	emigh		NMENT (Office	
	): Gerald po	h of	LPC.	Date/Time: 29/7/1969 9.01
Estimated Co			Bill to:	
OD PET V	STTPRES / OD F	ES/EVA/INV/N	TV I-CS	
To Inspect V	ehicle No:	SIK 16		Insured: C1BD 5819C
at Workshop	m/s	EM SC		Tel: 6456 0226
of	160 8	n Ming Davi	e # 03-181	19
Policy No:_		3 3.5	Claim No.	19/19/19/105/022135
Sum Insured			Excess:	
Make of Veh (Client's Recor			Likeous.	D.O.A. 26/07/2019
CA / REV	/ REP. / REV 24	HRS		HOD Followers
Date/Time:	1.30cm306.1	Person Contac	sted: Bern	H.O.D. Endorsement:  Vehicle IN JOUT
Date/Time	Action/Instruction	a Islamala (v	1	
	SIK16D-			
		9C-cc3/AIG	15021214/	Elyb392 DOA: 9/10/15

ASS. REC. BY:	8
Kanagal	SSIGNMENT
From: Date:	Veh No: SIGNMENT  Veh No: SIC NO Yr Regn: 05/6  Type: M.Car) M.Cycle / Bus / Van / Lorry / Taxl / Prime Mover /  Truck / Trailer or  Make: No Salo c.c 28%  Colour White A/C: Insured / Std / NI / NA  Sp.Reading 38278 T/Radio: Insured / Std / NI / NA  Eng/No:  C/No: WDD 22218224 25846  Gen. Cond: Good / Fair / Poor / Burnt  Steering: Inorder / Jammed / Leaked / Burnt or  Brake: Inorder / Jammed / Leaked / Burnt or  Modi: NII / S/Rim / STDARim or  Tyre Size: F: 293/65R/9
(Policy Condition)  Remark: The veh had commenced its repair at the time of inspection.  Bal. or Market Value: 8 253/c  IDAC Accident Rport: Consistent?: Yes or No  GIA / PR Seen: Consistent?: Yes or No  Est. Repairs: // days Res.: Yes or No  Lum Sum: 20 % 3 Val.: Yes or No  CA / REV / REP. / 24 HRS  Date: Person Contacted: Vehicle: IN / OUT	R: 2757 40R19  BS / DUN / EXNOVA / GY / FS / LIZA / MIC OHTSU / PIR / SUMI / TOYO / YOKO or  Front R/Bal. 7 mm - R/Bal. 7 mm  L/Bal. 7 mm L/Bal. 7 mm  D.O.A. 26/7/19  Survey held at  Des. of Damages: Frt / Rear / O/S / N/S / U/C / Rooftop or  A / S body
Date / Time   Action / Instruction     File pars To     Ey not ready	The U/C / Chassis frame / Body Structure affected due to collision.  RECEIVED 0.5 FEB 2020
11 (/2 /2 1) / (/2/2)	ys Of Repair: /8 survey No. of Trip: / Survey Fee: 350  Transportation:  Site Insp (\$ ) 5 - RS SI  Interview (\$ ) Fixe IS  Tech Invs (\$ ) Others  Weekend (\$ )

## Nivitha (LKK Auto)

From:

GERALD POH WEE BIN < geraldpoh@lonpac.com>

Sent:

Monday, 29 July 2019 9:01 AM assignments@lkkauto.com

To: Cc:

MT\_Claim\_SG; Admin A

Subject:

FW: OUR REF.: E21-111122.19 (SJK 16D @ 26/07/2019)

LONPAC REF.: GBD

5819C [External Confidential]

Importance:

High

# Lonpac External - Confidential

Our Ref

: 19/19/19/VC05/022135

Dear Nivitha.

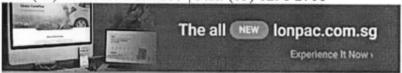
Kindly proceed as arranged.

Best Regards Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



Lonpac External - Confidential data is for use by authorised external parties only.

From: Sally Chong [mailto:sallychong@visionlawllc.com]

Sent: Friday, 26 July, 2019 5:06 PM To: GERALD POH WEE BIN

Cc: MT\_Claim\_SG; EM Solution Pte Ltd; derekkeh@singnet.com.sg; Tanvin13@yahoo.com.sg

Subject: RE: OUR REF.: E21-111122.19 (SJK 16D @ 26/07/2019) LONPAC REF.: GBD 5819C [External

General]

Importance: High

URGENT

Dear Gerald,

NOTICE TO INSURERS TO CONDUCT PRE-REPAIR SURVEY WITHIN 2 WORKING DAYS PURSUANT TO PARAGRAPH 2 OF PRE-ACTION PROTOCOL FOR NIMA CASES

CLAIMANT: ONG PHANG HUI

ACCIDENT INVOLVING SJK 16D & GBD 5819C ON 26 JULY 2019 ALONG PARRY ROAD JUNCTION AT ABT 12:18 HRS

We refer to your email of even date below and your list of surveyors therein.

Our client now confirms the appointment of KENNETH KONG as the Single Joint Expert for this matter.

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

Venue

E M SOLUTION PTE LTD

160, Sin Ming Drive, #03-18/19, Sin Ming Autocity,

Singapore 575722

Contact

Mr. Bernard (Tel.: 6456-0226 / 9101-8302)

If you fail to conduct the pre-repair survey within the next 2 working days excluding any intervening Saturday, Sunday or Public Holiday, the said workshop will commence repairs thereafter without further reference to you.

Thank you.

# Sally Chong

(Secretary)
VISION LAW LLC
133 NEW BRIDGE ROAD,
#18-01/02, CHINATOWN POINT,
SINGAPORE 059413

TEL.: 6534-2811 (ext 115)

FAX: 6535-6802

From: GERALD POH WEE BIN [mailto:geraldpoh@lonpac.com]

Sent: Friday, 26 July, 2019 3:53 PM

To: Sally Chong Cc: MT\_Claim\_SG

Subject: RE: OUR REF.: E21-MISC.19 (SJK 16D @ 26/07/2019) LONPAC REF.: GBD 5819C [External

General]

Lonpac External - General

## WITHOUT PREJUDICE

Our Ref

: 19/19/19/VC05/022135

Dear Sally,

Please see our lists of our motor surveyors below and revert.

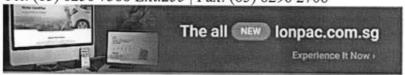
1	Sharan Bin Sharif
2	Jackson Quek
3	Paul Thanapal
4	Aw Po Huat (Andrew)
5	Ng Chun Wei (Adam)
6	Mohd Taufik
7	Nicholas Tey
8	Marcus Chua
9	Kenneth Kong
10	Steve Chen

Best Regards Gerald Poh

Senior Claims Executive | Lonpac Insurance Bhd

300 Beach Road, #17-04/07 The Concourse, Singapore 199555

Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706



Lonpac External - General data is for internal / external use.

From: Sally Chong [mailto:sallychong@visionlawllc.com]

Sent: Friday, 26 July, 2019 2:50 PM

To: MT\_Claim\_SG; GERALD POH WEE BIN

Cc: 'EM Solution Pte Ltd'; 'Judy Soh'; ONG LI LI; GERALD POH WEE BIN

Subject: OUR REF.: E21-MISC.19 (SJK 16D @ 26/07/2019) LONPAC REF.: GBD 5819C

#### VERY URGENT

Dear Sir,

NOTICE TO INSURERS TO CONDUCT PRE-REPAIR SURVEY WITHIN 2 WORKING DAYS PURSUANT TO PARAGRAPH 2 OF PRE-ACTION PROTOCOL FOR NIMA CASES

CLAIMANT: ONG PHANG HUI

ACCIDENT INVOLVING SJK 16D & GBD 5819C ON 26 JULY 2019 ALONG PARRY ROAD JUNCTION AT ABT 12:18 HRS

We are instructed by ONG PHANG HUI to notify you of a road traffic accident on ON 26 JULY 2019 ALONG PARRY ROAD JUNCTION AT ABT 12:18 HRS involving our client's vehicle registration number SJK 16D and vehicle registration number GBD 5819C driven by you/your insured at the material time.

As a result of the accident, our client's vehicle has been damaged. Before our client proceed to repair the damaged vehicle, please let us know within 2 working days of your receipt of this notice whether you or your insurers would like to conduct a pre-repair survey of the vehicle. If we do not receive any reply from you within the stipulated timeline, our client shall proceed to repair the vehicle without reference to you.

Thank you.

Sally Chong (Secretary) VISION LAW LLC 133 NEW BRIDGE ROAD, #18-01/02, CHINATOWN POINT, SINGAPORE 059413 TEL.: 6534-2811 (ext 115)

FAX: 6535-6802

C.c. VEHICLE OWNER OF GBD 5819C

COTTONDALE 192, Waterloo Street, #05-01, Sky Line Building, Singapore 187966

VISION LAW LLC

Advocates & Solicitors

(Incorporated with limited liability)

Unique Entity No. 200721148H

Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413 Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490

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# VISION LAW LLC

Advocates & Solicitors

(Incorporated with limited liability)

Unique Entity No. 200721148H

Head Office: 133 New Bridge Road #18-01/02 Chinatown Point, Singapore 059413

Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1), Singapore 310490

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#### > Back to OneMotoring

Enquire PARF/COE Rebate for	r Registered Vehicle
-----------------------------	----------------------

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID: Vehicle Details	681E
Vehicle No.:	SJK16D
Vehicle to be Exported:	No
Intended Deregistration Date:	30 Jul 2019
Vehicle Make:	MERCEDES BENZ
Vehicle Model:	S320L (R19 LED)
Primary Colour:	White
Manufacturing Year:	2016
Engine No.:	27682430304458
Chassis No.:	WDD2221622A256465
Maximum Power Output:	200.0 kW (268 bhp)
Open Market Value:	\$90,870.00
Original Registration Date:	09 May 2016
First Registration Date:	09 May 2016
Transfer Count:	0
Actual ARF Paid: Intended PARF Rebate Details	\$135,566.00
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	08 May 2026
PARF Rebate Amount: Intended COE Rebate Details	\$101,674.00
COE Expiry Date:	08 May 2026
COE Category:	E - Open Category
COE Period(Years):	10
QP Paid:	\$49,501.00
COE Rebate Amount:	\$33,519.00
Total Rebate Amount:	\$135.193.00

The information contained herein is correct as at 30 Jul 2019

#### SGCARMART.COM

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3,08% p.a Sta Grade B No Major

GV Credit Pte Ltd



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6 vehicles

Mercedes-Benz S-Class S320L

Mercedes-Benz S-Class S3201

Ways of Selling

mercedes s320

Model

Depreciation

New 5 Years Coe Renewal Honda Fit 1 34

Eng Cap

Mileage

Veh Type

Any

Available

▼ 20 results/page

Search Selection

mercedes s320

Advertiser Login

Anv \$263,800

Price

\$28,150 /vr

Anv

26-Jul-2016

2.996 cc

Available

2016

2.996 cc

Any

20.550 km

Anv

Sort by Date Posted

Luxury

\$5,000 C&C Service Credits, C&C Unit, 1 Year Extended Mercedes-Benz Pre-Owned Vehicle Warranty At C&C, Rare Peridot Brown Unit. 1 Owner With Extremely Low Mileage Of Only 7,000km Done Per Year, Fully Serviced And Maintained By C&C, High ARF Value, Enjoy Excl..

Posted: 24-Jul-2019

Mercedes-Benz, 5320L, s320l, Used Mercedes-Benz

\$27.870 /vr

08-Jun-2016

33,697 km

Luxury

Available

\$5,000 C&C Service Credits, C&C Unit, 1 Year Extended Mercedes-Benz Pre-Owned Vehicle Warranty At C&C, 1 Owner With Low Mileage. Fully Serviced And Maintained By C&C. High ARF Value. Rare Unit With Twin Roof. Enjoy Exclusive Low-Interest Rate At Only 2,48%, Ple.

Republic Auto

Posted: 23-Jul-2019

Tags: 2016 Mercedes-Benz \$320L, 2016 mercedes-benz \$320L Mercedes-Benz \$320L mercedes-benz \$320L Mercedes-Benz, 5320L, s320l, Used Mercedes-Benz

Tags: 2016 Mercedes-Benz S320L, 2016 mercedes-benz s320l, Mercedes-Benz S320L, mercedes-benz s320l,

\$259,800

Mercedes-Benz S-Class S320L \$261,800

\$27,020 /yr

14-Oct-2016

2.996 cc

49,450 km

Luxury Available

C&C Unit,1 Year Extended Mercedes-Benz Pre-Owned Vehicle Warranty At C&C, Fully Serviced And Maintained By C&C, High Paper Value, Comand Online, Integrated Navigation, Enjoy Exclusive Low Interest Rate At Only 2.48%, Please Call/SMS/ Whatsapp For Viewing.

Pasted: 22-Jul-2019

Tags: 2016 Mercedes-Benz S320L, 2016 mercedes-benz s320l, Mercedes-Benz S320L, mercedes-benz s320l,

Mercedes-Benz, 5320L, s320L Used Mercedes-Benz



Mercedes-Benz S-Class S320L \$250,000

\$26,460 /vr

29-Jun-2016

2.996 cc

47.806 km

Available Luxury

1 Owner, Original Paint, Serviced & Maintained In C&C, Done 33 Point Check With Report Shown, 4 Brand New Tires, 100% Accident-free, For Viewing, Please Contact Sales Person For Arrangement, Viewing Strictly By Appointment Only. Thanks.

Henly Enterprises Co

Posted: 20-Jul-2019

Tags: 2016 Mercedes-Benz S320L, 2016 mercedes-benz s320l, Mercedes-Benz S320L, mercedes-benz s320l, Mercedes-Benz, S320L, s320L Used Mercedes-Benz

V(6572) 16" Rim (Glossy Black MF)

V(6572) 16" Rim at \$580. Color: Glossy Black MF.

Find out more!



Compare

Mercedes-Benz S-Class S320L \$265,800

\$27,010 /yr

08-Dec-2016

2,996 cc

37,700 km

Luxury

Available

True Recognition Of Luxury Saloon, Adore By Many Successful Individuals & Business Entities. Self & Chauffeur Driven With High Level Of Comfort & Build Quality Interior. Warranty Till Dec 19. Fully Serviced & Warranty By C&C. A Must View & Own It Before It's Gone, Sched.

Eurokars Pre Owned

Pasted: 14-Jul-2019

Tags: 2016 Mercedes-Benz 5320L, 2016 mercedes-benz s320L Mercedes-Benz S320L mercedes-benz s320L

Mercedes-Benz, S320L, s320l, Used Mercedes-Benz

Mercedes-Benz S-Class S320L \$258,800

\$28,130 /vr 13-May-2016

2.996 cc

9.000 km

Luxury

Available

PREMIUM 40

Lowest Mileage, Single Owner, C&C Warranty And Maintained. Good As New Condition. 100% Mishap Free, Only Shelter Parked. Massive Savings From New, Loan Packages, Trade In Welcome. Viewing By Appointment Only.

Car Buyers Automotive Pte Ltd

Pasted: 07-Jun-2019

Tags: 2016 Mercedes-Benz S320L, 2016 mercedes-benz s320l, Mercedes-Benz S320L, mercedes-benz s320l, Mercedes-Benz, S320L, s320l, Used Mercedes-Benz

Save this search criteria, to get email alerts whenever a match is found.

#### 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 witholding 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.

aloresaid.	
	ACCIDENT STATEMENT
Date Of Report	26/07/2019 14:05
Date Of Accident	26/07/2019 12:15
Exact Location Of Accident	PARRY AVENUE JUNCTION
Country/State of Loss	SINGAPORE
	DETAILS OF OWN VEHICLE
Vehicle Registration Number	SJK16D
Insured/Policyholder	
Name Of Registered Owner	ONG PHANG HUI
NRIC No	S7407681E
Email Address	ONGPHANGHUI@GMAIL.COM
Mobile Phone No	(LOCAL) +65-96711808
Alternative Phone No	OTHERS-90894000
Vehicle Particulars	
Manufacturer	MERCEDES-BENZ
Model	S320L SEDAN
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
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	AIG ASIA PACIFIC INSURANCE PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	2100464877-03
Cover Note Number	
Driver	
Name of Driver	LEE KE JUAN
NRIC No	S7623554F
D	

 Name of Driver
 LEE KE JUAN

 NRIC No
 \$7623554F

 Date Of Birth
 03/08/1976

 Occupation
 INDOOR

 Date Of Driving Pass
 27/12/1996

Driving Experience 22 YEARS AND 6 MONTHS

Gender FEMALE

Mobile Number (LOCAL) +65-97333339

Fax Number

Contact Number

EMail Address JUNEELEEBK@GMAIL.COM

Address

15 PARRY AVENUE

Postcode

547243

SPOUSE

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

Vehicle

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - MAJOR/MINOR RD

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)

NO

soliciting/offering accident claims assistance.

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

PLEASE REFER TO SKETCH PLAN.

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

YES

Was there any audio recorded?

NO

#### **DETAILS OF OTHER VEHICLE PROPERTY 1**

Vehicle Registration Number

GBD5819C

Vehicle Make/Model/Colour

Details Of Properties

Vehicle Category

COMMERCIAL VEHICLE

Name of Driver

MUHAMMAD REDZUAN BIN SELAMAT

NRIC/Passport Number

S8848419C

Contact Number

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

#### Sketch Plan Pg. 1

#### 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.
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- 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)
  - (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 enquirles 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.
- 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.

Policyholdens S nature Date & Time

26 JUL

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

Date & Time: 26 JUL 2019

14:05h0

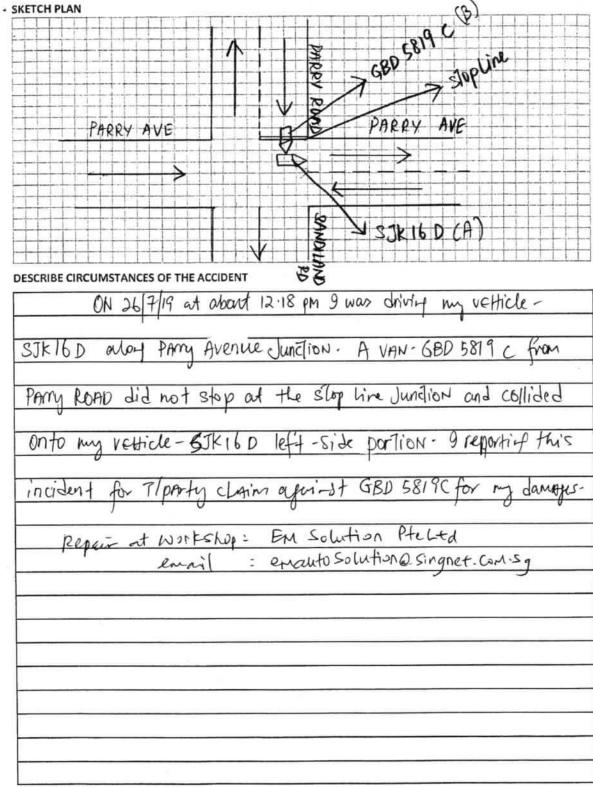
Reporting Centre Personnel's Signature

Name:

Poh Kwee Choo S6840583A

NRIC/FIN No .:

#### Sketch Plan Pg. 2



DECLARATION

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

Policyholder's Signature Date & Time:

2 6 JUL 2019

Driver's Spreture

(If driver is not the policyholder) Date & Time: 20 JUL 2019 Reporting Centre Personnel's Signature

Name: NRIC/FIN No.: Poh Kwee Choo S6840583A



# CERTIFICATE OF INSURANCE

#### MERCEDES-BENZ MOTOR INSURANCE PRIVATE VEHICLE

Name of Policyholder : Ong Phang Hui Vehicle No. : SJK16D

 
 Period of Insurance
 : 09 May 2019 To 08 May 2020

 Engine No.
 : 27682430304458
 Policy No. : 2100464877-03

Endorsement No.

: 2768243030455 : WDD2221622A256465 : 26 Apr 2019 Chassis No. Issued Date

ABOUT THE COVER

Make/Model MERCEDES Benz S320L Sedan

Engine Capacity/Tonnage 2,996.00 CC Sum Insured Market Value First Year of Registration 2016 Insuring with COE/PARF : Yes Off Peak Car : No Driver Restriction : NA

Person or Classes of Persons Entitled to Drive\*

a) The Policyholder b) Any other person who is driving on the Policyholder's order or with his/her permission. This Policy will indemnify the Policyholder or any authorised driver only if he/shre meets the specified age condition.

You have to pay an additional ours of \$3,000 as "Young and/or theoperenced Driver Excess" ("YIDR") if You are or Your Authorised Driver (named or unnamed) is under the age of 23 and/or has less than years! driving experence

Age Condition : All Age Condition

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 thre or reward, driving fution, driving test, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any finde or business or use for any purpose in connection with Motor Trade.

Loss of Use 2000cc

\* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Cap. 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

# EXCESS

Section 1 Fire - 50 Own Damage - \$800 Theft - \$0 Flood Cover - \$0

Windscreen: \$100

Named Driver and Excess (where applicable)

Ong Phang Hui - \$800 (Own Damage)

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

1. Cycle & Carriage Euros Service Center (For accident reporting only). Add. 330 Ubi Road 3 Singapore 408650 02061818. 2. Cycle & Carriage Pandan Loop Service Center - Body Care & Repair. Add. 188 Pandan Loop Singapore 128378 62061818.

For other Approved Reporting Centres/AIG Authorised Repairers, please contact our 24-hour accident emergency hotime at +65 6336 6200. Alternatively, you may rate to AIG website www.aig.com.ag or AIG SG Mobile App. Simply search and download "AIG SG" from Tunes or Google Play

#### IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: MayBank

I/We hereby certify that the pokey to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles(Third Party Risks and Compensation) Act (Cap. 189) Part IV of the Road Transport Act, 1967 (Maleysia) and Motor Vehicles (Third Party Risks) Rules, 1959 (Maleysia).

CYCLE & CARRIAGE - JACQHO 239 ALEXANDRA ROAD SINGAPORE 159930

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd. AUTHORISED REPRESENTATIVE

78 Shenton Way #07-16 AIG Building S079120 | T:+65 5419 3000 | www.sig sg

# **Accident Photo**





Mercedes-Benz : 222 (S Class 2013- ) : Rear Wheel Drive : with Code P835 (Korea), without 487 (W/V/X) 4-Wheel Total Alignment

Front : Left

Actual	Before	Specified Range
-0°42'	-0°42'	-0°45' -0°02'
8°58'	8°58'	
0°25'	0°25'	0°02' 0°12'
5°13'	5°13'	-
4°31'	4°31'	
		-1°56' -0°56'

Camber
Caster
Toe
SAI
Included Angle
Turning Angle Diff.

Actual	Before	Specified Range
-0°45'	-0°45'	-0°45' -0°02'
8°48'	8°48'	
0°25'	0°25'	0°02' 0°12'
5°09'	5°09'	
4°24'	4°24'	
		-1°56' -0°56'

#### Front

Cross Camber Cross Caster Cross SAI Total Toe Cross Turn Diff.

Actual	Before	Specified Range
0.03,	0°03'	-0°24' 0°24'
0°10'	0°10'	-0°30' 0°30'
0°04'	0°04'	
0°50'	0°51'	0°04' 0°25'

Rear : Left

Actual	Before	Specified Range
-3°30'	-3°30'	2°14' -1°14'
-0°28'	-0°28'	0°05' 0°19'

Camber Toe

Rear : Right		
Actual	Before	Specified Range
-1°55'	-1°55'	-2°14' -1°14'
0°05'	0°05'	0°05' 0°19'

Rear

Cross Camber
Total Toe
Thrust Angle

	1.02.00				
Actual	Before	Specified Range			
-1°35'	-1°35'	-0°30' 0°30'			
-0°23'	-0°23'	0°17' 0°32'			
-0°17'	-0°17'	-0°08' 0°08'			

# E M SOLUTION PTE LTD

160, Sin Ming Drive, #03-18/19, Sin Ming Autocity, Singapore 575722

Tel:

64560226

Fax:

64584500

Registration No: 201016308K

Ong Phang Hui

Nor Wharn

29.09.2019

CILM 822,900h Merry Afre Pain 18days

# REPAIR ESTIMATE FOR MERCEDES S320L - SJK 16 D

1 pc	rear bumper 2/20.	CR12,265.00 7
2 pcs	rear bumper chrome mouldings	140.00 1/2 280.00
2 pcs	rear bumper side retainers	62.00 fm 124.00 X
/ & pcs	rear bumper sensors	Sm 198.00 1,188.00 Z
1 pc	LH tail lamp assy	ar 1,165.00
1 pc	LH rear fender	R 759.00 -
1 pc	LH rear fender inner shield	∠ 287.00  ズ
1 pc	LH rear fender inner trim	€ 545.00 K
1 pc	LH rear door 3100	3,780.00
1 pc	LH rear door outer handle	645.00 <b>₹</b>
1 pc	LH rear door glass outer moulding 295	375.00 -
1 pc	LH rear door lower chrome moulding	185.00
2 pcs	LH rear door hinges	235.00 / 470.00 /
1 pc	LH rear door stopper	123.00 X
1 pc	LH rear door inner lock 705	750.00 2
1 pc	LH rear door lock motor	74 286.00 7
1 pc	LH rear door rubber 272	Ma 332.00 50 lsn 1363N
1 pc	LH rear door regulator gear	780.00 2
1 pc	LH rear door regulator motor	The 530.00 7
1 pc	LH rear door channel felt	395.00 ×
1 pc	LH rear door 1/4 glass pillar	∠ 215.00 <b>X</b>
1 pc	LH rear door inner trim	min 568.00 2
1 pc	LH front door 2900	By 3,420.00 _
1 pc	LH front door outer handle	₹ 645.00 <b>₹</b>
1 pc	LH front door glass outer moulding	Sea 375.00 X
1 pc	LH front door lower chrome moulding	185.00
1 pc	LH front door inner lock	₹ 820.00 X
1 pc	LH front door lock motor	£ 365.00 ⊀
1 pc	LH front door regulator gear	833.00 <
1 pc	LH front door regulator motor	5- 475.00 X
1 pc	LH front door rubber 263.	Me 332.00 50 SIN 131-501N
1 pc	LH front door inner trim	568.00 X

1 pc	LH door front pillar	√ 2,490.00	×
1 pc	LH door center pillar	n 2,580.00	7.
1 pc	LH side skirt panel	Fm 2,310.00	
1 pc	rear windscreen moulding	Me 249.00	
1 pc	LH rear sport rim	nu 810.00	
1 pc	LH rear shock absorber	Sc 4,470.00	
1 pc	LH rear trailing arm	ائر 552.00	
1 pc	I H rear leading arm	£ 550.00	
1 pc	LH rear lower arm	myor no 410.00	
1 pc	LH rear upper arm	211 482.00	
1 pc	LH rear knuckle arm /522.	1,995.00	
1 pc	LH rear wheel bearing	M 245.00	
1 pc	rear axle beam	A 3,540.00	-
1 pc	LH roof side air bag	Bry 1,065.00	
1 pc	LH front seat side air bag	4 1,660.00	
2 pcs	front seat head rest Arr. hel 1210	1,440.00 5 2,880.00	
2 pcs		h 1,155.00 2,310.00	_
1 pc	air bag sensors	160.00	_
1 pc	air bag control unit	Me 1,005.00	
1 pc	ECU unit	1,560.00	
		55,390.00	_
		Less 10% 5,539.00	
		49,851.00	<del>-</del>
1 set	rear bumper clips	Ma 45.00	SN A
1 pc	LH rear tyre	<i>∫</i> 380.00	
1 pc	rear windscreen sealant	Me 70.00	SN 4012
1 set	LH rear door inner trim clips	40.00	SN X
1 set	LH front door inner trim clips	40.00	SN X
12.50			1
1)	Check electrical wirings.	60.00	5
2)	Repair accident damages and renew above par		
3)	Transfer LH front & rear doors mechanisms.		1601
4)	Spray paint on accident affected portions.		12501
5)	Renew reverse sensors	80.00	
6)	Lower rear suspension to facilitate repairs	480.00	
7)	Computerize wheel alignment	100.00	601
8)	Renew air bags, sensor, seat belts, etc	680.00	
9)	Computor reset vehicle system		2501
10)	Rust proofing on affected portions.	150.00	-901
	LKK Auto Consultants hence notify	55,986.00	=
	the Repairer of the following:		
	<ul> <li>To resurvey before/after spray painting</li> </ul>		
	<ul> <li>To display damaged part(s) during resurvey</li> <li>Parts prices are subject to confirmation</li> </ul>		
	* Third party survey is on a "Without Prejudice"	haeie	

\* Third party survey is on a "Without Prejudice" basis

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

No illegal modification(s) is allowed

Acknowledged by Repairer

Signature: Date:



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 I	nternationale Des	Experts En /	Automobile
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LONPAC INSURANCE BHD Ref : CS/LPC19013270/Kqd3e2

	BEACH ROAD 04/07 THE CONC	OURSESINGAPORE 199555	Date: 06-02-2020	
			Code: LPC2	
1.	V STATE	Policy Particulars	:- THIRD PARTY CLAIM	
	Insured Veh.	GBD 5819C	Veh. Inspected	SJK 16D
	Policy No.		Coverage (\$)	0.00
	Claim No.	19/19/19/VC05/022135	Excess (\$)	0.00
	Assign From	GERALD POH	Assign Date	29/07/2019
2.		Vehicle Parti	culars & Condition	
	Make & Model	MERCEDES BENZ S320L (A)	c.c	2996
	Engine No.	HIDDEN	Year of Reg.	2016
	Chassis No.	WDD2221622A256465	Colour	WHITE
	Odometer	38278	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
	General	GOOD		
3.		Conditi	ons of Tyres	
		Size	Make	Balance
	R/H Front Tyre	245/45 R19	MICHELIN	7 mm
	L/H Front Tyre	245/45 R19	MICHELIN	7 mm
	R/H Rear Tyre	275/40 R19	MICHELIN	7 mm
	L/H Rear Tyre	275/40 R19	MICHELIN	7 mm
4.		Description	on of Damages	
	THE VEHICLE SU	STAINED DAMAGES AT THE N/S	BODY.	
	DAMAGES SEE D	ETAILS.		
5.		Genera	I Information	
	Accident Date	26/07/2019	Inspection Date	29/07/2019
	Survey held at	EM SOLUTION PTE LTD		
		160 SIN MING DRIVE #03-18/19 SIN MING AUTOCITY SINGAPORE 575722	9	
5a.		R	emarks	P. P. State St. Phys.
		ON WAS CONDUCTED ON A"WIT CE TO YOUR INSTRUCTIONS, W		
5b.		Estimate	Days of Repair	
	ESTIMATED NOR	MAL PERIOD FOR REPAIR:	18 Working Days	S



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

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

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#### ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SJK 16D

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	CRACKED	2,265.00	2,120.00
2	REAR BUMPER CHROME MOULDINGS @\$140.00	NECESSARY	280.00	280.00
2	REAR BUMPER SIDE RETAINERS @\$62.00	SERVICEABLE	124.00	
6	REAR BUMPER SENSORS @\$198.00	SERVICEABLE	1,188.00	
1	LH TAIL LAMP ASSY	сит	1,165.00	1,165.00
1	LH REAR FENDER	BENT	759.00	759.00
1	LH REAR FENDER INNER SHIELD	SERVICEABLE	287.00	9
1	LH REAR FENDER INNER TRIM	SERVICEABLE	545.00	2
1	LH REAR DOOR	BENT	3,780.00	3,100.00
1	LH REAR DOOR OUTER HANDLE	SERVICEABLE	645.00	
1	LH REAR DOOR GLASS OUTER MOULDING	BUCKLED	375.00	245.00
1	LH REAR DOOR LOWER CHROME MOULDING	DENTED	185.00	185.00
2	LH REAR DOOR HINGES @\$235.00	TO REPAIR SEE LABOUR	470.00	-
1	LH REAR DOOR STOPPER	SERVICEABLE	123.00	
1	LH REAR DOOR INNER LOCK	DENTED	750.00	705.00
1	LH REAR DOOR LOCK MOTOR	JAMMED	286.00	286.00
1	LH REAR DOOR REGULATOR GEAR	DISTORTED	780.00	780.00
1	LH REAR DOOR REGULATOR MOTOR	JAMMED	530.00	530.00
1	LH REAR DOOR CHANNEL FELT	SERVICEABLE	395.00	3
1	LH REAR DOOR 1/4 GLASS PILLAR	SERVICEABLE	215.00	-
1	LH REAR DOOR INNER TRIM	MTG CRACKED	568.00	568.00
1	LH FRONT DOOR	BENT	3,420.00	2,900.00
1	LH FRONT DOOR OUTER HANDLE	TO REPAIR SEE LABOUR	645.00	-
1	LH FRONT DOOR GLASS OUTER MOULDING	SERVICEABLE	375.00	-
1	LH FRONT DOOR LOWER CHROME MOULDING	NECESSARY	185.00	185.00
1	LH FRONT DOOR INNER LOCK	TO REPAIR SEE LABOUR	820.00	-
1	LH FRONT DOOR LOCK MOTOR	SERVICEABLE	365.00	-
1	LH FRONT DOOR REGULATOR GEAR	SERVICEABLE	833.00	-
1	LH FRONT DOOR REGULATOR MOTOR	SERVICEABLE	475.00	-
1	LH FRONT DOOR INNER TRIM	SERVICEABLE	568.00	-
1	LH DOOR FRONT PILLAR	TO REPAIR SEE LABOUR	2,490.00	-

Report Ref No. CS/LPC19013270/Kqd3e2



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

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

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
1	LH DOOR CENTER PILLAR	TO REPAIR SEE LABOUR	2,580.00	-
1	LH SIDE SKIRT PANEL	SERVICEABLE	2,310.00	8
1	REAR WINDSCREEN MOULDING	NECESSARY	249.00	249.00
1	LH REAR SPORT RIM	DENTED	810.00	810.00
1	LH REAR SHOCK ABSORBER	SERVICEABLE	4,470.00	-
1	LH REAR TRAILING ARM	SERVICEABLE	552.00	-
1	LH REAR LEADING ARM	SERVICEABLE	552.00	3
1	LH REAR LOWER ARM	DISTORTED	410.00	410.00
1	LH REAR UPPER ARM	DISTORTED	482.00	482.00
1	LH REAR KNUCKLE ARM	BENT	1,995.00	1,522.00
1	LH REAR WHEEL BEARING	NECESSARY	245.00	245.00
1	REAR AXLE BEAM	SERVICEABLE	3,540.00	-
1	LH ROOF SIDE AIR BAG	BURST	1,065.00	1,065.00
1	LH FRONT SEAT SIDE AIR BAG	BURST	1,660.00	1,660.00
2	SEAT AIRBAG @\$1440.00	BURST	2,880.00	2,420.00
2	FRONT SAFETY BELTS @\$1155.00	JAMMED	2,310.00	2,310.00
1	AIR BAG SENSORS	NECESSARY	160.00	160.00
1	AIR BAG CONTROL UNIT	NECESSARY	1,005.00	1,005.00
1	ECU UNIT	NECESSARY	1,560.00	1,560.00
	LESS 10% DISCOUNT		-5,472.60	-2,770.60
			49,253.40	24,935.40
1	LH REAR DOOR RUBBER (\$272.00)(50%) (\$N)	NECESSARY	332.00	136.00
	LH FRONT DOOR RUBBER (\$263.00)(50%) (SN)	NECESSARY	332.00	131.50
	LESS 10% DISCOUNT		-66.40	11.0
			597.60	267.50
	SPECIAL NETT ITEMS			
1	SET REAR BUMPER CLIPS (SN)	NECESSARY	45.00	45.00
1	LH REAR TYRE (SN)	SERVICEABLE	380.00	-
- 1	REAR WINDSCREEN SEALANT (SN)	NECESSARY	70.00	40.00
1	SET LH REAR DOOR INNER TRIM CLIPS (SN)	NOT NECESSARY	40.00	-
1	SET LH FRONT DOOR INNER TRIM CLIPS (SN)	NOT NECESSARY	40.00	-
			575.00	85.00

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Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
	LABOUR			
	CHECK ELECTRICAL WIRINGS.		60.00	40.00
	REPAIR ACCIDENT DAMAGES AND RENEW ABOVE PARTS. INCLUSIVE OF THE REPAIR OF LH REAR DOOR HINGES, LH FRONT DOOR OUTER HANDLE, LH FRONT DOOR INNER LOCK, LH DOOR FRONT PILLAR AND LH DOOR CENTER PILLAR.		1,580.00	1,000.00
	TRANSFER LH FRONT & REAR DOORS MECHANISMS.		200.00	160.00
	SPRAY PAINT ON ACCIDENT AFFECTED PORTIONS.		1,680.00	1,250.00
2	RENEW REVERSE SENSORS.		80.00	60.00
	LOWER REAR SUSPENSION TO FACILITATE REPAIRS.		480.00	200.00
	COMPUTERIZE WHEEL ALIGNMENT.		100.00	60.00
	RENEW AIR BAGS, SENSOR, SEAT BELTS, ETC		680.00	320.00
	COMPUTER RESET VEHICLE SYSTEM.		550.00	250.00
	RUST PROOFING ON AFFECTED PORTIONS.		150.00	90.00
			5,560.00	3,430.00
	GRAND TOTAL		55,986.00	28,717.90

RECOMMENDED COST OF LUMP SUM REPAIRS	22,900.00
(TO ITS PRE-ACCIDENT CONDITION)	

Report Ref No. CS/LPC19013270/Kqd3e2

KONG SENG CHEONG

**Licensed Appraiser** 

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