

INS. CASE OWNER:

BENALIE

CC 4/ AIG 190

17549, K ha39/2

LKK:  
IDAC:

Surveyor:

KENNETH

DOI:

ASSIGNMENT

02/09/19

Date / Time:

16/7/19

Registered in Merimen:

6/7/19

Pre-assign / CCU / FTE



Insured Vehicle No.:

SML6651P

Claim No.:

63024035886G

Name of Insured:

Hameed Sulthan Nijam Mohideen

Policy No.:

Insured Tel No.:

HP:

Make / Model:

Excess Sec II :\$

D.O.A:

17/7/2019

Place of Accident:

Is driver the owner?

(YES / NO)

Nature of Accident:

If NO, Driver Name / Age:

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

Driver Tel No.:

(V/L YES / NO)

Insured Liability: % Final ? Yes / No

SLM89726



INSRS:

WSP:

Tel:

Liability:

RMKS:

Estee  
pml

INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:



INSRS:

WSP:

Tel:

Liability:

RMKS:

Date/ Time

27/08/19

11/10/19

12/11/19

SLM89726 - X: SML6651P - X

- PIC REQUIRED. BOTH TURNING. OI REPORTED THAT TP ENCROACHED LANE. SEND LETTER & EMAIL TO OI TO NOTIFY TP CLAIM & NEED EVIDENCE.

- PROVIDING OI VIDEO FOOTAGE.

- OI VIDEO UPLOAD IN WORKMAN.

- BASED ON FOOTAGE, OI ON A TURNING / GOING STRAIGHT LANE.

- EMAIL TO AIG TO RESORT TP CLAIM.

- AIG REQUESTED TO RESORT CLAIM.

- EMAIL TO TP RESORT.

- TO CLOSE

Reject Case

By (Name): V/L

Approved by: V/L

Date: 13/11/19

STAGE

DATE / PIC

Non-Reporting ltr (1st):

Non-Reporting ltr (2nd):

Non-Reporting ltr (Final):

Notification ltr (if non-pickup):

Call OI:

After call ltr to OI: 27/08/19 - VIC

Documentation Check List: Handler Typist

Notification ltr (if non-pickup)

After call ltr to OI:

Authorisation To Act:

Release Voucher:

Final Repair Bill:

Car Rental Invoice:

Towing Invoice

LTA / GIA:

Medical Bill:

PIR:

Mandate/Reject Instruction:

LOD

Payment Breakdown Form:

Post-Repair Photos:

Others:

PRELIMINARY ADVICE

Date/Time:

Sent By:

FINALIZATION

Date/Time:

Confirm with:

Confirm by:

Repair Cost:

\$

(

days)

Reduction:

%

Email

Call

FINAL SETTLEMENT

Date/Time:

Confirm with

Email

Call

Final Liability:

%

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

NIL

Repair Cost:

\$

Loss of Rental (LOR):

\$

(

days)

Loss of Use (LOU):

\$

(\$

x

days)

Loss of Income (LOI):

\$

(\$

x

days)

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

[Tick only one]

GIA/LTA Search

\$

Medical:

\$

Disbursement:

\$

Legal Cost

\$

Total:

\$

Global Sum \$:

FINAL PAYMENT

Date/Time:

Confirm with:

Email

Call

Payee 1:

\$

Payee 1:

Payee 2 (S/N No. if N/A):

\$

Payee 2:

Payee 3 (S/N No. if N/A):

\$

Payee 3:

COPY SENT  
13/11/19



OK AIG 29/9 (Caron)

**Esteem Performance Pte Ltd**  
**385 Sin Ming Drive, Vicom Vehicle**  
**Inspection Centre (575718)**

**Insurer Reference: SML6651P**  
**Repairer Reference: 014911**  
**Date calculated: 30/08/2019 6:24 PM**  
**Summary Information**

**Full Report**  
**Registration: SLM8972G**  
**Printed: 30/08/2019 6:24 PM**

**Claim**

Location:	Singapore (SG)	Work Provider:	AIG Asia Pacific Insurance Pte Ltd
Printed by:	Carmen SG	Currency:	SGD
Claim Reference:	SML6651P	Date of Incident:	12/07/19
Estimated Repair Time:		Hire Car Start:	
Actual Repair Days:		Hire Car End:	

**Vehicle Details**

**Vehicle**

Manufacturer:	TOYOTA
Model:	PRIUS IV
Sub Model:	BASE MODEL
Model Sheet Number:	70 P5 01
Registration:	SLM8972G

VIN number:

Odometer:

**Model Specs**

TWO COAT METALLIC

*Not Authorized*  
*Return By paint*  
*4 days*

**Vehicle Condition**

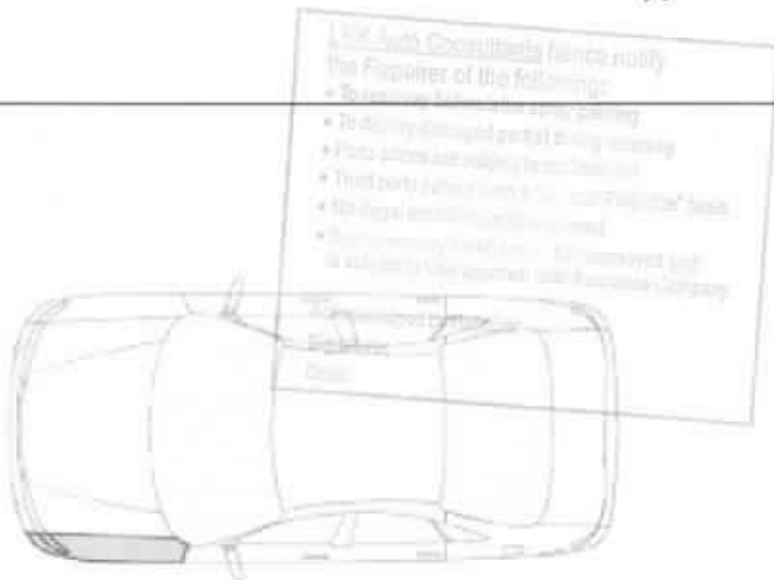
**Vehicle Status**

Pre-Accident Damage:

Date of Inspection:

**Damage Areas**

All ☐  
Underbody ☐



**Labour**

Time Base 10 WU/h

Price = 50.00 SGD/h

**Esteem Performance Pte Ltd**  
**385 Sin Ming Drive, Vicom Vehicle**  
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 Date calculated: 30/08/2019 6:24 PM

Full Report  
 Registration: SLM8972G  
 Printed: 30/08/2019 6:24 PM

Code	Description	WU	Price SGD
B020	RENEW FRONT BUMPER INCLUDES: R + R FRONT BUMPER, RADIATOR GRILLE AND NECESSARY ATTACHED PARTS	15.0	75.00
B040)	RENEW LEFT HEADLAMP ASSY (BUMPER REMOVED) NOT INCLUDED: ADJUST HEADLAMPS	2.0	10.00
NO NUMBER	ADJUST HEADLAMPS	2.0	10.00
B110	RENEW L/F WING (BUMPER AND HEADLAMP REMOVED) INCLUDES: R + R WING, CONVERT ATTACHED PARTS	7.0	35.00
B010)	R + R FRONT BUMPER REINFORCEMENT	3.0	15.00
NO NUMBER	R + R FRONT LOWER ENGINE COVER	1.0	5.00
B100	R + R L/SILL TRIM	3.0	15.00
1003	WHEEL ALIGNMENT WHEEL ALIGNMENT		120.00*
0989	L/RADIATOR BRACKET REPAIR	20.0*	100.00
1023	L/F PANEL SUPPORT REPAIR	20.0*	100.00
<b>Labour Cost</b>		<b>Hrs</b>	<b>WU</b>
<b>Panel / Mechanical Labour</b>		<b>7.30</b>	<b>73.0</b>
<b>Fixed Rate</b>			<b>365.00</b>
<b>Total of Labour</b>			<b>485.00</b>

**Paint**

Paint Work	SYSTEM AZT	Time Basis 10 WU/h
Code	Description - TWO COAT METALLIC	WU Price SGD
	L/F WING NEW PART PAINTING	10.0
	L/F BUMPER COVER NEW PART PAINT K1R	3.0
	FRONT BUMPER NEW PART PAINT K1R	14.0
	L/RADIATOR BRACKET SURFACE PAINT	4.0
	L/F PANEL SUPPORT SURFACE PAINT	4.0

**Paint Material Per Part**

Code	Description	Price SGD
0741	L/F WING NEW PART PAINTING	21.67
0277	L/F BUMPER COVER NEW PART PAINT K1R	0.49
0283	FRONT BUMPER NEW PART PAINT K1R	67.90
0989	L/RADIATOR BRACKET SURFACE PAINT	1.49
1023	L/F PANEL SUPPORT SURFACE PAINT	1.25

**Esteem Performance Pte Ltd**  
**385 Sin Ming Drive, Vicom Vehicle**  
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 Date calculated: 30/08/2019 6:24 PM

Full Report  
 Registration: SLM8972G  
 Printed: 30/08/2019 6:24 PM

Labour Cost - Paint	Hrs	WU	Price SGD
Factor	50.00 SGD/h		
Time Paint		35.0	
Preparation Main Work Metal	1.10	11.0	55.00
Preparation Comp. Work Plastic	0.50	5.0	25.00
<b>Total</b>	<b>10 WU/h</b>	<b>51.0</b>	<b>255.00</b>

Material Cost - Paint	Price SGD
New Part Painting	21.67
New Part Painting - Plastic K1R	68.39
Surface-/Blend Paint	2.74
Material-constant Metal	18.10
Material-constant Plastic	9.00
<b>Total</b>	<b>119.90</b>

**Spare Parts**

Code	Description	Part Number	Supplier	prices as at 2015-06-01/01	Price SGD
0277	L/F BUMPER COVER	52128 47906		Sm	25.70 X
0283	FRONT BUMPER	52119 47962		Sm	450.80 ✓
0317	L/F BUMPER BRACKET	52116 47050			107.20 ✓
0340	FRT BUMPER REINF	52021 47110		Pl	711.50 X
0431	FRONT MANUFACT BADGE	75310 47060		Sm	87.10 ✓
0561	LEFT HEADLAMP ASSY	81185 47690			2,531.60 ?
0741	L/F WING	53802 47100		By	868.70 ✓
0811	L/F WING BADGE	75374 47150		Sm	44.17 ✓
0841	L/F WHEELHOUSE COVER	53876 47110		Pl	195.60 ✓
1000	FRONT BMP CLIP	FRONT BMP CLIP		Sm	40.00 ✓
1001	FOG LAMP LH	FOG LAMP LH			910.70 ✓
1002	LH FRT HUB CAB	LH FRT HUB CAB		Ad/By	195.65 ✓
1004	LHF SHIELD CLIP	LHF SHIELD CLIP		Sm	25.00 ✓

f: OEM Parts  
 n: Non-OEM Parts  
 u: Used parts

<b>Savings</b>	0.00
<b>Subtotal</b>	6,193.72
<b>Subtotal Discount(+30.00%)</b>	-1,858.12
<b>Total</b>	<b>4,335.60</b>

LKK Auto Consultants hence notify the repairer of the following:

- To survey before start of any painting
- To survey damaged parts during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification is allowed
- Supplementary demand must be resurveyed and is subject to final approval from insurance company

Acknowledged by Repairer

Signature:

Date:

**Esteem Performance Pte Ltd**  
**385 Sin Ming Drive, Vicom Vehicle**  
**Inspection Centre (575718)**

Insurer Reference: SML6651P  
 Repairer Reference: 014911  
 Date calculated: 30/08/2019 6:24 PM

Full Report  
 Registration: SLM8972G  
 Printed: 30/08/2019 6:24 PM

**Final Calculation**

	SGD	SGD
<b>Parts</b>	6,193.72	
Total Discount(+30.00%)	-1,858.12	
<b>Total Parts</b>		<b>4,335.60</b>
<b>Labour Time Base 10 WU/h</b>		
Total 73.0 WU X 50.00 SGD/h	365.00	
Fixed Rate	120.00	
<b>Total of Labour</b>		<b>485.00</b>
<b>Paint Work Time Base 10 WU/h</b>		
Labour Cost 51.0 WU X 50.00 SGD/h	255.00	
Material Cost	119.90	
<b>Total Paint Including Material</b>		<b>374.90</b>
<b>Repair Cost Excludes GST</b>		<b>5,195.50</b>
GST (+7.0%)		<b>363.69</b>
<b>Repair Cost Included GST</b>		<b>5,559.19</b>

**Comments**

\* - USER SUPPLIED DATA  
 NN - NO MANUFACTURERS CODE EXISTS  
 ) - WU PARTIAL INCL IN OTHER POSITIONS

**Assessment Note**

No assessment notes entered.

## 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	13/07/2019 18:22
Date Of Accident	12/07/2019 22:00
Exact Location Of Accident	AYE TOWARDS BOON LAY
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLM8972G
<b>Insured/Policyholder</b>	
Name Of Registered Owner	GRAB RENTALS PTE LTD
Co Reg No	201617200G
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-66550005

### Vehicle Particulars

Manufacturer	TOYOTA
Model	PRIUS HYBRID 1.8 CVT
Exact Purpose for which vehicle was being used at time of accident	HIRE AND REWARD
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 HIRE

### Insurance Company

Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	YES
Policy Number	A29114756MKF
Cover Note Number	

### Driver

Name of Driver	SEOW HAW CHUAN
NRIC No	S1685477H
Date Of Birth	30/10/1965
Occupation	OUTDOOR
Date Of Driving Pass	10/08/1985
Driving Experience	33 YEARS AND 11 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-86862886
Fax Number	
Contact Number	
Email Address	NOEMAIL

# Sketch Plan

## IMPORTANT NOTICE

1. Please read carefully the details of the accident or crime in the sketch plan.
2. The information provided by the Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
3. The Police Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
4. Any false reporting may be referred to the Police for investigation.
5. The information provided by the Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
6. By the signature of the Police Officer and the Police Officer's Officer, the information provided must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
7. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
8. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
9. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
10. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
11. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
12. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
13. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
14. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
15. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
16. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
17. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
18. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
19. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.
20. The Police Officer and the Police Officer's Officer must be as true and accurate as possible. Any information provided must be as true and accurate as possible.

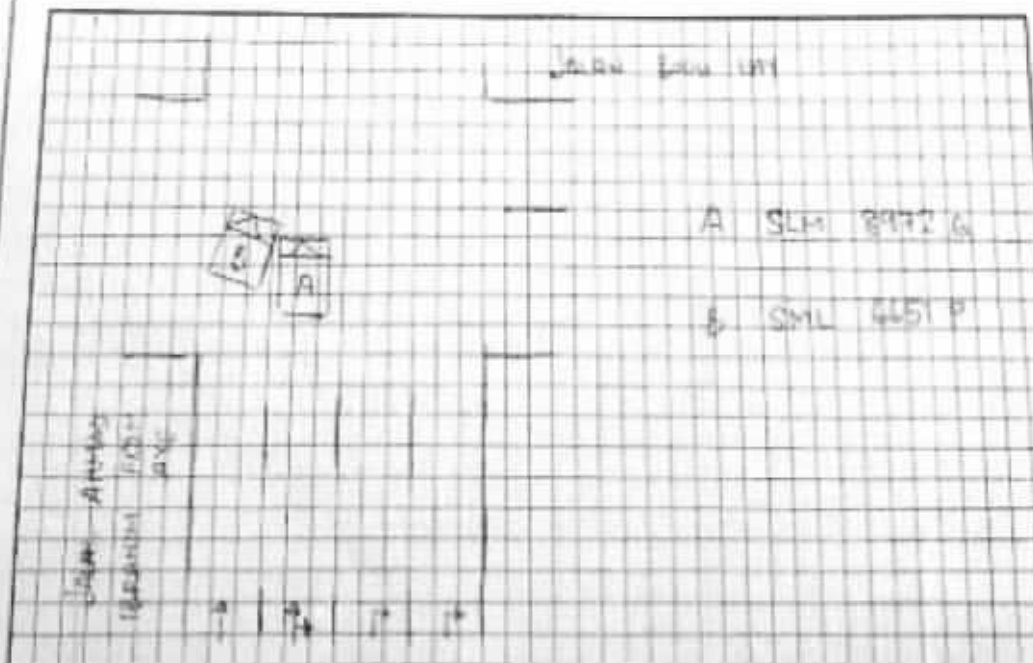
VERIFIED BY ALAN SEARS  
REPORTING OFFICER  
ALAN SEARS  
P.O. BOX 1000

Police Officer's Signature: Date & Time

Police Officer's Signature: Date & Time

Police Officer's Signature: Date & Time

## Sketch Plan





PRE-REPAIR INSPECTION REQUEST – SLM8972G vs SML6651P (OI) on D.O.A.: 12/07/2019

From: Hor, Yinnul  
To: 'assignments@lkkauto.com', Admin A (admin-a@lkkauto.com)  
Cc: Fong, Andy-SY, Chin, Lee-Ying, Abu Kassim, Noor Mariessa, Azlan, Syazairidina, Chan, Yoke Shi, Lim, Sheng Yang, Mithoosingh, Aashweenjeetkaur, Subramaniam, Divyashri, Tong, Wahain  
Sent: 7/16/2019 9:05:55 AM  
Attachments:  [QA REPORT-SLM8972G.pdf](#)

Hi,

Please refer to the enclosed request from **Esteem Performance Pte Ltd**.  
Kindly carry out Policy coverage verification first before conducting the pre-repair inspection within 48 hours

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

Thanks & Regards,

Hor Yin Rul (Viviane)  
AIG  
FNOL Adjuster I  
Singapore FNOL | Claims Operations – Auto

[Yinnul.Hor@aig.com](mailto:Yinnul.Hor@aig.com) | [www.aig.sg](http://www.aig.sg)

---

From: Carmen Lim [mailto:carmen@esteemperf.com.sg]  
Sent: Monday, July 15, 2019 6:36 PM  
To: AIG SGP, Claims-Survey  
Cc: serence etc; jenny chong  
Subject: [EXTERNAL] REQUEST FOR PRI SURVEY SLM8972G

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

Dear Sir/Madam,

**NOTICE TO INSURER TO CONDUCT PRE-REPAIR INSPECTION WITHIN 2 WORKING DAYS PURSUANT TO PRE-ACTION PROTOCOL FOR NON INJURY MOTOR ACCIDENT CASES (NIMA)**

We act for Grab Rentals PTE LTD who has appointed the under-mentioned workshop to repair his motor vehicle no.SLM 8972 G

Please be informed that the said vehicle can be inspected at :

Name of workshop : Esteem Performance Pte Ltd

Address : 385, Sin Ming Drive (Inside Vicom) S 575718

Tel : 8799 0066 / 6586 2112

Fax : 6259 3326

We hereby give 2 clear days notice to conduct a pre-repair inspection of the said vehicle at the above-mentioned workshop during office hours.

If you fail to conduct the pre-repair inspection within the next 2 working days excluding any intervening Saturday, Sunday or Public Holiday, The above-mentioned workshop will commence repairs should you fail to conduct the pre-repair inspection.

We are prefer **LKK Auto Consultants Pte Ltd- KENNETH** to survey the car.

Freundliche Grüsse / Best Regards

**Carmen Lim**

Accident Claim Executive | Operation Division  
Esteem Performance Pte Ltd

M: 8799 0066  
P: 6484 1221  
E: [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

5033 Ang Mo Kio Industrial Park 2 #01-259 (Head Office)

385 Sin Ming Drive Vicom Inspection Centre (Showroom)

[www.esteemperformance.com](http://www.esteemperformance.com)



*Velh Out*

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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.

## Vic (LKKAUTO)

---

**From:** Vic (LKKAUTO)  
**Sent:** Wednesday, 13 November, 2019 9:12 AM  
**To:** Carmen Lim  
**Cc:** Admin A; Vic (LKKAUTO)  
**Subject:** RE: Case liability - Accident involving SLM8972G & SML6651P on 12.07.2019 LKK  
REF CC4/AIG19012549/Kha3  
**Attachments:** FRONT.MP4; REAR.MP4

Without Prejudice

Dear Carmen,

We refer further to our below email.

Please be informed that our principal had further reviewed the matter and based on the available evidence and information, it was observed that our Insured was travelling along within its lane when your client's vehicle swerved lane and collision occurred. Please refer to the attached video footage for your reference.

As such, we have our principal's instruction and that we are unable to look into your client's claim.

We will now close the matter in our end.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vic@lkkauto.com](mailto:vic@lkkauto.com) | fax: 6741-4108

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



LKK  
Auto  
Consultants  
Pte Ltd

*Save the Earth. Print only when necessary.*

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---

**From:** Vic (LKKAUTO)  
**Sent:** Tuesday, 27 August, 2019 4:53 PM  
**To:** Carmen Lim  
**Cc:** Admin A; Hsiao Tong (LKKAUTO); Vic (LKKAUTO)  
**Subject:** RE: Case liability - Accident involving SLM8972G & SML6651P on 12.07.2019 LKK REF  
CC4/AIG19012549/ha3

WITHOUT PREJUDICE

Dear Carmen,

We refer to the above matter.

We refer to the subject matter and to our telephone conversation earlier. As spoken, we are pending for our insured's evidence to support his version of the accident. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



Auto  
Consultants  
Pte Ltd

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**From:** Carmen Lim [<mailto:carmen@esteemperf.com.sg>]

**Sent:** Wednesday, 31 July, 2019 11:46 AM

**To:** Vic (LKKAuto)

**Cc:** Admin A; Hsiao Tong (LKKAuto)

**Subject:** Case liability - Accident involving SLM8972G & SML6651P on 12.07.2019

Dear Vic,

We refer to the above matter.

Attached herewith witness statement for your attention.

Kindly let us have the case liability asap.

Thank you.



Freundliche Grüße / Best Regards

**Carmen Lim**

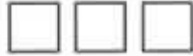
Accident Claim Executive | Operation Division

Esteem Performance Pte Ltd

M: 8799 0066  
P: 6484 1221  
E: [carmen@esteemperf.com.sg](mailto:carmen@esteemperf.com.sg)

5033 Ang Mo Kio Industrial Park 2 #01-259  
(Head Office)  
385 Sin Ming Drive Vicom Inspection Centre  
(Showroom)

[www.esteemperformance.com](http://www.esteemperformance.com)



## Vic (LKKAUTO)

---

**From:** Tan, Bennie-WZ <Bennie-WZ.Tan@aig.com>  
**Sent:** Tuesday, 12 November, 2019 5:39 PM  
**To:** Vic (LKKAUTO)  
**Cc:** Admin A  
**Subject:** RE: <REQUEST OI VDIEO> Your Ref: 6302403558SG-003 - ACCIDENT INVOLVING VEHICLES SML 6651P AND SLM 8972G ON 12/07/2019 - LKK REF CC4/AIG19012549/Kha3

Hi Vic

Based on OI video, it is clear OI is driving within lane.

Please reject TP claim.

Best Regards

Bennie Tan  
AIG  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Vic (LKKAUTO) [mailto:vicalpeh@lkkauto.com]  
**Sent:** Friday, October 11, 2019 3:20 PM  
**To:** Tan, Bennie-WZ  
**Cc:** Admin A; Vic (LKKAUTO)  
**Subject:** [EXTERNAL] RE: <REQUEST OI VDIEO> Your Ref: 6302403558SG-003 - ACCIDENT INVOLVING VEHICLES SML 6651P AND SLM 8972G ON 12/07/2019 - LKK REF CC4/AIG19012549/Kha3

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

Dear Bennie,

We refer further to your below email.

It was reported by Insured that when the traffic light turned green, he drove within the lane and made a right turn when TP vehicle on his right, on a turning right lane only, move towards its left and collided to his vehicle while turning within its lane. The Insured vehicle was on a turning right or go straight lane while TP vehicle was on a right turn lane only.

Based on the Insured footage, Insured vehicle was within the lane when the collision occurred.

As such, we would like to reject the TP claim.

For your approval and/or further instructions please.

Thank you.

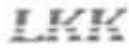
Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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



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---

**From:** Tan, Bennie-WZ [<mailto:Bennie-WZ.Tan@aig.com>]  
**Sent:** Friday, 11 October, 2019 2:57 PM  
**To:** Vic (LKKAuto)  
**Subject:** RE: <REQUEST OI VDIEO> Your Ref: 6302403558SG-003

Hi Vic

Both front & rear video uploaded to merimem.

Pls reach out to me if you are unable to view them.

Thanks.

Best Regards

Bennie Tan  
AIG  
Senior Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120  
Tel +(65) 6419 1718

[Bennie-WZ.Tan@aig.com](mailto:Bennie-WZ.Tan@aig.com) | [www.aig.sg](http://www.aig.sg)

---

**From:** Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]  
**Sent:** Friday, October 11, 2019 2:21 PM  
**To:** Tan, Bennie-WZ  
**Subject:** [EXTERNAL] <REQUEST OI VDIEO> Your Ref: 6302403558SG

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

Dear Bennie,

We refer to the subject matter.

Kindly assist to check and grant rights for us to view Insured's video footage if available.

Thank you.

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

27 AUGUST 2019

**HAMEED SULTHAN NIJAM MOHIDEEN  
BLOCK 633 JURONG WEST STREET 65  
#11-304  
SINGAPORE 640633**

**By Post & By Email**

Dear Sir/Madam,

**OUR REF : CC4/AIG19012549/ha3  
YOUR REF : SML 6651P**

**ACCIDENT INVOLVING SML 6651P AND SLM 8972G ALONG JALAN BOON LAY  
EXIT (AYE) ON 12.07.2019**

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 Body Repairer/Workshop acting on behalf of the owner of SLM 8972G against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

Please be informed that your No Claim Discount (NCD – if any) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

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



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

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

If you need any clarification, please do not hesitate to contact us at 6841 2096 or email us at [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com).

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

Yours sincerely,

Vic Alpeh  
Case Handler  
DID: 6841 2096  
FAX: 6741 4108  
Email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com)

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

[Nijam.sahi@gmail.com](mailto:Nijam.sahi@gmail.com)  
(Email)

## Vic (LKKAUTO)

---

**From:** Vic (LKKAUTO)  
**Sent:** Tuesday, 27 August, 2019 4:42 PM  
**To:** Nijam.sahi@gmail.com  
**Cc:** Admin A; Vic (LKKAUTO)  
**Subject:** YOUR REF: SML 6651P\_ACCIDENT INVOLVING SML 6651P AND SLM 8972G ALONG JALAN BOON LAY EXIT (AYE) ON 12.07.2019



Auto  
Consultants  
Pte Ltd

---

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

27 AUGUST 2019

**HAMEED SULTHAN NIJAM MOHIDEEN  
BLOCK 633 JURONG WEST STREET 65  
#11-304  
SINGAPORE 640633**

**By Post & By Email**

Dear Sir/Madam,

**OUR REF : CC4/AIG19012549/ha3  
YOUR REF : SML 6651P**

### **ACCIDENT INVOLVING SML 6651P AND SLM 8972G ALONG JALAN BOON LAY EXIT (AYE) ON 12.07.2019**

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 Body Repairer/Workshop acting on behalf of the owner of SLM 8972G against your motor insurance policy.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant. Unless proven otherwise.

Please be informed that your No Claim Discount (NCD – if any) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defense, please reply to us within 10 days from the date of this letter.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AIG's prior knowledge and consent.

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

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

If you need any clarification, please do not hesitate to contact us at 6841 2096 or email us at [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com).

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

Best Regards,

**Vic Alpeh** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6841-2096 | email: [vicalpeh@lkkauto.com](mailto:vicalpeh@lkkauto.com) | fax: 6741-4108

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

**LKK** Auto  
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## ...CLAIM SUBFOLDER...(Pending for Survey Report)

Revoked / No settlement

## CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	17 Jul 2019 <a href="#">Edit Reg</a>		16 Jul 2019 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$2,034.81</b> <a href="#">Edit Estimates</a>	<b>S\$2,034.81</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claims Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span style="float: right;">[Created by adjuster]</span>									
Insured:	HAMEED SULTHAN NIJAM MOHIDEEN, ID: 578638678								
Main Claimant:	GRAB RENTALS PTE LTD, Co. Reg. No.: 201617200G								
Vehicle Reg. No.:	SLM8972G	Date of Loss:	12/07/2019 22:00 - :59 [26 Months and 25 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 6302403558SG	Policy/Cover Note No.:	1900102440 (Comprehensive)						
Vehicle Reg. No. (Insured):	SML6651P	Policy No. (Claimant):	A29114756MKF						
		Excess:							
Repairer:	Esteem Performance Pte Ltd - Sin Ming (HQ) 385 Sin Ming Drive, 575718 Sin Ming - Tel:								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Tan, Bennie-WZ - 6419 1718] Bennie-WZ.Tan@aig.com								
Claimant's Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by KENNETH KONG] ... [Final Rpt due 25/07/2019]								
<b>ASSOCIATED MAIL RECEIVED</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Compose Case Mail</a></span>									
There are no mail for this case.									
<b>ALL ASSOCIATED TASKS</b> <span style="float: right;"><a href="#">View All</a> <a href="#">Search Tasks</a> <a href="#">Create New Task</a> <a href="#">Complete</a></span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

\*SLM8972G (6302403558SG)

[SML6651P]


























TP

GRAB RENTALS PTE LTD

Jul 12 2019 10:00PM

[HAMEED SULTHAN NIJAM MOHIDEEN]

Esteem Performance Pte Ltd - Sin Ming

<a href="#">Upload Documents</a>   <a href="#">Upload Photos</a>   <a href="#">Compose New Letter</a>   <a href="#">Upload Video</a>   <a href="#">Upload Audio</a>			<b>View</b> <a href="#">View in Browser</a> <input type="button" value="v"/>	
<b>Video</b>			1 per page <input type="button" value="v"/> <input checked="" type="checkbox"/>	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	11/10/19 14:52	OI Video - Accident (Front)	 Load MP4	<input type="checkbox"/>
2	11/10/19 14:53	OI Video - Accident (Rear)	 Load MP4	<input type="checkbox"/>
<b>Photos/Images</b>			3 per page <input type="button" value="v"/> <input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	11/10/19 14:17	Odometer Reading	 Load JPG	<input checked="" type="checkbox"/>
2	11/10/19 14:17	Chassis Number	 Load JPG	<input checked="" type="checkbox"/>
3	11/10/19 14:17	General View	 Load JPG	<input checked="" type="checkbox"/>
4	11/10/19 14:17	General View	 Load JPG	<input checked="" type="checkbox"/>
5	11/10/19 14:17	General View	 Load JPG	<input checked="" type="checkbox"/>
6	11/10/19 14:17	General View	 Load JPG	<input checked="" type="checkbox"/>
7	11/10/19 14:17	General View	 Load JPG	<input checked="" type="checkbox"/>
8	11/10/19 14:17	General View	 Load JPG	<input checked="" type="checkbox"/>
9	11/10/19 14:17	General View	 Load JPG	<input checked="" type="checkbox"/>
10	11/10/19 14:17	General View	 Load JPG	<input checked="" type="checkbox"/>
11	11/10/19 14:17	General View	 Load JPG	<input checked="" type="checkbox"/>
12	11/10/19 14:17	General View	 Load JPG	<input checked="" type="checkbox"/>
13	11/10/19 14:17	General View	 Load JPG	<input checked="" type="checkbox"/>
<b>Documentation</b>			1 per page <input type="button" value="v"/> <input checked="" type="checkbox"/>	
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	16/07/19 16:59	ACKNOWLEDGEMENT EMAIL TO AIG DD 16.07.2019	 Load PDF	<input type="checkbox"/>
2	16/07/19 16:59	TP GIA REPORT	 Load PDF	<input type="checkbox"/>
3	16/07/19 16:59	EMAIL FROM AIG DD 16.07.2019	 Load PDF	<input type="checkbox"/>
4	27/08/19 16:43	EMAIL TO OI	 Load PDF	<input type="checkbox"/>
5	27/08/19 16:43	LETTER TO OI	 Load PDF	<input type="checkbox"/>
6	04/09/19 21:21	TP ESTIMATE - MARKED	 Load PDF	<input type="checkbox"/>
7	12/11/19 17:51	EMAIL FROM AIG	 Load PDF	<input type="checkbox"/>
8	13/11/19 09:12	EMAIL TO TP REJECT	 Load PDF	<input type="checkbox"/>
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	17/07/19 14:23	OI GIA REPORT	 Load PDF	<input type="checkbox"/>
2	12/11/19 17:40	CLEAR v1	 Load XLSX	<input type="checkbox"/>

## Documents Checklist

<a href="#">Reset</a>   <a href="#">Save</a>   <a href="#">Print</a>		
DOCUMENTS CHECKLIST There are no document checklists configured.		
Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)		
<div style="border: 1px solid #ccc; padding: 5px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> <span>Show Remarks To: <input type="checkbox"/> Handling Insurer</span> </div> <div style="font-size: 0.8em; margin-top: 5px;">             Note: Remarks are private unless you show it to other parties.           </div> </div>		



## 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: CC4/AIG19012549/KHA3Q2

Date: 15/11/2019

## REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No: 1900102440  
**Claimant**  
**Vehicle No :** SLM8972G **Insured Vehicle No :** SML6651P  
**Date of Loss:** 12/07/2019 **Nature of Claim:** TP **Claim No:** 6302403558SG

## DESCRIPTION &amp; IDENTIFICATION OF VEHICLE

Reg No: **SLM8972G**  
 Make & Model: TOYOTA PRIUS, 1.8 HYBRID CVT (A) Engine No: 2ZRS035271  
 Reg. Date: 17/04/2017 (Man. Year: 2017) Chassis No: JTDKB3FU803555372  
 Colour: Metallic Silver Odometer: 275195 km  
 Engine Capacity: 1798 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: Yokohama 9 mm Rear Left Side: Yokohama 7 mm  
 Front Right Side: Yokohama 9 mm Rear Right Side: Yokohama 7 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	4,335.60	1,334.91	3,000.69	69.21
Miscellaneous Items	0.00	0.00	0.00	
Labour	859.90	699.90	160.00	18.61
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Gross Total (S\$)</b>	<b>5,195.50</b>	<b>2,034.81</b>	<b>3,160.69</b>	<b>60.84</b>
<b>+ GST 7.00/7.00% (S\$)</b>	<b>363.69</b>	<b>142.44</b>	<b>221.25</b>	<b>60.83</b>
<b>Nett Amount (S\$)</b>	<b>5,559.19</b>	<b>2,177.25</b>	<b>3,381.94</b>	<b>60.84</b>
<b>Global Sum Settlement (S\$)</b>		<b>0.00</b>		

## INSPECTION

Date of Assignment: 16/07/2019  
 Date Inspected: 02/09/2019 Inspected At: Esteem Performance Pte Ltd - Sin Ming (HQ)  
 385 Sin Ming Drive  
 Singapore 575718  
 Estimated Period of Repair: 4.0 days

Adjuster: KENNETH KONG

Manager: VIC ALPEH

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		*L/F BUMPER COVER	Serviceable	25.70 FL	*- FL
2	1		*FRONT BUMPER	Buckled	450.80 FL	*450.80 FL
3	1		*L/F BUMPER BRACKET	*Check	107.20 FL	*- FL
4	1		*FRT BUMPER REINF	Repair	711.50 FL	*- FL
5	1		*FRONT MANUFACT BADGE	Necessary	87.10 FL	*87.10 FL
6	1		*LEFT HEADLAMP ASSY	*Check	2,531.60 FL	*- FL
7	1		*L/F WING	Bent	868.70 FL	*868.70 FL
8	1		*L/F WING BADGE	Necessary	44.17 FL	*44.17 FL
9	1		*L/F WHEELHOUSE COVER	Distorted	195.60 FL	*195.60 FL
10	1		*FRONT BMP CLIP	Necessary	40.00 FL	*40.00 FL
11	1		*FOG LAMP LH	*Check	910.70 FL	*- FL
12	1		*LH FRT HUB CAB	Dented / Cut	195.65 FL	*195.65 FL
13	1		*LHF SHIELD CLIP	Necessary	25.00 FL	*25.00 FL

F=Franchise part. L=ListItemDisc.

**Sub Total (\$\$)** **6,193.72** **1,907.02**

**- List Item Discount on L Items 30.00/30.00% (\$\$)** **1,858.12** **572.11**

**Total Parts (\$\$)** **4,335.60** **1,334.91**

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
<u>Labour Items</u>				
1	73.0 WU X 50.00 SGD/H	New	365.00	265.00
2	FIXED RATE	New	120.00	60.00
3	LABOUR COST 51.00 WU X 50.00 SGD/H	New	255.00	255.00
4	METERIAL COST	New	119.90	119.90
Gross Labour Cost (S\$)			859.90	699.90

Report was unsubmitted during this print-out.

&lt; END OF ESTIMATES &gt;