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	Make of Veh:				D.	O.A	07109/201
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ASSIGNMENT

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover / Truck / Trailer or 1997 Make: Bhw X 5 c.c 1887 Colour M. Whi A A/C: Insured / Std / NI / NA Sp.Reading 6 5 3 8 5 T/Radio: Insured / Std / NI / NA Eng/No: Claims No. Sum Insured: Excess: Steering: Inorder / Jammed / Leaked / Burnt or Brake: Increar / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover / Truck / Trailer or 2979 Make: Bhw X 5 c.c 1887 Colour M. Whi A A/C: Insured / Std / NI / NA Eng/No: C/No: WBA 7 V 42010 X 49 4085 Gen. Cond: Good / Fair / Poor / Burnt Steering: Inorder / Jammed / Leaked / Burnt or Brake: Increar / Jammed / Leaked / Burnt or	From	Date: 11/4	Veh No:	SMM 996	16- Yr Regn: 0	6 13
Truck / Trailer or SMM 9466 G Make:			Type: M.Car	/ M.Cycle / Bus / Van		
To inspect Vehicle No. SMM 99666 Allow Workshop mis. Hc Auto I Good Sin Ming Dave # 05-09 I	~	RES / OD RES / EVA / INV / MV	Truck		A) Wa	Pan 2001
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Note: This document has not been finalised.

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

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

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

To:

MSIG Insurance (Singapore) Pte. Ltd.

4 Shenton Way #21-01 SGX Centre 2 Singapore 068807

From: LKK Auto Consultants Pte Ltd

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

Attn:

Pauline Tham

Date:

12 Sep 2019

Preliminary Advice

Insured Vehicle No : SLL3216U

TP Vehicle No

: SMM9966G

Accident Date

: 07/09/2019

Make

: TOYOTA COROLLA ALTIS

Assignment Date

: 10/09/2019

Date of Inspection

: 11/09/2019

Est. Duration of Repair

: 4.00

Inspection At

: H C AUTO PTE LTD (HQ)

160 SIN MING DRIVE, #05-09 SIN MING AUTO CITY

SINGAPORE 575722

Point of Impact / General Description of Damages

The vehicle sustained impact / damages rear n/s portion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	10,770.75
Revised Amount	:S\$	2,889.46
Check Items (Estimated)	:S\$	4,515.97
Total	:S\$	7.405.43

Lump Sum Repair

:S\$

Total Loss Consideration

New for Old Value	:S\$
Pre-Accident Value	:S\$
COE / PARF Rebate	:S\$
Salvage Value	:S\$
Margin for Repair	:S\$

Remarks

ı	1	The ve	hicle is	economical/not	economical	for	repair.
	1	THE VE	LIICIG IS	Coomounion			100

(X) The above survey was conducted on a 'without prejudice' basis.

Nivitha (LKK Auto)

From:

Crystal Lee <crystal_lee@sg.msig-asia.com>

Sent:

Tuesday, 10 September 2019 11:18 AM

To:

Admin-D (LKKAuto); assignments

Cc:

Ong Zi Hui; Helene Phua

Subject:

Survey Request - Manual Assigned

Importance:

High

Accident Involving SMM 9966 G and SLL 3216 U (MSIG) Along Tampinies Avenue 1 On 07-09-2019

Manual Assigned

Dear LKK,

Refer to the email, please arrange survey the vehicle.

We'll assign via Merimen once we receive the assignment from Motor Team.

Please contact us ASAP if you cannot attend this assignment

Thank you & Best regards, Crystal Lee Admin Officer, Claims Services (In-House Survey) D: +65 6594 2535 | F: +65 6643 1349 | crystal_lee@sg.msig-asia.com



MSIG

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg

A Member of MS&AD INSURANCE GROUP

From: Motor Survey

Sent: Tuesday, 10 September, 2019 10:46 AM

To: Crystal Lee <crystal_lee@sg.msig-asia.com>; Helene Phua <helene_phua@sg.msig-asia.com>; Iryani Amin

<iryani_amin@sg.msig-asia.com>

Subject: FW: Accident Involving SMM 9966 G and SLL 3216 U (MSIG) Along Tampinies Avenue 1 On 07-09-2019

Importance: High

@ Crystal, outsource this case today

Have a nice day

Jason Sim

Manager, Claims Services (Motor)

D: +65 6643 1325 | F: +65 6225 7402 | jason_sim@sg.msig-asia.com



MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg

A Member of MS&AD INSURANCE GROUP

From: Joe Chee [mailto:hcauto@singnet.com.sg]

Sent: Monday, 9 September, 2019 6:02 PM

To: Claims < claims@sg.msig-asia.com >; Motor Survey < motorsurvey@sg.msig-asia.com >

Cc: H C Auto @ Singnet < hcauto@singnet.com.sg>

Subject: Accident Involving SMM 9966 G and SLL 3216 U (MSIG) Along Tampinies Avenue 1 On 07-09-2019

EXTERNAL EMAIL: Be careful when you click any links or open any attachment(s).

Dear Sir/Madam,

We are representing Chia Kwet Lok the owner of SMM 9966 G pertaining to the abovesaid matter.

Our clients' was damaged as a result of the abovesaid accident.

We note that you are the insurers of motor vehicle SLL3216 U.

Hence, kindly arrange surveyor to attend at our workshop to survey our clients' damaged motor vehicle.

H C Auto Pte Ltd

160 Sin Ming Drive

#05-09 Sin Ming Auto City

Singapore 575722

Fax: 6457 8287

Kindly contact our Mr. Joe Chee at 94570678 for inspection date and time.

Your immediate attention is appreciated

Thanks & Regards Elaine H C Auto Pte Ltd

CONFIDENTIALITY NOTICE
This e-mail (including any attachments) may contain information that is privileged or confidential. The sending of this e-mail to any person other than the intended recipient is not a waiver of the privilege or confidentiality that attaches to it. If you are not the intended recipient, please notify the sender immediately, delete the email and do not copy, distribute or disclose its contents.

MKKH19120659 / K Kim Hin Auto Pte Ltd - HQ ENTRY DATE & TIME: 11/09/2019 14:53 SUBMITTED BY: Chou Wei Klat, Jerome

Your NCD will be affected due to late reporting Actual e-Filling Submission Date & Time: 11/09/2019 19:45

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

- Please report <u>correctly</u> the details of the accident to speed up the claims process.
- 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.

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

THE SHIP SHIP IS NOT THE SHIP SHIP SHIP SHIP SHIP SHIP SHIP SHIP	ACCIDENT STATEMENT	
Date Of Report	11/09/2019 14:53	
Date Of Accident	07/09/2019 19:40	
Exact Location Of Accident	TAMPINES AVENUE 1	
Country/State of Loss	SINGAPORE	

Country/State of Loss	SINGAPORE	
	DETAILS OF OWN VEHICLE	the state of the same of the same of
Vehicle Registration Number	SMM9966G	
Insured/Policyholder		
Name Of Registered Owner	CHIA KWET LOK	
NRIC No	S0812375F	
Email Address	NOEMAIL	
Mobile Phone No	(LOCAL) +65-90000000	
Alternative Phone No	HOME-64439728	
Vehicle Particulars		

Model	X5 XDRIVE35I-3.0 AT 4WD 5DR GAS/D NAV SR (A)
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

AXA INSURANCE PTE LTD

Type Of Coverage

COMPREHENSIVE

THIRD PARTY

Fleet Policy

Manufacturer

NO

BMW

NO

Policy Number

GA460036

Cover Note Number

Driver

CHIA SEE SHANG, BRYANMAGUIRE Name of Driver

S8622005I NRIC No 28/07/1986 Date Of Birth INDOOR Occupation 18/07/2005 Date Of Driving Pass

14 YEARS AND 1 MONTH Driving Experience

MALE Gender

(LOCAL) +65-94788808 Mobile Number

Fax Number

Contact Number

NOEMAIL EMail Address

Address

APT BLK 808C CHAI CHEE ROAD #15-62

Postcode

463808

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

CHILDREN

Insurance Company of Driver's Own Vehicle

General Information of the Accident

Type Of Accident

COLLISION - HEAD TO REAR

Weather Conditions

CLEAR

Road Surface

DRY

NO

Other Information

Was any foreign vehicle involved in this accident?

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

NO

ambulance?

YES

Was any other material or property damaged? I have been approached by unknown person(s)

soliciting/offering accident claims assistance.

NO

Number of Passengers (Including Driver)

4

Passenger 1

NAME:

: JASMINE

GENDER:

: FEMALE

Passenger 2

NAME:

: ADEN

GENDER:

: MALE

Passenger 3

NAME:

: ZENITH

GENDER:

: MALE

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?

NO

Was there any audio recorded?

NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number

SLL3216U

Vehicle Make/Model/Colour

MAZDA 3

Details Of Properties

Vehicle Category

PRIVATE CAR

Name of Driver

NRIC/Passport Number

Contact Number

Page 2 of 14

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.
- 3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
- 4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
- 5. Any false reporting may be referred to the Police for investigation.
- 6. 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 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
- (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.
- (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 ay be shared / disclosed:

(i) to all insurers and/or any other that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement as agencies as reasonably required for the purposes stated, or

laws or court orders.

(ii) for complying with requirement

Policyholder's Signature

Signature

(If driver is not the policyholder)

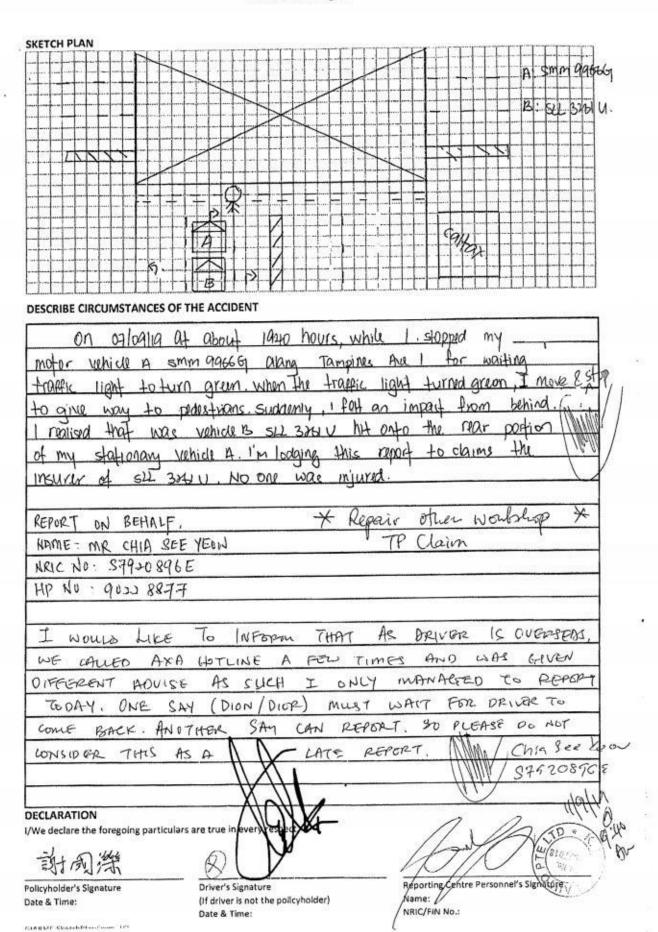
Date & Time:

m(87012543 Reporting Centre Personnel's Signature

Name:

NRIC/FIN No.:

Sketch Plan Pg. 2



H C AUTO PTE LTD

160 Sin Ming Drive #05-09 Sin Ming Auto City Singapore 575722

Tel: 6457 0678 Fax: 6457 8287 Co. Reg. No.: 200820153N

Date: 10 / 09 / 2019

ESTIMATE

COSTS

OF

REPAIR Not Notharke Returning B& paint Uling 8 4600h 4day,

Mr. Chia Kwet Lok

C/o 160 Sin Ming Drive # 05-09 Sin Ming Auto City Singapore 575722

Dear Sir / Madam,

Vehicle no.

SMM 9966 G

BMW X5

Accident date :

07/09/2019

Kennesh Kong & IKK guto. Com

	Quantity	Descriptions	Amount S\$
	1 pc	rear bumper fascia 1607-0	Bul for 1,616.00 c
2	1 pc	rear bumper lower garnish (center)	s P= 266.20 7
	1 pc	n/s bumper side garnish	s 126.75 7
	1 pc	n/s rear bumper side reintainer	s
ê	2 pcs	n/s rear bumper side bracket	\$ CM 73.85
5	1 pcs	rear bumper sensor 1 @	s shar 236.85 c
7	1 pc	rear bumper tow cover	\$ 42.85
3	l pc	rear bumper lower garnish	\$ 141.15
į.	1 pc	rear bumper reinforcement 707.10	\$ 87 764.35 7
)	8 pcs	rear bumper clip 1 @ 5.00	s ~ 40.00 ·
	10 pcs	rear bumper rivert nail 1 @ 5.00	\$ 1 50.00
2	1 pc	rear bumper inner block	s em 186.35
3	1 pc	n/s rear bumper reflector	s CM 46.05
1	1 pc	rear end panel	\$ 1,140.05
5	1 pc	rear end panel inner garnish	s 222.85 x
5	1 pc	rear exhaust box 2326-46	\$ 1 2,326.40 2
7	1 pc	n/s rear exhaust chrome pipe	\$ n 113.75
			\$ 7,527.10
		Less 5%	\$ 376.36
		Balance C/FD	\$ 7,150.75

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

Acknowledged by Repairer

H C AUTO PTE LTD

160 Sin Ming Drive #05-09 Sin Ming Auto City Singapore 575722

Tel: 6457 0678 Fax: 6457 8287 Co. Reg. No.: 200820153N

Balance B/FD (SMM 9966 G)	\$ 7,150.75
Labour charges	\$ 1,200.00 45a
To put putty and re-spray painting	\$ 1,000.00 500g
Re-seal anti rust	S ~ C 250.00 X
To check,replace,repair wiring and reset fault code	\$ Am 850.00 X
Remove and refix rear bumper sensor	\$ 200.00 5d
Remove and refix exhaust box	\$ 120.00 806
29 (29)(22)	\$ 10,770.75
Plus 7% GST	\$ 753.95
Grand total	\$ 11,524.70

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

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

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No:

CS/MSG19016019/KQD3N2

Date:

10/10/2019

REFERENCE

Handling

MSIG Insurance (Singapore) Pte. Ltd.

Policy No:

29114756

Insurer: Claimant

SMM9966G

Insured Vehicle No:

SLL3216U

Vehicle No: Date of Loss: 07/09/2019

Nature of Claim:

TP

Claim No: 605186

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No:

SMM9966G

Make & Model:

BMW X6 XDRIVE 35I ABS D/AB, 3.0 (A)

Engine No:

04258456N55B30A

Reg. Date:

14/06/2013 (Man. Year: 2013)

Chassis No:

WBAZV42010L494085

Colour:

Metallic White

Odometer:

65385 km

Engine Capacity: Market Value/New Car 2979 cc N/A

Price:

Sum Insured (S\$):

Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition:

Steering (Serviceable):

Yes Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

Yes Engine Modification:

Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size:

255/50 R19

Rear Tyre Size:

255/50 R19

Front Left Side:

Bridgestone 4 mm

Rear Left Side:

Bridgestone 5 mm

Front Right Side:

Bridgestone 4 mm

Rear Right Side:

Bridgestone 5 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS Parts Miscellaneous Items	Repairer's 7,150.74 0.00	Adjuster's 5,118.08 0.00	2,032.66 0.00	Diff % 28.43
Labour Paintwork Labour	3,620.00 0.00	1,080.00 0.00	2,540.00 0.00	70.17
Towing	0.00	0.00	0.00	
Calculated Gross Total (S\$) Approved Total (Overridden) (S\$)	10,770.74	6,198.08 4,900.00	4,572.66	42.45
(S\$)	10,770.74	4,900.00	5,870.74	54.51
+ GST 7.00/7.00% (S\$)	753.95	343.00	410.95	54.51
Nett Amount (S\$)	11.524.69	5.243.00	6,281.69	54.51

INSPECTION

Date of Assignment:

10/09/2019

Date Inspected:

11/09/2019 Inspected At:

H C Auto Pte Ltd (HQ)

160 Sin Ming Drive, #05-09 Sin Ming

Auto City

Singapore 575722

Estimated Period of Repair:

4.0 days

Adjuster: KENNETH KONG

Manager: SHIAU CHAN

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our

knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

REPAIR DETAILS

Reference		Version: 1.0 (Last Synchronised: 10 Oct 2019)
Parts:	M1-SUV Repairer's	BMW X6 XDRIVE 35I ABS D/AB 3.0 (A) (Catalogue:Merimen Singapore 1.0) (Price-denominated Standard List)
Print Code: (Unsubmitted, no print-code for SMM9966G) Validity: These estimates are valid only if they contain the print code (above) on all estimate pages, runnumbers with the END OF ESTIMATES marker on the last estimate page		tes are valid only if they contain the print code (above) on all estimate pages, running page

lo.		mended Parts Part No. Particulars	Condition	Repairer's	Amount
	1	*REAR BUMPER FASCIA	Buckled/Cut	1,616.00 FL	
2	1	*REAR BUMPER LOWER GARNISH (CENTER)	Serviceable	266.20 FL	*-FL
3	1	*N/S BUMPER SIDE GARNISH	Serviceable	126.75 FL	*-FL
1	1	*N/S REAR BUMPER SIDE REINTAINER	Serviceable	133.65 FL	*-FL
5	4	*N/S REAR BUMPER SIDE BRACKET	Cracked	73.85 FL	*73.85 FL
3	1	*REAR BUMPER SENSOR	Shorted	236.85 FL	*236.85 FL
7	1	*REAR BUMPER TOW COVER	Serviceable	42.85 FL	*-FL
В	1	*REAR BUMPER LOWER GARNISH	Serviceable	141.15 FL	*-FL
9	1	*REAR BUMPER REINFORCEMENT	Bent	764.35 FL	*707.10 FL
200	8	*REAR BUMPER CLIP	Necessary	40.00 FL	*40.00 FL
10		*REAR BUMPER RIVERT NAIL	Necessary	50.00 FL	*50.00 FL
11	10	*REAR BUMPER INNER BLOCK	Cracked	186.35 FL	*186.35 FL
12	1	*N/S REAR BUMPER REFLECTOR	Cracked	46.05 FL	*46.05 FL
13	1	*REAR END PANEL	Repair	1,140.05 FL	*-FL
14	1	*REAR END PANEL INNER GARNISH	Serviceable	222.85 FL	*-FL
15	1	*REAR EXHAUST BOX	Bent	2,326.40 FL	*2,326.40 FL
16 17	1	*N/S REAR EXHAUST CHROME PIPE	Dented	113.75 FL	*113.75 FL
The second second	anchise	part. L=ListItemDisc.			05/85/95/05/09/56
			Sub Total (S\$)	7,527.10	5,387.45
		- List Item Discount on L Ite	ms 5.00/5.00% (S\$)	376.36	269.37
			Total Parts (S\$)	7,150.74	5,118.08

Recommended Miscellaneous Items There are no new miscellaneous items selected.

Percommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
Lab	our Items			450.00
1	LABOUR CHARGES	New	1,200.00	
2	TO PUT PUTTY AND RE-SPRAY PAINTING	New	1,000.00	500.00
_	RE-SEAL ANTI RUST	New	250.00	0.00
3	TO CHECK, REPLACE, REPAIR WIRING AND RESET	New	850.00	0.00
4	FAULT CODE			
-	REMOVE AND REFIX REAR BUMPER SENSOR	New	200.00	50.00
5	REMOVE AND REFIX EXHAUST BOX	New	120.00	80.00
	Gross Lab	oour Cost (S\$)	3,620.00	1,080.00
	Report was unsubmitted d	uring this print-out.		

< END OF ESTIMATES >