

INS. CASE OWNER: CC 6 / AIG140 18698
 Surveyor: N/A chin tick
 Date / Time: 11/10/14
 Registered in Merimen: 2/10/14

Pre-assign / CCU / FTE
 Insured Vehicle No.: GBU 7878D
 Name of Insured: Ng Choo Soon
 Insured Tel No.: HP: 9668878
 Excess Sec II : SS D.O.A: 30/11/14
 Is driver the owner? (YES / NO) YES Nature of Accident: Car accident
 If NO, Driver Name / Age: Driver Tel No.:
 OI GIA REPORT: YES / NO : YES TP GIA REPORT: YES / NO : YES
 % Final ? Yes / No : 100%

STR 706861
 INSRs: WSP: GBU-1 Tel: 9668878 Liability: 100% RMKS: Car accident
 INSRs: WSP: GBU-1 Tel: 9668878 Liability: 100% RMKS: Car accident
 INSRs: WSP: GBU-1 Tel: 9668878 Liability: 100% RMKS: Car accident
 INSRs: WSP: GBU-1 Tel: 9668878 Liability: 100% RMKS: Car accident

Date / Time	STAGE	DATE / PIC
3/10/14	Finalisation:	
3/10/14	Email AIG for OI GIA:	
3/10/14	Apt letter to OI:	3/10/14
3/10/14	Call OI:	3/10/14
3/10/14	After call ltr to OI:	15/6/15
3/10/14	Type Report:	By email
3/10/14	Prepare Invoice:	
3/10/14	Others:	
10-10-14	Documentation Check List:	Handler Typist
24/10/14	OI Apt Ltr:	<input checked="" type="checkbox"/>
24/10/14	Authorisation To Act:	<input checked="" type="checkbox"/>
24/10/14	Release Voucher:	<input checked="" type="checkbox"/>
24/10/14	Final Repair Bill:	<input checked="" type="checkbox"/>
24/10/14	Car Rental Invoice:	<input checked="" type="checkbox"/>
24/10/14	LTA / GIA:	<input checked="" type="checkbox"/>
24/10/14	Medical Bill:	<input checked="" type="checkbox"/>
24/10/14	Approval Email:	<input checked="" type="checkbox"/>
24/10/14	Payment Breakdown Form:	<input checked="" type="checkbox"/>
24/10/14	Others:	
12-3-16	LIABILITY IS GIVEN OUR SURVEYOR HAS CONFIRMED THE DAMAGE WITH THE HELP OF ICE JIE. IT IS UNREASONABLE THAT WE CHOSE TO CHALLENGE THE OUR FINDINGS. WRITE A STRONG LETTER TO OI. GIVE HIM TIME FRAMING TO FURNISH FURTHER EVIDENCE PROOF, OTHERWISE WE WOULD PROCEED IN ORDER TO PREVENT TP PASSING THE FILE TO LAYTOR FOR HANDLING.	
26/6/16	FILE PROI TO HMK TO CLOSE	

FINAL SETTLEMENT	Date	Confirm with	% (Agreed / Assessed)	BOLA S/N No. :
Repair Cost: <u>W/657</u>	<u>SS 5358.00</u>	<u>Final Liability:</u>	<u>100</u>	<u>37</u>
Loss of Rental: <u>10.0</u>	<u>SS 500.00</u>	<u>5 days</u>	<u>> \$100</u>	<u>If NO or B 28, Ass. Lia:</u>
Loss of Use: <u>SS</u>	<u>SS</u>	<u>(5 x days)</u>		
Disbursement: <u>5.35</u>				
Legal Cost: <u>SS</u>				
Total: <u>SS 5855.35</u>		<u>Global Sum: SS</u>		

1) Claim status: Normal/Reject/Private Settle
 2) Report Format: TP
 3) Survey fee: \$300 Nubill tu MB
WA 2/1/11 76/6/19



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

AIG ASIA PACIFIC INSURANCE PTE LTD

Ref : CC6/AIG14018698/M1re3

78 SHENTON WAY #08-16
CHARTIS BUILDING
SINGAPORE 079120

Date : 02-10-2014



Code : AIG

Policy Particulars :- THIRD PARTY CLAIM

1.	Insured Veh.	SBU 7878D	Veh. Inspected	SGR 7068G
	Policy No.		Coverage (\$)	0.00
	Claim No.		Excess (\$)	0.00
	Assign From		Assign Date	01/10/2014

Vehicle Particulars & Condition

2.	Make & Model	c.c	0
	Engine No.	HIDDEN	Year of Reg.
	Chassis No.		Colour
	Odometer	-	Steering
	Brakes		Modification
	General		

Conditions of Tyres

3.		Size	Make	Balance
	R/H Front Tyre			mm
	L/H Front Tyre			mm
	R/H Rear Tyre			mm
	L/H Rear Tyre			mm

Description of Damages

4.

General Information

5.	Accident Date	29/09/2014	Inspection Date	01/10/2014
	Survey held at	EM-1 AUTO PTE LTD BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C #01-68 SINGAPORE 575643		

Remarks

5a.

A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS.
B) IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

EM-1 AUTO PTE LTD

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C
#01-68 SINGAPORE 575643

Contact Number: 6452 3298 (O) 9666 6556 (H/P) 6457 5776 (F)
Email Address: em1autopteltd@gmail.com

COMPANY / GST REG. NO: 20131630R

Page/ -3

SGR 70689

TP/Ally

ESTIMATE

Toyota Mark 2AE10

✓	1p	Tail Gate (Sole)	Not considered	\$ 1298.50	X
✓	1p	Tail Gate Badge	Not considered	\$ 62.20	X
X	1p	Tail Gate Outer Chrome Moulding	N/A	\$ 338.60	X
X	1set	Tail Gate Outer Chrome Moulding Clip	N/A	\$ 30.00	X
X	2p	Tail Gate NJ. Plate Lamp	AVC X @ 65.20	\$ 130.40	X
✓	1p	Tail Gate w/Screen Moulding	N/A	\$ 224.00	✓
✓	1p	Tail Gate w/Screen Inner Seal	N/A	\$ 50.00	40
✓	1set	Tail Gate w/Screen Clip	N/A	\$ 30.00	
✓	1p	Tail Gate Inner Label	N/A	\$ 596.30	
✓	1p	Tail Gate Lock Catch	N/A	\$ 38.20	
✓	1p	Tail Gate w/strip	N/A	\$ 329.10	
✓	1p	Tail Gate Inner Trim	AVC	\$ 680.10	
✓	1set	Tail Gate Inner Trim Clip	N/A	\$ 40.00	20
X	1p	Tail Gate Handle Holder	AVC	\$ 46.10	
✓	2p	Tail Gate Hinge	AVC X @ 68.20	\$ 136.40	
✓	2p	Tail Gate Absorber	AVC X @ 246.50	\$ 493.00	
✓	1p	Rear Bumper	N/A	\$ 526.70	
✓	2p	Rear Bumper Side Retainer	N/A @ 58.10	\$ 116.20	
✓	1set	Rear Bumper Clip	N/A	\$ 50.00	20
✓	2p	Rear Bumper Damper	N/A @ 65.20	\$ 130.40	65.20.
✓	2p	Rear Bumper Reflector	N/A @ 98	\$ 196.00	98.
				\$	
				\$	
				\$	
				\$	

5543 70

4127

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C
#01-68 SINGAPORE 575643

Email Address: em1autopteltd@gmail.com

COMPANY / GST REG. NO: 201316340R

SGR 70686

ESTIMATE

Toyota Wish ZNG10

7590-40

4011.20

8138.50

- 2510

1. nA 10

9900-4
20. 50

Supplementary Item(s) must be resurveyed and is subject to final approval from Insurance Company

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C

#01-68 SINGAPORE 575643

Contact Number: 6452 3298 (O) 9666 6556 (H/P) 6451 3716 (F) Signed by Reporter
 Signature: _____

Email Address: em1autopteltd@gmail.com

COMPANY / GST REG. NO: 2013163108

Date: _____

Date: _____

Page 3-3

54R70686

TRAC

ESTIMATE

Special Note

Toyota Wish 2010-10

[illegible]

340

மேலது 200
800

2270

8714.10

- 207

6971.28

\$134.00.4

10958-30

EM-1 AUTO PTE LTD

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C

#01-68 SINGAPORE 575643

Contact Number: 6452 3298 (O) 9666 6556 (H/P) 6457 5776 (F)

Email Address: em1autopteltd@gmail.com

COMPANY / GST REG. NO: 201316310R

Page 1-3

SGR 70686

T/A111

ESTIMATE

Toyota Wish 2010

1pc	Tail Gate	dash	✓	\$ 1298.50
1pc	Tail Gate Badge	new	✓	\$ 62.90
1pc	Tail Gate Outer Chrome Moulding	N/A.	X	\$ 339.60
1set	Tail Gate Outer Chrome Moulding Clip		✓	\$ 30.00
2pc	Tail Gate No. Plate Lamp	new X @ 65.20		\$ 130.40
1pc	Tail Gate W/Sscreen Moulding	new	✓	\$ 224.00
1pc	Tail Gate W/Sscreen Inner Seal	new	✓	\$ 50.00 40
1set	Tail Gate W/Sscreen Clip	new	✓	\$ 30.20
1pc	Tail Gate Inner Lock	new	✓	\$ 596.30
1pc	Tail Gate Lock Catch	new	X	\$ 38.20
1pc	Tail Gate W/Sstrip	dash	✓	\$ 329.10
1pc	Tail Gate Inner Trim		✓	\$ 680.10
1set	Tail Gate Inner Trim Clip	new	✓	\$ 40.00 20
1pc	Tail Gate Handle Holder	new	X	\$ 46.10
2pc	Tail Gate Hinge	new X @ 68.20		\$ 136.40
2pc	Tail Gate Absorber	new X @ 246.50		\$ 493.00
1pc	Rear Bumper	dash	✓	\$ 526.70
2pc	Rear Bumper Side Retainer	dash @ 58.10		\$ 116.20
1set	Rear Bumper Clip	new	✓	\$ 50.00 20
2pc	Rear Bumper Damper	as new X @ 65.20		\$ 130.40
2pc	Rear Bumper Reflector	@ 98	✓	\$ 196.00
				\$
				\$
				\$
				\$

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C

#01-68 SINGAPORE 575643

Contact Number: 6452 3298 (O) 9666 6556 (H/P) 6457 5776 (F)

Email Address: em1autopteltd@gmail.com

COMPANY / GST REG. NO: 201316380R

Page 2-3

ESTIMATE

SGR 70686

Toyota Wish ZNF10

[illegible]

EM-1 AUTO PTE LTD

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C

#01-68 SINGAPORE 575643

Contact Number: 6452 3298 (O) 9666 6556 (H/P) 6457 5776 (F)

Email Address: em1autopteltd@gmail.com

COMPANY / GST REG. NO: 201316310R

July 3-3

 $\tau_F|_{AG_2}$

SGR 70686

ESTIMATE

Special Note

Toyota Wish 2000

		Special Item	\$	
1pc	Rear No. Plate w/cover	1/2c and	\$ 70	48x
1pc	Rear w/screen Sealant		\$ 60	46
1set	Reverse Sensor		\$ 250	220
1set	Water Proof xaler		\$ 120	80
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
		Labour	\$	
1	Panel Beating		\$ 1400	1000
2	Spray Painting		\$ 900	800
3	Anti Rust		\$ 100	60
4	Cheek Wring		\$ 50	30
5	Remove and Install Rear w/screen		\$ 140	120
6	Remove and Install Tail Gate Part		\$ 90	60
7	Remove and Install Carpet and Seat		\$ 120	80
8	Remove and Install Reverse Sensor		\$ 80	60
9	Remove and Install Rear Exhaust		\$ 120	80
		Not Authorised	\$	
		L/S Repur.	\$	
		After paint requiring	\$	
		1 month a	\$	
		buildings	\$	
			\$	

Jas Khine (LKK Auto)

From: Matthew Ng <matthew.ng.zh@gmail.com>
Sent: Thursday, 10 March, 2016 7:15 PM
To: Jas Khine (LKK Auto)
Cc: Ghee Soon Ng
Subject: Fwd: Accident Involving SBU 7878D & SGR 7068G @ Geylang East Ave 2 Twds Aljunied Crescent On 29/09/2014

Follow Up Flag:
Flag Status:

Follow up ① Inform of booked and selected items
all taken out.

Hi,

I am replying on behalf of my father Mr Ng Ghee Soon, who is the owner and driver of SBU 7878 D.

We do not agree with your proposal as we definitely did not cause the damage to the rear boot door of the Toyota Wish.

To claim \$5000 for a simple repair on a rear bumper is unacceptable. In addition, the boot door was already damaged when we checked the damage after the accident.

There is no need for photographic evidence to know that a Merc with low kerb height cannot cause that kind of damage to the Wish's boot door.

Even if possible, how do you explain a damage on only a small portion of the boot door with a top-bottom dent instead of a left-right dent in a typical front-to-rear collision.

We will be seeking legal counsel to report the fraudulent claim by the Wish's owner.

Sent from my iPhone

Begin forwarded message:

From: Ghee Soon Ng <ngs78@live.com.sg>
Date: 7 March 2016 at 13:39:36 SGT
To: Matthew Ng <matthew.ng.zh@gmail.com>
Subject: FW: Accident Involving SBU 7878D & SGR 7068G @ Geylang East Ave 2 Twds Aljunied Crescent On 29/09/2014

jaskhine@lkkauto.com

② extent of damage on the bottom part
of the car, rear end panel, exhaust
reservoir.
attached ~~copy~~ photo.



Show the gap between the rear bumper & rear end panel from the undercarriage

Show the distorted rear end panel

> This is a ^{very} brief forward head to rear collision & that is clear.

- TP initial estimate amounted to Insurance \$8,000. Subsequently, ^{or} after inspection by our surveyor, each & every part, the amount have been revised to \$5000.

- You have made enquiry over cost of repairs which had been explained & elaborated by our colleagues earlier. However, you were still disputing the repair cost & damage, our Principal had ask you to furnish proof to support your allegation. A piece of photographs submitted by you is not sufficient to support your point of view.

- Now TP repairs is treated to pass to lawyer for further handling. In order to cut cost, not to escalating the matter. kindly consider.

Mei Kwan (LKKAUTO)

From: Tan, Crystabelle-GP <Crystabelle-GP.Tan@aig.com>
Sent: Monday, 22 August, 2016 6:50 PM
To: PRDSG.DFILE
Subject: #6971101554SG003#023#

From: Tan, Crystabelle-GP
Sent: Monday, August 22, 2016 6:50 PM
To: 'Jas Khine (LKKAUTO)'
Cc: KKLau; Bryan Ang (LKKAUTO); Olivia Lau (LKKAUTO); Ma C.F (LKKAUTO); Simon Ho (LKKAUTO)
Subject: RE: RE: Our ref: 6971101554SG003 ***LKK REF: CC6/AIG14018698/M1ye3

Dear Jas

Please upload your amended report.

Crystabelle Tan
AIG
Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte Ltd
78 Shenton Way #08-16 Singapore 079120
Tel +(65) 6419-1946 | Fax +(65) 6835-7416
crystabelle-gp.tan@aig.com | www.aig.com.sg

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From: Jas Khine (LKKAUTO) [<mailto:jaskhine@lkkauto.com>]
Sent: Friday, August 05, 2016 7:32 PM
To: Tan, Crystabelle-GP
Cc: KKLau; Bryan Ang (LKKAUTO); Olivia Lau (LKKAUTO); Ma C.F (LKKAUTO); Simon Ho (LKKAUTO)
Subject: RE: RE: Our ref: 6971101554SG003 ***LKK REF: CC6/AIG14018698/M1ye3

Dear Belle,

We refer to your email dated 19/07/2016.

The surveyor did not allow the replacement of the tail gate (Mark square in photo) during the first inspection, as it was not consistent with the impact.

The Surveyor recommended the replacement of it was based on the damaged of the other portion of lower panel due to the impact force on the rear vehicle (insured).

The surveyor had tried to re-finalise the cost of repair as per your instruction. However, the TP already referred this matter through their solicitor.

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From: Jas Khine (LKK Auto) [<mailto:jaskhine@lkkauto.com>]
Sent: Tuesday, April 19, 2016 1:45 PM
To: Tan, Crystabelle-GP
Subject: RE: RE: Our ref: 6971101554SG003 ***LKK REF: CC6/AIG14018698/M1ye3

Dear Belle,

According to our surveyor, the exhaust pipe is consistent as the impact area is on the rear right bumper just above the exhaust pipe.

Hope the above clarified.

Best Regards,

Jas Khine | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108

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

From: Tan, Crystabelle-GP [<mailto:Crystabelle-GP.Tan@aig.com>]
Sent: Monday, 11 April, 2016 11:03 AM
To: Jas Khine (LKK Auto)
Subject: RE: RE: Our ref: 6971101554SG003 ***LKK REF: CC6/AIG14018698/M1ye3

Dear Jas

Refer to Ol's email dated 15/3/16.

Can you check with surveyor again, is the exhaust pipe consistent?

Crystabelle Tan

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel +(65) 6419 1946 | Fax +(65) 6835 7416

crystabelle-gp.tan@aig.com | www.aig.com.sg

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From: Jas Khine (LKK Auto) [<mailto:jaskhine@lkkauto.com>]
Sent: Saturday, April 09, 2016 2:50 PM

Kindly revert.

Thank you.

Best Regards,

Jas Khine | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108

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

From: Jas Khine (LKK Auto)

Sent: Wednesday, 16 March, 2016 8:50 AM

To: 'Tan, Crystabelle-GP'

Cc: Weijie; Olivia Lau

Subject: RE: RE: Our ref: 6971101554SG003 ***LKK REF: CC6/AIG14018698/M1ye3

Dear Belle,

Further to the below matter.

Insured is still strongly disputing on damages and cost of repair of TP claim.

We had tried to convince insured several attempts, however insured is very persistent. (please see the attached)

Kindly advise your instruction/approval whether we may forward the undertaking letter to insured and discharge liability under the policy.

Thank you.

Best Regards,

Jas Khine | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108

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

From: Jas Khine (LKK Auto)

Sent: Monday, 7 March, 2016 11:24 AM

To: 'Tan, Crystabelle-GP'

Cc: KKLau; Olivia Lau

Subject: RE: RE: Our ref: 6971101554SG003 ***LKK REF: CC6/AIG14018698/M1ye3

Dear Belle,

We had sent final letter to insured. If we do not hear from insured by 14/03/16, we will proceed to settle the matter.

Thank you.

Best Regards,

Jas Khine | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108

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

To: Tan, Crystabelle-GP
Subject: FW: Our ref: 6971101554SG003 ***LKK REF: CC6/AIG14018698/M1ye3

Dear Bell,

Further to the below matter.

Kindly advise your kind instruction for our further action.

Thank you.

"Wishes you a Happy New Year 2016"

Best Regards,

Jas Khine | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108

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

From: Jas Khine (LKK Auto)
Sent: Friday, 27 November, 2015 9:41 AM
To: Agnes Lim (LKK Auto); Tan, Crystabelle-GP
Cc: CS A Team; Olivia Lau
Subject: RE: Our ref: 6971101554SG003 ***LKK REF: CC6/AIG14018698/M1ye3

Dear Bell,

Further to the below matter.

Our insured strongly disputed on damages sustained of TP vehicle and final cost of repair.

OI mentioned that the damage onto TP's tailgate was pre-existing damage and only rear bumper damage was caused by him. He further mentioned that initially he offered to make a compensation and TP accepted his offer. Unfortunately, OI suspected that TP was advised by someone else and changed his mind on the spot, to settle through insurance agencies. TP owner is maligning him and exploiting this accident to push all the repair cost of pre-existing and new damages to him.

Our investigator explained to him that the damages are consistent and our surveyor recommended TP's tail gate to repair back only and did not replace. However, OI did not accept our explanation and keep saying that except from bumper other damages are not caused by him. If we proceed to settle, he will reserve the right to legal recourse on basis on suspected insurance fraud. OI do not want to affected his NCD as his NCD withhold 40%.

As such, kindly advise your instruction/comments for our further action.

Thank you.

Best Regards,

Jas Khine | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2928 | email: jaskhine@lkkauto.com | fax: 6741-4108

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

From: Agnes Lim (LKK Auto)
Sent: Friday, 27 November, 2015 8:37 AM
To: Tan, Crystabelle-GP; Jas Khine (LKK Auto)



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Jia Le (LKK Auto)

From: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Sent: Monday, 17 June 2019 9:15 AM
To: Jia Le (LKK Auto)
Subject: RE: 6971101554SG

Dear Carlor,

Noted on your email contents below.

Thank you.

Best regards,
Loh Chee Heng
AIG
Senior Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #08-16 Singapore(079120)
Tel +(65) 6419 1881
Chee-Heng.Loh@aig.com | www.aig.sg



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From: Jia Le (LKK Auto) [mailto:JiaLe@lkkauto.com]
Sent: Friday, 14 June 2019 12:29 PM
To: Loh, Chee-Heng <Chee-Heng.Loh@aig.com>
Subject: [EXTERNAL] RE: 6971101554SG

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

Dear Chee Heng,

Our surveyor have review the matter and confirm the re-finalise repair cost was consistent.

We have contacted insured and addressed his concern on the damages of parts.

Insured agree to settle at best and we will proceed to settle with TP.

Thank you.

Best Regards,

Carlton Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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

From: Loh, Chee-Heng [<mailto:Chee-Heng.Loh@aig.com>]

Sent: Tuesday, 14 May 2019 4:44 PM

To: CS A Team

Subject: 6971101554SG

Dear Sirs,

TP workshop forwarded LOD. We have uploaded into Merimen.

Karen informed that DV has been signed for this case. Kindly assist to look into the matter and follow up with Karen on the matter.

Case reopened in Merimen for your handling. Noted that insured disputing damages and there were parts highlighted by our in house surveyor which were not consistent. Your surveyor has tried to re-finalise repair cost but TP referred to solicitors. However, TP has now come back for direct settlement. Kindly look into the TPV damages for consistency.

Thank you.

WITHOUT PREJUDICE

Dear George,

As spoken earlier, attached LOD and DV for your reference.

Your assistant is highly appreciated.

Thanks & Best Regards,

Karen, on behalf of,

Chia Sin Muk (Mr)

m: (65) 9666 6556 | o: (65) 6452 3298 | f: (65) 6457 5776

EM-1 Auto Pte Ltd

Blk 8 #01-68 Sin Ming Industrial Estate Sector C Singapore 575643

Co. / GST Registration Number: 201316380R

Important: This email is confidential and may be privileged. If you are not the intended recipient, please delete it and notify us immediately; you should not copy or use it for any purpose, nor disclose its contents to any other person. Thank you.

Best regards,

Loh Chee Heng

AIG

Senior Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

AIG Building, 78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1881



Follow us:



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EM-1 AUTO PTE LTD

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C

#01-68 SINGAPORE 575643

Contact Number: 6452 3298 (O) 9666 6556 (H/P) 6457 5776 (F)

Email Address: em1autopteltd@gmail.com

COMPANY / GST REG. NO: 201316380R

M/S Ang Poi Moy

Proforma Invoice : 15/PI00835/3664TP

Date : 25-Jun-2015

AIG Asia Pacific Insurance Pte. Ltd.

Motor Claim Department

AIG Building

78 Shenton Way

#07-16

Singapore 079120

Date of Accident : 29-Sep-2014
Our Client's Vehicle Number : SGR 7068G
Vehicle Make / Model : Toyota Wish 1.8A
Your Insurer : SBU7878D

DESCRIPTION	SUB-AMOUNT	GST 7%	AMOUNT (SGD)
Lump Sum Repair Cost	5,000.00	350.00	5,350.00 SR
Loss of Rental (5 days @ \$100 per day)	500.00		500.00 ES
LTA Fee	5.00	0.35	5.35 SR

SGD (Five Thousand Eight Hundred Fifty-Five And Cents
Thirty-Five only)

GRAND TOTAL

5,855.35

Subject to 7% GST

350.35



Authorised Signature and Company Stamp

LETTER OF AUTHORISATION

ACCIDENT INVOLVING (any vehicle) SGR 7068G and SBU 7878D,
ON 29/09/14 ALONG Geylang East Ave 2 thrd Aljunied Crescent

I, Ang Poi May, NRIC No. / Company Reg. No.
S132587919 of (address) 71 Jalan Kemuning

Postal Code 769793, the registered owner (or authorised agent) of motor vehicle registration number
SGR 7068G hereby authorise your workshop EM-1 Auto Pte Ltd (Company/GST REG.No. : 201316380R)

Blk 8 #01-68 Sector C Sin Ming Industrial Estate Singapore 575643 to :-

1. Begin or commence repairs to my/our motor vehicle;
2. Start or initiate third party claims for damages incurred by me against third party(ies) responsible for the accident.
3. To instruct EM-1 Auto Pte Ltd on my/our behalf to negotiate a settlement with the third party and/ or his insurers as you deem fit.
4. To appoint vehicle surveyor on my/our behalf to determine reasonable costs of repair and period of repair.
5. To act on my/our behalf for any documents mailed to EM-1 Auto Pte Ltd by the third party and/or his insurers for the claim of my vehicle, if I am not contactable.

I am prepared to attend at my/our solicitors' office or to attend Court in connection with my/our claim, if necessary, I shall give my full co-operation and support for the claim for cost of repair and loss of use and shall keep you informed of any correspondences and/or summons that I may receive due to this action before agreeing to pay up or receive any monies due to this claim.

I authorise you to claim for the period of loss of use as specified by the motor surveyor or such shorter period due to accelerated work. I further authorise you to accelerate the repair period with overtime work and additional resource, I will pay you a reasonable amount to reflect the additional period of time to shorten.

I agree to keep you informed of any document(s), including cheques, mailed to me by third party and/or his insurers before taking any action. I also will not bank in any cheques issued by third party insurance and/or his insurers without the approval of EM-1 Auto Pte Ltd, and should I get approval from EM-1 Auto Pte Ltd to bank in the said cheques, I agree to pay EM-1 Auto Pte Ltd the full settlement amount as stated on the cheques within 5 working days.

Should my/our claim be partly successful or unsuccessful or cannot be proceeded with and/or if any judgement or settlement is not honoured or satisfied by third party, I/We:

1. Agree to pay you the sum of monies (as agreed) or as certified by the surveyor appointed, being the costs of repairs, survey fees and/or any other expenses reasonably incurred by you on my/our behalf. You may use the recovered amount from my claim for loss of us to partially offset the difference.
2. Agree to pay you such increased cost for additional resources and overtime work to shorten the period of repair.
3. Will pay for any shortfall that may result in the settlement amount.

In the event that EM-1 Auto Pte Ltd or the Repairer is compelled to enforce this undertaking, I/We agree that I/we shall pay on a full indemnity basis, the legal costs incurred by EM-1 Auto Pte Ltd or the Repairer.

Signature: X (Signature)

Company Stamp:
(if applicable)

Name: Ang Poi May
NRIC No: S132587919
Contact No: 91060101
Date: 29/09/14

Jia Le (LKK Auto)

From: Jia Le (LKK Auto)
Sent: Thursday, 13 June 2019 11:16 AM
To: ngs78@live.com.sg
Cc: Asher Sng (LKKAuto)
Subject: ACCIDENT INVOLVING SBU 7878D & SGR 7068G ALONG/AT GEYLANG EAST AVENUE 2 ON 29/09/2014

Our Ref: CC6/AIG14018698/M1da3q2-1

13 JUNE 2019

NG GHEE SOON
129 ELIAS TERRANCE
SINGAPORE 519837

Dear Sir/Madam,

ACCIDENT INVOLVING SBU 7878D & SGR 7068G ALONG/AT GEYLANG EAST AVENUE 2 ON 29/09/2014

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

We have received a claim from SGR 7068G against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour as it is head to rear collision. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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

Please call us if you have further queries.

Best Regards,

Carlton Chan | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749 5792 | email: Jiale@lkkauto.com | fax: 6741-4108

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



Auto
Consultants
Pte Ltd

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

Our Ref: CC6/AIG14018698/M1re3

31 OCTOBER 2014

NG CHEE SOON
129 ELIAS TERRACE
SINGAPORE 519837

Dear Sir/Madam,

ACCIDENT INVOLVING SBU 7878D & SGR 7068G ON 29.09.2014

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.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

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

Please call us if you have further queries.

Yours faithfully,

Kathy Lai
Case Handler
DID: 6841 2928
FAX: 6741 4108
EMAIL: kathylai@lkkauto.com

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

AUTHORIZATION TO ACT
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

I, Ang Poi Moy ("the third party claimant")
of 71 Jalan Kemuning 5769793 (address),
owner of SGR70086 (vehicle no.) hereby authorize
EM-1 AUTO PTE LTD

("the workshop") to act for me with respect to my claim for repair costs and/or
rental and/or loss of use ("claim") for my vehicle no. SGR70086 that was
damaged pursuant to the accident which occurred on 29/09/14 (date) along
Geylang East Ave 2 towards Aljunied Crescent (location)
involving vehicle no/s SBU7878D ("the accident").

I further authorize the workshop to settle the above mentioned claim in a
manner that they deem fit and the workshop is further authorized to receive
payment further to settlement of my claim with payment cheque/s being made in
favour of the workshop.

I further acknowledge that any settlement the workshop may reach on my
behalf is on a without prejudice and without admission of liability basis insofar
as the driver/owner/insurers of the other vehicle/s is concerned.

Date this 1 day of 10 (month) 20 14 (year)



Signed by "the third party claimant"



Signed by "the workshop"

RELEASE VOUCHER
(AIG Asia Pacific – EXPRESS THIRD PARTY CLAIM)

We/I, EM-1 AUTO PTE LTD ("the workshop") hereby confirm that we/I have reached an agreement with the appointed surveyor of AIG Asia Pacific Insurance Pte. Ltd. LKK AUTO CONSULTANTS PTE LTD ("name of surveyor") with respect to the amount claimed for S\$ 5350.00 (repair costs), S\$ 500.00 (loss of ~~use~~/rental) S\$ 5.35 (search fees) for vehicle no. SGR70686 that was damaged pursuant to the accident which occurred on 29/09/14 (date) along Gaylang East Ave 2-nels Aljunied Crescent (location) involving vehicle no/s SDU 7878D

This is pursuant to the inspection conducted on 1/10/2014 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner Ang Poi May ("third party claimant") of vehicle no. SGR70686 to make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify AIG Asia Pacific Insurance Pte. Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to costs of repairs and/or rental and/or loss of use pursuant to the damage to SGR70686 (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of any claim of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

Dated this 24th day of JUNE (month) 20 15 (year)



MCF

Signed by AIG appointed surveyor



Chopped & Signed by "the workshop"

EM-1 AUTO PTE LTD

BLK 8 SIN MING INDUSTRIAL ESTATE SECTOR C

#01-68 SINGAPORE 575643

Contact Number: 6452 3298 (O) 9666 6556 (H/P) 6457 5776 (F)

Email Address: em1autoteltd@gmail.com

COMPANY / GST REG. NO: 201316380R

TAX INVOICE

M/S AIG Asia Pacific Insurance Pte. Ltd.
Motor Claim Department
AIG Building
78 Shenton Way
#07-16
Singapore 079120

Invoice No : 15/00372/3664TP
Date : 16-Jul-2015

Tel No : 68412928
Attn : Miss Jas

Fax No : 67414108

Date of Accident : 29-Sep-2014
Our Client's Vehicle Number : SGR 7068G
Vehicle Make / Model : Toyota Wish 1.8A
Our Client / Owner Name : Ang Poi Moy

NO.	DESCRIPTION	AMOUNT (SGD)
1	Lump Sum Repair Cost	5,000.00 SR
	----- Last Item -----	
	SUB-TOTAL (at this time)	5,000.00
	Subject to 7% GST	350.00

SGD (Five Thousand Three Hundred Fifty only)

Jas 16/07/15

GRAND TOTAL
(at this time)

SGD 5,350.00



Authorised Signature and Company Stamp



RICA LEASING

PTE LTD

Cio Reg No. 200510430K

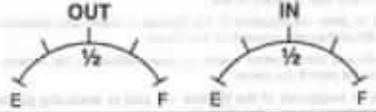
Registered Address:
126 Joo Seng Road #05-12 Cold Frg Industrial Building
Singapore 368355 Tel: 6552 8003 Fax: 6453 1409

Operation Address:
Blk 15 Sin Ming Industrial Estate #01-107 Singapore 575673
Mobile: 9818 8223

SGR70686 Toyota Wish.

VEHICLE RENTAL AGREEMENT

STA No. 21619


HIRER'S PARTICULAR Name : (as in I/C) <u>ANG POI MOY.</u> NRIC / PASSPORT No : <u>S1325879A</u> Address (Res) : _____ Name & Address of Employer : _____ Occupation : _____ Driving Exp : _____ D/L No : _____ D/L Type : Local/International Pass Date : _____ Date of Birth : _____ Tel : (O) _____ (R) _____ HP/PG : _____		Veh No : <u>SJA 8120K</u> Replace Veh No : _____ Mileage Out : _____ Mileage Out : _____ Make & Model <u>Toyota</u> Make & Model _____ Auto / Manual <u>Auto</u> Auto / Manual _____ OUT : Date <u>29/09/2014</u> OUT : Date _____ OUT : Time <u>1910hrs</u> OUT : Time _____	
ADDITIONAL DRIVER'S PARTICULARS Name : (as in I/C) <u>LIEN RENJIE</u> NRIC / PASSPORT No : <u>S8501439J</u> Pass Date : <u>15-09-2004</u> Date of Birth : <u>03-02-1985</u> Address (Res) : <u>71 JALAN KEMUNING 51769793</u> Tel: <u>9106 0101</u>		RENTAL CHARGES Daily <u>5 @ \$120/-</u> <u>600/-</u> Weekly <u>\$0</u> Monthly <u>\$0</u> Hours <u>\$0</u> Others <u>\$0</u> CDW <u>\$0</u> PAI <u>\$0</u> Delivery Service _____ SUB-TOTAL \$ <u>600/-</u>	
Refundable Deposit : _____ Cash/Nets/Cheque/VISA/MC Cards No : _____ (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES		OUT IN  EXTENSION _____ Collection Service _____ Misc: _____ ESTIMATED TOTAL RENTAL \$ _____ Sales Person Code : _____	
ACCESSORIES CHECK <input type="checkbox"/> Ashtray <input type="checkbox"/> Cig Lighter <input type="checkbox"/> S / Tyre <input type="checkbox"/> STD Tools <input type="checkbox"/> Jack <input type="checkbox"/> Hub Caps <input type="checkbox"/> Radio / Cass <input type="checkbox"/> CD/Cartridges <input type="checkbox"/> S / RIM		Hirer is responsible for the first <u>\$1,500</u> excess for collision / damage to first party. (i.e.) RICA LEASING PTE LTD Vehicle (including windscreen) and also first <u>\$1,500</u> excess for collision / damage to third party's vehicle for each and every accident / damage. Hirer's Signature _____ Addition Driver's Signature _____	

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving licence(s) is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

* IMPORTANT

- ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY RICA LEASING PTE LTD.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OR AUTHORIZED DRIVER :
 - shall report all accidents involving the said vehicle to the Owner immediately;
 - shall take immediate steps to complete and sign Form MAR 1 (Motor Accident Report Form) and do all other acts required in compliance with the "NON-INJURY MOTOR ACCIDENT REPORT SCHEME" (this form will be made available when the accident is report to the Owner);
 - shall report to the police within 24 hours from the occurrence, the following types of accidents :-
 - injury case;
 - non-injury case involving a Government vehicle, or damage to Government property;
 - non-injury case involving a foreign vehicle (to obtain their motor insurance policy, Passport No./Name of the driver, Vehicle number, Log card and Vehicle road tax information);
 - non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE-THE HIRER/DRIVER IS REQUIRED TO SIGN IN THE COLUMN "SIGNATURE OF HIRER/DRIVER" FAILING WHICH THE DAY AND TIME INSERTED BELOW SHALL BE DEEMED TO BE THE DAY AND TIME THE VEHICLE IS RETURNED TO RICA LEASING PTE LTD AND THE SAME SHALL BE ACCEPTED AS CONCLUSIVE EVIDENCE OF THE SAME AND SHALL NOT BE CHALLENGED OR QUESTIONED ON ANY ACCOUNT WHATSOEVER

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND	SIGNATURE OF HIRER/DRIVER
<u>04/10/14</u>	<u>1820hrs</u>					



RICA LEASING PTE LTD

126 Joo Seng Road #05-12 Gold Pine Industrial Building
Singapore 368355 Tel: 6552 8003 Fax: 6453 1409
Co Reg No. 200510430K

OFFICIAL RECEIPT

No. 17904

Date 4/10/14

Received from Ang Poi Moy

the sum of Dollars Six Hundred Only -

Being payment for STA 8120K 29/9/14 - 4/10/14 STA# 21619

☐ Cash

☐ Nets

☐ Cheque / Visa / Master

for RICA LEASING PTE LTD

\$ 600 ~~xx~~ ~~xx~~

Text size + -



Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

SGR 70686

Print Date/Time : 30 Sep 2014 / 15:40:33

Receipt Date/Time : 30 Sep 2014 / 15:40:33

Tax Invoice/Receipt

Receipt No. : ITNET-00000-140930-000790

Previous Receipt No. :

**S/N Item Description/
Business Transaction Reference
No.**

Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
-------------------------------	------------------------	------------------------------

As at 29 Sep 2014/14:50:00

INSURANCE CO. AIG ASIA PACIFIC INSURANCE PTE. LTD.

1 Insurance Enquiry - SBU7878D
Enquiry Fee
20140930153919219529

5.00	0.35	5.35
------	------	------

Sub-Total	5.00	0.35	5.35
-----------	------	------	------

Total Before Rounding	5.00	0.35	5.35
-----------------------	------	------	------

Rounding Difference			0.00
---------------------	--	--	------

Total Amount Payable			5.35
----------------------	--	--	------

Paid By

20140930153929759

Direct Debit: eNETS
Debit (Internet Banking)

5.35

Total			5.35
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Cash Change			0.00
-------------	--	--	------

Tendered Amount			5.35
-----------------	--	--	------

Excess Refundable Amount			0.00
--------------------------	--	--	------

THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.

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

Fastlane

CLAIM SUBFOLDER TRACKING














Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	02 Oct 2014 12:45 Edit Reg		01 Oct 2014 00:00 Edit Adj Rpt	S\$5,000.00 Edit Estimates	S\$5,000.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All					
CLAIM SUBFOLDER DETAILS [Created by adjuster]									
Insured:	NG GHEE SOON, ID: S1358606C								
Main Claimant:	ANG POI MOY, ID: S1325879A								
Vehicle Reg. No.:	SGR7068G	Date of Loss:	29/09/2014 14:00 - :59 [91 Months and 16 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 6971101554SG	Policy/Cover Note No.:	2100358402 (Comprehensive) Coverage: 18/12/2013 - 17/12/2014						
Vehicle Reg. No. (Insured):	S8U7878D	Policy No. (Claimant):	VPA/P1150335						
		Excess:							
Repairer:	Em-1 Auto Pte Ltd (HQ) Blk 8 Sin Ming Industrial Estate Sector C, #01-68, 575643 Sin Ming - Tel: 64523298								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (SG) - Tel: 65-6419-3000 ... [Handled by Pillai, Sherini - 6419-1767] Sherini.Pillai@aig.com								
Claimant's Insurer:	AXA Insurance Pte Ltd (HQ) - Tel: 6338 7288								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by MA CHIN FOOK] ... [Final Rpt due 17/06/2019]								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
<ul style="list-style-type: none"> AIG_SG (13/06/2019): Report Send Back Alerts - SGR7068G (TP) 									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

*SGR7068G (6971101554SG)
[SBU7878D]
TP
ANG POI MOY
Sep 29 2014 2:00PM
[NG GHEE SOON]
Em-1 Auto Pte Ltd

Upload Documents			Upload Photos			Compose New Letter			Upload Video			Upload Audio			View View in Browser		
Letters/Correspondences														1 per page		<input checked="" type="checkbox"/>	
No	Finalized On		LKK Auto Consultants Pte Ltd (HQ)											Thumbnail		Print	
1	(Draft)		Third Party Express Settlement – Payment Breakdown											1	Edit		
Photos/Images														3 per page		<input checked="" type="checkbox"/>	
No	Relabel/Reorder		LKK Auto Consultants Pte Ltd (HQ)											Thumbnail		Print	
1	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
2	03/10/14 17:04		Odometer Reading											1	Load JPG	<input checked="" type="checkbox"/>	
3	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
4	03/10/14 17:04		Chassis Number											1	Load JPG	<input checked="" type="checkbox"/>	
5	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
6	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
7	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
8	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
9	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
10	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
11	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
12	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
13	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
14	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
15	03/10/14 17:04		General View											1	Load JPG	<input checked="" type="checkbox"/>	
16	03/10/14 17:05		General View											1	Load JPG	<input checked="" type="checkbox"/>	
17	03/10/14 17:05		General View											1	Load JPG	<input checked="" type="checkbox"/>	
18	03/10/14 17:05		General View											1	Load JPG	<input checked="" type="checkbox"/>	
19	03/10/14 17:05		General View											1	Load JPG	<input checked="" type="checkbox"/>	
20	03/10/14 17:05		General View											1	Load JPG	<input checked="" type="checkbox"/>	
21	03/10/14 17:05		General View											1	Load JPG	<input checked="" type="checkbox"/>	
22	03/10/14 17:05		General View											1	Load JPG	<input checked="" type="checkbox"/>	
23	03/10/14 17:05		General View											1	Load JPG	<input checked="" type="checkbox"/>	
24	03/10/14 17:05		General View											1	Load JPG	<input checked="" type="checkbox"/>	
25	15/06/15 11:41		Reinspection Photo											1	Load JPG	<input checked="" type="checkbox"/>	
26	15/06/15 11:41		Reinspection Photo											1	Load JPG	<input checked="" type="checkbox"/>	
27	15/06/15 11:41		Reinspection Photo											1	Load JPG	<input checked="" type="checkbox"/>	
28	15/06/15 11:41		Reinspection Photo											1	Load JPG	<input checked="" type="checkbox"/>	
29	15/06/15 11:41		Reinspection Photo											1	Load JPG	<input checked="" type="checkbox"/>	
30	15/06/15 11:41		Reinspection Photo											1	Load JPG	<input checked="" type="checkbox"/>	
31	15/06/15 11:41		Reinspection Photo											1	Load JPG	<input checked="" type="checkbox"/>	
32	15/06/15 11:41		Reinspection Photo											1	Load JPG	<input checked="" type="checkbox"/>	
33	15/06/15 11:41		Reinspection Photo											1	Load JPG	<input checked="" type="checkbox"/>	
34	15/06/15 11:41		Reinspection Photo											1	Load JPG	<input checked="" type="checkbox"/>	

Letters/Correspondences			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
				<input checked="" type="checkbox"/>
Documentation			1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	03/10/14 16:52	TP Estimate	 Load PDF	
2	03/10/14 16:52	TP GIA Report	 Load PDF	
3	07/04/16 11:57	LTA SEARCH	 Load PDF	
4	07/04/16 11:57	LETTER TO OI	 Load PDF	
5	07/04/16 11:57	RENTAL RECEIPT	 Load PDF	
6	04/07/19 15:14	WORKSHOP INVOICE	 Load PDF	
7	04/07/19 15:14	AUTHORISATION TO ACT FORM	 Load PDF	
8	04/07/19 15:14	Release Voucher	 Load PDF	
9	04/07/19 15:14	RENTAL RECEIPT	 Load PDF	
10	04/07/19 15:14	LETTER TO OI	 Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	02/10/14 16:52	OI GIA REPORT	 Load PDF	
2	14/05/19 16:22	repair invoice, LOA, DV	 Load PDF	
3	14/05/19 16:26	LOD	 Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ) <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>			
Show Remarks To: <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM _____

**AIG THIRD PARTY EXPRESS SETTLEMENT
FOR ACCIDENTS ON OR AFTER 1ST JUNE 2008
(PAYMENT BREAKDOWN)**

Vehicle No:	SBU7878D (Insd veh)	Model:	TOYOTA WISH 1.8 (A)
	SGR7068G (TP veh)		
Date of Accident:	29/09/2014		

Global Sum Settlement	:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Repair Estimate	:	\$	14,349.13
Final Repair Cost	:	\$	5,350.00
Loss of Use	:	\$	days at \$0.00 per day
Rental (if any)	:	\$	500.00 5 days
LTA / GIA Search Fee	:	\$	5.35
Others:	:	\$	0.00
	:	\$	
Final Settlement Sum	:	\$	5,855.35

Is Third Party Workshop GIA Registered? ☐ YES ☒ NO (Kindly indicate below)

A) For **Non GIA Registered Workshop:** Agreed Liability _____ 100 _____ (%)

B) For **GIA Registered Workshop:** BOLA Applicable: Yes/ No BOLA Scenario No: _____

BOLA Liability: _____ (%) Assessed Liability (*): _____ (%)

* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks _____

Payment Instruction: Payee's Breakdown			
1)	Em-1 Auto Pte Ltd	:	\$ 5,855.35
2)		:	\$
3)		:	\$
4)		:	\$

JOANNE LEE KHANG MIN

04 Jul
2019

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report; Medical Report/ Bill (if any))

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: CC6/AIG14018698/M1DA3Q2-1

Date: 04/07/2019

REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 2100358402
Claimant Vehicle No : SGR7068G **Insured Vehicle No :** SBU7878D
 Date of Loss: 29/09/2014 Nature of Claim: TP Claim No: 6971101554SG

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: **SGR7068G**
 Make & Model: TOYOTA WISH, 1.8 (A) Engine No: 1ZZ2833067
 Reg. Date: 13/02/2007 (Man. Year: 2006) Chassis No: ZNE100353149
 Colour: Silver Odometer: 190357 km
 Engine Capacity: 1794 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: 195/65 R15 Rear Tyre Size: 195/65 R15
 Front Left Side: Hankook 8 mm Rear Left Side: Hankook 8 mm
 Front Right Side: Hankook 8 mm Rear Right Side: Hankook 8 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	10,400.40	4,346.50	6,053.90	58.21
Miscellaneous Items	0.00	0.00	0.00	
Labour	3,010.00	2,070.00	940.00	31.23
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$)	13,410.40	6,416.50	6,993.90	52.15
Approved Total (Overridden) (S\$)		5,000.00		
(S\$)	13,410.40	5,000.00	8,410.40	62.72
+ GST 7.00/7.00% (S\$)	938.73	350.00	588.73	62.72
Nett Amount (S\$)	14,349.13	5,350.00	8,999.13	62.72
+ Car Rental (5.0 x S\$100.00/day) (S\$)		500.00		
+ Doc/Search Fee (S\$)		5.35		
Nett Liability (S\$)		5,855.35		

INSPECTION

Date of Assignment: 01/10/2014
 Date Inspected: 01/10/2014 Inspected At: Em-1 Auto Pte Ltd (HQ)
 Blk 8 Sin Ming Industrial Estate Sector C,

#01-68
Singapore 575643

Estimated Period of Repair: 6.0 days

Adjuster: MA CHIN FOOK

Manager: CHAN JIA LE

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		*TAIL GATE (BENT)	Not Consistent With The Impact	1,298.50 F	*-FL
2	1		*TAIL GATE BADGE (NECESSARY)	Not Consistent With The Impact	62.90 F	*-FL
3	1		*TAIL GATE OUTER CHROME MOULDING	Not Necessary	339.60 F	*-FL
4	1		*SET TAIL GATE OUTER CHROME MOULDING CLIP	Not Necessary	30.00 F	*-FL
5	2		*TAIL GATE NO .PLATE LAMP	Serviceable	130.40 F	*-FL
6	1		*TAIL GATE W/SCREEN MOULDING	Not Necessary	224.00 F	*-FL
7	1		*TAIL GATE W/SCREEN INNER SEAL	Not Necessary	50.00 F	*-FL
8	1		*SET TAIL GATE W/SCREEN CLIP	Not Necessary	30.00 F	*-FL
9	1		*TAIL GATE INNER LOCK	Jammed / Bent	596.30 F	*596.30 FL
10	1		*TAIL GATE LOCK CATCH	Repair	38.20 F	*-FL
11	1		*TAIL GATE W/STRIP	Distorted	329.10 F	*329.10 FL
12	1		*TAIL GATE INNER TRIM	Serviceable	680.10 F	*-FL
13	1		*SET TAIL GATE INNER TRIM CLIP	Necessary	40.00 F	*30.00 FL
14	1		*TAIL GATE HANDLE HOLDER	Serviceable	46.10 F	*-FL
15	2		*TAIL GATE HINGE	Serviceable	136.40 F	*-FL
16	2		*TAIL GATE ABSORBER	Serviceable	493.00 F	*-FL
17	1		*REAR BUMPER	Deformed	526.70 F	*526.70 FL
18	2		*REAR BUMPER SIDE RETAINER	Distorted	116.20 F	*116.20 FL
19	1		*SET REAR BUMPER CLIP	Necessary	50.00 F	*30.00 FL
20	1		*REAR BUMPER DAMPER	O/S Bent / N/S Serviceable	130.40 F	*65.20 FL
21	1		*REAR BUMPER REFLECTOR	N/S Serviceable / O/SDistorted	196.00 F	*98.00 FL
22	1		*TAIL LAMP	O/S Cracked / N/S Serviceable	924.60 F	*463.30 FL
23	2		*TAIL LAMP INNER SEALER	Necessary	60.00 F	*30.00 FL
24	2		*SET TAIL LAMP CLIP	Necessary	50.00 F	*30.00 FL
25	2		*TAIL LAMP BOTTOM RETAINER	Distorted	84.00 F	*84.00 FL
26	1		*END PANEL (OUTER)	Dented	457.60 F	*457.60 FL
27	1		*END PANEL (INNER)	Dented	412.20 F	*412.20 FL
28	1		*END PANEL TOP TRIM	Distorted	460.30 F	*460.30 FL
29	1		*SET END PANEL TOP TRIM CLIP	Necessary	30.00 F	*30.00 FL
30	1		*REAR FENDER INNER TRIM RH	Torn	690.50 F	*690.50 FL
31	1		*SET REAR FENDER INNER TRIM CLIP	Necessary	40.00 F	*40.00 FL
32	1		*REAR EXHAUST SILENCER	Bent	852.60 F	*852.60 FL
33	2		*REAR EXHAUST MOUNTING	Not Necessary	90.40 F	*-FL
34	1		*REAR EXHAUST GASKET	Not Necessary	62.20 F	*-FL
35	1		*REAR EXHAUST HEAT PLATE	Serviceable	142.10 F	*-FL
36	1		*REAR NO PLATE W/COVER	Serviceable	70.00 FS	*-FS
37	1		*REAR W/SCREEN SEALANT	Necessary	60.00 FS	*40.00 FS
38	1		*SET REVERSE SENSOR	Shorted	250.00 FS	*220.00 FS
39	1		*SET WATER PROOF SEALER	Necessary	120.00 FS	*80.00 FS

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

Sub Total (\$\$) 10,400.40 5,682.00
 - List Item Discount on L Items 0.00/25.00% (\$\$) 0.00 1,335.50

Total Parts (\$\$) 10,400.40 4,346.50

Report was unsubmitted during this print-out.

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
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	PANEL BEATING	New	1,400.00	800.00
2	SPRAY PAINTING	New	900.00	800.00
3	ANTI RUST	New	100.00	40.00
4	CHECK WIRING	New	50.00	30.00
5	REMOVE AND INSTALL REAR W/SCREEN	New	140.00	120.00
6	REMOVE AND INSTALL TAIL GATE PART	New	90.00	60.00
7	REMOVE AND INSTALL CARPET AND SEAT	New	120.00	80.00
8	REMOVE AND INSTALL REVERSE SENSOR	New	90.00	60.00
9	REMOVE AND INSTALL REAR EXHAUST	New	120.00	80.00
Gross Labour Cost (S\$)			3,010.00	2,070.00

Report was unsubmitted during this print-out.

< END OF ESTIMATES >