)							Thumbnail	Print		
1	09/04/19 09:12	Singapore Accident Statement							<div></div> Load PDF			
2	07/05/19 16:57	Letter of Demand from Third Party SMRT FINAL REPAIR BILL							<div></div> Load PDF			
3	07/05/19 17:00	Letter of Demand from Third Party TPD LOG FROM SMRT BUSES							<div></div> Load PDF			

Documents Checklist

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

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)
<div></div>
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>

LKK Auto Consultants Pte Ltd

(Co.Reg.No:199607196R)

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

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC4/III19006166/JWB3Q2

Date: 27/08/2019

REFERENCE

Handling Insurer: India International Insurance Pte Ltd

Policy No:

MCOM0015

Claimant Vehicle
No : SG1745R

Insured Vehicle No : SHC2324S

Date of Loss: 11/03/2019

Nature of Claim:

TP

Claim No: MCT19030298

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SG1745R**

Make & Model: MAN NL320F (A22), 10.5 D ABS TURBO (A)

Engine No: 50340641684066

Reg. Date: 01/03/2016 (Man. Year: 2015)

Chassis No: WMAA22ZZXF7002868

Colour: Multi-colour

Odometer: 224811 km

Engine Capacity: 10518 cc

Market Value/New Car Price: N/A

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

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable):

Yes

Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

Yes

Engine Modification:

No

Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 275/70 R22.5

Rear Tyre Size: 275/70 R22.5 (D)

Front Left Side: Continental 7 mm

Rear Left Side: Continental 7/7 mm

Front Right Side: Continental 7 mm

Rear Right Side: Continental 7/7 mm

The above values represent the remaining tyre tread's depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	4,031.30	3,531.12	500.18	12.41
Miscellaneous Items	0.00	0.00	0.00	
Labour	2,733.00	2,298.00	435.00	15.92
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	6,764.30	5,829.12	935.18	13.83
Approved Total (Overridden) (S\$)		5,100.00		
Nett Amount (S\$)	6,764.30	5,100.00	1,664.30	24.60

INSPECTION

Date of Assignment: 08/04/2019

Date Inspected: 08/04/2019 Inspected At:

SMRT Automotive Services Pte Ltd
(Woodlands)
60 Woodlands Industrial Park E4
Singapore 757705

Estimated Period of Repair: 4.0 days

Adjuster: ONG HWEE JIE

Manager: VIVIAN LAU PEI FENG

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Reference

Part Source:	(Last Synchronised: 26 Aug 2019)	
Parts:	N/A	MAN NL320F (A22) 10.5 D ABS TURBO (A) (Model not available in database)
Labour:	Repairer's	(Price-denominated Standard List)
Print Code:	(Unsubmitted, no print-code for SG1745R)	
Validity:	These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page	
Further Info:	Items/values not in reference catalogue are prefixed with an asterisk *.	

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*PANEL ,SIDE:L5 ,FOR MAN A22 BUS	Buckled	1,776.80 F	*1,776.80 FL
2	1		*RUBBER,EXIT DOOR :FOR MAN A22 BUS	Scratched	750.00 F	*750.00 FL
3	1		*RUBBER,EXIT DOOR :FOR MAN A22 BUS	Scratched	750.00 F	*750.00 FL
4	1		*LED LICENCE PLATE LAMP FOR MB OC500 LE	Not Necessary	172.50 F	*- FL
5	1		*STICKER SMRT	Necessary	200.00 FS	*200.00 FS
6	6		*ADHESIVE:DIRECT GLAZING	Necessary	222.00 FS	*222.00 FS
7	1		*ACTIVATOR	Necessary	80.00 FS	*80.00 FS
8	1		*PRIMER (SIKA 206 G+P)	Necessary	80.00 FS	*80.00 FS

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

Sub Total (\$\$)	4,031.30	3,858.80
- List Item Discount on L Items 0.00/10.00% (\$\$)	0.00	327.68

Total Parts (\$\$)	4,031.30	3,531.12
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Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<u>Labour Items</u>				
1	TO REMOVE & INSTALL REPLACE ITEM & REPAIR LEFT SIDE PORTION	New	1,855.00	1,590.00
2	TO PUTTY & RESPRAY	New	878.00	708.00
Gross Labour Cost (\$\$)			2,733.00	2,298.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >