

ASS. REC. BY:

REF: CS/EAI190070051 R19d387

Special Instruction:

Survivor: Rasu

ASSIGNMENT (Office)

From (Person): Joel Goh

of EQ

Date/Time: 20. Apr. 2019 17:47. m

Estimated Cost:

Bill to:

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

To Inspect Vehicle No: SDX 4566J

Insured:

at Workshop m/s Wah Hong motors & credit

Tel: 67737377

of 38 Toh Guan Road East, #01-57

Policy No: DMPPH219-001096

Claim No:

PM19H1001100

Sum Insured:

Excess:

\$750.00 (50% waiver)

Make of Veh:

D.O.A. 16.4.2019

(Client's Record)

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

H.O.D. Endorsement:

Date/Time: 22.4.19 9.39. m

Person Contacted:

Michael

Vehicle (IN) OUT

Date/Time

Action/Instruction (✓) Estimate

SDX 4566J ✓

23/4/19 @ 3pm report to Joel Goh via Meimuen.

26/4/19 @ 10.50am Joel Goh informed C/A not more than US \$17500 via Meimuen.

26/4/19 @ 1.29pm informed Michael C/A not more than US \$17500 & Excess \$750.

Rasu finalised US \$1800, 6 days later \$954.50, 46%.

000114
Surrey

From

REF:

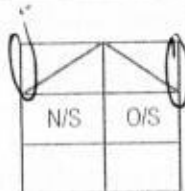
4635F

ASSIGNMENT

From: _____ Date: _____
Estimated Cost: _____
☒ TP / WS / TP RES / OD RES / EVA / INV / MV
To Inspect Vehicle No: **SOX 4566J**
at Workshop m/s **Wah Hong**
of **TOT Guan Ro East**
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: **62K**
IDAC Accident Rpt: _____ Consistent? : Yes or No
GIA / PR Seen: _____ Consistent? : Yes or No
Est. Repairs: **6** days Res.: Yes or No
Lum Sum: _____ % 3 Val.: Yes or No

CA / ☒ REP / REP. / 24 HRS

Date: _____ Person Contacted: _____

Vehicle: IN / OUT

Veh No: **SOX 4566J** Yr Regn: **2011 FEB**
Type: ☒ M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
Truck / Trailer or _____
Make: **B.M.W 535I A** C.C. **2579**
Colour: **BLACK** A/C: Insured / Std / NI / NA
Sp.Reading: **68047** T/Radio: Insured / Std / NI / NA
Eng/No: _____
C/No: **WBAFR72090C580544**
Gen. Cond: Good / ☒ Fair / Poor / Burnt
Steering: ☒ Inorder / Jammed / Leaked / Burnt or
Brake: ☒ Inorder / Jammed / Leaked / Burnt or
Modi: Nil / ☒ S/Rim / STD A/Rim or
Tyre Size: F: **205/45ZR18**
R: _____
BS / DUN / EXNOVA / GY / FS / LIZA / ☒ MIC / OHTSU / PIR / SUMI /
TOYO / YOKO or _____
Front: _____ Rear: _____
R/Bal. **6** mm R/Bal. **6** mm
L/Bal. **6** mm L/Bal. **6** mm
D.O.A. **16/04/19** D.O.I. **22/04/19**
Survey held at **Wah Hong**
Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or
6/S FR & N/S FR
The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time Action / Instruction

Rasul

pls check parts prices

RECEIVED 25 JUN 2019

[Signature]
26/4

Date/Time, File Pass to? ☐ : Preli. Report

13/6/19 ☐ : Final Report

Date/Time, File Return to?

2)

Report Format: **MCR-01**

Lump Sum / I.B.I. (\$) **11800**

Days Of Repair: **6**

Resurvey No. of Trip: **1**

Add Fee: ☐ : Site Insp (\$)

☐ : Interview (\$)

☐ : Tech. Invs (\$)

☐ : Weekend (\$)

Survey Fee:

Transportation:

☐ S + RS. \$

☐ Photos

☐ Others

TOTAL

300

...CLAIM SUBFOLDER...(New Assignment)

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	18 Apr 2019 17:05 Sendback Est	19 Apr 2019 09:36 S\$21,654.50	20 Apr 2019 17:40 Assign				New Assignment Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS									
Insured:	KANNAN RAMESH, ID: S1724635F								
Vehicle Reg. No.:	SDX4566J	Date of Loss:	16/04/2019 18:00 - :59 [98 Months and 3 Days From LTA Reg Date (Man Yr)]						
Claim Type:	OD	Policy/Cover Note No.:	DMPPHQ19-001096 (Comprehensive)						
		Excess:	S\$750.00						
Repairer:	Wah Hong Motors & Credit Pte Ltd (HQ) 38 Toh Guan Road East, #01-57, Enterprise Hub, 608581 Jurong East - Tel: +65 6773 7377								
Handling Insurer:	EQ Insurance Company Ltd (HQ) - Tel: 6223 9433 ... [Handled by Joel Goh]								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Final Rpt due 30/04/2019]								
Adj Asg. Remarks:	EXCESS: \$750.00 (50% WAIVER) SURVEY AND REVERT								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
There are no mail for this case.									
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.									

Shiau Chan (LKKAuto)

From: Shiau Chan (LKKAuto)
Sent: Friday, 26 April 2019 1:29 PM
To: michael@wahhong.sg
Cc: SUR
Subject: OD VEHICLE SDX 4566J (DOA: 16/04/2019)

Dear Michael,

As instructed by our client, please proceed to repair the insured vehicle **SDX 4566J** at repair cost not more than **\$17,500.00 on Lump Sum basis (Excess \$750/-)**.

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

*Our client reserve their right not to pay if there is no valid approval obtained before repair.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

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

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

Claim Audit

AUDIT TRAIL					By
No.	On	Audit	Remarks		[R]
1	18 Apr 2019 16:53	Cim Veh Model Changed	(202078) BMW 535I 3.0 (A).		Michael Tee Lian Huat
2	18 Apr 2019 16:53	Cim Created	Reg No: SDX4566J. Policy No: DMPPHQ19-001096. Acct Date: 2019/04/16. Claim Type: Michael OD. Insurer: EQ Insurance Company Ltd (HQ). Workshop: Wah Hong Motors & Credit Pt e Ltd (HQ)		[R] Michael Tee Lian Huat
3	19 Apr 2019 09:36	Cim Submitted	21654.50.		[R] Michael Tee Lian Huat
4	20 Apr 2019 17:40	Cim Registration Modified	Excess: -> 750.00.		[I] Joel Goh
5	20 Apr 2019 17:40	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):EXCESS: \$750.00 (50% WAIVER) SURVEY AND REV ERT		[I] Joel Goh
6	20 Apr 2019 17:40	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2019/04/30		[I] Joel Goh
7	20 Apr 2019 17:40	Adj Mandate Set	Approved:0.00.		[I] Joel Goh
8	22 Apr 2019 07:49	Assignment 1st Accessed			[A] LEE SU THING
9	22 Apr 2019 14:27	Adj Adjuster Assigned	[None] -> MOHD RASUL		[A] LEE SU THING
10	23 Apr 2019 14:22	Adj Rpt Initiated			[A] SHIAU CHAN
11	23 Apr 2019 14:59	Adj Im. Advice Submitted	Next Rpt:Final Rpt.Due Date:2019/04/30		[A] SHIAU CHAN
12	23 Apr 2019 15:00	Adj Mandate Request	Cur.Reg:21554.50:DAMAGES CONSISTENT, REPAIR COST ECONOMICAL, REPAIRER WIL LING TO UNDERTAKE THE REPAIR COST NOT MORE THAN \$20,000.00 ON LUMP SUM BA SIS. WE HAVE NOT AUTHORISE REPAIR.		[A] SHIAU CHAN
13	26 Apr 2019 10:54	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2019/04/30. Mandate Remarks: Please proceed to offer up to lump sum of S\$17,500.00 (before excess and excluding GST)		[I] Joel Goh
14	26 Apr 2019 10:54	Adj Mandate Set	Approved:17500.00:Please proceed to offer up to lump sum of S\$17,500.00 (before exc ess and excluding GST)		[I] Joel Guh

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
2121168	18/04/2019 16:53	Motor	Wah Hong Motors & Credit Pte Ltd (HQ)	Wah Hong Motors & Credit Pte Ltd (HQ)	SDX4566J		xx.xx
2124263	23/04/2019 14:22	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SDX4566J		10.70

Note: This document has not been finalised.**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: EQ Insurance Company Ltd
5 Maxwell Road, #17-00 Tower Block
MND Complex
Singapore 069110

From: LKK Auto Consultants Pte Ltd
51 Ubi Ave 1 #01-25
Paya Ubi Industrial Park
Singapore 408933

Attn: Joel Goh

Date: 23 Apr 2019

Preliminary Advice

Vehicle No	: SDX4566J	Accident Date	: 16/04/2019
Make	: BMW 535I	Policy No.	: DMPPHQ19-001096
Assignment Date	: 20/04/2019	Excess	: S\$750.00
Date of Inspection	: 22/04/2019	Est. Duration of Repair	: 6.00
Inspection At	: WAH HONG MOTORS & CREDIT PTE LTD (HQ) 38 TOH GUAN ROAD EAST, #01-57, ENTERPRISE HUB SINGAPORE 608581		

Point of Impact / General Description of Damages

The vehicle sustained impact / damages o/s front & n/s front portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	21,654.50
Revised Amount	:S\$	18,865.00
Check Items (Estimated)	:S\$	2,689.50
Total	:S\$	21,554.50

Lump Sum Repair	:S\$	
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Total Loss Consideration

New for Old Value	:S\$	
Pre-Accident Value	:S\$	62,000.00
COE / PARF Rebate	:S\$	41,408.00
Salvage Value	:S\$	
Margin for Repair	:S\$	20,592.00

Remarks

- (X) 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 : REPAIRER WILLING TO UNDERTAKE THE REPAIR COST NOT MORE THAN \$20,000.00 ON LUMP SUM BASIS.

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	17/04/2019 11:05
Date Of Accident	16/04/2019 18:10
Exact Location Of Accident	ALONG CHOA CHU KANG NORTH 5
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SDX4566J
Insured/Policyholder	
Name Of Registered Owner	KANNAN RAMESH
NRIC No	S1724635F
Email Address	GAKARA39@GMAIL.COM
Mobile Phone No	(LOCAL) +65-97442683
Alternative Phone No	OFFICE-97442683

Vehicle Particulars

Manufacturer	BMW
Model	535i-3.0 (A)

Exact Purpose for which vehicle was being used at time of accident	PRIVATE
--	---------

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
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Insurance Company

Name of Insurance Company	EQ INSURANCE COMPANY LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	DMPPHQ19-001096
Cover Note Number	

Driver

Name of Driver	KANYAKUMARI D/O VEERASAMY
NRIC No	S6831962E
Date Of Birth	21/08/1968
Occupation	INDOOR
Date Of Driving Pass	24/07/1995
Driving Experience	23 YEARS AND 8 MONTHS
Gender	FEMALE
Mobile Number	(LOCAL) +65-97991040
Fax Number	
Contact Number	
EMail Address	GAKARA39@GMAIL.COM

Address	8 SUNSET TERRACE
Postcode	597265
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	SIDE SWIPE
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

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

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

Please refer to the attached Sketch Plan for the accident details.

Attachment(s)

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

Details of Witness 1

Name	V. TAMILARASE
Phone Number	IC NO S1681348F
Email Address	

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SMB313H
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	BUS
Name of Driver	ZHU GANGHU
NRIC/Passport Number	G2435041Q
Contact Number	
Address	

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

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.

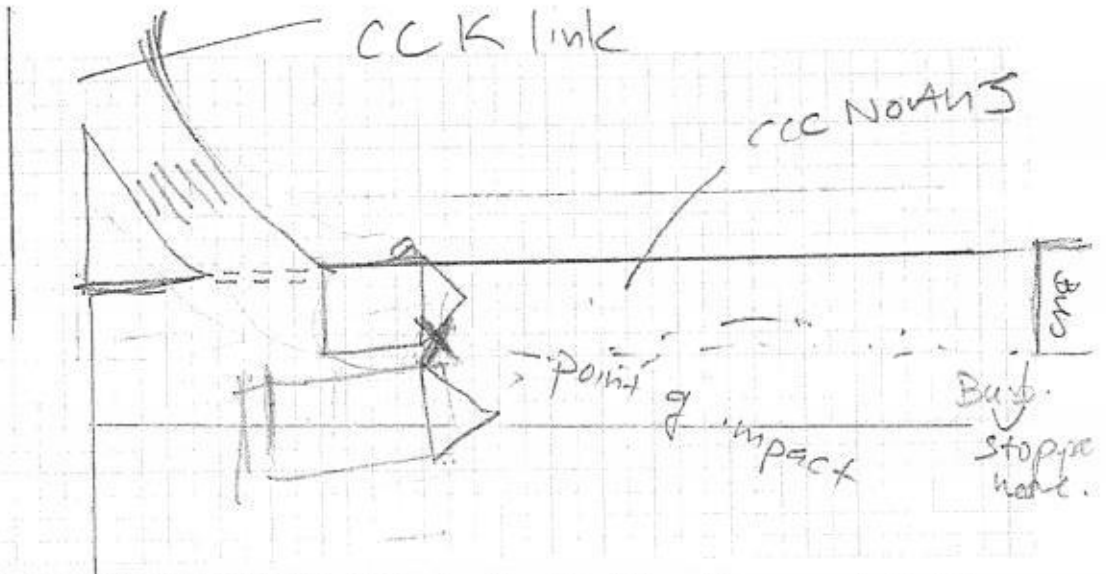
Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time: 17/4/19

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

10.30am.

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT Date: 16.04.19 Time: 6.10 pm

I was heading to Choa Chu Kang S1 to drop off my friend V. Tamilarase (S1681348F). I turned from Woodlands Road into Choa Chu Kang Link. I stopped at the zebra pedestrian crossing at the slip road to Choa Chu Kang North 5 to allow pedestrians to cross the slip road. I then proceeded slowly across the zebra crossing, checking for vehicle's coming from my right along Choa Chu Kang North 5.

I had just entered into Choa Chu Kang North 5 when I felt a sudden impact on the front right side of my vehicle. The impact was so forceful it forced the left front wheel to mount the kerb. I had been collided into by an SMRT Bus No 307A, registration No SMB 313H. The bus was travelling fast and did not stop immediately after the impact. It moved for some time ~~and stopped~~ about several car lengths away, and came to a stop several car lengths away. The bus was driven by one Zhu Ganghu (work permit No 076100764, licence No G2435041Q).

The impact caused me to hit my right side of the head to the window. My passenger was also jerked and hit her arm and elbow.

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: 17/4/19
10.20 am

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

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type: Singapore NRIC
Owner ID: 4635F

Vehicle Details

Vehicle No.: SDX4566J
Vehicle to be Exported: No
Intended Deregistration Date: 22 Apr 2019
Vehicle Make: B.M.W.
Vehicle Model: 535i A
Primary Colour: Black
Manufacturing Year: 2010
Engine No.: 06237611N55B30A
Chassis No.: WBAFR72090C580544
Maximum Power Output: 225.0 kW (301 bhp)
Open Market Value: \$61,176.00
Original Registration Date: 13 Feb 2011
First Registration Date: 13 Feb 2011
Transfer Count: 0
Actual ARF Paid: \$61,176.00

Intended PARF Rebate Details

PARF Eligibility: Yes
PARF Eligibility Expiry Date: 12 Feb 2021
PARF Rebate Amount: \$33,646.00

Intended COE Rebate Details

COE Expiry Date: 12 Feb 2021
COE Category: B - Car (1601cc & above)
COE Period(Years): 10
QP Paid: \$42,889.00
COE Rebate Amount: \$7,762.00
Total Rebate Amount: \$41,408.00

The information contained herein is correct as at 18 Apr 2019

OK

62,000
41,408
20,592

Licence Number: **S6831962E**

Name:

**KANYAKUMARI D/O
VEERASAMY**Birth Date: **21 Aug 1968**Issue Date: **03 Jul 2003**

Tel: 97991040

Email: kanya@tkgp.com.sg

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)**PASS DATE****Class 3****Motor Cars and Motor Tractors the weight of
which unladen does not exceed 2500 kilograms****24 Jul 1995**

NP 428A



Licence No: S6831962E

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S6831962E



Name



**KANYAKUMARI D/O
VEERASAMY**

Race

INDIAN

Date of Birth

21-08-1968

Sex

F

Country of Birth

SINGAPORE



1489864



NRIC No. **S6831962E**



Blood Group

AB+

Date of issue

05-12-1993

**8 SUNSET TERRACE
SINGAPORE 597265**

NRIC No: S6831962E

Date: 17/11/2017

EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110
tel 65 6223 9433 | fax 65 6224 3903 | www.eqinsurance.com.sg
reg no. 1978-00490-N

**CERTIFICATE OF INSURANCE**

ROAD TRANSPORT ACT 1987 (MALAYSIA)
THE MOTOR VEHICLES (THIRD-PARTY RISKS) RULES, 1959 (FEDERATION OF MALAYSIA)
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT (CAP. 189 OF THE REVISED EDITION)
(REPUBLIC OF SINGAPORE)
THE MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) RULES, 1996 EDITION (REPUBLIC OF SINGAPORE)
OR ANY AMENDMENT, ACT OR ACTS PASSED IN SUBSTITUTION THEREOF.

**PRIVATE CAR
Comprehensive**

Certificate No.: DMPPHQ19-001096

Form: MX2

Excess:

Insured/Named Driver SGD1,500.00

Unnamed Drivers SGD2,000.00

YEID Additional SGD3,000.00

1. Index Mark and Registration Number of Vehicles

SDX4566J

Lic Nbr: S1924635F

2. Name of Policyholder

KANNAN RAMESH

Tel Nbr: 97442683

3. Effective Date of the Commencement of Insurance for the purpose of the Act

13/02/2019

4. Date of Expiry of Insurance

12/02/2020

5. Person or Classes of Persons entitled to drive*

(a) The Policyholder

(b) Any other person who is driving on the Policyholder's order or with his permission.

EQ Insurance-MARS Motor
Accident Help Center**6311 3211**

*Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle. And provided further that the Motor Vehicle is registered under the Road Traffic Act has not been cancelled at the time of accident loss or damage.

6. Limitations as to use*

Use for social, domestic and pleasure purposes and for the Policyholder's business.

The policy does not cover :

- (a) use for hire or reward
- (b) use for racing, pace-making, reliability trials or speed testing
- (c) use for the carriage of goods (other than samples) in connection with any trade or business
- (d) use for any purpose in connection with the Motor Trade

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

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Part IV of the Road Transport Act, 1987 (Malaysia) or and Amendment, Act or Acts passed in substitution thereof.

Authorised Signatory
EQ Insurance Company Limited

UNWSR/HO/A000095/Kah Kong Hou



A Member of Citystate

Wah Hong Motors & Credit Pte Ltd (Co.Reg.No:199806235M)

38 Toh Guan Road East, #01-57, Enterprise Hub

Singapore 608581

Tel: +65 6773 7377 Fax: +65 6896 6321 Email: nicholas@wahhong.sg;michael@wahhong.sg

INSURER: **EQ Insurance Company Ltd (HQ)**

PARTICULARS OF CLAIM

Claim Type:	OD (OWN DAMAGE)	Ref. No:	190417
Policy No:	DMPPHQ19-001096	Date of Loss:	16/04/2019
Vehicle Reg. No.:	SDX4566J	Driveable?	
Driver Age/Info:		Party At Fault:	UNKNOWN
TP Injury Involved?	NO	Third Party Involved?	YES
Insured/Claimant:	KANNAN RAMESH		
Make/Model:	BMW 535I, 3.0 (A)	Vehicle Reg. Date:	13/02/2011
Vehicle Colour:	BLACK		
Engine No:	06237611N55B30A	Chassis No:	WBFR72090C580544
Odometer:	0 KM		
Paint Type:			
Total Loss?	NO		
Est. Duration of Repair (day)	8		
Present Location:	WAH HONG MOTORS & CREDIT PTE LTD (HQ)		

COST OF CLAIMS

	Amount
Parts	20,344.50
Miscellaneous Items	0.00
Labour	1,310.00
Paintwork Labour	0.00
Towing	0.00
Gross Total (S\$)	21,654.50
+ GST 7.00% (S\$)	1,515.82
Nett Amount (S\$)	23,170.32

This claim is handled by: **MICHAEL TEE LIAN HUAT**

Generated using Merimen e-Claims Internet Estimation & Adjusting System

REPAIR DETAILS

Reference

Part Source: MRM-SG **Version:** 1.0 (Last Synchronised: 19 Apr 2019)
Parts: 143 **BMW 535i 3.0 (A) (Catalogue:Merimen Singapore 1.0)**
Labour: Repairer's **(Price-denominated Standard List)**

Print Code: Wah Hong Motors & Credit Pte Ltd/SDX4566J/19/04/2019 09:36

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 *.

Estimates on Parts

No.	Qty	Part No.	Particulars	%Disc	%Depr	Amount
1	1		*1 Pc Front Bumper 76RN /	0.00	0.00	1350 *1,425.00 F
2	1		*1 Pc Front R/H Fender 7A /	0.00	0.00	702 *1,280.00 F
3	1		*1 Pc Front R/H Headlamp (HID) CRA /	0.00	0.00	2351 *2,780.00 F
4	1		*1 Pc Front R/H Fog Lamp M13 /	0.00	0.00	235 *405.00 F
5	1		*1 Pc Front R/H Fog Lamp Grille M15 /	0.00	0.00	80 *160.00 F
6	1		*1 Pc Front Bumper Sponge CRA /	0.00	0.00	*85.00 F
7	1		*1 Pc Front Bumper Washer Cover M13 /	0.00	0.00	42 *80.00 F
8	1		*1 Pc Front Bumper Washer Nozzle M13 /	0.00	0.00	192 *405.00 F
9	1		*1 Pc Front R/H Rim (245/45/ZR) S/N /	0.00	0.00	500 S/N *1,485.00 F
10	1		*1 Pc Front L/H Rim (245/45/ZR) cut /	0.00	0.00	500 S/N *1,485.00 F
11	1		*1 Pc Front L/H Tyre (245/45/ZR18) cut /	0.00	0.00	702 S/N *380.00 F
12	1		*1 Pc Front R/H Shock Absorber ?-bt /	0.00	0.00	*850.00 F
13	1		*1 Pc Front R/H Top Arm ?-bt /	0.00	0.00	450 *570.00 F
14	1		*1 Pc Front R/H Lower Arm 7A /	0.00	0.00	*540.00 F
15	1		*1 Pc Front R/H Knuckle ?-bt /	0.00	0.00	850 *870.00 F
16	1		*1 Pc Front R/H Ball Joint ?-bt /	0.00	0.00	115 *155.00 F
17	1		*1 Pc Steering Rack 7A /	0.00	0.00	3349 *5,600.00 F

F=Franchise part.

Sub Total (S\$)	11,191	18,495.00
+ Margin on L,N Items 10.00% (S\$)	+ 10%	1,849.50
Total Parts (S\$)	12,310.10	20,344.50

Wah Hong Motors & Credit Pte Ltd/SDX4566J/19/04/2019 09:36. Not valid without Reference section.
 Generated using Merimen e-Claims IEAS

S/N - 1266

Estimates on Miscellaneous Items

There are no new miscellaneous items selected.

Estimates on Labour

No	Particulars	Lab.Type	Amount
Labour Items			
1	remove and replace all the parts mentioned above knocking straighten up necessary affected areas	New	650 ⁷⁵⁰ 850.00
2	spray painting on affected areas	New	400.00
3	Wheels Alignment	New	60.00
Gross Labour Cost (\$\$)			1,310.00

Wah Hong Motors & Credit Pte Ltd/SDX4566J/19/04/2019 09:36. Not valid without Reference section.

Generated using Merimen e-Claims IEAS

< END OF ESTIMATES >

1210

12,310.10

1266.00

1210.00

14,786.10

20%

11,828.88

45-11,800

6 days

6 days

4/5

22/04/19 @ 1210

EXCESS: 750

Reverse

Resurvey before paint

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:

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

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	18 Apr 2019 Sendback Est	19 Apr 2019 09:36 S\$21,654.50	20 Apr 2019 17:40 Edit Adj Rpt	S\$11,800.00 Edit Estimates	S\$11,800.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
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CLAIM SUBFOLDER DETAILS

Insured:	KANNAN RAMESH, ID: S1724635F			
Vehicle Reg. No.:	SDX4566J	Date of Loss:	16/04/2019 18:00 - :59 [98 Months and 3 Days From LTA Reg Date (Man Yr)]	
Claim Type:	OD / DM19HO01100	Policy/Cover Note No.:	DMPPHQ19-001096 (Comprehensive)	
		Excess:	S\$750.00	
Repairer:	Wah Hong Motors & Credit Pte Ltd (HQ) 38 Toh Guan Road East, #01-57, Enterprise Hub, 608581 Jurong East - Tel: +65 6773 7377			
Handling Insurer:	EQ Insurance Company Ltd (HQ) - Tel: 6223 9433 ... [Handled by Joel Goh]			
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MOHD RASUL] ... [Final Rpt due 30/04/2019]			
Adj Asg. Remarks:	EXCESS: \$750.00 (50% WAIVER) SURVEY AND REVERT			

ASSOCIATED MAIL RECEIVED

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

- EQT_HQ (26/04/2019): Alert - Adj Mandate Approved (S\$17500.00) - SDX4566J - Claim Handler: Joel Goh

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

SDX4566J (DM19HO01100)

OD

Apr 16 2019 6:00PM

[KANNAN RAMESH]

Wah Hong Motors & Credit Pte Ltd








































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Assessment Reports

No	Finalized On	Wah Hong Motors & Credit Pte Ltd (HQ)	1 per page	Thumbnail	Print
1	19/04/19 09:36	Repairer Estimates		Load HTM	
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
1	23/04/19 14:59	Adjuster Immediate Advice		Load HTM	

Photos/Images

No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	3 per page	Thumbnail	Print
1	24/06/19 15:45	Odometer Reading		Load JPG	
2	24/06/19 15:45	Chassis Number		Load JPG	
3	24/06/19 15:45	General View		Load JPG	
4	24/06/19 15:45	General View		Load JPG	
5	24/06/19 15:45	General View		Load JPG	
6	24/06/19 15:45	General View		Load JPG	
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32	24/06/19 15:45	General View		Load JPG	

Assessment Reports			1 per page ▼	<input checked="" type="checkbox"/>
No	Finalized On	Wah Hong Motors & Credit Pte Ltd (HQ)	Thumbnail	Print
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62	24/06/19 15:46	General View	 Load JPG	<input checked="" type="checkbox"/>
63	24/06/19 15:46	General View	 Load JPG	<input checked="" type="checkbox"/>
64	24/06/19 15:46	Reinspection Photo	 Load JPG	<input checked="" type="checkbox"/>
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Documents Checklist

DOCUMENTS CHECKLIST

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There are no document checklists configured.

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

Note: Remarks are private unless you show it to other parties.

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

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

Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

EQ Insurance Company Ltd
5 Maxwell Road, #17-00 Tower Block, MND Complex
Singapore 069110

Our File No: CS/EQI19007005/R1QD3S2

Date: 26/06/2019

REFERENCE

Insured/Claimant: KANNAN RAMESH Policy No: DMPPHQ19-001096
Date of Loss: 16/04/2019 Nature of Claim: OD Claim No: DM19HO01100

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SDX4566J
Make & Model: BMW 535i, 3.0 (A) Engine No: 06237611N55B30A
Reg. Date: 13/02/2011 (Man. Year: 2010) Chassis No: WBAFR72090C580544
Colour: Black Odometer: 69047 km
Engine Capacity: 2979 cc
Market Value/New Car Price: S\$62,000.00
Sum Insured (S\$): Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Fair Steering (Serviceable): Yes Footbrake (Serviceable): Yes
Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 245/45 ZR18 Rear Tyre Size: 245/45 ZR18
Front Left Side: Michelin 6 mm Rear Left Side: Michelin 6 mm
Front Right Side: Michelin 6 mm Rear Right Side: Michelin 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	20,344.50	13,576.10	6,768.40	33.27
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,310.00	1,210.00	100.00	7.63
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	21,654.50	14,786.10	6,868.40	31.72
Approved Total (Overridden) (S\$)		11,800.00		
- Excess (S\$)	0.00	750.00	-750.00	
(S\$)	21,654.50	11,050.00	10,604.50	48.97
+ GST 7.00/7.00% (S\$)	1,515.82	773.50	742.32	48.97
Nett Amount (S\$)	23,170.32	11,823.50	11,346.82	48.97

INSPECTION

Date of Assignment: 20/04/2019 Present Location: Wah Hong Motors & Credit Pte Ltd (HQ)
Date Inspected: 22/04/2019 Inspected At: Wah Hong Motors & Credit Pte Ltd (HQ)
Estimated Period of Repair: 6.0 days 38 Toh Guan Road East, #01-57, Enterprise Hub
Singapore 608581

Adjuster: MOHD RASUL

Manager: SHIAU CHAN

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but

any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Reference

Part Source: MRM-SG	Version: 1.0 (Last Synchronised: 26 Jun 2019)	
Parts: 143	BMW 535I 3.0 (A) (Catalogue:Merimen Singapore 1.0)	
Labour: Repairer's	(Price-denominated Standard List)	
Print Code: (Unsubmitted, no print-code for SDX4566J)		
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		*1 Pc Front Bumper (WCP)	Torn	1,425.00 F	*1,350.00 F
2	1		*1 Pc Front R/H Fender (WCP)	Bent	1,280.00 F	*702.00 F
3	1		*1 Pc Front R/H Headlamp (HID) (WCP)	Cracked	2,780.00 F	*2,351.00 F
4	1		*1 Pc Front R/H Fog Lamp (WCP)	Missing	405.00 F	*235.00 F
5	1		*1 Pc Front R/H Fog Lamp Grille (WCP)	Missing	160.00 F	*80.00 F
6	1		*1 Pc Front Bumper Sponge (WCP)	Cracked	85.00 F	*85.00 F
7	1		*1 Pc Front Bumper Washer Cover (WCP)	Missing	80.00 F	*42.00 F
8	1		*1 Pc Front Bumper Washer Nozzle (WCP)	Missing	405.00 F	*192.00 F
9	1		*1 Pc Front R/H Rim (245/45/ZR	Cut	1,455.00 F	*500.00 FS
10	1		*1 Pc Front L/H Rim (245/45/ZR	Cut	1,455.00 F	*500.00 FS
11	1		*1 Pc Front L/H Tyre (245/45/ZR18 (70%)	Cut	380.00 F	*266.00 FS
12	1		*1 Pc Front R/H Shock Absorber (WCP)	Bent	850.00 F	*850.00 F
13	1		*1 Pc Front R/H Top Arm (WCP)	Bent	570.00 F	*450.00 F
14	1		*1 Pc Front R/H Lower Arm (WCP)	Bent	540.00 F	*540.00 F
15	1		*1 Pc Front R/H Knuckle (WCP)	Bent	870.00 F	*850.00 F
16	1		*1 Pc Front R/H Ball Joint (WCP)	Bent	155.00 F	*115.00 F
17	1		*1 Pc Steering Rack (WCP)	Bent	5,600.00 F	*3,349.00 F

F=Franchise part. S=SpcNett.

Sub Total (S\$)	18,495.00	12,457.00
+ Margin on L,N Items 10.00/10.00% (S\$)	1,849.50	1,119.10
Total Parts (S\$)	20,344.50	13,576.10

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	remove and replace all the parts mentioned above knocking straighten up necessary affected areas	New	850.00	750.00
2	spray painting on affected areas	New	400.00	400.00
3	Wheels Alignment	New	60.00	60.00
Gross Labour Cost (\$\$)			1,310.00	1,210.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >