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INS. CASE OWNER		0 /
	A WOAN ASSIGNMENT	10/0/m
Surveyor:	DOI: 10 5 LA	Directime:
December / CCI	AFTE	Registered in Merimen:
Pre-assign / CCL	SHO 8037	SAMUIMAH / 115767
Insured Vehicle N	Child N	a : 57111 111 (1900)
A Name of Insured	TRAINS - VARB- Policy N	0
Imured Tel No.	HP: Make / Make	Model :
Excess Sec II :SS	-(B)	Accident
Is driver the owner	YES (NO) Name of Accident:	
If NO. Driver Nu		REPORT (VD) / NO : TP GIA REPORT: (TS) NO
Driver Tel		Linbility: S Final ? Yes / No
SEC 6658		
SPC 0092	<u>3</u> → →	
INSRS: DI	INSRS: INSRS	insrs.
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	5\$6 6059 20 / margarif + 17 mm 1	STAGE DATE/PIC
	THE SECTION OF THE WASHINGTON	Non-Reporting Itr (1st) 03/06/2019
	Alex XXX	Non-Reporting In (2nd): 14/01/2019 Non-Reporting In (Final): 03/03/12019
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	of smutcharm.	Call OI
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, ,	are menter who will be	Car Rental Invoice
3/12/19-	V OI HIA Rec'd	Towing Invoice
aliliani		LTA/GIA:
4/1/201	File pass to MK to close.	Medical Bill
# 1- 1	Dil ness L sale for class	PIR.
4/2/2010-	FILE PASS TO MIK TO CLOSE.	Mandale/Reject Instruction:
		Payment Breakdown Form
PRELIMINARY ADVICE	Date/Time: Sent By	Post-Repair Photos:
		Others:
FINALIZATION Repair Cost	Dute/Time: Confirm with:  SS ( days) Reduction: %	Confirm by:
FINAL SETTLEMENT	Date/Time: 91120 Confirm with (Ulfive	Email Cal
Final Liability:	S OO Agreed / Assessed) BOLA S/N No. 72.	If NO or B 28. Ass. Lia
Repair Cost:	×300.00	
Loss of Rental (LOR): Loss of Use (LOQ)	ss 500-00 ( 5 days) >410	COPY REMSP
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LOR only LOW only	LOR + LOU LOR + LO [Tick only one]	111111111111111111111111111111111111111
GIALTA South	s 2.45	C*
Medical	65 -	Claim status: North/Reject/Private Settle
Disbursement Legal Cost	SS — (e.g. Tow/ Independent )	2) Report Format: \$350 - W
Total:	55 3 517 - 45 Global Sum SS:	13,000
FINAL PAYMENT	Date/Time: Confirm with:	Emay Cal
Payer I	55 3542-45 Name   Best Sulution A	lutorave Ple Idel
Payce 2: (Strike if N.A.)	85 Name 2	
Payee 3: (Strike if N.A.)	SS Name 3:	

to the send date of

# BEST Solution Autocare Pte Ltd

53 Ubi Avenue 1, #03-01, Paya Ubi Industrial Park, Singapore 408934 Business Reg. No.: 201626438D

**2** 6744 0777

£ 6744 2377

**Estimate Quotation** 

TPAKA

Estimate destation		
May 001/2019		
03/05/19		
SKC6058Z		
HYUNDAI AVANTE		
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KMH DU41BR74/58512.

To: AXA Insurance Singapore Pte Ltd Address: 8 Shenton Way #27-01 AXA Tower

Qty	DESCRIPTION	UNIT	Amount
	Items		
(E) (E)	rear bumper Relad		\$ 595.00
pc	rear bumper were and a		\$ 65.00
pcs	rear bumper side retainer		\$ 30.00
set	rear bumper clips A		\$ 200.00
set	rear bumper reverse sensor P		\$ 1,485,00
pc		2689	\$ 45.00
pc	boot lid "CENTRE" emblem 3	2684	\$ 46.00
pc	boot lid outer handle	3141-10	\$ 125.00
pcs	boot lid refector & ~		\$ 193.00
pcs	tail lamp Trucked.		\$ 58949
рс	Control Contro		\$ 593.00
рс	rear end panel top garnish the decrease and panel top garnish clip Run boot lid inner lock and		\$ 68.00
set	rear end panel top garnish clip 7144		\$ 30,00
pc	boot lid inner lock 🖳 d		\$ 158.00
pc	boot lid windstrip		\$ 117.00
l pc	rear number plate , ~		
	Labour Charge		
1	to dismantle damaged parts, panel beat, repair	13.70	\$ 1,000.00
2	to putty and spray painting on affected area		\$ 1,100.00
1 2 3 4 5	anti rust		\$ 100.00
4	wiring check		\$ 60.00
5	reverse sensor		\$ 80.00
	The state of the s		10.7% C-5310001
		Subtotal:	\$ 6,478.00
		Subtotal:	\$ 6,478.00

BEST SOLUTION AUTOCARE PTE LTD

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:

Authorised Signature

# BEST Solution Autocare Pte Ltd

53 Ubi Avenue 1, #03-01, Paya Ubi Industrial Park, Singapore 408934 Business Reg. No.: 201626438D

**2** 6744 0777

岛 6744 2377

Supplementary Quotation (1)

Quotation No May 003	
Date	03/05/19
Vehicle No	SKC6058Z
Make / Model	HYUNDAI AVANTE

To:

AXA Insurance Singapore Pte Ltd

Address: 8 Shenton Way #27-01 AXA Tower

Qty	DESCRIPTION	UNIT	A	mount
	Items			
1 pc	rear enforcement bar crudud		\$	295.00
		Subtotal:	\$	295.00

BEST SOLUTION AUTOCARE PTE

Authorised Signature

236

Date: 06/07/2019



51 UBLAVE 1, #82-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

# Immediate Advice

To: AXA Insurance Pte Ltd

### Survey Details:

Date of loss	2-May-19
Date of appointment	10-May-19
Date of survey	10-May-19
Location of survey	BEST SOLUTION AUTOCARE PTE LTD

### Vehicle Details:

Claim Type:	Third party
Vehicle number	SKC 6058Z
Make and Model	HYUNDAI HD AVANTE 1.6A
Date of registration	3/3/2015
Excess	
Market Value	\$17,000
Parf Rebate	\$13,977
Nett Loss	\$3,023

# Repair details:

Initial Estimate	c	6.773.00
Initial Estimate	1 5	6.773

### Proposed/Revised repair cost:

Parts	\$ 2,147.00
Check items (estimate)	NIL
Labour	\$ 1,370.00
Supplementary	\$ 236.00
Total	\$ 3,753.00
Lump Sum(if applicable)	\$ 3,000.00

Number of days for repair	5



51 UBI AVE 1, 802-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

# Remarks:

We will seek mandate after insured reported.	

# Mandate:

Liability(TP)		%
Proposed repair cost	TBA	
Loss of use	TBA	no. of day
Loss of rental	TBA	no. of day
Loss of income	TBA	no. of day
LTA search fees	TBA	
Others	TBA	
Proposed Total		

### > Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

White Countries Hellors Owner ID Type:	Business	
	4813K	
Owner ID: Vehicle Details	4813K	
Vehicle No.:	SKC6058Z	
Vehicle to be Exported:	Yes	
Intended Deregistration Date:	10 May 2019	
Vehicle Make:	HYUNDAI	
Vehicle Model:	HD AVANTE 1.6 A	
Primary Colour:	White	
Manufacturing Year:	2007	
Engine No.:	G4FC7U133052	
Chassis No.:	KMHDU41BR7U158512	
Maximum Power Output:	89.7 kW (120 bhp)	
Open Market Value:	\$14,596.00	
Original Registration Date:	10 Mar 2007	
First Registration Date:	10 Mar 2007	
Transfer Count:	5	
Actual ARF Paid:	\$16,056.00	
Intended PARF Rehate Details		
PARF Eligibility:	Forfeited	
PARF Eligibility Expiry Date:	•	
PARF Rebate Amount:	\$0.00	
Jukonden COE Rupate Details		
COE Expiry Date:	09 Mar 2022	
COE Category:	A - Car (1600cc & below)	
COE Period(Years):	5	
PQP Paid:	\$24,715.00	
COE Rebate Amount:	\$13,977.00	
Total Rebate Amount:	\$13,977.00	

Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 10 May 2019



# HIGH GUOSS, USSS/MAINTIENANGS, UAST UONGER

Check out the list of Paint Protection Film services available here.

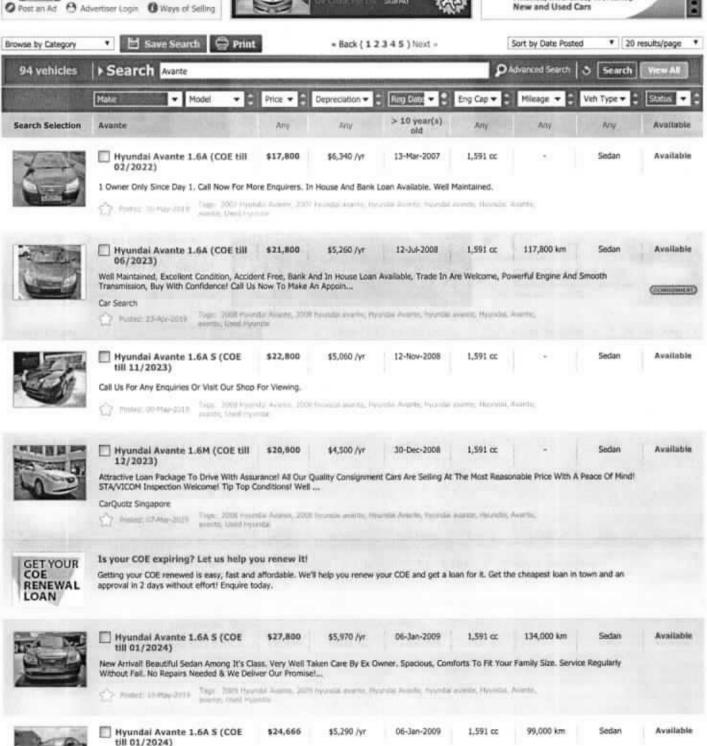


Post an Advertisement Sell it yourself! Advertise it at just \$58 until it's SOLD!



2.98%P.A \$0 Admin Fees DGV Finance.2 Years Warranty \$3800 Down Monthly From \$788





npare[3] O

Service, Extended Warranty Available, One Of Our Company Careful....

innerty, Used Hornday

Politics 30-Apr-2019 Tags. 7507 Hypotal Assorts, 2007 Hypotal assorts, Hypotal Assorts, Hypotal Assorts, Hypotal Assorts,

Owned This Car With 90% Loan Stated, Various Finance Plans To Cater Individuals Needs, Very Low Mileage Done, Hassle Free With Workshop

person: (UI ping) Time: 1.02pm



# Service Request Details

Claim

S9M01MZH

Reference

None

Loss Date

2 May 2019

Report Date

10 May 2019 9:23:40 AM

Request Date

10 May 2019

Due Date

17 May 2019

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

Actions

Next Step

Agree to perform service

Decline Work

Accept Work

Vehicle Information

Incident Vehicle Registration #

SKC6058Z

### Shu Pei (LKKAuto)

From:

Shu Pei (LKKAuto)

Sent:

Tuesday, 14 May 2019 11:01 AM

To:

claims@transcab.com.sq

Cc:

transcab avaclaims@ava-ins.com; Admin A

Subject:

ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE

(CHANGI) TOWARDS PAYA LEBAR

#### WITHOUT PREJUDICE' SAVE AS TO COSTS

14 May 2019

Transcab Taxi Singapore

Dear Sir.

OUR REF

: CC4/ASM19008323/Aeb3 // S9M01MZH

YOUR REF : SHD 803]

ACCIDENT INVOLVING SHD 8031 AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE (CHANGI) TOWARDS PAYA LEBAR

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

We have received a claim from Best Solution Autocare Pte Ltd acting on behalf of the owner of SKC 6058Z against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

We also wish to advise that there is an excess of \$\$5000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

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

Your full co-operation in the handling of the claim is required and kindly submit the following if not provided at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- · Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- · Coloured photographs of damage to all vehicles involved (If any)
- · Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us
  informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to <a href="mailto:cst@axa.com.sg">cst@axa.com.sg</a> / AsherSng@Blkkauto.com or deliver it by hand to AXA Customer Care Centre.

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

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

If you need any clarification, please do not hesitate to contact us at 6841 6051 or email us at AsherSng@lkkauto.com.

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

Thank you.

Best Regards.

Shu Pei LAdmin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: <u>shupei@likkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

### Suwanna (LKK Auto)

To:

'claims@transcab.com.sg'

Cc:

'transcab\_avaclaims@ava-ins.com'; Admin A; Vivian Lau (LKKAuto)

Subject:

(1st Reminder) ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019

ALONG/AT PIE

# 'WITHOUT PREJUDICE' SAVE AS TO COSTS

03 JUNE 2019

1st Reminder

Transcab Taxi Singapore

Dear Sir.

OUR REF: CC4/ASM19008323

YOUR REF : SHD 803]

# ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE (CHANGI) TOWARDS PAYA LEBAR

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

We have received a claim from **Best Solution Autocare Pte Ltd** acting on behalf of the owner of **SKC 6058Z** against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

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- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- 2) Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, we shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third

party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the
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- Coloured photographs of damage to all vehicles involved (If any)
- · Video footage of accident (if any)
- · Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us
  informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to <a href="mailto:cst@axa.com.sg">cst@axa.com.sg</a> / <a href="mailto:vivianlau@lkkauto.com">vivianlau@lkkauto.com</a> or deliver it by hand to AXA Customer Care Centre.

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

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

If you need any clarification, please do not hesitate to contact us at **Vivian ( Case Handler )** 6841-8625 or email us at **vivianlau@lkkauto.com** 

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

Thank you.

Best Regards,

Suwanna Te-Uttaruang | Admin support

LKK Auto Consultants Pte Ltd

Email Suwanna@lkkauto.com fax: 67414108

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

### Suwanna (LKK Auto)

To:

claims@transcab.com.sg

Cc:

transcab\_avaclaims@ava-ins.com; Admin A; Vivian Lau (LKKAuto)

Subject:

RE: ( 2nd Reminder ) ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019

ALONG/AT PIE

# 'WITHOUT PREJUDICE' SAVE AS TO COSTS

14 JUNE 2019

2<sup>nd</sup> Reminder

Transcab Taxi Singapore

Dear Sir,

OUR REF: CC4/ASM19008323

YOUR REF: SHD 803J

# ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE (CHANGI) TOWARDS PAYA LEBAR

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

We have received a claim from **Best Solution Autocare Pte Ltd** acting on behalf of the owner of **SKC 6058Z** against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

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We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

As Insurers, we shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third

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- · Driver's driving license or foreign driving license (if any)
- · Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- · Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us
  informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to <a href="mailto:cst@axa.com.sg">cst@axa.com.sg</a> / <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> or deliver it by hand to AXA Customer Care Centre.

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

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

If you need any clarification, please do not hesitate to contact us at **Hsiao Tong (Case Handler)** 6742 3197 or email us at chewht@lkkauto.com

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

Thank you.

Best Regards,

Suwanna Te-Uttaruang | Admin support

LKK Auto Consultants Pte Ltd

Email Suwanna@lkkauto.com | fax: 67414108

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

From: Suwanna (LKK Auto)

Sent: Monday, 3 June 2019 9:54 AM

To: claims@transcab.com.sg

Cc: transcab\_avaclaims@ava-ins.com; Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAuto)

<vivianlau@lkkauto.com>

Subject: (1st Reminder) ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

03 JUNE 2019

1st Reminder

To : Traffic Police - Deputy Head, Investigations Department

Fax: 65474885

#### ONLY FOR ACCIDENTS IN SINGAPORE

### NON-INJURY MOTOR ACCIDENT REPORT SCHEME FORM ON NON-REPORTING BY INSUREDS

Please be informed that we have yet to receive a motor accident report from our insured with regard to a non-injury motor accident as follows: -

Date of accident

: 02/05/2019

Time of accident

: 14:45

Place of accident

: SLIP ROAD PIE (CHANGI) TOWARDS

PAYA LEBAR ROAD

Third Party's name

: CARWAY LEASING & RENTAL

Third Party's vehicle number

: SKC6058Z

Our insured's name

: TRANS-CAB SERVICES PTE LTD

Our insured's vehicle number

: SHD803J

Our insured's NRIC number

: NIL

Our insured's address

: No.2 ANG MO KIO STREET 63,

SINGAPORE 569111

Our Insured's telephone number : NIL

A letter dated (03/06/2019) was sent to remind our insured to report the non-injury motor accident to us. No report has yet been made.

Please do not hesitate to contact the following for any clarification on the matter. (Please cite our reference number: (CC4/ASM19008323/Apb3)

Name and address of insurance company: AXA Insurance 8 Shenton Way, #24-01 AXA

Tower, 068811

Name of contact person

: Hsiao Tong

Contact Number

: 6742 3197 Fax: 6741 4108

Date

: 14/06/2019

### Suwanna (LKK Auto)

From:

Suwanna (LKK Auto)

Sent:

Wednesday, 3 July 2019 3:36 PM

To:

'claims@transcab.com.sg'

Cc:

'transcab\_avaclaims@ava-ins.com'; Admin A; Hsiao Tong (LKKAuto)

Subject:

(Final Reminder) ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019

ALONG/AT PIE

### WITHOUT PREJUDICE' SAVE AS TO COSTS

03 JULY 2019

Final Reminder

Transcab Taxi Singapore

Dear Sir,

OUR REF: CC4/ASM19008323

YOUR REF : SHD 803]

### ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE (CHANGI) TOWARDS PAYA LEBAR

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

We have received a claim from Best Solution Autocare Pte Ltd acting on behalf of the owner of SKC 6058Z against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

### Meantime, Kindly provide your hirer's name & Mailing Address for our necessary action.

We also wish to advise that there is an excess of S\$5000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

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

Your full co-operation in the handling of the claim is required and kindly submit the following **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- · Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- · Video footage of accident (if any)
- · Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us
  informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to <a href="mailto:cst@axa.com.sg">cst@axa.com.sg</a> / <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> or deliver it by hand to AXA Customer Care Centre.

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

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

If you need any clarification, please do not hesitate to contact us at Hsiao Tong (Case Handler) 6742 3197 or email us at chewht@lkkauto.com

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

Thank you.

Best Regards,

Suwanna Te-Uttaruang | Admin support

LKK Auto Consultants Pte Ltd

Email Suwanna@lkkauto.com fax: 67414108

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

From: Suwanna (LKK Auto)

Sent: Friday, 14 June 2019 5:27 PM

To: claims@transcab.com.sg

Cc: transcab\_avaclaims@ava-ins.com; Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAuto)

<vivianlau@lkkauto.com>

Subject: RE: ( 2nd Reminder ) ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE

WITHOUT PREJUDICE'
SAVE AS TO COSTS



51 UBLAVE 1, #01-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: 10651 62563561 FAX: 1065167414108

22 November 2019

EMAIL & NORMAL POST FINAL REMINDER

LEE KOK YEW BLK 172 YISHUN AVENUE 7 #02-801 SINGAPORE 760172

Dear Sir/Madam,

OUR REF

: CC4/ASM19008323/Apb3 // S9M01MZH

YOUR REF

: SHD 803J

ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT SLIP RD PIE (CHANGI) TWDS PAYA LEBAR RD

We refer to our letters of 14/05/2019, 03/06/2019 & 14/06/2019 to you requesting for your reporting of the above accident.

We have checked our records and we are unable to trace your reporting of the accident to our office. For the purpose of assessing the claim lodged by the third party, we would require a report of the accident together with the original/coloured photocopied photographs showing the damages to your vehicle (if any) from you or your driver at the material time of the accident. This report is in a pre-set electronic form and has to be lodged through any of our AXA Premium Workshops. Please refer to the back/folder accompanying your Certificate of Insurance for the list of our Premium Workshops conveniently located throughout Singapore. Please report the accident within the next 7 days, i.e by 02 December 2019.

Please note that with the effect of 1st Jun 2008, under the Motor Claims Framework (MCF), you are required to report any accident at our Premium Workshops or reporting centres (if applicable) with your accident vehicle (whether damage or not) within 24 hours or by the next working day of the occurrence of the accident. The primary purpose of this reporting is to provide your version of the accident and does not automatically render you liable for the accident.

Please take note that we have already informed the Traffic Police of the non-reporting.

As you are aware, the owner of the vehicle SKC 6058Z has submitted a claim against you and we are unable to revert on their claim as a result of your non-reporting of the above accident. If we fail to hear from you by <u>02 December 2019</u>, we shall refer the third party claim to you for direct handling.

Yours faithfully

Hsiao Tong Claims

Tel: 6742 3197 Fax: 6741 4108

Email: chewht@lkkauto.com

This is a computer-generated letter and no signature is required.

Cc AXA Insurance Pte Ltd (Motor Claims Dept) To : Traffic Police - Deputy Head, Investigations Department

Fax: 65474885

#### ONLY FOR ACCIDENTS IN SINGAPORE

# NON-INJURY MOTOR ACCIDENT REPORT SCHEME FORM ON NON-REPORTING BY INSUREDS

Please be informed that we have yet to receive a motor accident report from our insured with regard to a non-injury motor accident as follows: -

Date of accident	: 02/05/2019
Time of accident	: 14:45
Place of accident	: SLIP RD PIE (CHANGI) TWDS PAYA LEBAR RD
Third Party's name	: CARWAY LEASING & RENTAL
Third Party's vehicle number	: SKC 6058Z
Our insured's name	: TRANS-CAB SERVICES PTE LTD
Our Hirer's name	: LEE KOK YEW
Our insured's vehicle number	: SHD 803J
Our Hirer's NRIC number	: S7138254J
Our Hirer's address	: BLK 172 YISHUN AVENUE 7 #02-801
	SINGAPORE 760172
Our Hirer's telephone number	: 8300 8984

A letter dated (24/05/2019, 03/06/2019 & 14/06/2019) was sent to remind our insured to report the non-injury motor accident to us. No report has yet been made.

Please do not hesitate to contact the following for any clarification on the matter. (Please cite our reference number: (CC4/ASM19008323/Apb3 // S9M01MZH)

Name and address of insurance company: AXA Insurance 8 Shenton Way, #24-01 AXA

Tower, 068811

Name of contact person

: Hsiao Tong

Contact Number

: 6742 3197 Fax: 6741 4108

Date

: 21/11/2019

### Hsiao Tong (LKKAuto)

From:

Zhe Wei <zhewei.kek@transcab.com.sg>

Sent:

Tuesday, 19 November 2019 9:09 AM

To:

Hsiao Tong (LKKAuto); claims@transcab.com.sg; candy.kong@transcab.com.sg

Cc

transcab\_avaclaims@ava-ins.com; Admin A

Subject:

RE: IMMEDIATE ATTENTION: [ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON

02/05/2019 ALONG/AT PIEJ

Hi Hsiao Tong,

The details of our driver are as follows;-

LEE KOK YEW 57138254J BLK 172 YISHUN AVENUE 7 #02-801 SINGAPORE 760172 8300 8984

Thank you.

Best Regards, Kek Zhewei Claims Officer



#### TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63, Singapore 569111 Main Line: (65) 6287 6666 Fax Line: (65) 6257 1330 Website: www.transcab.com.sg

This message is confidential. It may also be privileged or otherwise protected by work product immunity or other legal rules. It you have received it by mistake, please let us know by e-mail reply and delete it from your system; you may not copy this message or disclose its contents to anyone. Please send us by fix any message containing deadlines as incoming e-mails are inclusivement for response deadlines. The integrity and security of this message cannot be guaranteed on the Internet.

From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Monday, November 18, 2019 11:28 AM

To: claims@transcab.com.sg; 'Zhe Wei' <zhewei.kek@transcab.com.sg>; candy.kong@transcab.com.sg

Cc: transcab\_avaclaims@ava-ins.com; Admin A <admin-a@lkkauto.com>

Subject: RE: IMMEDIATE ATTENTION: [ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT

PIET

Dear Sirs/Mdm,

Further to our below email.

We have yet heard from your good office up-to-date.

Kindly advise if your driver had lodge the accident report by now. If not, kindly let us have the info/ details of your hirer/driver at the time of accident for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Friday, 8 November 2019 2:39 PM

To: claims@transcab.com.sg; 'Zhe Wei' <zhewei.kek@transcab.com.sg>; candy.kong@transcab.com.sg

Cc: transcab avaclaims@ava-ins.com; Admin A <admin-a@lkkauto.com>

Subject: RE: IMMEDIATE ATTENTION: [ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT

PIE]

#### IMMEDIATE ATTENTION

Dear Sirs/Mdm,

We refer to the above matter.

We understand this accident has not been reported to your insurer.

As per AXA instruction, kindly let us have the info/ details of your hirer/driver at the time of accident for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <u>chewht@lkkauto.com</u> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Wednesday, 23 October 2019 8:11 AM

To: <a href="mailto:claims@transcab.com.sg">claims@transcab.com.sg</a>; 'Zhe Wei' <<a href="mailto:zhewei.kek@transcab.com.sg">zhewei.kek@transcab.com.sg</a>><a href="mailto:ccm.sg">Cc: transcab avaclaims@ava-ins.com;</a>; Admin A <<a href="mailto:admin-a@lkkauto.com">admin-a@lkkauto.com</a>>

Subject: RE: IMMEDIATE ATTENTION: [ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT

PIE]

#### IMMEDIATE ATTENTION

Dear Sirs/Mdm,

We refer to the above matter.

We understand this accident has not been reported to your insurer.

As per AXA instruction, kindly let us have the info/ details of your hirer/driver at the time of accident for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Hsiao Tong (LKKAuto)

Sent: Tuesday, 13 August 2019 4:58 PM

To: claims@transcab.com.sg

Cc: transcab\_avaclaims@ava-ins.com; Admin A <admin-a@lkkauto.com>; Su Li (LKK Auto) <suli@lkkauto.com>
Subject: IMMEDIATE ATTENTION: [ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE]

#### IMMEDIATE ATTENTION

Dear Sirs/Mdm.

We refer to the above matter.

We understand this accident has not been reported to your insurer.

As per AXA instruction, kindly let us have the info/ details of your hirer/driver at the time of accident for our necessary action.

Thank you.

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: Suwanna (LKK Auto) <Suwanna@lkkauto.com>

Sent: Wednesday, 3 July 2019 3:36 PM

To: claims@transcab.com.sg

Cc: transcab avaclaims@ava-ins.com; Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto)

<chewht@lkkauto.com>

Subject: ( Final Reminder ) ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE

# 'WITHOUT PREJUDICE' SAVE AS TO COSTS

03 JULY 2019

Final Reminder

Transcab Taxi Singapore

Dear Sir,

OUR REF: CC4/ASM19008323

YOUR REF: SHD 803J

# ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE (CHANGI) TOWARDS PAYA LEBAR

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

We have received a claim from Best Solution Autocare Pte Ltd acting on behalf of the owner of SKC 6058Z against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

Meantime, Kindly provide your hirer's name & Mailing Address for our necessary action.

We also wish to advise that there is an excess of S\$5000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

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

4

Your full co-operation in the handling of the claim is required and kindly submit the following **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- · Driver's driving license or foreign driving license (if any)
- · Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- · Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep
  us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to <a href="mailto:cst@axa.com.sg">cst@axa.com.sg</a> / <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a> or deliver it by hand to AXA Customer Care Centre.

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

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

If you need any clarification, please do not hesitate to contact us at Hsiao Tong ( Case Handler ) 6742 3197 or email us at <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>

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

Thank you.

Best Regards,

Suwanna Te-Uttaruang | Admin support

LKK Auto Consultants Pte Ltd

Email Suwanna@lkkauto.com| fax: 67414108

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

From: Suwanna (LKK Auto)

Sent: Friday, 14 June 2019 5:27 PM

To: claims@transcab.com.sg

Cc: transcab\_avaclaims@ava-ins.com; Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAuto)

<vivianlau@lkkauto.com>

Subject: RE: ( 2nd Reminder ) ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE

'WITHOUT PREJUDICE'
SAVE AS TO COSTS

14 JUNE 2019

2nd Reminder

Transcab Taxi Singapore

Dear Sir,

OUR REF: CC4/ASM19008323

YOUR REF: SHD 803J

# ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE (CHANGI) TOWARDS PAVA LEBAR

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

We have received a claim from Best Solution Autocare Pte Ltd acting on behalf of the owner of SKC 6058Z against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

We also wish to advise that there is an excess of S\$5000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

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

Your full co-operation in the handling of the claim is required and kindly submit the following **if not provided** at our reporting centre. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- · Coloured photographs of accident scene (if any)
- · Coloured photographs of damage to all vehicles involved (If any)
- · Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep
  us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to <a href="mailto:cst@axa.com.sg">cst@axa.com.sg</a> / <a href="mailto:cst@axa.com.sg">chewht@lkkauto.com</a> or deliver it by hand to AXA Customer Care Centre.

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

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

If you need any clarification, please do not hesitate to contact us at **Hsiao Tong ( Case Handler )** 6742 3197 or email us at <a href="mailto:chewht@lkkauto.com">chewht@lkkauto.com</a>

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

Thank you.

Best Regards,

Suwanna Te-Uttaruang | Admin support

LKK Auto Consultants Pte Ltd

Email Suwanna@lkkauto.com/ fax: 67414108

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

From: Suwanna (LKK Auto)

Sent: Monday, 3 June 2019 9:54 AM

To: claims@transcab.com.sg

Cc: transcab\_avaclaims@ava-ins.com; Admin A <admin-a@lkkauto.com>; Vivian Lau (LKKAuto)

<vivianlau@lkkauto.com>

Subject: (1st Reminder) ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE

# 'WITHOUT PREJUDICE' SAVE AS TO COSTS

03 JUNE 2019

1st Reminder

Transcab Taxi Singapore

Dear Sir,

OUR REF: CC4/ASM19008323

YOUR REF: SHD 8031

# ACCIDENT INVOLVING SHD 803J AND SKC 6058Z ON 02/05/2019 ALONG/AT PIE (CHANGI) TOWARDS PAYA LEBAR

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

We have received a claim from **Best Solution Autocare Pte Ltd** acting on behalf of the owner of **SKC 6058Z** against your motor insurance policy.

We highlight that this accident has not been reported to your insurer. Under the Motor Claims Framework (MCF), you are required to report any accident with the accident vehicle (whether damaged or not) within 24 hours or by the next working day after the accident. The primary purpose of this reporting is to provide your version of the accident to AXA. We would appreciate it if you could urgently file a report at approved reporting centre.

We also wish to advise that there is an excess of S\$5000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

- 1) Any settlement equal to or above the excess, you shall be liable to make the payment of \$5000/-; or
- Any settlement below the excess, you shall be liable for the amount settled.

We shall keep you informed of the third party claim settlement and thereafter kindly let us have the excess payment in your cheque payable to "AXA Insurance Pte Ltd". Please indicate your vehicle registration number and the date of accident on the back of the cheque.

Notwithstanding the excess being applied and/or received by us for the above subject matter, we expressly reserve all our rights under the policy to refund the excess payment in the event that there arises any known policy breach and or exclusion material to coverage.

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

Your full co-operation in the handling of the claim is required and kindly submit the following **if not provided** at our reporting centre. The list below is not all inclusive and further document may be required:

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- · Coloured photographs of accident scene (if any)
- · Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep
  us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this accident, please forward it to us immediately. You may email it to <a href="mailto:cst@axa.com.sg">cst@axa.com.sg</a> / <a href="mailto:vivianlau@lkkauto.com">vivianlau@lkkauto.com</a> or deliver it by hand to AXA Customer Care Centre.

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

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

If you need any clarification, please do not hesitate to contact us at **Vivian ( Case Handler )** 6841-8625 or email us at <u>vivianlau@lkkauto.com</u>

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

Thank you.

Best Regards,

Suwanna Te-Uttaruang | Admin support

LKK Auto Consultants Pte Ltd

Email Suwanna@lkkauto.com| fax: 67414108

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



This email has been checked for viruses by AVG antivirus software. www.avg.com

### Hsiao Tong (LKKAuto)

From:

Mei Kwan (LKKAuto)

Sent:

Friday, 29 November 2019 3:39 PM

To:

Hsiao Tong (LKKAuto)

Subject:

FW: New message for service request 115267, vehicle number SKC6058Z

29/11/19 10:31 AM

\*\*\* MessageSAS REPORT LINKED , HEAD TO REAR PLEASE PROCEED DS - ANG

Yvonne

----Original Message-----

From: yvonne.ang@axa.com.sg <yvonne.ang@axa.com.sg>

Sent: Friday, 29 November, 2019 10:32 AM

To: admin-d@lkkauto.com

Subject: New message for service request 115267, vehicle number SKC6058Z

AXA Insurance has sent you a message for claim number S9M01MZH.

Please click here https://vp.smartclaims.axa.com.sg/claim-portal/ to view the message in Vendor Portal.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

Menu



# <TP - Mandate IA> - S9M01MZH [ACCIDENT INVOLVING SHD 803J(OI) & SKC 6058Z(TP) ON 02/05/2019]

Type

**Q** Question

#### Message

Liability: 100%. Insured driver rear-ended third party. Inform OI about third party claim. Agreed to settle at best. We seek your mandate at \$3,707.45(all-in). TP-Mandate IA had been uploaded in Smartclaims. Kindly let us have your approval/instruction. Hsiao Tong - 6-Dec-19

Reply



51 UBLAYE 1, #02-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

# **Immediate Advice**

To: AXA Insurance Pte Ltd

# Date: 06/12/2019

# Survey Details:

Date of loss	2-May-19
Date of appointment	10-May-19
Date of survey	10-May-19
Location of survey	BEST SOLUTION AUTOCARE PTE LTD

# Vehicle Details:

Claim Type:	Third party	
Vehicle number	SKC 6058Z	
Make and Model	HYUNDAI HD AVANTE 1.6A	
Date of registration	3/3/20	
Excess		
Market Value	\$17,000	
Parf Rebate	\$13,977	
Nett Loss	\$3,023	

# Repair details:

Initial Estimate	\$	6,773.00
------------------	----	----------

# Proposed/Revised repair cost:

Parts	\$ 2,147.00
Check items (estimate)	\$ 
Labour	\$ 1,370.00
Supplementary	\$ 236.00
Total	\$ 3,753.00
Lump Sum(if applicable)	\$ 3,000.00

Number of days for repair	5
---------------------------	---



\$1 UBLAYE 1, #02-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

# Remarks:

OID rear-e	nded third par	ty. BOLA 2	7	

# Mandate:

Liability(TP)	100%	
Proposed repair cost	\$ 3,000.00	
Loss of use	NIL	no. of days
Loss of rental	\$ 700.00	(7days x \$100)
Loss of income	NIL	no. of days
LTA search fees	\$ 7.45	
Others	NIL	
Proposed Total	\$ 3,707.45	



# Re:<TP - Mandate IA> - S9M01MZH [ACCIDENT INVOLVING SHD 803J(OI) & SKC 6058Z(TP) ON 02/05/2019]

Type

**Q**uestion

Message

Please proceed

Reply

### Hsiao Tong (LKKAuto)

From:

CuiPing (Ms Lee) <cuiping@carway.com.sg>

Sent:

Monday, 6 January 2020 2:57 PM

To:

Hsiao Tong (LKKAuto)

Subject:

Re: [PRS NOTIFICATION] - Accident involving SKC6058Z & SHD803J on 02/05/2019

DIRECT SETTLEMENT - CAS201905093867177

Hi Hsiao Tong,

Offer accepted. Pls proceed to close the file.

Thank you.

#### Best Regards,

### ♦ CuiPing (Ms Lee) ♦



#### www.carway.com.sq

Office: (+65) 6744 0777 | Fax: (+65) 6744 2377 | Mobile: (+65) 8588 0777

Main Office Address: 53 Ubi Avenue 1 #03-01 Paya Ubi Industrial Park, Singapore 408934

Showroom Address: 61 Ubi Avenue 2 #05-09 Automobile Megamart, Singapore 408898

Workshop Address: 53 Ubi Avenue 1 #03-01 Paya Ubi Industrial Park, Singapore 408934

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On 2020-01-06 14:24, Hsiao Tong (LKKAuto) wrote:

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement as follows: -

1. Cost of Repair	\$3	3,000.00
2. Loss of Rental (5days x \$100.00)	\$	500.00
3. LTA/GIA Search Fee	\$	7.45
Total	\$3	,507.45

Please confirm acceptance.

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

"Wishing you a Haypiness and Prosperity New Year"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

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

From: Shu Pei (LKKAuto) <shupei@lkkauto.com>
Sent: Monday, 18 November 2019 9:18 AM
To: CuiPing (Ms Lee) <cuiping@carway.com.sg>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>

Subject: FW: [PRS NOTIFICATION] - Accident involving SKC6058Z & SHD803J on 02/05/2019 -

DIRECT SETTLEMENT - CAS201905093867177

Dear Sir / Madam,

Thank you for your email.

Our respective case handler will look into the matter and revert to you in due course.

Please note that: -

LKK ref	Officer in charge
CC4/ASM19008323/Apb3	Hsiao Tong

To check availability of the case handler, you may contact the undersigned

Best Regards,

Shu Pei | Admin

### LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupei@lkkauto.com | fax: 6741-4108

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

From: CuiPing (Ms Lee) < cuiping@carway.com.sg>

Sent: Friday, 15 November 2019 6:41 PM

To: Admin A <admin-a@lkkauto.com>; SUR <sur@lkkauto.com>

Cc: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: [PRS NOTIFICATION] - Accident involving SKC6058Z & SHD803J on 02/05/2019 - DIRECT

SETTLEMENT - CAS201905093867177

Dear Sir / Madam,

Writing to check on the case handler of the above subject in order to submit the necessary docs.

We have finalised the repair cost & etc with Surveyor Mr Adrian Ling.

Thank you.

#### Best Regards,

### ♦ CuiPing (Ms Lee) ♦



#### www.carway.com.sq

Office: (+65) 6744 0777 | Fax: (+65) 6744 2377 | Mobile: (+65) 8588 0777

Main Office Address: 53 Ubi Avenue 1 #03-01 Paya Ubi Industrial Park, Singapore 408934

Showroom Address: 61 Ubi Avenue 2 #05-09 Automobile Megamart, Singapore 408898

Workshop Address: 53 Ubi Avenue 1 #03-01 Paya Ubi Industrial Park, Singapore 408934

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----- Original Message -----

Subject:[PRS NOTIFICATION] - Accident involving SKC6058Z & SHD803J on 02/05/2019 - DIRECT SETTLEMENT - CAS201905093867177

Date:2019-05-10 06:26

From:No Reply <no.reply@axa.com.sg>

To: "cuiping@carway.com.sg" < cuiping@carway.com.sg>

Thank you for your email.

We will look into your enquiry and get back to you within 3-5 working days. We seek your understanding and patience should we take slightly longer to respond because of unusually high email volume.

Our operating hours are between 9.00am to 5.30pm Mondays-Fridays, excluding Public Holidays.

Some points to note for Claims related matters:

- Enquiries on claims status or procedures, please contact our Claims Service Team at cst@axa.com.sg
- Enquiries on Health policies, please contact our colleagues at customer.care.health@axa.com.sg
- To report a motor accident, please do so at any of our AXA Premium Workshops

within 24 hours from the time of accident. You may refer to this link for our list of Premium Workshops.

 To all workshops/ third party lawyers, please email your survey request with supporting documents to motor.survey@axa.com.sq for direct assistance.

Regards, Customer Care Department AXA Insurance Pte Ltd

ref:\_00Db0Ky1f.\_5002v2KHGZQ:ref

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# **BEST Solution Autocare Pte Ltd**

53 Ubi Avenue 1, #03-01, Paya Ubi Industrial Park, Singapore 408934

Business Reg. No.: 201626438D

**2** 6744 0777

**6744 2377** 

Date:

31st Oct 2019, Thursday

M/s AXA Insurance Singapore Pte Ltd 8 Shenton Way #27-01 AXA Tower Singapore 068811

Attn:

Motor Claims Dept

Dear Sir / Madam,

ACCIDENT INVOLVING MOTOR VEHICLES SKC 6058Z & SHD 803J (YR INSURED) ON 02/05/2019 ALONG SLIP ROAD PIE (CHANGI) TWDS PAYA LEBAR ROAD @ 1445 HRS.

We note that you are the insurer of SHD 803J.

We would like to confirm that repairs carry out to our client's vehicle of registration no.: SKC 6058Z has been completed of satisfaction. As a result with the above-captioned road traffic accident, we therefore propose to claim from you as follows:

Cost of repairs		\$ 3,000.00
Rental / Loss Of Use	(\$128.00 x 18 Days)	\$ 2,304.00
LTA Search		\$ 7.45

Total: \$ 5,311.45

We hope to go for direct settlement. Please let us have your reply the soonest possible.

Thank You

**Authorized Signatory** 

# **BEST Solution Autocare Pte Ltd**

53 Ubi Avenue 1, #03-01, Paya Ubi Industrial Park, Singapore 408934

Business Reg. No.: 201626438D

6744 0777

**8** 6744 2377

Date:

: 31st Oct 2019, Thursday

M/s AXA Insurance Singapore Pte Ltd

8 Shenton Way #27-01 AXA Tower Singapore 068811

# FINAL REPAIR BILL

Registration No

: SKC6058Z

Make & Model

: HYUNDAI HD AVANTE 1.6 A

Chassis No

: KMHDU41BR7U158512

Spare Parts & Repair Cost of the mentioned vehicle as per surveyor's

S\$

3,000.00

Finalization

Total Amount

\$\$ 3,000.00

Singapore Dollar

: Three Thousand Only.

Thank You

**Authorized Signature** 

BEST SOLUTION AUTOCARE PTE LTD



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Endouglier Internationals Des Europe En Automobile

		Affiliated to Federation Intern	ationale Des Experts En Autor	mobile
AXA	INSURANCE PTE	LTD	Ref : CC4/ASM1900	08323/Apa3q2
AXA	HENTON WAY #24 TOWERSINGAPO		Date : 10-02-2020 Code : ASM	
1.		Policy Particula	ars :- THIRD PARTY CLA	JM
	Insured Veh.	SHD 803J	Veh. Inspected	SKC 6058Z
	Policy No.	VFX/P1680520	Coverage (\$)	0.00
	Claim No.	S9M01MZH	Excess (\$)	0.00
	Assign From		Assign Date	10/05/2019
2.	3 V 3 S	Vehicle Pa	articulars & Condition	
	Make & Model	HYUNDAI AVANTE	c.c	1591
	Engine No.	HIDDEN	Year of Reg.	2007
	Chassis No.	KMHDU41BR7U158512	Colour	WHITE
	Odometer	157803	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
3.		Con	ditions of Tyres	
		Size	Make	Balance
	R/H Front Tyre	195/65 R15	NEUTON	6 mm
	L/H Front Tyre	195/65 R15	NEUTON	6 mm
	R/H Rear Tyre	195/65 R15	NEUTON	6 mm
	L/H Rear Tyre	195/65 R15	NEUTON	6 mm
4.	DA BROKINS	Descri	ption of Damages	Real Relief School Relief
	THE VEHICLE SU	STAINED DAMAGES AT THE ETAILS.	REAR PORTION.	
5.			eral Information	Missing in the last
	Accident Date	02/05/2019	Inspection Date	10/05/2019
	Survey held at	BEST SOLUTION AUTOCAF	RE PTE LTD	ă.
	55.0	53 UBI AVE 1 #03-01 PAYA UBI INDUSTRIAL PAR SINGAPORE 408934	RK	
5a.			Remarks	H- ( ) H-2  1 U-10
		ON WAS CONDUCTED ON A"		
5b.			ate Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	5 Working Da	ys



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

### Page No.:1 of 2

### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SKC 6058Z

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			1
1	REAR BUMPER (CONSISTENT)	DEFORMED	595.00	487.00
2	REAR BUMPER SIDE RETAINER (CONSISTENT)	NECESSARY	65.00	65.00
-1	SET REAR BUMPER CLIPS (CONSISTENT)	NECESSARY	30.00	30.00
1	SET REAR BUMPER REVERSE SENSOR (CONSISTENT)	DAMAGED	200.00	200.00
1	BOOT LID (CONSISTENT)	DENTED	1,485.00	986.00
- 1	BOOT LID 'CENTRE' EMBLEM (CONSISTENT)	NECESSARY	45.00	45.00
1	BOOT LID 'AVANTE' EMBLEM (CONSISTENT)	NECESSARY	46.00	46.00
1	BOOT LID OUTER HANDLE (CONSISTENT)	NOT NECESSARY	_ 125.00	-
2	BOOT LID REFLECTOR (CONSISTENT)	NOT NECESSARY	<b>193.00</b>	
2	TAIL LAMP (CONSISTENT)	CRACKED	589.00	589.00
-1	REAR END PANEL (CONSISTENT)	TO REPAIR SEE LABOUR	593.00	
4	REAR END PANEL TOP GARNISH (CONSISTENT)	DEFORMED	68.00	68.00
1	SET REAR END PANEL TOP GARNISH CLIP (CONSISTENT)	NECESSARY	_ 30.00	10.00
-1	BOOT LID INNER LOCK (CONSISTENT)	DAMAGED	158.00	158.00
-1	BOOT LID WINDSTRIP (CONSISTENT)	NOT NECESSARY	117.00	
1	REAR NUMBER PLATE (CONSISTENT) (NPA)	NOT NECESSARY	-	9
- 1	REAR ENFORCEMENT BAR (CONSISTENT)	CRACKED	295.00	295.00
	LESS 20% DISCOUNT		-	-595.80
			4,634.00	2,383.20
	LABOUR			
	TO DISMANTLE DAMAGED PARTS ,PANEL BEAT ,REPAIR .INCLUSIVE OF THE REPAIR OF REAR END PANEL .		1,000.00	650.00
	TO PUTTY AND SPRAY PAINTING ON AFFECTED AREA.		-1,100.00	600.00
	ANTI RUST.		100.00	40.00
	WIRING CHECK.		60.00	30.00
	REVERSE SENSOR .		<b>/</b> 80.00	50.00
			2,340.00	1,370.00
	GRAND TOTAL		6,974.00	3,753.20

Report Ref No. CC4/ASM19008323/Apa3q2



Page No.:2 of 2

RECOMMENDED COST OF LUMP SUM REPAIRS	3,000.00
(TO ITS PRE-ACCIDENT CONDITION)	

Report Ref No. GC4/ASM19008323/Apa3q2



ADRIAN LING WAI PING

B.Eng, AMSOE, AMIRTE, AMSAE-A, M.MATAI

Licensed Appraiser

DISCLAIMER OF LIABILITY TO THIRD PARTIES:- This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contact or tort, is accepted to any third party who may reply on the Report wholly or in part. Any third party acting or replying on this Report, in whole or in part, does so at his or her own risk.

\*

CLAIMS

59MD1MZH

Clim

Vehicle Information Incident Vehicle Registration # Model Make Wait for: Approve involce Add beauty Next Step Actions CC4/ASM19008323/Aps3q2 10 May 2019 9-23-40 AM

HD AVANTE 1.6 A

Service Address

TPVD HYUNDAU

SKC60582

TRANS-CAB SERVICES PTE LTD No.2 ANG MO KIO STREET 63, 569111, Singapore Primary Contact/Insured

LICK AUTO CONSULTANTS FTE.

Windor Name

COUNTY

30 May 2019

Request Date

Dire Date

Report Date

2 May 2019

Lors Clate

Reference

Pending verification - Direct Settlement

Services

Third Party Whicle Damage

Type of Loss

Эк шартин Вригович ANG Yvanne 6568804461

Claim Handler

Notes Metrics Documents Document SubType History Impices Document Type Messages

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Accident Statement

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1st Reminder Email.pdf	Letters and Correspondence	Others	LICK AUTO CONSULTANTS PTE LTD (TP)	3 Aurie 2019
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TIP PRI FROM WORKSHOP WITH GIA.	Letters and Correspondence	Workshop	DHAKAL Raghav	10 May 2019