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Sent.	86/2019 5:19:17 PM
Hi.	
Please	refer to the enclosed request from Kuru & Co. carry out Policy coverage verification first before conducting the pre-repair inspection within 48 hours
	nave any queries/concerns, please let us know. assist to assign Adrian Ling as Single Joint Expert as requested.
	& Regards,
	Rul (Viviane)
AIG	
FNOL A	sjuster I re FNOL Claims Operations - Auto
	Technique (I monthe airs.) at the control of the co
LICENSIA IN	
from:	Curu & Co [mailto:kurulegal@yahoo.com.sg]
Sent: To: Ho	Kuru & Co [mailto:kurulegatayanob.com/s/ uesday, August 06, 2019 5:16 PM ; Yinrul g, Andy-SY; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Azlan, Syazairdina; Chan, Yoke Shi; Llm, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Parthiban, Theerth g, Andy-SY; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Azlan, Syazairdina; Chan, Yoke Shi; Llm, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Parthiban, Theerth g, Andy-SY; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Azlan, Syazairdina; Chan, Yoke Shi; Llm, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Parthiban, Theerth g, Andy-SY; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Azlan, Syazairdina; Chan, Yoke Shi; Llm, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Parthiban, Theerth g, Andy-SY; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Azlan, Syazairdina; Chan, Yoke Shi; Llm, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Parthiban, Theerth g, Andy-SY; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Azlan, Syazairdina; Chan, Yoke Shi; Llm, Sheng Yang; Mithoosingh, Aashweenjeetkaur; Parthiban, Theerth
Cc: For	, Vinrul g, Andy-SY; Chin, Lee-Ying; Abu Kassim, Noor Mariesa; Azian, Syazairdina; Clain, Fore Sin, aniam, Divyashni; Tong, Wahxin t: [EXTERNAL] Re: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLM144H AND SMA795E ON 04/08/2019 // Ou ref:L.19.1016.it t: [EXTERNAL] Re: PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLM144H AND SMA795E ON 04/08/2019 // Ou ref:L.19.1016.it
Subjec	t: [EXTERNAL] Re: PRE-REPAIR INSPECTION - ACCIDENT INVOCATION OF THE PRE-REPAIR INSPECTION OF
This n	essage is from an external sender; be cautious with links and attachments.
Dear S	
	t is agreeable to the following surveyor(s): LKK Auto Consultants Pte Ltd - Adrian Ling
our clic	Is agreeate to the first t
	12. A. a. the following address:
lease a	range for your surveyor to survey our client's vehicle at the following address:
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	ar Workshep
	r Workshop @Kaki Bukit
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This is a secure, encrypted message. To read it, open the

这是安全加密信息。如要阅读此信息,请开启附件。

นี่คือการรักษาความปลอดภัยข้อความที่เข้ารหิสลับ เพื่ออ่าน บันให้เปิดใฟล์ที่แนบมา

이것은 안전하고 암호화된 메시지입니다. 그것을 읽으려 면 첨부 파일을 엽니다.

Ini adalah pesan, aman terenkripsi. Untuk membacanya,

Click here by 2019-08-13 16:04 +08 to read your message. After that, open the attachment.

otherses. Please notify the sender if you have received this small in error or simply delete it

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The information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information, if you have received this email in error, please the information in this email (and any attachments) is confidential. If you are not the intended recipient, you must not use or disseminate the information, if you have received the semilar and any attachments are believed to be free of any virus or immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or immediately notify me by "Reply" command and permanently delete the original and any copies or printouts thereof. Although this email and any attachments are believed to be free of any virus or intended the properties of the p

From: Innutrionguag.com
To: kundegat@yahoo.com.eg
Co: Andy-SYF.ong@aig.com _Lee-Ying.Chin@aig.com _NoorMariesa.AbuKassim@aig.com _Syazairdina.Azlan@aig.com _yokeshi.chan@aig.com _ShengYang.Lim@aig.com
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Subject aigencrypt PRE-REPAIR INSPECTION - ACCIDENT INVOLVING OUR INSURED VEHICLE SLM144H AND SMA795E ON 04/08/2019
Date: Tue, 6 Aug 2019 08:04:07 +0000
Without Prainding.

Without Prejudice

Your Reference

: L.19.1016.lt

Our Reference

: SLM144H

Dear Sir/Madam,

We refer to your Notice of Accident of even date.

We intend to conduct a pre-repair survey of the damage to your client's/your customer's vehicle jointly with your client/your motor workshop. We propose to use one of the motor surveyors named in the attached list to conduct the joint pre-repair survey as a single joint expert.

Name of Surveyor	Company Name
AIG In House Surveyor	AIG Asia Pacific Insurance Pte Ltd
Lawrence Ng Chun Kee	Priority Services
Jeffrey Ong Leng Kiat	Priority Services
Jimmy Lee	Priority Services
EC Looi	Automobile Inspection Services Pte Ltd
Pang Kiah Keen (Frankie)	Formteam Adjusters Pte Ltd
Ng You Han	Formteam Adjusters Pte Ltd
Soon HanXin (Gary)	Formteam Adjusters Pte Ltd
Chow Bo Xiong	Formteam Adjusters Pte Ltd
Chua Soo Teck (Benjamin)	Formteam Adjusters Pte Ltd
	LKK Auto Consultants Ptc Ltd
Kalvin Ang	LKK Auto Consultants Pte Ltd
Xing Guo Qiang	LKK Auto Consultants Pte Ltd
Marcus Chua	LKK Auto Consultants Pte Ltd
Mohamad Taufikh	LKK Auto Consultants Pte Ltd
Adrian Ling	LKK Auto Consultants Pte Ltd
Mohammed Rasul	
Kenneth Kong	LKK Auto Consultants Pte Ltd

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors as a single joint expert. You may select one or more of the listed motor surveyors. We will bear the cost of the pre-repair survey carried out by the single joint expert.

Thanks & Regards,

Hor Yin Rul (Viviane) Singapore FNOL | Claims Operations - Auto

Yinrul Horstlaig.com | www.sig.sg

om: Kuru & Co [mailto:kurulegai@yahoo.com.sg]
sent: Tuesday, August 06, 2019 3:53 PM
To: AIG SGP, Claims-Survey
Subject: [EXTERNAL] PRE-REPAIR INSPECTION NOTIFICATION - Yr ref: SLM 144H // Our ref: L.19.1016.H

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

Dear Sirs,

ACCIDENT INVOLVING SMA 795E AND SLM 795E ON 04.08.2019
AT/ALONG JUNCTION OF MARINE PARADE ROAD AND STILL ROAD SOUTH
NOTIFICATION OF ACCIDENT AND PRE-REPAIR SURVEY

We act for Vashdev Parsram Chandiramani, whose vehicle registration number SMA 795E was damaged in the above accident.

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 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 further reference to you.

Regards, Lena Kuru & Co 150 South Bridge Road #04-06 Fook Hai Building Singapore 058727 Tel: 6532 2009 Fax: 6532 2007

SINGAPORE ACCIDENT STATEMENT

- IMPORTANT NOTICE

 1. Please report <u>correctly</u> 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 <u>truthful</u> 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.

aforesaid.	ACCIDENT STATEMENT	
Date Of Report	06/08/2019 15:10	
Date Of Assidant	04/08/2019 21:30	
Exact Location Of Accident	MARINE PARADE RD JUNC WITH STILL RD SOUTH	
Country/State of Loss	SINGAPORE	
DI	ETAILS OF OWN VEHICLE	
Vehicle Registration Number	SMA795E	
Insured/Policyholder		
Name Of Registered Owner	VASHDEV PARSRAM CHANDIRAMANI	
NRIC No	S1314296C	
Email Address	NOEMAIL	
Mobile Phone No	(LOCAL) +65-91003933	
Alternative Phone No	OFFICE-91003933	
Vehicle Particulars		
Manufacturer	MERCEDES-BENZ	
Model	C180	
Exact Purpose for which vehicle was being used at ime of accident	PRIVATE USE	
Are you claiming under your own insurance policy or repair to your vehicle?	NO.	
f No. Please state action to be taken	THIRD PARTY	
/ehicle Category	PRIVATE CAR	
nsurance Company	The property of the property of the second	
Name of Insurance Company	AIG ASIA PACIFIC INSURANCE PTE. LTD.	
Type Of Coverage	COMPREHENSIVE	
Teet Policy	NO	
	1800046339-01	
Policy Number		
cover Note Number		
Priver	ROSHNI VASHDEV CHANDIRAMANI	
lame of Driver		
RIC No	T0035774F	
ate Of Birth	30/09/2000	
occupation	INDOOR	
ate Of Driving Pass	03/07/2019	
riving Experience	0 YEAR AND 1 MONTH	
	FEMALE	
ender	(LOCAL) +65-82460852	
obile Number		
ax Number		
ontact Number	NOTAM	
Mail Address	NOEMAIL	age 1

793A MOUNTBATTEN RD Address 437793 Postcode Was driver an employee of the Insured's Company NO CHILDREN If No, Relationship of the Driver with the Insured Vehicle Registration Number of Driver's Own Insurance Company of Driver's Own Vehicle General Information of the Accident COLLISION - U-TURN Type Of Accident CLEAR Weather Conditions DRY Road Surface Other Information Was any foreign vehicle involved in this accident? NO Number of vehicles (including own vehicle) 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) 3 : UNKNOWN NAME: Passenger 1 : FEMALE GENDER: : UNKNOWN NAME: Passenger 2 : MALE GENDER: **Details of Police Action** YES Was the accident reported to the police? If Yes, Please state which Police Station CLEMENTI N.P.C ROAD: 20 CLEMENTI AVE 5 , POSTCODE: 129858 , COUNTRY: Police Station Name SINGAPORE Police Station Address TEL NO: - FAX NO: Police Station Contact Was notice of intended Prosecution given? If Yes, against whom? Circumstances of Accident PLEASE REFER TO POLICE REPORT. Attachment(s) YES Are accident photos available for attachment? YES Was there any video captured by Car Camera? NO DETAILS OF OTHER VEHICLE PROPERTY 1 Was there any audio recorded?

SLM144H Vehicle Registration Number

Vehicle Make/Model/Colour

PRIVATE CAR

Details Of Properties YEO CHOK YANG LEWIS Vehicle Category

Name of Driver

NRIC/Passport Number Contact Number Address Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver

DETAILS OF INJURED PERSON 1				
Name	ROSHNI VASHDEV CHANDIRAMANI			
Approximate Age				
Injuries Sustain	BODY			
Injured person in which vehicle?	SMA795E			
Were seat belts worn?	YES			
Was this injured conveyed to hospital by ambulance?	NO			
Address				
Postcode				

SKETCH PLAN

IMPORTANT NOTICE

- 1. Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 2. This form must be completed by the Policyholder and/or the Authorised Oriver.
- 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.
- The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5 Any false reporting may be referred to the Police for investigation
- 6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
- 7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
- 8 Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

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

Policipolder's Signature

Date & Time

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.

Accident Sketch Plan

HILL Red , with 1		THE STREET	
	30	Double white line	
7.	*Dis-	(A) SMA795E	
?		(A) SMA 795E	
'.			
, 1	I - legal (1"-turn (B) SLM 144H	
CRIBE CIRCUMSTANCE	S OF THE ACCIDENT	Marine Parade Rd.	
	To Police La	eput .	1
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			+
			1
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RATION		11	
clare the foregoing part	culars are true in every respect.	H	
1.	1/1:1:	M	
flore	Driver's Signature	Reporting Centre Personnel's Signa	ture
Ser's Signature ima	(If driver is not the policyhole	der) Name: NRIC/FIN No.:	



Police Station Of Ongin Clementi N.P.C 20 Clementi Avenue 5 1 Tel No. 4400 97700000



10/3

5/08/2A	Report M	ACCIDENT	T-	and the second	
OF A TRAFFIC ACCIDENT STATEMENT AND ASSESSED ASS			Vide Report No.:	Station Diary No.	
ame of	Particu	ilare	244		
ame of Informant: OSHNI VASHDEV HANDIRAMANI D Type / ID No.: IRIC NO / T0035774F			Address: 793A MOUNTBATTEN ROAD	SINGAPORE 437793	
			Contact No.: Home/Office:	Mobile: 82450852	
NGAPO	RE CITIZ	EN	Email:		
Sex: Age: Date of Birth: 30/09/2000		Date of Birth;	Type of Informant: Driver		
ndian			Language: English	Institution / School Name: NUS	
Occupation: Student			Driving Licence Information: Class: 3A	Date of Expiry:	

Type of Accident:			Date/Time of Accident: 04/08/2019 21:30	Type of Location: X-Junction	
MARINE PAR STILL ROAD At the X-June Weather:	SOUTH	de Rd and Still Rd South Road Surface: Dry		Road Speed Limit:	
Clear Traffic Flow: Dual Carriage Way		Traffic Control: Traffic Light - Working		Traffic Volume: Moderate Anyone conveyed by	
Traffic Flow:	186	I I I STILL LANGE TO			

Details of V	ehicle invo	Wed	Model	Color	Condition	No of Passenger
Vehicle No.	Туре	Make	INCOM.	Grey	Slightly	1
SLM144H	Car	HYUNDAI		0.07	Damaged	
		- THEREFORE	C180	Brown	Seriously	2
SMA795E	Car	MERCEDES	CIO	Di Omit	Damaged	

Details of V	ehicle insurance	Insurance No .	Effective	Exply Date	
Vehicle No.			30/04/2019	29/04/2020	
SMA795E	AIG ASIA PACIFIC INSURANCE PTE.	1000040338-01	Participation in	The same of the sa	



Police Station Of Origin: Clementi N.P.C

20 Clementi Avenue 5 SINGAPORE 129858 Tel No: 1800-8729999



Report No. 1/20190805/2165

CONTINUATION OF REPORT

Any Pedestrian II		96911000	OF RESERVE		A SAME
No. of Pedestrian	Ivolved: No				
Driver	is injured; NIL	Use of Pe	edestrian Cr	rossing	: NA
Name	YEO CHOK YANG, LEWIS	SECTION.	ID No.	8	7921845F
Related Vehicle	SLM144H (Car)		Contact	No. 9	8666665
Hospital/Clinic	NIL	Class of Driving Licence Expiry D	8	Class: NIL Date of Expiry: NIL	
Date Treatment	NIL	Date Di	scharge I		
	ted Medical Leave NIL	Degree	of Injury	NIL	
Driver	The second second	130 F100 2F	Date in		1000
Name	ROSHNI VASHDEV CHANDIRA	AMANI	ID No.		T0035774F
Related Vehicle	SMA795E (Car)		Contac	No.	82460852
Hospital/Clinic	MOUNT ALVERNIA HOSPITAL		Class of Driving Licence Expire	e & Date	Class: 3A Date of Expiry: NII
Date Treatment	05/08/2019	Date	Discharge e of Injury	05/0	8/2019

Brief Details.

On 04/08/2019 (Sunday) at about 9.30pm, while I was driving my car of reg no. SMA795E along Marine Parade Rd heading towards Marine Drive, making a U-turn at the junction of Marine Parade Rd and Still Parade Rd heading towards Marine Drive, making a U-turn at the junction of Marine Parade Rd and Still Rd South and proceeded to turn. As I completed the turn, vehicle SLM144H driven by Parade Rd and Still Rd South and proceeded to turn. As I completed the turn, vehicle SLM144H driven by Parade Rd and Still Rd South and proceeded to turn. As I completed the turn, vehicle SLM144H driven by Parade Rd and hit onto the front left side of my vehicle. As a result of the jerk, I had unusual onto Marine Parade Rd and hit onto the front left side of my vehicle. As a result of the jerk, I had unusual continuous pain in my neck and went to Mount Alvernia Hospital for a medical check-up where I was continuous pain in my neck and went to Mount Alvernia Hospital for a medical check-up where I was given an MC for 5 days together with medication prescribed. We exchanged details with each other. I have the in-car video footage.



Police Station Of Origin Clementi N P C 20 Clementi Avenue 5 SINGAPORE 129858 Tel No 1800-8729999



Report No. 1/20190805/2165

CONTINUATION OF REPORT

Sketch Plan Informant is not able to provide sketch plan

SIGNATURE

IMPORTANT: Please attach a copy of your vehicle's Insurance Certificate to this report. If you don't have the certificate with you now, please fax a copy to 65474885 stating the report number as reference.

Signature Of Officer Recording The Report:	Signature Of Informant:
SI LOH WEE CHOON 96680 Signature Of Interpreter Not applicable	Data/Time: 05/08/2019 23:23
Officer in Charge Of Case: TP / AEIT / SI MOHAMAD ZULFAZDLI BIN ABDULFAH	Classification Of Case:
Contact No. 65476204 Authentication Stamp	