

State:

MARQUIS

DOI:

ASSIGNMENT

Date / Time:

13/5/19

Registered in Merimen:

Pre-assign / CCU / FTE

GBE 3645 U



Insured Vehicle No.:

Name of Insured:

Leo Siow Him

Insured Tel No.:

HP:

Excess Sec II :SS

D.O.A.:

11/03/19

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

Claim No.:

Policy No.:

Make / Model:

Place of Accident:

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

Insured Liability: % Final ? Yes / No

Yp 4100m



INSRS:

WSP:

Tel:

Liability:

RMKS:

Un Bro.



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time

Yp 4100m - X ; GBE 3645 U - X

STAGE

DATE / PIC

13/5

Lynn (ASA) instruct potential rejection as

Non-Reporting ltr (1st):

13/5

TP change lane &amp; turn at after lane marking

Non-Reporting ltr (2nd):

13/5

Reply Lynn on confirmation of rejection

Non-Reporting ltr (Final):

13/5

Email TP Reg. evidence &amp; PIR.

Notification ltr (if non-pickup):

13/5

Rejection email send TP.

Call OI:

13/5

Submit WSP report case pass Admin

After call ltr to OI:

13/5

to close.

Documentation Check List: Handler Typist

13/5

Seek AXA instruction. As TP disagree

Notification ltr (if non-pickup):

13/5

w rejection after 1 month from

After call ltr to OI:

13/5

rejection send to TP.

Authorisation To Act:

13/5

TP PIR in. Upload in SC.

Release Voucher:

13/5

Rejection maintain email TP to notify.

Final Repair Bill:

13/5

TM back me to close.

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$ 2600.00

(4 days)

Reduction:

425/-

%

69

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with:

Email

Call

Final Liability:

%

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

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

( days)

Loss of Use (LOU):

S\$

(\$ x days)

Loss of Income (LOI):

S\$

(\$ x days)

LOR only

LOU only

LOR + LOU

LOR + LOI

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N.A.)

S\$

Name 2:

Payee 3: (Strike if N.A.)

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

COPY SENT  
4/3/2020

WP REPAIR

4250/-

(08/11/73) wef

REF:

A.S. REC. BY: Marcus

## ASSIGNMENT

From: Date:

Estimated Cost:

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

To Inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

Sum Insured:

Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its  
repair at the time of inspection.

Bal. or Market Value:

DAC Accident Rpt:

Consistent? : Yes or No

SLA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

days

Res.: Yes or No

Lum Sum:

20

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

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

Truck / Trailer or

Make:

Colour:

Sp. Reading:

Eng/No:

C/No:

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F:

R:

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

TOYO / YOKO or

Front:

R/Bal:

L/Bal:

D.O.A.

Survey held at

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

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

Date / Time

Action / Instruction

14/5/19 Confirmed +/s @ 2600 with Susan.

(Red = \$5785 / 69%)

Date/Time, File Pass to?

1)

Date/Time, File Return to?

2)

Report Format :

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

Days Of Repair:

Resurvey No. of Trip:

Add Fee:

Site Insp (\$ )

Interview (\$ )

Tech. Invs (\$ )

Weekend (\$ )

Survey Fee:

Transportation:

\$ + RS \$

Photos

Others

TOTAL

**LIU'S BROTHER AUTO ENGINEERING WORKSHOP**

No. 1 Kaki Bukit Avenue 6 #01-01 Auto Bay @ Kaki Bukit Singapore 417883

ROB No: 532917931 - Tel: 6744-1730 / 731 - Fax: 6744-5746. Email: liusbros@gmail.com

Invoice/Ref No: YP4100M190311

**Estimate****Customer**

Name: AXA Insurance Singapore Pte Ltd

Date: 13-05-19

Address Motor Claims Department

Vehicle No: YP4100M

8 Shenton Way #27-01

Model/Make: Mitsubishi

AXA Tower

Singapore 068811

Fuso FM65FM2RDEB

Item No.	Descriptions Of Parts	Original Quotation / Estimation	Revised Quotation / Cost Of Repair
1	Rear Lh Safety Bar <i>9.5</i>	\$ 350.00	<i>S.N. ✓</i>
2	Safety Bar Bracket <i>Barf</i>	\$ 180.00	<i>S.N. ✓</i>
3	Safety Bar "Centre" Bracket <i>Barf</i>	\$ 400.00	<i>S.N. ✓</i>
4	Safety Bar "Centre" Bracket <i>side 17</i>	\$ 180.00	<i>X</i>
5	Tail Lamp <i>Che</i>	\$ 325.00	<i>✓</i>
6	Powergate Pump Inner <i>su</i>	\$ 1,650.00	<i>X</i>
7	Powergate Pump Inner Cover <i>su</i>	\$ 320.00	<i>SN X</i>
8	Powergate Pump Outer <i>su</i>	\$ 1,650.00	<i>X</i>
9	Powergate Pump Outer Cover <i>su</i>	\$ 320.00	<i>SN X</i>
10	Power gate Wire Cover <i>To. 1</i>	\$ 250.00	<i>SN ✓</i>
11	Power gate Side Panel <i>n</i>	\$ 850.00	<i>SN X</i>
12	Pillar <i>20</i>	\$ 400.00	<i>SN ✓</i>
13	Powergate Oil <i>11</i>	\$ 200.00	<i>SN X</i>
	To check all wiring & electrical component for proper function	\$ 50.00	<i>20</i>
	Labor for Panel Beating, Cut, Weld, Straighten & Replacing Parts Etc	\$ 800.00	<i>600</i>
	To putty & spray painting & including touch up paint on accident affected	\$ 400.00	<i>280</i>
	To apply Rust Proofing, reseal tuff-coating treatment on accident area	\$ 60.00	<i>11 X</i>

Total Parts &amp; Labour of estimate for damaged vehicle

\$8,385.00

Total amount in Lump Sum Basis for repaired vehicle

SDLS:



M/s Liu's Brother Auto Engrg Wks

*not Authorized*  
*2/5 #2600*  
*4 dr.*  
*13/5/19*  
*the the the*

*P- 325*  
*502*  
*P- 162.50*  
*S.V- 1580.00*  
*164-900.00*  
*2642.50*



## 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	11/03/2019 18:55
Date Of Accident	11/03/2019 11:30
Exact Location Of Accident	ALONG CLEMENTI AVE 6
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	YP4100M
<b>Insured/Policyholder</b>	
Name Of Registered Owner	GOLDBELL LEASING PTE LTD
Co Reg No	199001196N
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-64942833

### Vehicle Particulars

Manufacturer	MITSUBISHI
Model	FUSO-7.5 D FM65FM2RDEB (M)
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	COMMERCIAL VEHICLE

### Insurance Company

Name of Insurance Company	MS FIRST CAPITAL INSURANCE LTD
Type Of Coverage	THIRD PARTY
Fleet Policy	YES
Policy Number	D-18090757MFCV
Cover Note Number	

### Driver

Name of Driver	RAJENDRAN PAULRAJ
Passport No/FIN	G5218902R
Date Of Birth	05/03/1989
Occupation	OUTDOOR
Date Of Driving Pass	06/11/2015
Driving Experience	3 YEARS AND 4 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-87370375
Fax Number	
Contact Number	
Email Address	NOEMAIL

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

FRONT PORTION

1

## SKETCH PLAN

Veh A - YP 4100M

Veh B - GBE 3645 U

Clementi Ave 6 towards AYE (TUAS)



## DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 11/3/2019 at about 11:30hrs, I was travelling along Clementi Ave 6 towards AYE (TUAS). When suddenly I felt an great impact from my rear I swist towards my left to avoid hitting a vehicle intent of me. I stopped my vehicle and alighted to check I realized vehicle B had collided into my vehicle rear left portion. causing badly damages. As for vehicle B damage at the front portion. No one was injured.

I hereby acknowledge the clearing and statement. P. Paulraj

## DECLARATION

I/We declare the foregoing particulars are true in every respect.



Policyholder's Signature  
Date & Time:

P. Paulraj 4100

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



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



## Re:RE: Obtain TP evidence and PIR | Proceed to Reject

Type

🔗 Question

Message

Hi, in view of site photos and no further evidence, TP encroached into Insured's lane. Proceed to reject.

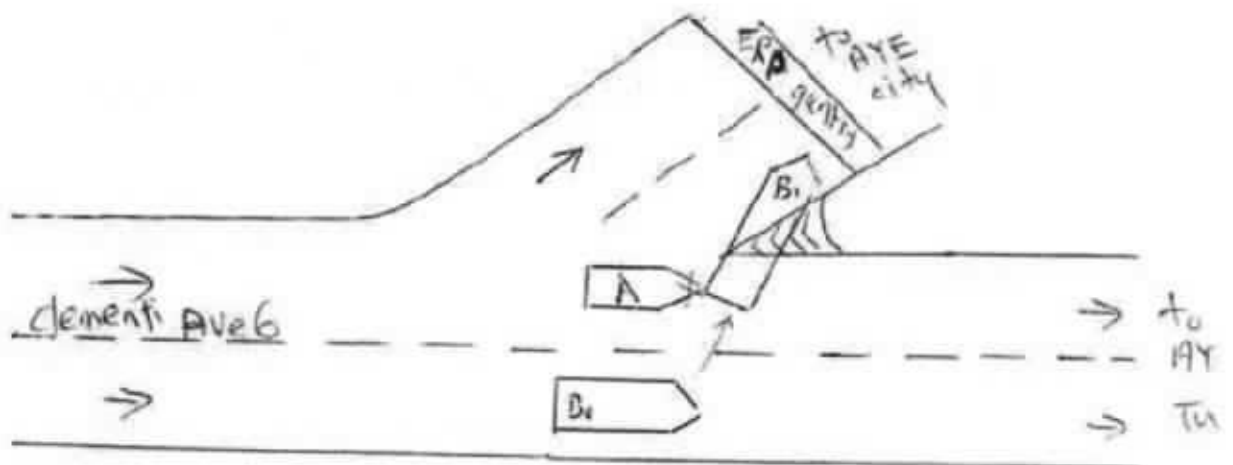
Thanks


Reply

**From:** Cecilia Chong (LKK Auto)  
**Sent:** Wednesday, 3 July 2019 2:04 PM  
**To:** Susan Low  
**Subject:** RE: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK \*\*\* LKK REF: CC4/ASM19008415/Uga3

Without Prejudice

Attached is a copy of our insured accident statement for your easy reference.



YP4100 moves from B<sub>1</sub> position to B<sub>2</sub> position suddenly (change in  
YP4100 drives too close to AYE (city) exit and cut through  
divider island line (the location of the place is  
place.) I have applied the break (~~break~~ <sup>break</sup> mark) but I can  
on time to ~~avoid~~ <sup>avoid</sup> the collision.  
please refer  photo.



**Incident Details:**

On 11/03/2019, at about 1115hrs, I was travelling along Clementi Avenue 6, heading towards AYE Tuas. I was on the left lane when I approached the Exit leading to Ayer Rajah Expressway (AYE). I was heading towards Tuas side and hence I stayed on the left lane.

Suddenly, another lorry driver from the right lane, cut into my lane when I was reaching the Exit to AYE. I could not brake in time to stop my vehicle and instead crashed into the rear of the said vehicle. The accident took place very close to the Exit and I would like to state that the other driver made sudden quick lane change which I could not stop my vehicle on time.

I checked myself for injuries. My left leg was stuck and I could not get out of my vehicle. I also felt pain on my left leg. Soon after, the other lorry driver approached me and assisted in helping me out of my vehicle. I got out of the vehicle and checked my lorry. My lorry front windshield was damaged badly. The front portion of my vehicle was badly dented. Both of my front tires and back tires were damaged.

The other lorry driver and I exchanged particulars and shortly after, tow trucks arrived to tow my vehicle away. I, then, proceeded to leave the scene. The lorry driver seemed fine to me.

We have reviewed the matter and we are of the view that our driver is not liable for the accident. Your client encroached into Our Insured lane leading to the collision base on the accident scene photo as attached in your client report.

In view of the above, we have our principal instruction to deny liability and unable to look into your client's matter.

Thank you.

"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."

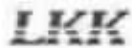
Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

**From:** Cecilia Chong (LKK Auto)

**Sent:** Friday, 7 June 2019 9:59 AM

**To:** Susan Low <liusbro@gmail.com>

**Subject:** RE: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK \*\*\* LKK REF: CC4/ASM19008415/ga3

Dear Susan,

As this is a conflicting case, we shall base on the scene photo to review the case.

We have email to AXA to get further instruction.

Thank you

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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

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**From:** Susan Low [<mailto:liusbro@ymail.com>]

**Sent:** Thursday, 6 June 2019 9:50 AM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** Re: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK \*\*\* LKK REF: CC4/ASM19008415/ga3

Our client did not have any In-Car Video clip.

By the way, please assist and arrange to let us have the accident photographs showing the vehicles involved and/or VVTV/In-car camera video footages of the accident and/or other evidence to support your client's claim

Kindly revert

Thank.

Best Regards,

Susan Low  
M/s Liu's Brother Auto Engineering Workshop  
No. 1 Kaki Bukit Avenue 6 #01-01  
AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 67411730 Fax: 67445746

On Tuesday, 28 May 2019, 5:07:33 pm SGT, Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)> wrote:

Dear Susan,

Content noted.

Kindly provide us Video Footage / Evidence for our viewing. Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) fax: 6741-4108

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

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**From:** Susan Low [<mailto:liusbro@ymail.com>]

**Sent:** Tuesday, 28 May 2019 3:29 PM

**To:** Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>

**Subject:** Re: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK \*\*\* LKK REF: CC4/ASM19008415/ga3

Kindly be informed our client driver did not lodged police report for the case as no injuries involved.

Therefore no "Final Police Investigation Result" for this case.

Thank.

Best Regards,

Susan Low

M/s Liu's Brother Auto Engineering Workshop

No. 1 Kaki Bukit Avenue 6 #01-01

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67411730 Fax: 67445746

On Tuesday, 28 May 2019, 9:25:21 am SGT, Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)> wrote:

Without Prejudice

Dear Susan,

We refer to the above matter

The liability is unclear.

Kindly provide us with evidence and do advice if PIR(if any) is available from your end.

Thank you.

**"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."**

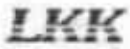
Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



LKK  
Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

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**From:** Mei Kwan (LKKAuto)

**Sent:** Monday, 13 May 2019 3:40 PM

**To:** Susan Low <[liusbro@gmail.com](mailto:liusbro@gmail.com)>

**Cc:** CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Cecilia Chong (LKK Auto) <[CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>

**Subject:** RE: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK \*\*\* LKK REF: CC4/ASM19008415/ga3

### 'WITHOUT PREJUDICE'

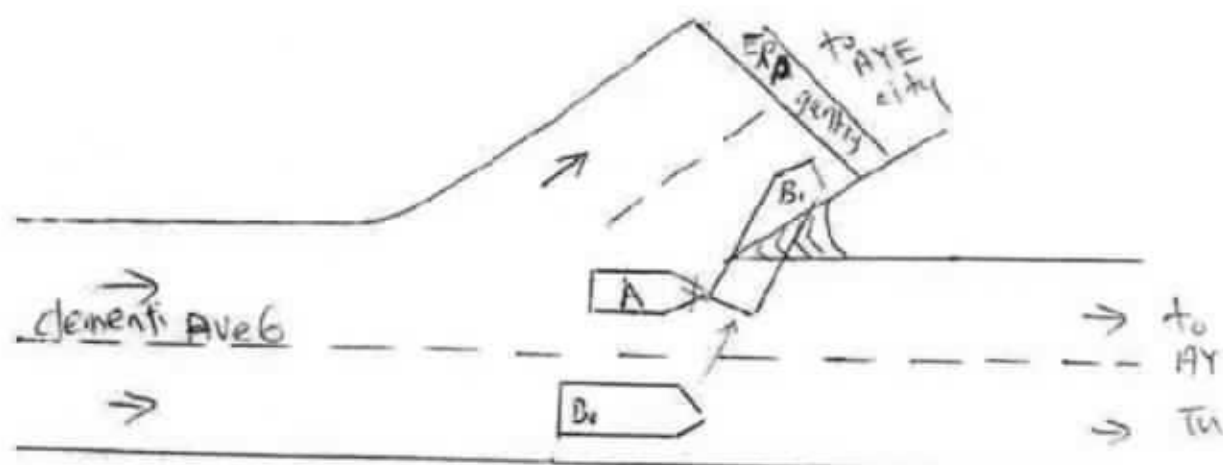
**SAVE AS TO COSTS**

Dear Sir / Madam,

We refer to the above matter.

Please be informed that we are currently **pending verification for direct settlement.**

Fyi, OI has reported. Please refer to the below OI's sketch plan and statement.




$A = GBE36450$

$$B_0, B_1 = YP410CM$$

Movement from  $B_0$  to  $B_1$

YP4100 moves from B<sub>0</sub> position to B<sub>1</sub> position suddenly (change in

Yp4100 drives too close to AYE (city) exit and cut through divider island line (the location of the place is place.) I have applied the break (~~break~~<sup>break</sup> mark) but I can't on time to avoid the collision. please refer  photo.

**Incident Details:**

On 11/03/2018, at about 11:15hrs, I was travelling along Clementi Avenue 6, heading towards AYE Tuas. I was on the left lane when I approached the Exit leading to Ayer Rajah Expressway (AYE). I was heading towards Tuas side and hence I stayed on the left lane.

Suddenly, another lorry driver from the right lane, cut into my lane when I was reaching the Exit to AYE. I could not brake in time to stop my vehicle and instead crashed into the rear of the said vehicle. The accident took place very close to the Exit and I would like to state that the other driver made sudden quick lane change which I could not stop my vehicle on time.

I checked myself for injuries. My left leg was stuck and I could not get out of my vehicle. I also hit part on my left leg. Soon after, the other lorry driver approached me and assisted in helping me out of my vehicle. I got out of the vehicle and checked my lorry. My lorry front windshield was damaged badly. The front portion of my vehicle was badly dented. Both of my front tires and back tires were damaged.

The other lorry driver and I exchanged particulars and shortly after, tow trucks arrived to tow my vehicle away. I, then, proceeded to leave the scene. The lorry driver seemed fine to me.

***Please provide us the following and arrange for TP survey.***

- ***evidence i.e. video and scene photo.***
- ***Estimated cost of repair***
- ***PIR result (if any)***

Please note that for liability, claim negotiation and settlement, please contact **Cecilia at 6749 4274.**

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

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

Thank you.

Best Regards,

**Mei Kwan | Admin**

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Susan Low <[liusbro@ymail.com](mailto:liusbro@ymail.com)>  
**Sent:** Monday, 13 May, 2019 10:09 AM  
**To:** DHIWAR Namrata <[namrata.dhiwar@axa.com.sg](mailto:namrata.dhiwar@axa.com.sg)>  
**Subject:** Re: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK

We did like to chose as follow

Kenneth Kong/ Marcus Chua/ Hendry Ng (LKK Auto Consultants Pte Ltd)

Kindly arrange

Thank.

Best Regards,

Susan Low

M/s Liu's Brother Auto Engineering Workshop

No. 1 Kaki Bukit Avenue 6 #01-01

AutoBay @ Kaki Bukit

Singapore 417883

Tel: 67411730 Fax: 67445746

On Monday, 13 May 2019, 9:31:51 am SGT, DHIWAR Namrata <[namrata.dhiwar@axa.com.sg](mailto:namrata.dhiwar@axa.com.sg)> wrote:

Dear Sir,

**Without Prejudice**

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

List of our motor surveyors:-

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

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

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

Regards,

Namrata Dhiwar

---

**From:** Susan Low [<mailto:liusbro@ymail.com>]  
**Sent:** Saturday, May 11, 2019 9:43 AM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey <[motor\\_survey@axa.com.sg](mailto:motor_survey@axa.com.sg)>  
**Subject:** Request for 3rd party claims survey YP4100M Claims against GBE3645U

Accident on 11/03/2019 Along Clementi Avenue 6

Involving YP4100M and GBE3645U



We refer to the above accident and 3rd party claims.

We hereby write to request of 3rd party claims pre-repair inspection for our client's vehicle.

Please let us have your single joint expert motor surveyors list (SJE) to conduct a pre-repair survey of the damage to our client's vehicle jointly with our client/our motor workshop at No. 1 Kaki Bukit Avenue 6 #01-01 AutoBay @ Kaki Bukit Singapore 417883 as soon as possible.

Kindly arrange.

Thank you.

Best Regard!

Susan Low  
M/s Liu's Brother Auto Engineering Workshop  
No. 1 Kaki Bukit Avenue 6 #01-01  
AutoBay @ Kaki Bukit  
Singapore 417883  
Tel: 6741 1730  
Fax: 6744 5746

Date of Survey:- \_\_\_\_\_

Name of Authorise Surveyor:- \_\_\_\_\_

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

Remark :- \_\_\_\_\_

-----Disclaimer-----

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## RE: Re:RE: Obtain TP evidence and PIR | Proceed to Reject

Type

🔔 Question

Message

Dear Lynn, Noted. So we shall proceed to submit WP report to your good office as survey has been done.

Thanks - Cecilia 03/07/2019

Reply

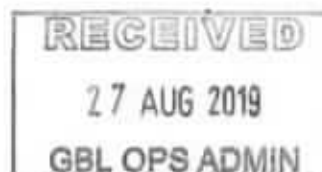


**SINGAPORE  
POLICE FORCE**

Traffic Police  
10 Ubi Avenue 3  
Singapore 408865  
Tel +65 6547 0000  
Fax +65 6547 4883  
[www.police.gov.sg](http://www.police.gov.sg)

Our Ref : TP/IP/21163/2019  
Date : 19 AUGUST 2019

RAJENDRAN PAULRAJ  
18 TUAS AVENUE 10  
LEVEL 6  
SINGAPORE 639142



Dear Sir/Madam

**ROAD TRAFFIC ACCIDENT INVOLVING GBE 3645 U AND YP 4100 M ALONG CLEMENTI AVENUE 6 ON 11/03/2019 AT ABOUT 11.20AM**

I refer to the above accident.

Please be informed that our investigation has not produced any substantive result. However, this does not preclude further prosecution should new evidence emerge later.

Yours faithfully,

**HEAD INVESTIGATION  
TRAFFIC POLICE  
SINGAPORE POLICE FORCE**

This is a computer-generated letter. No signature is required.

A FORCE FOR THE NATION



## Cecilia Chong (LKK Auto)

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**From:** Cecilia Chong (LKK Auto)  
**Sent:** Tuesday, 17 September 2019 5:26 PM  
**To:** Susan Low  
**Subject:** RE: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK \*\*\* LKK REF: CC4/ASM19008415/Uga3

WITHOUT PREJUDICE

Dear Susan,

Our principal has revert back to us on the outcome.

Based on scene photos and Our Insured report of circumstances, under no evidences, TP would have encroached into Insured's lane. Our principi~~pl~~ have also spoken to Insured legal partner, they will proceed with legal summons. Hence, we have our principal's instruction to maintain rejection.

Thanks

"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."

Best Regards,

Cecilia Chong | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6749-4274 | email: [CeciliaChong@lkkauto.com](mailto:CeciliaChong@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

---

**From:** Susan Low  
**Sent:** Friday, 30 August 2019 7:45:17 PM (UTC+08:00) Kuala Lumpur, Singapore  
**To:** Cecilia Chong (LKK Auto)  
**Subject:** Re: Acknowledgement Your ref : YP4100M Our ref : S9M01GRUMC/LK \*\*\* LKK REF: CC4/ASM19008415/Uga3

We refer to our attachment "Final PIR" for your perusal.

Thank.

Best Regards,


Susan Low  
M/s Liu's Brother Auto Engineering Workshop  
No. 1 Kaki Bukit Avenue 6 #01-01  
AutoBay @ Kaki Bukit

**LKK Auto Consultants Pte Ltd**

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD		Ref : CC4/ASM19008415/Uga3q2		
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN:LYNN		Date : 05-03-2020		
		Code : ASM		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	GBE 3645U	Veh. Inspected	YP 4100M	
Policy No.	VCA/P2029193	Coverage (\$)	0.00	
Claim No.	S9M01GRU	Excess (\$)	0.00	
Assign From		Assign Date	13/05/2019	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	MITSUBISHI FUSO FM65 (M)	c.c	7545	
Engine No.	HIDDEN	Year of Reg.	2016	
Chassis No.	FM65FMA30139	Colour	WHITE	
Odometer	157178	Steering	IN ORDER	
Brakes	IN ORDER	Modification	NIL	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	295/80 R22.5	AUSTONE	6 mm	
L/H Front Tyre	295/80 R22.5	AUSTONE	6 mm	
R/H Rear Tyre	295/80 R22.5 (D)	AUSTONE	6/6 mm	
L/H Rear Tyre	295/80 R22.5 (D)	AUSTONE	6/6 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE REAR N/S PORTION. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	11/03/2019	Inspection Date	13/05/2019	
Survey held at	LIU'S BROTHER AUTO ENGINEERING WORKSHOP 1 KAKI BUKIT AVENUE 6 #01-01 AUTOBAY @ KAKI BUKIT SINGAPORE 417883			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		<b>4 Working Days</b>		

**LKK Auto Consultants Pte Ltd**

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 2

**ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. YP 4100M**

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	REAR LH SAFETY BAR 'CENTRE' BRACKET SIDE (CONSISTENT)	NOT NECESSARY	180.00	-
1	REAR LH TAIL LAMP (CONSISTENT)	CRACKED	325.00	325.00
1	REAR LH POWERGATE PUMP INNER (CONSISTENT)	SERVICEABLE	1,650.00	-
1	REAR LH POWERGATE PUMP OUTER (CONSISTENT)	SERVICEABLE	1,650.00	-
	LESS 50% DISCOUNT		-	-162.50
			3,805.00	162.50
<b>SPECIAL NETT ITEMS</b>				
1	REAR LH SAFETY BAR (CONSISTENT) (SN)	DISTORTED	350.00	350.00
1	REAR LH SAFETY BAR BRACKET (CONSISTENT) (SN)	BENT	180.00	180.00
1	REAR LH SAFETY BAR 'CENTRE' BRACKET (CONSISTENT) (SN)	BENT	400.00	400.00
1	REAR LH POWERGATE PUMP INNER COVER (CONSISTENT) (SN)	SERVICEABLE	320.00	-
1	REAR LH POWERGATE PUMP OUTER COVER (CONSISTENT) (SN)	SERVICEABLE	320.00	-
1	REAR LH POWERGATE WIRE COVER (CONSISTENT) (SN)	TORN	250.00	250.00
1	REAR LH POWER GATE SIDE PANEL (CONSISTENT) (SN)	TO REPAIR SEE LABOUR	850.00	-
1	REAR LH PILLAR (CONSISTENT) (SN)	DENTED	400.00	400.00
1	REAR LH POWERGATE OIL (CONSISTENT) (SN)	NOT NECESSARY	200.00	-
			3,270.00	1,580.00
<b>LABOUR</b>				
	TO CHECK ALL WIRING & ELECTRICAL COMPONENT FOR PROPER FUNCTION .		50.00	20.00
	LABOR FOR PANEL BEATING ,CUT ,WELD ,STRAIGHTEN & REPLACING PARTS ETCS.INCLUSIVE OF THE REPAIR OF REAR LH POWER GATE SIDE PANEL .		800.00	600.00
	TO PUTTY & SPRAY PAINTING & INCLUDING TOUCH UP PAINT ON ACCIDENT AFFECTED .		400.00	280.00
	TO APPLY RUST-PROOFING ,RESEAL TUFF-COATING TREATMENT ON ACCIDENT AREA.	NOT NECESSARY	60.00	-
			1,310.00	900.00

Report Ref No. CC4/ASM19008415/Uga3q2



GRAND TOTAL		8,385.00	2,642.50
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)			2,600.00

Report Ref No. CC4/ASM19008415/Uga3q2

CHUA KANG SENG

Licensed Appraiser

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

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

Service Request Details

Claim	59M01GBU
Reference	CC4/ASM19008415/Uja3a2
Loss Date	11 March 2019
Report Date	12 Mar 2019 12:00:00 AM
Request Date	13 May 2019
Due Date	

Actions

Next Step

Wait for Approve Invoice

Add Invoice

Vehicle Information	
Incident Vehicle Registration #	YP410094
Make	TRWD MITSUBISHI
Model	FUSO-7.5 D FM45FM42RDEB (M)
Service Address	
...	
Primary Contact/Insured	

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

TEO SIEW GIM  
BLK 709 CLEMENTI WEST STREET 2, #03-277,  
120709, Singapore  
91809121

Claim Handler  
  
KHONG Lynn  
68804B92  
lynn.khong@axa.com.sg

Additional Instructions

- Messages
- Invoices
- History
- Documents
- Assessment
- Mobiles
- Notes

Document Type

Document SubType

Upload Documents

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
LKKInvoice1 (B).pdf	Invoice	Surveyor/ Assessor expense	LKK AUTO CONSULTANTS PTE LTD (TP)	12 March 2020



NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
 LKKInspection (2).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	12 March 2020
 LKKAdjustment1a (2).pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	12 March 2020
 rejection maintained email to tp.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	2 March 2020
 TP PRJ - NO SUBSTANTIATE RESULTS.pdf	Reports & Statement	Police Report	LKK AUTO CONSULTANTS PTE LTD (TP)	3 September 2019
 rejection email to TP.pdf	Reports & Statement	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 July 2019
 TP LOD.mig	Letters and Correspondence	Third Party	NIKAM Santosh Pandurang	27 May 2019
 IA.pdf	Forms / Claim Documents	Assessment	LKK AUTO CONSULTANTS PTE LTD (TP)	15 May 2019
 TP ESTIMATE - MARKED.pdf	Reports & Statement	Estimator / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	15 May 2019
 LKK SURVEY PHOTO.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	15 May 2019
 LIST OF SURVEY.mig	Letters and Correspondence	Others	DHINWAR Namrata	13 May 2019
 GRE345U INSD GIA.PDF	Reports & Statement	GIA Report	DHINWAR Namrata	13 May 2019
 TP PRJ EMAIL FROM WORKSHOP WITH TP GIA.mig	Letters and Correspondence	Third Party	DHINWAR Namrata	13 May 2019
 REPLY FROM WORKSHOP.mig	Letters and Correspondence	Workshop	DHINWAR Namrata	13 May 2019