

CC3/AIC/19016617/RTD312

716E

ASSIGNMENT

at Workshop m/s
of 24, Brown Street
Insured: ATG
Policy No.
Claims No.
Sum Insured: 750
(Client's Record)
Make of Veh: 1200

RES/EVA/INV/MV
SFY 651T
Premium

(Policy Condition)
Remark: The veh had commenced its repair at the time of inspection.

Est. or Market Value: 165K 159K
IDAC Accident Report: Consistent? Yes or No
GIA / PR Seen: Consistent? Yes or No
Est. Repairs: days Res: Yes or No
Lum Sum: % 3 Val: Yes or No
CA / REV / REP. / 24 HRS
Date: Person Contacted:



Veh No: SFY 651T (Regn: 2017 / NOV)
Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
Truck / Trailer or
Make: Audi Q5 Sport 2.0 TFSI G.C. 1984
Colour: Blue A/C: Insured / Std / NI / NA
Sp Reading: 18637 T/Radio: Insured / Std / NI / NA
Eng/No: WAAZ22FY5J2051897
C/No: 235/55R19
Gen. Cond: Good / Fair / Poor / Burnt
Steering: In order / Jammed / Leaked / Burnt or
Brake: In order / Jammed / Leaked / Burnt or
Modi: Nil / 3 Rim / STD A/Rim or
Tyre Size: F: 235/55R19
R: 235/55R19
BS / DUN / EXNOVA / GY / FS / LIZA MIO / OHTS: / PIR / SUMI /
TOYO / YOKO or
Front: R/Bal: 6 mm L/Bal: 6 mm
D.O.A: 16/09/19
Rear: R/Bal: 6 mm L/Bal: 6 mm
D.O.A: 17/09/19
Survey held at: Premium
Des. of Damages: Fr / Rear / O/S N/S / U/C / Rooftop or
The U/C / Chassis frame / Body Structure affected due to collision

Date / Time Action / Instruction
20/9/19 @ 5:33pm revert to Victor via messenger.
23/9 @ 13:55pm approval \$85K by Andy, dismantle and confirm
24/9 @ 9:34am inform premium authorise repair approval 85K excess

~~Submit total loss Report~~ MV: \$159,000 \$145,561.00
~~uneconomical~~ LTA: 92.931
Repair sum \$145,000 (Red: 113,962.44%) NV: 66019

Date/Time: File Pass to? ☐ : Prel. Report
1) ☐ : Final Report
Date/Time: File Return to?

Days Of Repair: 9
Resurvey No. of Trip:

Add Fee: ☐ : Site Insp (\$)
☐ : Interview (\$)
☐ : Tech Insp (\$)
☐ : Material (\$)

Survey Fee:
Transportation:
T - PS: 0
Pins:
Other:
Total:

Report Form:
Equip Sum: 118.000

Denise Tay (LKKAuto)

From: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Sent: Wednesday, 16 October 2019 8:34 AM
To: nora.khai@premiumauto.com.sg; Claims Dept
Cc: Koh, Victor-CK; SUR; Denise Tay (LKKAuto)
Subject: RE: OD / 1874050091SG /SFY651T

Hi Nora

As spoken, please commence to dismantle the vehicle and have LKK survey the check items. It will also provide you with clarity on whether Premium can undertake the repairs.

We have currently adjusted the mandate of this OD to \$135,000 as per LKK's first survey recommendation, the repair limit is currently at \$145,000 and we will recommend that you take a closer look upon dismantling of the vehicle.

Thank you
Andy

From: Denise Tay (LKKAuto) [mailto:denisetay@lkkauto.com]
Sent: Monday, October 14, 2019 5:57 PM
To: Fong, Andy-SY
Cc: Koh, Victor-CK; Claims Dept; nora.khai@premiumauto.com.sg; SUR
Subject: [EXTERNAL] RE: OD / 1874050091SG /SFY651T

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

Dear Andy,

After some discussion with premium, we will recommend total loss.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Thursday, 10 October 2019 3:02 PM
To: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Cc: Koh, Victor-CK <Victor-CK.Koh@aig.com>; Claims Dept <claims@premiumauto.com.sg>; nora.khai@premiumauto.com.sg; SUR <sur@lkkauto.com>
Subject: RE: OD / 1874050091SG /SFY651T

Dear Andy,

Currently Premium will based on the revised repair cost which is advised at \$135,620.50 and proceed on the repair, if there are or additional more damages premium will get back to us and confirm. They will cap the repair at nett value of the vehicle.

Denise Tay (LKKAUTO)

From: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Sent: Wednesday, 20 November 2019 9:30 AM
To: Nora Khai PA; 'Claims Dept'
Cc: Denise Tay (LKKAUTO); 'Claims'; 'Allan'; Adrian Ling (LKKAUTO)
Subject: RE: RE: RE: OD / 1874050091SG /SFY651T
Attachments: SFY 651T REPORT.PDF

Hi Nora

Insured has repeatedly request for a repair management plan and a copy of the surveyor's report. LKK has drafted the survey report as attached and I am seeking PA's alignment of the report before I issue officially to insured in wrting.

Kindly review and advise.

Thanks
Andy

From: Nora Khai PA [mailto:nora.khai@premiumauto.com.sg]
Sent: Monday, November 18, 2019 12:54 PM
To: Fong, Andy-SY; 'Claims Dept'
Cc: Koh, Victor-CK; Sim, Priscilla-LK; 'Denise Tay (LKKAUTO)'; 'SUR'; 'Claims'; 'Allan'
Subject: [EXTERNAL] RE: RE: RE: OD / 1874050091SG /SFY651T

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

Dear Andy,

Thank you for your time and kind clarifications. We will commence the repairs as per your authorizations. As for repair management plan, we will engage with the customer directly.

Please feel free to contact me at any time.

Kind Regards,
Norah Khai
Claims Manager

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6366 2323 d. +65 6768 9827 f. +65 6841 1183
e. claims@premiumauto.com.sg w. www.audi.com.sg
Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223

Denise Tay (LKKAUTO)

From: Claims Dept <claims@premiumauto.com.sg>
Sent: Friday, 1 November 2019 3:47 PM
To: Fong, Andy-SY
Cc: Koh, Victor-CK; Sim, Priscilla-LK; 'Nora Khai PA'; 'Claims Dept'
Subject: [EXTERNAL] RE: RE: OD / 1874050091SG /SFY651T

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

Dear Andy,

This vehicle will repair within limit \$145k (Bef GST).

Best Regards,
Tony Foong
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, d. +65 67689911

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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From: Fong, Andy-SY [mailto:Andy-SY.Fong@aig.com]
Sent: Friday, 1 November 2019 3:31 PM
To: Claims Dept
Cc: Koh, Victor-CK; Sim, Priscilla-LK; 'Nora Khai PA'
Subject: RE: RE: RE: OD / 1874050091SG /SFY651T

As conversed, The latest email from 30th Oct 2019, We are still pending repair cost confirmation by Premium Automobile.

Andy

From: Claims Dept [mailto:claims@premiumauto.com.sg]
Sent: Friday, November 01, 2019 3:03 PM
To: 'Claims Dept'; Fong, Andy-SY
Cc: Koh, Victor-CK; Sim, Priscilla-LK; 'Nora Khai PA'
Subject: [EXTERNAL] RE: RE: OD / 1874050091SG /SFY651T

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Dear Andy,

Owner just contact us mention still waiting call from AIG, can call back to owner before 4pm?

Thank you.

Best Regards,
Tony Foong
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, d. +65 67689911

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

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From: Claims Dept [mailto:claims@premiumauto.com.sg]

Sent: Friday, 1 November 2019 12:17 PM

To: 'Fong, Andy-SY'

Cc: 'Koh, Victor-CK'; 'Sim, Priscilla-LK'; 'Claims Dept'; 'Nora Khai PA'

Subject: RE: RE: OD / 1874050091SG /SFY651T

Dear Andy,

We write to inform you that we have been instructed by our client who is your insured vehicle no SFY 651 T to pass a message that he has requested for your good self to contact him.

We have tried to address all his concerns however he preferred to have his queries clarified by AIG. Here are the brief details of the information that we have collected for your kind reference.

Insured/ Our client received the above letter informing him that AIG has denied his renewal. Upon receiving that letter he was taken aback with disappointment. He proceeded to consult a broker / agent to have his vehicle premium quoted for next year renewal. During the searching for quotation he has chanced upon an insurance agent who advised him that he should have pushed for a 1 to 1 replacement as per his policy benefits. He felt that AIG has shortchanged / unfair.

Appreciate if you can contact Mr. Goh at 90228661.

Thank you.

Best Regards,
Tony Foong
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Singapore 408699
p. +65 6366 2323, d. +65 67689911
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From: Nora Khai PA [<mailto:nora.khai@premiumauto.com.sg>]
Sent: Wednesday, 30 October 2019 6:26 PM
To: 'Fong, Andy-SY'; 'Claims Dept'; 'Denise Tay (LKKAUTO)'; 'SUR'; 'Claims'
Cc: 'Koh, Victor-CK'; 'Sim, Priscilla-LK'
Subject: RE: RE: OD / 1874050091SG / SFY651T

Hi Andy,

Vehicle suspension has been removed. We confirmed that the propeller shaft has to be replaced. Engine damages are still pending. We can only replace the visible damages as the engine are not able to start at this current stage. The vehicle is getting to go up onto Car O' liner. We will call for resurvey by early next week.

Thank you.

Kind Regards,
Norah Khai
Claims Manager

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6366 2323 d. +65 6768 9827 f. +65 6841 1183
e. claims@premiumauto.com.sg w. www.audi.com.sg
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From: Fong, Andy-SY [mailto:Andy-SY.Fong@aig.com]

Sent: Tuesday, October 29, 2019 5:22 PM

To: Nora Khai PA <nora.khai@premiumauto.com.sg>; 'Claims Dept' <claims@premiumauto.com.sg>; 'Denise Tay (LKKAUTO)' <denisetay@lkkauto.com>; 'SUR' <sur@lkkauto.com>

Cc: Koh, Victor-CK <Victor-CK.Koh@aig.com>; Sim, Priscilla-LK <Priscilla-LK.Sim@aig.com>

Subject: RE: RE: OD / 1874050091SG /SFY651T

Dear all

Please provide an update on the discovery post dismantle and the repair management plan

Thanks

Andy

From: Fong, Andy-SY

Sent: Thursday, October 24, 2019 9:36 AM

To: Nora Khai PA; 'Claims Dept'; 'Denise Tay (LKKAUTO)'; 'SUR'

Cc: Koh, Victor-CK; Sim, Priscilla-LK

Subject: RE: [EXTERNAL] RE: OD / 1874050091SG /SFY651T

Dear Nora and team at LKK

Please provide an update on the discovery post dismantle and the repair management plan

Thanks

Andy

From: Nora Khai PA [mailto:nora.khai@premiumauto.com.sg]

Sent: Wednesday, October 16, 2019 1:04 PM

To: Fong, Andy-SY; 'Claims Dept'

Cc: Koh, Victor-CK; 'SUR'; 'Denise Tay (LKKAUTO)'

Subject: [EXTERNAL] RE: OD / 1874050091SG /SFY651T

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Hi Andy ,

Thank you for the kind authorization. Can insured proceed to activate his LOU benefits ?

Kind Regards,
Norah Khai
Claims Manager

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6366 2323 d. +65 6768 9827 f. +65 6841 1183
e. claims@premiumauto.com.sg w. www.audi.com.sg
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From: Fong, Andy-SY [<mailto:Andy-SY.Fong@aig.com>]
Sent: Wednesday, October 16, 2019 8:34 AM
To: nora.khai@premiumauto.com.sg; Claims Dept <claims@premiumauto.com.sg>
Cc: Koh, Victor-CK <Victor-CK.Koh@aig.com>; SUR <sur@lkkauto.com>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Subject: RE: OD / 1874050091SG /SFY651T

Hi Nora

As spoken, please commence to dismantle the vehicle and have LKK survey the check items. It will also provide you with clarity on whether Premium can undertake the repairs.

We have currently adjusted the mandate of this OD to \$135,000 as per LKK's first survey recommendation, the repair limit is currently at \$145,000 and we will recommend that you take a closer look upon dismantling of the vehicle.

Thank you
Andy

From: Denise Tay (LKKAuto) [mailto:denisetay@lkkauto.com]
Sent: Monday, October 14, 2019 5:57 PM
To: Fong, Andy-SY
Cc: Koh, Victor-CK; Claims Dept; nora.khai@premiumauto.com.sg; SUR
Subject: [EXTERNAL] RE: OD / 1874050091SG /SFY651T

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

Dear Andy,

After some discussion with premium, we will recommend total loss.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Thursday, 10 October 2019 3:02 PM
To: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Cc: Koh, Victor-CK <Victor-CK.Koh@aig.com>; Claims Dept <claims@premiumauto.com.sg>;
nora.khai@premiumauto.com.sg; SUR <sur@lkkauto.com>
Subject: RE: OD / 1874050091SG /SFY651T

Dear Andy,

Currently Premium will based on the revised repair cost which is advised at \$135,620.50 and proceed on the repair, if there are or additional more damages premium will get back to us and confirm. They will cap the repair at nett value of the vehicle.

Please let us have your approval.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Sent: Monday, 7 October 2019 3:47 PM
To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Cc: Koh, Victor-CK <Victor-CK.Koh@aig.com>; Claims Dept <claims@premiumauto.com.sg>;
nora.khai@premiumauto.com.sg; SUR <sur@lkkauto.com>
Subject: RE: OD / 1874050091SG /SFY651T

Denise

Not approved.

The revised repair cost advised was \$135,620.50. Repairer jointly with surveyor will have to justify that the repair cost will without a doubt surpass \$145,000.
Once this is confirmed, we will also inform owner of the repair cost to be incurred at Premium Automobiles prior to approval as this will greatly impact owner's next renewal.

Please do the necessary

Andy Fong
AIG
Head of Claims Technical Control
Singapore | Hong Kong
AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120
Tel: +(65) 6419 1708 | M: +(65) 9138 1785
Andy-SY.Fong@AIG.com | www.AIG.com.sg

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From: Denise Tay (LKKAuto) [<mailto:denisetay@lkkauto.com>]
Sent: Monday, October 07, 2019 3:36 PM
To: Claims Dept; Fong, Andy-SY; nora.khai@premiumauto.com.sg; SUR
Cc: Koh, Victor-CK
Subject: [EXTERNAL] RE: OD / 1874050091SG /SFY651T

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Dear Andy,

Please refer to below email. Repairer counter propose limit repair not exceeding \$145k (Bef GST).

Best Regards,
Denise Tay | Case Handler
LKK Auto Consultants Pte Ltd
Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims Dept <claims@premiumauto.com.sg>
Sent: Monday, 7 October 2019 3:25 PM
To: 'Claims Dept' <claims@premiumauto.com.sg>; Denise Tay (LKKAuto) <denisetay@lkkauto.com>; 'Fong, Andy-SY' <Andy-SY.Fong@aig.com>; nora.khai@premiumauto.com.sg; SUR <sur@lkkauto.com>
Cc: 'Koh, Victor-CK' <Victor-CK.Koh@aig.com>
Subject: RE: OD / 1874050091SG /SFY651T

Dear Denise,

We had done the calculation and we counter propose limit repair not exceeding \$145k (Bef GST).

Best Regards,
Tony Foong
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, d. +65 67689911

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From: Claims Dept [mailto:claims@premiumauto.com.sg]

Sent: Saturday, 5 October 2019 1:19 PM

To: 'Denise Tay (LKKAuto)'; 'Fong, Andy-SY'; nora.khai@premiumauto.com.sg; 'SUR'

Cc: 'Koh, Victor-CK'; claims@premiumauto.com.sg

Subject: RE: OD / 1874050091SG /SFY651T

Dear Denise,

After that we review the car damages. We are unable to repair this vehicle within \$118k.

We propose total loss of this vehicle and give an update to owner as well.

Thank you.

Best Regards,
Tony Foong
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, d. +65 67689911

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

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From: Denise Tay (LKKAuto) [<mailto:denisetay@lkkauto.com>]
Sent: Friday, 4 October 2019 5:08 PM
To: Fong, Andy-SY; nora.khai@premiumauto.com.sg; Claims Dept; SUR
Cc: Koh, Victor-CK
Subject: RE: OD / 1874050091SG /SFY651T

Dear Nora & all,

Please update? if you're able to repairer all in not exceeding \$115k.

Please note this.

Kindly reply by end of working Monday as AIG do not want to delay on our Insure claim/ or further delay on repair should repairer accept.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Sent: Wednesday, 2 October 2019 7:01 PM
To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>; nora.khai@premiumauto.com.sg; Claims Dept <claims@premiumauto.com.sg>; SUR <sur@lkkauto.com>
Cc: Koh, Victor-CK <Victor-CK.Koh@aig.com>
Subject: RE: OD / 1874050091SG /SFY651T

Dear all

To be aligned, mandate to dismantle and inspect is approved
We will await repairer to advise if vehicle can be managed within permissible repair limit.

Andy Fong

AIG

Head of Claims Technical Control

Singapore | Hong Kong

AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel: +(65) 6419 1708 | M: +(65) 9138 1785

Andy-SY.Fong@AIG.com | www.AIG.com.sg

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From: Denise Tay (LKKAuto) [<mailto:denisetay@lkkauto.com>]
Sent: Wednesday, October 02, 2019 9:07 AM

To: Claims Dept; nora.khai@premiumauto.com.sg
Cc: SUR; Fong, Andy-SY; Koh, Victor-CK
Subject: [EXTERNAL] RE: OD / 1874050091SG /SFY651T

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Dear All,

After yesterday's inspection, Please check if you're able to repairer all in not exceeding \$115k

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Tuesday, 24 September 2019 3:42 PM
To: Claims Dept <claims@premiumauto.com.sg>
Cc: SUR <sur@lkkauto.com>; nora.khai@premiumauto.com.sg
Subject: RE: OD / 1874050091SG /SFY651T

Dear Tony,

As spoken, please check and confirm if engine and gearbox is affected.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Tuesday, 24 September 2019 3:34 PM
To: Claims Dept <claims@premiumauto.com.sg>
Cc: SUR <sur@lkkauto.com>; nora.khai@premiumauto.com.sg
Subject: RE: OD / 1874050091SG /SFY651T

Hi Tony,

Call me please. Urgent.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

From: Claims Dept <claims@premiumauto.com.sg>
Sent: Tuesday, 24 September 2019 2:53 PM
To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Cc: SUR <sur@lkkauto.com>; nora.khai@premiumauto.com.sg; 'Claims' <claims@premiumauto.com.sg>
Subject: RE: OD / 1874050091SG /SFY651T

Dear Denise,

Refer to this case. We unable to accept your offer \$85k.

We review the limit repair and update you again.

Thank you.

Best Regards,
Tony Foong
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Singapore 408699
p. +65 6366 2323, d. +65 67689911
e.<mailto:claims@premiumauto.com.sg> w. www.audi.com.sg
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From: Denise Tay (LKKAuto) [<mailto:denisetay@lkkauto.com>]
Sent: Tuesday, 24 September 2019 9:34 AM
To: Claims Dept
Cc: SUR; nora.khai@premiumauto.com.sg
Subject: RE: OD / 1874050091SG /SFY651T

Dear Sir,

As instructed by our client, please proceed to repair the insured vehicle **SFY 651T (Excess \$1200/-)**. Approval at **\$85,000/-**

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

*Our client reserve their right not to pay if there is no valid approval obtained before repair.

Please dismantle and confirm if engine and gearbox is affected before proceeding further, see re adjust no.8 & 9.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315

Blik 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims Dept <claims@premiumauto.com.sg>

Sent: Monday, 23 September 2019 10:20 AM

To: 'Gan, Hun Chung' <Hunchung.Gan@aig.com>; SUR <sur@lkkauto.com>

Cc: 'Lim, Sheng Yang' <ShengYang.Lim@aig.com>; 'Parthiban, Theerthan' <Theerthan.Parthiban@aig.com>; 'Mohd Rizal, Nur Mariah Huibrechts' <NurMariahHuibrechts.MohdRizal@aig.com>; 'Claims' <claims@premiumauto.com.sg>

Subject: RE: OD / 1874050091SG /SFY651T

Dear Hun Chung,

Attached DL / CI for your kind reference. For SD card, owner managed get back from TP.

However the accident is not recorded.

Thank you.

Best Regards,

Tony Foong

Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, d. +65 67689911

e.<mailto:claims@premiumauto.com.sg> w. www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



Email Disclaimer

From: Gan, Hun Chung [<mailto:Hunchung.Gan@aig.com>]
Sent: Monday, 23 September 2019 8:53 AM
To: claims@premiumauto.com.sg; 'SUR'
Cc: Lim, Sheng Yang; Parthiban, Theerthan; Mohd Rizal, Nur Mariah Huibrechts
Subject: RE: OD / 1874050091SG /SFY651T

Hi Team,

Any update on the document requested .

Thank You

Best Regards.

Gan Hun Chung
AIG
Claim Examiner I .
Singapore- Auto Express
E: Hunchung.Gan@aig.com

From: Gan, Hun Chung
Sent: Friday, September 20, 2019 2:26 PM
To: claims@premiumauto.com.sg; 'SUR'
Cc: Lim, Sheng Yang; Parthiban, Theerthan; Mohd Rizal, Nur Mariah Huibrechts
Subject: OD / 1874050091SG /SFY651T

Hi Team,

Kindly assist to upload the driver's driving license into merimen.

Understand that the in car camera video footage was with traffic police, kindly provide it to us once traffic police return to insured.

Thank You

Best Regards.

Gan Hun Chung
AIG
Claim Examiner I .
Singapore- Auto Express
E: Hunchung.Gan@aig.com

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the recipient to ensure that it is virus free and no responsibility is accepted by American International Group, Inc. or its subsidiaries or affiliates either jointly or severally, for any loss or damage arising in any way from its use.

Denise Tay (LKKAUTO)

From: Claims Dept <claims@premiumauto.com.sg>
Sent: Monday, 18 November 2019 10:45 AM
To: Denise Tay (LKKAUTO); 'Fong, Andy-SY'
Cc: 'Koh, Victor-CK'; 'Sim, Priscilla-LK'; 'Nora Khai PA'; Adrian Ling (LKKAUTO); 'Claims Dept'
Subject: RE: OD / 1874050091SG /SFY651T

Dear Denise,

As per our earlier tele-conversation that you have informed that the report are yet to be submitted since last week after resurvey .

We understand that your report will be generated for submission to AIG this morning.

Kindly revert back to us on the final decision.

Thank you.

Best Regards,
Tony Foong
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, d. +65 67689911

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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If you have received it in error, please notify us immediately by reply email and then delete this message from your system.

Please do not copy it or use it for any purpose, or disclose its contents or any attachment to any other person. Thank you

From: Claims Dept [mailto:claims@premiumauto.com.sg]
Sent: Friday, 1 November 2019 6:56 PM
To: 'Fong, Andy-SY'
Cc: 'Koh, Victor-CK'; 'Sim, Priscilla-LK'; 'Nora Khai PA'; 'Denise Tay (LKKAUTO)'; 'Adrian Ling'; 'Claims Dept'
Subject: RE: OD / 1874050091SG /SFY651T

Dear Andy,

Denise Tay (LKKAuto)

To: Fong, Andy-SY
Cc: Koh, Victor-CK; Claims Dept; nora.khai@premiumauto.com.sg; SUR
Subject: RE: OD / 1874050091SG /SFY651T

Dear Andy,

After some discussion with premium, we will recommend total loss.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Thursday, 10 October 2019 3:02 PM
To: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Cc: Koh, Victor-CK <Victor-CK.Koh@aig.com>; Claims Dept <claims@premiumauto.com.sg>;
nora.khai@premiumauto.com.sg; SUR <sur@lkkauto.com>
Subject: RE: OD / 1874050091SG /SFY651T

Dear Andy,

Currently Premium will based on the revised repair cost which is advised at \$135,620.50 and proceed on the repair, if there are or additional more damages premium will get back to us and confirm. They will cap the repair at nett value of the vehicle.

Please let us have your approval.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Sent: Monday, 7 October 2019 3:47 PM
To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Cc: Koh, Victor-CK <Victor-CK.Koh@aig.com>; Claims Dept <claims@premiumauto.com.sg>;
nora.khai@premiumauto.com.sg; SUR <sur@lkkauto.com>
Subject: RE: OD / 1874050091SG /SFY651T

Denise

Not approved.

Denise Tay (LKKAUTO)

From: Bryan Ang (LKKAUTO)
Sent: Monday, 23 September 2019 7:04 PM
To: Fong, Andy-SY; Denise Tay (LKKAUTO)
Cc: Nora Khai PA; Adrian Ling (LKKAUTO)
Subject: Re: OD AIG - SFY651T

Dear Denise

Please pass file to Adrian tomorrow.

Bryan Ang
LKK Auto Consultants Pte Ltd

On 23 Sep 2019, at 18:54, Fong, Andy-SY <Andy-SY.Fong@aig.com> wrote:

Hi Nora

Can you please instruct your team to confirm that captioned vehicle's engine and gearbox are not damaged? I saw your team raising labour for gearbox to remove and renew (\$1800), plus remove and review engine and gearbox for inspection (\$3200) but was not able to sight parts raised for engine and gearbox in the estimate.

Adrian, can you review your colleagues marking again?

Thanks
Andy

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Claim Audit

AUDIT TRAIL				
No.	On	Audit	Remarks	By
1	16 Sep 2019 16:38	Clim Veh Model Changed	(206231) AUDI Q5 SPORT 2.0 TFSI QU S TRONIC (A).	[I] Merimen Administrator
2	16 Sep 2019 16:38	Clim Created	Reg No: SFY651T. Policy No: 1700079762-01. Acct Date: 2019/09/16. Claim Type: SC. Insurer: AIG Asia Pacific Insurance Pte. Ltd. (SG). Ins.Status => Notification, C reated from SAS:MPA119122735	[I] Merimen Administrator
3	18 Sep 2019 11:52	Clim Registration Modified	Acct Time:07:30:00->07:00:00. Pol No:1700079762-01->1700079762. Init.Est.->5,000 - 6,000.	[I] Abu Kassim, Noor Marisa
4	20 Sep 2019 11:13	Clim Registration Modified	Settl.Type:3->0. Claim Type:SC->OD.	[I] Nivitha Govindasamy
5	20 Sep 2019 11:13	Adj Clim Retrieved	Adj: LKK Auto Consultants Pte Ltd (HQ)	[I] Nivitha Govindasamy
6	20 Sep 2019 11:13	Adj Co Assigned	LKK Auto Consultants Pte Ltd (HQ):	[A] Nivitha Govindasamy
7	20 Sep 2019 11:13	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2019/10/01	[A] Nivitha Govindasamy
8	20 Sep 2019 11:13	Adj Mandate Set	Approved:8000.00.Reinsp:Adj decides.	[A] Nivitha Govindasamy
9	20 Sep 2019 11:13	Clim Registration Modified	Rep:1137->200611.	[A] Nivitha Govindasamy
10	20 Sep 2019 11:13	Clim Veh Model Changed	(206231) -> (205664) AUDI Q3 2.0 TFSI QU (A).	[A] Nivitha Govindasamy
11	20 Sep 2019 11:14	Assignment 1st Accessed		[A] Nivitha Govindasamy
12	20 Sep 2019 11:14	Adj Adjuster Assigned	[None] -> MOHD RASUL	[A] Nivitha Govindasamy
13	20 Sep 2019 15:04	Adj Rpt Initiated		[A] DENISE TAY KWEE CHENG
14	20 Sep 2019 15:04	Clim Dtl Modified	JPJ Reg. Date: -> 2017/11/29.	[A] DENISE TAY KWEE CHENG
15	20 Sep 2019 15:04	Clim Details Notified		[A] DENISE TAY KWEE CHENG
16	20 Sep 2019 17:30	Adj Im. Advice Submitted	Next Rpt:Final Rpt.Due Date:2019/10/01	[A] SHIAU CHAN
17	20 Sep 2019 17:33	Adj Mandate Request	CurReq:105841.50:DAMAGES CONSISTENT. PLEASE NOTE THAT THE MARGIN OF REPAIR (PRE-ACCIDENT VALUE) IS \$66,019.00 WE HAVE NOT AUTHORISE REPAIR.	[A] SHIAU CHAN
18	23 Sep 2019 10:58	Clim Registration Modified	Excess: -> 1200.00. 2F Remarks: -> Not Applicable. GST: -> 7.00.	[I] Gan, Hunchung
19	23 Sep 2019 10:58	Label Added	(20226):Coverage Confirmed.	[A] Merimen Administrator
20	23 Sep 2019 18:55	Adj Next Rpt Changed	Next Rpt:Final Rpt.Due Date:2019/10/01. Mandate Remarks: To commence repairs. Please dismantle and confirm if engine and gearbox is affected before proceeding further.	[I] Fong, Andy-SY
21	23 Sep 2019 18:55	Adj Mandate Set	Approved:85000.00:To commence repairs. Please dismantle and confirm if engine and gearbox is affected before proceeding further.	[I] Fong, Andy-SY

Date From



Date To



Audit Type None

Go

ACTIVITY

No record

Merimen Billing for this case - Transaction History

Bill Ref No	Bill Date	Bill Type	Acc Type	Acc Name	Co Name (Branch)	Ref 1	Ref 2	Amount
2286928	20 Sep 2019 15:04:05	OD/TP Case (Adjuster)	Motor	LKK Auto Consultants Pte Ltd	LKK Auto Consultants Pte Ltd (HQ)	SFY651T		11.77

Denise Tay (LKKAuto)

From: Denise Tay (LKKAuto)
Sent: Tuesday, 24 September 2019 9:34 AM
To: 'Claims Dept'
Cc: SUR; nora.khai@premiumauto.com.sg
Subject: RE: OD / 1874050091SG /SFY651T
Attachments: img561.jpg

Dear Sir,

As instructed by our client, please proceed to repair the insured vehicle **SFY 651T (Excess \$1200/-). Approval at \$85,000/-**

If there are any check items or supplementary items please inform our office's Assignment Team at Tel: 6741 8434 to arrange our surveyor for inspection.

All supplementary items and unconfirm items are subjected to further approval from insurance company before completion of the repair.

*Our client reserve their right **not to pay** if there is no valid approval obtained before repair.

Please dismantle and confirm if engine and gearbox is affected before proceeding further, see re adjust no.8 & 9.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: denisetay@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims Dept <claims@premiumauto.com.sg>
Sent: Monday, 23 September 2019 10:20 AM
To: 'Gan, Hun Chung' <Hunchung.Gan@aig.com>; SUR <sur@lkkauto.com>
Cc: 'Lim, Sheng Yang' <ShengYang.Lim@aig.com>; 'Parthiban, Theerthan' <Theerthan.Parthiban@aig.com>; 'Mohd Rizal, Nur Mariah Huibrechts' <NurMariahHuibrechts.MohdRizal@aig.com>; 'Claims' <claims@premiumauto.com.sg>
Subject: RE: OD / 1874050091SG /SFY651T

Dear Hun Chung,

Attached DL / CI for your kind reference. For SD card, owner managed get back from TP.

However the accident is not recorded.

Thank you.

Best Regards,
Tony Foong

View Received Message

This mail is associated with :

*SFY651T (1874050091SG)
OD

Sep 16 2019 7:00AM
[GOH CHYE KIANG (WU CAIQIANG)]
Premium Automobiles Pte Ltd

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From AIG Asia Pacific Insurance Pte. Ltd. (AIG_SG), sent on 23/09/2019 18:55 PM.
To LKK_HQ
Subject Alert - Adj Mandate Approved (\$85000.00) - SFY651T - Claim Handler: Gan, Hunchung

Approved:85000.00:To commence repairs. Please dismantle and confirm if engine and gearbox is affected before proceeding further.

DOCUMENTS SUMMARY

There are no documents.

SMD 8483

SMD 6385

SDN 887 - 50 days

Denise Tay (LKKAUTO)

To: Fong, Andy-SY
Cc: Koh, Victor-CK; Claims Dept; nora.khai@premiumauto.com.sg; SUR
Subject: RE: OD / 1874050091SG /SFY651T

Dear Andy,

Currently Premium will be based on the revised repair cost which is advised at \$135,620.50 and proceed on the repair, further ~~more~~ if there are more damages premium will get back to us and confirm.

Please let us have your approval. ^{or add time}

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

*Repair They
will rep the
repair at the
net value of
the vehicle.*

From: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Sent: Monday, 7 October 2019 3:47 PM
To: Denise Tay (LKKAUTO) <denisetay@lkkauto.com>
Cc: Koh, Victor-CK <Victor-CK.Koh@aig.com>; Claims Dept <claims@premiumauto.com.sg>; nora.khai@premiumauto.com.sg; SUR <sur@lkkauto.com>
Subject: RE: OD / 1874050091SG /SFY651T

Denise

Not approved.

The revised repair cost advised was \$135,620.50. Repairer jointly with surveyor will have to justify that the repair cost will without a doubt surpass \$145,000.

Once this is confirmed, we will also inform owner of the repair cost to be incurred at Premium Automobiles prior to approval as this will greatly impact owner's next renewal.

Please do the necessary

Andy Fong

AIG

Head of Claims Technical Control

Singapore | Hong Kong

AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel: +(65) 6419 1708 | M: +(65) 9138 1785

Andy-SY.Fong@aig.com | www.AIG.com.sg

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AIG Asia Pacific won General Insurance Company of the Year at the 22nd Asia Insurance Industry Awards. [Click here to find out more.](#)

From: Denise Tay (LKKAUTO) [<mailto:denisetay@lkkauto.com>]
Sent: Monday, October 07, 2019 3:36 PM

Denise Tay (LKKAUTO)

From: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Sent: Tuesday, 8 October 2019 9:01 PM
To: Premiumauto Claims
Cc: Koh, Victor-CK; nora.khai@premiumauto.com.sg; SUR; nora.khai@premiumauto.com.sg; Denise Tay (LKKAUTO); Adrian Ling (LKKAUTO)
Subject: RE: RE: OD / 1874050091SG /SFY651T

Kee Siang

It doesn't work this way. Please propose your repair method and repair cost to LKK.
Please check with Nora if you're unclear of the procedure.

Thank you

Andy Fong
AIG
Head of Claims Technical Control
Singapore | Hong Kong
AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120
Tel + (65) 6419 1708 | M: + (65) 9138 1785
Andy-SY.Fong@AIG.com | www.AIG.com.sg

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From: Premiumauto Claims [<mailto:claims@premiumauto.com.sg>]
Sent: Tuesday, October 08, 2019 7:11 PM
To: Fong, Andy-SY; 'Denise Tay (LKKAUTO)'
Cc: Koh, Victor-CK; nora.khai@premiumauto.com.sg; 'SUR'
Subject: [EXTERNAL] RE: OD / 1874050091SG /SFY651T

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

Dear Mr Andy,

Kindly advise us the nett value for this vehicle.

Thank you

Best Regards,
Kee Siang
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)
55 Ubi Road 1 Road Singapore 408699
p. +65 6388 2323 d. +65 6768 9911 f. +65 6841 1183
e. claims@premiumauto.com.sg w. www.audi.com.sg
Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223

Denise Tay (LKKAuto)

From: cheekiong@seahong.com.sg
Sent: Thursday, 10 October 2019 8:07 AM
To: Admin-D (LKKAuto); 'Xin Yi'; assignments; SUR
Cc: 'samson'; amanda@seahong.com.sg
Subject: RE: V URGENT - SOP file ref: 18.25882 PD-O | GZ 9001T : CS3/ASM18014627/Etd3e2-1

Dear Nivithia / Denise

I refer to my email of 13 Sept 2019. We noted that that the claimant's vehicle is a 2006 vehicle. Can you confirm whether the vehicle was economical to repair ?

May we hear from you urgently ? Thanks !

Yours
Chee Kiong

From: Admin-D (LKKAuto) <admin-d@lkkauto.com>
Sent: Tuesday, 24 September, 2019 3:06 PM
To: cheekiong@seahong.com.sg; 'Xin Yi' <xinyi@seahong.com.sg>; assignments <assignments@lkkauto.com>; SUR <sur@lkkauto.com>
Cc: 'samson' <samson@seahong.com.sg>; amanda@seahong.com.sg
Subject: RE: URGENT - SOP file ref: 18.25882 PD-O | GZ 9001T

Dear Sir/Mdm,

Thank you for the email.

Dear Denise,

Kindly assist

FYNA Our Ref : CS3/ASM18014627/Etd3e2-1

Best Regards

G.NIVITHA

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: cheekiong@seahong.com.sg [mailto:cheekiong@seahong.com.sg]
Sent: Tuesday, 24 September 2019 2:56 PM
To: 'Admin-D (LKKAuto)' <admin-d@lkkauto.com>; 'Xin Yi' <xinyi@seahong.com.sg>; 'assignments' <assignments@lkkauto.com>; 'Accounts (LKKAuto)' <account@lkkauto.com>

Denise Tay (LKKAUTO)

To: Fong, Andy-SY
Cc: Koh, Victor-CK; Claims Dept; nora.khai@premiumauto.com.sg; SUR
Subject: RE: OD / 1874050091SG /SFY651T

Dear Andy,

Premium will be based on the revised repair cost which is advised at \$135,620.50 and proceed on the repair, further more if there are more damages premium will get back to us and confirm.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | 5(408933)

From: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Sent: Monday, 7 October 2019 3:47 PM
To: Denise Tay (LKKAUTO) <denisetay@lkkauto.com>
Cc: Koh, Victor-CK <Victor-CK.Koh@aig.com>; Claims Dept <claims@premiumauto.com.sg>; nora.khai@premiumauto.com.sg; SUR <sur@lkkauto.com>
Subject: RE: OD / 1874050091SG /SFY651T

Denise

Not approved.

The revised repair cost advised was \$135,620.50. Repairer jointly with surveyor will have to justify that the repair cost will without a doubt surpass \$145,000.
Once this is confirmed, we will also inform owner of the repair cost to be incurred at Premium Automobiles prior to approval as this will greatly impact owner's next renewal.

Please do the necessary

Andy Fong

AIG

Head of Claims Technical Control

Singapore | Hong Kong

AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120

Tel: +(65) 6419 1708 | M: +(65) 9138 1785

Andy-SY.Fong@AIG.com | www.AIG.com.sg

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From: Denise Tay (LKKAUTO) [<mailto:denisetay@lkkauto.com>]
Sent: Monday, October 07, 2019 3:36 PM

Denise Tay (LKKAUTO)

From: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Sent: Monday, 7 October 2019 3:47 PM
To: Denise Tay (LKKAUTO)
Cc: Koh, Victor-CK; Claims Dept; nora.khai@premiumauto.com.sg; SUR
Subject: RE: OD / 1874050091SG /SFY651T

Denise

Not approved.

The revised repair cost advised was \$135,620.50. Repairer jointly with surveyor will have to justify that the repair cost will without a doubt surpass \$145,000.
Once this is confirmed, we will also inform owner of the repair cost to be incurred at Premium Automobiles prior to approval as this will greatly impact owner's next renewal.

Please do the necessary

Andy Fong
AIG
Head of Claims Technical Control
Singapore | Hong Kong
AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120
Tel: +(65) 6419 1708 | M: +(65) 9138 1785
Andy-SY.Fong@AIG.com | www.AIG.com.sg

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From: Denise Tay (LKKAUTO) [mailto:denisetay@lkkauto.com]
Sent: Monday, October 07, 2019 3:36 PM
To: Claims Dept; Fong, Andy-SY; nora.khai@premiumauto.com.sg; SUR
Cc: Koh, Victor-CK
Subject: [EXTERNAL] RE: OD / 1874050091SG /SFY651T

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

Dear Andy,

Please refer to below email. Repairer counter propose limit repair not exceeding \$145k (Bef GST).

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Claims Dept <claims@premiumauto.com.sg>
Sent: Monday, 7 October 2019 3:25 PM

Celine Fong (LKKAUTO)

To: SUR
Subject: FW: SFY651T/ OD / 1874050091SG - Re-seeK mandate

Best Regards,

Celine Fong

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: celinefong@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Sent: Monday, 30 September 2019 6:49 PM
To: Koh, Victor-CK <Victor-CK.Koh@aig.com>; Adrian Ling (LKKAUTO) <adrianling@lkkauto.com>
Cc: Nora.khai@premiumauto.com.sg; Bryan Ang (LKKAUTO) <bryanang@lkkauto.com>
Subject: RE: SFY651T/ OD / 1874050091SG - Re-seeK mandate

Victor,

Can you coordinate for a joint site reinspection at Benoi with Adrian and run through the marking?

I'm not comfortable with the large supplementary and the 1st advice (check item \$89k) and will need you to confirm before I give the go ahead and we table this for large loss to New York.
Please let me know once this is complete.

Preliminary Advice

Vehicle No	SFY651T	Accident Date	16/09/2019
Make	Audi Q3	Policy No.	1700075762
Assignment Date	20/09/2019	Excess	\$51,200.00
Date of inspection	19/09/2019	Est. Duration of Repair	24.00
Inspection At	PREMIUM AUTOMOBILES PTE LTD (UBI) 55 UBI ROAD 1 SINGAPORE 408999		

Point of Impact / General Description of Damages

The vehicle sustained impact / damages front proton, r/s bodywork and parts claimed are consistent to the accident

Repairers Estimate (Gross)	\$S	247,697.00 inclusive of supplie \$119,398
Revised Amount	\$S	135,620.50 inclusive supplie
Check Items (Estimated)	\$S	89,534.00
Total	\$S	225,154.50

Lump Sum Repair

\$S

Total Loss Consideration

New for Old Value	\$S	241,200.00
Pre-Accident Value	\$S	159,000.00
ODS FRANK Adjust	\$S	92,981.00
Salvage Value	\$S	
Margin for Repair (New for Old Value)	\$S	145,219.00
Margin for Repair (Pre-Accident Value)	\$S	66,919.00

Thanks

Andy Fong

AIG

Head of Claims Technical Control

Singapore | Hong Kong

AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120
Tel +65 6419 1708 | M: +65 9138 1785
Andy-SY.Fong@AIG.com | www.AIG.com.sg

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From: Koh, Victor-CK
Sent: Friday, September 27, 2019 10:36 AM
To: Fong, Andy-SY
Subject: SFY651T/ OD / 18740500915G - Re-seek mandate

Hi Andy,

LKK re-seek mandate at \$135,620.50

Thanks & Regards

Victor Koh
AIG
Claims Technical Controller
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore 079120
Tel +65 6419 1785 | Fax +65 68357416
Victor-ck.koh@aig.com | www.aig.com

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Denise Tay (LKKAUTO)

From: Fong, Andy-SY <Andy-SY.Fong@aig.com>
Sent: Wednesday, 2 October 2019 7:01 PM
To: Denise Tay (LKKAUTO); nora.khai@premiumauto.com.sg; Claims Dept; SUR
Cc: Koh, Victor-CK
Subject: RE: OD / 1874050091SG /SFY651T

Dear all

To be aligned, mandate to dismantle and inspect is approved
We will await repairer to advise if vehicle can be managed within permissible repair limit.

Andy Fong

AIG

Head of Claims Technical Control
Singapore | Hong Kong
AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #08-16 Singapore 079120
Tel +(65) 6419 1708|M: +(65) 9138 1785
Andy-SY.Fong@AIG.com | www.AIG.com.sg

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From: Denise Tay (LKKAUTO) [mailto:denisetay@lkkauto.com]
Sent: Wednesday, October 02, 2019 9:07 AM
To: Claims Dept; nora.khai@premiumauto.com.sg
Cc: SUR; Fong, Andy-SY; Koh, Victor-CK
Subject: [EXTERNAL] RE: OD / 1874050091SG /SFY651T

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

Dear All,

After yesterday's inspection, Please check if you're able to repairer all in not exceeding \$115k

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Denise Tay (LKKAUTO) <denisetay@lkkauto.com>
Sent: Tuesday, 24 September 2019 3:42 PM
To: Claims Dept <claims@premiumauto.com.sg>
Cc: SUR <sur@lkkauto.com>; nora.khai@premiumauto.com.sg
Subject: RE: OD / 1874050091SG /SFY651T

Denise Tay (LKKAUTO)

From: Claims Dept <claims@premiumauto.com.sg>
Sent: Saturday, 5 October 2019 1:19 PM
To: Denise Tay (LKKAUTO); 'Fong, Andy-SY'; nora.khai@premiumauto.com.sg; SUR
Cc: 'Koh, Victor-CK'; claims@premiumauto.com.sg
Subject: RE: OD / 1874050091SG /SFY651T

Dear Denise,

After that we review the car damages. We are unable to repair this vehicle within \$118k.

We propose total loss of this vehicle and give an update to owner as well.

Thank you.

Best Regards,
Tony Foong
Claims Advisor

Premium Automobiles Pte Ltd (Reg No 199902271W)

55 Ubi Road 1 Singapore 408699

p. +65 6366 2323, d. +65 67689911

e.mailto:claims@premiumauto.com.sg w. www.audi.com.sg

Audi Showroom, Audi Centre 281 Alexandra Road Singapore 159938 p. +65 6836 2223



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From: Denise Tay (LKKAUTO) [mailto:denisetay@lkkauto.com]
Sent: Friday, 4 October 2019 5:08 PM
To: Fong, Andy-SY; nora.khai@premiumauto.com.sg; Claims Dept; SUR
Cc: Koh, Victor-CK
Subject: RE: OD / 1874050091SG /SFY651T

Dear Nora & all,

Please update? if you're able to repairer all in not exceeding \$115k.

Please note this.

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: AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way #08-16
Singapore 079120

From: LKK Auto Consultants Pte Ltd
51 Ubi Ave 1 #01-25
Paya Ubi Industrial Park
Singapore 408933

Attn: Gan, Hunchung

Date: 27 Sep 2019

Preliminary Advice

Vehicle No	: SFY651T	Accident Date	: 16/09/2019
Make	: AUDI Q3	Policy No.	: 1700079762
Assignment Date	: 20/08/2019	Excess	: S\$1,200.00
Date of Inspection	: 19/09/2019	Est. Duration of Repair	: 24.00
Inspection At	: PREMIUM AUTOMOBILES PTE LTD (UBI) 55 UBI ROAD 1 SINGAPORE 408699		

Point of Impact / General Description of Damages

The vehicle sustained impact / damages front proton, n/s bodyportion and parts claimed are consistent to the accident.

Repairer's Estimate (Gross)	:S\$	247,697.00 inclusive of suppl	\$119,398
Revised Amount	:S\$	135,620.50 inclusive suppl	
Check Items (Estimated)	:S\$	89,534.00	
Total	:S\$	225,154.50	
Lump Sum Repair	:S\$		

Total Loss Consideration

New for Old Value	:S\$	241,200.00
Pre-Accident Value	:S\$	159,000.00
COE / PARF Rebate	:S\$	92,981.00
Salvage Value	:S\$	
Margin for Repair (New for Old Value)	:S\$	148,219.00
Margin for Repair (Pre-Accident Value)	:S\$	66,019.00

Remarks

- () The vehicle is repairable at our adjusted amount. We have also confirmed excess and policy coverage. Kindly let us have your authorisation.
- () The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.
- (x) Other comments : Please note that the margin of repair (Pre-Accident Value) is \$66,019.00 and Margin for Repair (New for Old Value) is 148,219.00

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: AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way #08-16
Singapore 079120

From: LKK Auto Consultants Pte Ltd
51 Ubi Ave 1 #01-25
Paya Ubi Industrial Park
Singapore 408933

Attn:

Date: 20 Sep 2019

Preliminary Advice

Vehicle No	: SFY651T	Accident Date	: 16/09/2019
Make	: AUDI Q3	Policy No.	: 1700079762
Assignment Date	: 20/09/2019	Excess	: S\$0.00
Date of Inspection	: 19/09/2019	Est. Duration of Repair	: 24.00
Inspection At	: PREMIUM AUTOMOBILES PTE LTD (UBI) 55 UBI ROAD 1 SINGAPORE 408699		

Point of Impact / General Description of Damages

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

Repairer's Estimate (Gross)	:S\$	128,299.00
Revised Amount	:S\$	82,872.50
Check Items (Estimated)	:S\$	22,969.00
Total	:S\$	105,841.50

Lump Sum Repair	:S\$	
-----------------	------	--

Total Loss Consideration

New for Old Value	:S\$	241,200.00
Pre-Accident Value	:S\$	159,000.00
COE / PARF Rebate	:S\$	92,981.00
Salvage Value	:S\$	
Margin for Repair (New for Old Value)	:S\$	148,219.00
Margin for Repair (Pre-Accident Value)	:S\$	66,019.00

Remarks

- () The vehicle is repairable at our adjusted amount. We have also confirmed excess and policy coverage. Kindly let us have your authorisation.
- () The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.
- (x) Other comments : Please note that the margin of repair (Pre-Accident Value) is \$66,019.00.

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: AIG Asia Pacific Insurance Pte. Ltd,
AIG Building
78 Shenton Way #08-16
Singapore 079120

From: LKK Auto Consultants Pte Ltd
51 Ubi Ave 1 #01-25
Paya Ubi Industrial Park
Singapore 408933

** already done*

Attn:

Date: 20 Sep 2019

Preliminary Advice

Vehicle No	: SFY651T	Accident Date	: 16/09/2019
Make	: AUDI Q3	Policy No.	: 1700079762
Assignment Date	: 20/09/2019	Excess	: S\$0.00
Date of Inspection	: 19/09/2019	Est. Duration of Repair	: 24.00
Inspection At	: PREMIUM AUTOMOBILES PTE LTD (UBI) 55 UBI ROAD 1 SINGAPORE 408699		

Point of Impact / General Description of Damages

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

Repairer's Estimate (Gross)	:S\$	128,299.00
Revised Amount	:S\$	82,872.50
Check Items (Estimated)	:S\$	20,569.00
Total	:S\$	103,441.50
Lump Sum Repair	:S\$	

+ 2403 = 77569

Total Loss Consideration

New for Old Value	:S\$	
Pre-Accident Value	:S\$	165,000.00
COE / PARF Rebate	:S\$	92,981.00
Salvage Value	:S\$	
Margin for Repair	:S\$	72,019.00

too high, checked with Simon change to 6159K.

Remarks

- () The vehicle is repairable at our adjusted amount. We have also confirmed excess and policy coverage. Kindly let us have your authorisation.
- () The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.
- (x) Other comments : Please note the nett value is \$72,019.00

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: sun@lkkauto.com; assignments@lkkauto.com

To: AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way #08-16
Singapore 079120

From: LKK Auto Consultants Pte Ltd
51 Ubi Ave 1 #01-25
Paya Ubi Industrial Park
Singapore 408933

Attn: Gan, Hunchung

Date: 27 Sep 2019

Preliminary Advice

Vehicle No	: SFY651T	Accident Date	: 16/09/2019
Make	: AUDI Q3	Policy No.	: 1700079762
Assignment Date	: 20/09/2019	Excess	: S\$1,200.00
Date of Inspection	: 19/09/2019	Est. Duration of Repair	: 24.00
Inspection At	: PREMIUM AUTOMOBILES PTE LTD (UBI) 55 UBI ROAD 1 SINGAPORE 408699		

Point of Impact / General Description of Damages

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

Repairer's Estimate (Gross)	:S\$	247,697.00 inclusive of supplie \$119,398
Revised Amount	:S\$	135,620.50 inclusive supplie
Check Items (Estimated)	:S\$	89,534.00
Total	:S\$	225,154.50
Lump Sum Repair	:S\$	

Total Loss Consideration

New for Old Value	:S\$	241,200.00
Pre-Accident Value	:S\$	159,000.00
COE / PARF Rebate	:S\$	92,981.00
Salvage Value	:S\$	
Margin for Repair (New for Old Value)	:S\$	148,219.00
Margin for Repair (Pre-Accident Value)	:S\$	66,019.00

Remarks

- () The vehicle is repairable at our adjusted amount. We have also confirmed excess and policy coverage. Kindly let us have your authorisation.
- () The vehicle is uneconomical to be repaired, you are advised to invite tender for the wreck.
- (x) Other comments : Please note that the margin of repair (Pre-Accident Value) is \$66,019.00 and Margin for Repair (New for Old Value) is 148,219.00

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Singapore NRIC
Owner ID:	716E
Vehicle Details	
Vehicle No.:	SFY651T
Vehicle to be Exported:	No
Intended Deregistration Date:	20 Sep 2019
Vehicle Make:	AUDI
Vehicle Model:	Q5 SPORT 2.0 TFSI QU S TRONIC (PSR)
Primary Colour:	Blue
Manufacturing Year:	2017
Engine No.:	DAX019373
Chassis No.:	WAUZZZF5J2051897
Maximum Power Output:	185.0 kW (248 bhp)
Open Market Value:	\$49,491.00
Original Registration Date:	29 Nov 2017
First Registration Date:	29 Nov 2017
Transfer Count:	0
Actual ARF Paid:	\$61,288.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	28 Nov 2027
PARF Rebate Amount:	\$45,966.00
Intended COE Rebate Details	
COE Expiry Date:	28 Nov 2027
COE Category:	B - Car above 1600cc or 97kW (130bhp)
COE Period(Years):	10
QP Paid:	\$57,414.00
COE Rebate Amount:	\$47,015.00
Total Rebate Amount:	\$92,981.00

The information contained herein is correct as at 20 Sep 2019

OK



AUDI Q5 Min Price No Max Depreciation Vehicle Type Category

Advanced Search

Home > New Cars > AUDI Q5 Search Results

AUDI Q5 Search Results (3 vehicles)

Sort by Most Popular

Car Model	Price	Dealer	Built in	User Rating
Audi Q5		Premium Automobiles	Mexico	1 User Review Editor's Review
	2.0 TFSI qu S Tronic Sport (A) \$241,200 \$21,500 /yr	• 13.5km/l 252bhp 7-speed (A) S tronic		
Audi Q5		Parallel Importers	Mexico	Rate It
	2.0 TFSI quattro (A) \$201,000 \$16,700 /yr	• 13.5km/l 252bhp 7-speed (A) S tronic		
	2.0 TFSI quattro S-Line (A) \$204,000 \$17,400 /yr	• 13.5km/l 252bhp 7-speed (A) S tronic		
Audi SQ5		Premium Automobiles	Germany	1 User Review Editor's Review
	3.0 TFSI qu tiptronic (A) \$319,600 \$27,900 /yr	• 11.4km/l 349bhp 8-speed (A) Tiptronic		
Car Model	Price	Dealer	Built in	User Rating

15 results/page

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Audi Q5
(2009-2017)



Audi SQ5
(2013-2017)



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11 vehicles **Search** Audi Q5 Advanced Search Search View All

Make Model Price Depreciation Reg Date Eng Cap Mileage Veh Type Status

Search Selection Audi Q5 Any Any 2018 Any Any Any All

	<input type="checkbox"/> Audi Q5 2.0A TFSI Quattro	\$168,000	\$16,800 /yr	04-May-2018	1,984 cc	15,000 km	SUV	Available
High Loan Available! 5 Years Warranty From Optima Werks Until 3/5/2023. Apple Car Play Installed. Car In Pristine Condition! No Repairs Needed! Internal Transfer Between 2 Expts. Interest From 2.28%. Bank Loan And In House Loan Available. Vehicle Checked By In Hou...								
Posted: 17-Sep-2019 Tags: 2018 Audi Q5, 2018 audi q5, Audi Q5, audi q5, Audi Q5, q5, Used Audi								
	<input type="checkbox"/> Audi SQ5 3.0A TFSI Quattro Tip	\$256,800	\$24,550 /yr	24-Jul-2018	2,995 cc	6,000 km	SUV	Available
Agent Car And Current Model SQ5, Mileage Only Done 6000km! 5 Years Warranty And Servicing Package From Premium Automobiles! Almost \$60k Savings Vs New Car! Don't Miss!								
Posted: 07-Sep-2019 Tags: 2018 Audi SQ5, 2018 audi sq5, Audi SQ5, audi sq5, Audi, SQ5, sq5, Used Audi								
	<input type="checkbox"/> Audi Q5 2.0A TFSI Quattro S-tronic	\$184,999	\$17,130 /yr	29-Nov-2018	1,984 cc	16,500 km	SUV	Available
Latest Q5 With Virtual Cockpit! Management Unit! Agent Warranty Till Nov 2023 Unlimited Mileage! Certified Multipoint Check! High In House Loan Approval! Audi Bank Interest Rate 2.28%! Showroom Superb Tip Top Condition! High Trade In Welcome! Please Contact Ou...								
Premium Automobiles								
Posted: 06-Sep-2019 Tags: 2018 Audi Q5, 2018 audi q5, Audi Q5, audi q5, Audi, Q5, q5, Used Audi								
	<input type="checkbox"/> Audi Q5 2.0A TFSI Quattro S-tronic Sport	-	N.A	12-Apr-2018	1,984 cc	-	SUV	SOLD
Cheapest In The Market! Great Saving From New. Agent Unit, Mint Condition, 3 Years Warranty, Sheltered Parking, 100%Accident Free, Selling Due To Owner Relocating. Consignment Unit, Viewing By Appt Only. Trade In Available.								
Posted: 24-Aug-2019 Tags: 2018 Audi Q5, 2018 audi q5, Audi Q5, audi q5, Audi, Q5, q5, Used Audi								
	Huat Lee Batteries & Motor Service Pte Ltd - Tyres & Rims Huat Lee is a one stop car service centre dealing with car servicing and repairs, replacement of tires & batteries. Satisfaction guaranteed. More info about this shop							
	<input type="checkbox"/> Audi Q5 2.0A TFSI Quattro S-tronic Sport	-	N.A	31-Oct-2018	1,984 cc	-	SUV	SOLD
Latest Sporty Navarra Blue Metallic Q5 With Virtual Cockpit! Mileage Only 2,800 Km! Agent Warranty Till Oct 2023 Unlimited Mileage! Certified Multipoint Check! High In House Loan Approval! Audi Bank Interest Rate 2.28%! Showroom Superb Tip Top Condition! High Tr...								
Premium Automobiles								
Posted: 22-Aug-2019 Tags: 2018 Audi Q5, 2018 audi q5, Audi Q5, audi q5, Audi, Q5, q5, Used Audi								
	<input type="checkbox"/> Audi Q5 2.0A TFSI Quattro S-tronic Sport	\$174,800	\$16,620 /yr	26-Jul-2018	1,984 cc	17,600 km	SUV	Available
Only 1 Owner With Low Mileage,Extremely Well Maintained, Comes With Agent Warranty 5 Years, Up To 70% Financing Of Car Price Possible, It's 100% Accident-Free, View To Believe! Welcome Trade In, Call/SMS To Arrange A Viewing Today! Viewing Strictly By Appt...								
Car House Pte Ltd								
Posted: 21-Aug-2019 Tags: 2018 Audi Q5, 2018 audi q5, Audi Q5, audi q5, Audi, Q5, q5, Used Audi								