

INSURANCE OWNER

CC 7 / AIG1900 8711

LKK
IDAC

Surveyor:

Adrian

DOI:

ASSIGNMENT

21/5/19

Date / Time:

16/6/19

Registered in Meritum:

16/6/19

Pre-assign / CCU / FTE



Insured Vehicle No.:

SKT 780TH

Name of Insured:

LIAM YONG YEW

Insured Tel No.:

HP:

Excess Sec II : \$5

D.O.A.:

16/6/19

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

GOM SOK WHEE MURANA

Driver Tel No.:

(V/L: YES / NO)

Claim No.:

91107080054

Policy No.:

1800066728

Make / Model:

TUGOTA

Place of Accident:

CIE EXIT TMS KIRKORU

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

Insured Liability: %

Final ? Yes / No

SKT 5234



INSRS:

WSP:

Tel:

Liability:

RMKS:

premium



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/Time

STAGE

DATE / PIC

Non-Reporting 1st (1st):

Non-Reporting 1st (2nd):

Non-Reporting 1st (Final):

Notification 1st (if non-pickup):

Call Of:

After call 1st to Of:

Documentation Check List: Handler Typist

Notification 1st (if non-pickup):

After call 1st to Of:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice:

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD:

Payment Breakdown Form:

Post-Repair Photos:

Others:

21/5/19

TP: Old charged lane
- Old: Bank with charged lane

07-6-19

TRY TO NEGOTIATE FOR EQUAL LIABILITY AS BOTH PARTIES
FAIL TO PROVIDE CCTV FOOTAGE AS CONCRETE EVIDENCE

5/12/19

Free -> Shu per huan

PRELIMINARY ADVICE		Date/Time:	Sent By:
FINALIZATION		Date/Time:	Confirm with:
Repair Cost:	\$5	/	days/Reduction: %
FINAL SETTLEMENT		Date/Time:	Confirm with:
Final Liability:	% 50	(Agreed / Assessed)	BOLA S/N No.:
Repair Cost:	\$5		
Loss of Rental (LOR):	\$5	(days)	
Loss of Use (LOU):	\$5	(S x days)	
Loss of Income (LOI):	\$5	(S x days)	
LOR only <input type="checkbox"/> LOU only <input type="checkbox"/> LOR + LOU <input type="checkbox"/> LOR + LOI <input type="checkbox"/>			(Tick only one)
GUN/TA Search:	\$5		
Medical:	\$5		
Disbursement:	\$5	(e.g. Tow/ Independent)	
Legal Cost:	\$5		
Total:	\$5	Global Sum \$5:	
FINAL PAYMENT		Date/Time:	Confirm with:
Payee 1:	\$5	Name 1:	
Payee 2 (Strike if N.A.):	\$5	Name 2:	
Payee 3 (Strike if N.A.):	\$5	Name 3:	

COPY SENT

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

TP \$290.00

ASS. REC. BY:

REF:

Action

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.

N/S	O/S

Bal. or Market Value: _____

IDAC Accident Report: _____ Consistent? : Yes or No

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

Est. Repairs: 5 days Res.: Yes or No

Lum Sum: _____ % 3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date: _____ Vehicle: IN / OUT
Person Contacted: _____Veh No: SKT523Y Yr Regn: 2018, JuneType M. Car / M. Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: Audi A3 Sedan cc 999Colour Grey A/C: Insured / Std / Nil / NASp. Reading 20749 T/Radio: Insured / Std / Nil / NA

Eng/No: _____

C/No: WAU2228V0J1057518Gen. Cond: Good / Fair / Poor / BurntSteering: In order / Jammed / Leaked / Burnt orBrake: In order / Jammed / Leaked / Burnt or

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

Tyre Size: F: 205/55R16R: 205/55R16BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
TOYO / YOKO or

Front

Rear

R/Bal. 06 mm R/Bal. 06 mmL/Bal. 06 mm L/Bal. 06 mmD.O.A. _____ D.O.I. 21/05/19Survey held at PremiumDes. of Damages: Fnt / Rear / O/S / N/S / UIC / Rooftop or

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

Date / Time Action / Instruction

TPA 16.

Submit

PIR \$ 5226.00 CRed #10913 / 68% - excluded chert items
\$ 717.00

mv:

PV:

Nett:

Date/Time, File Pass to?

Date/Time, File Return to?

1)

2)

3)

4)

5)

6)

Prel. Report:

Final Report:

Part Prices Check:

IN

OUT

Survey Fee:

Date:

Basic & Add.

S + RS, SI

Photos

Others

TOTAL

Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel: 6366 2323 Fax: 6841 1183

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

Telefax

Estimate	:	Accident Repairs
Workshop	:	Ubi Road 1
Contact No	:	6366 2323
Fax No	:	6841 1183
Reference	:	PA/TP/0638/2019NK
Date	:	18-May-19

Vehicle not in workshop. Kindly arrange for survey.

Your insured vehicle : SKT 7807 H

AIG Asia Pacific Insurance Pte Ltd

78 Shenton Way

#07-16 AIG Building

Singapore 079120

Attn: Mr. Adrian Ling - Motor Claims Dept

Tel: 6841 0055 - Fax: 6256 4315

Owner's Name	:	Mr. Chua Kian Tiong Peter
Address	:	288 Jalan Lempeng
	:	Singapore 288917
	:	# 21-19
Telephone	:	HP +65 92711433
Type of Claim	:	Third Party Claims
Policy No.	:	1800070073
Vehicle No	:	SKT 523 7 /
Model Code	:	A3 Sedan 1.0 TFSI
Model / Year	:	16-06-2018
Engine No	:	CH2907563
Chassis No	:	WAUZZZ8V0J1057518
Mileage	:	
Date In	:	
Liability	:	-
Excess Cost	:	-
Estimated By	:	Johnny Boo / Allan Wu
Accident Date	:	16-May-19
Place of Accident	:	CTE Braddle Exit

Premium Automobiles

55 Ubi Road 1, Singapore 408699
Tel : 6366 2323 Fax : 6841 1183

Telefax

Estimated Labour Charges for Accident Vehicle SKT 523 Y

S/n	Nature of Jobs	Estimated Charges	Surveyor's Recommendation
1	To remove and transfer front wire harness for headlights, horns, outside temperature sensor and headlight washer assy.	S/N \$ 360.00 ✓	
2	To dismantle rhs front panel trim. To remove and reinstall rhs wing mirror assy.	S/N \$ 300.00 ✓	
3	To dismantle and renew front bumper, rhs headlight and rhs front fender. Reorganise crash management components. Reinstall all parts removed.	\$ 2,450.00 ✓ 1000	
4	To respray front bumper, rhs front fender and rhs front door.	\$ 2,700.00 ✓ 1650	
5	To renew rhs front rim and carry out wheel alignment.	S/N \$ 280.00 ✓	
6	To carry out diagnostic check.	S/N \$ 192.00 ✓	
TOTAL LABOUR CHARGES		: \$ 6,282.00	

Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Telefax

Material List for Accident Vehicle Regn No. SKT 523 Y

S/N	Parts Description	Damaged Parts & Prices	
		S/Nett	Remark
1	FRONT BUMPER <i>Repair</i>	\$ 1,830.00	X
2	FRONT BUMPER FIXING SETS	\$ 170.00	+
3	FRONT BUMPER GUIDE SECTION RHS	\$ 35.00	+
4	FRONT BUMPER COVER TRIM RHS	\$ 148.00	+
5	WHEEL HOUSING LINER ADAPTER RHS	\$ 34.00	+
6	AIR GUIDE GRILLE - BLACK RHS	\$ 171.00	X
7	FRONT FENDER RHS <i>Dented</i>	\$ 778.00	✓
8	FRONT FENDER ATTACHEMENTS PARTS ?	\$ 65.00	?
9	FRONT FENDER BRACKET LOWER/ UPPER RHS ?	2 \$ 60.00	?
10	FRONT FENDER BRACE ?	\$ 88.00	?
11	WHEEL HOUSING LINER SEAL RHS <i>new</i>	\$ 31.00	+
12	WHEEL HOUSING LINER RHS <i>new</i>	\$ 158.00	+
13	WHEEL HOUSING LINERS ATTACHMENTS PARTS <i>new</i>	\$ 81.00	+
14	ALUMINIUM RIMS FRONT RHS <i>new set</i>	\$ 666.00	✓
15	RUBBER VALVE <i>new</i>	4 \$ 13.00	+
16	LED HEADLIGHT RHS <i>new</i>	\$ 5,029.00	+
17	SUNDRIES ?	\$ 500.00	?
TOTAL SPARE PARTS CHARGES		: \$ 9,857.00	
TOTAL LABOUR CHARGES		: \$ 6,282.00	
GRAND TOTAL		: \$ 16,139.00	

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

Premium Automobiles

55 Ubi Road 1, Singapore 408699

Tel : 6366 2323 Fax : 6841 1183

Telefax

Name : *Adrian Lim*
Surveyed Date : *21/05/19*
Authorised Date :
Excess Cost :
Liability :
Remarks : *Not Authorised, OS Pays.*

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

Yours faithfully,
Premium Automobiles Pte Ltd

Johnny Boo
Body Repair Manager

Allan Wu
Claims Consultant



Auto
Consultants
Pte Ltd

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

Our Ref: CC3/AIG19008711/Apb3

28 MAY 2019

CHAN YOONG YEW
BLK 403B FERNVALE LANE
#18-169
SINGAPORE 792403

Dear Sir/Madam,

**ACCIDENT INVOLVING SKT 7807H & SKT 523Y ALONG/AT SLIP ROAD OF CTE EXIT
TOWARDS BRADDELL ON 16/05/2019**

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

We have received a claim from **SKT 523Y** against your motor insurance policy.

Both parties involved have given conflict of version. Based on the circumstances of accident and both parties damage profile, there is no conclusive evidence to substantiate either's parties version. Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next **10 days** i.e. by **08/06/2019**, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

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

Please call us if you have further queries.

Yours faithfully,

CHEW HSIAO TONG
Case Handler
DID: 6742 3197
FAX: 6741 4108
Email: chewht@lkkauto.com

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

Email from TP

Hsiao Tong (LKKAUTO)

From: Claims Dept <claims@premiumauto.com.sg>
Sent: Monday, 27 May 2019 3:34 PM
To: Hsiao Tong (LKKAUTO)
Cc: Admin A; 'Claims Dept'
Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019
Attachments: WhatsApp Image 2019-05-24 at 2.39.15 PM.jpeg

Dear Hsiao Tong,

Please kindly refer back to your principle insured sketch which is wrong that both vehicle was encroaching into a lane

Refer to our client's photo clearly show her vehicle is stationary at her own lane, while your insured vehicle changing into her lane and caused the accident and surge forward after the impact.

Nevertheless, your insured also admitted in his report that he was changing lane. Also could be his carelessness that our client's vehicle was at his blind spot stationary when he is changing lane. Therefore, our client is fully not at fault for this accident.

Looking forward for your kind reply.

Thank You.

Best Regards,
Kee Siang
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 188902271W)

55 Ubi Road 1 Road Singapore 408699

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

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

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



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From: Hsiao Tong (LKKAUTO) [mailto:chewht@lkkauto.com]
Sent: Tuesday, 21 May 2019 4:29 PM
To: Claims

Cc: Admin A

Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Without Prejudice

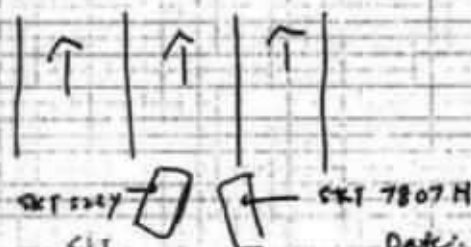
Dear Sirs/Mdm,

We refer to your below email.

Please be informed that liability is unclear. Attached is a copy of our insured accident report for your easy reference.

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Appreciate an early reply.

SKETCH PLAN	
	
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT	
At CT6 car towards Braddell, I was changing lanes, I have checked that there was no car coming from right, therefore I changed lane from the outer right lane to the middle lane. At this moment, it collided at the side with the other car from the outer left lane.	
The left side of my car collide with the right side of the other car.	

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

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

Best Regards,

Hsiao Tong, Chew | 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: Claims <claims@premiumauto.com.sg>
Sent: Tuesday, 21 May 2019 3:56 PM
To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Cc: Admin A <admin-a@lkkauto.com>; claims@premiumauto.com.sg
Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Resend,

Dear Hsiao Tong,

Kindly assist to follow up liability clearance.

Thank you.

Best Regards,
Kelvin Khoo
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6388 2323 d. +65 6768 9828 f. +65 6841 1183
e. claims@premiumauto.com.sg w. www.audi.com.sg
Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



http://www.audi.com.sg/sea/brand/sg/audi_promotions/promotions/car_promotions/new-audi-q2-2017.html

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From: Claims [mailto:claims@premiumauto.com.sg]
Sent: Tuesday, 21 May, 2019 3:55 PM
To: 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>
Cc: 'Admin A' <admin-a@lkkauto.com>; claims@premiumauto.com.sg
Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Hsiao Tong,

Survey has been done today by Adrian, kindly advise who is the OIC to follow up liability clearance.

Thank you.

Best Regards,
Kelvin Khoo

• Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9828 f. +65 6841 1183

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

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http://www.audi.com.sg/sea/brand/sg/audi_promotions/promotions/car_promotions/new-audi-q2-2017.html

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From: Nora Khai PA [<mailto:nora.khai@premiumauto.com.sg>]

Sent: Saturday, 18 May, 2019 10:25 AM

To: 'Claims' <claims@premiumauto.com.sg>; 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Hsiao Tong,

Kindly advise on liability and direct settlement.

Attached is the repair estimate for your kind reference.

Thank you.

Kind Regards,

Norah Khai

Claims Manager

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6366 2323 d. +65 6768 9827 f. +65 6841 1183

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

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From: Claims [<mailto:claims@premiumauto.com.sg>]

Sent: Thursday, May 16, 2019 6:20 PM

To: 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>; claims@premiumauto.com.sg

Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Hsiao Tong,

Kindly assist to follow up liability clearance.

Thank you.

Best Regards,
Kelvin Khoo
 Claims Advisor

Premium Automobiles Pte Ltd (Reg No 190902271W)

55 Ubi Road 1 Road Singapore 408699

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From: Shu Pei (LKKAUTO) [mailto:shupeil@lkkauto.com]
Sent: Thursday, 16 May, 2019 4:06 PM
To: Claims <claims@premiumauto.com.sg>
Cc: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Diyana,

We refer to the above matter.

Please be informed that we are currently **pending for OI GIA report**.

Kindly note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

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

Thank you

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: shupeil@lkkauto.com | fax: 6741-4108

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

From: Claims <claims@premiumauto.com.sg>
Sent: Thursday, 16 May 2019 12:12 PM
To: Admin A <admin-a@lkkauto.com>
Cc: Claims <claims@premiumauto.com.sg>
Subject: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear All,

Kindly assist in the liability clearance for the above mentioned case. We propose for 100% direct settlement in our clients favour.

We herein attached the GIA report for direct settlement for your reference.

We will forward you the estimate once is available.

Kindly arrange the survey on 21/05/2019, Tuesday, 3pm.

Best Regards,

Diyana

Claims Admin Assistant

Premium Automobiles Pte Ltd (Reg No 399902271W)

55 Ubi Road 1 Road Singapore 408699

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

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

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Phofus Ann TP



Email from 01.

Hsiao Tong (LKKAUTO)

From: marcus chan <marcuschanyy@yahoo.com.sg>
Sent: Wednesday, 5 June 2019 10:57 PM
To: Hsiao Tong (LKKAUTO)
Cc: customer.care@shassurance.com.sg
Subject: Fw: Dear Mr Chan, Your Motor Insurance Quotation
Attachments: IMG_9965.JPG

Liability? 50/50.
TRY TO NEGOTIATE EQUAL
LIABILITY FOR SETTLEMENT
UNLESS T/P CAN PRODUCE CCTV

Hi Mr Chew,

I refer to your letter dated 28 May 2019 (your reference: CC3/AJG19008711/Apb3).

Based on your letter you had advised that my NCD will be affected regardless of whatever the settlement will be. I wish to check with you the following point:

1. If this case is a 50 to 50 case as both cars collided while changing lane will the respective party then take up their own liability for the repair to their car?
2. I did not claim against the other party, is this implying that i am admitting liability of this accident? **NO.**

To share with you, i went to the authorised workshop Lai Huat at Singming after the accident but the workshop told me that i need to undertake the cost of the repair to my car as the case is 50 to 50. Since the damages to my car is only minor scratches and according to the workshop respective party will bear their own repair cost, i decided not to proceed with the repair and not to claim against the other party.

Hi Ivy,

Attached insurer's appointed agent letter for your reference and follow up if necessary.

Thank you.

Regards,
Marcus

----- Forwarded message -----

From: marcus chan <marcuschanyy@yahoo.com.sg>
To: SH Assurance <customer.care@shassurance.com.sg>
Sent: Tuesday, 4 June 2019, 4:56:30 pm GMT+8
Subject: Re: Dear Mr Chan, Your Motor Insurance Quotation (SKT7807H)

Hi Ivy,

As discussed via the phone earlier, the premium will be reverted to 50% NCD about \$780 if the claim against me for this pending case is unsuccessful. I believed the chance for the other party is not high or they might not claim at all as i had went to the authorised workshop Lai Huat after the accident but the workshop told me that they will not take up my case to claim the other party unless i undertake that i will be paying the repair cost. The reason the workshop gave me is that it was a 50 to 50 chance for the accident as both cars collided while changing lane. I did not claimed against the other party as it was only minor scratches on my car and most likely i have to bear the repair cost as it was a 50 to 50 case.

As per your advice, I will renew the policy with current insurer AIG for ease of reference and administration to claim for the refund of the excess premium paid if the claim for this pending case is unsuccessful.

Thank you for your clarification and please keep me updated for this matter.

Regards,
Marcus

On Tuesday, 4 June 2019, 9:59:31 am GMT+8, SH Assurance <customer.care@shassurance.com.sg> wrote:

Hi Marcus,

The premium increased because your policy NCD was affected due to the accident.

Initially, the previous renewal premium was generated based on 50% NCD but due to the recent accident the NCD has dropped to 10%.

So far, there are no settlement on the claim payout yet but AIG has put aside a reserved claim amount of \$4800.

As such, the loading of the premium is most likely to be the drop of NCD.

Thanks.

Best Regards,

Safe Harbour Assurance Agency

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From: marcus chan [mailto:marcuschanyy@yahoo.com.sg]
Sent: Monday, 3 June 2019 8:09 PM
To: SH Assurance
Subject: Re: Dear Mr Chan, Your Motor Insurance Quotation (SKT7807H)

There is a increase of close to \$600 in premium, roughly 80% higher than the premium before the accident. May i know how the recent accident is affecting the renewal because i believed the accident is not entirely my wife fault as it was the case of both involved cars colliding while changing lane. It is a 50-50 case and i assume the driver got to pay for their own damages and i did not make any claim for my car damages.

Appreciate your advice for this matter. You can call me at 90626789.

Many thanks.

Marcus

On Thursday, 30 May 2019, 11:46:04 am GMT+8, SH Assurance <customer_care@shassurance.com.sg> wrote:

Dear Mr Chan,

I am pleased to attached your motor insurance quotation with a summary of the key benefits provided by the various insi
Please enter last 4 characters of Insured's NRIC to open PDF (Example: 456A).

After going through the quotation, please let me know your preferred insurer so that I can proceed to send you the requi
necessary documents from you and at the same time, assist to renew your road tax so as to save you the hassle of renew

Due to the implementation of the Personal Data Protection Act, kindly assist to endorse and send back the Consent Form

Should you have any queries, please contact Ms Ivy at 63820584.

Thank you.

Best Regards,

Safe Harbour Assurance Agency

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Hsiao Tong (LKKAuto)

From: marcus chan <marcuschanyy@yahoo.com.sg>
Sent: Wednesday, 5 June 2019 10:57 PM
To: Hsiao Tong (LKKAuto)
Cc: customer.care@shassurance.com.sg
Subject: Fw: Dear Mr Chan, Your Motor Insurance Quotation (SKT7807H)
Attachments: IMG_9965.JPG

Hi Mr Chew,

I refer to your letter dated 28 May 2019 (your reference: CC3/AJG19008711/Abp3).

Based on your letter you had advised that my NCD will be affected regardless of whatever the settlement will be. I wish to check with you the following point:

1. If this case is a 50 to 50 case as both cars collided while changing lane will the respective party then take up their own liability for the repair to their car?
2. I did not claim against the other party, is this implying that i am admitting liability of this accident?

To share with you, i went to the authorised workshop Lai Huat at Singming after the accident but the workshop told me that i need to undertake the cost of the repair to my car as the case is 50 to 50. Since the damages to my car is only minor scratches and according to the workshop respective party will bear their own repair cost, i decided not to proceed with the repair and not to claim against the other party.

Hi Ivy,

Attached insurer's appointed agent letter for your reference and follow up if necessary.

Thank you.

Regards,
Marcus

----- Forwarded message -----

From: marcus chan <marcuschanyy@yahoo.com.sg>
To: SH Assurance <customer.care@shassurance.com.sg>
Sent: Tuesday, 4 June 2019, 4:56:30 pm GMT+8
Subject: Re: Dear Mr Chan, Your Motor Insurance Quotation (SKT7807H)

Hi Ivy,

As discussed via the phone earlier, the premium will be reverted to 50% NCD about \$780 if the claim against me for this pending case is unsuccessful. I believed the chance for the other party is not high or they might not claim at all as i had went to the authorised workshop Lai Huat after the accident but the workshop told me that they will not take up my case to claim the other party unless i undertake that i will be paying the repair cost. The reason the workshop gave me is that it was a 50 to 50 chance for the accident as both cars collided while changing lane. I did not claimed against the other party as it was only minor scratches on my car and most likely i have to bear the repair cost as it was a 50 to 50 case.

As per your advice, I will renew the policy with current insurer AIG for ease of reference and administration to claim for the refund of the excess premium paid if the claim for this pending case is unsuccessful.

Thank you for your clarification and please keep me updated for this matter.

Regards,
Marcus

On Tuesday, 4 June 2019, 9:59:31 am GMT+8, SH Assurance <customer.care@shassurance.com.sg> wrote:

Hi Marcus,

The premium increased because your policy NCD was affected due to the accident.

Initially, the previous renewal premium was generated based on 50% NCD but due to the recent accident the NCD has dropped to 10%.

So far, there are no settlement on the claim payout yet but AIG has put aside a reserved claim amount of \$4800.

As such, the loading of the premium is most likely to be the drop of NCD.

Thanks.

Best Regards,

Safe Harbour Assurance Agency

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From: marcus chan [mailto:marcuschanyy@yahoo.com.sg]
Sent: Monday, 3 June 2019 8:09 PM
To: SH Assurance
Subject: Re: Dear Mr Chan, Your Motor Insurance Quotation (SKT7807H)

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Appreciate your advice for this matter. You can call me at 90626789.

Many thanks.

Marcus

On Thursday, 30 May 2019, 11:46:04 am GMT+8, SH Assurance <customer.care@shassurance.com.sg> wrote:

Dear Mr Chan,

I am pleased to attached your motor insurance quotation with a summary of the key benefits provided by the various insi
Please enter last 4 characters of Insured's NRIC to open PDF (Example: 456A).

After going through the quotation, please let me know your preferred insurer so that I can proceed to send you the requi
necessary documents from you and at the same time, assist to renew your road tax so as to save you the hassle of renew

Due to the implementation of the Personal Data Protection Act, kindly assist to endorse and send back the Consent Form

Should you have any queries, please contact Ms Ivy at 63820584.

Thank you.

Best Regards,

Safe Harbour Assurance Agency

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Hsiao Tong (LKKAuto)

From: Claims <claims@premiumauto.com.sg>
Sent: Tuesday, 11 June 2019 4:47 PM
To: Hsiao Tong (LKKAuto)
Cc: Admin A
Subject: RE: ACCIDENT INVOLVING SKT 523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Hsiao Tong,

Owner has decided to withdraw the claims.

We will forward the addendum once necessary changes have been made.

Thank you.

Best Regards
Kelvin Khoo
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183
e. claims@premiumauto.com.sg w. www.audi.com.sg
Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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From: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>
Sent: Friday, 7 June 2019 9:20 AM
To: claims@premiumauto.com.sg
Cc: Admin A <admin-a@lkkauto.com>
Subject: RE: ACCIDENT INVOLVING SKT 523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Without Prejudice

Dear Kee Siang,

Our insured replied as follows for your information:

To share with you, i went to the authorised workshop Lai Huat at Singming after the accident but the workshop told me that i need to undertake the cost of the repair to my car as the case is 50 to 50. Since the damages to my car is only scratches and according to the workshop respective party will bear their own repair cost, i decided not to proceed with repair and not to claim against the other party.

Best Regards,

Hsiao Tong, Chew | 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: Hsiao Tong (LKKAuto)

Sent: Friday, 7 June 2019 8:30 AM

To: claims@premiumauto.com.sg

Cc: Admin A <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SKT 523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Without Prejudice

Dear Sirs/Mdm,

Apologised for late response.

Please be informed that our insured disputed full liability against his policy as our insured driver reported that both parties were changing into the same lane.

We are of the view that the scene photo submitted by your client is inconclusive.

We will seek instruction from our principal and get back to you asap.

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

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

Best Regards,

Hsiao Tong, Chew | 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: Claims <claims@premiumauto.com.sg>

Sent: Thursday, 6 June 2019 5:48 PM

To: Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; claims@premiumauto.com.sg

Subject: RE: ACCIDENT INVOLVING SKT 523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Hsiao Tong,

Any update on liability clearance? Appreciate your kind and urgent reply so that we can revert the update to our client.

Thank you.

Best Regards

Kelvin Khoo

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

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

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

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



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From: Claims <claims@premiumauto.com.sg>

Sent: Tuesday, 4 June 2019 12:02 PM

To: 'Hsiao Tong (LKKAUTO)' <chewht@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>; claims@premiumauto.com.sg

Subject: RE: ACCIDENT INVOLVING SKT 523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Hsiao Tong,

Any update ? Please let us have your kind reply.

Thank you.

Best Regards

Kelvin Khoo

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

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

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From: Claims <claims@premiumauto.com.sg>

Sent: Friday, 31 May 2019 6:17 PM

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

Cc: 'Admin A' <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SKT 523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Hsiao Tong,

Any update on liability clearance ?

Thank you.

Best Regards

Kelvin Khoo

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

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

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From: Claims <claims@premiumauto.com.sg>

Sent: Tuesday, 28 May 2019 4:28 PM

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

Cc: 'Admin A' <admin-a@lkkauto.com>; claims@premiumauto.com.sg

Subject: RE: ACCIDENT INVOLVING SKT 523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Hi Hsiao Tong,

Any revert ?

Thank you.

Best Regards,

Kee Siang

Claims Advisor

Premium Automobiles Pte Ltd (Reg No. 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9828 f. +65 6841 1183

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http://www.audi.com.sg/sea/brand/sg/audi_promotions/promotions/car_promotions/new-audi-q2-2017.html

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From: Claims Dept [<mailto:claims@premiumauto.com.sg>]

Sent: Monday, 27 May, 2019 3:34 PM

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

Cc: 'Admin A' <admin-a@lkkauto.com>; 'Claims Dept' <claims@premiumauto.com.sg>

Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Hsiao Tong,

Please kindly refer back to your principle insured sketch which is wrong that both vehicle was encroaching into a lane

Refer to our client's photo clearly show her vehicle is stationary at her own lane, while your insured vehicle changing into her lane and caused the accident and surge forward after the impact.

Nevertheless, your insured also admitted in his report that he was changing lane. Also could be his carelessness that our client's vehicle was at his blind spot stationary when he is changing lane. Therefore, our client is fully not at fault for this accident.

Looking forward for your kind reply.

Thank You.

Best Regards,
Kee Siang
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

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

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

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

Sent: Tuesday, 21 May 2019 4:29 PM

To: Claims

Cc: Admin A

Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Without Prejudice

Dear Sirs/Mdm,

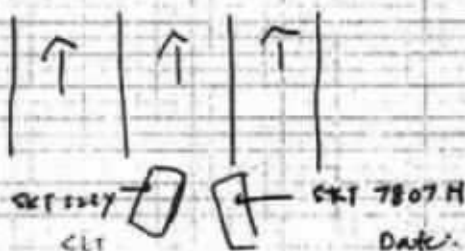
We refer to your below email.

Please be informed that liability is unclear. Attached is a copy of our insured accident report for your easy reference.

Kindly let us have evidences (ie: video footage/ scene photos / PIR) in order for us to look into the matter.

Appreciate an early reply.

SKETCH PLAN



Date: 16/5/2019
Time: 7.20am

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

At CTE car towards Braddell, I was changing lanes. I have checked that there was no car coming from behind. Therefore I changed lane from the outer right lane to the middle lane. At this moment, I collided at the side with the other car from the outer left lane.

The left side of my car collide with the right side of the other car.

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

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

Best Regards,

Hsiao Tong, Chew | 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: Claims <claims@premiumauto.com.sg>

Sent: Tuesday, 21 May 2019 3:56 PM

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

Cc: Admin A <admin-a@lkkauto.com>; claims@premiumauto.com.sg

Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Resend,

Dear Hsiao Tong,

Kindly assist to follow up liability clearance.

Thank you.

Best Regards,
Kelvin Khoo
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6388 2323 d. +65 6768 9828 f. +65 6841 1183

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

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



http://www.audi.com.sg/sea/brand/sg/audi_promotions/promotions/car_promotions/new-audi-q2-2017.html

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From: Claims [<mailto:claims@premiumauto.com.sg>]

Sent: Tuesday, 21 May, 2019 3:55 PM

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

Cc: 'Admin A' <admin-a@lkkauto.com>; claims@premiumauto.com.sg

Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Hsiao Tong,

Survey has been done today by Adrian, kindly advise who is the OIC to follow up liability clearance.

Thank you.

Best Regards,
Kelvin Khoo
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

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http://www.audi.com.sg/sea/brand/sg/audi_promotions/promotions/car_promotions/new-audi-q2-2017.html

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From: Nora Khai PA [<mailto:nora.khai@premiumauto.com.sg>]

Sent: Saturday, 18 May, 2019 10:25 AM

To: 'Claims' <claims@premiumauto.com.sg>; 'Hsiao Tong (LKKAuto)' <chewht@lkkauto.com>

Cc: 'Admin A' <admin-a@lkkauto.com>

Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Hsiao Tong,

Kindly advise on liability and direct settlement.

Attached is the repair estimate for your kind reference.

Thank you.

Kind Regards,

Norah Khai

Claims Manager

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Road Singapore 408699

p. +65 6366 2323 d. +65 6768 9827 f. +65 6841 1183

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

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From: Claims [mailto:claims@premiumauto.com.sg]

Sent: Thursday, May 16, 2019 6:20 PM

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

Cc: 'Admin A' <admin-a@lkkauto.com>; claims@premiumauto.com.sg

Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Hsiao Tong,

Kindly assist to follow up liability clearance.

Thank you.

Best Regards,

Kelvin Khoo

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

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http://www.audi.com.sg/sea/brand/sg/audi_promotions/promotions/car_promotions/new-audi-q2-2017.html

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From: Shu Pei (LKKAuto) [mailto:shupe@lkkauto.com]

Sent: Thursday, 16 May, 2019 4:06 PM

To: Claims <claims@premiumauto.com.sg>

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

Subject: RE: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear Diyana,

We refer to the above matter.

Please be informed that we are currently **pending for OI GIA report**.

Kindly note that for liability, claim negotiation and settlement, please contact Hsiao Tong at 6742 3197.

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

Thank you

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: shupeil@lkkauto.com | fax: 6741-4108

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

From: Claims <claims@premiumauto.com.sg>

Sent: Thursday, 16 May 2019 12:12 PM

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

Cc: Claims <claims@premiumauto.com.sg>

Subject: ACCIDENT INVOLVING SKT 0523 Y AND YOUR INSURED SKT7807H DATED ON 16/05/2019

Dear All,

Kindly assist in the liability clearance for the above mentioned case. We propose for 100% direct settlement in our clients favour.

We herein attached the GIA report for direct settlement for your reference.

We will forward you the estimate once is available.

Kindly arrange the survey on 21/05/2019, Tuesday, 3pm.

Best Regards,

Diyana

Claims Admin Assistant

Premium Automobiles Pte Ltd (Reg No 159902271W)

55 Ubi Road 1 Road Singapore 408699

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

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

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Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Thursday, 5 December 2019 2:06 PM
To: Tan, Bennie-WZ (Bennie-WZ.Tan@aig.com)
Subject: Your Ref: 9716710833SG *LKK Ref: CC3/AIG19008711/Apb3 [ACCIDENT INVOLVING SKT 7807H(AIG) AND SKT 523Y ON 16/05/2019]

Your Ref: **9716710833SG**
LKK Ref: CC3/AIG19008711/Apb3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SKT 7807H(AIG) AND SKT 523Y ON 16/05/2019

We refer to the above matter.

We were informed by third party repairer that their client had decided to withdraw the claim.

In view of this, we will proceed to close file and submit report to you good office.

Thank you.

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)

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

Revoked / No settlement

CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	16 May 2019 Edit Reg		21 May 2019 00:00 Edit Adj Rpt	S\$5,226.00 Edit Estimates	S\$5,226.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured:	CHAN YOONG YEW, ID: S7670092C								
Main Claimant:	CHUA KIAN TIONG, PETER, ID: S8003817H								
Vehicle Reg. No.:	SKT523Y	Date of Loss:	16/05/2019 07:00 - :59 [11 Months and 10 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 9716710833SG	Policy/Cover Note No.:	1800066738 (Comprehensive)						
Vehicle Reg. No. (Insured):	SKT7807H	Policy No. (Claimant):	1800070073						
		Excess:							
Repairer:	Premium Automobiles Pte Ltd (UBI) 55 Ubi Road 1, 408699 Ubi - Tel: 67689828/9827/9911								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Tan, Bennie-WZ - 6419 1718] Bennie-WZ.Tan@aig.com								
Claimant's Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (SG) - Tel: 65-6419-3000								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by ADRIAN LING] ... [Final Rpt due 28/05/2019]								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
There are no mail for this case.									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SKT523Y (9716710833SG)
[SKT7807H]
TP
CHUA KIAN TIONG, PETER
May 16 2019 7:00AM
[CHAN YOONG YEW]
Premium Automobiles Pte Ltd

Upload Documents		Upload Photos		Compose New Letter		Upload Video		Upload Audio		View View in Browser	
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Photos/Images						3 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)			Thumbnail	Print	
1	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
2	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
3	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
4	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
5	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
6	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
7	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
8	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
9	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
10	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
11	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
12	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
13	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>
14	25/05/19 07:41	General View				Load JPG	<input checked="" type="checkbox"/>

Documentation						1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)			Thumbnail	Print	
1	16/05/19 15:40	TP GIA REPORT				Load PDF	
2	22/05/19 20:10	TP ESTIMATE- MARKED				Load PDF	
3	05/12/19 14:03	Email from TP dd 110619				Load PDF	
4	05/12/19 14:24	EMAIL TO AIG DD 051219				Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)			Thumbnail	Print	
1	17/05/19 10:41	OI GIA report				Load PDF	

Documents Checklist

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

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)	
<div style="border: 1px solid #ccc; padding: 5px; min-height: 80px;"></div>	
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>	

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

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

Singapore 408933

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

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC3/AIG19008711/APB3Q2

Date: 12/12/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 1800066738
 Claimant Vehicle No: SKT523Y Insured Vehicle No: SKT7807H
 Date of Loss: 16/05/2019 Nature of Claim: TP Claim No: 9716710833SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SKT523Y
 Make & Model: AUDI A3, 1.4 TFSI (A) Engine No: CHZ907563
 Reg. Date: 06/06/2018 (Man. Year: 2018) Chassis No: WAUZZZ8V0J1057518
 Colour: Grey Odometer: 20749 km
 Engine Capacity: 999 cc
 Market Value/New Car Price: N/A
 Sum Insured (S\$): Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

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

CONDITION OF TYRES

Front Tyre Size: 205/55 R16 Rear Tyre Size: 205/55 R16
 Front Left Side: Michelin 6 mm Rear Left Side: Michelin 6 mm
 Front Right Side: Michelin 6 mm Rear Right Side: Michelin 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	9,857.00	1,444.00	8,413.00	85.35
Miscellaneous Items	0.00	0.00	0.00	
Labour	6,282.00	3,782.00	2,500.00	39.80
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Gross Total (S\$)	16,139.00	5,226.00	10,913.00	67.62
+ GST 7.00/7.00% (S\$)	1,129.73	365.82	763.91	67.62
Nett Amount (S\$)	17,268.73	5,591.82	11,676.91	67.62
Global Sum Settlement (S\$)		0.00		

INSPECTION

Date of Assignment: 21/05/2019
 Date Inspected: 21/05/2019 Inspected At: Premium Automobiles Pte Ltd (UBI)
 55 Ubi Road 1
 Singapore 408699
 Estimated Period of Repair: 5.0 days

Adjuster: ADRIAN LING

Manager: CHEW HSIAO TONG

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

REPAIR DETAILS

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*FRONT BUMPER	Repair	1,830.00 FS	*- FS
2	1		*SETS FRONT BUMPER FIXING	Not Necessary	170.00 FS	*- FS
3	1		*FRONT BUMPER GUIDE SECTION RHS	Not Necessary	35.00 FS	*- FS
4	1		*FRONT BUMPER COVER TRIM RHS	Not Necessary	148.00 FS	*- FS
5	1		*WHEEL HOUSING LINER ADAPTER RHS	Not Necessary	34.00 FS	*- FS
6	1		*AIR GUIDE GRILLE -BLACK RHS	Not Necessary	171.00 FS	*- FS
7	1		*FRONT FENDER RHS	Dented	778.00 FS	*778.00 FS
8	1		*FRONT FENDER ATTACHMENTS PARTS	*Check	65.00 FS	*- FS
9	2		*FRONT FENDER BRACKET LOWER /UPPER RHS	*Check	60.00 FS	*- FS
10	1		*FRONT FENDER BRACE	*Check	88.00 FS	*- FS
11	1		*WHEEL HOUSING LINER SEAL RHS	Not Necessary	31.00 FS	*- FS
12	1		*WHEEL HOUSING LINER RHS	Not Necessary	158.00 FS	*- FS
13	1		*WHEEL HOUSING LINERS ATTACHMENTS PARTS	Not Necessary	81.00 FS	*- FS
14	1		*ALUMINIUM RIMS FRONT RHS	Cut	666.00 FS	*666.00 FS
15	4		*RUBBER VALVE	Not Necessary	13.00 FS	*- FS
16	1		*LED HEADLIGHT RHS	Not Necessary	5,029.00 FS	*- FS
17	1		*SUNDRIES	*Check	500.00 FS	*- FS
Total Parts (S\$)					9,857.00	1,444.00

F=Franchise part. S=SpcNett.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Labour Items				
1	TO REMOVE AND TRANSFER FRONT WIRE HARNESS FOR HEADLIGHTS ,HORNS ,OUTSIDE TEMPERATURE SENSOR AND HEADLIGHT WASHER ASSY	New	360.00	360.00
2	TO DISMANTLE RHS FRONT PANEL TRIM ,TO REMOVE AND REINSTALL RHS WING MIRROR ASSY	New	300.00	300.00
3	TO DISMANTLE AND RENEW FRONT BUMPER ,RHS HEADLIGHT AND RHS FRONT FENDER .REORGANISE CRASH MANAGEMENT COMPONENTS .REINSTALL ALL PARTS REMOVED	New	2,450.00	1,000.00
4	TO RESPRAY FRONT BUMPER ,RHS FRONT FENDER AND RHS FRONT DOOR	New	2,700.00	1,650.00
5	TO RENEW RHS FRONT RIM AND CARRY OUT WHEEL ALIGNMENT	New	280.00	280.00
6	TO CARRY OUT DIAGNOSTIC CHECK	New	192.00	192.00
Gross Labour Cost (\$\$)			6,282.00	3,782.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >