

INS. CASE OWNER:

Leo Kistry | CC 4, Asm 190 10184, 71 pa3

LKK:  
IDAC:

120437

Sur. by:

m-14

DOI:

ASSIGNMENT

11/6/2019

Date / Time:

10/6/2019

Registered in Merimen:

Pre-assign / CCU / FTE

SHD 530 X

4c WS PLU

Claim No.:

S9M0PSS

Policy No.:

Make / Model:

Place of Accident:



Insured Vehicle No.:

Name of Insured:

Insured Tel No.:

HP:

Excess Sec II :SS

5,000.00

D.O.A.:

4/6/2019

Is driver the owner?

( YES / NO )

Nature of Accident:

If NO, Driver Name / Age:

Driver Tel No.:

(V/L: YES / NO)

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

Insured Liability: %

Final ? Yes / No

SLS 2558 C



INSRS:

WSP:

Tel:

Liability:

RMKS:

Pegane.



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

SLS 2558 C. X

SHD 530X - 03/10/2018 15:55/10/12/2018 : 05/11/2019

10-07-19

Tip FAILED TO GIVE WAY AT STOP LINE RESULTED IN COLLISION, TO REJECT AND IF TP INSISTED ASK FOR CCTV FOR REVIEW.

28/11/19

Rejected TP claim as per AXA instruction

24/2/2020

Pls -&gt; MCL (taxi up)

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI:

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

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:

PRELIMINARY ADVICE Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

S\$

(

days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

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

If NO or B 28, Ass. Lia:

Repair Cost:

S\$

Loss of Rental (LOR):

S\$

(

days)

Loss of Use (LOU):

S\$

(\$

x

days)

Loss of Income (LOI):

S\$

(\$

x

days)

LOR only ☐ LOU only ☐ LOR + LOU ☐ LOR + LOI ☐

[Tick only one]

GIA/LTA Search

S\$

Medical:

S\$

Disbursement:

S\$

(e.g. Tow/ Independent)

Legal Cost

S\$

Total:

S\$

Global Sum S\$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

S\$

Name 1:

Payee 2: (Strike if N/A)

S\$

Name 2:

Payee 3: (Strike if N/A)

S\$

Name 3:

1) Claim status: Normal/Reject/Private Settle

2) Report Format:

3) Survey fee:

COPY SENT

10/11/19  
#250-00



# PEGASUS ENGINEERING & TRADING PTE LTD

GST / ROC COMPANY NO : 201101753C

## Quotation

<b>From :</b>  <b>PEGASUS ENGINEERING &amp; TRADING PTE LTD</b> 74 KIAN TECK ROAD SINGAPORE 628800  Officer in Charge : KALAH VARATHARAJOO Tel : Email :	<b>Customer :</b>  <b>GRAB RENTALS PTE LTD</b> 18 SIN MING LANE #01-08 MIDVIEW CITY SINGAPORE 573960  Attn : Tel : Fax No. :
--	---

<b>Quotation No. :</b> QO19/06-1087	<b>Quotation Date :</b> 06/06/2019	<b>Terms :</b> 30 DAYS
<b>Vehicle No. :</b> SLS2558C	<b>Chassis No. :</b> JM6BN22A8H0152967	<b>Third Party Insurer :</b> AXA
<b>Model :</b> MAZDA 3	<b>Date of Accident :</b> 04/06/2019	
<b>Remarks :</b>		

ITEM	DESCRIPTION	Qty	UNIT PRICE	AMOUNT (SGD)
1	FRONT FENDER	1	395.0000	395.00
2	FRONT FENDER INNER COWLING	1	148.0000	148.00
3	FRONT FENDER INNER COWLING CLIPS	6	4.0000	24.00
4	FRONT FENDER TOP INSULATOR	1	95.0000	95.00
5	FRONT FENDER WHEEL HOUSE PANEL	1	550.0000	550.00
6	FRONT HEADLAMP	1	1,020.0000	1,020.00
7	FRONT BUMPER	1	830.0000	830.00
8	FRONT BUMPER SIDE RETAINER	1	70.0000	70.00
9	FRONT BUMPER CLIPS	10	4.5000	45.00
10	FRONT DOOR	1	1,145.0000	1,145.00
11	FRONT DOOR HINGE TOP	1	65.0000	65.00
12	FRONT DOOR HINGE BOTTOM	1	45.0000	45.00
13	FRONT DOOR CHECKER/ ARRESTOR	1	68.0000	68.00
14	FRONT DOOR WINDOW GLASS CHANNEL WEATHERSTRIP	1	185.0000	185.00
15	FRONT DOOR OUTER WEATHERSTRIP MOULDING	1	115.0000	115.00
16	FRONT SHOCK ABSORBER	1	298.0000	298.00
17	FRONT LOWER ARM	1	485.0000	485.00
18	FRONT WHEEL BEARING WITH HUB	1	548.0000	548.00
19	FRONT ANTI-ROLL BAR	1	1,328.0000	1,328.00
20	FRONT ANTI-ROLL BAR LINK	2	78.0000	156.00
21	LESS 20% (ITEM 1-20)	1	-1,523.0000	-1,523.00
22	FRONT WHEEL HUP CAP	1	145.0000	145.00

C/F 0.00



# PEGASUS ENGINEERING & TRADING PTE LTD

GST / ROC COMPANY NO : 201101753C

## Quotation

<b>From :</b> <b>PEGASUS ENGINEERING &amp; TRADING PTE LTD</b> 74 KIAN TECK ROAD SINGAPORE 628800 Officer in Charge : KALAH VARATHARAJOO Tel : Email :	<b>Customer :</b> <b>GRAB RENTALS PTE LTD</b> 18 SIN MING LANE #01-08 MIDVIEW CITY SINGAPORE 573960 Attn : Tel : Fax No :
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Quotation No. : QO19/06-1087	Quotation Date : 06/06/2019	Terms : 30 DAYS
Vehicle No. : SLS2558C	Chassis No. : JM6BN22A8H0152967	Third Party Insurer : AXA
Model : MAZDA 3	Date of Accident : 04/06/2019	
Remarks :		

ITEM	DESCRIPTION	Qty	UNIT PRICE	AMOUNT (SGD)
			B/F	0.00
23	FRONT WHEEL RIM	1	415.0000	X 415.00
24	TO CHECK STEERING GEOMETRY AND COMPUTER WHEEL ALIGNMENT	1	120.0000	80 120.00
25	TO TRANSFER OF TYRE,RIM AND ON WHEEL BALANCING	1	12.0000	X 12.00
26	TO DROP O/S FRONT SUSPENSION UNDERCARRIGE PARTS, REMOVE AND RENEWAL OF THE NECESSARY PARTS, TO PERFORM FINAL CHECKING AND TESTING	1	250.0000	120 250.00
27	TO RUSTPROOFING OF THE AFFECTED AREAS	1	80.0000	30 80.00
28	PANEL BEATING , KNOCKING AND STRAIGHTEN THE NECESSARY PORTION, REMOVE AND RENEWAL OF PARTS, ADJUST AND REALIGN THE SAME	1	1,250.0000	400 1,250.00
29	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION	1	1,100.0000	400 1,100.00

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

Tanfkh 97415749  
WP

11/6/19 1120

03 days

tanfkh@lkkauto.com

sure@lkkauto.com

Resurvey after repair

lmpsm

Sub Total  
GST(7.00%)  
Total (SGD)

9,464.00  
662.48  
10,126.48

Please conduct the survey at  
Pegasus Engineering @ 74 Kian Teck Road Singapore 628800

# PEGASUS ENGINEERING & TRADING PTE LTD

GST / ROC COMPANY NO : 201101753C

## Quotation

<b>From :</b>  <b>PEGASUS ENGINEERING &amp; TRADING PTE LTD</b> 74 KIAN TECK ROAD SINGAPORE 628800  Officer in Charge : KALAH VARATHARAJOO Tel : Email :	<b>Customer :</b>  <b>GRAB RENTALS PTE LTD</b> 16 SIN MING LANE #01-08 MIDVIEW CITY SINGAPORE 573000  Attn : Tel : Fax No :
--	--

Quotation No. : QO19/06-1087	Quotation Date : 06/06/2019	Terms : 30 DAYS
Vehicle No. : SLS2558C	Chassis No. : JM6BN22A8H0152967	Third Party Insurer : AXA
Model : MAZDA 3	Date of Accident : 04/06/2019	
Remarks :		

ITEM	DESCRIPTION	Qty	UNIT PRICE	AMOUNT (SGD)
				B/F 0.00
23	FRONT WHEEL RIM	1	415.0000	415.00
24	TO CHECK STEERING GEOMETRY AND COMPUTER WHEEL ALIGNMENT	1	120.0000	120.00
25	TO TRANSFER OF TYRE, RIM AND ON WHEEL BALANCING	1	12.0000	12.00
26	TO DROP O/S FRONT SUSPENSION UNDERCARRIAGE PARTS, REMOVE AND RENEWAL OF THE NECESSARY PARTS, TO PERFORM FINAL CHECKING AND TESTING	1	250.0000	250.00
27	TO RUSTPROOFING OF THE AFFECTED AREAS	1	80.0000	80.00
28	PANEL BEATING, KNOCKING AND STRAIGHTEN THE NECESSARY PORTION, REMOVE AND RENEWAL OF PARTS, ADJUST AND REALIGN THE SAME	1	1,250.0000	1,250.00
29	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION	1	1,100.0000	1,100.00

Parts 1657  
 20% - 1325.60  
 910  
 2235.60  
 1/59 1800  
 03 days

LKK Auto Consultants hence notify the Repairer of the following:  
 • To resurvey before/after spray painting  
 • To display damaged part(s) during resurvey  
 • Parts prices are subject to confirmation  
 • Third party survey is on a 'Without Prejudice' basis  
 • No illegal modifications to be allowed  
 • Supplemental items must be authorized and is subject to final approval from Insurance Company  
  
 Acknowledged by Repairer  
 Signature:  
 Date:

Telf: 97495749  
 WP  
 11/6/19 1120  
 03 days  
 Tanfah Alkhatam  
 surellkauto.com  
 Resurvey after repair  
 kumpson

Parts 1512  
 20% - 1209.60  
 SN 945  
 910  
 2264.60  
 1/59 1800  
 3 days  
 9,464.00  
 562.48  
 10,126.48

Sub Total  
 GST(7.00%)  
 Total (SGD)

Please conduct the survey at  
 Pegasus Engineering @ 74 Kian Teck Road Singapore 628800

## Hsiao Tong (LKKAuto)

---

**From:** Hsiao Tong (LKKAuto)  
**Sent:** Wednesday, 10 July 2019 1:57 PM  
**To:** ar\_claims@pegasusengrg.com.sg  
**Cc:** Admin A  
**Subject:** Your ref: SLS 2558C \*Our ref: CC4/ASM19010184/T1pa3 [ACCIDENT INVOLVING SHD 530X(AXA) & SLS 2558C ON 04/06/2019]  
**Attachments:** Statement of SHD 530X.pdf

Your ref: **SLS 2558C**                      **Without Prejudice**  
Our ref: CC4/ASM19010184/T1pa3

Dear Sirs/Madam,

### **ACCIDENT INVOLVING SHD 530X(AXA) & SLS 2558C ON 04/06/2019**

We refer to the above matter.

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

As per AXA instruction, we would like to request a copy of your client's video footage as stated in his accident report.

Appreciate an early reply.

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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





## Hsiao Tong (LKKAUTO)

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**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Saturday, 20 July 2019 1:50 PM  
**To:** claims@transcab.com.sg  
**Cc:** Transcab\_AVA\_Claims; Admin A  
**Subject:** ACCIDENT INVOLVING SHF 706X(AXA) AND SLZ 7356Z ALONG/AT NEW BRIDGE ROAD ON 04/02/2019

20 JULY 2019

Transcab Taxi  
Singapore

Dear Sir,

**OUR REF : CC4/ASM19002337/T1pa3**  
**YOUR REF : P1680520 (SHF 706X)**  
**ACCIDENT INVOLVING SHF 706X(AXA) AND SLZ 7356Z ALONG/AT NEW BRIDGE ROAD ON 04/02/2019**

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

We have received a claim from WEARNES AUTOMOTIVE PTE LTD acting on behalf of the owner of SLZ 7356Z against your motor insurance policy.

Based on the accident report and accident scenario, liability is not in your favour as your vehicle has swerved into third party lane and collided onto third party vehicle. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

We also wish to advise that there is an excess of S\$5,000/- is attached with Third Party Claims. Please be informed that you shall be liable for the excess following any settlement of the third party claim. The applicability of the excess is as follows:

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

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

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

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

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

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (if any)



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

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

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

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

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at [chewht@lkkauto.com](mailto:chewht@lkkauto.com).

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

Best Regards,

**Hsiao Tong, Chew** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

## Hsiao Tong (LKKAUTO)

---

**From:** lionelchua@pegasusengrg.com.sg  
**Sent:** Thursday, 9 January 2020 5:38 PM  
**To:** Hsiao Tong (LKKAUTO)  
**Cc:** 'Pegasus Engineering'; 'Pauline Ngu'; lionelchua@pegasusengrg.com.sg; 'Soon Tat Ng'; Admin A; Admin-D (LKKAUTO)  
**Subject:** RE: DENY THE CLAIM // LOD - Third party claim - Our ref: SLS2558C Your ref: CC4/ASM19010184/T1pa3 for SHD530X on 04/06/2019  
**Attachments:** Your Ref: SLS2558C \*Our Ref: CC4/ASM19010184/T1pa3 [ACCIDENT INVOLVING SHD530X(AXA) & SLS2558C ON 04/06/2019]

Our ref: VSR19-20988

WITHOUT PREJUDICE

Dear Hsiao Tong,

We refer to the below email on the captioned matter.

We note that you have denied liability on behalf of your Principals, AXA Insurance Pte Ltd for this accident.

Based on the accident scene photos, it was showed that your principal's driver did not made a proper looked out before making his decision to move off from the carpark entrance and our client's vehicle who are travelling along the lane ahead and the impact had come from beside of our client's vehicle resulting in this accident.

In view of the conflicting versions, please let us have the following documents for our investigation:-

a. Copy of the accident video footage.

In this respect, please review and revert to us with you/your principal decision within the next **TEN** (10) days whether you are still keen on direct settlement with us without any further delay for the above accident, which your principal's vehicle (SHD530X) cause the negligence driving that he should exercise greater caution when approaching the junction when it was safe of the said collision.

We await for your favourable reply.

Thanks & Regards,

Lionel Chua

**Pegasus Engineering & Trading Pte Ltd**

---

**Tel : 6513 7748 | Fax : 6251 3161**  
**Add : 74 Kian Teck Road Singapore 628800**

***Make Life a Beautiful Ride***

---

**From:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Sent:** Wednesday, 8 January 2020 10:48 AM  
**To:** Pauline Ngu <pauline.pegasusengrg@gmail.com>  
**Cc:** Pegasus Engineering <ar\_claims@pegasusengrg.com.sg>; Lionel Chua <lionelchua@pegasusengrg.com.sg>; Soon

Tat Ng <ngsoontat@vendaengrg.com.sg>; Admin A <admin-a@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>

**Subject:** RE: LOD - Third party claim - Our ref: SLS2558C Your ref: CC4/ASM19010184/T1pa3 for SHD530X on 04/06/2019

Without Prejudice

Dear Sirs/Mdm,

Attached is a copy of our rejection email which is self-explanatory.

We have our principal instruction to reject your client's claim as your client did not stop at the stop line.

Thank you.

"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."

*"Wishing you a Happiness and Prosperity New Year"*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Pauline Ngu <[pauline.pegasusengrg@gmail.com](mailto:pauline.pegasusengrg@gmail.com)>

**Sent:** Thursday, 2 January 2020 2:12 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Cc:** Pegasus Engineering <[ar\\_claims@pegasusengrg.com.sg](mailto:ar_claims@pegasusengrg.com.sg)>; Lionel Chua <[lionelchua@pegasusengrg.com.sg](mailto:lionelchua@pegasusengrg.com.sg)>; Soon Tat Ng <[ngsoontat@vendaengrg.com.sg](mailto:ngsoontat@vendaengrg.com.sg)>

**Subject:** LOD - Third party claim - Our ref: SLS2558C Your ref: CC4/ASM19010184/T1pa3 for SHD530X on 04/06/2019

WITHOUT PREJUDICE

Dear Sir/Madam,

Refer to the above accident.

It appears that the accident was caused by your insured. Enclosed documents to substantiate our client's property damaged claim as our client had authorized us to quantify, to act and to reach settlement within 6 weeks on their behalf.

Please inform us the officer in charge as well.

Kindly let me know if you need any hard copy for the LOD, if not we will be sending by email only. Kindly advise.

Thank You

Best Regards,  
Pauline  
Pegasus Engineering & Trading Pte Ltd  
74 Kian Teck Road S628800  
Office: 65137748  
Fax: 62513161

## Hsiao Tong (LKKAUTO)

---

**From:** Hsiao Tong (LKKAUTO)  
**Sent:** Monday, 13 January 2020 8:57 AM  
**To:** lionelchua@pegasusengrg.com.sg  
**Cc:** 'Pegasus Engineering'; 'Pauline Ngu'; 'Soon Tat Ng'; Admin A; Admin-D (LKKAUTO)  
**Subject:** RE: DENY THE CLAIM // LOD - Third party claim - Our ref: SLS2558C Your ref: CC4/ASM19010184/T1pa3 for SHD530X on 04/06/2019

### Without Prejudice

Dear Sirs/Mdm,

We refer to your below email.

Please be informed that no video footage from our insured.

We have our principal to reject your client's claim as your client did not stop at the stop line (AXA had viewed your client's video footage).

Thank you.

*"Wishing you a Happy and Prosperous New Year"*



Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

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**From:** lionelchua@pegasusengrg.com.sg <lionelchua@pegasusengrg.com.sg>  
**Sent:** Thursday, 9 January 2020 5:38 PM  
**To:** Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>  
**Cc:** 'Pegasus Engineering' <ar\_claims@pegasusengrg.com.sg>; 'Pauline Ngu' <pauline.pegasusengrg@gmail.com>; lionelchua@pegasusengrg.com.sg; 'Soon Tat Ng' <ngsoontat@vendaengrg.com.sg>; Admin A <admin-a@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>  
**Subject:** RE: DENY THE CLAIM // LOD - Third party claim - Our ref: SLS2558C Your ref: CC4/ASM19010184/T1pa3 for SHD530X on 04/06/2019

Our ref: VSR19-20988

WITHOUT PREJUDICE

Dear Hsiao Tong,

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Based on the accident scene photos, it was showed that your principal's driver did not made a proper looked out before making his decision to move off from the carpark entrance and our client's vehicle who are travelling along the lane ahead and the impact had come from beside of our client's vehicle resulting in this accident.

In view of the conflicting versions, please let us have the following documents for our investigation:-

a. Copy of the accident video footage.

In this respect, please review and revert to us with you/your principal decision within the next **TEN** (10) days whether you are still keen on direct settlement with us without any further delay for the above accident, which your principal's vehicle (SHD530X) cause the negligence driving that he should exercise greater caution when approaching the junction when it was safe of the said collision.

We await for your favourable reply.

Thanks & Regards,

Lionel Chua

**Pegasus Engineering & Trading Pte Ltd**

**Tel : 6513 7748 | Fax : 6251 3161**

**Add : 74 Kian Teck Road Singapore 628800**

***Make Life a Beautiful Ride***

---

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

**Sent:** Wednesday, 8 January 2020 10:48 AM

**To:** Pauline Ngu <[pauline.pegasusengrg@gmail.com](mailto:pauline.pegasusengrg@gmail.com)>

**Cc:** Pegasus Engineering <[ar\\_claims@pegasusengrg.com.sg](mailto:ar_claims@pegasusengrg.com.sg)>; Lionel Chua <[lionelchua@pegasusengrg.com.sg](mailto:lionelchua@pegasusengrg.com.sg)>; Soon Tat Ng <[ngsoontat@vendaengrg.com.sg](mailto:ngsoontat@vendaengrg.com.sg)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-D (LKKAUTO) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Subject:** RE: LOD - Third party claim - Our ref: SL52558C Your ref: CC4/ASM19010184/T1pa3 for SHD530X on 04/06/2019

Without Prejudice

Dear Sirs/Mdm,

Attached is a copy of our rejection email which is self-explanatory.

We have our principal instruction to reject your client's claim as your client did not stop at the stop line.

Thank you.

"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."

*"Wishing you a Happiness and Prosperity New Year"*

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) | fax: 6741-4108

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

**From:** Pauline Ngu <[pauline.pegasusengrg@gmail.com](mailto:pauline.pegasusengrg@gmail.com)>

**Sent:** Thursday, 2 January 2020 2:12 PM

**To:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Admin-D (LKKAuto) <[admin-d@lkkauto.com](mailto:admin-d@lkkauto.com)>

**Cc:** Pegasus Engineering <[ar\\_claims@pegasusengrg.com.sg](mailto:ar_claims@pegasusengrg.com.sg)>; Lionel Chua <[lionelchua@pegasusengrg.com.sg](mailto:lionelchua@pegasusengrg.com.sg)>; Soon Tat Ng <[ngsoontat@vendaengrg.com.sg](mailto:ngsoontat@vendaengrg.com.sg)>

**Subject:** LOD - Third party claim - Our ref: SLS2558C Your ref: CC4/ASM19010184/T1pa3 for SHD530X on 04/06/2019

WITHOUT PREJUDICE

Dear Sir/Madam,

Refer to the above accident.

It appears that the accident was caused by your insured. Enclosed documents to substantiate our client's property damaged claim as our client had authorized us to quantify, to act and to reach settlement within 6 weeks on their behalf.

Please inform us the officer in charge as well.

Kindly let me know if you need any hard copy for the LOD, if not we will be sending by email only. Kindly advise.

Thank You

Best Regards,

Pauline

Pegasus Engineering & Trading Pte Ltd

74 Kian Teck Road S628800

Office: 65137748

Fax: 62513161



## Service Request Details

**Claim**

S9M01PSS

**Reference**None **Loss Date**

4 June 2019

**Report Date**

10 Jun 2019 9:12:00 AM

**Request Date**

10 June 2019

**Due Date**

17 June 2019

**Vendor Name**

LKK AUTO CONSULTANTS PTE LTD (TP)

**Type of Loss**

Third Party Vehicle Damage

**Services**

Pending verification - Direct Settlement

p: KAK

T: 11.01 AM

V: DUH

E: ✓

### Actions

**Next Step**

Agree to perform service

Decline Work

Accept Work

### Vehicle Information

**Incident Vehicle Registration #**

SLS2558C

VEHICLE

MAZDA 3

## Service Address

P.A.S

## Primary Contact/Insured

TRANS-CAB SERVICES PTE LTD

No.2 ANG MO KIO STREET 63, 569111, Singapore

## Claim Handler

TEO Kitty

6568804602

kitty.teo@axa.com.sg

Additional Instructions

[Messages](#)[Invoices](#)[History](#)[Documents](#)[Assessment](#)[Metrics](#)[Notes](#)[New Message](#)

**Catherine Chong (LKK Auto)**

---

**From:** Kalah Varatharajoo <kalah.pegasusengrg@gmail.com>  
**Sent:** Saturday, 8 June, 2019 5:07 PM  
**To:** SG AXA Insurance SM AXA SGP - Motor Survey  
**Cc:** Pegasus Engineering  
**Subject:** ACCIDENT INVOLVING SLS2558C & YOUR INSURED SHD530X DOA: 04/06/2019 -  
ARRANGE SURVEY  
**Attachments:** SLS2558C DOA 04062019.PDF  
**Categories:** Shekhar

Your Ref: SHD530X

Our Ref: SLS2558C

DOA: 04/06/2019

Without Prejudice

Dear All,

We refer to the above matter.

We enclose the following documents for your attention:-

a. Copy of our client's SAS report and damaged photos;

Pursuant to paragraph 2.3 of Pre-Action Protocol for NIMA Cases, please let us have **a list of 10 motor surveyors** for our selection and please let us know within **2 working days** whether you would like to conduct a pre-repair survey of our client's vehicle. If we do not hear from you within the stipulated timeline, our client shall proceed to repair the vehicle without further reference to you.

In the event that you request for post repair inspection pursuant to paragraph 4.1 under the NIMA Protocol, you must compensate our client for the loss of use of his/her vehicle for the day that the inspection is conducted.

In addition, please confirm in writing whether you are agreeable to direct settle with us at 100% liability for this case.

Vehicle grounded on 11/06/2019@1000hrs in our premises, please arrange to survey our client's vehicle at 74 Kian Teck Road S628800.

Thank You

*Kala*  
Best Regards.

Pegasus Engineering & Trading Pte Ltd  
74 Kian Teck Road S628800  
Office: 65137748  
Fax: 62513161

**LKK Auto Consultants Pte Ltd**

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

TEL: 6256 3561 FAX: 6256 4315

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

Affiliated to Federation Internationale Des Experts En Automobile				
AXA INSURANCE PTE LTD		Ref : CC4/ASM19010184/T1pa3q2		
8 SHENTON WAY #24-01 AXA TOWERSINGAPORE 068811 ATTN:KITTY		Date : 26-02-2020		
		Code : ASM		
<b>1. Policy Particulars :- THIRD PARTY CLAIM</b>				
Insured Veh.	SHD 530X	Veh. Inspected	SLS 2558C	
Policy No.	VPX/P1680520	Coverage (\$)	0.00	
Claim No.	S9M01PSS	Excess (\$)	0.00	
Assign From		Assign Date	10/06/2019	
<b>2. Vehicle Particulars &amp; Condition</b>				
Make & Model	MAZDA 3	c.c	1496	
Engine No.	HIDDEN	Year of Reg.	2017	
Chassis No.	JM6BN22A8H0152967	Colour	BRONZE	
Odometer	112541	Steering	IN ORDER	
Brakes	IN ORDER	Modification	SPORTS RIM	
General	GOOD			
<b>3. Conditions of Tyres</b>				
	Size	Make	Balance	
R/H Front Tyre	205/60 R16	WEST LAKE	6 mm	
L/H Front Tyre	205/60 R16	WEST LAKE	6 mm	
R/H Rear Tyre	205/60 R16	WEST LAKE	6 mm	
L/H Rear Tyre	205/60 R16	WEST LAKE	6 mm	
<b>4. Description of Damages</b>				
THE VEHICLE SUSTAINED DAMAGES AT THE FRONT N/S PORTION AND UNDERCARRIAGE. DAMAGES SEE DETAILS.				
<b>5. General Information</b>				
Accident Date	04/06/2019	Inspection Date	11/06/2019	
Survey held at	74 Kian Teck Road S628800			
Repairer	PEGASUS ENGINEERING & TRADING PTE LTD			
<b>5a. Remarks</b>				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
<b>5b. Estimate Days of Repair</b>				
ESTIMATED NORMAL PERIOD FOR REPAIR:		3 Working Days		



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.: 1 of 2

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLS 2558C

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FRONT FENDER (CONSISTENT)	BENT	395.00	395.00
1	FRONT FENDER INNER COWLING (CONSISTENT)	DEFORMED	148.00	148.00
6	FRONT FENDER INNER COWLING CIPS @\$4.00 (CONSISTENT)	NECESSARY	24.00	24.00
1	FRONT FENDER TOP INSULATOR (CONSISTENT)	NOT NECESSARY	95.00	-
1	FRONT FENDER WHEEL HOUSE PANEL (CONSISTENT)	NOT NECESSARY	550.00	-
1	FRONT HEADLAMP (CONSISTENT)	NOT NECESSARY	1,020.00	-
1	FRONT BUMPER (CONSISTENT)	DEFORMED	830.00	830.00
1	FRONT BUMPER SIDE RETAINER (CONSISTENT)	DEFORMED	70.00	70.00
10	FRONT BUMPER CLIPS @\$4.50 (CONSISTENT)	NECESSARY	45.00	45.00
1	FRONT DOOR (CONSISTENT)	NOT NECESSARY	1,145.00	-
1	FRONT DOOR HINGE TOP (CONSISTENT)	NOT NECESSARY	65.00	-
1	FRONT DOOR HINGE BOTTOM (CONSISTENT)	NOT NECESSARY	45.00	-
1	FRONT DOOR CHECKER /ARRESTOR (CONSISTENT)	NOT NECESSARY	68.00	-
1	FRONT DOOR WINDOW GLASS CHANNEL WEATHERSTRIP (CONSISTENT)	NOT NECESSARY	185.00	-
1	FRONT DOOR OUTER WEATHERSTRIP MOULDING (CONSISTENT)	NOT NECESSARY	115.00	-
1	FRONT SHOCK ABSORBER (CONSISTENT)	NOT NECESSARY	298.00	-
1	FRONT LOWER ARM (CONSISTENT)	NOT NECESSARY	485.00	-
1	FRONT WHEEL BEARING WITH HUB (CONSISTENT)	NOT NECESSARY	548.00	-
1	FRONT ANTI-ROLL BAR (CONSISTENT)	NOT NECESSARY	1,328.00	-
2	FRONT ANTI-ROLL BAR LINK @\$78.00 (CONSISTENT)	NOT NECESSARY	156.00	-
	LESS 20% DISCOUNT		-1,523.00	-302.40
			6,092.00	1,209.60
<b>SPECIAL NETT ITEMS</b>				
1	FRONT WHEEL HUP CAP (SN) (CONSISTENT)	CUT	145.00	145.00
1	FRONT WHEEL RIM (SN) (CONSISTENT)	NOT NECESSARY	415.00	-
			560.00	145.00
<b>LABOUR</b>				
	TO CHECK STEERING GEOMETRY AND COMPUTER WH		120.00	80.00

Report Ref No. CC4/ASM19010184/T1pa3q2



# LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO TRANSFER OF TYRE ,RIM AND ON WHEEL BALANCING.	NOT NECESSARY	12.00	-
	TO DROP O/S FRONT SUSPENSION UNDERCARRIAGE PARTS, REMOVE AND RENEWAL OF THE NECESSARY PARTS ,TO PERFORM FINAL CHECKING AND TESTING.	NOT NECESSARY	250.00	-
	TO RUSTPROOFING ON THE AFFECTED AREAS.		80.00	30.00
	PANEL BEATING ,KNOCKING AND STRAIGHTENING THE NECESSARY PORTION,REMOVE AND RENEWAL OF PARTS ,ADJUST AND REALIGN THE SAME.		1,250.00	400.00
	PUTTY AND SPRAY PAINTING OF THE AFFECTED PORTION.		1,100.00	400.00
			2,812.00	910.00
GRAND TOTAL			9,464.00	2,264.60
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS -PRE ACCIDENT CONDITION)				1,800.00

Report Ref No. CC4/ASM19010184/T1pa3q2

MOHAMAD TAUFIKH

M.MATAI, AMSAE-A

Automotive Assessor

HO LEONG CHUAN

Automotive Assessor

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

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



Service Request Details

Claim

SYNDIPSS

Reference

CC4/ASM19010184/71aa3a2

Loss Date

4 June 2019

Report Date

10 Jun 2019 9:12:00 AM

Request Date

10 June 2019

Due Date

Vendor Name

LKK AUTO CONSULTANTS PTE LTD (TP)

Type of Loss

Third Party Vehicle Damage

Services

Pending verification - Direct Settlement

Vehicle Information

Incident Vehicle Registration #

SLS2558MC

Make

TRIVO MAZDA

Model

MAZDA 3

Service Address

...

Primary Contact/Insured

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

Claim Handler

TEO KITTY  
6548804602  
kitty.teo@axa.com.sg

Actions

Next Step

Wait for Approve Invoice

Add Invoice to

Additional Instructions

Messages

Invoices

History

Documents

Assessment

Metrics

Notes

Document Type

Document SubType

Upload Documents

NAME

TYPE

SUB-TYPE

AUTHOR

DATE UPLOADED

Accident Statement

Reports & Statement

Messages

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
LKKInvoice1 (4).pdf	Invoice	Surveyor/ Assessor expense	LKK AUTO CONSULTANTS PTE LTD (TP)	3 March 2020
LKKInspection.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 March 2020
LKKAdjustment1a.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 March 2020
LKK PHOTO.pdf	Forms / Claim Documents	Others	LKK AUTO CONSULTANTS PTE LTD (TP)	3 March 2020
EMAIL TO TP- MAINTAIN REJECTION DD 130120.pdf	Letters and Correspondence	Third Party	LKK AUTO CONSULTANTS PTE LTD (TP)	22 February 2020
EMAIL TO TP-REJECT DD 201119.pdf	Letters and Correspondence	Third Party	LKK AUTO CONSULTANTS PTE LTD (TP)	20 November 2019
SCENE PHOTOS FROM OI.pdf	Evidence	Photos	LKK AUTO CONSULTANTS PTE LTD (TP)	21 November 2019
LETTER TO OI_.pdf	Letters and Correspondence	Policy Holders / Insured	LKK AUTO CONSULTANTS PTE LTD (TP)	21 November 2019
TP - IA.pdf	Forms / Claim Documents	Assessment	LKK AUTO CONSULTANTS PTE LTD (TP)	18 June 2019
TP ESTIMATE-MARKED.pdf	Reports & Statement	Estimate / Quotation	LKK AUTO CONSULTANTS PTE LTD (TP)	16 June 2019
Service appointment in Vendor Portal claim SPMA31P55 for vehicle 3L3255BC.html	{!getDocumentType_Aulien.documentType!}		VISHNU BATHAM Shekhar	10 June 2019

NAME	TYPE	SUB-TYPE	AUTHOR	DATE UPLOADED
■ EMAIL TP Prelimig	Letters and Correspondence	Workshop	VIGANU BATHIAM Shelhar	10 June 2019
■ ACCIDENT SCENE 1.jpg	Evidence	Photos	LKK AUTO CONSULTANTS PTE LTD (TP)	10 June 2019
■ ACCIDENT SCENE 2.jpg	Evidence	Photos	LKK AUTO CONSULTANTS PTE LTD (TP)	10 June 2019
■ ACCIDENT SCENE 3.jpg	Evidence	Photos	LKK AUTO CONSULTANTS PTE LTD (TP)	10 June 2019
■ SLE2558IC TP GUA.PDF	Reports & Statement	GUA Report	TEO Kitty	10 June 2019