

REF: CS/A/G/90/2031 / 641322

Special Instructions:

7/s: \$6650.00

Third Parties:

Claimant

Surveyor: Absolute Appraisal

Workshop: Eng shirley Mechanical

From (Person): Lee Ming Yao of Ala Date/Time: 8/7/2019
Estimated Cost: _____ Bill to: _____

OD/TP Re-inspection / Evaluation

To Inspect Vehicle No: SLQ 492G Insured: SLR 9138Y

at Workshop m/s Eng Shing Mechanical
of 160 Sin Ming Drive # 06-21

Policy No: _____ Claim No: 055250046759-003

Sum Insured: _____ Excess: _____

Make of Veh: _____
(Client's Request) _____

(Client's Record)

1010712019 @ 11:30am

H.O.D, Enrolment/Date:

Date/Time: _____ Person Contacted: _____ Vehicle IN / OUT _____

Date/Time: 1/2/12 Confirmed with _____ Final Fig _____, _____ days (Red S _____ / _____ %; Original 8 days)

Date/Time: 12/3/19 Submit Final Fig 3850, 5 days (Red S 28.79, 142%; Original 8 days)

[illegible]

RECEIVED 12 JUL 2019

Para(1) : Parts found not replaced	(To highlight R or UB , LR , Etc)
------------------------------------	---

Para(2) : Comments on consistency of damages (Parts Not Consistent : NC)
--

Para(3) : Nett Value

Market Value : _____

Salvage Value : _____

Nett Value : _____

Inspected/
Evaluated by:

Fee Charged.

Date: _____

Basic & Add

200

Transport

Photos

Others

Total

200

1) Date/Time 12/2/19 File Pass to huan

2) Date/Time

File Return to

3) Date/Time _____ File Pass to _____

4) Date/Time

File Return to

5) Date/Time _____ File Pass to _____

6) Date/Time

File Return to

Nivitha (LKK Auto)

From: Lee, Ming-Yao <MingYao.Lee@aig.com>
Sent: Monday, 8 July 2019 3:59 PM
To: Oracle Law Corp
Cc: Admin-D (LKKAuto); assignments
Subject: RE: OLC REF: SB/PO/Acc/2019-8940 // AIG REF: 05525004675G-003 |

Without Prejudice

Hi Pauline,

Content noted. Surveyor will confirm on the appointment.

Bv copy to LKK Auto Consultants Pte Ltd,

Kindly refer to email below and confirm appointment. Supporting documents will be submitted in separate email.

Thank You.

Regards,
Lee Ming Yao (Ming Yao)
AIG
Company Claims Department
Claims AIG - Singapore Insurance Pte Ltd

78 Shenton Way #04-18 Singapore 079120

Tel: 65 6341 1000

Ming-Yao.Lee@aig.com | www.aig.sg

From: Oracle Law Corp [mailto:mail@oraclelaw.sg]
Sent: Monday, July 08, 2019 3:55 PM
To: Lee, Ming-Yao
Subject: [EXTERNAL] RE: OLC REF: SB/PO/Acc/2019-8940 // AIG REF: 05525004675G-003 |

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

IMMEDIATE ATTENTION

Dear Ming-Yao,


ACCIDENT INVOLVING SLQ 492G & SLR 9138Y ON 7TH MARCH 2019

1. We refer to telephone conversation this afternoon.
2. We write to inform you that our client's vehicle registration no. SLQ 492G is available for re-survey on **Wednesday, 10th July 2019 at 11.30 a.m.**. Kindly arrange with your appointed assessor to attend at Eng Shing Mechanical Works located at No. 160 Sin Ming Drive #06-21 Sin Ming Autocity Singapore 575722 and liaise with one Mr Tan for the purpose of conducting the said re-survey.
3. In the meantime, we write to confirm that you will make a total payment of S\$60.00 downtime fees. Kindly note that we have our client's instructions to claim for further down-time in the event your appointed assessor fails to

arrive or fails to arrive punctually or at the said venue on the said scheduled date and time without giving us prior notice and you wish to re-schedule another date for a re-survey.

Regards

Pauline Ong

 Oracle Law Corporation

• LAGRODITTEA-0001108 • L1EMJGEL0001 NDC 2009040172

2007 SCPTING PT. 12.11

Eng Area: 000-33457714, 158929

Telephone: 65-3-8100, 71101111; 6538 1160

IMPORTANT NOTICE:

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

PHOTOCOPY

A NO. 21982

Reg. No. 34823200P

12/14/19

Authorised Signature



ABSOLUTE APPRAISAL SERVICES PTE LTD **PHOTOCOPY**
LOSS ADJUSTERS & MOTOR APPRAISERS
160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722
Mobile: 9688-0413 Fax: 6266-7396
Email: absolute.app.svcs@gmail.com

Invoice

Customer: Lim Siew Siew Valerie
C/o: 717 Clementi West Street 2 #14-103
Singapore 120717

Date: 29.03.2019

Invoice No: NS-2019-104

Description		Amount
Vehicle No:	SLQ492G	
Make & Model:	Kia Cerato K3 (A)	
Our reference:	AAS/2019/104	
Services rendered for appraiser / inspection report		
Survey Fee		
Photographs		
Transport Fees		
Re-inspection Fees		
SGD Dollar : Six hundred forty four dollar only	Total:	SGD \$ 644.00

Notes:

All cheques payment should be crossed and made payment to "Absolute Appraisal Services Pte Ltd"

Please indicate our "Invoice No." on the reverse side of the cheque.

Please do not hesitate to contact us should you have any enquires.



Absolute Appraisal Services Pte Ltd



ABSOLUTE APPRAISAL SERVICES PTE LTD
LOSS ADJUSTERS & MOTOR APPRAISERS
160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722
Mobile: 9688-0413 Fax: 6266-7596
Email: absolute.app.svcs@gmail.com

Vehicle Inspection Report

To: Lim Siew Siew Valerie	Date of report: 29.03.2019
C/o: 717 Clementi West Street 2 #14-103	Date of request: 11.03.2019
Singapore 120717	Date of inspection: 11.03.2019
	Date of accident: 07.03.2019
Report No: AAS/2019/104	Claim type: Third Party Claim

Particulars of affected vehicle:

Registration no: SLQ492G	Odometer: 29353 km
Make/Model: Kia Cerato K3 (A)	Engine Capacity: 1591 cc
Year of registration: 2017	Engine no: G4FGGH636818
Colour: Metallic Red	Chassis no: KNAFJ411MJ5725371

Condition of tires:

Front Left: 6mm	Front Right: 6mm
Make: Nexen	Make: Nexen
Rear Left: 6mm	Rear Right: 6mm
Make: Nexen	Make: Nexen

Type of road wheel: Alloy (The above represent the remaining life of the tire thread)

Pre-accident condition (Static tests only)

General Bodywork	: Good
Paintwork	: Good
Handbrake	: In order
Footbrake	: In order
Steering	: In order
Apparent engine modification	: Nil

The Assignment

The inspection was conducted at M/s. Eng Shing Mechanical Works
160 Sin Ming Drive #06-21
Sin Ming AutoCity (S) 575722

(Subsequent inspection was conducted)

Assessment

Repairer's estimate:	\$ 11,118.97
Revised estimate:	\$ 8,330.17
Recommended reserve:	\$ 6,650.00 (Lump sum)

Estimated normal duration of repairs : 8 Working days



ABSOLUTE APPRAISAL SERVICES PTE LTD
LOSS ADJUSTERS & MOTOR APPRAISERS
160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722
Mobile: 9688-0413 Fax: 6266-7396
Email: absolute.app.svcs@gmail.com

Vehicle No: SLQ492G

Report No: AAS/2019/104

W/O PREJUDICE

Point of impact

At the rear portion.

General description of damages

The boot lid, tail lamps, rear bumper, rear bumper lower, rear end panel, etc.

Other parts were also found damaged. (See schedule for details)

Recommendation

The estimate cost of repair submitted by M/s Eng Shing Mechanical Works as per schedule attached have been revise and scrutinize. We list the breakdown of our findings and recommendation as per attached.

Our adjusted amount for the cost of repair is SGD \$8,330.17

Conclusion

The repairer has agreed to undertake the repair at a lumpsum of SGD \$6,650.00

Under normal circumstances, the repair of the damaged vehicle should be completed within a reasonable period of 8 working days.

We have **Not Authorised** and/or instruction to the repairer to proceed with the repairs. This inspection was conducted entirely on a '**Without Prejudice**' basis.

We are pleased to advise that the inspection was carried out accordingly and hereby submit our appraisal report which includes 74 photographs.

Your Faithfully
Absolute Appraisal Services Pte Ltd



Nicky Seah
Automobile Appraiser
MSAAA / MSMCTA



ABSOLUTE APPRAISAL SERVICES PTE LTD LOSS ADJUSTERS & MOTOR APPRAISERS

160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722

Mobile: 9688-0415 Fax: 6266-7396

Email: absolute.app.svcs@gmail.com

Vehicle No: SLQ492G

Report No: AAS/2019/104

Appraisement Schedule

S/N	Parts Description	Qty	Condition		Repairer's Est	Revised Est
1	Boot lid	1	Dented/Distorted		\$ 1,370.00 <i>49.3</i>	\$ 1,370.00 ✓
2	Boot lid emblem	1	Necessary		\$ 61.00	\$ 61.00 ✓
3	Boot lid nameplate 'Cerato'	1	Necessary		\$ 60.30 <i>46.2</i>	\$ 60.30 ✓
4	Boot lid nameplate 'K3'	1	Necessary		\$ 42.00 <i>30.8</i>	\$ 42.00 ✓
5	Boot lid badge 'C&C'	1	Necessary		\$ 60.00	\$ 60.00 ✓
6	Boot lid lamp LH/RH	2	Serviceable	\$ 730.00	\$ 1,460.00	- <i>NN</i>
7	Boot lid lock	1	Distorted		\$ 384.00	\$ 384.00 <i>X NN</i>
8	Boot lid striker	1	Serviceable		\$ 50.00	- <i>NN</i>
9	Boot lid weather-strip	1	Necessary		\$ 186.00 <i>132</i>	\$ 186.00 ✓
10	Tail lamp LH/RH	2	Cracked <i>RH, LH - 44</i>	\$ 798.00	\$ 1,596.00 <i>68</i>	\$ 1,596.00 ✓
11	Tail lamp clips	2	1pc Broken	\$ 7.00	\$ 14.00	\$ 7.00 <i>X NN</i>
12	Rear bumper	1	Dented		\$ 680.00	\$ 680.00 ✓
13	Rear bumper lower	1	Dented		\$ 370.00	\$ 370.00 ✓
14	Rear bumper reflector LH/RH	2	Serviceable	\$ 65.00	\$ 130.00	-
15	Rear bumper undercover	1	Serviceable		\$ 70.00	-
16	Rear bumper reinforcement	1	Dented/Cracked		\$ 381.00 <i>313</i>	\$ 381.00 ✓
17	Rear bumper reinforcement bracket LH/RH	2	Dented	\$ 94.00	\$ 188.00	\$ 188.00 <i>X NN</i>
18	Rear bumper lower bracket	3	Distorted	\$ 14.00	\$ 42.00	\$ 42.00 ✓
19	Rear bumper retainer LH/RH	2	Cracked	\$ 55.00	\$ 110.00 <i>76</i>	\$ 110.00 ✓
20	Rear end panel	1	Dented		\$ 574.00	\$ 574.00 <i>X Repn</i>
21	Rear end panel trim	1	Serviceable		\$ 90.00	-
22	Spare tyre cover	1	Serviceable		\$ 225.00	-

10%
3436.5
3093.24

Total:	\$ 8,143.30	\$ 6,111.30
-10%	\$ 814.33	\$ 611.13
List total:	\$ 7,328.97	\$ 5,500.17

1	Boot lid trim clips	1set	Necessary		\$ 50.00	\$ 30.00 ✓
2	Reverse sensor	1set	Malfunctioned		\$ 300.00	\$ 250.00 <i>200</i>
3	Rear bumper clips	1set	Necessary		\$ 50.00	\$ 50.00 ✓
4	Joint sealant	1	Necessary		\$ 60.00	\$ 40.00 <i>X NN</i>

Special nett total:	\$ 460.00	\$ 370.00
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280

Parts Total:	\$ 7,788.97	\$ 5,870.17
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ABSOLUTE APPRAISAL SERVICES PTE LTD
LOSS ADJUSTERS & MOTOR APPRAISERS

160 Sin Ming Drive #05-16 Sin Ming AutoCity (S) 575722

Mobile: 9688-0413 Fax: 6266-7396

Email: absolute.app.svcs@gmail.com

Vehicle No: SLQ492G

Report No: AAS/2019/104

S/N Labour Description

Repairer's Est Revised Est

1	Remove & refit rear trimmings.	\$ 80.00	\$ 60.00 ✓
2	Transfer boot lid fittings.	\$ 100.00	\$ 80.00 60
3	Renew reverse sensor.	\$ 100.00	\$ 50.00 40
4	Anti rust on rust affected area.	\$ 100.00	\$ 40.00 ✓
5	Check all lightings & wirings for proper function.	\$ 50.00	\$ 30.00 ✓
6	To renew damaged parts. Repair, reform, realign all damaged area.	\$ 1,400.00	\$ 1,000.00 600
7	To conduct spray painting on replacement & affected area.	\$ 1,500.00	\$ 1,200.00 600
Labour Total:		\$ 3,330.00	\$ 2,460.00

Grand Total: \$ 11,118.97 \$ 8,330.17 1430

The final adjusted lump sum amount is \$6,650.00

Under normal circumstances, the repair should be completed within a reasonable period of 8 working days.

74 Photographs were taken at the time of inspection.

4803.21
20% = 3850.

Disclaimer: This report is intended for the exclusive use of the address solely in relation to the loss occurrence in which the assessed vehicle involved. No liability or responsibility whatsoever shall be held by Absolute Appraisal Service Pte Ltd for any reliance on this report by any third party.

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	07/03/2019 12:47
Date Of Accident	07/03/2019 07:40
Exact Location Of Accident	WEST COAST HIGHWAY
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLQ492G
Insured/Policyholder	
Name Of Registered Owner	LIM SIEW SIEW, VALERIE
NRIC No	S7726610J
Email Address	XIAOMU077@GMAIL.COM
Mobile Phone No	(LOCAL) +65-97651387
Alternative Phone No	Office-97651387

Vehicle Particulars

Manufacturer	KIA
Model	FORTE K3 1.6A
Exact Purpose for which vehicle was being used at time of accident	
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

Insurance Company

Name of Insurance Company	SOMPO INSURANCE SINGAPORE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	D18MTPV01009949
Cover Note Number	27/06/2018-26/06/2019

Driver

Name of Driver	LIM SIEW SIEW, VALERIE
NRIC No	S7726610J
Date Of Birth	31/08/1977
Occupation	INDOOR
Date Of Driving Pass	23/09/1997
Driving Experience	21 YEARS AND 5 MONTHS

Gender	FEMALE
Mobile Number	(LOCAL) +65-97651387
Fax Number	
Contact Number	OFFICE-97651387
Email Address	XIAOMUO77@GMAIL.COM
Address	BLK 717 CLEMENTI WEST STREET 2 14-103
Postcode	120717
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

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

Other Information

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

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

REFER TO ATTACHMENT

Attachment(s)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SCR9138Y
Vehicle Make/Model/Colour	MERCEDES BENZ (B)
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	JACQUELINE CHANG
NRIC/Passport Number	S1684908A

Contact Number	96326989
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	

Sketch Plan

SKETCH PLAN

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4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident [all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"], the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature
Date & Time: 7/3/19

12:45pm

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

Reporting Centre Personnel's Signature
Name:
NRIC/ID No:

I stopped at a bus terminus. The other

[illegible]

<p>You had been advised by workshop that in the event that you wish to claim against your own policy (OD claim), there is a Fourteen (14) days clause whereby the claim must be made within the stipulated timeframe from the day of occurrence.</p>	Reporting Only
	Claim OD
	Claim TP
	<input checked="" type="checkbox"/> Claim OD <input type="checkbox"/> TP at other workshop

Claim 00 (TP at other workshop)

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

h

12:45pm

2

REPUBLIC OF SINGAPORE
IDENTITY CARD NO. S7726610J



Name
LIM SIEW SIEW, VALERIE
(LIN XIUXIU, VALERIE)
林秀秀
Race
CHINESE
Date of Birth
31-08-1977
Sex
F
Country of Birth
SINGAPORE

3726610J

REPUBLIC OF SINGAPORE DRIVING LICENCE

Identity Number: S7726610J



NAME: LIM SIEW SIEW, VALERIE
(LIN XIUXIU, VALERIE)
Date of Birth: 31 Aug 1977
Valid From: 02 Jul 2003

1000619479E

3726610J



APC No: S7726610J



Motor Group: B+ Date of issue: 27-09-2000

APT BLK 717 CLEMENTI WEST STREET 2 #14-103
SINGAPORE 120717

NRIC No: S7726610J Date: 03/07/2008 No: 5998092

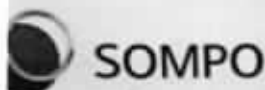
YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSES:

Class 3 Motor Cars and Motor Tractors the weight of which unladen does not exceed 2500 kilograms 22 Sep 1997

NP 436A

1000619479E

CERTIFICATE OF INSURANCE

**Sompo Insurance Singapore Pte. Ltd.**

50 Raffles Place, #05-01/06 Singapore Land Tower, Singapore 048623
Tel: 6461 6555 | Fax: 6221 3302 | Website: www.sompo.com.sg
Co. Reg. No.: 198905490E | GST Reg. No.: M200903196

PRIVATE CAR POLICY SCHEDULE

Intermediary Code : 11F02505

Policy No. : D18MTPV01009949

This Schedule is issued in accordance and should be read in conjunction with the terms, conditions and exceptions of the PRIVATE CAR Policy wordings, ref. MTP.27

Insured : LIM SIEW SIEW VALERIE
Address : BLK 717 CLEMENTI WEST STREET 2
#14-103
SINGAPORE 120717

Business/Profession : TEACHER

INSURED DETAILS

Date of Birth & Age : 31 AUG 1977 & 40 years old
Driving Experience in Singapore : 20 years
Identification Type : NRIC(Singaporean)
Martial Status : SINGLE
Gender : Male
Identification No. : S7726610J

Period of Insurance : 27 JUNE 2018 00:00 TO 26 JUNE 2019 23:59
Persons or Classes of Persons entitled to drive : Refer to Certificate of Insurance
Limitations as to use : Refer to Certificate of Insurance

VEHICLE DETAILS

Vehicle Registration No. : SLO482G
Chassis No. : KNAFJ411MJ5725371
Engine No. : G4FGG8636818
Vehicle Make & Model : KIA FORTE K3 1.6
Cc : 1591
Type of Body : SALOON
Year of Registration : 2017
Seating Capacity : 5
(including driver)
Estimated value of Vehicle : Market value at time of loss
Hire Purchase Owner : NIL

PREMIUM DETAILS

Premium	1,555.00
Less No Claim Discount (50%)	(777.50)
Less Offence free Discount (5%)	(38.88)
Total	\$5 738.62
GST	\$5 51.7
Premium (incl. GST)	\$5 790.32

Coverage : Comprehensive - ExcelDrive PRESTIGE
Excess : \$ 500 - Section I
(Waived up to \$51,000 if accident repair is done at ExcelDrive Workshops for the first claim per policy year)
Voluntary Excess : N/A
Additional Excess :
Named Young and/or Inexperienced Drivers or Elderly Drivers - \$1,500
Un-named Young and/or Inexperienced Drivers or Elderly Drivers - \$3,000
Un-named All Other Drivers - \$500

The terms shall be defined as follows:

"Young Drivers" shall be defined as drivers (including the insured) who are below 25 years old.
"Inexperienced Drivers" shall be defined as drivers (including the insured) who have less than 2 years of driving experience in Singapore.
"Elderly Drivers" shall be defined as drivers (including the insured) who are above 70 years old.

Paragraph 2 of Endorsement E in the policy will not apply to insured's spouse provided he/she is 25 years old & has been 3 or more years driving experience.

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	07/03/2019 10:33
Date Of Accident	07/03/2019 07:40
Exact Location Of Accident	ALONG WEST COAST HIGHWAY
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SCR9138Y
Insured/Policyholder	
Name Of Registered Owner	CHANG PUI YOOK
NRIC No	S1684990A
Email Address	NOEMAIL
Mobile Phone No	(LOCAL) +65-96326989
Alternative Phone No	Office-96326989

Vehicle Particulars

Manufacturer	MERCEDES-BENZ
Model	E200

Exact Purpose for which vehicle was being used at time of accident

Are you claiming under your own insurance policy for repair to your vehicle? YES

If No, Please state action to be taken

Vehicle Category	PRIVATE CAR
------------------	-------------

Insurance Company

Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	2100247927-08
Cover Note Number	

Driver

Name of Driver	CHANG PUI YOOK
NRIC No	S1684990A
Date Of Birth	23/02/1965
Occupation	INDOOR
Date Of Driving Pass	03/10/1989
Driving Experience	29 YEARS AND 5 MONTHS

Gender	FEMALE
Mobile Number	(LOCAL) +65-96326989
Fax Number	
Contact Number	OFFICE-96326989
EMail Address	NOEMAIL
Address	99 NAMLY AVENUE
Postcode	267668
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

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

Other Information

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

Details of Police Action

Was the accident reported to the police?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

I WAS DRIVING MY CAR ALONG WEST COAST HIGHWAY. AS I AM APPROACHING THE JUNCTION OF PASIR PANJANG MARKET. CAR B (SLQ492G) INFRONT OF ME SUDDENLY JAMMED BRAKE AND STOPPED. I STEPPED ON MY BRAKE BUT STILL COLLIDED ONTO THE REAR PORTION.

Attachment(s)

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

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SLQ492G
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	VALERIE LIM
NRIC/Passport Number	S7726610J

Contact Number
Address
Postcode
Insurance Company Name
Nature Of Damage
No. Of Passenger (Including Driver)

Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any willful misrepresentation or withholding of material facts may allow insurance companies to reassess policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**
 - i. I understand, acknowledge, agree and consent that:
 - a. My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "Personal Information") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "Insurers"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - i. processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - ii. investigating the accident and/or my claims;
 - iii. carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - iv. administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - v. complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "Purposes").
 - b. all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
 - c. my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes;
 - d. my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims;
 - e. the information so collected under (d) above may be shared / disclosed:
 - i. to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated; or
 - ii. for complying with requirements under any regulations, laws or court orders.

Policyholder's Signature
Date & Time: 07/03/2019 0946

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

Kerlyn Ong Kai Li
DID : 6771 4420 HP : 9186 5113
Email : kerlyn.ong@cyclocarriage.com.sg
Cyclo & Carriage Industries Pte Ltd
Customer Service Centre - Parkway Loop
Name: KERLYN
NRIC/IN No.:

SKETCH PLAN

A: SCR913BY

B: SLB4926



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT


I WAS DRIVING MY CAR (SCR913BY) ALONG WEST COAST HIGHWAY. AS I AM APPROACHING THE JUNCTION OF PASIR PANJANG MARKET, VEHICLE B (SLB4926) IN FRONT OF ME SUDDENLY JAMMED BRAKE AND STOPPED. I STEPPED ON MY BRAKE BUT STILL COLLIDED ONTO THE REAR PORTION.

DECLARATION

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

Please note that you have 14 calendar days to revert and file the claim under your own policy. Failing to do so, your insurance company will not allow nor accept the claim.

(Please contact your insurance company for any further details)


Policyholder's Signature
Date & Time: 07/03/2019 0946

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

Kerlyn Ong Kai Li
DID : 6771 4420 HP : 9186 5113
Email : kerlyn.ong@cyclocarriage.com.sg
Cycle & Carriage Industries Pte Ltd
Customer Service Centre - Pasir Panjang
Reporting Centre Personnel's
Name: KERLYN
NRIC/FIN No.:



CERTIFICATE OF INSURANCE

MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE

Name of Policyholder : Chang Pui Yook
Period of Insurance : 16 Feb 2019 To 17 Feb 2020
Engine No. : 27186030180984
Chassis No. : WDD02120482A378674

Vehicle No. : SCR9138Y
Policy No. : 2100247927-08
Endorsement No. :
Issued Date : 01 Jan 2019

ABOUT THE COVER

Make/Model : MERCEDES BENZ E200 CGI BE
Engine Capacity/Tonnage : 1,796.00 CC
Driver Restriction : NA
Person or Classes of Persons Entitled to Drive*

as the Policyholder

or any other person who is driving on the Policyholder's order or with his/her permission.

This Policy will indemnify the Policyholder or any authorized driver only if he/she meets the specified age condition.

*You have to pay an additional sum of \$3,000 as "Inexperienced Driver Excess" (IDPE) if you are an Authorized Driver (named or unnamed) who has less than 2 years' driving experience.

Age Condition : 40 years old and above

Limitation as to use*

Use only for social, domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving tuition, driving test, racing, prize-winning, reliability trial or approximating the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Traffic.

Loss of Use 2000cc:

* Limitations rendered inoperative by Section 6 of the Motor Vehicles (Third-Party Rules and Compensation) Act (Cap. 186) and Section 93 of the Road Transport Act, 1987 (Singapore), are not to be included under these headings.

EXCESS

Section 1:

Fire - \$0; Own Damage - \$500; Theft - \$0; Flood Cover - \$0

Section 2:

Property Damage - \$0

Windscreen: \$100

Named Driver and Excess (where applicable):

Chang Pui Yook - \$800 (Own Damage)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

1 Cycle & Carriage Lures Service Centre (for accident reporting only): Add: 330 Ubi Road 3 Singapore 408655 62061919

2 Cycle & Carriage Pander Loop Service Centre - Body Care & Repair Add: 199 Pander Loop Singapore 128379 62061919

For other approved reporting (certificates) authorised repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200. Alternatively, you may refer to AIG website www.aig.com.sg or AIG Mobile App (Simply search and download "AIG 360" from iTunes or Google Play)

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: NA

We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Rules and Compensation) Act (Cap. 186), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Insurance (Third-Party Rules) Rules, 1988 (Malaysia).

2000860394

CYCLE & CARRIAGE - ANGELA

239 ALEXANDRA ROAD

SINGAPORE 158900 ANSP-MOTOR

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

J. P. N. L.

AIG Asia Pacific Insurance Pte. Ltd.

AUTHORISED REPRESENTATIVE

2000860394

18 Robinson Road, 800-001, 18th Floor, Singapore 048962 / T: +65 6374 7666 / www.aig.com.sg

AIG Asia Pacific Insurance Pte. Ltd.

REPUBLIC OF SINGAPORE — DRIVING LICENCE

License Number: **S1684990A**

Name: **CHANG PUI YOOK**

Birth Date: **25 Feb 1965**

Valid Until: **15 Sep 2010**

0004340000



REPUBLIC OF SINGAPORE
IDENTITY CARD NO. **S1684990A**



CHANG PUI YOOK

鄭佩玉

CHINESE

25-02-1965

SINGAPORE

FOR C&C USE ONLY

YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASSES:

Class 3 Motor Cars and Motor Tractors the weight of which combined does not exceed 2000 kilograms

Valid Until: **15 Sep 2010**

FOR C&C USE ONLY

License No: **S1684990A**

NP 6304

0004340000

S1684990A

25-02-1965

25-02-1965

88 NAMLY AVE
SINGAPORE 257988

NRIC No: S1684990A **Valid: 09/10/2010** **No: 85468987**

Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo



Accident Photo





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 : CS/AIG19012031/Gqf3e2	
78 SHENTON WAY #08-16 CHARTIS BUILDING SINGAPORE 079120			Date : 15-07-2019	
ATTN : LEE MING YAO			Code : AIG	
1. Policy Particulars :- THIRD PARTY CLAIM (RESURVEY INSPECTION)				
Insured Veh.	SCR 9138Y	Veh. Inspected	SLQ 492G	
Policy No.	2100247927-08	Coverage (\$)	0.00	
Claim No.	0552500467SG-003	Excess (\$)	0.00	
Assign From	LEE MING YAO	Assign Date	08/07/2019	
2. Vehicle Particulars & Condition				
Make & Model	KIA FORTE K3 1.6	c.c	1591	
Engine No.	HIDDEN	Year of Reg.	2017	
Chassis No.	KNAFJ411MJ5725371	Colour	RED	
Odometer	36113	Steering	IN ORDER	
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM	
General	GOOD			
3. Conditions of Tyres				
	Size	Make	Balance	
R/H Front Tyre	195/65 R15	NEXEN	6 mm	
L/H Front Tyre	195/65 R15	NEXEN	6 mm	
R/H Rear Tyre	195/65 R15	NEXEN	6 mm	
L/H Rear Tyre	195/65 R15	NEXEN	6 mm	
4. Description of Damages				
THE VEHICLE HAD COMPLETED ITS REPAIR WORKS. REPAIR CONDITION SEE DETAILS.				
5. General Information				
Accident Date	07/03/2019	Inspection Date	10/07/2019	
Survey held at	160 SING MING DRIVE# 06-21			
Repairer	ENG SHING MECHANICAL WORKS			
5a. Remarks				
A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS. B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.				
5b. Estimate Days of Repair				
ESTIMATED NORMAL PERIOD FOR REPAIR:		5 Working Days		



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Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLQ 492G

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
REPLACEMENT OF PARTS				
1	BOOT LID	REPLACED	1,370.00	949.30
1	BOOT LID EMBLEM	REPLACED	61.00	61.00
1	BOOT LID NAMEPLATE 'CERATO'	REPLACED	60.30	46.20
1	BOOT LID NAMEPLATE 'K3'	REPLACED	42.00	30.80
1	BOOT LID BADGE 'C&C'	REPLACED	60.00	60.00
2	BOOT LID LAMP LH / RH @\$730.00	NOT NECESSARY	1,460.00	-
1	BOOT LID LOCK	NOT NECESSARY	384.00	-
1	BOOT LID STRIKER	NOT NECESSARY	50.00	-
1	BOOT LID WEATHER-STRIP	REPLACED	186.00	132.00
2	TAIL LAMP LH / RH @\$798.00	O/S REPLACED / N/S NOT NECESSARY	1,596.00	680.00
2	TAIL LAMP CLIPS @\$7.00	NOT NECESSARY	14.00	-
1	REAR BUMPER	REPLACED	680.00	680.00
1	REAR BUMPER LOWER	REPLACED	370.00	370.00
2	REAR BUMPER REFLECTOR LH / RH @\$65.00	SERVICEABLE	130.00	-
1	REAR BUMPER UNDERCOVER	SERVICEABLE	70.00	-
1	REAR BUMPER REINFORCEMENT	REPLACED	381.00	313.00
2	REAR BUMPER REINFORCEMENT BRACKET LH / RH @\$94.00	NOT NECESSARY	188.00	-
3	REAR BUMPER LOWER BRACKET @\$14.00	REPLACED	42.00	42.00
2	REAR BUMPER RETAINER LH / RH @\$55.00	REPLACED	110.00	72.60
1	REAR END PANEL	REPAIRED SEE LABOUR	574.00	-
1	REAR END PANEL TRIM	SERVICEABLE	90.00	-
1	SPARE TYRE COVER	SERVICEABLE	225.00	-
	LESS 10% DISCOUNT		-814.33	-343.69
			7,328.97	3,093.21
SPECIAL NETT ITEMS				
1	SET BOOT LID TRIM CLIPS (SN)	REPLACED	50.00	30.00
1	SET REVERSE SENSOR (SN)	REPLACED	300.00	200.00
1	SET REAR BUMPER CLIPS (SN)	REPLACED	50.00	50.00

Report Ref No. CS/AIG19012031/Gqf3e2



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Page No.:2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	JOINT SEALANT (SN)	NOT NECESSARY	60.00	-
			460.00	280.00
	LABOUR			
	REMOVE & REFIT REAR TRIMMINGS.		80.00	60.00
	TRANSFER BOOT LID FITTINGS.		100.00	60.00
	RENEW REVERSE SENSOR.		100.00	40.00
	ANTI RUST ON RUST AFFECTED AREA.		100.00	40.00
	CHECK ALL LIGHTINGS & WIRINGS FOR PROPER FUNCTION.		50.00	30.00
	TO RENEW DAMAGED PARTS. REPAIR, REFORM, REALIGN ALL DAMAGED AREAS. INCLUSIVE OF THE REPAIR OF REAR END PANEL.		1,400.00	600.00
	TO CONDUCT SPRAY PAINTING ON REPLACEMENT & AFFECTED AREA.		1,500.00	600.00
			3,330.00	1,430.00
	GRAND TOTAL		11,118.97	4,803.21
RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)				3,850.00

Report Ref No. CS/AIG19012031/Gqf3e2

XING GUO QIANG

M.MATAI, AMSAE-A

Automotive Assessor

K.K.LAU CPT(RET)

BEng(Hons), B.Bus, MBA, PEng, PE,
MInstAEA, MASME, MIRTE

REGD Auto Consultant-SAE, Licensed Appraiser

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