

ASS. REC. BY:

REF: CS/AIG19009038/12

Special Instructions:

Surveyor: Marcus

ASSIGNMENT (Office)

From (Person): Mr. Yinnul

of

AIG

Date/Time: 22/5/19 2:32pm

Estimated Cost:

Bill to:

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

To Inspect Vehicle No:

SKL 9692A

Insured:

SJH 3665B

at Workshop m/s

Euro Success

Tel:

9828 9277.

of

1 Kaki Bukit Ave 6 #02-03

Policy No:

1800079713

Claim No:

641691102458

Sum Insured:

Excess:

Make of Veh:

D.O.A. 19/5/2019

(Client's Record)

23/5/2019

H.O.D. Endorsement:

CA / REV / REP. / REV 24 HRS

Date/Time:

5:25pm 22/5/19

Person Contacted:

Ah Huan

Vehicle IN:

JUT

Date/Time	Action/Instruction	Estimate	✓
	SKL 9692A - CS3/RSS/14017715/Ym3k		
	SJH 3665B - X		

D.O.A. 14/09/2019

REF: AIG

ASSIGNMENT

From:
 Estimated Cost:
 OD: ☒ WS / TP RES / OD RES / EVA / RV / MV
 To inspect Vehicle No: SKL 9692A
 at Workshop no: Euro Success
 of: 1 kaki Bukit Ave 6 # 02-03
 Insured:
 Policy No:
 Claim No:
 Sum Insured:
 (Client's Record):
 Make of Vch:

Date: 23/5/2019

Vch No: SKL 9692A
 Type: ☒ M.C. / M.Cycle / Bus / Van / Lorry / Taxi / Private Motor
 Truck / Trailer or: CA /
 Make: Volkswagen Golf
 Colour: Red
 Tip/Reading: 119748
 Eng/No: WVW2221K2BW326217
 C/Nr:
 Gen. Cond: Good / Fair / Poor / Burnt
 Steering: ☒ Good / Jammed / Leaked / Burnt or
 Brake: ☒ Good / Jammed / Leaked / Burnt or
 Mod: ☒ NR / STD / STD A/Rim or
 Tyre Size: F:
 R: 225/45-22R17

(Policy Condition)

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



Est. of Market Value: 35
 IDAC Accord Report: Consistent? : Yes or No
 Consistent? : Yes or No
 Est. Repairs: 3 days Res. Yes or No
 Own Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS
 Date:
 Person Contacted:
 Vehicle: IN / OUT

OS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
 TOYO / YOKO or

Front: 6 mm
 R/Rail: 6 mm
 L/Rail: 6 mm
 D.O.A: 19/5/19
 Survey held at: 23/5/19

Des. of Damages: Fit / Rear / O/S / H/S / U/C / Rooftop or
 Rec o/s
 The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time: 12/6/19
 Action / Instruction: 2/5 @ 1800 car found with AM Insur. (Red 12993.95, 88%)

RECEIVED 13 JUN 2019

Date/Time, File Path b7

11/13/16 b7

Date/Time, File Return b7

25

Report Format: MER-7P

Lump Sum / LBA: (\$) 1800

Days Of Repair: 3

Resurvey No. of Trip: 1

Add Fee:
☐ Site Insp (\$)
☐ Interview (\$)
☐ Tech. hrs (\$)
☐ Weekend (\$)

Survey Fee:

Transportation:

D + RM: 19

Phone:

Others:

TOTAL:

250
11

261

PRE-REPAIR INSPECTION REQUEST – SKL9692A vs SJH3665B (OI) on D.O.A: 19/05/2019

From: Hor, Yinrul
To: 'assignments@lkkauto.com', Admin A (admin-a@lkkauto.com)
Cc: Fong, Andy-SY, Fan, Winnie-LW, Kaur, Baljit, Abu Kassim, Noor Mariesa, Azlan, Syazairdina, Chan, Yoke Shi, Lim, Sheng Yang, Mithoosingh, Aashweenjeetkaur
Sent: 5/22/2019 2:32:00 PM

Hi,

Please refer to the enclosed request from **Hin Tat Augustine & Partners**.
Kindly carry out Policy coverage verification first before conducting the pre-repair inspection within 48 hours

If you have any queries/concerns, please let us know.
*Kindly assist to assign **Marcus Chua** as Single Joint Expert as requested.*

Thanks & Regards,

Yin Rul, Hor (Viviane)
AIG
Claim Adjuster II, Singapore FNOL, Claims Operations – Auto
Yinrul.Hor@aig.com | www.aig.sg

From: Ruby Ong [mailto:ruby@htapartners.com.sg]
Sent: Wednesday, May 22, 2019 2:21 PM
To: Hor, Yinrul
Subject: [EXTERNAL] RE: REQUEST FOR PRE-REPAIR SURVEY PROTOCOL FOR SKL 9692A [OUR REF. TCL.GCN.RO.50335.19.ESS]
Importance: High

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

WITHOUT PREJUDICE
SAVE AS TO COSTS

Dear Sir

We refer to your email of even date.

Our client is agreeable to appoint **Marcus Chua, LKK Auto Consultants** from your list to conduct the joint pre-repair survey as a single joint expert for our client's vehicle no. **SKL 9692A**.

Please make the necessary arrangements with the contact person. The details are as follows :

Venue : **EURO SUCCESS SERVICES PTE LTD**
1 Kaki Bukit Avenue 6
#02-03 Autobay
Singapore 417883

Contact Person : Ah Huat (Tel. 9828 9277 / 6742 6231)

If you fail to conduct the pre-repair survey within the next 2 working days excluding any intervening Saturday, Sunday or Public Holiday, the said workshop will commence repairs thereafter without further reference.

Best regards,
Ruby Ong
Secretary
M/s Hin Tat Augustine & Partners
20 Upper Circular Road
#02-10/12 The Riverwalk
Singapore 058416
Tel : 6533 0212 ext 278
Fax : 6338 3536 / 6533 0313
www.htapartners.com.sg

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From: Ruby Ong
Sent: Tuesday, 21 May 2019 5:11 PM
To: Hor, Yinrul <Yinrul.Hor@aig.com>; darshene.supramaniam@aig.com; Abu Kassim, Noor Mariesa <NoorMariesa.AbuKassim@aig.com>
Subject: REQUEST FOR PRE-REPAIR SURVEY PROTOCOL FOR SKL 9692A [OUR REF. TCL.GCN.RO.50335.19.ESS]
Importance: High

Your ref: SJH 3665B
Our ref: TCL.MH.ro.50335.19.ess

WITHOUT PREJUDICE

21 May 2019

AIG Asia Pacific Insurance Pte Ltd
Motor Claims Department
78 Shenton Way
#08-16 AIG Building
Singapore 079120

By Email Only

VERY URGENT

Dear Sirs,

CLAIMANT: YEO SENG HUI

ACCIDENT INVOLVING SKL 9692A & SJH 3665B ALONG MALAYSIA – SINGAPORE 2ND LINK (TOLL ROAD) ON 19 MAY 2019 @ 1330HRS

We are instructed by Yeo Seng Hui to notify you of a road traffic accident on 19 May 2019 at about 1130hrs along Malaysia – Singapore 2nd Link (Toll Road) involving our client's vehicle registration number SKL 9692A and vehicle registration number SJH 3665B driven by your insured/insured's driver at the material time.

As a result of the accident, our clients' vehicle has been damaged. Before our client proceeds to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you or your insurers would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without reference to you.

Best regards,
Ruby Ong
Secretary
M/s Hin Tat Augustine & Partners
20 Upper Circular Road
#02-10/12 The Riverwalk
Singapore 058416 Tel : 6533 0212 ext 278
Fax : 6338 3536 / 6533 0313
www.htapartners.com.sg

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IMPORTANT NOTICE:

The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information. If you have received this email in error, please immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

From: YinRuL.Hor@aig.com
To: ruby@htapartners.com.sg
Cc: Andy-SY.Fong@aig.com, Lee-Ying.Chin@aig.com, Baljit.Kaur@aig.com, NoorMariesa.AbuKassim@aig.com, Syazairdina.Azlan@aig.com, yokeshi.chan@aig.com, ShengYang.Lim@aig.com, Aashweenjeetkaur.Mithoosingh@aig.com
Subject: aigencrypt PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SJH3665B AND SKL9692A ON 19/05/2019
Date: Wed, 22 May 2019 01:06:29 +0000
Without Prejudice

Your Reference : TCL.GCN.RO.50335.19.ESS
Our Reference : SJH3665B

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

We intend 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 to conduct the joint pre-repair survey as a single joint expert:

Name of Surveyor	Company Name
AIG In House Surveyor	AIG Asia Pacific Insurance Pte Ltd
Lawrence Ng Chun Kee	Priority Services
Jeffrey Ong Leng Kiat	Priority Services
Jimmy Lee	Priority Services
EC Looi	Automobile Inspection Services Pte Ltd
Pang Kiah Keen (Frankie)	Formteam Adjusters Pte Ltd
Ng You Han	Formteam Adjusters Pte Ltd
Soon HanXin (Gary)	Formteam Adjusters Pte Ltd
Chow Bo Xiong	Formteam Adjusters Pte Ltd
Chua Soo Teck (Benjamin)	Formteam Adjusters Pte Ltd
Kalvin Ang	LKK Auto Consultants Pte Ltd
Xing Guo Qiang	LKK Auto Consultants Pte Ltd
Marcus Chua	LKK Auto Consultants Pte Ltd
Mohamad Taufikh	LKK Auto Consultants Pte Ltd

Adrian Ling	LKK Auto Consultants Pte Ltd
Mohammed Rasul	LKK Auto Consultants Pte Ltd
Kenneth Kong	LKK Auto Consultants Pte Ltd

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.

Thanks & Regards,

Yin Rul, Hor (Viviane)

AIG

Claim Adjuster II, Singapore FNOL, Claims Operations – Auto

Yinrul.Hor@aig.com | www.aig.sg

From: Ruby Ong [mailto:ruby@htapartners.com.sg]

Sent: Tuesday, May 21, 2019 5:11 PM

To: Hor, Yinrul; Supramaniam, Darshene; Abu Kassim, Noor Mariesa

Subject: [EXTERNAL] REQUEST FOR PRE-REPAIR SURVEY PROTOCOL FOR SKL 9692A [OUR REF, TCL.GCN.RO.50335.19.ESS]

Importance: High

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

Your ref: SJH 3665B

WITHOUT PREJUDICE

Our ref: TCL.MH.ro.50335.19.ess

21 May 2019

AIG Asia Pacific Insurance Pte Ltd

By Email Only

Motor Claims Department

78 Shenton Way

#08-16 AIG Building

Singapore 079120

VERY URGENT

Dear Sirs,

CLAIMANT: YEO SENG HUI

ACCIDENT INVOLVING SKL 9692A & SJH 3665B ALONG MALAYSIA – SINGAPORE 2ND LINK (TOLL ROAD) ON 19 MAY 2019 @ 1330HRS

We are instructed by Yeo Seng Hui to notify you of a road traffic accident on 19 May 2019 at about 1130hrs along Malaysia – Singapore 2nd Link (Toll Road) involving our client's vehicle registration number SKL 9692A and vehicle registration number SJH 3665B driven by your insured/insured's driver at the material time.

As a result of the accident, our clients' vehicle has been damaged. Before our client proceeds to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you or your insurers would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without reference to you.

Best regards,

Ruby Ong

Secretary

M/s Hin Tat Augustine & Partners

20 Upper Circular Road

#02-10/12 The Riverwalk

Singapore 058416 Tel : 6533 0212 ext 278

Fax : 6338 3536 / 6533 0313

www.htapartners.com.sg

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Financed 2 Years Warranty \$1500

Down Monthly From \$448

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Credit Pte Ltd**

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- > Specia
- > Easy li
- > All ter

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14 vehicles

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	Make	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	V
Search Selection	golf		Any	Any	2011	Any	Any	
	Volkswagen	Golf Sport 1.4A TSI	\$34,800	\$11,480 /yr	15-Apr-2011	1,390 cc	138,000 km	
100% Loan, I Well Maintain By Previous Owner. Original Paintwork, Smooth Engine, Easy To Maintained Unit. Buy With A Peace Of Mind Welcome. Hurry Call Our Friendly Sales Executive For More In...								
Autotruster Traders Pte Ltd								
Posted: 11-Jun-2019 Tags: 2011 Volkswagen Golf, 2011 volkswagen golf, Volkswagen Golf, volkswagen golf, Volkswagen, Golf, golf, Used Volkswagen								
	Volkswagen	Golf 1.4A TSI	\$34,800	\$9,810 /yr	09-Nov-2011	1,390 cc	75,260 km	
New Arrival. Well Maintained By Previous 1 Owner Only, Excellent Condition! Cheapest In The Market. New Arrival. Welcome Workshop, S Checks. Very Low Clocked. High Bank Loan/In-House Loan And Tr...								
Posted: 11-Jun-2019 Tags: 2011 Volkswagen Golf, 2011 volkswagen golf, Volkswagen Golf, volkswagen golf, Volkswagen, Golf, golf, Used Volkswagen								
	Volkswagen	Golf GTI 3DR	\$44,800	\$12,540 /yr	30-Sep-2011	1,984 cc	127,000 km	
Latest Arrival, Well Kept And Maintained By Previous Owner, Most Popular And Powerful Hatchback Ideal For Short Term Usage, Trade I Available, Special Interest Rate Promotion 1.98%, Hurry Ma...								
Lay Auto Pte Ltd								
Posted: 10-Jun-2019 Tags: 2011 Volkswagen Golf, 2011 volkswagen golf, Volkswagen Golf, volkswagen golf, Volkswagen, Golf, golf, Used Volkswagen								
	Volkswagen	Golf 1.4A TSI	\$35,800	\$11,000 /yr	09-Sep-2011	1,390 cc	103,000 km	
100% Loan, Immediate Approval! Well Maintain By Previous Owner. Original Paintwork, Smooth Engine, Easy To Maintained Unit. Buy V Of Mind. Trade In Welcome. Hurry Call Our Friendly Sales Ex...								
Straits Euro Motors Pte Ltd								
Posted: 07-Jun-2019 Tags: 2011 Volkswagen Golf, 2011 volkswagen golf, Volkswagen Golf, volkswagen golf, Volkswagen, Golf, golf, Used Volkswagen								

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swagen Golf Sport 1.4A \$29,800 \$10,270 /yr 31-Jan-2011 1,390 cc 94,000 km

[Compare](#)

[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

Owner ID Type:	Singapore NRIC
Owner ID:	1315Z

Vehicle Details

Vehicle No.:	SKL9692A
Vehicle to be Exported:	No
Intended Deregistration Date:	12 Jun 2019
Vehicle Make:	VOLKSWAGEN
Vehicle Model:	NEW GOLF 1.4 TSI AT 5K14Q5
Primary Colour:	Red
Manufacturing Year:	2011
Engine No.:	CAV312876
Chassis No.:	WVWZZZ1KZBW326217
Maximum Power Output:	118.0 kW (158 bhp)
Open Market Value:	\$27,421.00
Original Registration Date:	13 Jul 2011
First Registration Date:	13 Jul 2011
Transfer Count:	3
Actual ARF Paid:	\$27,421.00

Intended PARF Rebate Details

PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	12 Jul 2021
PARF Rebate Amount:	\$16,452.00

Intended COE Rebate Details

COE Expiry Date:	12 Jul 2021
COE Category:	A - Car (1600cc & below)
COE Period(Years):	10
QP Paid:	\$44,000.00
COE Rebate Amount:	\$9,166.00
Total Rebate Amount:	\$25,618.00

The information contained herein is correct as at 12 Jun 2019

OK

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	21/05/2019 16:28
Date Of Accident	19/05/2019 13:30
Exact Location Of Accident	MALAYSIA-SINGAPORE SECOND LINK(TOLL ROAD)
Country/State of Loss	MALAYSIA/JOHOR DARUL TAKZIM
DETAILS OF OWN VEHICLE	
Vehicle Registration Number	SKL9692A
Insured/Policyholder	
Name Of Registered Owner	YEO SENG HUI
NRIC No	S9051315Z
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-90229721
Alternative Phone No	OTHERS-90229721
Vehicle Particulars	
Manufacturer	VOLKSWAGEN
Model	NEW GOLF 1.4 TSI AT 5K14Q5
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
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	PRIVATE CAR
Insurance Company	
Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5103352044
Cover Note Number	
Driver	
Name of Driver	YEO SENG HUI
NRIC No	S9051315Z
Date Of Birth	12/12/1990
Occupation	INDOOR
Date Of Driving Pass	18/04/2013
Driving Experience	6 YEARS AND 1 MONTH
Gender	MALE
Mobile Number	(LOCAL) +65-90229721
Fax Number	
Contact Number	OTHERS-90229721
Email Address	NOEMAIL

Address	BLK 604 #02-2691 ANG MO KIO AVENUE 5
Postcode	560604
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLISION - HEAD TO REAR
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

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

Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	TRAFFIC POLICE DIVISION HQ
Police Station Address	ROAD: 10 UBI AVENUE 3 , POSTCODE: 408865 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 85470000 - FAX NO:
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

AS PER POLICE REPORT No.T/20190521/7014;

Attachment(s)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SJH38658
Vehicle Make/Model/Colour	HONDA CIVIC 1.8L A
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	
NRIC/Passport Number	
Contact Number	
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	

No. Of Passenger (Including Driver)

IMPORTANT NOTICE

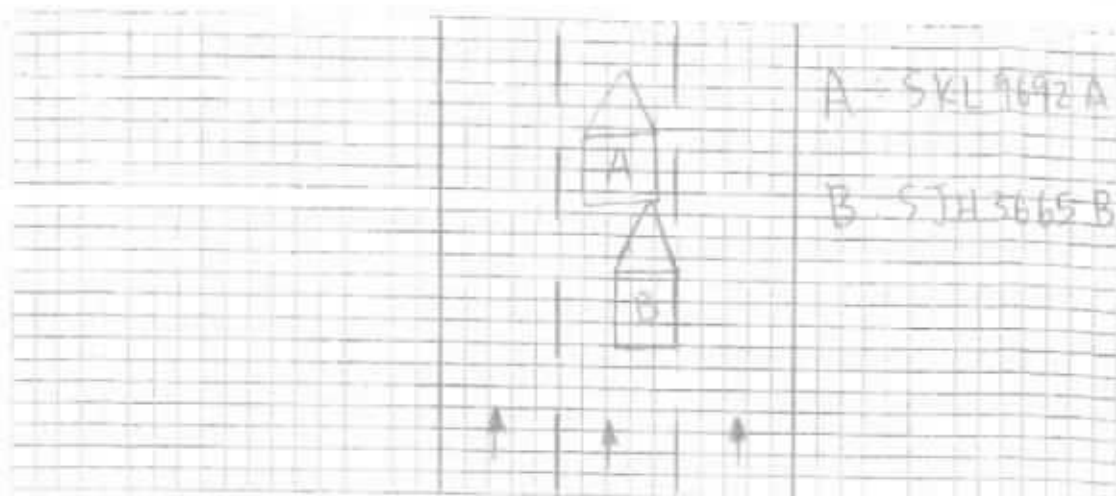
1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may 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.
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7. By the lodging of this report to the insurers, you hereby consent to the availability of this report at the centre and to copies of the report being made available aforesaid.
8. Consent under the Personal Data Protection Act (PDPA)

Full Reader's Signature _____
Date & Time: _____

Driver's Signature
of driver is not the policyholder
Date & Time:

IDAC KARI BUKITAYAT
Reporting Centre, 23 KARI BUKITAYAT
Name: Singapore 415953
NOC/PA No Tel: 67416697
Fax: 67492305
Email: vachh@idacnet.com.sg

Accident Sketch Plan Pg. 1



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On the above stated date and time I was traveling along Malaysia - Singapore Second Link (Toll Road) The traffic conditions of the road was heavy I was traveling straight when suddenly vehicle B collided on to my vehicle rear portion.

DECLARATION

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

Policyholder's Signature
Date & Time:

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

IDAC KARI BUKIT (SAC)
Reporting Officer's Signature
Name: Singapore 415933
NRG27N No.: Tel: 67416697
Fax: 67492305
Email: yackhi@insurpact.com.sg

Accident Sketch Plan Pg. 1



**SINGAPORE
POLICE FORCE**



T20190521/7014

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

1 of 3

Report No: T20190521/7014

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 21/05/2019 13:41	Video Report No.	Station Diary No.
--	------------------	-------------------

Informant's Particulars			
Name of Informant YEO SENG HUI		Address: APT BLK 504 ANG MO KIO AVENUE 5 #02-2691 SINGAPORE 500504	
ID Type / ID No. NRIC NO / S90513152		Contact No.: Home/Office: Mobile: 90229721	
Nationality: SINGAPORE CITIZEN		Email: sean.yeo.919@gmail.com	
Sex: Male	Age: 26	Date of Birth: 12/12/1990	Type of Informant: Driver
Race: Chinese		Language: English	Institution / School Name:
Occupation: SAF Regular		Driving Licence Information: Class: 2B.3	Date of Expiry:

General Information of the Accident				
Type of Accident:	Injury: Others:	Drink: Driver: No	Date/Time of Accident: 19/05/2019 13:30	Type of Location: Straight Road
Location: SECOND LINK				
Weather: Clear		Road Surface: Dry	Road Speed Limit: 50 Km/h	
Traffic Flow: One Way		Traffic Control: Not Controlled	Traffic Volume: Heavy	
Type of Collision: Between Moving Vehicles: Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved						
Vehicle No	Type	Make	Model	Color	Condition	No of Passenger
SJH3665B	Car		HONDA CIVIC	Blue	Slightly Damaged	0
SKL9692A	Car	VOLKSWAGEN	NEW GOLF 1.4 TSI AT 5K14Q5	Red		0

Details of Vehicle Insurance				
Vehicle No	Insurance Company	Insurance No	Effective	Expiry Date
SKL9692A	NTUC Income Insurance Co-Operative Limited	5103352044	30/06/2018	29/06/2019

Accident Sketch Plan Pg. 1



**SINGAPORE
POLICE FORCE**



T20190521/7014

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

2 of 3

Report No: T20190521/7014

CONTINUATION OF REPORT

Details of Person Involved			
Any Pedestrian Involved: No			
No. of Pedestrians Injured: NIL		Use of Pedestrian Crossing: NA	
Driver			
Name	YEO SENG HUI	ID No.	S9051315Z
Related Vehicle	SKL9692A (Car)	Contact No	90229721
Hospital/Clinic	NIL	Class of Driving Licence & Expiry Date	Class: 2B.5 Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL
No. of Days granted Medical Leave	NIL	Degree of Injury	Slight

Brief Details:

ON THE STATED DATE AND TIME ABOVE, I WAS TRAVELING ALONG MALAYSIA - SINGAPORE SECOND LINK (TOLL ROAD). THE TRAFFIC CONDITION OF THE ROAD WAS HEAVY.

I WAS TRAVELING STRAIGHT WHEN SUDDENLY VEHICLE B COLLIDED ON TO MY VEHICLE REAR PORTION.

AFTER THE ACCIDENT WE ALIGHTED AND EXCHANGE PARTICULAR.

I AM MAKING THIS REPORT FOR INSURANCE AND RECORD PURPOSES.

Accident Sketch Plan Pg. 1



**SINGAPORE
POLICE FORCE**



T/20180521/7014

Police Station Of Origin:
Traffic Police
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

3 of 3

Report No: T/20180521/7014

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan.

Signature Of Officer Recording The Report:
Not applicable

Signature Of Informant:
The identity of the person making this report has been authenticated by SingPass. No signature is required.

Signature Of Interpreter:
Not applicable

Date/Time:
21/05/2019 13:41

Officer In Charge Of Case:
TP / TPHQ /
JUREMAH BINTE AHMAD
Contact No. 65472076

Classification Of Case:

Authentication Stamp:
SP188



THE SCHEDULE

Private Car Insurance Policy

This Policy sets out the terms of a contract between NTUC Income Insurance Co-operative Limited (INCOME) and you (the Policyholder named in the schedule to this Policy).

The statements, information and declaration provided by you at the time of proposal shall form the basis of this contract. We (INCOME) will provide the insurance set out in this Policy in respect of events occurring during the Period of Insurance shown in the Schedule and any further period for which we may accept a renewal premium.

The provision of this insurance is subject to:

1. any Endorsement specified as operative in the Schedule
2. the Conditions and General Exclusions of this Policy; and
3. the payment of the premium specified in the Schedule.

This Policy, the Schedule and the Certificate of Insurance are to be read together as one document.

SST Reg No. MC-0003050-8

Policy Number	S168352044		
The Policyholder	VEO SENG HUI BLK 804 #02-2851 ANG MO KIO AVENUE 8 SINGAPORE 600604		
Period of Insurance	30 Aug 2018 To 29 Aug 2019		
Subs Insured	Market Value of Insured Vehicle at Time of Loss		
Premium (Inclusive SST)	S\$1,898.50		
Interest Insured			
Cover Type	drive CLASSIC		
Primary Driver	VEO SENG HUI		
Named Driver (1)	N/A		
Named Driver (2)	N/A		
Make/Model	VOLKSWAGEN/GOLF	Capacity	1400cc
Registration Number	SKL9582A	Registration Year	2011
Chassis Number	WVW222112BW316217	Off-peak Car	No
Repair at Owner's Preferred Workshop	No	Insure with COE	Yes
Excess (Section 1)	S\$500	NCD Entitlement	0%
Excess (Section 2)	N/A	NCD Protection	10%
Windscreen Excess	S\$100		
Additional Excess	N/A		
Unlicensed Driver Excess	Please refer to Terms and Conditions		
Hire Purchase Company	TOKYO CENTURY LEASING (S) PTE LTD		
Optional Cover			
Transport Allowance	No		
Excess Waiver	No		
Memo A	N/A		
Endorsement Operative	None		
Agency	ASSURE PTE. LTD. (00000571842)		
Date of Issue	20 Aug 2018 10:17 AM		

DUTY OF DISCLOSURE

We would remind you that you must disclose to us, fully and faithfully, the facts you know or ought to know, otherwise you may not receive any benefit from your Policy.

Signed in Singapore by order of the Board of Directors

Chief Executive

EURO SUCCESS SERV PTE. LTD

Blk 1 Kaki Bukit 6, #02-03 Singapore 417883

TEL: 67426231

FAX: 67411019

H/P: 98289277 (AH HUAT)

Vehicle No: SKL9692A

Model: VOLKSWAGEN NEW GOLF 1.4 TSI

QTY	List Items	Price \$
1	REAR BOOT LID	11 2299.15 X
1	REAR BOOT LID RUBBER	11 220.00 X
1	REAR BOOT LID R/H LAMP	11 318.25 X
1	REAR BOOT LID INNER BOARD	11 562.20 X
1	REAR BUMPER	De/to 1660.10
1	REAR BUMPER REFORMENT	11 735.63 X
1	REAR BUMPER R/H RETAINER	11 129.20
1	REAR BUMPER R/H LOWER BRACKET	11 136.30 X
1	REAR BUMPER R/H REFLECTOR	11 96.20 X
1	REAR END PANEL	11 987.50 X
1	REAR END PANEL INNER BOARD	11 322.30 X
1	REAR R/H TAILLAMP	11 358.25 X
1	REAR R/H FENDER	11 1368.50 X
1	REAR EXHAUST BOX SILENCER	11 1299.70 X

TOTAL \$10,493.28
LESS 10% \$1,049.33
TOTAL \$9,443.95

1311.32
45.50
1356.82
124.13

Special Nett Items

1	REAR BUMPER REVERSE SENSOR (SET)
1	REAR BUMPER CLIP (SET)

shd 380.00 200
net 50.00

\$430.00

Labour Charge

TO REMOVE AND REFIX REAR UNDERCARRIAGE
TO REMOVE AND REFIX LAMP AND WIRING
TO CHECK WHEEL ALIGNMENT
TO APPLY UNDER COATING ON ACCIDENT PARTS
TO REMOVE AND REFIX EXHAUST BOX
TO REMOVE AND REFIX REVERSE SENSOR
TO RESPRAY PAINTING AND ETC
PANEL BEATING, CUT, WELD REAR FENDER, PANEL,
REMOVE, REFIX, REALIGN BODY ON ACCIDENT
PARTS

11 380.00 X
300.00 30
11 150.00 X
11 250.00 X
11 80.00 X
60.00 50
1500.00 300
2200.00 400

\$4,920.00

2251.13

ESTIMATE PARTS AND LABOUR GRAND TOTAL

\$14,793.95

not. Alhored
2/5 1800
23/5/19
3 day
The photo Alhored

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: CS/AIG19009038/UQD3N2

Date: 21/06/2019

REFERENCE

Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd.	Policy No:	1800079713
Claimant Vehicle No :	SKL9692A	Insured Vehicle No :	SJH3665B
Date of Loss:	19/05/2019	Nature of Claim:	TP
		Claim No:	6416911024SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:	SKL9692A	Engine No:	CAV312876
Make & Model:	VOLKSWAGEN GOLF, 1.4 TSI (A)	Chassis No:	WVWZZZ1KZBW326217
Reg. Date:	13/07/2011 (Man. Year: 2011)	Odometer:	119748 km
Colour:	Red		
Engine Capacity:	1390 cc		
Market Value/New Car Price:	N/A		
Sum Insured (S\$):	Market Value/New Car Price		

CONDITION OF VEHICLE AT THE TIME OF SURVEY

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

CONDITION OF TYRES

Front Tyre Size:	225/45ZR17	Rear Tyre Size:	225/45ZR17
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	9,873.95	1,471.14	8,402.81	85.10
Miscellaneous Items	0.00	0.00	0.00	
Labour	4,920.00	780.00	4,140.00	84.15
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	14,793.95	2,251.14	12,542.81	84.78
Approved Total (Overridden) (S\$)		1,800.00		
Nett Amount (S\$)	14,793.95	1,800.00	12,993.95	87.83

INSPECTION

Date of Assignment:	22/05/2019	
Date Inspected:	23/05/2019	Inspected At:
		Euro Success Services Pte Ltd (HQ) 1 KAKI BUKIT AVENUE 6 #02-03 AUTOBAY Singapore 417883

Estimated Period of Repair: 3.0 days

Adjuster: MARCUS CHUA

Manager: SHIAU CHAN

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

REPAIR DETAILS

Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BOOT LID	Not Necessary	2,299.15 FL	*- FL
2	1		*REAR BOOT LID RUBBER	Not Necessary	220.00 FL	*- FL
3	1		*REAR BOOT LID R/H LAMP	Not Necessary	318.25 FL	*- FL
4	1		*REAR BOOT LID INNER BOARD	Not Necessary	562.20 FL	*- FL
5	1		*REAR BUMPER	Deformed/Torn	1,660.10 FL	*1,311.32 FL
6	1		*REAR BUMPER REFORMENT	Not Necessary	735.63 FL	*- FL
7	1		*REAR BUMPER R/H RETAINER	Cracked	129.20 FL	*45.50 FL
8	1		*REAR BUMPER R/H LOWER BRACKET	Not Necessary	136.30 FL	*- FL
9	1		*REAR BUMPER R/H REFLECTOR	Not Necessary	96.20 FL	*- FL
10	1		*REAR END PANEL	Repair	987.50 FL	*- FL
11	1		*REAR END PANEL INNER BOARD	Not Necessary	322.30 FL	*- FL
12	1		*REAR R/H TAILLAMP	Not Necessary	358.25 FL	*- FL
13	1		*REAR R/H FENDER	Not Necessary	1,368.50 FL	*- FL
14	1		*REAR EXHAUST BOX SILENCER	Not Necessary	1,299.70 FL	*- FL
15	1		*SET REAR BUMPER REVERSE SENSOR	Shorted	380.00 FS	*200.00 FS
16	1		*SET REAR BUMPER CLIP	Necessary	50.00 FS	*50.00 FS

F=Franchise part. S=SpcNett. L=ListItemDisc.

Sub Total (\$\$)	10,923.28	1,606.82
- List Item Discount on L Items 10.00/10.00% (\$\$)	1,049.33	135.68
Total Parts (\$\$)	9,873.95	1,471.14

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 REFIX REAR UNDERCARRIAGE	New	380.00	0.00
2	TO REMOVE AND REFIX LAMP AND WIRING	New	300.00	30.00
3	TO CHECK WHEEL ALIGNMENT	New	150.00	0.00
4	TO APPLY UNDER COATING ON ACCIDENT PARTS	New	250.00	0.00
5	TO REMOVE AND REFIX EXHAUST BOX	New	80.00	0.00
6	TO REMOVE AND REFIX REVERSE SENSOR	New	60.00	50.00
7	TO RESPRAY PAINTING AND ETC	New	1,500.00	300.00
8	PANEL BEATING,CUT,WELD REAR FENDER.PANEL,REMOVE,REFIX,REALIGN BODY ON ACCIDENT PARTS	New	2,200.00	400.00
Gross Labour Cost (\$\$)			4,920.00	780.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >