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Henry AlG	CUA 99507 Yr Regn: 05/2007
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nsured:	Eng/No: KMHET 41 VR 7A 392999
Policy No.	Gen. Cond: Good/ Fair / Poor / Burnt
Claims No.	Steering: Inorder / Jammed / Leaked / Burnt or
Sum Insured: Excess:	Brake: Inorder / Jammed / Leaked / Burnt or
(Client's Record)	
(Client's Record) Make of Veh:	Modi: Nil S/Rim / STD A/Rim or Tyre Size: F: 245 60 R 6
Make of 13.1.	
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repair at the time of inspection.	TOYO YORO OI Rear
Bal, or Market Value:	Front R/Bal. 5 rnm
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CONSISTENT? : Yes or No	LIDAI
Est. Repairs: days Res.: Yes or No	D.O.A. 20 3 15 B.O.I. 23/3/15 Survey held at CDGE Loyung
Lum Sum: 20 % 3 Val.: Yes or No	Des. of Damages : Frt / Rear / O/S / N/S / U/C / Rooftop or
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2)	: Interview (\$) Photos : Tech. Invs (\$) Others
	The condition of the co
Report Format :	:Weekend (\$



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 Ref: CC3/AIG15004986/H1sm3

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY #08-16 CHARTIS BUILDING

Date: 24-03-2015

ART	IS BUILDING				
IGAF	ORE 079120		Code: AIG		
		Policy Particula	ars :- THIRD PARTY CLA	IM	
		GW 8997S	Veh. Inspected	SHA 9950Z	
	isured voii.	300 8881.2	Coverage (\$)	0.00	
	Policy No.		Excess (\$)	0.00	
0	Claim No.		Assign Date	24/03/2015	
1	Assign From		Particulars & Condition		
		Vehicle P	c.c	0	
	Make & Model		Year of Reg.		
1	Engine No.	HIDDEN	Colour		
	Chassis No.		Steering Modification		
	Odometer				
	Brakes		Wiodinoacion		
	General		onditions of Tyres		
		Co	Make	Balance	
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	R/H Front Tyre			mm	
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4.		Des	scription of Damages		
5.			Seneral Information Inspection Date	23/03/2015	
	Accident Date	20/03/2015			
	Survey held at	COMFORTDELGRO EN	GINEERINGTTEE		
	- C-04-03-03-03-03-03-03-03-03-03-03-03-03-03-	59 LOYANG DRIVE SINGAPORE 508969			
			Remarks		
5a.			N A"WITHOUT PREJUDICE IONS, WE HAVE NOT AUTH	BASIS.	

CITY CAB PTE LTD

REPAIR ESTIMATE*

	: SHA 9950Z : HYUNDAI SONATA	Type	Unit Price	Amount
DEL	Parts Description/ Labour	Type		\$ 1,349.50
Qty	Boot Lid			\$ 43.60
	Boot Lid Sonata Plate ∧ ∧			\$ 24.20
	Boot Lid Hyundai Plate			\$ 26.10
	Boot Lid 'H' Emblem $\wedge \wedge$			s 22.70
	Boot Lid CRDI Plate ~ ^			s 230.20
	Boot Lid Lamp (RH)			\$ 578.40
	Pear Rumper de tom			\$ 483.30
	Rear Bumper Reinforcement SVC			\$ 22.00
	Rear Bumper ClipAlC			\$ 344.00
	Tail Lamp (RH)			\$ 1,935.90
	E des (PH) (6) C			s 74.10
	Pear Fender Inner Lining (RH)			S 60.00
	Rear Windscreen Moulding nec			\$ 1,294.70
	Rear Door (RH) Bent			\$ 121.20
	Rear Door Rubber (RH) desom			\$ 300.00 2
	Rear Door Gear/Regulator (RH)			\$ 54.50
	Rear Protector(RH) deform			\$ 463.40
	Rear Protector(RH) a Rocker Panel Outer Garnish (RH)			\$ 284.70
	Rocker Panel Outer Garmsh (Rd)			s 145.00
	Rear Tyre Rim (RH) Started Rear Wheel Hup-Cap (RH) Cro			\$ 384.60
	Rear Wheelbearing ING & Hub			\$ 115.00
	Rear Trailing Arm (RH) Bent			\$ 115.00
	Rear Assist (RH) Bent			\$ 190.60
	Rear Shock Absorber (RH) Bent			\$ 55.30
	Rear Shock Absorber Mounting (RH) Ale			\$ 1,140,40
	Rear Shock Absorber Mounting			\$ 196.00
	Rear Crossmentor			s 65.30 7
	Stabilizer Bar			s 321.70
	Stabilizer Link Rear Upper Arm (RH) Bent			s 195.80
	Rear Upper Arm (RH) Reat			s 550.80
	Rear Lower Arm (RH) Bent			3 550.00
	Rear Knuckle Arm (RH) Bent			0 11 199 00
	SUB TO	TAL		\$ 11,188.00 \$ 2,237.60
	LESS			
	DISCOUNTED TO			\$ 8,950.40
	MACONICO TODAS Consequences			s 30.00
	Boot Lid City Cab Logo & Tel No Sticker	1		
	Boot Lid City Cab Logo & Co			50.00
	Boot Lid Advertisement Logo NA			-00.00
	Rear Bumper Advertisement Logo (LH/RH)	C	\$	100.00
	Rear Fender Advertisement Logo (LH/RH)			100.00
	In Windscreen Scalant // C			
	Rear Door Advertisement Logo (RH) 100			\$ 10.00
	Rear Door Tel No. Sticker (RH)			s N=207.00
	Rear Tyre (RH)	1		717.00
				\$ 743.00

SHA 9950Z

14.	2 de diese / Labour	Type	Unit Price	Amount
)ty	Parts Description/ Labour		4	0.000
	Labour Charge		60	\$ 850.00 \$ 800.00
	Panel Beating		7	
	Spray Painting Charge		3	501 "
	Wiring Charge		8	\$ 100.00
	Tuff Kote			\$ 50.00
	Towing Charge		8	\$ 450.00
	Remove/Refix Cushion & Upholstery Rear			\$ 120.00
	Remove/Refix Rear Windscreen Glass		20	\$ 400.00
	Remove/Refix Undercarriage (RR)		6	0 3 720.0
	Transfer of Door			60 s 120.0
	Rear Wheel Alignment		,	
	TOTAL LABOUR			\$ 2,760.0
				\$ 12,453.4
	Aday US ESTIMATE TOTAL LEK HENRY 97884060 13/3/15 1500 hrs After repair photo	-	1	5 12,100
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	This is an initial estimate based on a visual inspection be prepared after the vehicle is surveyed by a motor	on of the al	bove vehicle. The fir	nal repair quantum
1				

Text size +

Enquire PARF/COE Rebate for Registered Vehicle Vehicle Owner Particulars

Owner ID Type:

Company

Owner ID:

199502839G

Vehicle Details

Ocost of taxi = 49035.68 ARF 60% = 7567.80 Deprication = (49035,68-7567,80) +96

SHA9950Z Vehicle No.: Vehicle to be

Yes

Exported: Intended Deregistration Date:

23 Mar 2015

Vehicle Make: Vehicle Model: HYUNDAL NF SONATA 2.0 CRDI

Primary Colour:

Yellow

Manufacturing

2007

Year:

Engine No.:

D4EA7326459

@foolcvalue=(431.96 x2)+7567.80 =8431.72 KMHET41VR7A392999 3) nett value = 8431.72 - 7784.00

= 431.96

= 647.72

Chassis No.: Maximum Power

103.0 kW (138 bhp)

Output: Open Market Value:

\$18,018.00

Original Registration Date: 30 May 2007

First Registration Date:

30 May 2007

Transfer Count:

\$12,613.00

Actual ARF Paid: Intended PARF Rebate Details

PARF Eligibility:

Yes

PARF Eligibility

29 May 2015

Expiry Date: PARF Rebate

\$7,567.00

Amount:

Intended COE Rebate Details

COE Expiry Date:

29 May 2015

COE Category:

A - Car (1600cc & below)

COE Period

8

(Years):

\$9,520.00

PQP Paid: COE Rebate

Amount

\$217.00

Total Rebate

\$7,784.00

Please note that the 8-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 23 Mar 2015

Land Transport Authority Please read through the Privacy Statement, Terms of Use and Disclaimer. Please do not use the Back or Forward buttons on your browser as this may alter the results of the transactions.

Best viewed with IE 6.0 SP3 and above 1024 X 768 resolution.

Best viewed with IE 6.0 SP3 and above 1024 X 768 resolution. Copyright © 2015 LTA | Privacy Statement | Terms of Use | Disclaimer | Rate the Website | Rate this e-Service

CityCab Pre Ltd vehicle New for Fleet Safety Division AS NT 28,02,2015

Report ID : ZFICTFL32 DRUE : 23.03.2015 TIME : 15:17:17

Scrap value/Estimated	40	0.00	0,00	0,00	00.00					
	Book Value \$	1.00	0.00	00.00	00.0	00 89% 4		7,569.00	0.00	
	ACCUM. Dep Net Book Value	3,603.43-	9,520,00- 0,00	0.00	00.00	299.25-	41,466.68-	31,946.68-	41,456.58-	
	Cur.Year Dep	0.00	0.00	0.00	0.00	0.00	00.00	00.00		
	op. Acc. Dep	22,999.00-	5,045.00-	0.00	00.0	299.25-	41,466.68-	0 0 0 0	41,466,68-	
	Cost	23,000.00	12,603.43	0.00	00.0	25.00	49,035.68		39,515.68 49,035.68 0.00	
		Bal.Dep.Value Asset Desciption 1		SHA9950Z HSN	SHA99507 HSN 30.05.2007				vehicle: Without T/M. W. COE vehicle: Without T/M. With COE Taxinate:	91
		Bal.Dep.Value \$	0.00	00.00	0.00	0.00	0.00	0.00	0.00	00.00
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AFORTDELGRO ENGINEERING

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ComfortDelGro Engineering Pto Ltd

206 Bredder Hoad Siryagonii 529701 Marinos - 65 0383 5390 (hickarate - Ab

Page : 1

Date/Time: 21.03.2015 09:39

ОВ	CARD	sales	orde
-		177	2000

JC NO.: 304732222

er: MILEAGE J ARC Repair TP(CFSO)1 REGN NO .: SHA9950% n: FUEL-E......F MAKE: HYUNDAL DATE/TIME IN CITACUR LAK PAD 20.03.2015 11:55 MODEL 7010070 SONATA 383 SIN MING DRIVE TARGET DATE IER NO. Singapore SINGAPORK 575717 YR OF MANU. 30.05.2007 COMPLETION DATE/TIME: 65551188 CHASSIS CODE KMHET41VR7A392999

INT CARD NO.

ER.

S

3) 2)

JOB DESCRIPTION

:cident Date: 20.03.2015 TURE: ACC. 20.03.15/8

NO.

LABOR CODE

DESCRIPTION

OUT DV		e:	
KED & PASSED OUT BY:			CUSTOMER'S SIGNATURE
SERVICE ADVISOR		*	
NEW CO.		Exit Pass	
edgement Slip			
		Vehicle No.: SHA 9950%	
No.: SHA9950Z LC	@V		
		Name of Service Advisor	Date
† Service Advisor	Signature/Date	To be kept by Security Guard	
turned to Service Reception upon collection	n.		



Consultants

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 67414108

Our Ref: CC3/AIG15004986/H1sm3

20 MAY 2015

TAN HOON LENG BLK353A ADMIRALTY DRIVE #06-302 SINGAPORE 751353

Dear Sir/Madam,

ACCIDENT INVOLVING SGW8997S AND SHA9950Z ON 20/03/2015

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.

Kindly note that we are in the midst of investigating the matter. If you have evidence/information to prove that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 30/05/2015, 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. In the event that you are making a claim against third party and successful with 80% in your favor, our principal will also re-instate your NCD.

Please call us if you have further queries.

Yours faithfully,

Lim Chin Siong Bevan

Case Handler DID: 6749 5792 FAX: 6741 4108

Email: bevanlim@lkkauto.com

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

Bevan Lim (LKK Auto)

From: Sent:

TAN ALAN [alantan.lcp@gmail.com]

Saturday, 23 May, 2015 9:01 AM

To:

Dally Amri, Mimi Zarina; Bevan Lim (LKK Auto)

Subject:

Re: SGW8997S - Claim Number 9203525183SG

Categories:

Pending

I refer to my last email dated 06 May 2015, may I know have you receive the CD that contain the accident scene video footage?

If yes, can you also coordinate with your appointed consultant M/S LKK Auto Consultants Pte Ltd (Mr. Lim Chin Siong Bevan).

Dear Mr. Bevan,

I refer to your letter ref. CC3/AIG15004986/H1sm3 dated 20 May 2015 pertaining to the accident that involved with SGW8997S and SHA9950Z on 20 MArch 2015.

Please do not proceed the settlement with the opposite party's claim unless they can show you that the TAXI - SHA9950Z did not beat red light. Usually, the TAXI company will fix in car video camera for their fleet, thus get them to prove that the driver did not beat the red light signal

Whereas I have my own video footage that show I had stopped for the red light and moving off after the green light appeared. This video footage had already shown I did not violate any traffic rule.

Regards,

ALAN (Mobile: +65-90602526)

call for PIL

On Wed, May 6, 2015 at 10:24 AM, TAN ALAN <alantan.lcp@gmail.com> wrote:

Dear Mimi, But did you also receive other medical receipts that are mailed together with the CD or just only one

On Wed, May 6, 2015 at 10:21 AM, Dally Amri, Mimi Zarina < MimiZarina.DallyAmri@aig.com > wrote: medical receipt?

Dear Alan,

I haven't received the CD yet.

The respective teams will forwarded to me about 2 weeks' time.

Bevan Lim (LKK Auto)

To:

Dally Amri, Mimi Zarina

Cc:

Vic, 'bevanlim@lkkauto.com'; Sharon Yee

Subject:

RE: SGW8997S - Claim Number 9203525183SG

Your Ref: 9203525183SG

Our Ref: CC3/AIG15004986/H1sm3

Dear Sirs/Madam.

We refer to the below email.

We would like to check for updates on the OI CCTV footage which is submitted to AIG.

Kindly let us have your further instruction for our necessary action.

Best Regards,

Bevan Lim

LKK Auto Consultants Pte Ltd

Phone: 6749-5792 | email: bevanlim@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: TAN ALAN [mailto:alantan.lcp@gmail.com]

Sent: Saturday, 23 May, 2015 9:01 AM

To: Dally Amri, Mimi Zarina; Bevan Lim (LKK Auto) Subject: Re: SGW8997S - Claim Number 9203525183SG

Dear Mimi,

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Whereas I have my own video footage that show I had stopped for the red light and moving off after the green light appeared. This video footage had already shown I did not violate any traffic rule.

Regards,

Zayyer (LKKAuto)

From:

Ishak, Nor Hafizah <NorHafizah.Ishak@aig.com>

Sent:

Monday, 14 November, 2016 10:52 AM

To:

Zayyer (LKKAuto)

Cc:

PRDSG.DFILE; Sukimin, Nurasikin; Admin A

Subject:

RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

[Without Prejudice]

Hi Zayyer,

As per discuss, please maintain to reject the TP claim as there do not have an evidence to proof their statement

Nor Hafizah (Fiza)

AIG

Business Process Specialist -SG Auto Express Claim Singapore Claims | AIG Shared Services

Tel: 8001206556 ext 1012211 | norhafizah.ishak@aig.com

From: Ishak, Nor Hafizah

Sent: Friday, November 11, 2016 10:52 AM

To: 'Zayyer (LKKAuto)'

Cc: PRDSG.DFILE; Sukimin, Nurasikin; Admin A

Subject: RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

[Without Prejudice]

Hi Zayyer,

Please advise OI that if he did not want us to settled the TP claim he may undertake this claim.

But if did not want to undertake this claim you may inform him that as based on the policy document, we shall have full discretion on how this claim is settled.

- Conduct of Proceedings 6.
- 6.1
- a. take over and conduct in your name or the name of any other person claiming for cover under this Policy, the defence or settlement of any claim against you or such person:
 - b. pursue in your name or the name of such person for our own benefit any claim for loss or damages against any person responsible for the loss or damage.
- Any one claiming for cover under this Policy shall give us all information and assistance as we 6.2 may require.
- We shall have full discretion in the conduct of any proceedings and/or how a claim is settled. 6.3

Nor Hafizah (Fiza)

AIG

Business Process Specialist -SG Auto Express Claim Singapore Claims | AIG Shared Services

Tel: 8001206556 ext 1012211 | norhafizah.ishak@aig.com

From: Zayyer (LKKAuto) [mailto:zayyer@lkkauto.com]

Sent: Friday, November 11, 2016 10:45 AM

To: Ishak, Nor Hafizah

Cc: PRDSG.DFILE; Sukimin, Nurasikin; Admin A

Subject: RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

Dear Hafizah,

Refer to the below email.

Kindly advise should we maintain our stand of rejection or settle the claim amicably. Kindly advise urgently as TP's repairer is asking for updates.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | \$(408933)

From: Zayyer (LKKAuto)

Sent: Thursday, 13 October, 2016 4:38 PM

To: 'Ishak, Nor Hafizah' <NorHafizah.Ishak@aig.com>

Cc: PRDSG.DFILE < PRDSG.DFILE@aig.com >; Sukimin, Nurasikin < Nurasikin.Sukimin@aig.com >; Admin A < admin-

a@lkkauto.com>

Subject: RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

Importance: High

Dear Hafizah,

Refer to the below email.

OI and his agent disputed on the liability. Their point is although video doesn't capture the accident, it can be proven that green light is in favour OI as per video and OI waited till green light is on during the accident.

They are very adamant that TP was beating the traffic light and caused the accident.

As such, we are seeking your assistance to engage OI if he want to seek indemnity under policy to let your office settle the claim to save cost or want to take conduct of third party claim at his own cost to defence.

Await your further instruction / advice. Thank you.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.coml fax: 6741-4108

From: Ishak, Nor Hafizah [mailto:NorHafizah.Ishak@aig.com]

Sent: Monday, 19 September, 2016 10:22 AM To: Zayyer (LKKAuto) < zayyer@lkkauto.com>

Cc: PRDSG.DFILE < PRDSG.DFILE@aig.com >; Sukimin, Nurasikin < Nurasikin.Sukimin@aig.com >; Admin A < admin-

a@lkkauto.com>

Subject: RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

Importance: High

[Without Prejudice]

Hi Zayyer,

Understand that OI disputing on the liability. But as per OI video footage it only show that OI stop at the traffic light and move when the green light appear. But the video not show the accident.

Therefore, due to that we are unable ti reject the TP claim. Please advise OI accordingly

Nor Hafizah (Fiza)

Business Process Specialist -SG Auto Express Claim Singapore Claims | AIG Shared Services

Tel: 8001206556 ext 1012211 | norhafizah.ishak@aig.com

From: Zayyer (LKKAuto) [mailto:zayyer@lkkauto.com]

Sent: Saturday, September 17, 2016 4:00 PM

To: Ishak, Nor Hafizah

Cc: PRDSG.DFILE; Sukimin, Nurasikin; Admin A

Subject: RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

Dear Hafizah,

We had spoken to the insured and his agent Mr Joseph.

OI mentioned that video footage clearly show that traffic light was in green in his favour to prove his version. Therefore, he did not violate any the traffic rule. So, he disputed on the liability.

Although, third party sustained injury, there is no PIR yet. As OI don't agreed us to settle, we are looking for your assistance to liaise OI and advise him accordingly. Thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com| fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933) From: Ishak, Nor Hafizah [mailto:NorHafizah.Ishak@aig.com]

Sent: Friday, 16 September, 2016 3:17 PM To: Zayyer (LKKAuto) < zayyer@lkkauto.com>

Cc: PRDSG.DFILE < PRDSG.DFILE@aig.com >; Sukimin, Nurasikin < Nurasikin.Sukimin@aig.com > Subject: RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

[Without Prejudice]

Hi Zayyer,

Please give OI a call and inform him that with the video footage that he provide us previously we unable to reject this TP claim as it not show the part when accident happened,

Do let OI know if he cannot provide us with the evidence that show the accident we need to settled this TP claim as conflicting version claim.

Thank You

Nor Hafizah (Fiza)

Business Process Specialist -SG Auto Express Claim

Tel: 8001206556 ext 1012211 | norhafizah.ishak@aig.com

From: Zayyer (LKKAuto) [mailto:zayyer@lkkauto.com]

Sent: Friday, September 16, 2016 1:36 PM

To: Ishak, Nor Hafizah

Cc: PRDSG.DFILE; Sukimin, Nurasikin

Subject: RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

Dear Hifizah.

Refer to the below email and attached. Please informed that we wrote to TP that we are to reject the claim provided the evidence.

TP proposed the amicable settlement. Kindly advise should we maintain our stand of rejection or settle amicably.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.coml fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Ishak, Nor Hafizah [mailto:NorHafizah.Ishak@aig.com]

Sent: Thursday, 18 August, 2016 10:54 AM To: Zayyer (LKKAuto) < zayyer@lkkauto.com>

Cc: PRDSG.DFILE < PRDSG.DFILE@aig.com >; Sukimin, Nurasikin < Nurasikin.Sukimin@aig.com > Subject: RE: #92035251835G003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

[Without Prejudice]

Hi Zayyer

Please proceed to reject this TP claim. Based on the photo given it show that it was the accident location and as you mention on previous email. OI vehicle was stop at the traffic light till green light

Beside that TP also do not have any evidence to support his statement.

Regards

Nor Hafizah (Fiza)

AIG

Business Process Specialist -SG Auto Express Claim Singapore Claims | AIG Shared Services

Tel: 8001206556 ext 1012211 | norhafizah.ishak@aig.com

From: Zayyer (LKKAuto) [mailto:zayyer@lkkauto.com]

Sent: Wednesday, August 17, 2016 4:01 PM

To: Ishak, Nor Hafizah

Cc: PRDSG.DFILE; Sukimin, Nurasikin

Subject: RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

Dear Mi Mi,

Refer to the below email.

This is screen shot from OI's video.

As below said, the insured did stop as traffic light was red. When the traffic light turned green, the video is corrupted and doesn't capture collision.

Kindly advise your comment and proceed to reject the claim or settle amicably.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com| fax: 6741-4108 Blk S1, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25.| S(408933)

From: Ishak, Nor Hafizah [mailto:NorHafizah.Ishak@aig.com]

Sent: Wednesday, 17 August, 2016 3:42 PM
To: Zayyer (LKKAuto) < <u>zayyer@lkkauto.com</u>>

Cc: PRDSG.DFILE < PRDSG.DFILE@aig.com >; Sukimin, Nurasikin < Nurasikin.Sukimin@aig.com > Subject: RE: #9203525183SG003#027@Accident on 20/03/2015 SHA9950Z & SGW8997S

Importance: High

[Without Prejudice]

Hi Zayyer,

Please be inform we are unable to view the video as we do not have the drop box access.

Regards

Nor Hafizah (Fiza)

AIG

Business Process Specialist -SG Auto Express Claim Singapore Claims | AIG Shared Services

Tel: 8001206556 ext 1012211 | norhafizah.ishak@aig.com

Zayyer (LKKAuto)

From:

Zayyer (LKKAuto)

Sent:

Monday, 14 November, 2016 12:10 PM

To:

'Andrew Cornelius Goh Cheng Chuan'

Cc:

Admin A

Subject:

RE: Date of accident on 20/3/2015 involving vehicles SGW 8997S & SHA 9950Z

WITHOUT PREJUDICE

Dear Andrew.

Refer to the below email and above matter.

We had forwarded your below email to officer in charge for review, however, we are instructed to maintain our stand of rejection the claim and deny the liability in view of evidence provided.

As such, we regret to inform you that we are unable to assist your claim and proceed to close the file at our end. Thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.com fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | 5(408933)

From: Zayyer (LKKAuto)

Sent: Thursday, 15 September, 2016 4:43 PM

To: 'Andrew Cornelius Goh Cheng Chuan' <andrewgoh@cdge.com.sg>

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

Subject: RE; Date of accident on 20/3/2015 involving vehicles SGW 8997S & SHA 9950Z

Dear Andrew,

Thank you for the email.

We will inform principal your below proposal and update you accordingly. Thanks.

Best Regards,

Zayer | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841 2409, email: <u>zayyer@lkkauto.com|</u> fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Andrew Cornelius Goh Cheng Chuan [mailto:andrewgoh@cdge.com.sg]

Sent: Thursday, 15 September, 2016 3:54 PM To: Zayyer (LKKAuto) < zayyer@lkkauto.com>

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

Subject: Re: Date of accident on 20/3/2015 involving vehicles SGW 8997S & SHA 9950Z

Without Prejudice

Dear Zayyer

We disagree on your rejection of our claims.

But it is still a conflicting version since unable to view the later part of the accident instead basing on assumption. We propose for an amicable settlement.

Kindly review.

Best Regards Andrew Goh Claims Department / ComfortDelGro Engineering Pte Ltd Off: 6214 8734 / Fax: 6214 1843

"Zayyer (LKKAuto)" <zayyer@lkkauto.com>

Andrew Cornelius Goh Cheng Chuan <andrewgoh@cdge.com.sq>

Admin A <admin-a@lkkauto.com>

09-09-2016 03:36 PM

Date of accident on 20/3/2015 involving vehicles SGW 8997S & SHA 9950Z

WITHOUT PREJUDICE

Dear Andrew,

Date of accident on 20/3/2015 involving vehicles SGW 89975 & SHA 9950Z

We refer to the above matter.

Kindly informed that this accident happened at X-junction of Ho Ching Road and Corporation Drive.

As per your client report, he was driving along Corporation Drive. When approaching the Junction, traffic light was in his favour, So he proceed to go straight and collision happened with our insured.

Our insured also reported same scenario where he was travelling along Ho Ching Road. However, our insured mentioned, traffic light was red and he did stop until green light appeared then he proceed to cross the junction and collided with your client coming from the left side.

Upon receiving the video footage from our insured, it shows that traffic light was red initially and he did stop at the junction until green light appeared. However, due to accident, the video footage later parts was corrupted. Please use VLC media player and clip below link to view video. We also attached screen shot from video footage for your reference.

https://www.dropbox.com/s/7cxbtjbgg1ovokw/SGW%2089975%20doa%2020.03.15.AVI?dl=0

Kindly be informed that our principal had reviewed the matter and of view that based on video footage given, traffic light was in favour our insured during the accident. Therefore, they instruct us to deny the liability and reject the claim.

Under such a circumstances, we regret to inform you that we are unable to assist your claim and proceed to close the matter as per principal's instruction.

Best Regards, Zayer | Case Handler LRK Auto Consultants Pte Ltd

Phone: 6841 2409, email: zayyer@lkkauto.coml fax: 6741-4108 8lk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

[attachment "OI stopped at traffic light red.jpg" deleted by Andrew Cornelius Goh Cheng Chuan/cdge/delgronotes] [attachment "screen shot from OI video.jpg" deleted by Andrew Cornelius Goh Cheng Chuan/cdge/delgronotes] [attachment "STATMENT OF OUR INSURED.pdf" deleted by Andrew Cornelius Goh Cheng Chuan/cdge/delgronotes]

This message and any attachments may contain confidential, privileged or proprietary information. If you

ComfortDelGro - a Green Office certified by the Singapore Environment Council - is committed to preserving the environment. We encourage you to print this only if necessary.

ComfortDelGro Engineering Pte Ltd [Registration No. 199506048W]

COMFORTDELGRO ENGINEERING

Our Ref : Date :	TL CC15030780 / 29-Jun-15	SHA 9950Z	_/ AG (J)
AIG Asia Pad CHARTIS B	cific Insurance Ptc. L uliding	td	
#07-16, 78 S Singapore 07			
Attn : Motor C	laims Department		

ComfortDelGro Engineering Pte Ltd 205 Braddell Road Singapore 579701

CDGE Taxi Claims Department acsimilie +65 6280 9755

www.cdge.com.sg 59 Loyang Drive

Company Registration No. 199506048W 4th floor

Workshops Singapore 508969

Braddell 205 Braddell Road Fax: 6214 1843 Singapore 579701

59 Loyang Drive Singapore 508969

Sin Ming 383 Sin Ming Drive Singapore 575717

Pandan 45 Pandan Road Singapore 609286

Singapore 408649

Senoko 24 Senoko Loop Singapore 758156

Sungei Kadut 7 Sungei Kadut Way Singapore 728791

6 Defu Avenue 1 Singapore 539537

Without Prejudice

Dear Sirs

SGW 8997S ACCIDENT INVOLVING OUR TAXI SHA 9950Z YOUR INSURED ON 20.03.15

We are the authorised repair workshop for Citycab Pte Ltd/Comfort Transportation Pte Ltd/ SHA 9950Z which was involved in Yellow-Top Cab Pte Ltd, the owner of motor taxi the captioned accident with your insured's vehicle. The taxi owner and driver concerned have requested and authorized us to assist them in presenting their claims against the party responsible for all applicable matters arising from the damage to the taxi.

SGW 8997S As the accident was caused by the negligent act of your insured driving we are submitting these claims for your consideration on behalf of the claimants.

TAXI OWNER'S CLAIM

TAXI OWNE	R'S CLAIM			\$	120.00
1) Total L	oss Value	109.14	per day	\$	3,274.20
2) 30	days Loss of Rental @ \$			-	
3) Survey	Of Troport	by LINIX /		\$	5.35
4) LTA se	earch fees		Sub-Total	\$	3,399.55
HIRER'S CL	AIM	80.00	per day	\$	2,400.00
1)30	days Loss of Income @ \$	- 50.00			
2) Medic	al/Transportation/Misc Fees	5.1		_	
7				\$	5,799.55
TOTAL CLA	MM				

cont....page 2







COMFORTDELGRO ENGINEERING

ComfortDelGro Engineering Pte Ltd 205 Braddell Road Singapore 579701

> Mainline +65 6383 6280 Facsimilie +65 6280 9755

www.cdge.com.sg

Workshops

Braddell 205 Braddell Road Singapore 579701

Lovang 59 Loyang Drive Singapore 508969

Sin Ming 383 Sin Ming Drive Singapore 575717

45 Pandan Road Singapore 609286

320 Ubi Road 3 Singapore 408649

Senoko 24 Senoko Loop Singapore 758156

Sungei Kadut Sungei Kadut Way Singapore 728791

Defu 6 Defu Avenue Singapore 539537

We enclosed herewith the following documents to support the claims: -

- Vehicle registration card
- De-registration letter from LTA b)
- Sale of scraped taxi C)
- Survey bill/report/photographs d)
- LTA search slip/s of e)
- SGW 8997S SHA 9950Z Accident/Police report/s of
- f) Letter of authority from owner/ hirer/operator g)
- h)
- () Witness Statement () Scene Photographs () Original Photographs

As a result of the accident and the resulting damage to the taxi, our clients decided to scrap the taxi instead of repairing it.

Kindly look into the matter and let us hear from you on the settlement of the said claims within the next two weeks from the date of this letter.

Please note that it is a condition of any settlement reached that it shall be without prejudice to any personal injury claim (if any) of the taxi driver. This condition shall apply even if medical expenses are claimed herewith and are part of the settlement reached.

Please note that, for the time being, we are not making this claim via solicitors provided you treat this letter as our intention to file a claim in court according to the provisions of the Non-Injury Motor Accident Litigation ("NIMA") protocol and further, you agree that if negotiations should breakdown and this claim is referred to solicitors you shall not raise any objection that the NIMA protocol has not been complied with. If you disagree with this condition please reply in writing within the next 2 working days failing which we shall proceed to negotiate with you on the basis that you have acquiesced to the said condition by your conduct.

Yours faithfully Andrew Goh Motor Claims Specialist CDGE Claims Department

Email: andrewgoh@cdge.com.sg Tel: 6214 8734 Fax: 6214 1843







Our Ref: CC15030780

Date: 23 March 2015



TO WHOM IT MAY CONCERN

Dear Sir/Madam

ACCIDENT ON

20/03/2015 @ 11:55 hrs

ALONG

CORPORATION DR X YUNG SHENG RD X HO CHING

RD

INVOLVING

SGW8997S

We refer to the above-mentioned accident and wish to inform that CityCab Pte Ltd is the registered owner of the taxi bearing vehicle registration number SHA9950Z (the "Taxi"). The Taxi was hired to WISAM BIN SABERI IC NO S7001002Z a registered hirer-operator of CityCab Pte Ltd at the time of occurrence of the aforementioned accident at a rental rate \$109.14 per day (inclusive of GST).

Please be advised that the Taxi was insured with First Capital Insurance Ltd on a third party basis at the material time of the accident.

We wish to confirm that the aforesaid hirer-operator had obtained our permission to undertake repairs for damage on the Taxi arising from the said accident with a motor workshop of his choice.

Please liaise with the said hirer-operator or his authorized workshop directly for settlement of claims with third party's insurance company in respect of the said accident.

Yours faithfully

Christine Tay Executive, Fleet Safety

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

LETTER OF AUTHORISATION

(NAF / PAF)

ACCIDENT INVOLVING SONATA SHA9950Z, SGW8997S

ON 20-Mar-15 11:55

ALONG

CORPORATION DR X YUNG SHENG RD X HO CHING RD

I/We

WISAM BIN SABERI

(Hirer) NRIC No.: \$7001002Z

and/or

WISAM BIN SABERI

(Relief) NRIC No.: S7001002Z

Taxi Number

SHA9950Z

hereby authorise ComfortDelGro Engineering Pte Ltd(CDGE):

- To submit my/our claims for damages, costs and expense, including loss of income, loss of rental, medical fee and legal costs.
- 2. To have absolute discretion to agree to any settlement or compensation amount in respect of my/our claim against third party (except personal injuries and medical claims).
- 3. To sign Discharge Voucher on my/our behalf.
- 4. To accept any payment (claim proceeds) in respect of the claim against third party and payment by cheque shall be forward directly to CDGE in accordance with CDGE's instruction and made in favour of "ComfortDelGro Engineering Pte Ltd".

Date

20-Mar-2015

Name of Hirer

WISAM BIN SABERI

Hirer NRIC

S7001002Z

Signature:

Address

210A COMPASSVALE LANE #04-160

541210

Contact No.

86736235

Text size + -0% 25% 50% 75% 100%

Enquire Vehicle Insurance Particulars

Vehicle No.

Search Date/Time Search

Insurance Company

Insurance Company Name

SGW8997S

20 Mar 2015 / 11:55:00

Status Successful Code A04

AIG ASIA PACIFIC INSURANCE PTE.

Previous

OK

Land Transport

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SHA 9950 Z

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

Revoked / No settlement

	BFOLDER TRAC	Est Submitted	Adi Assigned	Adi Rpt	Adj Submitted	Ins Auth'ed	Status
Case	Notified	Est Submitted			212.00		Pending for
Main	24 Mar 2015 14:05 Edit Reg		23 Mar 2015 00:00 Edit Adi Rpt	S\$0.00 Edit Estimates	S\$0.00 View Rpt		Survey Report

Main	Reference	Claim Details	Documents	Show All
CLAIM SUBFOLDER D	ETAILS		[Created by	adjuster]
Insured:	TAN HOON LENG, NRIC: S72	204816D		
Main Claimant:	CITYCAB PTE LTD, NRIC: 19	9502839G	1	
Vehicle Reg. No.:	SHA9950Z	Date of Loss:	20/03/2015	11:00 - :59
Claim Type:	TP / 9203525183SG	Policy/Cover Note No.:	2100265700 Coverage: 01	/08/2014 - 31/07/2015
Vehicle Reg. No. (Insured):	SGW8997S	Policy No. (Claimant):	D-15072702	MFSH
(Insured).		Excess:	S\$	
Repairer:	ComfortDelGro Engineering	Pte Ltd (Loyang) 59 Loyang Drive	, 508969 Loyan	g - Tel: 6214 8300
Handling Insurer:	AIG Asia Pacific Insurance P norhafizah.ishak@aig.com	te. Ltd. (SG) - Tel: 65-6419-3000	[Handled by	Ishak, Nor Hafizan
Claimant's Insurer:	First Capital Insurance Ltd (HQ) - Tel: 62222311		C VOV HUAT [Fina
Adjuster:	Rpt due 02/04/2015]	d (HQ) - Tel: 6256-3561 [Handle	ed by HENRY N	id kok iion] [r iiii
ASSOCIATED MAIL R	ECEIVED		View All	Compose Case Mail
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Claim Documents

*SHA9950Z (9203525183SG) [SGW8997S]
TP
CITYCAB PTE LTD
Mar 20 2015 11:00AM
[TAN HOON LENG]
ComfortDelGro Engineering Pte Ltd

-	Upload Documents	Upload Photos Compose New Letter	3 per p	3 per page ▼	
	tos/Images	LKK Auto Consultants Pte Ltd (HQ)		Thumbnail	Print
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3	28/07/16 18:26	email with AIG	0	Load PDF	
4	28/07/16 18:26	email with OI agent dispute	ō	Load PDF	
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Documents Checklist

DOCUMENTS CHECKLIST		Reset	Save	Print
There are no document checklists configured.				
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)	Î			
Show Remarks To: Handling Insurer Note: Remarks are private unless you show it to other parties.				

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/AIG15004986/H1ZA3Q2

Date:

15/11/2016

REFERENCE

Handling Insurer:

AIG Asia Pacific Insurance Pte. Ltd. Policy No:

2100265700

Claimant Vehicle No: SHA9950Z Date of Loss:

20/03/2015

Insured Vehicle No : SGW8997S Nature of Claim:

Claim No: 9203525183SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SHA9950Z

Make & Model:

HYUNDAI SONATA NF, 2.0 CRDi (A) 30/05/2007 (Man. Year: 2007)

Engine No:

D4EA7326459

Reg. Date:

Chassis No:

KMHET41VR7A392999

Colour:

Yellow

Odometer:

203248 km

Engine Capacity: Market Value/New Car Price: 1991 cg N/A <

Sum Insured (S\$):

Market Value/New Car Price

Yes Engine Modification:

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Footbrake (Serviceable):

Pre-accident Condition:

Yes

Handbrake (Serviceable):

CONDITION OF TYRES

215/60 R16

Rear Tyre Size:

215/60 R16

Front Tyre Size: Front Left Side:

West Lake 7 mm

Rear Left Side:

West Lake 5 mm

Front Right Side:

West Lake 7 mm

Rear Right Side:

West Lake 5 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
	0.00	0.00	0.00	
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour Daintwerk Labour	0.00	0.00	0.00	
Paintwork Labour Towing	0.00	0.00	0.00	
Nett Amount (S\$	0.00	0.00	0.00	

INSPECTION

Date of Assignment:

23/03/2015

Date Inspected:

23/03/2015 Inspected At:

ComfortDelGro Engineering Pte Ltd

(Loyang)

Estimated Period of Repair:

0.0 days

59 Loyang Drive Singapore 508969

Adjuster: HENRY NG KOK HUA

Manager: ZAY YER LYNN

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.

PLEASE BE INFORMED OWNER THAT THE VEHICLE NOT ECONOMICAL FOR REPAIR.

BOOK VALUE : \$8,431.72

LTA REIMBURSEMENT VALUE (RV) : \$7,784.00

NETT VALUE : \$647.72

IN VIEW OF THE ABOVE, THE VEHICLE IS UNECONOMICAL TO BE REPAIRED.

REPAIR DETAILS

Recommended Parts

There are no new parts selected.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

There are no labour items selected.

Report was unsubmitted during this print-out.

< END OF ESTIMATES >