ASS. REC. BY:		REF: CS/AG:	19015091/Pxd	Special Instructions
Sunger: S	DOLMILL	ASSIG	NMENT (Office)	
From (Person)	lvy Rutilla	Off	AGI	Date/Time: 26/8/1960 1-14pm
Estimated Cos				
OD/TP/WS	STTP RES / OD RE			
To Inspect Ve	chicle No:	Sq	X938K	Insured:
at Workshop r	m/s	SME	Motor	Tel: 67176106 .
of	1 Kalci =	Bulcit Are	\$ #02-15	
Policy No:			Claim No: C	10003837
Sum Insured:			Excess:	\$600.00
Make of Velo	Transcription			D.O.A. 24/08/2019
(Client's Recerc				
	/ REP. / REV 24 F		29	H.O.D. Endorscenent:
Date/Tine;	1/8/tc Quale.c	4_ Person Conf	acted: pei ying	Vehicle OUT
Date/Fime	Action/Instruction	Talaman =		
	Sax 938	The state of the s		
	1 344 139	100		
oblig.	Revert +	1. 1	. 1	
- John	Never +	to ly by	email	שו שו שו און
20/4/14	Submit Ex	+ 712-1	ny: B dok CES	+) LTA: \$ 15044 NV: \$ 495
_ `				

Veron Chen (LKKAuto)

Regards,

Ivy Ratilla Executive, Claims Admin

From:	Veron Chen (LKKAuto)
Sent:	Friday, 20 September 2019 1:46 PM
То:	Ivy Ratilla
Cc:	SUR; Justin Wong
Subject:	RE: OD survey: Claim ref: C10003837/KY OI-SGX938K (Silver) TP- Est: \$ Exs: \$600.00 SME
Attachments:	SGX 938K PRELI ADVISED.pdf
Dear Ivy,	
Deal 177,	
Enclosed preliminary ro Date of survey: 27/8/20	evised of vehicle SGX 938K 019
Vehicle recommended	Total Loss.
Best Regards,	
Veron Chen Case Handler	
LKK Auto Consultants Pte L	td
Phone: 6256-3561 email :	sur@lkkauto.com fax: 6256-4315
Blk 51, Paya Ubi Industrial F	Park, Ubi Avenue 1, #02-25 S(408933)
From: Ivy Ratilla <ivy.r@l< th=""><th></th></ivy.r@l<>	
Sent: Monday, 26 August	
To: Admin-D (LKKAuto) <	
	om>; Justin Wong <justin.wong@budgetdirect.com.sg> Claim ref: C10003837/KY OI-SGX938K (Silver) TP- Est: \$ Exs: \$600.00 SME</justin.wong@budgetdirect.com.sg>
Subject. W. Ob survey.	60 dd
Hi Team,	
OD Survey for SGX938K a	and technical report. Please provide market value as well. As for technical report questions,
그 아이들이 살아보니 하는데	OI (SGX938K) caught fire.
Also, please advise us wr	no will do the technical report.
Driver - spouse, MD	
Further excess - no furth	er excess needed
Transport allowance - no	ne
Please confirm.	
Thankway	
Thank you.	

T +65 6540 2185 F +65 6725 0853 E ivy.r@budgetdirect.com.sg



Customer Care +65 6221 2111 Claims +65 6221 2199 Claims (Int.) +65 6540 2199

190 Clemenceau Avenue, #03-01 Singapore Shopping Centre Singapore 239924 budgetdirect.com.sg

auto 🗟 general

Auto & General Insurance (Singapore) Pte. Limited (Co. Reg. No. 201626103G) trading as **Budget Direct Insurance**.

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From: ying@smemotor.com.sg <ying@smemotor.com.sg>

Sent: Monday, 26 August 2019 10:53 AM To: Claims <<u>claims@budgetdirect.com.sg</u>>

Cc: sebastian@smemotor.com.sg

Subject: SGX938X DOA ON 24/08/2019, , TOTAL LOSS

Dear Sirs / Madam,

Kindly arrange for survey, vehicle already lying at our workshop.

thanks & regards YING

From: ptr2@smemotor.com.sq

Sent: Monday, August 26, 2019 9:46 AM

To: SME YING

Subject: Attached Image

Company Registration No. 199607198R

SI UBIAVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Your ref:

C10003837

Our ref:

CS/AGI19015091/Pvd3

Date: 20/9/2019

The Motor Claims Department AUTO & GENERAL INSURANCE (S) PTE LTD (BUDGET DIRECT INSURANCE)

Dear Sir,

PRELIMINARY ADVICE OF VEHICLE NO. SGX 938K

We thank you for your instruction on 26/8/2019

Please be informed that we had conducted the inspection of the above mentioned vehicle on 27/8/2019 at the premises of M/s SME MOTOR PTE LTD and have the following to report:-

Workshop Estimate Amount	: S\$TOTAL LOSS
Revised Estimate Amount	: S\$TOTAL LOSS
"Check" Items Amount	: S\$
Market Value	: S\$20,000.00
LTA Reimbursement Value	: S\$15,044.00
Nett Value	: S\$ 4,956.00

Description of Damage:

The vehicle sustained damages at the front portion

nearside



offside

front

Comments/Present Status:

Damages Consistent

Yours faithfully,

Shewwin Beh Technical Investigator

Nivitha (LKK Auto)

From:

Ivy Ratilla <ivy.r@budgetdirect.com.sg>

Sent:

Monday, 26 August 2019 1:14 PM

To:

Admin-D (LKKAuto)

Cc:

sur@lkkauto.com; Justin Wong

Subject:

FW: OD survey: Claim ref: C10003837/KY || OI-SGX938K (Silver) TP- || Est: \$ || Exs:

\$600.00 || SME

Attachments:

C10003837-2.pdf; C10003837-1.pdf

Hi Team,

OD Survey for SGX938K and technical report. Please provide market value as well. As for technical report questions, Justin will follow up later. OI (SGX938K) caught fire.

Also, please advise us who will do the technical report.

Driver – spouse, MD Further excess – no further excess needed Transport allowance - none

Please confirm.

Thank you.

Regards,

Ivy Ratilla Executive, Claims Admin

T +65 6540 2185 F +65 6725 0853 E <u>ivy.r@budgetdirect.com.sq</u>



Customer Care +65 6221 2111 Claims +65 6221 2199 Claims (Int.) +65 6540 2199

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To: Claims <claims@budgetdirect.com.sg>

Cc: sebastian@smemotor.com.sg

Subject: SGX938X DOA ON 24/08/2019, , TOTAL LOSS

Dear Sirs / Madam,

Kindly arrange for survey, vehicle already lying at our workshop.

thanks & regards YING

From: ptr2@smemotor.com.sg

Sent: Monday, August 26, 2019 9:46 AM

To: SME YING

Subject: Attached Image

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Nivitha (LKK Auto)

From:

Justin Wong <justin.wong@budgetdirect.com.sg>

Sent:

Monday, 26 August 2019 4:09 PM

To:

Ivy Ratilla; Admin-D (LKKAuto)

Cc:

sur@lkkauto.com

Subject:

RE: OD survey: Claim ref: C10003837/KY || OI-SGX938K (Silver) TP- || Est: \$ || Exs:

\$600.00 || SME

Importance:

High

Hi Team.

Please note that insured informed that he was driving along Punggol road when he sawing smoke coming out from his bonnet. He immediately stopped his car at a nearby bus stop to check but he was unable to open his car bonnet as it was stuck. He tried to examine the inside of his bonnet by looking through the front grill and he saw a fire inside, hence he called for roadside assistance immediately thereafter.

Insured further informed that he did not do any recent modification or wiring changes to his vehicle. He had last sent his vehicle to servicing in June 2019 and he passed the LTA check 2 weeks ago.

Regards,

Justin Wong Executive, Claims

T +65 6540 2184 F +65 6725 0853

E Justin.wong@budgetdirect.com.sq



Trusted Service Award

Customer Care +65 6221 2111 Claims +65 6221 2199 Claims (Int.) +65 6540 2199

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auto 🗞 general

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From: Ivy Ratilla

Sent: Monday, 26 August 2019 1:14 PM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>

Cc: sur@lkkauto.com; Justin Wong <justin.wong@budgetdirect.com.sg>

Subject: FW: OD survey: Claim ref: C10003837/KY || OI-SGX938K (Silver) TP- || Est: \$ || Exs: \$600.00 || SME

Hi Team,

OD Survey for SGX938K and technical report. Please provide market value as well. As for technical report questions, Justin will follow up later. OI (SGX938K) caught fire.

Also, please advise us who will do the technical report.

Driver – spouse, MD Further excess – no further excess needed Transport allowance - none

Please confirm.

Thank you.

Regards,

Ivy Ratilla Executive, Claims Admin

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Cc: sebastian@smemotor.com.sg

Subject: SGX938X DOA ON 24/08/2019, , TOTAL LOSS

Dear Sirs / Madam,

Kindly arrange for survey, vehicle already lying at our workshop.

thanks & regards YING

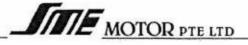
From: ptr2@smemotor.com.sq

Sent: Monday, August 26, 2019 9:46 AM

To: SME YING

Subject: Attached Image

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Date: 26/08/2019

Auto & General Insurance (Singapore) Pte Ltd 190 Clemenceau Avenue #03-01 Singapore Shopping Centre Singapore 239924

Attn: Motor Claims Department

RE: ACCIDENT INVOLVING SGX938X ON 24/08/2019 AT Punggol road bus stop.

POLICY NO: GA079521/1

We refer to the above accident.

Vehicle no. SGX938X (TOYOTA CAMRY) is lying in our workshop (SME MOTOR PTE LTD) was badly damaged and beyond economical repair.

Please be informed that the vehicle is lying in our workshop, kindly arrange for survey.

Thanks You.

Yours faithfully,

YING (SME)

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.

ACCIDENT STATEMEN	п

Date Of Report 26/08/2019 10:20 Date Of Accident 24/08/2019 21:15

Exact Location Of Accident PUNGGOL ROAD BUS STOP

Country/State of Loss SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number SGX938K

Insured/Policyholder

Name Of Registered Owner ANGIE RAE CHANG

NRIC No S7903039B Email Address NOEMAIL

Mobile Phone No (LOCAL) +65-83390669 Alternative Phone No OFFICE-83390669

Vehicle Particulars

Manufacturer TOYOTA Model CAMRY

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 PRIVATE CAR

Insurance Company

Name of Insurance Company AUTO & GENERAL INSURANCE (SINGAPORE) PTE. LIMITED.

YES

Type Of Coverage COMPREHENSIVE

Fleet Policy NO

P10066147R01 Policy Number

Cover Note Number

Driver

Name of Driver EDDY KIE @ EDDY TAN

NRIC No S7840107I Date Of Birth 20/07/1978 Occupation INDOOR Date Of Driving Pass 23/10/2014

Driving Experience 4 YEARS AND 10 MONTHS

Gender MALE

Mobile Number (LOCAL) +65-91858885

Fax Number

Contact Number

EMail Address NOEMAIL Address

BLK 312A SUMANG LINK

#09-191

Postcode

821312

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

SPOUSE

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

FIRE, EXPLOSION OR LIGHTNING

Weather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident?

Number of vehicles (including own vehicle) involved in the accident

1

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

NO

ambulance?

Was any other material or property damaged?

NO

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

1

Details of Police Action

Was the accident reported to the police?

YES

If Yes, Please state which Police Station

Police Station Name

ANG MO KIO POLICE DIVISIONAL HQ (F DIVISION)

Police Station Address

ROAD: 51 ANG MO KIO AVENUE 9 , POSTCODE: 569929 , COUNTRY:

SINGAPORE

Police Station Contact

TEL NO: 1800-2180000 - FAX NO: 64814246

Was notice of intended Prosecution given?

NO

If Yes, against whom?

Circumstances of Accident

REFER TO POLICE REPORT: F/20190826/7007

Attachment(s)

Are accident photos available for attachment?

YES

Was there any video captured by Car Camera?

NO

Was there any audio recorded?

NO

Sketch Plan Pg. 1

SKITCHFLAN

DMPORTANT NOTICE

- Please report correctly the details of the accident to speed up the claims process.
- 2. This Form most be completed by the Policyholder and/or the Authorised Driver
- 3. Information provided must be as trothful 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 hability on the part of the insurance
- 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
- 8. Consent under the Personal Data Protection Act (PDPA)

I understand, acknowledge, agree and consent that:

- 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
 - (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
- (v) complying with applicable law in administering, processing, handling and/or dealing with my daims. (collectively the
- (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
- 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.

Policyholder's tignature

et det en pargar i frank som en g

Date & Time:

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

Reporting Centre Personnel's Signature Name:

NRIC/FIN No :

CRIBE CIRCUMSTA	NCES OF	THE ACCIDEN	T			
Refer	to	police	refort			
					100	
				_		
	1000					
		*	(1) (3) (4)	11.0		
	-					
						-
CLABATION				-2		
CLARATION e defare the forego	ing particu	lars are true in	every respect.			
		1	1			
1					Reporting Centre Persons	nel's Signature
cynelder's Signature	es N	Driver's Si	s not the policyholder)		Name: NRIC/FIN NO:	
te & Time:		Date 8 1	me:		120 (170 (170 (170 (170 (170 (170 (170 (17	

POLICE REPORT Pg. 1





1 of 2

POLICE REPORT (NP299)

Brief details.

Police Station Of Origin Ang Mo Kio Division HQ 51 Ang Mo Kio Avenue 9 SINGAPORE 569784 Tel No:1800-2180000 Report No. F/20190826/7007

Date/Time Report Made 26/08/2019 10:02	Vide Re	port No.		Station Diary No.
Name Of Informant EDDY KIE	Address APT BL 821312		MANG LINK #09-1	191 SINGAPORE
ID Type / ID No. NRIC NO / S7840107I	Contact Home/C		Mobile: 91858885	William Control of the Control of th
Nationality STATELESS	Email A	ddress ie@hotmail	.com	
Occupation	Sex	Age	Date of Birth	Race
Sales Designer	Male	41	20/07/1978	Chinese
Institution/School Name	Language English			
Date/Time Of Incident 24/08/2019 21:15 - 26/08/2019 10:00	Location Of Incident APT BLK 312A SUMANG LINK #09-191 SINGAPORE 821312			

On the 24 Aug 2019 at about 9.15pm along Punggol road bus stop, my SGX938K car caught fire suddenly.

Subjects Involved	
Victim	
Person Name EDDY KIE	
Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by SingPass, No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 26/08/2019 10:02
Officer In-Charge Of Case:	Classification Of Case:
Authentication Stamp	L

POLICE REPORT Pg. 1





2 of 2

POLICE REPORT (NP299)

CONTINUATION OF REPORT

Report No. F/20190826/7007

ID Type	NRIC NO	ID No	S7840107I
Gender	Male	Age	41
Race	Chinese	Language	English
Occupation	Sales Designer	Address Type	
Address	APT BLK 312A SUMANG LINK #09-191 SINGAPORE 821312	Mobile No	91858885
ls Informant A Victim?	Yes		
Person Name	EDDY KIE (Informant)		

Signature Of Officer Recording The Report: Not applicable	Signature Of Informant: The identity of the person making this report has been authenticated by SingPass, No signature is required.
Signature Of Interpreter: Not applicable	Date/Time: 26/08/2019 10:02
Officer In-Charge Of Case:	Classification Of Case:
Authentication Stamp	

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Owner ID Type:	Singapore NRIC	
Owner ID:	039B	
Volteriplacity		
Vehicle No.:	SGX938K	
Vehicle to be Exported:	No	
Intended Deregistration Date:	28 Aug 2019	
Vehicle Make:	TOYOTA	
Vehicle Model:	CAMRY 2.4 A	
Primary Colour:	Silver	
Manufacturing Year:	2007	
Engine No.:	2AZC219585	
Chassis No.:	ACV403117788	
Maximum Power Output:	123.0 kW (164 bhp)	
Open Market Value:	\$24,889.00	
Original Registration Date:	11 Aug 2007	
First Registration Date:	11 Aug 2007	
Transfer Count:	2	
Actual ARF Paid:	\$27,378.00	
Internited PARK Repara Details	PERSONAL PROPERTY AND RESIDENCE OF THE PROPERTY OF THE PROPERT	Tall 2
PARF Eligibility:	Forfeited	
PARF Eligibility Expiry Date:	•	
PARF Rebate Amount:	\$0.00	
Interior College Paragraphic		
COE Expiry Date:	10 Aug 2022	
COE Category:	E - Open Category	
COE Period(Years):	5	
PQP Paid:	\$25,486.00	
COE Rebate Amount:	\$15,044.00	
Total Rebate Amount:	\$15,044.00	

Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 28 Aug 2019



Date: 26/08/2019

Auto & General Insurance (Singapore) Pte Ltd 190 Clemenceau Avenue #03-01 Singapore Shopping Centre Singapore 239924

Attn: Motor Claims Department

RE: ACCIDENT INVOLVING SGX938X ON 24/08/2019 AT Punggol road bus stop.

POLICY NO: GA079521/1

We refer to the above accident.

Vehicle no. SGX938X (TOYOTA CAMRY) is lying in our workshop (SME MOTOR PTE LTD) was badly damaged and beyond economical repair.

Please be informed that the vehicle is lying in our workshop, kindly arrange for survey.

Thanks You.

Yours faithfully,

YING (SME)

LKK Auto Consultants hence notify the Repairer of the following:

- . To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- · Parts prices are subject to confirmation
- . Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

27/08/2019 @1630. Pending Brustigetion'
Not Authorise Excess TBA on case of fire
Total Loss
Shim LAR Auto