From (Pera Estimated C	on): Motor Insurn	(L of	NMENT (Office) IN(Bill to:	Date/Time	19/07/2019
t Wastelan	Vehicle No: 53 ubi 1	21991	27F	Insured:	SMJ 245D 442975
olicy No: um Insured take of Vet		TO EL T		MT/104	3407-002
					5/5/2019
ntc/Time:	Action/Instruction	erson Contact	ed: Jumen	Ho.D. East	
te/Time:	Action/Instruction 3 of SLG A137E - NA	remote A	11800/21	Vehicl IN	OUT DOA: 06/5/20
ate/Time:	Action/Instruction 1st	erson Contracti ernoll A ZAIC 190	U8088/24 40.8088/24	Vehicl IN	OUT DOA: 06/5/20 UA: 6/5/2019

RECEIVED 0 6 AUG 2019

Weekend (\$

TOTAL

50

Lump Sum / LB.I: (5

Nivitha (LKK Auto)

From: do_not_reply@income.com.sg Sent: Friday, 19 July 2019 2:01 PM To: assignments@lkkauto.com Subject:

MT/1043407-002 - Claim Involving SMJ245D / SLG9127E on 06 May 2019 Attachments:

LOD2 2019-7-15.pdf.PDF; TP SR.PDF; EBGI-300002963-0000004525-1563502589682 _EBAOGICLM_DLET_MT.pdf

Dear Sir / Madam,

We refer to the above claim.

Enclosed is the letter / document for your necessary attention.

Yours sincerely

Motor Insurance

Income

Note: This is a system generated email. Please do not reply to this email.



Your Ref: SLG9127E

Our Ref: MT/CA/TP/036/1043407-002/JL

19 Jul 2019

LKK AUTO CONSULTANTS PTE LTD 51 UBI AVENUE 1 #01-25 PAYA UBI INDUSTRIAL PARK SINGAPORE 408933

WITHOUT PREJUDICE SAVE AS TO COSTS BY FAX & POST

Dear Sir/Madam

CLAIM NUMBER: MT/1043407-002 ACCIDENT INVOLVING SMJ245D / SLG9127E on 6 May 2019

We refer to the claim.

Please let us have your complete PRS report/recommendation.

If you have any queries, please contact Juliana Lee at 6430 7936 or email us at juliana.lee@income.com.sg.

Yours sincerely

Jenny Pe

Deputy Vice President

Motor Insurance

MNA 119059268 / National Assessment Contre Services - Un ENTRY DATE & TIME: 07405/2016 20 54 BUBMITTED BY Jackson His Zhao Tuan

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 wiful misrepresentation or witholding of material facts may allow insurance companies to
- 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. Any false reporting may be referred to the Police for investigation.

- This report will be forwarded by the insurans 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

ACCIDENT STATEMENT Date Of Report 07/05/2019 20:54 Date Of Accident 06/05/2019 18:10 Exact Location Of Accident MANDAI RD Country/State of Loss

-	THE RESERVE	-	-	
DET	NLS OF	CHA	-	
	400 01	- 011	IN VE	HICEE

Vehicle Registration Number

Insured/Policyholder

Name Of Registered Owner

NRIC No

Email Address

Mobile Phone No.

Alternative Phone No.

Vehicle Particulars

Manufacturer

Model

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?

If No, Please state action to be taken

Vehicle Category

Name of Insurance Company

Type Of Coverage Fleet Policy

Policy Number

Cover Note Number

SINGAPORE

SLG9127E

CHUA YEOW LENG ERIC S6840929B

NOEMAIL

(LOCAL) +65-91454748

OFFICE-91454748

CHEVROLET

ORLANDO 1.4AT TURBO

PRIVATE USE

THIRD PARTY

PRIVATE CAR

Insurance Company

NTUC INCOME INSURANCE CO-OPERATIVE LTD

COMPREHENSIVE

NO.

5094832975-01

Driver

Name of Driver

CHUA YEOW LENG

NRIC No

\$6840929B

Date Of Birth

Occupation

26/10/1968

Date Of Driving Pass

INDOOR

03/03/1989

Driving Experience

30 YEARS AND 2 MONTHS

Gender

MALE

Mobile Number

Fax Number

(LOCAL) +65-91454748

Contact Number

OFFICE-91454748

EMail Address

NOEMAIL

Address

BLK 789 CHOA CHU KANG NORTH 6 #06-230

680789

Postcode

Was driver an employee of the insured's Company

NO

If No, Relationship of the Driver with the Insured Vehicle Registration Number of Driver's Own

OWNER

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - CHANGE/CROSS LANE

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

Number of vehicles (including own vehicle)

NO

involved in the accident

YES

Was any body injured in the Accident?

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)

t

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?

If Yes, against whom?

NO

Circumstances of Accident

REFER TO STATEMENT.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Remarks/ Reasons

VIDEO FOOTAGE WITH DRIVER

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SMJ245D

Vehicle Make/Model/Colour

HONDA VEZEL

Details Of Properties Vehicle Category

PRIVATE CAR

Name of Driver

ONG SHI HAN

NRIC/Passport Number

S9446420Z

Contact Number

96301793

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Page 2 of 17

Name

Approximate Age

Injuries Sustain

Injured person in which vehicle?

Were seat belts worn?

Was this injured conveyed to hospital by ambulance?

Address

Postcode

CHUA YEOW LENG

NECK & BACK

SLG9127E

YES

NO

Accident Sketch Plan

SKETCH PLAN

IMPORTANT NOTICE

- 2) Please raport correctly on the details of the scaldess to speed up the claims process
- It is form must be completed by the policy holder and/or the authorised driver,
- information provided must be as truthful and accurate as possible. Any willy more presentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- The visua and acceptance of this form by insurance companies is not an admission of policy liability on the part
- 5) Any false reporting may be referred to the police for investigation.

 The report will be forwarded by the insurers of the GIA Records Managiment Centre established by the General insurance Association of Singapore (GIA) for archiving and that engine of this report will for a few be made evallable upon application by interested parties.
- 7) By the lodgement of this report to the insurers, you hereby consent to the archiving of this export at the centre and to copies of the report being made everlable aforesaid.
- 2 Consent under the Personal Data Protection Act (PDPA)

i understand, echnowledge, agree and consent that:

- (a) My treater, 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 at the [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 insurers) who fides become verhicings) involved in this accident (all insurants) who have insured vehicle(s) involved in this accident shall be collectively referred to at the "insurers"), the insurers "lawyers/law firm, the Monetary Authority of singspace and any relevant government agency/authority (such as police), for the purpose(s) of
 - Processing, handling and/or dealing with my claims including the settlement of the claims and any (1) necessary investigations relating to the claims;
 - chi inventigations the accident anglor my claims,
 - Cerrying out and/or dealing with my instructions or responding to any enquiries by me, (1H1) (PV)
 - Administering my claims (including the making of correspondence, statement, involces, reports or nutices to the, which could involve cholosure of certain personal duta about the to bring about delivery of the same as well as on the external cover of envelops/mail peckages), and/or
 - Comprising with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "purposes")
- (b) All museris) who have into red vehicles) involved in the accident and the sources favored from may/are permitted to collect, use, disclose and/or process my personal information for one or more of the
- (c) May personal information may/can be disclosed by any of the incurer and/or GM to their third party service providers or agents (lociuding their lawyer/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 head detection, investigation and management in present and all future claims.
- (ii) The information so collected under (d) above may be shared / desclosed.
 - To all insurers encolor any other third parties that exist in evaluating, investigation, coefficiling or managing traust, regulators, haw anthropment and government agencies as reasonably required for the purposed scaced, or ma
 - For complying with requirements under my regulations, laws or rount orders.

Policy holder's signature Date / time:

Driver's signature (if driver is not policy haider) Date / time:

reporting centre personnel's Signature Date / time:

Page 5

Accident Sketch Plan

SRETCH PLAN	THEFT		
		1,111111	# SLEGG129E
	1 44	(A)	HILLI BHOW Thurs
HHHH44			111111111111111111111111111111111111111
	4	(K)	
	6		
	8		
DESCRIBE CIRCU	MSTANCES OF THE ACC	DENT	
RII MOMBO Versu Chest that the Publish of My	Dalay Venicle 8 Vitage 15 clear	Which was turni	Traffic has had he were ma into my laute did not and college but my von h
Training Or Prof	rence I ha	ue Visito feojas	k to proce my stoleans
CLARATION fe declare the foregoing	particulars are true in e		
The state of the s	are true in a	very respect.	7
4			A A
icy holder's signature e & time:	Driver's signature (if driver is not policy Date & time:	holder) Name: NAMC/FIN No.	tre personnel's Signature

Page 6



Vehicle Registration No: SLG 9127 E

Our Ref No: TWG/05/1907/TP

The repairer has agreed to undertake the repair under a Lump Sum Basis. We have further adjusted the amount to a Lump Sum Repair Contract of: \$ 5,000.00

By accepting to carry out the repairs on a contract lump sum basis, the repairer has the discretion to replace the damaged parts with used, reconditioned or new parts, or to repair it to a roadworthy condition.

Note: The revised estimate was made from a visual inspection. Should there be any discrepancy or unseen damage / item in this survey, kindly notifed the company within seven (7) from the date hereof. Otherwise, the revised amount shall be deem to be vaild.

Disclaimer

The rates and assessment of damages as stated in this report is to be used solely for legal proceedings in relation to the surveyed vehicle and the accident in which the surveyed vehicle was involved in. The rates and assessment of damages must not be used in any circumstances for comparison with other vehicle and/or other accident in other legal proceedings.

C L APPRAISER PTE LTD

Cheong K. H

Automotive Appraiser

CL APPRAISER PTE LTD

24 Penshurst Place, Singapore 556440 Email: clappraiser@yahoo.com Hp: 9068 8689 Fax: 6452 9783 Reg No: 201000228E

INVOICE

Chua Yeow Leng Eric

C/o: Teamwork Garage Pte Ltd

53 Ubi Avenue 1 #01-24

Paya Ubi Industrial Park, Singapore 408934

Invoice No:

CL/190734

Ref No:

TWG/05/1907/TP

Date:

20 June 2019

DESCRIPTION

AMOUNT

OUR SERVICE FEE CHARGES:

- SURVEY INSPECTION FOR VEHICLE NO. <u>SLG 9127 E</u>
- RESURVEY INSPECTION
- DIGITAL PHOTOGRAPHS SERVICES
 (INCLUSIVE OF STORAGE AND SUBMISSION OF DIGITAL PHOTOGRAPHS)
- TRANSPORTATION

GRAND TOTAL

S\$ 535.00

E & O. E

All cheque payment should be "Crossed" and made payable to "CLAPPRAISER PTE LTD"

We shall be grateful if you could forward our payment at your early convenience.



CL Appraiser Pte Ltd

L APPRAISER PTE LTD

24 Penshurst Place, Singapore 556440 Reg No: 201000228E

VEHICLE INSPECTION REPORT

To: Chua Yeow Leng Eric

Date

20 June 2019

C/o: Teamwork Garage Pte Ltd

Our ref

: TWG/05/1907/TP

53 Ubi Avenue 1 #01-24

Paya Ubi Industrial Park, Singapore 408934

Accident Date

: 06 May 2019

Type of Survey

: Third Party

Inspection Date : 14 May 2019

Repairer Name

: Teamwork Garage Pte Ltd

53 Ubi Avenue 1 #01-24

Paya Ubi Industrial Park, Singapore 408934

PARTICULARS OF VEHICLE

Registration No : SLG 9127 E

Year / Capacity

: 2016 / 1362 cc

Make / Model

: Chevrolet Orlando

Colour

: White

Chassis No Engine No

: KL1YA7589HK606800 : A14NET162320208

Mileage

: 106830

CONDITION OF TYRES

		Make	Cina	AND THE PROPERTY AND THE PROPERTY OF THE PROPE	
Front Nearside	10	Revelo	Size 215/60 R16	Thread Balance	Rim
Front Offside	:	Revelo	215/60 R16	5 mm 5 mm	Sport
Rear Nearside	:	Revelo	215/60 R16	5 mm	Sport
Rear Offside		Revelo	215/60 R16	5 mm	Sport

GENERAL DESCRIPTION OF DAMAGE VEHICLE

The impact damages sustained on the vehicle at the time of inspection is on the o/s portion. (Details refer to the photographs attached)

Enclosed number of photographs:

35

copies

REMARKS

This inspection was conducted entirely on a "WITHOUT PREJUDICE" basis and we have not given authorization and instruction to the repairer to proceed with the repair

RECOMMENDATIONS

We have thoroughly inspected each and every item on the estimate against the physical damage found on the vehicle and we have listed the breakdown of our finding and our recommendation.

The repairer has agreed to undertake the job at a Lump Sum of \$ 5,000.00 on a contractual basis.

Under normal circumstances, the repair period would be about 7 (Seven) working days.

CC L APPRAISER PTE LTD

Vehicle Registration No: SLG 9127 E

Our Ref No: TWG/05/1907/TP

Qty	Description	Conditions		Repairer's Estimate		Revised Amount
	SPARE PARTS - LIST ITEMS				3 20	
1	Rear o/s door	Damage	\$	012.00		2
1	Rear o/s door lock	Intact	\$	913.00	S	√913.00 DDV
1	Rear o/s door rubber	Necessary	S	245.00		
	O/s rocker panel side garnish	Damage	S	186.00 485.00	1	186.00 NNX
	Rear bumper	Repair	S		3	342.00 485.00 -8TV
	Rear bumper side retainer	Intact	S	1,151.00 45.00		
	Rear o/s fender	Damage	\$		•	
	Rear o/s fender wheel arch garnish	Damage		1,194.00	\$	1 ,194.00 € ×
		Damage	\$	355.00 4,574.00		250.50355.00 CUT
		Less 10%	S	457.40	S	3,133.00 1505.0
	Total Cost - List Items	2.23.7078	S	4,116.60	S	2,819.70 156.5
	SPECIAL NETT ITEMS					
1	Rear o/s fender quarter glass sealant	Nonne	0			
1	Rear o/s tyre (Depreciation)	Necessary	S	120.00	\$	80.00 NNX
I	Rear o/s wheel rim	Damage	S	400.00	S	200.00 NNX
	Total Cost - Special Nett items	Damage _	\$		\$	750.00
	obe opecial Nett nems		\$	1,270.00	\$	1,030.00

Total cost of parts

S	5,386.60	S	3,849.70
			7

CL APPRAISER PTE LTD

Vehicle Registration No: SLG 9127 E

Our Ref No: TWG/05/1907/TP

S/N	Description		Repairer's Estimate		Revised Amount
	Total cost of parts c/f	\$	5,386.6	0 \$	3,849.7
	<u>LABOUR</u>				1354
1	To remove, refit, replaced damaged lamps and check up rear electrical wiring	S	80.00	S	50.0
2	To remove and refit inner garnishes, inner trim to assist repair.	\$	150.00	s	120.00
3	To conduct wheel alignment.	\$	150.00	\$	60.00 120.00
4	To remove and refit quarter glass to assist repair.	\$	120.00	\$	80.00
5	To remove and refit doors complete fittings and replace damaged parts, transfer all fittings to new door.	S	150.00	\$	120.00
6	To apply undercoating on repaired and replaced panel.	s	150.00	\$	50.00 90.00
	To provide labour charges, workmanship to dismantle above damaged parts, repair including cut and weld; re-align body structure and damaged consistent to the accident.	\$	1,400.00	\$	1,000.00
	To respray painting include polishing and waxing on he changed body parts, repaired portions where consistent to the accident.	S	1,200.00	\$	400.00
	GRAND TOTAL	S	8,786.60	\$	6,309.70
		Pant	5 1354	1.50	5
	38	S/N	00	.00	
		Labo	ur 1230		
		0	258		
	e	20%	2060		
	Page 3		50/2 7		



5b.

ESTIMATED NORMAL PERIOD FOR REPAIR:

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					
NTUC INCOME INSURANCE CO-OPERATIVE LTD	Ref :	CS3/INC1900852	27/Btd3s2-1		
73 BRAS BASAH ROAD #05-01 NTUC TRADE UNION HOUSESINGAPORE	Date :	07-08-2019			

189		UNION HOUSESINGAPORE	Date: 07-08-2019	
ATT	N: JARED LIU		Code: INC	
1.		Policy Particulars	:- THIRD PARTY CLAI	M
	Insured Veh.	SMJ 245D	Veh. Inspected	SLG 9127E
	Policy No.		Coverage (\$)	0.00
	Claim No.	MT/1043407-002	Excess (\$)	0.00
	Assign From	MOTOR INSURANCE INCOME	Assign Date	19/07/2019
2.		Vehicle Parti	culars & Condition	S LOCAL CONTROL OF
	Make & Model	CHEVROLET ORLANDO 1.4	c.c	1362
	Engine No.	HIDDEN	Year of Reg.	2016
	Chassis No.	KL1YA7589HK606800	Colour	WHITE
	Odometer	106830	Steering	IN ORDER
	Brakes	IN ORDER	Modification	SPORTS RIM
	General	GOOD		
3.		Conditi	ons of Tyres	
		Size	Make	Balance
	R/H Front Tyre	215/60R16	ROVELO	6 mm
	L/H Front Tyre	215/60R16	ROVELO	6 mm
	R/H Rear Tyre	215/60R16	ROVELO	6 mm
	L/H Rear Tyre	215/60R16	ROVELO	6 mm
4.			on of Damages	
	THE VEHICLE SU DAMAGES SEE D	STAINED DAMAGES AT THE O/S ETAILS.	BODY.	
5.		General	Information	
	Accident Date	06/05/2019	Inspection Date	14/05/2019
	Survey held at	TEAMWORK GARAGE PTE LTD)	
		53 UBI AVENUE 1 #01-24 SINGAPORE 408934.		
5a.		Re	marks	
	A)THE INSPECTION B)IN ACCORDANCE	ON WAS CONDUCTED ON A"WITH CE TO YOUR INSTRUCTIONS, WI	HOUT PREJUDICE" BASI: E HAVE NOT AUTHORISE	S. ED REPAIRS.

Estimate Days of Repair

5 Working Days



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.:1 of 2

ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SLG 9127E

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			3.7
1	REAR O/S DOOR	DENTED	913.00	913.00
1	REAR O/S DOOR LOCK	INTACT	245.00	
1	REAR O/S DOOR RUBBER	NOT NECESSARY	186.00	
1	O/S ROCKER PANEL SIDE GARNISH	BENT	485.00	342.00
1	REAR BUMPER	TO REPAIR SEE LABOUR	1,151.00	-
1	REAR BUMPER SIDE RETAINER	INTACT	45.00	4
1	REAR O/S FENDER	TO REPAIR SEE LABOUR	1,194.00	-
1	REAR O/S FENDER WHEEL ARCH GARNISH	CUT	355.00	250.00
	LESS 10% DISCOUNT		-457.40	-150.50
			4,116.60	1,354.50
	SPECIAL NETT ITEMS			
1	REAR O/S FENDER QUARTER GLASS SEALANT (SN)	NOT NECESSARY	120.00	
1	REAR O/S TYRE (SN)	NOT NECESSARY	400.00	_
1	REAR O/S WHEEL RIM (SN)	TO REPAIR SEE LABOUR	750.00	
			1,270.00	
	LABOUR			
	TO REMOVE, REFIT, REPLACED DAMAGED LAMPS AND CHECK UP REAR ELECTRICAL WIRING.	NOT NECESSARY	80.00	-
	TO REMOVE AND REFIT INNER GARNISHES, INNER TRIM TO ASSIST REPAIR.		150.00	60.00
	TO CONDUCT WHEEL ALIGNMENT.		150.00	60.00
	TO REMOVE AND REFIT QUARTER GLASS TO ASSIST REPAIR.	NOT NECESSARY	120.00	1
	TO REMOVE AND REFIT DOORS COMPLETE FITTINGS AND REPLACE DAMAGED PARTS, TRANSFER ALL FITTINGS TO NEW DOOR.		150.00	60.00
	TO APPLY UNDERCOATING ON REPAIRED AND REPLACED PANEL.		150.00	50.00
	TO PROVIDE LABOUR CHARGES, WORKMANSHIP TO DISMANTLE ABOVE DAMAGED PARTS, REPAIR INCLUDING CUT AND WELD; RE-ALIGN BODY STRUCTURE AND DAMAGED CONSISTENT TO THE ACCIDENT. INCLUSIVE OF THE REPAIR OF REAR O/S FENDER AND REAR O/S WHEEL RIM.		1,400.00	600.00

Report Ref No. CS3/INC19008527/Btd3s2-1



LKK Auto Consultants Pte Ltd

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

TEL: 6256 3561 FAX: 6256 4315

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

Page No.: 2 of 2

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	TO RESPRAY PAINTING INCLUDE POLISHING AND WAXING ON THE CHANGED BODY PARTS, REPAIRED PORTIONS WHERE CONSISTENT TO THE ACCIDENT.	13	1,200.00	400.00
			1,200.00 3,400.00	1,230.00
	GRAND TOTAL		8,786.60	2,584.50

RECOMMENDED COST OF LUMP SUM REPAIRS (TO ITS PRE-ACCIDENT CONDITION)		2,050.00
--	--	----------

Report Ref No. CS3/INC19008527/Btd3s2-1

LIM TEOW GUAN

Automotive Assessor

ADRIAN LING WAI PING

B.Eng,AMSOE,AMIRTE,AMSAE-A,M.MATAI

Licensed Appraiser

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