



Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Email: Nora.khai@premiumauto.com.sg / claims@premiumauto.com.sg

Telefax

Estimate	:	Accident Repairs
Workshop	:	Ubi Road 1
Contact No	:	6366 2323
Fax No	:	6841 1183
Reference	:	PA/TP/0579/2019/DY/TF
Date	:	6-May-19

Vehicle NOT IN workshop. Kindly arrange for survey.

Your insured vehicle : **SGS 7272 C**

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way

#07-16 AIG Building

Singapore 079120

Attn: Mr. Adrian Ling - Motor Claims Dept

Tel: 6841 0055 - Fax: 6256 4315

Owner's Name	:	Mr. Teh Thuan Khoon
Address	:	20D Watten Rise Singapore 287384
Telephone	:	HP +65 86936566
Type of Claim	:	Third Party Claims
Policy No.	:	2100450441-03
Vehicle No	:	SKX 2530 X
Model Code	:	Audi Q7 2.0 TFSI QU
Model / Year	:	Nov-15
Engine No	:	CYR 001236
Chassis No	:	WAUZZZ4M8GD021936
Mileage	:	-
Date In	:	
Liability	:	-
Excess Cost	:	-
Estimated By	:	Johnny Boo / Allan Wu
Accident Date	:	25-Apr-19
Place of Accident	:	The Windstedt School Parking Lot

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Estimated Labour Charges for Accident Vehicle. SKX 2530 S

S/N	Nature of Jobs	Estimated Charges
1	To respray rhs rear door and door cover.	\$ 1,500.00
2	To carry diagnostic.	S/N \$ 192.00
TOTAL LABOUR CHARGES		: \$ 1,692.00

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:

Premium Automobiles

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Tel : 6366 2323 Fax : 6841 1183

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Material List for Accident Vehicle Regn No. SKX 2530 X

		<u>Damage Parts & Prices</u>	
<u>S/N</u>	<u>Parts Description</u>	<u>S/NETT</u>	<u>REMARKS</u>
1	REAR DOOR LOWER COVER - RH <i>glor</i>	\$ 545.00	✓
2	SUNDRIES <i>new</i>	\$ 200.00	*
TOTAL SPARE PARTS		\$ 745.00	
TOTAL LABOUR		\$ 1,692.00	
GRAND TOTAL		\$ 2,437.00	

All charges are not inclusive of GST.

Legend : Remarks (OK) = Approved, Remarks (X) = Not approved.
Spare parts are Special Nett.



Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Telefax

Name

: Adrian Lj

Surveyed Date

: 09/05/19

Authorised Date

:

Excess Cost

:

Liability

:

Remarks

: Not Authorized, 03 days

Please Note

: This estimate is based on visual inspection of the affected vehicle.
Should we require further labour charges and spare parts in the progress of repair, we shall inform you accordingly.
For inspection of vehicle, please refer to Ms Norah Khai at
Tel: 6768 9828 for appointment.

Yours faithfully,

Premium Automobiles Pte Ltd

Johnny Boo
Body Repair Manager

Allan Wu
Claims Consultant



Auto
Consultants
Pte Ltd

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

Our Ref: CC3/AIG19007866/Aea3

22 OCT 2019

LEE MUN QUIN EDITH (LI MANJUAN EDITH)

67 LASIA AVENUE
SINGAPORE 277870

Dear Sir/Madam,

ACCIDENT INVOLVING SGS 7272C AND SKX 2530S ON 25/04/2019

We refer to the above accident where we are acting for AIG Asia Pacific Insurance Pte Ltd. to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Please be informed that we have reviewed both reports and based on accident scenario & all available information at hand for the accident. We are of the view that we do not have a good defense towards the claim submitted by the owner of SKX 2530S and it is quite difficult for you to escape liability of the collision.

We wish to stress that our offer of settlement is strictly made on a without prejudice basis with a view to close this matter amicably.

If you still do not wish us to settle the third party claim and/or if you wish to take over conduct of the third party claim without seeking indemnity under the motor insurance policy so as to protect the No Claims Discount (this entails that you would have to conduct your own defense and bear the full costs), you may consider undertaking the claim.

Kindly let us have your final decision by 01/08/2019. If we do not hear from you by then, our principal will proceed to handle and decide how the claim is settled as per the terms and conditions of the policy. Under the Terms and Conditions 6.3 entitled "Conduct of Proceedings" under his Motor Policy, it is clearly stated that **"AIG shall have full discretion in the conduct of any proceedings and/or how a claim is settled."**

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Asher Sng
Case Handler
DID: 6841 6051
FAX: 6741 4108
EMAIL: ashersng@lkkauto.com
c.c. AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)

Asher Sng (LKKAUTO)

From: Chan, Kian-Meng <Kianmeng.Chan1@aig.com>
Sent: Wednesday, 7 August 2019 6:11 PM
To: Asher Sng (LKKAUTO)
Subject: RE: [OI DISPUTE] Your ref: 4881911742SG, ACCIDENT INVOLVING SGS 7272C (OI) AND SKX 2530S (TP) ON 25/04/2019

Follow Up Flag: Follow up
Flag Status: Completed

Dear Asher,

Kindly assist to reject TP claim at this juncture.
Insured declined the arrangement to drop by TP workshop as well.

Best regards,
Chan Kian Meng
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way, #08-16, Singapore 079120
Tel +(65) 6419 1678
KianMeng.Chan1@aig.com | www.aig.sg

From: Chan, Kian-Meng
Sent: Wednesday, August 07, 2019 3:33 PM
To: Asher Sng (LKKAUTO)
Subject: RE: [OI DISPUTE] Your ref: 4881911742SG, ACCIDENT INVOLVING SGS 7272C (OI) AND SKX 2530S (TP) ON 25/04/2019

Dear Asher,

Understand that insured is still disputing on the claim and liability, kindly assist to proceed with height measurement.

Best regards,
Chan Kian Meng
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way, #08-16, Singapore 079120
Tel +(65) 6419 1678
KianMeng.Chan1@aig.com | www.aig.sg

From: Asher Sng (LKKAUTO) [<mailto:AsherSng@lkkauto.com>]
Sent: Monday, July 22, 2019 10:29 AM
To: Chan, Kian-Meng

Subject: [EXTERNAL] [OI DISPUTE] Your ref: 4881911742SG, ACCIDENT INVOLVING SGS 7272C (OI) AND SKX 2530S (TP) ON 25/04/2019

This message is from an external sender; be cautious with links and attachments.

Your ref: 4881911742SG

Hi Kian Meng,

We refer to the above matter.

ACCIDENT INVOLVING SGS 7272C (OI) AND SKX 2530S (TP) ON 25/04/2019

Enclosed the video and scene photo for your easy referenece.

We have spoken to the insured driver mutiple times however insured still strongly dispute on the case.

Insured driver mention that even we have the video to proof that the passenger open the door wide enough to cause scratches to third party vehicle however she still think that anyone may cause that kind of damage.

Feeling that why didn't why we did not try our best to defend and wanted to settle with third party that damaged may not cause by her.

Third party is still chasing for liability till date.

Kindly advise.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

IMPORTANT NOTICE:

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Asher Sng (LKKAUTO)

From: Asher Sng (LKKAUTO)
Sent: Tuesday, 27 August 2019 2:00 PM
To: Claims; 'Nora Khai PA'
Subject: RE: ACCIDENT INVOLVING SKX 2530 S AND YOUR INSURED SGS7272C DATED ON 02/05/2019 *** LKK REF: CC3/AIG19007866/GA3

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

Hi Sir/Mdm,

We refer to the above matter.

The evidence not able to prove that our insured caused the damage to your client vehicle.

Under such circumstances, we regret to inform you that we have our principal instruction to deny liability and unable to look into your client's claim.

Thank You.

Best Regards,

Asher Sng | Case Handler

LKK Auto Consultants Pte Ltd

phone: 6841-6051 | email: ashersng@lkkauto.com | fax: 6741-4108

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

From: Claims <claims@premiumauto.com.sg>
Sent: Tuesday, 27 August 2019 1:28 PM
To: Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>; 'Nora Khai PA' <nora.khai@premiumauto.com.sg>
Cc: Claims <claims@premiumauto.com.sg>
Subject: RE: ACCIDENT INVOLVING SKX 2530 S AND YOUR INSURED SGS7272C DATED ON 02/05/2019 *** LKK REF: CC3/AIG19007866/GA3

Dear Asher,

Any update on this ?

Best Regards,

Kee Siang

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 200802271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183

e. claims@premiumauto.com.sg w. www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



Auto
Consultants
Pte Ltd

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

Our Ref: CC3/AIG19007866/ga3

08 May, 2019

Edith (Li Manjuan Lee Mun Quin)

67 Lasia Avenue

Lucky Park

Singapore 277870

Dear Sirs,

**ACCIDENT INVOLVING SGS 7272C AND SKX 2530S ON 25/04/2019 ALONG/
AT THE WINSTEDT SCHOOL PARKING LOT**

We, LKK Auto Consultants Pte Ltd has been appointed to act on the behalf of your insurer, AIG Asia Pacific Insurance Pte Ltd (AIG) to settle a THIRD PARTY claim against you for an accident which happened on the above-mentioned date and location.

Kindly proceed to lodge your GIA report within five (05) working days of receipt of this letter, giving the version of the accident amongst other things related to the accident. The GIA report can be lodged at any of AIG reporting centres. You may refer to your Certificate of Insurance for the list of the reporting centres.

If you have any information to add or any amendments to make, please contact the undersigned within five days from the date of this letter.

Please note that the standing of your insurance policy such as NCD, premium & etc would be affected.

Yours faithfully,

Cecilia Chong
Claims

Tel : 6749 4274

Fax: 6741 4108

Email : CeciliaChong@lkkauto.com

c.c. *Claims Manager*
AIG Asia Pacific Insurance Pte Ltd
(Motor Claims Dept)



Auto
Consultants
Pte Ltd

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

Our Ref: CC3/AIG19007866/ga3

24 MAY 2019

By Registered Mail
First Reminder

Edith (Li Manjuan Lee Mun Quin)
67 Lasia Avenue
Lucky Park
Singapore 277870

Dear Sir,

**ACCIDENT INVOLVING SGS 7272C AND SKX 2530S ON 25/04/2019 ALONG/
AT THE WINSTEDT SCHOOL PARKING LOT**

We refer to the above subject matter. Your insurer AIG Asia Pacific Insurance Pte Ltd (AIG) has received a third party claim(s) against your motor insurance policy, and has appointed LKK Auto Consultants Pte Ltd to act on their behalf to handle this matter.

We highlight that this accident has not been reported to AIG.

Please note that you had been notified by our via mail by post from our office on 08/05/2019

Kindly proceed to lodge your accident report immediately, giving the version of the accident amongst other things related to the accident. The accident report can be lodged at any of AIG reporting centres. For the listing of AIG reporting centres, you may refer to your Certificate of Insurance or visit AIG Singapore's website.

To enable us to look into the matter immediately, please let us hear from you within fourteen (14) days from date of this letter (by 08/06/2019).

Please be reminded that in accordance with the terms and conditions under your policy, failure of compliance, our principal M/s AIG Asia Pacific Insurance Pte Ltd reserves the right to repudiate liability.

If you need further assistance or clarifications, please contact the undersigned.

Yours faithfully,

Cecilia Chong | Case Handler
Tel: 6749 4274
Fax: 6741 4108
Email: CeciliaChong@lkkauto.com

c.c *Claims Manager*
 AIG Asia Pacific Insurance Pte. Ltd
 (Motor Claims Dept)



POSTING RECEIPT FOR REGISTERED ARTICLE(S)

Singapore Post Limited
(Reg. No. 1900102234)
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Fax: 6842 5114
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on your registered article(s), please visit
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- Separate forms are to be used for Insured and Non-Insured Registered Articles.
- Please provide all information required and produce this receipt for all enquiries.
- Please tick where applicable. It shall be assumed on Advice of Receipt (AOR) is required or delivery by air is requested if relevant * in left blank.
- Please indicate the return address on the item(s) to ensure prompt return in event of non-delivery to the addressee(s).
- Please post item(s) at the post office counter according to the sequence stated below.

1. Name & Address of Addressee

Chan Fatt Chung
No. 58 Binjai Park
Singapore 589858

(SAL 8351M)

Air* () Y () N B* () AIR () SUR

Insurance* () Y \$ () N

Content:

Air* () Y () N B* () AIR () SUR

Insurance* () Y \$ () N

Content:

2. Name & Address of Addressee
Edith Chi Manjun Lee (Mm Qun)
17 Laina Avenue
Lucky Park
Singapore 277870

(SGS 7272C)

Sender's Acknowledgment

I have read, understood and agreed to the terms and conditions of posting event(s) I accept the maximum liability payable for Registered Mail Service and certify that all information provided by me is true and the item(s) does not contain any hazardous or prohibited item(s).

Name & Signature

Date

For Official Use Only
(Item numbers are printed in order of posting at count)

RA TSN Ref: 2636/147/C0054

Date: 27 May 2019

RA No:

RC11327985656

RC11327986086



TGP-02119147005303



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Date/Time	No.	Description	Amount(S\$)
27/5/2019 12:09			
	1	Sale of Postage Label (Domestic)	12.70
	5	X 2.54	12.70
		GST Amount:	0.83
		Transaction No.:	8439191470010
		Total GST	0.83
		Total Amount	12.70
		Cash	12.70

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

Revoked / No settlement

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	05 May 2019 Edit Reg		09 May 2019 00:00 Edit Adj Rpt	S\$1,445.00 Edit Estimates	S\$1,445.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured: LEE MUN QUIN EDITH (LI MANJUAN EDITH) , ID: S7246130D									
Main Claimant: TEH THUAN KOON , ID: S7403097A									
Vehicle Reg. No.: SKX2530S		Date of Loss: 25/04/2019 03:00 - :59 [40 Months and 26 Days From LTA Reg Date (Man Yr)]							
Claim Type: TP / 4881911742SG		Policy/Cover Note No.: 1900016168 (Comprehensive)							
Vehicle Reg. No. (Insured): SGS7272C		Policy No. (Claimant): 2100450441-03							
		Excess:							
Repairer: Premium Automobiles Pte Ltd (UBI) 55 Ubi Road 1, 408699 Ubi - Tel: 67689828/9827/9911									
Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Chan, Kian-Meng] Kianmeng.Chan1@aig.com									
Claimant's Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG) - Tel: 65-6419-3000									
Adjuster: LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by ADRIAN LING] ... [Final Rpt due 14/05/2019]									
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
<ul style="list-style-type: none"> AIG_SG (21/05/2019): Re: No OI GIA Report AIG_SG (06/05/2019): No OI GIA Report 									
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

*SKX2530S (4881911742SG)
[SGS7272C]
TP
TEH THUAN KOON
Apr 25 2019 3:00AM
[LEE MUN QUIN EDITH (LI MANJUAN EDITH)]
Premium Automobiles Pte Ltd

Upload Documents		Upload Photos		Compose New Letter		Upload Video		Upload Audio		View View in Browser	
Video										1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail	Print		
1	24/06/19 15:09	TP CCTV							Load MP4		
Photos/Images										3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail	Print		
1	30/05/19 15:42	General View							Load JPG <input checked="" type="checkbox"/>		
2	30/05/19 15:42	Chassis Number							Load JPG <input checked="" type="checkbox"/>		
3	30/05/19 15:42	General View							Load JPG <input checked="" type="checkbox"/>		
4	30/05/19 15:42	General View							Load JPG <input checked="" type="checkbox"/>		
5	30/05/19 15:42	General View							Load JPG <input checked="" type="checkbox"/>		
6	30/05/19 15:42	General View							Load JPG <input checked="" type="checkbox"/>		
Documentation										1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)						Thumbnail	Print		
1	05/05/19 07:59	TP GIA REPORT							Load PDF		
2	08/05/19 09:03	Non reporting letter							Load PDF		
3	16/05/19 21:09	TP ESTIMATE - MARKED							Load PDF		
4	22/07/19 10:48	LETTER TO OI							Load PDF		
5	27/08/19 14:01	APPROVAL TO REJECT TP CLAIM							Load PDF		
6	27/08/19 14:01	EMAIL WSP TO REJECT TP CLAIM							Load PDF		
7	28/08/19 15:37	OI GIA REPORT							Load PDF		
8	29/08/19 16:28	Registered Mail Fee							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 style="border: 1px solid black; height: 40px; margin-top: 5px;"></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: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

Our File No: CC3/AIG19007866/AEA3Q2

Date: 29/08/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Policy No:

1900016168

Claimant Vehicle No : SKX2530S

Insured Vehicle No : SGS7272C

Date of Loss: 25/04/2019

Nature of Claim:

TP

Claim No: 4881911742SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SKX2530S

Make & Model: AUDI Q7, 2.0 TFSI QU (A)

Engine No: CYR001236

Reg. Date: 30/11/2015 (Man. Year: 2015)

Chassis No: WAUZZZ4M8GD021936

Colour: Black

Odometer: 44578 km

Engine Capacity: 1984 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: 255/55 R19

Rear Tyre Size: 255/55 R19

Front Left Side: Continental 6 mm

Rear Left Side: Continental 6 mm

Front Right Side: Continental 6 mm

Rear Right Side: Continental 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	745.00	545.00	200.00	26.85
Miscellaneous Items	0.00	0.00	0.00	
Labour	1,692.00	900.00	792.00	46.81
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	2,437.00	1,445.00	992.00	40.71
+ GST 7.00/7.00% (S\$)	170.59	101.15	69.44	40.71
Nett Amount (S\$)	2,607.59	1,546.15	1,061.44	40.71
Global Sum Settlement (S\$)		0.00		

INSPECTION

Date of Assignment: 09/05/2019

Date Inspected: 09/05/2019 Inspected At:

Premium Automobiles Pte Ltd (UBI)

55 Ubi Road 1

Singapore 408699

Estimated Period of Repair: 3.0 days

Adjuster: ADRIAN LING

Manager: Asher Sng Rong Yi

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

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR DOOR LOWER COVER -RH	Necessary	545.00 FS	*545.00 FS
2	1		*SUNDRIES	Not Necessary	200.00 FS	*- FS

F=Franchise part. S=SpcNett.

Total Parts (\$\$)	745.00	545.00
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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 RESPRAY RHS REAR DOOR AND DOOR COVER	New	1,500.00	900.00
2	TO CARRY DIAGNOSTIC	New	192.00	0.00
Gross Labour Cost (\$\$)			1,692.00	900.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >